

SECURING NIGERIA ATM BY IMAGE PROCESSING - FACIAL RECOGNITION AUTHENTICATION

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Abstract

ATM PIN Robbery has become a canker worm which has eaten into the fabric of Nigerian Banking System Whenever someone enters his/her pin while withdrawing money from the ATM machine, he/she is always at alert making sure that no one has stuck their eyes to it. They remain very careful, yet people have different ways like - skimming, using fake keyboards, using hidden cameras, card tapping and keystroke logging to hack the pin and use others' card. So, to avoid such practices we propose the design of a machine that come along with the pin, also detects the face of the person using the card. If the user's face does not match with the database, he/she will not get access to the further page. The access will be denied and the person using the card will not be able to make any transactions or alter any data. Along with the user, authorized spouse, and children whose information is fed in the database can use the card. So, if the family can manage only one card, there is no problem since, it won't hamper the security of the system anyways. This enables full security as no other person can access and use the card except for the most trusted ones who are registered in the database. Even if someone manages to get the card, he/she cannot use it; as facial recognition runs parallel with the pin entering process, the system remains unbeatable.

Keywords: ATM Pin, database, security, ATM Machine, Facial Recognition.

INTRODUCTION

The main objective of our paper is to make a device that improves the safety of the existing devices by adding an extra element which will run in parallel with the already existing one. We plan on adding the normal ATM machines with a face recognition feature. So, to make a prototype of an ATM machine. We make a device which detects the presence of a card. From the magnetic strip on the card a unique identification code should get extracted. This identification code should be matched with an identification code in the database, and the pin should be fetched. After this, the device asks for the pin and if the entered pin matches the pin extracted from the database, we move onto the face recognition feature. To make the facial recognition feature, we detect the face of the person who's accessing the ATM machine. We then try to match the face of the user with the faces saved in the user information extracted by the

unique identification code. If the face matches with either one of the faces, the user identification gets confirmed and future transactions are allowed.

A lot of people face security issues after they lose their cards. Only the physical presence of a card and its pin is not enough to protect the finances of any customer. An extra feature of facial recognition will not only protect the money of the customers but also their safety. We aim on providing a device that verifies both the pin and the facial features with the user information extracted from the card so that money can be withdrawn only by the customer and his/her authorized spouse and children. Almost all major transaction services provide a two-factor authentication, but they differ in terms of how they protect user's accounts. Hackers have ample methods for overcoming the weakness in implementations; can be either intercepting codes or even exploiting an ambiguity in accounts or recovery systems. The general Architecture still provides a significant protection, but it has its limits.

There are a number of cases where two-factor authentication is secure and reliable for Credit Card Authentication. However, with that there is also the possibility of multi-factor authentication using SMS service to not always be secure. However, that side of it has more to do with human error which is not your own. That's where things start to get quite risky. In the present age of 2019, just implementing the two-factor authentication is nowhere near satisfactory.

The reasons why two-factor authentication is normally inadequate: The registered cell phone provider breaches methods and measures of security, Lack of a security Pin code that is strong and thus a weak pin is given to cell phone provider, Authentication Pin chosen by the user is simply not strong enough, The passwords that you store are not in secure locations, Your Bank credentials are stolen from your phone or other mobile devices, You don't keep your phone or other mobile devices securely locked, Your computer or laptop is stolen, You fall prey to phishing attacks by email or by phone.

Phishing is the easiest and most direct way to lure victims to a fake Bank login page. When the target gives his credentials, the hacker forwards these values to the real login page separately, thus triggering the proper authentication procedure that leads to the target inputting the numerical code that was texted or mailed to him on his own volition, or in other cases produced by an authenticator app of that respective service. The attacker phishes this code on the self-created fake login page the target is still using and now has completed the authentication procedure. Even though, due to the limitation in usefulness of the generated code, the hacker will have to be fast, but once he does successfully log in, he can freely change and manipulate the phone number or even the email id where the next code will be sent to, in the end being granted the complete access to all the resources provided to the account for himself. Using their Net Banking Account, they can easily bypass 2FA of credit card transactions.

