FIG. 5 - AI-DRIVEN PROTOCOL SELECTION DECISION FLOW

500 START
New Transaction

502 FEATURE EXTRACTION
AI Agent Analysis
(Amount, Parties, Type, Risk)

504 Amount > $100K?

506 Standard Encryption — No

Yes

508 Cross-Border?

510 Homomorphic Encryption (Computation) — No

Yes

512 Multi-Party Validation?

514 Zero-Knowledge Proof (Privacy) — No

516 Secure MPC + ZKP Hybrid (Collaborative) — Yes

Learning Feedback

524 CONTINUOUS THREAT MONITORING
• Real-time Analysis
• Dynamic Adjustment

518 REINFORCEMENT LEARNING
Performance Monitoring
Model Update
Continuous Optimization

520 EXECUTE TRANSACTION
With Selected Protocols

522 END