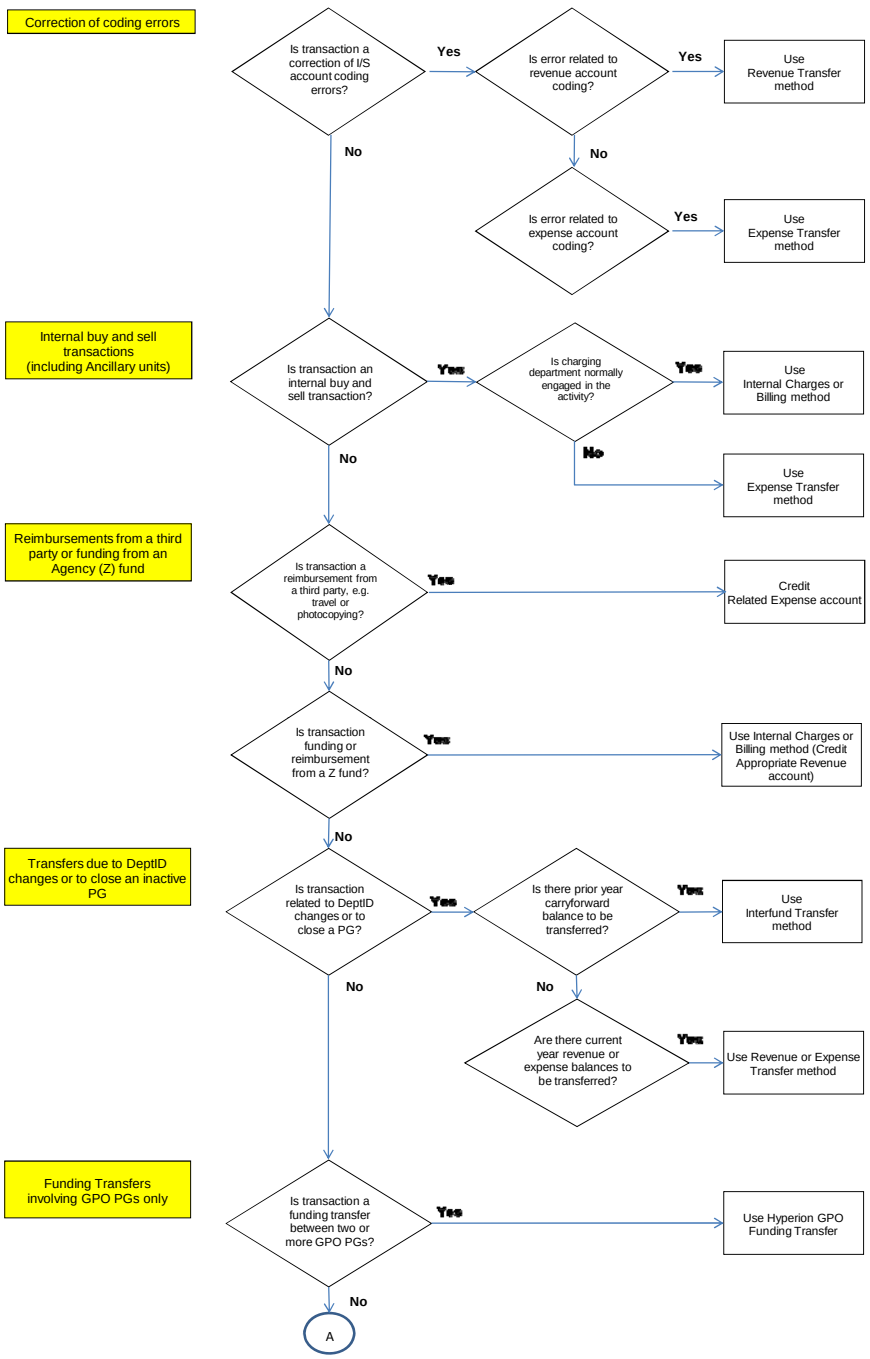