#### How Hackers Crack Your Passwords

- They don't go to the applications and try various combo of your passwords!
- They will commonly sniff & extract the "password hash" over the internet as you log in.
  - Normally systems uses common standard hash function
- They will write or use a password cracking program with dictionary of common passwords. They will crack Offline!
- They store password hashes in dictionaries.
- If your password hash appear in the dictionary, you are toast!

## Something You Know: Passwords

- Attackers interested in hacking into somebody's account can use password-cracking programs to try many common login names and concatenations of common words as passwords.
- Such password cracking programs can easily determine 10 to 20 percent of the usernames and passwords in a system.
- Of course, to gain access to a system, an attacker typically needs only one valid username and password.
- Passwords are relatively easy to crack, unless users are somehow forced to choose passwords that are hard for such password-cracking programs to guess.

# Something You Know: Passwords

- A second disadvantage of password security systems is that a user needs to reuse a password each time she logs into a system—that gives an attacker numerous opportunities to "listen in".
  - IMAGINE ONE FINE DAY A KEYLOGGER WAS INSTALLED INTO YOUR PC....

 If the attacker can successfully "listen in" on a password just once, the attacker can then log in as YOU UNTIL U NEXT CHANGE YOUR PASSWORD!

## Something You Know: Passwords

- A one-time password (OTP) system, which forces the user to enter a new password each time she logs in, eliminates the risks of using a password multiple times.
- This basic idea to implement this naturally leads us from the topic of "something you know" to the topic of "something you have."
- OTP is sent to your bank token in the past when u try to access your bank account.
- Now banks send OTP your handphone.
- Don't lose your handphone!

# Something You Have