

ENHANCING ATM SECURITY WITH FINGERPRINT-BASED AUTHENTICATION

¹A.Subhasini, Assistant Professor, Department of CSE, Chalapathi Institute of Technology, Guntur.

²Kadiyam Siva Ganesh, B.Tech, Department of CSE, Chalapathi Institute of Technology, Guntur.

³Gampala Tharun Kumar, B.Tech, Department of CSE, Chalapathi Institute of Technology, Guntur.

⁴Mallavarapu Saikumar, B.Tech, Department of CSE, Chalapathi Institute of Technology, Guntur.

⁵Dokku Vignesh, B.Tech, Department of CSE, Chalapathi Institute of Technology, Guntur.

Abstract: Identification and verification of a person today is a common thing; which may include door-lock system, safe box and vehicle control or even at accessing bank accounts via ATM, etc which is necessary for securing personal information. The conventional methods like ID card verification or signature does not provide perfection and reliability. The systems employed at these places must be fast enough and robust too. Use of the ATM (Automatic Teller Machine) which provides customers with the convenient banknote trading is facing a new challenge to carry on the valid identity to the customer. Since, in conventional identification methods with ATM, criminal cases are increasing making financial losses to customers.

1. INTRODUCTION

Biometrics is a technology that helps to make your data extremely secure, unique all the users by way of their personal physical characteristics. Biometric information can be used to perfectly identify people by using their fingerprint, face, speech, iris, handwriting, or hand geometry and so on. Using biometric identifiers offers several advantages over traditional and current methods. Tokens such as magnetic stripe cards, smart cards and physical keys, can be stolen, lost, replicated, or left behind; passwords can be shared, forgotten, hacked or accidentally observed by a third party. There are two key functions offered by a biometric system. One technique is identification and the other is verification. In this paper, we are concentrating on identifying and verifying a user by fingerprint recognition. A modern ATM is typically made up of the devices like CPU to control the user interface and devices related to transaction, Magnetic or Chip card reader to identify the customer, PIN Pad, Secure crypto-processor generally within a secure cover, Display to be used by the customer for performing the transaction, Function key buttons, Record Printer to provide the customer with a record of their transaction, to store the parts of the machinery requiring restricted access - Vault, Housing for aesthetics, Sensors and Indicators. Fingerprint technology is the most widely accepted and mature biometric method.

2. LITERATURE SURVEY

TITLE: Biometric recognition: Security and privacy concerns

AUTHOR: S. Prabhakar, S. Pankanti, and A. K. Jain

Biometrics offers greater security and convenience than traditional methods of personal recognition. In some applications, biometrics can replace or supplement the existing technology. In others, it is the only viable approach. But how secure is biometrics? And what are the privacy implications?.

TITLE: Handbook of Fingerprint Recognition

AUTHOR: D. Maltoni, D. Maio, A. K. Jain, and S. Prabhakar

With their proven distinctiveness and stability over time, fingerprints continue to be the most widely used anatomical characteristic in systems that automatically recognize a person's identity. This markedly enhanced second edition provides in-depth coverage of the recent advances and practices in fingerprint recognition. Readers will find comprehensive and authoritative coverage of all the major concepts, topics, and systems and security issues associated with fingerprint recognition systems. Written with the same formula that made the success of the first edition, this unique professional reference includes state-of-the-art techniques in fingerprint matching, and covers developments in sensor technology, performance evaluation, international standards, and system security.

TITLE: Biometrics: Personal Identification in Networked Society.

AUTHOR: A. K. Jain, R. Bolle, and S. Pankanti, Eds.

Biometrics: Personal Identification in Networked Society is a comprehensive and accessible source of state-of-the-art information on all existing and emerging biometrics: the science of automatically identifying individuals based on their physiological or behavioral characteristics.. "Biometrics: Personal Identification in Networked Society is an invaluable work for scientists, engineers,

application developers, systems integrators, and others working in biometrics.

TITLE: ATM Security Using Fingerprint Biometric Identifier: An Investigative Study.

