International Research Journal of Innovations in Engineering and Technology (IRJIET)

ISSN (online): 2581-3048
Volume 9, Issue 3, pp 332-336, March-2025
https://doi.org/10.47001/IRJIET/2025.903048

Banking Security System with Face Liveness Detection Using Machine Learning and Image Processing

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***Abstract* - The face is an important feature of the human body for identifying persons in large crowds. Since then, it has been the most widely used and recognized biometric technique due to its distinctiveness and inclusivity. Facial recognition biometrics is now often employed. In addition to recognizing faces, a face recognition system should be able to recognize efforts at face spoofing using digital presentations or printed faces. Examining facial liveness, such as eye blinking and lip movement, is a genuine spoofing avoidance strategy. However, when it comes to video-based replay attacks, this strategy is useless. This research therefore suggests a CNN (Convolutional Neural Network) classifier in conjunction with face liveness detection. The blinking eye module, which assesses eye opening and lip movement, and the CCN classifier module are the two modules that make up the anti-spoofing technique. Our CNN classifier may be trained using a dataset from a number of publically accessible sources. According to the test results, the developed module is capable of identifying several types of facial spoof assaults, including those that use masks, posters, or smartphones.**

Keywords: Biometrics, Facial Recognition, Liveliness, CNN, CCN Classifier.

I. INTRODUCTION

Recently, one of the most popular authentication technologies is biometrics. Among these is face recognition technology, which is popular because of its accuracy and ease of use. These days, a variety of facial spoof assaults, including those on laptops, tablets, and smartphones, leverage face recognition technologies. We can identify other people thanks to face recognition technologies. In order to assess whether or not a person's face is recognized from a database, this facial recognition program first takes a picture of their face using a camera and then applies a certain algorithm to the image. Nevertheless, spoofing assaults are a flaw in the facial recognition technique. Facial recognition software is unable to distinguish between spoofing attacks, such as masks, films, or images, and real faces. These defects therefore make it possible for someone to trick the machine. Furthermore, compared to other biometrics like fingerprints, it is far simpler to collect someone's face. You may quickly get someone's face by using their profile picture or social networking accounts.

Face spoofing attacks can be both static and dynamic. While static attacks use images or masks, dynamic 2D demonstration spoofing attacks use video replays or a sequence of many photos. While animated versions use sophisticated robotics to simulate facial movements, complete with makeup, static 3D demonstration attacks can use 3D sculptures, prints, or even masks.

Eye-blink detection is a very accurate liveness detection evaluation. Liveness detection is another method for recognizing actual persons. One simple technique to tell if a face is alive or dead is to observe its natural blinking. A blink closes one's eyes for roughly 250-300 milliseconds. The average human blinks five to ten times every minute. Eye blink detection can be used to determine the eyes' surface area and assess facial landmarks. However, depending on blinking eye detection is no longer adequate because contemporary technology makes it simple to attack video replays with gadgets like smartphones or tablets.

Face liveness detection classifiers are usually trained using real-world photos, which have a high degree of overlap with the related face presentation attacks (PA). The use of a combination of real-world and deep convolutional neural network (CNN)-generated face images for face liveness detection, however, has not received much attention. Facial recognition-based biometrics are now often employed. In addition to identifying people's faces, a face recognition system should be able to identify efforts at faking utilizing digital presentations or printed faces. A true spoofing prevention technique is to look at the liveness of the face, including lip movement and eye blinking. However, this method is rendered useless when addressing replay assaults that rely on video. Consequently, this system proposes a CNN (Convolutional Neural Network) classifier in conjunction with a face liveness detection approach. The CNN classifier module and the blinking eye module, which assesses lip movement and eye openness, make up the anti-spoofing technique. We can use data from many publically accessible sources to train our CNN classification algorithm. For, we gradually combined

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these two modules in Python to develop a basic facial recognition application. The tests' findings demonstrate that the built module is capable of identifying several kinds of facial spoof assaults, including those that use smartphones, masks, or posters.

In order to detect face liveness, we will assess the adaptive fusion of neural features that convolutional layers have acquired from deep CNN-generated face images and real-world face images. Additionally, an adaptive convolutional-features fusion layer is suggested for training, which balances the fusing of deep CNN-generated face images and convolutional-features from real-world face images. Comprehensive tests on cutting-edge face anti-spoofing databases, including CASIA, OULU, and Replay-Attack, in both intra- and cross-database scenarios, demonstrate that the suggested approach performs better than the most advanced techniques for face liveness detection.

