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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

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.

## Kurzfassung

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.

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# 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.

To make things worse, very few people are using multi-factor authentication (MFA) nor 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 big problem. While MFA can protect against threats such as brute force attacks or stolen credentials, but they are still affected by 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 supported in major browsers such as Chrome, Firefox or Edge that allows a secure registration, login and two-factor authentication (2FA) – all without the generation,

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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.

storage and remembering of passwords by using 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 and, for example, a fingerprint sensor can protect these.

## 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 from 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, and analyzed 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, the attacks the Web Authentication API can offer protection against are explained but 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's 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 conclusion and an 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

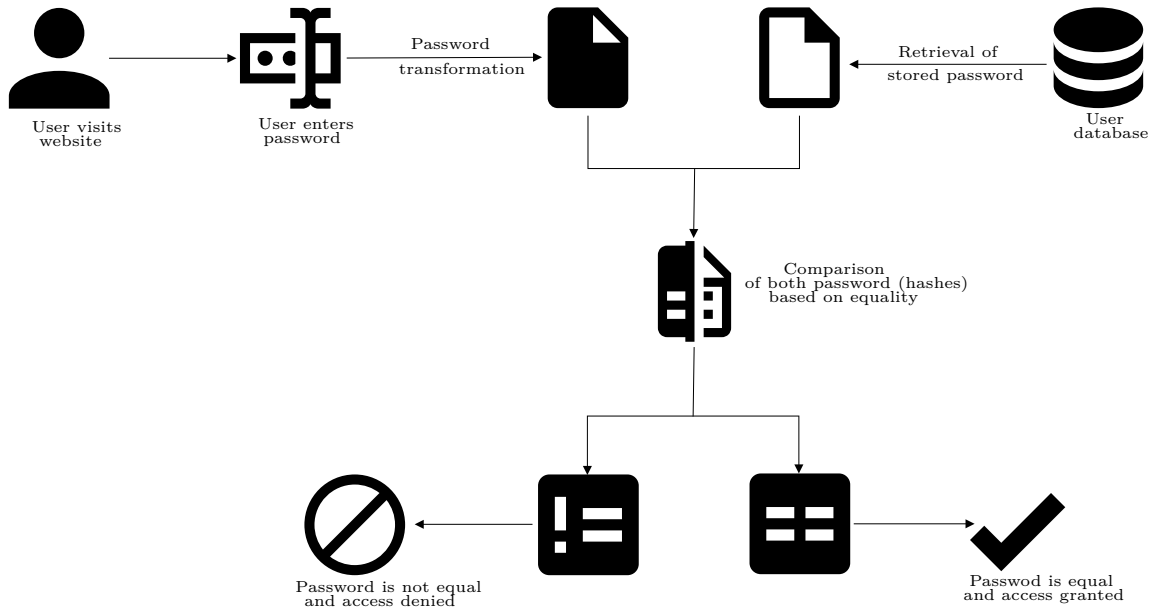
The most common method of authentication is knowledge, i.e., »something the user knows«. Commonly used in information technology (IT) are passwords. Other forms of knowledge are, for example, personal identification numbers (PINs), passphrases, secrets, recovery questions, or one-time passwords (OTPs). 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.



