



# Many Ways to Hack Multifactor Authentication



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## About Roger

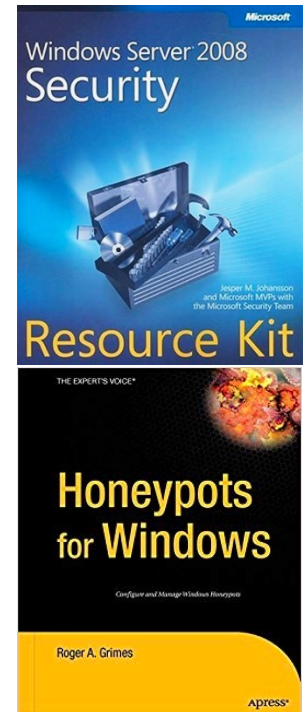
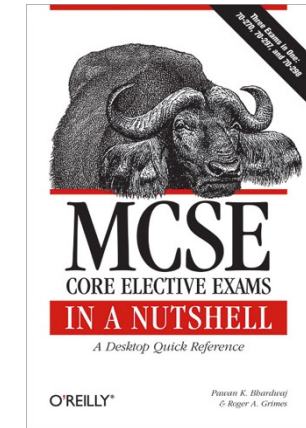
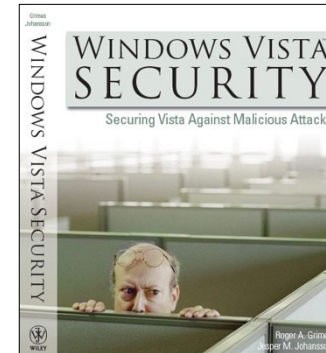
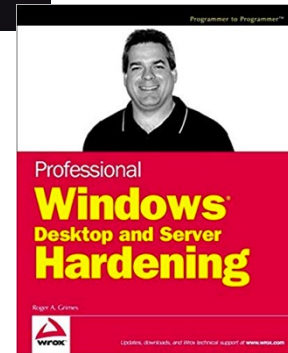
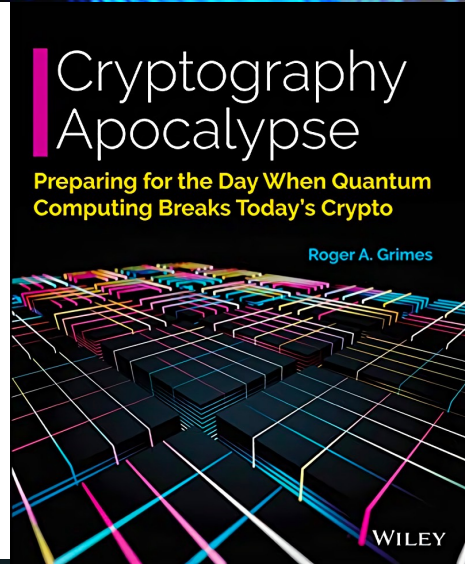
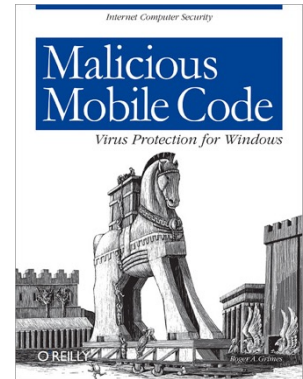
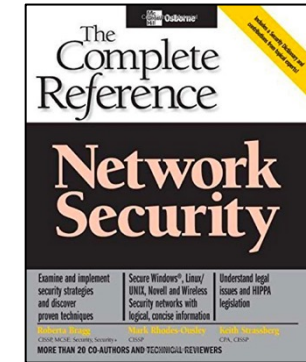
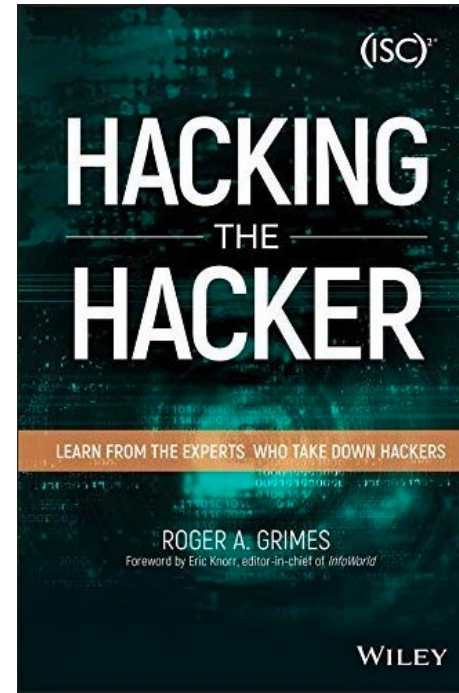
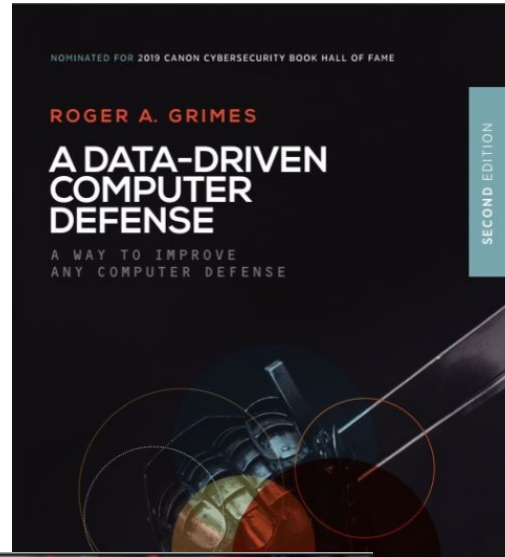
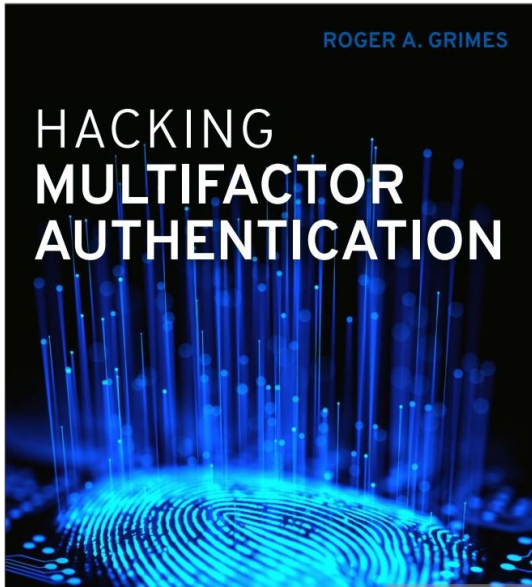
- 30 years plus in computer security, 20 years pen testing
- Expertise in host and network security, IdM, crypto, PKI, APT, honeypot, cloud security
- Consultant to world's largest companies and militaries for decades
- Previous worked for Foundstone, McAfee, Microsoft
- Written 13 books and over 1,200 magazine articles
- *InfoWorld* and *CSO* weekly security columnist 2005 - 2019
- Frequently interviewed by magazines (e.g. Newsweek) and radio shows (e.g. NPR's All Things Considered)

### Certification exams passed include:

- CPA
- CISSP
- CISM, CISA
- MCSE: Security, MCP, MVP
- CEH, TISCA, Security+, CHFI
- yada, yada



# Roger's Books



# About Us

- The world's largest integrated Security Awareness Training and Simulated Phishing platform
- We help tens of thousands of organizations manage the ongoing problem of social engineering
- CEO & employees are industry veterans in IT Security
- Global Sales, Courseware Development, Customer Success, and Technical Support teams worldwide
- Offices in the USA, UK, Netherlands, Norway, Germany, South Africa, United Arab Emirates, Singapore, Japan, Australia, and Brazil



# Today's Presentation

- Multifactor Authentication Intro
- Hacking MFA
- Lessons and Recommendations

# Multifactor Authentication Intro

# Introduction to Multifactor Authentication

## Factors

- Something You Know
  - Password, PIN, Connect the Dots, etc.
- Something You Have
  - USB token, smartcard, RFID transmitter, dongle, etc.
- Something You Are
  - Biometrics, fingerprints, retina scan, smell
- Contextual, behavioral analytics, actions, location, etc.

