



# NFC Technologies for the Internet Of Things

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Pascal Urien, SMART 2013, june 24, ROMA



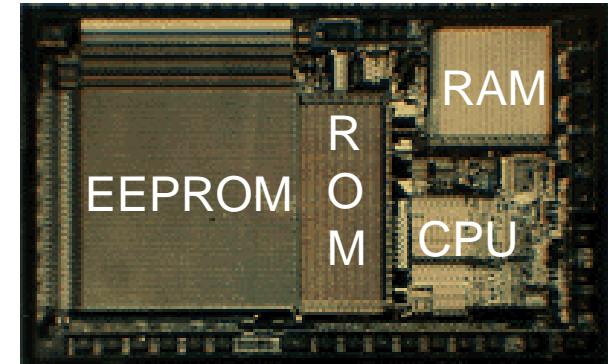
# Agenda

- Introduction to NFC technologies
- About NFC standards
- NFC in mobile phones
- Identity For NFC
- Use Case 1: NFC Keys for the Internet of Things
- Use Case 2: The Emergence of the Cloud Of Secure Elements (CoSE)
- Use Case 3: Security for the NFC, LLCPS

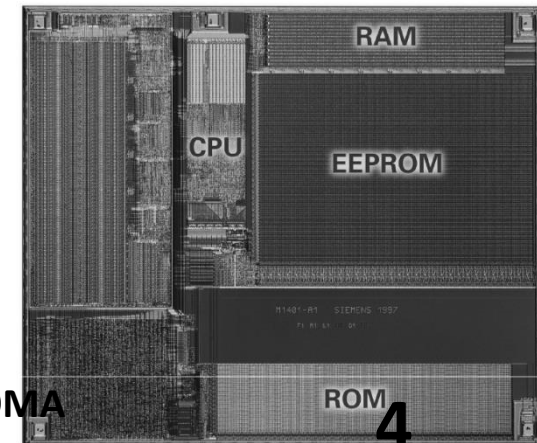
# Introduction to NFC Technologies

# Smartcard Genesis

- 1980, First BO' French bank card, from CP8
- 1988, SIM card specification
- 1990, First ISO7816 standards
- 1991, First SIM devices
- 1995, First EMV standards
- 1997, First Javacard
  - The javacard is a subset of the java language
  - Patent US 6,308,317
- 1998, JCOP (IBM JC/OP)
- 1999, Global Platform (GP)
- 2002, First USIM cards



1988, the 21 (BO') chip



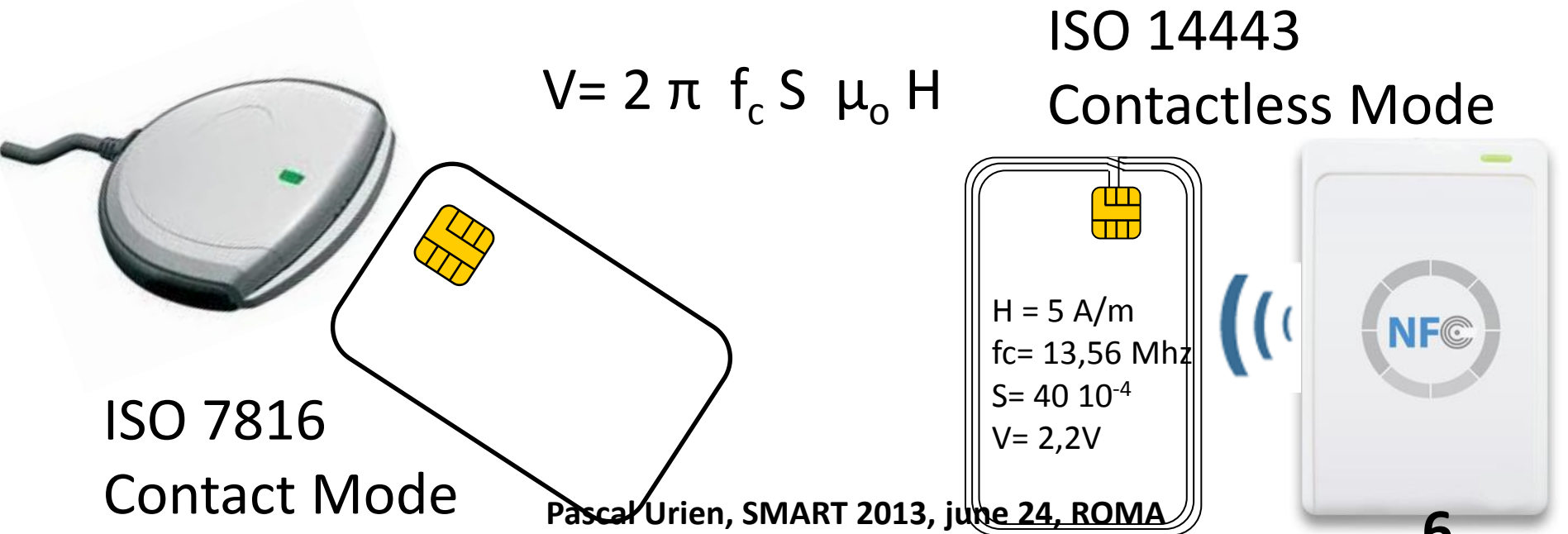
# NFC Genesis

- 1994, Mifare 1K
  - In 2011 Mifare chips represent 70% of the transport market.
- 2001, ISO 14443 Standards (13,56 Mhz)
  - Type A (Mifare)
  - Type B
  - Type F (Felica)
- 2004, NFC Forum
  - Mifare (NXP), ISO14443A, ISO14443B, Felica (Sony)
  - Three functional modes :
    - Reader/Writer, Card Emulation, Peer to Peer
- NFC controllers realize NFC modes

# From ISO 7816 to ISO 14443

- The basic idea of Wi-Fi design was Wireless Ethernet.
- The basic idea of ISO 14443 design was Wireless (ISO 7816) Smartcard.

– **Contrary to IEEE 802.11 there is no security features at the radio frame level.**



# What is a Secure Element ?

A Secure Element (SE) is a Secure Microcontroller, equipped with host interfaces such as ISO7816, SPI or I<sup>2</sup>C .

EXAMPLE: NXP PN532

OS JAVACARD JCOP  
GP (Global Platform)

**ROM 160 KB**

**EEPROM 72 KB**

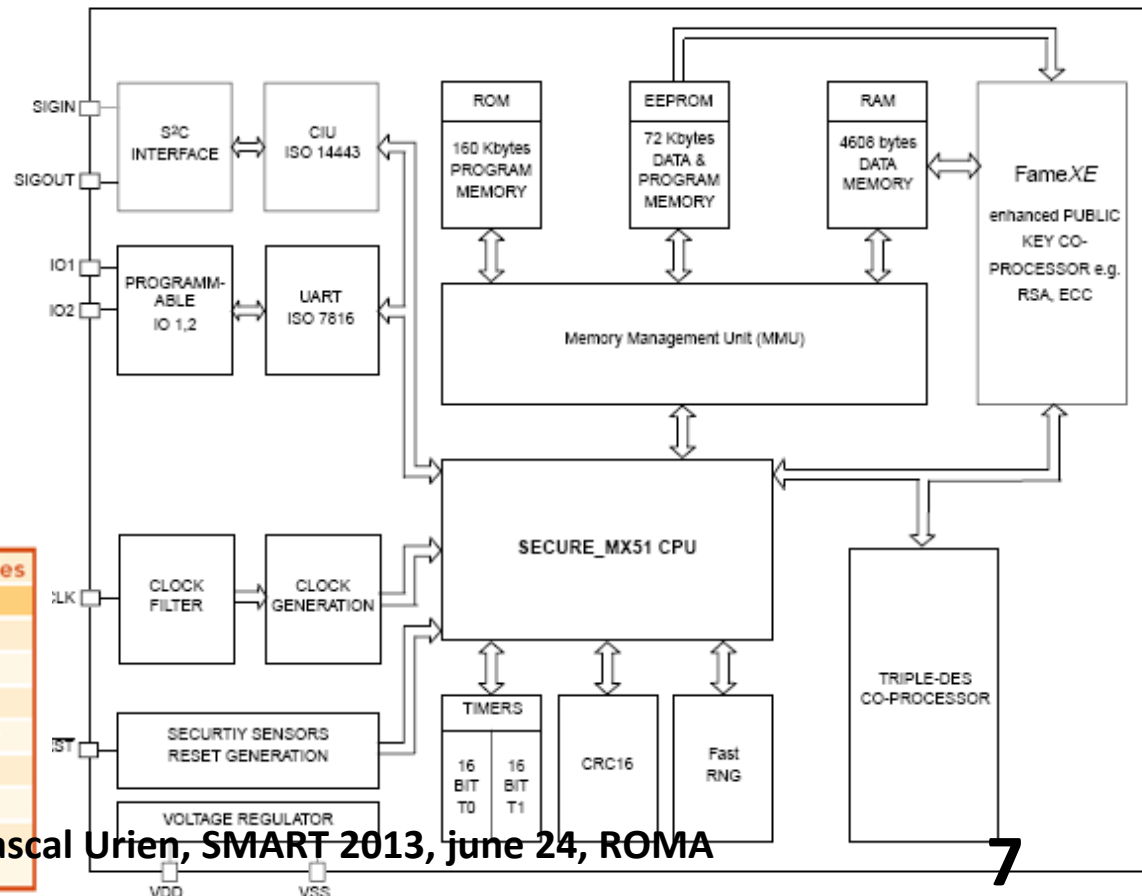
**RAM 4KB**

Crypto-processor

3xDES, AES, RSA, ECC

Certification CC EAL5+

Security Certificates EMVCo



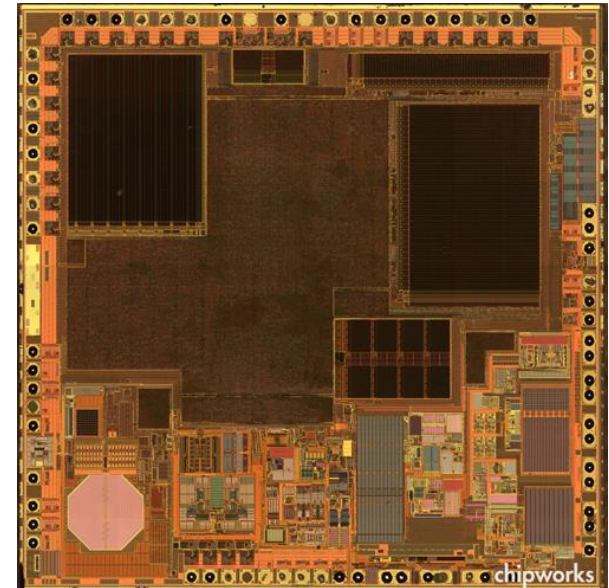
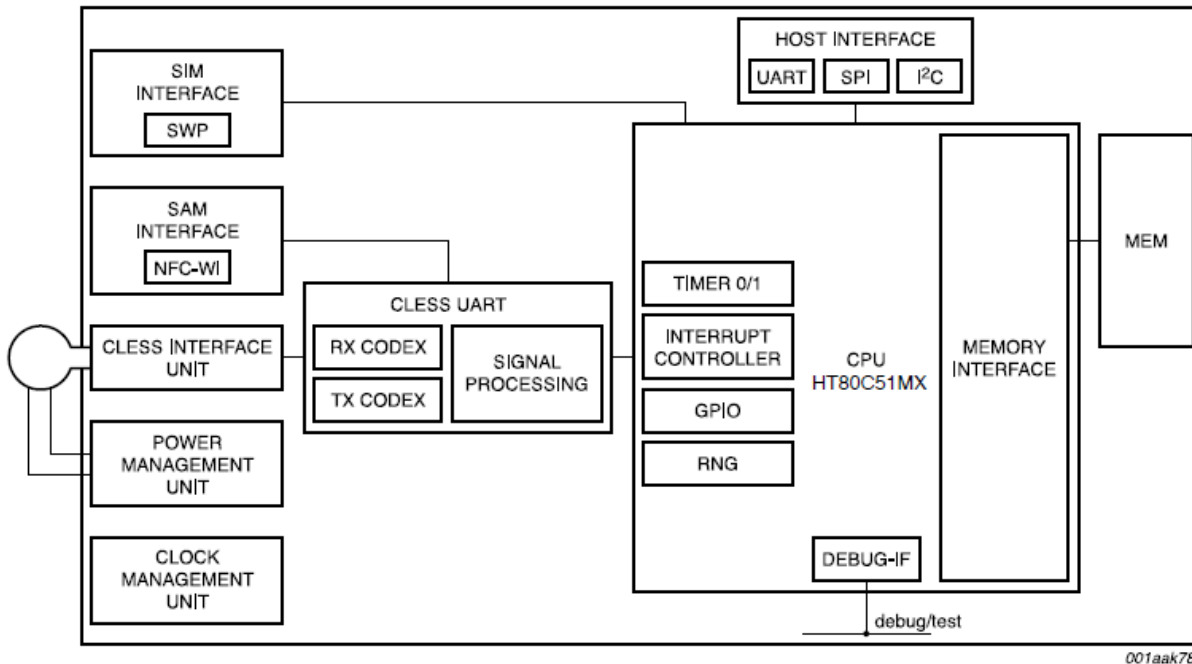
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Product features	NFC secure modules
Embedded NFC IC	PN65L
Available host interfaces	serial, SPI, I <sup>2</sup> C
Embedded Secure IC	P5CN072
OS for secure device	JCOP or 3rd party
Stacked passive component IC	yes
Package thickness	1.2 mm
Package size	7x7 mm <sup>2</sup>
Package type	HLQFN48

# NFC and Secure Elements



- Some NFC Controllers embed a Secure Element
  - In that case the card emulation mode may be managed by the embedded secure element
  - This is the Google Secure Element Android Model



[www.chipworks.com](http://www.chipworks.com)

Reader/writer ISO 14443 –A-B, MIFARE, FeliCa®, NFC Forum tags, ISO 15693

Card Emulation ISO 14443 –A-B-B', MIFARE, FeliCa RE, SWP

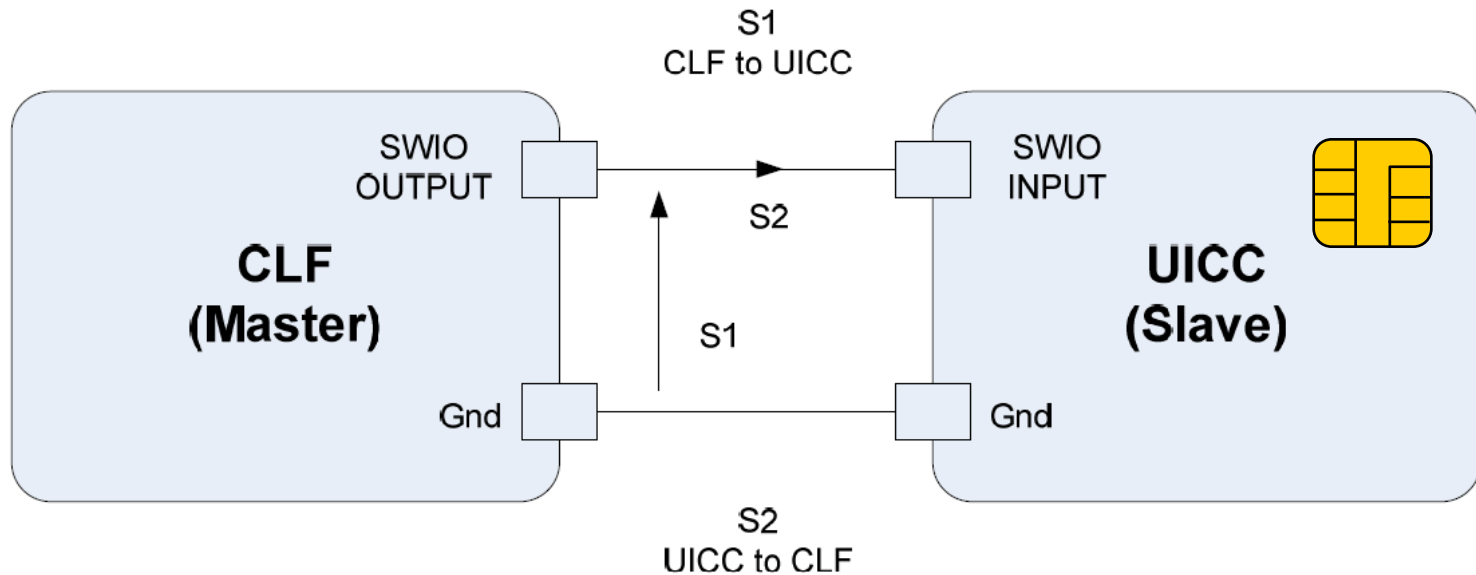
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**RAM 5Ko, ROM 128 Ko, EEPROM 52 Ko**



