# Practical Experiences on NFC Relay Attacks with Android: Virtual Pickpocketing Revisited

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All wrongs reversed



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RFIDsec 2015 New York City, NY (USA)

# Agenda

- Introduction
- Background
  - EMV Contactless Cards
  - Relay Attacks and Mafia Frauds
- 3 Android and NFC: A Tale of L♥ve
  - Evolution of NFC Support in Android
  - Practical Implementation Alternatives in Android
- Relay Attack Implementation
  - Demo experiment
  - Threat Scenarios
  - Resistant Mechanisms
- Related Work
- 6 Conclusions

2/30

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#### What is NFC? - Near Field Communication

- Bidirectional short-range contactless communication technology
  - Up to 10 cm
- Based on RFID standards, works in the 13.56 MHz spectrum
- Data transfer rates vary: 106, 216, and 424 kbps

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#### Main elements & operation modes

- Two main elements:
  - Proximity Coupling Device (PCD, also NFC-capable device)
  - Proximity Integrated Circuit Cards (PICC, also NFC tags)
- Three operation modes:
  - Peer to peer: direct communication between parties
  - Read/write: communication with a NFC tag
  - Card-emulation: an NFC device behaves as a tag

#### NFC-related ISO/IEC standards

- ISO/IEC 14443 standard
  - Four-part international standard: Half-duplex communication, 106 kbps
  - IsoDep cards: compliant with the four parts
    - Example: contactless payment cards
- ISO/IEC 7816: Fifteen-part international standard
  - Application Protocol Data Units (APDUs)

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  - Forwarding of wireless communication

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- Relays
  - Forwarding of wireless communication
  - Types: passive (just forwards); and active (forwards and alters the data)



- NFC brings "cards" to mobile devices
- Payment sector is quite interested in this new way for making payments
  - 500M NFC payment users expected by 2019
- Almost 300 smart phones available at the moment with NFC capabilities
  - Check http: //www.nfcworld.com/nfc-phones-list/
  - Most of them runs Android OS



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#### Research Hypothesis

- Can a passive relay attack be performed in contactless payment cards, using an Android NFC-capable OTS device?
- Is there any constraints?

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### Background (I)

#### EMV contactless cards

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- Authenticating credit and debit card transactions
- Commands defined in ISO/IEC 7816-3 and ISO/IEC 7816-4 (http://en.wikipedia.org/wiki/EMV)
  - Application ID (AID) command

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#### Security on contactless payments

- Amount limit on a single transaction
  - Up to £20 GBP, 20€, US\$50, 50CHF, CAD\$100, or AUD\$100

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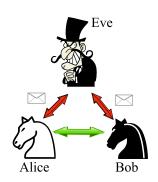
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- Sequential contactless payments limited asks for PIN after some payments
- Protected by the same fraud guarantee as standard transactions

### Background (II)



#### Relay attacks

"On Numbers and Games", J. H. Conway (1976)

### Mafia frauds - Y. Desmedt (SecuriCom'88)

 $\mathcal{P} \longrightarrow \overline{\mathcal{V}} \ll \!\!\! \text{communication link} \!\!\! \gg \overline{\mathcal{P}} \longrightarrow \mathcal{V}$ 

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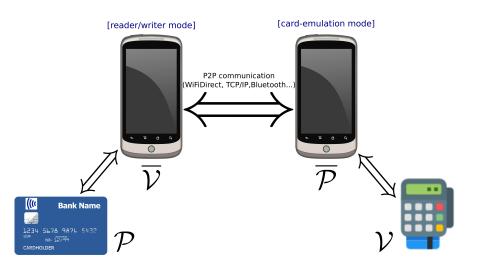
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- ullet Real-time fraud where a fraudulent prover  $\overline{\mathcal{P}}$  and verifier  $\overline{\mathcal{V}}$  cooperate
  - Honest prover and verifier: contactless card and Point-of-Sale terminal
  - Dishonest prover and verifier: two NFC-enabled Android devices

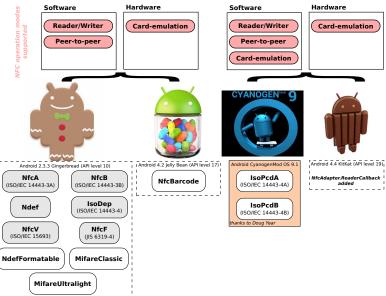
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#### Recap on evolution of Android NFC support

