

Certificate of Patent Achievement

This certificate is awarded to

Masashi Kobayashi

Patent Inventor

In recognition of your outstanding participation and efforts towards TD's innovation agenda



Josh Death

AVP Legal - Intellectual Property Office of Patentable Innovation (OPI) TD Bank Group **Michael Van Eesbeek**

Patent Counsel
Office of Patentable Innovation (OPI)
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NOTABLE ACCOMPLISHMENTS

 \bigcirc 2018 Nominee for Invention of the Year - United Way Pay