RIBITS
Regulatory In-lieu Fee and Bank Information Tracking System

Understanding the Credit Ledger

Credit Ledger Summary:

The Credit Ledger Summary gives a brief summary of the balance of credits for each credit classification associated with the bank. This summary is available in three different locations:

1. Clicking on a Bank or ILF Site icon on the Banks & ILF Site Google Map.
2. At the bottom of the Bank or ILF Site General Information Page.
3. At the top of the Bank or ILF Site's Detailed Credit Ledger.

Explanation of terms in the Credit Ledger Summary:

- **Last transaction:** Date of the last transaction entered in ledger.
- **Available Credits:** Total amount of credits available to be sold (or debited)[1].
- **Withdrawn Credits:** Total amount of credits which have been sold (or debited).
- **Released Credits:** Total amount of credits which have been released for sale (or debit), typically because of some milestone met.
- **Potential Credits:** Total amount of credits a bank or ILF site may have if all ecological and performance milestones are met.

Credit Ledger Summary

Last Transaction: May 21, 2018

The credit totals shown on the ledger do NOT reflect any credit reservations or pending transactions. It is the responsibility of potential purchasers to contact the Sponsor and obtain written confirmation of credit availability.

Name	Jurisdiction	Available Credits	Withdrawn Credits	Released Credits	Potential Credits
Species/Habitat					
Swainson's hawk (SWHA)	Non Federal	368.5275	136.95	505.4775	722.11
Vernal Pool Fairy Shrimp (VPFS) - preservation	Federal	3.629	23.471	27.1	27.1
Group					
Group: Vernal Pool Establishment (404 +- VPTS +- VPFS)	Federal	.142	16.098	16.24	16.24

Detailed Ledger View:

To view the detailed ledger, on the Bank Information Page, click the '**Ledger**' link in the top menu bar.

[Ledger] [Bank Contact Sheet] [Cyber Repository] [Annual Inspections] [Photo Gallery]

The main credit ledger has two default reports.

- **Primary Report** - Displays all transactions sorted by date descending.
- **Extended View w/ Running Totals** - Displays transactions grouped by credit classification.

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[1] Excluding any credits reserved by the sponsor for a potential client

The credit ledger has four icons to inform the user about what is associated with each individual transaction.

Icons

🔍	View transaction details	▦	View transaction sub-ledger
📎	View transaction details with attached documents	▨	View transaction sub-ledger with documents

Allows users to view the transaction details.

Allows users to view the transaction details and associated documents.

Allows users to view the transaction details and sub-ledger.

Allows users to view the transaction details, associated documents, and sub-ledger.

Species credit sales are initially entered as 'Pending'. Pending transactions are displayed in a separate table above the main credit ledger which is not visible to the general public. Once approved by the appropriate USFWS regulator these become 'Withdrawal' transactions..

Credit Ledger:

The Credit Ledger contains the detailed credit ledger for a specific bank or ILF site. The user can see each individual transaction entered in the ledger.

Explanation of Ledger Columns:

View	A user can click icon displayed in the '**View**' column to view the transaction details. The icons in this column inform the user what additional information is attached to that transaction.
Type	There are three transaction types: Initiation (Init), Credit Release (Rel), and Credit Withdrawal (Wdr). USFWS conservation banks have an additional Pending (Pnd) transaction type.

> **Initiation** (**Init**) transactions describe the potential credits a bank may have once it meets all of its success criteria. It also describes the amount of land (acres or linear feet) managed (restored, enhanced, etc.) to generate those potential credits, assessment methodology, and mitigation type.

Release (Rel) transactions describe credits which have been released for sale or debit, typically by meeting a performance milestone.

Withdrawal (Wdr) transactions describe credit sales or debits.

Jurisdiction

Federal indicates credits can be used to offset federal permits or authorizations. Non-federal indicates credits **may not** be used to offset federal permits or authorizations. Federal credits may be sold to offset non-federal permits.

Date

The date the transaction occurred.

Permittee

Only populated on credit sale (Wdr) transactions and contains the name of the entity purchasing or otherwise securing the credits.

Credits

The number of credits involved in this transaction.