**Figure 2.1:** Exemplary, but simplified, authentication by knowledge flow<sup>7</sup>

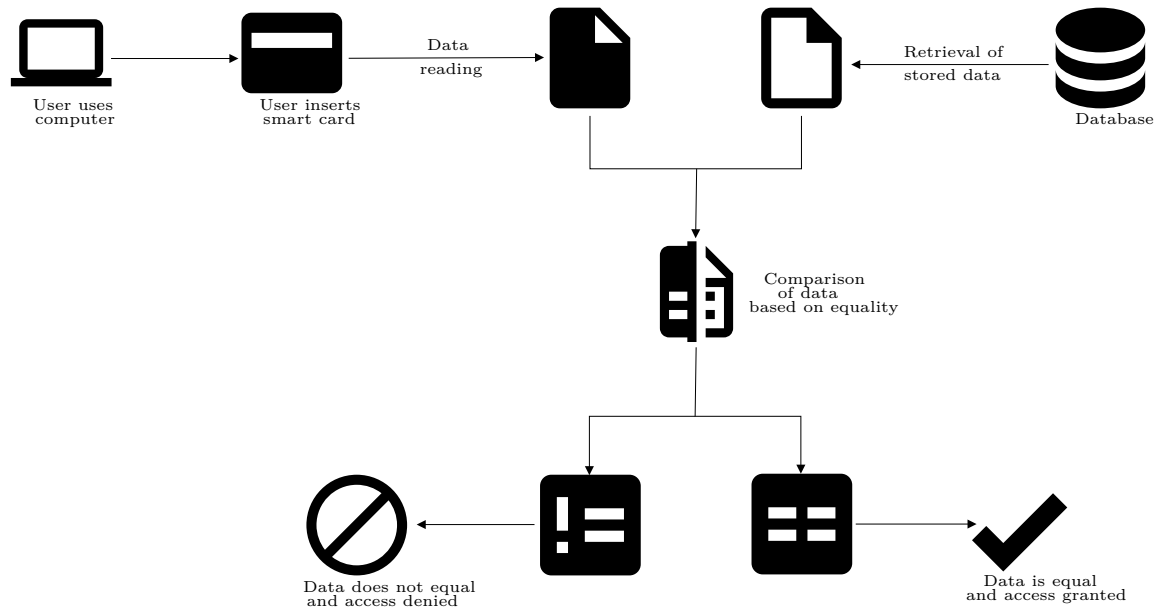
Figure 2.1 shows a simplified authentication by knowledge flow. First, the user visits in this example a website and enters their password in the corresponding form fields. When the user submits the form, the transferred password is often transformed, e.g., hashed and salted. If the user is known in the database, then the stored (hash of) the password is retrieved and compared to the given one. Only if the hashes are identical, then the login succeeds. Otherwise, it fails. The »access denied/cancel« and »checkmark« symbols are chosen, since it cannot be verified if the authentication is made by the genuine user or an imposter that gained access to the knowledge of the attacked user, in this case, their password.

### 2.1.2 Possession

Another form of authentication is the possession, i.e., »something the user has« (physically). The most basic example is a key for a lock. Other forms are, for example, a bank, or ID card that can use techniques such as radio-frequency identification (RFID), an onboard chip or magnetic stripes to store the information. In IT security tokens are often used, which can be a hardware (such as a YubiKey, a RSA SecurID or a smart card) or software (e.g., a smartphone application) token. They can either be disconnected, connected (e.g., via USB or as a smart card) or contactless (e.g., via near-field communication (NFC), Bluetooth Low Energy (BLE))

<sup>7</sup>Source: diagram by author.

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 inherit, too.<sup>11</sup>

While it seems natural to authenticate a person with a biometric, it also comes with a couple of challenges. Both, the false rejection rate (FRR), i.e., the system rejects

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

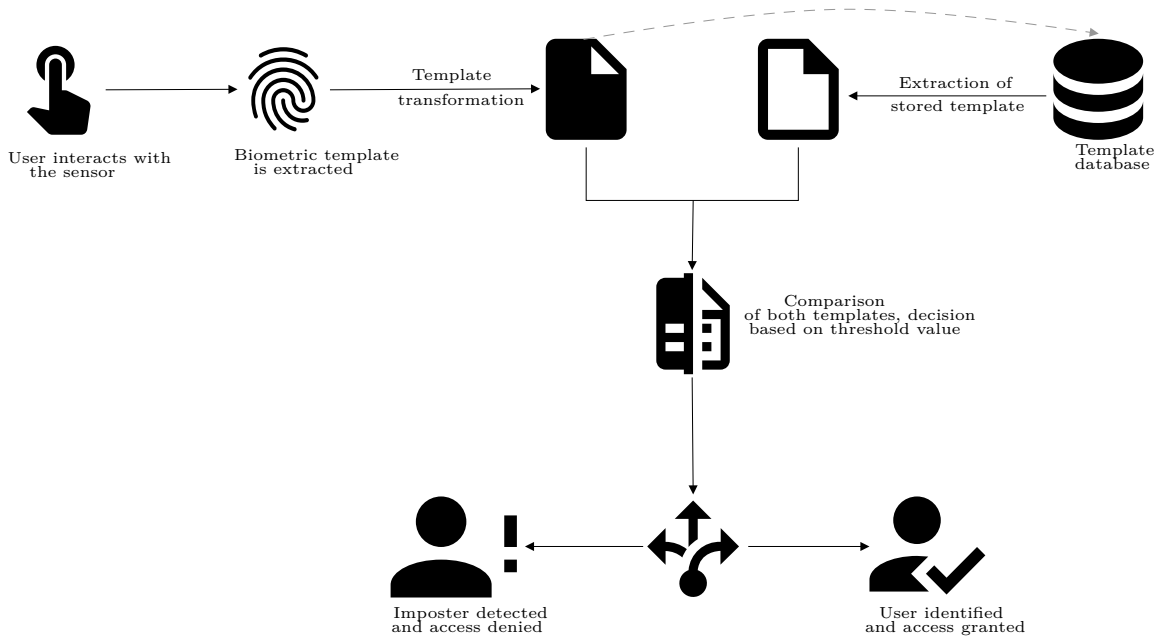
<sup>9</sup>Source: diagram by author

<sup>10</sup>See JRN11, pp. 30–34.

