IMPLEMENTING ADDITIONAL SECURITY MEASURE ON ATM THROUGH BIOMETRIC

HAYDER HUSSEIN AZEEZ

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By

HAYDER HUSSEIN AZEEZ

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Nama Penyelia
(Name of Supervisor) : **DR. ABDUL JALEEL K.SHITTU**

Tandatangan
(Signature) : DR. ABDUL JALEEL K. SHITTU
Senior Lecturer
Information Technology
UUM College of Arts and Sciences
Universiti Utara Malaysia
Tarikh (Date) : 03/03/2011

Nama Penilai
(Name of Evaluator) : **DR.AZMAN YASIN**

Tandatangan
(Signature) : _____ Tarikh (Date) : 7/3/2011

ABSTRACT

With the development of computer network technology and e-commerce, the self-service banking system has got extensive generalization with the characteristic offering high-quality 24 hours service for customer. Nowadays, using the ATM (Automatic Teller Machine) which provides customers with the convenient banknote trading is very common. However, the financial crime case rises repeatedly in recent years. A lot of criminals tamper with the ATM and steal user's credit card and password by illegal means. Once user's bank card is lost and the password is stolen, the criminal will draw all cash in the shortest time, which will bring enormous financial losses to customer. How to carry on the valid identity to the customer becomes the focus in current financial circle.

Traditional ATM systems authenticate generally by using the credit card and the password, the method has some defects. Using credit card and password cannot verify the client's identity exactly. In recent years, Biometric systems, fingerprint technology in particular, can give the possibility to develop a system of protection in ATM machines.

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Praise belongs to God

The first, without a first before him, the last, without a last him

Beholder's eyes fall short seeing him.

Describer's imaginations are unable to depict him.

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INTRODUCTION

1.1 BACKGROUND

A reliable identity validation management system is urgently needed to combat the endemic growth in identity thefts and to meet the increased security requirements, in a variety of applications, ranging from international border crossings to securing information through databases. Establishing the identity of a person is critical in any identity management system. Surrogate representations of identity such as passwords and ID cards are not sufficient for reliable identity determinations because they can be easily misplaced, shared, or stolen.

Automated teller machines (ATMs) are embedded systems for financial-related services. An automated teller machine (ATM), also known as an automated banking machine (ABM) is a computerized telecommunications device that provides the clients of a financial institution with access to financial transactions in public spaces without the need for cashiers, human clerks or bank tellers.

ATM services are highly profitable for banks and banks aggressively market the use of ATM cards. ATMs that are off bank premises are usually very profitable because they attract high volumes of non-bank customers, who must pay service fees. Unfortunately, customers using off-premise ATMs are very vulnerable to robberies (Guerette & Clarke, 2003).

The contents of the thesis is for internal user only

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