Acres

The number of acres associated with the credits used primarily for wetland and species credits. This is an actual measurement on initiation transactions and an estimated value on release and withdrawal transactions.

Linear Feet

The number of linear feet associated with the credits used primarily for Stream credits. This is an actual measurement on initiation transactions and an estimated value on release and withdrawal transactions.

Permits

Permit or authorization numbers associated with withdrawal transactions to satisfy permit or authorizations issued by the USACE, USFWS, NMFS, and/or other federal, state, and local agencies.

Credit Classification

Used for the transaction's credits.

Impact HUC

Hydrologic unit code of the impact site of a withdrawal transaction (typically an 8-digit HUC).

Impact Quantity

The acres or linear feet of impact of a withdrawal transaction.

Running Totals by CC:

Displayed in Extended Report

A running total of available or withdrawn credits by credit classification.

Must be ordered by date, type, transaction id ascending.

Available Credits by CC

Available credits = Total Released - Total Withdrawn Credits

Withdrawal by CC	Contains a running total of all credits sold or debited for each credit classification.
Comments	Simply a comment field for each transaction.
District-specific Columns	Some USACE districts have added district-specific columns to the ledger.

Customize Ledger Display:

The user can query or customize the ledger display by selecting the '**Actions**' button on the Interactive Report Menu.
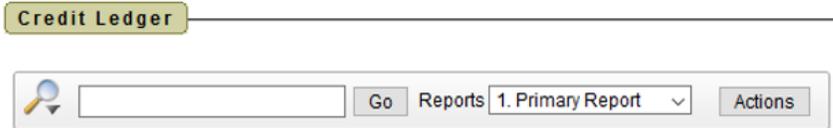
- **Select Columns:** Allows the user to choose which columns they want to display or not display in the list.
- **Filter:** Allows the user to filter the list based on their choice.
- **Rows Per Page:** Allows the user to display more or less rows than the default option.
- **Format:** Allows the user to format the displayed list by selecting one of the following:
  - **Sort:** Allows the user to sort the column on several different options.
  - **Control Break:** Allows the user to break the list in user specified sections.
  - **Highlight:** Allows the user to highlight lines in the list based on a specific condition.
  - **Group By:** Allows the user to group by report columns and perform aggregate functions.
  - **Compute:** Allows the user to add computed columns to the report.
  - **Aggregate:** Allows the user to perform mathematical computations against a column.
  - **Chart:** Allows the user to define one chart per saved report.
- **Reset:** This option removes all filters or conditions. The report is set to the default settings.
- **Help:** Explains what each feature does.

Download: Allows the user to download the report in CSV format to view in excel.

Charts:

Interactive Reports often have the option to produce graphs under Action/Format/Chart button. Users can specify the type of chart to be bar charts, pie charts or line graphs. Right clicking on the charts gives option to save as image, pdf, or print. Examples of charts may be found on any bank's credit ledger under reports dropdown. Images below show setup for Credit Classification bar chart.

1. Credit Classifications
2. Credit Withdrawals over Time
3. Transaction Type
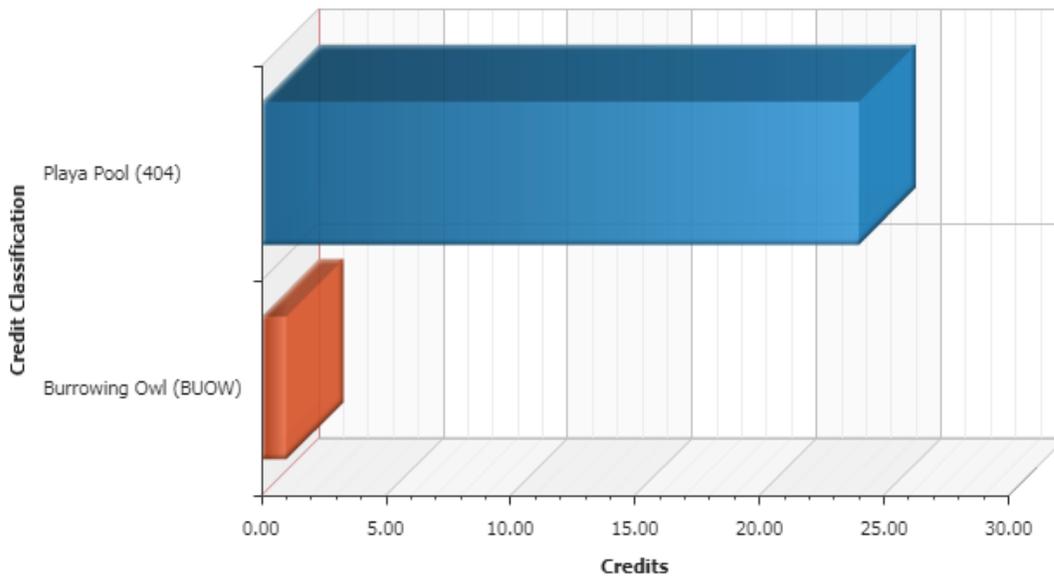
Understanding the Sub-Ledger