REVIEW OF RELATED LITERATURE

Improved Methods on PCA Based Human Face Recognition for Distorted Images.

In this research paper, they examine various techniques and identify the one which works well with principal component analysis for human face recognition. Experimental results show that by applying the technique called Gradient faces at the pre-processing stage which computes the orientation of the image gradients in each pixel of the face images and uses the computed face representation as an illumination invariant version of the input image, it can greatly improve the recognition rates. This focuses on majorly improved the precision if facial recognition in distorted images using Single Scale Retinex and Multi Scale Retinex algorithms and homomorphic filtering. ^[5]

Face Detection and Recognition using Viola-Jones algorithm and Fusion of PCA and ANN.

In this research paper, facial detection and recognition is studied using principal component analysis and artificial neural network. The proposed methodology is implemented in two stages. The first stage detects the human face in an image using viola Jones algorithm. In the next stage the detected face in the image is recognized using a fusion of Principal Component Analysis and Feed Forward Neural Network. The performance of the proposed method is compared with existing methods. Better accuracy in recognition is realized with the proposed method. The proposed methodology uses Bio-ID Face Database as standard image database. Face recognition plays a crucial role in applications such as security system, credit card verification, identifying criminals in airport, railway stations etc. ^[6]

Image-based Face Detection and Recognition.

Face recognition is a popular topic in research for biometrics as they have significant value for security purposes as surveillance is used worldwide. It is widely known that the face recognition has played a crucial role in surveillance system as it doesn't need the object's cooperation. The actual advantages of face-based identification over other biometrics are its uniqueness and acceptance. As human face is a dynamic object having high degree of variability in its appearance, that makes face detection a difficult problem in computer vision. In this field, accuracy and speed of identification is a main issue. The main motive of this paper is to study face recognition and studying the emotions of the subject. ^[7]

A Review paper on face recognition techniques.

This research paper reviews different techniques using different methodologies for each such as Principal Component Analysis, Linear Discriminate Analysis, Independent Component Analysis, Support Vector Machine and Artificial Neural Network. We review these techniques based on certain factors and the advantages they have over each other and in which case will each of them be helpful. ^[8]

Biometric Security Process For Authenticating Identity And Credit Cards, Visas, Passports And Facial

Recognition. Here we have seen the importance of use of biometric security method when it comes to authenticating the credit card holder, identifying the document bearer using his/her facial image, analysis of the facial features of the person, and the finding pattern/features in the database. Basically, this paper talks about the entire process that is used to identify/verify the card holder from capturing his features to checking in the database. ^[9]

Counterfeit Proof ID Card Having a Scrambled Facial Image.

To every credit card a unique descrambling control code is assigned. The facial image of person holding the card is descrambled using the unique code provided to him to enforce the verification of the identity of the card holder. This method prevents the duplication of cards. ^[10]

An ensemble learning approach to lip-based biometric verification, with a dynamic selection of classifiers.

This research paper talks about Lip passed biometric verification using various machine learning and ensemble learning approaches wherein there are various classifiers which are integrated together to give rise to an optimal solution. ^[1]

Automated POS System based on Face Recognition and Password.

This paper talks about the use of Point of Sale system enables credit cards. These credit cards are different from the traditional credit cards as they are contained with bar code readers for their Verification, In modern days use of AI installed POS are also being used with enhanced Security features. ^[2] *Online*

Signature-Based Biometric Recognition.

In this method the verification of the identity of the card holder is done with the help of physical features like iris and retina scanning or fingerprint scanning or using the features of facial geometry etc. This additional mode of verification is added to enforce security and make sure that no other person other than the card holder should access former person's card. ^[3]

Face Controlled Liveliness Verification.

