

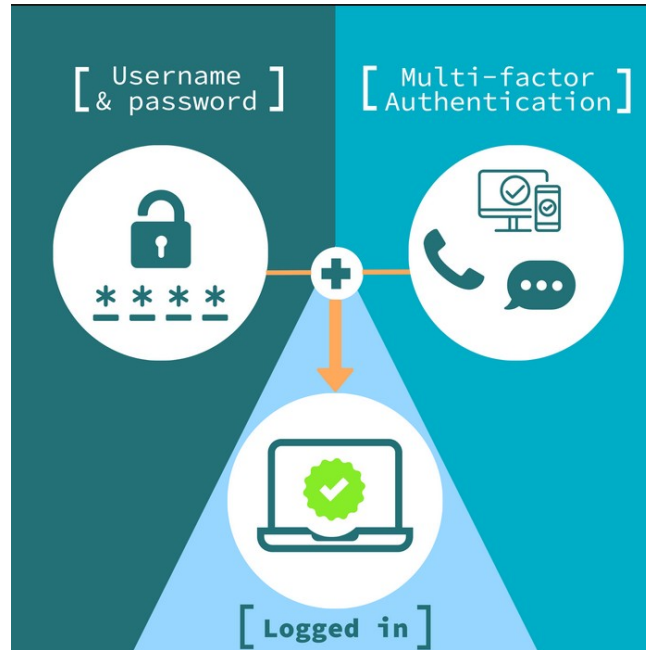


Multi-Factor Authentication and One Time Passwords

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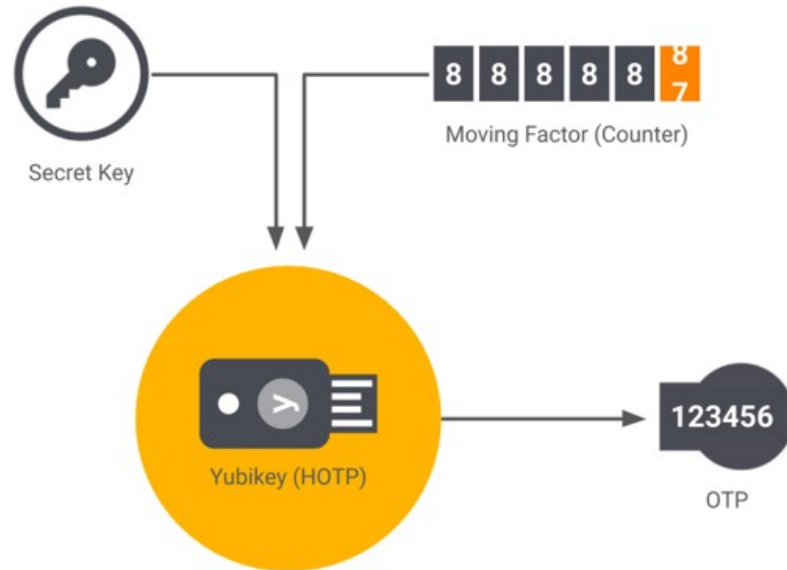
What is Multi-factor authentication?



