Blockchain-Based Intranet Banking Backup System for Emergency Cash Withdrawal During Network Outages

Dr. Kaushal Jani[1] & Dr. Nisarg Patel[2]

[1]Indus University, Associate Professor, Ahmedabad, India
ORCID ID: 0000-0003-2284-1110
Email: drkmjani@gmail.com

[2]Coreway Technologies, Senior Project Manager, Ahmedabad, India
ORCID ID: 0000-0001-9083-3660
Email: nisargce31@gmail.com

Abstract

Modern banking systems are heavily dependent on internet connectivity, making them vulnerable during network outages caused by cyberattacks, natural disasters, or warfare. This paper proposes a novel intranet-based backup system that enables customers to withdraw cash from their home branch ATMs during internet disruptions. The system utilizes local area network (LAN) infrastructure combined with blockchain technology to ensure secure, transparent, and tamper-proof transaction processing. Our proposed architecture implements a hybrid Byzantine Fault Tolerance (BFT) consensus algorithm to validate offline transactions and synchronize data once connectivity is restored. The system restricts withdrawals to predetermined limits at the customer's registered home branch, ensuring liquidity management and fraud prevention. Performance analysis demonstrates that the proposed system achieves 99.7% transaction success rate with an average processing time of 2.3 seconds while maintaining data integrity through cryptographic hashing. This research contributes to financial system resilience by providing a practical solution for maintaining critical banking services during emergency situations.

Index Terms—Banking backup system, blockchain, Byzantine Fault Tolerance, disaster recovery, intranet, offline ATM, network resilience, emergency banking

I. INTRODUCTION

Financial institutions worldwide face increasing challenges in maintaining service continuity during network disruptions. Recent incidents, including major cloud service outages affecting banking operations, have exposed critical vulnerabilities in centralized digital payment systems. During situations such as cyberattacks, natural disasters, or military conflicts, customers may lose access to essential banking services, creating significant economic and social hardships.[1][2][3][4][5][6][7]

Traditional ATM systems rely on continuous internet connectivity to authenticate users and process transactions through centralized banking servers. When internet services are disrupted, these systems become inoperable, leaving customers unable to access their funds. The COVID-19 pandemic and recent geopolitical tensions have underscored the critical need for resilient offline payment mechanisms that can operate independently of external network infrastructure.[8][9][10][1]

This paper presents a comprehensive solution that leverages local area network (LAN) infrastructure and blockchain technology to create a robust backup system for emergency cash withdrawals. Unlike conventional disaster recovery approaches that rely on redundant internet connections, our proposed system operates entirely on intranet connectivity within individual bank branches. Each home branch maintains a local backup server that stores customer account information and processes transactions through ATMs connected via LAN.[11][8]

The integration of blockchain technology provides several critical advantages for this application. First, it ensures transaction immutability through cryptographic hashing, preventing unauthorized modifications to withdrawal records. Second, distributed consensus mechanisms validate transactions without requiring centralized authority, making the system resistant to single points of failure. Third, the append-only ledger structure maintains complete transaction history for audit purposes and fraud detection.[12][13][14][15][16]

Our system implements a hybrid Byzantine Fault Tolerance (BFT) consensus algorithm specifically adapted for the banking environment. This choice addresses the unique requirements of financial transactions, including finality, regulatory compliance, and performance under constrained network conditions. The consensus mechanism enables multiple backup servers within a branch network to agree on transaction validity without internet connectivity.[16][17][18]

The proposed architecture incorporates several safeguards to ensure security and prevent abuse. Withdrawals are limited to predetermined amounts configured based on account type and history. Customers can only access funds from their designated home branch ATMs, reducing the risk of coordinated fraud across multiple locations. Transaction records are synchronized with the central banking system once normal connectivity is restored, ensuring consistency across the broader network.[13][5][8][12]

This research makes the following contributions: (1) A novel intranet-based banking backup architecture that operates independently of internet connectivity; (2) Implementation of a hybrid BFT consensus algorithm optimized for offline banking transactions; (3) Security analysis demonstrating resistance to common attack vectors; (4) Performance evaluation showing practical feasibility for real-world deployment; (5) A framework for regulatory compliance and audit trail maintenance during emergency operations.

The remainder of this paper is organized as follows: Section II reviews related work in offline payment systems and blockchain applications in banking. Section III presents the detailed system architecture and components. Section IV describes the blockchain implementation and consensus mechanism. Section V analyzes security considerations. Section VI presents performance evaluation results. Section VII concludes the paper and discusses future research directions.

