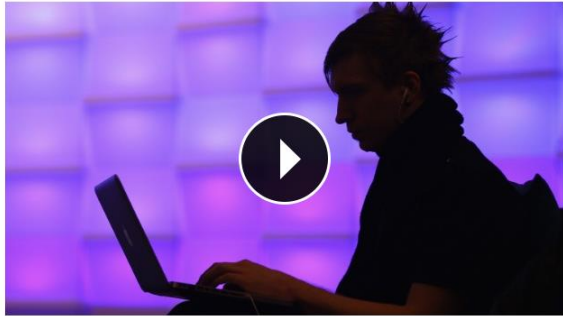# FIDO UAF Tutorial

How Secure is Authentication?

Russian criminals steal 1.2 billion passwords

By James O'Toole and Jose Pagliery @CNNTech August 6, 2014: 6:56 AM ET

Russian hackers know your password

NEW YORK (CNNMoney)

Russian criminals have stolen 1.2 billion Internet user names and passwords, amassing what could be the largest collection of stolen digital credentials in history, a respected security firm said Tuesday.

There's **no need to panic at this point** -- Hold Security, the firm that discovered the theft, says the gang isn't in the business of stealing your bank account information. Instead, they make their money by sending out spam for bogus products like weight-loss pills.

The Milwaukee-based firm, didn't reveal the identities of the targeted websites, citing nondisclosure agreements and a desire to prevent existing vulnerabilities from being more widely exploited.

Hold Security founder Alex Holden told CNNMoney that the trove includes credentials gathered from over 420,000 websites -- both smaller sites as well as "household

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gathered from over 420,000 websites -- both smaller sites as well as "household

Chase Bank Customers Targeted by Massive F... Attack

Posted August 27, 2014   EMAIL   PRINT   SHARE

By Hal M. Bundrick

Pin It

NEW YORK (MainStreet) — A new trend in cy...
attacks may be unfolding: the "smash and gr...
campaign. One such attack recently targeted...
massive number of JPMorgan Chase custom...
August 19. While most phishing perpetrators...
attempt to disguise their efforts and extend th...
shelf life of their attacks, this exploit was fear...
disregarding stealth measures and launching...
multi-pronged attack that wasn't concerned a...
the threat of detection.

The FBI is looking into cyber attacks on U.S. banks, reportedly as possible ca...
of Russian retaliation for U.S.-backed sanctions enacted over the crisis in Uk...
According to Bloomberg, investigators are considering the possibility that rec...
hacking of JPMorgan is connected to a series of data breaches at European...
banks. These infiltrations are said to have exploited "a similar vulnerability," a...
required enough technical expertise to raise the possibility of government
involvement. The timing has also raised suspicions: since Vladimir Putin's
government became heavily involved in Ukraine's civil conflict, there has bee...
reported increase in cyber attacks on U.S. banks launched from Russia and...
Eastern Europe.

How the Eurograbber attack stole 36 million euros

Posted on 05.12.2012

Check Point has revealed how a sophisticated malware attack was used
to steal an estimated €36 million from over 30,000 customers of over 30
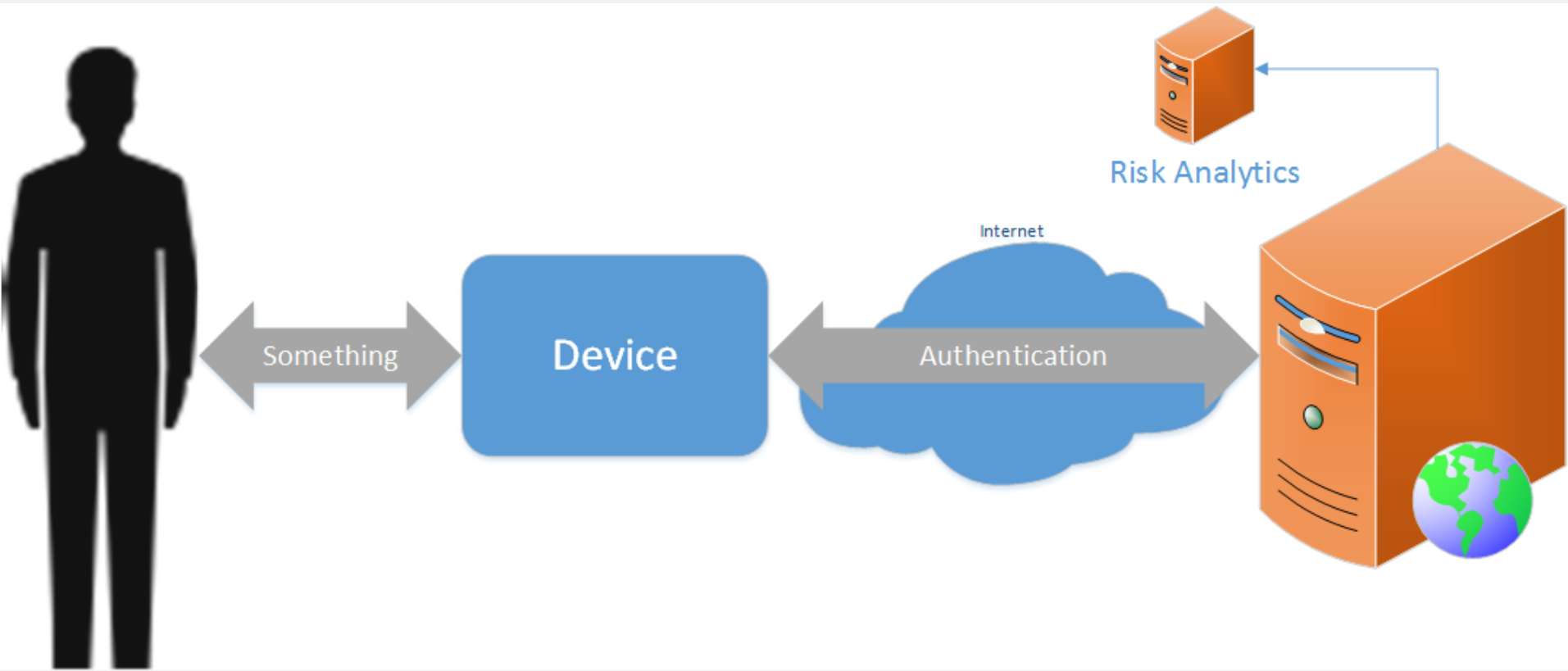banks in Italy, Spain, Germany and Holland over summer this year.