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

a user even though it is a legitimate authentication attempt and false acceptance rate (FAR), i.e., an imposter is granted access, need to be accounted for the usage. 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 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 the 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 difference is tolerable decides finally 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, the user is in the passive authentication process authenticated without action on their part. Use cases are for 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. While it seems the simplest method to use, it comes with a lot of downsides, too, which are explained in detail in this subsection. Because the knowledge should be remembered by the user, the human brain has difficulties to remember different a unique, secure password, PIN or secret questions for every unique account the user has registered for. The average amount of different accounts a user has is 10, not including, e.g., credit card PINs. Because of this fact, the user does a couple of insecure things:

- (a) using the same secret knowledge for multiple account
- (b) writing down the username and passwords, e.g., on a piece of paper that's accessible easily for others, storing PINs, e.g., in the briefcase or saving an unencrypted file on their computer or smartphone

This enables an attacker to easily steal the login credentials of a user. 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 affected, too. 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.

Regarding the security of security questions, it has to be noted that these might even decrease the security. Common examples of questions such as »middle name, birth name of a parent, name of a pet, ...« can be answered by relatives and friends, enabling a malicious insider attack or some might be answerable by employing a social engineering attack.

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

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

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

It is pretty obvious that unencrypted passwords in a database render the biggest 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, just re-issue a new password with the «forgotten password » mechanism. 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's a weak password, too, the hash might already been reversed. Having the hashed password list, enables the attacker to execute a brute force attack in order to reverse as many hashes, as possible or just searching it in databases that contain billion of reversed hash values.

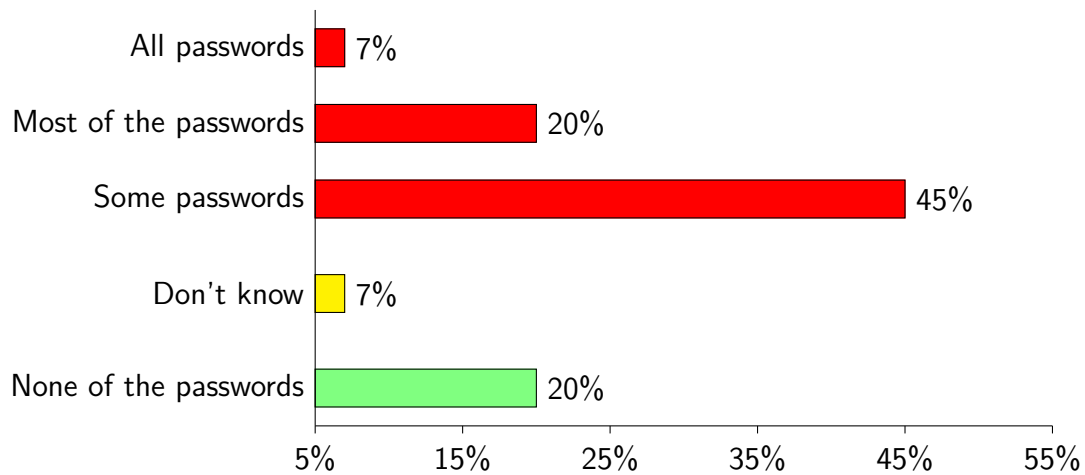
The best protection is a unique salt for each password, which decreases the risk of a successful rainbow or brute force attack dramatically. In this scenario each password is not only hashed, but salted, too.

1. secret might be known by others, too (e.g. security questions)
2. guessing
3. brute force

### **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 has to be carried with the user and can be forgotten which makes the authentication impossible if no access to the possession



**Figure 3.1:** Percentage of password re-usage in the United States in 2018

is possible and no backup or different authentication methods are available. Another 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>28</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>29</sup>

### 3.1.3 Biometrics

In contrast to possession and knowledge, the biometric trait cannot easily be stolen. While it can be copied, e.g. the fingerprint from high-resolution photographs or face models to circumvent face recognition systems.<sup>30</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 the elected President of the European Commission, from high-resolution photographs.<sup>31</sup> It has to 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>32</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

<sup>28</sup>See Sho14, pp. 263–264.

