INTERNATIONAL KYC CERTIFICATION ASSOCIATION (IKYCA)

In recognition of exceptional achievement, demonstrated expertise, and unwavering dedication, this certifies that

Joan Therese Villanera

1703-192-399

has demonstrated exceptional knowledge, skills, and expertise in the respective field through dedication and commitment to professional growth. Therefore, the IKYCA and its advisory board hereby bestow the designation of

Internationally Certified KYC Specialist (IKYCA)

January 23, 2026

Chief Compliance Officer

IKYCA
International
KYC
Certification
Association

Head of Compliance