



Abstract: *In today's hectic life it's next to impossible that we don't forget our things. Many of the times it's the wallet when we are out for shopping, sometimes we forget our important files and documents and we have got an important meeting. And many a times some important documents like passport and so on. Keeping in mind all these problems we decided to work upon it and concluded upon a one simple solution to all the problems and that is the "I-TOUCH". This technique is useful to everyone. In this technique we can give access to all the data by simply using our fingerprint with a secure pin code. It manages all the bank accounts, you can give authorized access to our family members, make payments; can keep important documents such as passport, driving license, etc. It can be customized in many more features. And on top of it we get the best security and can access our data in minutes.*

Keywords: *Fingerprint payment, itouch, online-payment, online-documents.*

I. INTRODUCTION

The day-to-day life is getting more busy and messy and we all can agree on that right. The family, friends, relatives, job, girlfriend/boyfriend and the time always seems a bit off. The rush to get on time everywhere especially for job interviews and something important let's say for passport office, there are tons of reason and places we have to be on time. Pick up a country, just any country which is in developing or developed countries, they all are populated and people are always in rush, USA, Canada, India, China, etc. but let's talk about India.

India is a vastly populated country and there are tons of paper work and big fat files to carry around for the next document we want to get like Aadhaar-card. Now you have to carry leaving certificate, 10th result, 12th result, graduation certificate, pan card, rashan card, voting card, bills, income tax return, etc. I tell u it's hard to get along with the process when u don't have things at one place and you have to drag all the documents for another government or college or school process. Now here is the deal, you can store those documents on an authorized government verifying application/website. The next time u need those documents just open the website or application and transfer or print out the documents whenever needed.

The user will be able to pay their bills via fingerprint and can directly linked to their various bank accounts and also select the card they want to pay from. Let's say you forgot your credit card with the wallet or purse what can you possibly do about it? Here we provide you the most secure and always available way to pay your bills not matter the difficulties. There are many directions mobile banking could go in the future, but the most prevalent seems to be with digital wallet technology. There is already technology for this on the iPhone 6 through "Apple Pay". Apple has partnerships with many of the major banks to handle credit card transactions through their smartphones. Through security measures such as passwords and fingerprint scanners, many customers are comfortable enough to use digital wallets (Baig). This will be a new trend to keep in mind, and there are sure to be more mobile banking technologies created in the future [3]. Under the authorization of the government the Income-tax and the bank account transaction can be also monitored if necessary for national security purpose. We know the government surveillance can sound handy and over-ruled with the privacy over freedom. But the government will only have the transparency to the surveillance and that also if needed under the protocol of national security or gambling. The government cannot change any documents or add them. The documents will as a picture which is uploaded by scanner or digital imaging given by the government.

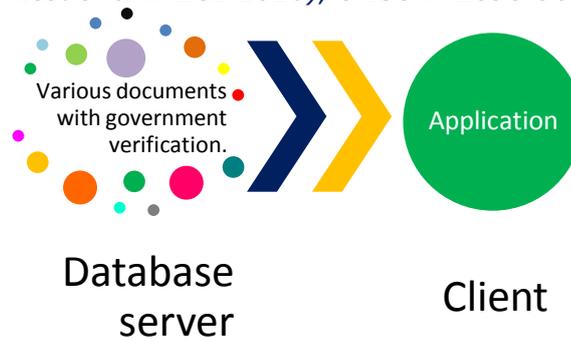
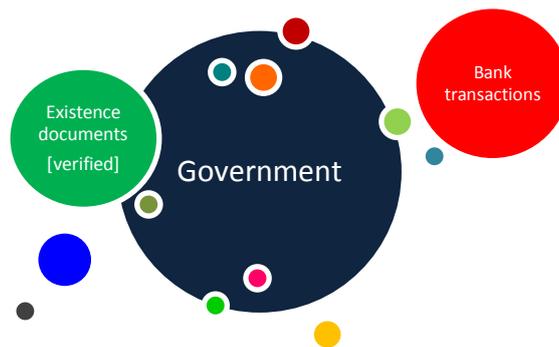


Fig1: Relation between client and database.

