



# OWASP Dallas

Unspoofable Anti-Phish Codes  
Reduce Risk of Data breach & Fraud ~ 0

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I changed all my passwords to "incorrect".

So whenever I forget, it will tell me "Your password is incorrect"

# Impact Across Every Industry –Phishing, ATO

## FACTS & FIGURES

**3X**

**Account takeovers tripled in 2018**

**\$10.6B**

**Financial fraud loss totaled \$10.6 billion in 2018**

**81%**

**Credential compromise were at the heart of 81% of the total reported data breaches**

**\$5M**

**On average, a data-breach cleanup costs at least \$5 million**

\*Javelin, Verizon, Ponemon 2018

Fraud Victims and Losses Continue Three-Year Rise



Source: 2018 Identity Fraud Study, Javelin Strategy & Research

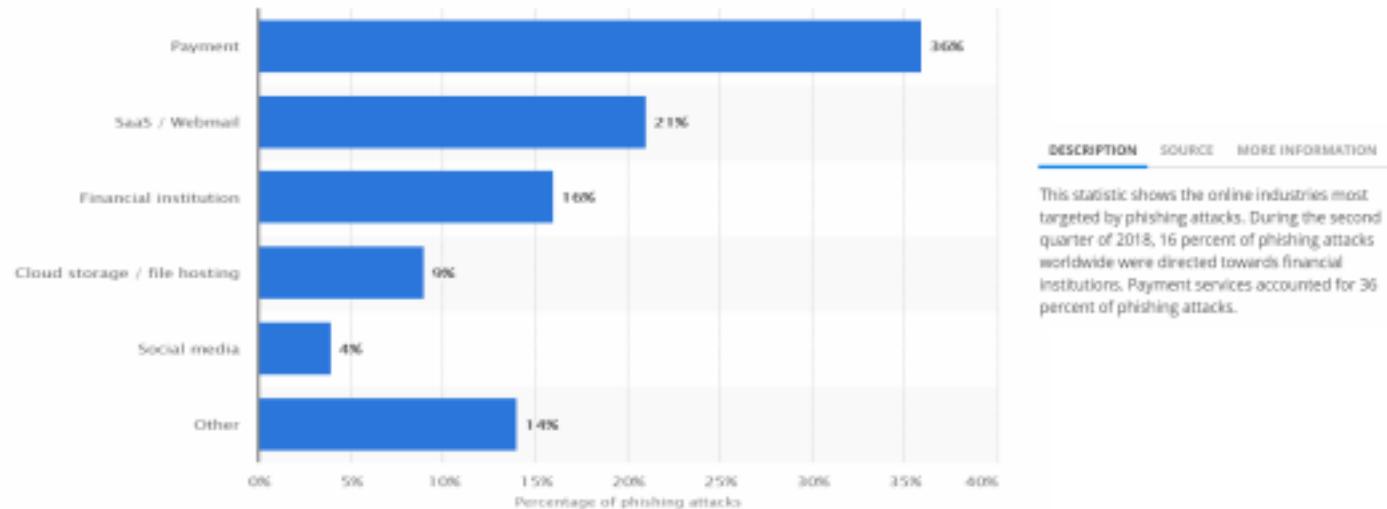
**JAVELIN**

## THREAT CONTINUES TO GROW

with the increase on sophistication and automation of 2-Factor Phishing

# Phishing: Low Cost, Big Impact for Hackers

## Online industries most targeted by phishing attacks as of 2nd quarter 2018\*



# Why Phishing Works in Practical World?

- It is a numbers game – Probability –0.01% but population set >> millions
- **SSL cert padlock – utility severely diminished**



<https://securelogin.citibank.servicescustomerbanking.dsgdsjgdsjhdshjdsfjhsdjkksdjaskjsdfjksdkfjsadhgj.evil.com>

Match Top-level-domain. Lock is green, no alert!

**Recent real-time proxies (MiM) to impersonate websites**

# Hey, wait a second...

We have 2-factor authentication!



# 2-Factor Authentication



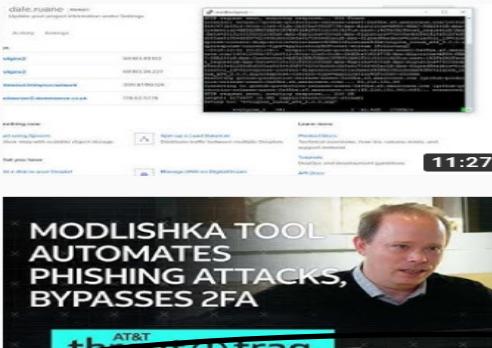
My Little Password

We are secure!