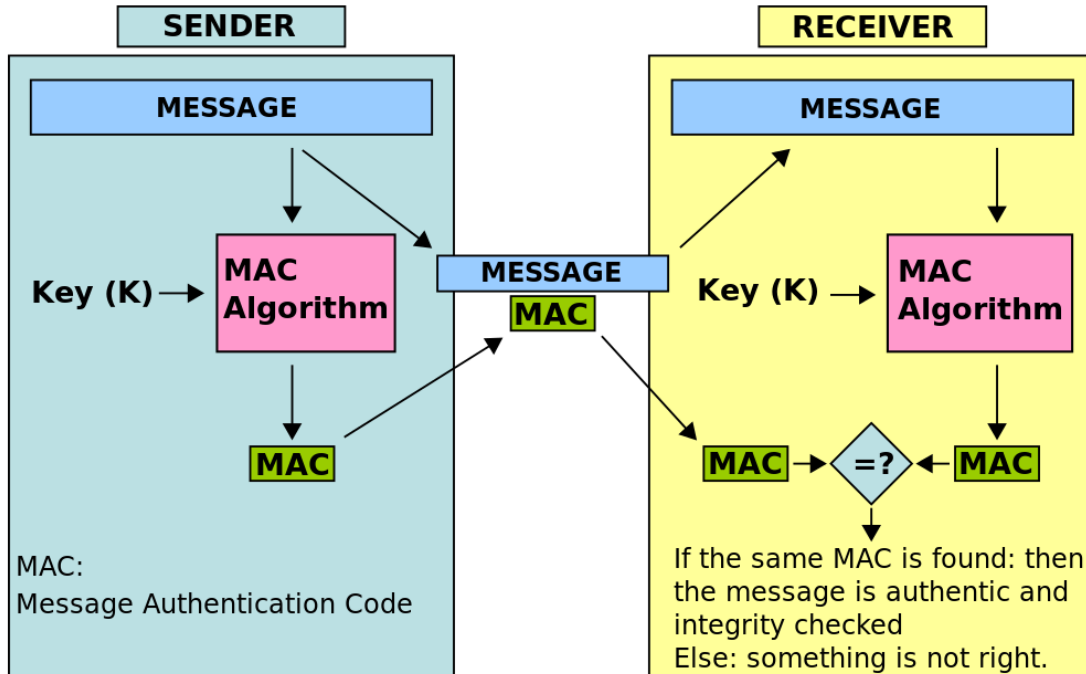
OTP - One Time Password



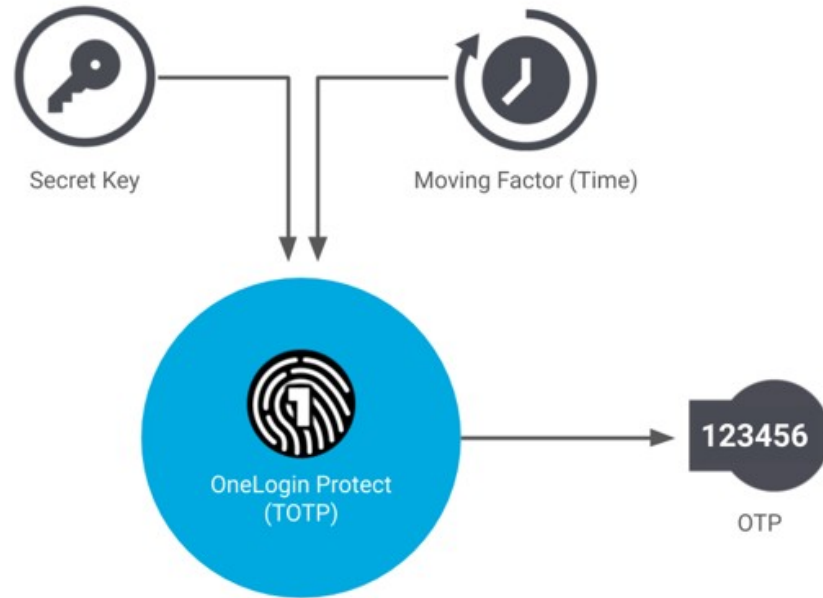
HOTP - HMAC-based one-time password



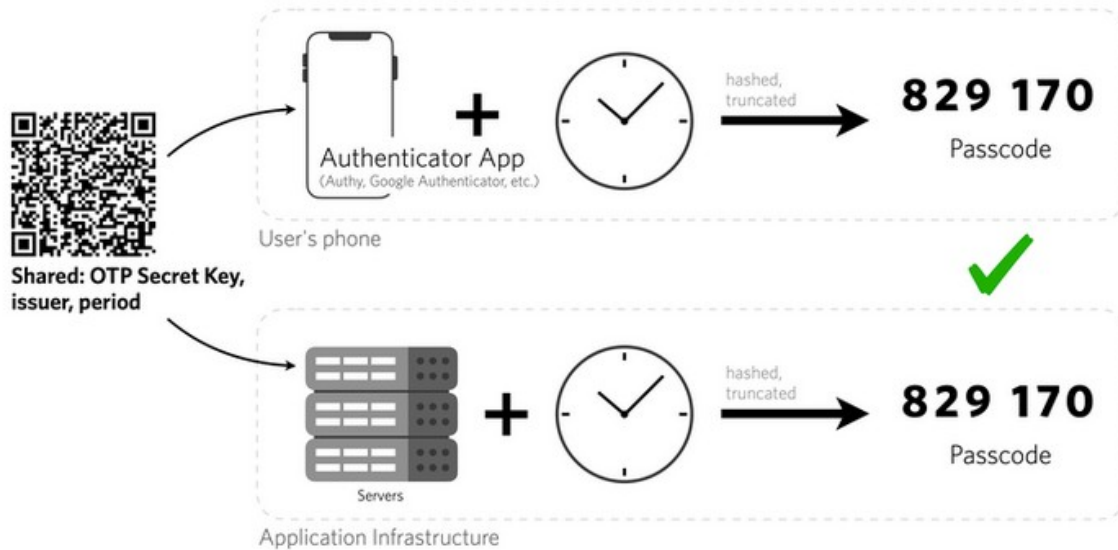
HMAC - Hashed-key MAC



TOTP - Time based One Time Password



TOTP Calculation





That's all Folks!

U2F - Universal two factor

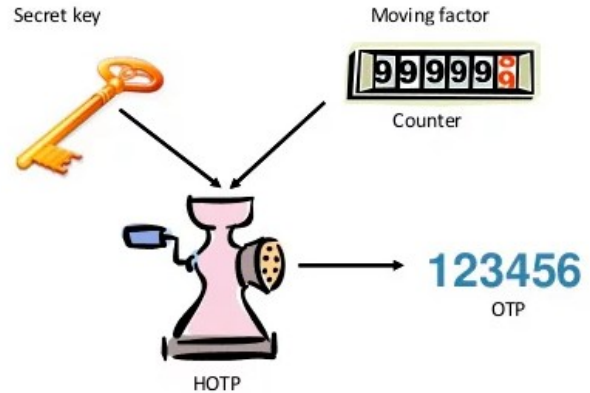


So, what about HOTP?

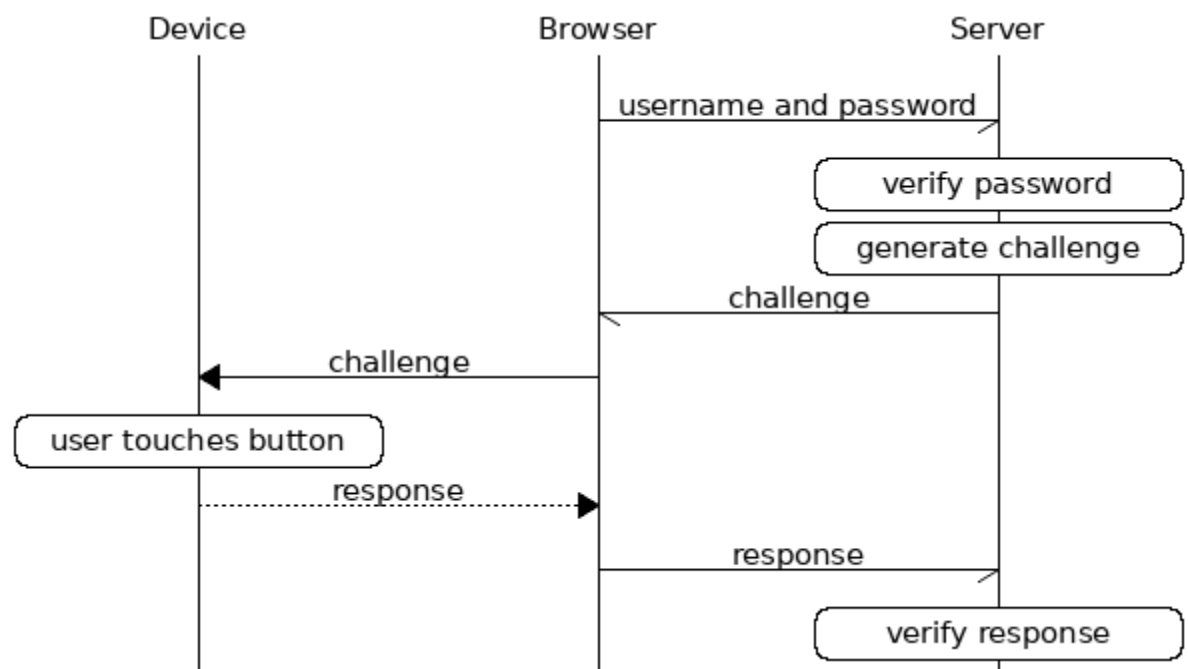
HOTP value = $HOTP(K, C) \bmod 10^d$.

$HOTP(K, C) = \text{Truncate}(\text{HMAC-SHA-1}(K, C))$

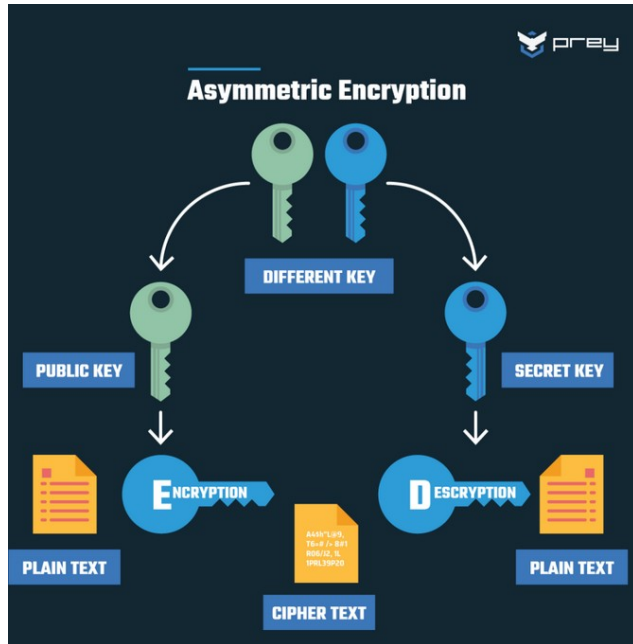
$\text{truncate}(MAC) = \text{extract31}(MAC, MAC[(19 \times 8 + 4):(19 \times 8 + 7)]),$



