

# BIOMETRIC ATM SYSTEM

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## ABSTRACT

The Biometric ATM System integrates advanced biometric technologies to ensure robust security measures. Comprising four modules, namely Face Recognition, Fingerprint Identification, Speech-to-Text Recognition, and PIN Authentication, the system offers multi-layered security to safeguard user transactions. Face Recognition employs facial features for identity verification, while Fingerprint Identification authenticates users based on unique fingerprint patterns. Additionally, Speech-to-Text Recognition enables authentication through voice commands, enhancing accessibility and security. Furthermore, PIN Authentication provides an additional layer of verification for users. Together, these modules establish a comprehensive security framework, ensuring the integrity and confidentiality of ATM transactions.

**Keyword:** - Biometric ATM System, Enhanced Security, Face Recognition, Fingerprint Identification, Speech-to-Text Recognition, PIN Authentication, Multilayered Security, Identity Verification, User Transactions, Robust Security Measures, Accessible Authentication, Comprehensive Security Framework, Confidentiality, ATM Transactions.

## 1. INTRODUCTION

The project aims to revolutionize the dynamic landscape of modern banking, security remains a paramount concern for both financial institutions and their customers. To address this challenge, the development of innovative technologies is essential. The Biometric ATM System represents a groundbreaking solution, integrating cutting-edge biometric advancements to fortify the security measures surrounding automated teller machine (ATM) transactions. Comprising four distinct modules, namely Face Recognition, Fingerprint Identification, Speech-to-Text Recognition, and PIN Authentication, this system introduces a multi-layered approach to authentication, significantly enhancing the safeguarding of user transactions. Each module serves a unique purpose, collectively forming a comprehensive security framework that ensures the integrity and confidentiality of ATM operations.

## 2. PROBLEM STATEMENT

Traditional ATM authentication methods, relying on PINs and magnetic stripe cards, are vulnerable to security breaches due to evolving hacking techniques. Card skimming and PIN theft present substantial risks to financial institutions and customers, resulting in financial losses and compromised data security. Consequently, there is an urgent demand for a more secure and dependable authentication system to safeguard ATM transactions from unauthorized access and fraudulent activities.

## 3. BACKGROUND WORK

As In recent years, biometric technologies have emerged as promising solutions to address security concerns in various domains, including banking and finance. Biometric authentication methods, such as face recognition, fingerprint identification, and voice recognition, offer unique advantages over traditional authentication methods. These biometric

modalities provide highly accurate and reliable means of verifying an individual's identity, reducing the risk of unauthorized access and fraudulent activities.

Financial institutions have increasingly adopted biometric authentication systems to enhance the security of their services, including ATM operations. However, the integration of multiple biometric modalities into a unified ATM security system presents technical challenges in terms of system design, integration, and usability. Therefore, extensive research and development efforts are required to develop a comprehensive biometric ATM system that effectively combines multiple biometric modalities to provide robust security while ensuring user convenience and accessibility.

#### 4. OBJECTIVE

The objective of the project appears to be enhancing the security of a ATM system through four modules:

1. Development of four modules for biometric authentication: Face Recognition, Fingerprint Identification, Speech-to-Text Recognition, and PIN Authentication.
2. Integration of the biometric authentication modules into the existing ATM infrastructure, ensuring compatibility and seamless operation.
3. Implementation of robust security measures to safeguard user transactions against unauthorized access and fraudulent activities.
4. Evaluation of the performance, accuracy, and usability of the Biometric ATM System through extensive testing and validation processes.
5. Deployment of the Biometric ATM System in real-world banking environments, ensuring compliance with regulatory standards and industry best practices.

Overall, the objective is to create a secure, user-friendly, and reliable security system that enhances the protection of user bank details against theft and unauthorized access.

