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# Master's Thesis

for the Attainment of the Academic Degree  
**Master of Engineering (M. Eng.)**

## Security Evaluation of Multi-Factor Authentication in Comparison with the Web Authentication API

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## **Purpose of this thesis**

The purpose of this master's thesis is to introduce, analyze and evaluate existing multi-factor authentication solutions in regards to their technical functionality, usability in web projects and potential security risk.

Those multi-factor authentication solutions are compared to the Web Authentication API in order to identify if the Web Authentication API is a suitable replacement or complementary addition to the multi-factor authentication solutions.

## Abstract

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## Kurzfassung

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## Contents

<b>1</b>	<b>Introduction</b>	<b>1</b>
1.1	Problem statement and motivation . . . . .	1
1.2	Goals of this thesis . . . . .	2
1.3	Target audience . . . . .	3
1.4	Delimitation of this thesis . . . . .	3
1.5	Approach and methodology . . . . .	3
<b>2</b>	<b>Basics of authentication</b>	<b>5</b>
2.1	Methods of authentication . . . . .	5
2.1.1	Knowledge . . . . .	5
2.1.2	Possession . . . . .	6
2.1.3	Biometrics . . . . .	7
2.1.4	Further methods of authentication . . . . .	9
2.2	Processes of authentication . . . . .	9
2.2.1	Active authentication . . . . .	10
2.2.2	Passive authentication . . . . .	10
2.2.3	Continuous authentication . . . . .	10
2.3	Wording differences between multi-factor, multi-step, authentication, and verification . . . . .	11
<b>3</b>	<b>Single-factor authentication</b>	<b>12</b>
3.1	Threats . . . . .	12
3.1.1	Knowledge . . . . .	12
3.1.2	Possession . . . . .	15
3.1.3	Biometrics . . . . .	16
3.1.4	Further methods . . . . .	17
3.1.5	General threats . . . . .	17
<b>4</b>	<b>Multi-factor authentication</b>	<b>19</b>
4.1	Motivation for the usage of multi-factor authentication . . . . .	19
4.2	Transmission of information . . . . .	20
4.3	One-time password . . . . .	20
4.3.1	Message authentication code . . . . .	20
4.3.2	HMAC . . . . .	22
4.3.3	Counter-based . . . . .	24
4.3.4	Time-based . . . . .	25
4.3.5	Yubico OTP . . . . .	27
4.4	Smartcards . . . . .	28
4.5	Security Tokens . . . . .	29
4.5.1	RSA SecurID . . . . .	29

4.5.2	YubiKey . . . . .	29
4.5.3	Software tokens . . . . .	30
<b>5</b>	<b>Security of multi-factor authentication</b>	<b>31</b>
5.1	Introduction . . . . .	31
5.2	HOTP and TOTP . . . . .	32
5.2.1	Algorithm . . . . .	32
5.2.2	Transportation . . . . .	33
5.3	Overall comparison . . . . .	38
<b>6</b>	<b>Introduction to the Web Authentication API</b>	<b>39</b>
6.1	History and evolution . . . . .	39
6.1.1	FIDO Alliance . . . . .	39
6.1.2	Universal Authentication Framework . . . . .	39
6.1.3	Universal Second Factor . . . . .	39
6.1.4	FIDO2 . . . . .	40
6.2	Technical implementation and details . . . . .	40
6.2.1	CTAP . . . . .	40
6.2.2	Browser support . . . . .	41
6.2.3	Usability . . . . .	44
6.3	Security aspects . . . . .	44
6.3.1	Problems . . . . .	44
<b>7</b>	<b>Comparison</b>	<b>45</b>
<b>8</b>	<b>Conclusion and Outlook</b>	<b>46</b>
	<b>Bibliography</b>	<b>VII</b>
	<b>Internet sources</b>	<b>XIV</b>
	<b>List of Figures</b>	<b>XVII</b>
	<b>Listings</b>	<b>XVIII</b>
	<b>List of Tables</b>	<b>XIX</b>
	<b>Glossary</b>	<b>XX</b>
	<b>Acronyms</b>	<b>XXI</b>
<b>A</b>	<b>Appendix</b>	<b>XXV</b>
A.1	Test . . . . .	XXV
<b>B</b>	<b>Annex</b>	<b>XXVI</b>
B.1	Table of Content of the CD-Rom . . . . .	XXVI
	<b>Declaration of academic integrity</b>	<b>XXVIII</b>

# 1 Introduction

## 1.1 Problem statement and motivation

»Usernames and passwords are an idea that came out of 1970s mainframe architectures. They were not built for 2016.«<sup>1</sup>

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*Alex Stamos*

Passwords in the way they are currently used, are not suited for the twenty-first-century, as Alex Stamos, the former Chief Security Officer (CSO) of Facebook and Yahoo!, stated. The secure handling of passwords is a problem for many users. Passwords are re-used between different websites and often shared across private and work environments. This renders the (private) user data, but also business secrets at high risk with the risk of ruining a whole company if confidential data is leaked or obtained by a competitor.

To make things worse, very few people are using multi-factor authentication (MFA) and even fewer a password manager in 2019. The majority of the users are either remembering their passwords or writing them down on a piece of paper – in cleartext.<sup>2</sup> At the same time, the recorded amount of cybercrime cases is still increasing, and, for example, phishing remains a constant threat. While MFA can protect against threats such as brute force attacks or stolen credentials, it is still affected and vulnerable to phishing attacks. Besides that, short message service (SMS) traffic is not considered secure anymore, yet a lot of MFA solutions use it. Nevertheless, the majority of the users are not using MFA at all.<sup>3</sup>

To counter these negative trends, new application programming interfaces (APIs) are emerging, for example, the Web Authentication API. It is a standardized API

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<sup>1</sup>See Col16.

<sup>2</sup>See Kes18; See Fri19.

<sup>3</sup>See dim19; See Bun18, pp. 6–7.

supported in major browsers such as Chrome, Firefox, or Edge. The Web Authentication API allows a secure registration, login, and two-factor authentication (2FA) – all without the generation, storage, and remembering of passwords by utilizing asymmetric cryptography. The private keys are stored, e.g., on external devices such as USB sticks, but can be stored on built-in hardware, too. These are, for example, protected by a fingerprint sensor or dedicated chip designed for secure operations.

## 1.2 Goals of this thesis

The goals of this thesis are an introduction into MFA and the different authentication factors such as »knowledge, possession and biometrics« including the technical functionality, usability in web projects and respectively web browsers and their security risks alongside an introduction to the Web Authentication API. Those methods of authentication need to be mapped to actual forms of authentication such as passwords, security keys, and fingerprint sensors, that need to be again evaluated security-wise.

The Web Authentication API and its origin are being illustrated and technically in more depth explained. In this connection, the question has to be answered if the Web Authentication API can increase security and user comfort and usability. Of course, the security and potentials risks of the Web Authentication API need to be taken into account.

Finally, the thesis should answer the question if the Web Authentication API is ready to be used yet and whether it can replace passwords and existing MFA solutions or be used in conjunction. Besides that, questions such as

- What are the risks of not using MFA?
- Why are weak password and re-usage such a big issue?
- Is there a protection against the weakest link, often being humans?
- If using MFA, are there any risks, too?
- Are the architecture and algorithms used secure enough for usage in web projects and insecure connections?
- Is the Web Authentication API suitable and understandable for end-users?

are taken into account and answered.



### 1.3 Target audience

The target audience of this thesis are technically experienced readers that have a good understanding and interest in data security and privacy. Additionally, the reader should have a basic knowledge about the functionality and mathematics behind algorithms such as RSA, elliptic-curve cryptography (ECC), or symmetric and asymmetric key exchange (e.g., Diffie–Hellman key exchange). Moreover, the reader needs to be familiar with the underlying concept(s) and techniques of MFA.

Furthermore, the thesis is tailored towards interested (web) developers. On the one hand, it shall introduce a new standardized Web API to them in detail. On the other hand, the thesis helps to understand the pros and cons of alternative registration, login, and MFA solutions using asymmetric cryptography and if the Web Authentication API suits their needs.

### 1.4 Delimitation of this thesis

Existing proven algorithms and concepts, as long as not required for the understanding of this thesis, are not explained in detail. It is not the goal of this thesis to perform complete cryptanalysis, but to take other factors, such as usability for the user, technical feasibility, and web browser support into account. Different, but adjacent, technologies such as OAuth (2.0), OpenID Connect or single sign-on (SSO) neither are a focus of this thesis. Additionally, the topic of authorization is not taken into account and not of concern for this thesis.

### 1.5 Approach and methodology

Initially, in Chapter 2, the reader is introduced into the basics of authentication. After that, in the following chapters, the areas

- Single-Factor-Authentication
- MFA

are explained. For example, their technical functionality is described, followed by an analysis regarding their security and potential risks and attacks such as phishing or Man-in-the-Middle (MITM) attacks.

Hereupon the Web Authentication API is introduced in Chapter 6 and described in detail. The technical functionality is a crucial aspect of this chapter. Additionally, it is explained against which attacks the Web Authentication API can offer protection. But it is also asserted which security risks exist, too. Where suitable example source code listings are used to highlight these analyses.

In Chapter 7, the Web Authentication API is compared with existing MFA solutions. Therefore, it is reviewed if the Web Authentication API can be used in conjunction or as a replacement for MFA.

Concluding follows an evaluation based on the gained insights from the previous chapters with a summing-up and outlook for further research and studies.

## 2 Basics of authentication

### 2.1 Methods of authentication

There are multiple different methods or forms, respectively, that can be used to authenticate a user against someone or something. Traditionally only knowledge, possession, and trait are considered the different forms of authentication,<sup>4</sup> but other sources also introduce or take new methods into account such as the location- or time-based authentication.<sup>5</sup> Therefore, this thesis accounts for them, too, and describes the methods in the following sections briefly including a diagram of an example authentication flow. A detailed analysis of the security, potential risk, and threats follows in section 3.1.

#### 2.1.1 Knowledge

The most common method of authentication is knowledge, i.e., »something the user knows«. Commonly used in information technology (IT) are passwords. Other forms of knowledge are, for example, personal identification numbers (PINs), passphrases, secrets, recovery questions, or one-time passwords (OTPs). The PIN is a good example for usage, e.g., in banking (ATM's, credit cards) or telephony (subscriber identity module (SIM)). The security relies on the fact that the knowledge method is considered a secret that only the user knows. When compromised it is relatively easy to replace the knowledge with a different secret the user knows. Unintentional side effects are that the user may have to replace the used knowledge everywhere in case of re-use.<sup>6</sup>

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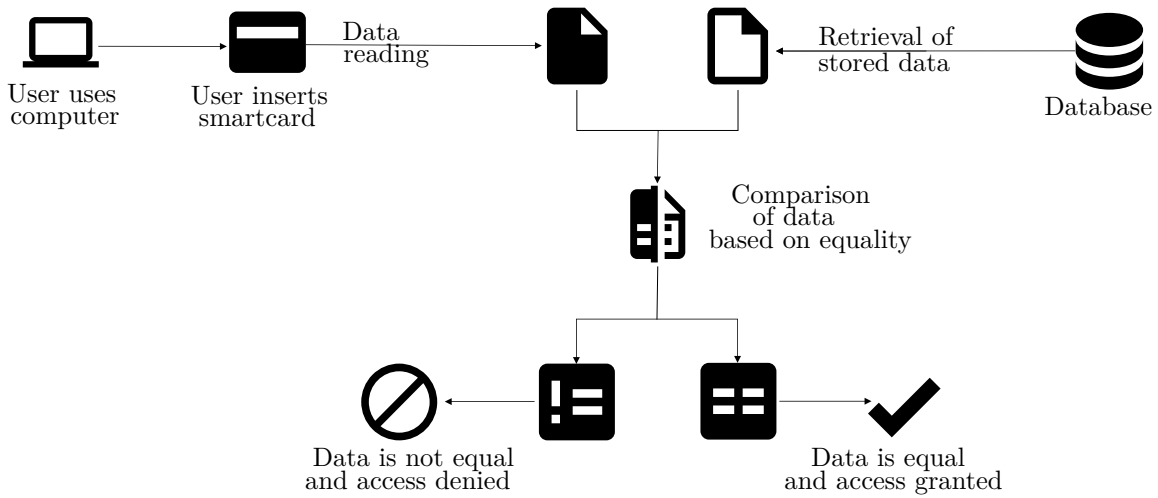
<sup>4</sup>See TW75, p. 299; See BB17, p. 140; And08, p. 47.

