

New liveness detection feature

September 23, 2022

In news—The new feature has been added by the Unique Identification Authority of India (UIDAI) to protect withdrawals through the Aadhaar Enabled Payment System (AEPS) system against fraud.

About the new feature-

- A new liveness detection feature for fingerprint authentications as part of the Aadhaar-enabled payment system to prevent people from successfully carrying out biometric spoof **attacks as a method of theft**.
- **The update introduces the feature through software**, which has been pushed out remotely to all devices used in biometric AePS authentication.
- A report from the Reserve Bank of India says that **during fiscal 2022, AePS was used for 1.11 billion cash withdrawals** totalling just under 3 trillion Indian rupees.

What is liveness detection?

- In biometrics, **liveness detection refers to a system's capacity to determine whether a fingerprint, face, or other biometric is genuine** (taken from a live individual present at the time of capture) or not (from a spoof artifact or lifeless body part).
- **Biometric liveness refers to the use of computer vision technology to detect the genuine presence of a living user**, rather than a representation such as a photograph or a mask.

Aadhaar Enabled Payment System(AEPS)

- AEPS is a payment service that **allows a bank customer to use Aadhaar as his/her identity to access his/her Aadhaar enabled bank account** and perform basic banking transactions like balance enquiry, cash withdrawal, remittances through a Business Correspondent.
- The AEPS machine works like a Point of Sale (POS) machine. Instead of a debit/credit card pin, the merchant will have to key in the customer's Aadhaar number and authenticate the transaction using the customer's biometric data.