

## Cyber Security for Atm Terminals

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### ABSTRACT

In general, customers are identified and checked by their associated passwords and pins at the ATM terminals. However, because of the demonetisation in India, there is a need to improve the protection of these devices, which are easily susceptible to attacks when a card is stolen. Fingerprint biometrics, along with smart card and GSM technologies, will provide the best solution to this issue by increasing the security levels of the user account. It offers a very high level of protection through the use of smart card and technologies of GSM. A smart card reader and a GSM modem are provided for this device. In order to get access to the system, the user should effectively bring with him the same mobile number as specified in the smart card. This prevents the abuse of individual protection systems focused on smart card technology. An improved algorithm for fingerprint recognition is applied which can be used in all ATM terminals across India with quick response time.

**Keywords**—Biometrics, ATM terminal, security, password, Alarming module.

### INTRODUCTION

Reliable user authentication has become an increasingly important task in the present Web-enabled world. The consequences of an insecure identification system may include loss of data confidentiality and data integrity. The reliable user authentication in internet banking became an important issue. Biometric systems (BS) are normally used for individual's recognitions based on the biological characters of individuals such as ears, veins, signatures, voices, typing styles, odours, gaits, and etc [8]. More specifically, this involves the design of conceptualization, development, assessment and innovative application methods to use communication technologies (ICT) and huge information in the rural domain [9].

Now-a-days, the use of ATMs (Auto Teller Machines) by the bank customers has been rapidly increased because of its ease of use. On the other hand, the tampering on ATM cards is also being increased (when the card is stolen). In the traditional ATMs, the user is authenticated by the credit card and password. But this authentication is not sufficient and not up to the mark. And when the card is stolen, the attacker tries to hack the passwords and withdraw money from the user's account. In order to prevent the attacks like this, Biometrics for fingerprints are very helpful in supplying the user's cards with protection since biometric readings vary from many hundreds of bytes to over a megabyte. Normally the information security begins with computer security, which is to provide security physical locations, hardware and software from threats [15]. And they have the advantage that their unique pattern of fingerprint security is normally greater than the password or other one-time passwords.

The benefits of using ATM biometrics are:

- Enhanced security-biometrics will increase the level of security
- Ease of use: no passwords need to be recalled by clients.

As discussed below, the variations between the current system and the proposed system are:

After recognising the smart card, the current system prompts the user to enter the PIN and password. The identity of the user is then authenticated with the assistance of the central authorization system. But the biometric ATM[1] suggested relieves the user to carry the card and to remember the password. The person's fingerprint is acquired by the ATM, and the validation follows like this:

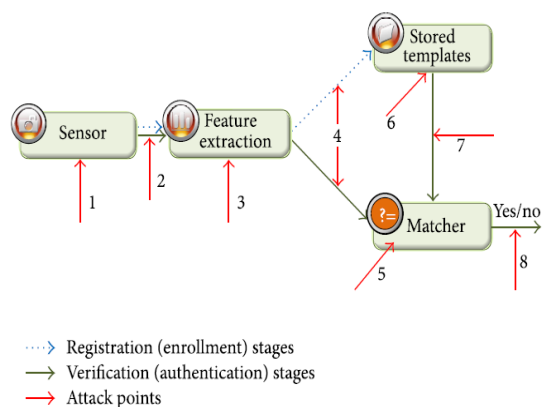


Figure-1. Fingerprint Identification process

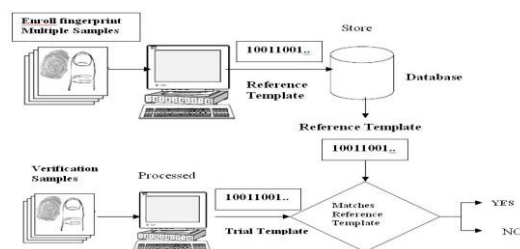


Figure-2. Fingerprint Verification process

The evidence of identity and authentication processes are carried out to validate the client by way of seizing the reside template of the fingerprint.

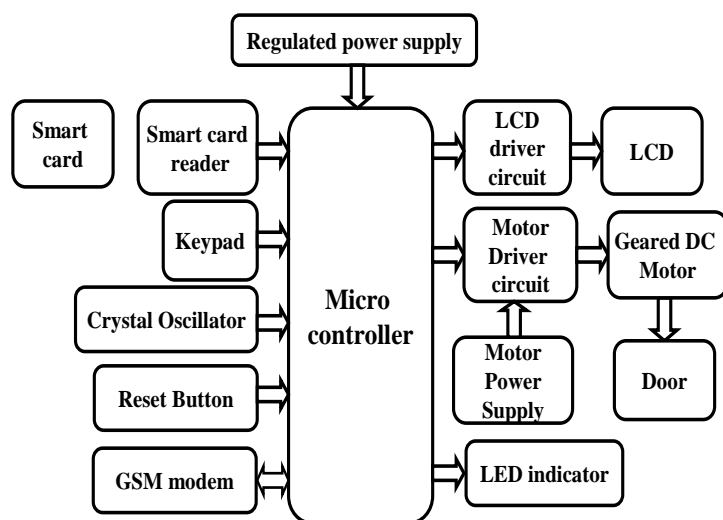
#### HARDWARE PROPOSAL:

- Alarming module
- SRAM and FLASH
- Fingerprint recognition module
- Ethernet Switch Controller

A Smart card contains extra chip than a magnetic stripe card and it may be programmed for varied applications. Some smart cards can have programming and information to improve more than one programs and a few can also be up to date so as to add novel applications after they are issued. Smart intelligent cards will also be deliberate to be inserted right into a slot and browse through a special reader or to be learn at an hacker point of view. Cards will also be no longer reusable or reloadable.