# The SIM card becomes an NFC device: the Contactless Front-end (CLF)

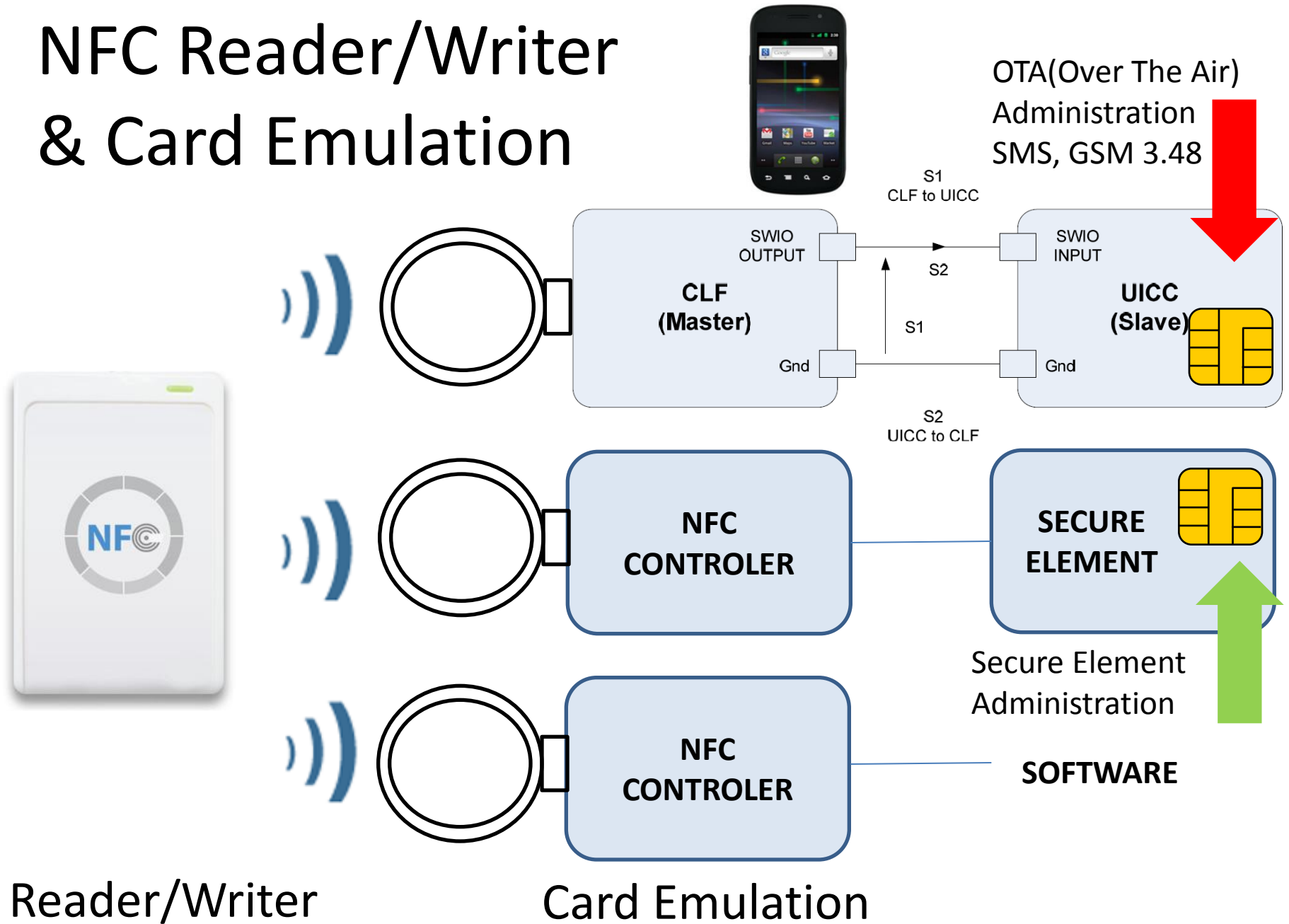
The ETSI TS 102 613 Standard



A simplified HDLC protocol: SHDLC

A physical Link: Single Wire Protocol (SWP)

# NFC Reader/Writer & Card Emulation



Reader/Writer

Card Emulation

# NFC P2P Mode Illustration

- Android NDEF Push Protocol Specification
  - Version 1, 2011-02-22
  - Proprietary protocol, Android 2.3
  - Replace by SNEP for Android 4.x

“The NDEF Push Protocol (NPP) is a simple protocol built on top of LLCP which is designed to push an NDEF message from one device to another.”



Initiator



Target

# Using the Google NDEF Push Protocol (NPP)

NFC Initiator

NFC Target



**ATR\_REQ**, NFC-MAGIC VERSION WKS (Well-Known Service)  
LTO (Link-Timeout)

**ATR\_RES**, NFC-MAGIC VERSION WKS (Well-Known Service)  
LTO (Link-Timeout)

**LLCP-SYMM** [0000]

**CONNECT** [0521 060F 636F6D2E616E64726F69642E6E7070]  
DSAP=1, SSAP=33, Service="com.android.npp"

**CC** (Connection Complete) [859002020078]  
DSAP=33, SSAP=16, MUI (Maximum Information Unit)

**Information**

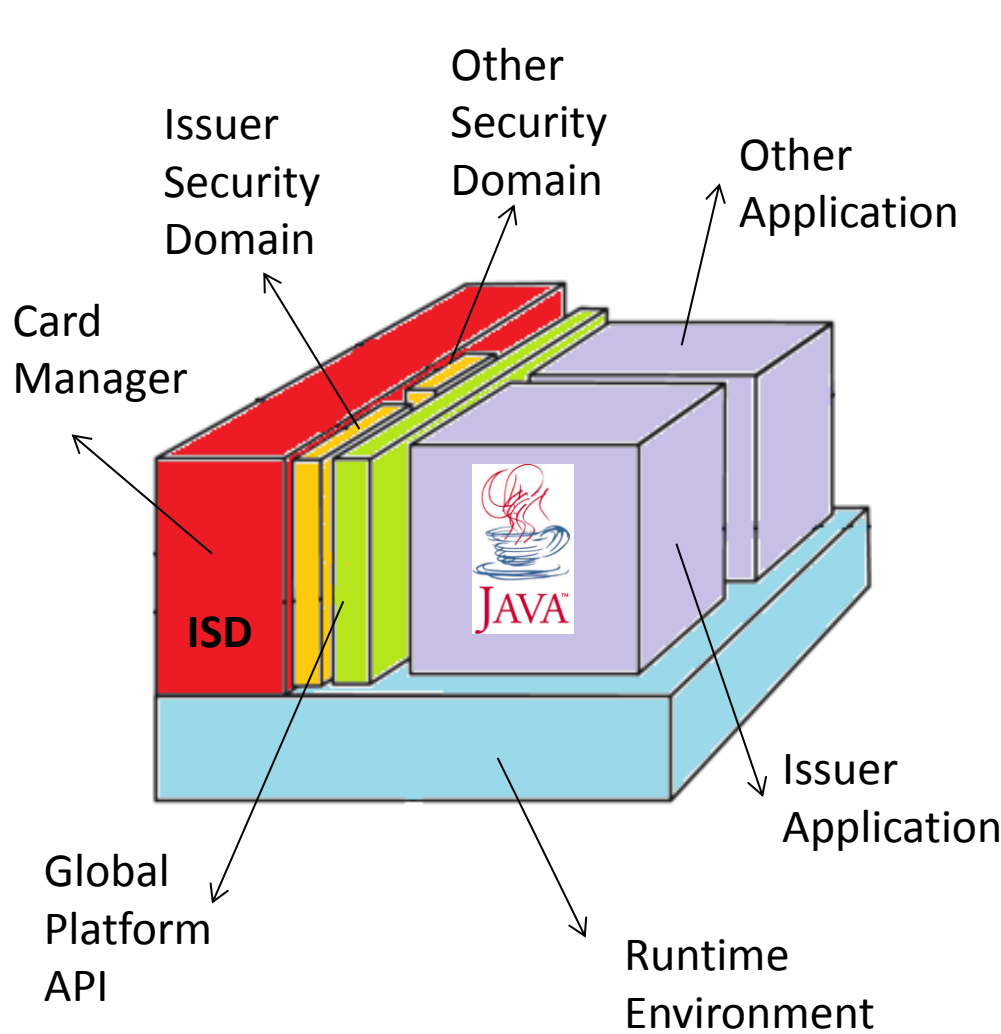
[432100 0100000001010000000F D1010B5402656E **6B657976616C7565**]  
DSAP=16, SSAP=33, N(S)=0, N(R)=0, NPP HEADER, NDEF RECORD, **keyvalue**

**RR(1)** [855001], SSAP=16, DSAP=33

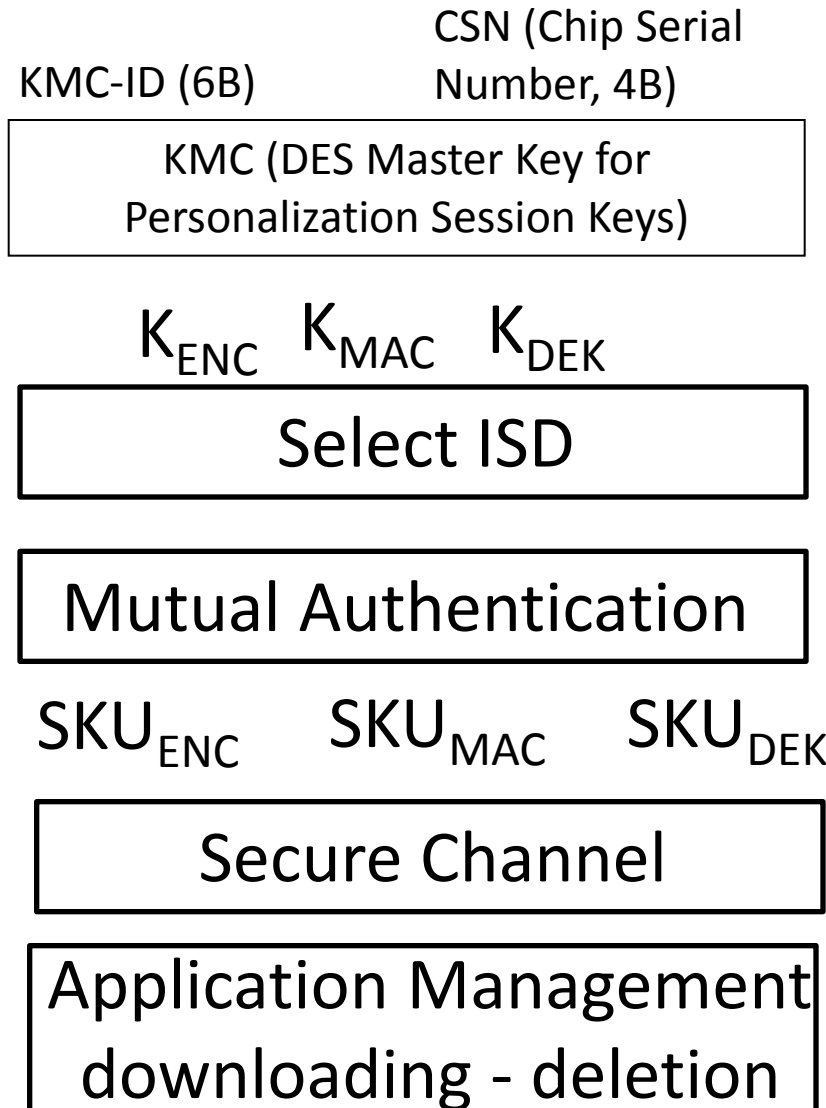
**DISCONNECT** [4161], DSAP=16, SSAP=33

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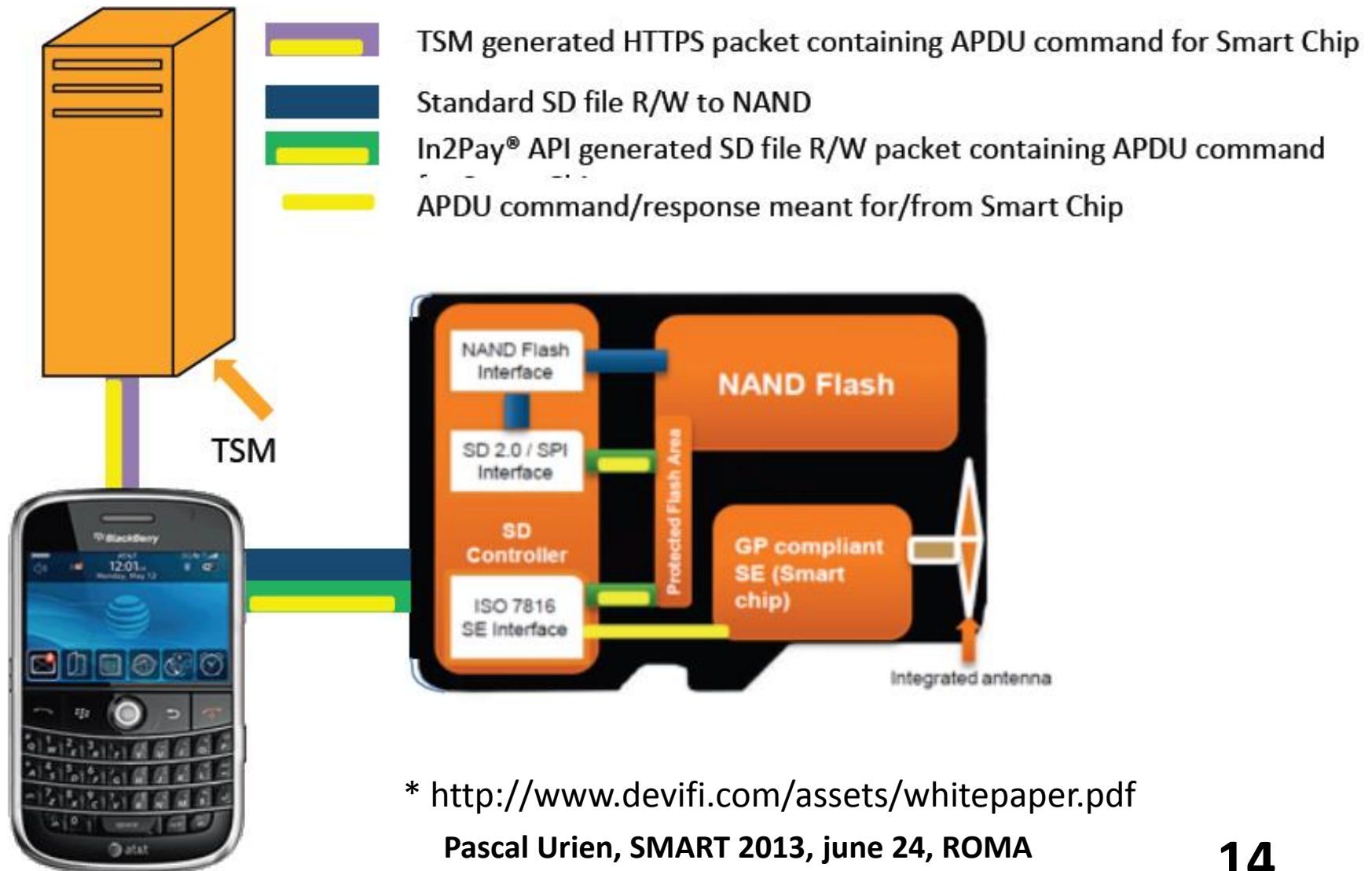
# Smartcard Administration: GP