# Introduction to Multifactor Authentication

## Factors

- Single Factor
- Two Factor (2FA)
- Multifactor (MFA)
  - 2-3 or more factors
- Two or more of the same factor isn't as strong as different types of factors



# Introduction to Multifactor Authentication

Use  
MFA

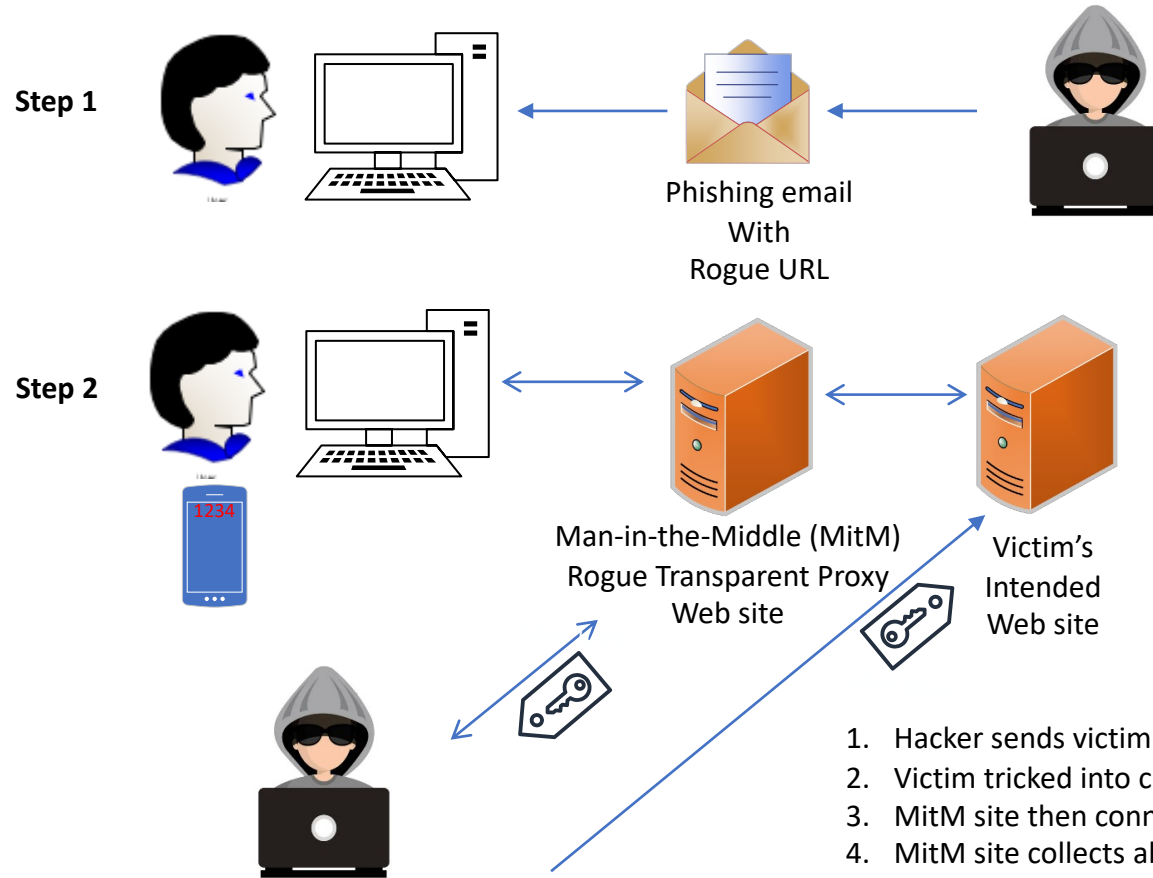
- All things considered, MFA is usually better than 1FA
- We all should strive to use phishing-resistant MFA wherever it makes sense and then whenever possible
- But MFA isn't unhackable

# Hacking MFA

# MFA Bypass Hack

## Network Session Hijacking Proxy Theft Logical Diagram

### Network Session Hijacking

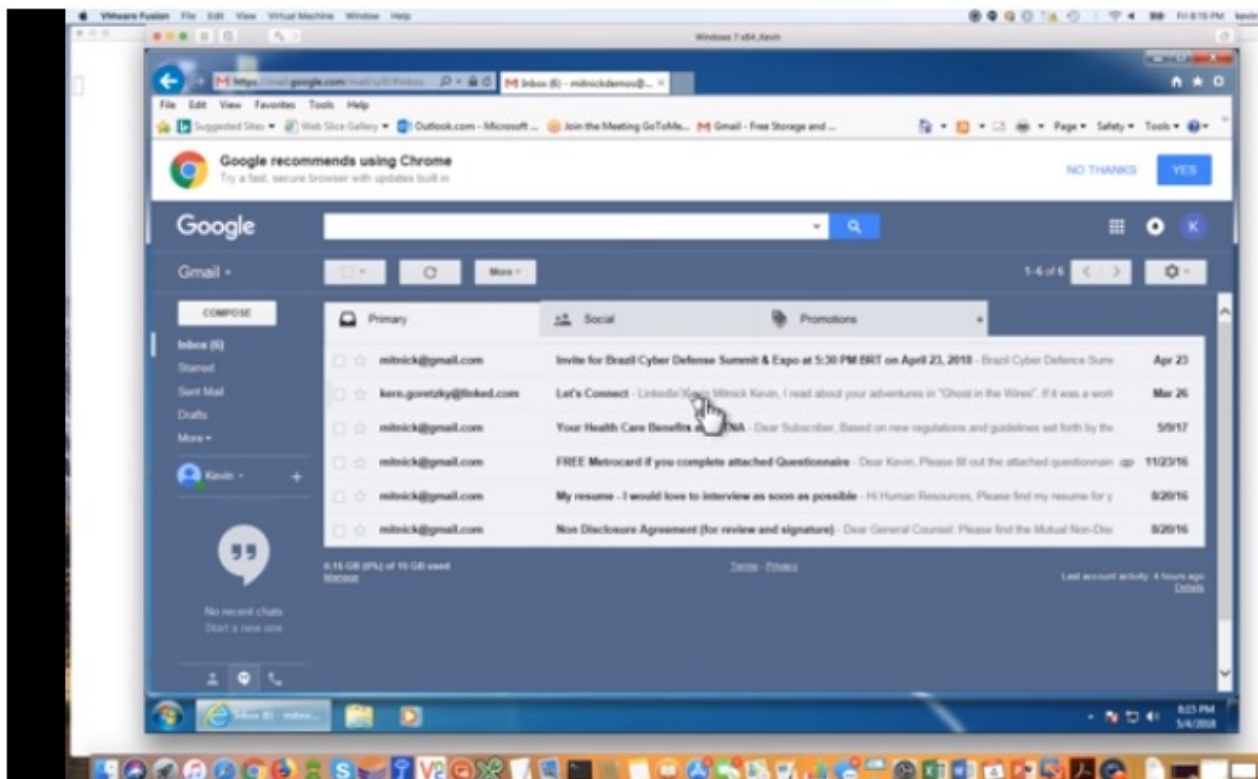


1. Hacker sends victim phishing email with rogue URL
2. Victim tricked into clicking on rogue URL, taking victim to rogue MitM site
3. MitM site then connects to victim's intended legitimate, real, web site
4. MitM site collects all info/data sent between victim and real web site; and vice-versa
5. Hacker can steal victim's logon creds, MFA, access control token cookie, etc.
6. Hacker uses victim's access control token cookie to logon

# MFA Hacks

## Kevin Mitnick Hack Demo

### Network Session Hijacking



<https://blog.knowbe4.com/heads-up-new-exploit-hacks-linkedin-2-factor-auth.-see-this-kevin-mitnick-video>





## MFA Hacks

### Kevin Mitnick Hack Demo

1. Phishing email contained URL to fake look-alike/sound-alike web site that was really an evil proxy
  2. Email tricked user into visiting evil proxy web site
  3. User typed in credentials, which proxy, now pretending to be the legitimate customer, presented to legitimate web site
  4. Legitimate web site sent back legitimate session token, which Kevin then stole and replayed to take over user's session
- Kevin used Evilginx (<https://breakdev.org/evilginx-advanced-phishing-with-two-factor-authentication-bypass/>)
  - One example hack out of the dozens, if not hundreds of ways to do session hijacking, even if MFA is involved

# MFA Hacks

## Network Session Hijacking

### Real-World Example

#### Is Google To Blame For The Binance Exchange API “Hack”?

March 12, 2018 by Paul Costas — Leave a Comment

This is a follow up to the article on the **Binance exchange API “hack”** based on what we now know.

Binance was quick to stress their exchange was **not hacked**, but to be honest, you would expect that to be their first reaction, to prevent a meltdown. I use the term “hack” as a very general term for any **nefarious computer activities**, which on this occasion appears to be a **very elaborate phishing scam**.

It appears that the **fake Binance site that stole the login credentials** also hacked the 2FA security. The **fake site requested 2FA via the Google Authenticator**, and then, during the 60-second timeout for this security feature, it surreptitiously logged into the real Binance site and activated API control on the affected account.

