



e-ISSN:2582-7219



# INTERNATIONAL JOURNAL OF MULTIDISCIPLINARY RESEARCH IN SCIENCE, ENGINEERING AND TECHNOLOGY

Volume 7, Issue 3, March 2024



INTERNATIONAL  
STANDARD  
SERIAL  
NUMBER  
INDIA

Impact Factor: 7.521



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# Android App for Detection and Security of Lost Debit Card

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**ABSTRACT:** Authentication require two or more factors: “something only the user knows”, “something only the user has” and “something only the user is”. The factors must be validated by the other party for validation to occur. In debit cards authentication mechanisms which can be easily cracked using different mechanisms. According to US attorney report at least 7,000 fake identities are used to obtain more than 25,000 credit cards and documented \$200 million in losses, but the figure could rise. The present authentication mechanisms use mechanism where we enter our PIN in pos (point of sale) devices where it is vulnerable in case if we have any skimmer devices installed in any one of the component.

**KEYWORDS:** Iost Debit, ATM , OTP, Card , Debit Card , Security

## I. INTRODUCTION

Losing your ATM card can be a complete nightmare. Panic sets in as you frantically search your pockets, purse, and every other nook and cranny in your home. And if you don't find it, you have to go through the hassle of cancelling the card, ordering a new one, and updating all your subscriptions and automatic payments.

But what if there was a way to make the process of finding your lost debit card easier? Well, now there is with Finding Lost Debit Card Security Based Application! This innovative application proposes a simple solution to the problem of lost ATM cards. The admin will feed all the details of the card and the registered mobile number into the system. Then, if someone finds your lost card, they can enter the card details into the app.

This will trigger an SMS alert to the card owner, providing them with the finder's mobile number.

The application has been developed using AngularJS, PHP and MySQL, making it a robust and reliable solution. Its user-friendly interface makes it easy for both the admin and the card owners to use.