The VISA Model\*



# The In2Pay Administration Model\*



\* <http://www.devifi.com/assets/whitepaper.pdf>

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# The Google Platform

Reader/Writer

Google places



NFC Tags

Card Emulation



Google wallet

- EMV Magnetic Stripe Profile
- Cloud Storage

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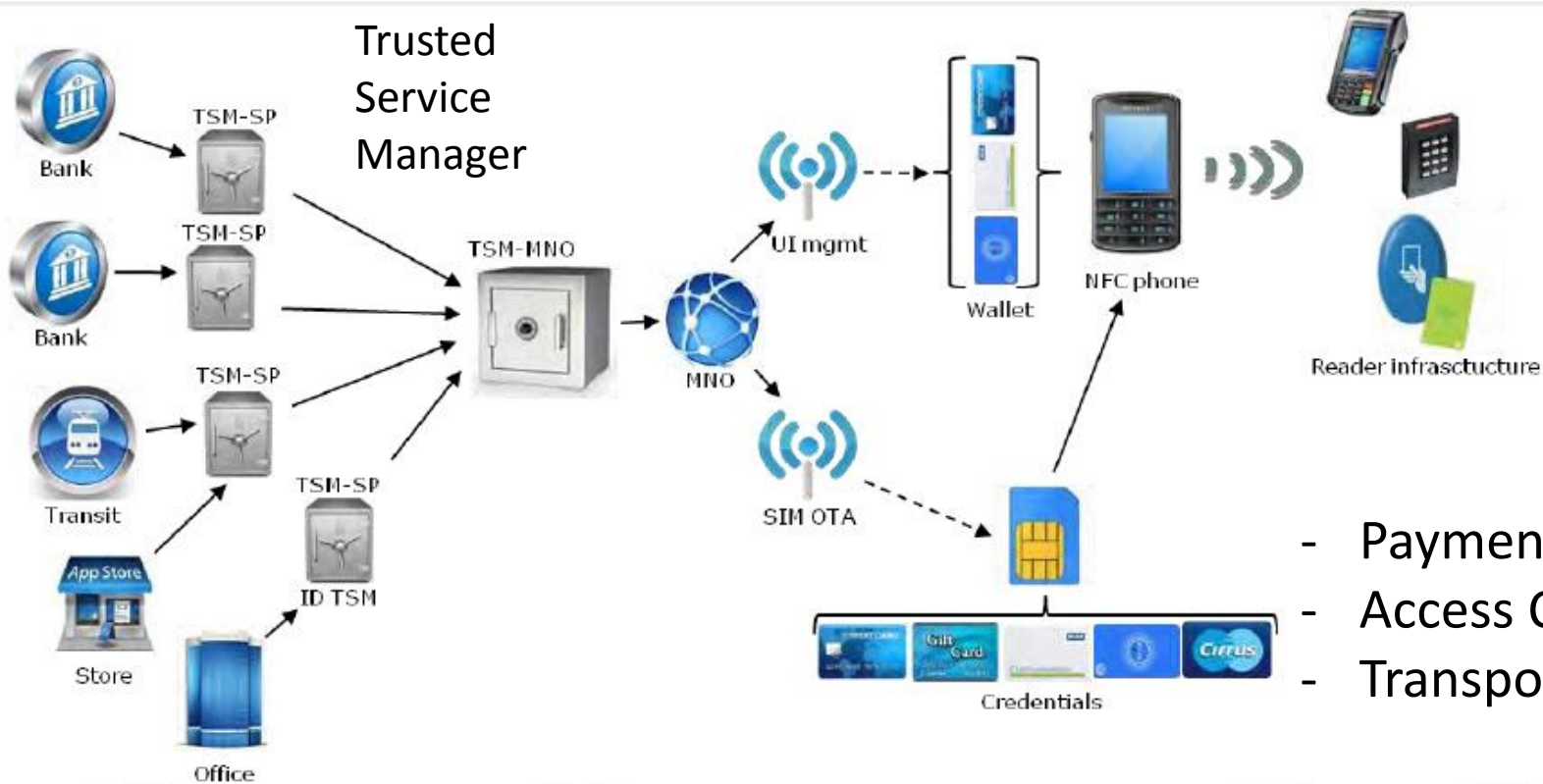
Peer to Peer



Android Beams

SNEP

# HID NFC White Paper: SIM centric Services



- Payment
- Access Control
- Transport



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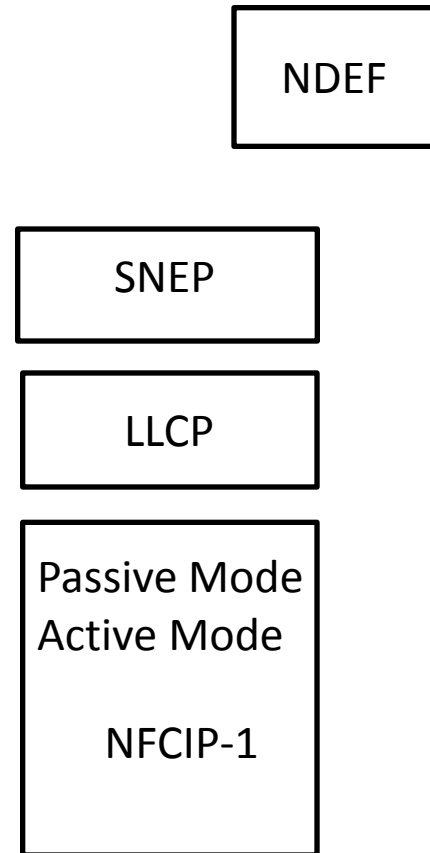
*NFC ecosystem with the Secure Element in the SIM and one MNO*



# **About NFC Specifications In the NFC Jungle**

# NFC Standards Overview

Activity	Technology / Device Platform						
Listen, RF Collision Avoidance, Technology Detection, Collision Resolution	NFC-A ISO 14443-2A ISO 14443-3A			NFC-B 14443-2B 14443-3B	NFC-F ISO 14443-2A ISO 14443-3A FELICA		
Device Activation		Type 1 Tag Platform	Type 2 Tag Platform	Type 4A Tag Platform	Type 4B Tag Platform	Type 3 Tag Platform	
Data Exchange	NFC-DEP Protocol	Type 1, 2, and 3 Tag Half-duplex Protocol		ISO-DEP Protocol		Type 1, 2, and 3 Tag Half-duplex Protocols	NFC-DEP Protocol
Device Deactivation	NFCIP-1			ISO 14443-4			NFCIP-1



\*ISO/IEC\_18092 standard and NFCIP-1 standards are similar

DEP: Data Exchange Protocol (Supports Read/Write Operations for Tags)

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# NFC Radio

	Standard	PCD to ICC Reader to Card	PICC to PCD Card to Reader
ISO 14443			
106 kbps			
212 kbps	ISO 14443-2A NFC-A	ASK 100% Modified Miller	Subcarrier $f_c/16$ OOK Manchester
424 kbps			
848 kbps	ISO 14443-2B NFC-B	ASK 10%, NRZ-L	Subcarrier $f_c/16$ BPSK, NRZ-L

	Bit Rate	Initiator	Target
NFCIP-1 Passive Mode	106 kbps	ASK 100% Modified Miller	Subcarrier $f_c/16$ OOK Manchester
	212-424 kbps	ASK 8-30% OOK Manchester	ASK 8-30% OOK Manchester

	Bit Rate	Initiator	Target
NFCIP-1 Active Mode	106 kbps	ASK 100% Modified Miller	ASK 100%, Modified Miller
	212-424 kbps	ASK 8-30 % OOK Manchester	ASK 8-30%, OOK Manchester

# NFC TAGs

## NDEF Format for passive TAG

- **Type 1**
  - Based on ISO 14443-A
  - Innovision Topaz, Broadcom BCM20203
- **Type 2**
  - Similar to Type1
  - Based on ISO 14443-A
  - Compatible with NXP MIFARE Ultralight.
- **Type 3**
  - Similar to Type1
  - Based on the Japanese Industrial Standard (JIS) X 6319-4.
  - Compatible with Sony Felica
- **Type 4**
  - Similar to Type1
  - Based on ISO 14443-A
  - Compatible with standard ISO 14433-4 Smartcards
- **NXP-specific type tag**
  - Mifare Classic

## LLCP NDEF services

- SNEP: Simple NDEF Exchange Protocol
- SNEP Requests and SNEP Responses
- LLC service access point address 4
- Service Name  
“urn:nfc:sn:snep”

# LLCP: a Bridge to LAN Technologies

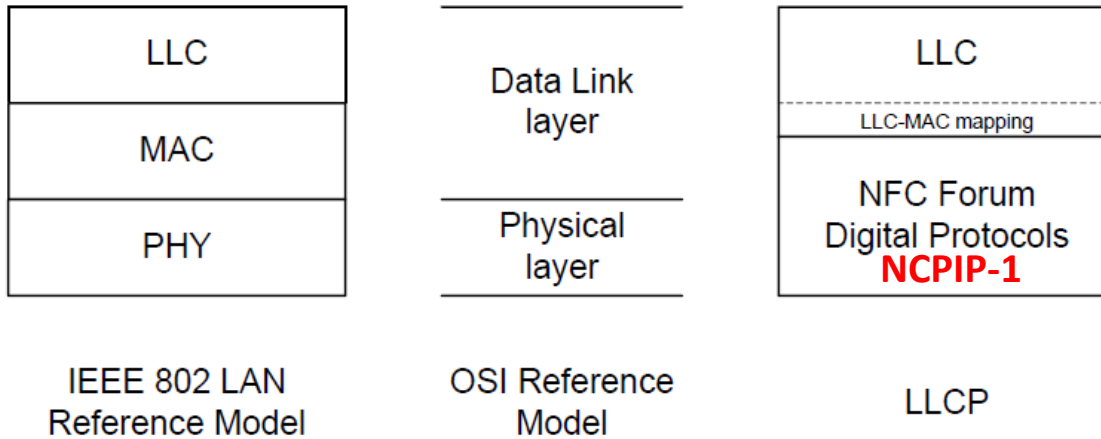
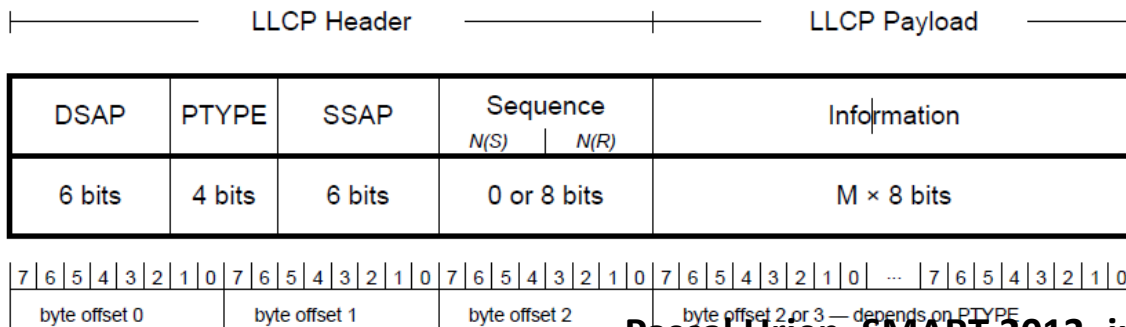


Figure 1: Relationship to OSI Reference Model

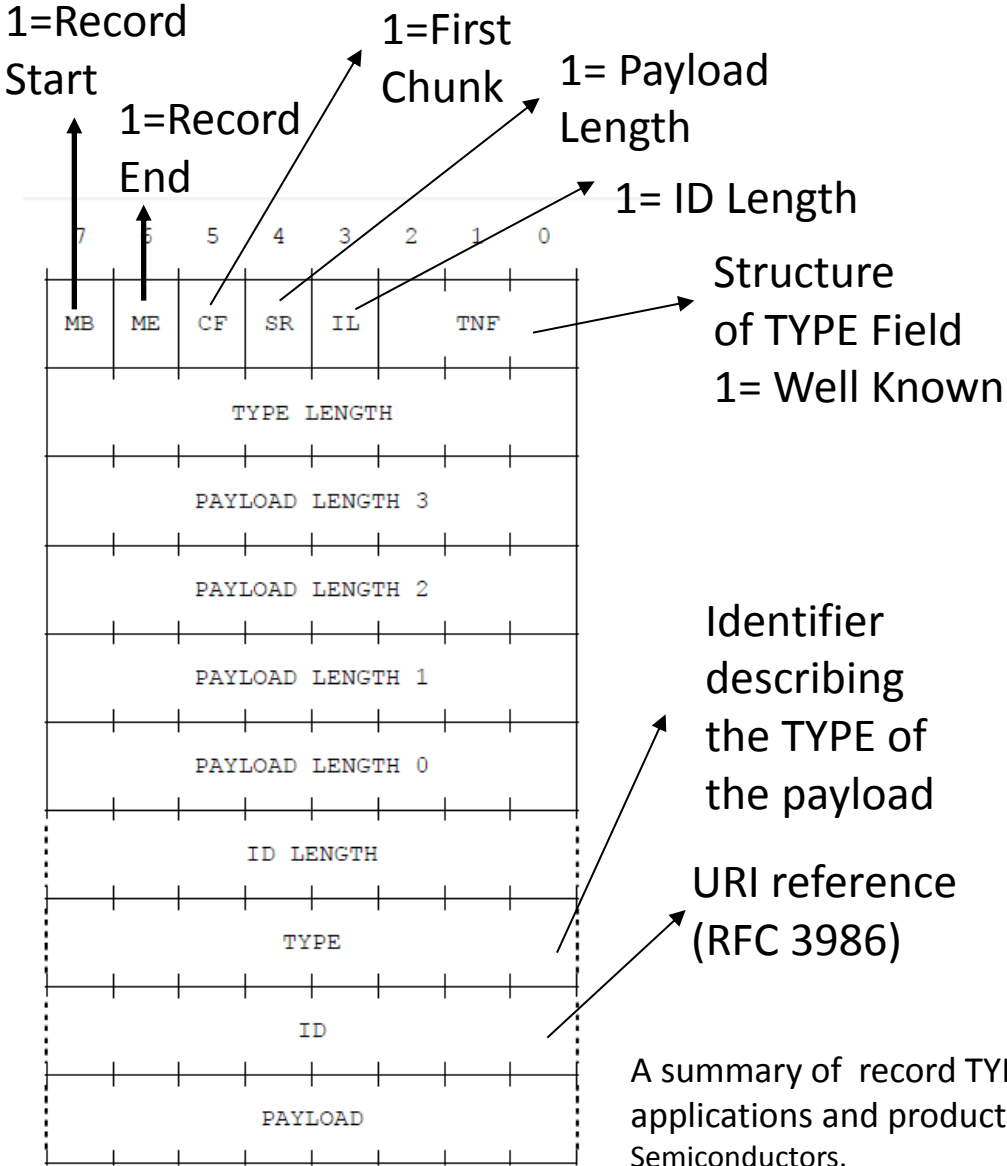
Table 3: PDU Type Values

PDU Type	PTYPE	Link Service Class
SYMM	0000	1, 2, 3
PAX	0001	1, 2, 3
AGF	0010	1, 2, 3
UI	0011	1, 3

PDU Type	PTYPE	Link Service Class
CONNECT	0100	2, 3
DISC	0101	1, 2, 3
CC	0110	2, 3
DM	0111	1, 2, 3
FRMR	1000	2, 3
SNL	1001	1, 2, 3
reserved	1010	
reserved	1011	
I	1100	2, 3
RR	1101	2, 3
RNR	1110	2, 3
reserved	1111	



# NDEF: NFC Data Exchange Format



## NDEF Record Example: (NFC Text Record Type Definition)

**D1:** 1 1 0 1 0 001  
**01:** Type Length  
**0A:** Payload Length  
**54:** Type= 'T', Text  
**02:** ID= UTF8  
**65 6E:** "EN"  
**53 61 6D 70 6C 65 20:** "Sample "

Figure 3. NDEF Record Layout

A summary of record TYPE may be found in "NFC Tags A technical introduction, applications and products Rev. 1.3 - 1 December 2011 White paper", NXP Semiconductors.

