



Letter of Recommendation

To Whom It May Concern,

October 2,, 2024

As a Silicon Valley-based entrepreneur, FinTech expert, and renowned innovator in the digital payments industry, I have had the opportunity to witness extraordinary talents, and as the founder and president of ViVOtech, I pioneered NFC mobile and contactless card payments, which are now used by over 2 billion people worldwide through services like Apple Pay and Google Pay. My 50+ patents have been the backbone of innovations adopted by global leaders such as MasterCard, Visa, Google, Apple, and Samsung. In addition, my role as Vice Chairman of Aspire Pakistan and founder of Pak Angels has focused on driving Pakistan's economic growth by supporting early-stage startups and empowering thousands with Generative AI skills.

As a **Moderator** for the GEN-AI course, Arham ensured that sessions were run smoothly and efficiently. He was always proactive in addressing the needs of the students, engaging them in meaningful discussions, and clarifying doubts with precision.

In his role as a **Trainer**, Arham conducted several workshops including Fundamentals of Python and Importance of LeetCode and His teaching methods were both practical and impactful, and he had a natural ability to break down complex concepts into easily digestible modules.

I wholeheartedly recommend Muhammad Arham for any position or program that seeks an individual with a combination of technical skills, leadership, and the ability to teach and mentor others effectively. He would be a tremendous asset to any team or institution.

If you require any further information, please feel free to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read 'Mohammad Anwar Khan'.

Mohammad Anwar Khan



Founder & President, Pak Angels | Vice Chairman, Aspire Pakistan
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