II. LITERATURE REVIEW

In this paper, [1] The authors of this article propose a system for dealing with this fingerprint animosity detection, as well as a workable anti-dismissal tool (FLD). Furthermore, the profound neural network (DCNN) based FLD methods were significantly different from most shallowness due to their quick operation, few parameters, and end-to-end self-learning. Methods for creating detailed features. Meanwhile, DCNN is confronted with two opposing challenges. On the one hand, multi-faceted perception (MLPs) continues to rise and is finally becoming stable. To increase the number of MLPs, the results will be reduced further. However, extensive research indicates that the number of MLP is the foundation for achieving high performance detection. For the first time, we used FLD to resolve the conflict known as the deep residual network in this paper (DRN). Then, to eliminate interference from incorrect portions of given photos, an extraction algorithm (ROI) is proposed. Then, adaptive DRNs are exploring ways to avoid the parameters learned falling into local optimization by automatically adjusting the learning rate if such monitoring parameters (checking correctness) are stable. Finally, to improve the generalization of the model classifier, we propose improving the textures using the local gradient model method (LGP).

In this paper, [2] A "desktop anti-spoofing application" is proposed in this paper. This application uses a face recognition approach as well as an eye-blink count to detect liveness. The main phases of the application are face detection and recognition, as well as determining the user's liveness status. It has been demonstrated that liveness detection can prevent video playback attacks and the use of printed photographs to compromise security. The webcam captures the user's image at regular intervals. The image is checked for liveness after it has passed the authentication process. In the event of a security breach, countermeasures are put in place. This includes photographing an adversary and logging off or exiting the system.

In this work, [3] the authors focused on liveness detection for spoofing facial recognition systems using fake face movement. The authors developed a pupil direction observing system for anti-spoofing in face recognition systems using simple hardware. To begin, the eye region is extracted from a real-time camera using the Haar-Cascade Classifier with an eye region detection classifier that has been specially trained. Feature points were extracted and traced using the Kanade-Lucas-Tomasi (KLT) algorithm to minimize person head movements and obtain a stable eye region. The eye area is cropped from the real-time camera frame and rotated for stability. The pupils are then extracted from the eye area using a new improved algorithm. After a few stable frames with pupils, the proposed spoofing algorithm chooses a random direction and sends a signal to Arduino to turn on the LED for that direction on a square frame with eight LEDs in total for each direction. Following the activation of the selected LED, the pupil direction and LED position are compared to see if they match. If the compliance requirement is met, the algorithm returns data containing liveness information. The entire algorithm for detecting liveness through pupil tracking has been tested on volunteers, and it has a high success rate.

In this paper, [4] Face recognition is a popular biometric technology due to its ease of use; however, it is vulnerable to spoofing attacks by non-real faces, such as a valid user's photograph or video. Face liveness detection is an important technology for ensuring that the input face belongs to a living person. Traditional liveness detection methods, such as texture analysis and motion detection, remain extremely difficult. The goal of this paper is to develop a multifunctional feature descriptor as well as an efficient framework for dealing with face liveness detection and recognition. This framework employs a multiscale directional transform to define new feature descriptors (shearlet transform). Then, to detect the liveness of a face and identify the person, stacked auto-encoders and a softmax classifier are combined. The authors tested this approach using the CASIA Face Anti-Spoofing Database, and the results show that when tested using the database's evaluation protocols, our approach outperforms state-of-the-art techniques, indicating that it is possible to significantly improve the security of face recognition biometric systems.

In this paper, [5] Spoofing is a common adversarial attack in face recognition in which the attacker poses as a legitimate user by displaying the user's photographs or video

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clips in front of the camera. Face liveness detection is used to distinguish images captured from a live face from those captured from a forged face in order to ensure the system's security. To combat spoofing attacks, the authors propose a face liveness detection method based on the High Frequency Descriptor in this paper. Additional illumination is added, which can both raise and lower the energy of high frequency components of a real face by exposing more hair and skin details, as well as cause a glisten on the planar surface. The difference in energy of high frequency components between images with and without illumination is calculated. Experiment results show that when the attack media resolution is high, our method outperforms the original method and has robustness.

III. SYSTEM DESIGN

In the banking sector, security is of utmost importance, especially when it comes to fraud prevention and identity verification. Using machine learning and image processing techniques, this study suggests a banking security solution that combines liveness detection and facial identification. The technology uses sophisticated algorithms and facial biometrics to verify the legitimacy of users gaining access to banking services and to stop fraud and illegal access. The suggested approach has the potential to improve overall trust in digital banking transactions, protect consumer information, and strengthen security measures in the banking industry.

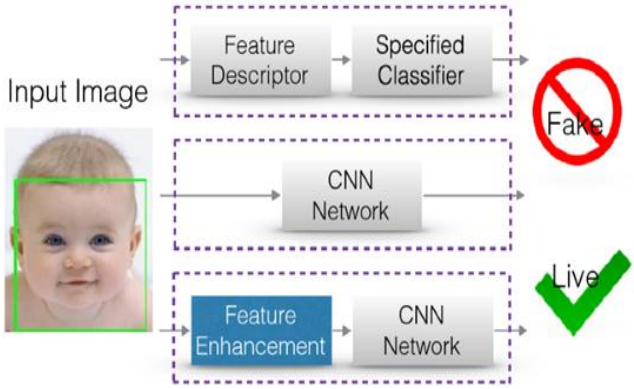

Figure 1: System Architecture Diagram

Face registration, face recognition, liveness detection, and access control are some of the essential elements of the suggested banking security system. During the registration procedure, users' faces are first taken and safely saved in a database. The face recognition module authenticates users by comparing their real-time face capture with the registered face templates. In order to confirm the existence of live subjects and stop spoofing attempts, the liveness identification module simultaneously examines the facial images. Access to banking services is either approved or rejected based on the outcomes of liveness detection and face recognition.

