ConuPay

Current Challenges in P2P and B2C Payment Systems

- Fragmented ecosystem across banks, Fintechs, cryptocurrencies, and payment networks
- Significant differences in fees, processing times, and service conditions
- Complexity of international and multi-currency transactions
- Difficulty in selecting the optimal payment method for each transaction
- Limited transparency regarding costs and the number of financial intermediaries involved

Patent Status: Patent Application Submitted

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- Expiration Date: 24/06/2046

AI-powered payment optimization using LLMs, RAG, and Intelligent Agents.

Interested Stakeholders

- Financial Institutions and Banks, Cryptocurrency Exchanges
- Electronic Money Institutions (EMIs) , Payment Service Providers (PSPs)
- FinTech Companies

Intelligent Payment Optimization Platform

- Automatic comparison across multiple payment providers
- Geolocation-based multi-currency optimization
- AI Virtual Assistant
- Multi-Agent AI for cost, risk, and transaction speed analysis
- Personalized payment recommendations

InnoGaudet