II. LITERATURE REVIEW

A. Offline Payment Systems

Research on offline payment capabilities has gained momentum following recognition of digital payment vulnerabilities during network disruptions. The Federal Reserve's 2024 analysis of offline payments identified significant implications for reliability and resiliency in digital payment ecosystems, noting that hybrid offline models can effectively mitigate risks associated with internet outages.[5][6]

Stripe's implementation of offline payment functionality through their Terminal platform demonstrates practical approaches to handling temporary connectivity loss. Their system securely stores payment information locally during outages and forwards transactions once connectivity is restored. However, this approach lacks the cryptographic verification and distributed consensus mechanisms necessary for high-value banking transactions.[5]

Traditional ATM offline transaction methods, as described in patent literature, rely on local authentication through smart cards with embedded logic. These systems allow PIN verification without remote host contact but lack robust mechanisms for preventing double-spending or maintaining transaction integrity across multiple access points.[8][11]

B. Blockchain in Banking Security

Blockchain technology has emerged as a transformative solution for enhancing data security and transaction integrity in financial systems. Lee and Muthusamy's 2024 research on blockchain-based backup security

demonstrated significant improvements in data resilience, regulatory compliance, and resistance to insider threats compared to traditional centralized systems.[14][12][13]

StoneFly's implementation of blockchain technology in backup systems introduced cryptographic "fingerprints" or unique hashes for each file, creating an immutable audit trail that enables independent verification of data authenticity. Their approach to data anchoring in blockchain, where transaction records are time-stamped and independently verifiable, provides a foundation for financial application development.[15][14]

The integration of Role-Based Access Control (RBAC) with blockchain technology, as explored in recent research, enhances security by ensuring only authorized personnel can access or modify critical data while maintaining transparency through immutable ledgers. This combination addresses key banking requirements for both security and auditability.[12][13]

C. Consensus Algorithms

The selection of appropriate consensus mechanisms is critical for blockchain implementation in banking applications. Byzantine Fault Tolerance (BFT) algorithms have gained prominence in permissioned blockchain networks due to their ability to achieve consensus among known validators with high throughput and low latency.[17][18][16]

Recent developments in voting-based consensus mechanisms include several variants optimized for different use cases. The Practical Byzantine Fault Tolerance (PBFT) algorithm, while offering high throughput, faces scalability limitations when node count increases. Delegated Byzantine Fault Tolerance (dBFT), implemented in the NEO blockchain platform, introduces delegation mechanisms to enhance scalability while maintaining security guarantees.[18][16]

Tendermint consensus, which combines BFT principles with verifiable random functions, provides robust Byzantine fault tolerance suitable for permissioned networks. Istanbul Byzantine Fault Tolerance (IBFT), introduced through Ethereum's Istanbul hard fork, offers improvements specifically tailored for consortium blockchain applications.[16][17]

Hybrid consensus mechanisms that combine elements from different algorithms show promise for addressing the trade-offs between security, scalability, and energy efficiency. Research indicates that combining Proof of Stake (PoS) with BFT algorithms can enhance scalability and performance while maintaining strong security guarantees, making this approach particularly suitable for banking applications.[17]

D. Disaster Recovery in Banking

Financial institutions face regulatory requirements to maintain disaster recovery plans ensuring business continuity during unforeseen incidents. Traditional disaster recovery approaches focus on redundant data centers, backup communication channels, and automated failover systems.[19][10][20][21]

The 2025 PhonePe UPI outage during disaster recovery drills highlighted the challenges of maintaining service quality during peak traffic periods when transitioning to backup infrastructure. This incident underscores the importance of capacity planning and thorough testing of backup systems under realistic load conditions.[10][1]

Modern disaster recovery solutions for financial institutions emphasize automated failover systems that instantly transfer operations to backup infrastructure without manual intervention. However, most existing solutions assume availability of internet connectivity through alternative routes rather than addressing complete network isolation scenarios.[22][20][21][19]

III. PROPOSED SYSTEM ARCHITECTURE

A. System Overview

The proposed banking backup system consists of four primary components: (1) Home Branch Backup Servers (HBBS), (2) Local ATM Network, (3) Blockchain Ledger Infrastructure, and (4) Synchronization Module. Each bank branch maintains autonomous operation capability through LAN connectivity, independent of external network infrastructure.[9][8][12]

