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Name: Vitalii Rysin

Institution: Lviv Polytechnic National University

City: Lviv

Country: Ukraine

Phone: +380936487115

Academic Email: vitaliirysin@outlook.com

I declare, I confirm, I certify and I sign that I received substantial, important, line by line peer review with several and substantial comments, important remarks and hints from, at least, 3 Reviewers and the Assistant Editor for my paper: Personalization of Banking Products (Services) Using Digitalization Technologies.....with Authors: Vitalii Rysin, Olha Prokopenko, Oleksii Muravskyi, Ruslan Pechenko, Nataliia Holiachuk, Andrii Zinchenko.

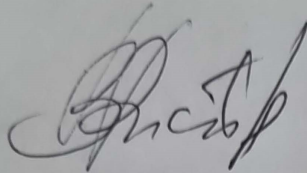
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Date: 5-11-2023