<sup>5</sup>ZKM12; See DRN17, p. 191.

<sup>6</sup>See Eck14, p. 467.



or RFID). Sometimes these tokens contain a display itself that can show further information.<sup>8</sup>



**Figure 2.2:** Exemplary, but simplified, authentication by possession flow<sup>9</sup>

Figure 2.2 shows an example of an authentication flow with a smartcard. First, the user inserts the given smartcard into their computer. The data is read subsequently. Contemporaneous the application or system reads the stored database entry and compares the data to the one stored on the smartcard. If the data is equal or matches, and the user is authorized, then the authentication succeeds. Again, any user can log on as long as they are in possession of the smartcard.

### 2.1.3 Biometrics

Besides the knowledge and possession factors, another one is biometrics. This factor is classified as »something the user is« and commonly includes the fingerprint, facial, or iris scan. In theory, many other characteristics, e.g., the gait, the ear, DNA, or even the human odor can be a biometric factor.<sup>10</sup>

These intrinsic factors are sometimes referred to as traits or inherence, too.<sup>11</sup>

While it seems natural to authenticate a person with a biometric factor, it also comes with a couple of challenges. Both, the false rejection rate (FRR), i.e., the system rejects a user even though it is a legitimate user, and false acceptance rate (FAR), i.e., an imposter is granted access, needs to be accounted for the usage.

<sup>8</sup>See Tod07, p. 24; DLE19; See Kei17, pp. 8–11.

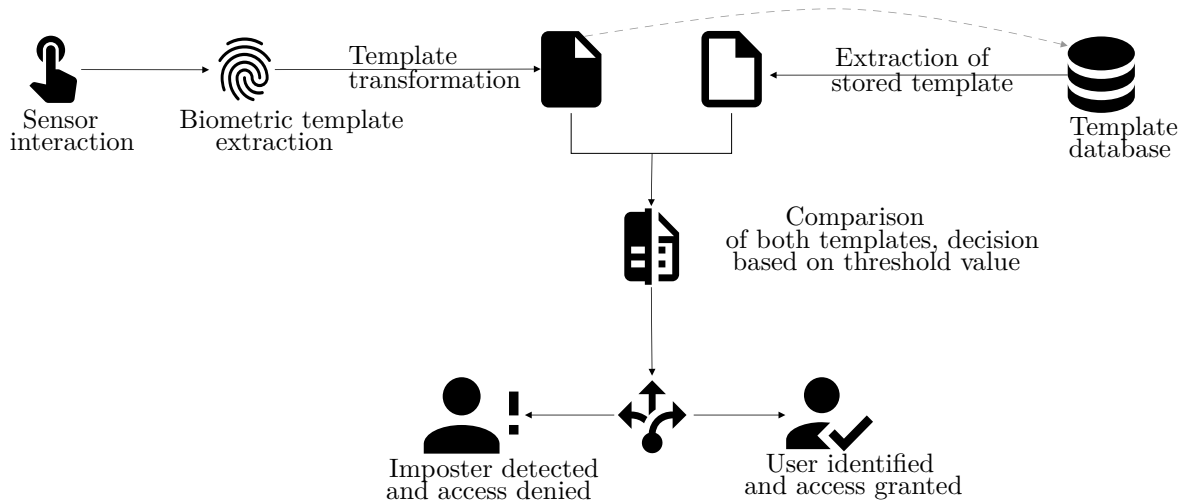
<sup>9</sup>Source: diagram by author

<sup>10</sup>See JRN11, pp. 30–34.

<sup>11</sup>See DRN17, p. 186.

Compared to knowledge and possession factors, the enrollment of the biometrics and the continuous update of the sample is more complicated and expensive.<sup>12</sup>

On the other hand, it is more complicated to steal, share, or copy this factor than the others – but it is also nearly impossible to replace a compromised biometrics. The usability varies because of the quality of the used biometrics module, the chosen biometrics itself, and the availability of the biometrics.



**Figure 2.3:** Exemplary, but simplified, authentication by biometrics flow<sup>13</sup>

Figure 2.3 shows an exemplary authentication flow using biometrics, in this case with a fingerprint. First, the user interacts with the sensor that reads the fingerprint and extracts the biometric template. Generally, the system or reader transforms the template into a more comparable format. For instance, fingerprints are scanned for minutiae and their direction. Simultaneously, the system retrieves the stored fingerprint or searches for it. The system now compares the stored probe to the fresh one. A threshold value that determines how much of difference is tolerable finally decides if the authentication attempt can proceed or has to be aborted and access denied. If the authentication succeeds, the stored template can be updated in the database, as denoted by the dotted grey arrow.

<sup>12</sup>See JRN11, pp. 18–24; See Tod07, pp. 34–37.

<sup>13</sup>Source: diagram by author, based on JRN11, p. 11.

### 2.1.4 Further methods of authentication

While the mentioned authentication forms above are considered a standard in the literature, other forms exist, too. Those include, for example, the location of the user. The location-based approach grants or denies access based on the current location. The location can either be physical (e.g., via Global Positioning System (GPS)) or digital with, e.g., an IP address.<sup>14</sup>

Another form is time-based authentication. A typical example is time-limited access to a banking safe, which can only be opened at specific times of the day, a time lock secures it. In IT this form of authentication helps to protect against, for instance, phishing attacks from abroad, because the access is granted or denied based on the time and usual time routines where, for instance, a user logs typically on.<sup>15</sup>

Further methods of authentication are, for example, social authentication, also referred to as »someone the user knows«. For example, Facebook uses this method to ensure that the authentication attempt is genuine by asking the user to identify a set of their friends. Of course, social authentication works in other scenarios, especially offline, too.<sup>16</sup> Besides these methods, »something the user does« is another form of authentication. Examples range from keystrokes to online shopping behavior.<sup>17</sup>

## 2.2 Processes of authentication

The process of authentication can be done in three different manners that are explained in the following subsections. These are namely:

1. **active authentication**, where a user has to initiate the process
2. **passive authentication**, where the user does not need to interact with the system
3. **continuous authentication**, where a system continually monitors and authenticates the user

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<sup>14</sup>ZKM12; See Bis18, Chapter 13.9.

<sup>15</sup>See DRN17, p. 191.

<sup>16</sup>See Bra+06; See Sho14, pp. 278–279.

<sup>17</sup>See Shi+11; See Oud16.

A combination of active and passive authentication is also possible. For example, the biometric passport («ePassport») contains both active authentication and passive authentication with the help of an integrated RFID chip.<sup>18</sup>

### 2.2.1 Active authentication

The most common process of authentication is active authentication. In this process of authentication, the user has to initiate the authentication. Instances for this process can be opening a website and entering the password in the form fields, pressing a button or placing the fingerprint on the corresponding sensor.<sup>19</sup> The biometric passport authenticates against a reading device with an asymmetric challenge-response protocol. This security measure helps to identify cloned passports.<sup>20</sup>

### 2.2.2 Passive authentication

In contrast to the active authentication process, in the passive authentication process the user is authenticated without action on their part. Use cases of passive authentication are, for example, RFID chips that continuously send a signal in a short-range and can open a door when the user approaches it. Further examples can be the analysis of the keystroke or touch screen usage patterns. In comparison with active authentication, this process is more low-friction.<sup>21</sup> The biometric passport provides a way to calculate the integrity and authenticity from a reading device to improve the protection against forgery.<sup>22</sup>

### 2.2.3 Continuous authentication

Further, the process of continuous authentication exists. In this case, the user is continuously authenticated or monitored to ensure that it is still the initially authenticated user who is using the system. The authentication must happen in a non-intrusiveness way. Commonly used for continuous authentication are biometrics, such as the fingerprints, facial recognition, or keystroke patterns.<sup>23</sup>

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<sup>18</sup>See Eck14, p. 545.

<sup>19</sup>See DZZ14, pp. 185–186.

<sup>20</sup>See Eck14, p. 545.

<sup>21</sup>See DZZ14, p. 186; See XZL14.

<sup>22</sup>See Eck14, p. 545.

<sup>23</sup>See DRN17, pp. 236–238; See Fri+17.



Unfortunately, the term active authentication is often used to describe continuous authentication, too. To avoid confusion, solely term continuous authentication is used to refer to this process of authentication, while any mentions of active authentication refer to the process described in subsection 2.2.1.

### **2.3 Wording differences between multi-factor, multi-step, authentication, and verification**

The naming of the chosen authentication or verification methods by companies is often confusing or difficult to understand. The terms used by companies vary from 2FA, often just calling it 2FA,<sup>24</sup> to two-step-verification, sometimes written as 2-Step Verification, too.<sup>25</sup>

One could argue that the different authentication factors can be reduced to a single one, e.g., that an OTP is »something the user knows« since it relies on a secret that *could*, in theory, be memorized, too, but practically is not memorizable.

In this case, the term MFA or 2FA is technically incorrect, since it is instead a multi-step authentication because the same factor is used multiple times. However, it has to be noted that using the same authentication factor multiple times is weaker than using different authentication factors.<sup>26</sup>

Besides that, (user) verification is a part of the authentication process, this little differentiation of verification vs. authentication and multi-step vs. multi-factor is not crucial for this thesis, and the term MFA is used throughout.

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<sup>24</sup>Sup19a.

<sup>25</sup>Sup19b; Pla; Goo; Mic19.

<sup>26</sup>See Gri17, p. 117.

## 3 Single-factor authentication

### 3.1 Threats

#### 3.1.1 Knowledge

»Passwords are both the bane and the foundation of [...] security«,<sup>27</sup> yet the most used authentication method remains knowledge, in IT, especially passwords.<sup>28</sup> While it seems the simplest method to use, it also comes with many downsides, too. The service providers expect the user to remember the knowledge. Nevertheless, the human brain has difficulty remembering a unique and secure password, PIN, or secret questions for every different account the user has registered. The average amount of different internet accounts a user has is ten or more, not including, e.g., credit card PINs.<sup>29</sup>

Because of this fact, the user often does a couple of insecure things:

- (a) using the same secret knowledge for multiple accounts or variations of the same knowledge<sup>30</sup>
- (b) using something easy to guess or knowledge that is tied to a personal object, such as birthdays or names<sup>31</sup>
- (c) writing down the username and passwords, e.g., on a piece of paper that is accessible easily for others, storing PINs, e.g., in the briefcase or saving an unencrypted file on their computer or smartphone<sup>32</sup>

This enables an attacker to steal the login credentials of a user easily. Written down post-it notes enable any physical attacker to steal the credentials. It might be captured by a camera, too. Leaving an unencrypted file on the computer enables computer viruses and trojans to send the file to an attacker. Mobile devices are

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<sup>27</sup>Har05, p. 206.

<sup>28</sup>See Bid06, p. 424.

<sup>29</sup>See Las18, pp. 7, 9.

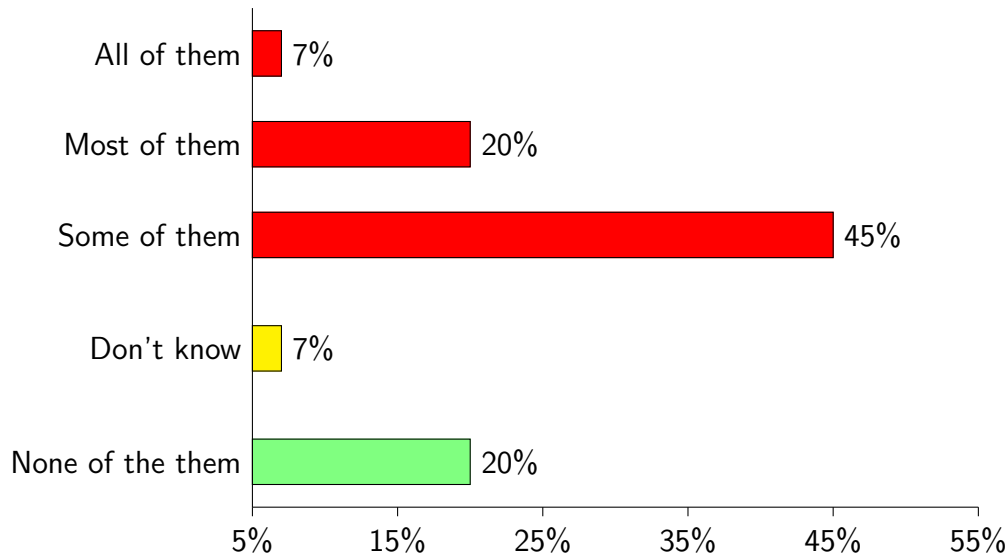
<sup>30</sup>See You18, p. 8; See Löw16, p. 14; See Las18, p. 7.

