

Multi-Factor Authentication with Asynchronous Token and Short Message Service

MULTI-FACTOR AUTHENTICATION BY ASYNCHRONOUS TOKEN AND SMS

NEED OF MFA



REDUCE
SECURITY
BREACH



INCREASE LEVELS OF
SECURITY



COMBINES
AUTHENTICATION BY
KNOWLEDGE AND
OWNERSHIP

HOW MFA IS ACHIEVED



Identification with user
credentials



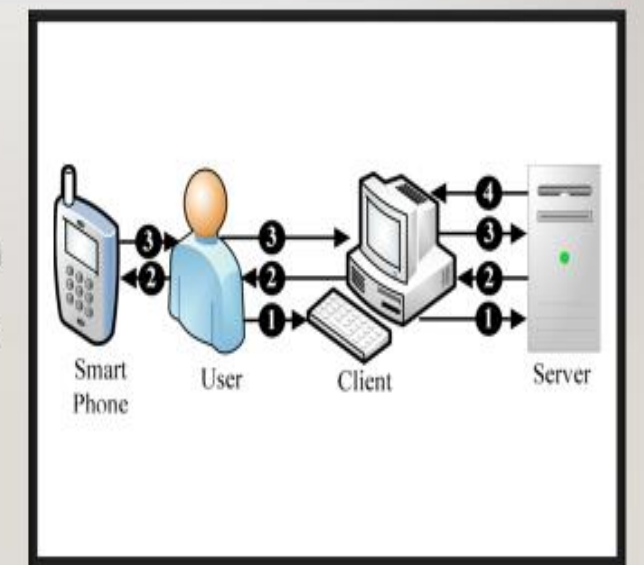
SMS with challenge question to
user's mobile phone, using
Twilio helper library



Mobile application as the
asynchronous token to
generate response key

MFA FRAMEWORK

- Identification with user credentials.
- SMS with challenge question to user's registered number.
- Mobile application acts as the asynchronous token to generate response key



MFA TECHNOLOGIES

- Authentication by time factor-based challenge
- Authentication by ownership
- Authentication by knowledge



IDENTIFICATION WITH USER CREDENTIALS

Users with valid credentials alone, passes the first step of authentication.

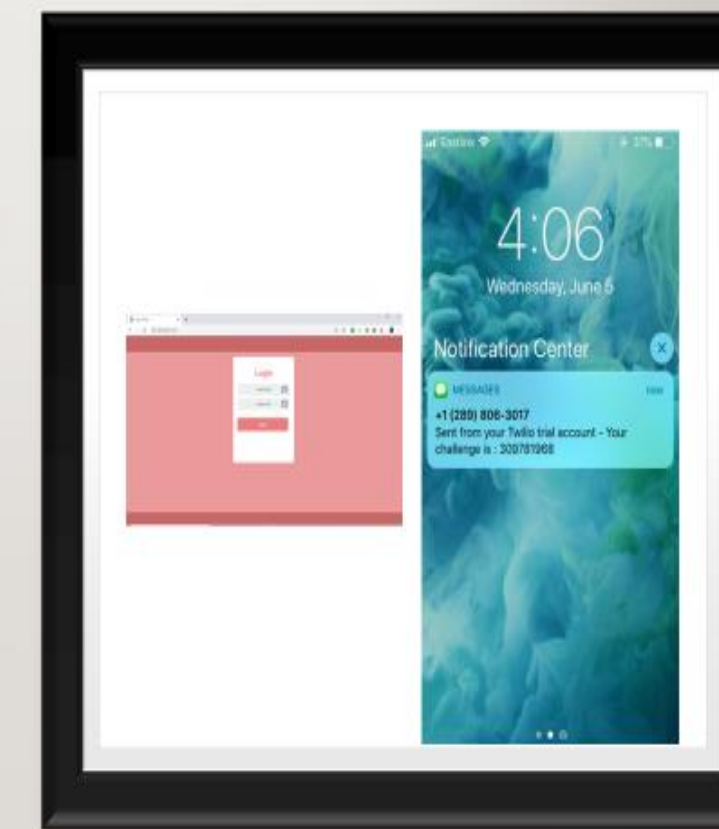
Credentials are :

User-name

Password

LOGIN PAGE AND SMS RECEIVED ON USER MOBILE

- SMS contains time factor-based challenge question



CHALLENGE QUESTION

?

