IMPLEMENTATION ON BIOMETRICS BASED SECURITY IN PAYOUT WITHDRAW SYSTEM IN MLM

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ABSTRACT:- Multi-level marketing (MLM) is a marketing strategy in which sales force is compensated not only for sales they generate, but also for sales of other salespeople that they recruit. Multi-level marketing (MLM) is a controversial marketing strategy in which sales force is compensated not only for sales they generate, but also for sales of other salespeople that they recruit. Thus palm print recognition is a very interesting research area. A lot of work had already been done in this area, but there is still a lot of scope to make systems more efficient. Here, we had tried to analyze already existing systems & thereby propose a new approach. During this instance of time, several different glitches related to palm print recognition have been addressed. Furthermost of the studies has been done in palm print recognition due to its stability, reliability and exclusivity.

1. Introduction

Multi-level marketing (MLM) is a marketing strategy in which sales force is compensated not only for sales they generate, but also for sales of other salespeople that they recruit. Multi-level marketing (MLM) is a controversial marketing strategy in which sales force is compensated not only for sales they generate, but also for sales of other salespeople that they recruit. This recruited sales force is referred to as participant's "down line", & could provide multiple levels of compensation. Other terms used for MLM include pyramid selling, network marketing, & referral marketing. Many pyramid schemes attempt to present themselves as legitimate MLM businesses. Some sources define all MLMs as pyramid schemes, even if they are legal. MLM is illegal in mainland China. According to U.S. Federal Trade Commission (FTC), some MLM companies constitute illegal pyramid schemes which exploit members of organization. MLM is one type of direct selling. Most commonly, salespeople are expected to sell products directly to consumers by means of relationship referrals & word of mouth marketing. MLM salespeople not only sell company's products but also encourage others to join company as a distributor.
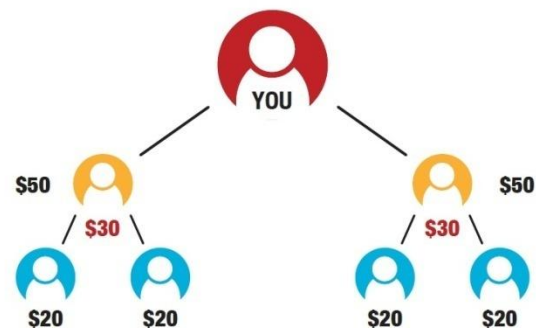

Fig 1 Multi-level marketing

2. Palm print recognition

This system recognizes on basis of palm print of a person. It is reliable due to fact that print patterns are always unique. Palm print is made up of principal lines, wrinkles, & ridges. Three kind of features are in palm print: geometry features (width, length, & area of palm), line features (principal lines, coarse wrinkles, & fine wrinkles), & point features (minutiae & delta points). Palm print verification uses these features to verify identity of a person. However, geometrical features, such as width of palm could be faked easily by making a model of a hand. Delta points & minutiae only could be extracted from fine resolution images [1].

3. A Pyramid scheme in MLM system

A **pyramid scheme** is a business model that recruits members via a promise of payments or services for enrolling others into scheme, rather than supplying investments or sale of products or services. As recruiting multiplies, recruiting becomes quickly impossible & most members are unable to profit; as such, pyramid schemes are unsustainable & often illegal. Pyramid schemes had existed for at least a century in different guises. Some multilevel marketing plans had been classified as pyramid schemes.

4. Literature Review

Peterson & Wotruba (1996) define direct selling as "face-to-face selling away from a fixed retail location" (p. 6). Direct selling refers to way a firm contacts & executes business with their customers. Not all direct selling is multilevel marketing. However, within direct selling industry, there is a common kind of compensation plan that is used by many of leading companies. Sellers are compensated not just for sales they personally generate but for sales generated by people they recruit. Because those

involved are compensated down through multiple levels of recruits (i.e., those they recruit, those their recruits recruit, etc.), this kinds of direct selling is often called multilevel marketing. Recruiting is usually done through personal networking; thus, multilevel marketing is also sometimes referred to as "network marketing." Multilevel marketing is a huge, global industry. Estimates of worldwide sales are as high as ninety billion dollars (Dyer 2001). Estimates of number of people who purchase products & services from multilevel marketing organizations are high, with one study finding that over half of respondents had purchased at least one item from a multilevel marketing company (Kustin & Jones 1995).

