# Mobile Payment Application Security Tests

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### **Overview**

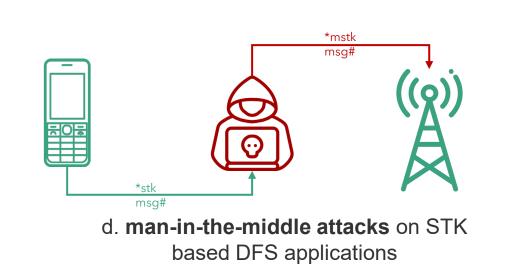
- i. USSD & STK App security tests
- ii. Android App security tests

# USSD and STK App Security Tests

## **USSD and STK App Security Tests**

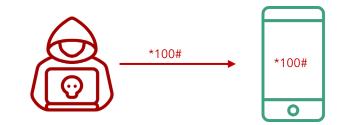


b. susceptibility to **binary OTA attacks** (SIM jacker, WIB attacks)





a. SIM Swap and SIM cloning



c. remote USSD execution attacks

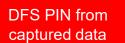
### Man-in-the-Middle attacks on STK based DFS applications



### Man-in-the-Middle attacks on STK based DFS applications

ł	405	125	10	lo GSM		65 ETSI	TS	102.221	STATUS :	Terminal	should	repeat	command,	Lengt	38229	(38229),gsmtap	(4729)
ŧ	54	32.8	lo	lo GSM		83 ETSI	TS	102.221	TERMINAL	PROFILE					38229	(38229),gsmtap	(4729)
1	349	85.5	10	lo GSM		77 ETSI	TS	102.221	TERMINAL	RESPONSE	DISPLAY	TEXT			38229	(38229),gsmtap	(4729)
1	393	105	10	lo GSM		77 ETSI	TS	102.221	TERMINAL	RESPONSE	DISPLAY	TEXT			38229	(38229),gsmtap	(4729)
ł	407	128	lo	lo GSM		77 ETSI	TS	102.221	TERMINAL	RESPONSE	DISPLAY	TEXT			38229	(38229),gsmtap	(4729)
f	434	149	1o	lo GSM	***	77 ETSI	TS	102.221	TERMINAL	RESPONSE	DISPLAY	TEXT			38229	(38229),gsmtap	(4729)
Ł	345	80.2	10	lo GSM		84 ETSI	TS	102.221	TERMINAL	RESPONSE	GET INP	TUT			38229	(38229),gsmtap	(4729)
1	403	121	10	lo GSM		84 ETSI	TS	102.221	TERMINAL	RESPONSE	GET INP	TUT			38229	(38229),gsmtap	(4729)
ſ	157	33.4	lo	10 GSM		81 ETSI	TS	102.221	TERMINAL	RESPONSE	POLL IN	ITERVAL			38229	(38229),gsmtap	(4729)
L	351	86.0	lo	lo GSM		87 ETSI	TS	102.221	TERMINAL	RESPONSE	PROVIDE	LOCAL	INFORMAT:	ION	38229	(38229),gsmtap	(4729)
L	409	129	10	lo GSM		87 ETSI	TS	102.221	TERMINAL	RESPONSE	PROVIDE	LOCAL	INFORMAT:	ION	38229	(38229),gsmtap	(4729)
ł	332	62.8	1o	lo GSM		80 ETSI	TS	102.221	TERMINAL	RESPONSE	SELECT	ITEM			38229	(38229),gsmtap	(4729)
L	336	65.0	lo	lo GSM		77 ETSI	TS	102.221	TERMINAL	RESPONSE	SELECT	ITEM			38229	(38229),gsmtap	(4729)
L	338	68.3	10	lo GSM		80 ETSI	TS	102.221	TERMINAL	RESPONSE	SELECT	ITEM			38229	(38229),gsmtap	(4729)
L	340	71.5	lo	lo GSM		80 ETSI	TS	102.221	TERMINAL	RESPONSE	SELECT	ITEM			38229	(38229),gsmtap	(4729)
1	396	111	1o	lo GSM		80 ETSI	TS	102.221	TERMINAL	RESPONSE	SELECT	ITEM			38229	(38229),gsmtap	(4729)
L	401	116	1o	lo GSM		80 ETSI	TS	102.221	TERMINAL	RESPONSE	SELECT	ITEM			38229	(38229),gsmtap	(4729)
	370	89.9	10	lo GSM		77 ETSI	TS	102.221	TERMINAL	RESPONSE	SEND SH	IORT MES	SSAGE		38229	(38229),gsmtap	(4729)
	428	133	10	lo GSM		77 ETSI	TS	102.221	TERMINAL	RESPONSE	SEND SH	ORT MES	SSAGE		38229	(38229),gsmtap	(4729)
	121	33.2	10	lo GSM		77 ETSI	TS	102.221	TERMINAL	RESPONSE	SET UP	EVENT I	IST		38229	(38229),gsmtap	(4729)
E.												-					

