



Hacking Multifactor Authentication

An IT Pro's Lessons Learned After Testing 150 MFA Products

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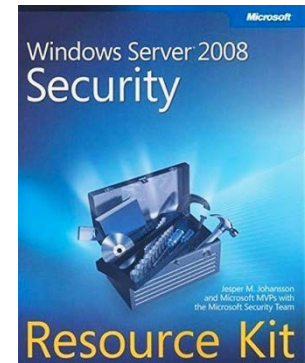
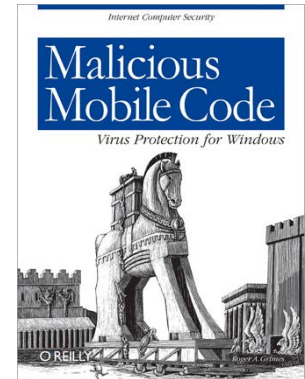
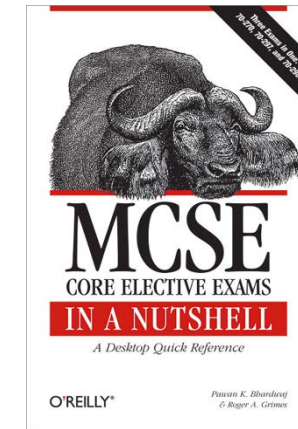
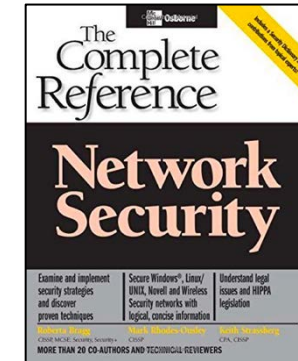
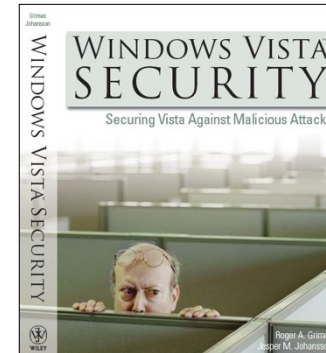
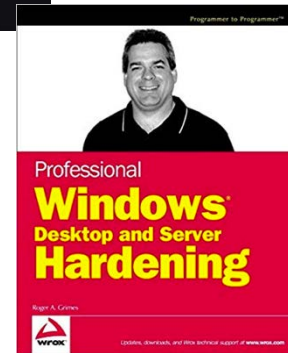
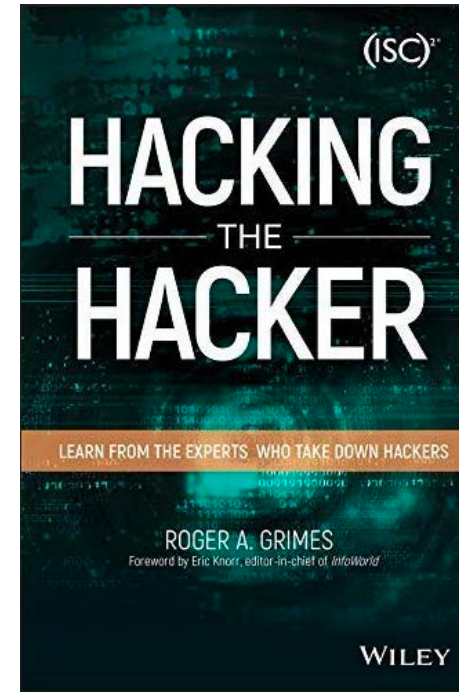
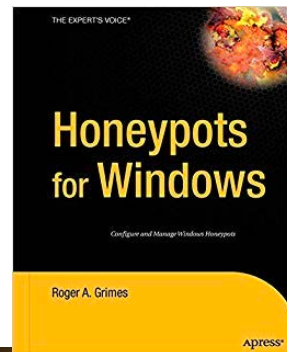
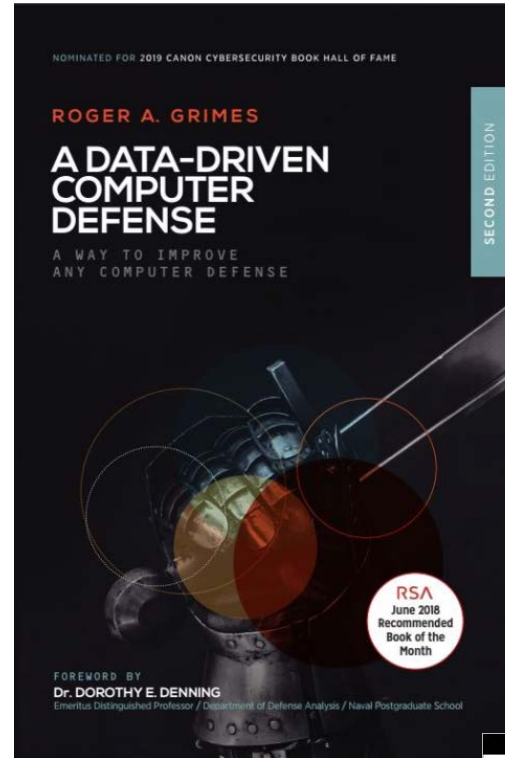
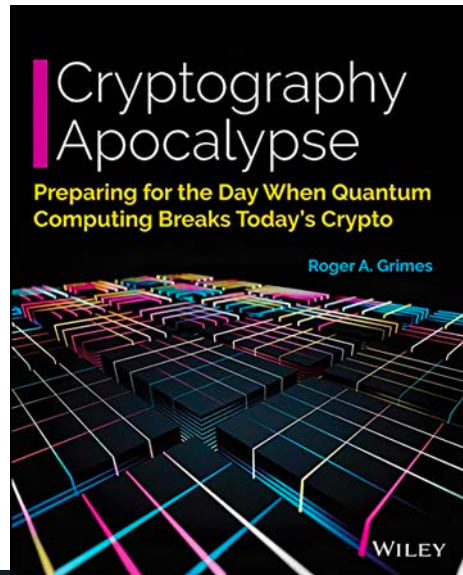
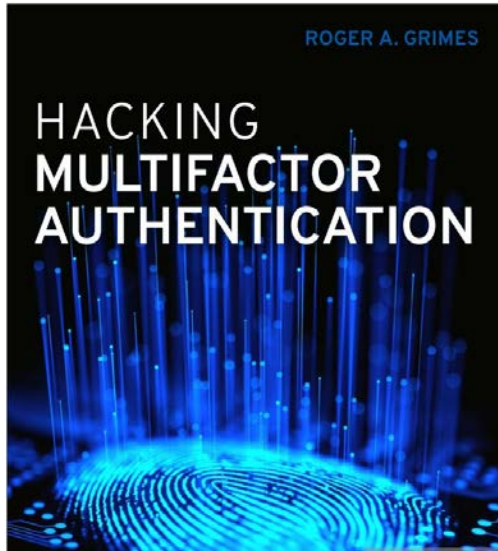
About Roger

- 30 years plus in computer security
- 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 12 books and over 1,100 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
- Based in Tampa Bay, Florida, founded in 2010
- CEO & employees are ex-antivirus, IT Security pros
- We help tens of thousands of organizations manage the ongoing problem of social engineering
- Winner of numerous industry awards



Agenda

- General Types of MFA
- How to Hack MFA
- The Good, the Bad, and the Ugly
- How to Pick the Right MFA Solution

Background

Bio

- Penetration tester for over 20 years
- Worked on dozens of MFA and MFA hacking projects
- Wrote **Hacking Multifactor Authentication** book (Wiley)
 - <https://www.amazon.com/Hacking-Multifactor-Authentication-Roger-Grimes/dp/1119650798>
- Delivered **Many Ways to Hack MFA webinar** for years
 - <https://info.knowbe4.com/webinar-12-ways-to-defeat-mfa>
- Wrote free **12 Ways to Hack 2FA ebook**
 - <https://info.knowbe4.com/12-way-to-hack-two-factor-authentication>
- Helped develop the **Multifactor Authentication Security Assessment tool**
 - <https://www.knowbe4.com/multi-factor-authentication-security-assessment>



Background

Hacking MFA

- As part of the webinar and book I had many MFA vendors ask me if I could hack their product
 - I could
- I threat modeled every product discussed in my book
 - 135 at my book's publishing date
 - And dozens of others since
- I can hack any MFA solution at least a few ways
- Most many ways, many over 10 ways

Background

Hacking MFA

Most common question about MFA I get asked is:

“Can X MFA solution be hacked?”

