San Jose, Costa Rica; August 5, 2026

To Whom It May Concern,

It is with great personal pleasure that I present this letter of recommendation to Henry Fonseca, an esteemed colleague I have known for nearly 30 years.

Over these three decades, in my capacity as CEO of MercadoNet JyF, S.A. a Costa Rican company, registration number 3-101-187944, I have had the privilege of observing Henry's growth, both personally and professionally. His career has been marked by remarkable consistency, resilience, and an extraordinary talent for adapting and thriving in highly competitive settings. Our connection goes beyond the usual professional rapport; I have witnessed how he navigates business challenges, cultivates meaningful relationships, and consistently achieves results.

Henry brings a rare blend of deep sector knowledge and sharp commercial intuition. His broad experience across iGaming, fintech, and payment systems is not only extensive but also highly practical. He grasps the nuances of high-risk merchant services, payment orchestration, and cutting-edge fields like Open Banking and digital assets, and, more crucially, he knows how to turn that understanding into measurable business success.

What has always impressed me is Henry's instinct for connecting the right people at the right moment. He truly serves as a bridge within the industry, someone who actively listens, identifies genuine business challenges, and aligns them with effective solutions. His approach is never transactional; it is strategic, deliberate, and grounded in creating sustained value. His network is not merely vast; it is meaningful, trusted, and carefully maintained.

Over the years, I have watched Henry manage complex negotiations, diverse cultural settings, and shifting market dynamics with poise and expertise. He brings structure to chaos and clarity to confusion. His involvement in global events, his familiarity with LATAM markets, especially Brazil, and his ease in engaging with stakeholders across all levels reflect a level of maturity and leadership that is truly uncommon.

Beyond his professional skills, Henry is a person of strong moral fiber. He is dependable, honest, and guided by clear principles. He prioritizes relationships over quick wins and consistently fulfills his obligations. These traits have earned him credibility and respect across multiple industries and geographies.

Moreover, Henry's entrepreneurial drive and proactive mindset make him a true engine for growth. He doesn't wait for opportunities to arise; he actively builds them. Whether developing affiliate networks, designing market-entry plans, or streamlining operations, he tackles every task with vigor, inventiveness, and a focus on tangible outcomes.

On a personal level, I can vouch for his honesty, loyalty, and professionalism. From a business standpoint, I can assure you that he is an exceptionally capable individual who brings value to any endeavor. Any organization that partners with Henry will gain not only a skilled business development leader but also a devoted ally dedicated to shared, lasting success.

I recommend Henry Fonseca wholeheartedly and without reserve.

Should you need further information, please don't hesitate to reach out.

Sincerely,



FERNANDO SAENZ DUBON (FIRMA)

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