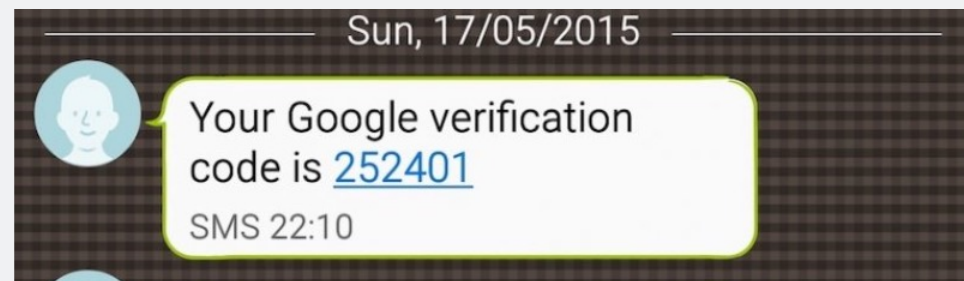
# MFA Hacks

## Network Session Hijacking

### Real-World Example



messages. When targets entered passwords into a fake Gmail or Yahoo security page, the attackers would almost simultaneously enter the credentials into a real login page. In the event targets' accounts were protected by 2fa, the attackers redirected targets to a new page that requested a one-time password.



<https://arstechnica.com/information-technology/2018/12/iranian-phishers-bypass-2fa-protections-offered-by-yahoo-mail-and-gmail/>



# MFA Hacks

## Endpoint Attacks

### Man-in-the-Endpoint Attacks

If endpoint gets compromised, MFA isn't going to help you

- Attacker can just do everything they want that the user is allowed to do after successful authentication
- Start a second hidden browser session
- Directly steal session cookies
- Insert backdoors
- Invalidate protection all together

# MFA Hacks

## Endpoint Attacks

### Man-in-the-Endpoint Attacks

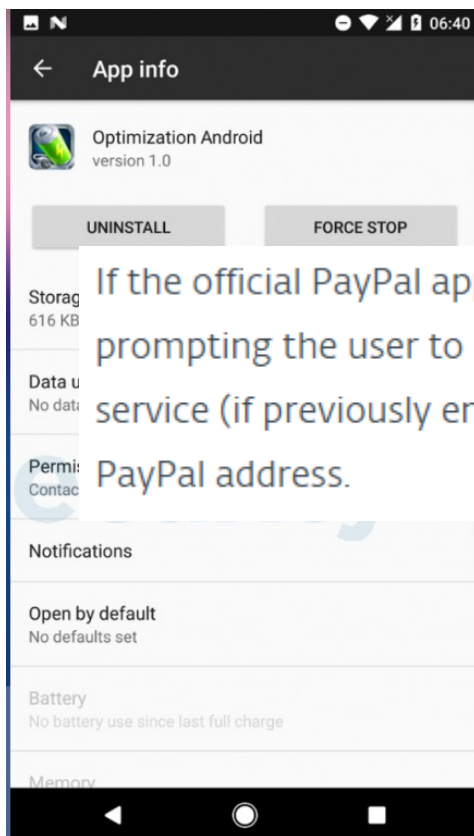
- Start up a second session that the user isn't even aware
  - Ex. Bancos trojans

The image shows a screenshot of a web browser displaying the Bank of America website. The browser's address bar shows the URL <https://www.bankofamerica.com>. The page features a news article titled "16 Feds Target \$100M 'GozNym' Cybercrime Network" dated MAY 19. The article text states: "Law enforcement agencies in the United States and Europe today unsealed charges against 11 alleged members of the **GozNym** malware network, an international cybercriminal syndicate suspected of stealing \$100 million from more than 41,000 victims with the help of a stealthy banking trojan by the same name." A red box highlights the phrase "a stealthy banking trojan". To the right of the article is a login form with a "Sign In" button and links for "Forgot Online ID?", "Forgot Passcode?", "Security & Help", and "Enroll". Below the article and login form are several promotional banners for Bank of America services, including "Find your closest financial center or ATM", "Schedule an Appointment", "I want cash back >", "I want travel rewards >", "I want a low intro APR offer >", and "I want premium rewards >". Each banner includes a star rating and a number of reviews.

# MFA Hacks

## Man-in-the-Endpoint Attacks

- Start up a second session that the user isn't even aware



If the official PayPal app is installed on the compromised device, the malware displays a notification alert prompting the user to launch it. Once the user opens the PayPal app and logs in, the malicious accessibility service (if previously enabled by the user) steps in and mimics the user's clicks to send money to the attacker's PayPal address.

<https://www.youtube.com/watch?v=yn04eLoivX8>

Endpoint  
Attacks

# MFA Hacks

<https://www.cybereason.com/blog/eventbot-a-new-mobile-banking-trojan-is-born>

## KEY FINDINGS

- » The Cybereason Nocturnus team is investigating EventBot, a new type of Android mobile malware that emerged around March 2020. EventBot is a mobile banking trojan and infostealer that abuses Android's accessibility features to steal user data from financial applications, read user SMS messages, and steal SMS messages to allow the malware to bypass two-factor authentication.
- » EventBot targets users of over 200 different financial applications, including banking, money transfer services, and crypto-currency wallets. Those targeted include applications like [Paypal Business](#), [Revolut](#), [Barclays](#), [UniCredit](#), [CapitalOne UK](#), [HSBC UK](#), [Santander UK](#), [TransferWise](#), [Coinbase](#), [paysafecard](#), and many more.
- » It specifically targets financial banking applications across the United States and Europe, including Italy, the UK, Spain, Switzerland, France, and Germany. The full list of banking applications targeted is included in the appendix.

## Endpoint Attacks

Security researchers have warned that newly created mobile banking malware can not only grab passwords for more than 200 financial apps, but intercept two-factor authentication codes as well.

Posing as legitimate applications such as a Flash update, installed from unauthorised or compromised sources, EventBot relies upon the unsuspecting user granting it a bunch of permissions from reading external storage and SMS to creating system alert windows that can be shown on top of other apps.



# MFA Hacks

- Many MFA methods included sending additional authentication code via a user's cell phone short message service (SMS)

## SMS-based MFA

Your ID Experts MyIDCare  
Verification Passcode is 113497.  
This code will expire in 15 minutes.

From Marriott: To authorize your  
Rewards transaction, enter 003452.  
If you did not request this message,  
please contact Guest Services at  
[\(801\) 468-4000](tel:8014684000).

Your Bank of America SafePass  
code is "575085". This code will  
expire in 10 minutes. Please do not  
reply to this message.

4/22/18 11:00 AM

Your Bank of America SafePass  
code is "425217". This code will  
expire in 10 minutes. Please do not  
reply to this message.

871610  
Use this code for Microsoft  
verification

Use 802912 to log into Facebook.

# MFA Hacks

## SIM Swapping

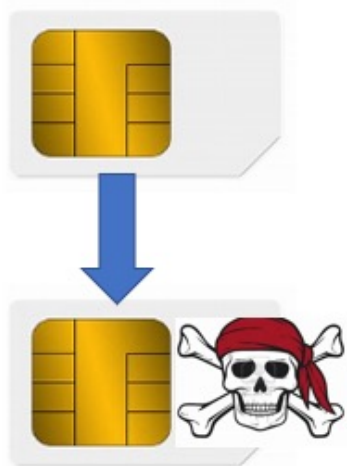


### SIM Basics

- SIM stands for **S**ubscriber **I**dentify **M**odule
- SIM storage contains the cell phone vendors network's information, device ID, and the subscriber's (user/owner) phone number and other info, plus can store app data
- Traditionally was stored on micro-SD card
- Today, often stored and moved digitally
- An activated phone with your SIM info will act as your phone, accept and receive phone calls and SMS messages

# MFA Hacks

## SIM Swapping Attacks



- In a SIM swapping attack, the attacker transfers the victim's SIM information to another phone, allowing the attacker to get the any sent codes used by SMS-based MFA solutions
  - Old phone “silently” stops working
- Usually done by hack social engineering cell phone vendor's support techs; or using a compromised insider
- Often is done using cell phone network logon information the attacker has previously phished out of the victim using another precursor phishing attack
- Some mobile phone trojans steal SIM information
- NIST (in SP 800-63) does not accept SMS codes as valid authentication because of how easy it is to hack

# MFA Hacks

## SIM Swapping Attacks

- Has been successfully used in many of the world's biggest personal attacks

**Smartphone Crypto Hack: The \$24 Million AT&T 'Sim Swapping' Mistake**

**07 Florida Man Arrested in SIM Swap Conspiracy**

**SIM hijackers arrested after stealing millions from US celebrities**

By [Sergiu Gatlan](#)

February 10, 2021

10:34 AM

0

multi-state  
at siphoned  
m victims.

**'TELL YOUR DAD TO GIVE US BITCOIN:'  
How a Hacker Allegedly Stole Millions by  
Hijacking Phone Numbers**

California authorities say a 20-year-old college student hijacked more than 40 phone numbers and stole \$5 million, including some from cryptocurrency investors at a blockchain conference Consensus.