<sup>29</sup>KSM14.

<sup>30</sup>FKH14; FSS18.

<sup>31</sup>Kre14.

<sup>32</sup>See Vac17, p. 299.

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>33</sup>

Traits such as facial recognition must also be usable with different amounts of facial hair, hairstyles, with and without glasses.<sup>34</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>35</sup> It is crucial that the stored biometric probe is not accessible by third parties nor shared with them. For example, a theft of smartphones should not mean theft of the biometrics, e.g., fingerprint, too.

However the major threat remains the difficulty to replace a compromised biometric template. While, e.g., a password or a security key can be changed or replaced, for instance a fingerprint can't be altered, changed or replaced since it remains the 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>36</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>37</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 the GPS spoofing where an attacker modifies the actual GPS by broadcasting false information. Further, the Caller ID spoofing technique can be used with VoIP to disguise the location. Besides these techniques, the most common variant remains

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<sup>33</sup>See JRN11, pp. 13–17, 52.

<sup>34</sup>See JRN11, p. 98.

<sup>35</sup>See Kes18, p. 8.

<sup>36</sup>See Sho14, p. 266.

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

the usage of a virtual private network (VPN) network or Domain Name System (DNS) proxy to hide the genuine location.<sup>38</sup>

For time-based authentication, an attacker could use attacks against the Network Time Protocol (NTP) in order to either gain access of the verification system or to modify the synchronized time in order to allow the login attempt to succeed.<sup>39</sup>

### **3.1.5 General threats**

General threat: security of transmission!

#### **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 a malware comprises a user's computer and installs a keylogger, then an entered password is no longer a secret and is 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.<sup>40</sup>

#### **Transmission**

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<sup>38</sup>See Har05, pp. 138–145; See Yua05, Chapter 4.5.3; See Eck14, pp. 115–116, 133.

<sup>39</sup>See Mal+15.

<sup>40</sup>See Mul+13, pp. 152–153; See ULC19, p. 61.

## 4 Multi-factor authentication

In this chapter a list of different MFA solutions is described in detail. [Sta15]

More general term for 2FA. Can combine e.g., password with another method (like possession of hardware key, App) or trait (like TouchID, FaceID)

### 4.1 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 *normal* transmission of information on websites happens via the internet, an example for OOB transmission is the phone call or SMS to transmit the second factor.

### 4.2 One-time password

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 4.2.3 and subsection 4.2.4 the variants of OTPs, both the HMAC-based one-time password algorithm (HTOP) and the time-based one-time password algorithm (TOTP) which are based on keyed-hash message authentication code (HMAC).

### 4.2.1 Message authentication code

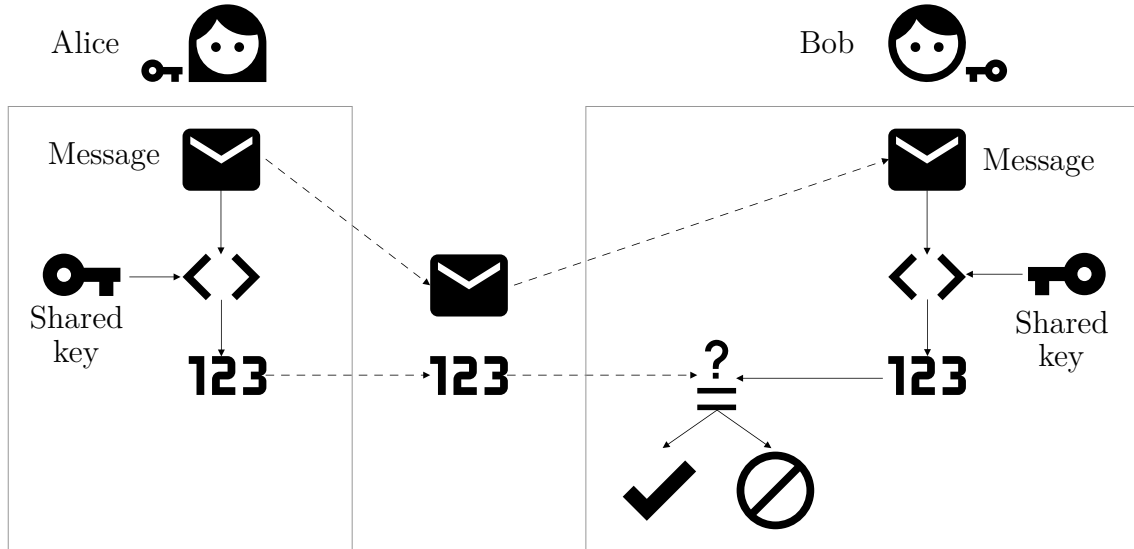
The MAC is a *code*, i.e., some sort of information to protect and ensure the integrity of a *message*. Integrity, besides confidentiality and availability, is one of the key concepts of IT security. The MAC is built using two parameters, a secret key that both parties know and the message itself. The algorithm generates a checksum that the sender can send alongside with the message. The recipient calculates the checksum (MAC) itself from the retrieved message. 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).<sup>41</sup>