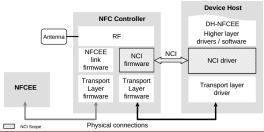


Digging into Android NFC stack

- Event-driven framework, nice API support
- Two native implementations (depending on built-in NFC chip)
  - libnfc-nxp
  - libnfc-nci

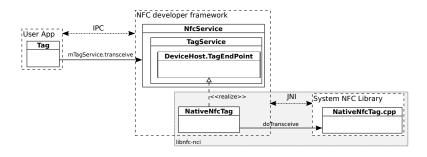
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  - libnfc-nxp
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- NXP dropped in favour of NCI:
  - Open architecture, not focused on a single family chip
  - Open interface between the NFC Controller and the DH
  - Standard proposed by NFC Forum



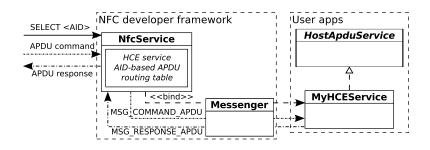
Digging into Android NFC stack - Reader/Writer mode

- Not allowed to be set directly → Android activity
- Android NFC service selects apps according to tag definition of Manifest file
- In low-level, libnfc-nci uses reliable mechanism of queues and message passing – General Kernel Interface (GKI)
  - Makes communication between layers and modules easier



Digging into Android NFC stack - HCE mode

- A service must be implemented to process commands and replies
- HostApduService abstract class, and processCommandApdu method
- AID-based routing service table
  - This means you need to declare in advance what AID you handle!



#### Digging into Android NFC stack - Summary

Description	Language(s)	Dependency	oss
NFC developer framework (com.android.nfc package)	Java, C++	API level	Yes
System NFC library (libnfc-nxp or libnc-nci)	C/C++	Manufacturer	Yes
NFC Android kernel driver	С	Hardware and manufac- turer	Yes
NFC firmware (/system/vendor/firmware directory)	ARM Thumb	Hardware and manufacturer	No

#### Some useful links

- https://android.googlesource.com/platform/frameworks/base/+/master/core/java/android/nfc/
- https://android.googlesource.com/platform/packages/apps/Nfc/+/master/src/com/android/nfc
- https://android.googlesource.com/platform/packages/apps/Nfc/+/master/nci/
- https://android.googlesource.com/platform/external/libnfc-nci/+/master/src/
- http://nfc-forum.org/our-work/specifications-and-application-documents/specifications/ nfc-controller-interface-nci-specifications/
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Some remarkable limitations

- DISHONEST VERIFIER COMMUNICATES WITH A MIFARE CLASSIC
- libnfc-nci do not allow sending raw ISO/IEC 14443-3 commands
  - Caused by the CRC computation, performed by the NFCC (only on Type A cards, apparently on Type B cards is computed by software)
- Overcome whether NFCC is modified
- EMV contactless cards are IsoDep: fully ISO/IEC 14443-compliant

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- DISHONEST PROVER COMMUNICATES WITH A HONEST VERIFIER
- Device in HCE mode
  - AID must be known in advance
- Overcome whether device is rooted
- XPosed framework may help to overcome this issue, but needs root permissions

Some remarkable limitations and remarks

- DISHONEST PROVER AND A DISHONEST VERIFIER COMMUNICATE THROUGH A NON-RELIABLE PEER-TO-PEER RELAY CHANNEL
- ISO/IEC 14443-4 defines the Frame Waiting Time as  $FWT = 256 \cdot (16/f_c) \cdot 2^{FWI}, 0 \le FWI \le 14$ , where  $f_c = 13.56$  MHz

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- WTX commands are automatically sent by NFCC (work in progress!)

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#### **Concluding Remarks**

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- Any communication of APDU-compliant NFC tags (i.e., DESFire EV1, Inside MicroPass, or Infineon SLE66CL) can be relayed

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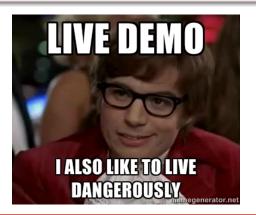
**Experiment configuration** 

