Mobile Payment Application Security Tests

Arnold Kibuuka, Project Officer, ITU

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Overview

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

FIDO Developer Resources

FIDO (Fast ID Online) is a set of technology-agnostic security specifications for strong authentication (passwordless authentication).

ITU Resources for developers

- i. <u>Step-by-step guide for deploying FIDO UAF</u> on a native app
- ii. FIDO UAF compliant server to test FIDO UAF authentication
- iii. Sample Android and iOS FIDO demo client app to show user registration, deregistration, and transaction authentication.





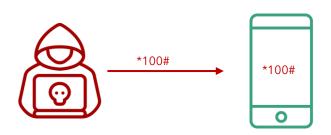


USSD and STK App Security Tests

USSD and STK App Security Tests



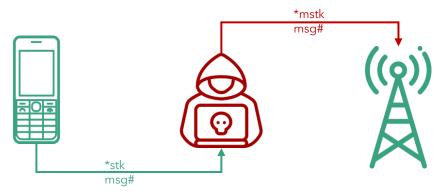
a. SIM Swap and SIM cloning



c. remote USSD execution attacks

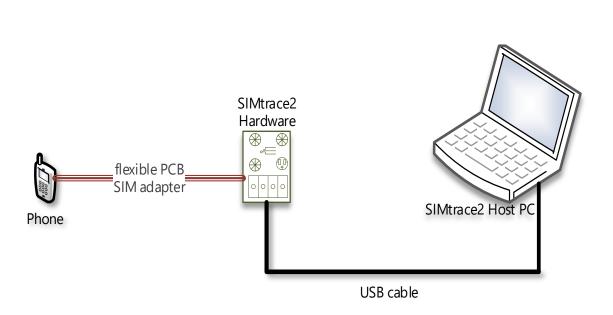


b. susceptibility to **binary OTA attacks** (SIM jacker, WIB attacks)



