

ITM BUYING GUIDE



Improve
ROI



Cutting Edge
Technology



Cost
Planning

Accelerate Your Mission



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INTRODUCTION

Welcome to the ITM Buying Guide from QDS. No matter where you are in the ITM buying journey, this resource will provide you with valuable insights into this next-generation self-service technology. From strategy development to solution implementation, our ITM Buying Guide can help you make more informed and confident decisions every step of the way.

Who is QDS?

QDS is a proven leader in cash ecosystem solutions. As a consultative partner serving the financial industry for 35 years, we help financial institutions develop strategies and implement solutions that position them for long-term success. We're more than a company - we're a team of innovators and problem solvers driven by a passion to serve our customers and our community.

LEGACY



GROWTH



COMMITMENT



CULTURE



INNOVATION



ITM Strategy: Key Considerations

Understanding the Market Demand: 4 Factors Driving ITM Popularity

Since first hitting the market more than five years ago, Interactive Teller Machines (ITMs) have grown in popularity among financial institutions nationwide. Today, an increasing number of FIs are evaluating the role of ITMs in their short- and long-term strategic plans. Many are even wondering if ITMs will eventually make ATMs obsolete, and if now is the time to start investing in this technology. If that describes you, it may be helpful to first understand what's behind the demand for ITMs. We've identified four primary drivers for ITM market demand and how they could impact your bottom line when implemented the right way.



1 The growing technology curve and the financial industry's need to gain significant ground

For far too long, consumer perception has been that financial institutions are way behind other industries when it comes to technological innovation and process improvement. ITM technology is an opportunity for FIs to position themselves as innovators in the service space. The focus on digital and mobile banking solutions is leaving an innovation gap at the local branch, one that can be addressed through branch transformation and the adoption of next-gen, self-service technology like ITMs.

2 The ever-growing "Amazon Effect"

In December 2016, Amazon made its first Prime Air drone delivery – 13 minutes from order submission to package arrival at the customer's door. In early 2018, Amazon opened its first completely self-service grocery store, providing customers a checkout-free shopping experience. Amazon isn't just selling products, they're constantly changing the game on how consumers buy the things they want and need. This so-called "Amazon Effect" is continually transforming consumer expectations around convenience and raising the bar for service delivery across the board. In today's on-demand culture, FIs can't expect their clients to remain loyal to archaic service delivery models. Companies like Amazon are showing us that consumers are all-too-willing to abandon "the way things have always been" for "what could be."

Customers Remember Their Last Best Experience



In the digital age, the bar of consumer experience is constantly being raised, and even the most innovative solutions quickly become the new standard. ITMs can help FIs leave lasting, positive impressions on their clients that translate to increased satisfaction and positive word of mouth.

3 The need to cut costs by replacing transactions with interactions

It's estimated that most in-branch transactions completed by a teller cost FIs an average of \$4.50 per transaction. That same transaction completed on a self-service device costs between \$.50 and \$.70. The cost-saving implications of self-service technology are hard to ignore, as are the revenue growth implications. By shifting more transactions to a self-service solution, an FI's team members can focus more on building deeper relationships, understanding their clients' needs better and making product recommendations to meet those needs.

4 The opportunity to capture a digital-first generation through a transformed physical environment

By 2020, Millennials will represent the largest buying power in the U.S. The challenge for FIs is marrying the digital-first experience with the in-branch experience. Can FIs – through branch transformation – reposition themselves in the mind of the consumer from a place their clients “have to go” to a place they “want to go.” Industry experts don't anticipate FI branches becoming obsolete anytime soon. In fact, 78% of consumers still use branches to make cash and check deposits, and 64% still use them to withdraw cash and/or cash checks. The opportunity for FIs is to create a branch experience that caters to the needs of a digital-first generation, with the intent of building relationships for the long term.



How Do You Know if Adopting ITM Technology is the Right Strategic Move for Your Organization?