The theft used malware to target the PCs and mobile devices of banking
customers. The attack also took advantage of SMS messages used by
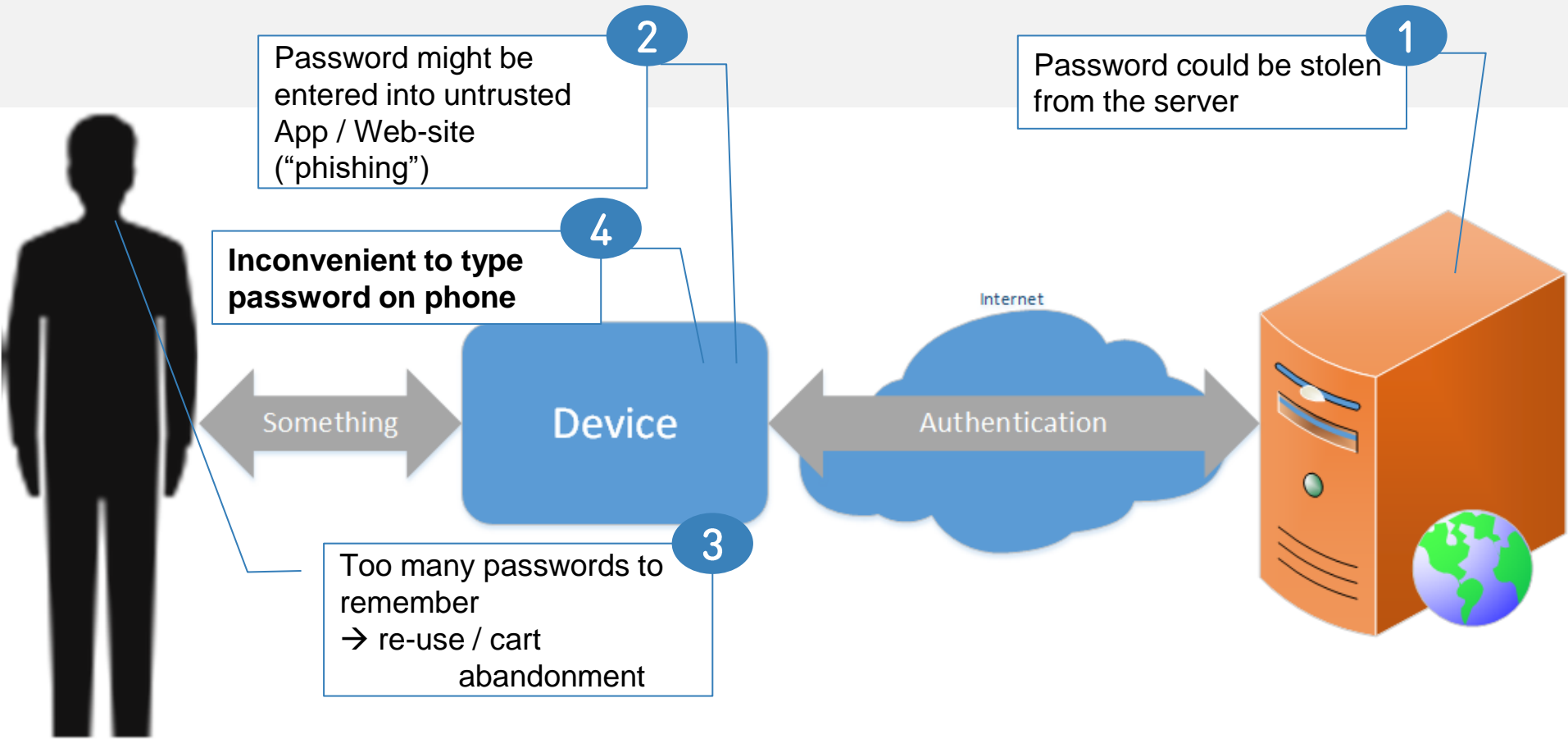banks as part of customers' secure login and authentication process.

The attack worked by infecting victims' PCs and mobiles with a modified
version of the Zeus trojan. When victims attempted online bank
transactions, the process was intercepted by the trojan.

Under the guise of upgrading the online banking software, victims were
duped into giving additional information including their mobile phone
number, infecting the mobile device. The mobile Trojan worked on both
Blackberry and Android devices, giving attackers a wider reach.