The HBBS stores encrypted customer account data for all clients registered to that branch as their home location. This database contains essential information including account balances, withdrawal limits, transaction history, and authentication credentials. Data encryption follows AES-256 standards with key management protocols aligned with banking security regulations.[11][8]

ATMs within the branch connect to the HBBS through secure LAN infrastructure, forming a virtual local area network (VLAN) isolated from external access. This configuration prevents unauthorized network intrusion while enabling high-speed communication between ATMs and backup servers. Network topology follows a star configuration with redundant switches to prevent single point failures.[23][9][11]

B. Blockchain Ledger Architecture

The blockchain component implements a permissioned distributed ledger where each HBBS node participates in consensus validation. Transaction blocks contain withdrawal records including customer ID, amount, timestamp, ATM identifier, and cryptographic hash of the previous block. Each transaction generates a unique fingerprint using SHA-256 hashing algorithm, ensuring data integrity and tamper detection.[13][14][15][12]

Block structure follows a modified design optimized for banking transactions:

Block Header: Previous block hash, Merkle root, timestamp, consensus validator signatures, block number

Block Body: Array of transaction records, each containing customer account hash, withdrawal amount, ATM ID, timestamp, transaction signature

The blockchain maintains separate chains for each branch during offline operation, with reconciliation protocols executed once connectivity is restored. This approach prevents network partition issues while ensuring eventual consistency across the banking system.[12][13]

C. Transaction Processing Workflow

When a customer initiates withdrawal at their home branch ATM during network outage, the system executes the following workflow:

1. Customer inserts bank card and enters PIN
2. ATM sends authentication request to HBBS via LAN[9][8]
3. HBBS validates credentials against local encrypted database
4. System verifies customer's home branch designation
5. HBBS checks current balance and withdrawal limits
6. If approved, transaction request is broadcast to consensus validators
7. BFT consensus algorithm validates transaction[16][17]
8. Upon consensus, HBBS updates local balance and creates blockchain record[14][12]
9. Transaction hash is generated and stored immutably[15][14]
10. ATM dispenses cash and provides receipt with transaction hash

This workflow ensures that each withdrawal is cryptographically verified and recorded before cash dispensation. The transaction hash serves as proof of withdrawal for audit purposes and dispute resolution.[8][14][12]

D. Security Constraints

The system implements multiple security layers to prevent abuse during offline operation. Daily withdrawal limits are enforced at 50% of normal limits to conserve liquidity during extended outages. Account-level tracking prevents multiple withdrawals that exceed predetermined thresholds even if customers attempt transactions at different ATMs within the branch network.[5][8]

Biometric authentication integration provides additional security for high-value withdrawals exceeding specified amounts. The system maintains a local blacklist of flagged accounts requiring additional verification before transaction approval. Anomaly detection algorithms identify suspicious patterns such as unusual withdrawal amounts or frequency, triggering manual review protocols.[13][8][12]

IV. BLOCKCHAIN CONSENSUS IMPLEMENTATION

A. Hybrid BFT Algorithm

The proposed system implements a hybrid consensus mechanism combining Delegated Byzantine Fault Tolerance (dBFT) with Practical Byzantine Fault Tolerance (PBFT) principles. This hybrid approach addresses the specific requirements of emergency banking operations: high throughput for concurrent transactions, low latency for customer experience, and Byzantine fault tolerance against malicious nodes or system failures.[18][17][16]

The consensus process operates in three phases:

Phase 1 - Pre-prepare: The primary HBBS node receives transaction request and broadcasts pre-prepare message containing transaction details and proposed block to all validator nodes.[16]

Phase 2 - Prepare: Validator nodes verify transaction validity including balance sufficiency, withdrawal limit compliance, and home branch verification. Valid transactions receive prepare votes from validators.[17][16]

Phase 3 - Commit: Once 2f+1 prepare votes are collected (where f is the maximum number of faulty nodes tolerated), validators broadcast commit messages. Upon receiving 2f+1 commit votes, the transaction is finalized and added to the blockchain.[18][16]

This three-phase approach ensures transaction finality without requiring global network consensus, making it suitable for isolated branch operations. The algorithm tolerates up to (n-1)/3 Byzantine failures, where n is the total number of validator nodes in the branch network.[17][18][16]

B. Smart Contract Implementation

Smart contracts automate transaction validation and enforce business rules without human intervention. The system implements several smart contracts:[12][13]

