CARDLESS ATM TRANSACTION

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Abstract:

ATM can be described as Any Time Money. We can get money at anytime anywhere only through ATM machines. To do the secure transactions we need biometric authentication. Biometric authentication is a growing and controversial field. Today biometric laws and regulations are in process and biometric industry standards are being tested. According to, there are three popular attacks against ATM: Skimming, PIN logging and Integrity violation. There are also attacks against mobile phone: Fake mobile apps installation, key logging software and grab PIN number during transmission. Besides that, an attack may also be a combination of both types of said attacks. Information also can be exploited by a side channel attack. It is found that attackers try to get the user's account

information that stored on the magnetic strip present at the back side of ATM card. Password is the only identity that can use to authenticate the owner of ATM card. It means anyone can access the account bank through ATM machine as the password entered is correct. So, once the ATM card and password is lost or stolen by anyone, they can withdraw the money from that account easily without the problem of user authentication. Thus, it can see that the most serious issue raised in ATM card security is about user authentication. User authentication is important because it lead to the integrity violation of bank account information. It seems that this issue is worse as anyone can access all information stored when they entered the correctpassword towards accessing ATM card at ATM machine. Other than that, it is strongly emphasized that the security issues need

technology improvements and better security policy as a countermeasure.

I. Intoduction:

First, the bankers collect customers' finger prints, facial ID and mobile numbers while opening accounts, then customer only access ATM machine. The working of the ATM machine is such that when a customer place a finger on the finger print module it automatically checks to give authorization for the transaction and its followed by a face recognition. And when both are checked out, it then automatically generates every time different 4-digit code as a message to the mobile of the authorized customer through GSM modem connected to the microcontroller. The code received by the customer is entered into the ATM machine by pressing the keys on the touch screen. After entering it checks whether it is a valid one or not and allows the customer further access. Biometrics can be defined as measurable physiological and behavioral characteristic that can be captured and subsequently compared with another instance at the time of verification.

II. Proposed methodology:

In this project we will rectify the above problems and it will be overcome by providing a high security to the users while doing a transaction in

the ATM. To provide a secured transaction the pinhole camera which we had already fixed in the ATM machine will take a snap of the person who is going to credit the amount from the ATM. Then the captured image of the person will be compared with the account holder image in the respective bank database . If the user image gets matched with the anyone of the image in the database means then automatically it will allow the user to perform any operations like withdraw or transaction in the ATM.,and the advantages of this system is

1. Locates a moving object with in the camera view

2. Determines if the moving object is face

3. Compares live faces with samples from database

4. Face recognition technology can work with both low resolution USB

5. High withdrawal and transaction limits

III. Conclusion:

This paper concludes that the conventional ATM system needs to be replaced with Biometric systems where the transaction process becomes easier, reliable, secure, and eliminating the need for carrying any kind of swipe cards. It is based on the characteristics of the user's face recognition like stability, reliability, etc characteristics that verify. This system would be able to provide a user friendly inexpensive experience unleashing the

security aspects of the proposed biometric ATM systems

IV. Future Scope:

High security by using authentication like fingerprint therefore making it easy to use multiple bank account transaction in a single touch. Also it enables visually challenged people to use ATM properly by usage of Braille keyboard and IVR system.

V. References:

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