

CERTIFICATE OF ACHIEVEMENT

Heide Spence

HAS COMPLETED THE REQUIREMENTS, PASSED THE
PAYMENT REPORTING SPECIALIST CERTIFICATION PROGRAM AND IS ACKNOWLEDGED AS AN

Certified Payment Reporting Specialist

THIS ACHIEVEMENT SIGNIFIES A HIGH LEVEL OF
EXPERTISE AND KNOWLEDGE IN THE PAYMENT REPORTING FIELD.

GRANTED ON October 30, 2025
EXPIRES ON October 30, 2027



A handwritten signature in black ink, appearing to read "Josh Barrett", is written over a horizontal line.

JOSH BARRETT, DIRECTOR
INSTITUTE OF FINANCE AND MANAGEMENT

