



UBERPASSCODES

Smart In-band Multifactor Password-less Authentication

OWASP Dallas

**Unspoofable Anti-Phish Codes
Reduce Risk of Data breach & Fraud ~ 0**

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I changed all my passwords to "incorrect".

So whenever I forget, it will tell me "Your password is incorrect."

Impact Across Every Industry –Phishing, ATO

FACTS & FIGURES

3X

Account takeovers tripled in 2018

\$10.6B

Financial fraud loss totaled \$10.6 billion in 2018

81%

Credential compromise were at the heart of 81% of the total reported data breaches

\$5M

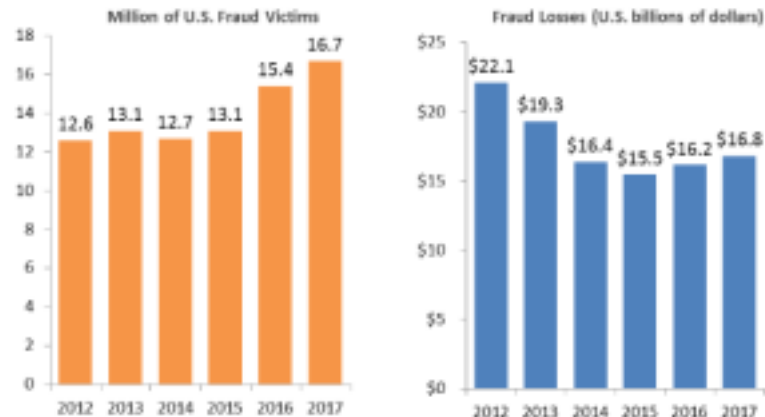
On average, a data-breach cleanup costs at least \$5 million

*Javelin, Verizon, Ponemon 2018

THREAT CONTINUES TO GROW

with the increase on sophistication and automation of 2-Factor Phishing

Fraud Victims and Losses Continue Three-Year Rise

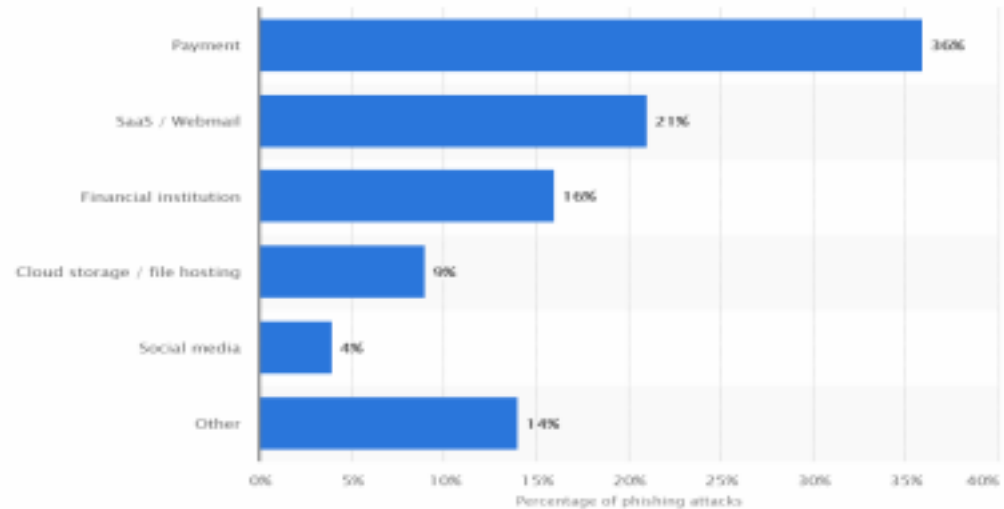


Source: 2018 Identity Fraud Study, Javelin Strategy & Research

JAVELIN

Phishing: Low Cost, Big Impact for Hackers

Online industries most targeted by phishing attacks as of 2nd quarter 2018*



DESCRIPTION SOURCE MORE INFORMATION

This statistic shows the online industries most targeted by phishing attacks. During the second quarter of 2018, 16 percent of phishing attacks worldwide were directed towards financial institutions. Payment services accounted for 36 percent of phishing attacks.

