International Journal for Multidisciplinary Research (IJFMR)
E-ISSN: 2582-2160 ● Website: www.ijfmr.com ● Email: editor@ijfmr.com

Beyond Passwords: Advancements in Facial Payments through Convolutional Neural Networks

Sargam Sah[1], Mahima Pawar[2], Tanvee Joshi[3], Prof. Sumedh Pundkar[4]

[1,2,3]Student, Computer Science & Technology, UMIT, SNDT, Mumbai, Maharashtra, India
[4]Assistant Professor, Computer Science & Technology, UMIT, SNDT, Mumbai, Maharashtra, India

Abstract
This study introduces an innovative online payment solution leveraging facial recognition technology powered by Convolutional Neural Networks (CNNs). We aim to create a secure and user-friendly payment system by eliminating passwords and simplifying transactions. We outline the process of collecting and preprocessing facial data to train a robust CNN model for precise facial recognition. A prototype platform securely registers users' facial data and links it to their accounts, authorizing payments through facial analysis. Evaluation focuses on accuracy, speed, security, and user feedback, contributing to advancements in biometric-based payment solutions, enhancing trust in online transactions.

Keywords: Facial recognition, Authentication, Secure online payments, Convolutional Neural Networks (CNN), Biometric security, Digital transaction security, User-friendly authentication

1. Introduction

In today's commercial landscape, the rise of online payment platforms has transformed the way to conduct financial transactions. This shift towards digital transactions has undoubtedly brought about greater convenience, allowing people to make purchases and transfer funds more easily than ever before. However, this convenience has also raised concerns about the security of online payment systems. Traditional methods of authentication, such as passwords and PINs, have proven vulnerable to breaches and fraudulent activities, highlighting the need for innovative solutions that can enhance security while preserving user convenience.

In response to these challenges, this research explores a cutting-edge approach: integrating facial recognition technology powered by Convolutional Neural Networks (CNNs) into the online payment process. By leveraging the capabilities of computer vision and deep learning, this novel authentication method aims to offer a secure, efficient, and user-friendly alternative to traditional authentication methods. The paper, titled "Facial Recognition for Online Payment Systems Using CNNs," aims to address the growing concerns surrounding online payment security. By employing CNNs to recognize and verify users' faces, the research seeks to redefine the authentication process, providing a seamless and robust solution to mitigate the risks associated with traditional methods.

This paper provides an overview of the background, problem statement, and objectives of the research endeavor. It explores the challenges and opportunities involved in integrating facial recognition technology into online payment systems, highlighting the potential benefits for consumers and the fintech industry. Through a comprehensive examination of the effectiveness, security, and scalability of facial recognition-based authentication, this research aims to contribute to the advancement of online payment systems, ultimately paving the way for a more secure and user-friendly digital commerce landscape.

2. Methodology

2.1 User Enrollment

Initially, users enroll in the system by providing their facial biometric data. This involves capturing several images of the user's face from different angles and lighting conditions to ensure reliable recognition.

2.2 Facial Feature Extraction

The captured facial images undergo feature extraction, where unique characteristics of the user's face are identified and encoded into a mathematical representation. This process ensures that essential facial features, such as distances between landmarks, are accurately captured.

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The encoded facial features are utilized to train a Convolutional Neural Network (CNN) model. This CNN model learns from a vast dataset of facial images to recognize patterns that distinguish one user from another. It becomes proficient in identifying enrolled users based on their facial features.

2.4 Face Recognition

The captured facial image undergoes processing through the trained CNN model. The model compares the extracted facial features with the stored biometric data of enrolled users to determine identity.

2.5 Online Payment Authentication

When a user initiates an online payment, instead of entering a password or PIN, the system prompts for authentication through facial recognition. The user's face is captured by the device's camera for this purpose.

2.6 Authentication Decision

Based on the similarity score obtained from comparing facial features, the system decides whether to authenticate the user for the transaction. If the similarity score surpasses a predefined threshold, the transaction is approved; otherwise, it is rejected.

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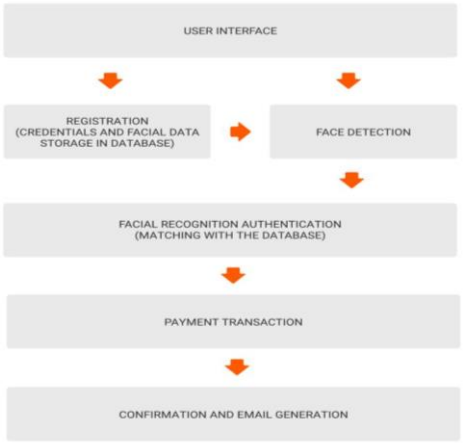
Upon successful authentication, the online payment transaction is finalized through a payment API, and the user receives confirmation of the completed transaction.