Cloud Authentication

Password Issues

Password might be entered into untrusted App / Web-site ("phishing") — 2

Password could be stolen from the server — 1

Inconvenient to type password on phone — 4

Something → Device

Internet

Authentication

Too many passwords to remember — 3
→ re-use / cart abandonment

OTP Issues

1. OTP vulnerable to real-time MITM and MITB attacks

4. Inconvenient to type OTP on phone

3. OTP HW tokens are expensive and people don't want another device

2. SMS security questionable, especially when Device is the phone

Something

Device

Internet

Authentication

1234

H3a4k

Authentication Needs

Do you want to login? **1**

Do you want to delete all of your emails? **2**

Do you want to change your shipping address? **3**

Do you want to share your dental records? **4**

Do you want to transfer $100 to Frank? **5**

6

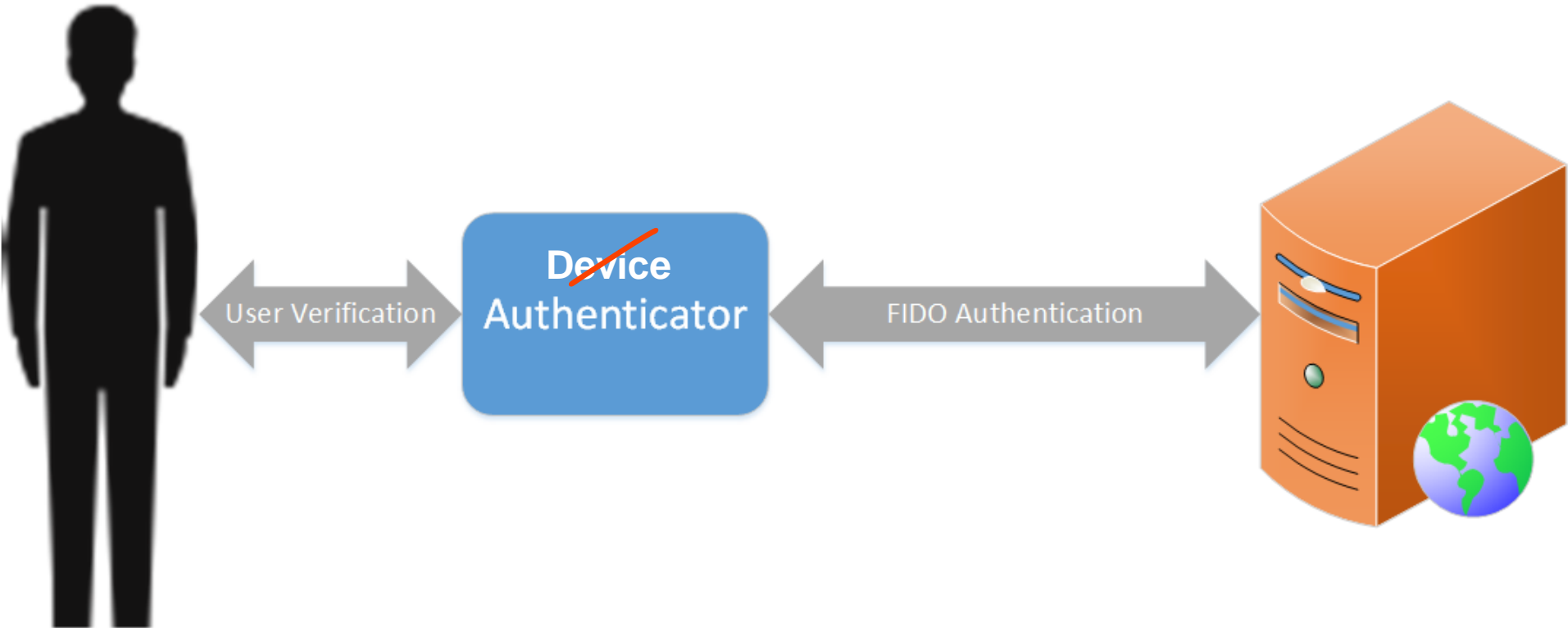Do you want to transfer $10,000 to mymerchant.com?

Authentication today:

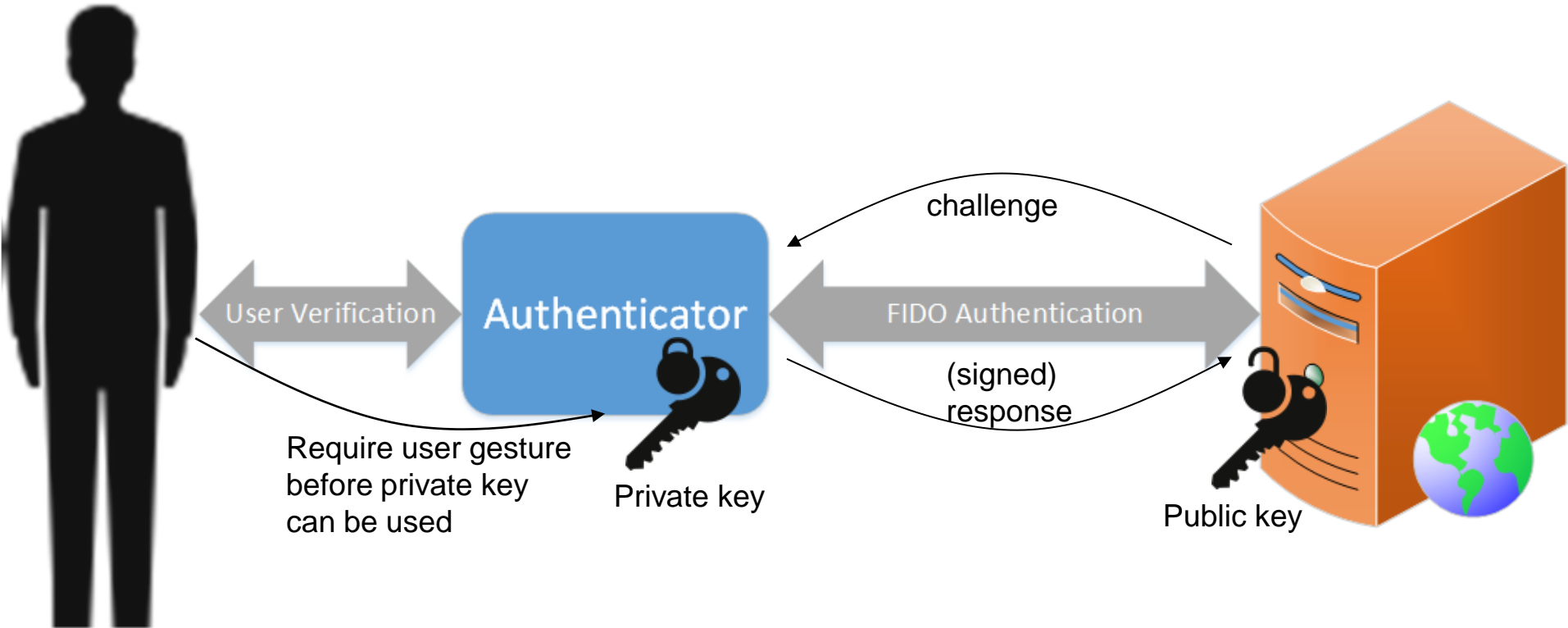Ask user for a password... (and perhaps a one time password)