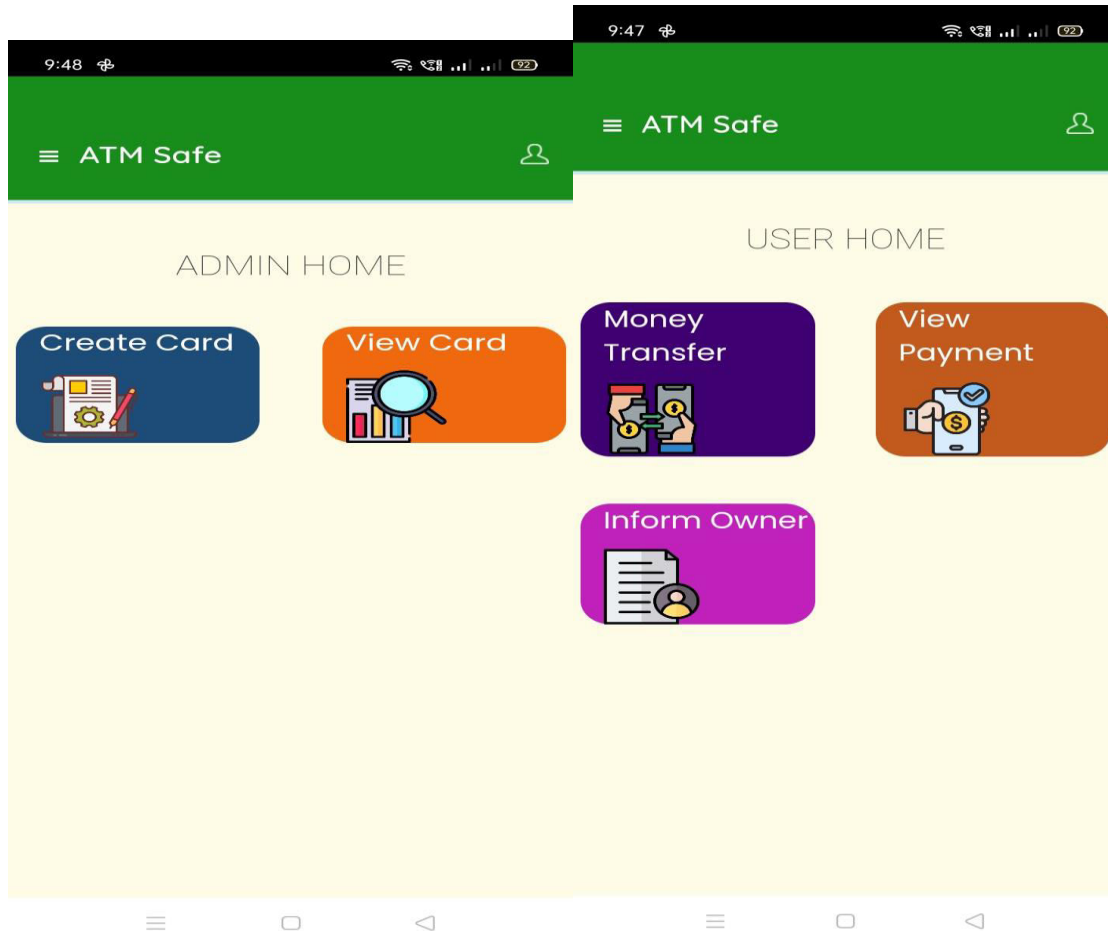
## II. LITERATURE SURVEY

- Prajal Save et al. have proposed a model based on a decision tree and a combination of Luhn's and Hunt's algorithms. Luhn's algorithm is used to determine whether an incoming transaction is fraudulent or not. It validates credit card numbers via the input, which is the credit card number. Address Mismatch and Degree of Outlierness are used to assess the deviation of each incoming transaction from the cardholder's normal profile. In the final step, the general belief is strengthened or weakened using Bayes Theorem, followed belief of fraud using an advanced combination heuristic. Vimala Devi. J et al.

To detect counterfeit transactions, three machine-learning algorithms were presented and implemented. There are many measures used to evaluate the performance of classifiers or predictors, such as the Vector Machine, Random Forest, and Decision Tree. These metrics are either prevalence-dependent or prevalence-independent. Furthermore, these techniques are used in credit card fraud detection mechanisms, and the results of these algorithms have been compared. Popat and Chaudhary supervised algorithms were presented Deep learning, Logistic Regression, Nave Bayesian, Support Vector Machine (SVM), Neural Network, Artificial Immune System, K Nearest Neighbour, Data Mining, Decision Tree, Fuzzy logic based System, and Genetic Algorithm are some of the techniques used. Credit card fraud detection algorithms identify transactions that have a high probability of being fraudulent. We compared machine-learning algorithms to prediction, clustering, and outlier detection. Shiyang Xuan et al.



### III. RESULTS



### IV. CONCLUSION

In conclusion, the Finding Lost Debit Card Security Based Application is an excellent tool for anyone who has ever lost their ATM card. With its powerful features and user-friendly design, it's a reliable and efficient way to find lost cards quickly and easily. Whether you're an individual or a business, this application is an excellent choice for improving security and giving you peace of mind. So why wait? Download the Finding Lost Debit Card Security Based Application today and enjoy the benefits of a secure and stress-free experience!

### V. FUTURE SCOPE

Creating a future-oriented Android app to address the issue of a lost debit card involves incorporating innovative features and technologies to enhance security, convenience, and user experience. Here's a conceptual outline of such an app:

**Instant Reporting:** The app should allow users to instantly report a lost or stolen debit card with just a few taps. Integration with the user's banking or financial institution's systems should enable real-time notification to the appropriate authorities.

**Biometric Authentication:** Implement biometric authentication methods such as fingerprint or facial recognition to ensure secure access to the app. This adds an extra layer of security to prevent unauthorized access, especially considering the sensitive nature of financial information.



Temporary Card Freeze: Enable users to temporarily freeze their debit card directly from the app. This feature provides users with immediate control over their card's usage while they search for it or await a replacement.

Virtual Replacement Card: Offer the option to instantly generate a virtual replacement card within the app. This virtual card can be used for online transactions or added to digital wallet apps for contactless payments until the physical replacement card arrives.

Real-time Transaction Monitoring: Provide users with real-time notifications for any transactions made with their lost or stolen card. Implement advanced fraud detection algorithms to identify suspicious activity and alert users immediately.

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Impact Factor  
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