



In recognition of the successful completion of certification testing requirements,  
ACAMS and its Advisory Board affirm that

**Divya Balakrishnan**

REFERENCE N° ER-005222387

maintains core competencies and essential knowledge in the  
anti-money laundering field and bestows the designation of

**CERTIFIED ANTI-MONEY LAUNDERING SPECIALIST**

On this day, the 7th of December 2025



**Neil Sternthal**  
Chief Executive Officer

**Jim Candelmo**  
Chair of the Advisory Board