To confirm the user's identification, the face recognition module must compare the recorded facial image with the registered face templates. For face recognition, sophisticated machine learning techniques like deep learning models or convolutional neural networks (CNNs) can be used. Large collections of facial image data are used to train these models, which then learn to extract discriminative features that capture the distinctive qualities of each person's face. The system determines the user's identity during authentication by comparing the recorded templates and the captured face.

In order to avoid spoofing attacks and guarantee that the facial photographs are taken from live persons rather than static or modified sources, liveness detection is essential. For liveness detection, image processing approaches like motion analysis, texture analysis, or depth-based algorithms can be used. These methods distinguish live persons from non-live sources by analyzing particular characteristics like skin texture, eye blinking, or head motions. The technology can considerably lower the danger of fraudulent activity and illegal access by identifying liveness signs.

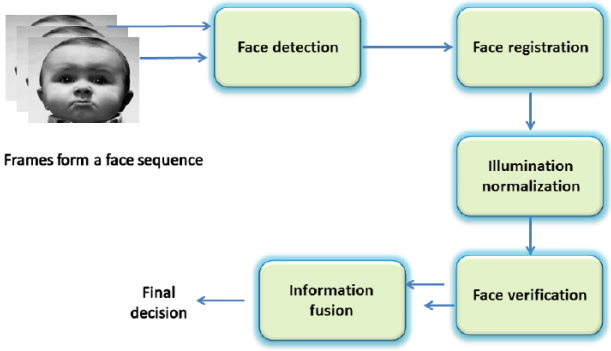

Figure 2: System Block Diagram

IV. CNN ALGORITHM

CNN is one of the main categories to do image recognition, image classification. Object detection, face recognition, emotion recognition etc., are some of the areas where CNN are widely used. CNN image classification takes an input image, process it and classify it under certain categories (happy, sad, angry, fear, neutral, disgust). CNN is a neural network that has one or more convolutional layers.

- Step 1: Dataset containing images along with reference emotions is fed into the System. The name of dataset is Face Emotion Recognition (FER)which is an open – source data set that was made publicly available on a Kaggle.
- Step 2: Now import the required libraries and build the model.
- Step 3: The convolutional neural network is used which extracts image features f pixel by pixel.

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- Step 4: Matrix factorization is performed on the extracted pixels. The matrix is of m x n.
- Step 5: Max pooling is performed on this matrix where maximum value is selected and again fixed into matrix.
- Step 6: Normalization is performed where every negative value is converted to zero.
- Step 7: To convert values to zero rectified linear units are used where each value is filtered and negative value is set to zero.
- Step 8: The hidden layers take the input values from the visible layers and assign the weights after calculating maximum probability.

V. MATHEMATICAL MODEL

Inputs:

1. Let U is the set of number of users.
   U= {u1, u2, …., un}.
2. H: Set of face dataset.
   H= {f1, f2,... ,fn}.
3. S: face parameter
4. T: Set of attributes provide by face.
   T= {t1, t2, t3…tn}
5. A: Set of Prediction techniques.
   A= {a1, a2, a3…an}

Procedure:

Phase 1: User authentication (Sign in sign up)

Home page:

- Train the dataset
- Training facial landmark
- Store data in database

Phase 2: Tasting phase

- Capture in put face image (Real time using open CV)
- Use advance CNN algorithm to check face shape, landmark, eye blink and lips movement
- To verify the face is live or not
- If face is in live using above features, then account authenticate successfully
- Else Face not live
- Logout

Output: Face is in live using above features then account authenticate successfully.

VI. CONCLUSION

In conclusion, a strong and effective system for boosting security in the financial sector has been effectively built by the proposed work. The analysis and experimental findings show the proposed system's efficacy and promise.

High accuracy in identifying and authenticating authorized users was attained by the system through the application of the Convolutional Neural Networks (CNN) algorithm for facial recognition. The CNN algorithm demonstrated its superior performance in face recognition tests by outperforming competing algorithms in terms of precision, recall, accuracy, and F1 score. This improves the security of banking transactions by guaranteeing precise and dependable user authentication.

Overall, the analysis and the experimental results support the proposed banking system's security, usability, and efficacy. The system's potential for practical application in the banking sector is influenced by its precise facial recognition, effective liveness detection, comparative benefits, favorable user reviews, and strong security features.

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Citation of this Article:

Nikita S. Lonkar, & Prof. Madhav Ingle. (2025). Banking Security System with Face Liveness Detection Using Machine Learning and Image Processing. *International Research Journal of Innovations in Engineering and Technology - IRJIET*, 9(3), 332-336. Article DOI https://doi.org/10.47001/IRJIET/2025.903048

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