Answer: Yes!

Second most common question is:

What is THE best MFA solution?

Answer: There is no “best” single solution for everyone, but there is a best methodology for choosing the best MFA solution for you

That’s what this webinar is all about

Agenda

- General Types of MFA
- How to Hack MFA
- The Good, the Bad, and the Ugly
- How to Pick the Right MFA Solution

Authentication Factors

Types of MFA

- 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.

Types of MFA

- Single Factor (1FA)
 - Not all MFA is really “MFA”
- Two Factor (2FA)
- Multifactor (MFA), 2 or more factors

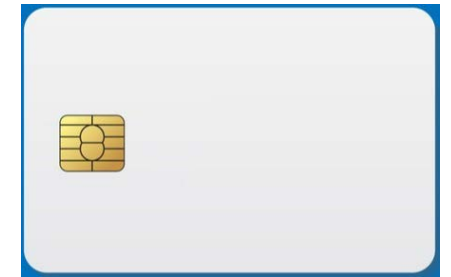
- Hardware-focused
- Software-focused

Types of MFA

Hardware-Based MFA Examples

- USB devices
- Stand-alone credit card-style devices
- Smartcards
- Wireless (contactless) vs physical connection
- Smart watches

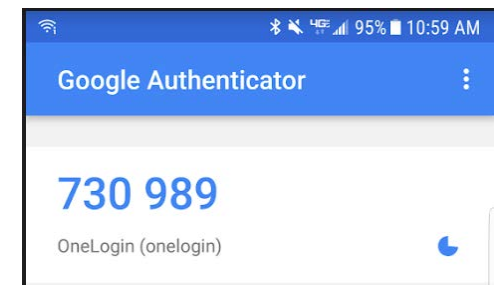
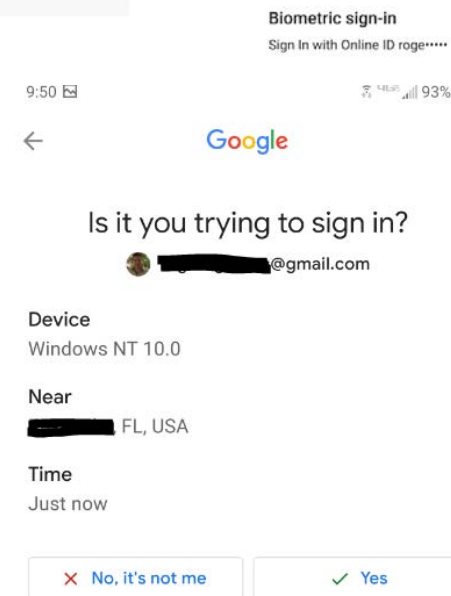
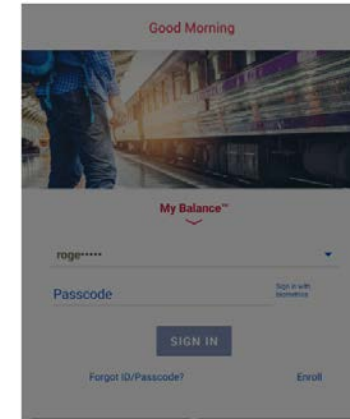
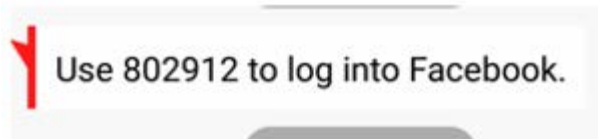
- Cell Phone
 - Known as “phone as a token”



Types of MFA

Phone-Based MFA

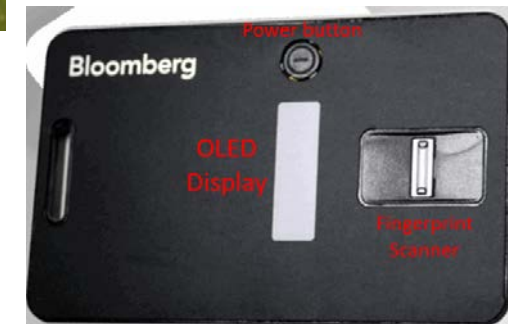
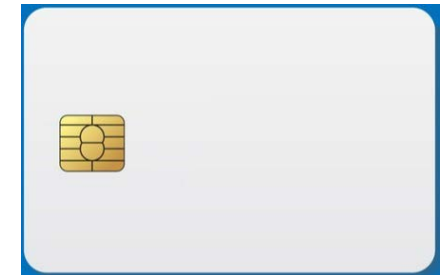
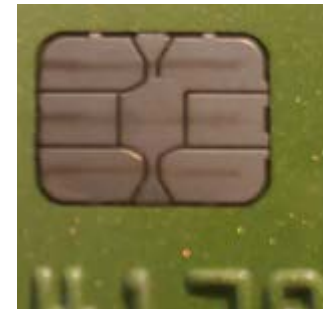
- Gaining in popularity
- SMS-based
 - Not super secure
- Phone-app
 - Push-Notification
 - Pretty secure but not fool-proof
- Voice-based



Types of MFA

Token-Based MFA

- Wired or wireless
- Smartcards
- USB-style tokens
- Credit-card style
- RFID cards
- FIDO keys
- Yubikeys



Types of MFA

One-Time Password (OTP) MFA

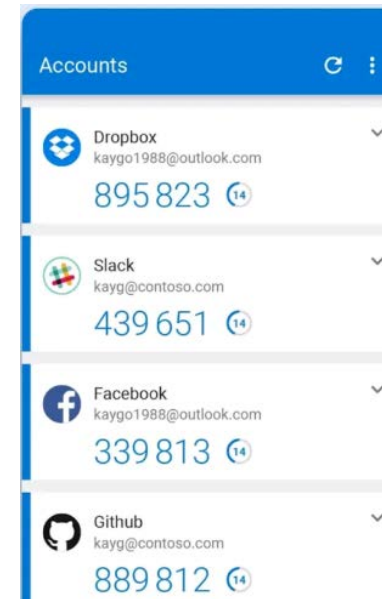
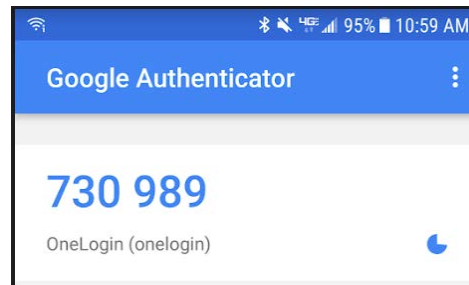
- Uses random “seed value”, algorithm/hash and event or time to generate one-time password (OTP) code
 - Ex: Every 10 minutes, new code, but not tied to current time
 - Ex: Push a button, new code every use, etc.



Types of MFA

Time-based One-Time Password MFA

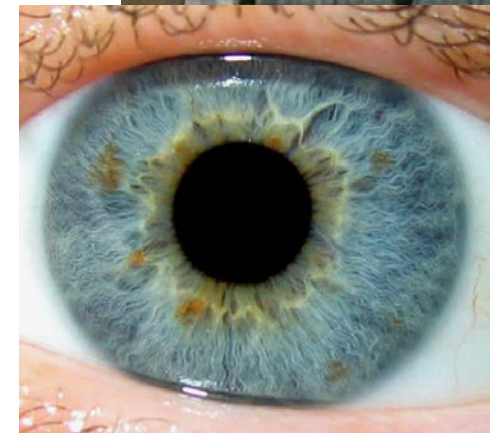
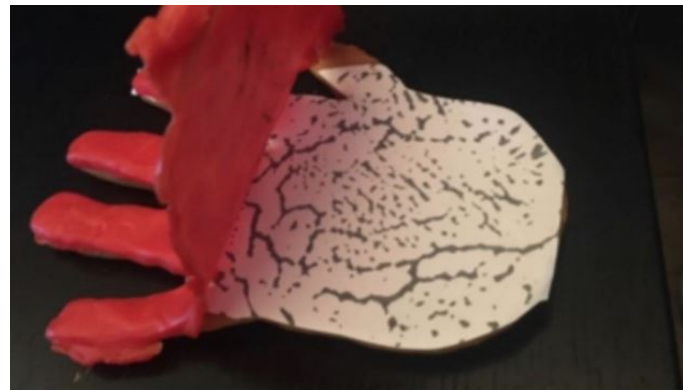
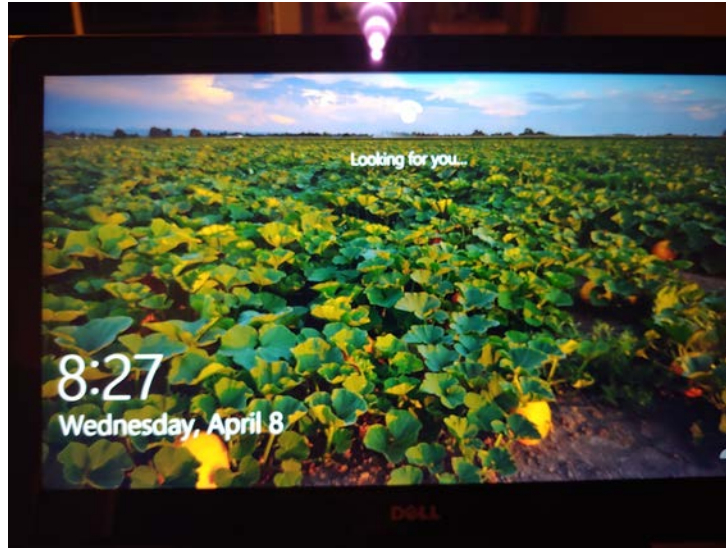
- Uses random “seed value”, algorithm, and current time to generate one-time password (OTP) code



Types of MFA

Biometric Examples

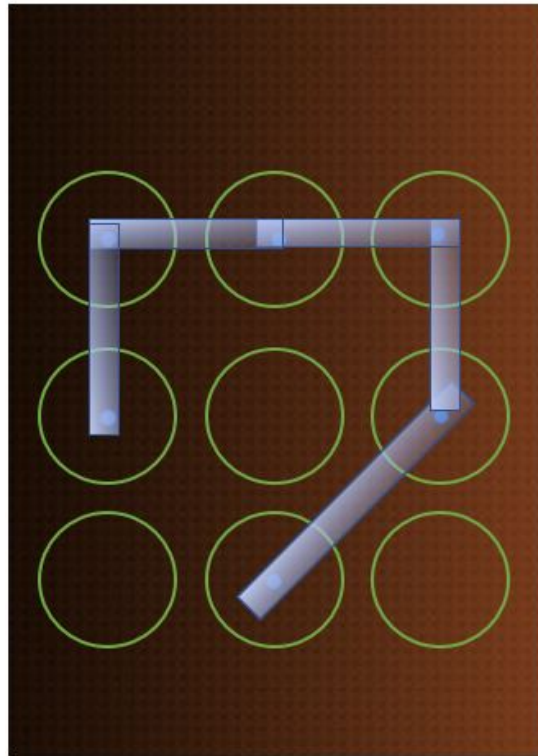
- Physical
 - Eye, hand, face
- Behavioral
 - Keystroke dynamics
- Contactless



Types of MFA

Something You Know Examples

- Passwords, PINs
- Connect the Dots



Types of MFA

Additional Sub-Popular Examples

- QR codes and logins
- Multi-character PIN keypads
- Move around PIN keypad each login



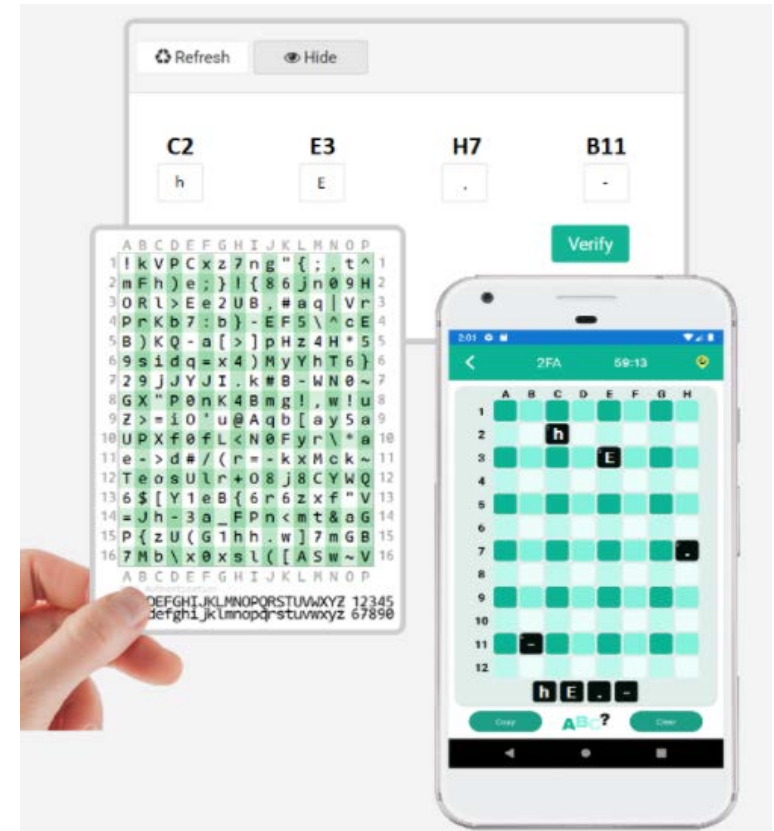
Types of MFA

More Something You Know Examples

- Code lookup sheets
- Solve math problems

With the GridPin populated, enter the correlating number from the position on the keypad you chose during the registration process into the GridPin box.

Example: If you selected Bottom Left and your PIN is **12345**, the PIN you would enter would be **8-6-3-7-0**.



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- The Good, the Bad, and the Ugly
- How to Pick the Right MFA Solution

Hacking MFA

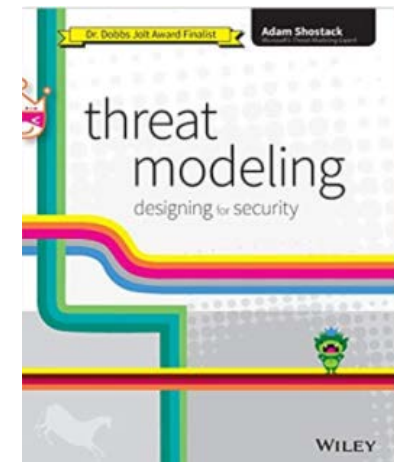
Lots of Specific Hacking Examples If You Want More After This Webinar

- **Many Ways to Hack MFA webinar**
 - 12-18 hacking examples depending on which version you view
 - <https://info.knowbe4.com/webinar-12-ways-to-defeat-mfa>
- **12 Ways to Hack 2FA eBook (free)**
 - 18-ways to hack various MFA solutions
 - <https://info.knowbe4.com/12-way-to-hack-two-factor-authentication>
- **Hacking Multifactor Authentication book (Wiley)**
 - <https://www.amazon.com/Hacking-Multifactor-Authentication-Roger-Grimes/dp/1119650798>
 - 50+ examples of MFA hacking examples

