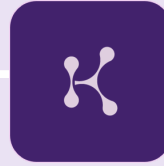




Kalam
Customer
Experience



FRAUD WASTE, ABUSE TRAINING COURSE

CERTIFICATE OF COMPLETION

THIS IS TO CERTIFY THAT

Mert Murtezan

Has demonstrated competence and understanding of the training materials and successfully completed the Fraud Waste, Abuse training course.

Awarded this: 18 July 2025

KHALID KAREM

Program E-learning Supervisor

To verify, email us at <training@kalam.cx>