Data visualized by  + a b l e a u

© Statista 2019

Why Phishing Works in Practical World?

- It is a numbers game – Probability – 0.01% but population set >> millions
- **SSL cert padlock – utility severely diminished**



<https://securelogin.citibank.servicescustomerbanking.dsgdsjgdsjhdshjdsfjhdsjkkdsdjaskjsdfjksdkfjsadhgj.evil.com>

Match Top-level-domain. Lock is green, no alert!

Recent real-time proxies (MiM) to impersonate websites

Hey, wait a second...

We have 2-factor authentication!



2-Factor Authentication



My Little Password



We are secure!



Welcome Advanced 2FA Phishing Automation

FILTER

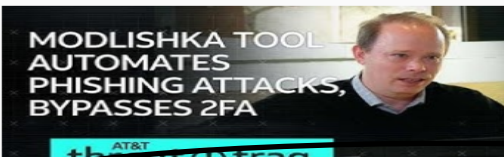


Phishing with 2FA enabled (Evilginx 2)

DemmSec • 8.9K views • 5 months ago

Learn how to set up Evilginx2 which can be used to **phish** a target even if they have 2FA enabled. The contents of this video are ...

4K



1/17/19 Modlishka Tool Automates Phishing Attacks, Bypasses 2FA | AT&T ThreatTraq

AT&T Tech Channel • 1.7K views • 2 months ago

<http://go.att.com/d45310ab> Originally recorded January 17, 2019 AT&T ThreatTraq welcomes your e-mail questions and feedback ...

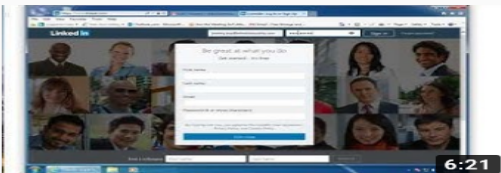
YouTube

2FA Phishing



Security Weekly • 2.3K views • 11 months ago

Organizations are implementing two-factor on more and more web services. The traditional methods for **phishing** credentials is no ...



New Exploit Hacks LinkedIn 2-factor Authentication

KnowBe4 • 51K views • 10 months ago

Kevin Mitnick shows how the exploit is based on a credentials phishing attack that uses a typo-squatting domain. Once the user ...

4K

Welcome Advanced 2FA Phishing Automation!

Tokens
(One-time Codes)



SMS Approval
(Out-of-Band)



