

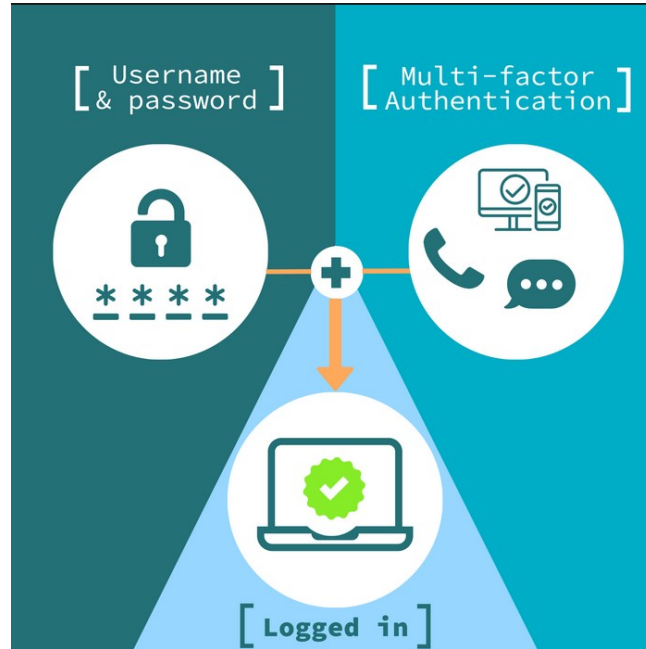


# Multi-Factor Authentication and One Time Passwords

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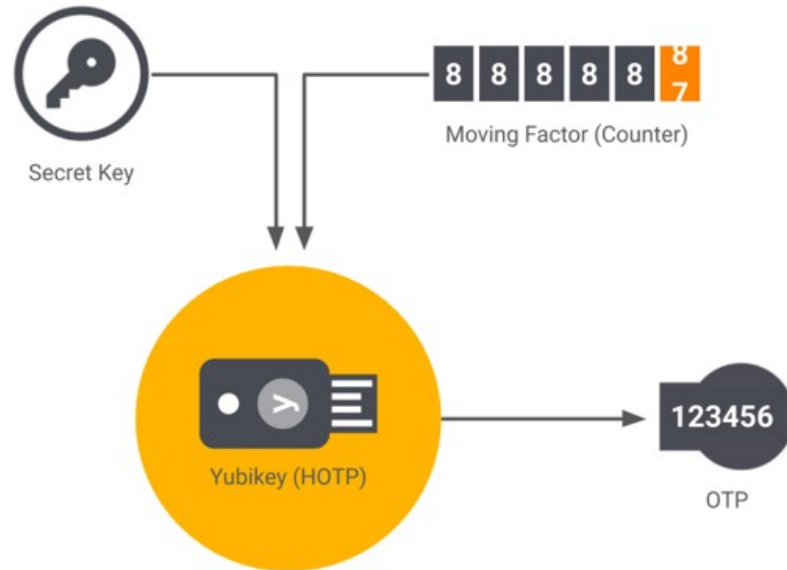
# What is Multi-factor authentication?



