

ARTIFICIAL BANKING PAYMENT SECURITY SECURE ATM CARD PAYMENT SYSTEM

Assit.Prof. Digambar Padmakar Mahajan , Prof. Dr. B.H. Barhate
Department of CS and IT
Bhusawal Arts, Science and P.O. Nahata
Commerce College, Bhusawal MH India

Abstract:-Although new methods are being used in the banking sector today, scams are happening on a large scale these days, the main one being OTP share. OTP is used when making money with ATM card. This OTP banking sector sends to the card holder's mobile number and payments are made using it. With all the options available, such scams require a different approach to the banking sector or an important method, namely, when the bank sends OTP when making payments, a system such as face detection or face identification should be created, in which the bank sends OTP. Face detection or face identification of the person paying the money through a system will be done by taking a photo of the face and putting it on the bank and the bill, so that the card holder will know who is paying the money.

I. INTRODUCTION :-

A plan has been devised to make the ATM card system easier to use. Before making the payment, the face or photo of the card user or the bill payer will be removed from the system and printed on the bill before inserting the OTP, so that the system will be secure and there will be no hassle while using the ATM.

II. SPECIFICATION AND DESCRIPTION:-

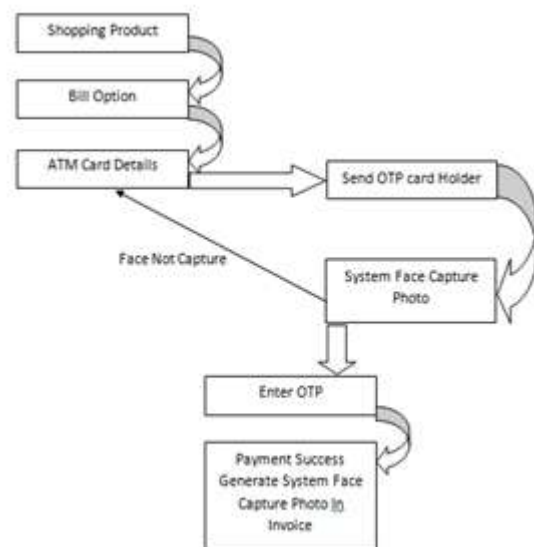
Today we use ATM cards for transactions. Currently when we use an ATM card we enter the number, then the bank sends the OTP to the card holder's mobile. We complete the payment by entering OTP. In this system we get stuck a lot of times and if someone asks OTP we give it to him. In all of this, someone else takes your money. No matter how much you try in this process, the fraudster is not caught, so a system like face detection or face identification has been created.

In this system, when you make a payment, there will be an option during all the process where you have to show your face and during the process the system will take a photo of you and print it on your payment slip or drop it on the invoice. You will know who used the card and if you accidentally share the OTP with someone and if it is fraudulent with you, it can also find out who committed the fraud, because you will have a photo of it.

III. FIGURE AND EXPLANATION :-

When you buy something online, you enter the address, then you are asked for your ATM card information. OTP is sent to the card holder after filling in the detailed information. Before inserting the OTP, the person who fills in the information of the ATM will capture the photo or face, then he will proceed to insert the OTP, and then you can complete the process. If the face of the person filling in the information is not in front while filling the information of ATM, he will take it back to the place of filling the information of ATM.

After capturing the photo or face, it will come to the photo bank and on the bill of purchase. All these systems will make the ATM card secure and if there is any fraud, the bank will have the photo of the person who entered the ATM card information and can catch the fraudster.



Claim :-

1. It will be safer to use the ATM and it will be easier to identify the buyer or the card user on the bill. This will let you know who used the card.
2. Just as the card will develop a modern usage system, the card will curb non-billing and secure transactions.



I. Work Flow :-

- A. Enter the ATM Card Details
- B. System Generate the OTP
- C. Capture The System Face
- D. Open OTP window
- E. Enter OTP
- F. Payment Successful
- G. Generate the Invoice with Face

II. Effect of Life:-

1. The ATM card system will be easier to use.
2. The photo will come out while making the payment so it will be safe and the identity will be better understood.
3. Use of ATM and cashless facility will increase.
4. There will be no crime.
5. OTP fraud will not happen because if there is no face, the process will not go ahead while making the payment.

IV. REFERENCE :-

SBI ATM Card Use Manual :- <https://sbi.co.in/web/personal-banking/cards/debit-card>