

CERTIFICATE

Achievement unlocked!

This certificate confirms that

Ayan Kabden

took part in the "Digital Payments Meetup" and learned about modern approaches to creating digital banking products, including:

- How cards changed life and transformed the market.
- The life cycle of processing: from inception to new forms.
- The role of Halyk in the development of fintech in Kazakhstan.
- What is hidden "under the hood" of Way4.
- How the reliability of payments is ensured.