When determining whether or not ITMs are a viable strategy for your FI, it's important to consider both the pros and cons of this self-service technology. We've developed a list of both to help fuel your discussion:



Pros

1 Significant savings per transaction

As we mentioned in the market drivers section, it's estimated that branch-based transactions completed by a teller cost FIs an average of \$4.50 per transaction. That same transaction completed on a self-service device costs between \$.50 and \$.70. This equates to an approximate 85% cost reduction per transaction.

2 Increased operational efficiency and revenue growth opportunities

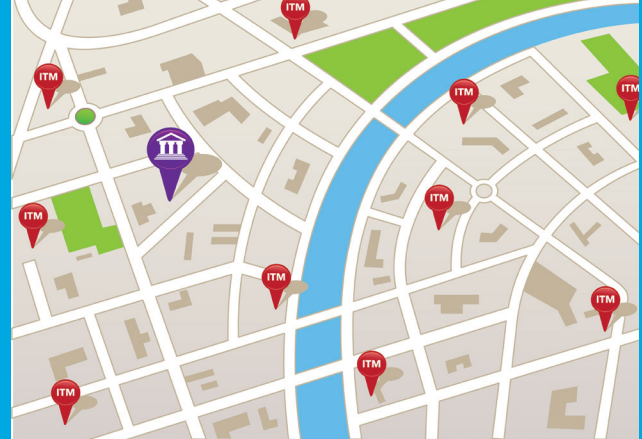
An estimated 80-90% of transactions typically done by a teller at a branch can be handled by ITMs. These include cash and multi-check deposits (to multiple accounts), loan payments, mixed-denominational withdrawals and check cashing down to the penny. With the right integration, ITMs can help you seamlessly shift traditional transactions from the teller line to self-service. Not only can this shift result in significant cost savings over time, it can free up your team members to build deeper relationships with your clients, gain a better understanding of their needs and make strategic product recommendations.

3 Increased convenience

With their robust self-service capabilities, ITMs help you deliver a more flexible branch experience to your clients. Customers or members no longer have to rush to your branch at peak times, risking long lines in the lobby or at the drive-thru just to cash a paycheck or make a loan payment. With an ITM, you can extend your hours for 80-90% of traditional teller transactions without actually having a teller on site. And if your client needs after-hours assistance, the ITM live video feature allows for remote teller support during the transaction. The next two pages show examples of how drive-up ITMs are changing the game for self-service delivery, specifically when it comes to optimizing traffic flow around the physical branch.

Detaching From The Branch: The Flexibility & Strategy of ITM Placement

ITM technology allows you to detach your self-service channel from the physical branch, which gives you a lot of flexibility as an institution and provides greater choice and convenience for your clients.



Example 1: Bypassing the tube

Pneumatic tube systems have been a staple of FI branches for decades but not without their own set of challenges, including cost, maintenance, efficiency and physical proximity limitations. From a speed and efficiency standpoint, the average tube transaction is 5-6 minutes, whereas the average video transaction is 2-3 minutes (for the same transaction). If multiple exchanges of the carriage are required during a transaction, even more time is lost. For example, if a client is depositing three checks and forgets to endorse one, the carriage must make two round trips to the teller before the transaction is complete. In an ITM environment, the unit can dispense the unsigned check, allowing the client to endorse and redeposit it back into the machine. This can help speed up the overall transaction time, creating greater efficiency and better overall experience for the client (and those waiting in line).

Additionally, tube systems can present challenges for FIs when it comes to their drive-thru configuration. Property size, layout and access points affect the placement of an FI's drive-thru area and subsequently the tube system that services the drive-thru; however, ITMs can help eliminate the tube system from the drive-thru equation. For example, some branch properties would be better suited from a traffic flow standpoint to have cars access their drive-thru some



distance away from the branch instead of beneath a canopy attached to the building. Perhaps the property doesn't allow for a traditional attached canopy, or maybe long lines in the branch's drive-thru lanes cause vehicles to overflow onto the street, causing more traffic issues and possibly even complaints from the city. In either of these two scenarios, ITMs can be used to help create better traffic flow around the branch, and with ITMs, there's no need to run a tube system across the parking lot to service clients.