**01 Reddit Breach Highlights Limits of SMS-Based Authentication**

AUG 18

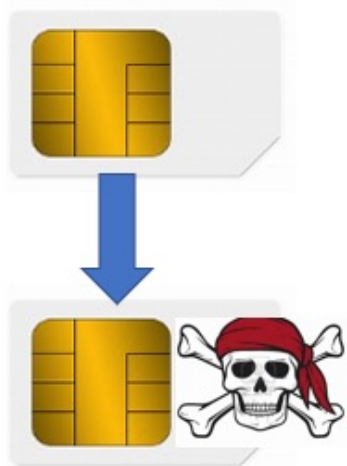
**This Binance User's Account With \$50k In Crypto Was Hacked Through A SIM Swap**

**FBI warns of criminals escalating SIM swap attacks to steal millions**

By [Sergiu Gatlan](#)

February 9, 2022

0



# For \$16 I Can Get Your SMS Messages Sent to Me

## SIM Reroute Attacks

- Not a SIM swap attack
- Legit companies allow SMS messages to be re-routed
- Requires “Letter of Authorization”
  - Supposed to have a legit reason for the re-route
  - Must confirm you aren’t doing anything illegal
- Not every rerouting service verifies legitimacy of request
- <https://www.vice.com/en/article/y3g8wb/hacker-got-my-texts-16-dollars-sakari-netnumber>

# Rogue Recoveries

## SMS Rogue Recovery

### Hacking Into Your Email Using Recovery Methods

#### SMS Rogue Recovery Hack

- There is an inherent problem in that SMS message origination cannot be easily authenticated within SMS itself
- Anyone can claim to be anyone

To pull off hacker must have:

- You email address and associated phone number



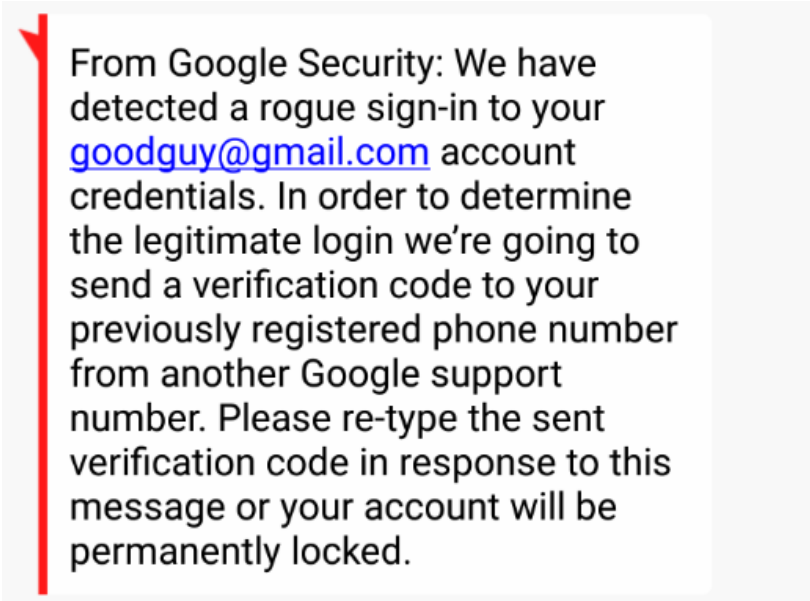
# Rogue Recoveries

## SMS Rogue Recovery

### Hacking Into Your Email Using Recovery Methods

#### Steps

1. Hacker sends you a text pretending to be from your email provider asking for your forthcoming SMS PIN reset code



From Google Security: We have detected a rogue sign-in to your [goodguy@gmail.com](mailto:goodguy@gmail.com) account credentials. In order to determine the legitimate login we're going to send a verification code to your previously registered phone number from another Google support number. Please re-type the sent verification code in response to this message or your account will be permanently locked.

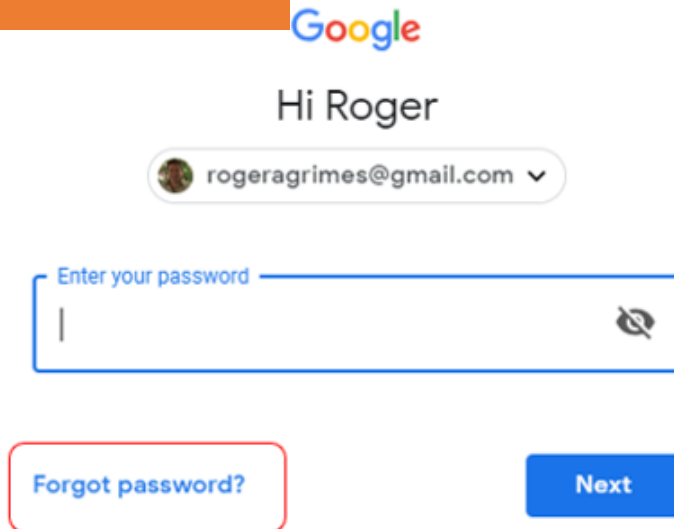
# Rogue Recoveries

## SMS Rogue Recovery

### Hacking Into Your Email Using Recovery Methods

Steps

2. Hacker forces your email account into SMS PIN recovery



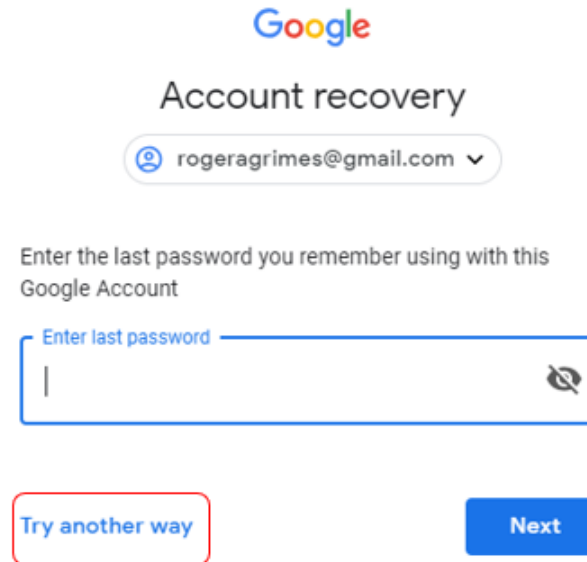
Google

Hi Roger

rogeragrimes@gmail.com

Enter your password

Forgot password? Next



Google

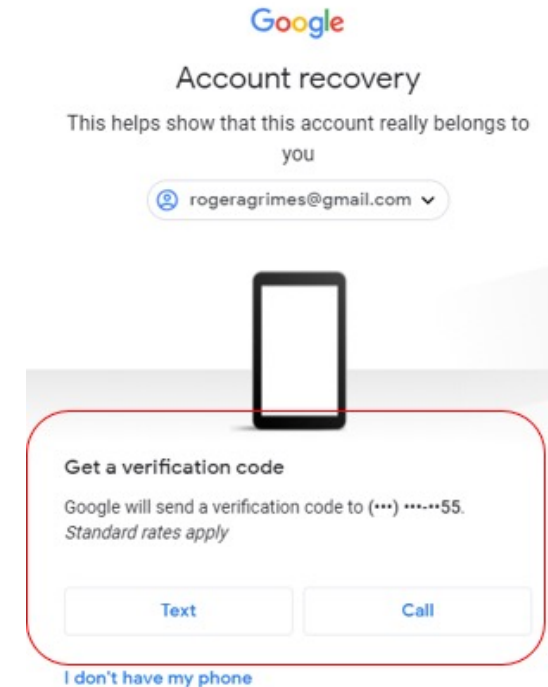
Account recovery

rogeragrimes@gmail.com

Enter the last password you remember using with this Google Account

Enter last password

Try another way Next



Google

Account recovery

This helps show that this account really belongs to you

rogeragrimes@gmail.com

Get a verification code

Google will send a verification code to (...) .....55. Standard rates apply

Text Call

I don't have my phone

# Rogue Recoveries

## SMS Rogue Recovery

### Hacking Into Your Email Using Recovery Methods

#### Steps

3. You get text from vendor with your reset code, which you then send to other number

Your Google verification code is [954327](#)

From Google Security: We have detected a rogue sign-in to your [goodguy@gmail.com](mailto:goodguy@gmail.com) account credentials. In order to determine the legitimate login we're going to send a verification code to your previously registered phone number from another Google support number. Please re-type the sent verification code in response to this message or your account will be permanently locked.