<sup>31</sup>See Fri19; See And08, p. 34.

<sup>32</sup>See Fri19; See You19, p. 6.

affected, too, since, e.g., mobile trojans exist, too.

When using a weak password, an attacker might be to guess the chosen password. Writing down the banking PIN and storing it in the same briefcase as the credit card even annuls the 2FA example of possession and knowledge.



**Figure 3.1:** Percentage of online accounts sharing the same password in the United States in 2018<sup>33</sup>

Figure 3.1 shows a representative study of password re-usage in the United States in 2018 conducted by YouGov. In the survey, over 70% of all participants answered that they at least re-use some of their passwords for different accounts. Only 20% of the participants use a unique password for every service. The survey is further classified into age and gender. While there is only a marginal difference between the genders, the survey is showing that the password re-usage rate in the age group 18 to 34 is 79% in total, which is weakening the potential argument that younger people tend to be more aware of the risks of stolen credentials and therefore use more complex and more different passwords. Other surveys strengthen the observation that millennials are re-using passwords more often.<sup>34</sup>

Regarding the security of recovery and secret questions, it must be noted that these might even decrease security. Relatives and friends can answer common examples of questions such as »the first pet name, first car model, middle name of a parent, or the city where your parents met«, enabling a malicious insider attack. Some

<sup>33</sup>Source: You18, p. 8.

<sup>34</sup>See Kes18, p. 10; See You18, p. 8; See Las18, p. 11; See Tho+17, p. 1429.

questions might be answerable by employing a social engineering attack, too. Besides that, data can even be gathered by using, e.g., data mining of publicly available data sources and reports. Ironically, it is more secure to answer the security questions wrong than honest and correct or to provide custom ones, when allowed by the service. Additionally, it is not uncommon to be able to guess the partner's password.<sup>35</sup>

Unfortunately, in the history it was thought that a forced change of password increases the security and a lot of enterprises, policies, and standards still contain sections regarding the enforced password rotation.<sup>36</sup> However, studies show that the security is not increased by forcing the user to change their password on a regular basis. Of course this does not mean that the user should not change their password in case of a potential data breach.<sup>37</sup>

Further, especially true for passwords, it is not known to the user what the service provider does in order to protect the security of the passwords. As security breaches happen nearly daily, it is crucial to protect the password of the user. For instance, if the passwords are stored in a database, they can be:

- (a) unencrypted (worst case)
- (b) hashed, but not salted
- (c) hashed and salted (best case)
- (d) encrypted

It is pretty evident that unencrypted passwords in a database render the most significant threat, especially when re-used. Along with the e-mail or username an attacker can probably use the stolen credentials for other accounts, too, or in case of an e-mail provider breach, re-issue a new password with the »forgotten password« mechanism.<sup>38</sup>

Even if the password is hashed, but not salted, it renders the credentials at risk. Weaker hashing algorithms such as MD5 or SHA1 might be broken in the future, but besides that, if it is a weak password, too, the hash might already be reversed. Having the hashed password list enables the attacker to execute a brute force attack in order to reverse as many hashes as possible. A rainbow table attack, a dictionary

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<sup>35</sup>See Las18, p. 11; See Bra+06, p. 169; See Bon+15; See Rab08, pp. 5–6; See SBE09, p. 386.

<sup>36</sup>See Sic16, p. 1520.

<sup>37</sup>See Gra+17, p. 14; See Sch16; See And08, p. 34.

<sup>38</sup>See Sho14, p. 277.

attack, or just searching it in databases that contain a billion of reversed hash values is another attack vector.<sup>39</sup>

The best protection is a unique salt for each password, which decreases the risk of a successful rainbow or brute force attack dramatically. In this scenario, each password is not only hashed but salted, too. A salt is a fixed-length cryptographically strong random value or a number used once (nonce) that is concatenated with the actual password in order to avoid having the same hashes even when two users have chosen the same password.<sup>40</sup>

### 3.1.2 Possession

The primary risks of authentication by possession are that it is not tied to the user itself and can be lost or even worse stolen by an attacker. Besides, that possession factors can be shared between multiple users, allowing attacks such as a malicious insider attack. Often the possession factors are not protected itself so, e.g., a keycard to open a door can be used by the attacker, too.

Another usage implication is that it must be carried with the user and can be forgotten, which makes the authentication impossible if no access to the possession is possible and no backup or different authentication methods are available. A different risk is that possession can be damaged or destroyed. For example, carrying security keys on a keyring exposes them to damage by a fall or liquids.<sup>41</sup>

Especially possessions that use wireless transmissions such as BLE, NFC, or RFID can be copied even over some distances. For instance, an attacker could copy credit cards in crowded places such as trains or buses.<sup>42</sup>

Compared with knowledge, a replacement is more costly, complicated, and time-consuming (e.g., when a passport is lost or stolen). If for example a whole algorithm is broken, such as the first generation of RSA SecurID or some YubiKey models happened to be vulnerable, it can cause severe problems depending on the number of keys that need to be replaced.<sup>43</sup>

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<sup>39</sup>See Tho+17, p. 1425; See Bid06, pp. 427–430; See And08, pp. 56–57.

<sup>40</sup>See LM16, pp. 32–34; See BB17, pp. 130–131.

<sup>41</sup>See Sho14, pp. 263–264.

<sup>42</sup>See KSM14.

<sup>43</sup>See DRN17, p. 18; See BLP05; See Wes19.

### 3.1.3 Biometrics

In contrast to possession and knowledge, the biometric trait cannot easily be stolen, but it can be copied, e.g., the fingerprint from high-resolution photographs or face models to circumvent face recognition systems.<sup>44</sup> In the recent past, researchers could copy both German Chancellor's Angela Merkel's iris and the fingerprint of Ursula von der Leyen, the now elected President of the European Commission, from high-resolution photographs.<sup>45</sup> It must be taken into account though, that especially the so-called latent fingerprints are nearly left everywhere, i.e., the security of biometrics heavily relies on the chosen biometric trait.<sup>46</sup>

Further implications are that the biometric characteristics can change over time or be temporarily unavailable because of injuries. While some can heal over time, others, especially scars, can permanently change the biometric trait and therefore render it unusable. Also, each time the user authenticates with biometrics, a new sample of the trait is gathered and compared to the stored one. Because the recent probe will never be 100% identical compared to the stored one («intra-user variants»), a threshold needs to be defined, which allows or denies the authentication attempt. Setting the threshold to a too low value increases the risk of the FAR, while a too high value decreases the usability and increases the FRR.<sup>47</sup>

Traits such as facial recognition must also be usable with, e.g., different amounts of facial hair, hairstyles, or with and without glasses.<sup>48</sup>

Another high risk is data privacy and security. Over 50% of the users fear about data usage, both legitimate and abusive, and collection of their biometrics, yet the majority of the user states that biometrics is the most secure authentication compared to, e.g., passwords and PINs.<sup>49</sup> It is crucial that the stored biometric probe is not accessible by third parties nor shared with them. For example, a theft of a smartphone should not mean theft of the biometrics, e.g., fingerprint or facial scan, too.

However, the primary threat remains the difficulty of replacing a compromised biometric template. A password or a security key can be changed or replaced, but for instance, a fingerprint cannot be altered, changed, or replaced since it remains the

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<sup>44</sup>FKH14; FSS18.

<sup>45</sup>Kre14.

<sup>46</sup>See Vac17, p. 299.

<sup>47</sup>See JRN11, pp. 13–17, 52.

<sup>48</sup>See JRN11, p. 98.

<sup>49</sup>See Kes18, p. 8.

same for the whole lifespan of a person. To counter this threat, it is advised to use, for instance, only a hash of the fingerprint and not store the *image* of the fingerprint itself.<sup>50</sup>

Further, it is necessary to respect the quality and availability of the sensor. If a sensor is damaged, too cheap, or the surface is, for example, dirty, then the authentication and especially the usability suffers.<sup>51</sup>

#### 3.1.4 Further methods

A high risk of location-based authentication is the spoofing of the actual location by an attacker. An attacker can choose different attack vectors, such as spoofing the source IP address that tries to access a system. Another form of spoofing is GPS spoofing, where an attacker modifies the actual GPS by broadcasting false information. Further, the Caller ID spoofing technique can be used with Voice over Internet Protocol (VoIP) to disguise the location. Besides these techniques, the most common variant remains the usage of a virtual private network (VPN) or Domain Name System (DNS) proxy to hide the genuine location.<sup>52</sup>

For time-based authentication, an attacker could use attacks against the Network Time Protocol (NTP) in order to either gain access to the verification system or to modify the synchronized time in order to allow the login attempt to succeed.<sup>53</sup>

#### 3.1.5 General threats

Besides the specific risk and threats that affect each of the authentication methods, there are some general threats and independent risks, such as the enrollment or the transmission of the authentication data. The following sections take these risks into account, too.

### Initialization/Registration/Enrollment

A more general threat is the registration or initialization of the authentication. The user has to make sure that no attacker can intercept or copy the required enrollment data. For instance, if malware compromises a user's computer and installs a

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<sup>50</sup>See Sho14, p. 266.

<sup>51</sup>See Tod07, p. 37.

<sup>52</sup>See Har05, pp. 138–145; See Yua05, Chapter 4.5.3; See Eck14, pp. 115–116, 133.

<sup>53</sup>See Mal+15.

keylogger, then an entered password is no longer a secret and therefor compromised. A computer virus could also intercept a USB connection from a security key, both when registering the device and while using it. Furthermore, the user needs to make sure that his enrollment process is not observed from, e.g., a surveillance camera, a hacked webcam, or a colleague from behind. Mobile phones are subjects to trojans, too, enabling the risk that, for instance, the camera is intercepted and a scanned Quick Response (QR) code that contains enrollment data for a time-based one-time password (TOTP) is sent to an attacker. With the recent rise of the Internet of Things (IoT) devices, e.g., the mentioned security cameras might be compromised by an attacker.<sup>54</sup>

## Transmission

Further, the chosen transmission channel is an important fact to take into account. Entering a password on an unencrypted website (HTTP) enables network sniffing because the password is transmitted in cleartext and therefore accessible for everyone on the same network. For example, public Wi-Fi hotspots are a lucrative target, especially when the user is accepting custom SSL certificates which enable the attacker to perform an MITM attack and even steal the passwords that are sent via an encrypted channel. The risk also applies to other authentication methods, too. A manipulated USB or smartcard port could copy the data on a security key or smartcard, or a tampered sensor can capture the fingerprint of a user. SMS traffic is at high risk of being intercepted or eavesdropped (e.g., the transmission of PINs or transaction authentication numbers (TANs)) as well as unencrypted e-mail traffic containing, e.g., temporary passwords or TOTP.

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<sup>54</sup>See Mul+13, pp. 152–153; See ULC19, p. 61; See Dmi+14, pp. 371–375.



## 4 Multi-factor authentication

In this chapter, a variety of different MFA solutions are described in detail. MFA is a more general term for 2FA. It describes the process of using two (2FA) or more (MFA) distinct authentication methods for authentication of a user. The MFA can combine, e.g., the password (knowledge) with another method, e.g., the possession of a security token or a biometric factor, such as fingerprints or facial recognition.

Since this thesis focuses on the Internet and web technologies, the first factor is always assumed as knowledge, i.e., in the majority of the use cases, passwords. Therefore, further knowledge-based authentication methods are not taken into account in this chapter.

While not officially and often different defined, e.g., the Federal Office for Information Security (BSI), the European Union (EU) or the National Information Assurance Glossary also use the term Strong Authentication for MFA.<sup>55</sup>

### 4.1 Motivation for the usage of multi-factor authentication

The motivation for the usage of MFA is derived from the previous chapter. The chapter showed that various security issues and risks exist, independent from the chosen authentication method. These make user accounts vulnerable.

In order to decrease or even eliminate these risks and threats, the user needs to deploy additional security measures that are explained in this chapter.

Further, new formalities such as the new version of the Payment Services Directive (PSD), EU Directive 2015/2366, coming into full effect in September 2019, even require the usage of MFA.<sup>56</sup>

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<sup>55</sup>See Nat18, p. 47; See Sic19, p. 11.

