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(57) Abstract :
The present invention relates to a secure platform (100) for AI-based cross-border digital payments. The platform comprises an AI Fraud Detection Engine (110), Biometric Authentication Module (120), Transaction Routing System (130), Compliance Validation Unit (140), User Interface (150), and Encrypted Payment Gateway (160). The system ensures real-time fraud detection, compliance validation, biometric identity verification, and optimized transaction routing. It enables fast, secure, and regulation-compliant international payments with reduced cost and enhanced transparency. The invention improves transaction efficiency and strengthens trust in global digital payments.

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