d. man-in-the-middle attacks on STK based DFS applications

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



MiTM attack simulation on STK using a SIMtrace



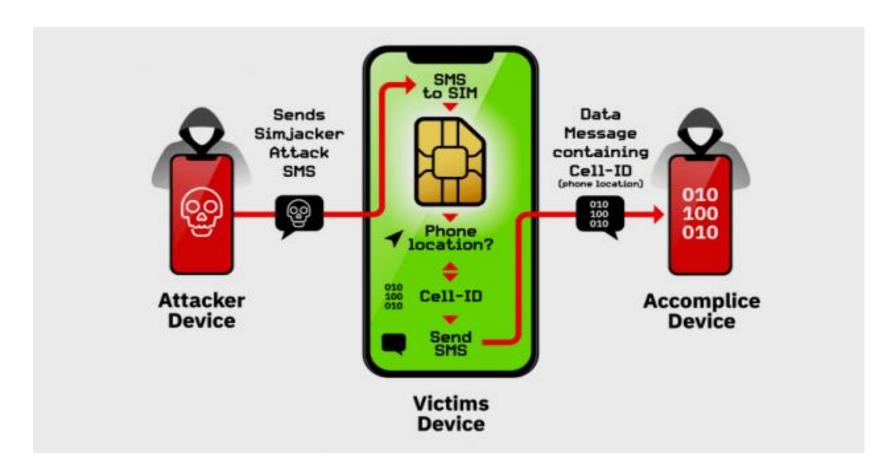
Man-in-the-Middle attacks on STK based DFS applications

```
125 .... lo... lo... GSM ...
405
                                  65 ETSI TS 102.221 STATUS: Terminal should repeat command, Lengt... 38229 (38229), gsmtap (4729)
        32.8... lo... lo... GSM ...
                                                                                                          38229 (38229), gsmtap (4729)
                                  83 ETSI TS 102.221 TERMINAL PROFILE
349
        85.5... lo... lo... GSM ...
                                                                                                          38229 (38229), gsmtap (4729)
                                  77 ETSI TS 102.221 TERMINAL RESPONSE DISPLAY TEXT
        105 .... 1o... 1o... GSM ...
393
                                  77 ETSI TS 102.221 TERMINAL RESPONSE DISPLAY TEXT
                                                                                                          38229 (38229), gsmtap (4729)
        128 .... lo... lo... GSM ...
407
                                  77 ETSI TS 102.221 TERMINAL RESPONSE DISPLAY TEXT
                                                                                                          38229 (38229),gsmtap (4729)
        149 .... lo... Io... GSM ...
434
                                                                                                          38229 (38229), gsmtap (4729)
                                  77 ETSI TS 102.221 TERMINAL RESPONSE DISPLAY TEXT
345
        80.2... 1o... 1o... GSM ...
                                                                                                          38229 (38229), gsmtap (4729)
                                  84 ETSI TS 102.221 TERMINAL RESPONSE GET INPUT
        121 .... 1o ... 1o ... GSM ...
403
                                  84 ETSI TS 102.221 TERMINAL RESPONSE GET INPUT
                                                                                                          38229 (38229), gsmtap (4729)
        33.4... 1o... 1o... GSM ...
157
                                  81 ETSI TS 102.221 TERMINAL RESPONSE POLL INTERVAL
                                                                                                          38229 (38229),gsmtap (4729)
        86.0 ... lo ... GSM ...
                                  87 ETSI TS 102.221 TERMINAL RESPONSE PROVIDE LOCAL INFORMATION
                                                                                                          38229 (38229),gsmtap (4729)
409
        129 .... lo... GSM ...
                                                                                                          38229 (38229),gsmtap (4729)
                                  87 ETSI TS 102.221 TERMINAL RESPONSE PROVIDE LOCAL INFORMATION
332
        62.8 ... lo ... GSM ...
                                  80 ETSI TS 102.221 TERMINAL RESPONSE SELECT ITEM
                                                                                                          38229 (38229),gsmtap (4729)
        65.0 ... lo ... GSM ...
                                                                                                          38229 (38229), gsmtap (4729)
336
                                  77 ETSI TS 102.221 TERMINAL RESPONSE SELECT ITEM
        68.3... lo... lo... GSM ...
                                                                                                          38229 (38229),gsmtap (4729)
                                  80 ETSI TS 102.221 TERMINAL RESPONSE SELECT ITEM
340
       71.5... lo... lo... GSM ...
                                                                                                          38229 (38229), gsmtap (4729)
                                  80 ETSI TS 102.221 TERMINAL RESPONSE SELECT ITEM
396
       111.... lo... lo... GSM ...
                                  80 ETSI TS 102.221 TERMINAL RESPONSE SELECT ITEM
                                                                                                          38229 (38229),gsmtap (4729)
                                                                                                          38229 (38229), gsmtap (4729)
       116 .... lo... lo... GSM ...
                                  80 ETSI TS 102.221 TERMINAL RESPONSE SELECT ITEM
370
        89.9... 1o... 1o... GSM ...
                                                                                                          38229 (38229),gsmtap (4729)
                                  77 ETSI TS 102.221 TERMINAL RESPONSE SEND SHORT MESSAGE
428
        133 .... lo... lo... GSM ...
                                                                                                          38229 (38229), gsmtap (4729)
                                  77 ETSI TS 102.221 TERMINAL RESPONSE SEND SHORT MESSAGE
        33.2... 1o... 1o... GSM ...
                                                                                                          38229 (38229), gsmtap (4729)
121
                                  77 ETSI TS 102.221 TERMINAL RESPONSE SET UP EVENT LIST
 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)
 Y Text string: 0435343533
      Text String Encoding: GSM default alphabet, 8 bits (0x04)
      Text String: 5453
                                     f command with info from proactive SIM
 Status Word: 911c Normal
```



DFS PIN from captured data

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



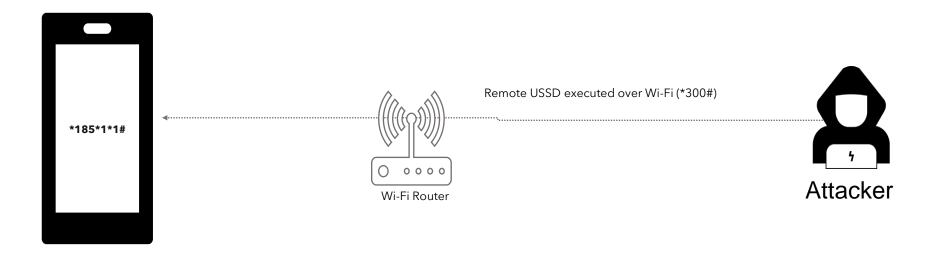
A binary OTA message can instruct the SIM to:

