



ANTI-MONEY LAUNDERING AND COUNTER-TERRORISM FINANCING (AML/CTF)  
FUNDAMENTALS COURSE

**AML/CTF Fundamentals (7 March 2023, 9  
a.m. to 12 noon)**

Certificate of Attendance  
**Ralph Ivan Villaflores**

A handwritten signature in blue ink, appearing to read 'Matthew M. David', is written over a yellow background.

MATTHEW M. DAVID  
Executive Director  
Anti-Money Laundering Council

Issued: 2023-03-07

Certificate ID: y47ax8nc4q