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## CARDLESS OTP TRANSACTION

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### ABSTRACT:

Banks give ATM cards to client to mileage the services like cash pullout, Leg change, balance inquiry etc. But physical cards have some problems. It can be stolen, skimmed, reproduced, commandeered, damaged or expired. Due to this problem, we need to suppose an alternate way to give better security. Numerous experimenters are allowing about cardless sale through ATM. proposed a abstract model for cardless Electronic ATM through which client can do cash pullout, balance inquiry, fund transfer etc. We've anatomized their protocol and plant some excrescencies on this. This protocol doesn't specify what if it's off us sale. Either, guests get different orders of services but this protocol cannot determine which client will get which order of services. For this applications we are using face detection with the account number, adhar number, pin number, mobile number and name. When we recognize the face then it will give access to enter the ATM details. After that it will send message to the phone number. if we enter the password it will give transaction access. for this purpose we are using deep learning.

### INTRODUCTION:

A computer-implemented method for cardless use of an automated teller machine (ATM) is provided. The method includes receiving as an input, a user-identified ATM that the user wishes to use. The method also includes generating and transmitting a one-time password (OTP) for the user to enter at the identified ATM. The method further includes receiving and verifying the OTP entered into the ATM, and on successful verification, authorizing access to services available through the ATM, without use of a card. to reduce the threat involved in ATM machines that were installed in remote area, also the issue related to fraudulent sale like misusing others card to withdraw plutocrat and etc. So in order to overcome these challenges, we've

developed result that will work the ML & AI to circumscribe card access to only the authorized druggies those are linked by face recognition algorithm.

**Aim: the aim of the project is to detect the otp cardless transaction with OTP and face recognition.**

**Objective:**

The main objective of the project is to detect the proper details for the transaction of the ATM .so we should give proper details if details correct means then we should create OTP and if OTP correct means face recognition we should do.if face not matched with the data bae means it wont allow to the transaction.

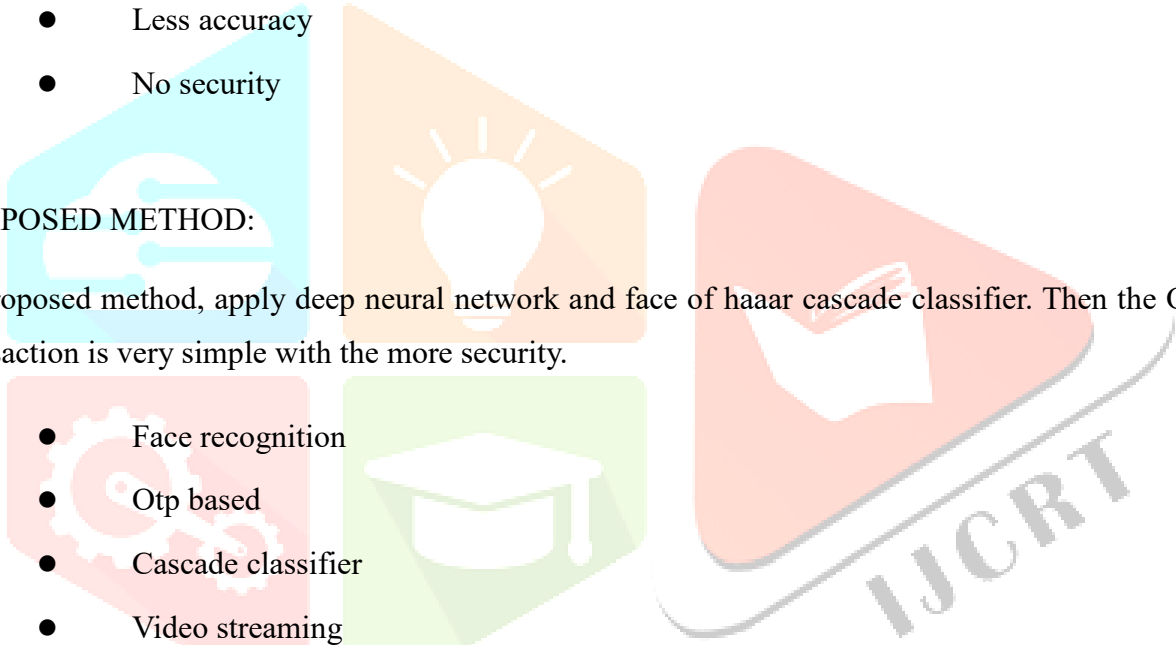
**EXISTING METHOD:**

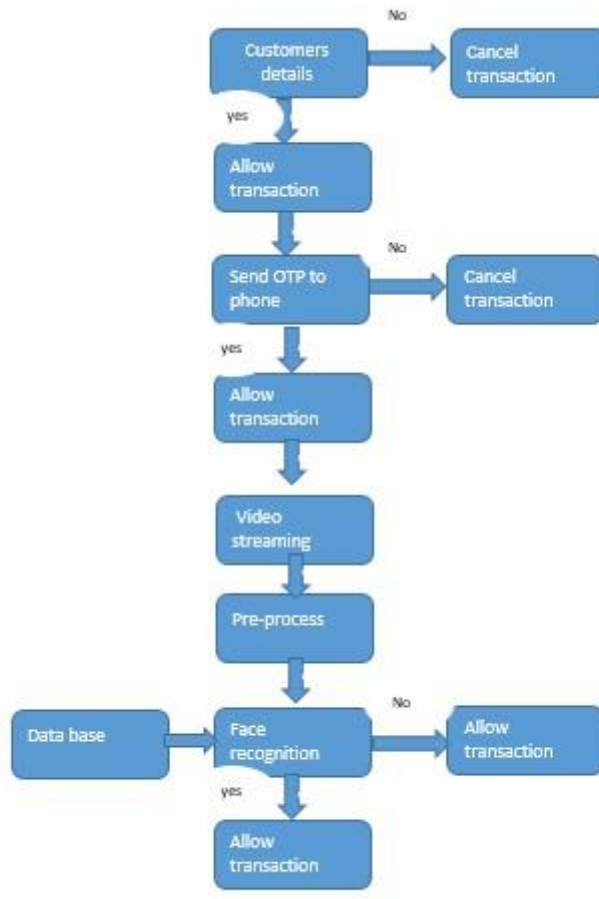
- Svm
- Conversion Disadvantages:
- Less accuracy
- No security

**PROPOSED METHOD:**

In proposed method, apply deep neural network and face of haaar cascade classifier. Then the OTP based transaction is very simple with the more security.

- Face recognition
- Otp based
- Cascade classifier
- Video streaming
- Pre-process Advantages:
- More accuracy
- Easy to do the transaction
- More secure





SOFTWARE AND HARDWARE REQUIREMENTS:

- Python idle
- Opencv
- WINDOWS OS PC
- MINIMUM 4 GB RAM

CONCLUSION AND FUTURESCOPE:

The main theme of the project is to give full security for the transaction of money. then it will give more secure using random password and face detection based using haar and deep learning with the open-source computer vision in real time applications. for the next generation we can assign the all requirement in ATM machine using hardware part.

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