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| Title | OTP Based Cardless Transction using ATM | | |
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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 cardless transaction through ATM. Iyabode et. al. [1] proposed a conceptual model for cardless Electronic ATM through which customer can do cash withdrawal, balance inquiry, fund transfer etc. We have analyzed their protocol and found some flaws on this. This protocol doesn't specify what if it is off us transaction. Besides, customers get different categories of services but this protocol cannot determine which customer will get which category of services. That is why, inspired by this protocol we have proposed a modified model for getting same transaction facilities as exists which uses BPIN that will determine the bank identity (B) and a random Personal Identification Number (PIN) and One Time Password for authentication of the customer instead of biometric fingerprint because of major disadvantage of biometric authentication. And obviously it will use no card for accomplishing the transaction. | |