

Overview of Products

The Energy Service Provider (ESP) offers competitive pricing for energy commodities and customer services, commonly referred to as a “Product.” These Products are typically customized to meet consumer needs and frequently change to remain competitive. Products for Residential Customers differ from those for Commercial Customers, primarily due to volume differences. Additionally, Products vary based on Utility Territories and Markets served, influenced by differing Utility Tariffs and Market rules.

Aggregator Code*

Aggregator*

AggregatorDescription

Code Description

Add

Cancel

Update Customer

Aggregator Code	Aggregator	Aggregator Description	Code Description
100	ACAINSI	100 - Albany-Colonie	100 - Albany-Colonie
101	ACENSI	101 - Adirondack	101 - Adirondack
102	ACENSIH	102 - Adirondack - NYSEG	102 - Adirondack - NYSEG
103	Adirondack Chambers Energy Alliance	103 - Adirondack Chambers Energy Alliance	103 - Adirondack Chambers Energy Alliance
104	Adirondack Regional Chambers of Commerce	104 - Adirondack Regional Chambers of Commerce	104 - Adirondack Regional Chambers of Commerce
105	Albany-Colonie aka:Business Services Corporation Energy Alliance	105 - Albany-Colonie aka:Business Services Corporation Energy Alliance	105 - Albany-Colonie aka:Business Services Corporation Energy Alliance
106	Allison Collins	106 - Allison Collins	106 - Allison Collins

Figure 1: Overview visual

Administration » Rate Package and Product Management » Create New Product

Create New Product ☒ Product Details ☒ Product Charges ☒ Review

Product Details [Edit](#)

Product Identification

Product Code: Practice Product

Product Name: Practice Product

Product Description:

Practice Product

Price Description:

Plan Type: Fixed

Who Is This Product For?

CSP: Accent

Brand: - All -

LDC: - All -

Commodity type (UOM): Electric (- All UOM -)

Customer Type: Residential

Rate Class:

Default product for customers of the No selected Rate Class:

When can Sales offer this Product?

From: 11/19/2008

To: Does not expire

Terms and Special Offers

Term: 12 Months

Special Offers:

Rollover Product

Rollover Product: ETCNP05FIXED00CCNT42

Documents and Commissions

Welcome Letter: - None -

Terms of Service: - None -

EFL: - None -

Rights as a Customer: - None -

Commission Structure: - None -

Commission Amount:

Figure 2: Overview visual

Understanding Energy Service Provider Products

Step 2. Product Charges
* = required.

Account Charges for this product
Monthly Charge: Monthly Charge of \$9.50
Cancel Fee: \$2 per mWh for all remaining contract volumes
Distribution Charges
Passthrough Template: TDSP With Recurring Charges

***Energy Rate Package**
● You must select a Rate Package for this Product.
Use the search below to find the Energy Rate Package you want to use for this product.
In the search results, view the charge details of a rate package by clicking on the Rate Package Name.

Rate Package Code	Rate Package Name	Rate Package Desc

Rate Package Name	Rate Package Code	Description
<input type="radio"/> Texas Electric Index	Texas Electric Index	Texas Electric Index
<input type="radio"/> Variable Electric	Variable Electric	Variable Electric
<input checked="" type="radio"/> Fixed Electric	Fixed Electric	Fixed Electric
<input type="radio"/> Dynowatt Electric	Dynowatt Electric	Dynowatt Electric
<input type="radio"/> Fixed Electric with 5.17 mWh ISO Adder	Fixed Electric with 5.17 mWh ISO Adder	Fixed Electric with 5.17 mWh ISO Adder

Figure 3: Overview visual

Product Charges [Edit](#)

Account Charges for this product
Monthly Charge: - No Monthly Charge -
Cancel Fee: - No Cancel Fee -
Distribution Charges - None -
Passthrough Template:

Energy Rate Package
Rate Package Name: Nimo Variable Electric
Description: Nimo Variable Electric

Charge Details for Nimo Variable Electric

Charge Description	Rate Type	Index Type	Margin	Rate	Blend %	Taxable	Time of Use
Electric Energy Charges	Index Price Calculation	Nimo Variable Index	0.0000	0.0000	n/a	Yes	51

☒ Finished ☐ Cancel

Figure 4: Overview visual

Administration » Rate Package and Product Management » Create New Rate Package

Create New Rate Package [Product Details](#) [Product Charges](#) [Review](#)

Rate Package Details [Edit](#)

Who Is This Rate Package For?
Brand: - All -
LDC: - All -
Commodity type (UOM): Electric (kWh)
Customer Type: Residential
Rate Class:

Rate Package Descriptions
Rate Package Name: Practice Rate Package
Rate Package Code: PRP01
Rate Package Description: Practice Rate Package
LDC Rate Code:

Charge Details [Edit](#)

Charge Details for Practice Rate Package

Charge Description	Rate Type	Index Type	Margin	Rate	Blend %	Taxable	Time of Use
Electric Energy Charges	Fixed Price Calculation	n/a	n/a	0.3400	n/a	No	51

☒ Finished ☐ Cancel

Figure 5: Overview visual

Understanding Energy Service Provider Products

RUPOWER

WorkspaceAdministration MenuReport MenuCustomer Search

Search: Account No:Customers: Moo Moo 4

Logou

Administration » Rate Package and Product Management » Create New Rate Package

Create New Rate PackagePackage DetailsCharge DetailsReviewHow do ...

Step 2. Charge Details

Next, Add the ChargeAdd Charge

PreviousNext

Add / Edit Charge Detail

* = required.

* Charge Description:Electric Energy Charges

* Unit:kWh

Blend Percentage: %

☐ Taxable

Time of Use: 51

* Type:Fixed Price Calculation

☐ Rate Based on Daily Available Pricing Upload

Rate: .35

SaveSave & Add MoreCancel

Figure 6: Overview visual

Create New Product

1 Product Details

2 Product Charges

3 Review

How do I...

Step 1. Product Details

* = required.

Product Identification

*Product
Code: TP08

*Product
Name: Test Product 08

*Product
Description: Test Product

(HTML Friendly - 1000 Char. Max) 12 characters entered.

Price

Description:

Plan Type: - Select -

When can Sales offer this Product?

*From: 11/13/2008

To:

☒ Does not expire

Terms and Special Offers

Term: - All -

Special Offer: - Select - [Add](#)

Rollover Product

Rollover Product: - Select -

Documents and Commission

Welcome Letter: - Select -

Terms of Service: - Select -

EFL: - Select -

Rights as a Customer: - Select -

Commission Structure: - Select -

Commission Amount: \$

Who Is This Product For?

*CSP: Accent

Brand: - All -

LDC: - All -

Commodity type: ☒ Electric ☐ Gas UOM: - All -

Customer Type: ☒ Residential ☐ Commercial ☐ All

Rate Class: ☒ All Rate Classes ☐ Selected Rate Classes

Figure 7: Overview visual

[illegible]

Figure 8: Overview visual

Components of a Product

At its core, a Product defines the commodity and/or service(s) offered, along with its pricing and calculation method. This foundational level is known as the **Rate Package** (also referred to as Rate Detail). A Product is further comprised of business rules that determine its availability, including:

- To whom the product is available
- Which Utility and Market it serves
- Specific business conditions supporting the product

Rate Package Details

A Rate Package consists of charges billed to a customer each month and determines how services are charged. It includes one or more **Rate Details**, which consist of:

- **Rate Description:** Description of the charge (e.g., Energy Charge, Monthly Meter Charge, City Taxes, County Taxes, NSF Charge, Late Fee)
- **Rate Type:** Calculation method for a given Rate Description (e.g., Fixed, Variable)
- **Rate Category:** Organizes multiple Rate Descriptions under a category for invoice display (e.g., Energy Charges, Utility Pass-through Charges, Taxes, Miscellaneous Charges)
- **Effective Date:** Begin date for the rate detail
- **Expiration Date:** End date for the rate detail
- **Rate Amount:** Charge amount of the rate detail

The Customer's assigned Rate Package is visible on the Customer Summary screen in the Billing Information section of the Customer Info tab under the field labeled "Rate Code."

Business Rules for Products

Products are governed by business rules that determine their availability. Typical business rules include:

- **Business Division:** Business entity of the ESP offering the Product
- **Customer Type:** Residential or Commercial
- **Commodity Type:** Gas or Electric
- **LDC Rate Class:** Customer service class assigned by Utility
- **Offering Period:** Begin and end date for Product Offering
- **Terms:** Length of contract
- **Cancellation Fees:** Charges for early contract termination
- **Rollover Product:** Product used for billing at the end of the contract period
- **Special Offers:** Promotional offers
- **Documents:** Customer documents sent upon enrollment of a product
- **Commissions:** Sales channel commissions associated with the product

Customer Billing Process

Fundamental to *ista*|NET is customer billing. For billing to occur, the customer must receive monthly consumption data from the Utility and have a current Product assigned for that commodity. Proper management of Products and their assignment to the Customer is crucial.

Initially, Products are assigned to Customers during the enrollment process. Customer renewals and product changes are managed within the Customer's account on the Customer Summary screen. Products must be configured in the system prior to assignment.