- 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

```
figisit@ubuntu: ~/LAB/platform-tools

figisit@ubuntu: ~/LAB/platform-tools$ ./adb shell

HWEVA:/$ am start -a android.intent.action.CALL -d tel:*185%23

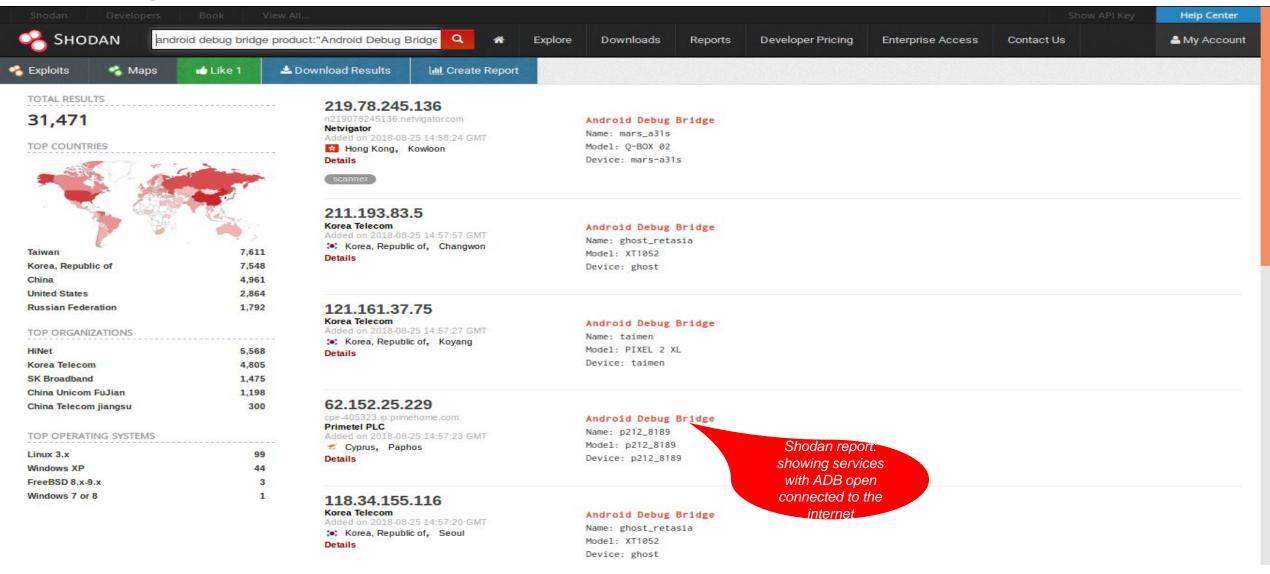
Starting: Intent { act=android.intent.action.CALL dat=tel:xxxxx }

HWEVA:/$ am start -a android.intent.action.CALL -d tel:*185*1*1%23

Starting: Intent { act=android.intent.action.CALL dat=tel:xxxxxxxxxxx }

USSD execution through a terminal for a device connected to Wi-Fi
```

Testing remote USSD execution attacks



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

- pySIM: SIM cloning
- 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

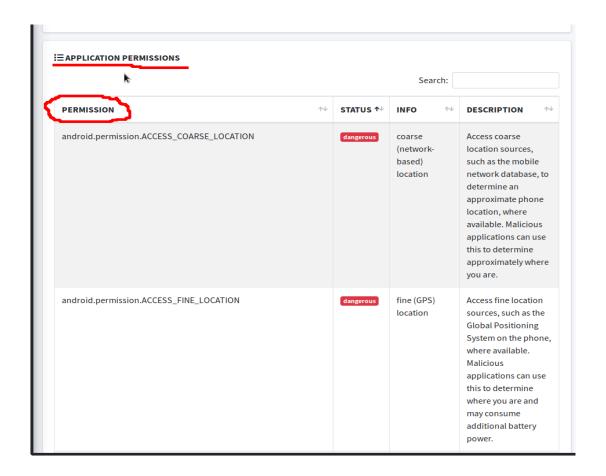
Debugging features of the application should be disabled

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.



