

{SDR, Service}

toUser:

CREDIT

	welcome	retail	company	full	employee	on_hold	consumer	consumer_verified	MNGR
welcome	0	0	0	0	0	0	0	0	0
retail	0	0	0	0	0	0	0	0	0
company	0	0	1	1	1	0	0	0	1
full	0	0	1	1	1	0	0	0	1
employee	0	1	1	1	0	0	0	0	0
on_hold	0	0	0	0	0	0	0	0	0
consumer	0	0	0	0	0	0	0	0	0
consumer_verified	0	1	0	1	0	0	0	0	0
MNGR	0	0	1	1	1	0	0	0	1

toUser:

DEBIT

	welcome	retail	company	full	employee	on_hold	consumer	consumer_verified	MNGR
welcome	0	0	0	0	0	0	0	0	0
retail	0	0	0	0	1	0	0	1	0
company	0	0	1	1	1	0	0	1	1
full	0	0	1	1	1	0	0	1	1
employee	0	0	0	0	0	0	0	0	0
on_hold	0	0	0	0	0	0	0	0	0
consumer	0	0	0	0	0	0	0	0	0
consumer_verified	0	0	0	0	0	0	0	0	0
MNGR	0	1	1	1	0	0	0	0	0