



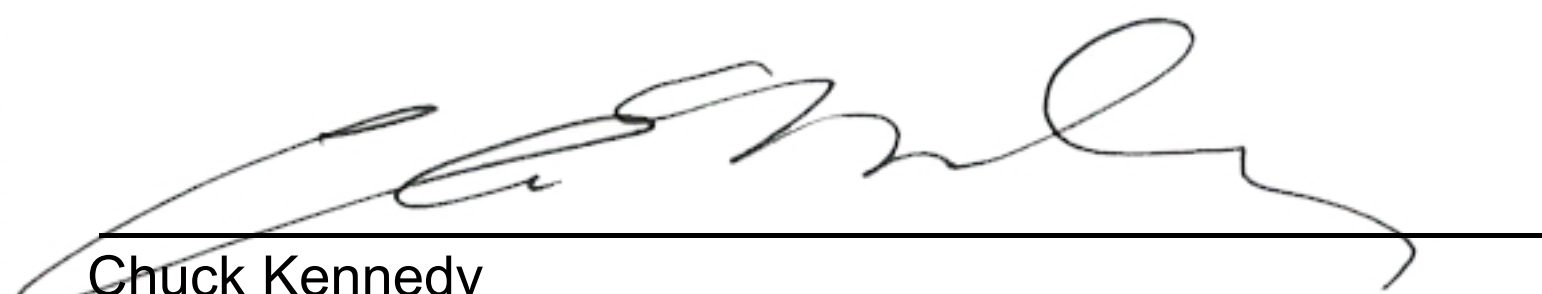
Certificate of Completion

Awarded to:

Andy Nern

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