Example 2: Boosting accessibility with a branch-like ITM

Branches in busy or congested areas can often experience accessibility issues at peak traffic times, such as morning and evening rush hours. This can be a deterrent for clients who desire to use the branch but have trouble accessing its location during certain parts of the day. One strategy for branches in this situation would be to place standalone ITM units close to the main branch but in a location more easily accessible during peak traffic hours. These ITM units can be highly branded, almost giving a branch-like feel, yet are fully serviceable via remote tellers, giving clients the teller access without having to navigate traffic flowing into the branch. Pictured below is an example of Regions Bank's approach to a highly branded, branch-like presence using multiple ITM units.



Pros

4 Innovative advantage

FIs that successfully implement ITMs across their footprint could gain a competitive advantage over slower adopters by positioning themselves as innovators in the financial space. Millennials – who will make up the largest generational buying power in the U.S. by 2020 – gravitate towards brands that innovate.

5 Increased market presence

Since ITMs allow 80-90% of traditional transactions to be done through self-service, FIs can drastically expand their market presence without actually opening another branch. From malls to college campuses to targeted residential areas, ITMs can be strategically placed in a very cost-effective way to increase your market footprint.



Cons

1 High cost of entry

New ITM units can require a significant upfront capital investment. Additionally, you may need to purchase multiple units to truly see the benefits of scale. There are also infrastructure costs beyond the equipment purchase to take into consideration. These include network upgrades to provide the necessary bandwidth for high-resolution video integration, as well as setting up a call center to provide remote teller assistance.

2 Staffing models can be challenging to navigate

The extended hours created by an ITM also create the need for expanded staff support. If your FI is accustomed to staffing branches from 9 a.m. to 5 p.m., Monday through Friday, the integration of an ITM may require you to staff additional hours for the remote video teller feature. Additionally, you'll have to navigate peak times at the branch when your clients choose self-service over a traditional teller. Instead of adding more in-person staff to the teller line, you may now be required to add more remote tellers at your call center.

3 Video integration can extend transaction time

With the use of video through an ITM comes the potential for longer transaction times. Depending on the ITM solution you select and the integration environment, a video teller may be required even for very basic transactions. This means that even a client using an ITM to deposit a check and get \$20 in cash back is interacting with a remote video teller to do so. If video tellers aren't available at that moment, the client is left sitting at the machine waiting for assistance.

4 Core integration

By having a device integrate to your core, you're able to offer more transactions into self-service. Currently, not all ITM solutions offer across-the-board core integration. If you're on a smaller platform, it could take time for your core system to write an integration to the device. Additionally, as you think about direct-to-core versus off-core/dual-entry transactions, end-of-day settlement for the device can become a challenge.

Thought Leadership Insight

If your core agreement is up in the next two years or less, be sure to address ITM core integration as part of the renewal. Before you're willing to renew with a core solution for another five years, your provider needs to be committed to delivering integration functionally by a certain timeframe as a part of the agreement.





LEADING ITM SOLUTIONS

Since the introduction of ITMs, two manufacturers have emerged as the market leaders in ITM technology: Hyosung and NCR. In this section, we'll provide a detailed look at these providers, their go-to-market ITM strategies and the solutions currently available from each.

Texas-based Nautilus Hyosung America (Hyosung) entered the North American market in 1998 and has positioned itself as the largest and fastest growing ATM provider in the U.S. Hyosung's go-to-market strategy for ITM technology – which it brands as New Branch Solution (NBS) – is best summarized as “self-service transactions with assistance as needed.” Their approach is utilizing core integration and ATM rail integration to allow a much richer transaction set to be accomplished by the customer or member without the interaction of a teller.

Transactions that can't be done through either the core or ATM rail integration would require teller assistance. One example might be an individual cashing a check that's drawn on that institution, but the individual is not a customer or member of that institution. In a lobby environment, exceptions like these would typically go to a tablet, allowing a teller to walk up and provide face-to-face assistance at the ITM. In a drive-thru environment, a video teller working from either inside the branch or at a remote location (call/operations center) would provide the assistance on screen.