<sup>56</sup>See Noc18, p. 10.

## 4.2 Transmission of information

A key aspect to take into account is the chosen transmission channel for the second or different (multi) factor. Out-of-band (OOB) transmission helps to reduce the risks of eavesdropping drastically. This technique describes the transmission of information on another channel or network than the current transmission of information is happening. While, e.g., the *standard* transmission of information on websites happens via the internet, an example of OOB transmission is a phone call or SMS to transmit the second factor.

## 4.3 One-time password

A widely used method of authentication in order to achieve MFA are OTPs that belong to the category of possession of a shared secret between the client and the server.

To fully understand how the OTP works, the basics and origins, especially the underlying message authentication code (MAC), have to be introduced first. In the following subsections are the required algorithms shortly described and in subsection 4.3.3 and subsection 4.3.4 the variants of OTPs, both the HMAC-based one-time password (HOTP) and the TOTP which are based on keyed-hash message authentication code (HMAC).

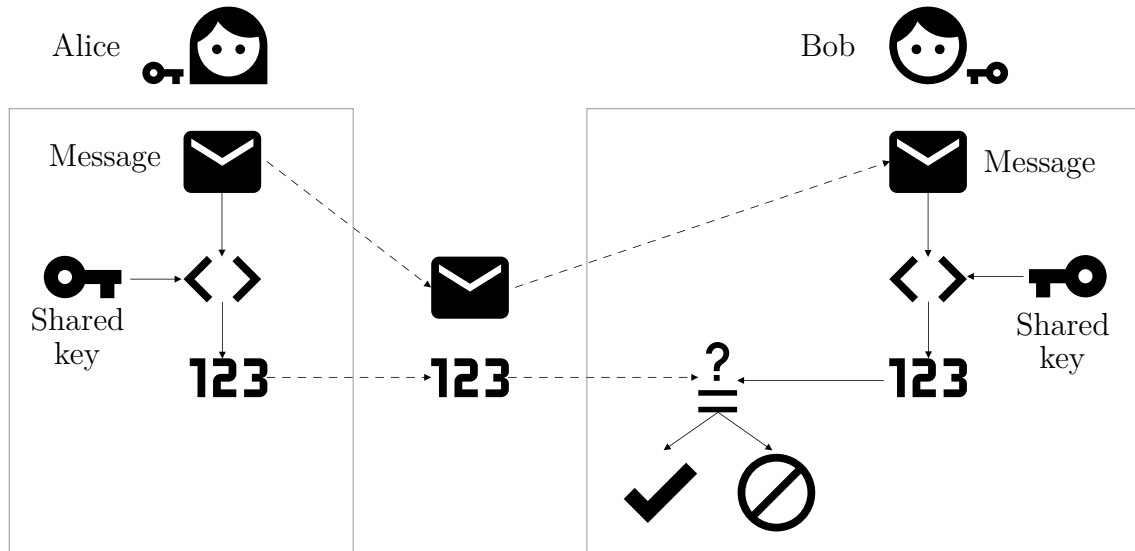
### 4.3.1 Message authentication code

The message authentication code (MAC) is a *code*, i.e., some sort of information to protect and ensure the integrity of a *message*. Integrity, besides confidentiality and availability, is one of the main concepts of IT security. The MAC is built using two parameters, a secret key that both parties know and the message itself. The algorithm generates a checksum that the sender can send alongside with the message. Upon retrieval of the message, the recipient calculates the checksum (MAC) themselves. If it differs, then the message has been manipulated, or there might have been a faulty transmission. Technically, the MAC can be generated with, e.g., cryptographic-hash functions, such as HMAC, or using block ciphers such as cipher block chaining message authentication code (CBC-MAC) or Data Encryption Standard (DES).<sup>57</sup>

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<sup>57</sup>See Bid06, p. 565; See And08, pp. 163–168; See Eck14, pp. 391–393.

The MAC is standardized in different norms from various institutions, for example, the National Institute of Standards and Technology (NIST) Federal Information Processing Standard Publication (FIPS) 198-1, the BSI technical guideline TR-02102-1 («Cryptographic Mechanisms: Recommendations and Key Length») or the International Organization for Standardization (ISO) norm ISO/IEC 9797-1 and ISO/IEC 9797-2.<sup>58</sup>



**Figure 4.1:** Message authentication code used to protect a sent message<sup>59</sup>

Figure 4.1 shows the MAC in use between Alice and Bob. Both Alice and Bob exchange a secret key only they know via a secure channel. Alice now wants to send a message to Bob. In order to secure the message integrity, she uses an algorithm that takes both message and the secret key as inputs and computes the cryptographic hash of the message, the MAC. She transmits both the message and the MAC to Bob. If the message is not confidential, it is also possible to choose an insecure transmission channel. Bob is now able to calculate the MAC himself by using the same algorithm, key, and the received message from Alice.

If his computation of the MAC matches the one sent by Alice, then the integrity and authenticity of the message are given. Otherwise, the message might have been intercepted and manipulated.

Mathematically, the MAC is defined as:

$$mac = MAC(M, K)$$

<sup>58</sup>See ST08; See Inf19; See ISO11a; See ISO11b.

<sup>59</sup>Source: diagram by author

Where  $M$  is the input message,  $MAC$  the used MAC function,  $K$  the shared secret key, and  $mac$  the resulting message authentication code.

Sometimes the MAC is also called Message Integrity Code (MIC) in order to avoid confusion with the media access control (MAC) address used in network protocols. Additionally, the MIC does not prove authenticity since, an attacker can modify the message and re-generate the MIC of the modified message.<sup>60</sup>

Further, while the MAC provides authenticity regarding the origin of the data and the data integrity, it does not provide any authenticity regarding the content of the data. For example, mobile code is not be detected by the MAC, as long as the MAC belongs to the sent message. This implication has to be taken into account when using the MAC to authenticate and evaluate the trustworthiness of received messages.

### 4.3.2 HMAC

The keyed-hash message authentication code (HMAC) extends the MAC and standardized in Request For Comments (RFC) 2104 and NIST's standard FIPS 198-1 that allows the usage of any cryptographic hash function, such as Secure Hash Algorithm (SHA) family, Message Digests (MDs) algorithms, bcrypt, or whirlpool. Because of the black-box design of the HMAC, the easy replacement of the used cryptographic hash function is possible.<sup>61</sup> Besides authentication the HMAC is, e.g., used in Transport Layer Security (TLS) and JSON Web Token (JWT) to ensure data authenticity and integrity.<sup>62</sup>

Mathematically, the HMAC is defined as follows:

$$HMAC(K, m) = H((K' \oplus opad), H((K' \oplus ipad), m))$$

Where  $K$  is the shared secret key,  $K'$  is the result by appending zeroes to the key  $K$  until it reaches a full block size ( $B$ ) defined by the hash function. The inner padding  $ipad$  is constructed by repeating the byte  $0x36$   $B$ -times, and  $opad$  is the outer padding constructed by repeating the byte  $0x5C$   $B$ -times.

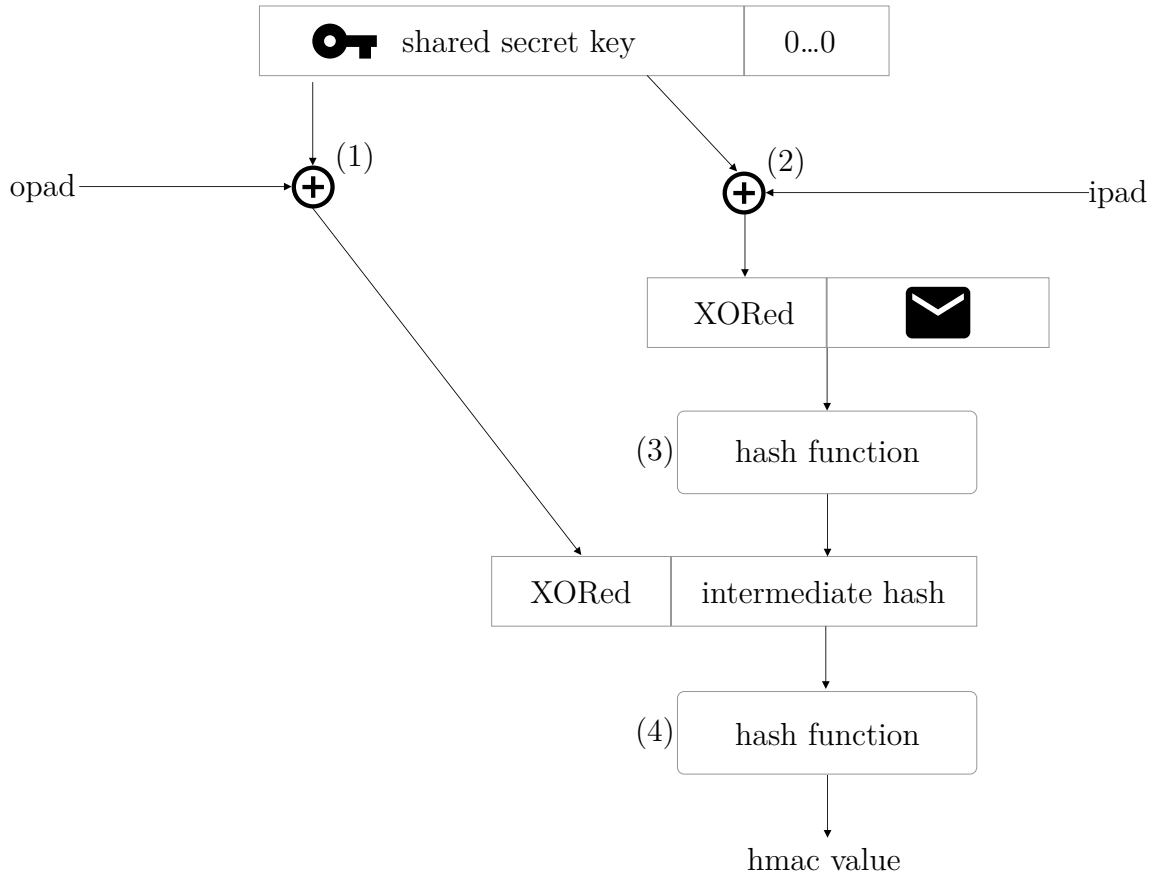
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<sup>60</sup>See Tod07, pp. 60–62.

<sup>61</sup>See KBC97; See ST08.

<sup>62</sup>See DR08, p. 14; See JBS15, p. 8; See TC11, pp. 3–4.

Naively one could think that the HMAC is constructed by just hashing the secret key with the message. In order to increase the security and to protect against a probable collision of the hash functions, the algorithm design is slightly different and shown in the next figure.



**Figure 4.2:** Visualization of the HMAC algorithm<sup>63</sup>

The exclusive or (XOR) operation is performed on the key and *opad* (1) and *ipad* (2), respectively, instead. Besides that, the hash function is invoked twice, first on the result of the XOR operation on  $K'$  and the *ipad* (3) with the message and then again on the final result of the concatenation of (1), (2) and (3). Figure 4.2 shows the intermediate steps in order to generate the HMAC.

One of the key aspects of the HMAC is that the efficiency of the original hash function is maintained and not altered by wrapping it in the HMAC algorithm. The security of the MAC relies on the used cryptographic hash function and the strength, for example, length and chosen alphabet, of the secret key. The best-known attack

<sup>63</sup>Source: diagram by author, based on Eck14, p. 395.

against HMAC remains the brute force and birthday attack and due to the stated algorithm the collisions of, e.g., MD5 or SHA-1 do not expose a threat towards using the HMAC with these cryptographic hash functions.<sup>64</sup>

### 4.3.3 Counter-based

The HMAC-based one-time password (HOTP) is an extension and truncation of the HMAC which is standardized in the RFC 4226 and joint effort between the Internet Engineering Task Force (IETF) and the Initiative for Open Authentication (OATH). It is an algorithm for the generation of OTPs, in contrast to before not an algorithm for message authentication and integrity. The security relies on the fact that a »moving factor«, i.e., in this case, a counter is used to generate passwords that are only valid once. Alternatively, the HOTP is also referred to as event-based, and the secret key is called the seed. The length of the numeric OTP is configurable, and the defined minimum is six digits. The standard only defines HMAC-SHA-1 as the cryptographic hash function to use, but it is also possible to replace the cryptographic hash function, although the implementation will not comply with the RFC anymore.<sup>65</sup>

The HOTP is mathematically defined as:

$$HOTP(K, C) = truncate(HMAC(K, C)) \bmod 10^d$$

Where  $K$  is the secret key,  $C$  is a counter value, and *truncate* the function to truncate the result of the HMAC dynamically. The result is then transformed via the modulo operation into decimal numbers ( $\bmod 10^d$ , where  $d$  is the number of digits to generate). The *truncate* function is the core of the HOTP and explained below:

1. At first, the dynamic truncation extracts the least four significant bits as an offset from the 20 bytes long HMAC-SHA-1 result, i.e., from the byte 20.
2. Extracting the next 31 bits from the offset position in order to generate a 4-bytes long string. The most significant bit is skipped in order to avoid issues such as modulo operations on negative numbers caused by varying computation results based on implementation differences.

