



## Artificial Intelligence-Based Billing System: Fingerprint Mechanism ⊗

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### Abstract

In our daily lives, we conduct billions of payment transactions, yet each payment method requires the transport of a substance. It is typical for users to have a variety of payment materials on hand, such as cash, credit cards, and even mobile phones. Meanwhile, these goods are easily stolen or misplaced. People suffer enormous trauma as a result of these incidents. This chapter details a biometric payment application created to introduce the concept of hardware less payments. It allows users to pay anytime and anywhere by registering their finger without any hardware. This involves registering user information once, and then all subsequent transactions are confirmed and processed by the user's fingerprint, with the application managing the entire process. This solution creates a new payment option and eliminates the risk of shipping valuables abroad. For the company, this application enables an efficient and secure payment system.

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## Literature Review

For generations, the desire for possessions has been a part of our existence. People in a society demanded something in return for products. It was known as the Barter system, in which products were swapped for other goods. It was eventually determined that the value and quantity of products differed from one another. It resulted in the creation of currency. Currency notes, cheques, demand draughts, and a few more paper-based transactions were common payment methods a decade ago. Due to their simplicity, currency bills were one of the most simple payment options. However, if the amount was bigger, a large amount of cash had to be transferred, which was inconvenient.

Because cash transactions are difficult to account for, they contribute less to GDP discussed in the paper proposed by Hanzal et al (2019). Cheques and demand draughts alleviate the problem of increased currency volume, but they are a significantly slower process that can take up to three working days.

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