Administration of Products

To streamline the administration of Products, **ista**|NET offers four options for creating and managing Products, ranging from simple to complex:

1. **Client Rate Administration:** One link where only a Rate Package is created.
2. **Rate Administration and Product Administration:** Two links; Rate Admin creates the Rate Package, and Product Admin creates the Product.
3. **Client Product Rate Administration:** One link that combines both features into one page for Rate Package and Product.
4. **Rate Package and Product Management:** One link that combines Rate Packages and Products with more robust features.

Only one of these administration features can be used at a time.

Creating a Rate Package

To create a Rate Package, follow these steps:

1. Click on the **Client Rate Administration** link from the Administration Menu Tab.
2. On the Rate Administration page, click the *New Rate* button to open a new Rate Package Template.
3. Fill in the following details:
 - Description
 - Effective Dates
 - Rate Type – calculation method
4. Click on the *Add Detail* button to open the Charge Detail Template. Select the appropriate Charge Category, Charge Description, and Unit of Measure.
5. Review the details. To make changes, click on the *Edit* button. When finished, click on the *Done* button.

6. If more Charge Details are needed, repeat the previous step.
- When all Charge Details are added, click on the *Done* button to return to the Rate Administration page.

Creating a Product

To create a new Product, follow these steps:

1. From the Product Administration link, click on the *New Product* button.
2. Follow the prompts to complete the Product creation process.

Conclusion

Understanding the structure and management of Products and Rate Packages is essential for effective customer billing and service delivery within the *ista*|NET system.

Additional Resources

Aggregator Code*	Aggregator*	AggregatorDescription	
Code Description			
<div>Add</div>	<div>Cancel</div>	<div>Update Customer</div>	
Aggregator Code	Aggregator	Aggregator Description	Code Description
100	ACANSI	100 - Albany-Colonie	100 - Albany-Colonie
101	ACENSI	101 - Adirondack	101 - Adirondack
102	ACENSTN	102 - Adirondack - NYSEG	102 - Adirondack - NYSEG
103	Adirondack Chambers Energy Alliance	103 - Adirondack Chambers Energy Alliance	103 - Adirondack Chambers Energy Alliance
104	Adirondack Regional Chambers of Commerce	104 - Adirondack Regional Chambers of Commerce	104 - Adirondack Regional Chambers of Commerce
105	Albany-Colonie aka:Business Services Corporation Energy Alliance	105 - Albany-Colonie aka:Business Services Corporation Energy Alliance	105 - Albany-Colonie aka:Business Services Corporation Energy Alliance
106	Allison Collins	106 - Allison Collins	106 - Allison Collins

Figure 1: Overview visual

Understanding Energy Service Provider Products

Administration » Rate Package and Product Management » Create New Product

Create New Product ☒ Product Details ☒ Product Charges ☒ Review

Product Details [Edit](#)

Product Identification

Product Code: Practice Product
Product Name: Practice Product
Product Description:
Practice Product

Price Description:
Plan Type: Fixed

Who Is This Product For?

CSP: Accent
Brand: - All -
LDC: - All -
Commodity type (UOM): Electric (- All UOM -)
Customer Type: Residential
Rate Class:
Default product
for customers of the No
selected Rate Class:

When can Sales offer this Product?

From: 11/19/2008
To: Does not expire

Terms and Special Offers

Term: 12 Months
Special Offers:

Rollover Product

Rollover Product: ETCNP05FIXED00CCNT42

Documents and Commissions

Welcome Letter: - None -
Terms of Service: - None -
EFL: - None -
Rights as a Customer: - None -
Commission Structure: - None -
Commission Amount:

Figure 2: Overview visual

Step 2. Product Charges

* = required.

Account Charges for this product

Monthly Charge: Monthly Charge of \$9.50
Cancel Fee: \$2 per mWh for all remaining contract volumes
Distribution Charges
Passthrough Template: TDSP With Recurring Charges

***Energy Rate Package**

● You must select a Rate Package for this Product.
Use the search below to find the Energy Rate Package you want to use for this product.
In the search results, view the charge details of a rage package by clicking on the Rate Package Name.

