# Security issues for the lot dealing with Mobile Payments and Secure Element for Objects

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#### Part One: Mobile Payments

#### Background

#### **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



Siemens (SIM) chip, 1997

#### 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.



#### **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)
  - Туре В
  - 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.

$$V = 2 \pi f_c S \mu_0 H$$

$$V = 5 A/m$$

$$fc = 13,56 \text{ MHz}$$

$$S = 40.10^{-4}$$

$$V = 2,2V$$

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$$V = 2,2V$$

$$Pascal Urien$$

$$V = 2 \pi f_c S \mu_0 H$$





#### Secure Elements Market



#### NFC Standards Overview

Activity	Technology / Device Platform								NDEF
Listen, RF Collision Avoidance, Technology Detection,	NFC-A ISO 14443-2A ISO 14443-3A				NFC-B 14443 -2B	NFC-F ISO 14443-2A ISO 14443-3A FELICA		SNEP	
Collision Resolution					14443 -3B			LLCP	
Device Activation		Type 1 Tag Platform	Type 2 Tag Platform	Type 4A Tag Platform	Type 4B Tag Platform	Type 3 Tag Platform		NFC-SE	с
							NEC-DEP	DEP	
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	pe 1, 2, 1 3 Tag lf-duplex	Passive Mode	
Device Deactivation	NFCIP-1			ISO 14443-4		Protocols NFCIP-1		Active Mode NFCIP-1	

\*ISO/IEC\_18092 standard and NFCIP-1 standards are similar DEP: Data Exchange Protocol Pascal Urien

## SIM-Centric Legacy Paradigm



#### HID NFC White Paper: SIM Centric Services



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

#### **Cloud of Secure Elements**



Remote use of Secure **Elements** hosted in the cloud through secure TLS channel

#### About TLS Stack for Secure Element



#### **About Mobile Payments**

# US payment cards market 2011: 21 trillion \$

# Some Figures

- According to the French national bank ("Banque de France"), the France gross domestic product (GDP) was about 1900 billion € in 2013.
- The global amount of financial transactions was about 27 000 billion €.
- 1,7% of these operations were performed with bank cards (leading to about 450 billion €).
- Nine billion of card transactions were performed in 2013, with an average value of 50€.
- The number of payment cards in France was about 86 million, more than the population.
- In France in 2015
  - About 0,025 billion of NFC payment operations
  - 10 € in average
  - 0,25 billion €
  - 0,05 % of payment card transactions





# A typical EMV transaction comprises five steps

- 1) Selection of the PPSE (*Proximity Payment Systems Environment*) application, which gives the list of embedded payment EMV applications identified by their AID.
- 2) Selection of an EMV payment application.
- 3) Reading of the application capacities, thanks to the GPO (*Get Processing Options*) command, which also returned the structure of embedded information organized according to a records/files scheme.
- 4) Reading of records and files via the *ReadRecord* command. Certificates are checked and a DDA procedure may be used as non cloning proof.
- 5) Generation of payment cryptograms, triggered by *GenerateAC* or CDA commands. Pascal Urien 19

## Legacy EMV

- According to iso7816 standards EMV applications are identified by AID (*Application IDentifier*) attributes, 16 bytes at the most.
- An EMV application embeds an index of a certification authority (such as VISA or MasterCard), an issuer certificate signed by the CA, and an ICC (*integrated circuit card*) certificate delivered (and signed) by the issuer.
- The ICC certificate authenticates most of information stored within the EMV application (PAN, bearer's name, validity dates...), encoded according to the ASN.1 syntax.
- An ICC private RSA key is available and used for non cloning proof, thanks to a dedicated command called DDA (*Dynamic Data Authentication*), in which a 32 bits random is encrypted by the ICC private key.

## Legacy EMV

- Financial transactions are associated with cryptogam generation based on symmetric 3xDES cryptographic algorithm.
- One or two dedicated commands (*GenerateAC*) are required by a payment operation, whose input parameters include, among others, the amount and the date.
- DDA and *GenerateAC* may be combined in a single procedure called CDA (*Combined Dynamic Authentication*).