The industry appears to be growing. Unfortunately with growth of industry has been growth of questionable companies & practices.

5. Proposed Work

The proposed work is to enhance security using 3D in palm print recognition in payment recognition system. Work Flow for proposed work is shown in **figure** below
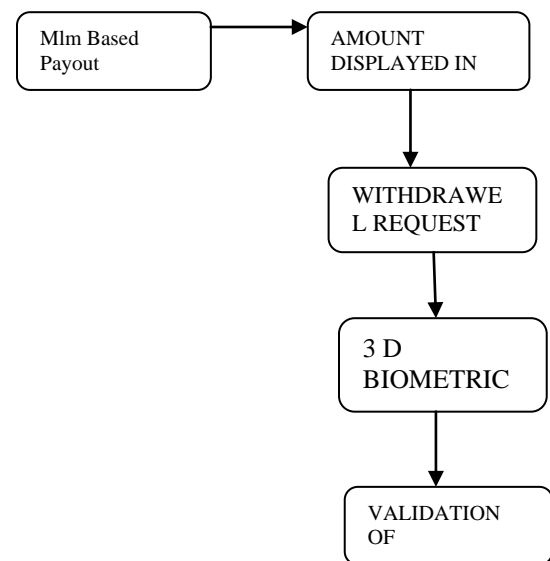
Fig 2 Work Flow for proposed work

Independent non-salaried involved, referred to as distributors (or independent business owners, independent agents, etc.), are authorized to distribute company's products or services. They are awarded their own immediate retail profit from customers plus commission from company, not down lines, through a multi-level marketing compensation plan, which is based upon volume of products sold through their own sales efforts as well as that of their down line firm. The palm print based systems for verification make use of ink marking to capture palm print patterns. These systems are not widely accepted because of high attention & co-operation of users to provide data. Recently digital camera is used to capture images & users hand placing is constrained using pegs.

6. RESULT & DISCUSSION

Multilevel marketing is a way of distributing products/services by which distributors earn income from their own sales & from sales/purchases by those whom they directly or indirectly enroll. Most MLM firms use some form of progressive enrollment to propagate a business venture. To illustrate an MLM reward system under simple terms assume each participant enrolls others creating a *down line* of enrollment levels.
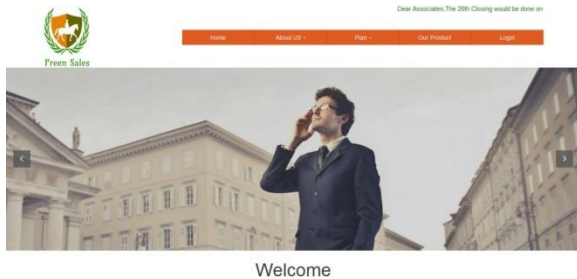

Fig 3 Home page of a MLM company

Data Analysis work

Mode	Traditional 3D	Proposed 3D
% Matched (Face 1)	93.34	89.23
% Matched (Face 2)	92.12	88.32

Table1 Different modes in Traditional 3d & proposed 3d
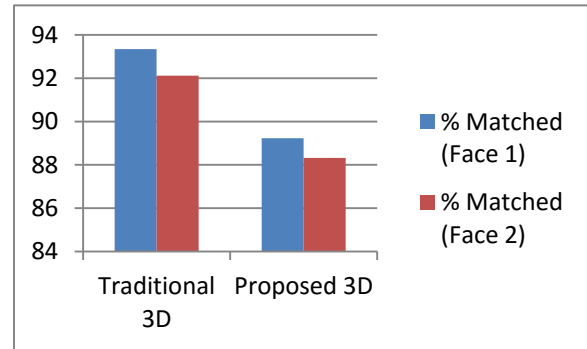
Fig 4 Comparative chart in Traditional 3d & proposed 3d