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<sup>64</sup>See Bis18, Chapter 10.4.1; See Sta17, p. 398; See BCK96, pp. 3, 10–13; See PO95.

<sup>65</sup>See MRa+05; See Sta15, Chapter 3.

Due to its design, there are a couple of limitations to the HOTP. The counter used between the parties can become out of synchronization, requiring further efforts to re-synchronize. Since that the server only increases the counter on successful authentication, the out of sync scenario can occur. The server and client can become synchronized again by generating the next OTP by increasing the counter (look-ahead window) in order to verify if this OTP matches.

Another method for re-synchronization is the sending of multiple future values.<sup>66</sup> It is vital to limit the look-ahead window to decrease the attack surface. Further, the server should throttle the authentication attempts in order to counterfeit brute-force attacks. Further analysis is done in section 5.2.

Additionally, the HOTP allows bidirectional authentication, i.e., the user can authenticate the server if it sends the next OTP value that the client then can validate. HOTPs are commonly used in physical security keys, such as YubiKeys, but are also present in software solutions, e.g., in the Google Authenticator.<sup>67</sup>

#### 4.3.4 Time-based

The HMAC-based one-time password (HOTP) is again an extension of the HOTP that is time-based instead of counter-based. It is a joint effort of the IETF and the OATH, too, resulting in standardization in RFC 6238.<sup>68</sup>

Mathematically the TOTP is defined equally to the HOTP:

$$TOTP(K, T) = \text{truncate}(HMAC(K, T)) \bmod 10^d$$

The only difference is that the counter is substituted by a  $T$ , a computed time value derived a reference date ( $T0$ ), the default is the Unix epoch time (1st January 1970) and a time-step value ( $X$ ) after which time counter is increased by one. The default of the RFC is 30 seconds.

More formally correct,  $T$  can be described as:

$$T = \frac{(\text{Current Unix time} - T0)}{X}$$

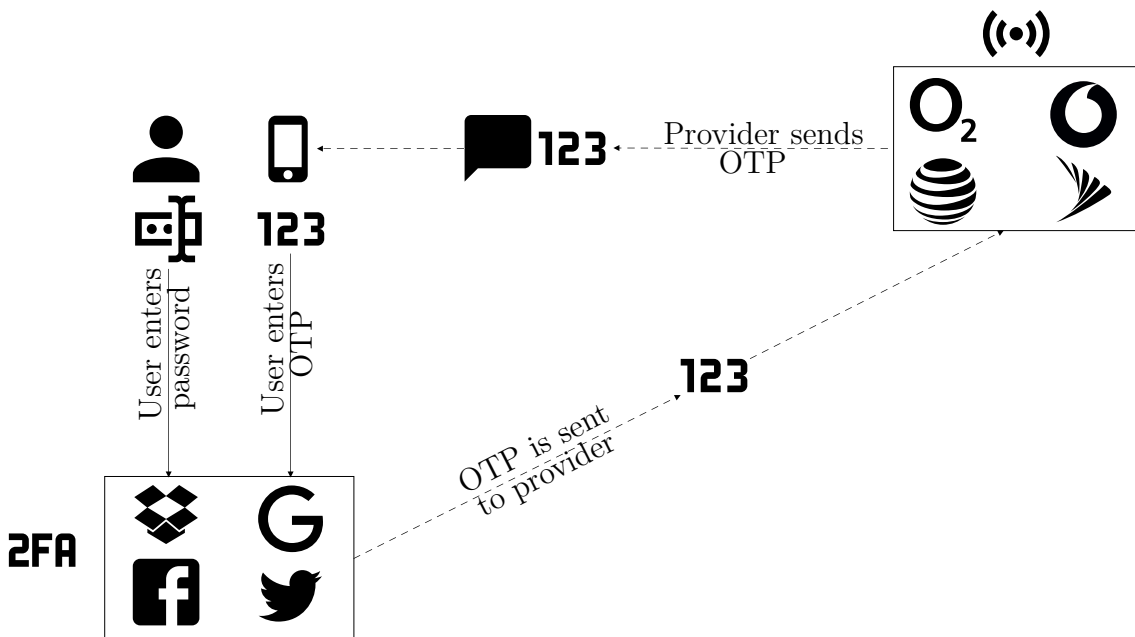
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<sup>66</sup>See SM18, p. 236; See Bis18, Chapter 13.5.1.

<sup>67</sup>See Vac17, p. 716; See MRa+05, p. 14.

<sup>68</sup>See MRa+11.

In contrast to the HOTP definition, RFC 6238 explicitly defines the use of other cryptographic hash algorithms such as SHA-256 or SHA-512. Besides the introduced security considerations and usability implications introduced in subsection 4.3.3, such as throttling and synchronization, an essential aspect of the TOTP to take into account is the configured time-step. While an increased time-step size increases the usability of the user, it also expands the attack window. Also, the user has to wait a long time until a new OTP is generated in case a fresh one is required. If a user or attacker sends the same OTP in the same time-step window, the server must not accept the same value after a successful authentication but instead wait until the next time-step window.



**Figure 4.3:** Exemplary MFA flow<sup>69</sup>

Figure 4.3 shows an example of an authentication flow using TOTP. In this scenario, the user tries to log in to a service that uses 2FA. After entering their password (knowledge; first factor), they either

- (a) use, e.g., a smartphone app, or hardware token to generate the TOTP.
- (b) receive the TOTP from the service, e.g., via a text message, e-mail or phone call (the figure shows an SMS).

Once the user has obtained the OTP (possession; second factor), they can enter it at the login screen and send it to the server, the relying party. The service can now

<sup>69</sup>Source: diagram by author

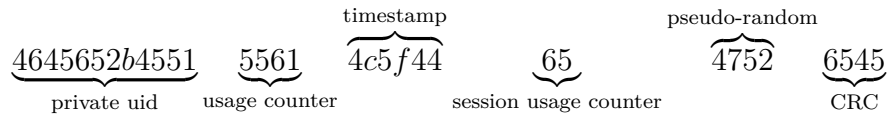


validate the OTP again while respecting the look-ahead window and allow the user authentication.

### 4.3.5 Yubico OTP

In contrast to the open standards TOTP and HOTP, the Swedish company Yubico developed a proprietary OTP protocol, too. It is available for all their produced and sold YubiKeys. The produced OTP is a 44-characters long string which is constructed by using Advanced Encryption Standard (AES) with 128-bit encoded into 32 hexadecimal characters using a modified hexadecimal (»modhex«) encoding, yielding a 22-byte value. Each YubiKey contains a unique public ID of 6-bytes that is optionally prepended to the OTP. The OTP is 16-bytes long, which is exactly the block size of the AES 128-bit algorithm.<sup>70</sup>

The constructed OTP consists of:



Where the 48-bit *unique private/secret ID* is stored in the YubiKey configuration and can be changed (write-only). The 16-bit *usage counter* is a non-volatile usage counter, the 24-bit *timestamp* value, set to a random value after startup and increased by an 8-Hz clock, the *session usage counter*. Further, the OTP contain an 8-bit volatile counter that's initialized with zero after power-up and then increased by one each OTP generation, the *pseudo-random number* of 16-bits and a cyclic redundancy check (CRC) *checksum* of 16-bits for the fields. Finally, the generated OTP is encrypted with the per-device unique AES-128 key.<sup>71</sup>

The authentication server can either be used as a service from Yubico, as only they know the pre-configured AES key of each YubiKey. This renders their central key server a lucrative target for criminals though since it is a centralized place of all AES keys. Alternatively, the validation server software is available as a self-hosted solution in different programming languages. This requires changing the AES key of the YubiKeys in order to save the shared key on the server, too, since Yubico will not give access to the pre-configured AES key.<sup>72</sup>

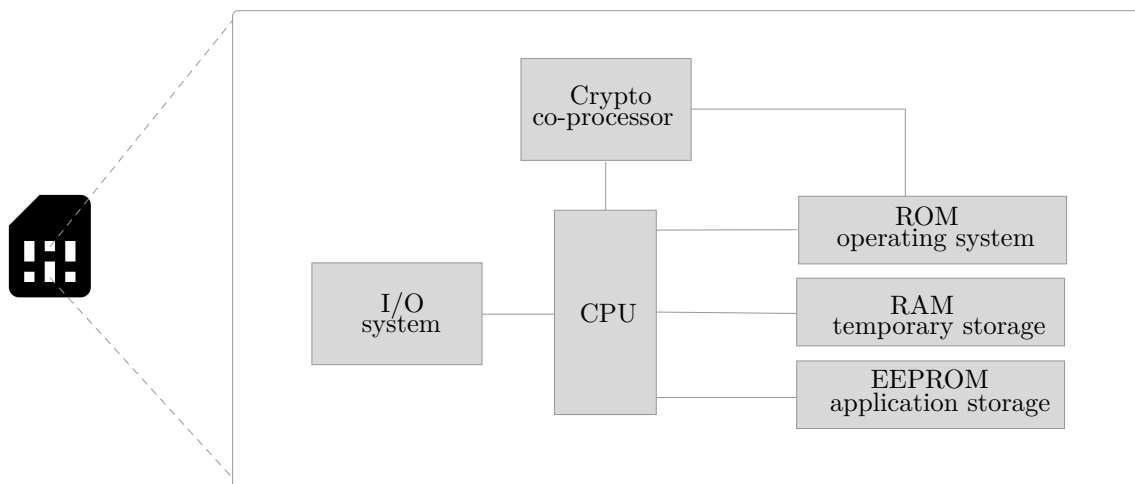
<sup>70</sup>KS12; See Jac16.

<sup>71</sup>See Yub15, pp. 8–9, 33–34.

<sup>72</sup>See Yub12, pp. 8–9.

#### 4.4 Smartcards

Smartcards, sometimes called chip cards or integrated circuit cards (ICCs), too, are physical plastic cards, often the size of a credit card and contain an internal chip for user authentication. The chip is either exposed or can be accessed contactless. Typical examples are SIM cards, credit cards, Common Access Cards (CACs) used by the United States Department of Defense, or identity cards issued by authorities. In IT, smartcards can also store certificates and are used for computer log on. The smartcard differs from a regular storage card by having a microprocessor and an erasable programmable read-only memory (EPROM) or electrically erasable programmable read-only memory (EEPROM). It is defined in the ISO standard 7816, which also defines different sizes of smartcards. The NIST standard defines in FIPS 201-2 the usage of smartcards for Personal Identity Verification (PIV) of federal employees.<sup>73</sup>



**Figure 4.4:** Typical smartcard architecture<sup>74</sup>

Figure 4.4 shows the typical architecture of a smartcard chip (ICC). The read-only memory (ROM) contains the operating system (OS) of the smartcard while the random-access memory (RAM) is used for temporary storage. The application storage uses the EEPROM. Some smartcards also contain a second processor for cryptographic operations.

Security-wise an essential requirement is that an attacker cannot access the private data on the internal chip, i.e., that the smartcard is tamper-resistant. This is,

<sup>73</sup>See Eck14, pp. 525–527; See ISO11c; See Kei17, pp. 6–9; See ST13.

<sup>74</sup>Source: diagram by author, based on Fer15, p. 33; Kei17, p. 228.

e.g., achieved by physically covering the central processing unit (CPU), RAM, and EEPROM with a shield. The data stored on the smartcard can itself be protected by using a PIN or biometrics, such as a fingerprint, to access the data.<sup>75</sup>

In the aspect of usability, the smartcard always requires dedicated hardware, either external or built-in, a smartcard reader in order to use the smartcard as an authentication method. While especially enterprise notebooks contain a smartcard slot, e.g., mobile phones do not. With the chip card interface device (CCID) protocol which defines a USB protocol it is at least possible to use a USB card reader.

