

CERTIFICATE

THIS IS TO CERTIFY THAT:

Joyce A. Turangan

HAS ATTENDED AND COMPLETED THE ONLINE TRAINING OF
**DIGITAL BANKING OUTLOOK 2022: OPEN
BANKING TRANSFORMING BUSINESS MODELS**

HELD ON OCTOBER 5TH, 2021
AT JAKARTA - INDONESIA

Certificate serial number:
INFOBANKINSTITUTE/JKT/OUTLK/X/2021/10760



Tb. Rully Ferdian

Director