U2F Algorithm



Difference between U2F and OAUTH based methods - symmetric and asymmetric encryption



Symmetric Encryption

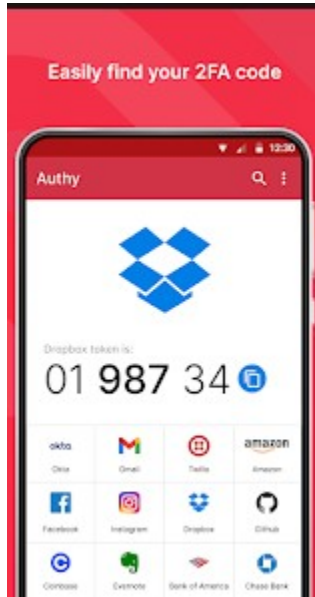
Plaintext



Ciphertext



What can be an authenticator?



How simple HMAC really is?

$$\text{HMAC}(K, m) = \text{H} \left((K' \oplus \text{opad}) \parallel \text{H} \left((K' \oplus \text{ipad}) \parallel m \right) \right)$$
$$K' = \begin{cases} \text{H}(K) & \text{if } K \text{ is larger than block size} \\ K & \text{otherwise} \end{cases}$$

where

H is a cryptographic hash function.

m is the message to be authenticated.

K is the secret key.

K' is a block-sized key derived from the secret key, K ; either by padding to the right with 0s up to the block size, or by hashing down to less than or equal to the block size first and then padding to the right with zeros.

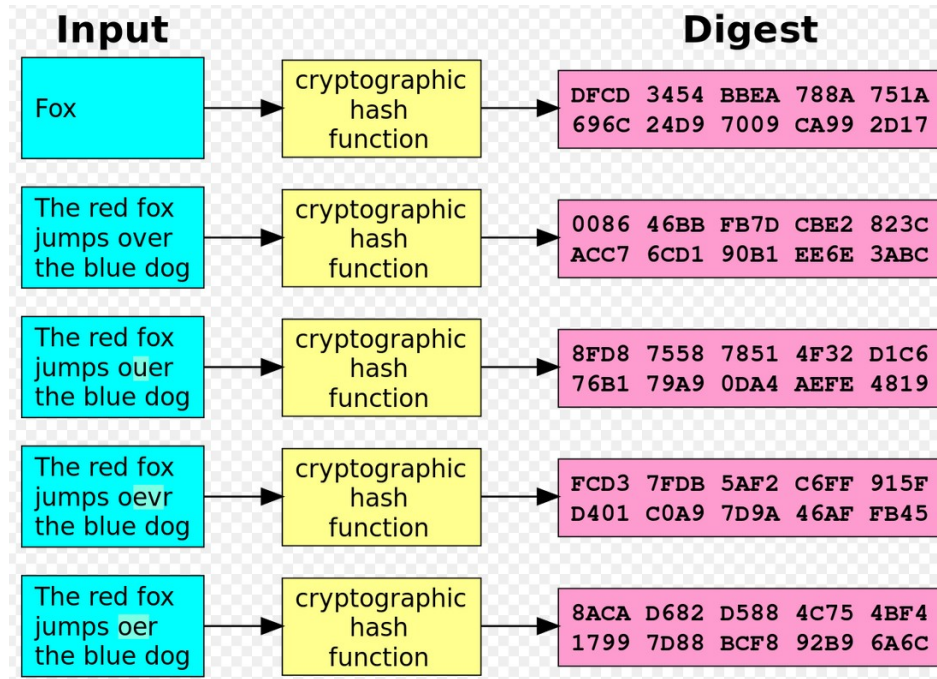
\parallel denotes [concatenation](#).

\oplus denotes bitwise [exclusive or](#) (XOR).

opad is the block-sized outer padding, consisting of repeated bytes valued 0x5c.

ipad is the block-sized inner padding, consisting of repeated bytes valued 0x36.^[3]

Hash function



Standards for MFA (to be removed)