With Hyosung's core and ATM rail integration strategy, 80-90% of the traditional transactions can be done through the ITM without requiring video teller assistance. These include withdrawals of multiple denominations down to the penny, cash and check deposits, split deposits into multiple accounts, and check cashing down to the penny. The core integration aspect also allows for payment transactions, which is typically not part of the ATM world. With that capability, clients

can make payments on their home equity line or auto loan; they can even make a credit card payment if the card is from that FI and attached to the core.

In summary, Hyosung's vision for the ITM is to drive efficiency at the branch by migrating typical teller transactions to self-service through core and ATM integration. This helps position branch staff to focus more on relationship building than transaction processing.

NCR

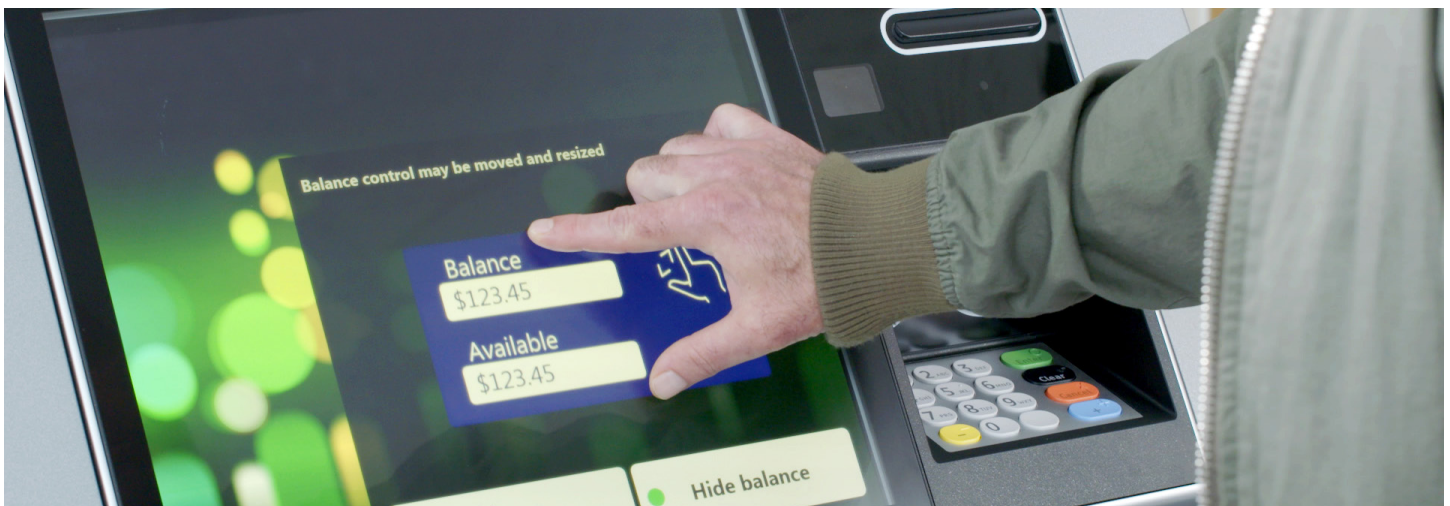
NCR SelfServ Series



From its start as The National Cash Register Company in the late 1880s, Atlanta-based NCR has become a global leader in omni-channel solutions, enabling nearly 700 million transactions daily across the retail, financial, travel, hospitality, telecom and technology industries.

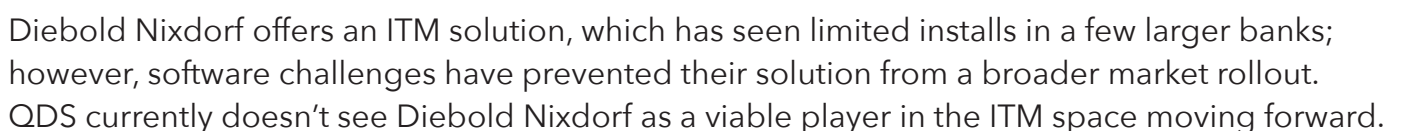
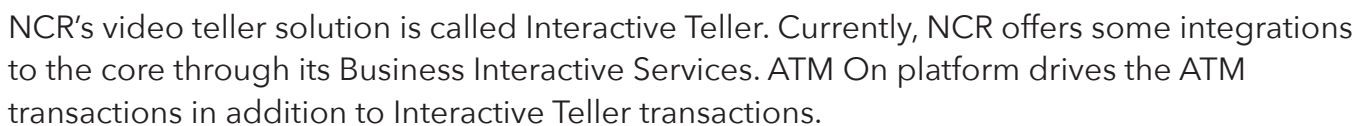


