Hung Out to Dry

...airing the dirty laundry of stored-value wash cards



DEF CON 33 – RF Village

Outline

- 1. Disclaimer
- 2. The calling...
- 3. Affected Systems
- 4. Card Structure
- 5. Finding the value
- 6. Labelling the variables and data structure
- 7. Testing with Value Increments
- 8. Encoding pattern discovery
- 9. Function Mirrors
- 10. Why a valid card cannot be created from nothing
- 11. Challenges in system upgrades
- 12. DEMO

DISCLAIMER

• Educational research only

• Ethical testing, good faith

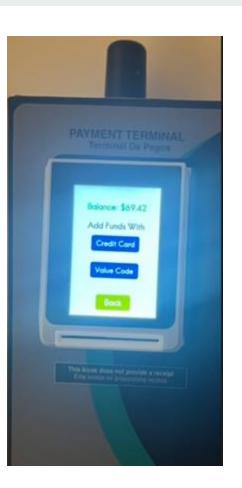
• \$47 legitimately loaded, (\$15 used)

All funds legally contributed

The calling..











Affected Systems





















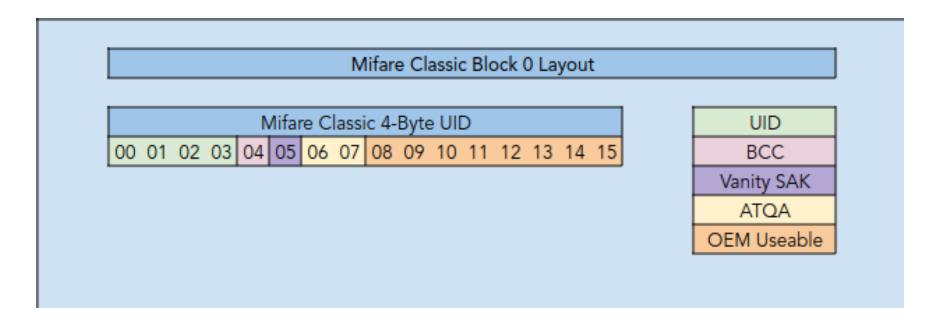




DEMO

Make sure you stay until the end for a quick video demo.

Card Structure (Mifare Classic)



Card Structure (Mifare Classic)

Mifare Classic 4 Block Sector Layout 5 12 | 13 | 3 14 **User Data** 5 8 10 | 11 | 12 | 13 | 14 | KeyA 5 8 10 | 11 | 12 | 13 | 14 | 15 **Access Bits** KeyB

Card Structure (Mifare Classic)

UTD: 3364943f BCC: 2c SAK: 98 ATOA: 02 Ney A Access Bits			
Sector	Block	Data	Access Bits
	0	33bd9d3f2c9682e0648f841441502212	100
	1	e9ef1888eeeee0000eee3e1e0e040eb	100
	2	e00000e04eec40ec40ec0e040e040e05	100
	3	e0a1a2a3a4a5787788c1	011
1	0	418d50c90d7f962462004c8080800ffcc	100
	1	1fa1014100d101c060000000490209f	100
	2	1fa1014100d101c060000000490209f	100
	3	2735fc18180f77877880f	011
2	0	3065961739077228296912595574c95d	180
	1	68c791da24c927ece9ee9a99c9caadb1	180
	2	c82591842f9b8394a2a968d1f4e916e7	180
	3	2aba9519f574787788ff	611
3	0	6c135ade77c8f7a11f09ad859d45728c	100
	1	3c0dc85910e3ef723bfad584c4ad599d	100
	2	940c821625f14168840ed8ee61a8f635	100
	3	84fd7f7a12b6787768ff	011
	0	428d53f9dbd3362461004c8080000c18	100
	1	1f51014100d101c0900004240280bdce	100
	2	1f51014100d101c0900004240280bdce	100
	3	75008f110c1378778800	011
5	0 1 2 3	80000000000000000000000000000000000000	110 110 110 011

Known balance on card: \$18.75

 $$18.75 \rightarrow 1875 \text{ cents}$

 $1875 \rightarrow 0x0753$

Dump of Blocks 1 to 9

Looking for: 0x0753 (07 53)

Dump of Blocks 1 to 9

Looking for: 0x0753 (07 53)

Dump of Blocks 1 to 9

Looking for: 0x5307 (53 07)

Value Positions:

- Block 2, Bytes: 9 & 10 (Value at last top-up)
- Blocks 4 & 8 (mirrored), Bytes: 0 & 1 and 8 & 9

Labelling the variables and data structure (the technical stuff)

Card Number (printed on card): 0 12 98 89 - (not real CN) Redacted due to being tied to the owner.