Summary

1. Passwords are insecure and inconvenient especially on mobile devices
2. Alternative authentication methods are silos and hence don't scale to large scale user populations
3. The required security level of the authentication depends on the use
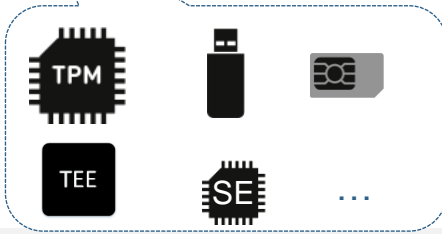4. Risk engines need information about the explicit authentication security for good decision
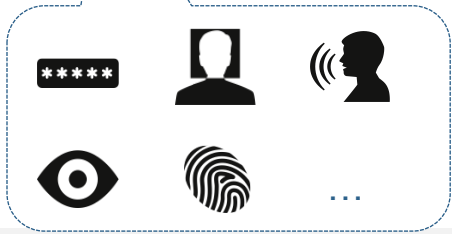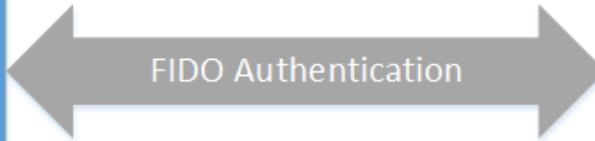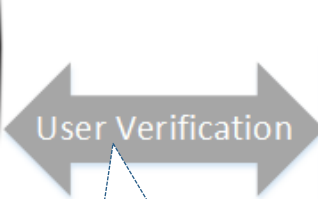
How does FIDO work?

User Verification

~~Device~~ Authenticator

FIDO Authentication

How does FIDO work?

