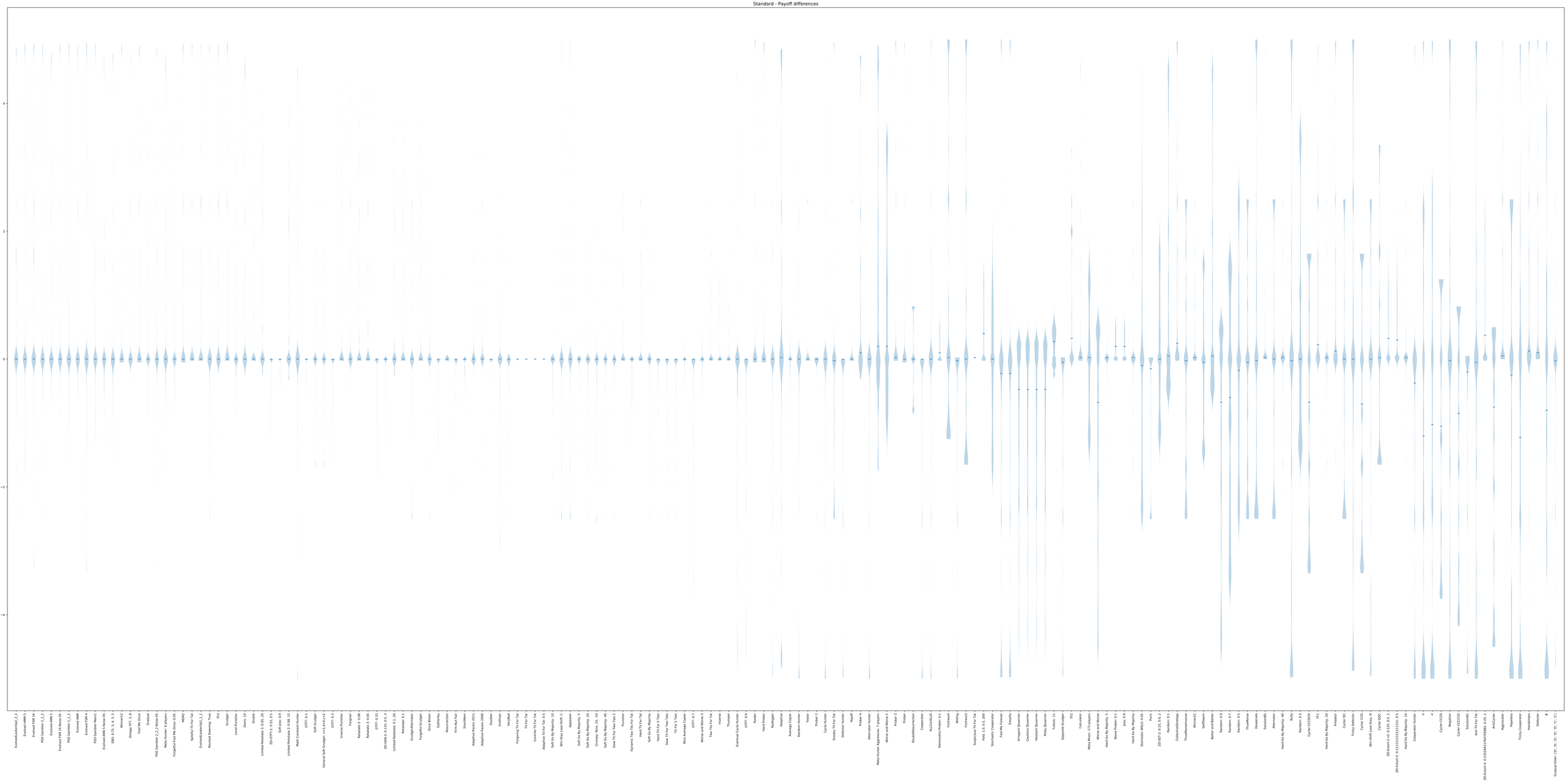Standard - Payoff differences