The MAC is standardized in different norms from various institutions, for example National Institute of Standards and Technology (NIST) Federal Information Processing Standard Publication (FIPS) 198-1, the Federal Office for Information Security (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>42</sup>

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<sup>41</sup>See Bid06, p. 565; See And08, pp. 163–168; See Eck14, pp. 391–393.

<sup>42</sup>See Tur08; See Inf19; See 97911a; See 97911b.



**Figure 4.1:** Exemplary MFA authentication flow<sup>43</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's 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 is present, otherwise the message might have been tampered with.

Mathematically the MAC is defined as

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

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.

<sup>43</sup>Source: diagram by author



Further, the MIC would not prove authenticity since an attacker can just modify the message and re-generate the MIC of the modified message.<sup>44</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 would 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 received messages.

### 4.2.2 HMAC

HMAC Code is an extension of a MAC and standardized in Request For Comments (RFC) and NIST abc. [KBC97]

### 4.2.3 Counter-based

HMAC-based One-time Password algorithm, counter based. RFC 899. Configurable length (6-10). Default SHA1. Truncation of HMAC [MRa+05]

### 4.2.4 Time-based

Time based instead of counter based. RFC 123 and Initiative For Open Authentication (OATH). [MRa+11]

Figure 4.2 shows an example authentication flow using TOTP. In this scenario the user tries to login 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.

Once the user has the OTP obtained (possession; second factor), they can enter it at the login screen in order to complete the authentication process.

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<sup>44</sup>See Tod07, pp. 60–62.

<sup>45</sup>Source: diagram by author

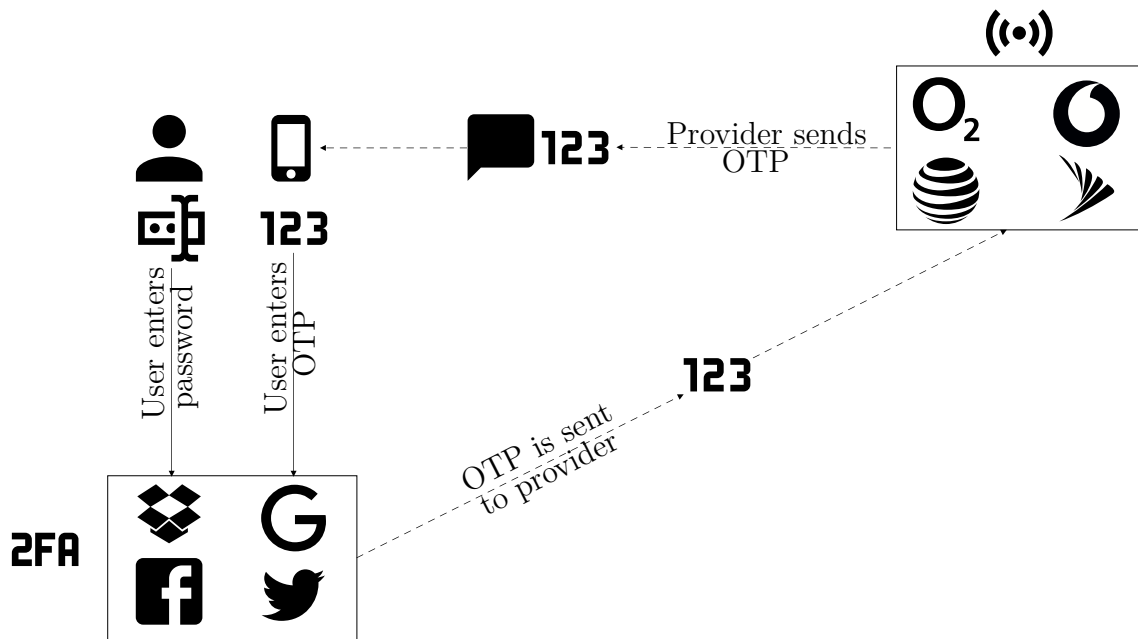


Figure 4.2: Exemplary MFA authentication flow<sup>45</sup>

#### 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 (RFC = no standard)
4. Differences (e.g. Steam - only 5 digits, limited Alphabet)
5. Brute Force if server does not limit
6. Not phishing resistant

