Publication Certificate of



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | ISSN: 2320 - 2882

An International Open Access, Peer-reviewed, Refereed Journal

The Board of

International Journal of Creative Research Thoughts

Is hereby awarding this certificate to

KRUPA SHUKLA

In recognition of the publication of the paper entitled

"THE STUDY ON DIGITAL PAYMENT IT'S ISSUES AND SECURITY"

Published In IJCRT (www.ijert.org) & 7.97 Impact Factor by Google Scholar

Volume 9 Issue 3 March 2021, Pate of Publication: 13-March-2021

UGC Approved Journal No: 4902<mark>3 (18)</mark>

PAPER ID: IJCRT2103306

Registration ID: 204426



EDITOR IN CHIEF

Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | Al-Powered Research Tool), Multidisciplinary, Monthly Journal



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT

An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal

Website: www.ijcrt.org | Email id: editor@ijcrt.org | ESTD: 2013



Publication Certificate of



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | ISSN: 2320 - 2882

An International Open Access, Peer-reviewed, Refereed Journal

The Board of

International Journal of Creative Research Thoughts

Is hereby awarding this certificate to

DIVYA DASSI

In recognition of the publication of the paper entitled

"THE STUDY ON DIGITAL PAYMENT IT'S ISSUES AND SECURITY"

Published In IJCRT (www.ijert.org) & 7.97 Impact Factor by Google Scholar

Volume 9 Issue 3 March 2021, Pate of Publication: 13-March-2021

UGC Approved Journal No: 4902<mark>3 (18)</mark>

PAPER ID: IJCRT2103306

Registration ID: 204426

ISSN 2320-2882 JDRT

EDITOR IN CHIEF

Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | Al-Powered Research Tool), Multidisciplinary, Monthly Journal



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT

An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal

Website: www.ijcrt.org | Email id: editor@ijcrt.org | ESTD: 2013



Publication Certificate of



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | ISSN: 2320 - 2882

An International Open Access, Peer-reviewed, Refereed Journal

The Board of

International Journal of Creative Research Thoughts

Is hereby awarding this certificate to

MRS. AMITA GARG

In recognition of the publication of the paper entitled

"THE STUDY ON DIGITAL PAYMENT IT'S ISSUES AND SECURITY"

Published In IJCRT (www.ijert.org) & 7.97 Impact Factor by Google Scholar

Volume 9 Issue 3 March 2021, Pate of Publication: 13-March-2021

UGC Approved Journal No: 4902<mark>3 (18)</mark>

PAPER ID: IJCRT2103306

Registration ID: 204426

EDITOR IN CHIEF

Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | Al-Powered Research Tool), Multidisciplinary, Monthly Journal



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT

An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal



