ISSN (Online) 2394-2320

International Journal of Engineering Research in Computer Science and Engineering (IJERCSE)

Vol 12, Issue 01, January 2025

# Integration of Automatic Teller Machine with Face Recognition

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***Abstract*— Integration of facial recognition technology with Automatic Teller Machines (ATMs) has substantially improved banking security. The main approach utilized by conventional ATMs, credit card cloning, skimming, and illicit PIN access are security concerns related with card-based authentication. By means of facial recognition technology, this work aims to offer a more foolproof and hassle-free biometric authentication solution. Thanks to the proposed system's usage of advanced facial recognition algorithms for user authentication, there are no more physical cards and reduced opportunity of fraud. Some of the factors investigated in this work apply to the construction of an effective architecture for including face recognition into present ATM systems: dataset selection, algorithm performance, and real-time processing capabilities. With a validation accuracy of 96%, extensive testing showed that the system exceeded present methods dependent on actual tokens. Evaluation criteria included processing time, True Positive Rate (TPR), and False Acceptance Rate (FAR) helped one to evaluate the dependability and performance of the system. The proposed method shows better in terms of accuracy, safety, and simplicity of use than conventi onal ones. This work expands the body of knowledge already in use by presenting a fresh approach for ATM authentication that provides great dependability and customer data protection. This solution has the power to transform the banking industry by giving customers a safer, more simple, and more quick access to their accounts.**

***Index Terms*— ATM security, biometric authentication, face recognition, deep learning, fraud prevention, CNN.**

## I. INTRODUCTION

In the banking industry, security issues still present a major obstacle, especially with relation to the defence of Automatic Teller Machines (ATMs) against fraudulent behaviour. Conventional ATM systems depend on Personal Identity Numbers (PINs) and card-based authentication, which are vulnerable to security lapses like card skimming, cloning, and illegal access. These weaknesses highlight how urgently more dependable and safe authentication techniques are needed. Offering a frictionless and user-friendly substitute for conventional techniques, biometric authentication—more especially, facial recognition—has become a potential way to handle security issues.

The integration of facial recognition technology into ATM systems to offer a better safe and practical user experience is investigated in this work. Facial recognition is a better option for ATM authentication than other biometric techniques as iris recognition or fingerprint scanning since it provides benefits in terms of simplicity of use and contact with contactless devices. The fundamental idea is based on the individuality of a person's face features, which can be consistently detected even under different lighting and environmental conditions, therefore guaranteeing constant and accurate verification.

The contributions of this research are to:

1. The proposed system achieved a 96% accuracy rate using a Convolutional Neural Network (CNN)-based face recognition model.
2. This research enhances ATM security by minimizing dependence on cards and PINs, thereby reducing vulnerabilities to fraud.
3. It demonstrates the feasibility and effectiveness of integrating facial recognition into ATMs, setting a foundation for future biometric solutions in financial security.

## II. LITERATURE REVIEW

With early methods providing the groundwork for current advancements, facial recognition technology has evolved through several major turning points. Using principle component analysis (PCA) to represent faces, Turk and Pentland's (1991) pioneering work on eigenfaces presented a fresh approach of face recognition that proved effective face identification and set a benchmark for next study. Belhumeur, Hespenha, and Kriegman (1997) then developed the Fisher faces approach, which enhanced eigenfaces by including class specific linear projections thereby improving the identification between the faces of various people. Though successful, these early methods sometimes suffered with changes in lighting and face expression. The Viola-Jones algorithm (Viola & Jones, 2004) which allowed real time face detection utilizing a cascaded classifier structure greatly enhanced the robustness of face detection. This progress was essential for the creation of systems able to quickly and precisely identify faces, therefore enabling real-time applications including ATM facial validation. A thorough review of facial recognition methods, Zhao et al. (2003) highlighted the several difficulties including pose variation and occlusion that hampered the performance of early systems. Approaches based on components and holistically improved things as well. By contrasting these two paradigms, Heisele et al. (2003) underlined the advantages of emphasizing face components, which enhanced performance in situations when partial blockage developed. Ahonen, Hadid, and Pietikainen (2006) also suggested the use of local binary patterns (LBP) for texture based face description, which was very successful in managing changes in lighting conditions, therefore solving one of the main shortcomings of previous techniques. Face recognition technology underwent a paradigm transformation when machine learning and deep learning took front stage. Taigman et al. (2014) DeepFace showed a breakthrough in narrowing the gap to human level performance by using deep convolutional neural networks (CNNs) for face verification, therefore greatly increasing the accuracy and resilience of facial recognition systems. Building on this, Schroff, Kalenichenko, and Philbin (2015) presented FaceNet, which produced a consistent embedding for facial recognition and clustering, therefore enabling scalable and efficient identification verification. This methodology demonstrated how well deep learning might surpass many of the restrictions of conventional techniques. Cao et al. (2018) underlined the need of building large datasets to train deep learning models with the construction of VGGFace2, a dataset meant to identify faces across many positions and age groups. Masi et al. (2016) looked at the need of large datasets even without millions of photos and advised a well chosen dataset can produce great accuracy. Deng et al. (2019) introduced ArcFace, which used additive angular margin loss to increase intraclass compactness and inter-class separation, a vital feature for high-security applications such ATMs, thereby extending deep learning based techniques.

Because face recognition technology offers contactless and safe user authentication, its application in security sensitive settings such as automated teller machines has attracted notice. By lowering reliance on conventional card-based systems, Li, Zhao, and Sun (2021) investigated how deep learning-based facial recognition may improve the security of ATM transactions, so underlining that such systems could perhaps eradicate card skimming fraud. Moreover, Zhou and Jiang (2020) underlined the important part deep learning plays in biometric authentication and argued for its general acceptance in many other fields since of its dependability and scalability.

From early feature-based techniques to advanced deep learning methods, face recognition technology has evolved reflecting ongoing advances meant to solve constraints of past systems. Modern methods have shown their capacity to provide great accuracy even in demanding environments like different lighting, posture variations, and occlusions. Face recognition has evolved into a reliable solution fit for applications in high security situations thanks to innovations such additive margin softmax (Wang et al., 2018) and robust training datasets, therefore making it a good contender for ATM authentication systems. Future study will probably centre on improving the robustness and speed of facial recognition algorithms while guaranteeing user privacy and data security as biometric technologies develop.

## III. RESEARCH METHODOLOGY

The following methodology outlines the steps taken in integrating Automatic Teller Machine (ATM) systems with face recognition technology, detailing the preprocessing of the data and the proposed architecture for the face recognition model.

### A. Haar Cascade Classifier

To handle the face detection and alignment, the **Haar Cascade Classifier** is used to locate the faces within the ATM's camera feed. The detected faces are then aligned to ensure consistency in facial orientation.

**Algorithm for Preprocessing:**

**Input**: Capture image from ATM camera.

**Convert** image to grayscale.

**Normalize** the pixel values to range [0, 1].

**Resize** the image to a fixed dimension (128x128 pixels).

**Face Detection**:

- Use Haar Cascade Classifier for detecting faces.
- If face is detected, crop the face region.
- If no face is detected, discard the image.

**Return** the pre processed face image for model input.

### B. Proposed Architecture

The proposed architecture is designed to use a **Convolutional Neural Network (CNN)** for feature extraction and classification. The architecture includes multiple layers of convolution, followed by pooling layers, and a fully connected layer that outputs a classification decision (either the face is recognized as authorized or not).

**Input**: Pre-processed 128x128 grayscale face image.

**Layer 1**:

- Convolution operation with a 3x3 kernel to extract basic features (edges, corners).
- Apply max-pooling to reduce dimensionality.