Mode	Traditional 3D	Proposed 3D
Time Taken in (Sec)	0.060087	0.0169867

Table 2 Time taken in Traditional 3d & proposed 3d
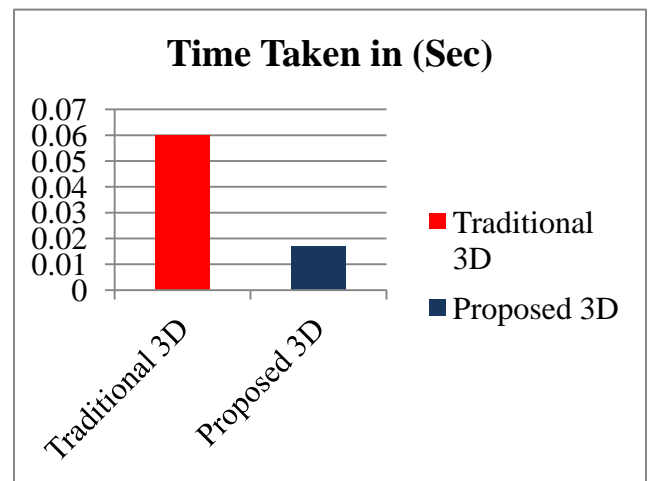
Fig 5Comparative chart in time taken

Mode	Traditional 3D	Proposed 3D
File Size(Bytes)	19072	6949

Table 3 File size Traditional 3d & proposed 3d
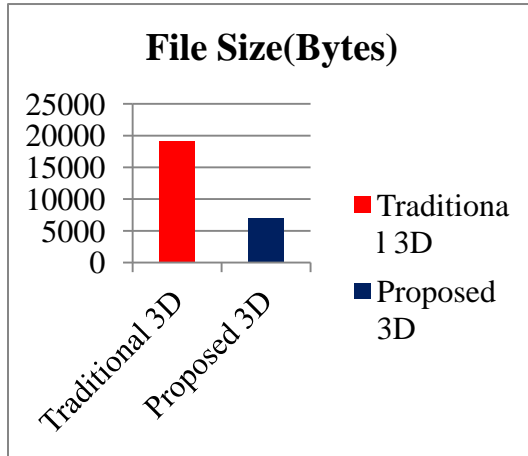
Fig 6 Comparative chart in File size Traditional 3d & proposed 3d

	TTEST	
	ONE TAIL	TWO TAIL
Paired	0.012468469	0.024936938
Two Sample Equal Variance	0.01754335	0.0350867
Two Sample Unequal Variance	0.020617923	0.041235847

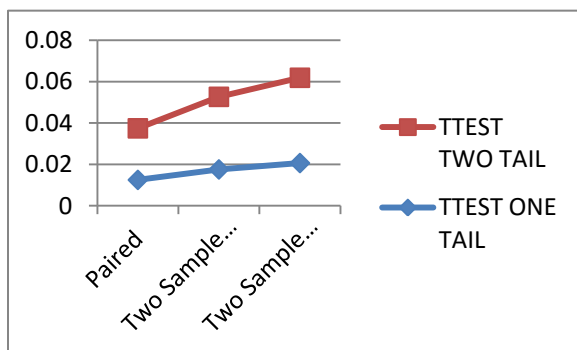Table 4 T-Test in case of one tail & two tail

Fig 7 Comparative chart in T-Test in case of one tail & two tail

7.   CONCLUSION

During this instance of time, several different glitches related to palm print recognition have been addressed. Furthermost of the studies has been done in palm print recognition due to its stability, reliability and exclusivity. This research would increase the security of payment withdrawal system. Furthermore it has been used for law enforcement, civil applications and access control applications. Verification rate can be calculated by using False Acceptance Rate   (FAR), False Rejection Rate (FRR), as well as Equal Error Rate (EER). FAR is the percentage of accepted not genuine claims over the total number of not genuine accesses. FRR is the percentage of rejected genuine claims over the total number of genuine accesses. For 3 D recognition multidimensional data has been taken and complexity of algorithm increases as the array of matrix are compared in such cases. It will increase the accuracy but takes lot of time on rendered images. So we have extract only useful part of biometric object such as pattern of palm in multidimensional form. Such system would be useful in banking security systems as well as criminal identification system.

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