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(57) Abstract :  
 SECURE AND USER-FRIENDLY PAYMENT SYSTEM FOR MINORS: THE PAYMENT TRANSACTION PARENTAL AUTHORIZATION (PTPA) PLATFORM ABSTRACT The Payment Transaction Parental Authorization (PTPA) system is a secure and user-friendly payment solution tailored for minors and individuals without bank accounts, ensuring seamless transactions while promoting financial literacy and responsibility. It features a dual login mechanism for parents and children, enabling secure access to the system. Transactions are initiated by children who scan a merchant's QR code and enter the payment amount, generating a unique token for identification. This token is then transmitted to the parent's device, along with essential transaction details. Parents can securely process payments using their preferred payment application, fostering convenience and accountability in transactions. PTPA serves as both a standalone application and a complementary feature for existing fintech platforms, catering to diverse user needs and enhancing accessibility in digital payments.

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