[954327](#)

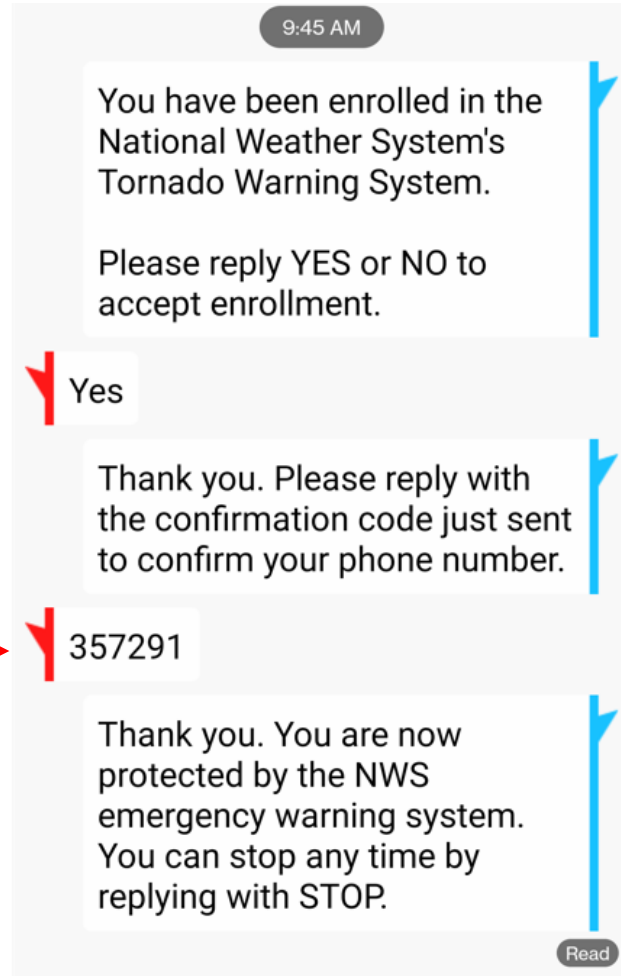
Sent

# Rogue Recoveries

## Hacking Into Your Email Using Recovery Methods

### SMS Rogue Recovery

Code from their  
email, bank  
account, or stock  
account being  
reset



You have been enrolled in Florida's COVID vaccine warning program to alert you if adverse side effects with your shot have been reported from the batch you were given.

Please reply YES or NO to accept enrollment.

We can do this  
all  
day

County Emergency Message:  
A large water main break has been detected near your primary place of residence. Do not drink or use water from tap until further notice. We apologize for the inconvenience. Do you wish to be enrolled for proactive status updates about this event? Reply YES or NO.

# MFA Hacks

## SMS Swapping

### SMS Swapping Attack (con't)

- Defense: Use non-SMS-based apps
  - App travels with authenticated user, not phone number or SIM
  - Can't be as easily transferred by 3<sup>rd</sup> party without your knowledge or participation
  - Not perfect, but stops easy SMS-swapping attacks

# Rogue Recoveries

## MFA Rogue Recovery

### Real Life Hack Example

#### Hijacked websites used for credential phishing attacks

In early 2021, APT35 compromised a website affiliated with a UK university to host a phishing kit. Attackers sent email messages with links to this website to harvest credentials for platforms such as Gmail, Hotmail, and Yahoo. Users were instructed to activate an invitation to a (fake) webinar by logging in. The phishing kit will also ask for second-factor authentication codes sent to devices.

APT35 has relied on this technique since 2017 – targeting high-value accounts in government, academia, journalism, NGOs, foreign policy, and national security. Credential phishing through a compromised website demonstrates these attackers will go to great lengths to appear legitimate – as they know it's difficult for users to detect this kind of attack.



Phishing page hosted on a compromised website

<https://blog.google/threat-analysis-group/countering-threats-iran/>



## MFA Hacks

- There have been many real-world instances where the user had MFA to a particular web site or service, maybe even required that it be used;
- And hackers socially engineered tech support into disabling it and resetting password, using other information they had learned
- Hackers like to use “stressor” events to achieve their goals
- Humans just want to help, and will bypass policy and controls to do so

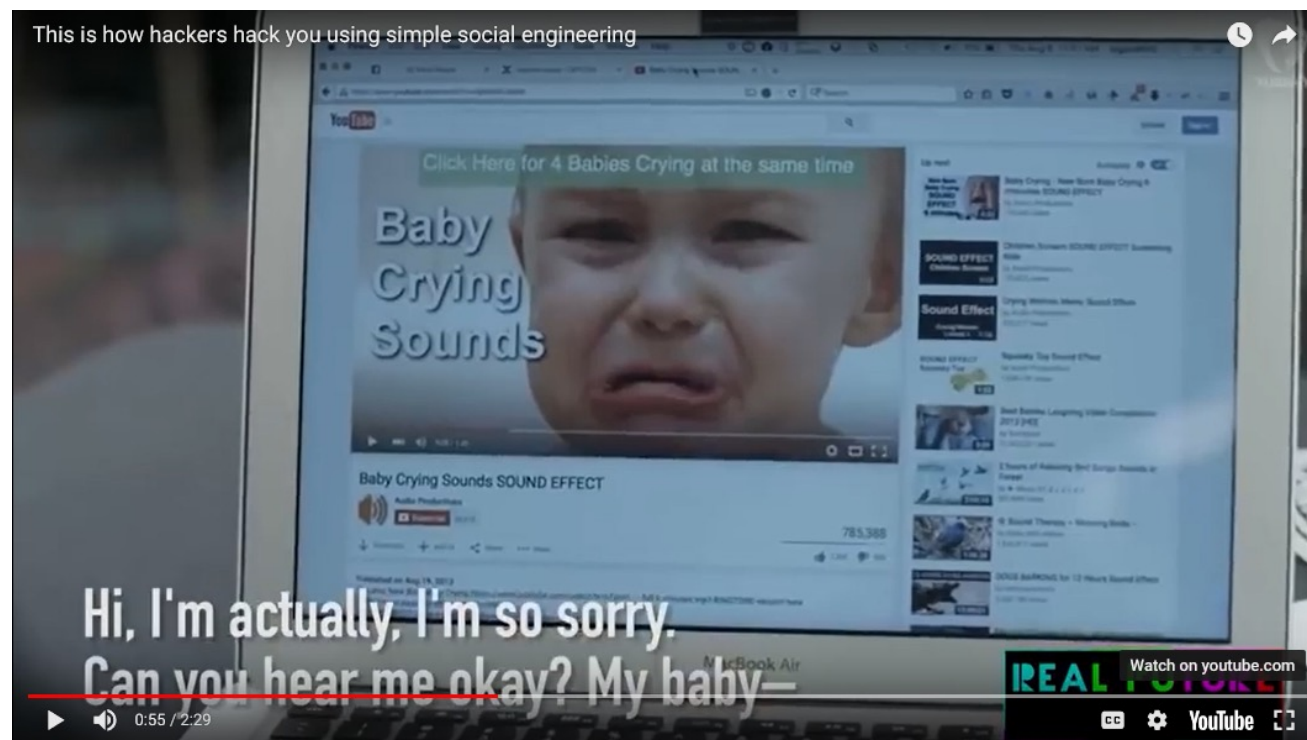
# MFA Hacks

## Social Engineer Tech Support

### Great Example

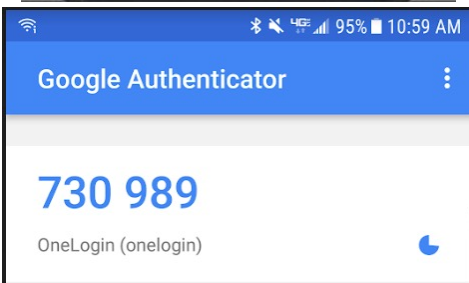
Check out the “Crying baby” social engineering live demo video:

<https://www.youtube.com/watch?v=lc7scxvKQOo>



# MFA Hacks

## Duplicate Code Generator



- Most MFA code-generating tokens start with a (randomly) generated (permanently) stored “seed” or “shared secret” value, which is then incremented by some sort of counter/algorithm which generates all subsequent values
  - Known as **one-time passwords (OTP)**
  - “Will never be repeated again”
- Unique user/device identifier usually involved
- May also use current time/date to “randomly” generated code good only for a particular time interval
  - Known as **time-based one-time passwords (TOTP)**