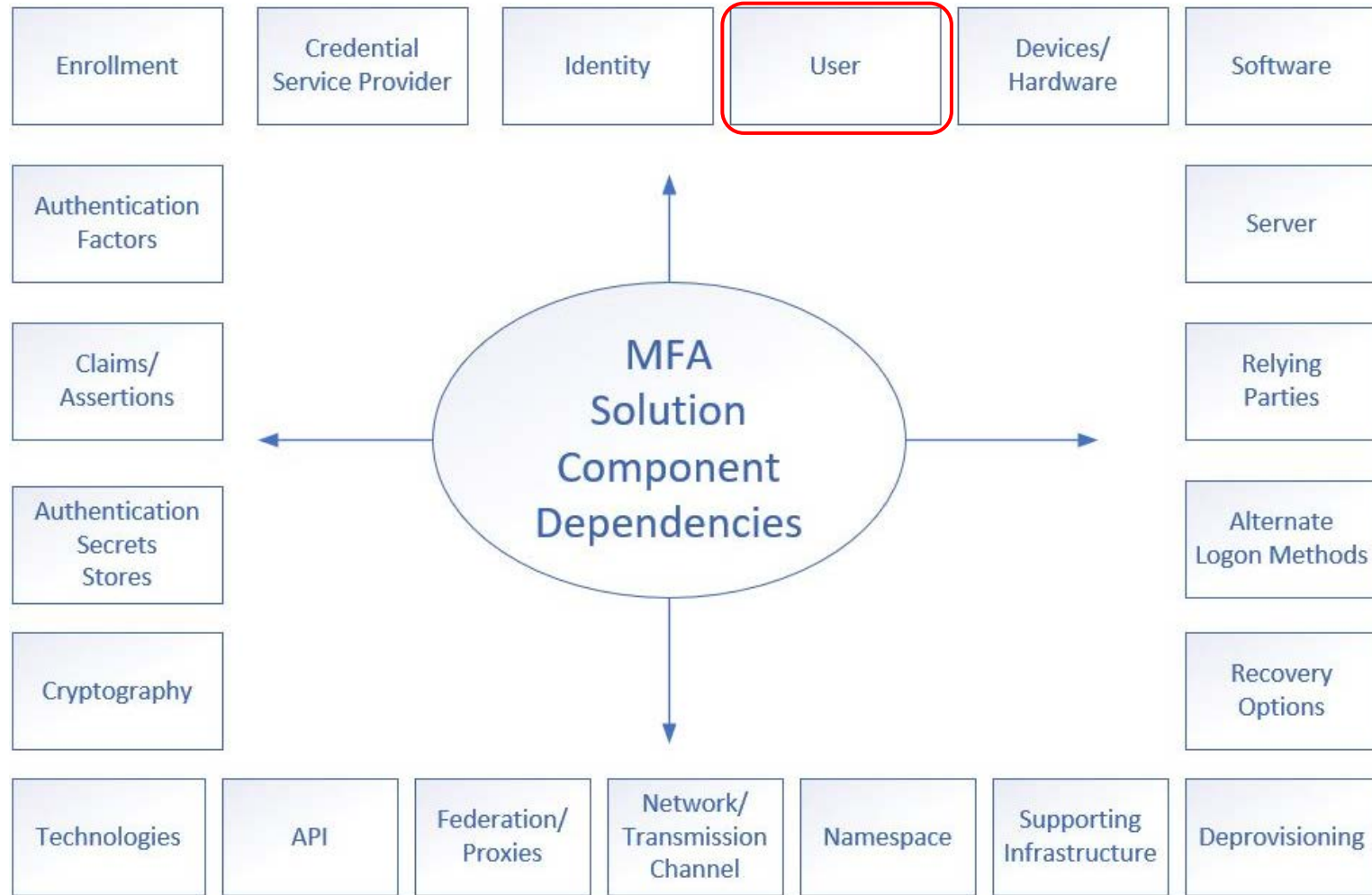
Hacking MFA

General Threat Modeling Methodology

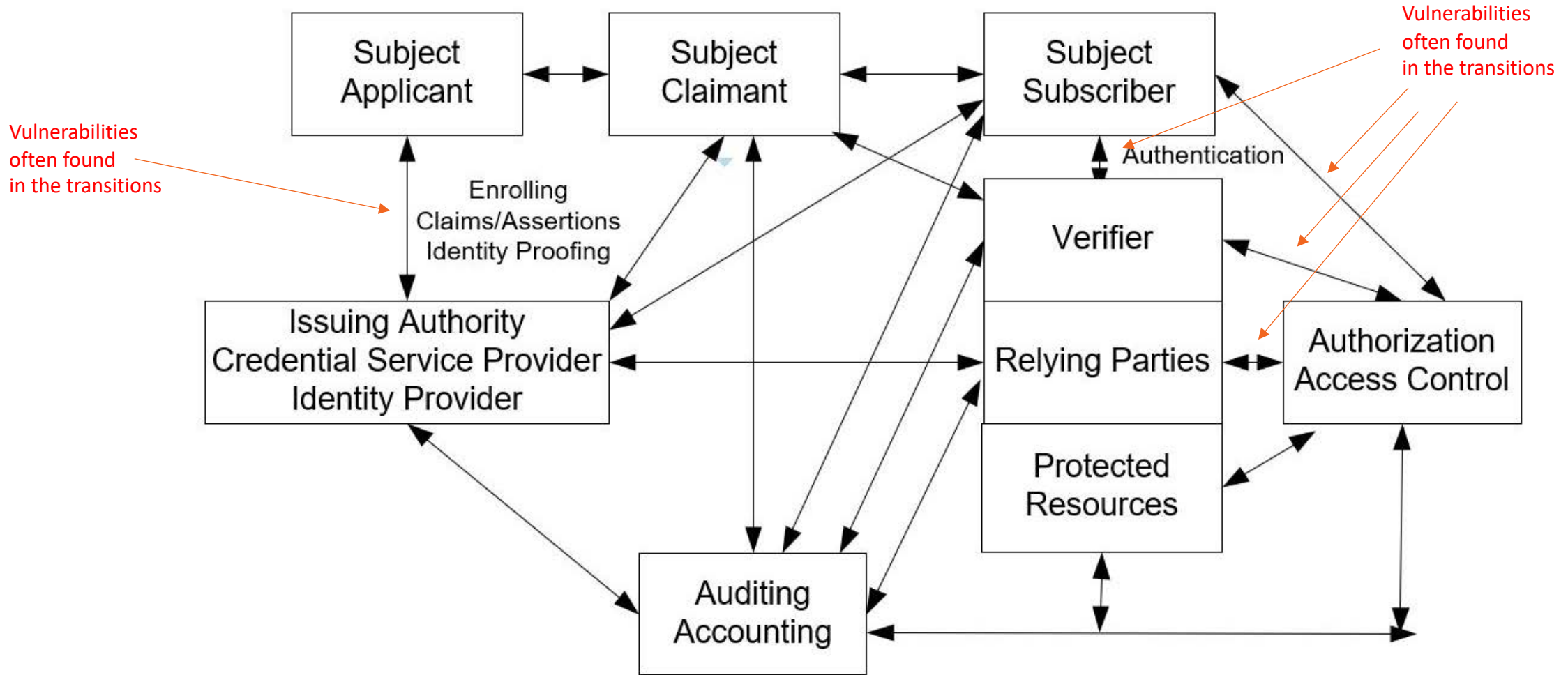
- Document involved dependencies and components
 - Brainstorm different possible attacks against each
 - Test attacks
-
- I'm a fan of **Threat Modeling: Designing for Security**
 - <https://www.amazon.com/Threat-Modeling-Designing-Adam-Shostack/dp/1118809998>
 - Older, expensive, any threat modeling book will do



Hacking MFA



Hacking MFA



Hacking MFA

Hacking Methodology

Basic attack methods that work against most MFA solutions

- Social Engineering (most popular)
- Exploit Programming bug
- Weak verification between components
- Eavesdropping/MitM
- Alternate recovery/bypass
- Weak default configuration settings
- Data/Network traffic malformation
- 3rd Party Reliance issue (e.g. DNS, Active Directory, etc.)
- Physical attack
- Other

