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India Payment Survival Notes: AI Tools Edition

How to actually pay for AI subscriptions from India: cards, mandates, GST invoices and refund windows.

1.	Enable international transactions first	■
2.	RuPay vs Visa/Mastercard reality	■
3.	Virtual card workaround	■
4.	E-mandate renewal calendar	■
5.	GST 18% invoice habit	■
6.	Monthly invoice download ritual	■
7.	Play Store vs web billing differences	■
8.	Refund windows that work	■

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