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:required="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"</pre>
<uses-permission android:name="android.permission.READ PHONE STATE" </p>
<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</pre>
<supports-screens android:largeScreens="true" android:xlargeScreens="true"/>
<uses-permission android:name="com.google.android.c2dm.permission.RECEIVE"/>
```

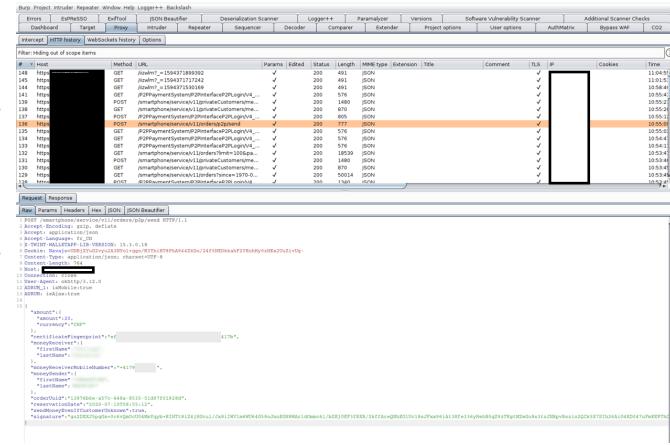
Data should be stored in a way that limits the risks in case of loss or compromise of the phone

- 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



Burp Project Intruder Repeater Window Help Logger++ Backslash **EsPReSSO** ExifTool ISON Beautifier Deserialization Scanner Logger++ Paramalyzer Versions Software Vulnerability Scanner Additional Scanner Checks Errors Target Dashboard Proxy Intruder Repeater Sequencer Decoder Comparer Extender Project options User options AuthMatrix Bypass WAF CO2 Intercept HTTP history WebSockets history | Options Filter: Hiding out of scope items # V Host Method URL Params Edited Status Length MIME type Extension Title Comment TLS IP Cookies Time 148 http GET /iizwlm?_=1594371899392 200 491 ISON 11:04:55 145 https GET /iizwlm?_=1594371717242 200 491 ISON 11:01:51 144 https GET /iizwlm?_=1594371530169 200 491 ISON 10:58:46 141 https GET /P2PPaymentSystem/P2PInterfaceP2PLogin/V4_... 200 576 ISON 10:55:43 139 https POST /smartphone/service/v11/privateCustomers/me... 200 1480 ISON 10:55:23 138 https GET /smartphone/service/v11/privateCustomers/me... 200 870 ISON 10:55:20 POST /P2PPaymentSystem/P2PInterfaceP2PLogin/V4 ... 137 https 200 805 ISON 10:55:13 136 https POST /smartphone/service/v11/orders/p2p/send 200 777 **JSON** 10:55:09 /P2PPaymentSystem/P2PInterfaceP2PLogin/V4 ... 135 https GET 200 576 **JSON** 10:55:03 134 https GET /P2PPaymentSystem/P2PInterfaceP2PLogin/V4_... 200 576 **JSON** 10:54:47 GET 133 /P2PPaymentSystem/P2PInterfaceP2PLogin/V4_... 576 10:54:17 https 200 JSON GET /smartphone/service/v11/orders?limit=100&pa... 200 18539 10:53:47 132 https JSON 131 https POST /smartphone/service/v11/privateCustomers/me... 200 1480 JSON 10:53:46 GET 10:53:45 130 https /smartphone/service/v11/privateCustomers/me... 200 870 JSON GET JSON 10:53:45 129 https /smartphone/service/v11/orders?since=1970-0... 200 50014 httns POST /P2PPaymentSystem/P2PInterfaceP2PLnnin//4 200 1340 ISON 10.53.45 Request Response Hex | JSON | JSON Beautifier Raw Params Headers 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+qqo/M3ThiBT8PhA944Z6Do/24f5NEDkkahF2VEohHy0zNKx2UuZivUg-7 Content-Type: application/json; charset=UTF-8 8 Content-Length: 764 9 Host: 10 Connection: 11 User-Agent: okhttp/3.12.0 12 ADRUM 1: isMobile:true 13 ADRUM: isAjax:true 15 { "amount": { "amount":20, "currency": "CHF" 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/Jx8iIWV1m6WU64G58oJnnEGH8WArldOmmc61/bZEjOEF3fRXR/2kffAreQNhEO1Uc18sJFxx96iAt3Hfe336yHehB0qZ9zTKgtMZwGu8s3tzJNRpvRszio2QCk5X7SIh26AiO4KD047uFmKEPThQ

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