Hacking MFA

Let Me Threat Model Your MFA Solution

KnowBe4 **Multifactor Authentication Security Assessment (MASA)** tool

<https://www.knowbe4.com/multi-factor-authentication-security-assessment>

- Asks you a series of questions and then tells you how I could hack it

The screenshot shows the results of a Multifactor Authentication Security Assessment (MASA) performed by KnowBe4. The page features the MASA logo (Multi-Factor Authentication Security Assessment) and the KnowBe4 logo (Human error. Conquered.). Key statistics are displayed in two colored boxes: a red box for 'Attack Vectors' with the number 14, and a green box for 'Tips & Best Practices' with the number 8. Below these, there are two report options: 'Full Detailed Report' (with a 'DETAILS' button) and 'Summary Report' (with an 'OVERVIEW' button). The detailed report description states: 'We've generated a fully-customized and detailed report based on the responses you submitted during your assessment. This comprehensive report provides detailed explanations of the Multi-Factor Authentication (MFA) vulnerabilities and best practices to consider when protecting your organization and users.' The summary report description states: 'If you'd like to see an abbreviated version of your report - which includes short summaries of each MFA vulnerability identified - you'll find that here.' At the bottom, a note says: 'If you would like to change your answers, you can retake the [assessment here](#). We hope you've enjoyed this free tool!' The KnowBe4 logo is also present at the bottom of the screenshot.

MASA
Multi-Factor Authentication Security Assessment

Report Date: 2019-09-26
Email: chrisc@knowbe4.com

Attack Vectors
14

Tips & Best Practices
8

Full Detailed Report
We've generated a fully-customized and detailed report based on the responses you submitted during your assessment. This comprehensive report provides detailed explanations of the Multi-Factor Authentication (MFA) vulnerabilities and best practices to consider when protecting your organization and users. [DETAILS](#)

Summary Report
If you'd like to see an abbreviated version of your report - which includes short summaries of each MFA vulnerability identified - you'll find that here. [OVERVIEW](#)

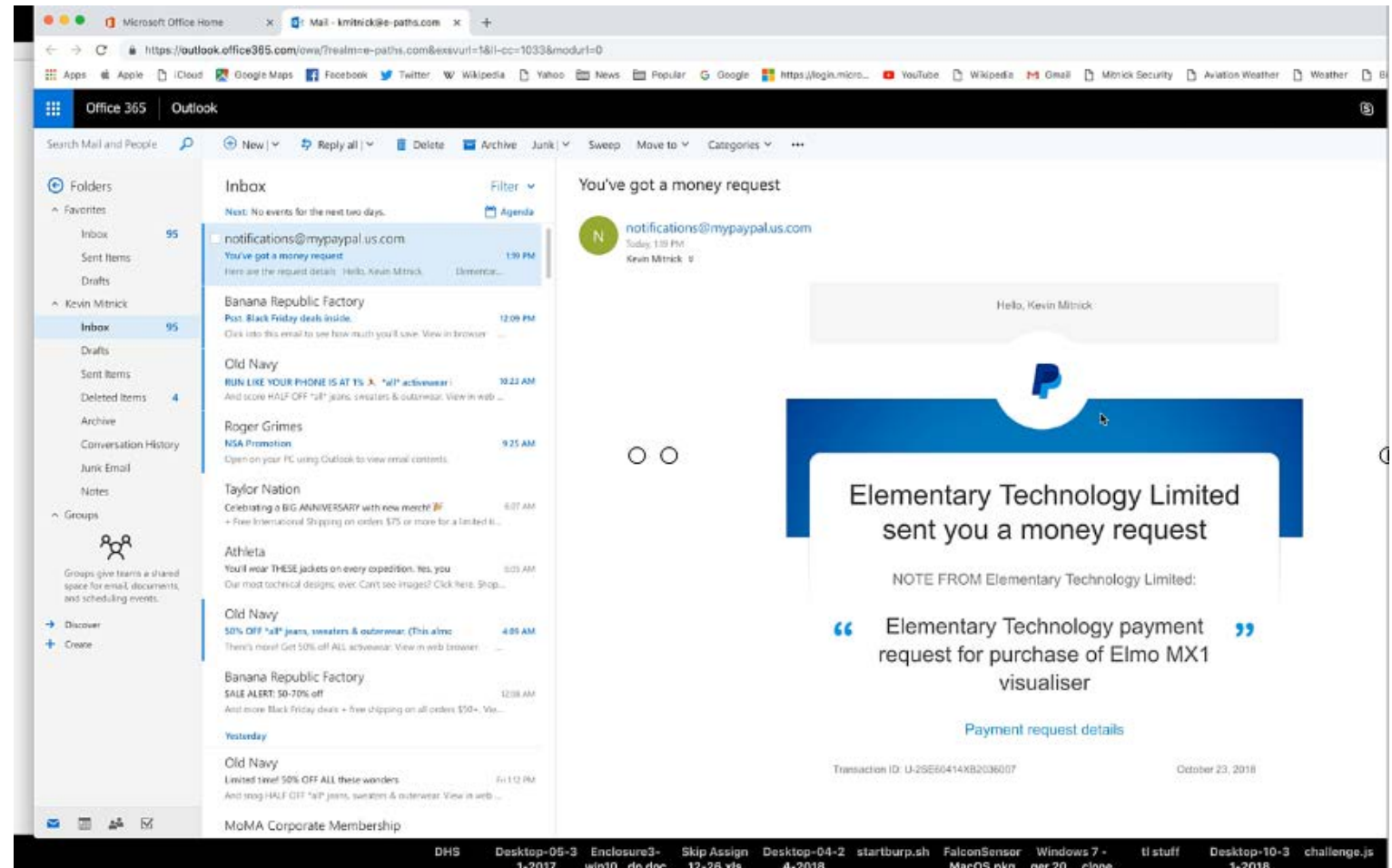
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We hope you've enjoyed this free tool!

Hacking MFA

Hacking Demo

Kevin Mitnick

- Simulated PayPal phishing attack



Hacking MFA

Hacking Demo - Kevin Mitnick - Simulated PayPal phishing attack

1. Phishing email contained URL to fake look-alike/sound-alike web site that was really an evil proxy
 2. 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