User Verification

Authenticator

FIDO Authentication

challenge

(signed) response

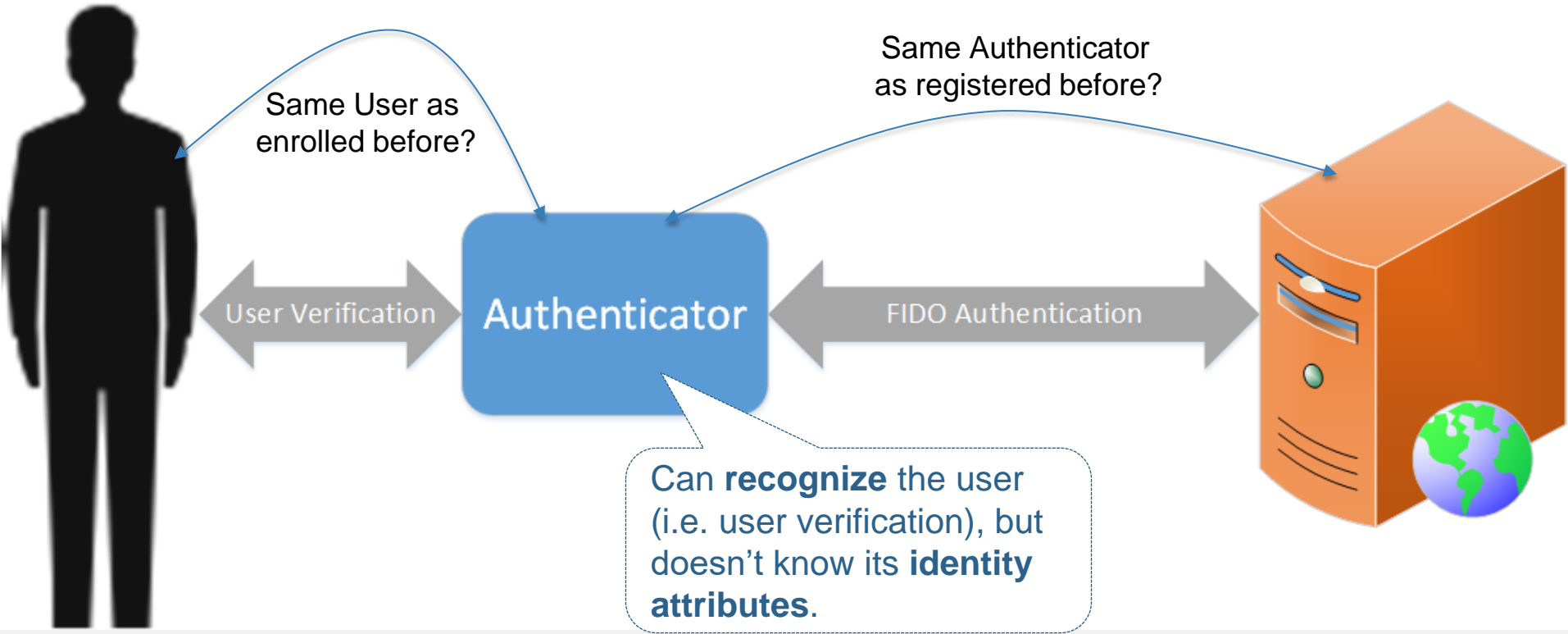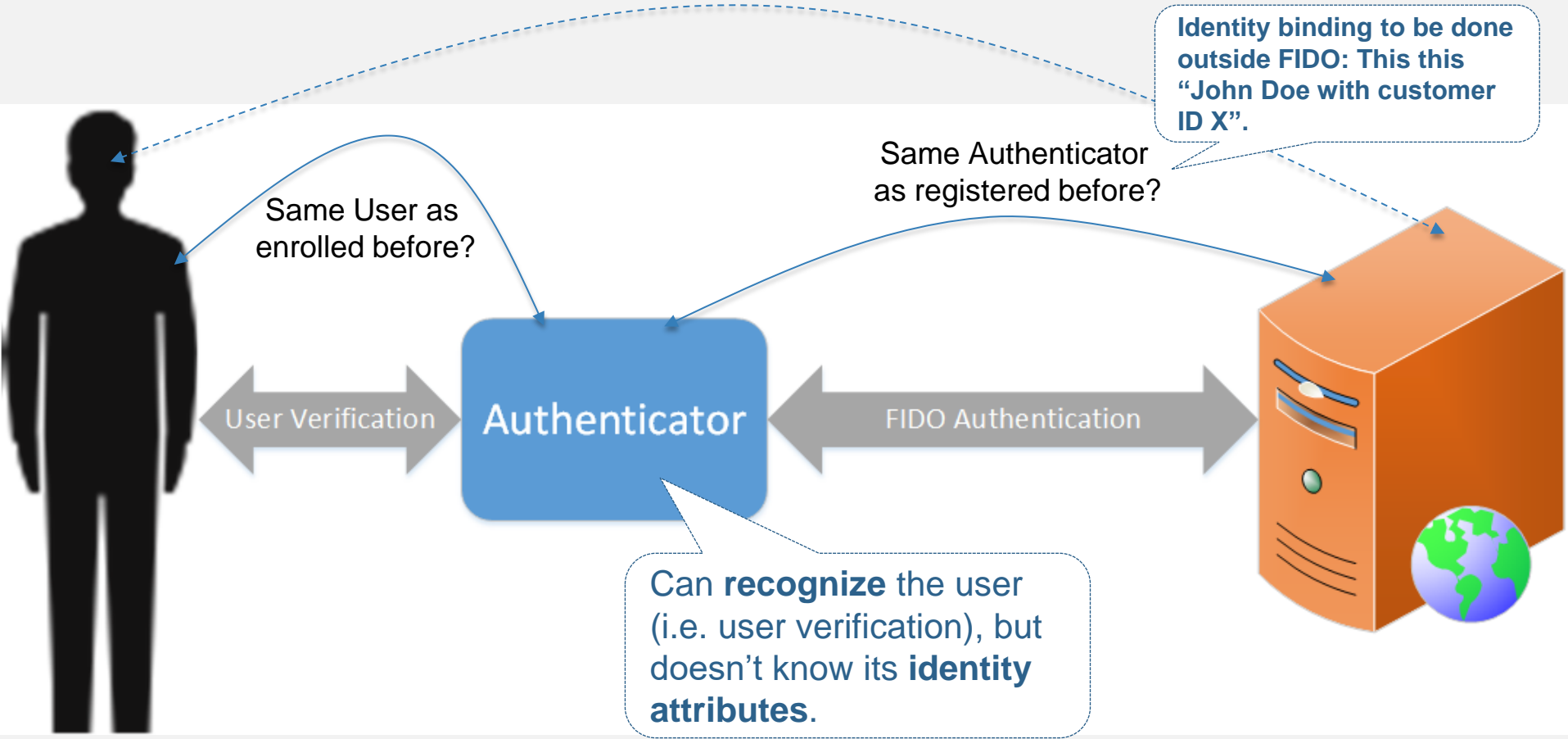Require user gesture before private key can be used

Private key

Public key

How does FIDO UAF work?
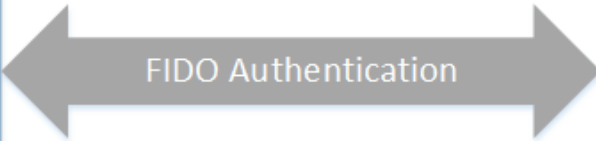
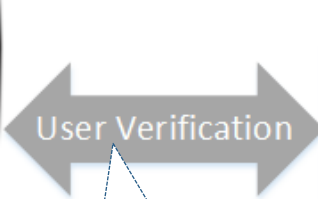# How does FIDO UAF work?

How does FIDO UAF work?

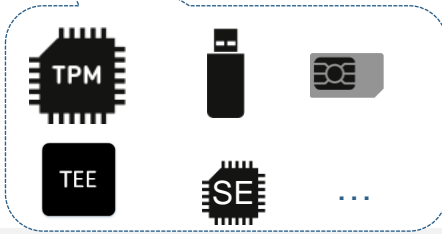Identity binding to be done outside FIDO: This this "John Doe with customer ID X".

Same Authenticator as registered before?

Same User as enrolled before?

User Verification

Authenticator

FIDO Authentication

Can **recognize** the user (i.e. user verification), but doesn't know its **identity attributes**.

How does FIDO UAF work?

Attestation & Metadata

Signed Attestation Object

Authenticator

FIDO Registration

Verify using trust anchor
included in Metadata

Understand Authenticator security
characteristic by looking into
Metadata from mds.fidoalliance.org
(or other sources)

Private attestation key

Metadata

Binding Keys to Apps

Use google.com key

Use paypal.com key

Use same user gesture
(e.g. same finger or PIN)
for unlocking each private key.

