Cardless ATM System

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Abstract: *Banks provide ATM cards to customer to avail the services like cash withdrawal, PIN change, balance inquiry etc. But physical cards have some problems. It can be stolen, skimmed, cloned, hijacked, damaged or expired. Due to this problem, we need to think an alternate way to provide better security. Many researchers are thinking about card less transaction through ATM Automated Teller Machine (ATM) transactions are found safe, reliable, and inevitable these days for fulfilling our financial commitments. Traditional approach for using ATM mandates involvement of Debit card. But however, people do experience times when their account lacks balance amount or they forget to carry card and struggle to complete transaction. We know that parallel to ATM usage, mobile phones' usage has also been an inevitable trend. Establishing a connection between these e-gadgets has ignited a simple and effective approach to withdraw cash without the involvement of debit card which can be referred to as card less cash withdrawal. Face detection and OTP is used for authentication of user. This along with Face detection comprises two levels of security. When Face and OTP are matched then customer's account will open in ATM machine.*

Keywords: Face Recognition, OTP, PIN, ATM, Transactions

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