DEVELOPMENT OF AN INTELLIGENT AND PROTECTED UNIFIED ATM CARD FOR MANAGING MULTIPLE BANK ACCOUNTS

Kiran Thyagarajan, Mr.Paul Andrew M
EEE Dept, St.Joseph's Institute of Technology, Chennai, India.

Mr.S.Karthick
Assistant Professor, St.Joseph's Institute of Technology, Chennai, India

The purpose of designing a single ATM card for numerous bank accounts is to make banking more convenient for clients who have accounts with many banks. With the traditional practice of carrying multiple ATM cards, this solution seeks to eliminate the need for customers to carry several cards and remember different PINs. The proposed design involves integrating multiple account details into a single card, allowing customers to access their funds from any of their linked bank accounts through one ATM card. The project requires the development of a secure, reliable, and user-friendly system that can handle multiple bank account details and transactions [2]. This paper outlines the design and implementation of the proposed solution, with the benefits of the single ATM card system. Arduino Uno microcontroller is used for implementation. In this method once the ATM card is inserted the machine prompts for fingerprint. If the fingerprint matches, the display shows all the linked bank accounts. After selecting the bank, the user's cellphone number will receive an OTP. The user can enter the desired amount to be collected and the motor will start when the right OTP is entered. It can help users keep track of their finances more easily by consolidating all their transactions into a single card.

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