



**BLOCKCHAIN**  
**XCELLERATOR**  
EXPERTS PROGRAM

**CERTIFICATE OF  
ACHIEVEMENT**

is awarded to

**Jeano Frederick**

for successfully passing the Qualifying Exam of the Blockchain Xcellerator  
Experts Program awarded on the 17th of October 2019.

**Ermitano**



**Michelle E. Rubio**

Executive Vice President  
Chief Human Resource Officer



**Arvie de Vera**

Senior Vice President  
Head of Fintech Business Group



**Gerb Inajada**

Vice President  
Chief Technology Officer