> Command details: 012304 Command Number: 0x01 Command Type: GET INPUT (0x23) Command Qualifier: 0x04 > Device identity: 8281 Source Device ID: Terminal (Card Reader) (0x82) Destination Device ID: SIM / USIM / UICC (0x81) > Result: 00 Result: Command performed successfully (0x00) > Text string: 0435343533 Text String Encoding: GSM default alphabet, 8 bits (0x04) Text String: 5453 Status Word: 911c Normal & Text command with info from proactive SIM



Analysis of trace packets from SIMtrace device

stick our

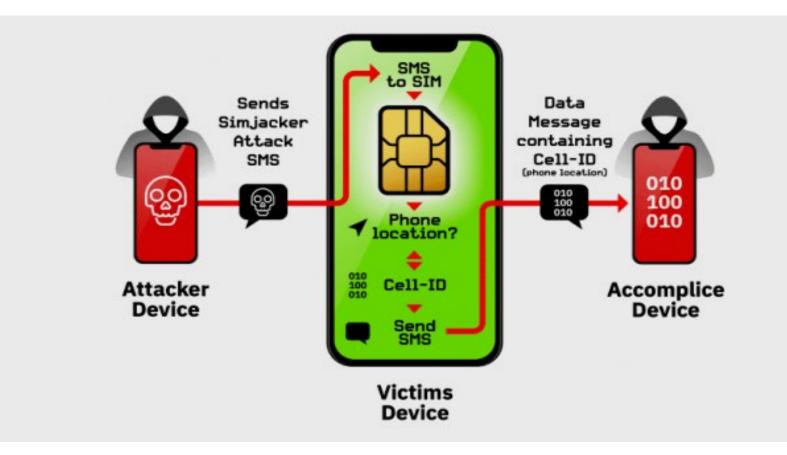
SIM-SKIN

over your

current SIM CARD

Thin SIM

### Testing susceptibility to binary OTA attacks (SIMjacker, WIB attacks)



A binary OTA message can instruct the SIM to:

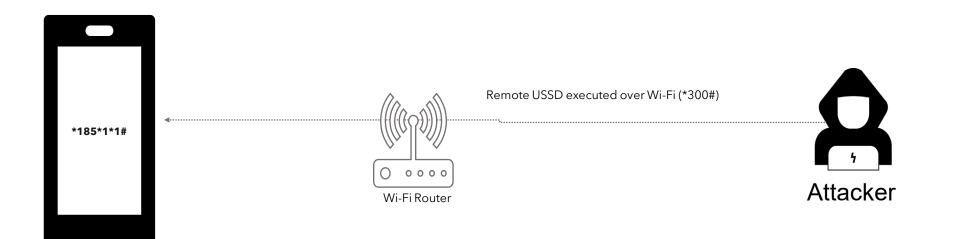
- initiate SS,
- Send SMS

• Initiate a phone call on a vulnerable SIM and will affect both USSD and STK apps.

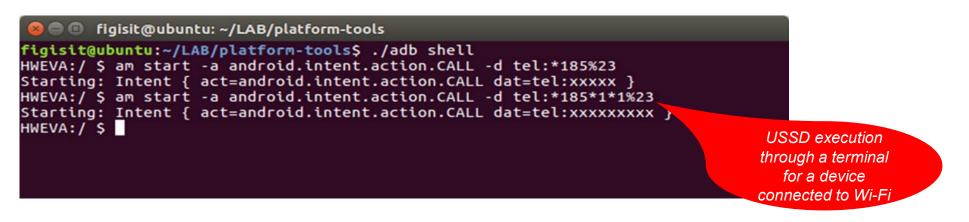
(see <u>CVE</u>-<u>2019-16256</u>)