Hacking MFA

Hacking Methods Common to All MFA Solutions

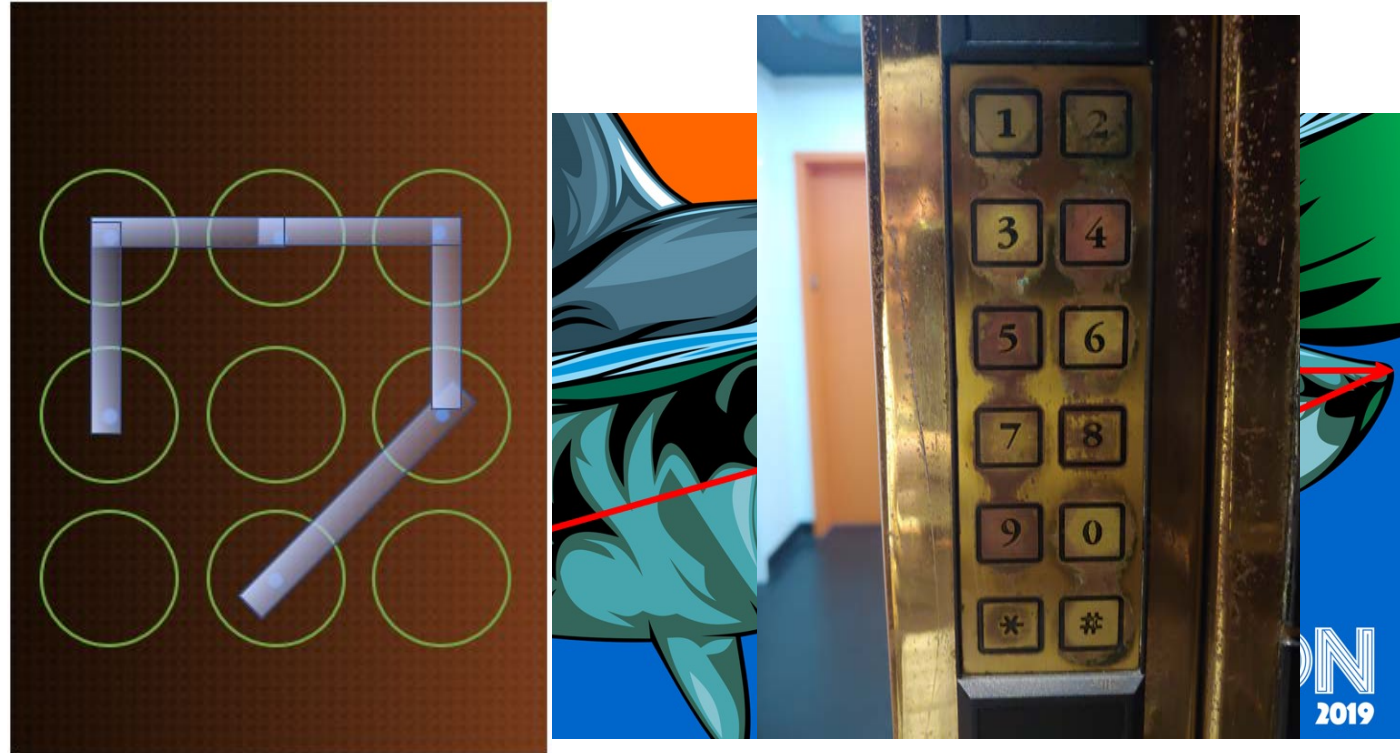
- Social engineering
- Man-in-the-Middle Attacks (90% of MFA solutions)
- Fake web sites where successful authentication was faked
- Recovery/alternate methods
- Namespace attacks
- Programming bugs
- Physical attacks (hardware MFA)
- Cold boot memory attacks (doesn't work on split-key methods)
- Any attack method not involving authentication (e.g. unpatched software)

Hacking MFA

Specific MFA Hacking Methods

Per MFA Type – Picture-based

- Shoulder surfing
 - Pattern can often be seen or memorized from far away even with awkward angles
 - Certain picture attributes are more commonly used for selections
- Image could be duped and fake used to capture movements
- Surface clues left behind



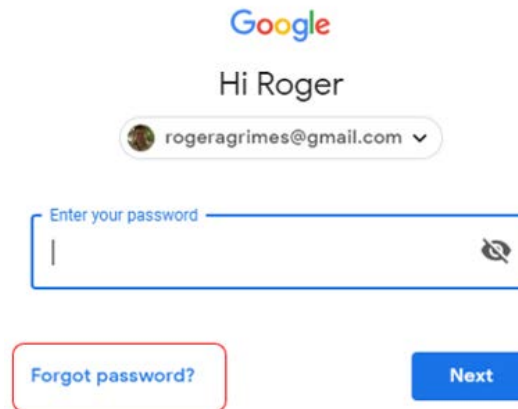
Hacking MFA

Common Specific MFA Hacking Methods

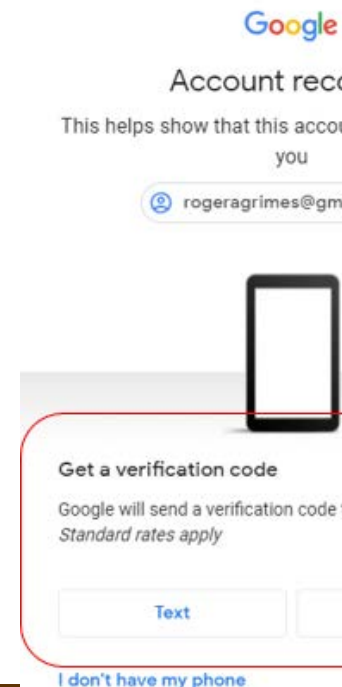
Per MFA Type – SMS-based

- SIM Swapping Attacks
- Fake SMS recovery methods

From Google Security: We have detected a rogue sign-in to your 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.



A screenshot of the Google account recovery page. At the top is the Google logo. Below it, it says "Hi Roger" and shows the email address "rogeragrimes@gmail.com" with a dropdown arrow. There is a password input field with the placeholder text "Enter your password" and a "Next" button. A "Forgot password?" link is also visible.



A screenshot of the Google account recovery page, showing the verification code input step. It includes the Google logo, "Account recovery" text, and a message: "This helps show that this account is you". The email address "rogeragrimes@gmail.com" is shown. A smartphone icon is present. Below it, there is a section titled "Get a verification code" with the text "Google will send a verification code. Standard rates apply." and a "Text" input field. A link "I don't have my phone" is at the bottom.

Your Google verification code is 954327

From Google Security: We have detected a rogue sign-in to your 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

Hacking MFA

Specific MFA Hacking Methods

Per MFA Type – Phone Voice-based

- No authentication other than voice or phone number which can be spoofed
- “Hi, I’m from”
 - Microsoft
 - Your bank
 - Your credit card company
 - Your airline company
 - Your hotel company
 - PayPal
 - IRS, law enforcement, etc.

Hacking MFA

Specific MFA Hacking Methods

Per MFA Type – Phone App-based

- MitM attacks can still work in many cases

Hacking MFA

Specific MFA Hacking Methods

Per MFA Type – Biometrics

- Stolen biometrics
- Mimicked biometrics
- Inaccurate biometrics

Hacking MFA

Specific MFA Hacking Methods

Per MFA Type – OTP/TOTP

- MitM attacks still work (90% of cases)
- No/poor rate limits for PIN inputs
- Stolen seed values allow duplicate instances to be created
- Bad non-standard crypto
- Non-expiring vacation/recovery codes
- Physical attacks

Agenda

- General Types of MFA
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- The Good, the Bad, and the Ugly
- How to Pick the Right MFA Solution

Good, Bad, and Ugly

- All MFA can be hacked
- But some are better than others

Good, Bad, and Ugly

Not Considered Strong

- Picture/pattern-solving solutions
- SMS-based MFA
 - US gov't has been saying to avoid since 2017 (NIST SP 800-63)
- 1FA token solutions
- 1FA biometrics
 - Especially for remote logons
- Overly complex solutions
 - Too strong

Good, Bad, and Ugly

Crypto Considerations

- Only use MFA solutions that use known, generally accepted cryptography and key sizes
- Start to think about crypto-agility and quantum-resistant crypto
- Run away from MFA solutions with proprietary or secret cryptography
 - Make sure MFA solution uses standard, open, cryptography
 - If the vendor won't show you their cryptography algorithms, do not use their solution
 - Good crypto is very, very, very hard to create

Good, Bad, and Ugly

Like

- Phone apps good
- Phone apps with push notification ability even better
- Multifactor FIDO2 (Fast Identity Online standard) is fairly strong
- Look for OATH (not OAUTH) hardware tokens
- Look for biometric vendors that protect/obscure/hash your stored biometric traits, so that having a stolen biometric attribute database is not enough to compromise your biometric traits forever
- Look for vendors with anti-replay defenses
- Look for vendors with large groups of customers and staying power
- Look for vendors who prioritize bug fixes and have open bug bounties

Good, Bad, and Ugly

Love

- LOVE MFA vendors who share their threat modeling, like FIDO2
- Fast Identity Online (FIDO), fidoalliance.org
- Standard, not a vendor

- FIDO Security Reference document
- <https://fidoalliance.org/specs/fido-v2.0-id-20180227/fido-security-ref-v2.0-id-20180227.html>