FIDO Building Blocks

Registration Overview

Perform legacy authentication first, in order to bind authenticator to an electronic identity, then perform FIDO registration.

FIDO CLIENT

Send Registration Request:
- Policy
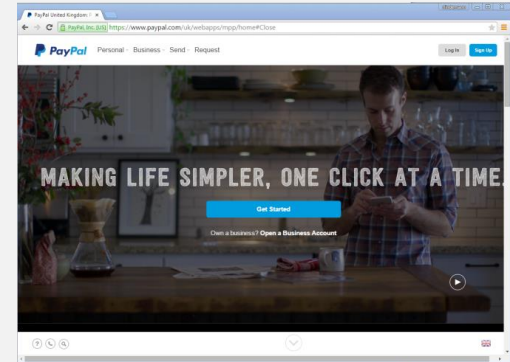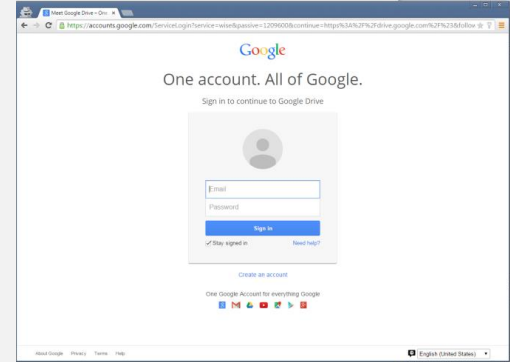- Random Challenge

FIDO SERVER

Verify signature
Check AAID against policy
Store public key

FIDO AUTHENTICATOR

Start registration

Verify user
Generate key pair
Sign attestation object:
- Public key
- AAID
- Random Challenge
- Name of relying party
Signed by attestation key

AAID = Authenticator Attestation ID, i.e. model ID

UAF Authentication

UAF Authentication

UAF Authentication

UAF Authentication

UAF Authentication

UAF Authentication

Transaction Confirmation

Device

Relying Party

FIDO Authenticator

Browser or Native App

Web App

FIDO Server

1 Initiate Transaction

2 Authentication Request + Transaction Text

4 Authentication Response + Text Hash, signed by User's private key

3 Display Text, Verify User & Unlock Private Key
(specific to User + RP Webapp)

5 Validate Response & Text Hash using User's Public Key

Convenience & Security

Security

Password

Convenience

Convenience & Security

Security

Convenience

Password + OTP

Password

Convenience & Security

Security

In FIDO:
- Same user verification method for all servers

FIDO

Password + OTP

Password

In FIDO: Arbitrary user verification methods are supported (+ they are interoperable)

Convenience

Convenience & Security

Security

In FIDO: Scalable security depending on Authenticator implementation

FIDO

Password + OTP

Password

In FIDO:
- Only public keys on server
- Not phishable

Convenience

What about rubber fingers?

Protection methods in FIDO

1. Attacker needs access to the Authenticator and swipe rubber finger on it. This makes it a non-scalable attack.
2. Authenticators might implement presentation attack detection methods.

Remember:

Creating hundreds of millions of rubber fingers + stealing the related authenticators is expensive. Stealing hundreds of millions of passwords from a server has low cost per password.

But I can't revoke my finger…

- Protection methods in FIDO

  You don't need to revoke your finger, you can simply de-register the old (=attacked) authenticator. Then,

  1. Get a new authenticator
  2. Enroll your finger (or iris, …) to it
  3. Register the new authenticator to the service

FIDO UAF Enabled Products

Samsung

Galaxy S6, S6 Edge, S6 Edge+
Galaxy Tab S2 8"+9.7"
Galaxy Note 5

Galaxy S5, S5 Mini, S5 Plus
Galaxy Alpha
Galaxy Note 4, Note 4 Edge
Galaxy Tab S 8.4"+10.5"

Sony

Xperia Z5, Z5 Compact,
Z5 Premium

Sharp

Aquos Zeta SH-03G, SH01H

Fujitsu

Arrows NX F-04G, Fit F-01H,
NX F-02H

OEM Enabled Smartphones & Tablets

Downloads

Clients available for these operating systems:

Windows 7   Windows 8   ANDROID   iOS

Software Authenticator Examples:
Speaker/Face recognition, PIN, QR Code, etc.

Aftermarket Hardware Authenticator Examples:
USB fingerprint scanner, MicroSD Secure Element

FIDO is used Today

Alipay Offering Fingerprint Payment Partnering with Samsung

July 16, 2014 By CIW Team — Leave a Comment

+1

Alipay announced its c...

MedImpact First in Healthcare to Deploy FIDO Authentication, with Nok Nok Labs Enabling Physician Access Portal

National PBM to Provide FIDO Authentication for up to 50 Million Healthcare Consumers

BusinessWire   MedImpact Healthcare Systems, Inc.
March 23, 2015 12:16 PM

SAN DIEGO--(BUSINESS WIRE)--

MedImpact Healthcare Systems, Inc., an independent, trend-focused Pharmacy Benefit Manager, will be the first to deploy FIDO authentication for the healthcare industry. MedImpact will use Nok Nok Labs technology to enable its Physician Access Portal with FIDO biometric fingerprint authentication to protect patient privacy. Healthcare providers who have been invited to use the MedImpact Physician Access Portal will be the first community of users to experience the convenience and security of FIDO authentication. Ultimately, MedImpact will make FIDO authentication in all its web applications available to its client health insurance providers and their 50 million covered members. The initial solution will launch summer 2015.
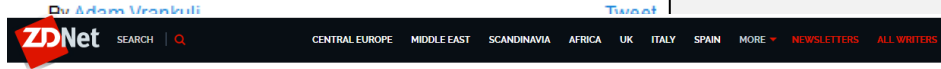
Utilizing Nok Nok Labs' S3 Authentication Suite, MedImpact can enable authorized healthcare providers to access its Physician Portal with a supported fingerprint reader—instead of a password. MedImpact's Physician Portal is a solution for busy healthcare providers who need a fast, secure and convenient way to see a patient's full prescription history.