AUHTOR: Moses OkechukwuOnyesolu, Ignatius MajestyEzeani

The growth in electronic transactions has resulted in a greater demand for fast and accurate user identification and authentication. Access codes for buildings, banks accounts and computer systems often use personal identification numbers (PIN's) for identification and security clearances. Conventional method of identification based on possession of ID cards or exclusive knowledge like a social security number or a password are not all together reliable. An embedded fingerprint biometric authentication scheme for automated teller machine (ATM) banking systems is proposed in this paper. In this scheme, a fingerprint biometric technique is fused with the ATM for person authentication to ameliorate the security level.

1. TITLE: Fingerprint Matching

AUTHOR: Anil K. Jain, Jianjiang Feng, Karthik Nandakumar

A fingerprint matching algorithm compares two given fingerprints and returns either a degree of similarity (without loss of generality, a score between 0 and 1) or a binary decision (mated/non-mated). Only a few matching algorithms operate directly on grayscale fingerprint images; most of them require that an intermediate fingerprint representation be derived through a feature extraction stage (refer to Chapter 3). Without loss of generality, hereafter we denote the representation of the fingerprint acquired during enrollment as the *template* (**T**) and the representation of the fingerprint to be matched as the *input* (**I**). In case no feature extraction is performed, the fingerprint representation coincides with the grayscale fingerprint image itself; hence, throughout this chapter, we denote both raw fingerprint images and fingerprint feature vectors.

3. EXISTING SYSTEM

The existing ATM system authenticates transactions via the card and PIN-based system. Thereafter, it grants access to bank customers to several services such as cash withdrawal and deposits, account to account transfers, balance enquiry, topup purchases and utility bills payment. The ATM system compares the PIN entered against the stored authorization PIN for every ATM users. If there is a match, the system authenticates die user and grants access to all

the services available via the ATM. If there is a mismatch on the other hand, the user authentication process fails and the user is given two more opportunities to enter a correct PIN. If an incorrect PIN is entered for the third time, the card gets blocked and retained by the ATM.

. DISADVANTAGES OF EXISTING SYSTEM

- Security: Traditional ATM systems rely on PIN codes for security. However, PIN codes can be stolen or guessed, which can lead to fraudulent activities. Fingerprint-based systems, on the other hand, are much more secure as they are nearly impossible to fake or duplicate.
 - Convenience: Fingerprint-based systems are more convenient for users as they eliminate the need to remember and enter PIN codes. This can save time and reduce the risk of forgetting or losing a PIN code.

4. PROPOSED SYSTEM

The proposed system is an improvement of the existing system, and it does not require card and PIN to operate. The proposed system work with biometric fingerprint only, the customer uses fingerprint at ATM and if matched correctly, the nall banks of the customer have account with appears, the customer will select the bank to transaction with, then select the account type with that bank, then chose to withdraw, check account balance and so on. Customer will now choose or select the bank he wants to withdraw money from and specify if the account is Current or Savings, this is a means of securing ATM transaction using biometric fingerprint. This proposed system has a lot of advantages over the existing Card and PIN method

ADVANTAGES

- Strong Authentication
- Our System replaces card system with physiological characteristics.
- Hidden cost of ATM Card Management cans be avoided.
- It's ideal for rural masses 5.
- Useful for senior system because no need to carry cards and memorize passwords
- Due to bio metric system no one is able to access the other systems.
- User can change the authentication any time in home branch with few simple procedures.

SYSTEM ARCHITECTURE

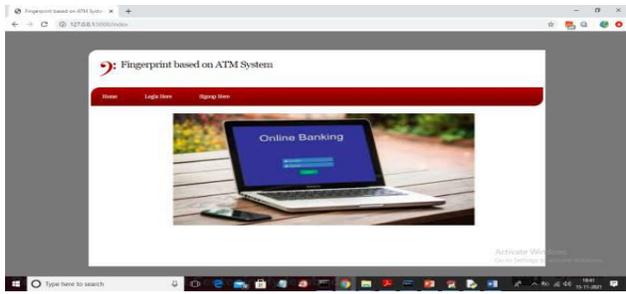


Fig 6.2 In above screen click on 'Signup Here' link to get below screen

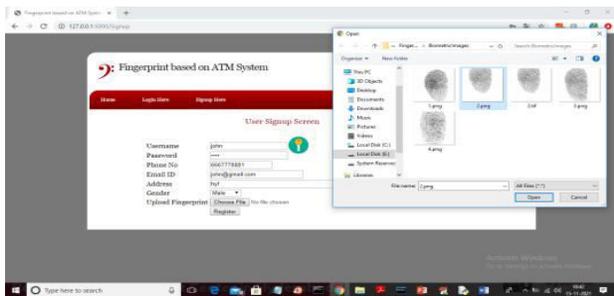


Fig 6.3 In above screen fill all signup details and then choose finger print image and then click on 'Open' button to load image and to get below screen