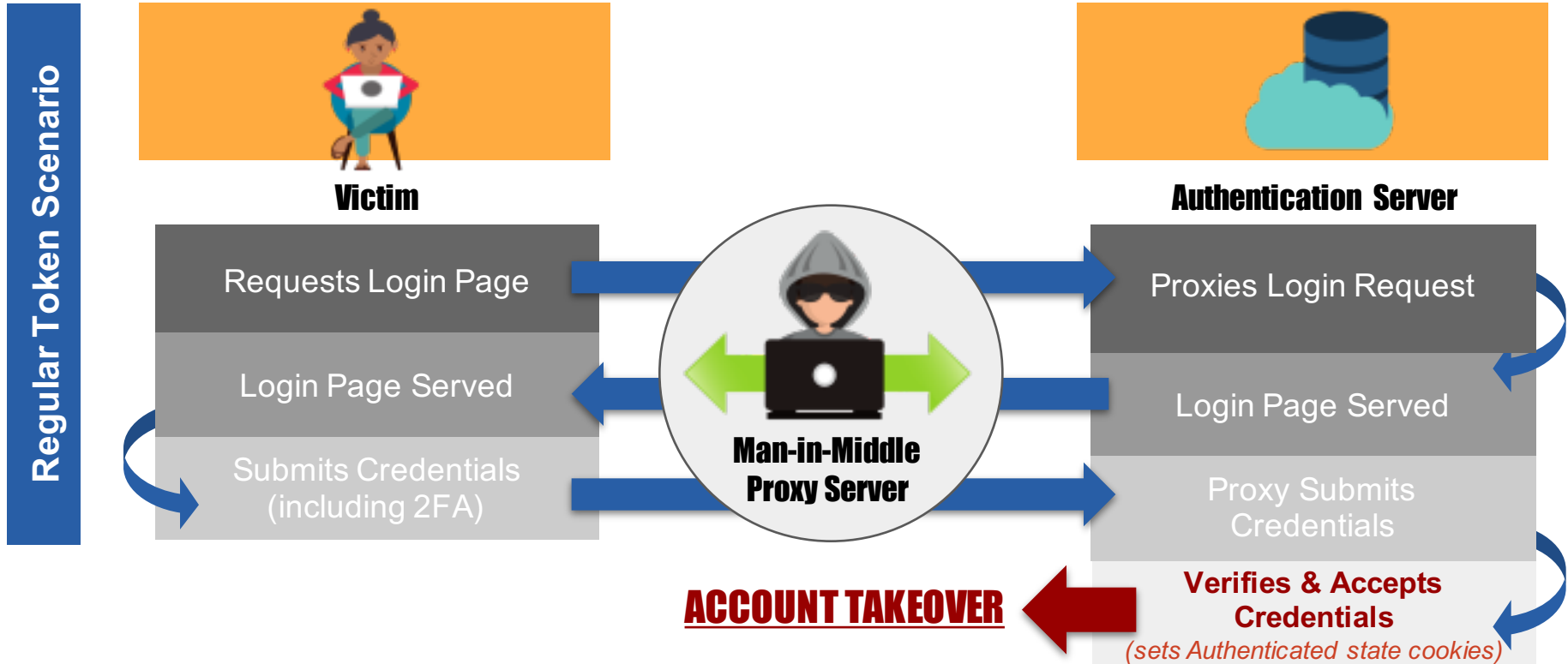
Current 2nd Factor Authentication Space

All are vulnerable to Credential Harvesting and Account Compromise



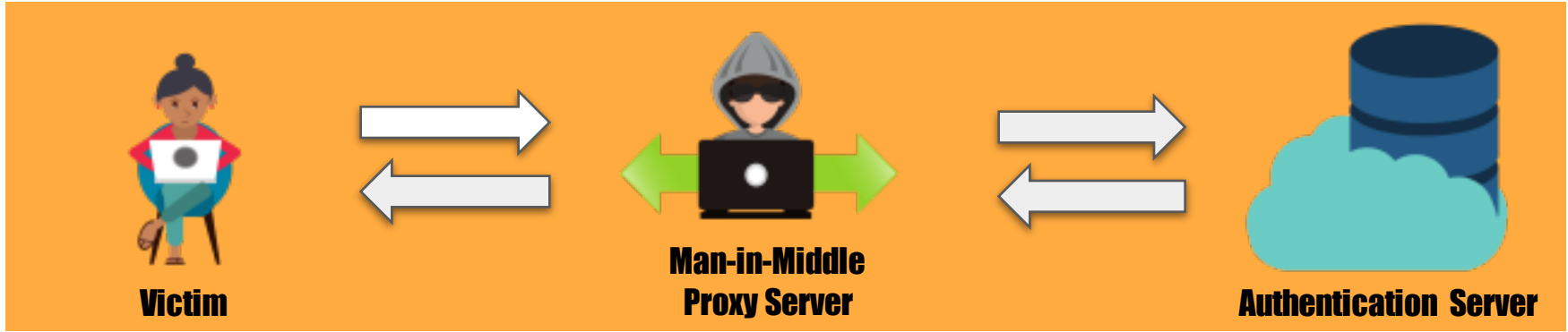
How it Works: Account Takeover

Account takeover after victim follows phishing link with current 2-factor authentication



Equivalent in Credential Stealing

SCENARIO A



SCENARIO B



Time for a Hack!