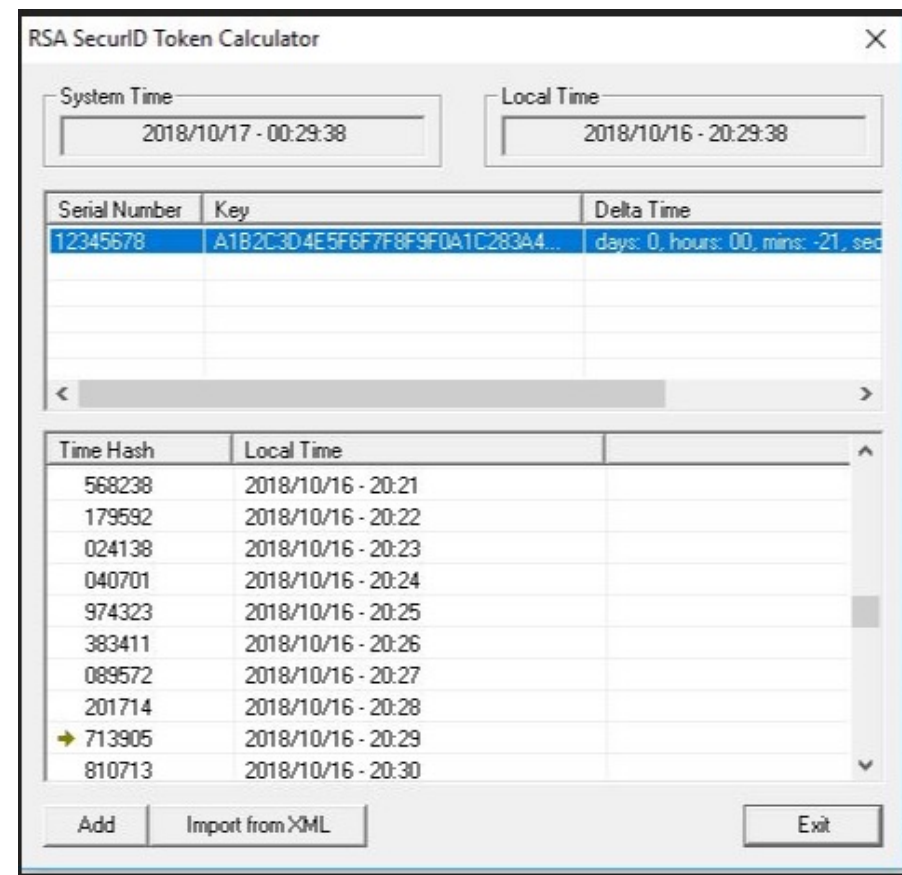
# MFA Hacks

## Duplicate Code Generator



- Shared secret will always be present in at least two places (e.g. source database/verifier and device itself)
- Attackers that learn seed/shared secret and algorithm can generate duplicate/identical code generators that match the victim's code generator

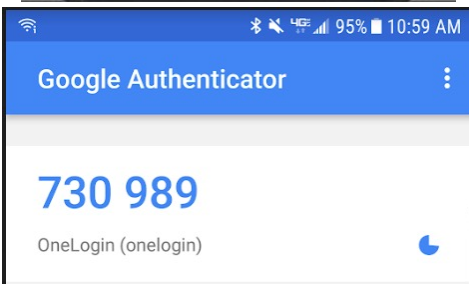
Taken from Cain & Abel hacking tool



# MFA Hacks

- Shared secret will always be present in at least two places (e.g. source database/verifier and device itself)
- Attackers that learn seed/shared secret and algorithm can generate duplicate/identical code generators that match the victim's code generator

## Duplicate Code Generator



Real-Life Example: Chinese APT, RSA, and Lockheed Martin attack

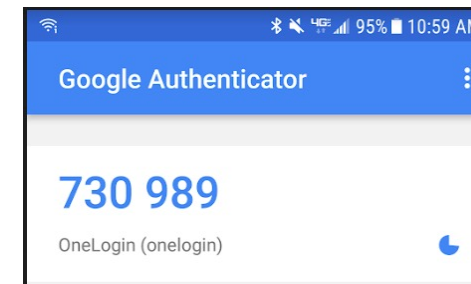
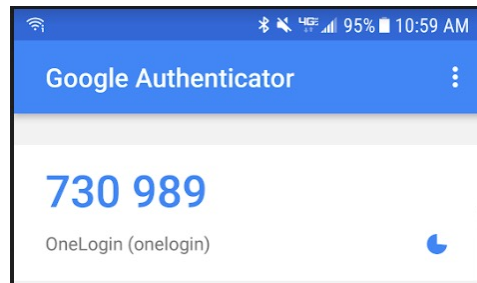
# MFA Hacks

## Duplicate Code Generator

- When you first use Google Authenticator, you will usually be sent a QR code
- It may or may not expire
- That QR code has all the token secrets necessary to create the same Google Authenticator instance
- I can install on multiple devices at the same time (hacker's love this)

Google Authenticator

Please scan the barcode below:





# MFA Hacks

## Duplicate Code Generator



/r/coinbase

COMMENTS

Welcome to Reddit,  
the front page of the internet.

BECOME A REDDITOR

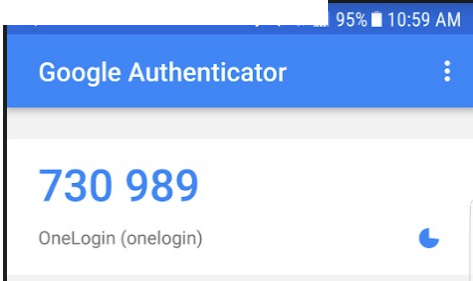
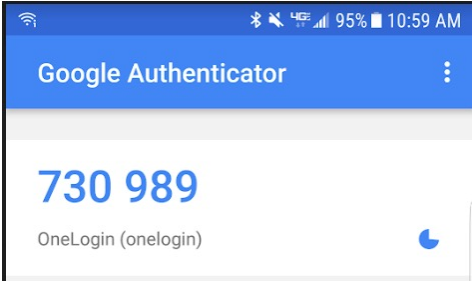
and join one of thousands of communities.



2-Factor can be hacked, apparently self.CoinBase

Submitted 2 years ago \* by Parsloe-Parsloe

EDIT: Mystery (probably solved): I am now 95% certain as to how 2FA was bypassed, and the answer is fairly obvious: when I set up the Google Authenticator for 2FA, I left a copy of the Key in my email. Anyone reading this is probably shaking their head... rightly so. The moral of the story is an obvious one: sign up for 2FA, and destroy the key used to set it up, if you don't, it's worse than useless. Leave a trace of the key, and the 2FA serves only as a dangerous false sense of security. As someone pointed out in the comments our security measures are only as strong as the weakest link. Thoroughness is crucial.



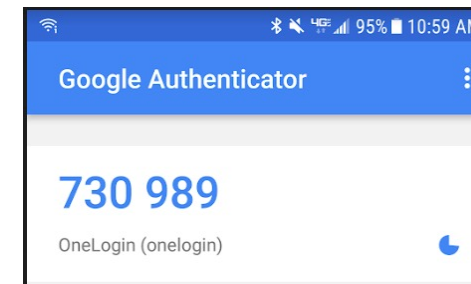
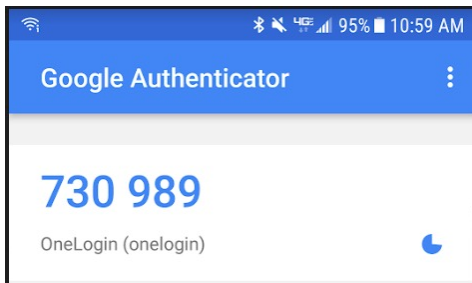
# MFA Hacks

## Duplicate Code Generator

- Google Authenticator uses an 80-bit secret key
- Not that hard to hack
- US gov't says a min. of 128-bit key is required for any TOTP
- I guess it's only a problem if someone knows the Google Authenticator algorithm
- Yeah, turns out, someone does

Google Authenticator

Please scan the barcode below:



# Duplicate Code Generator

The screenshot shows the Pharo Playground environment. The code in the playground is as follows:

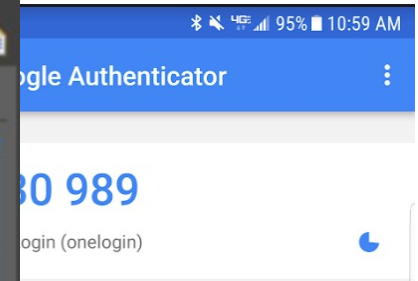
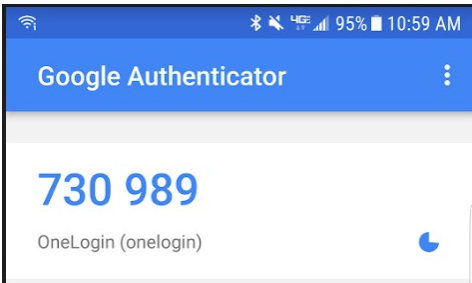
```
authenticator := GoogleAuthenticator new.  
authenticator base32Secret: 'HXDMVJECJJWSRB3HWIZR4IFUGFTMXBOZ'.  
authenticator nextPadded. "'672812'"
```

Below the code, the Inspector window is open, showing the state of a `GoogleAuthenticator` object. The variables and their values are:

Variable	Value
self	a GoogleAuthenticator
codeLength	6
hashMode	SHA1
period	30

enticator

the barcode below:



## MFA Hacks

### Not Required/ Downgrade Attacks

- If you still have a 1FA solution for a site or service, and it can still be used, then it's like you don't really have MFA
- Many sites and services that allow MFA, don't require it
- If your MFA comes with a non-MFA "master key" or code, then that code can be stolen
- Which means attacker can use non-MFA credential to access
- May allow both more secure and less secure MFA methods, but you likely can't force only one method

# MFA Hacks

## Not Required/ Recovery Attacks

- ALL logon recovery methods are far less secure than MFA
- Can bypass many MFA requirements by answering much less secure password reset answers
- Attackers can spoof your registered recovery phone number and automatically be authenticate to some services/voicemail systems

Account recovery options

If you forget your password or cannot access your account, we will use this information to help you get back in.

