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## 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  
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*Good luck for your future endeavors*

*By [Signature]*

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