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Pawan Anil Nirpal

has successfully completed

The Future of Payment Technologies

an online non-credit course authorized by University of Michigan and offered through 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
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Coursera has confirmed the identity of this individual and
their participation in the course.