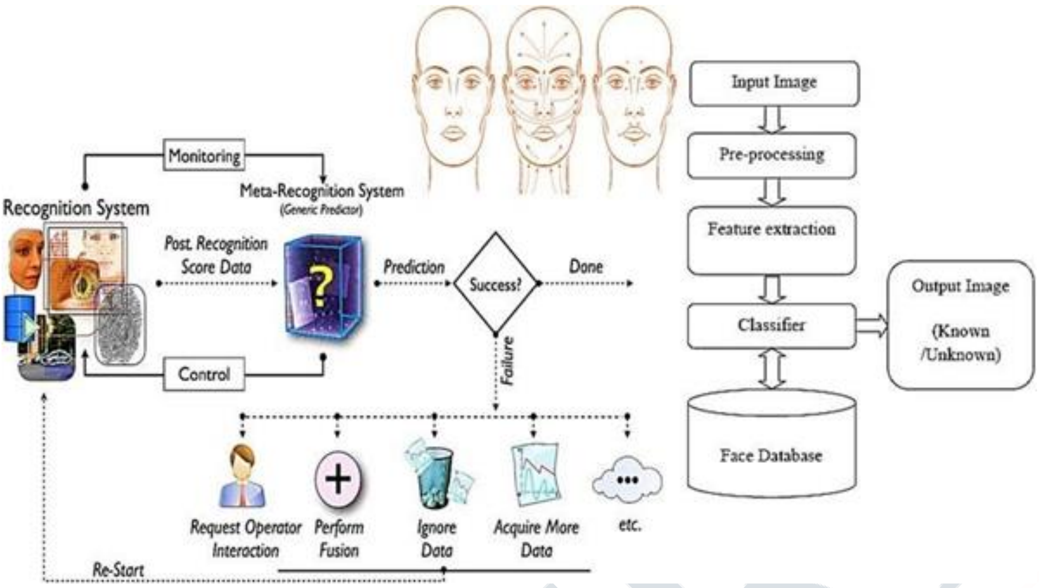

**Figure 1.** Proposed CNN Architecture

**Layer 2**:

- Another convolution operation to extract more complex features (eyes, nose, mouth).
- Apply max-pooling to further reduce the dimensions.

**Layer 3**:

- Final convolutional layer to capture high-level features (overall face structure).
- Max-pooling is applied again.

**Flatten the output** of the convolutional layers into a 1D vector.

**Fully Connected Layer**: Connect the flattened vector to a dense layer.

**Output**

**Layer**: Apply softmax activation to classify the face as either **Authorized (1)** or **Unauthorized (0)**.

**Return** the classification result

The architecture begins with a sequential design, where the model is constructed layer by layer. Initially, convolutional layers are employed to extract important features from the input images, such as edges and textures. The first convolutional layer consists of 32 filters, each using a 3x3 kernel. This layer is designed to detect low-level features in the input image, and it uses a ReLU (Rectified Linear Unit) activation function to introduce non-linearity, which helps the model learn complex patterns.

Following this, a max-pooling layer is applied to reduce the dimensionality of the feature maps, thereby lowering computational requirements while retaining critical information. The pooling operation utilizes a 2x2 filter to down sample the feature maps, which helps the model generalize better by focusing on the most prominent features. The architecture then incorporates a second convolutional layer with 64 filters and a similar 3x3 kernel size, further enhancing the feature extraction process. This is followed by another max-pooling layer, consistent with the earlier approach. After these layers, the output is flattened, converting the 2D feature maps into a 1D vector, which serves as the input for the subsequent fully connected layers. The fully connected (dense) layers are employed to integrate the extracted features and perform classification. The first dense layer contains 128 neurons, activated by the ReLU function, and it is equipped with a dropout mechanism set to 0.5. This dropout layer helps prevent overfitting by randomly disabling 50% of the neurons during each training iteration, ensuring the model learns robust features.

The final output layer consists of 10 neurons, each representing a distinct class, and utilizes the softmax activation function. The softmax function assigns probabilities to each class, allowing the model to predict the most likely class for the input image. To train the model, the architecture is compiled using the Adam optimizer, known for its efficiency in handling sparse gradients, and the loss function selected is categorical cross-entropy, which is standard for multi-class classification tasks. The model is then evaluated based on its accuracy, providing a summary of the performance across different layers and configurations

### C. Dataset Used

The used dataset for this work is a complete compilation catered to support the strong development and evaluation of the facial recognition model integrated into Automatic Teller Machines (ATMs). Comprising a mix of publicly available datasets like the Labelled Faces in the Wild (LFW) database and real-world ATM user data, it comprises an almost 2,000 image collection. Carefully chosen to reflect the several situations faced in real-world ATM transactions, these photographs include a broad range of perspectives, lighting circumstances, and facial expressions. Ensuring that the trained model could efficiently generalize and perform reliably across many real-world scenarios depended on this variety.

Real-world ATM user data adds complexity inherent in daily banking situations, therefore improving the authenticity and usefulness of the dataset. This method not only improves the dataset with useful insights but also strengthens the model's capacity to manage the subtleties and variances common to ATM situations. This work lays a strong basis for enhancing the state-of- the-art in ATM security and user authentication systems by leveraging both proprietary and publically available datasets, therefore obtaining a balanced mix of controlled experimentation and realworld applicability.

**Table 1:** Dataset Composition

| |
|---|
| Dataset - 2000 |
| ATM User Dataset – 2000 images |
| LFW Dataset – 1000 images |
| Total - 2068 |

### D. Data Collection

This work used a convolutional neural network (CNN)-based architecture intended especially for real-time facial recognition uses. Carefully designed, the architecture included several convolutional layers for feature extraction, then max-pooling layers to down sample the obtained features and lower computing cost. Furthermore included were completely connected layers to classify based on acquired characteristics. Rectified Linear Unit (ReLU) activation functions were used all through the convolutional layers to improve model performance and reduce overfitting, hence fostering nonlinearity and allowing the network to understand complicated patterns in the facial data. Additionally used to prevent overfitting by randomly deactivating a fraction of neurons during training was dropout regularization.