PayPal and Samsung launch FIDO authentication and fingerprint payments for Samsung Galaxy S5

By Adam Vrankuli   Tweet

fingerprint in
possible throug
cifications, the
d key that allow
information or

ZDNet
SEARCH   CENTRAL EUROPE   MIDDLE EAST   SCANDINAVIA   AFRICA   UK   ITALY   SPAIN   MORE   NEWSLETTERS   ALL WRITERS

MUST READ   WITH A NOD AND A WINK, MICROSOFT GIVES AWAY WINDOWS 10 TO ANYONE WHO ASKS

NTT DoCoMo offering password replacement on some services

Japan's largest mobile service provider says it has taken a board seat with authentication consortium FIDO Alliance

By John Fontana for Identity Matters | May 26, 2015 -- 17.29 GMT (18.29 BST) | Topic: Mobility

NTT DOCOMO said Tuesday it would replace passwords with biometric credentials on a number of its online services starting tomorrow as a major step toward adoption of strong authentication.

Japan's largest mobile service provider, with more than 60 million customers, said that on May 27 services such as d book, d game, d music, d delivery, and Pet Insurance will provide users access and payment capabilities via iris recognition or fingerprint authentication without need for a password.

NTT DoCoMo said it plans to be the first mobile operator to integrate online services and smartphones that support biometric authentication based on protocols developed by the FIDO Alliance. Last month, the company said it expects to invest a total of $5.3 billion during its fiscal year 2015 to enhance coverage and speed of its LTE network. The company's name is an abbreviation of the phrase "do communications over the mobile network."

Typical RP Deployment

FIDO USER DEVICE

MOBILE APP

FIDO CLIENT

ASM

FIDO AUTHENTICATOR

Challenge: Old devices do not have a native FIDO Stack

Native FIDO Stack
(not on old devices)

Typical RP Deployment

FIDO USER DEVICE

MOBILE APP

App SDK
- FIDO CLIENT
- ASM
- AUTHENR

Embedded FIDO Stack

FIDO CLIENT

ASM

FIDO AUTHENTICATOR

Native FIDO Stack
(not on old devices)

Challenge: Old devices do not have a native FIDO Stack
Solution: embed FIDO Stack in App SDK

Typical Native FIDO Stack

FIDO USER DEVICE (SMARTPHONE)

FIDO CLIENT

ASM

FIDO AUTHENTICATOR

Fingerprint is mostly used today.
Typically on high-end devices.

Some devices use eye/iris as modality.
No need for expensive FP Sensors.

Rich Execution Environment,
e.g. Android.

Trusted Execution
Environment (TEE)

Conclusion

- Different authentication use-cases lead to different authentication requirements
- FIDO separates user verification from authentication and hence supports all user verification methods
- FIDO supports scalable convenience & security
- User verification data is known to Authenticator only
- FIDO complements federation

Rolf Lindemann, Nok Nok Labs, rolf@noknok.com

How does FIDO UAF work?

Classifying Threats

Physical attacks possible on lost or stolen devices
(≈3% in the US in 2013)

