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# CERTIFICATE

## OF APPRECIATION

this certificate is presented to

*Farida Ayu Arisena Nusantara*

In recognition of your valuable contribution as a speaker on the topic "The Future is Cashless : Exploring Digital Payments", held in Jakarta, Wednesday, May 20, 2026.



**H.E. Ambassador Drs. Foster Gultom**

HEAD OF INTERNATIONAL AFFAIRS OFFICE