# Example of Type2 Tag with Mifare

## Mifare Ultralight

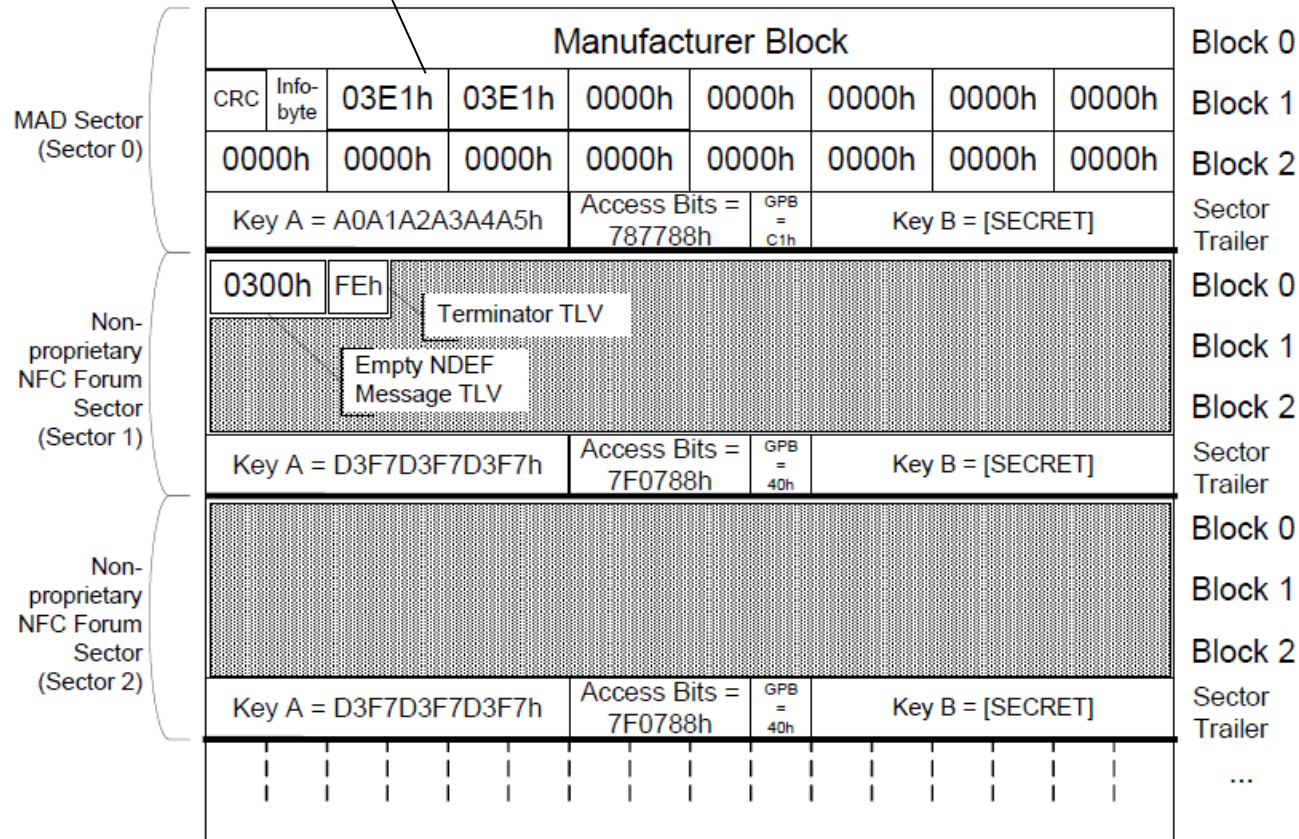
Block	Hex	ASCII
0	04D3 E0BF	.Óà¿
1	0277 1E80	.w.€
2	EB48 0000	ëH..
3	E110 0600	á...
4	030E D101	..Ñ.
5	0B54 0265	.T.e
6	6E53 616D	nSam
7	706C 6520	ple
8	FE00 0000	p...
9	0000 0000	....
10	0000 0000	....
11	0000 0000	....
12	0000 0000	....
13	0000 0000	....
14	0000 0000	....
15	0000 0000	....

Type2 Tag

Size 48 bytes

NDEF AID

## Mifare Classic

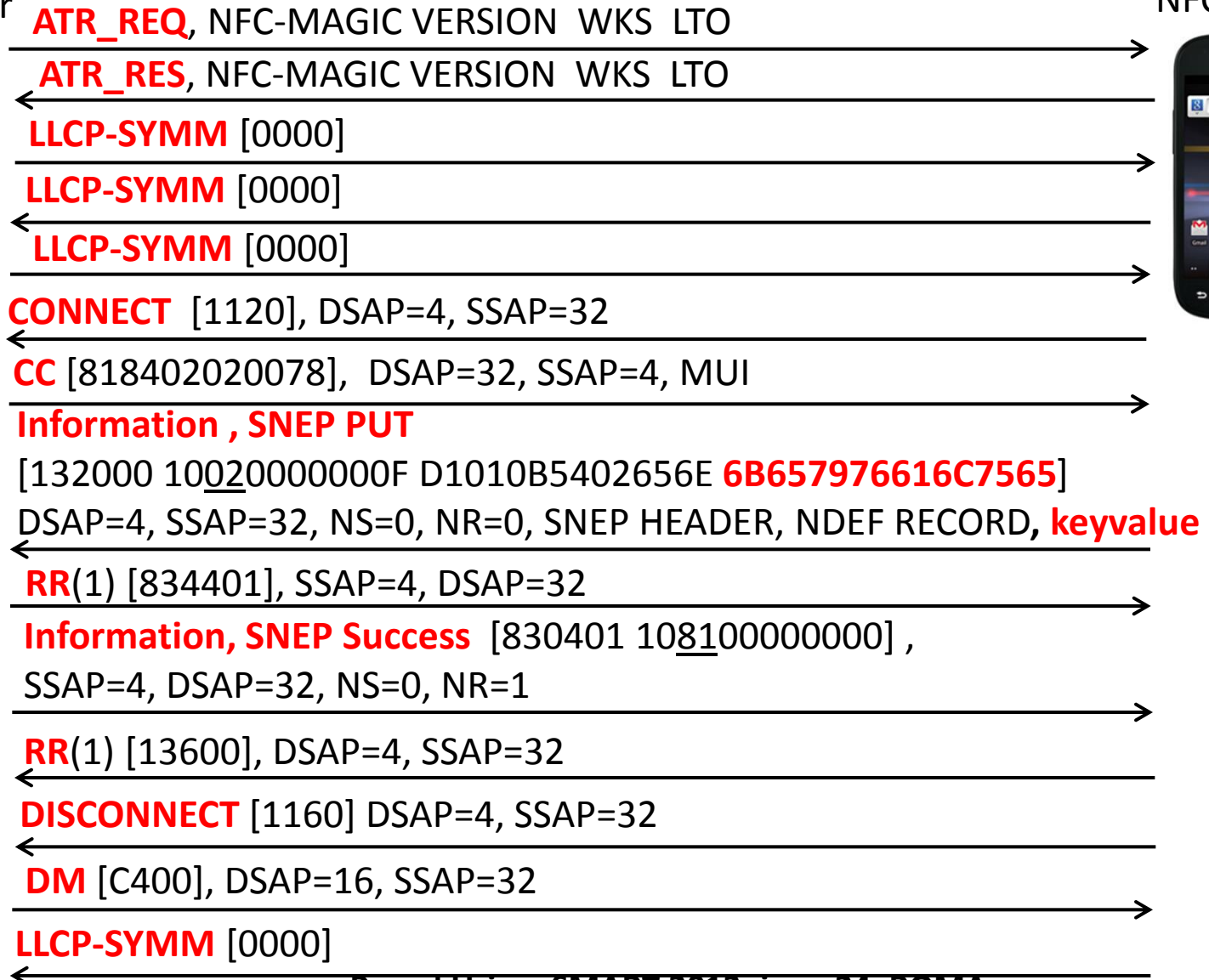


Mifare Application Directory, MAD

# SNEP, Android 4.x

NFC Initiator

NFC Target

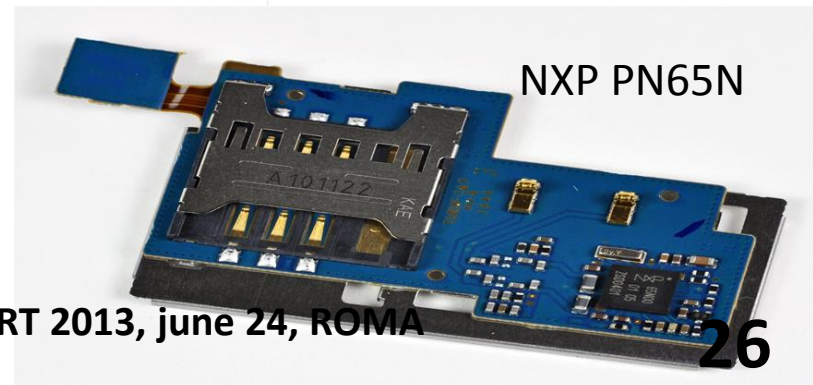
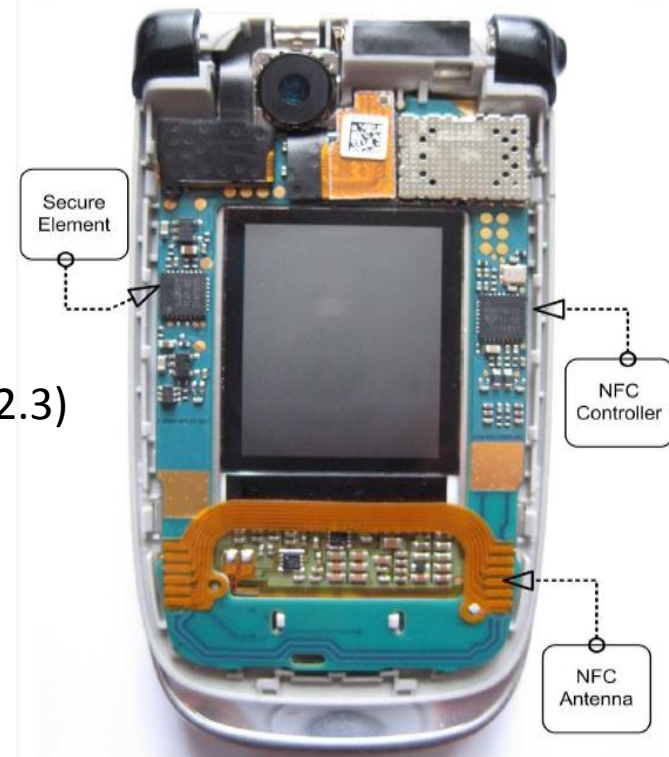




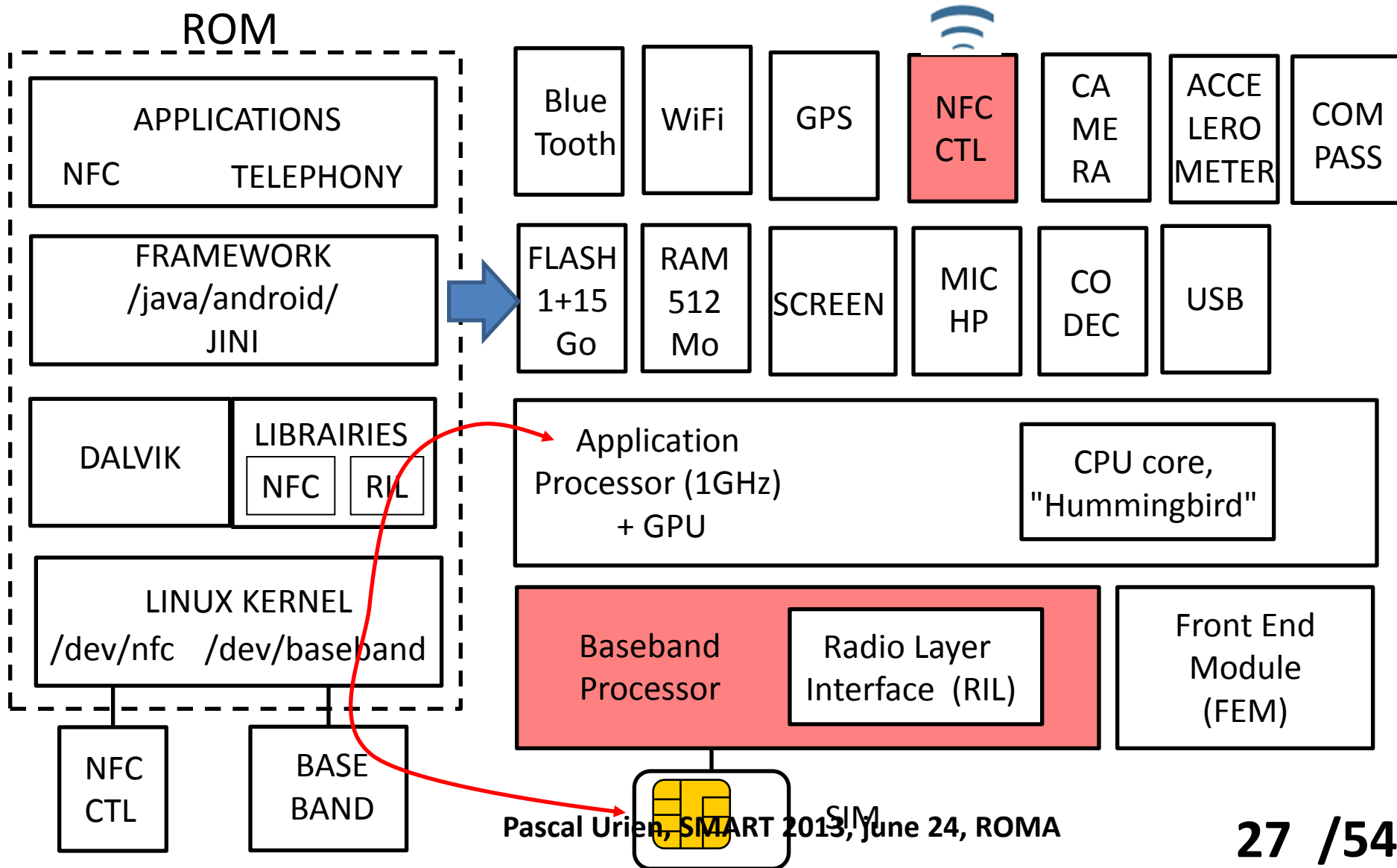
# NFC In Mobile Phones

# NFC and Smartphones

- Nokia
  - Card Emulation and SWP
  - NOKIA 6131
- Android 2.3 (Gingerbread), Android 4.0
  - Reader/Writer and P2P
  - Nexus S (v2.3) , Galaxy Nexus (v4.0), Galaxy S2(v2.3)
  - NXP NFC Controller PN65N
- RIM JDE 7.0.0, Blackberry 10
  - Reader/Writer and Card Emulation
  - JSR 177 (SIM Access)
  - Blackberry Bold 9900, 9930
  - INSIDE SecureRead NFC Controller
- IPHONE
  - External NFC Reader
  - Rumors for the NFC support