From an ITM-perspective, NCR's focus has primarily been on the face-to-face client-teller interaction and how to centralize that function. Their solutions allow FIs to essentially "outsource" the traditional teller function, almost to the point that true branch transformation means an FI's tellers can be centralized in a remote location. Branch-based staff can then focus on client interaction and revenue generation.



Another value proposition for NCR's ITM market strategy is the ability to extend branch hours without requiring on-site staff. Through NCR's Interactive Teller platform, customers or members can interface with a live person and conduct teller-assisted transactions outside of traditional branch hours, typically 9 a.m. to 5 p.m. Extended hours for teller-assisted transactions present a unique competitive advantage in the market for FIs, translating to tremendous growth potential.

Hyosung's video teller/assistance server solution is called ActiveTeller. ActiveTeller allows you to assist via video agent, tablet agent or PC agent.



Hyosung vs NCR: Final Thoughts

With two very different go-to-market approaches, both Hyosung and NCR have shaped the ITM landscape with a wide range of innovative solutions. Hyosung's strategy is driving more self-service transactions so staff members can focus more on engagement than transaction processing. NCR's strategy is maintaining the face-to-face interaction between teller and client but, through centralizing the teller function, FIs can eventually achieve desired scale, as teller staffing is throttled up or down to meet client volume. A centralized teller environment can also help mitigate unexpected staff absences. This issue especially impacts FIs with branches spread across a wide geographic footprint. For example, in many rural areas, a teller calling out on short notice can be very difficult to backfill, but this scenario is solved with a centralized teller structure.

Another distinction between the two providers is their approach to the self-service transaction set. NCR's 80 Series units offer ATM functionality with the ability for clients to talk to a teller for anything that's not an ATM transaction. Hyosung's solutions, however, in a core-integrated environment can provide 8-10 key transactions that clients can do completely self-service, and the ATM functionality is more for non-customers/non-members. The driver for teller assistance is then either a business rule violation or a transaction that falls outside of those 8-10 core functionalities.





ITMS & BRANCH SECURITY

Earlier, we examined a list of pros and cons for implementing ITMs. In this section, we'll do a deep dive into one of the most pressing issues for all financial institutions: branch security. Let's examine three key ways ITMs can help enhance security in the local branch.

ITMs Enable the Use of Virtual Tellers

The real-time video feature of an ITM creates flexibility around where an FI's tellers are located. Instead of solely relying on physical tellers to serve customers and members at the branch, ITMs enable you to implement a virtual teller model. Virtual tellers are staff members working remotely from off-site locations such as a call center, operations center or corporate building that are able to assist clients remotely through the ITM via video. From a security perspective, the premise is simple: when tellers aren't physically located at the branch, they're far less likely to be robbed. This increased sense of personal safety can translate to increased job satisfaction and even lower teller turnover, as employees feel more secure assisting clients from an off-site location. Typically when employees are secure, they are more likely to engage at a high level, driving additional productivity.



ITMs Reduce Cash Exposure in the Branch

Perhaps the most pressing issue when it comes to branch security is the level of cash exposure in the branch. Having large amounts of cash circulating within your branch is almost inevitable, but requiring your staff to handle that cash manually is not. Implementing the right self-service devices, such as ITMs, allows you to store cash securely inside of locked machines instead of traditional teller drawers. These drawers are opened repeatedly throughout the day and require frequent balancing, both of which increase cash exposure. When more cash is stored inside of machines and made accessible to your clients through self-service, cash exposure in your branch is greatly minimized. And with your employees spending less time counting cash and balancing their drawers, they'll have more time for meaningful interactions with your clients. Granted, if you're a bank, it would be very difficult to go completely cashless at your branch because you still need to service commercial accounts. That's where additional solutions like a teller cash recycler (TCR) could provide the additional security you're looking for while also allowing your tellers to accept large commercial cash deposits.