- PoS device: Ingenico IWL280 with GRPS + NFC support
- Android app developed (±2000 LOC)
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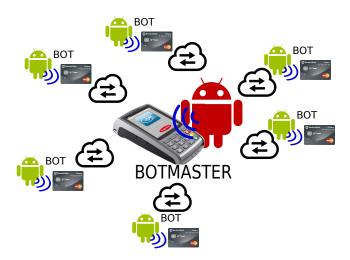
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```
V \rightarrow P 00A4 0400 0E32 5041 592E 5359 532E 4444 4630 3100
\mathcal{P} 	o \mathcal{V} 6F30 840E 3250 4159 2E53 5953 2E44 4446 3031 A51E BFOC 1B61 194F 08A0 0000 0004 1010 0250 0A4D 4153 5445 5243 4152 4487 0101
        9000
V \to P 00A4 0400 08A0 0000 0004 1010 0200
P \rightarrow V 6F20 8408 A000 0000 0410 1002 A514 8701 0150 0A4D 4153 5445 5243 4152 445F 2D02 6361 9000
P \rightarrow V 7716 8202 1880 9410 0801 0100 1001 0100 1801 0200 2001 0200 9000
V \rightarrow P 00B2 0114 00
219F 0206 9F03 069F 1A02 9505 5F2A 029A 039C 019F 3704 9F35 019F 4502 9F4C 089F 3403 8D0C 910A 8A02 9505 9F37 049F 4C08 8E0C
        0000 0000 0000 0000 4203 1F03 9F07 023D 009F 0802 0002 9F0D 05R0 50AC 8000 9F0F 0500 0000 9F0F 05R0 70AC 9800 9F4A 0182
        9000
V \rightarrow P 00B2 011C 00
P \rightarrow V 7081 C28F 0105 9F32 0301 0001 9204 3DD0 2519 9081 B034 45XX ...XX62 9000
V \rightarrow P 00B2 021C 00
\mathcal{P} \rightarrow \mathcal{V} 7081 B393 81B0 3445 XXXX XXXX XXXX ...XXXX XXXX XX62 9000
V \rightarrow P 00B2 0124 00
P \rightarrow V 7033 9F47 0301 0001 9F48 2A3E XXXX ...XXXX XXXX XX6D 9000
V \rightarrow P 00B2 0224 00
V \rightarrow P 80AF 8000 2800 0000 0000 0100 0000 0000 2480 0000 0978 1502 2400 37FB 88BD 2200 0000 0000 0000 0001F 03
\mathcal{P} \rightarrow \mathcal{V} 7729 9F27 01XX 9F36 02XX XX9F 2608 XXXX XXXX XXXX XXXX 9F10 12XX ...XX90 06
```

# Relay Attack Implementation (II)

Threat Scenarios - Scenario 1

#### DISTRIBUTED MAFIA FRAUD



# Relay Attack Implementation (III)

Threat Scenarios - Scenario 2

#### HIDING FRAUD LOCATIONS



# Relay Attack Implementation (IV)

Resistant Mechanisms

## Brief summary of resistant mechanisms

- Distance-bounding protocols
  - Upper bounding the physical distance using Round-Trip-Time of cryptographic challenge-response messages
- Timing constraints
  - Not enforced in current NFC-capable systems
  - The own protocol allows timing extension commands (WTX)
- Physical countermeasures
  - Whitelisting/Blacklisting random UID in HCE mode → unfeasible
  - RFID blocking covers
  - Physical button/switch activation
  - Secondary authentication methods (e.g., on-card fingerprint scanners)

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#### Related Work

## On relay attacks

- 2005-2009 Built on specific hardware (Hancke et al., Kfir & Wool)
  - **2010** NFC-enabled Nokia mobile phones plus a Java MIDlet app (Francis et al., Verdult & Kooman)
- 2012-2013 Relay attacks on Android Secure Elements (Roland et al.)
  - Secure storage for credit/debit cards data
  - Needs a non-OTS Android device
  - **2013** Delay upon relay channel: (Oren et al., Sportiello & Ciardulli)
    - Latency of the relay channel isn't a hard constraint at all
  - 2014 Active relay attacks with custom hardware and custom Android firmware (Korak & Hutter)

## Android apps available (SF and Google Play)

- 2012 nfcproxy (Cyanogen Mod, card-emulation support)
- 2014 nfcspy (catch-all AID module from XPosed framework)

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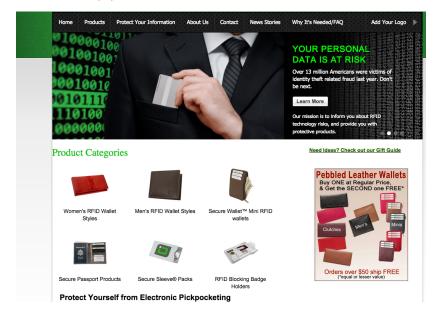
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Virtual pickpocketing attack may appear before long!

What can I do to prevent myself to be a mafia fraud victim?





#### **Future Work**

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Visit http://vwzq.net/relaynfc for more info about the project

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