This research paper saw using the technique of liveliness verification of the face. The system built here will ask you to look at a set of points on the screen. This is mostly done because a lot of times when someone robs money, to avoid footage in CCTV he may wear a mask then in that case his liveliness verification of the face will fail. ^[4]

A Review of Facial Biometrics Security for Smart Devices

This paper talks about the science behind the trust in facial biometrics as a form of authentication. It explores the security in mobile device applications, both iOS and Android. They also discuss the several tests done on different applications with different methods that they have developed and provide the results. ^[11]

Enhanced security for ATM machine with OTP and Facial recognition features

This paper proposes a new mechanism that can enhance the usability, convenience and experience of a transaction at an ATM. They put forward Features like One-Time Password and face recognition to enhance the privacy of users and security of account.

Facial Verification Technology for Use In Atm Transactions.

This paper proposes a system which integrates face recognition in identity verification present in ATMs. It puts forward an ATM machine model that combines a Pin, electronic facial recognition with a physical access card that will increase the security in user identification. ^[13]

. A Review Paper on Biometrics: Facial Recognition

This paper discusses why facial recognition is used and various technologies used in it. It talks about different products that have been made to implement this technique and the feedback about it.^[14]

Face Recognition Technology

This paper discusses the problems associated with password-based controls and its effect on the integrity of systems. It puts forward the advantages associated with facial recognition and how positively it affects the security systems. It talks about the mechanism behind facial recognition, problems attached to it and the verification it provides.^[15]

Face Recognition Technology

In this research paper, face recognition is being used to avoid any kind of forgery that can be possible with the possession of identity cards or knowledge of any social security number. Many things can happen when user uses such conventional methods. ID might get lost or it can be forged or even misplaced. Passwords can also be a bit risky since they can be forgotten or compromised. But face can be a full proof solution to these situations as they can neither be borrowed nor be stolen. The face recognition technology can solve all of these problems until and unless the user has an identical twin.^[18]

Securing ATM by Image Processing –Facial Recognition Authentication

In this research paper, the method proposed is the amalgamation of Face Recognition System in the identity verification of the user in ATMs security system. Certain features of face are taken into mark. More essentially the coordinates of the eyes, nose and mouth is recorded and verified. Certain extra features like facial hair are also taken into concern while performing Face Recognition to prevent any security threat.^[19]

ATM Security Using Face Recognition

The security of ATM machines is increase by combining access cards, a PIN, and also a face recognition system. The face recognition uses local binary patterns to extract few features if the face. Various other image processing techniques such as histogram equalization has been done for feature distribution. This system prevents robberies and fraudulent activities that can be performed in ATMs while drawing out money.^[20]

CONCLUSION

From the exploration we know the significance of the way toward approving a charge card client's personality or approved client status. Confirming the client is a basic piece of a trader's obligations during the time spent tolerating charge card. As we can see from the review done that the existing security infrastructure is gradually becoming more vulnerable due to increased threat of cyber-attacks as more and more banking operations are automated there is a crucial need to increase the security in fund transactions. As reviewed Facial recognition offers far greater accuracy and protection from identity thefts for credit card user. At the same time it is far more convenient to integrate with the existing security infrastructure of credit card authentication as compared to other alternatives. Automated and accurate 24/7 security removes the necessity for security guards to establish surveillance of entry points, perform periodic security checks and use security cameras. At the same time the value of 2 factor authentication in credit cards cannot be ignored and is most suited as the fundamental authentication method. While two-factor confirmation just imply that accounts are progressively impervious to assaults, it makes your

records stronger as a programmer needs to split in excess of a straightforward secret key. Starting with facial recognition, data set acquisition to the preprocessing sub-steps to Attribute extraction to classification and finally pattern recognition will be carried out sequentially with testing and debugging carried out simultaneously. This will then be combined with the result from Card authentication algorithm for linking both records parallel in order to get the result. The hardware will be built with the development of respective modules as per the requirements.

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