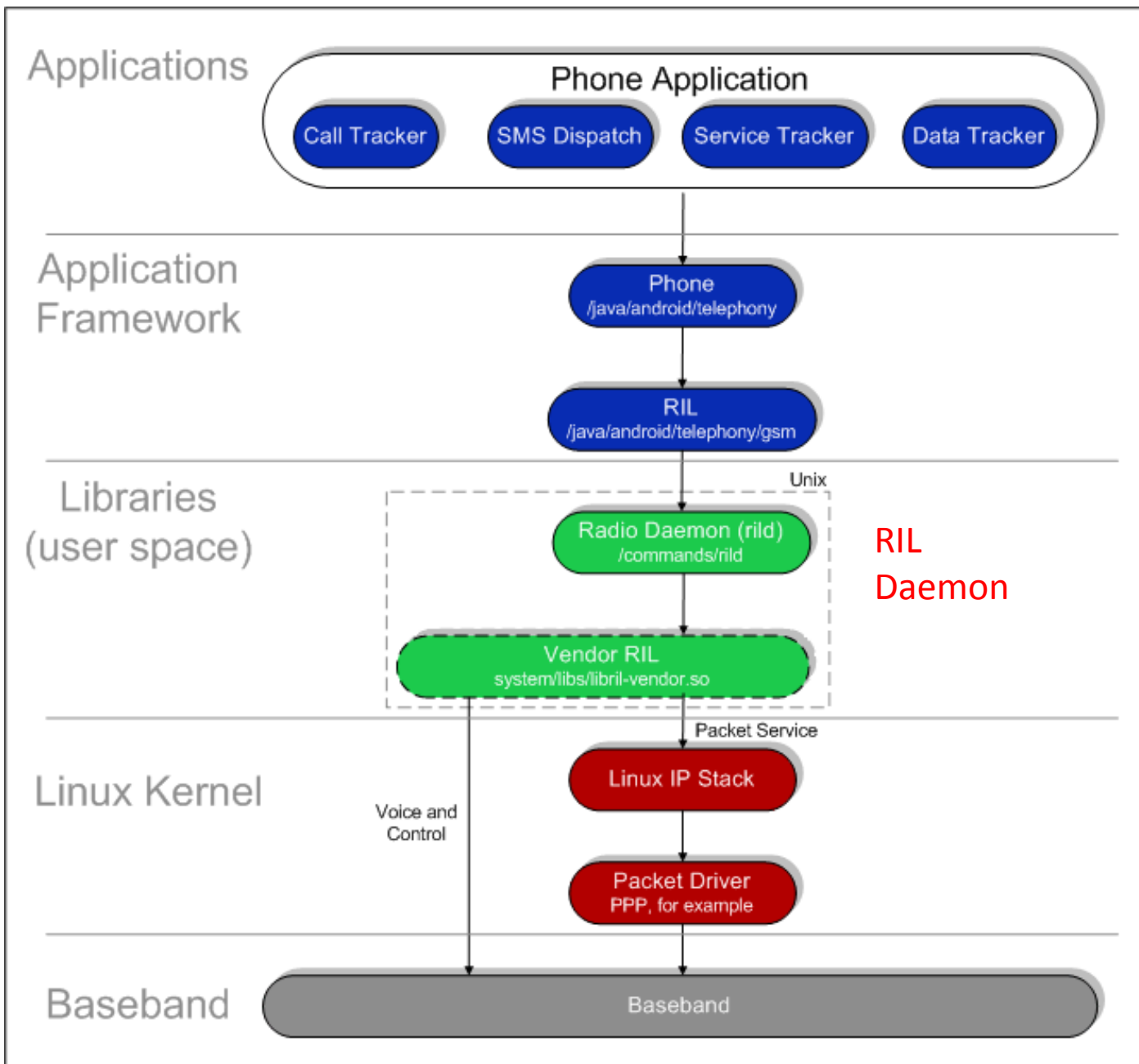
# Hardware and Software Architecture of the Nexus S Android Phone



# Proprietary Libraries

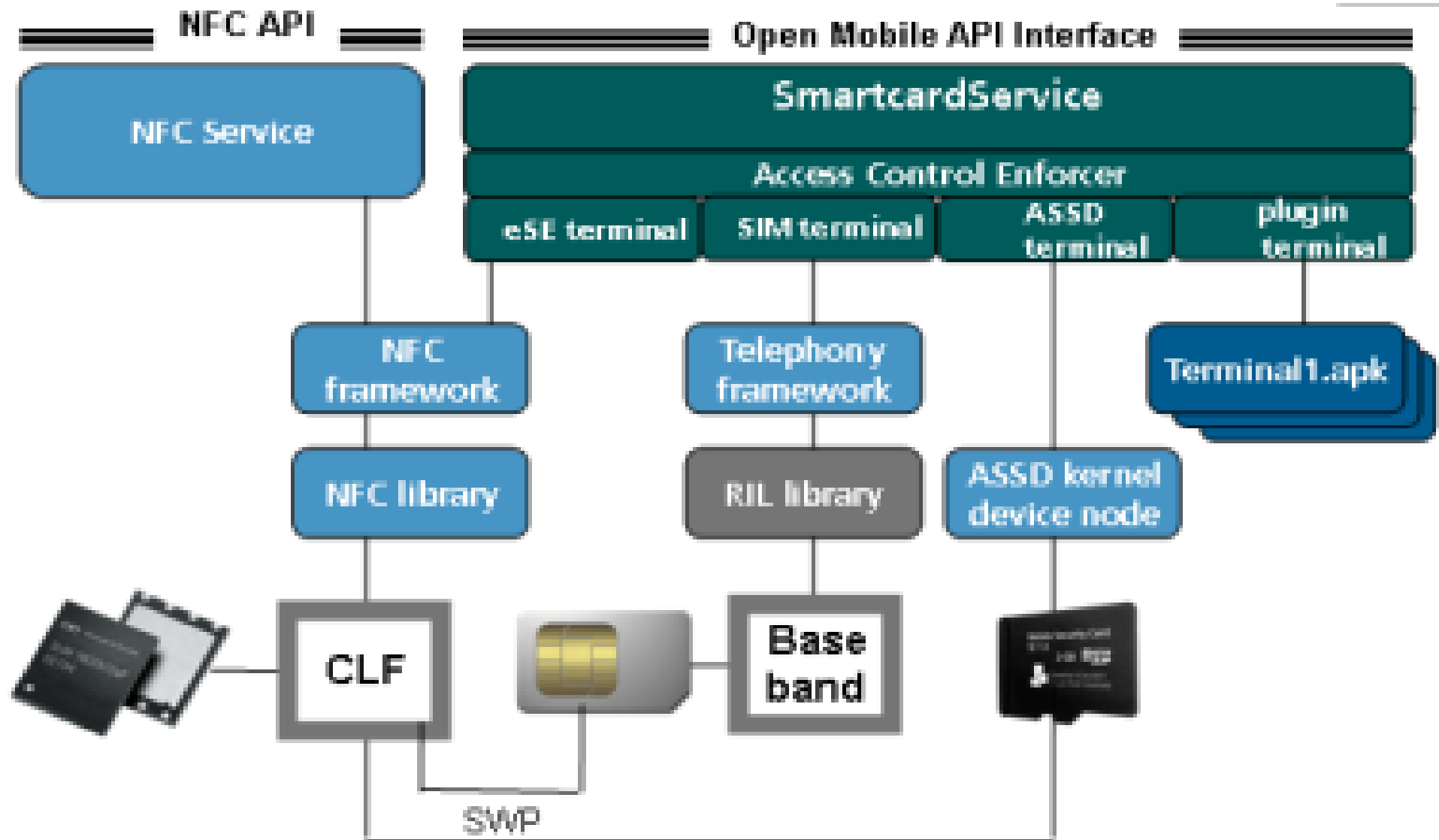
Hardware Component	Company
Orientation sensor	AKM
Wi-Fi, Bluetooth, GPS	Broadcom
Graphics	Imagination
NFC	NXP
GSM	Samsung

# RIL Details



Telephony services (ingoing call, outgoing calls) are managed through RIL packets

# 2011, Open Mobile API



# Open Mobile API & Security Policy

- The API defines a generic framework for the access to Secure Elements in a mobile environment. It is based on four main objects.
  - The **SEService** is the abstract representation of all SEs that are available for applications running in the mobile phone.
  - The **Reader** is the logical interface with a Secure Element. It is an abstraction from electronics devices which are needed for contact (ISO 7816) and contactless (ISO 14443) smartcards.
  - The **Session** is opened and closed with a Reader. It establishes the logical path with the SE managed by the Reader.
  - The **Channel** is associated with an application running in the SE and identified by an ID (the AID= Application Identifier)
- In order to protect the USIM from a non-authorized Android application, an access control (AC) mechanism based on the PKCS#15 standard is used.
  - The PKCS#15 repertory (hosted by the SIM) contains three files defined for the access rules
  - The Access Control Main File (EF-ACMF) gives a reference to the Access Control Rules File (EF-ACRF)
  - The Access Control Rules File (EF-ACRF) stores a list of Access Control Conditions File (EF-ACCF), each of them being associated to a particular AID.
  - **Each Access Control Conditions File (EF-ACCF), contains a SHA1 digest of the mobile application whose access to embedded software running in the Secure Element (and identified by its AID) is authorized.**

# Identity For NFC

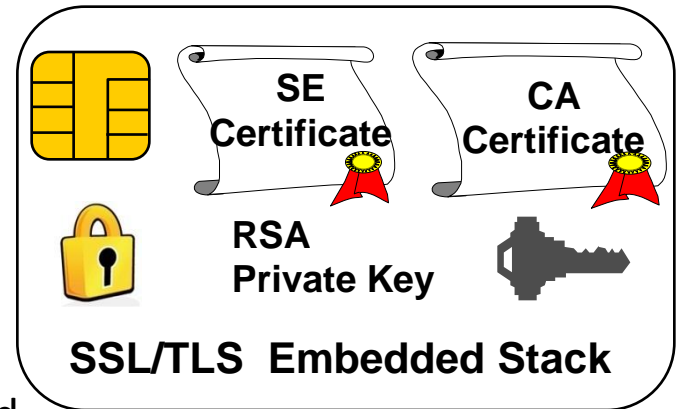


*"On the Internet, nobody knows you're a dog."*



# A NFC Identity Model (NFC-ID)

- SSL/TLS is THE Internet security standard
- A tiny SSL/TLS STACK embedded in a Secure Element
  - Javacard 2.x
  - WORE! Write Once, Run Everywhere !
  - A small memory footprint
    - 20 KB for Client only mode
    - 25 KB for Client/Server mode
- A transport free from TCP/IP flavors
  - Datagram like transport
  - Specified by an IETF draft, draft-urien-eap-smartcard
- Each client has a Certificate
  - Each Secure Element has an Identity (its X509 Certificate)
  - **Strong mutual authentication, between SE and remote server**
  - Establishment of Secure Channels
  - Optional transfer of SSL/TLS session from SE to terminals (i.e. mobile)



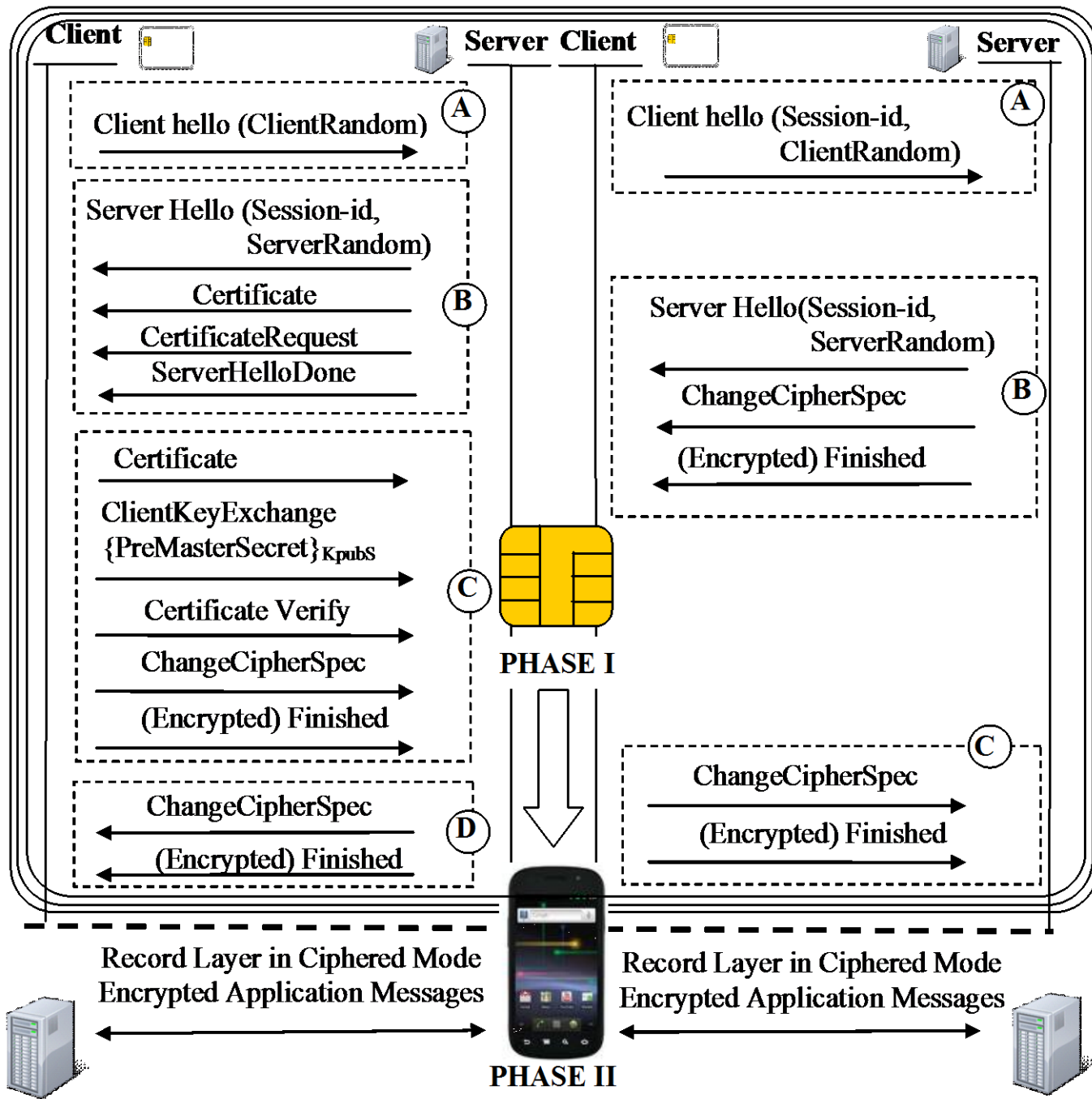
Urien, P., "An OpenID Provider based on SSL Smart Cards", IEEE CCNC 2010.

