



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

Certificate

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)

Good luck for your future endeavors

By [Signature]

Editor in Chief, iJRASET

JISRA
JIF

ISRA Journal Impact
Factor: 7.429

45.98
INDEX COPERNICUS

THOMSON REUTERS
Researcher ID: N-9681-2016

doi 10.22214/IJRASET
cross ref

Scopus
TOGETHER WE REACH THE GOAL
SJIF 7.429