## 4.5 Security Tokens

Besides smartcards, further MFA solutions with possession as the second factor involve the usage of security tokens.

Hardware and software are possible. The minimum security specification is, e.g., defined in NIST FIPS 140-3.<sup>76</sup>

### 4.5.1 RSA SecurID

The RSA SecurID exists in several variants, both hardware and software token. First hardware revisions used a 64-bit proprietary protocol called »SecurID hash function«, hardware keys newer than 2003 use the standardized 128-bit RSA algorithm in order to generate OTPs. Newer revisions also feature a USB port that allows the device to store custom certificates, too, i.e., making it a smartcard device, too. Each token contains a burned-in seed, a random key that was generated while manufacturing the device. Since this seed needs to be known to validate the OTP, the RSA SecurID server needs to be used.<sup>77</sup>

Mobile applications exist, too, offering support for a soft-token based solution.

### 4.5.2 YubiKey

A variety of tokens available, all support Yubico's OTP algorithm, HOTP, and TOTP. Many support Universal Second Factor (U2F), too. Some static passwords and PKI. Some are PIV conform and FIPS 140 certified.

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<sup>75</sup>See Tod07, p. 34; See Kei17, p. 228.

<sup>76</sup>See ST19.

<sup>77</sup>See Eck14, pp. 479–480.

### 4.5.3 Software tokens

## 5 Security of multi-factor authentication

### 5.1 Introduction

In this chapter the introduced MFA solutions are analyzed in regards of their security aspects, ranging from algorithms to transportation risks.

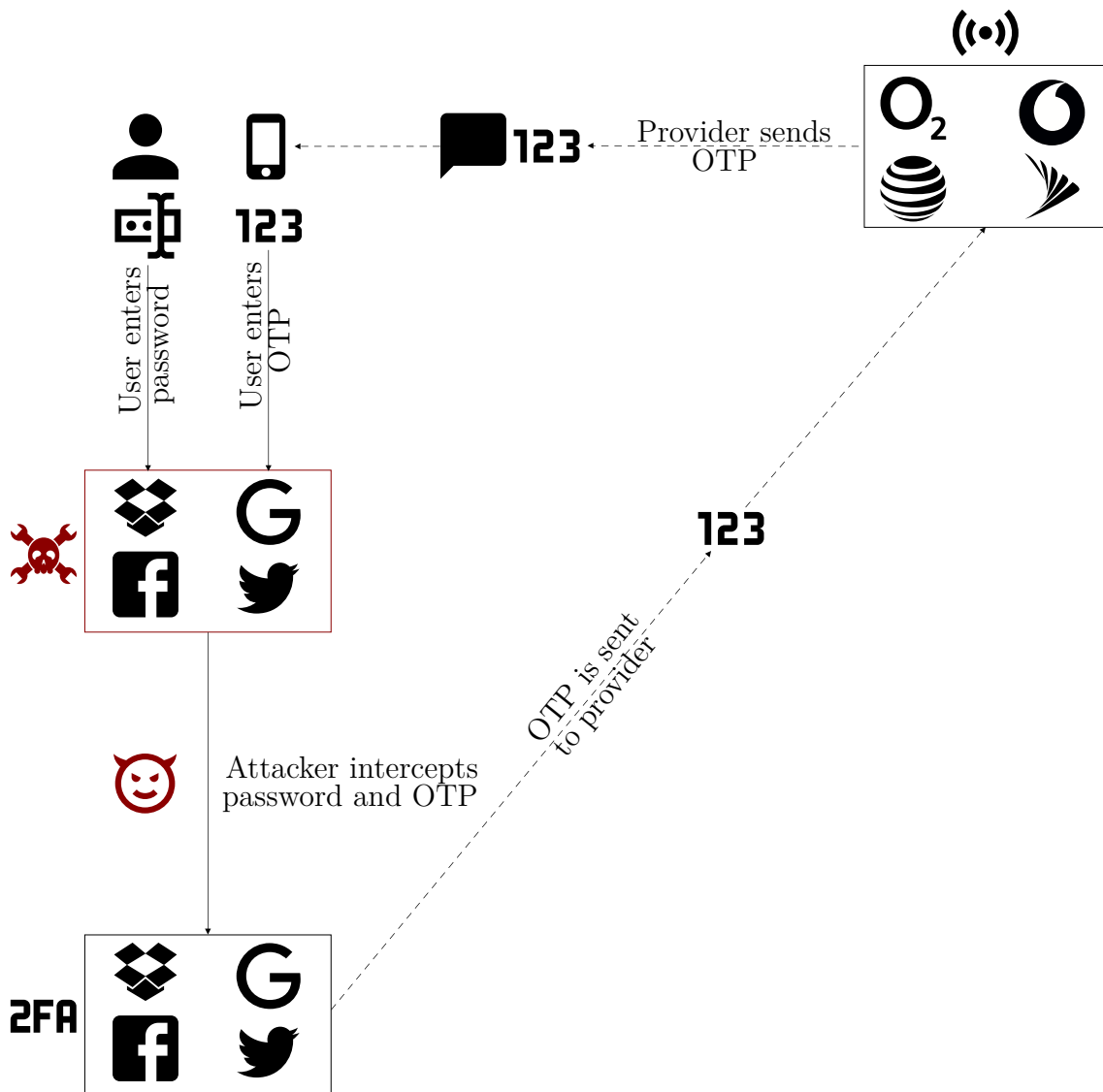


Figure 5.1: Exemplary 2FA phishing of an OTP<sup>78</sup>

Figure 5.1 shows the already in Figure 4.3 explained MFA flow using a TOTP. In this figure the scenario is expanded with a phishing attack. The user visits a phishing copy of the website they want to use and do not recognize this. Because he knows that this site is using MFA they provide the TOTP to the phishing site, too. This allows the interceptor to steal both the password (knowledge; first factor) and TOTP (possession; second factor) to successfully login to the victims account and effectively bypassing the MFA solution.

## 5.2 HOTP and TOTP

In this section the security of both HOTP and TOTP is being analyzed.

### 5.2.1 Algorithm

#### pros

1. Collisions in MD5 or SHA1 are no problem, already stated/analyzed in the RFC

#### cons

”Just an algorithm”

1. synchronization
2. invalidation
3. nobody knows how the algorithm is implemented
4. Differences (e.g. Steam - only 5 digits, limited Alphabet)
5. Brute Force if server does not limit
6. Not phishing resistant

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<sup>78</sup>Source: diagram by author

As both the HOTP and the TOTP are based on the HMAC algorithm by building the OTP over the HMAC function of the secret key and the counter with a truncation, the underlying HMAC algorithm needs to be evaluated.

The important part here is the chosen cryptographic hash algorithm. Mostly SHA-1 is used, since it's the default of the RFC. Given that both SHA-1 and MD5 are considered insecure one has to ask if they are still considered secure in the OTP context.

Because the collision resistance of the chosen cryptographic hash algorithm is not important for the security of the OTP generation those algorithms do not expose a threat.

The BSI lists these algorithms as secure for HMAC<sup>79</sup>

Citations:<sup>80</sup>

It is more important that the algorithm is implemented correctly, in the past e.g. Google did not issue OTP values with a leading zero. Besides that, the minimum length of the OTP values are six digits, meanwhile the RFC supports up to 10.

For example Steam, decided to use a different alphabet and character length.

A theoretical vulnerability is to use the time sync offset feature because it enables an attacker to use a token that's much longer valid than it should be. (as discussed in section xx - time sync/drift)

### 5.2.2 Transportation

Given that the generation of the OTP is considered secure the more important region to analyze is the transportation of these OTP. In this section the transportation mediums SMS, E-Mail and App are considered.

#### SMS

The biggest advantage of SMS as a transportation medium is every mobile, ranging from an old Nokia to a new iPhone XS, is capable of receiving SMS. All major mobile phone operation systems come with an SMS application pre-installed, so no external apps are required.

SMS are around 1999 and highly accepted and easy to use.

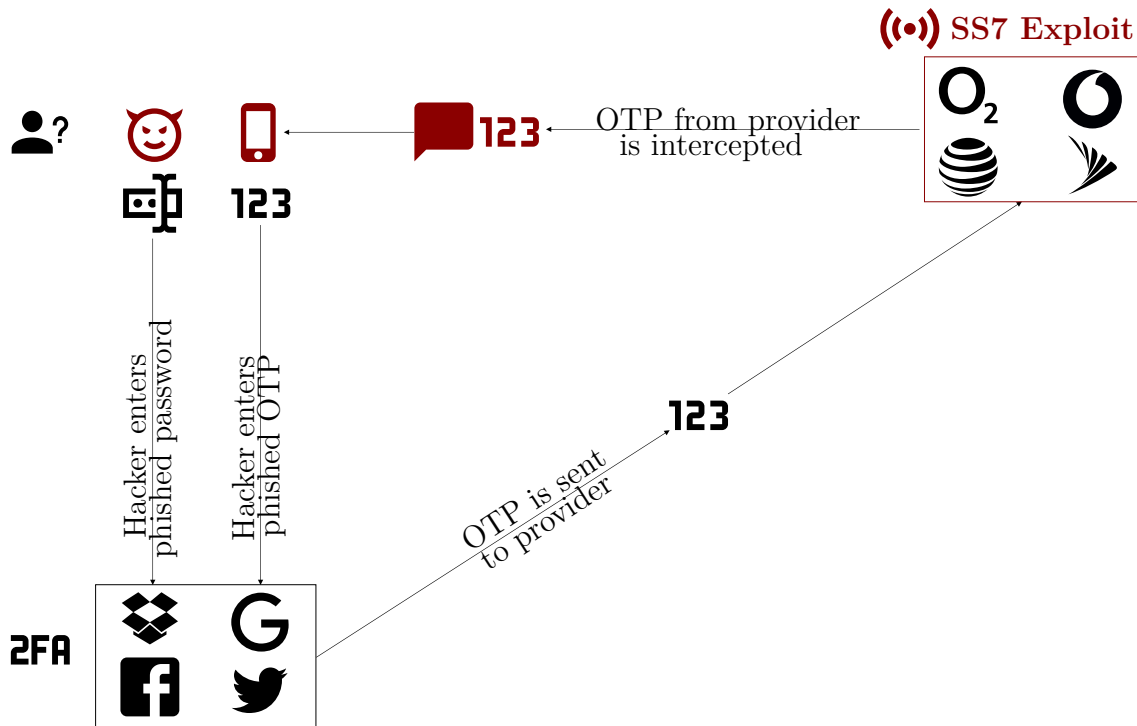
---

<sup>79</sup>Inf19.

<sup>80</sup>Ste+17.

While there are some key advantages with SMS transportation it also comes with a lot of downsides. Besides the cost aspect of SMS traffic, both for the sender and potentially for the receiver due to roaming fees, too, the current state of SMS traffic is considered insecure.

The SMS traffic relies on the Signalling System No. 7 (SS7) network which was developed in the 1970s. It has multiple security flaws that allows an attacker to eavesdrop or modify the in- and out-coming traffic.<sup>81</sup>



**Figure 5.2:** SS7 exploit to phish an OTP used in MFA<sup>82</sup>

Figure 5.2 again shows the described MFA flow using TOTP. In this scenario the attacker is still able to phish the TOTP designated for the user. The figure shows that the attacker uses an exploit in the SS7 network. This allows them to intercept all incoming SMSs.