Source: Adaptive Mobile

### **Testing remote USSD execution attacks**



Setup for testing USSD remote attacks through open ADB ports



## **Testing remote USSD execution attacks**

Shodan	Developers		View All								iow API Key	Help Center
8 СНОС	DAN and	roid debug bridge	e product:"Android Debug E	Bridge 🔍 🕋	Explore	Downloads	Reports	Developer Pricing	Enterprise Access	Contact Us		Account 🎴
🔏 Exploits	🔧 Maps	ы Like 1	📥 Download Results	Lul Create Report								
TOTAL RESUL 31,471 TOP COUNTR	RIES		n219078245136.ne Netvigator Added on 2018-08-	etvigator.com -25 14:58:24 GMT		Android Debug Name: mars_a31s Model: Q-BOX 02 Device: mars-a3						
Taiwan Korea, Republ China	lic of	7,611 7,548 4,961	Details	-25 14:57:57 GMT		Android Debug Name: ghost_ret Model: XT1052 Device: ghost						
United States Russian Feder TOP ORGANI	ZATIONS	2,864 1,792	<b>121.161.37</b> Korea Telecom Added on 2018-08-	-25 14:57:27 GMT		Android Debug Name: taimen	Bridge					
HiNet Korea Telecon SK Broadband	1	5,568 4,805 1,475		ic of, Royang		Model: PIXEL 2 Device: taimen	XL					
China Unicom China Telecom		1,198 300	62.152.25.2 cpe-405323.ip.prim Primetel PLC Added on 2018-08-	ehome.com -25 14:57:23 GMT		Android Debug Name: p212_8189						
Linux 3.x Windows XP FreeBSD 8.x-9	).x	99 44 3	Details	nos		Model: p212_818 Device: p212_81		Shodan repo showing serv with ADB op	ices			
Windows 7 or	8	1	118.34.155 Korea Telecom Added on 2018-08- Sor Korea, Republic Details	-25 14:57:20 GMT		Android Debug Name: ghost_ret Model: XT1052 Device: ghost	_	connected to internet	the			

#### adb can also be used to attack services on IoT devices

#### USSD and STK

### Recommendations

#### **Remote USSD execution on devices**

- Disable ADB
- User education
- Discourage use rooted devices

#### SIM exploitation using binary OTA

- Binary OTA SMS filtering & blocking.
- SMS home routing.
- SIM card security

#### Man-in-the-Middle attacks

- Use session timeout
- Secure radio channel communication
- SS7 controls and mitigations

#### SIM swap and SIM clone attacks

- SIM change detection. (ICCID, IMEI)
- Secure storage of SIM data like IMSI and secret key (KI values)





SECURITY, INFRASTRUCTURE AND TRUST WORKING GROUP

#### Security testing for USSD and STK based Digital Financial Services applications

REPORT OF SECURITY WORKSTREAM



### Hardware for security testing of USSD and STK based DFS

- 1. Laptop
- 2. Mobile Android smartphone, Samsung S4
- 3. Card reader
- 4. SIM card adapter
- 5. Mobile featurephone, Samsung 1200
- 6. Programmable/blank SIMs
- 7. SIMtrace microSIM & SIM (3FF) FPC Cab
- 8. SIMtrace2 Hardware Kit
- 9. Wi-Fi router Synology RT2600AC







### Software for USSD and STK based DFS security testing

- i. pySIM: SIM cloning
- ii. SIMtrace: Man-in-the-middle attacks
- iii. SIM tester: Binary OTA attacks
- iv. ADB platform tools: Remote USSD attack
- v. Wireshark: STK analysis

Android App Security Tests



#### The Open Web Application Security Project

A collaborative, non-for-profit foundation that works to improve the security of web applications

Also works on security of mobile applications.

#### **OWASP Mobile Top Ten**

OWASP project that aims to identify and document the top ten vulnerabilities of mobile applications

#### Lab methodology

18 tests organized according to OWASP mobile top ten

### **Android tests**

• Our tests are organized according to the subjects of the OWASP Mobile Top Ten:

- M1 Improper Platform Usage
- M2 Insecure Data Storage
- M3 Insecure Communication
- M4 Insecure Authentication
- M5 Insufficient Cryptography
- M6 Insecure Authorization
- M7 Client Code Quality
- M8 Code Tampering
- M9 Reverse Engineering
- M10 Extraneous Functionality

• M6, M7, M10 out of scope because they would need access to the source code or require collaboration with the editor

# **M1 Improper Platform Usage**

The application should make correct use of the features of the platform (phone's operating system)

T1.1 Android:allowBackup

 Backup of the application and its data into the cloud should be disabled

T1.2 Android:debuggable

• Debugging features of the application should be disabled

T1.3 Android:installLocation

• The application should be installed in the internal, more secure, memory

T1.4 Dangerous permissions

• The application should not require dangerous permissions, as defined by Android.