“Figure 1” below shows the methodological architecture of the system.

Figure 1: Architecture View of System



With a systematic approach, our paper aims to provide a seamless and robust authentication mechanism for online payments. By harnessing facial recognition technology and CNN models, our goal is to improve user experience while strengthening security measures against traditional authentication vulnerabilities.

3. Results and Discussion

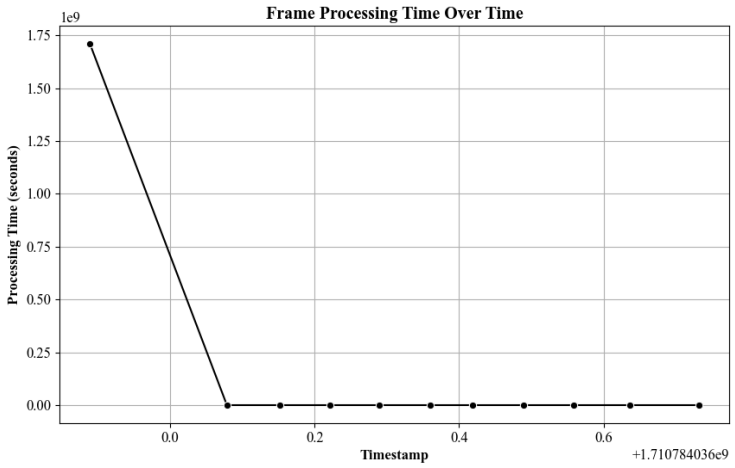
The Analysis of technologies used throughout this paper to develop the project is given below.

Technology	Description
`dlib`	Utilized for facial detection and recognition tasks. Employs pre-trained models for facial landmark prediction and face recognition
Firebase	Backend data storage solution Ensures secure storage of users' facial data and linkage to their respective accounts
Paypal API	Integrated for seamless inclusion of online payments Efficient and secure transaction processing
SMTP API	Utilized for sending confirmation emails to users upon completion of transactions Enhances user experience by providing timely transaction details and receipts
Flask	Lightweight web application framework Facilitates integration of Python backend scripts, HTML templates, and Firebase for seamless user interaction and data management

Table 1: Table Type Styles

Furthermore, the paper discusses the analysis of frame processing time over the course of the experiment. In “Figure 2” the x-axis represents the timestamp of each frame, while the y-axis indicates the corresponding processing time in seconds. The data points are connected by a line, and markers denote individual observations. The figure demonstrates the variation in frame processing time throughout the duration of the experiment.

Figure 2: Frame Processing Time Over Time



4. Conclusion

In summary, this paper presents an innovative approach to enhancing online payment security and user authentication through facial recognition technology and Convolutional Neural Networks (CNNs). By leveraging these technologies, the paper proposes a reliable and user-friendly alternative to traditional authentication methods like passwords and PINs. The paper demonstrates the effectiveness of integrating facial biometrics into online payment authentication processes through systematic data collection, preprocessing, and CNN model training. The outlined methodology provides a comprehensive framework for implementing facial recognition-based authentication systems in practical online payment platforms.

To assess the effectiveness, we conducted a comparative analysis between the implemented approach, using the dlib library with its frontal face detector, and an alternative model using OpenCV. The comparison focuses on critical aspects such as face detection accuracy, and face recognition. The following table presents key findings, highlighting the differences between the two approaches.

Table 2: Comparative Analysis of Technologies

Aspects	Presented Research (dlib)	Alternative Model (OpenCV)
Face Detection	The frontal face detector ensures accurate and efficient detection.	Pre-trained Haar Cascade classifier for face detection.
Performance	Generally provides high accuracy and is robust in various conditions.	Reliable but might have slightly varied accuracy in challenging scenarios.
Face Recognition	Integrates dlib's face recognition functionality, which is reliable and efficient for identity verification.	OpenCV also supports face recognition but may require additional configurations for optimal performance.

5. Acknowledgment

Foremost, we would like to express our sincere gratitude to Professor Kumud Wasnik, Head of Department(Computer Science And Technology) and our guide, Prof. Sumedh Pundkar for their valuable guidance and continuous support during the semester; their patience, motivation, enthusiasm, and immense knowledge, their direction and mentoring helped us to work successfully on the project.

Our sincere gratitude to Dr. Yogesh P. Nerkar, Principal (Usha Mittal Institute of Technology) for his valuable encouragement and insightful comments. We would also like to thank all the teaching and non-teaching staff for their valuable support. Last but not the least I would like to thank my parents and friends.

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