



May 30, 2022

MARCOS HENRIQUE SILVA  
QUIRINO

concluiu com sucesso o Programa de cursos integrados

The Future of Payment Technologies

um curso on-line sem créditos autorizado pela University of Michigan e ministrado  
através do Coursera

A handwritten signature in black ink, appearing to read 'Robert Dittmar'.

Robert Dittmar  
Professor of Finance  
Stephen M. Ross School of Business

A handwritten signature in black ink, appearing to read 'Andrew Wu'.

Andrew Wu  
Assistant Professor of Technology, Operations, and Finance  
Stephen M. Ross School of Business

COURSE  
CERTIFICATE



Verify at:  
<https://coursera.org/verify/XPSSCN94LRZ>

A Coursera confirmou a identidade desta pessoa e sua  
participação no curso.