

UNIVERSITY OF PENNSYLVANIA
THE WHARTON SCHOOL
ARESTY INSTITUTE OF EXECUTIVE EDUCATION



Founded in 1881 by Joseph Wharton

This is to certify that

Ligia Melo

has successfully completed the

**Revolución Fintech: Servicios y Estrategias Financieras
Transformadoras**

in witness thereof this certificate is presented

on

Enero 2022

Jagmohan S. Raiu
Jagmohan S. Raiu, PhD

Vice Dean, Aresty Institute of Executive Education
The Wharton School, University of Pennsylvania



ONLINE