



AMERICAN  
EXPRESS

Credit and  
Fraud Risk

# *Credit and Fraud Risk Nano Degree*

**This is to certify that**

*Han Yuan1*

**has successfully completed the Risk 101 training.**

**Madhurima Khandelwal**  
**Vice President & Managing Director**  
**Credit & Fraud Risk - Center of Excellence**

OCTOBER 24, 2024

**D A T E**

