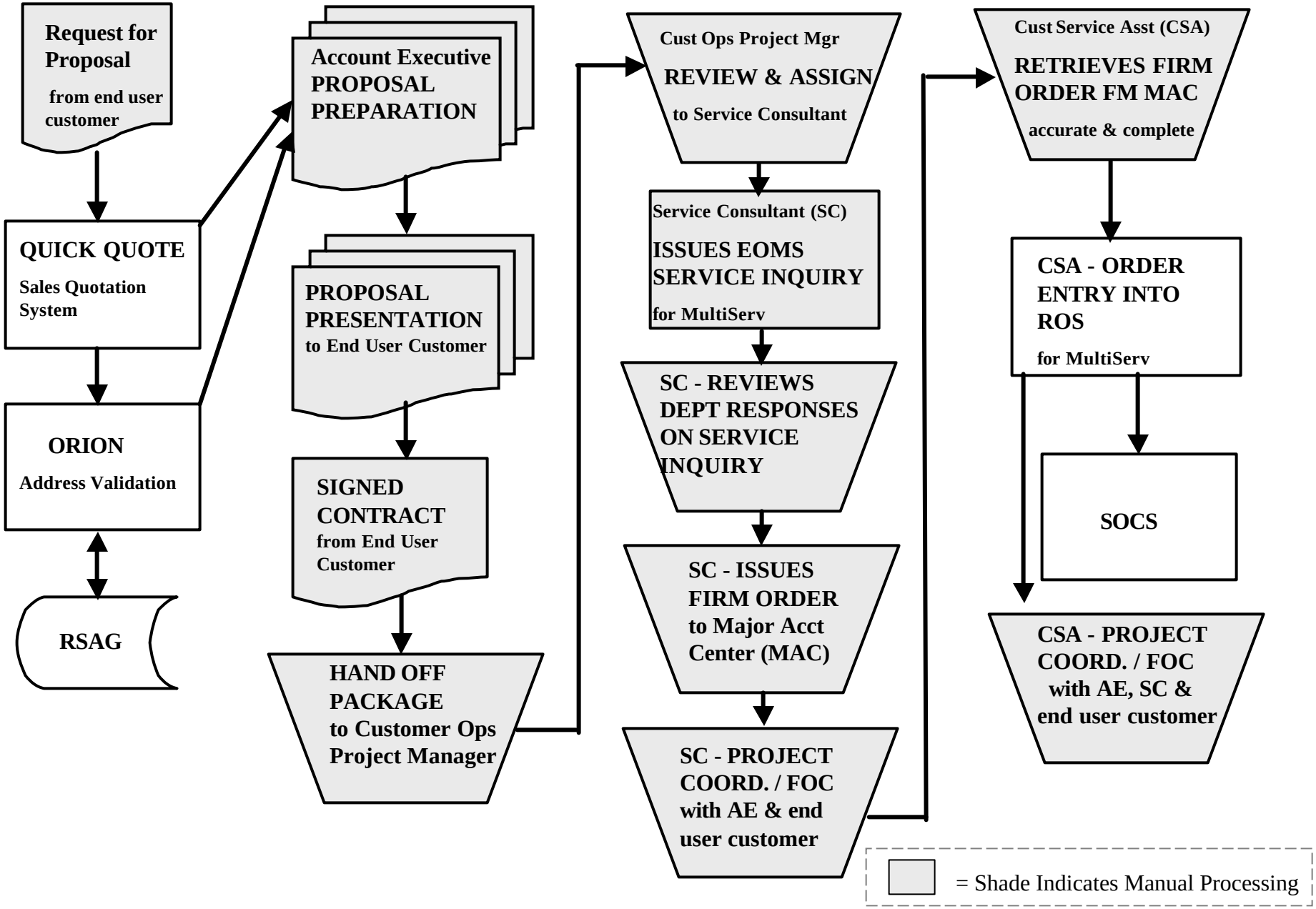BST RETAIL: Complex Services - MultiServ®