Urien, P., "Convergent Identity: Seamless OPENID services for 3G dongles using SSL enabled USIM smart cards", IEEE CCNC 2011

Urien, P. et All, "A breakthrough for prepaid payment: end to end token exchange and management using secure SSL channels created by EAP-TLS smart cards", IEEE CTS 2011

Urien, P. et All, "A new keying system for RFID lock based on SSL dual interface NFC chips and android mobiles", IEEE CCNC 2012

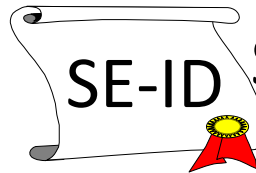
# NFC SSL/TLS Exchange Full Mode and Resume Mode



# The NFC-ID Lifecycle



**Container:** Information protected (i.e. ciphered) by the SE public key, and signed by a trusted entity



SE-ID

Secure Element Certificate



End of Life

Application Server\*



SSL/TLS



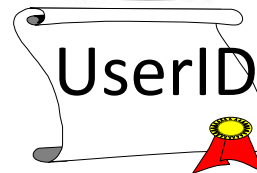
User Agent



SSL/TLS



Identity Provider (IdP)

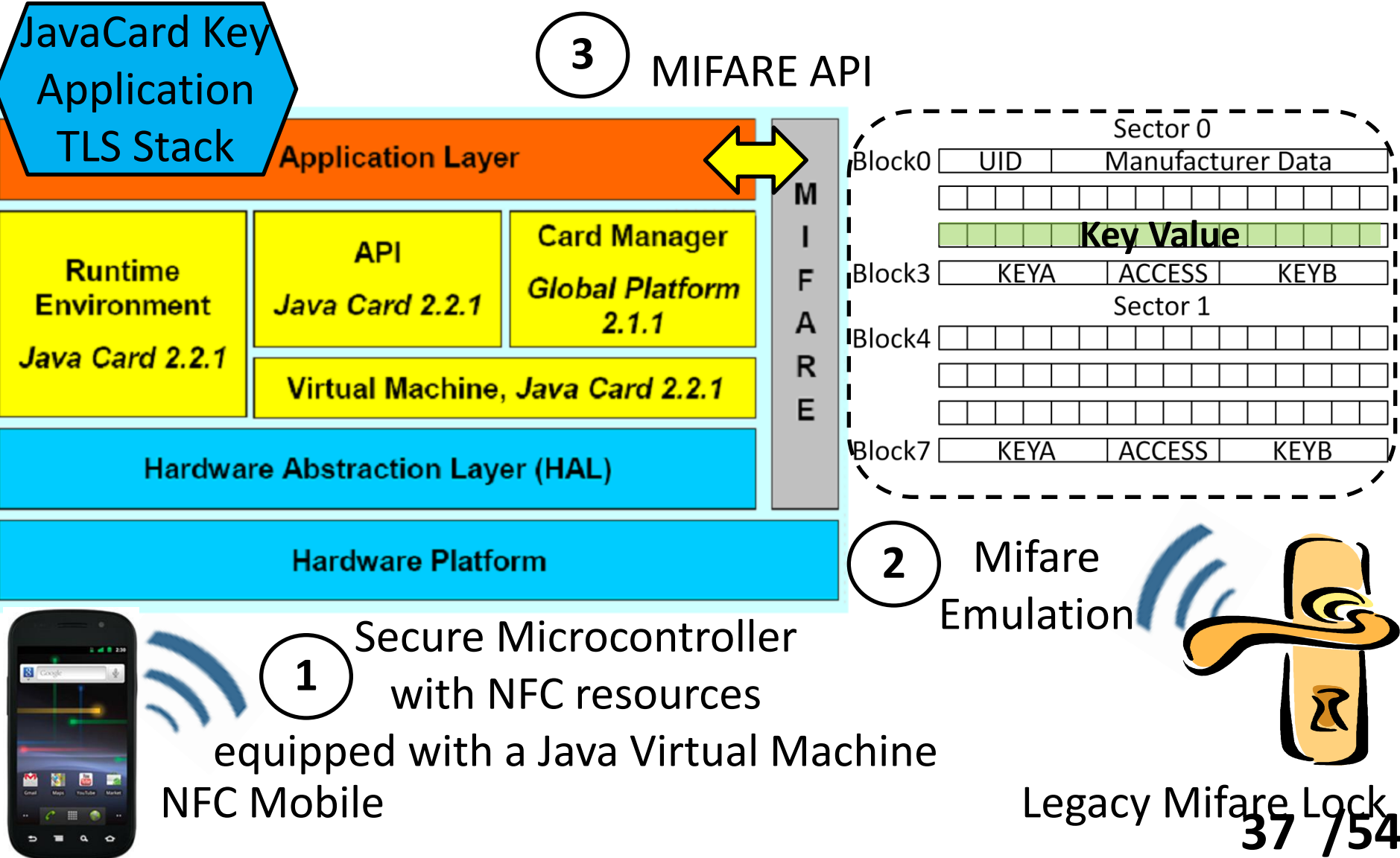


User ID

Application Certificate

# **Use Case 1 : NFC Keys for the Internet of Things**

# Dual Interface NFC Device : 3 components



# The CES 2012 Demonstration (30s)

<http://www.facebook.com/photo.php?v=3030751173533>

**A Key for the Internet of Things**

CES 2012, Las Vegas

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## IEEE ComSoc Meetings

In this new system by EtherTrust (CCNC Demo), the RFID is equipped with an SSL stack performing mutual authentication with the remote Keys Servers and securely downloading key value in the RFID (i.e. MIFARE blocks).

Titre : A Key for the Internet of Things

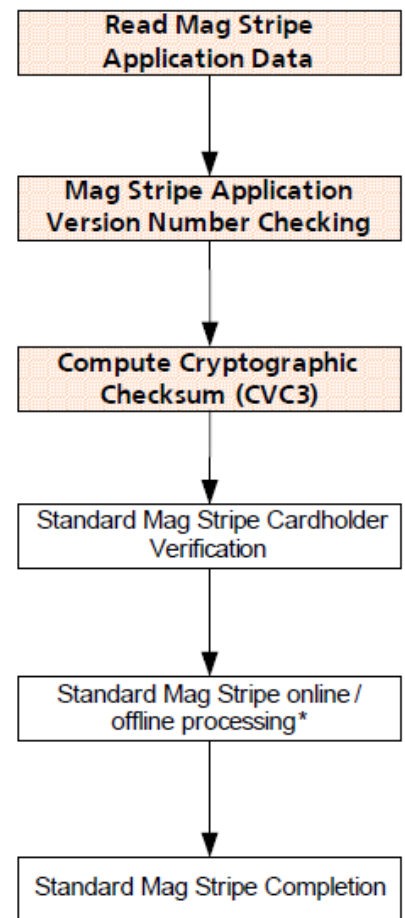
Ouvert à : Public

# Use Case 2

## The Emergence of the Cloud Of Secure Elements (CoSE)

# About NFC Payments

- Some NFC payments are based on the MasterCard PayPass specification
- There is two modes
  - Mag Stripe, a four digits CVC3 (*Card Verification Value*) is computed from a 3xDES and various parameters (PAN, ATC counter,...)
  - Contactless EMV
- The Secure Element securely performs calculations or runs the EMV application
- Contactless payments introduce a new paradigm, the virtualization of the bank card.
- The merchant terminal doesn't know where is running the payment application on the mobile side.



**Where is running the SE application ?**

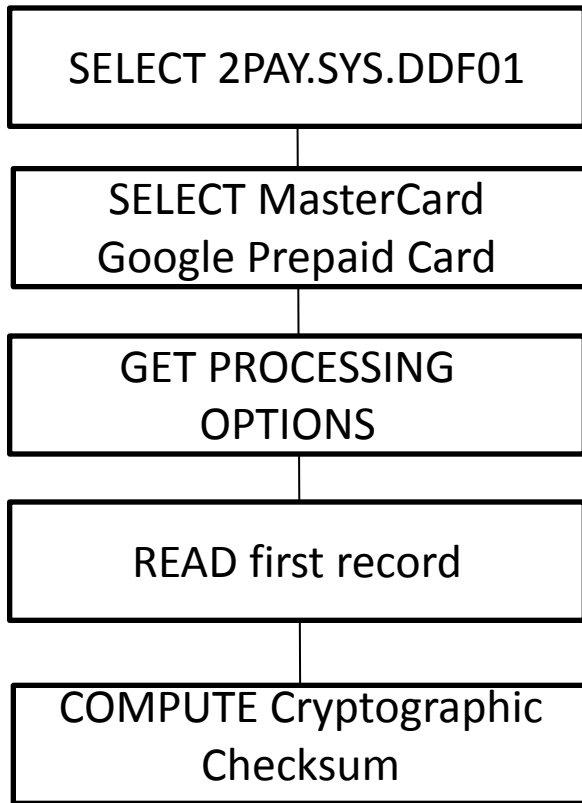


\* MasterCard® PayPass™, M/Chip, Acquirer Implementation Requirements, v.1-A4 6/06

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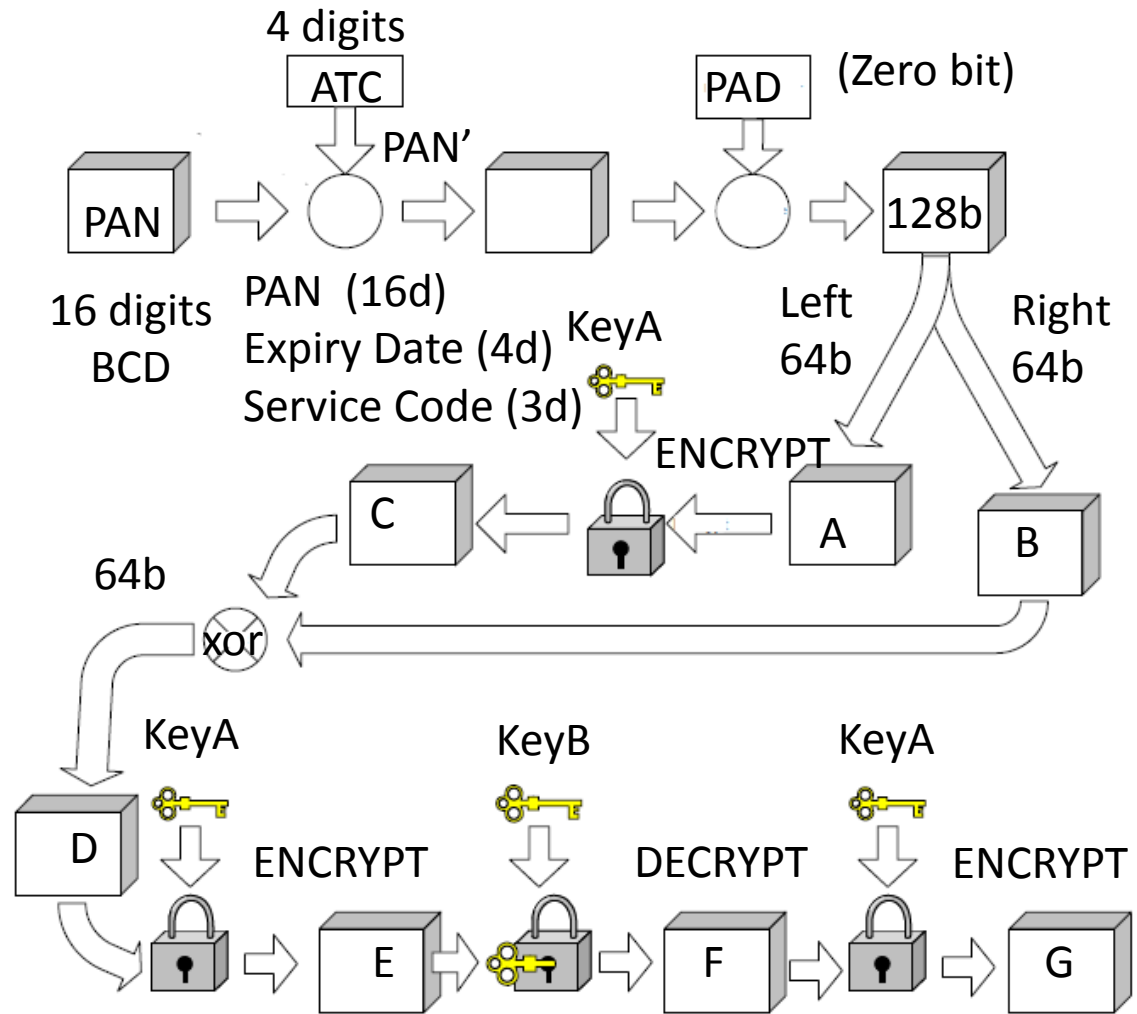