# Welcome Advanced 2FA Phishing Automation

FILTER



## Phishing with 2FA enabled (Evilginx 2)

DemmSec • 8.9K views • 5 months ago

Learn how to set up Evilginx2 which can be used to phish a target even if they have 2FA enabled. The contents of this video are ...

4K

## 1/17/19 Modlishka Tool Automates Phishing Attacks, Bypasses 2FA | AT&T ThreatTraq

AT&T Tech Channel • 1.7K views • 2 months ago

<http://go.att.com/d45310ab> Originally recorded January 17, 2019 AT&T ThreatTraq welcomes your e-mail questions and feedback ...



## New Exploit Hacks LinkedIn 2-factor Authentication

KnowBe4 • 51K views • 10 months ago

Kevin Mitnick shows how the exploit is based on a credentials phishing attack that uses a typo-squatting domain. Once the user ...

4K



6:21

# Welcome Advanced 2FA Phishing Automation!

**Tokens**  
(One-time Codes)



**SMS Approval**  
(Out-of-Band)



# Current 2nd Factor Authentication Space

All are vulnerable to Credential Harvesting and Account Compromise



MAN-IN-MIDDLE



PHISHING



OVER-THE-SHOULDER

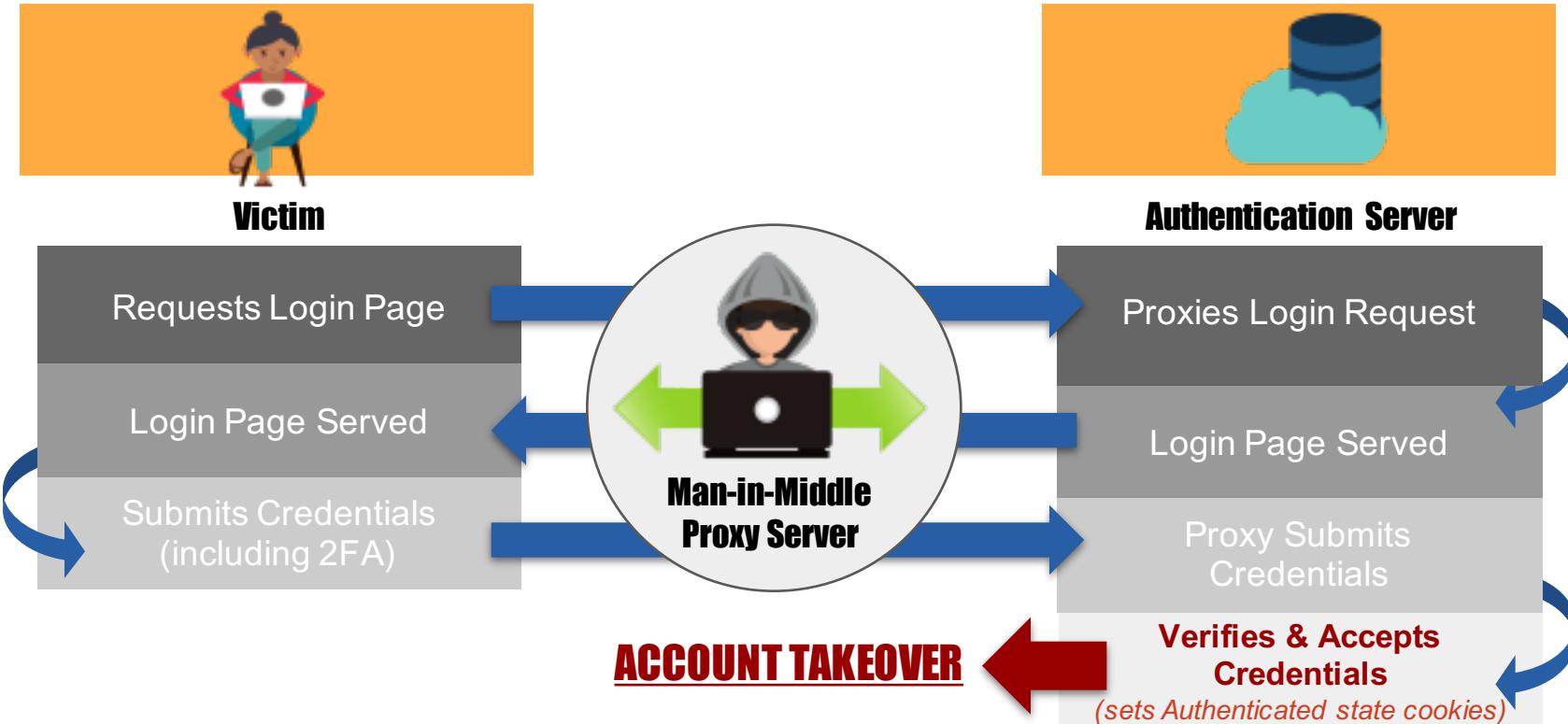


KEYLOGGER  
MALWARE

# How it Works: Account Takeover

Account takeover after victim follows phishing link with current 2-factor authentication

Regular Token Scenario



# Equivalent in Credential Stealing

SCENARIO A



SCENARIO B



# Time for a Hack!

# Let's Play ...

Account takeover through stolen credentials with anti-phishing codes



**First logs-in with the  
codes displayed**



**Steals the displayed  
codes and logs-in**

**First, we use regularotp - Google Auth**

**Next, we use secureotp – Bearer-aware OTP**

# Logged-in with Spoofed Credentials?

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Password and Regular OTP were perfectly Interceptable and Spoofable for Account Take-Overs

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Bearer-Agnostic

One who holds the bill can spend it!