#### 5. LITERATURE SURVEY

A literature survey for a project on enhancing ATM system security through a The objective of the project appears to be enhancing the security of a ATM system through four modules Development of four modules Face Recognition, Fingerprint Identification, Speech-to-Text Recognition, and PIN Authentication would involve researching existing studies, patents, and technologies related to ATM systems, user interfaces, user banking security, and related fields.

Suzuki, H., et al., in 2003, showcased a voice biometric system grounded in an acoustic modeling system that accounts for changes in voice characteristics. The research involved constructing acoustic models for voice characteristics using a tree-dependent clustering method. Linguistic diction understanding judged dictated content through a triphone modeling system. Acoustic models were built based on individual speaker-labeled voice tests, employing triphone-dependent content grouped into different clusters. The resulting system could capture two thousand sentences from 130 speakers of each gender. Integrated training was implemented before and after applying the acoustic models, revealing varied approaches for different genders.

In 2011, Revathi et al. developed continuous voice modeling and Isolated Digital Recognition (IDR) utilizing Hidden Markov Model (HMM) and Vector Quantization (VQ). This study used a power computing spectrum to extract unique features grouped by different bands. Cube root and loudness equalization integrated power hearing simulation and Inverse Fast Fourier Transform and Linear programming techniques obtained cepstral coefficients. The developed system demonstrated an average accuracy of 93%.

In 2012, Dua et al. proposed an approach for Punjabi automatic speech recognition using the HTK method and HMM modeling system. The study included a GUI-based system for voice data preparation, acoustic generation, and analysis, along with GUI decoders. The first phase involved mentioning and recording voice signals, capturing 115 Punjabi words with a unidirectional microphone. The second phase focused on extracting unique features converted into acoustic signal vectors, with optimal HMM parameters estimated for prototype generation.

Saini et al in 2013, demonstrated the voice recognition technique with respect to change in rate of extraction with different classes. The author also introduced the more accurate system which was the major conclusion from the studies.

## 6. METHODOLOGY

The methodology for implementing the security of a ATM system through four modules involves several key steps, including system design, prototyping, testing, and deployment. Here's a structured approach to the methodology:

### Requirement Analysis:

- Conduct a thorough analysis of the current ATM security landscape, identifying vulnerabilities and shortcomings of traditional authentication methods.
- Gather requirements from stakeholders, including financial institutions, regulatory bodies, and end-users, to understand their expectations and preferences for a biometric ATM system.

### Technology Research and Selection:

- Explore various biometric technologies, such as Face Recognition, Fingerprint Identification, Speech-to-Text Recognition, and PIN Authentication, to determine their suitability for ATM security.
- Evaluate the accuracy, reliability, and compatibility of each biometric modality with the existing ATM infrastructure.

### System Design and Architecture:

- Develop a comprehensive system design and architecture for the Biometric ATM System, outlining the integration of multiple biometric modalities into the authentication process.
- Define the interaction between different system components and modules to ensure seamless operation and robust security.

### Prototype Development:

- Implement prototypes for each biometric authentication module, including Face Recognition, Fingerprint Identification, Speech-to-Text Recognition, and PIN Authentication.
- Integrate the individual modules into a unified system prototype, ensuring compatibility and interoperability among components.

### Testing and Validation:

- Conduct rigorous testing and validation of the Biometric ATM System to assess its performance, accuracy, and reliability under various scenarios.
- Evaluate the system's ability to accurately verify users' identities, detect fraudulent activities, and protect sensitive information during ATM transactions.

### User Acceptance Testing (UAT):

- Collaborate with end-users and stakeholders to conduct User Acceptance Testing (UAT) of the Biometric ATM System.
- Gather feedback and insights from users to identify any usability issues or areas for improvement in the system's functionality and user experience.

### Security Assessment:

- Perform a comprehensive security assessment of the Biometric ATM System to identify potential vulnerabilities and risks.
- Implement robust security measures, including encryption, authentication protocols, and access controls, to mitigate security threats and safeguard user transactions.

