

# One-Time Passwords

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## One-Time Password



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- One-Time Password (OTP)
  - A password that is valid for only one login session or transaction
  - A.k.a. dynamic password, dynamic pin
- Pros
  - Not vulnerable to replay attack
  - Not vulnerable to password-reuse attack
- Cons
  - Hard to remember, so you need additional technology

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## Methods



- Based on time-synchronization
- Based on the previous password
- Based on a challenge

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## OTP BASED ON TIME SYNCHRONIZATION

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## Time synchronization (→)



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Used by some banks when they give you HW token

- **Prover** ( $V_{\text{sen}}$ )
  - Hardware token, clock<sub>p</sub>
- **Verifier:**
  - Authentication server, clock<sub>v</sub>, Server (bank) with a clock
- Prover and Verifier share a secret key  $k$
- Problems
  - Clocks of prover and verifier are roughly synchronised
  - Network latency, user delay, clock skews

Clock  $C_p$  in particular is not very accurate

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## Time synchronization (→)



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- **Time Parameters**
  - $T_0$  = initial time
  - $T$  = current time
  - $X$  = time steps in a second
  - $C$  = # of time-steps between  $T_0$  and  $T$ 
    - $C = (T - T_0)/X$  • not /?
  - $W$  = acceptance window
- **Key**
  - Key  $k$  shared between prover and verifier

$X$  increases granularity for checks:



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Tip: say  $T$  is current time,  $T_0$  initial time and we compute  $C$  given # time steps in a second

Io posso decidere e prendere ogni singolo blocco. Poi seleziono un chunk e aumento granularità.

## Time synchronization

Imagine 2FA. This is the second factor



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### • The protocol

#### – Prover

- $T_p \leftarrow \text{clock}_p()$
- $C_p = (T_p - T_0)/X$
- $\text{HOTP} = \text{HMAC}_k(C_p)$

Computes the hash

#### Authenticator

There is a delay here

```

 $T_v \leftarrow \text{clock}_v()$ 
for all  $t$  in  $[T_v - W/2, T_v + W/2]$  {
   $C_v = (t - T_0)/X$ ;
  if ( $\text{HOTP} == H_k(C_v)$ )
    return TRUE;
}
return FALSE

```

<-----TRUE|FALSE----->

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- 7 Problem:  $C_p$  depends on time of prover, but clocks are not synchronised and there is delay. So verifier sets a window in which we try the possible values we have. Value of  $X$  tells me distance between two different times. And I can play on acceptance window. Larger windows are less secure, smaller ones increase prob. of denial of service.

## Time synchronization



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- D. M'Raihi, S. Machani, M. Pei, J. Rydell. TOTP: Time-Based One-Time Password Algorithm, [RFC 6238](#), IETF, May 2011

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# OTP BASED ON THE PREVIOUS PASSWORD

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## The Lamport's scheme



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- Hash List

- Setup

- Seed  $p_0 \leftarrow \text{random}()$
- $p_i = H(p_{i-1})$ ,  $i = 1, \dots, n$
- $p_n$  is stored at the verifier by *offline means*

- Password verification

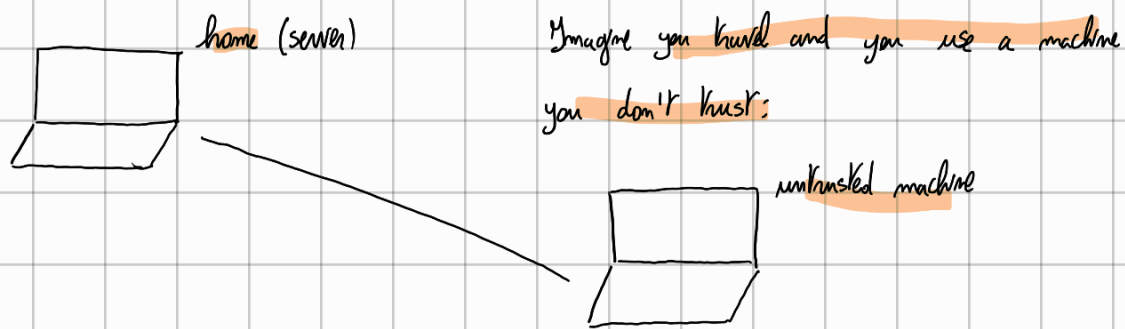
- Prover sends  $p_{n-1}$  to Verifier
- Verifier returns  $(p_n == H(p_{n-1}))$
- More in general
  - Verifier returns  $(p_i == H(p_{i-1}))$  or  $(p_i == H^i(p_0))$
  - 2<sup>nd</sup> form in case  $p_i$  are not verified sequentially

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If you type in your pwd, it could be compromised on untrusted machine.

One solution: Lamport's scheme: suppose you are user.

You generate  $p_0$  which is a random number. You start computing  $p_0$  and compute

$p_1 = H(p_0)$ , then  $p_2 \xrightarrow{H} p_3 \xrightarrow{H} \dots \rightarrow p_m$ . Those are each a number of pwds you can use.

So pwd generation goes from  $p_0 \rightarrow p_m$ . And you give  $p_m$  to the home by offline means. And then you start using pwd in reverse order.

First login uses  $p_{m-1}$ , that is received by home server. home checks whether

$$H(p_{m-1}) = p_m.$$

If  $p_{m-1}$  is compromised, it cannot be reused and you cannot compute  $p_{m-2}$  because that is the preimage of  $p_{m-1}$ .

Notice also that if one pwd gets lost, I don't need to follow a strict order.

I could send  $p_1$ , and hash  $p_0$  5 times to see if it is correct.

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# OTP BASED ON A CHALLENGE

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Challenge-response

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- Prover and Verifier share a key  $K$

– **Verifier**

```
chl ← random()
send(Prover, chl)
```

Prover

```
res = HK(chl)
send(Verifier, res)
```

return (res == H<sub>K</sub>(chl))

Handwritten notes:

- generates a random #
- sends challenge to prover
- prover computes
- MAC as a response
- You can also replace H by digital signature

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NOTE: Prover has no proof that they are talking to a verifier. It is important that challenge is generated in a random, unpredictable way.

① If you need mutual auth, use other protocols