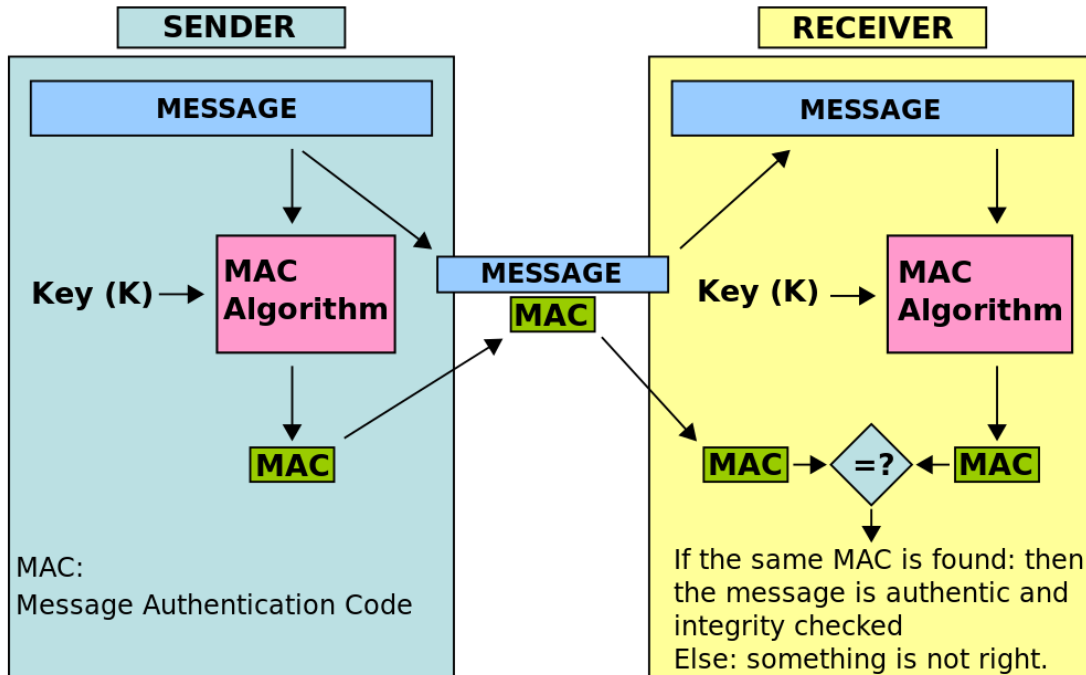
# OTP - One Time Password



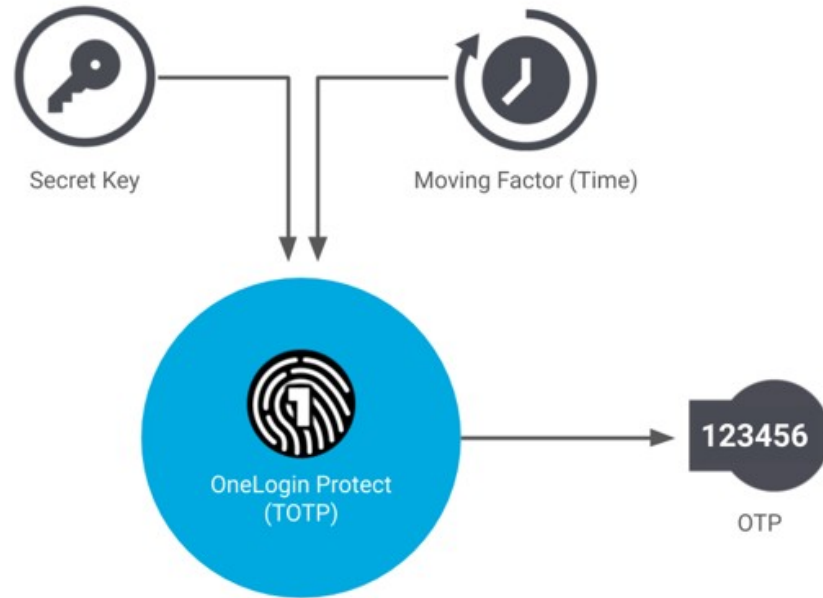
# HOTP - HMAC-based one-time password



# HMAC - Hashed-key MAC



# TOTP - Time based One Time Password



# TOTP Calculation

TOTP value( $K$ ) = HOTP value( $K, C_T$ ),

calculating counter value

$$C_T = \left\lfloor \frac{T - T_0}{T_X} \right\rfloor,$$

where

- $C_T$  is the count of the number of durations  $T_X$  between  $T_0$  and  $T$ ,
- $T$  is the current time in seconds since a particular epoch,
- $T_0$  is the epoch as specified in seconds since the Unix epoch (e.g. if using Unix time, then  $T_0$  is 0),
- $T_X$  is the length of one time duration (e.g. 30 seconds).