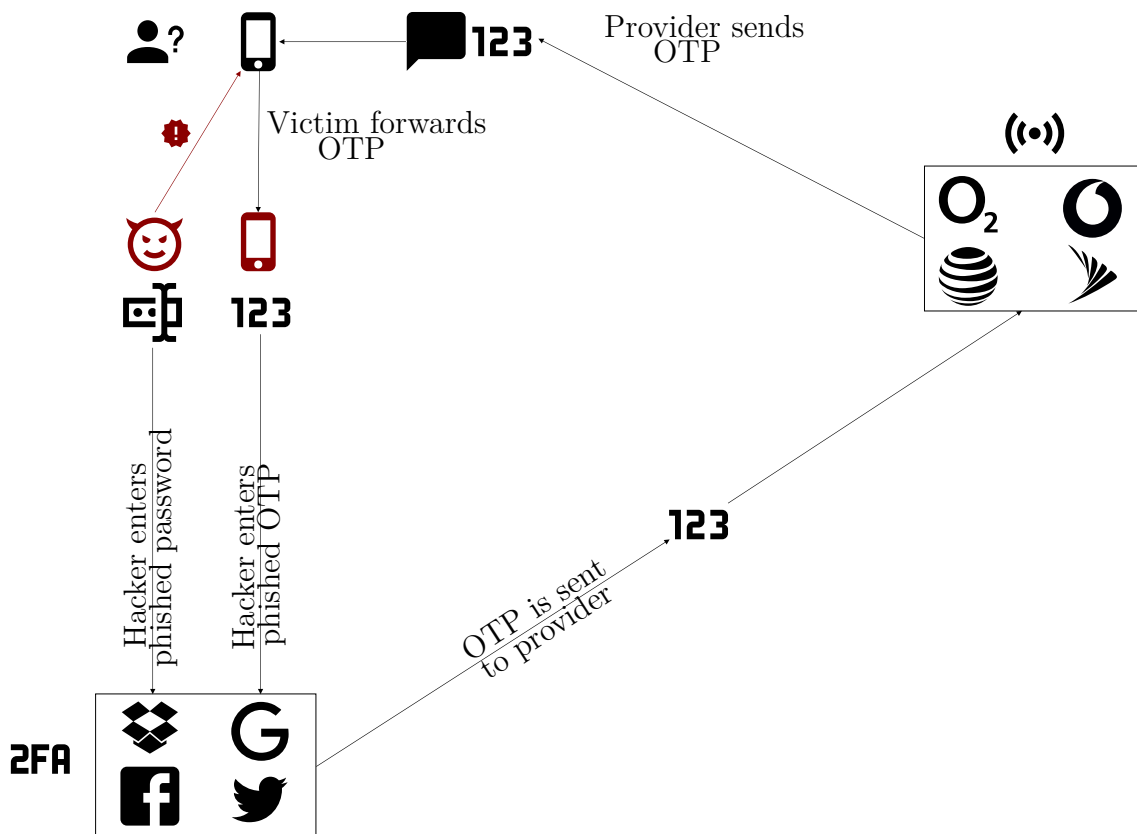
<sup>81</sup>Wel17; HO17; Puz17.

<sup>82</sup>Source: diagram by author



Another negative aspect of SMS transportation is the routing. Many companies rely on third-party providers in order to send the SMS to the user. Often these providers like **name some** are using countries where SMS are very cheap, but on the other hand the SS7 security measures like SMS home routing are not enforced. This results in a higher security risk of the SMS being compromised while reaching the user. Also, the third party providers are given access to the OTP which enables the risk of a malicious insider because the security measures might be weaker than the original company.

In contrast to the web and e-mail the user is not very aware of phishing attacks in the SMS context. Studies however show that a new technique called forward phishing is already in use. In this scenario the attacker sends the victim a (spoofed) SMS from the fakes service provider to reply with the OTP code for security measures.<sup>83</sup>



**Figure 5.3:** VCFA to phish an OTP used in MFA<sup>84</sup>

Figure 5.3 shows an example of a VCFA. An attack logs in to the user's account with, e.g., hacked or phished credentials. Because the account is protected by MFA, the user receives a verification code via SMS or smartphone. The attacker send now

<sup>83</sup>Jak18; Sia+17.

<sup>84</sup>Source: diagram by author

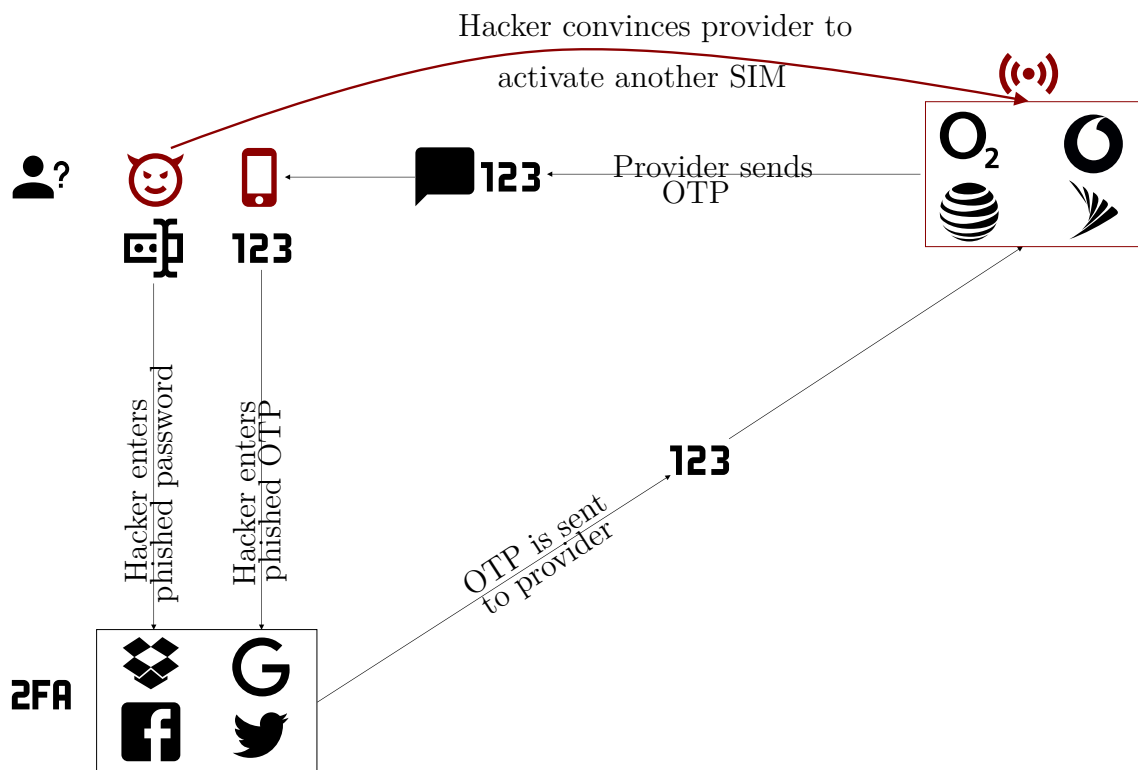
a fake SMS to the victim, stating that the service has detected unusual activity and that the user should reply with the just received verification code in order to stop this activity and proof they are the account owner. Of course the attack now has access to the OTP, too, since they tricked the user into forwarding their code.

Especially for Android there exists multiple SMS trojans which are capable of intercepting the SMS, too.

Further, it cannot be guaranteed that the user has a working mobile network, that the registered mobile phone number is still active or that the user receives the SMS on time. These non-influencable, external factors strengthen the fact that SMS are not a wise choice as the transportation medium.

Additional weaknesses of SIM are the attack risks of

- (a) SIM cloning
- (b) SIM swapping scam



**Figure 5.4:** Social engineering used to phish an OTP in MFA<sup>85</sup>

Figure 5.4 shows presented MFA flow using TOTP again, but in this case another phishing scenario. An attacker has again access to the user's password, e.g., from a

<sup>85</sup>Source: diagram by author

previous, successful phishing attack. In order to obtain or phish, respectively, they target the human weakness in the cell phone provider of the user. They successfully convince them to activate another SIM card for the victims phone number and receive the SMS with the TOTP, too, which enables the attacker to successfully complete the MFA flow. Yet another variant which is technically more complex, but feasible, is the SIM card cloning. This allows the attacker to intercept the TOTP, too, by registering the phone number twice.

[ST08] [Gra+17] (Twitter CEO hack) [Con19]

Given all these facts SMS transportation should be avoided at all costs,<sup>86</sup> since there are multiple flaws in the SS7 network itself and the process how the SMS reaches the user. It's also not resistant against phishing or mobile phone trojans.

## **App**

### **pros**

1. Works offline
2. cheaper

### **cons**

1. Secret can be phished while setup (either on phone or computer)
2. Trusted apps? OSS?<sup>87</sup>
3. Vulnerabilities → e.g. Authy<sup>88</sup>

## **E-Mail**

### **pros**

1. widely used
2. cheap and easy

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<sup>86</sup>Jak18.

<sup>87</sup>Ste19.

<sup>88</sup>Hom15.

**cons**

1. unencrypted
2. malware
3. MITM

**5.3 Overall comparison**

The following sections sums the introduced authentication methods and analyzed MFA up and shows their key vulnerabilities.

	Authentication	Used as a multi-factor	Vulnerabilities
Knowledge	Passwords	-	Can be guessed, brute-forced, stolen, replayed, or intercepted
	PINs	-	Can be guessed, brute-forced, stolen, replayed, or intercepted
	Security/Recovery questions	-	Can be guessed, brute-forced, stolen, replayed, or intercepted
Possession	Hardware OTPs	✓	Can be phished,, replayed, or stolen (device)
	App OTPs	✓	Can be phished, intercepted, replayed, or stolen (device)
	SMS OTPs	✓	Can be phished, intercepted, replayed, or stolen (device)
	E-Mail OTPs	✓	Can be phished or interepteacd
	Smartcards	✓	Can be physically stolen or copied
	Security Keys	✓	Can be physically stolen or copied
Biometrics	Fingerprints	-	Can be copied and replayed
	Facial scan	-	Can be copied and replayed
	Iris scan	-	Can be copied and replayed

**Table 1:** All threats compared<sup>89</sup>

Table 1 shows the introduced authentication methods grouped by the known authentication methods. Further, it shows that no authentication method is free of vulnerabilities, even when combined as 2FA or MFA. The most present vulnerability is the missing phishing resistance alongside the theft and/or copy.

<sup>89</sup>.

## 6 Introduction to the Web Authentication API

### 6.1 History and evolution

Fast IDentity Online (FIDO) World Wide Web Consortium (W3C) U2F Universal Authentication Framework (UAF) API

#### 6.1.1 FIDO Alliance

The FIDO alliance is an open industry association founded in July 2012 and launched in February 2013. Companies such as PayPal, Lenovo, and Infineon founded the FIDO alliance. Currently the alliance has more than 260 members, including, e.g., Google, Amazon, Yubico, Samsung, Microsoft, VISA, or MasterCard. The goal of the FIDO alliance is to develop new authentication protocols and standards in order to enhance and simplify the user experience of MFA and to reduce the over usage of passwords.<sup>90</sup>

The FIDO alliance developed the specifications UAF and U2F. The first specification of the U2F was the starting point for the development of the Web Authentication API in a joint effort with the W3C. The Client-to-Authenticator Protocol (CTAP) is based on the U2F specification 1.2 which complements the Web Authentication API. Both projects are part of the FIDO2 project.

#### 6.1.2 Universal Authentication Framework

#### 6.1.3 Universal Second Factor

Also CTAP1 since WebAuthn

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<sup>90</sup>See Eck14, p. 583.

#### **6.1.4 FIDO2**

##### **Client to Authenticator Protocol 2**

##### **Web Authentication API**

#### **6.2 Technical implementation and details**

##### **6.2.1 CTAP**

### 6.2.2 Browser support

Table 1 shows the support status of the Web Authentication API for the most common web browsers, both desktop and mobile, and if they support the API. If so the table shows the version which initially added support for the Web Authentication API alongside with the release date. The following subsections will explain the web browser support more detailed.

The global browser support as of August 2019 is 68%.

	Web browser	Supported	Version	Release Date
Desktop	Chrome	✓	67	May 2018
	Firefox	✓	60	May 2018
	Opera	✓	54	June 2018
	Internet Explorer	✗	-	-
	Edge	✓	18	November 2018
	Safari	(✓)	(13)	-
Mobile	Opera Mobile	✗	-	-
	IE Mobile	✗	-	-
	iOS Safari	✗	-	-
	iOS Safari	✗	-	-
Android	LineageOS Stock Browser	✗	-	-
	Chrome for Android	✓	70	October 2018
	Firefox for Android	✓	68	July 2019
	Opera	✗	-	-
	Opera mini	✗	-	-
	Edge	✗	-	-
	Samsung Internet	✗	-	-
	UC Browser	✗	-	-
	Mint Browser	✗	-	-
	360 Secure Browser	✗	-	-
	QQ Browser	✗	-	-
	Yandex Browser	✗	-	-
	Brave Browser	✗	-	-

**Table 1:** Web browser support of the Web Authentication API<sup>91</sup>

<sup>91</sup>Sources: BK18; JT18; Dav18; Ger18; Jon19, a detailed analysis of Android browsers is available on the CD in the appendix.