Scalable attacks

5 Physically attacking user devices
steal data for impersonation

6 Physically attacking user devices
misuse them for impersonation

2 Remotely attacking lots of user devices

steal data for impersonation

3 Remotely attacking lots of user devices
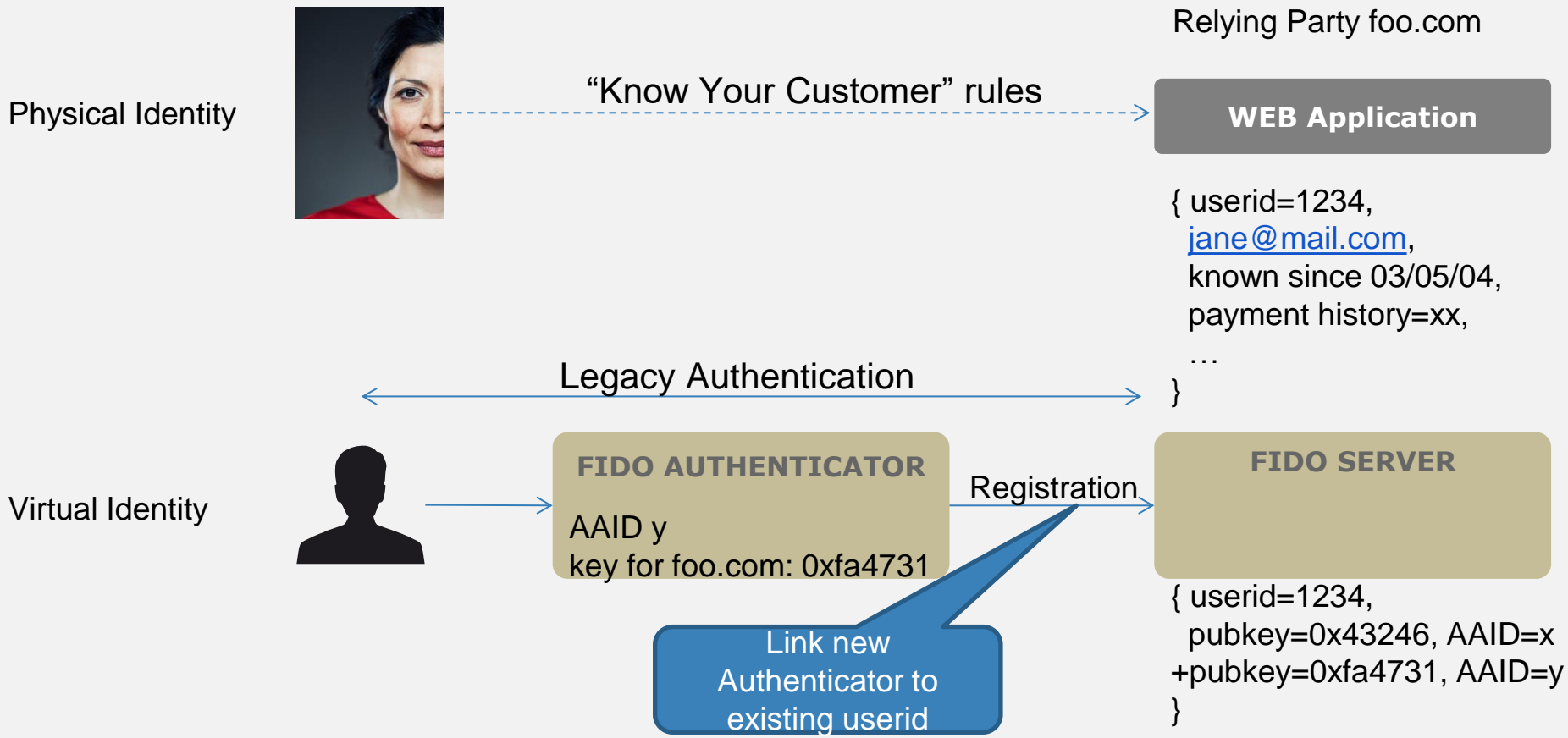
misuse them for impersonation

4 Remotely attacking lots of user devices

misuse authenticated sessions

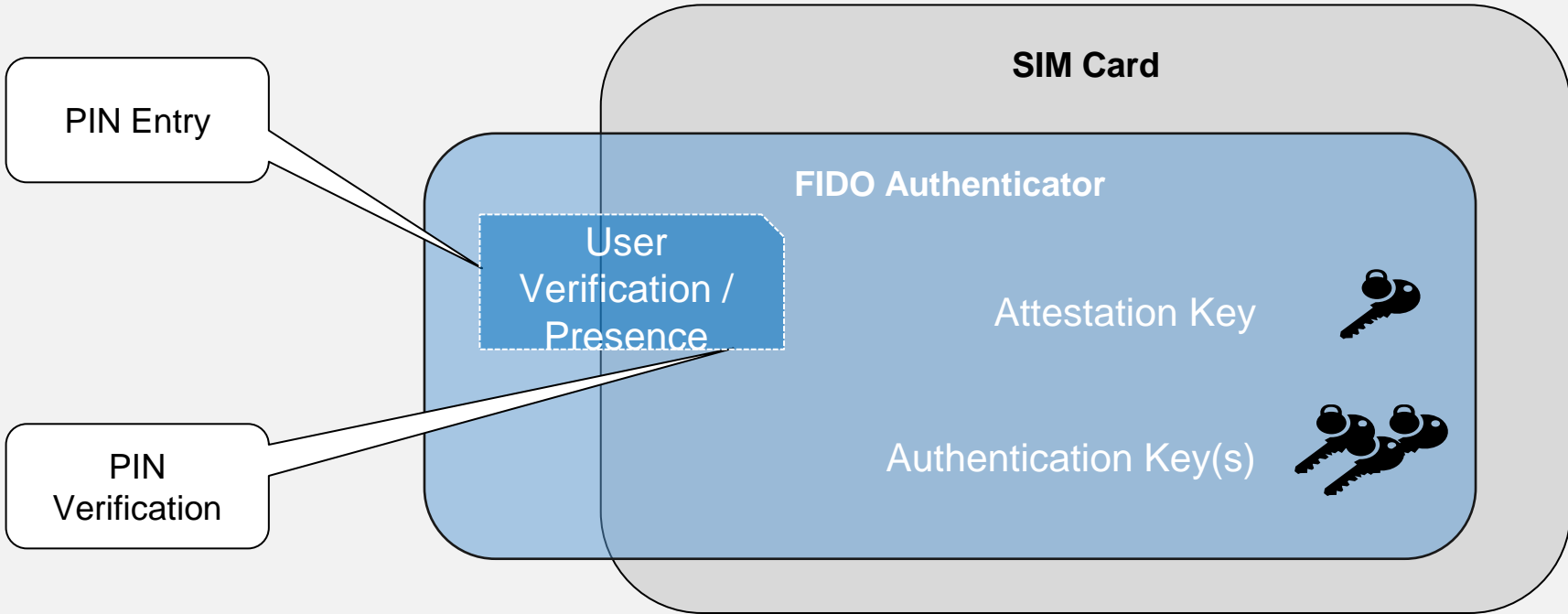**1** Remotely attacking central servers
steal data for impersonation

Registration Overview (2)

Physical Identity

"Know Your Customer" rules

Relying Party foo.com

WEB Application

{ userid=1234,
jane@mail.com,
known since 03/05/04,
payment history=xx,
…
}

Legacy Authentication

Virtual Identity

FIDO AUTHENTICATOR

AAID y
key for foo.com: 0xfa4731

Registration

FIDO SERVER

{ userid=1234,
pubkey=0x43246, AAID=x
+pubkey=0xfa4731, AAID=y
}

Link new Authenticator to existing userid

Using Secure Hardware

Combining TEE and SE

Trusted Execution Environment (TEE)

Secure Element

FIDO Authenticator as Trusted Application (TA)

User Verification / Presence

Transaction Confirmation Display

e.g. GlobalPlatform Trusted UI

Attestation Key

Authentication Key(s)