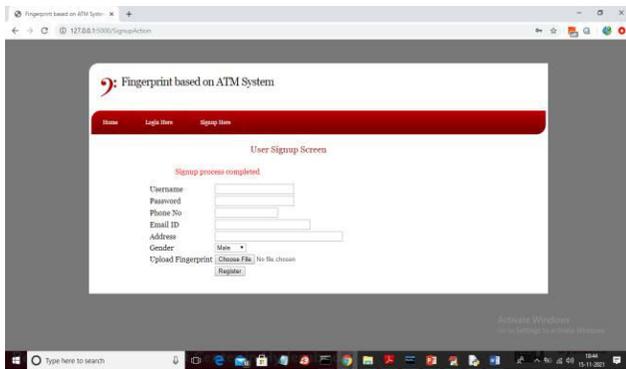


Fig 6.4 In above screen after pressing 'Register' button we will get message as 'Signup process completed' and now click on 'Login Here' link to get below screen

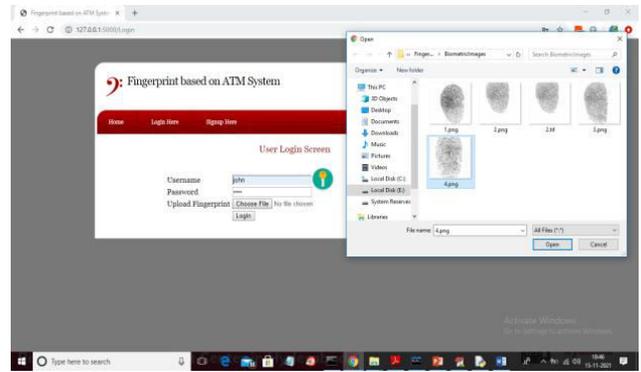


Fig 6.5 In above screen I am login and selecting wrong finger print as '4.png' and then click on 'Open' button to get below screen

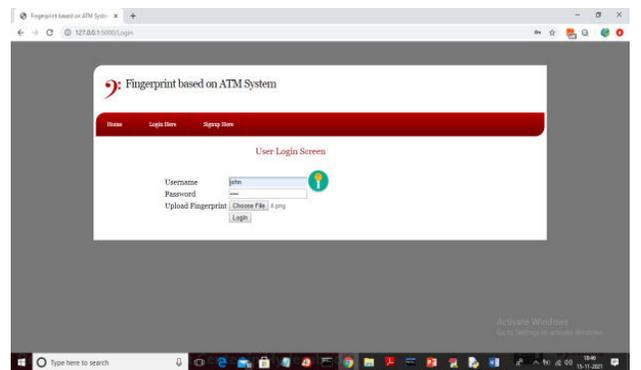


Fig 6.6 In above screen image loaded and now click on 'Login' button to get below output

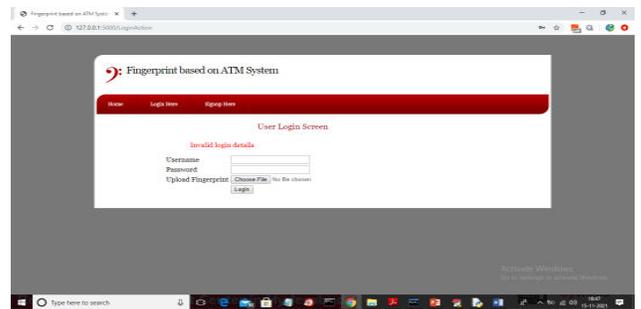


Fig 6.7 In above screen login is failed and now login with correct image

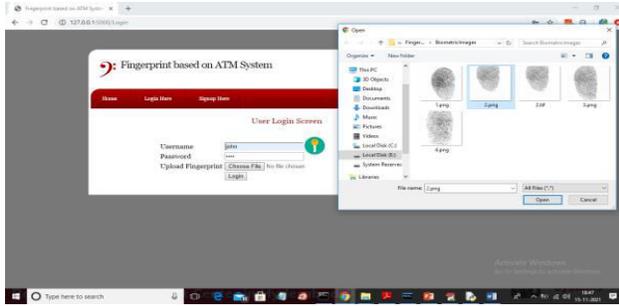


Fig 6.8 In above screen now i am uploading correct image and press 'Login' button to get below output