## Desktop support

The Web Authentication API is supported from Chrome 67 onwards, which was released in May 2018. Firefox added support for the Web Authentication API in May 2018 with its version 60 as well.

Microsoft added support for the Web Authentication API in Edge 13 which was released in November 2015. However, the implementation is based on an earlier draft version of the Web Authentication API. Support for the FIDO 2.0 specification was added in Edge 14 (released in December 2016). The feature is hidden behind a configuration option though and was enabled for all users with the release of Edge 17 in November 2018.

Browsers such as Opera, Vivaldi, or Brave, and upcoming Edge versions that are all based on Chromium, the browser and source code behind Google's Chrome browser, have support for the Web Authentication API, too.

As the development for the Internet Explorer halted, and it is only receiving security updates, no support is available for new web APIs including the Web Authentication API, even though it is still used by 5% of all desktop browser users and remains supported for the operating system Windows 7, 8.1 and 10.<sup>92</sup> This is an important fact to take into account when evaluating the usability of the Web Authentication API since especially enterprise users often cannot upgrade or switch their browser.

Safari added support for the Web Authentication API feature in December 2018 but only for the preview variant of the browser, called the Safari Technology Preview. It is expected to be available for all users with the release of Safari 13 in mid to end September. The support is limited to USB HID enabled authenticators though and only available for macOS Mojave and Catalina and yet unknown if older macOS version will receive an update to Safari 13.

Besides that, Windows 10 also added support for MFA by incorporating the technology described in the FIDO standard. This allows biometric authentication with, e.g., fingerprints when a reader is available or to use the facial recognition technology or iris scans. This feature is called »Windows Hello«. The credentials are only stored locally and are protected by asymmetric encryption. Besides biometric authentication Windows Hello also supports PINs. The Trusted Platform Module (TPM) stores this PIN.<sup>93</sup>

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<sup>92</sup>See Sup19c.

<sup>93</sup>See Bio16.



## Mobile support

The support for the Web Authentication API in mobile web browsers is inferior to desktop support. While Chrome for Android supports the Web Authentication API since October 2018 and Firefox since July 2019, iOS completely lacks support for the Web Authentication API. Even though in the iOS 13 beta versions the feature can be enabled in the »Experimental Features« section the API remains unsupported or at least there is no way to add an authenticator in the browser yet.

The only ray of hope is that the Brave browser for iOS incorporated support for the yet to be released security key »YubiKey 5Ci« which enables U2F and the Web Authentication API for iOS by using an Apple certified Lightning accessory. Unfortunately, due to lack of availability, this functionality could not be tested.<sup>94</sup>



**Figure 6.1:** Failed try to use the Web Authentication API with the Brave Browser on an iPhone 6<sup>95</sup>

However, Figure 6.1 shows the try to use an existing U2F YubiKey with a lightning dongle in the Brave browser on a website that offers support for the Web Authentication API. While the U2F YubiKey has power, Brave does not recognize it; neither is it usable. Safari did not show an overlay either.

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<sup>94</sup>See Bra19a; See Bra19b.

<sup>95</sup>Source: author's own photograph

It has to be noted though, that other Android browser vendors need to implement the functionality themselves. Other geographic regions use a variety of different browsers, e.g., the UC Browser, 360 Security Browser, Mint Browser from Xiaomi or the QQ Browser from Tencent. Neither they nor browsers such as Samsung Internet, Opera (mini) for Android, Edge or the Android Stock browser are currently supporting the Web Authentication API.

Other mobile OSs for example Windows Phone 8, BlackBerry OS, BlackBerry 10 or KaiOS do not support the Web Authentication API.

### 6.2.3 Usability

## 6.3 Security aspects

Problems:<sup>96</sup>

### 6.3.1 Problems

The problems that are transferred to the Web Authentication API are the ones of authentication by possession already described in subsection 3.1.2. If the Web Authentication API is used with a security key then the same risk of damage, loss or theft exist. Besides that, if the security key itself is not protected (by e.g. fingerprints) an attacker can easily gain access to an account if he steals or copies the authenticator.

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<sup>96</sup>Sta18.

## 7 Comparison

Hello, here is some text without a meaning. This text should show what a printed text will look like at this place. If you read this text, you will get no information. Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text like this gives you information about the selected font, how the letters are written and an impression of the look. This text should contain all letters of the alphabet and it should be written in of the original language. There is no need for special contents, but the length of words should match the language.

## 8 Conclusion and Outlook

OAuth 2.0, KERERBOS, radius based, LDAP, AD, OpenID Connect, SAML

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## List of Figures

2.1	Exemplary, but simplified, authentication by knowledge flow . . . . .	6
2.2	Exemplary, but simplified, authentication by possession flow . . . . .	7
2.3	Exemplary, but simplified, authentication by biometrics flow . . . . .	8
3.1	Percentage of online accounts sharing the same password in the United States in 2018 . . . . .	13
4.1	Message authentication code used to protect a sent message . . . . .	21
4.2	Visualization of the HMAC algorithm . . . . .	23
4.3	Exemplary MFA flow . . . . .	26
4.4	Typical smartcard architecture . . . . .	28
5.1	Exemplary MFA phishing of an OTP . . . . .	31
5.2	SS7 exploit to phish an OTP used in MFA . . . . .	34
5.3	VCFA to phish an OTP used in MFA . . . . .	35
5.4	Social engineering used to phish an OTP in MFA . . . . .	36
6.1	Failed try to use the Web Authentication API with the Brave Browser on an iPhone 6 . . . . .	43

## Listings



## List of Tables

1	All threats compared . . . . .	38
1	Web browser support of the Web Authentication API . . . . .	41

## Glossary

### N

**Nonce** A number that can only be used once in a cryptographic operation or communication.

### O

**OATH** ...

### S

**SS7** A telephony signaling protocol.

### T

**TPM** A secure chip designed to provide security functions such a secure random number generator, sealing, protection of cryptographic keys or remote attestation to an operating system.

### W

**W3C** The international standards organization for the World Wide Web.

## Acronyms

### Symbols

**2FA** Two-Factor Authentication

### A

**AES** Advanced Encryption Standard

**API** Application Programming Interface

### B

**BLE** Bluetooth Low Energy

**BSI** Federal Office For Information Security

### C

**CAC** Common Access Card

**CBC-MAC** Cipher Block Chaining Message Authentication Code

**CCID** Chip Card Interface Device

**CPU** Central Processing Unit

**CRC** Cyclic Redundancy Check

**CSO** Chief Security Officer

**CTAP** Client-To-Authenticator Protocol

### D

**DES** Data Encryption Standard

**DNS** Domain Name System

### E

**ECC** Elliptic-Curve Cryptography

**EEPROM** Electrically Erasable Programmable Read-Only Memory

**EPROM** Erasable Programmable Read-Only Memory

**EU** European Union

## **F**

**FAR** False Acceptance Rate

**FIDO** Fast IDentity Online

**FIPS** Federal Information Processing Standard Publication

**FRR** False Rejection Rate

## **G**

**GPS** Global Positioning System

## **H**

**HMAC** Keyed-Hash Message Authentication Code

**HOTP** HMAC-Based One-Time Password

## **I**

**ICC** Integrated Circuit Card

**IETF** Internet Engineering Task Force

**IoT** Internet Of Things

**ISO** International Organization For Standardization

**IT** Information Technology

## **J**

**JWT** JSON Web Token

## **M**

**MAC** Media Access Control

**MAC** Message Authentication Code

**MD** Message Digest

**MFA** Multi-Factor Authentication

**MIC** Message Integrity Code

**MITM** Man-In-The-Middle

## **N**

**NFC** Near-Field Communication

**NIST** National Institute Of Standards And Technology

**nonce** Number Used Once, *Glossary*: Nonce

**NTP** Network Time Protocol

## O

**OATH** Initiative For Open Authentication, *Glossary*: OATH

**OOB** Out-Of-Band

**OS** Operating System

**OTP** One-Time Password

## P

**PIN** Personal Identification Number

**PIV** Personal Identity Verification

**PSD** Payment Services Directive

## Q

**QR** Quick Response

## R

**RAM** Random-Access Memory

**RFC** Request For Comments

**RFID** Radio-Frequency Identification

**ROM** Read-Only Memory

## S

**SHA** Secure Hash Algorithm

**SIM** Subscriber Identity Module

**SMS** Short Message Service

**SS7** Signalling System No. 7, *Glossary*: SS7

**SSO** Single Sign-On

## T

**TAN** Transaction Authentication Number

**TLS** Transport Layer Security

**TOTP** Time-Based One-Time Password

**TPM** Trusted Platform Module, *Glossary*: TPM

## **U**

**U2F** Universal Second Factor

**UAF** Universal Authentication Framework

## **V**

**VCFA** Verification Code Forwarding Attack

**VoIP** Voice Over Internet Protocol

**VPN** Virtual Private Network

## **W**

**W3C** World Wide Web Consortium, *Glossary*: W3C

## A Appendix

### A.1 Test

## B Annex

### B.1 Table of Content of the CD-Rom

```
/Volumes/CWniwQ7mThQP_0/Masterthesis/LaTeX/cd_rom
├── Web Authentication API Support Test Android
│   ├── 360
│   │   ├── Screenshot_20190816-154301_360.png
│   │   ├── Screenshot_20190816-154306_360.png
│   │   └── Screenshot_20190816-154438_Settings.png
│   ├── Brave
│   │   ├── Screenshot_20190816-153730_Brave.png
│   │   ├── Screenshot_20190816-153901_Brave.png
│   │   ├── Screenshot_20190816-153910_Brave.png
│   │   └── Screenshot_20190816-153936_Brave.png
│   ├── Chrome
│   │   ├── Screenshot_20190816-121238_Google_Play_services.png
│   │   ├── Screenshot_20190816-121245_Google_Play_services.png
│   │   └── Screenshot_20190816-121304_Chrome.png
│   ├── Edge
│   │   ├── Screenshot_20190816-135319_Edge.png
│   │   ├── Screenshot_20190816-135334_Edge.png
│   │   └── Screenshot_20190816-135347_Edge.png
│   ├── Firefox
│   │   ├── Screenshot_20190816-121429_Firefox.png
│   │   └── Screenshot_20190816-122820_Firefox.png
│   ├── Mint
│   ├── Opera
│   │   ├── Screenshot_20190816-155037_Opera.png
│   │   ├── Screenshot_20190816-155044_Opera.png
│   │   └── Screenshot_20190816-155108_Opera.png
│   ├── Opera mini
│   │   ├── Screenshot_20190816-155738_Opera_Mini.png
│   │   ├── Screenshot_20190816-155750_Opera_Mini.png
│   │   └── Screenshot_20190816-155815_Opera_Mini.png
│   └── QQ
│       ├── Screenshot_20190816-121712_QQ.png
│       ├── Screenshot_20190816-121734_QQ.png
│       └── Screenshot_20190816-122522_Settings.png
```



## └─ Samsung Internet

└─ Screenshot\_20190816-123031\_Samsung\_Internet.png

└─ Screenshot\_20190816-123054\_Samsung\_Internet.png

## └─ Stock Browser (Jelly)

└─ Screenshot\_20190816-152110\_Settings.png

└─ Screenshot\_20190816-152309\_Browser.png

└─ Screenshot\_20190816-152349\_Browser.png

└─ Screenshot\_20190816-152417\_Browser.png

## └─ UC

└─ Screenshot\_20190816-154548\_UC\_Browser.png

└─ Screenshot\_20190816-154620\_UC\_Browser.png

## **Declaration of academic integrity**

Hereby, I declare that I have composed the presented paper independently on my own and without any other resources than the ones indicated. All thoughts taken directly or indirectly from external sources are adequately denoted as such.

Hamburg, September 5, 2019

Tim Brust

## Theses

1. The status quo of password usage is terrible; often chosen passwords are re-used and weak.
2. Humans are the weakest link.
3. Multi-factor authentication is not phishing resistant, both the secret when setting it up and the second factor can be phished or stolen. Software solutions are more probable to be phished.
4. The biggest threat to multi-factor authentication is transportation, especially when using SMS or unencrypted e-mail traffic.
5. Multi-factor authentication can be made phishing resistant, but it requires more effort to do so.
6. The Web Authentication API is not yet usable enough nor widely adopted; this is especially true because iOS lacks support for it and the Internet Explorer is still widely used.
7. The user needs to be educated about passwords, the risk of password re-use, phishing, and how to protect themselves against typical Internet threats.