# Bearer-Sensitive OTPs

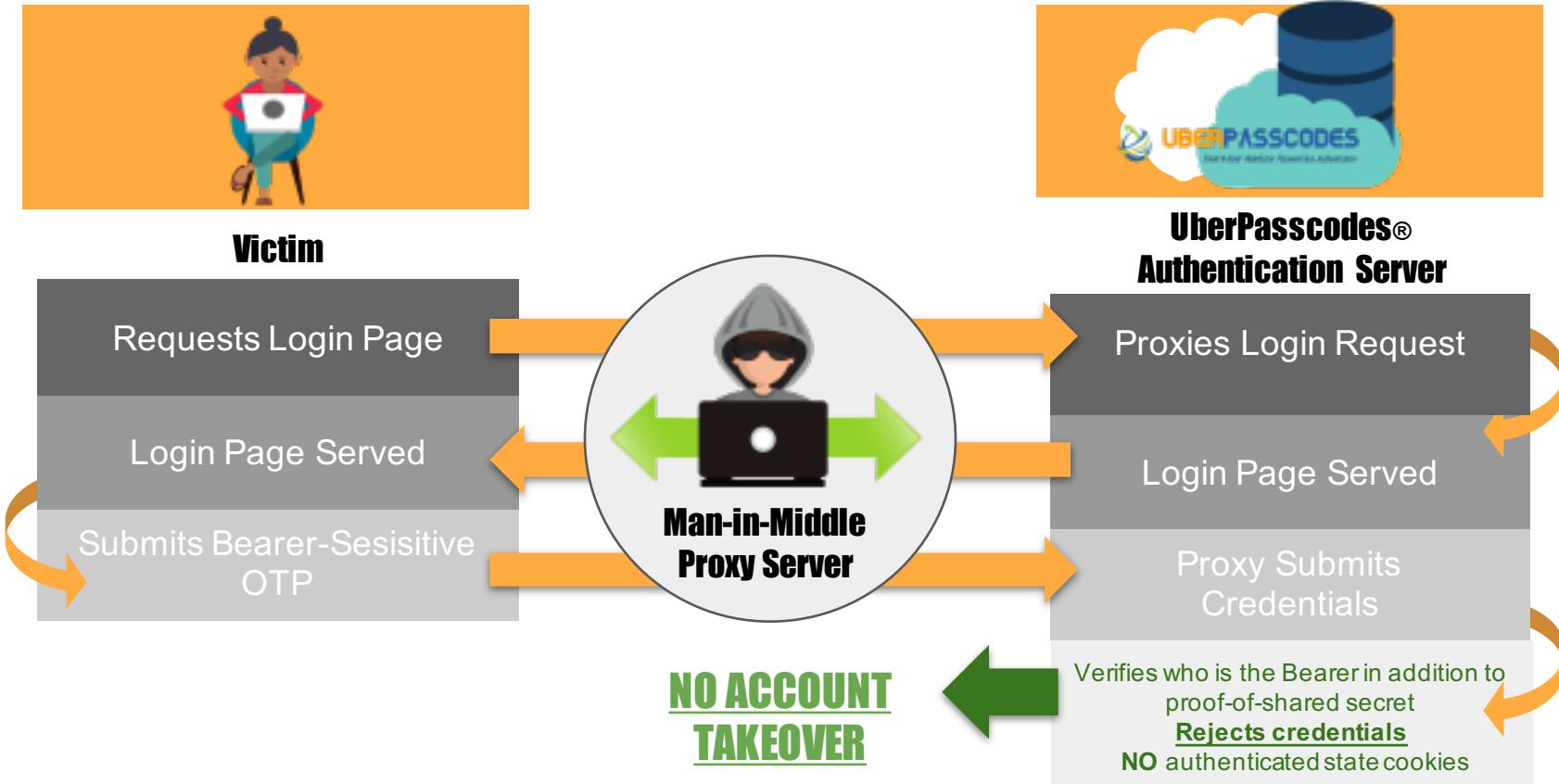
**End-Devices are not lost or stolen**

**End-Devices are not compromised –  
NOT Rooted, Jail-broken with Malware**

# How it Works: No Account Takeover

BOTP Anti-Phish Codes Prevent Account Takeover

UberPasscodes Scenario



# Equivalent in Credential Stealing

SCENARIO A



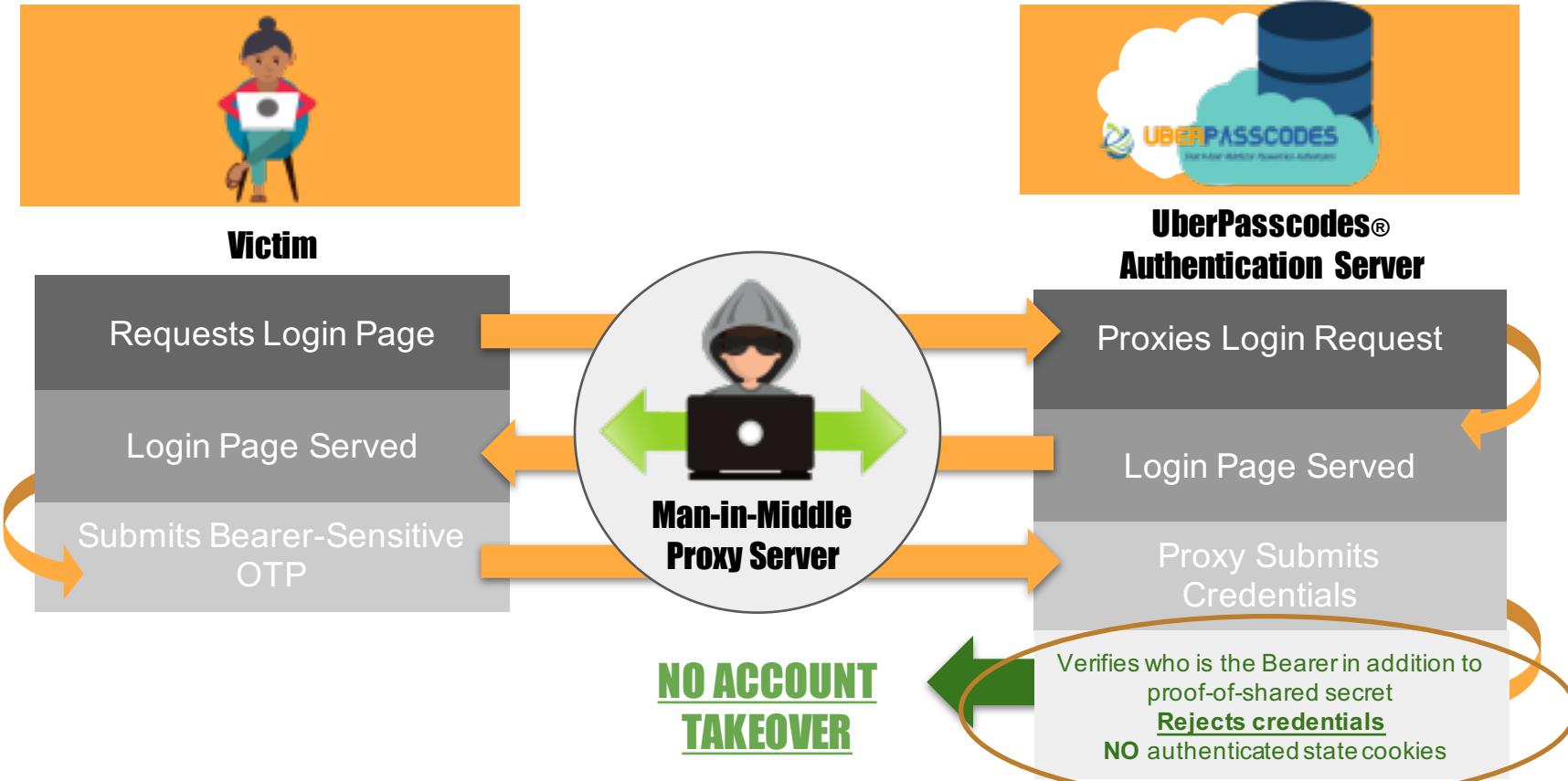
SCENARIO B



# How it Works: No Account Takeover

Anti-Phish Codes Prevent Account Takeover

UberPasscodes Scenario