Rate Package Code	Rate Package Name	Rate Package Desc	
			Search

	Rate Package Name	Rate Package Code	Description
<input type="radio"/>	Texas Electric Index	Texas Electric Index	Texas Electric Index
<input type="radio"/>	Variable Electric	Variable Electric	Variable Electric
<input checked="" type="radio"/>	Fixed Electric	Fixed Electric	Fixed Electric
<input type="radio"/>	Dynowatt Electric	Dynowatt Electric	Dynowatt Electric
<input type="radio"/>	Fixed Electric with 5.17 mWh ISO Adder	Fixed Electric with 5.17 mWh ISO Adder	Fixed Electric with 5.17 mWh ISO Adder

Figure 3: Overview visual

Product Charges [Edit](#)

Account Charges for this product

Monthly Charge: - No Monthly Charge -
Cancel Fee: - No Cancel Fee -
Distribution Charges
Passthrough Template: - None -

Energy Rate Package

Rate Package Name: Nimo Variable Electric
Description: Nimo Variable Electric

Charge Details for Nimo Variable Electric

Charge Description	Rate Type	Index Type	Margin	Rate	Blend %	Taxable	Time of Use
Electric Energy Charges	Index Price Calculation	Nimo Variable Index	0.0000	0.0000	n/a	Yes	51

☒ Finished ☐ Cancel

Figure 4: Overview visual

Understanding Energy Service Provider Products

Administration » Rate Package and Product Management » Create New Rate Package

Create New Rate Package ☒ Product Details ☒ Product Charges **3 Review**

Rate Package Details [Edit](#)

Who Is This Rate Package For?

Brand: - All -
LDC: - All -
Commodity type (UOM): Electric (kWh)
Customer Type: Residential
Rate Class:

Rate Package Descriptions

Rate Package Name: Practice Rate Package
Rate Package Code: PRP01
Rate Package Description: Practice Rate Package
LDC Rate Code:

Charge Details [Edit](#)

Charge Details for Practice Rate Package

Charge Description	Rate Type	Index Type	Margin	Rate	Blend %	Taxable	Time of Use
Electric Energy Charges	Fixed Price Calculation	n/a	n/a	0.3400	n/a	No	51

☒ Finished ☒ Cancel

Figure 5: Overview visual

RUPOWER

Search: Account No: Customers: Moo Moo 4 Logout

Workspace Administration Menu Report Menu Customer Search

Administration » Rate Package and Product Management » Create New Rate Package

Create New Rate Package ☒ Package Details **2 Charge Details** ☒ Review

How do I... ?

Step 2. Charge Details

Next, Add the Charge

[Add Charge](#)

[Previous](#) [Next](#)

Add / Edit Charge Detail

* = required.

Charge Description: Electric Energy Charges

*Unit: kWh

Blend Percentage: %

☐ Taxable

Time of Use: 51

*Type: Fixed Price Calculation

☐ Rate Based on Daily Available Pricing Upload

Rate: .35

[Save](#) [Save & Add More](#) [Cancel](#)

Figure 6: Overview visual

Create New Product **1 Product Details** **2 Product Charges** **3 Review**

How do I... ?

Step 1. Product Details

* = required.

Product Identification

*Product Code: TP08

*Product Name: Test Product 08

*Product Description: Test Product

(HTML Friendly - 1000 Char, Max) 12 characters entered.

Price Description:

Plan Type: - Select -

Who Is This Product For?

*CSP: Accent

Brand: - All -

LDC: - All -

Commodity type: ☒ Electric ☐ Gas UOM: - All -

Customer Type: ☒ Residential ☐ Commercial ☐ All

Rate Class: ☒ All Rate Classes ☐ Selected Rate Classes

When can Sales offer this Product?

*From: 11/13/2008

To:

☒ Does not expire

Terms and Special Offers

Term: - All -

Special Offer: - Select - [Add](#)

Rollover Product

Rollover Product: - Select -

Documents and Commission

Welcome Letter: - Select -

Terms of Service: - Select -

EFL: - Select -

Rights as a Customer: - Select -

Commission Structure: - Select -

Commission Amount: \$

Figure 7: Overview visual

Understanding Energy Service Provider Products

TDSP MATRIX ADMINISTRATION																
<div> <div>Load</div> <div>Save</div> </div>																
TDSP Template With Recurring																
Code	Description	CPL	TXU	REL	TNM	WTU	CONED	RGE	NIMO	CENHUD	WMECO	NSTAR	MECO	SDGE	PGE	SOCAL
ADJ002	Adjustment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ADJ006	Franchise Fee Adjustment	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ADJ007	Franchise Surcharge Debit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ADJ008	Franchise Surcharge Credit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
BAS001	Customer Charge - Basic Customer Charge	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
BAS003	Metering Charge - Delivery Point Charge	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CRE020	Meter Owner Credit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CRE027	Utility Service Quality - System Performance Credit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CRE028	Utility Service Quality - Circuit Performance Credit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CRE029	Utility Service Quality - Connect Service Performance Credit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CRE030	Utility Service Quality - Other Credit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CRE031	Utility Service Quality - Other Credit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DIS001	Distribution System Charge - Distribution Charge	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DIS004	Transport Charge (XFMR) - Charge for transporting energy	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DSC001	Transition Charge-Off Allowance - Used only when IT109 = B2B	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Figure 8: Overview visual