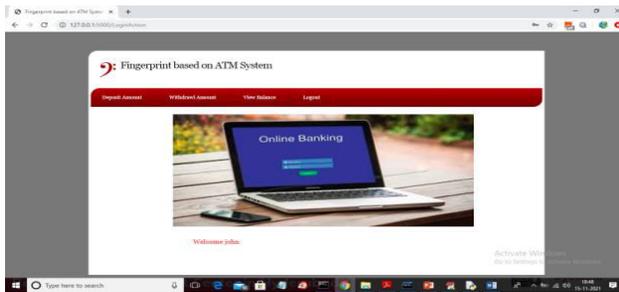


Fig 6.9 In above screen user login is successful and we got deposit and with draw option. Now click on 'Deposit Amount' link to get below screen

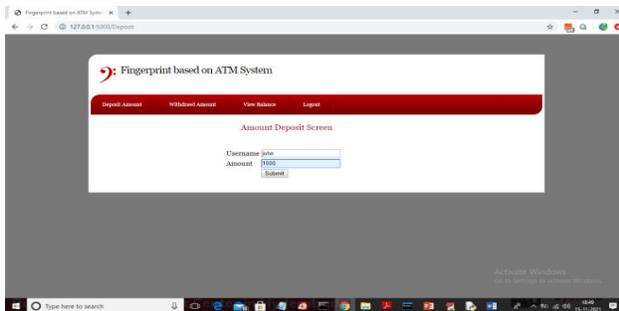


Fig 6.10 In above screen username will display in default and now enter some amount and press 'Submit' button to complete transaction and will get below output

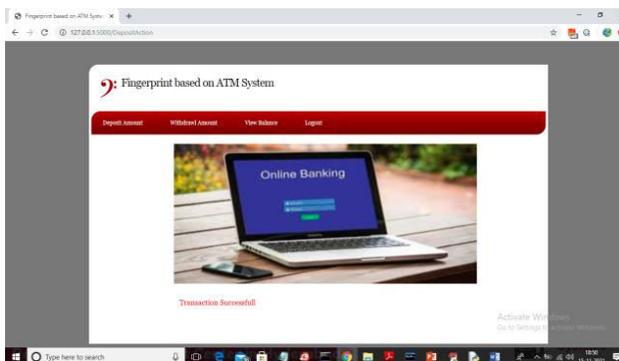


Fig 6.11 In above screen we can see transaction is successful and now click on 'View Balance' link to view balance

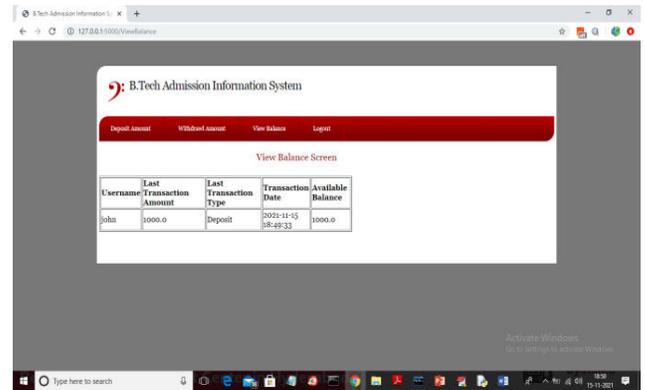


Fig 6.12 In above screen deposit transaction is displaying and now click on 'Withdraw Amount' link to get below screen

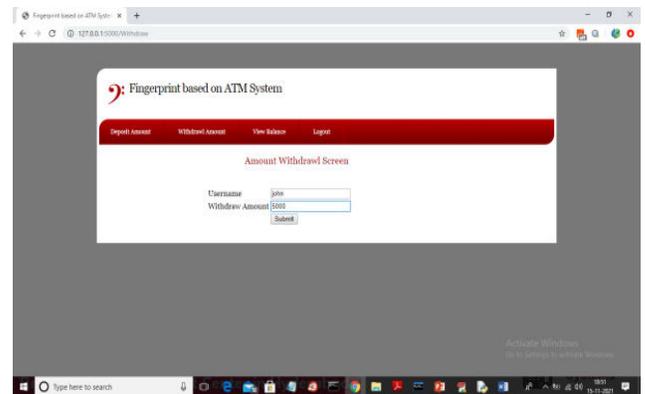


Fig 6.13 In above screen I am withdrawing amount larger than available amount to get below screen