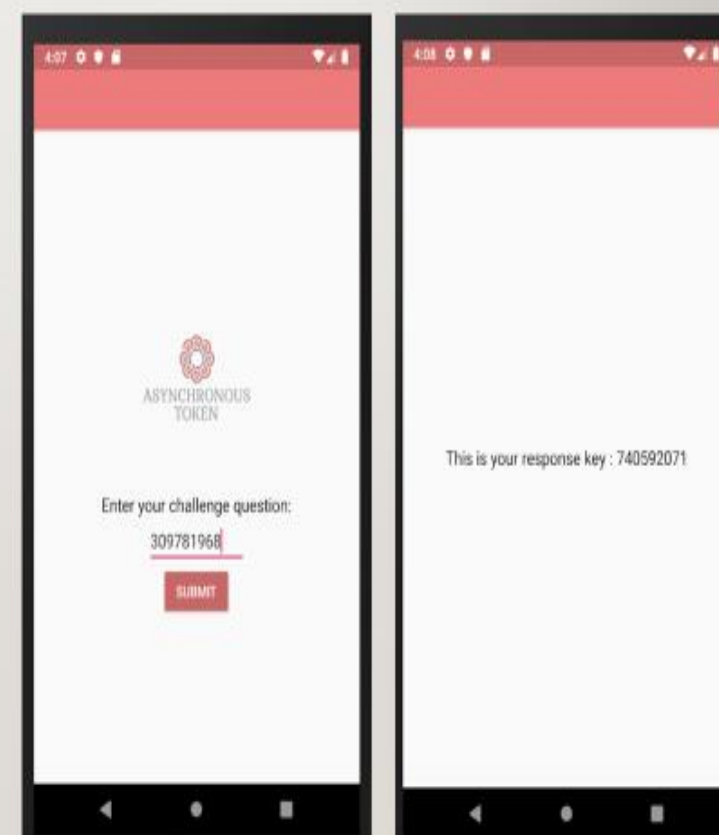
Challenge question generation :

- Encrypt the combination of time factor and random number
- Key of encryption – base64 encoded value of user pin
- Hash the value of encrypted combination

ASYNCHRONOUS SOFT TOKEN

Input : Challenge question

Output : Response key



RESPONSE KEY

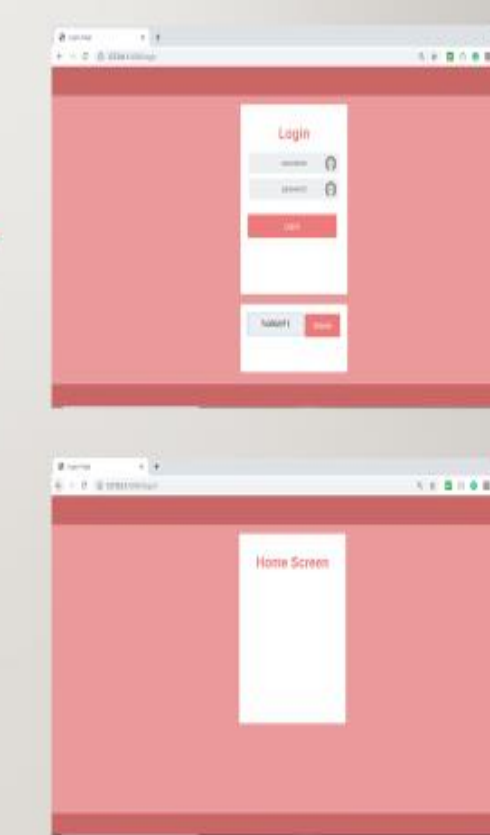
Hashed value of the
challenge question

hashCode() method in
Java is used to generate
the value



HOME PAGE

- User enters the response key
- User is taken to home page



CONCLUSION

- Authentication by possession
- Authentication by ownership
- Out of band method to send SMS provides separate communication channel
- Increased levels of security

”