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Let's Play ...

Account takeover through stolen credentials with anti-phishing codes



First logs-in with the codes displayed



Steals the displayed codes and logs-in

First, we use regularotp - Google Auth

Next, we use secureotp – Bearer-aware OTP

Logged-in with Spoofed Credentials?

Password and Regular OTP were
perfectly Interceptable and
Spoofable for Account Take-Overs

Bearer-Agnostic

One who holds the bill can spend it!



Bearer-Sensitive OTPs

End-Devices are not lost or stolen

**End-Devices are not compromised –
NOT Rooted, Jail-broken with Malware**



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How it Works: No Account Takeover

BOTP Anti-Phish Codes Prevent Account Takeover

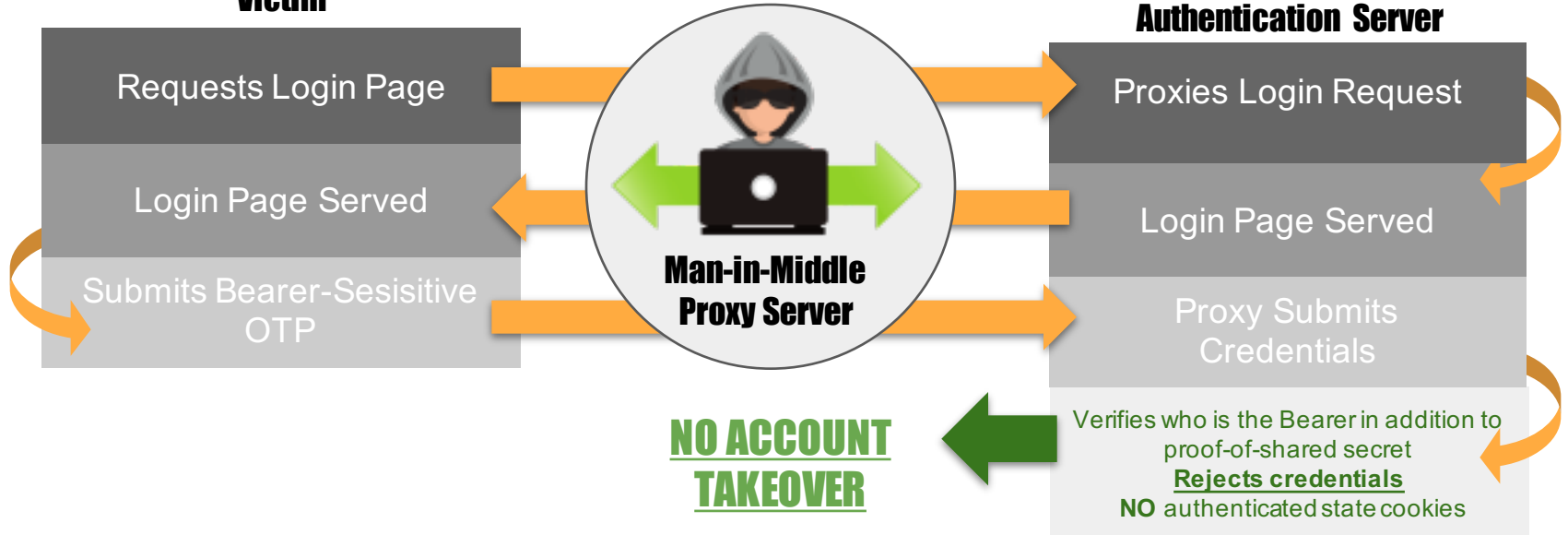
UberPasscodes Scenario



Victim

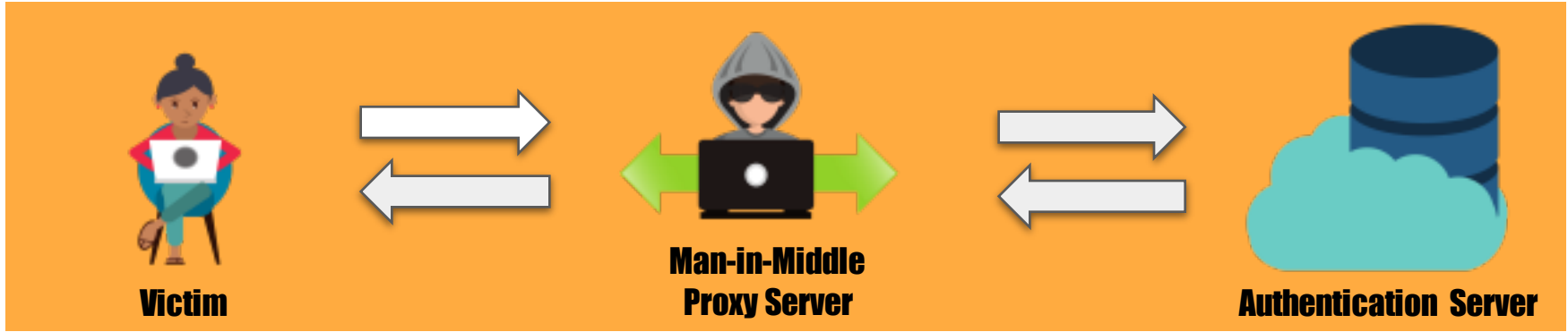


**UberPasscodes®
Authentication Server**



Equivalent in Credential Stealing

SCENARIO A



SCENARIO B



How it Works: No Account Takeover

Anti-Phish Codes Prevent Account Takeover

UberPasscodes Scenario



Victim

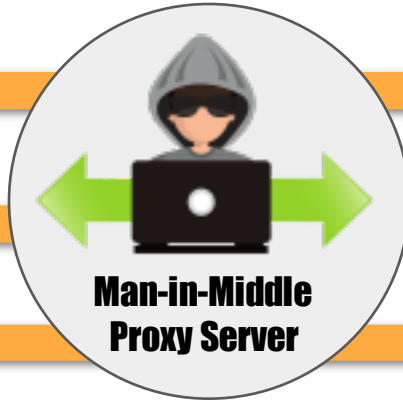


**UberPasscodes®
Authentication Server**

Requests Login Page

Login Page Served

Submits Bearer-Sensitive
OTP



**Man-in-Middle
Proxy Server**

Proxies Login Request

Login Page Served

Proxy Submits
Credentials

**NO ACCOUNT
TAKEOVER**

Verifies who is the Bearer in addition to
proof-of-shared secret
Rejects credentials
NO authenticated state cookies

Logged-in with APC Spoofed Credentials?

Anti-Phish BOTP, When intercepted and spoofed, the system detects and stops the session transition into authenticated state

Thus no account-take-overs



UberPasscodes® vs. FIDO2



	No Capex	Authentication Verification Control (autonomous)	No Changes to Existing Federated & Single Sign On (SSO)	Quantum-safe?	No Changes to Existing Applications
UberPasscodes®	Yes	Yes	Yes	Yes	Yes
Fido U2F/A	No	No, Relies on end-user's authenticator trust/agent	Needs custom retrofits	Vulnerable	No- Needs substantial software changes

Summary Anti-Phish Codes

BY DESIGN

User cannot go to a phishy website and lose credentials

Credential Phishing attacks made ineffective

Eliminate Data breaches and Fraud due to Credential Compromise

81% of data breaches and online fraud start with credential compromise

Bearer-sensitive one time passcode (BOTP) address them!

Cheaper and s/w (app) based - No hardware dongles needed



Thank you!

For White Paper & Exploring more

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