ANDROID STATIC ANALYSIS REPORT

app_icon

Monzo (3.73.0)

File Name:	co.uk.getmondo_3730050_apps.evozi.com.apk
Package Name:	co.uk.getmondo
Scan Date:	Nov. 7, 2024, 12:59 a.m.
App Security Score:	53/100 (MEDIUM RISK)
Grade:	
Trackers Detection:	3/432

FINDINGS SEVERITY

HIGH	MEDIUM	INFO	SECURE	HOTSPOT
3	35	4	4	2

FILE INFORMATION

File Name: co.uk.getmondo_3730050_apps.evozi.com.apk
Size: 68.07MB
MD5: 60b2e400c597cd27d4a93f3af5a1a9f6
SHA1: 4e6c2179f86fc275bba9d0596640677f3909bf0b
SHA256: 987243d6789f6a762da5d6426a18a80890cb67eb4e8645cd26a22afc5b23d382

APP INFORMATION

App Name: Monzo
Package Name: co.uk.getmondo
Main Activity: co.uk.getmondo.splash.SplashActivity2
Target SDK: 29
Min SDK: 21
Max SDK:
Android Version Name: 3.73.0

Android Version Code: 3730050

APP COMPONENTS

Activities: 259
Services: 15
Receivers: 14
Providers: 4
Exported Activities: 17
Exported Services: 5
Exported Receivers: 2
Exported Providers: 0

CERTIFICATE INFORMATION

Binary is signed
v1 signature: True
v2 signature: True
v3 signature: True
v4 signature: False
X.509 Subject: C=GB, ST=London, L=London, O=Focus FS, OU=Focus FS, CN=Focus FS
Signature Algorithm: rsassa_pkcs1v15
Valid From: 2016-05-12 13:18:07+00:00
Valid To: 2043-09-28 13:18:07+00:00
Issuer: C=GB, ST=London, L=London, O=Focus FS, OU=Focus FS, CN=Focus FS
Serial Number: 0x5fd0feed
Hash Algorithm: sha256
md5: 47904c7a2b45f4e2edc912ce5c26b061
sha1: d8c191b32b59446195549ce6fc1aeb689ae9e7b3
sha256: 41b74ab3bbf3334b156e0080eeb18a85baf43ddee497d2663b75fb5566492b35
sha512: 49b8f87bd4d2c2ff59cd4d43d0c0dd2e6f10f8b447d4e962d20559f7b13ff07926d4bc83984a75b059551815af75722537658325f377f9bb45e018a7b7aeb0c7
PublicKey Algorithm: rsa
Bit Size: 2048
Fingerprint: 4b9820c8d08fd0283067e8b4dcc5768b3a4834d3be6932537be2774691908550
Found 1 unique certificates

APPLICATION PERMISSIONS

PERMISSION	STATUS	INFO	DESCRIPTION
android.permission.USE_CREDENTIALS	dangerous	use the authentication credentials of an account	Allows an application to request authentication tokens.
android.permission.CAMERA	dangerous	take pictures and videos	Allows application to take pictures and videos with the camera. This allows the application to collect images that the camera is seeing at any time.
android.permission.INTERNET	normal	full Internet access	Allows an application to create network sockets.
android.permission.WRITE_EXTERNAL_STORAGE	dangerous	read/modify/delete external storage contents	Allows an application to write to external storage.
android.permission.ACCESS_NETWORK_STATE	normal	view network status	Allows an application to view the status of all networks.
android.permission.READ_CONTACTS	dangerous	read contact data	Allows an application to read all of the contact (address) data stored on your phone. Malicious applications can use this to send your data to other people.
android.permission.RECEIVE_BOOT_COMPLETED	normal	automatically start at boot	Allows an application to start itself as soon as the system has finished booting. This can make it take longer to start the phone and allow the application to slow down the overall phone by always running.

PERMISSION	STATUS	INFO	DESCRIPTION
android.permission.ACCESS_FINE_LOCATION	dangerous	fine (GPS) location	Access fine location sources, such as the Global Positioning System on the phone, where available. Malicious applications can use this to determine where you are and may consume additional battery power.
android.permission.NFC	normal	control Near-Field Communication	Allows an application to communicate with Near-Field Communication (NFC) tags, cards and readers.
android.permission.RECORD_AUDIO	dangerous	record audio	Allows application to access the audio record path.
android.permission.WAKE_LOCK	normal	prevent phone from sleeping	Allows an application to prevent the phone from going to sleep.
android.permission.USE_BIOMETRIC	normal	allows use of device-supported biometric modalities.	Allows an app to use device supported biometric modalities.
android.permission.USE_FINGERPRINT	normal	allow use of fingerprint	This constant was deprecated in API level 28. Applications should request USE_BIOMETRIC instead.
android.permission.FOREGROUND_SERVICE	normal	enables regular apps to use Service.startForeground.	Allows a regular application to use Service.startForeground.
com.google.android.finsky.permission.BIND_GET_INSTALL_REFERRER_SERVICE	normal	permission defined by google	A custom permission defined by Google.

PERMISSION	STATUS	INFO	DESCRIPTION
com.google.android.c2dm.permission.RECEIVE	normal	recieve push notifications	Allows an application to receive push notifications from cloud.
android.permission.VIBRATE	normal	control vibrator	Allows the application to control the vibrator.

APKID ANALYSIS

FILE	DETAILS
classes3.dex	FINDINGS: Compiler — DETAILS: r8 without marker (suspicious)

<table>
<tr><th>FILE</th><th>DETAILS</th></tr>
<tr><td>classes.dex</td><td>
<table>
<tr><th>FINDINGS</th><th>DETAILS</th></tr>
<tr><td>Anti-VM Code</td><td>Build.FINGERPRINT check
Build.MODEL check
Build.MANUFACTURER check
Build.PRODUCT check</td></tr>
<tr><td>Anti Debug Code</td><td>Debug.isDebuggerConnected() check</td></tr>
<tr><td>Compiler</td><td>r8</td></tr>
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</td></tr>
<tr><td>classes4.dex</td><td>
<table>
<tr><th>FINDINGS</th><th>DETAILS</th></tr>
<tr><td>Anti-VM Code</td><td>Build.MANUFACTURER check</td></tr>
<tr><td>Compiler</td><td>r8 without marker (suspicious)</td></tr>
</table>
</td></tr>
</table>

<table>
<tr><th>FILE</th><th>DETAILS</th></tr>
<tr><td>classes2.dex</td><td>
<table>
<tr><th>FINDINGS</th><th>DETAILS</th></tr>
<tr><td>Anti Debug Code</td><td>Debug.isDebuggerConnected() check</td></tr>
<tr><td>Anti-VM Code</td><td>Build.MODEL check
Build.MANUFACTURER check
Build.PRODUCT check
Build.HARDWARE check
Build.TAGS check
possible VM check</td></tr>
<tr><td>Compiler</td><td>r8 without marker (suspicious)</td></tr>
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</td></tr>
<tr><td>classes5.dex</td><td>
<table>
<tr><th>FINDINGS</th><th>DETAILS</th></tr>
<tr><td>Compiler</td><td>r8 without marker (suspicious)</td></tr>
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BROWSABLE ACTIVITIES

ACTIVITY	INTENT
co.uk.getmondo.main.deeplink.DeepLinkActivity	Schemes: mondo://, monzo://,

ACTIVITY	INTENT
com.monzo.login.MagicLinkActivity	Schemes: https://, Hosts: monzo.com, Paths: /-magic-auth,
com.monzo.monzome.deeplink.MonzoMeActivity	Schemes: https://, Hosts: monzo.me, Path Patterns: /..*,
com.monzo.profile.email.UpdateEmailActivity	Schemes: https://, Hosts: monzo.com, Paths: /-update-email,
com.monzo.universalauthentication.UniversalAuthenticationActivity	Schemes: https://, Hosts: verify.monzo.com, Paths: /open-banking/authorize, /connect,
com.monzo.openbankingcallback.OpenBankingCallbackActivity	Schemes: https://, Hosts: verify.monzo.com, Paths: /open-banking/callback, /open-banking/callback-amex,

NETWORK SECURITY

HIGH: **0** | WARNING: **1** | INFO: **0** | SECURE: **1**

NO	SCOPE	SEVERITY	DESCRIPTION
1	*	secure	Base config is configured to disallow clear text traffic to all domains.
2	*	warning	Base config is configured to trust system certificates.

