Abstract

The increase of automated teller machine (ATM) frauds has actuated the development of new authentication mechanisms that can overcome the security problems associated with the personal identification numbers (PIN). The traditional PIN entry system has stood the test of time mainly because of its speed and memorability which are part of the metrics used to access the ATM authentication system. The third metric, which is security has often been compromised thence the need for a more secured authentication system for ATM operations. This paper therefore proposes an enhanced ATM security system using second level authentication process. The method adopted for this research is to develop an enhancement of the existing system by building an additional security mechanism on the existing system's security mechanism. The proposed system was found to be realistic and cost
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effective when compared to other proposed authentication mechanism for ATM transactions.

References

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