Recovery email      roger@██████████ >

Recovery phone      (████) ████████ >

Microsoft account

## Security code

Please use the following security code for the Microsoft account [ro\\*\\*\\*\\*\\*@hotmail.com](#).

Security code: **0152772**

If you don't recognize the Microsoft account [ro\\*\\*\\*\\*\\*@hotmail.com](#), you can [click here](#) to remove your email address from that account.

Thanks,  
The Microsoft account team

# MFA Hacks

## Not Required/ Recovery Questions

The worst recovery method on the planet is password recovery questions

- Usually REQUIRED by many web sites, you can't create a new account without them

### Your Security Questions

Question:

Answer:

Repeat Answer:

Question:

Answer:

Repeat Answer:

Question:

Answer:  Special characters, such as / and -, are not allowed

Repeat Answer:

Question:

Answer:

Repeat Answer:



# MFA Hacks

Not  
Required/  
Recovery  
Questions

Problem: Answers can often be easily guessed by hackers

- Great Google paper called *Secrets, Lies, and Account Recovery: Lessons from the Use of Personal Knowledge Questions at Google*
  - <http://www.a51.nl/sites/default/files/pdf/43783.pdf>
  - For example, some recovery questions can be guessed on first try 20% of the time
  - 40% of people were unable to successfully recall their own recovery answers
  - 16% of answers could be found in person's social media profile
- Attack has been involved in many well known attacks (e.g. Sarah Palin's compromised email)

# MFA Hacks

Solution: Never answer the questions with the real answers!

Not  
Required/  
Recovery  
Questions

Question:

Answer:

Repeat Answer:

Question:

Answer:

Repeat Answer:

Question:

Answer:

Question:

Answer:

Repeat Answer:

Unfortunate that means you have to record them somewhere else just like passwords (password managers help with this)

## MFA Hacks

### Reuse Stolen Biometrics



- If your biometric identity is stolen, how do you stop a bad guy from re-using it?
- Once stolen, it's compromised for your life
- You can change a password or smartcard, you can't easily change your retina scan or fingerprint
- Known as non-repudiation attack in the crypto world
- Attacker might even steal your biometric attribute (e.g. finger/hand) to reuse
- But more likely to steal in digital form and replay

Example: June 2015 OPM attack stole biometrics of 5.6 million people

# MFA Hacks

## Reuse Stolen Biometrics

### Another example:

- Aug. 2019 breach
- Biostar2 platform
- Fingerprints and facial recog
- Top 50 biometric app vendor
- Over 1 million fingerprints breached
- The breachers claim company was largely unresponsive and uncooperative to their reports and ongoing discussions

Report: Data Breach in Biometric Security Platform Affecting Millions of Users



# Brute Force

## MFA Hacks

- If the MFA auth screen doesn't include

### Researcher Bypass

## Bug Could've Allowed Hackers Access Any Microsoft Account

Reported by Laxman Muthiyah, the vulnerability aims to brute-force the seven-digit security code that's sent to a user's email address or mobile number to corroborate his (or her) identity before resetting the password in order to recover access to the account.

Although there are encryption barriers and rate-limiting checks designed to prevent an attacker from repeatedly submitting all the 10 million combinations of the codes in an automated fashion, Muthiyah said he eventually cracked the encryption function used to cloak the security code and send multiple concurrent requests.

- Happens all the time By [Sergiu Gatlan](#)

## CVE-2018-11082: UAA MFA doesn't prevent brute force of MFA code

After a user reset password, a user will go to slack's home page. From that page a user can do anything.

A screenshot of a bug bounty report from HackerOne. The report is titled "Bypass two-factor authentication" and was reported by Takashi (kamikaze) on November 18, 2017. The report is marked as "Resolved (Closed)" with a bounty of \$500. The weakness is identified as "Improper Authentication - Generic". The report includes statistics such as 338 Reputation, 1.63 Signal, and 73rd Percentile. It also shows the number of participants (3) and the visibility (Public (Full)).

#202425

Two-factor authentication bypass on Grab Android App

ce attacks

November 26, 2020

# MFA Hacks

- Bugs are bugs, some bypass MFA

## After ignoring for months, [REDACTED] fixes two-factor bypass bug after all

"There is no need for a novelty 2FA if it doesn't actually serve a purpose."



By Zack Whittaker for Zero Day | January 21, 2018 -- 14:26 GMT (06:26 PST) | Topic: Security

### Bypass Code | Duo Security

<https://duo.com/product/trusted-users/two-factor-authentication/.../bypass-codes> ▼

The use of **bypass codes** is one of many **two-factor authentication** methods that Duo supports to ensure Trusted Users, part of a complete Trusted Access ...

### How to Bypass PayPal Two Factor Authentication - Ivanti

<https://www.ivanti.com/blog/bypass-paypal-two-factor-authentication/> ▼

Mar 8, 2018 - That's the concern raised by security researchers who uncovered a method of **bypassing** PayPal's **two-factor authentication (2FA)**, the ...

### Breaking Apple iCloud: Reset Password and Bypass Two-Factor ...

<https://blog.elcomsoft.com/.../breaking-apple-icloud-reset-password-and-bypass-two-f-...> ▼

Nov 28, 2017 - Who am I to tell you to use **two-factor authentication** on all accounts that support it? This recommendation coming from someone whose ...

### How to Bypass Two-Factor Authentication - One Step at a Time - Black ...

<https://www.blackhillsinfosec.com/bypass-two-factor-authentication-one-step-time/> ▼

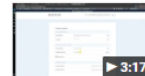
Feb 21, 2017 - How to **Bypass Two-Factor Authentication** - One Step at a Time ... as you might have guessed, a time-sensitive token provided by **2FA**.

### Bypass 2FA, account lock and change password on staging.login.gov ...

<https://www.youtube.com/watch?v=WkWRjkHrGWM>

Nov 14, 2017 - Uploaded by Mustafa Kemal Can

Bypass **2FA**, **bypass** account lock and change password on staging.login.gov You can read more details on ...



▶ 3:17

Buggy MFA

# MFA Hacks



## 2017 ROCA vulnerability

- Sometimes a single bug impacts hundreds of millions of otherwise unrelated MFA devices
- Huge bug making any MFA product (smartcards, TPM chips, Yubikeys, etc.) with Infineon-generated RSA key lengths of 2048 or smaller (which is most of them), easy to extract the PRIVATE key from public key.
- Still tens to hundreds of millions of devices impacted

Buggy MFA

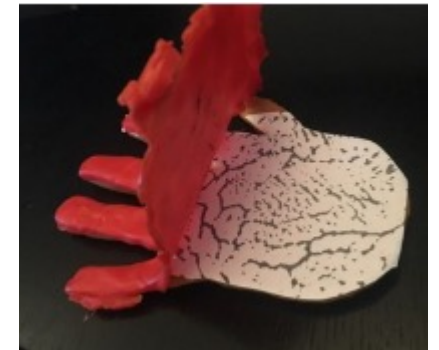
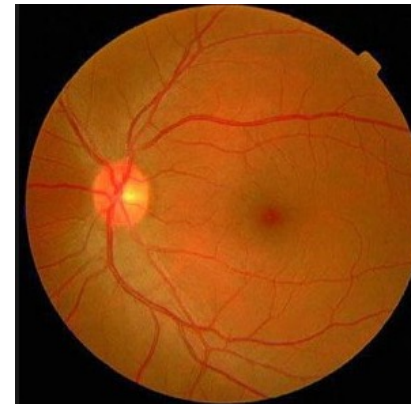


# MFA Hacks

## Physical Attacks

### Biometric

- Fake fingerprints, fake faces, etc.
- Biometric vendors try to prevent fakes, but hackers just get around around
- Stolen and replayed



# MFA Hacks

## Physical Attacks

### Biometric – Fake Faces

- Pictures
- 3D Masks
- Photoshopped blinking eyelids in animated gifs

## Facial recognition doesn't work as intended on 42 of 110 tested smartphones

Devices from Asus, BlackBerry, Huawei, Lenovo, LG, Nokia, Samsung, Sony, and Xiaomi failed a basic "photo test."



