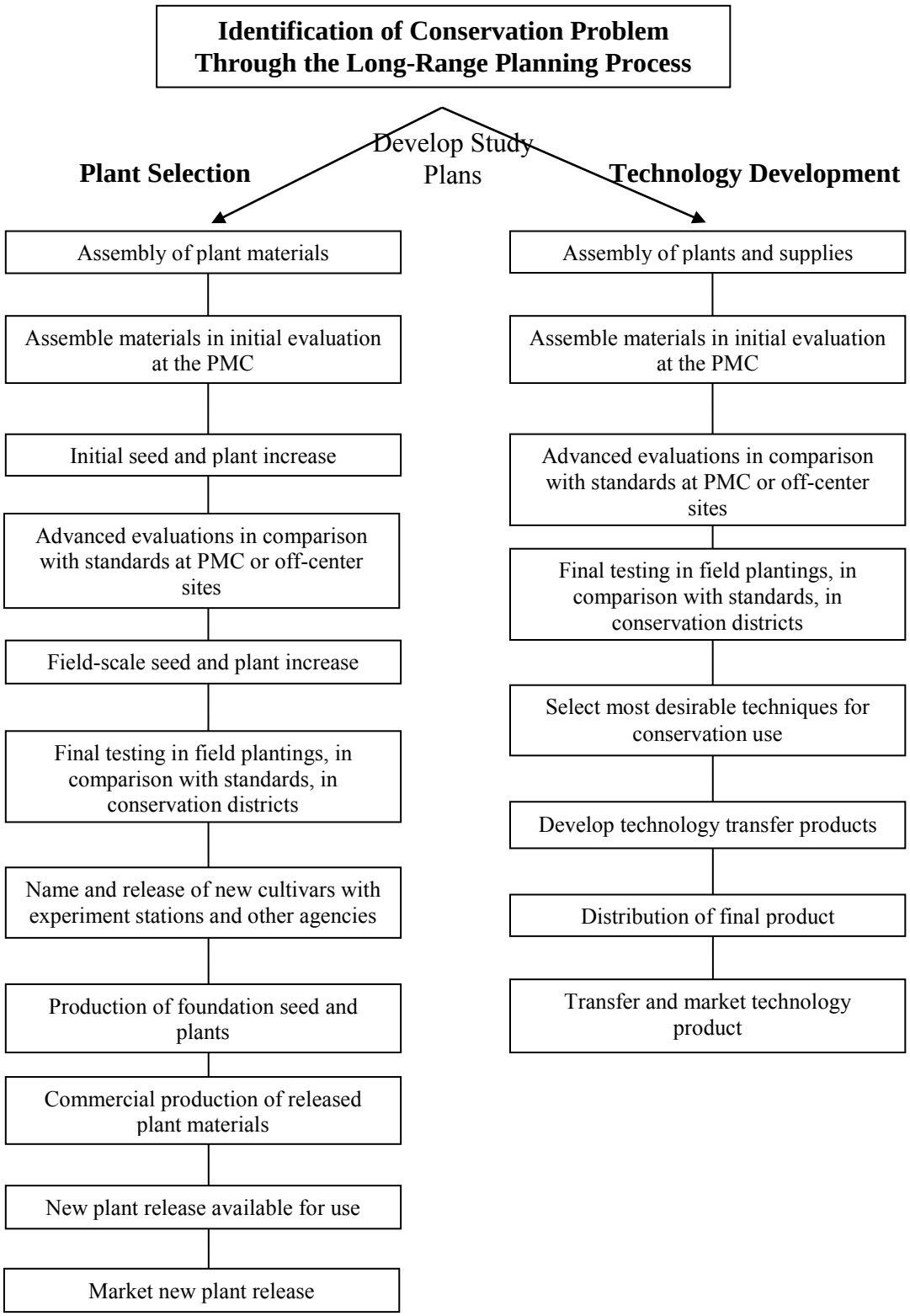540.63 Typical Process for Product Development