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CERTIFICATE

awarded to № **NL-26/254**

Yuliia Koverninska

In recognition of completing the International scientific and pedagogical internship
«Emerging Financial Technologies in the Digital Transformation of the Financial Market»
180 hours (6 ECTS) from 12.01.2026 to 22.02.2026
at the Netherlands Business Academy (Breda, the Netherlands)

Internship programme:

Module 1. Fintech Revolution: Impact on the Global Financial Architecture (30 hours).
Module 2. Financial Market Instruments Through the Lens of Digital Innovations (20 hours).
Module 3. Digital Payments and Crypto Assets (20 hours).
Module 4. Cybersecurity and Protection of Financial Data (20 hours).
Module 5. Digital Transformation and Financial Security in the Business Environment (30 hours).
Module 6. Insurance Market: Innovative Directions of Development in the Digital Era (30 hours).
Module 7. Digitalization of the Banking Sector: Contemporary Challenges and Technological Innovations (30 hours).

The research tasks listed in the internship programme have been completed.

Rector of the Netherlands Business Academy
Prof. Dr. h. c. Jan van Zwieten

Netherlands Business Academy
Breda, The Netherlands,
February 22, 2026