### 4.3 Smart Cards

### 4.4 Hardware Tokens

#### 4.4.1 General

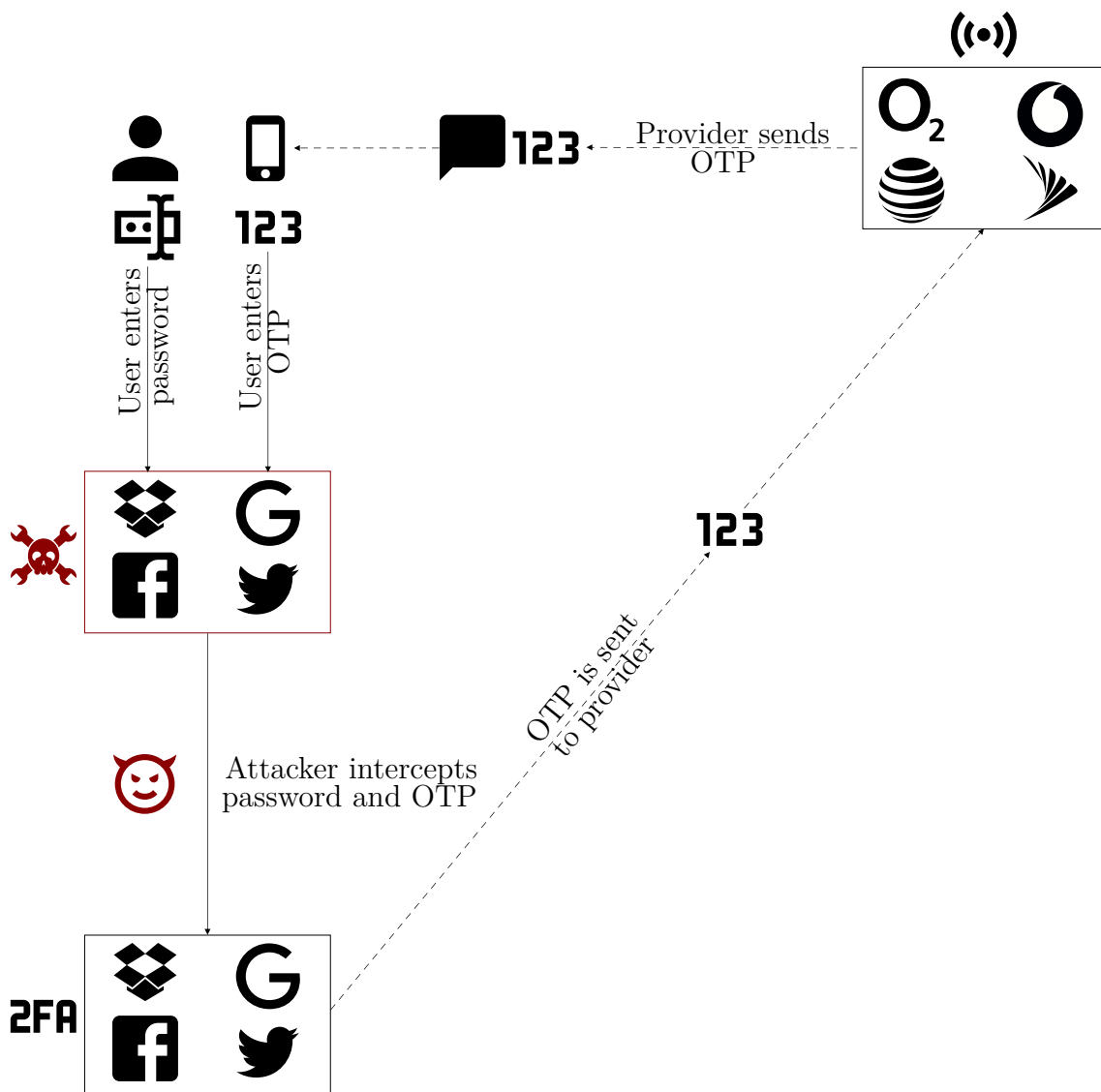
#### 4.4.2 RSA SecurID

#### 4.4.3 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>46</sup>

Figure 5.1 shows the already in Figure 4.2 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

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 Secure Hash Algorithm (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>47</sup>

Citations:<sup>48</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)

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<sup>46</sup>Source: diagram by author

<sup>47</sup>Inf19.