*That's all Folks!*



U2F - Universal two factor

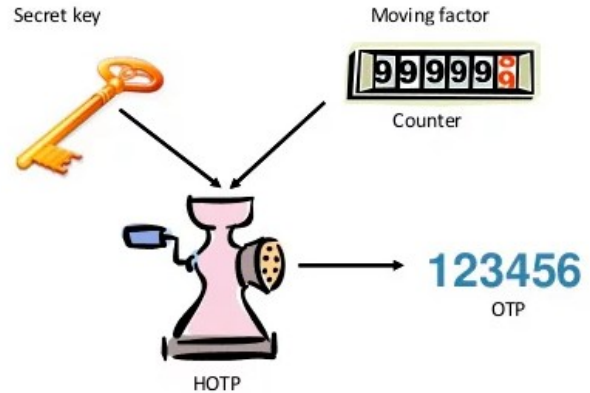


# So, what about HOTP?

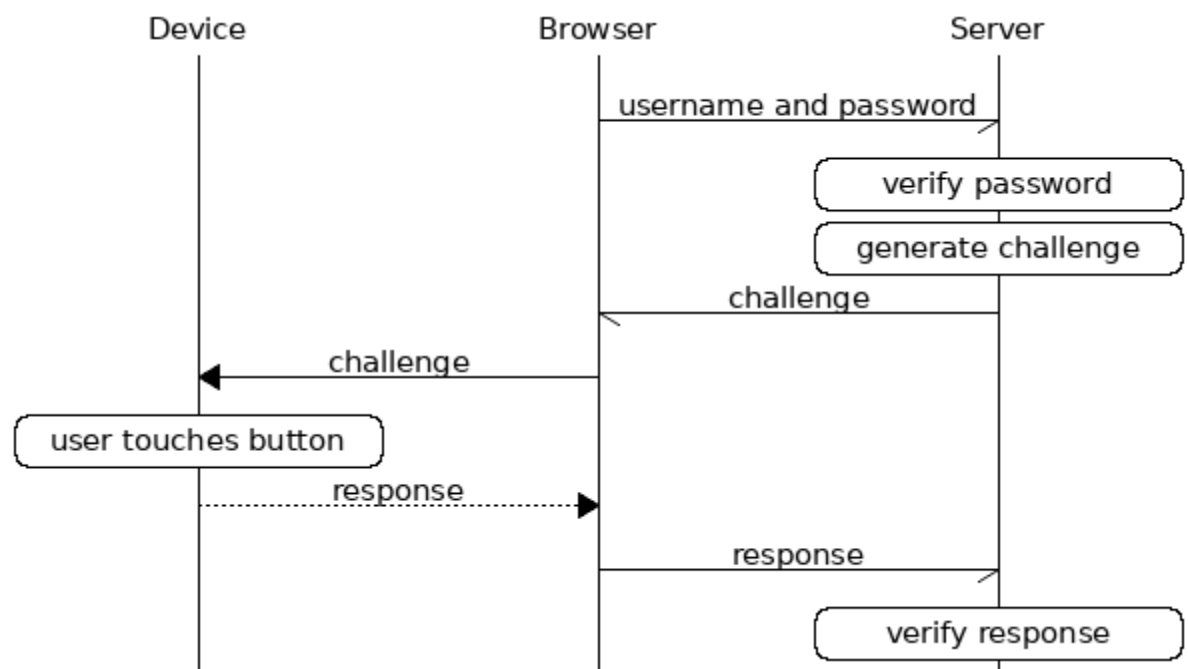
*HOTP value* =  $HOTP(K, C) \bmod 10^d$ .