Good, Bad, and Ugly

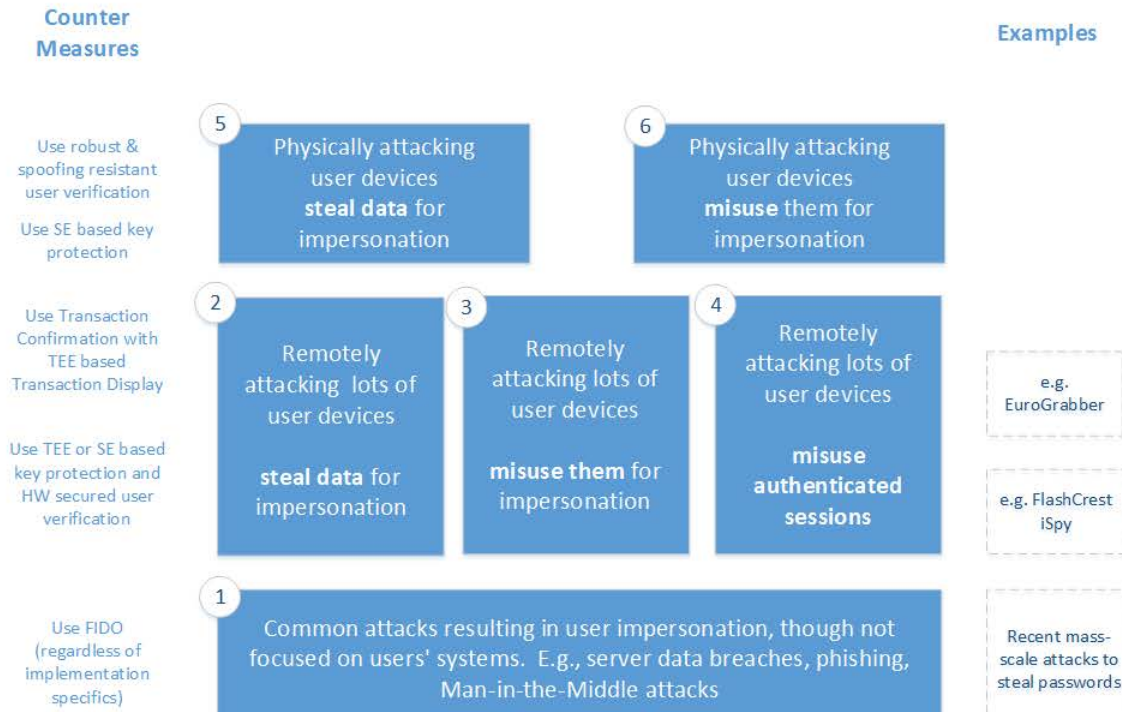
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3. Attack Classification

The following attacks all result in user impersonation if successful. However, they have distinguishing characteristics which we use as the basis for attack classification:

1. Automated attacks not focused on the users systems, which affect the user.
2. Automated attacks which are focused on the users' device and which are performed once and lead to the ability to impersonate the user on an on-going basis without involving him or his device directly.
3. Automated attacks which involve the user or his device for each successful impersonation.
4. Automated attacks to sessions authenticated by the user.
5. Not automatable attacks to the user or his device which are performed once and lead to the ability to impersonate the user on an on-going basis without involving him or his device directly.
6. Not automatable attacks to the user or his device which involve the user or his device for each successful impersonation.



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Good, Bad, and Ugly

<p><u>Love</u></p> <ul style="list-style-type: none"> • LC • Fa 	<p>[SG-3] Credential Disclosure Resilience</p>	<p>[SM-1] Key Protection [SM-9] Authenticator Certification [SM-15] Signature Counter [SM-17] Resistance to Side Channel Attacks [SM-29] Resistance to Remote Timing Attacks</p>
<ul style="list-style-type: none"> • Sta 	<p>[SG-4] Unlinkability</p>	<p>[SM-2] Unique Authentication Keys [SM-3] Authenticator Class Attestation [SM-20] No Identifying Information</p>
<ul style="list-style-type: none"> • FI • htt 	<p>[SG-5] Verifier Leak Resilience</p>	<p>[SM-2] Unique Authentication Keys [SM-6] Cryptographically Secure Verifier Database [SM-16] Allowed Crypto Primitives</p>
<p>20</p>	<p>[SG-6] Authenticator Leak Resilience</p>	<p>[SM-9] Authenticator Certification [SM-15] Signature Counter [SM-16] Allowed Crypto Primitives</p>

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Good, Bad, and Ugly

Love

LOVE MFA vendors who:

- Share their threat modeling
- Practice SDL and tell you how they do it
- Use open bug bounties
- Use open standards
- Do regular pen testing of their solution using external vendors
- Open and transparent
- Don't try to claim they are “unhackable”

Good, Bad, and Ugly

General

- Make sure MFA developers use security development lifecycle (SDL) techniques and tools
- Make sure any PIN inputs have rate-limiting/throttling/account lockout features enabled
- All “secrets” used to generate initial MFA values and logon values should have expiration periods
- Tying MFA solution to particular devices and websites/services prevents MitM attacks

Good, Bad, and Ugly

Transaction-Based MFA


- Use MFA that gives you enough details to make an intelligent, low-risk, decision

Normal confirmation message



Do you want to approve \$[3150.13](#) transaction? Reply Y to approve.

Better confirmation message

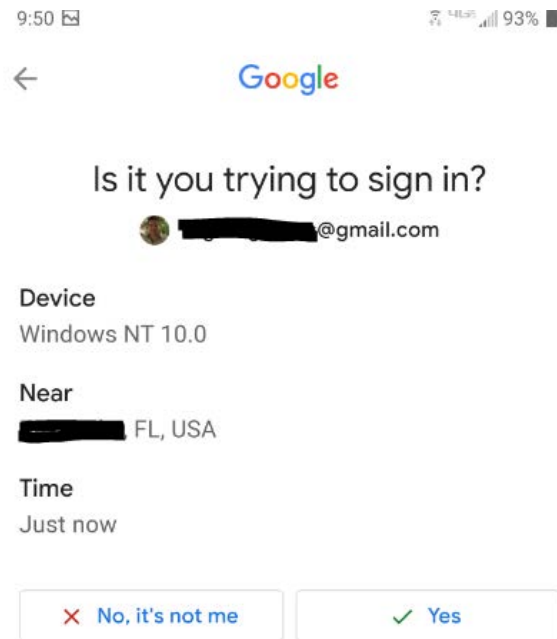


Do you want to approve \$[3150.13](#) to [mypaypal.com.biztemp.ru](#) located in Ukraine originating from [185.62.190.159](#)? Reply Y to approve.

Good, Bad, and Ugly

Transaction-Based MFA

- Does that push notification message below include enough detail?



Maybe. Yes, for most attacks.
Maybe not for an intelligent
MitM replay-attack. IP address,
browser type, and other details
would be even better

I get weird locations when using
VPNs sometimes, teaching me to
ignore location prompt

Good, Bad, and Ugly

Parting Thoughts

- No matter which type of MFA you choose, educate everyone about the common possible attacks
 - You wouldn't give people passwords without warning them about common hacker tricks

Other Lessons Learned

- Stronger is not necessarily better
- Most admins/users are not overly accepting of novel, new, MFA methods, even if better and stronger
- If MFA solution is too hard, it won't get much traction
- Every MFA solution has trade offs
- All can be hacked, but most of the time still decreases significant risk