A-		Search:	
PERMISSION	↑↓ STATUS ↑↓	INFO 🔨	DESCRIPTION
android.permission.ACCESS_COARSE_LOCATION	dangerous	coarse (network- based) location	Access coarse location sources, such as the mobile network database, to determine an approximate phone location, where available. Malicious applications can use this to determine approximately where you are.
android.permission.ACCESS_FINE_LOCATION	dangerous	fine (GPS) location	Access fine location sources, such as the Global Positioning System on the phone where available. Malicious applications can use this to determine where you are and may consume additional battery power.

### M2 Insecure Data Storage

uses-sdk android:minSdkVersion="16" android:targetSdkVersion="28" /> <uses-feature android:name="android.hardware.telephony" android:required="false"/> <uses-feature android:name="android.hardware.telephony.cdma" android:required="false"/> <uses-feature android:name="android.hardware.telephony.gsm" android:required="false"/> <uses-feature android:name="android.hardware.camera" android:required="false"/> <uses-feature android:name="android.hardware.camera.autofocus" android:reguired="false" /> <uses-feature android:name="android.hardware.camera.flash" android:required="false"/> <uses-feature android:name="android.hardware.camera.front" android:required="false"/> <uses-feature android:name="android.hardware.camera.any" android:required="false"/> <uses-feature android:name="android.hardware.bluetooth" android:required="false"/> <uses-feature android:name="android.hardware.location" android:required="false"/> <uses-feature android:name="android.hardware.location.network" android:required="false"/> <uses-feature android:name="android.hardware.location.gps" android:required="false"/> <uses-feature android:name="android.hardware.microphone" android:required="false"/> <uses-feature android:name="android.hardware.wifi" android:required="false"/> <uses-feature android:name="android.hardware.wifi.direct" android:required="false"/> <uses-feature android:name="android.hardware.screen.landscape" android:required="false"/> <uses-feature android:name="android.hardware.screen.portrait" android:required="false"/> <uses-feature android:glEsVersion="0×00020000" android:required="true"/> <uses-permission android:name="android.permission.INTERNET" <uses-permission android:name="android.permission.ACCESS\_NETWORK\_STATE"/> <uses-permission android:name="android.permission.ACCESS\_WIFI\_STATE"/> <uses-permission android:name="android.permission.VIBRATE"/> <uses-permission android:name="android.permission.WAKE\_LOCK"/> <uses-permission android:name="android.permission.USE\_FINGERPRINT"/> <uses-permission android:name="android.permission.ACCESS FINE LOCATION"/> <uses-permission android:name="android.permission.READ PHONE STATE" /> <uses-permission android:name="android.permission.READ\_CONTACTS" /> <uses-permission android:name="android.permission.WRITE\_CALENDAR"/> <uses-permission android:name="android.permission.CAMERA"/> <uses-permission android:name="android.permission.FLASHLIGHT"/> <uses-permission android:name <supports-screens android:largeScreens="true" android:xlargeScreens="true"/> <uses-permission android:name="com.google.android.c2dm.permission.RECEIVE"/>

Data should be stored in a way that limits the risks in case of loss or compromise of the phone

T2.1 Android.permission.WRITE\_EXTERNAL\_STORAGE

No permission to write to a removable memory card

T2.2 Disabling screenshots

 If not disabled, screen shots are done automatically to generate thumbnails for task switching

# **M3 Insecure Communication**

Protect against eavesdropping and manipulation of traffic

T3.1 Application should only use HTTPS connections

• Test by sniffing traffic

T3.2 Application should detect Machine-in-the-Middle attacks with untrusted Certificates

- Would allow anybody to intercept traffic
- Test by intercepting traffic with proxy

T3.3 Application should detect Machine-in-the-Middle attacks with trusted certificate

- Would allow authorities to intercept traffic
- Test by installing root certificate on phone, intercept with proxy

