

# CERTIFICATE

*of* COMPLETION



This is to certify that ***Shivam Giradkar***

has successfully completed the certification requirements for

***Incentive Operations (ZICO) Business User Certification***

on **8/6/2026**

Sunil Dixit,  
Chief Product Officer –  
ZAIDYN

Maria Kliatchko,  
General Manager –  
ZAIDYN Commercial

ZICO-L1-2026-0026

Credential ID



*The certification is valid for 2 years from the date of completion*