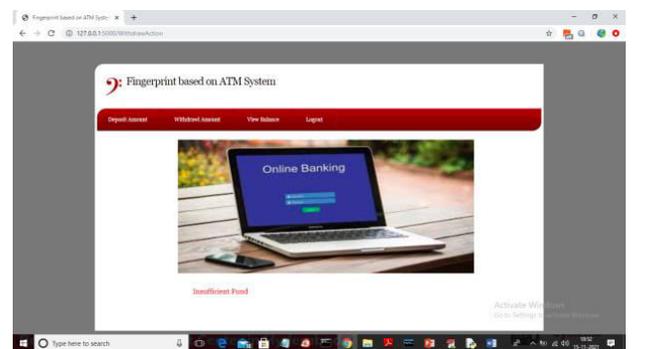


Fig 6.14 In above screen we can see 'Insufficient Fund' and now withdraw another amount

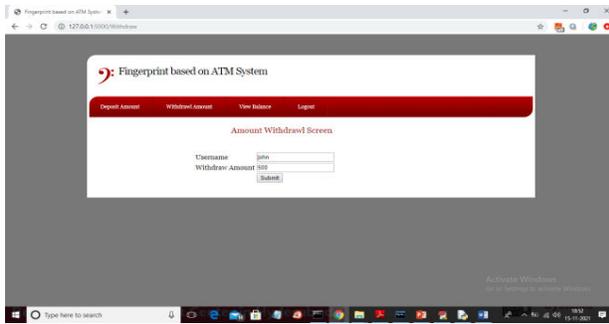


Fig 6.15 In above screen 500 is withdrawing and press 'Submit' button to get below screen

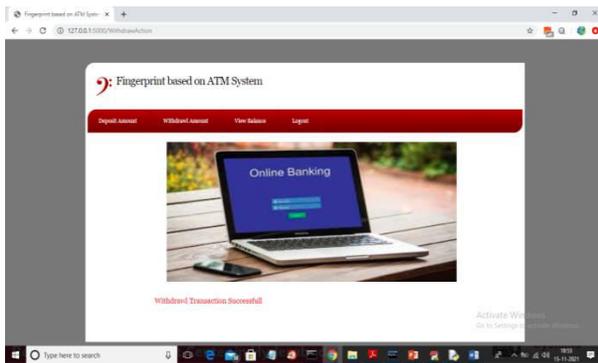


Fig 6.16 In above screen withdraw transaction successful and now check balance again

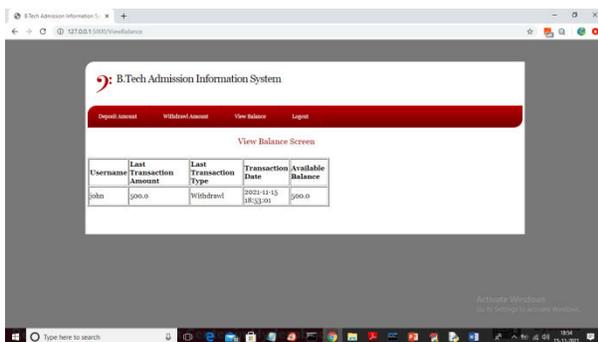


Fig 6.17 Now in above screen available balance is 500. Similarly you can perform N number of transaction

7. CONCLUSION

After testing the system developed, we came to know that ATM prototype can be efficiently used with finger print recognition. Since, password protection is not bypassed in our system, the fingerprint recognition done after it yielded fast response and is found to be of ease for use. Finger print images cannot be recreated from templates; hence no one can misuse the system. LPC2148 and FIM3030 provide low power consumption platform. Speed Of execution can

be enhanced with the use of more sophisticated micro controller. The same hardware platform can be used with IRIS scanner to put forward another potential biometric security to the ATMs.

8. REFERENCES

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