Creating a security-optimized branch layout is another way ITMs can help minimize cash exposure. Often, locations requiring higher levels of security will use bulletproof glass spanning the width of the traditional teller line. This approach creates an impersonal environment with a large barrier between the teller and the client. By placing ITMs in

the lobby with cash stored securely inside, you can move tellers out from behind the teller line to assist with transactions as needed. These face-to-face, less transaction-focused interactions are critical to building relationships with your clients and fostering revenue growth conversations and opportunities.

If a teller counter or window is still needed at your branch, you could consider placing it behind a wall, setting it off from the main lobby without the impersonal feel of bulletproof glass. The teller(s) stationed behind the wall can be available for commercial deposits, allowing them to process those transactions in a more secure environment where the cash isn't exposed. You could even provide a camera system that allows the merchant to watch the teller process the deposit, as some commercial clients prefer that the money not leave their sight while it's being counted. For credit unions, creating a more secure, isolated space to accommodate commercial deposits likely isn't necessary. Therefore, they could consider allocating more space for fully self-service or assisted-service transactions using ITMs.

And if you get to that truly automated branch, so to speak, then even loading cash into the machines can be outsourced to an armored car service. Granted, some FIs may prefer to control costs by having their staff load machines instead of outsourcing that function. However, moving to a fully outsourced model could eliminate the need for employees to touch the cash in your branch. And as a result, reducing or eliminating cash exposure in the branch can have an impact on insurance premiums, as well as security and loss mitigation.

Conclusion: Consider ITMs to Help Increase Security

Whether you're trying to improve security at an existing branch location, or you're considering opening a new branch and want to build in enhanced security from the ground up, ITMs could be an integral part of the equation. Moving to a virtual teller model where more tellers are located off-site can greatly reduce the number of staff accessible at the branch to be robbed. This could also equate to lower turnover and higher job satisfaction among your employees. Finally, ITMs can help drastically reduce the number of places you're keeping physical cash in the branch (i.e. teller drawers), meaning staff are handling cash less often. It also means that the cash, for the most part, is locked away in secure devices.

ITM Results

What We're Hearing

From reducing operational costs to helping grow your customer/member base, ITMs can have a tangible impact on your bottom line. Following are results we're hearing from FIs ranging from Tier 1 banks to smaller, community-based organizations.

40% *Reduction in annual teller salary and back office costs*

50% *Decrease in branch operational costs*

66% *Reduction in FTE costs with no loss of capability*

86% *Increase in customer service hours*

95% *Of routine teller transactions migrated to ITM devices*

97% *of transactions done on the core in self-service without teller intervention*

ITM Implementation at a Credit Union

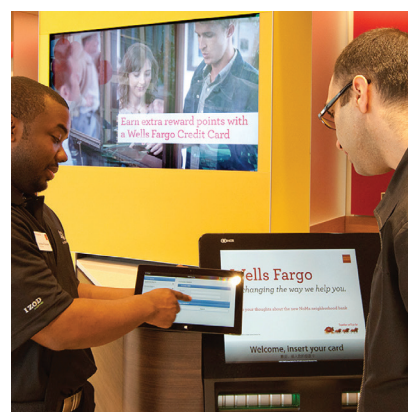
In April 2017, a credit union located in the Northeast opened its newest branch with four ITMs installed: two lobby and two positioned in the drive-thru lanes. Here are some highlights of that branch's immediate success with ITM implementation.