# Some Details with EMV Mag. Stripe\*

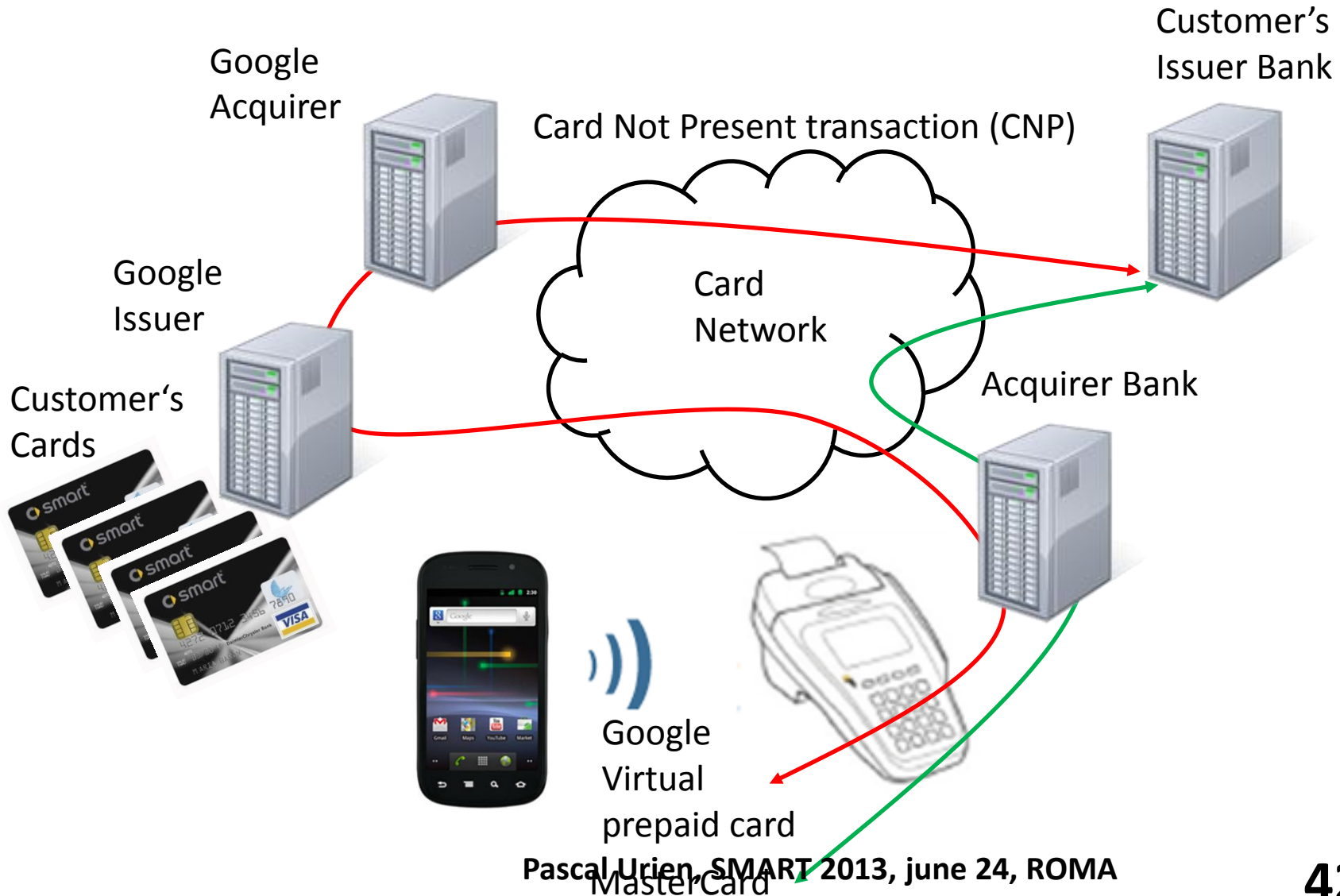


G=A23FB35FC89AE3A9  
 23358939AFBFCAEA  
 2335893905152040

CVC3=233



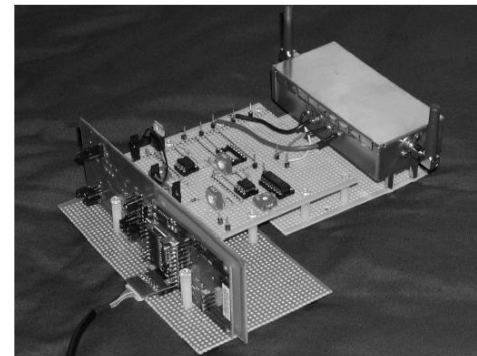
# Google Wallet 2



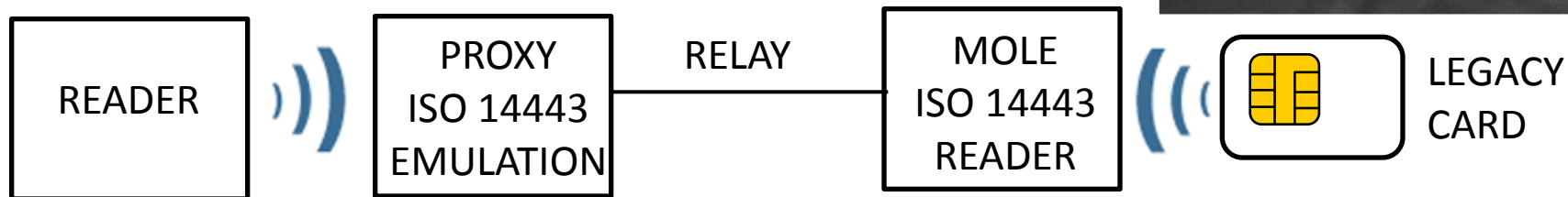
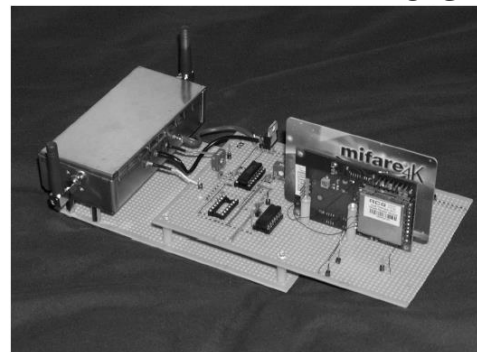
# About Relay Attack

- In 2005, G.Hancke introduced the concept of the “Relay Attack”
- The basic idea is that a reader working with ISO14443 device, reads a fake card (the proxy) which is connected via radio to an other device (the mole) working with a legacy card .
- As a result the reader manages a session with a remote device

proxy



mole



“A Practical Relay Attack on ISO 14443 Proximity Cards” Gerhard Hancke, 2005

“Keep Your Enemies Close: Distance Bounding Against Smartcard Relay Attacks”, Saar Drimer and Steven J. Murdoch, 2007

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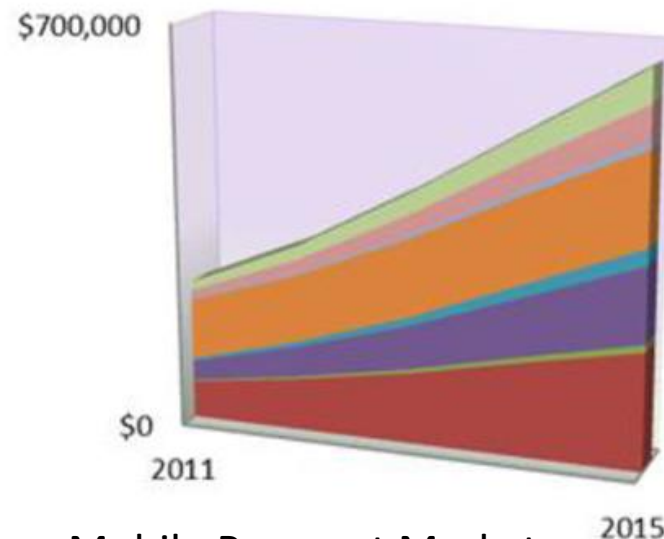
# Where is located a bank card ?

- In the SIM/USIM
  - Use SWP for NFC communication
  - MNO model
- In a NFC SecureSD
  - Tyfone, DeviceFidelity
- In a NFC Controller
  - The Google Model
- Somewhere in the Cloud
  - GoogleWallet2
  - SimplyTapp
  - EtherTrust

2012 Google fees		
Less than \$3,000	2.9%	+ \$0.30
\$3,000 - \$9,999.99	2.5%	+ \$0.30
\$10,000 - \$99,999.99	2.2%	+ \$0.30
\$100,000 or more	1.9%	+ \$0.30

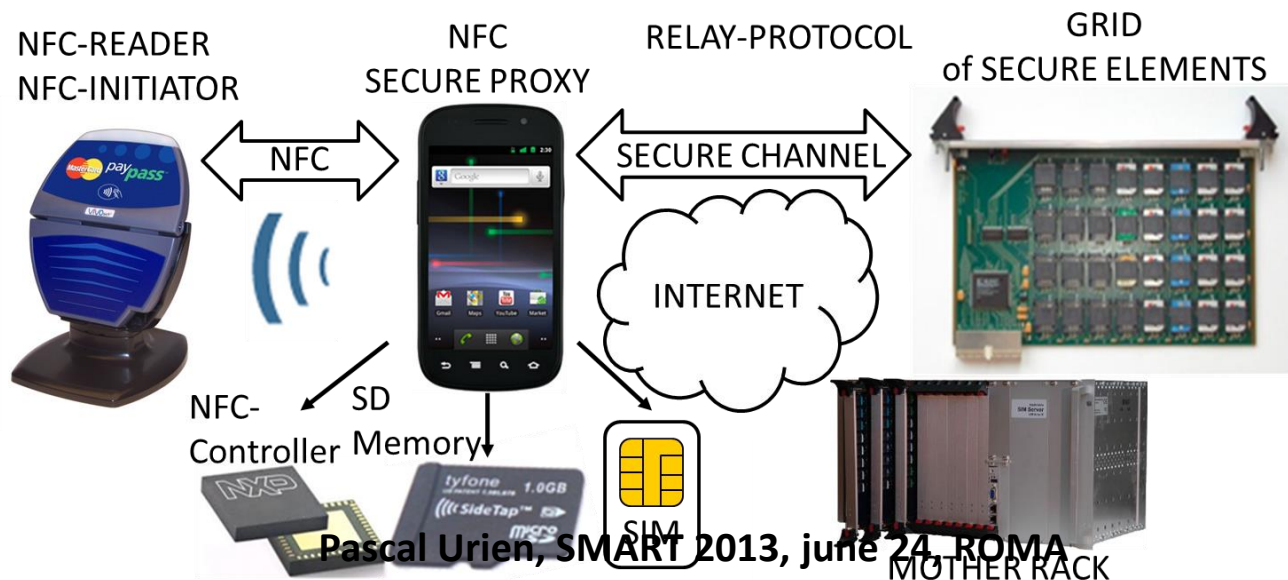
## 2017 Forecasts

- Mobile Payments 1300 billions \$
- NFC payments 200 billions \$

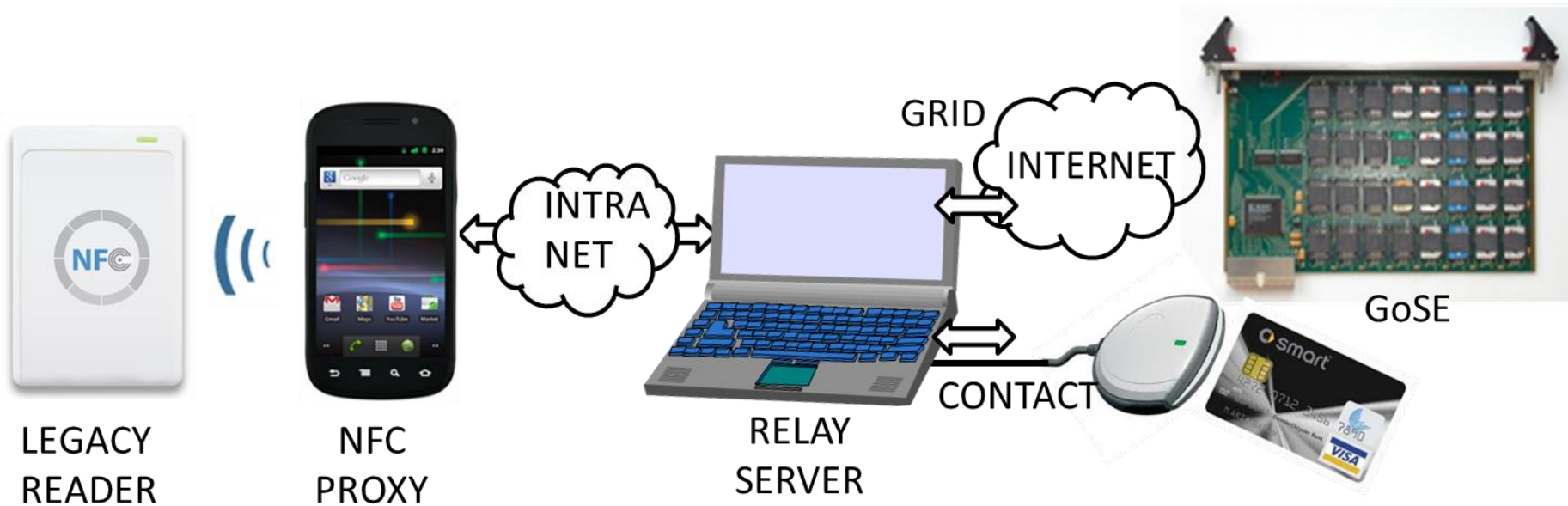


# Cloud Of Secure Elements

- A cloud of secure elements (CSE) comprises the following five elements
  - Applications (typically written in javacard) stored in secure elements.
  - Grids of secure elements (GoSE). Secure Elements embed Issuer Security Domain, which manage the lifecycle of applications. Applications may move from a grid to another.
  - A Relay-Protocol (RP) enforces security between the GoSE and the NFC proxy, thanks to a secure channel, such as TLS.
  - The NFC Secure Proxy (NSP) controls the session with the NFC reader (or initiator) and the dialog with the GoSE according to the relay protocol. This software entity should manage a SE located in the smartphone.
  - A NFC reader (or NFC initiator) is used by legacy applications (payment, transport,...); however future services could work with the P2P mode.



# Experimental Platform



Request	Data Size	Contact	Re-relay	Re-play	Relay -Replay -Contact
1 Select AID	7	47	221	67	60
2 Read Result	41	47			
3 Read Record 1, File 1	7	31	150	20	36
4 Read record 1, File 1	32	63			
5 Read Record 2, File 1	7	47	190	20	45
6 Read Record 2, File 1	36	78			
7 Read Record 3, File 1	7	47	121	20	54
8 Select AID	7	47	210	40	45
9 Read result	60	78			
10 Get Processing Options	7	187	330	40	72
11 Read Result	23	31			
12 Read Record 1, File 1	7	16	120	40	2
13 Read Record 1, File 1	30	62			
14 Read Record 2, File 1	7	31	220	70	25
15 Read Record 2, File 1	65	94			
16 Read Record 1, File 2	7	31	368	50	85

Request	Data Size	Contact	Re-relay	Re-play	Relay -Replay -Contact
17 Read Record 1, File 2	157	202			
18 Read Record 2, File 2	7	31	240	30	54
19 Read Record 2, File 2	93	125			
20 Read Record 3, File 2	7	32	411	80	80
21 Read Record 3, File 2	157	219			
22 Read Record 4, File 2	7	31	370	80	41
23 Read Record 4, File 2	158	218			
24 Read Record 1, File 3	7	15	240	50	35
25 Read Record 1, File 3	95	140			
26 Read Record 2, File 3	7	31	210	20	66
27 Read Record 2, File 3	60	93			
28 Read Record 3, File 3	7	31	130	20	32
29 Read Record 3, File 3	17	47			
30 DDA	7	437	820	60	151
31 Read Result	138	172			
32 Generate AC	7	421	560	62	31
33 Read Result	39	46			
Total	1320	3228	4911	769	Mean 51