T3.4 App manifest should not allow clear text traffic

	EsPReSSO	ExifTool	JSON Be	autifier	T	Deserialization S	Scanner		Logger+	+	Paramalyzer	Version	s	Software	Vulnerability	Scanner	1	Additiona	l Scanner Ch	ecks
Dashboard	Target	Proxy	Intruder	P	lepeater	Sequencer	r T	Decoder	1	Comparer	Extender	Р	oject options		User option		AuthMatrix	By	pass WAF	CC
ercept HTT	P history WebS	ockets history	Options									-								
: Hiding out	of scope items																			
• Host		Method	URL				Param	s Edited	Status	Length	MIME type Exte	nsion Tr	le		Comment	TLS	IP	Col	okies	Tin
https		GET	/iizwlm?_=15				~		200	491	JSON					~				11
https		GET	/iizwlm?_=15				1		200	491	JSON					1				11
https		GET	/iizwlm?_=15			0001	1		200	491	JSON					3				10
https		POST				P2PLogin/V4 ustomers/me	1		200	576 1480	JSON JSON					ž				10
https		GET				ustomers/me	ž		200	870	ISON					1				10
https		POST				P2PLogin/V4			200	805	ISON					1				10
https		POST	/smartphone				1		200	777	ISON					1				10
https		GET				P2PLogin/V4	1		200	576	ISON					1				10
https		GET				P2PLogin/V4			200	576	JSON					1				10
https		GET				P2PLogin/V4			200	576	ISON					1				10
https		GET				mit=100&pa	1		200	18539	ISON					1				10
https		POST				ustomers/me	~		200	1480	JSON					1				10
https		GET				ustomers/me	~		200	870	JSON					1				10
https		GET	/smartphone, /P2PPayment			ince=1970-0	1		200	50014	JSON ISON					1				10
wINT-WAL	lication/json mage: fr_CH LETAPP-LIB-VER	SION: 15.3.																		
ntent Lens	th: 764	/json; char	go/M3ThiBT81	PhA944Z	6Do/24f5NE	DkkahF2VEohHy	0zNKx2U	OuZivOg-												
ntent-Len st: er-Agent: RUM_1: isl RUM: isAj: "amount": "amount":	e: application th: 764 close okhttp/3.12.0 dobile:true ix:true	/json; char	go/M3ThiBT81	PhA944Z	6Do/24	DkkahF2VEohHy	702NKx21	OuZivOg-												
tent.Lenet. t: mection: rr-Agent: UM_1: isl UM: isAj: amount": "amount": "curren. "curren. "firstN." lastNat	<pre>a: application yth: 764 close okhttp/3.12.0 dobile:true ax:true ( ':20, cy":"CHF" atteFingerprint tiver":(</pre>	/json; char	go/M3ThiBT81	PhA9442		DkkahF2VEohHy 417b*,	02NKx2U	UuZivUg∙												
<pre>tent-Lend t: meetion: r-Agent: UUM_1: isk; amount": "amount" "curren "curren" cortific: moneyRec moneyRec "firstNa" "lastNa",</pre>	<pre>e: application yth: 764 close close close vx:true ( ':20, y*: "CHF" tteFingerprint iver": ( ame" e: tiverMobileNum</pre>	/json; char ":"ef ber":"+4179	oo/MJThiBFSIG				OZNKX2U	DuZivUg-												

Burp Project Intruder Repeater Window Help Logger++ Backslash

Errors	rs EsPReSSO ExifTool JSON Beautifier		tifier	Deserialization Scann	er	Logger++	Parar	malyzer	Versions	Soft	ware Vulnerability Scann	er 🎽	A	Additional Scanner Che	cks		
Dashbo	ard	Target	Proxy	Intruder	Repeater	Sequencer	Decod	der Compa	arer	Extender	Project	options	User options	AuthMatrix		Bypass WAF	CO2
Intercept	HTTP hist	tory WebS	ockets history	Options													le de