- By June, just two months after opening, the branch did 10,000 transactions, up one thousand from May.
- 72% of the branch's transactions took place at the drive-thru
- Approximately 3% of the transactions require a video teller – the rest are fully self-service

ITM Implementation in a Tier 1 Bank

A newly opened Tier 1 branch in a major city became an immediate success story, emerging as the region's highest performing branch within its first 90s days. The following are some additional statistics outlining its ITM-driven success:

- 66% reduction in FTE costs without loss of capability
- 50% of the operational costs of a 1,200 sq. ft. branch
- 90% of the branch's space is devoted to sales



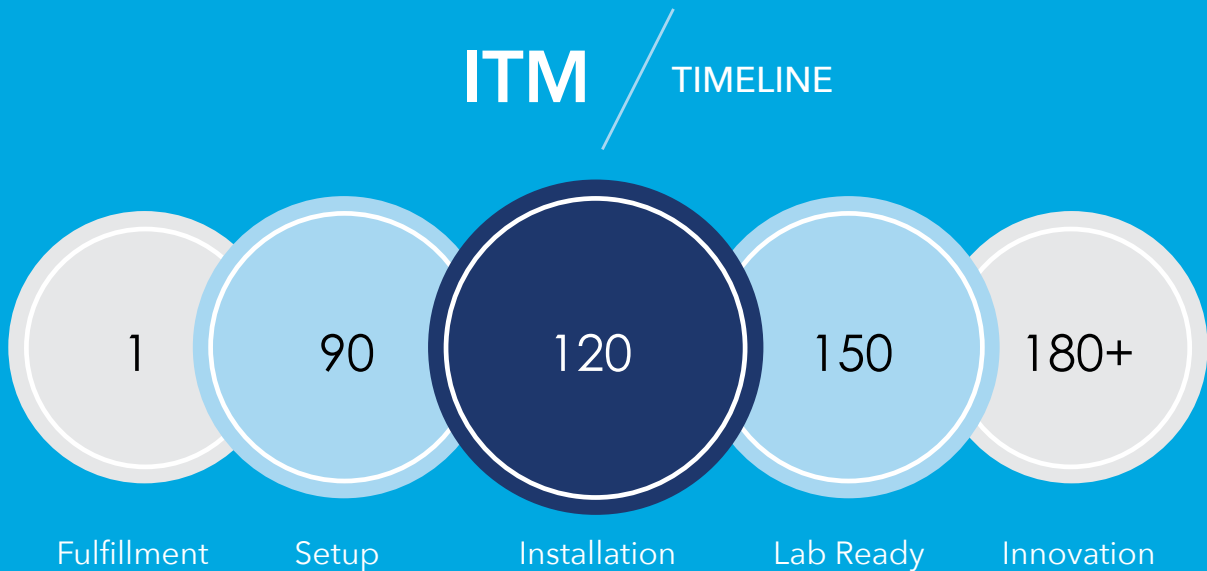
Cost Planning

Implementation Timeline



With so many variables to the equation, budgeting for ITMs can be quite complex. That’s why we highly recommend consulting with a strategic partner like QDS to help with that process. In this section, we’ll provide some high-level guidance around the costs associated with ITMs, as well as an estimated timeline for implementation.

	HYOSUNG	NCR
ITM	70k - 80k	75k - 85k
Back-End Setup	ATM/CORE Integration 30k-100k	Video Teller Server 50k - 100k
Professional Services	40k - 60k	70k - 110k
Annual Fees	20k - 25k per Bank or CU	See per unit below
HW & SW Maintenance	5k - 6.5k	9k - 12k





ATM Self Service Area

Cash Withdrawal • Cash & Check deposit



FUTURE PROOFING YOUR ATM FLEET

After exploring the strategy and cost considerations of ITM implementation, you may be asking yourself: "Am I ready to make the kind of investment that ITMs bring from a capital expenditures standpoint, or do I at least want to prepare myself to add that functionality later?" Both Hyosung and NCR offer ATMs that can also be ITM-ready at any point, allowing FIs to future proof their ATM fleet. But is this investment right for your FI? Let's examine some of the reasons why this might be the right approach for you.

