



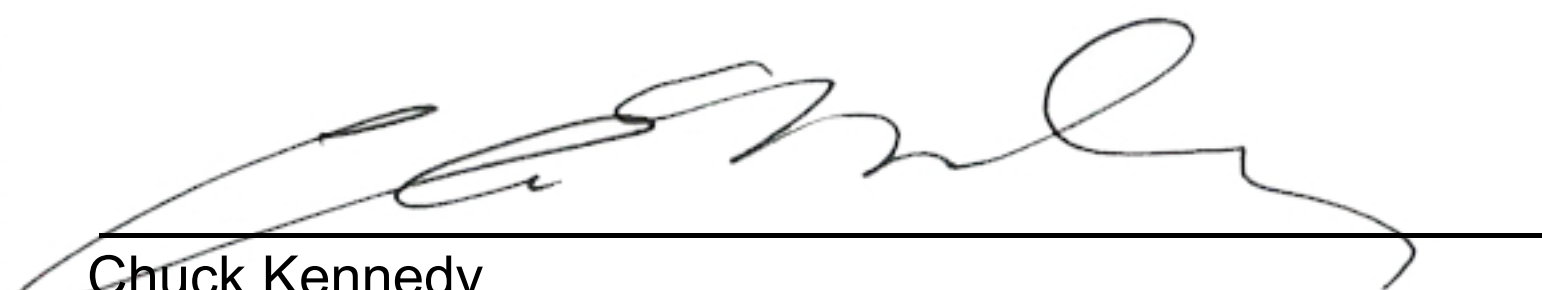
# *Certificate of Completion*

*Awarded to:*

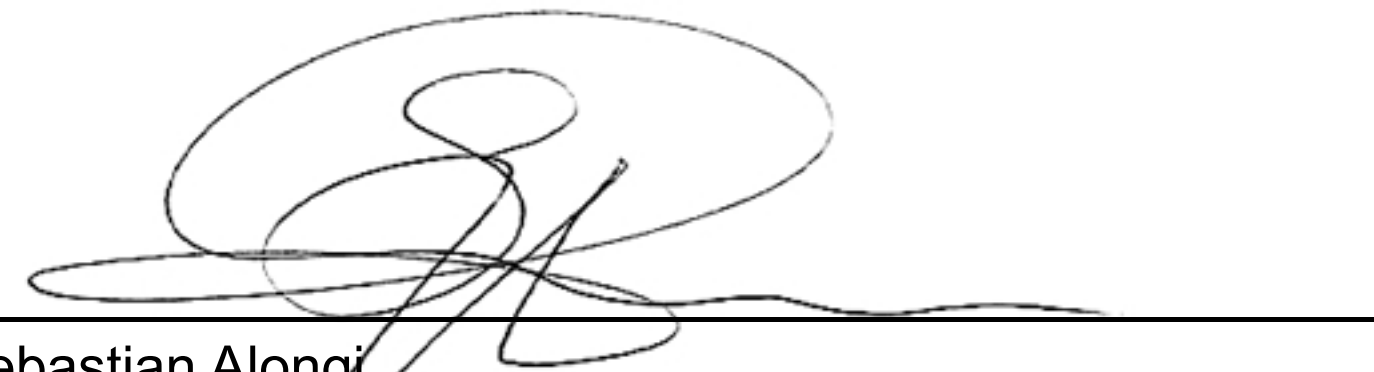
**Barbara Ramirez**

*in recognition of completing "Level 1 Agent Training" and earning the title:*

*Certified Merchant Advisor*



Chuck Kennedy  
Director of Training, US Merchant Systems



Sebastian Alongi  
Executive Vice President, US Merchant Systems

