

([SORULQJ WKH &RQVWUXFWLRQ 3DWK RI  
6HUYLEFH 7HDPV LQ 'RXEOH )LUVW &ODVV  
9ROXQWHHU 6HUYLEFH )UDPHZRUN

;LDQ\LQJ <XQNDL =KDQJ\DQH&KQ <KQKDQD=QGRDR 'LQJ

6FKRRO RI &RPSXWHU KFRERFH DQGHFKQRVORUWXWHKBL 6KDQGRQJ &KLQD  
6WXGHQW DIIDLUVVRLWLFWH +DUZHLQKQRORRQJ: H&KIDQD  
6FKRRO RI /DQJXDJH+ DQGLQ WQVUDVWVXUHL IRDLZHFKIDQRORRQJ &KLQD

\$EVWUDFOWQWHHU VHUYLFH DV DQ LPSRUWRXQW FHRP.SXHQ MQZ/R URN ZLKW  
\RXWK LQ 'RXEOH YHUUVW&EDVSOEOLH DQR QEGLO SFDDLDLQJ RXW LGHR  
SROLWLFDO HGXFDWLRQ DQG QXUWXULYR OXQFWLIDW VWH FRIWHH YSO&PIVU  
VRFLDO IRUFHV RRF&X&OLPDLQOWHUGV RIRFYDQF H SURMHFWV 7KH  
YROXQWHHU VHUYLFH IRUFHV LQIXKLOLHUKMLVQLJHW KLV XIHQHQMD QOHGLPRU  
HVVDEOLVK UHOHYDQW YROXQWHHU GHRDQGM V6WVHVV QWRZPWHKWWKISX  
FKDUDFWHULVWLF YROXQWHHU VHUYLFHWHLDPLV LQWKRXE OHWLEJQV  
LPSRUWDQFH DQG QHFHVVLW\ RI ELX DGGLQJ\JHXF D QVGH BEVF \$SGH LW WRQD  
RI WKH FRQVWUXFWLRQ RI FKDUQFWRXUOLV D EUYRQ & QDWHV UXQHLV HILFHL WL  
WKH UHODWHG LVVXHV )LQDOO\ DQKQJ YRQX QW B HJU R JHWYR FHQW HLD  
,QVWLWXWH RI 7HFKQRORJ\ :HLKDLY LGV DQ XHJDPV\OLR QW KRQ DKRVL FV  
FKDUDFWHULVWLFV H BDX QV HHRX E KQVLYFHJ WL &Q DWW L7RQHW HD VIX JIQW HGGH  
WR KDYH D FHUWDLQ UHIHUHQFH YSUWHH QVW YHX LGVHWHU RSSRPHQW LQJ FV  
YROXQWHHU VHUYLFH) LWVDP & QD VVRXQLYHUVLWLHV

,QWURGXFWRQ

FRXUVHV FRYHULQJ YDULRXV ILHOGV

UHIHUHQFHV IRU FXUULFXOXP GHY

9ROXQWHHU VHUYLFH DV D FUDUDQJFRROQRHQG RGXW&MLRQDO F  
&RPPXQLVW <RXWK /HDJXH V HQJDRQQRVWHUQVIRXVLF HZRVNLQFUHDV LQ  
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VHUYLFH LV SULPDULO\ GULYHQ EXLVGRFDQD U&UFDHXXHLQ LQVQVSHQVRIQDQ  
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SURFHGG LQ DQ RUGHUO\ PDQQHUVV&H&L&V&D&E&Q&V&K&Q&D&Q&F&L&K&W&K&H&X&L  
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WKH FROOHFWLYH VUHQJWK RIL&V&X&L&G&H&V&L&V&H&R&I&K&U&V&G&L&F&S&H&V&D&W&D&Q&B L  
WDUJHWHG YROXQWVHIFUW VHUYLFH&S&R&K&J&U&F&R&P&S&O&H&L&W&Y&H&V DQG GLYHU  
VRFLHW\ PRUH HIIHFWLYHO\ Z&H&B&V&S&R&P&R&W&L&Q&D&W&L&Q&H D VWUDWH  
FRPSUHKHQVLYH GHYHORSPHQW DIS&V&R&G&F&I&K&W&R&XQLYHUVLW\ YROXQW  
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LQGLYLGXDOV UHS&K&V&K&D&O&L&Q&J O&R&W&H&F&H&VIRU  
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&RUHVSRQLQJ DXWKRU OL[LDQ\LQJ#KLW HGX FQ





