

**Digital Payments Using Face Recognition**

**Team: B-ONE**

Using Face Recognition for digital payments by linking the face id to bank accounts or any other payment gateways.

**Overview:**

Few years ago the people were using credit cards or debit cards for payments. It was convenient but carrying or maintaining cards was a burden as user always has to carry the cards. There are also disadvantages and security issues for card payments. Later digital payments using UPI ,BHIM were introduced which reduce the burden to carry cards and to make payments secure , But even it have few disadvantages as user always have to carry mobile even for small payments. We are proposing digital payments by using face recognition to overcome the problems of existing payment systems.

Initially the computer vision or the device detects the face and checks whether the detected face matches with the existing datasets in the database. If the face is recognised then it will be preceded to further transaction process.

In transaction process:

* Billing amount will be taken as input for payments.

**Case 1:**

For authentication of user, the user should enter the PIN.

**Case 2:**

If the billing amount exceeds 10,000(or particular amount) OTP will be sent to the user’s registered mobile number for 2Factor authentication.

**Future works:**

* Threat detection by facial expressions.