ISSN No. : 2321-9653

iJRASET

International Journal for Research in Applied Science & Engineering Technology

IJRASET is indexed with Crossref for DOI-DOI : 10.22214

Website : www.ijraset.com, E-mail : ijraset@gmail.com

ISRA Journal Impact Factor: 7.429

45.98 INDEX COPERNICUS

THOMSON REUTERS Researcher ID: N-9681-2016

10.22214/IJRASET

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It is here by certified that the paper ID : IJRASET71437, entitled

Designing Intelligent and Secure Smart Payment Systems: An AI-Driven, Tokenized, and Compliance-Aware Framework for Real-Time Digital Transactions

by

Yashasvi Rajendra Patel

after review is found suitable and has been published in Volume 13, Issue V, May 2025

in

International Journal for Research in Applied Science & Engineering Technology

(International Peer Reviewed and Refereed Journal)

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Editor in Chief, iJRASET