```
"moneyReceiverMobileNumber": "+4179
   "moneySender":{
       "firstName"
       "lastName":
          @TargetApi(8)
114.
115.
          public static File b(Context context) {
116.
             if (bl.a()) {
                 return context.getExternalCacheDir();
             return new File(Environment.getExternalStorageDirectory().getPath() + |
          public static String b(String str) {
             try
                 MessageDigest instance = MessageDigest.getInstance("SHA-1");
124.
                 instance.update(str.getBytes());
                 return a(instance.digest());
             } catch (NoSuchAlgorithmException unused) {
                 return String.valueOf(str.hashCode());
129.
          @TargetApi(9)
          public static boolean b() {
             if (bl.b()) {
134.
                 return Environment.isExternalStorageRemovable();
```

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!

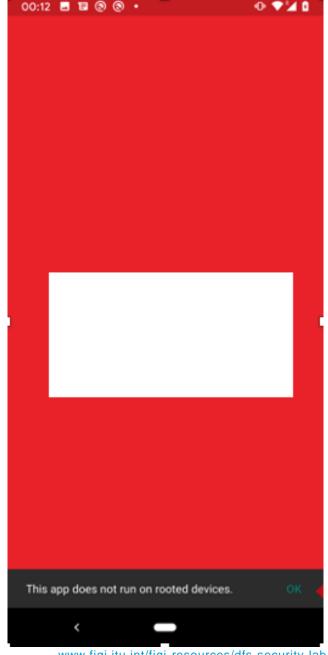
T5.2 The HTTPS connections should be configured according to best practices

 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

```
instance.update(str.getBytes());
125.
                    return a(instance.digest());
126.
                } catch (NoSuchAlgorithmException unused) {
127.
                    return String.valueOf(str.hashCode());
129.
130.
           @TargetApi(9)
132.
            public static boolean b() {
133.
134.
                if (bl.b()) {
                    return Environment.isExternalStorageRemovable();
135.
136.
137.
                return true;
138.
139.
            public Bitmap a(String str) {
                dt<String, Bitmap> dtVar = this.d;
141.
                if (dtVar != null) {
142.
                    return dtVar.a(str);
143.
144.
                return null;
145.
146.
147.
            public void a() {
148.
                synchronized (this.g) {
                    if (this.c == null || this.c.a()) {
150.
                        File file = this.f.c;
151.
                        if (this.f.q && 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

| 9.1 Device integrity | Communication Security and Certificate Handling | User authentication | Secure Data Handling | Secure Application Development |
|--------------------------------------------------------------|------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------|-----------------------------------------------|
| T1.2 Android:debuggable | T3.1 Application should only use HTTPS connections | T4.1 Authentication required before accessing sensitive information | T1.1 Android:allowBackup | T9.1 The code of the app should be obfuscated |
| T1.4 Dangerous permissions | T3.2 Application should detect Machine-in-the-Middle attacks with untrusted certificates | T4.2 The application should have an inactivity timeout | T1.3 Android:installLocation | |
| T8.1 The application should refuse to run on a rooted device | T3.3 Application should detect Machine-in-the-Middle attacks with trusted certificates | T4.3 If a fingerprint is added, authentication with fingerprints should be disabled | T2.1Android.permissio n.WRITE_EXTERNAL _STORAGE | |
| | T3.4 App manifest should not allow clear text traffic | T4.4 It should not be possible to replay intercepted requests | T2.2 Disabling screenshots | |
| | 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 | | | |

What we need to test your DFS app



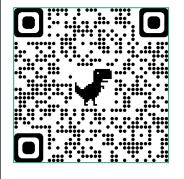
USSD and STK tests

- 2 SIM cards with active DFS wallets
- Prepaid mobile credit on the SIM cards.

Android app testing

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

Get in touch







https://figi.itu.int/figi-resources/dfs-security-lab/



www.itu.int