



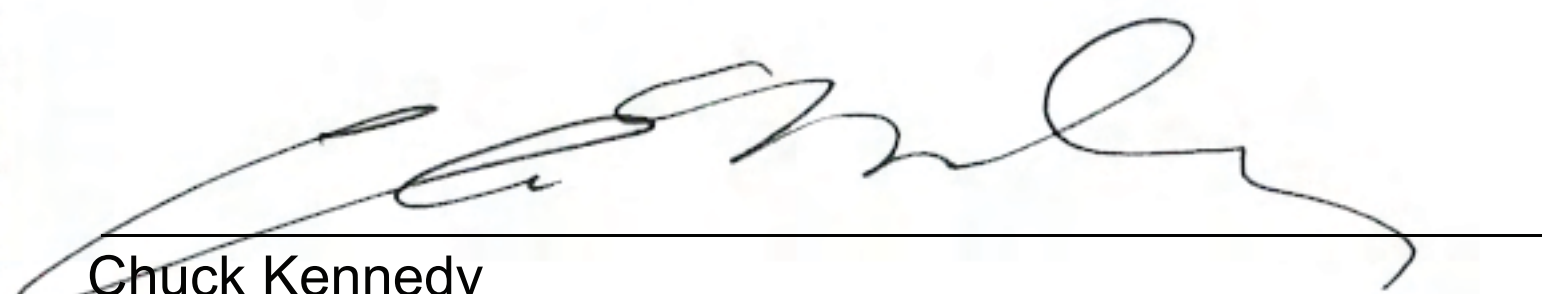
Certificate of Completion

Awarded to:

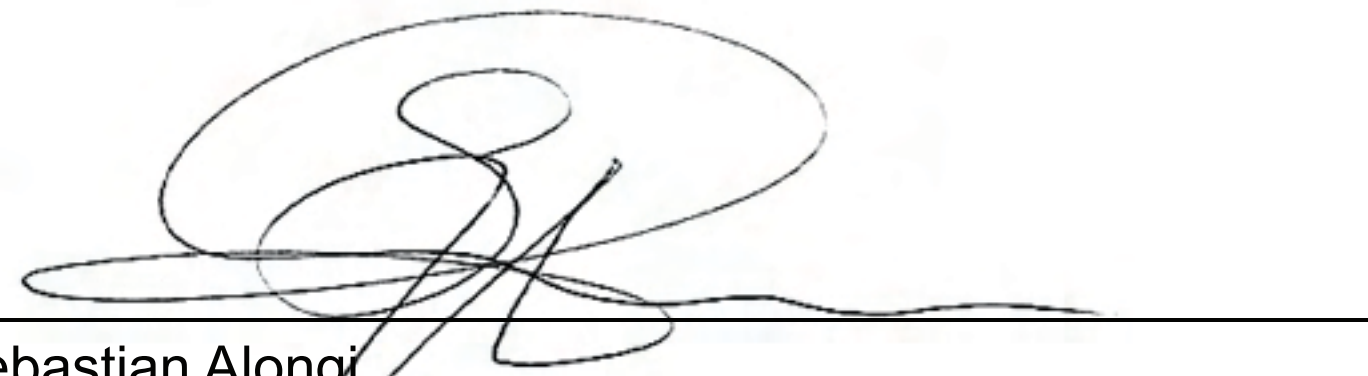
Chuck Kennedy

in recognition of completing specialized USMS agent training and earning the title:

Consumer Financing Specialist



Chuck Kennedy
Director of Training, US Merchant Systems



Sebastian Alongi
Executive Vice President, US Merchant Systems