CERTIFICATE ANALYSIS

HIGH: 0 | WARNING: 1 | INFO: 1

TITLE	SEVERITY	DESCRIPTION
Signed Application	info	Application is signed with a code signing certificate
Application vulnerable to Janus Vulnerability	warning	Application is signed with v1 signature scheme, making it vulnerable to Janus vulnerability on Android 5.0-8.0, if signed only with v1 signature scheme. Applications running on Android 5.0-7.0 signed with v1, and v2/v3 scheme is also vulnerable.

MANIFEST ANALYSIS

HIGH: 1 | WARNING: 24 | INFO: 0 | SUPPRESSED: 0

NO	ISSUE	SEVERITY	DESCRIPTION
1	App can be installed on a vulnerable upatched Android version Android 5.0-5.0.2, [minSdk=21]	high	This application can be installed on an older version of android that has multiple unfixed vulnerabilities. These devices won't receive reasonable security updates from Google. Support an Android version => 10, API 29 to receive reasonable security updates.
2	App has a Network Security Configuration [android:networkSecurityConfig=@xml/network_security_config]	info	The Network Security Configuration feature lets apps customize their network security settings in a safe, declarative configuration file without modifying app code. These settings can be configured for specific domains and for a specific app.

NO	ISSUE	SEVERITY	DESCRIPTION
3	Activity-Alias (co.uk.getmondo.splash.SplashActivity_Black_Culture) is not Protected. An intent-filter exists.	warning	An Activity-Alias is found to be shared with other apps on the device therefore leaving it accessible to any other application on the device. The presence of intent-filter indicates that the Activity-Alias is explicitly exported.
4	Activity-Alias (co.uk.getmondo.splash.SplashActivity_Plus_Midnight_Sky) is not Protected. An intent-filter exists.	warning	An Activity-Alias is found to be shared with other apps on the device therefore leaving it accessible to any other application on the device. The presence of intent-filter indicates that the Activity-Alias is explicitly exported.
5	Activity-Alias (co.uk.getmondo.splash.SplashActivity_Plus_Lagoon_Blue) is not Protected. An intent-filter exists.	warning	An Activity-Alias is found to be shared with other apps on the device therefore leaving it accessible to any other application on the device. The presence of intent-filter indicates that the Activity-Alias is explicitly exported.
6	Activity-Alias (co.uk.getmondo.splash.SplashActivity_Plus_Hot_Coral) is not Protected. An intent-filter exists.	warning	An Activity-Alias is found to be shared with other apps on the device therefore leaving it accessible to any other application on the device. The presence of intent-filter indicates that the Activity-Alias is explicitly exported.
7	Activity-Alias (co.uk.getmondo.splash.SplashActivity_Pride) is not Protected. An intent-filter exists.	warning	An Activity-Alias is found to be shared with other apps on the device therefore leaving it accessible to any other application on the device. The presence of intent-filter indicates that the Activity-Alias is explicitly exported.

NO	ISSUE	SEVERITY	DESCRIPTION
8	Activity-Alias (co.uk.getmondo.splash.SplashActivity_Monzonaut) is not Protected. An intent-filter exists.	warning	An Activity-Alias is found to be shared with other apps on the device therefore leaving it accessible to any other application on the device. The presence of intent-filter indicates that the Activity-Alias is explicitly exported.
9	Activity-Alias (co.uk.getmondo.splash.SplashActivity_Investor) is not Protected. An intent-filter exists.	warning	An Activity-Alias is found to be shared with other apps on the device therefore leaving it accessible to any other application on the device. The presence of intent-filter indicates that the Activity-Alias is explicitly exported.
10	Activity-Alias (co.uk.getmondo.splash.SplashActivity_Beta) is not Protected. An intent-filter exists.	warning	An Activity-Alias is found to be shared with other apps on the device therefore leaving it accessible to any other application on the device. The presence of intent-filter indicates that the Activity-Alias is explicitly exported.
11	Activity-Alias (co.uk.getmondo.splash.SplashActivity_Alpha) is not Protected. An intent-filter exists.	warning	An Activity-Alias is found to be shared with other apps on the device therefore leaving it accessible to any other application on the device. The presence of intent-filter indicates that the Activity-Alias is explicitly exported.
12	Activity-Alias (co.uk.getmondo.splash.SplashActivity) is not Protected. An intent-filter exists.	warning	An Activity-Alias is found to be shared with other apps on the device therefore leaving it accessible to any other application on the device. The presence of intent-filter indicates that the Activity-Alias is explicitly exported.
13	Activity (co.uk.getmondo.main.deeplink.DeepLinkActivity) is not Protected. An intent-filter exists.	warning	An Activity is found to be shared with other apps on the device therefore leaving it accessible to any other application on the device. The presence of intent-filter indicates that the Activity is explicitly exported.

NO	ISSUE	SEVERITY	DESCRIPTION
14	Activity (com.monzo.login.MagicLinkActivity) is not Protected. An intent-filter exists.	warning	An Activity is found to be shared with other apps on the device therefore leaving it accessible to any other application on the device. The presence of intent-filter indicates that the Activity is explicitly exported.
15	Activity (com.monzo.monzome.deeplink.MonzoMeActivity) is not Protected. An intent-filter exists.	warning	An Activity is found to be shared with other apps on the device therefore leaving it accessible to any other application on the device. The presence of intent-filter indicates that the Activity is explicitly exported.
16	Service (com.monzo.notifications.service.FcmRegistrationJobService) is Protected by a permission, but the protection level of the permission should be checked. Permission: android.permission.BIND_JOB_SERVICE [android:exported=true]	warning	A Service is found to be shared with other apps on the device therefore leaving it accessible to any other application on the device. It is protected by a permission which is not defined in the analysed application. As a result, the protection level of the permission should be checked where it is defined. If it is set to normal or dangerous, a malicious application can request and obtain the permission and interact with the component. If it is set to signature, only applications signed with the same certificate can obtain the permission.
17	Service (com.monzo.notifications.service.PushNotificationService) is not Protected. An intent-filter exists.	warning	A Service is found to be shared with other apps on the device therefore leaving it accessible to any other application on the device. The presence of intent-filter indicates that the Service is explicitly exported.
18	Activity (com.monzo.profile.email.UpdateEmailActivity) is not Protected. An intent-filter exists.	warning	An Activity is found to be shared with other apps on the device therefore leaving it accessible to any other application on the device. The presence of intent-filter indicates that the Activity is explicitly exported.

NO	ISSUE	SEVERITY	DESCRIPTION
19	Activity (com.monzo.universalauthentication.UniversalAuthenticationActivity) is not Protected. An intent-filter exists.	warning	An Activity is found to be shared with other apps on the device therefore leaving it accessible to any other application on the device. The presence of intent-filter indicates that the Activity is explicitly exported.
20	Activity (com.monzo.openbankingcallback.OpenBankingCallbackActivity) is not Protected. An intent-filter exists.	warning	An Activity is found to be shared with other apps on the device therefore leaving it accessible to any other application on the device. The presence of intent-filter indicates that the Activity is explicitly exported.
21	Activity (androidx.compose.ui.tooling.preview.PreviewActivity) is not Protected. [android:exported=true]	warning	An Activity is found to be shared with other apps on the device therefore leaving it accessible to any other application on the device.
22	Service (androidx.work.impl.background.systemjob.SystemJobService) is Protected by a permission, but the protection level of the permission should be checked. Permission: android.permission.BIND_JOB_SERVICE [android:exported=true]	warning	A Service is found to be shared with other apps on the device therefore leaving it accessible to any other application on the device. It is protected by a permission which is not defined in the analysed application. As a result, the protection level of the permission should be checked where it is defined. If it is set to normal or dangerous, a malicious application can request and obtain the permission and interact with the component. If it is set to signature, only applications signed with the same certificate can obtain the permission.

NO	ISSUE	SEVERITY	DESCRIPTION
23	Broadcast Receiver (androidx.work.impl.diagnostics.DiagnosticsReceiver) is Protected by a permission, but the protection level of the permission should be checked. Permission: android.permission.DUMP [android:exported=true]	warning	A Broadcast Receiver is found to be shared with other apps on the device therefore leaving it accessible to any other application on the device. It is protected by a permission which is not defined in the analysed application. As a result, the protection level of the permission should be checked where it is defined. If it is set to normal or dangerous, a malicious application can request and obtain the permission and interact with the component. If it is set to signature, only applications signed with the same certificate can obtain the permission.
24	Service (com.google.android.play.core.assetpacks.AssetPackExtractionService) is not Protected. [android:exported=true]	warning	A Service is found to be shared with other apps on the device therefore leaving it accessible to any other application on the device.
25	Broadcast Receiver (com.google.firebase.iid.FirebaseInstanceIdReceiver) is Protected by a permission, but the protection level of the permission should be checked. Permission: com.google.android.c2dm.permission.SEND [android:exported=true]	warning	A Broadcast Receiver is found to be shared with other apps on the device therefore leaving it accessible to any other application on the device. It is protected by a permission which is not defined in the analysed application. As a result, the protection level of the permission should be checked where it is defined. If it is set to normal or dangerous, a malicious application can request and obtain the permission and interact with the component. If it is set to signature, only applications signed with the same certificate can obtain the permission.

NO	ISSUE	SEVERITY	DESCRIPTION
26	Service (com.google.android.gms.auth.api.signin.RevocationBoundService) is Protected by a permission, but the protection level of the permission should be checked. Permission: com.google.android.gms.auth.api.signin.permission.REVOCATION_NOTIFICATION [android:exported=true]	warning	A Service is found to be shared with other apps on the device therefore leaving it accessible to any other application on the device. It is protected by a permission which is not defined in the analysed application. As a result, the protection level of the permission should be checked where it is defined. If it is set to normal or dangerous, a malicious application can request and obtain the permission and interact with the component. If it is set to signature, only applications signed with the same certificate can obtain the permission.

</> CODE ANALYSIS

HIGH: **2** | WARNING: **7** | INFO: **3** | SECURE: **2** | SUPPRESSED: **0**

NO	ISSUE	SEVERITY	STANDARDS	FILES
1	App uses SQLite Database and execute raw SQL query. Untrusted user input in raw SQL queries can cause SQL Injection. Also sensitive information should be encrypted and written to the database.	warning	CWE: CWE-89: Improper Neutralization of Special Elements used in an SQL Command ('SQL Injection') OWASP Top 10: M7: Client Code Quality	g/y/a/g/a.java h/d/a/a/i/v/j/b0.java h/d/a/a/i/v/j/f0.java h/d/a/a/i/v/j/h0.java
				com/airbnb/lottie/LottieAnimationView.java com/airbnb/lottie/x/c.java com/bumptech/glide/GeneratedAppGlideModuleImpl.java com/bumptech/glide/c.java com/bumptech/glide/l/a.java com/bumptech/glide/load/engine/Glide

NO	ISSUE	SEVERITY	STANDARDS	FILES
				Exception.java com/bumptech/glide/load/engine/a0/e.java com/bumptech/glide/load/engine/a0/i.java com/bumptech/glide/load/engine/b0/a.java com/bumptech/glide/load/engine/b0/b.java com/bumptech/glide/load/engine/h.java com/bumptech/glide/load/engine/i.java com/bumptech/glide/load/engine/k.java com/bumptech/glide/load/engine/y.java com/bumptech/glide/load/engine/z/j.java com/bumptech/glide/load/engine/z/k.java com/bumptech/glide/load/n/b.java com/bumptech/glide/load/n/j.java com/bumptech/glide/load/n/l.java com/bumptech/glide/load/n/p/c.java com/bumptech/glide/load/n/p/e.java com/bumptech/glide/load/o/c.java com/bumptech/glide/load/o/d.java com/bumptech/glide/load/o/f.java com/bumptech/glide/load/o/s.java com/bumptech/glide/load/o/t.java com/bumptech/glide/load/p/a.java com/bumptech/glide/load/p/g/a.java com/bumptech/glide/load/p/g/d.java com/bumptech/glide/load/p/g/j.java com/bumptech/glide/load/resource/bitmap/DefaultImageHeaderParser.java com/bumptech/glide/load/resource/bitmap/a0.java com/bumptech/glide/load/resource/bitmap/c.java com/bumptech/glide/load/resource/bitmap/c0.java com/bumptech/glide/load/resource/bitmap/d.java

NO	ISSUE	SEVERITY	STANDARDS	FILES
2	The App logs information. Sensitive information should never be logged.	info	CWE: CWE-532: Insertion of Sensitive Information into Log File OWASP MASVS: MSTG-STORAGE-3	com/bumptech/glide/load/resource/bitmap/n.java com/bumptech/glide/load/resource/bitmap/n.java com/bumptech/glide/load/resource/bitmap/r.java com/bumptech/glide/m/d.java com/bumptech/glide/m/e.java com/bumptech/glide/n/e.java com/bumptech/glide/n/f.java com/bumptech/glide/n/k.java com/bumptech/glide/n/l.java com/bumptech/glide/n/n.java com/bumptech/glide/n/o.java com/bumptech/glide/o/d.java com/bumptech/glide/q/j.java com/bumptech/glide/q/l/d.java com/bumptech/glide/q/l/j.java com/bumptech/glide/s/l/a.java com/monzo/home/ui/photo/c.java com/stripe/android/IssuingCardPinService.java com/stripe/android/Logger.java com/theartofdev/edmodo/cropper/CropImageActivity.java com/theartofdev/edmodo/cropper/CropOverlayView.java com/theartofdev/edmodo/cropper/c.java dagger/android/d/a.java e/a/a/a/d/x.java g/a/k/a/a.java g/a/o/g.java g/a0/a.java g/b0/i0.java g/b0/y.java g/c/d.java g/c/e.java g/c/f.java g/c/i.java g/c/k.java

NO	ISSUE	SEVERITY	STANDARDS	FILES
				g/c/l.java g/d/a/a/i.java g/g/e/m/d.java g/g/e/m/f.java g/g/e/u/i.java g/g/e/y/d0/f.java g/g/e/y/f0/d0.java g/g/e/y/f0/v.java g/i/a/a/c.java g/i/b/d.java g/i/b/k/f.java g/k/e/d.java g/k/e/f.java g/k/e/g.java g/k/e/h.java g/k/e/k.java g/k/e/l.java g/k/j/c.java g/k/l/b.java g/k/l/c0.java g/k/l/h.java g/k/l/j.java g/k/l/j0.java g/k/l/l0/c.java g/k/l/y.java g/k/l/z.java g/m/b/c.java g/p/a/a.java g/s/a/a.java g/t/a/b.java g/t/b/c.java g/u/a/a.java g/v/t.java g/w/a/b.java g/y/a/c.java h/d/a/a/i/t/a.java h/d/a/c/a0/g.java h/d/a/c/m/h.java h/d/a/c/x/d.java h/d/a/c/y/b.java n/a/a/d.java

NO	ISSUE	SEVERITY	STANDARDS	FILES
				org/joda/money/CurrencyUnit.java org/slf4j/helpers/Util.java co/uk/getmondo/main/s0.java com/bumptech/glide/load/engine/d.java com/bumptech/glide/load/engine/p.java com/bumptech/glide/load/engine/w.java com/bumptech/glide/load/h.java com/monzo/addmoney/card/m.java com/monzo/business/multiuser/data/api/ApiInvite.java com/monzo/business/multiuser/invite/accept/h.java com/monzo/businessinvoice/data/api/ApiIdempotentInvoiceItem.java com/monzo/card/data/api/RetrievePanRequest.java com/monzo/cass/data/api/CassPayment.java com/monzo/cass/l0.java com/monzo/chat/data/api/SendChatMessageRequest.java com/monzo/commonscreensui/j/a.java com/monzo/commonscreensui/j/b.java com/monzo/commonui/g.java com/monzo/commonui/glide/e.java com/monzo/commonui/glide/f.java com/monzo/commonui/m0.java com/monzo/commonui/v1.java com/monzo/config/data/api/ApiOverdraftNotificationSetting.java com/monzo/config/data/api/Config.java com/monzo/encryption/s.java com/monzo/internationalpayments/data/api/AllowedValue.java com/monzo/internationalpayments/data/api/RequirementGroup.java com/monzo/internationalpayments/data/api/ValidationParam.java com/monzo/openbankingcallback/n.java

NO	ISSUE	SEVERITY	STANDARDS	FILES
3	Files may contain hardcoded sensitive information like usernames, passwords, keys etc.	warning	CWE: CWE-312: Cleartext Storage of Sensitive Information OWASP Top 10: M9: Reverse Engineering OWASP MASVS: MSTG-STORAGE-14	com/monzo/paymentrequest/data/api/ApiPaymentRequest.java com/monzo/paymentrequest/data/api/ApiRequestItem.java com/monzo/paymentrequest/m/a0/b.java com/monzo/paymentrequest/m/h.java com/monzo/payments/data/api/ApiDirectDebit.java com/monzo/payments/data/n/a.java com/monzo/payments/v/k.java com/monzo/payments/v/n/o.java com/monzo/payments/y/d.java com/monzo/pinrecovery/data/api/PinRecoveryStart.java com/monzo/pinrecovery/data/b.java com/monzo/sharedtabs/confirm/p.java com/monzo/sharedtabs/data/ApiRequestItem.java com/monzo/sharedtabs/data/n.java com/monzo/transaction/data/v0/i.java com/monzo/transaction/data/widgets/ApiWidgetKeyValuePair.java com/monzo/transaction/data/y.java com/monzo/transaction/n.java com/monzo/transaction/u/a.java com/monzo/virtualcards/data/api/CreateVirtualCardRequest.java com/stripe/android/AnalyticsDataFactory.java com/stripe/android/ApiRequest.java com/stripe/android/EphemeralKey.java com/stripe/android/PaymentAuthWebViewStarter.java com/stripe/android/PaymentConfiguration.java com/stripe/android/PaymentController.java com/stripe/android/model/ConfirmPaymentIntentParams.java com/stripe/android/model/ConfirmSetu

NO	ISSUE	SEVERITY	STANDARDS	FILES
				pIntentParams.java com/stripe/android/model/ConfirmStripeIntentParams.java com/stripe/android/model/PaymentIntent.java com/stripe/android/model/SetupIntent.java com/stripe/android/model/Source.java com/stripe/android/model/SourceParams.java com/stripe/android/model/Stripe3ds2AuthParams.java com/stripe/android/model/Stripe3ds2Fingerprint.java com/stripe/android/model/parsers/EphemeralKeyJsonParser.java com/stripe/android/model/parsers/PaymentIntentJsonParser.java com/stripe/android/model/parsers/SetupIntentJsonParser.java com/stripe/android/model/parsers/SourceJsonParser.java com/stripe/android/stripe3ds2/transaction/AuthenticationRequestParameters.java com/stripe/android/view/PaymentAuthWebView.java com/stripe/android/view/Stripe3ds2CompletionActivity.java e/a/a/a/d/b.java g/g/c/z.java g/g/d/q0.java g/v/u0.java h/a/a0/e/f0/b.java h/a/f0/q/e.java h/a/l/d/e/h.java h/a/n/a/e/f.java h/a/s/b/g0.java h/a/t/a/i/c.java

NO	ISSUE	SEVERITY	STANDARDS	FILES
4	The App uses an insecure Random Number Generator.	warning	CWE: CWE-330: Use of Insufficiently Random Values OWASP Top 10: M5: Insufficient Cryptography OWASP MASVS: MSTG-CRYPTO-6	com/monzo/transaction/attachment/e.java com/monzo/transactionui/b.java h/a/i/x/a.java h/a/i/x/b.java h/a/p0/q.java s/b/g/b.java
5	This App uses SafetyNet API.	secure	OWASP MASVS: MSTG-RESILIENCE-7	com/monzo/deviceintegrity/data/b.java
6	App creates temp file. Sensitive information should never be written into a temp file.	warning	CWE: CWE-276: Incorrect Default Permissions OWASP Top 10: M2: Insecure Data Storage OWASP MASVS: MSTG-STORAGE-2	com/theartofdev/edmodo/cropper/CropImageActivity.java com/theartofdev/edmodo/cropper/c.java g/p/a/a.java
7	The App uses the encryption mode CBC with PKCS5/PKCS7 padding. This configuration is vulnerable to padding oracle attacks.	high	CWE: CWE-649: Reliance on Obfuscation or Encryption of Security-Relevant Inputs without Integrity Checking OWASP Top 10: M5: Insufficient Cryptography OWASP MASVS: MSTG-CRYPTO-3	g/c/i.java
8	Remote WebView debugging is enabled.	high	CWE: CWE-919: Weaknesses in Mobile Applications OWASP Top 10: M1: Improper Platform Usage OWASP MASVS: MSTG-RESILIENCE-2	co/uk/getmondo/MonzoApplication.java
9	This App uses SSL certificate pinning to detect or prevent MITM attacks in secure communication channel.	secure	OWASP MASVS: MSTG-NETWORK-4	co/uk/getmondo/g/b.java com/monzo/business/signup/r/c.java com/monzo/servicestatus/data/a.java h/a/h/b.java h/a/i/b.java h/a/s0/o/m.java

NO	ISSUE	SEVERITY	STANDARDS	FILES
10	This App copies data to clipboard. Sensitive data should not be copied to clipboard as other applications can access it.	info	OWASP MASVS: MSTG-STORAGE-10	com/monzo/commonui/y1/e.java
11	App can write to App Directory. Sensitive Information should be encrypted.	info	CWE: CWE-276: Incorrect Default Permissions OWASP MASVS: MSTG-STORAGE-14	h/a/j/a/a.java
12	IP Address disclosure	warning	CWE: CWE-200: Information Exposure OWASP MASVS: MSTG-CODE-2	com/nimbusds/jose/jwk/a.java
13	SHA-1 is a weak hash known to have hash collisions.	warning	CWE: CWE-327: Use of a Broken or Risky Cryptographic Algorithm OWASP Top 10: M5: Insufficient Cryptography OWASP MASVS: MSTG-CRYPTO-4	s/b/g/b.java
14	Insecure WebView Implementation. Execution of user controlled code in WebView is a critical Security Hole.	warning	CWE: CWE-749: Exposed Dangerous Method or Function OWASP Top 10: M1: Improper Platform Usage OWASP MASVS: MSTG-PLATFORM-7	com/monzo/payments/p2ptoggle/PeerToPeerMoreInfoActivity.java

SHARED LIBRARY BINARY ANALYSIS

NO	SHARED OBJECT	NX	PIE	STACK CANARY	RELRO	RPATH	RUNPATH	FORTIFY	SYMBOLS STRIPPED

NO	SHARED OBJECT	NX	PIE	STACK CANARY	RELRO	RPATH	RUNPATH	FORTIFY	SYMBOLS STRIPPED
1	x86_64/librealm-jni.so	True info The binary has NX bit set. This marks a memory page non-executable making attacker injected shellcode non-executable.	Dynamic Shared Object (DSO) info The shared object is build with -fPIC flag which enables Position independent code. This makes Return Oriented Programming (ROP) attacks much more difficult to execute reliably.	False high This binary does not have a stack canary value added to the stack. Stack canaries are used to detect and prevent exploits from overwriting return address. Use the option -fstack-protector-all to enable stack canaries. Not applicable for Dart/Flutter libraries unless Dart FFI is used.	Full RELRO info This shared object has full RELRO enabled. RELRO ensures that the GOT cannot be overwritten in vulnerable ELF binaries. In Full RELRO, the entire GOT (.got and .got.plt both) is marked as read-only.	None info The binary does not have run-time search path or RPATH set.	None info The binary does not have RUNPATH set.	False warning The binary does not have any fortified functions. Fortified functions provides buffer overflow checks against glibc's commons insecure functions like strcpy, gets etc. Use the compiler option -D_FORTIFY_SOURCE=2 to fortify functions. This check is not applicable for Dart/Flutter libraries.	True info Symbols are stripped.

NO	SHARED OBJECT	NX	PIE	STACK CANARY	RELRO	RPATH	RUNPATH	FORTIFY	SYMBOLS STRIPPED
2	armeabi-v7a/librealm-jni.so	True info The binary has NX bit set. This marks a memory page non-executable making attacker injected shellcode non-executable.	Dynamic Shared Object (DSO) info The shared object is build with -fPIC flag which enables Position independent code. This makes Return Oriented Programming (ROP) attacks much more difficult to execute reliably.	False high This binary does not have a stack canary value added to the stack. Stack canaries are used to detect and prevent exploits from overwriting return address. Use the option -fstack-protector-all to enable stack canaries. Not applicable for Dart/Flutter libraries unless Dart FFI is used.	Full RELRO info This shared object has full RELRO enabled. RELRO ensures that the GOT cannot be overwritten in vulnerable ELF binaries. In Full RELRO, the entire GOT (.got and .got.plt both) is marked as read-only.	None info The binary does not have run-time search path or RPATH set.	None info The binary does not have RUNPATH set.	False warning The binary does not have any fortified functions. Fortified functions provides buffer overflow checks against glibc's commons insecure functions like strcpy, gets etc. Use the compiler option -D_FORTIFY_SOURCE=2 to fortify functions. This check is not applicable for Dart/Flutter libraries.	True info Symbols are stripped.

NO	SHARED OBJECT	NX	PIE	STACK CANARY	RELRO	RPATH	RUNPATH	FORTIFY	SYMBOLS STRIPPED
3	mips/librealm-jni.so	True info The binary has NX bit set. This marks a memory page non-executable making attacker injected shellcode non-executable.	Dynamic Shared Object (DSO) info The shared object is build with -fPIC flag which enables Position independent code. This makes Return Oriented Programming (ROP) attacks much more difficult to execute reliably.	False high This binary does not have a stack canary value added to the stack. Stack canaries are used to detect and prevent exploits from overwriting return address. Use the option -fstack-protector-all to enable stack canaries. Not applicable for Dart/Flutter libraries unless Dart FFI is used.	Full RELRO info This shared object has full RELRO enabled. RELRO ensures that the GOT cannot be overwritten in vulnerable ELF binaries. In Full RELRO, the entire GOT (.got and .got.plt both) is marked as read-only.	None info The binary does not have run-time search path or RPATH set.	None info The binary does not have RUNPATH set.	False warning The binary does not have any fortified functions. Fortified functions provides buffer overflow checks against glibc's commons insecure functions like strcpy, gets etc. Use the compiler option -D_FORTIFY_SOURCE=2 to fortify functions. This check is not applicable for Dart/Flutter libraries.	True info Symbols are stripped.

NO	SHARED OBJECT	NX	PIE	STACK CANARY	RELRO	RPATH	RUNPATH	FORTIFY	SYMBOLS STRIPPED
4	x86/librealm-jni.so	True info The binary has NX bit set. This marks a memory page non-executable making attacker injected shellcode non-executable.	Dynamic Shared Object (DSO) info The shared object is build with -fPIC flag which enables Position independent code. This makes Return Oriented Programming (ROP) attacks much more difficult to execute reliably.	True info This binary has a stack canary value added to the stack so that it will be overwritten by a stack buffer that overflows the return address. This allows detection of overflows by verifying the integrity of the canary before function return.	Full RELRO info This shared object has full RELRO enabled. RELRO ensures that the GOT cannot be overwritten in vulnerable ELF binaries. In Full RELRO, the entire GOT (.got and .got.plt both) is marked as read-only.	None info The binary does not have run-time search path or RPATH set.	None info The binary does not have RUNPATH set.	False warning The binary does not have any fortified functions. Fortified functions provides buffer overflow checks against glibc's commons insecure functions like strcpy, gets etc. Use the compiler option -D_FORTIFY_SOURCE=2 to fortify functions. This check is not applicable for Dart/Flutter libraries.	True info Symbols are stripped.

NO	SHARED OBJECT	NX	PIE	STACK CANARY	RELRO	RPATH	RUNPATH	FORTIFY	SYMBOLS STRIPPED
5	arm64-v8a/librealm-jni.so	True info The binary has NX bit set. This marks a memory page non-executable making attacker injected shellcode non-executable.	Dynamic Shared Object (DSO) info The shared object is build with -fPIC flag which enables Position independent code. This makes Return Oriented Programming (ROP) attacks much more difficult to execute reliably.	False high This binary does not have a stack canary value added to the stack. Stack canaries are used to detect and prevent exploits from overwriting return address. Use the option -fstack-protector-all to enable stack canaries. Not applicable for Dart/Flutter libraries unless Dart FFI is used.	Full RELRO info This shared object has full RELRO enabled. RELRO ensures that the GOT cannot be overwritten in vulnerable ELF binaries. In Full RELRO, the entire GOT (.got and .got.plt both) is marked as read-only.	None info The binary does not have run-time search path or RPATH set.	None info The binary does not have RUNPATH set.	False warning The binary does not have any fortified functions. Fortified functions provides buffer overflow checks against glibc's commons insecure functions like strcpy, gets etc. Use the compiler option -D_FORTIFY_SOURCE=2 to fortify functions. This check is not applicable for Dart/Flutter libraries.	True info Symbols are stripped.

NO	SHARED OBJECT	NX	PIE	STACK CANARY	RELRO	RPATH	RUNPATH	FORTIFY	SYMBOLS STRIPPED
6	x86_64/librealm-jni.so	True info The binary has NX bit set. This marks a memory page non-executable making attacker injected shellcode non-executable.	Dynamic Shared Object (DSO) info The shared object is build with -fPIC flag which enables Position independent code. This makes Return Oriented Programming (ROP) attacks much more difficult to execute reliably.	False high This binary does not have a stack canary value added to the stack. Stack canaries are used to detect and prevent exploits from overwriting return address. Use the option -fstack-protector-all to enable stack canaries. Not applicable for Dart/Flutter libraries unless Dart FFI is used.	Full RELRO info This shared object has full RELRO enabled. RELRO ensures that the GOT cannot be overwritten in vulnerable ELF binaries. In Full RELRO, the entire GOT (.got and .got.plt both) is marked as read-only.	None info The binary does not have run-time search path or RPATH set.	None info The binary does not have RUNPATH set.	False warning The binary does not have any fortified functions. Fortified functions provides buffer overflow checks against glibc's commons insecure functions like strcpy, gets etc. Use the compiler option -D_FORTIFY_SOURCE=2 to fortify functions. This check is not applicable for Dart/Flutter libraries.	True info Symbols are stripped.

NO	SHARED OBJECT	NX	PIE	STACK CANARY	RELRO	RPATH	RUNPATH	FORTIFY	SYMBOLS STRIPPED
7	armeabi-v7a/librealm-jni.so	True info The binary has NX bit set. This marks a memory page non-executable making attacker injected shellcode non-executable.	Dynamic Shared Object (DSO) info The shared object is build with -fPIC flag which enables Position independent code. This makes Return Oriented Programming (ROP) attacks much more difficult to execute reliably.	False high This binary does not have a stack canary value added to the stack. Stack canaries are used to detect and prevent exploits from overwriting return address. Use the option -fstack-protector-all to enable stack canaries. Not applicable for Dart/Flutter libraries unless Dart FFI is used.	Full RELRO info This shared object has full RELRO enabled. RELRO ensures that the GOT cannot be overwritten in vulnerable ELF binaries. In Full RELRO, the entire GOT (.got and .got.plt both) is marked as read-only.	None info The binary does not have run-time search path or RPATH set.	None info The binary does not have RUNPATH set.	False warning The binary does not have any fortified functions. Fortified functions provides buffer overflow checks against glibc's commons insecure functions like strcpy, gets etc. Use the compiler option -D_FORTIFY_SOURCE=2 to fortify functions. This check is not applicable for Dart/Flutter libraries.	True info Symbols are stripped.

NO	SHARED OBJECT	NX	PIE	STACK CANARY	RELRO	RPATH	RUNPATH	FORTIFY	SYMBOLS STRIPPED
8	mips/librealm-jni.so	True info The binary has NX bit set. This marks a memory page non-executable making attacker injected shellcode non-executable.	Dynamic Shared Object (DSO) info The shared object is build with -fPIC flag which enables Position independent code. This makes Return Oriented Programming (ROP) attacks much more difficult to execute reliably.	False high This binary does not have a stack canary value added to the stack. Stack canaries are used to detect and prevent exploits from overwriting return address. Use the option -fstack-protector-all to enable stack canaries. Not applicable for Dart/Flutter libraries unless Dart FFI is used.	Full RELRO info This shared object has full RELRO enabled. RELRO ensures that the GOT cannot be overwritten in vulnerable ELF binaries. In Full RELRO, the entire GOT (.got and .got.plt both) is marked as read-only.	None info The binary does not have run-time search path or RPATH set.	None info The binary does not have RUNPATH set.	False warning The binary does not have any fortified functions. Fortified functions provides buffer overflow checks against glibc's commons insecure functions like strcpy, gets etc. Use the compiler option -D_FORTIFY_SOURCE=2 to fortify functions. This check is not applicable for Dart/Flutter libraries.	True info Symbols are stripped.

NO	SHARED OBJECT	NX	PIE	STACK CANARY	RELRO	RPATH	RUNPATH	FORTIFY	SYMBOLS STRIPPED
9	x86/librealm-jni.so	True info The binary has NX bit set. This marks a memory page non-executable making attacker injected shellcode non-executable.	Dynamic Shared Object (DSO) info The shared object is build with -fPIC flag which enables Position independent code. This makes Return Oriented Programming (ROP) attacks much more difficult to execute reliably.	True info This binary has a stack canary value added to the stack so that it will be overwritten by a stack buffer that overflows the return address. This allows detection of overflows by verifying the integrity of the canary before function return.	Full RELRO info This shared object has full RELRO enabled. RELRO ensures that the GOT cannot be overwritten in vulnerable ELF binaries. In Full RELRO, the entire GOT (.got and .got.plt both) is marked as read-only.	None info The binary does not have run-time search path or RPATH set.	None info The binary does not have RUNPATH set.	False warning The binary does not have any fortified functions. Fortified functions provides buffer overflow checks against glibc's commons insecure functions like strcpy, gets etc. Use the compiler option -D_FORTIFY_SOURCE=2 to fortify functions. This check is not applicable for Dart/Flutter libraries.	True info Symbols are stripped.

NO	SHARED OBJECT	NX	PIE	STACK CANARY	RELRO	RPATH	RUNPATH	FORTIFY	SYMBOLS STRIPPED
10	arm64-v8a/librealm-jni.so	True info The binary has NX bit set. This marks a memory page non-executable making attacker injected shellcode non-executable.	Dynamic Shared Object (DSO) info The shared object is build with -fPIC flag which enables Position independent code. This makes Return Oriented Programming (ROP) attacks much more difficult to execute reliably.	False high This binary does not have a stack canary value added to the stack. Stack canaries are used to detect and prevent exploits from overwriting return address. Use the option -fstack-protector-all to enable stack canaries. Not applicable for Dart/Flutter libraries unless Dart FFI is used.	Full RELRO info This shared object has full RELRO enabled. RELRO ensures that the GOT cannot be overwritten in vulnerable ELF binaries. In Full RELRO, the entire GOT (.got and .got.plt both) is marked as read-only.	None info The binary does not have run-time search path or RPATH set.	None info The binary does not have RUNPATH set.	False warning The binary does not have any fortified functions. Fortified functions provides buffer overflow checks against glibc's commons insecure functions like strcpy, gets etc. Use the compiler option -D_FORTIFY_SOURCE=2 to fortify functions. This check is not applicable for Dart/Flutter libraries.	True info Symbols are stripped.

NIAP ANALYSIS v1.3

NO	IDENTIFIER	REQUIREMENT	FEATURE	DESCRIPTION

FIREBASE DATABASES ANALYSIS

TITLE	SEVERITY	DESCRIPTION
App talks to a Firebase database	info	The app talks to Firebase database at https://monzo-android-production.firebaseio.com
Firebase Remote Config disabled	secure	Firebase Remote Config is disabled for https://firebaseremoteconfig.googleapis.com/v1/projects/245562358860/namespaces/firebase:fetch?key=AIzaSyCPrCS5tpgkI7wUSGECtFn5N4ePOTDBeJk. This is indicated by the response: {'state': 'NO_TEMPLATE'}

ABUSED PERMISSIONS

TYPE	MATCHES	PERMISSIONS
Malware Permissions	10/24	android.permission.CAMERA, android.permission.INTERNET, android.permission.WRITE_EXTERNAL_STORAGE, android.permission.ACCESS_NETWORK_STATE, android.permission.READ_CONTACTS, android.permission.RECEIVE_BOOT_COMPLETED, android.permission.ACCESS_FINE_LOCATION, android.permission.RECORD_AUDIO, android.permission.WAKE_LOCK, android.permission.VIBRATE

TYPE	MATCHES	PERMISSIONS
Other Common Permissions	3/45	android.permission.FOREGROUND_SERVICE, com.google.android.finsky.permission.BIND_GET_INSTALL_REFERRER_SERVICE, com.google.android.c2dm.permission.RECEIVE

Malware Permissions:
Top permissions that are widely abused by known malware.
Other Common Permissions:
Permissions that are commonly abused by known malware.

! OFAC SANCTIONED COUNTRIES

This app may communicate with the following OFAC sanctioned list of countries.

DOMAIN	COUNTRY/REGION

DOMAIN MALWARE CHECK

DOMAIN	STATUS	GEOLOCATION
androidxref.com	ok	**IP:** 188.165.227.226 **Country:** France **Region:** Hauts-de-France **City:** Roubaix **Latitude:** 50.694210 **Longitude:** 3.174560 **View:** Google Map

DOMAIN	STATUS	GEOLOCATION
m.stripe.com	ok	**IP:** 34.208.73.204 **Country:** United States of America **Region:** Oregon **City:** Portland **Latitude:** 45.523449 **Longitude:** -122.676208 **View:** Google Map
hooks.stripe.com	ok	**IP:** 54.228.85.11 **Country:** Ireland **Region:** Dublin **City:** Dublin **Latitude:** 53.343990 **Longitude:** -6.267190 **View:** Google Map
api.stripe.com	ok	**IP:** 34.241.54.72 **Country:** Ireland **Region:** Dublin **City:** Dublin **Latitude:** 53.343990 **Longitude:** -6.267190 **View:** Google Map
wa.me	ok	**IP:** 157.240.201.60 **Country:** Netherlands **Region:** Noord-Holland **City:** Amsterdam **Latitude:** 52.374031 **Longitude:** 4.889690 **View:** Google Map

DOMAIN	STATUS	GEOLOCATION
monzo.slack.com	ok	**IP:** 18.169.120.191 **Country:** United Kingdom of Great Britain and Northern Ireland **Region:** England **City:** London **Latitude:** 51.508530 **Longitude:** -0.125740 **View:** Google Map
transferwise.com	ok	**IP:** 104.18.215.66 **Country:** United States of America **Region:** California **City:** San Francisco **Latitude:** 37.775700 **Longitude:** -122.395203 **View:** Google Map
webviews.monzo.com	ok	**IP:** 172.64.150.140 **Country:** United States of America **Region:** Texas **City:** Dallas **Latitude:** 32.783058 **Longitude:** -96.806671 **View:** Google Map
community.monzo.com	ok	**IP:** 184.105.99.50 **Country:** United States of America **Region:** New York **City:** Brooklyn **Latitude:** 40.650101 **Longitude:** -73.949577 **View:** Google Map

DOMAIN	STATUS	GEOLOCATION
www.tryflux.com	ok	**IP:** 172.67.136.252 **Country:** United States of America **Region:** California **City:** San Francisco **Latitude:** 37.775700 **Longitude:** -122.395203 **View:** Google Map
monzo.statuspage.io	ok	**IP:** 216.137.52.54 **Country:** Japan **Region:** Tokyo **City:** Tokyo **Latitude:** 35.689507 **Longitude:** 139.691696 **View:** Google Map
threeds.monzo.com	ok	No Geolocation information available.
stripe.com	ok	**IP:** 52.215.231.162 **Country:** Ireland **Region:** Dublin **City:** Dublin **Latitude:** 53.343990 **Longitude:** -6.267190 **View:** Google Map
www.monzo.com	ok	**IP:** 3.164.85.69 **Country:** United States of America **Region:** Washington **City:** Seattle **Latitude:** 47.627499 **Longitude:** -122.346199 **View:** Google Map

DOMAIN	STATUS	GEOLOCATION
issuetracker.google.com	ok	**IP:** 172.217.168.206 **Country:** United States of America **Region:** California **City:** Mountain View **Latitude:** 37.405991 **Longitude:** -122.078514 **View:** Google Map
github.com	ok	**IP:** 140.82.121.4 **Country:** United States of America **Region:** California **City:** San Francisco **Latitude:** 37.775700 **Longitude:** -122.395203 **View:** Google Map
q.stripe.com	ok	**IP:** 54.186.23.98 **Country:** United States of America **Region:** Oregon **City:** Portland **Latitude:** 45.523449 **Longitude:** -122.676208 **View:** Google Map
www.slf4j.org	ok	**IP:** 159.100.250.151 **Country:** Switzerland **Region:** Vaud **City:** Lausanne **Latitude:** 46.515999 **Longitude:** 6.632820 **View:** Google Map

DOMAIN	STATUS	GEOLOCATION
app.adjust.com	ok	**IP:** 185.151.204.6 **Country:** United States of America **Region:** Arizona **City:** Phoenix **Latitude:** 33.448380 **Longitude:** -112.074043 **View:** Google Map
www.openssl.org	ok	**IP:** 34.49.79.89 **Country:** United States of America **Region:** Texas **City:** Houston **Latitude:** 29.941401 **Longitude:** -95.344498 **View:** Google Map
www.googleapis.com	ok	**IP:** 142.250.179.202 **Country:** United States of America **Region:** California **City:** Mountain View **Latitude:** 37.405991 **Longitude:** -122.078514 **View:** Google Map
monzo-android-production.firebaseio.com	ok	**IP:** 35.201.97.85 **Country:** United States of America **Region:** Missouri **City:** Kansas City **Latitude:** 39.099731 **Longitude:** -94.578568 **View:** Google Map
ns.adobe.com	ok	No Geolocation information available.

DOMAIN	STATUS	GEOLOCATION
files.stripe.com	ok	**IP:** 54.170.183.1 **Country:** Ireland **Region:** Dublin **City:** Dublin **Latitude:** 53.343990 **Longitude:** -6.267190 **View:** Google Map
play.google.com	ok	**IP:** 142.250.179.174 **Country:** United States of America **Region:** California **City:** Mountain View **Latitude:** 37.405991 **Longitude:** -122.078514 **View:** Google Map
internal-api.monzo.com	ok	**IP:** 13.248.178.82 **Country:** United States of America **Region:** Washington **City:** Seattle **Latitude:** 47.627499 **Longitude:** -122.346199 **View:** Google Map
developers.google.com	ok	**IP:** 142.251.36.14 **Country:** United States of America **Region:** California **City:** Mountain View **Latitude:** 37.405991 **Longitude:** -122.078514 **View:** Google Map

DOMAIN	STATUS	GEOLOCATION
www.directdebit.co.uk	ok	**IP:** 51.137.183.119 **Country:** United Kingdom of Great Britain and Northern Ireland **Region:** Wales **City:** Cardiff **Latitude:** 51.480000 **Longitude:** -3.180000 **View:** Google Map
consumer.paypoint.com	ok	**IP:** 104.18.8.125 **Country:** United States of America **Region:** California **City:** San Francisco **Latitude:** 37.775700 **Longitude:** -122.395203 **View:** Google Map
twitter.com	ok	**IP:** 104.244.42.65 **Country:** United States of America **Region:** California **City:** San Francisco **Latitude:** 37.773968 **Longitude:** -122.410446 **View:** Google Map
api.s101.nonprod-ffs.io	ok	**IP:** 75.2.73.205 **Country:** United States of America **Region:** Washington **City:** Seattle **Latitude:** 47.606209 **Longitude:** -122.332069 **View:** Google Map

DOMAIN	STATUS	GEOLOCATION
realm.io	ok	**IP:** 54.230.112.118 **Country:** France **Region:** Provence-Alpes-Cote-d'Azur **City:** Marseille **Latitude:** 43.296951 **Longitude:** 5.381070 **View:** Google Map
monzo.com	ok	**IP:** 18.239.50.106 **Country:** United States of America **Region:** Washington **City:** Seattle **Latitude:** 47.627499 **Longitude:** -122.346199 **View:** Google Map
staging-webviews.monzo.com	ok	No Geolocation information available.

EMAILS

EMAIL	FILE
support@stripe.com	com/stripe/android/StripeRequest.java
support@stripe.com	com/stripe/android/exception/APIConnectionException.java
help@monzo.com	Android String Resource
help@realm.io	lib/x86_64/librealm-jni.so

EMAIL	FILE
help@realm.io	lib/armeabi-v7a/librealm-jni.so
help@realm.io	lib/mips/librealm-jni.so
help@realm.io	lib/x86/librealm-jni.so
help@realm.io	lib/arm64-v8a/librealm-jni.so
help@realm.io	apktool_out/lib/x86_64/librealm-jni.so
help@realm.io	apktool_out/lib/armeabi-v7a/librealm-jni.so
help@realm.io	apktool_out/lib/mips/librealm-jni.so
help@realm.io	apktool_out/lib/x86/librealm-jni.so
help@realm.io	apktool_out/lib/arm64-v8a/librealm-jni.so

TRACKERS

TRACKER	CATEGORIES	URL
Google CrashLytics	Crash reporting	https://reports.exodus-privacy.eu.org/trackers/27
Google Firebase Analytics	Analytics	https://reports.exodus-privacy.eu.org/trackers/49
Pusher		https://reports.exodus-privacy.eu.org/trackers/223

HARDCODED SECRETS

POSSIBLE SECRETS
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"developer_options_pref_key_take_out_loan" : "key_take_out_loan"
"developer_options_pref_key_flipper" : "flipper"
"developer_options_pref_key_leak_canary" : "leak_canary"
"developer_options_pref_key_environment" : "key_environment"
"developer_options_pref_key_open_webview" : "key_open_webview"
"upgrade_session_onboarding_action" : "Info"
"firebase_database_url" : "https://monzo-android-production.firebaseio.com"
"developer_options_pref_key_auto_login" : "auto_login"
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"developer_options_pref_key_log_analytic_events" : "log_analytic_events"
"developer_options_pref_key_certificate_pinning" : "key_certificate_pinning"

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"developer_options_pref_key_strict_mode" : "strict_mode"
"profile_monzome_username" : "monzo.me/%s"
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FFFFFFFFFFFFFFFFC90FDAA22168C234C4C6628B80DC1CD129024E088A67CC74020BBEA63B139B22514A08798E3404DDEF9519B3CD3A431B302B0A6DF25F14374FE1 356D6D51C245E485B576625E7EC6F44C42E9A637ED6B0BFF5CB6F406B7EDEE386BFB5A899FA5AE9F24117C4B1FE649286651ECE45B3DC2007CB8A163BF0598DA483 61C55D39A69163FA8FD24CF5F83655D23DCA3AD961C62F356208552BB9ED529077096966D670C354E4ABC9804F1746C08CA18217C32905E462E36CE3BE39E772C18 0E86039B2783A2EC07A28FB5C55DF06F4C52C9DE2BCBF6955817183995497CEA956AE515D2261898FA051015728E5A8AAAC42DAD33170D04507A33A85521ABDF1CB A64ECFB850458DBEF0A8AEA71575D060C7DB3970F85A6E1E4C7ABF5AE8CDB0933D71E8C94E04A25619DCEE3D2261AD2EE6BF12FFA06D98A0864D87602733EC86A6 4521F2B18177B200CBBE117577A615D6C770988C0BAD946E208E24FA074E5AB3143DB5BFCE0FD108E4B82D120A92108011A723C12A787E6D788719A10BDBA5B269 9C327186AF4E23C1A946834B6150BDA2583E9CA2AD44CE8DBBBC2DB04DE8EF92E8EFC141FBECAA6287C59474E6BC05D99B2964FA090C3A2233BA186515BE7ED1F6 12970CEE2D7AFB81BDD762170481CD0069127D5B05AA993B4EA988D8FDDC186FFB7DC90A6C08F4DF435C93402849236C3FAB4D27C7026C1D4DCB2602646DEC975 1E763DBA37BDF8FF9406AD9E530EE5DB382F413001AEB06A53ED9027D831179727B0865A8918DA3EDBEBCF9B14ED44CE6CBACED4BB1BDB7F1447E6CC254B332051 512BD7AF426FB8F401378CD2BF5983CA01C64B92ECF032EA15D1721D03F482D7CE6E74FEF6D55E702F46980C82B5A84031900B1C9E59E7C97FBEC7E8F323A97A7E36 CC88BE0F1D45B7FF585AC54BD407B22B4154AACC8F6D7EBF48E1D814CC5ED20F8037E0A79715EEF29BE32806A1D58BB7C5DA76F550AA3D8A1FBFF0EB19CCB1A313 D55CDA56C9EC2EF29632387FE8D76E3C0468043E8F663F4860EE12BF2D5B0B7474D6E694F91E6DBE115974A3926F12FEE5E438777CB6A932DF8CD8BEC4D073B931B A3BC832B68D9DD300741FA7BF8AFC47ED2576F6936BA424663AAB639C5AE4F5683423B4742BF1C978238F16CBE39D652DE3FDB8BEFC848AD922222E04A4037C0713 EB57A81A23F0C73473FC646CEA306B4BCBC8862F8385DDFA9D4B7FA2C087E879683303ED5BDD3A062B3CF5B3A278A66D2A13F83F44F82DDF310EE074AB6A364597 E899A0255DC164F31CC50846851DF9AB48195DED7EA1B1D510BD7EE74D73FAF36BC31ECFA268359046F4EB879F924009438B481C6CD7889A002ED5EE382BC9190DA 6FC026E479558E4475677E9AA9E3050E2765694DFC81F56E880B96E7160C980DD98EDD3DFFFFFFFFFFFFFFFFF
74D59FF07F6B413D0EA14B344B20A2DB049B50C3
985BD3ADBAD4D696E676875615175A21B43A97E3
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578960446186580977117854925043439539266349923328202820197287920039565648231 93

PLAYSTORE INFORMATION

Title: Monzo - Mobile Banking

Score: 4.5575223 **Installs:** 5,000,000+ **Price:** 0 **Android Version Support:** **Category:** Finance **Play Store URL:** co.uk.getmondo

Developer Details: Monzo, Monzo, None, https://monzo.com?utm_medium=paid&utm_source=playstore&utm_campaign=1, help@monzo.com,

Release Date: May 13, 2016 **Privacy Policy:** Privacy link

Description:

Monzo is an award-winning mobile banking app that helps you save towards your goals, spend confidently, and manage your money in one place—all without any fees. Open a personal or joint checking account in just a few minutes. Earn $15 for you and your friend when you invite them to Monzo. Terms apply. WHY OVER 10 MILLION CUSTOMERS LOVE MONZO Say goodbye to fees. No account fees, overdraft fees, or foreign transaction fees. Earn up to 3.75% APY with our no catch instant access savings. Get paid early with a qualifying direct deposit**. Connect all of your accounts and cards for an all-in-one view of your finances. ⚡Instant access to cash with our network of nearly 40,000 free ATMs across the US. Our award-winning support team is here to help 24/7. With Monzo, your money is insured up to $250,000 through our partner Sutton Bank, Member FDIC.¹ UNDERSTAND YOUR SPENDING HABITS Real-time notifications each time you spend on your debit card. Get money saving insights across all your bank accounts and credit cards. Set a target for how much you want to spend and we'll help you stay on track. REACH YOUR SAVINGS GOALS Earn up to 4.25% APY on your savings, with a rate more than 9x the national average.* Set aside money for trips, bills, emergency funds, and more in a Savings Jar. Set a goal on a Jar and we'll show you your progress as you save. Tell us what date you want to reach your goal by, and we'll work out the regular deposit needed. Automatically contribute a portion of your paycheck towards your goals. Turn your spare change into savings with automatic roundups. SERIOUSLY SECURE With Monzo, your money is insured up to $250,000 through our partner Sutton Bank, Member FDIC.¹ Anti-fraud systems that make sure your money is safe, without adding friction for you. Protect your money with Touch ID, Face ID, and PIN. _____ *The national average interest rate for savings accounts as posted on FDIC.gov, as of June 17, 2024. **A qualifying direct deposit is: an ACH deposit of $250 or more to your Monzo account; or deposit is made by your employer or payroll provider for payroll or pension payments; Or by a government agency for benefit payments (e.g., Social Security) Monzo's Savings Jar Annual Percentage Yield (APY) is as of July 29, 2024. The APY may change at any time. Registered address: Monzo Inc, 447 Sutter St., Ste 405 PMB1025, San Francisco, CA 94108 The Monzo Mastercard Debit Card is issued by Sutton Bank, Member FDIC, pursuant to a license from Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. ¹Your funds are held at Sutton Bank, Member FDIC. Though Monzo is not an insured bank, money in your Monzo account is eligible for pass-through FDIC insurance that would protect up to $250,000 in the unlikely event that Sutton Bank failed. Certain conditions must be satisfied for pass-through FDIC deposit insurance coverage to apply, which you can learn more about on fdic.gov.

SCAN LOGS

Timestamp	Event	Error
2024-11-07 00:59:13	Generating Hashes	OK

2024-11-07 00:59:13	Extracting APK	OK
2024-11-07 00:59:13	Unzipping	OK
2024-11-07 00:59:14	Getting Hardcoded Certificates/Keystores	OK
2024-11-07 00:59:20	Parsing AndroidManifest.xml	OK
2024-11-07 00:59:20	Parsing APK with androguard	OK
2024-11-07 00:59:21	Extracting Manifest Data	OK
2024-11-07 00:59:21	Performing Static Analysis on: Monzo (co.uk.getmondo)	OK
2024-11-07 00:59:21	Fetching Details from Play Store: co.uk.getmondo	OK
2024-11-07 00:59:22	Manifest Analysis Started	OK
2024-11-07 00:59:23	Reading Network Security config from network_security_config.xml	OK
2024-11-07 00:59:23	Parsing Network Security config	OK

2024-11-07 00:59:23	Checking for Malware Permissions	OK
2024-11-07 00:59:23	Fetching icon path	OK
2024-11-07 00:59:23	Library Binary Analysis Started	OK
2024-11-07 00:59:23	Analyzing lib/x86_64/librealm-jni.so	OK
2024-11-07 00:59:23	Analyzing lib/armeabi-v7a/librealm-jni.so	OK
2024-11-07 00:59:23	Analyzing lib/mips/librealm-jni.so	OK
2024-11-07 00:59:23	Analyzing lib/x86/librealm-jni.so	OK
2024-11-07 00:59:23	Analyzing lib/arm64-v8a/librealm-jni.so	OK
2024-11-07 00:59:23	Analyzing apktool_out/lib/x86_64/librealm-jni.so	OK
2024-11-07 00:59:23	Analyzing apktool_out/lib/armeabi-v7a/librealm-jni.so	OK
2024-11-07 00:59:23	Analyzing apktool_out/lib/mips/librealm-jni.so	OK

2024-11-07 00:59:23	Analyzing apktool_out/lib/x86/librealm-jni.so	OK
2024-11-07 00:59:23	Analyzing apktool_out/lib/arm64-v8a/librealm-jni.so	OK
2024-11-07 00:59:24	Reading Code Signing Certificate	OK
2024-11-07 00:59:26	Running APKiD 2.1.5	OK
2024-11-07 00:59:34	Updating Trackers Database....	OK
2024-11-07 00:59:34	Detecting Trackers	OK
2024-11-07 00:59:42	Decompiling APK to Java with jadx	OK
2024-11-07 01:00:38	Converting DEX to Smali	OK
2024-11-07 01:00:38	Code Analysis Started on - java_source	OK
2024-11-07 01:01:12	Android SAST Completed	OK
2024-11-07 01:01:12	Android API Analysis Started	OK

2024-11-07 01:01:40	Android Permission Mapping Started	OK
2024-11-07 01:02:19	Android Permission Mapping Completed	OK
2024-11-07 01:02:31	Finished Code Analysis, Email and URL Extraction	OK
2024-11-07 01:02:31	Extracting String data from APK	OK
2024-11-07 01:02:31	Extracting String data from SO	OK
2024-11-07 01:02:31	Extracting String data from Code	OK
2024-11-07 01:02:31	Extracting String values and entropies from Code	OK
2024-11-07 01:02:40	Performing Malware check on extracted domains	OK
2024-11-07 01:02:43	Saving to Database	OK

Report Generated by - MobSF v4.1.4

Mobile Security Framework (MobSF) is an automated, all-in-one mobile application (Android/iOS/Windows) pen-testing, malware analysis and security assessment framework capable of performing static and dynamic analysis.