0

Filter: Hiding out of scope items

# *	Host	Method	URL	Params	Edited	Status	Length	MIME type	Extension	Title	Comment	TLS	IP	Cookies	Time
148	https	GET	/iizwlm?_=1594371899392	~		200	491	JSON				~			11:04:5
145	https	GET	/iizwlm?_=1594371717242	~		200	491	JSON				~			11:01:5:
144	https	GET	/iizwlm?_=1594371530169	~		200	491	JSON				~			10:58:46
141	https	GET	/P2PPaymentSystem/P2PInterfaceP2PLogin/V4	1		200	576	JSON				1			10:55:4:
139	https	POST	/smartphone/service/v11/privateCustomers/me	~		200	1480	JSON				~			10:55:2
138	https	GET	/smartphone/service/v11/privateCustomers/me	~		200	870	JSON				1			10:55:20
137	https	POST	/P2PPaymentSystem/P2PInterfaceP2PLogin/V4	~		200	805	JSON				1			10:55:1:
136	https	POST	/smartphone/service/v11/orders/p2p/send	~		200	777	JSON				1			10:55:0
135	https	GET	/P2PPaymentSystem/P2PInterfaceP2PLogin/V4	~		200	576	JSON				~			10:55:0:
134	https	GET	/P2PPaymentSystem/P2PInterfaceP2PLogin/V4	~		200	576	JSON				~			10:54:4
133	https	GET	/P2PPaymentSystem/P2PInterfaceP2PLogin/V4	~		200	576	JSON				~			10:54:11
132	https	GET	/smartphone/service/v11/orders?limit=100&pa	1		200	18539	JSON				~			10:53:43
131	https	POST	/smartphone/service/v11/privateCustomers/me	~		200	1480	JSON				~			10:53:44
130	https	GET	/smartphone/service/v11/privateCustomers/me	~		200	870	JSON				1			10:53:4
129	https	GET	/smartphone/service/v11/orders?since=1970-0	~		200	50014	JSON				1			10:53:45
128	https	POST	/P2PPavmentSvstem/P2PInterfaceP2PI oninA/4	1		200	1340	ISON	,			1			10.53.4

Request Response

```
Raw Params Headers Hex JSON JSON Beautifier
 1 POST /smartphone/service/v11/orders/p2p/send HTTP/1.1
 2 Accept-Encoding: gzip, deflate
3 Accept: application/json
4 Accept-Language: fr_CH
5 X-TWINT-WALLETAPP-LIB-VERSION: 15.3.0.18
6 Cookie: Navajo=UNBjXYuG2vyu2A3NYol+qgo/M3ThiBT8PhA944Z6Do/24f5NEDkkahF2VEohHy0zNKx2UuZivUg-
7 Content-Type: application/json; charset=UTF-8
8 Content-Length: 764
9 Host:
10 Connection: close
11 User-Agent: okhttp/3.12.0
12 ADRUM_1: isMobile:true
13 ADRUM: isAjax:true
14
15 {
    "amount": {
      "amount":20,
      "currency": "CHF"
    1.
                                                                  417b",
    "certificateFingerprint":"ef
    "moneyReceiver":{
      "firstName"
      "lastName":
    }.
    "moneyReceiverMobileNumber": "+4179
    "moneySender":{
      "firstName"
      "lastName":
    ),
    "orderUuid":"13976b6e-a57c-448a-8535-51d97f01928d",
    "reservationDate": "2020-07-10T08:55:12",
    "sendMoneyEvenIfCustomerUnknown":true,
    "signature": "gu2DEXJ5pqGx+0c6vQm0cU04MmYqyb+RIHTt8iZ4jHGcu1/Jx8iIWV1m6WU64G58oJnnEGH8WAr1dOmmc61/bZEjOEF3fRXR/2kffAreQNhEO1Uc18sJFxx96iAt3Hfe336yHehB0qZ9zTKgtMZwGu8s3tzJNRpvRszio2QCk5X7SIh26Ai04KD047uFmKEPThC
```

### **M4 Insecure Authentication**

Prevent unauthorized access to the application

T4.1 Authentication required before accessing sensitive information

- Application must require PIN or fingerprint
- T4.2 The application should have an inactivity timeout
- T4.3 If a new fingerprint is added, authentication with fingerprints should be temporarily disabled
  - User should provide PIN to enable fingerprints again
  - Prevents attacks where an attacker adds their fingerprint to access the application
- T4.4 It should not be possible to replay intercepted requests (e.g. a money transfer)
  - An attacker intercepting a request for a money transfer could replay it to steal money from the victim.

# **M5: Insufficient Cryptography**



*Cryptography can only protect confidentiality and integrity of data if correctly implemented* 

T5.1 The app should not use unsafe crypto primitives

- E.g., MD5, SHA-1, RC4, DES, 3DES, Blowfish, ECB
- · Search for these in the code
- Detection of these primitives does not imply that they are used for protecting critical information!