After Jan Dhan, the Centre now plans to offer a “digital locker” to every Indian. The government hopes the plan will eliminate the need for people to carry hard copies of certificates issued by states, municipal agencies and other bodies and be the next step to empower citizens [1]. Now the documents of the user can be on the cloud. Government can monitor your income-tax returns, latest bank transaction and documents of the property. What the government will be able to do is pretty much explained in the below figure.



To verify the authenticity of the papers, the departments insist on several levels of verifications that in turn cost money and time. Since they are the basis on which government services are provided, tampering with them has become a huge industry which leads to leakage of welfare funds [2].

The research paper is further divided into following sections: Section II Related Work, Section III Classification, Section IV Analysis, Section V Conclusion, Section VI Acknowledgment and Section VII References.

II. RELATED WORK

Apple Pay is simple to use and works with the cards you already have on the devices you use every day. And because your card details are never shared when you use Apple Pay — in fact, they aren’t stored on your device at all — using Apple Pay on your iPhone, Apple Watch or iPad is the safer and more private way to pay [4]. You can pay your bills by apple pay if you have an apple phone with version 6, 6s, 6plus, 6splus, and future models.

Digital Locker will reduce the administrative overheads of government departments and agencies created due to paper work. It will also make it easy for Indian citizens to receive services by saving time and effort as their documents will now be available anytime, anywhere and can be shared electronically [6]. Digital Locker will provide secure access to government-issued documents. It uses authenticity services provided by Aadhaar [5]. Digital Locker is a great way to make life easier by making the electric verified documents. You can upload any necessary documents you need.

III. CLASSIFICATION

Apple pay is a technology where you can pay the bills with the touch ID which will unlock your wallet in the iphone so basically is the normal net banking. Now what are the requirements to use apple pay:

- iphone (5s, 6, 6 plus, 6s, 6splus, and upcoming models)
- ipad (iPad Pro, iPad Air 2, iPad mini 4, iPad mini 3)
- Apple watch (Paired with iPhone 5 or later.)

Digital locker is an application and website where you can store all your documents which will be verified by the government. All you need is an account on the digital locker by a simple sign up form and following the instructions.

IV. ANALYSIS

Facial expressions analysis most significant part for human computer interaction. Now days, face emotion recognition is most important application of computer vision that can be used for security, entertainment and human machine interface. Automatic face emotion recognition is still challenging & emerging problem with many applications such an automatic surveillance, robot motion, video indexing and retrieval and monitoring systems. Emotion recognition and classification depends upon gesture, pose, facial expression, speech and behavioural reactions, etc. an automatic emotion recognition and classification method is based on Genetic Algorithm and on neural network. This system consists of 3 steps which automatically detect the face emotion image: First, pre-processing such as adjusting contrast, colour segmentation, filtering, and edge detection is applied on the input image. Secondly, features are extracted with projection profile method due to high speed which has taken as processed input image. Finally, in third stage to compute optimized parameters of eyes and lip through the GA, then emotions (neutral, happy, sad, dislike, angry, surprise and fear) is classified using artificial neural network. The proposed system is tested on a face emotion image. The obtained results show that better performance of genetic algorithm along with neural network.

Apple pay is sure a fancy technology, paying your bills on the fingerprints. But I am pretty sure not everyone has the iphone or ipad and certainly that are disadvantage and what if you forgot the phone itself? So we introduce the clients a fingerprint recognizer which will be directly connected to the database and banking access of your accounts. Now there are so many disadvantages of Apple-pay such as: (i.) You can't use it as an ATM. (ii.) You need an iphone or ipad for that. (iii.) You need internet available. (iv.) You can forget your iphone or ipad at home or at work. (v.) You can pay bills only in the shop when apple decided you to give the authorization, etc. Now would u prefer a technology which looks fancy or which can really help you when you need it? You can use your fingerprint and a pin code to access ATM, pay bills, etc. Now you can share your bank account and have a log and instance notification of someone using the same bank account.

Digital locker is a great way to get an access to your documents and is also easy to carry, but why giving a simple surveillance authorization to government can reduce corruption in a way. Now what Digital-Locker doesn't have is the surveillance on the income-tax returns and the purchase details access to the government for a security clearance.

V. ACKNOWLEDGMENT

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VI. CONCLUSION AND FUTURE WORK

Currently we focused upon I touch for banking and documentation but in near future it has wide application and can be customized the way we want and can use it for every purpose.

REFERENCES

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