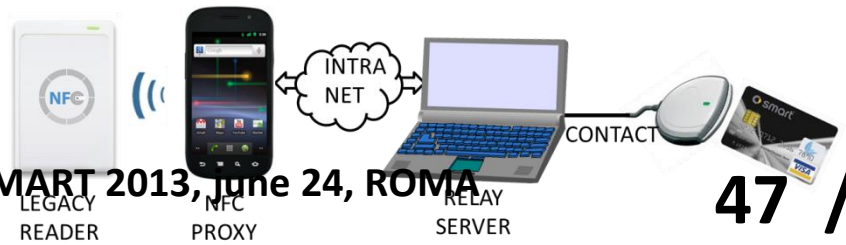
### EMV transaction timings, Intranet

**Network Cost**  
 $\langle T_{cost} = T_{relay} - T_{contact} - T_{replay} \rangle = 51ms$

### Cache Operation

$$769 - 60 - 62 + 820 + 560 = 2027 \text{ ms}$$

Pascal Urien, SMART 2013, June 24, ROMA



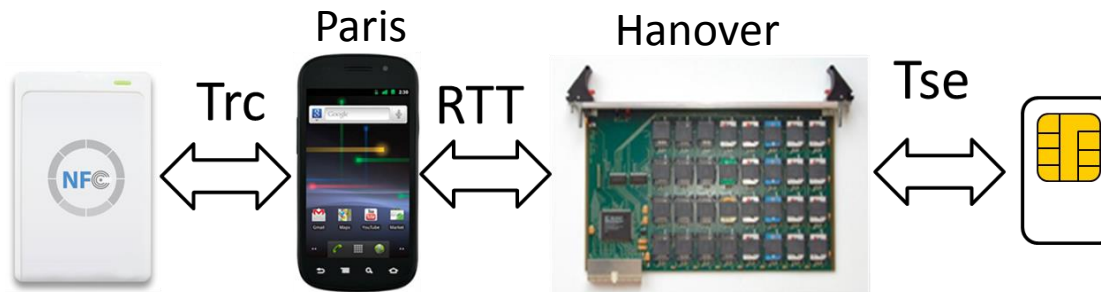
# Test with EMV magstripe profile

One TCP packet per ISO7816 command (APDU),  
RTT 70 ms (Paris – Hanover)

Network Cost (Internet)

$\langle T_{cost} = T_{relay} - T_{grid} - T_{replay} \rangle = 83 \text{ ms}$

Request	Data Size	Contact	Grid	Relay Grid	Re-play	Grid -Replay -Relay
1 Select AID	21	16	94	219	62	63
2 Read Result	53	0	141	265	47	77
3 Select AID	23	15	109	219	63	47
4 Read Result	41	0	109	296	78	109
5 Read Record 1, File 1	7	16	78	142	47	17
6 Read Record 1, File 1	115	16	203	531	141	187
Total	260	63	734	1672	438	Mean 83



$$T_{rc} = T_{r0} + L \times D$$

where  $T_{r0}$  is a fix delay (about 20-40 ms),  $L$  is the length of exchanged data,  $D$  is the NFC throughput (104 Kbits/s in our platform, i.e.  $D = 0,1 \text{ ms/byte}$ )

$$T_{rr} = T_{rc} + RTT + T_{se},$$

Where  $T_{rc}$  is the time consumed by the NFC proxy,  $RTT$  is the round trip time over internet (ranging between 50ms to 100ms), and  $T_{se}$  is a time consumed by a legacy secure element for the request (such as 440ms for DDA or 420ms for GenerateAC).



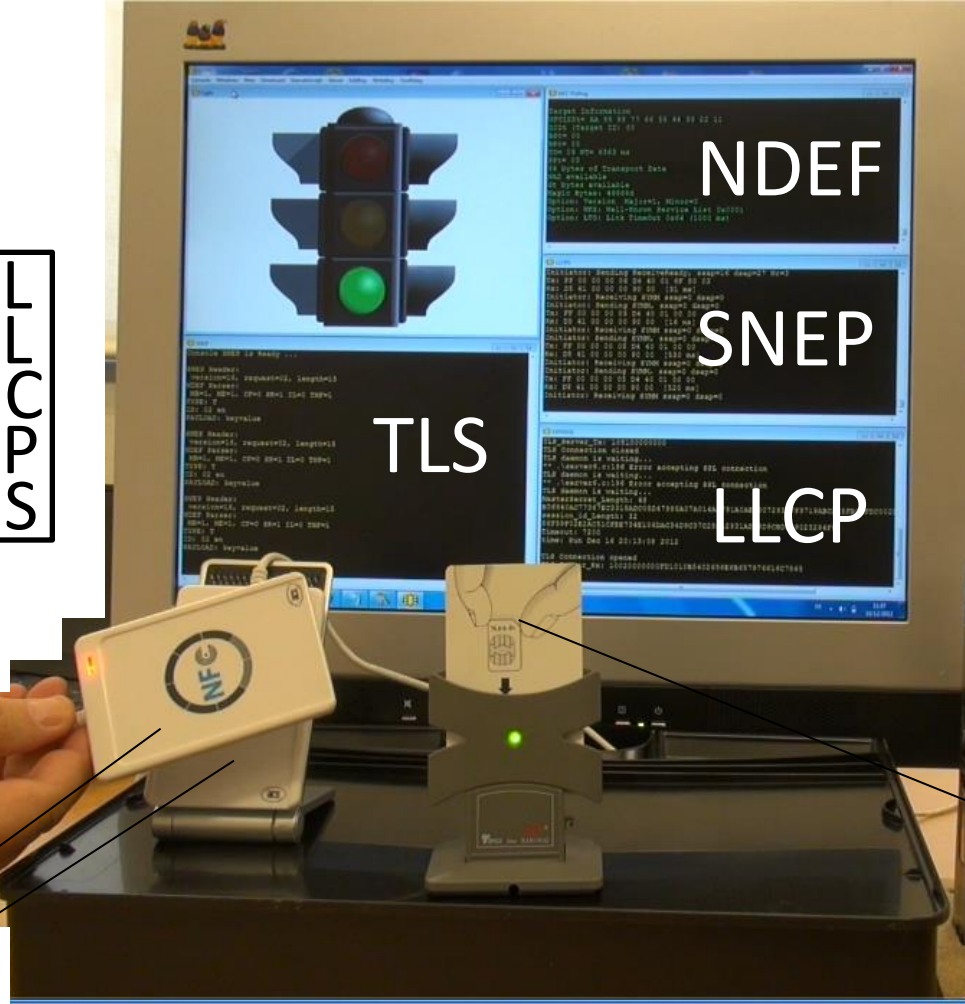
Use Case 3  
Security for NFC  
LLCPS  
urn:nfc:sn:tls:snep

# 2012 LLCPS Platform

OpenSSL

- NDEF
- SNEP
- TLS
- LLCP
- NFCIP-1

LLCPS



- NDEF
- SNEP
- TLS
- LLCP
- NFCIP-1

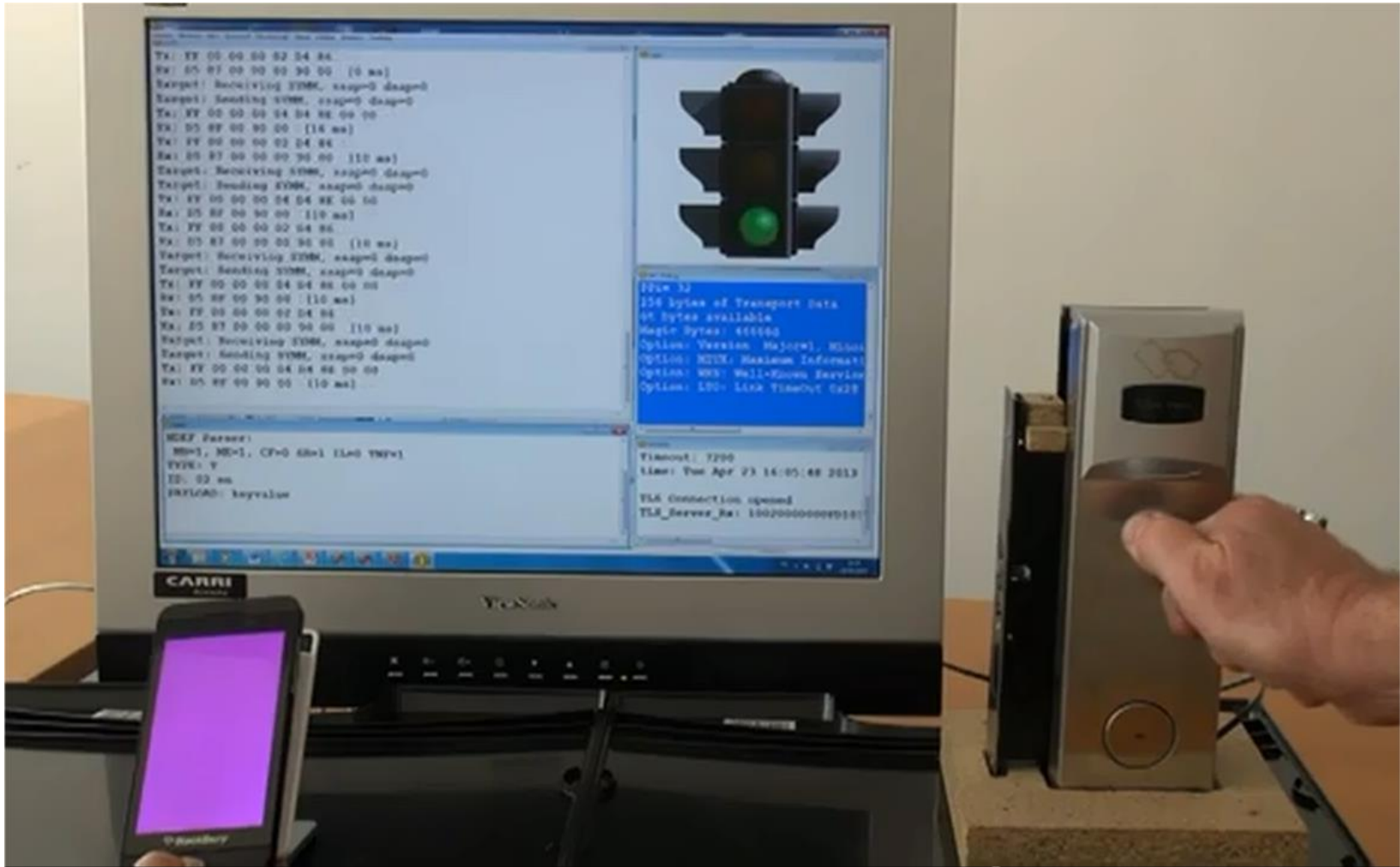
LLCPS



NFC-  
Controller(s)

www.youtube.com/watch?v=3UW4X6i3eUw

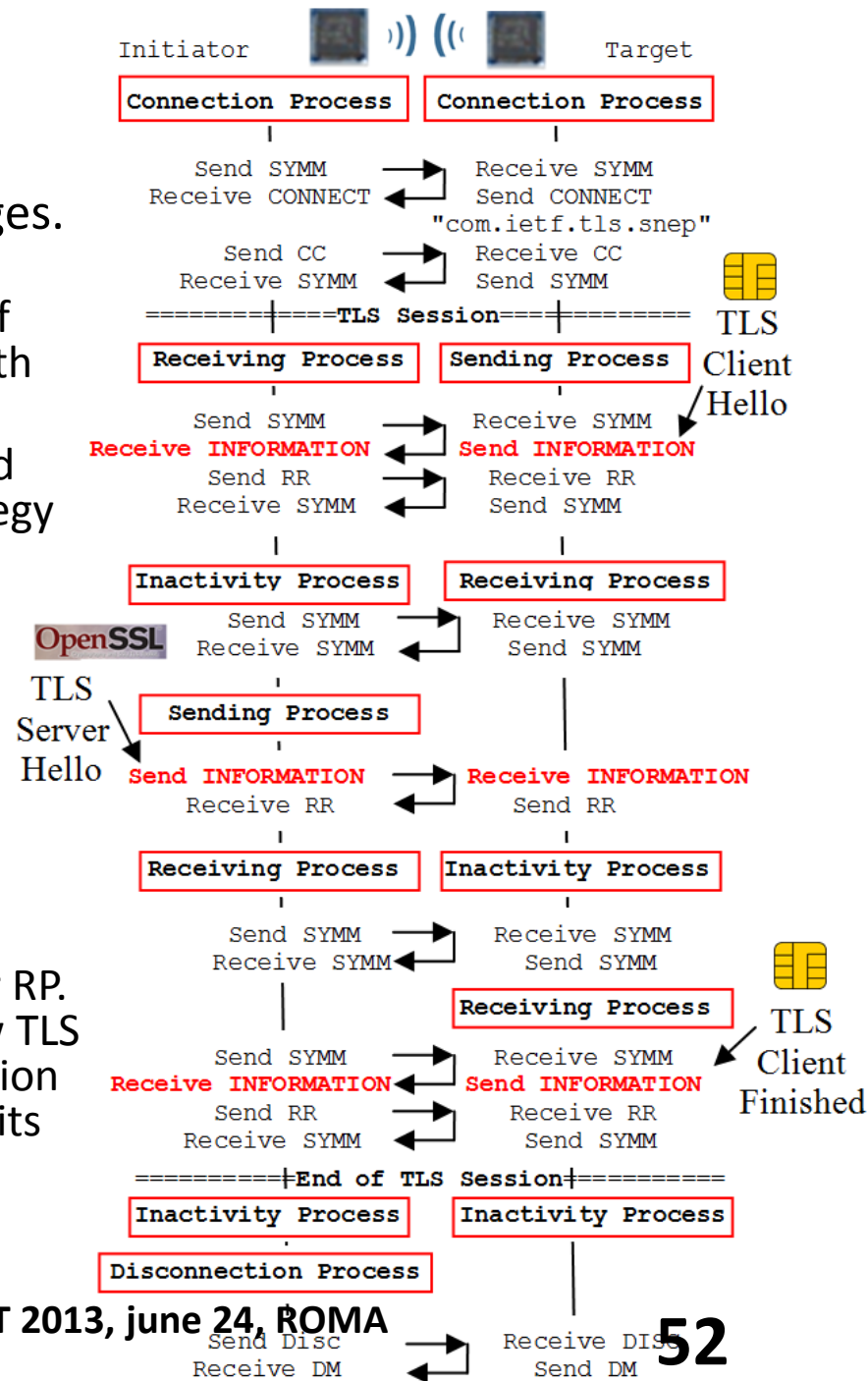
# 2013, First Tests With BB 10



# LLCPS

- The LLCPS layer manages five exclusive processes in order to exchange TLS messages.

- **The connection process (CP)** and **the disconnection process (DP)** are in charge of establishing and releasing LLCPS sessions with the "com.ietf.tls.snep" service.
- **The sending process (SP)** sends a requested amount of data according to a simple strategy that performs segmentation, transmits INFORMATION PDUs and waits for acknowledgments (RR).
- **The receiving process (RP)** waits for a requested amount of incoming data; the reception of each incoming INFORMATION packet is acknowledged by a RR PDU.
- **The inactivity process (IP)** periodically generates SYMM symbols which may be echoed by other processes such as IP, SP or RP. SYMM generation is a consequence of slow TLS processing by a secure element, or interaction between the mobile operating system and its user



# SNEP - Simple NDEF Exchange Protocol & NDEF - NFC Data Exchange Format

- Once a TLS session is established, SNEP packets are securely exchanged.
- In our demonstration we use only SNEP-Put and SNEP-Success packets.
- A value, i.e. as a key encoded according to the NDEF format, is pushed from the target to the virtual lock

## SNEP Put Packet

10 SNEP Version  
02 Put  
00 00 00 0E Payload Length

### NDEF Record : (NFC Text Record Type Definition)

D1: 1 1 0 1 0 001  
01: Type Length  
0A: Payload Length  
54: Type= 'T', Text  
02: ID= UTF8  
65 6E: "EN"  
53 61 6D 70 6C 65 20: "Sample "

**(( Thank You ))**

**Questions**