



ONLINE

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Thomas Karsten

has successfully completed

FinTech: Foundations, Payments, and Regulations

an online non-credit course authorized by University of Pennsylvania and offered through Coursera

COURSE CERTIFICATE



A handwritten signature in black ink, appearing to read "Chris Geczy".

Christopher Geczy
Adjunct Professor of Finance
Academic Director, Wharton Wealth Management Initiative
Academic Director, Jacobs Levy Equity Management Center for Quantitative Financial Research

A handwritten signature in black ink, appearing to read "Natasha Sarin".

Natasha Sarin
Assistant Professor of Law
University of Pennsylvania Law School

Verify at coursera.org/verify/ASUZ5VDEEEF9

Coursera has confirmed the identity of this individual and their participation in the course.