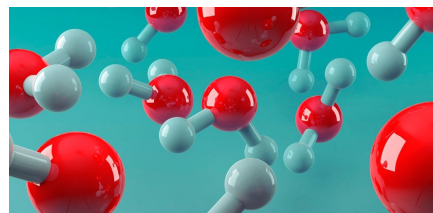
By Catalin Cimpanu for Zero Day | January 5, 2019 -- 13:49 GMT (05:49 PST) | Topic: Security

# MFA Hacks

## Physical Attacks

### TPM Attacks

- Electron microscope can find private key on TPM chips



- Regular, computer cleaning canned air can be used to “freeze” regular RAM memory chips, so that private keys can be extracted
- Bypasses all disk encryption products



# Lessons and Recommendations

## Key Takeaways

- MFA isn't unhackable
- MFA does not prevent phishing or social engineering from being successful
- MFA is good. Everyone should use it when they can, but it isn't unbreakable
- Try to use/buy phishing-resistant MFA whenever you have to use MFA (if you have a choice)

# Hacking MFA

**Try to avoid any MFA solution that can be easily social engineered or man-in-the-middle around**

**Unfortunately, this is most MFA solutions**

# Hacking MFA

## US Gov't Has Said since 2017 Not to Use Easily Hackable MFA

### **Digital Identity Guidelines, NIST Special Publication 800-63**

(<https://www.nist.gov/itl/applied-cybersecurity/tig/projects/special-publication-800-63>)

- States the “Use of the PSTN [Public Switched Telephone Network or a phoneline connection in human-speak] for out-of-band [authentication] verification is RESTRICTED”.
  - This means any authentication, including MFA that relies on your phone or phone number as part of its authentication, is “restricted” [i.e., not that secure]. This includes all SMS- and voice call-based MFA.
- In 2021, **Presidential executive order (EO 14028)** had a clarifying follow-up memo (<https://zerotrust.cyber.gov/federal-zero-trust-strategy/#identity>) that stated, “For routine self-service access by agency staff, contractors and partners, agency systems *must discontinue support* [emphasis added] for authentication methods that *fail to resist phishing*, such as protocols that register phone numbers *for SMS or voice calls, supply one-time codes, or receive push notifications*. [emphasis added]”



# Hacking MFA

## US Gov't 2022

- **OMB Memo M-22-09 released on January 26, 2022**




EXECUTIVE OFFICE OF THE PRESIDENT  
OFFICE OF MANAGEMENT AND BUDGET  
WASHINGTON, D.C. 20503

January 26, 2022

M-22-09

MEMORANDUM FOR THE HEADS OF EXECUTIVE DEPARTMENTS AND AGENCIES

FROM: Shalanda D. Young  
Acting Director 

### *Actions*

1. Agencies must employ centralized identity management systems for agency users that can be integrated into applications and common platforms.
2. Agencies must use strong MFA throughout their enterprise.
  - MFA must be enforced at the application layer, instead of the network layer.
  - For agency staff, contractors, and partners, phishing-resistant MFA is required.
  - For public users, phishing-resistant MFA must be an option.

- <https://www.whitehouse.gov/wp-content/uploads/2022/01/M-22-09.pdf>

# Defending MFA

## Parting Thoughts – Education is Necessary

**No matter which type of MFA you choose, educate everyone:**

- Buyers, Evaluators, Implementors, Users, Senior management

### **Topics:**

- Strengths and weaknesses
  - How to correctly use the MFA solution
    - Including what might indicate a malicious attempt to abuse it
    - And what to do during rogue attacks
  - What MFA does and doesn't prevent
  - The common possible attacks for that type of MFA and how to prevent
- 
- You wouldn't give people passwords without warning them about common hacker tricks

# Defending MFA

## Use Phishing-Resistant MFA

- Don't Use Easily Phishable MFA and That's Most MFA!  
• <https://www.linkedin.com/pulse/dont-use-easily-phishable-mfa-thats-most-roger-grimes>
- My List of Good, Strong MFA  
• <https://www.linkedin.com/pulse/my-list-good-strong-mfa-roger-grimes>
- US Government Says to Avoid Phishing-Resistant MFA and Why Is the Majority of Our MFA So Phishable?  
• <https://www.linkedin.com/pulse/why-majority-our-mfa-so-phishable-roger-grimes>

# KnowBe4 Security Awareness Training



## Baseline Testing

We provide baseline testing to assess the Phish-Prone™ percentage of your users through a free simulated phishing attack.



## Train Your Users

The world's largest library of security awareness training content; including interactive modules, videos, games, posters and newsletters. Automated training campaigns with scheduled reminder emails.



## Phish Your Users

Best-in-class, fully automated simulated phishing attacks, thousands of templates with unlimited usage, and community phishing templates.



## See the Results

Enterprise-strength reporting, showing stats and graphs for both training and phishing, ready for management. Show the great ROI!

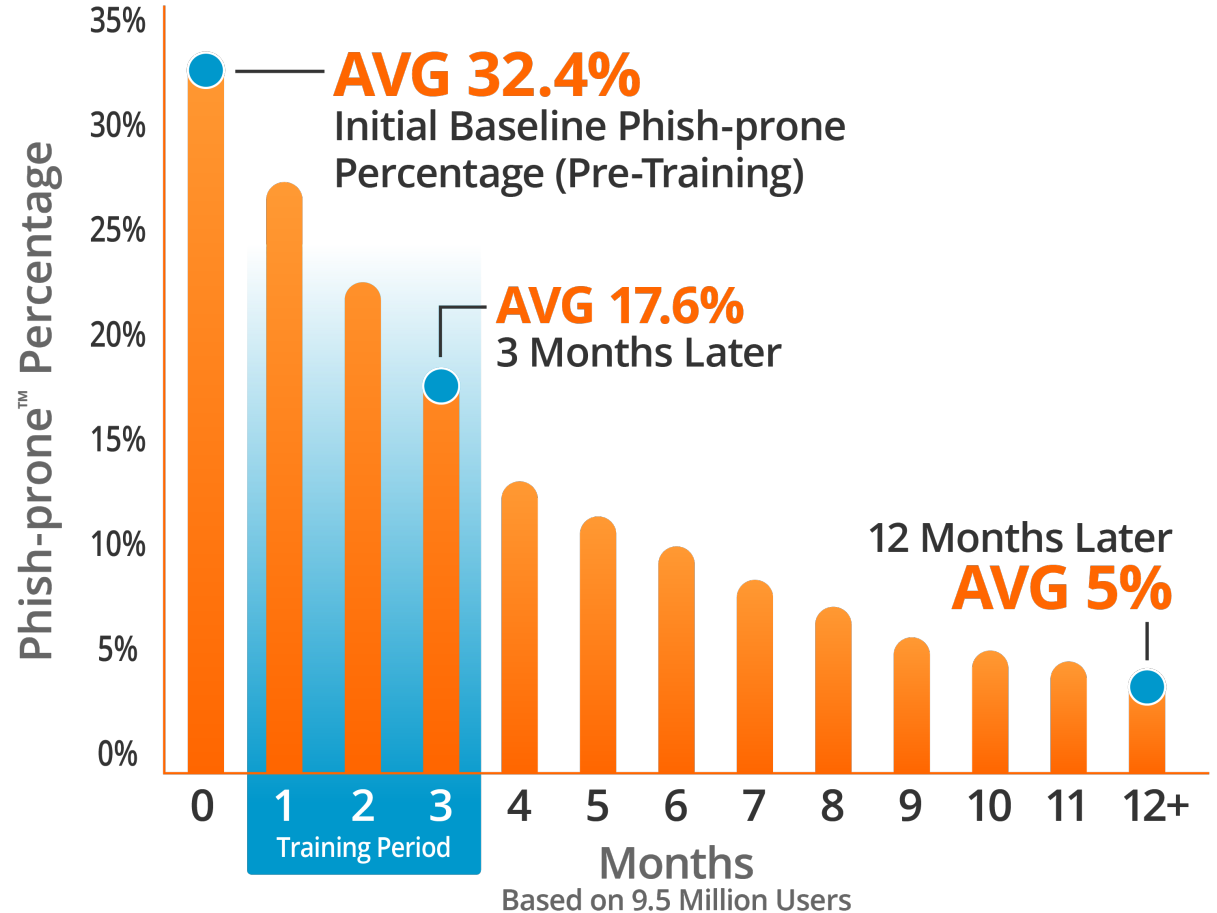


# Generating Industry-Leading Results and ROI

- Reduced Malware and Ransomware Infections
- Reduced Data Loss
- Reduced Potential Cyber-theft
- Increased User Productivity
- Users Have Security Top of Mind

**85%** Average Improvement

*Across all industries and sizes from baseline testing to one year or more of ongoing training and testing*



Source: 2022 KnowBe4 Phishing by Industry Benchmarking Report

Note: The initial Phish-prone Percentage is calculated on the basis of all users evaluated. These users had not received any training with the KnowBe4 console prior to the evaluation. Subsequent time periods reflect Phish-prone Percentages for the subset of users who received training with the KnowBe4 console.

# Questions?

Roger A. Grimes— Data-Driven Defense Evangelist, KnowBe4

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