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

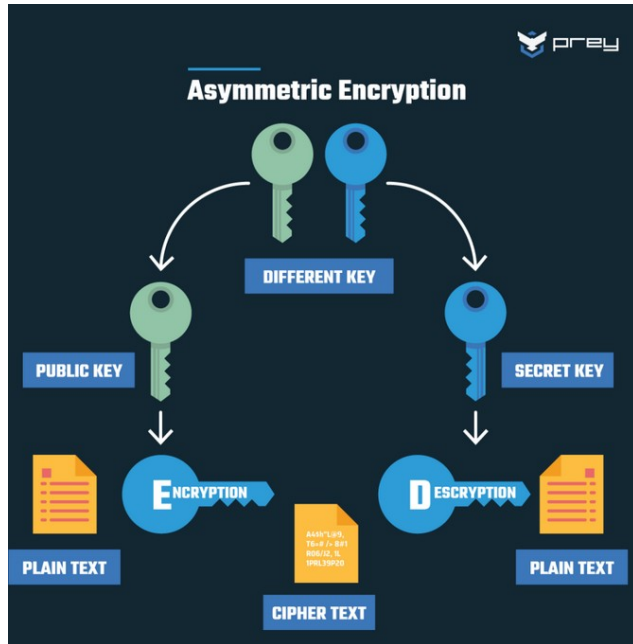
$\text{truncate}(MAC) = \text{extract31}(MAC, MAC[(19 \times 8 + 4):(19 \times 8 + 7)]),$



# U2F Algorithm



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



## Symmetric Encryption

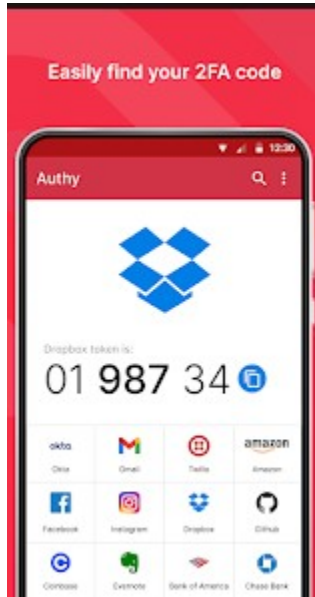
Plaintext



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

$\text{H}$  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.

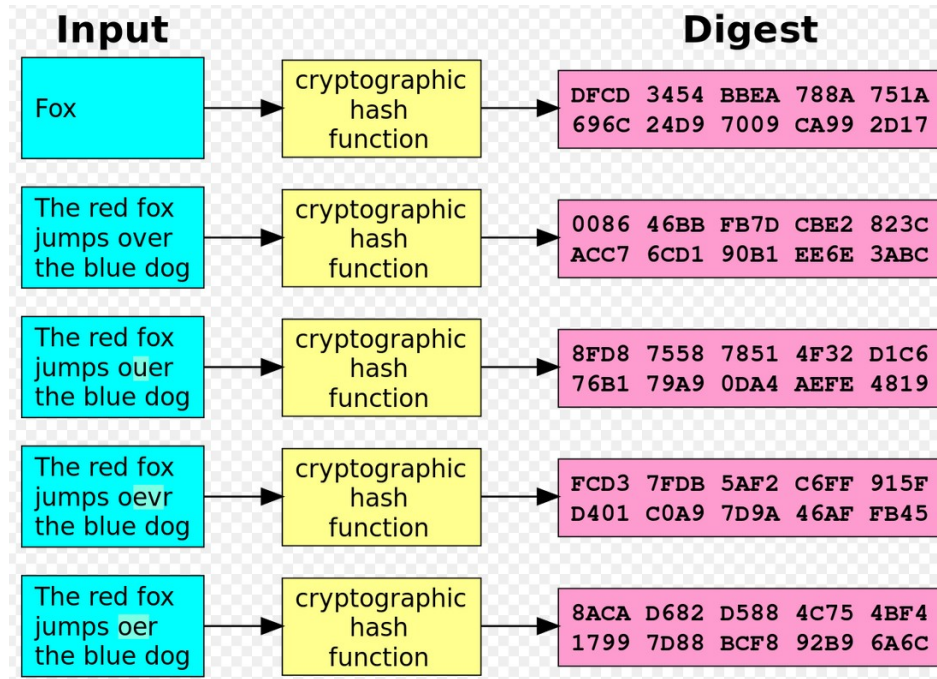
$\parallel$  denotes [concatenation](#).

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

$\text{opad}$  is the block-sized outer padding, consisting of repeated bytes valued 0x5c.

$\text{ipad}$  is the block-sized inner padding, consisting of repeated bytes valued 0x36.<sup>[3]</sup>

# Hash function



## Standards for MFA (to be removed)

