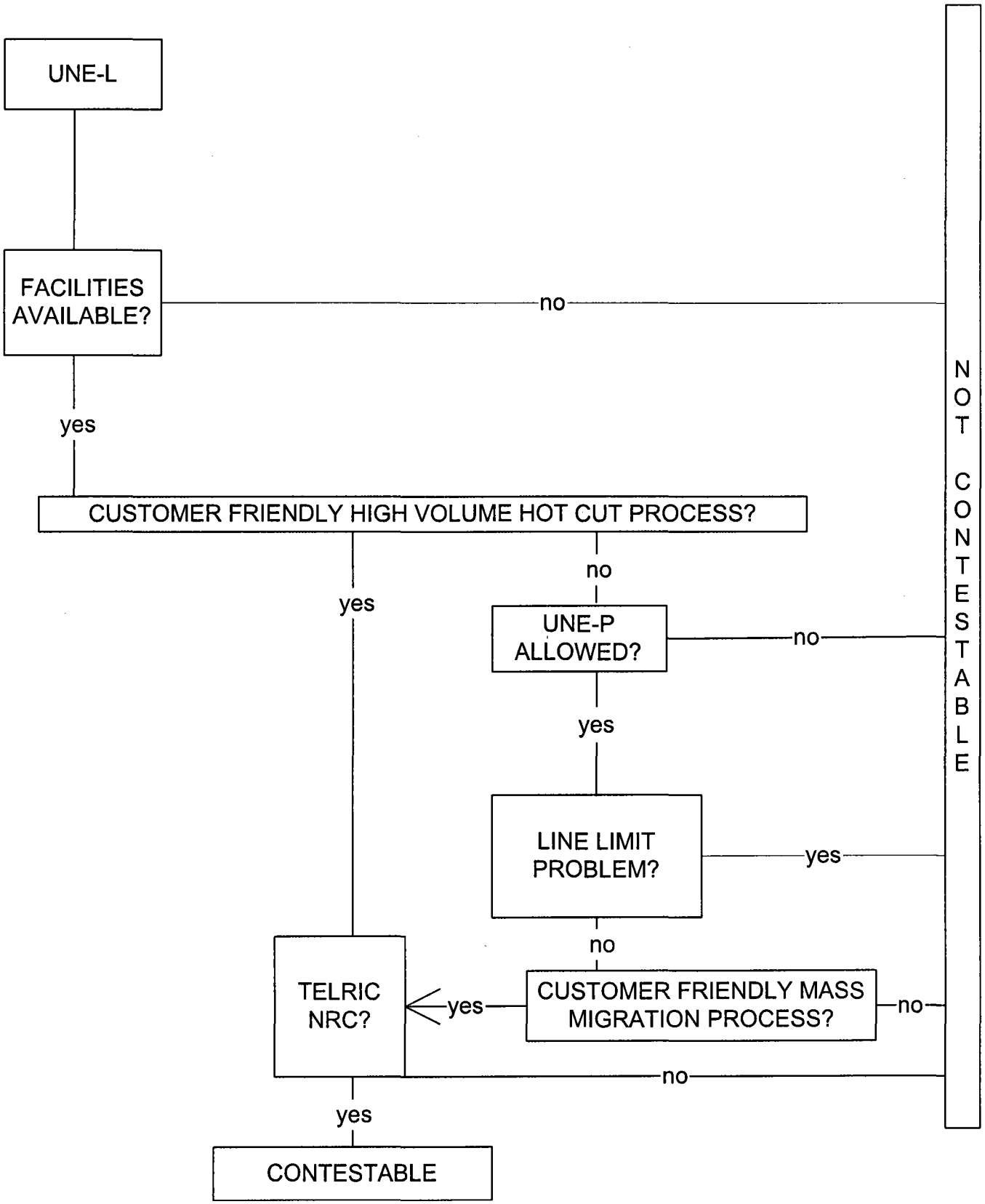DECISION TREE FOR DETERMINING WHETHER SMALL BUSINESS SERVICES ARE CONTESTABLE WITH UNES