Other Lessons Learned

Conditional Access

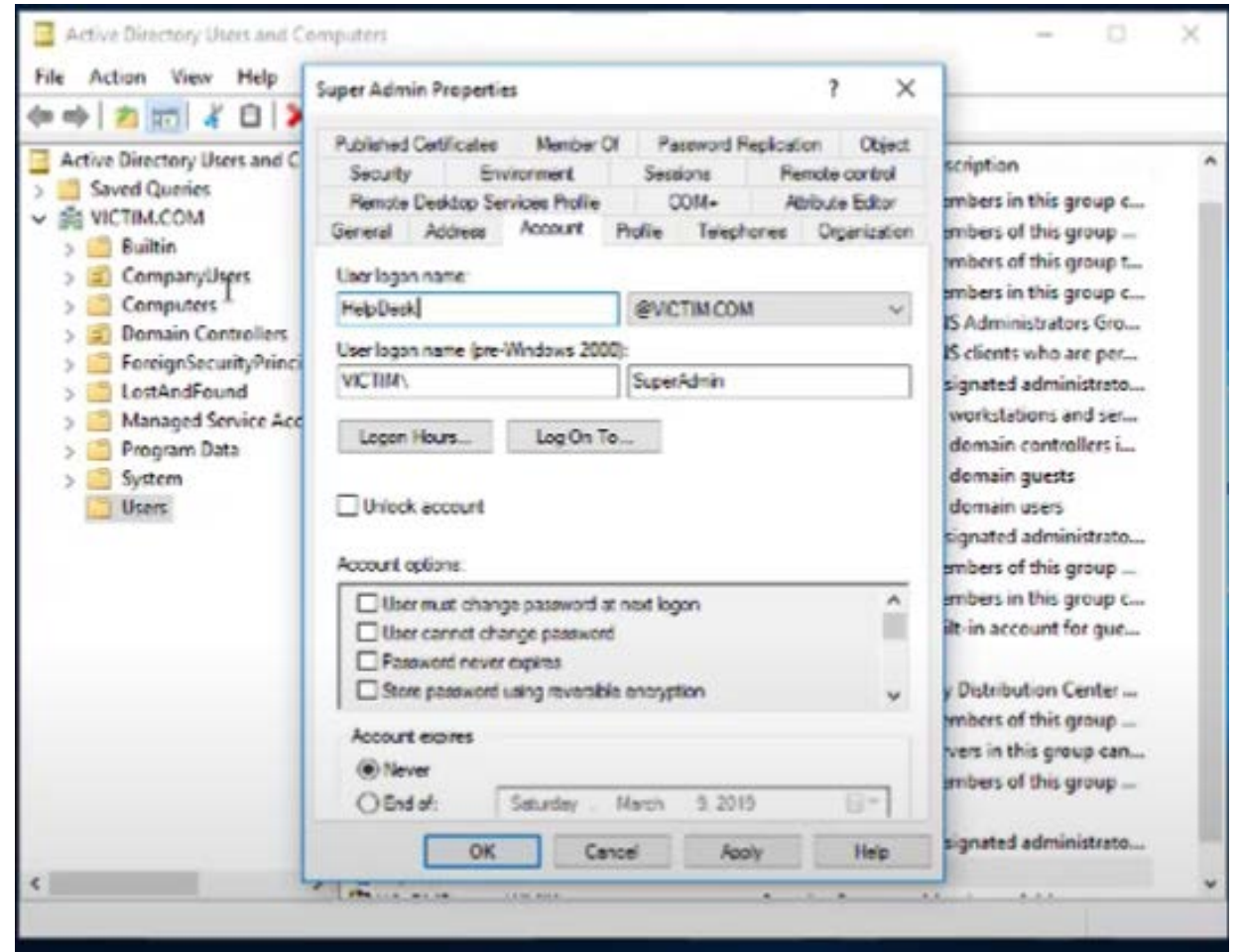
- Many MFA solutions use “conditional access” to add to what is evaluated during authentication
- Example: User must be in ‘HR group”, must be using previously registered device, and put in the correct logon name, and use valid TOTP
- Conditional access can be used to stop some advanced attack methods

- Important!: Conditional access attributes used to evaluate authentication must be protected like they were passwords

Other Lessons Learned

Conditional Access Attack Example

- Smartcards and Active Directory demo
- <https://www.youtube.com/watch?v=OLQ3IAMuokI>
- In it, I change the admin's email address to Help Desk and it makes Help Desk user admin
- This type of attack is never looked for, difficult to detect and stop



Agenda

- General Types of MFA
- How to Hack MFA
- The Good, the Bad, and the Ugly
- How to Pick the Right MFA Solution

Picking the Right MFA Solution

Steps to Pick the Right MFA Solution For You

1. Create a project team
2. Create a project plan
3. Educate
4. Determine what needs to be protected
5. Choose required and desired features
6. Research/select vendor solutions
7. Conduct a pilot project
8. Select a winner
9. Deploy to production

Picking the Right MFA Solution

Steps to Pick the Right MFA Solution For You

- **What do you want to protect?**
 - No MFA solution protects everything
 - Make a list of your critical apps that you must protect and see which MFA solutions can protect them
 - Apps, OS's, device types, clouds, etc.
- **Is there a solution type that natural fits better in your company?**
 - Some companies are more open to tokens, phone-based, or biometrics
- Every vendor and question to ask in spreadsheet form:
wiley.com/go/hackingmultifactor

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!



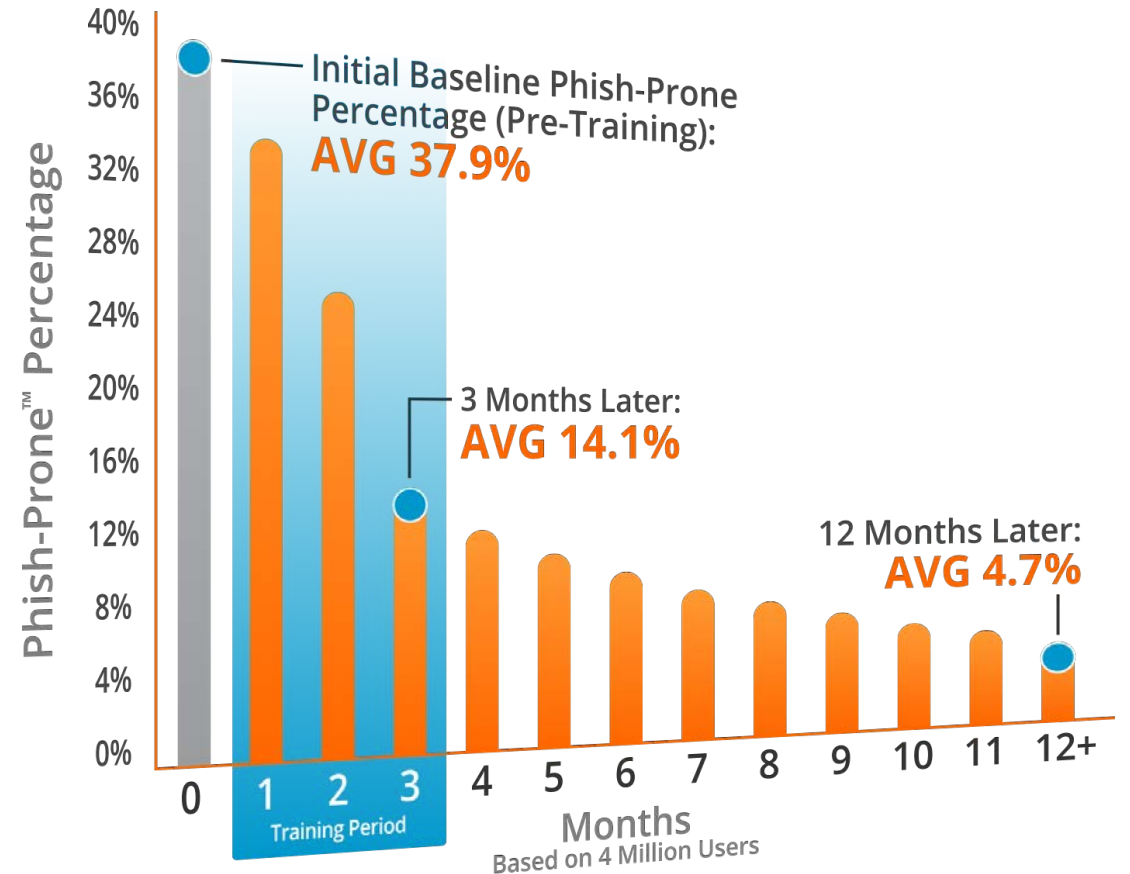
Generating Industry-Leading Results and ROI

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

87% Average Improvement

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

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 platform prior to the evaluation. Subsequent time periods reflect Phish-Prone percentages for the subset of users who received training with the KnowBe4 platform.



Source: 2020 KnowBe4 Phishing by Industry Benchmarking Report

Questions?

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