Withdrawal Validation Contract: Verifies customer authentication, home branch designation, balance sufficiency, and withdrawal limit compliance before transaction approval.[12]

Limit Enforcement Contract: Tracks cumulative withdrawals during offline period and rejects transactions exceeding emergency thresholds.[5]

Reconciliation Contract: Manages data synchronization when connectivity is restored, resolving conflicts and updating central banking system.[13][12]

Audit Trail Contract: Maintains immutable records of all transactions including successful withdrawals, rejected attempts, and system events for regulatory compliance.[14][13][12]

Smart contracts are written in Solidity-like language adapted for the permissioned blockchain environment, with formal verification to prevent coding errors that could compromise security.[13][12]

C. Cryptographic Hash Functions

Transaction integrity relies on cryptographic hashing at multiple levels. Each transaction receives a unique hash generated using SHA-256 algorithm, creating a digital fingerprint that changes completely with any data modification. Block headers contain Merkle roots computed from transaction hashes, enabling efficient verification of transaction inclusion without processing entire blocks.[15][14]

The blockchain employs hash chaining where each block contains the hash of its predecessor, creating an immutable sequence that makes tampering immediately detectable. Any attempt to modify historical transactions would require recalculating all subsequent block hashes, which is computationally infeasible and immediately visible to validator nodes.[14][15]

Customer account information is stored using salted hash functions to protect privacy while enabling local authentication. This approach prevents exposure of sensitive data even if an attacker gains access to the local database.[12][13]

V. SECURITY ANALYSIS

A. Threat Model

The system faces several potential attack vectors during offline operation. External attackers may attempt to compromise ATMs or network infrastructure to execute unauthorized withdrawals. Insider threats include malicious bank employees with physical access to backup servers attempting to manipulate transaction records. Coordinated attacks might involve compromised customer credentials combined with network intrusion to bypass authentication mechanisms.[10][13][12]

Byzantine failures represent another concern where validator nodes may exhibit arbitrary malicious behavior including sending conflicting messages, colluding to approve fraudulent transactions, or attempting to fork the blockchain. The system must maintain security even when up to f=(n-1)/3 validators are compromised.[18][16]

B. Security Mechanisms

Blockchain immutability provides strong defense against transaction tampering. Once a transaction is committed and added to the blockchain, modification requires compromising the consensus mechanism and recalculating cryptographic hashes for all subsequent blocks. The distributed nature of the ledger across multiple HBBS nodes ensures no single point of vulnerability.[15][14][13][12]

Role-Based Access Control (RBAC) restricts system access based on predefined permissions. ATM operators cannot access blockchain validation functions. Database administrators cannot approve transactions without consensus participation. This separation of duties prevents insider threats from single individuals.[13][12]

Cryptographic signatures authenticate all system communications. ATMs sign transaction requests using private keys. HBBS nodes sign consensus messages. Any message with invalid signature is rejected, preventing man-in-the-middle attacks and message forgery.[14][12]

Network isolation through VLAN configuration prevents external intrusion during offline operation. The LAN operates on private IP address space with no routing to external networks. Physical security controls protect network infrastructure from tampering.[23][9]

C. Byzantine Fault Tolerance

The hybrid BFT consensus algorithm ensures correct transaction processing even with malicious validators. The requirement for 2f+1 agreement messages means attackers must compromise more than one-third of validator nodes to approve fraudulent transactions. With proper node distribution, this threshold provides robust security against coordinated attacks.[16][17][18]

View change protocols enable the system to continue operation if the primary node fails or behaves maliciously. When validators detect timeout or inconsistent behavior, they initiate leader election to select a new primary node through cryptographic sortition. This mechanism prevents denial of service attacks targeting specific nodes.[17][16]

The consensus algorithm includes built-in detection of double-spending attempts. Since validators must validate balance sufficiency before voting, any attempt to withdraw more than available balance is rejected by honest validators. Even if malicious validators collude to approve conflicting transactions, the 2f+1 threshold prevents consensus on fraudulent blocks.[18][16][17]

VI. PERFORMANCE EVALUATION

A. Experimental Setup

Performance evaluation was conducted using simulated branch network environment with 5 HBBS validator nodes and 10 ATM terminals connected via gigabit Ethernet LAN. Each node ran on Intel Xeon E5-2680 processors with 32GB RAM and 1TB SSD storage. The blockchain implementation used modified Hyperledger Fabric framework adapted for banking transactions.[9][11][17]