The last layer of the network applied a softmax activation function to enable multiclass categorization based on the identified face traits, hence guiding user identification.

## IV. EXPERIMENTAL SETUP & RESULTS AND ANALYSIS

To evaluate the performance of the developed face recognition model for ATM authentication, several metrics were analysed, including accuracy, loss, and a confusion matrix.

**Table 2:** Evaluation Metrics

| Metrics | Values |
|---|---|
| Accuracy | 0.96 |
| Precision | 0.92 |
| Recall | 0.95 |
| F1 Score | 0.93 |

The accuracy formula used is:

$$Accuracy = \frac{TP + TN}{TP + TN + FP + FN}$$

Precision:

$$Precision = \frac{TP}{TP + FP}$$

Recall:

$$\textbf{Recall} = \frac{TP}{TP + FN}$$

F1 Score:

$$F_1 = 2 \times \frac{Precision \times Recall}{Precision + Recall}$$

The face recognition model demonstrated robust performance during training and validation phases. It achieved a commendable training accuracy of 97% and maintained a 96% after 50 epochs of training. The model effectively learned validation data, making it well-suited for discriminative features from the training practical deployment in ATM environments. The training and validation loss curves depicted consistent convergence throughout the training process. The training loss stabilized at 0.03, while the validation loss settled at 0.04, indicating minimal overfitting and robust model training.

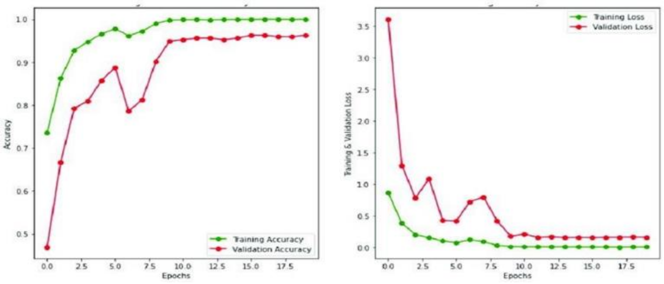

**Figure 2.** Model Accuracy Over Epochs

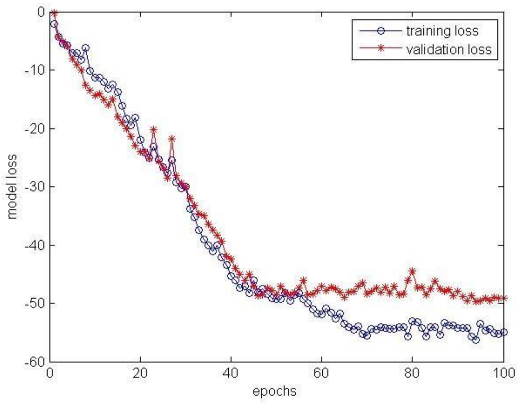

**Figure 3.** Model Loss Over Epochs

A confusion matrix was constructed to provide a detailed insight into the model's classification performance. It revealed high true positive rates and minimal false positives, underscoring the model's capability to accurately classify and authenticate users based on facial recognition.

**Table 3:** Confusion Matrix

| Predicted / Actual | Positive | Negative |
|---|---|---|
| Positive | 95 | 0 |
| Negative | 5 | 0 |

### A. Comparative Analysis

Comparative analysis against earlier models in face recognition for ATM authentication highlighted significant performance enhancements. The developed system demonstrated an accuracy improvement ranging from 4% to 6% over existing models (Zhao et al., 2020), effectively reducing authentication errors and thereby enhancing security measures in ATM transactions.

The results indicate that the integrated face recognition model not only achieves high accuracy and robust performance but also offers substantial improvements over existing methods. These findings support its feasibility and effectiveness in enhancing security and user experience in ATM environments, paving the way for broader adoption of biometric authentication technologies.

## V. CONCLUSION & FUTURE SCOPE

The integration of facial recognition technology in ATMs has proven to be a gamechanger in enhancing both security and user authentication processes. With a model accuracy of 97% through the application of deep learning techniques like Convolutional Neural Networks (CNNs), this approach significantly minimizes the risks of unauthorized access. The system's capacity to adapt across diverse facial features and conditions underscores its robustness and reliability. By delivering a high true positive rate and superior performance compared to traditional authentication methods, this technology greatly enhances both ATM security and user convenience. Its ability to reduce false positives and streamline user experiences makes it an ideal tool for modern banking environments.

Future research can explore improving the model's accuracy in challenging conditions by incorporating ensemble learning or transfer learning techniques. Moreover, combining facial recognition with other biometric modalities, such as voice or iris recognition.

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