# Logged-in with APC Spoofed Credentials?

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Anti-Phish BOTP, When intercepted and spoofed, the system detects and stops the session transition into authenticated state

Thus no account-take-overs

# UberPasscodes® vs. FIDO2



	No Capex	Authentication Verification Control (autonomous)	No Changes to Existing Federated & Single Sign On (SSO)	Quantum-safe?	No Changes to Existing Applications
<b>UberPasscodes®</b>	Yes	Yes	Yes	Yes	Yes
<b>Fido U2F/A</b>	No	No, Relies on end-user's authenticator trust/agent	Needs custom retrofits	Vulnerable	No- Needs substantial software changes



**UBERPASSCODES**  
Smart In-band Multi-factor Password-less Authentication

# Summary Anti-Phish Codes

## BY DESIGN

User cannot go to a phishy website and lose credentials

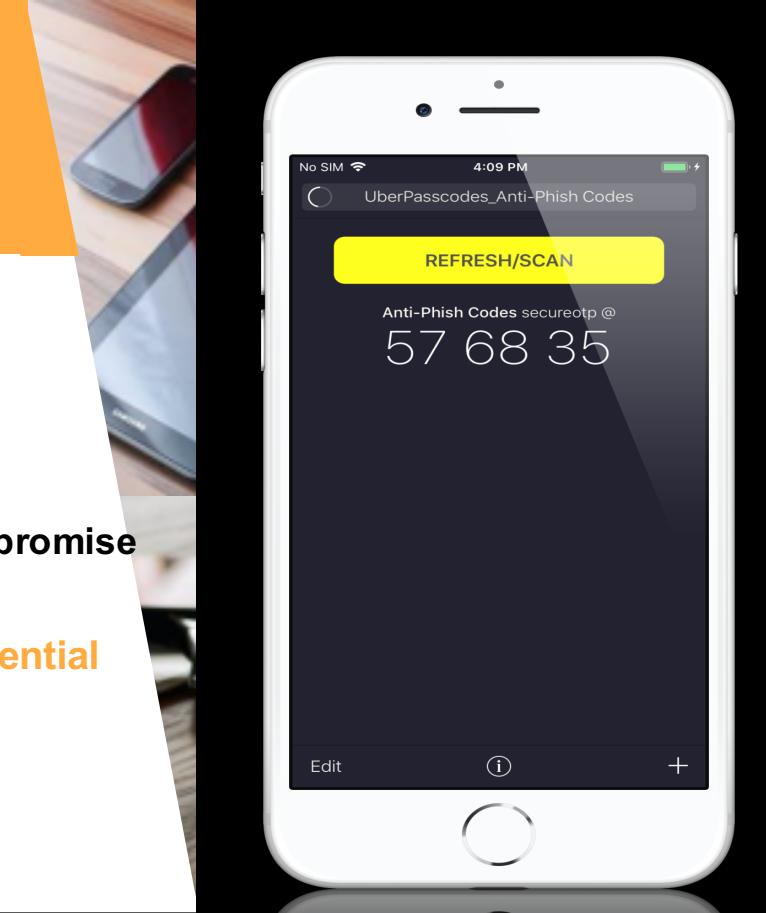
Credential Phishing attacks made ineffective

**Eliminate Data breaches and Fraud due to Credential Compromise**

**81% of data breaches and online fraud start with credential compromise**

Bearer-sensitive one time passcode (BOTP) address them!

Cheaper and s/w (app) based - No hardware dongles needed



# Thank you!

For White Paper & Exploring more

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