

Certified Fintech Expert™

This is to acknowledge that

Jose Maria Rosalia Lapira

has successfully completed all requirements & Criteria for

Certified Fintech Expert™

certification through examination & training

Administered by Blockchain Council.

A stylized, handwritten signature in white ink that reads "Toshendra Sharma".

Certificate ID: 176377371

Issued on: March 8, 2026

Toshendra Sharma
Executive Director, Blockchain Council