ATM Replacement: Future-proof Your Investment

Perhaps there are a handful of units in your ATM fleet in serious need of replacement, or maybe you're looking to replace the entire fleet altogether. You have researched the pros and cons of implementing ITMs and have identified the infrastructure you'll need in place to support ITM implementation. After all that, you've concluded that your organization is probably one to three years away from ITM adoption. The challenge is that you have to make a purchase decision now for the ATMs needing replacement. Considering an ITM-ready ATM could certainly make sense for you. You would be investing in hardware that both meets the immediate while positioning you for success down the road. Instead of having to replace ATM units again when you're ready for ITM implementation, you would just need to engage the ITM-features on your current ATMs. With ITM-ready units already functioning across your fleet, you'll save significant time, energy and capital by not having to repeat the buying process at a later point.

Expansion Strategy: Branch vs Self-Service

It is estimated that you can implement roughly 15 to 20 ITMs for the cost of a branch. If you're looking to expand into a new market or better service an area within your existing market, ITMs can help lead that charge before you ever consider a brick and mortar presence. For example, let's say you've identified a piece of property on the southside of town, and preliminary market research indicates that this is the best spot for your newest branch. Before committing to a full-scale branch operation there, you could consider a self-service, canopied presence using a mix of ATMs and ITMs. At the same time, you decide to test some other part of town you're considering for a new branch with the same strategy – all at a lower cost than opening the one southside branch. This approach to growth allows you to really understand where the volume demand is, what makes sense for a self-service presence, and where it makes sense to open a full branch operation. When you have ITM-ready ATMs in your fleet as a part of this strategy, you can conduct a richer test of your clients' needs as you expand. Perhaps you find that the client base in the southside of town is the ideal adopter of ITM technology. With two to three ITM-ready ATMs already installed at that location, you're able to flip the switch and provide a full ITM presence there to meet that demand.

Deposit Automation: The Impact of Transaction Migration



So you may be asking, “Do we really need to continue taking deposits at the ATM or ITM because of the popularity of mobile check capture?” The reality is that we are continuing to see a rise in cash deposits at the ATM, and at the same time, check deposits are still happening at the ATM as well. This is the case

across the board – from the tier 1 banks to smaller community institutions. There is a great deal of cost-saving value in migrating those transactions from the teller line to a self-service channel like ATM or ITM. So, the next logical question becomes: “Should we have devices that are ITM-ready, if we’re simply looking to provide deposit-automated ATMs for our clients?” It’s true that you’ll pay a higher price tag for an ATM that is ITM-ready, but as you start to write units off over a five or seven-year basis, having that capability built into the machine when you’re ready is really a sound strategy. You might pay a slight bit more, but if you’re into future-proofing yourself, you never know what the market may look like two or three years down the road. You may want to add ITM functionality as a strategy, and when you do, you’ll be perfectly positioned to do so.

ITM Ready vs ITM Prep: How close are you to implementation?



While you can purchase both ITM-prep or ITM-upgradeable hardware from both Hyosung and NCR, some FIs have expressed concern around what that upgrade will cost at a later point, and whether or not it’s better to go ahead and buy it all in the box from the factory. If you’re at least 75% sure that you’ll implement your ITM strategy in the next 12-24 months, it would behoove you to go ahead and buy it with the full gear. If you like the ITM concept but are maybe 50% sure (or below) on whether or not it’s the right strategy for you, perhaps the convertible/upgradable option would be a better way to spend that money to at least know that you’re future ready. So, again, if you’re pretty sure that you’ll be implementing in 12-24 months, it makes sense to buy ITM-ready or fully loaded hardware, and then you can budget for the back-end costs a different year.

FINAL THOUGHTS



There is a huge strategic component to this technology as a part of a branch transformation and growth initiative. As you go down this path, it's important to understand all of the solutions in play, what their strengths are, and how an ITM strategy can help you grow as a financial institution. By partnering with a thought leader like QDS to help define your success criteria and how you want to impact your business, you'll better position your organization for ITM success.

In addition to serving FIs as an ITM expert, QDS offers a variety of ways to help institutions grow from remote cash capture to cash automation to commercial deposit processing. Our holistic approach extends far beyond understanding the latest technology in the market. We spend time learning your goals, opportunities and challenges as an organization, and then develop customized solutions to accelerate your mission.

Our team of experts is always available to begin a conversation. Contact us today at sales@qualitydatasystems.com or **800-258-1168**.