



WHITE BELT
CERTIFIED

CERTIFICATE

OF ACHIEVEMENT

**ENTERPRISE SECURITY
SECURE CODING WHITE BELT**

Congratulations on achieving Scotiabank's White Belt
Secure Coding Certification.

This distinguishes developers who are able to identify
common software security weaknesses in applications.

RICARDO LOPEZ HERNANDEZ

JavaScript React

November 2025

A stylized, handwritten signature in grey ink that reads "Joe".

Joe Martinez

Executive Vice President & Chief
Security Officer

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