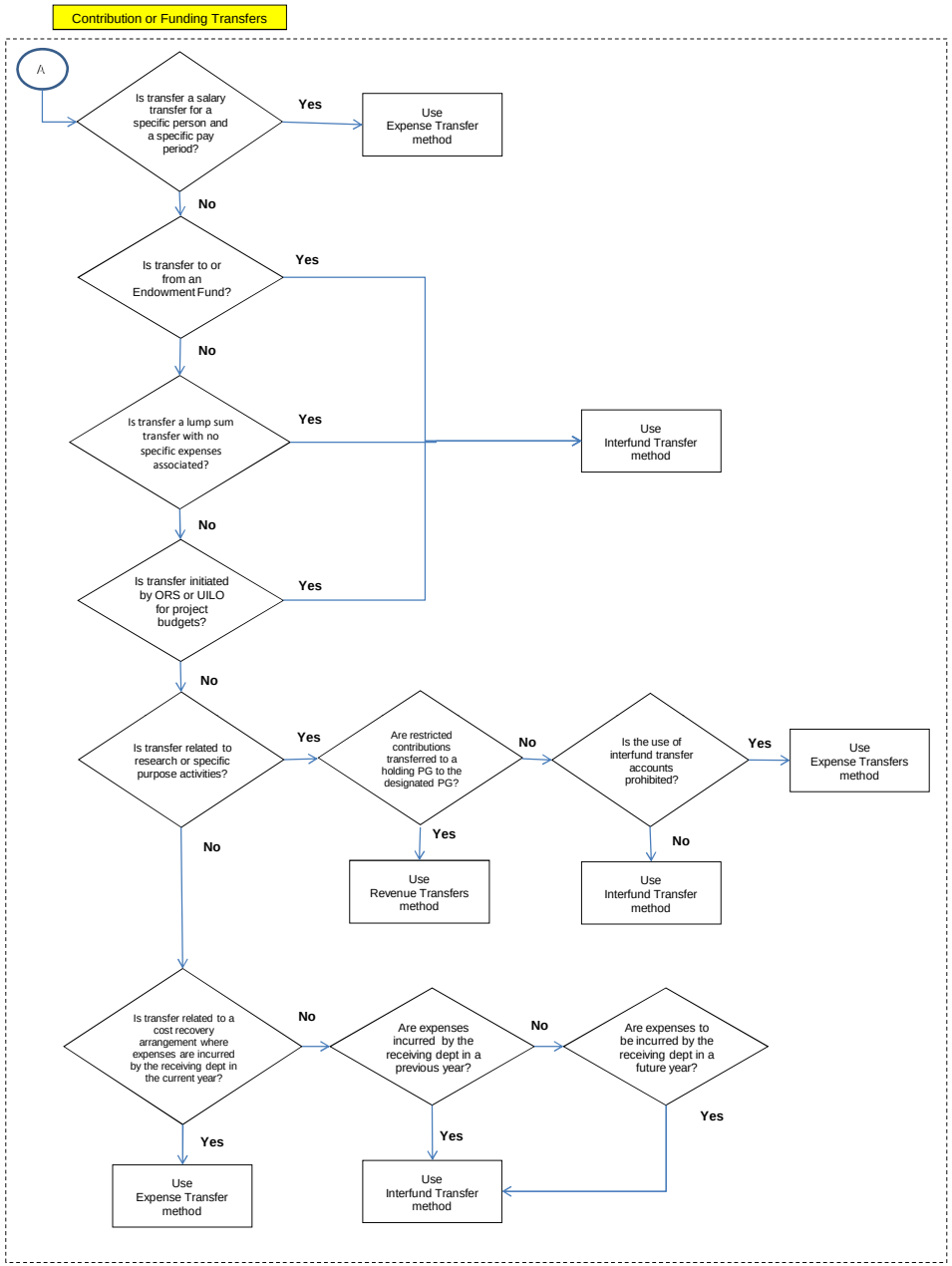Internal Transfers (Decision Tree)