



THE BOARD OF DIRECTORS OF CORPORATE FINANCE INSTITUTE  
HAS GRANTED

BENJAMIN DAMM

who has pursued studies and completed all the requirements for the course of

DIGITAL BANKING FUNDAMENTALS

with all the rights and privileges pertaining to this certificate.



A handwritten signature in black ink, reading "Tim Vipond".

**Tim Vipond**  
Chief Executive Officer

A handwritten signature in black ink, reading "Ryan Spendelow".

**Ryan Spendelow**  
Senior Vice President, Content

172569375  
Certificate Number

JANUARY 24, 2026