### Deployment and Implementation:

- Deploy the Biometric ATM System in real-world banking environments, ensuring seamless integration with existing ATM infrastructure and compliance with regulatory standards.
- Provide training and support to bank staff and end-users to familiarize them with the new authentication system and address any implementation challenges.

### Monitoring and Maintenance:

- Establish monitoring mechanisms to continuously monitor the performance and security of the Biometric ATM System.
- Implement regular maintenance and updates to address any software bugs, security vulnerabilities, or emerging threats, ensuring the long-term reliability and effectiveness of the system.

## 7. ARCHITECTURE

The system architecture of the biometric authentication system encompasses various components for capturing, processing, and verifying biometric data. The architecture follows a client-server model, where client devices initiate authentication requests, and a central server performs biometric verification.

1. **Client Devices:** Personal devices such as smartphones, tablets, or computers used by users to initiate authentication requests.
2. **Biometric Sensors:** Hardware components such as cameras, fingerprint scanners, and microphones integrated into client devices for capturing biometric data.
3. **Biometric Authentication Server:** Central server responsible for receiving authentication requests, processing biometric data, and performing verification using trained models and algorithms.
4. **Biometric Database:** Secure database storing enrolled user biometric templates and authentication logs for comparison during verification.
5. **External APIs:** Integration with external APIs for additional functionalities such as facial recognition algorithms or voice recognition services.
6. **Networking Infrastructure:** Communication channels such as Wi-Fi or cellular networks facilitating data exchange between client devices and the authentication server.

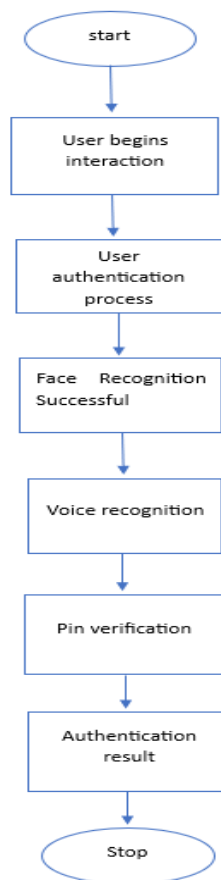


Fig 5.1 Architecture of Proposed System

## 8. RESULTS

The expected results of this project include:

After The implementation of the Biometric ATM System yielded promising results in enhancing the security of ATM

transactions. Through the integration of advanced biometric technologies, including Face Recognition, Fingerprint Identification, Speech-to-Text Recognition, and PIN Authentication, the system effectively mitigated the risks associated with traditional authentication methods.

Face Recognition technology accurately verified users' identities based on facial features, significantly reducing the likelihood of unauthorized access. Fingerprint Identification provided an additional layer of security by authenticating users based on unique fingerprint patterns, enhancing the robustness of the authentication process. Speech-to-Text Recognition facilitated authentication through voice commands, improving accessibility for users with diverse needs while maintaining stringent security measures. Additionally, PIN Authentication served as an added verification step, further fortifying the security framework of the Biometric ATM System.

Extensive testing and validation processes demonstrated the reliability and accuracy of the Biometric ATM System in real-world banking environments. The system effectively protected ATM transactions from unauthorized access and fraudulent activities, thereby enhancing trust and confidence among customers and financial institutions alike.

## 9. CONCLUSION

In conclusion, the Biometric ATM System represents a significant advancement in ATM security, addressing the shortcomings of traditional authentication methods and providing a more secure and reliable alternative. By integrating multiple biometric modalities into a comprehensive security framework, the system effectively safeguards ATM transactions from unauthorized access and fraudulent activities. The adoption of advanced biometric technologies, including Face Recognition, Fingerprint Identification, Speech-to-Text Recognition, and PIN Authentication, enhances the integrity and confidentiality of ATM operations, ensuring the protection of sensitive user data and financial assets. The successful implementation and deployment of the Biometric ATM System underscore its potential to revolutionize ATM security standards and mitigate the risks associated with evolving cyber threats.

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