What is a Sub-Ledger?

RIBITS allows users to create sub-ledgers for withdrawal transactions for both banks and ILF programs. These sub-ledgers allow tracking of the use of bulk credit sales. Sub-ledgers can only be added to Withdrawal transactions.

Transactions with sub-ledgers will have a sub-ledger icon next to the transaction.

Allows users to view the transaction details and sub-ledger.

Allows users to view the transaction details, associated documents, and sub-ledger.

Clicking the sub-ledger icon will take the user to the sub-ledger information page. This page is divided into two (2) regions.
- The main transaction details
- The sub-ledger details

This page displays all of the information entered about the main bulk ledger transaction. This includes:
- Credits Allocated
- Credits Pending
- Credits Remaining

Credits Allocated: Total number of credits which have been assigned to permitted impacts in the sub-ledger.
Credits Pending: Total number of species credits, sold or debited, waiting approval from the FWS in the sub-ledger.
Credits Remaining: Total number of credits, in the parent transaction, remaining to be allocated.

Transaction Details

Date:	04/12/2017
Type:	Withdrawal
Bank:	A Demo Bank
Permittee:	MN DNR
Credits:	26
Credits Allocated:	6.7567
Credits Pending:	
Credits Remaining:	19.2433
Quantity:	26 Acres
Assessment Method:	Ratio
Credit Classification:	Sedge Meadow
All Permits:	MVP-2004-02721-SLM, MVP-2006-05455
Impact Credit Classification:	
	Cowardin System: Riverine
	Cowardin Subsystem: Lower Perennial
	Cowardin Class: Open Water
	Cowardin SubClass: Unknown Bottom
Impact Huc:	7040004
Impact Quantity:	26

Transaction Documents: Filename	Filesize	Created	Updated
Benton_124_124_accounting.pdf	697 KB	01-AUG-17	01-AUG-17

The sub-ledger displays the information about credits assigned to actual impacts from the bulk credit sale.

Icons

🔍   View transaction details

🗐   View transaction details with attached documents

The credit totals shown on the ledger do NOT reflect any credit reservations or pending transactions. It is the responsibility of potential purchasers to contact the Sponsor and obtain written confirmation of credit availability.

Sub-ledger

row(s) 1 - 2 of 2

	Edit	Permit Auth Date ⬇	Credits Allocated	Permits	Impact Huc	Impact Latitude	Impact Longitude	Notes
🗐	📝	04/30/2017	2.3417	MVP-2011-02723TJH	4010201	-	-	Lennar/US Home Corporation
🗐	📝	05/02/2017	4.415	MVP-2007-01901	7090001	-	-	USH 12 \ STH 27 to SCL / Resurface / Jackson County

Download

Clicking the view icon or the view transaction details with attached documents will open a new window that will display the sub-ledger transaction details.

Sub-ledger Details   ✕

Sub-ledger Transaction Details

      Permit Auth Date: 04/30/2017
      Credits Allocated: 2.3417
      Lat/Long:
      Impact Huc: 4010201
      Pending: No
      Notes: Lennar/US Home Corporation
Transaction Documents:

Filename	Filesize	Created	Updated
Anoka_1350_3049_accounting.pdf	8 MB	01-AUG-17	01-AUG-17