T5.2 The HTTPS connections should be configured according to best practices

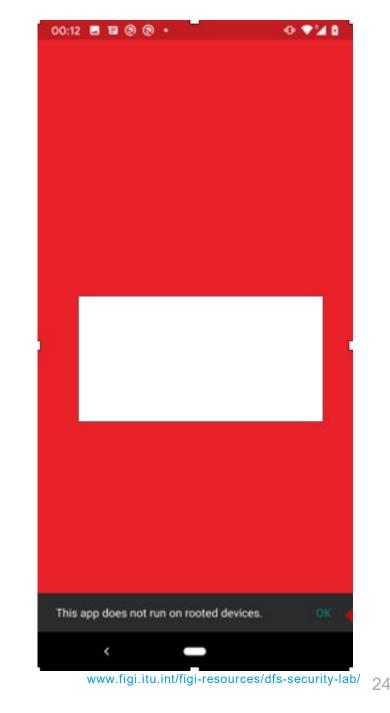
 Watch where the app connects to, use Qualys SSL labs to evaluate configuration, expect a grade of B or more

## M8: Code Tampering

Prevent an attacker from tampering the code on the telephone

T8.1 The application should refuse to run on a rooted device

• On a rooted device, users can manipulate the code of the application



## **M9 Reverse engineering**

```
125.
                   instance.update(str.getBytes());
                   return a(instance.digest());
126.
               } catch (NoSuchAlgorithmException unused) {
127.
                   return String.valueOf(str.hashCode());
128.
129.
130.
           @TargetApi(9)
132.
           public static boolean b() {
133.
               if (bl.b()) {
134.
                   return Environment.isExternalStorageRemovable();
135.
136.
137.
               return true;
138.
139.
           public Bitmap a(String str) {
140.
               dt<String, Bitmap> dtVar = this.d;
141.
               if (dtVar != null) {
142.
                   return dtVar.a(str);
144.
               return null;
145.
146.
147.
           public void a() {
149.
               synchronized (this.q) {
                   if (this.c == null || this.c.a()) {
150.
                       File file = this.f.c;
151.
                       if (this.f.g && file != null) {
152.
                            if (!file.exists()) {
153.
                                file.mkdirs();
154.
155.
```

Prevent attackers from analyzing the logic of the application

T9.1 The code should be obfuscated

- When the code is obfuscated, it is much more difficult to understand the logic of the code
- This makes it more difficult to manipulate the code or to find potential vulnerabilities
- Decompile the code and assess its readability

# **Tests summary**

TEMPLATE FOR APPLICATION SECURITY BEST PRACTICES	Corresponding tests
	T1.2 Android:debuggable
9.1 Device integrity	T1.4 Dangerous permissions
	T8.1 The application should refuse to run on a rooted device
	T3.1 Application should only use HTTPS connections
	T3.2 Application should detect Machine-in-the-Middle attacks with untrusted certificates
	T3.3 Application should detect Machine-in-the-Middle attacks with trusted certificates
9.2 Communication Security and Certificate Handling	T3.4 App manifest should not allow clear text traffic
	T5.1 The app should not use unsafe crypto primitives
	T5.2 The HTTPS connections should be configured according to best practices
	T5.3 The app should encrypt sensitive data that is sent over HTTPS
	T4.1 Authentication required before accessing sensitive information
	T4.2 The application should have an inactivity timeout
9.3 User authentication	T4.3 If a fingerprint is added, authentication with fingerprints should be disabled
	T4.4 It should not be possible to replay intercepted requests
	T1.1 Android:allowBackup
	T1.3 Android:installLocation
9.4 Secure Data Handling	T2.1 Android.permission.WRITE_EXTERNAL_STORAGE
	T2.2 Disabling screenshots
	T9.1 The code of the app should be obfuscated
9.5 Secure Application	
Development	

### What we need to test your DFS app



#### **USSD and STK tests**

- 2 SIM cards for the MNO networks to be tested.
- Active DFS account on each SIM
- PIN codes of the active wallets
- Prepaid mobile credit on the SIM cards.
- Include the USSD codes for each of the DFS providers.
- DFS credit on the DFS wallets (To be used for the tests).

### Android app testing

- 2 accounts used for the Android app.
- Links to the Android DFS apps from the Play Store/APK file





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