A trade standard interface between programming and PC hardware in a sensible card has been particular by way of the PC/SC Working Group, on behalf of Microsoft, IBM, Bull, Schlumberger, and different companies. Another standard is called Open Card. There are two main sensible card running systems: Java Card and MULTOS. The proposed device utilises the fingerprint biometric for authentication, cryptography process for confidentiality, and reversible watermarking for the integrity. Basically, the proposed system consists of two stages such as (i) watermark embedding process and (ii) watermark extraction process (SCI) [11].

## Smart card and GSM based advanced security system



### SOFTWARE IMPLEMENTATION

The design of software [3] plays an important role in this type of embedded gadget. The device design consists of three portions. They are:

- Design of main program with function calls
- The initializing ones using oops concepts
- The set of rules of fingerprint recognition

The implementation steps of the instrument in line with the hardware used are as follows:

- . Primarily, the Linux kernel and the File gadget user are to be loaded into the principal chip.
- . The next step illustrates the system initialization to implement specific process, corresponding to checking ATM gadget, GSM communication module and so forth.
- . Thereafter, each and every module is reset to run instructions

In order to make use of the ATM terminal by the user, the prerequisite is that the user has to get registered with bank so that the user's fingerprint is taken and password is provided to shopper. After all this procedure only, the consumer can get admission to his account.

When a person comes to the ATM terminal to accomplish the transactions, the ATM terminal asks the consumer to enter his password. If the password authentication is sure, then it asks the consumer to enter his fingerprint. After entering the fingerprint, the gadget does the authentication process. The person has to go into his fingerprint within a maximum of 3 times. After exceeding 3 times, if the fingerprint does no longer fits with the original fingerprint, then it mechanically calls the police and it additionally alarms the bank manager as well. In image steganography techniques, the images are used for covert communication [14]. The techniques like cryptography and steganography can provide security to the transmitted data [12].

The AT77CI04B is the fingerprint tool which is composed of linear sensors during which it captures the fingerprint. The results temporarily saved in the SRAM. Later it uploads to the remote fingerprint data server. The major chip (S3C2440) is used to regulate these types of resulting processes.

In the initialization process, the instrument and hardware units exist. Then a couple of interface modules get began. According to precedence assigned, each module will start executing programs. Primarily the system clock will synchronise, and executes the open interrupt codes and open interrupt calls. Then the system commences in order that every module process is executed properly. At last, the multiple tasks are being attempted by means of the device.

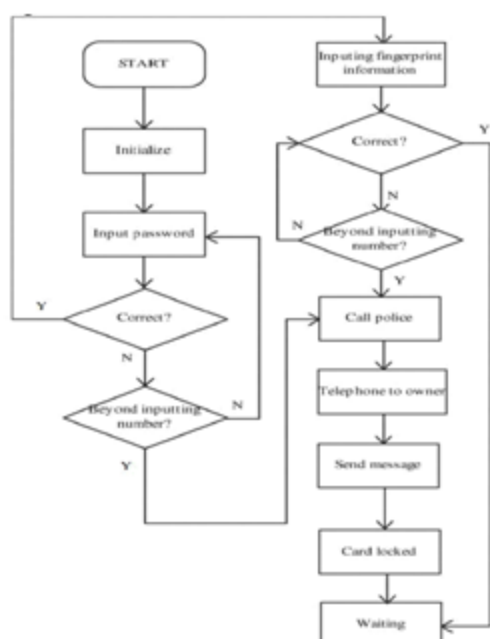


Figure-4. The Flow Chart of the Software

## PROS AND CONS OF BIOMETRICAL ATM

There are enormous benefits to the banks and in addition to the purchasers via using card free fingerprint security in ATM. They are:

- The customers need not carry the card for transactions and no necessity to remember in mind passwords.
- Banks can provide environment friendly and well-timed provider for all of its ATM customers and clients.
- Pension recipients can easily obtain their money in a well securable means.
- Some further taxes like gst on the shoppers will probably be lowered.
- Apart of those advantages, there are some disadvantages additionally. They are:
- Sometimes, user's fingers might move dry or wet, tough so that matching process might get failed.
- Image compression techniques are required because fingerprint symbol occupies greater capture area.

## CONCLUSIONS

This paper proposed a new technique for amendment of the existing machine of ATM by using fingerprint authentication. Passive and active attacks can be minimized. By imposing this approach of ATM, the fraudulent activities on the user's account can be diminished to a maximum extent so that simplest authenticated user can gain access to his checking account. In future liveness detection techniques can be included so that the authentication is done effectively and get right of entry. Even though the authentication is done and cloud access is granted to the user the data needed to be decrypted in order to get original data [7]. It is essential to build security solutions by adopting a Security Framework for any organization to find solutions for majority of vulnerabilities and flaws [10].

## ACKNOWLEDGEMENTS

The author would like to thank everybody, KL University management for providing important amenities to carry out this work.

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