<sup>48</sup>Ste+17.

### 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

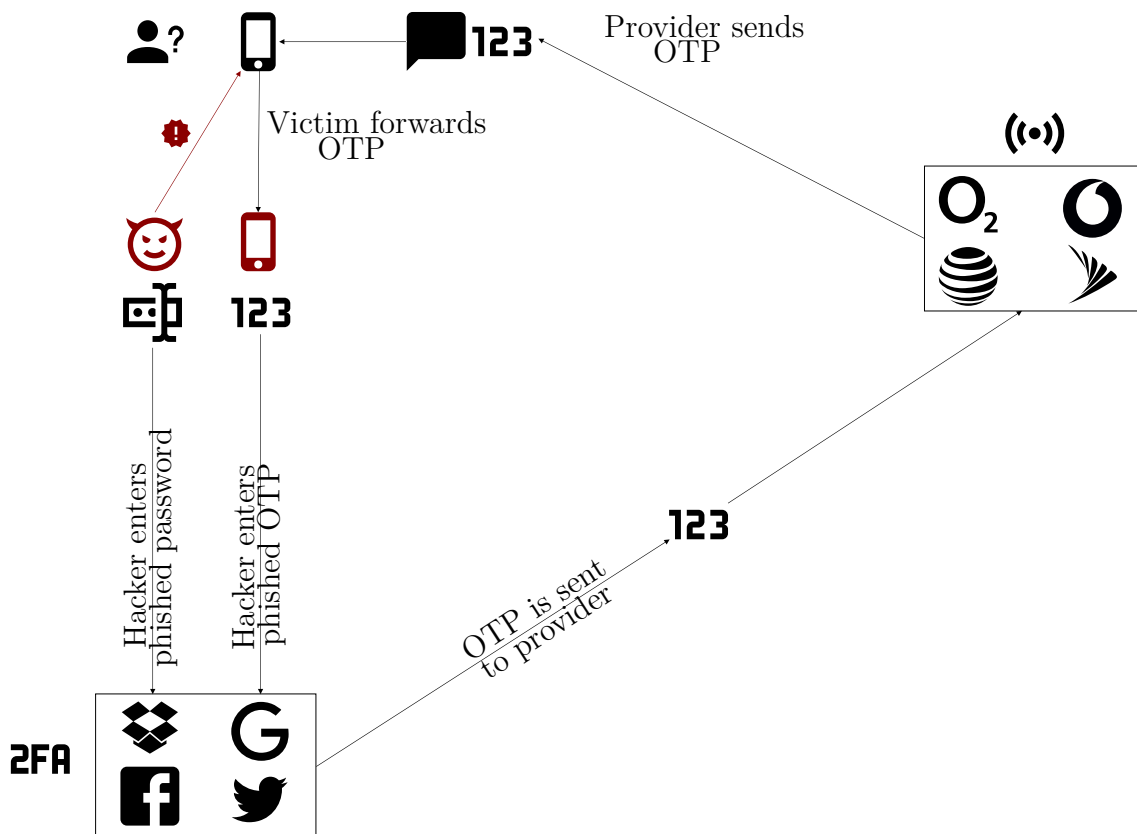
The biggest advantage of SMS as a transportation medium is every mobile, ranging from an old Nokia to a new iPhone XS, is capable of receiving SMS. All major mobile phone operation systems come with a SMS application pre-installed, so no external apps are required.

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



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 email 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>51</sup>



**Figure 5.3:** VCFA to phish an OTP used in MFA<sup>52</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>51</sup>Jak18; Sia+17.