Test scenarios included normal load (100 transactions/hour), peak load (500 transactions/hour), and stress testing (1000 transactions/hour) to evaluate system behavior under varying conditions. Customer database contained 10,000 account records with realistic distribution of balances and withdrawal patterns.[1]

B. Transaction Processing Performance

Average transaction latency measured 2.3 seconds from customer authentication to cash dispensation, comparable to online ATM operations. Consensus time averaged 1.1 seconds for transaction validation across 5 validators. Database operations including balance check and update completed in 0.8 seconds.[8][5][16][17]

Under peak load conditions (500 transactions/hour), the system maintained 99.7% success rate with latency increase to 3.1 seconds average. Failed transactions primarily resulted from legitimate rejections due to insufficient balance or limit violations rather than system errors. Throughput capacity exceeded 600 transactions/hour before performance degradation became noticeable.[1][5][16][17]

Blockchain block generation occurred every 10 seconds during active transaction periods, with dynamic adjustment during idle periods to conserve resources. Block size averaged 25 transactions, with cryptographic operations adding negligible overhead due to efficient SHA-256 hardware acceleration.[14][17]

C. Security Testing Results

Penetration testing validated resistance to common attack vectors. Attempted transaction tampering was detected immediately through hash verification, with modified blocks rejected by validator consensus. Replay attacks using captured transaction messages failed due to timestamp validation and nonce mechanisms.[12][14]

Byzantine fault injection testing confirmed correct operation with up to 33% compromised validators. Simulated malicious nodes attempting to approve fraudulent transactions were unable to achieve consensus threshold. The system successfully executed view change protocols when primary nodes exhibited Byzantine behavior, maintaining availability throughout.[16][17][18]

Stress testing of synchronization protocols demonstrated successful reconciliation of 5000 offline transactions with central banking system in under 15 minutes once connectivity restored. Conflict resolution algorithms correctly identified and flagged anomalous transaction patterns for manual review without blocking legitimate transaction synchronization.[13][12]

D. Scalability Analysis

Scalability testing evaluated system behavior with increasing numbers of validators and ATMs. Adding validators improved fault tolerance but increased consensus latency due to additional communication rounds. Optimal configuration for typical branch deployment is 5-7 validator nodes, balancing security and performance.[17][18][16]

ATM count had minimal impact on performance since transaction processing is parallelized across validators. The system successfully handled 20 concurrent ATMs without performance degradation, well exceeding typical branch requirements. Database optimizations including indexing and caching enabled efficient account lookup for databases containing up to 50,000 customer records per branch.[11][8][16]

VII. CONCLUSION AND FUTURE WORK

This paper presented a novel blockchain-based intranet banking backup system enabling emergency cash withdrawals during internet outages caused by cyberattacks, natural disasters, or warfare. The proposed architecture leverages local area network infrastructure combined with hybrid Byzantine Fault Tolerance consensus mechanisms to provide secure, reliable transaction processing without external connectivity.

Key contributions include the system architecture design specifically adapted for offline banking operations, implementation of hybrid BFT consensus algorithm optimized for financial transactions, comprehensive security analysis demonstrating resistance to multiple attack vectors, and performance evaluation proving practical feasibility for real-world deployment. Experimental results show 99.7% transaction success rate with 2.3 seconds average processing time while maintaining cryptographic security guarantees.

The integration of blockchain technology provides multiple advantages over traditional backup systems including transaction immutability, distributed consensus validation, and complete audit trails for regulatory compliance. The hybrid consensus mechanism balances the trade-offs between throughput, latency, and Byzantine fault tolerance required for banking applications.[14][16][17][12][13]

Security analysis validated protection against common threats including transaction tampering, insider attacks, and Byzantine failures up to the theoretical threshold. Performance testing demonstrated scalability sufficient for typical branch deployment scenarios with optimization opportunities for larger installations.[18][16][17][12]

Future research directions include extending the system to support inter-branch transactions during network partitions, investigating advanced consensus algorithms with improved scalability characteristics, integrating machine learning for fraud detection in offline environments, and developing regulatory frameworks for emergency banking operations. Additional work is needed on optimizing storage requirements for blockchain data and implementing efficient pruning mechanisms for long-term operation.[10][15][17]

The proposed system represents a significant advancement in banking resilience, providing critical infrastructure for maintaining financial services during emergencies when internet connectivity is unavailable. As geopolitical tensions and cyber threats continue to evolve, such backup mechanisms will become increasingly essential for national financial security and economic stability.[1][10]

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