Value At Last Topup (VALT): 53 07

Transaction ID: 4C 55 55

Incremental Mirror Byte: 0B

Terminal Byte (XOR): 12

Value Pad (Current Value + Incremental Mirror Byte): 53 07 0B

Middle Bytes: AC F8 F4

Under Value Byte (UVB): 36

Under Middle Byte (UMB): C9

Sector KeyA: 45 71 75 69 70 20 - (not real key value) Redacted due to being specific to site

Sector Access Conditions: 68 77 89

Sector KeyB: 4C 75 75 31 37 36 - (not real key value) Redacted due to being specific to site

1. Sector Trailer

Sector KeyA: 45 71 75 69 70 20 - (not real key value) Redacted due to being specific to site

Sector Access Conditions: 68 77 89

Sector KeyB: 4C 75 75 20 20 20 - (not real key value) Redacted due to being specific to site

Card Number

Card Number (printed on card): 0 12 98 89 - (not real CN) Redacted due to being tied to the owner. Actual CN: 0129889

Value At Last Topup (VALT)

Value At Last Topup (VALT): $53\ 07 \rightarrow 0x0753 \rightarrow 18.75

4. Transaction Identifier

Transaction ID: 4C 55 55

5. Incremental Mirror Byte

Incremental Mirror Byte: 0B

Terminal Byte (XOR)

Terminal Byte (XOR): 12

7. Value Pad

Value Pad (Current Value + Incremental Mirror Byte): 53 07 0B

8. Middle Bytes

Middle Bytes: AC F8 F4

Under Value Byte

Under Value Byte (UVB): 36

Under Middle Byte

Under Middle Byte (UMB): C9

Let's gather some data..

Before Top-Up:

- Value Pad: 0x5F050D(95, 5, 13) \rightarrow \$13.75

and top up counter:

0x0D

- Middle Bytes: 0xA0FAF2 (160, 250, 242)

After \$5 Top-Up:

```
    Value Pad: 0x03750E
    (3, 117, 14) → $18.75
    and top up counter: 0x0E
```

```
Middle Bytes:

0xFC8AF1 (252, 138, 241)
```

Before top-up:

- Value Pad: 0x5F050D (**95**, 5, 13) \rightarrow \$13.75 and top up counter: 0x0D
- Middle Bytes: 0xA0FAF2 (160, 250, 242)

After \$5 top-up:

- Value Pad: 0x03750E (3, 117, 14) \rightarrow \$18.75 and top up counter: 0x0E
- Middle Bytes: 0xFC8AF1 (252, 138, 241)

$$\frac{y_2 - y_1}{x_2 - x_1} = m$$

Where:

 x_2 = First middle byte after adding \$5

 x_1 = First middle byte before adding money

 y_2 = First value byte after adding \$5

 y_1 = First value byte before adding money

$$\frac{y_2 - y_1}{x_2 - x_1} = m$$

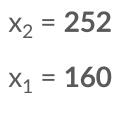
$$x_2 = 252$$
 $x_1 = 160$
 $y_2 = 3$

 $y_1 = 95$

$$\frac{y_2 - y_1}{x_2 - x_1} = m$$

$$x_1 = 160$$
 $y_2 = 3$
 $252 - 160$
 $3 - 95$
 $= -1$

$$y_1 = 95$$

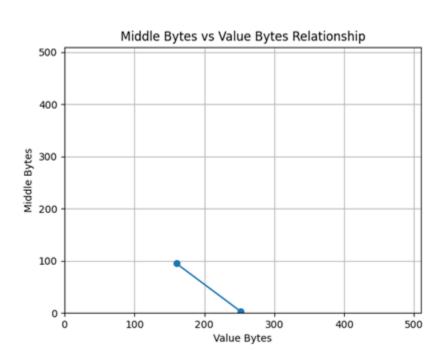


$$x_1 = 160$$

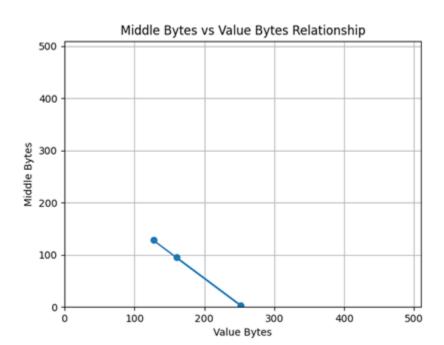
$$y_2 = 3$$

$$y_2 = 3$$

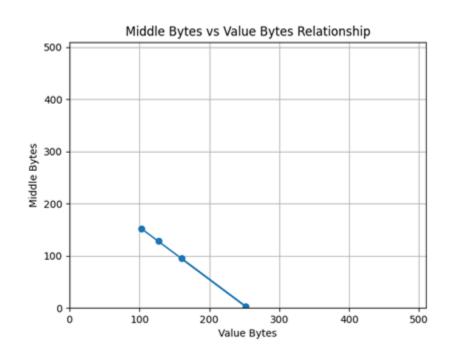
 $y_1 = 95$

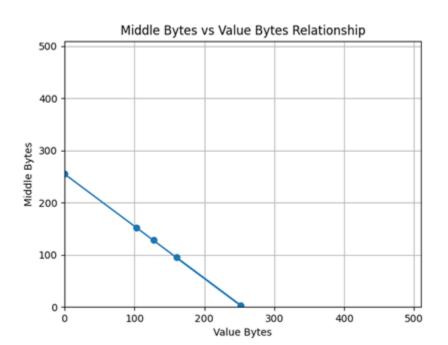


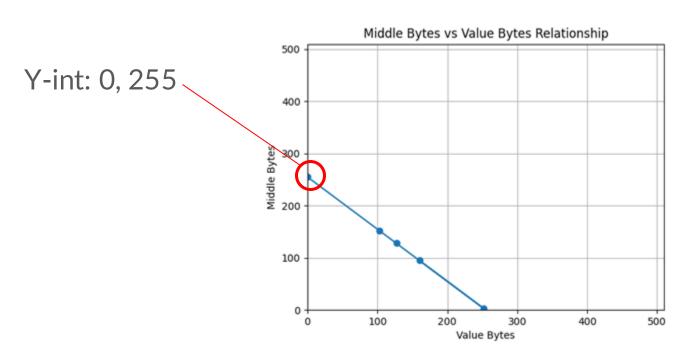


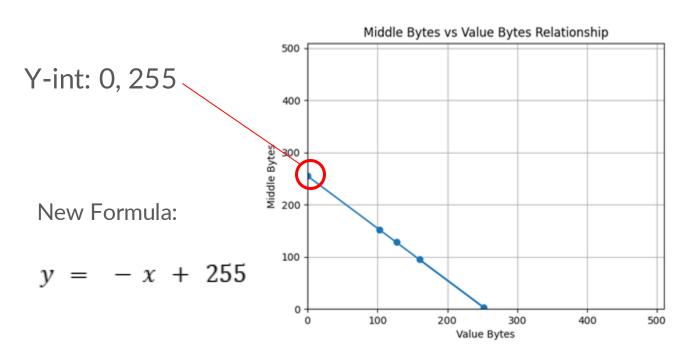












Well..

It's just an XOR of 0xFF...

AKA Bitwise Negation



Value Byte #1: 53 Middle Byte #1: AC

Value Byte #2: 07 Middle Byte #2: F8

Incremental Mirror Byte: 0B

Middle Byte #3: F4

Under Value Byte (UVB): 36
Under Middle Byte (UMB): C9

Why a valid card cannot be created from nothing

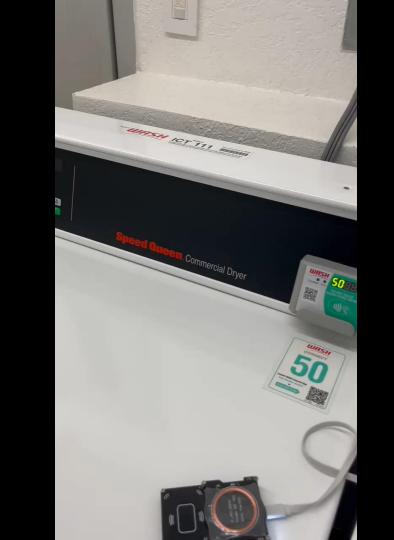
- Unknown deployment/site keys
- Non-valid card numbers

Challenges in System Upgrades

Vpgrade cost is high

Low risk perception / market incentive

Not profitable to fix





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- Luu's Parents
- GuruSteve
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