<sup>52</sup>Source: diagram by author



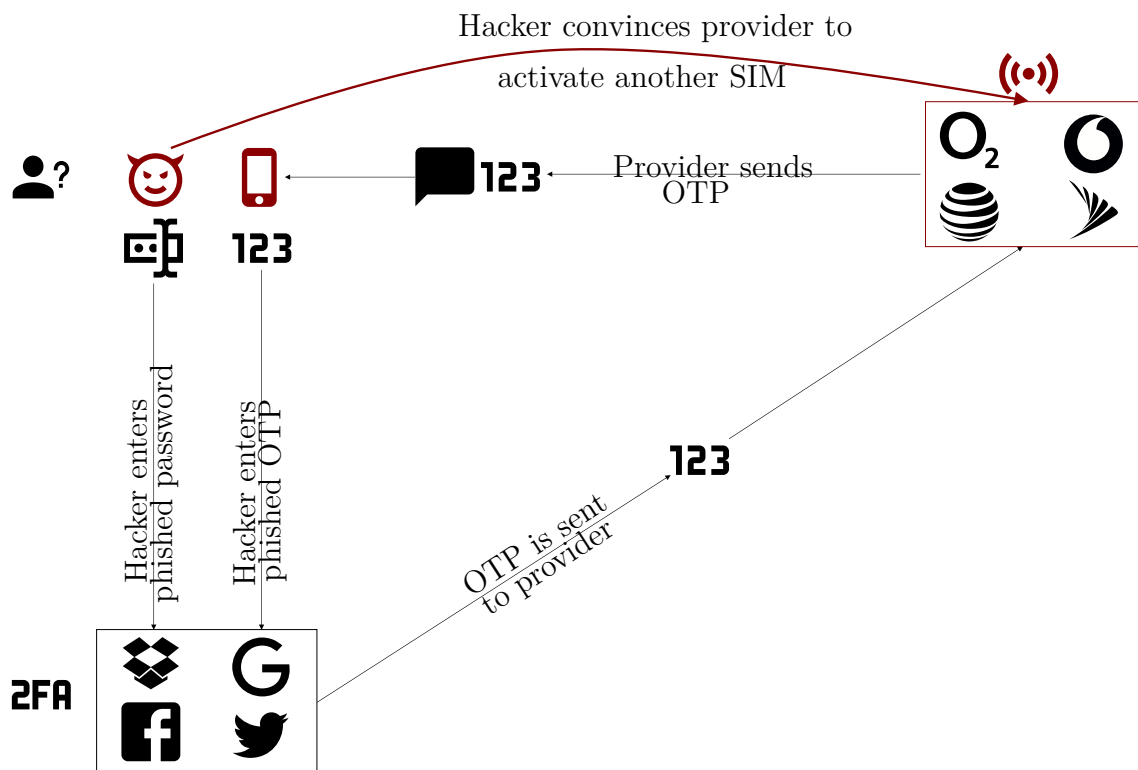
a fake SMS to the victim, stating that the service has detected unusual activity and that the user should reply with the just received verification code in order to stop this activity and proof they are the account owner. Of course the attack now has access to the OTP, too, since they tricked the user 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>53</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>53</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.

[Tur08] [Gra+17]

Given all these facts SMS transportation should be avoided at all costs,<sup>54</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>55</sup>
3. Vulnerabilities -> e.g. Authy<sup>56</sup>

## **E-Mail**

### **pros**

1. widely used
2. cheap and easy

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<sup>54</sup>Jak18.

<sup>55</sup>Ste19.

<sup>56</sup>Hom15.

**cons**

1. unencrypted
2. malware
3. MITM

## **6 Introduction to the Web Authentication API**

### **6.1 History and evolution**

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

#### **6.1.1 FIDO Alliance**

#### **6.1.2 FIDO2 and U2F**

### **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>57</sup>

<sup>57</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>58</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>59</sup>

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<sup>58</sup>See Sup19c.

<sup>59</sup>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>60</sup>



**Figure 6.1:** Failed try to use the Web Authentication API with the Brave Browser on an iPhone 6<sup>61</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>60</sup>See Bra19a; See Bra19b.

<sup>61</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 operating systems (OSes) 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>62</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>62</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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## Glossary

### 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

**API** Application Programming Interface

### B

**BLE** Bluetooth Low Energy

**BSI** Federal Office For Information Security

### C

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

**CSO** Chief Security Officer

### D

**DNS** Domain Name System

### E

**ECC** Elliptic-Curve Cryptography

### 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

**HTOP** HMAC-Based One-Time Password Algorithm

## I

**ISO** International Organization For Standardization

**IT** Information Technology

## M

**MAC** Media Access Control

**MAC** Message Authentication Code

**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

**NTP** Network Time Protocol

## O

**OATH** Initiative For Open Authentication

**OOB** Out-Of-Band

**OS** Operating System

**OTP** One-Time Password

## P

**PIN** Personal Identification Number

## R

**RFC** Request For Comments

**RFID** Radio-Frequency Identification

## 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**

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

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

## **U**

**U2F** Universal Second Factor

**UAF** Universal Authentication Framework

## **V**

**VCFA** Verification Code Forwarding Attack

**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, August 29, 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. 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 the common (internet) threats.