#### EMV ISO7816 main commands

EMV	Binary (hexadecimal) Encoding			
lso7816 request	CLA INS P1 P2 P3			
SELECT AID	00 A4 04 00 P3=AID-length AID			
GetProcessingOptions	80 A8 00 00 P3=parameters-length			
ReadRecord	00 B2 P1 P2 00			
	P1=record number			
	(P2-4)/8 = file number (FSI)			
GenerateAC	80 AE P1 00 P3=parameters length			
	P1= type of cryptogram			

# PayPass Mag Stripe (PMS)

- PMS is an adaptation of EMV standards to magnetic stripe.
- It generates a dynamic Card Validation Code (named CVC3).
- A PayPass transaction comprises the five following operations:
  - 1) Selection of the PPSE application.
  - 2) Selection of the PayPass application.
  - 3) Issuance of the GPO command.
  - 4) Reading of the record one, file one, which contains the track1 and track 2 equivalent data
  - 5) Issuance of the Compute Cryptographic Checksum (CCC) iso7816 request, including an unpredictable number. The PayPass application returns the CVC3 value.
- Contrary to EMV the PMS profile does not embed certificates or RSA private key. Thanks to CVC3 it is compatible with legacy magnetic card networks.



### **Google PrePaid Card Transaction**

// SELECT 2PAY.SYS.DDF01 >> 00A404000E325041592E5359532E4444463031 << 6F2C840E325041592E5359532E4444463031A51ABF0C1761154F10A000000004 1010AA54303200FF01FFF8701019000

6F File Control Information (FCI) Template 84 Dedicated File (DF) Name 325041592E5359532E444463031 A5 File Control Information (FCI) Proprietary Template BF0C File Control Information (FCI) Issuer Discretionary Data 61 Application Template 4F Application Identifier (AID) – card A000000041010AA54303200FF01FFFF 87 Application Priority Indicator 01

# **Google PrePaid Card Transaction**

// Select MasterCard Google Prepaid Card
>> 00A4040010A0000000041010AA54303200FF01FFFF

<<

6F208410A0000000041010AA54303200FF01FFFA50C500A4D617374657243617 2649000

6F File Control Information (FCI) Template 84 Dedicated File (DF) Name A0000000041010AA54303200FF01FFF A5 File Control Information (FCI) Proprietary Template 50 Application Label M a s t e r C a r d // Get Processing Options
>> 80A80000028300
<< 770A 8202 0000 9404 08010100 9 000
AIP=0000 AFI= 08010100</pre>

# Google PrePaid Card Transaction

// Reader Record one File one >> 00B2010C00 << 706A9F6C0200019F620600000000389F630600000003C64 5629 235343330 393939393939393939393939395E202F5E31373131303130303130303030303 303030309F6401049F650200389F660203C6 9F6B13 5430 999909979999 D 1711 1 01 001000000000F 9F670104 9000 Track 2 data PAN= 999909979999 Validity Date= 1711

// COMPUTE Cryptographic Checksum (CVC3)
>> 802A8E8004 00000080

<< 770F9F6102 0038 9F6002 0038 9F3602 0012 9000

CVC3 Track 1

CVC3 Track 2

#### VISA MSD

- VISA VCPS (*Visa Contactless Payment Specification*) MSD (Magnetic Stripe Data), is an adaptation of EMV standards to magnetic stripe for contactless payments.
- It generates a dynamic Card Verification Value (dCVV, a three digits code) based on a 3xDES (112 bits) secret key.
- A VISA MSD transaction comprises the four following operations:
  - 1) Selection of the PPSE application.
  - 2) Selection of the VISA MSD application.
  - 3) Sending of the GPO command with payment attributes (amount, date...).
  - 4) Reading of the record one, file one, which contains the track 2 equivalent data.
     This file includes a dCVV computed after the previous GPO.
- Contrary to EMV the VISA MSD profile does not embedded certificate or RSA private key. Thanks to dCVV it is compatible with legacy magnetic card networks.

Select PPSE

00A404000E 325041592E5359532E4444463031

6F 23 [...] 9000

6F File Control Information (FCI) Template

84 Dedicated File (DF) Name

325041592E5359532E4444463031

A5 File Control Information (FCI) Proprietary Template

BF0C File Control Information (FCI) Issuer Discretionary Data

61 Application Template

4F Application Identifier (AID) - card

#### A000000031010

87 Application Priority Indicator

01

Select VISA MSD 00A4040007 A000000031010 6F 39 [...] 9000 6F File Control Information (FCI) Template 84 Dedicated File (DF) Name A000000031010 A5 File Control Information (FCI) Proprietary Template 9F38 Processing Options Data Object List (PDOL) 9F6604 9F0206 9F0306 9F1A02 9505 5F2A02 9A03 9C01 9F3704 9F4E14 BFOC File Control Information (FCI) Issuer Discretionary Data 9F4D Log Entry 1401 9F5A Unknown tag 1108400840

GPO

80 A8 00 00 37 83 35 [...]

83 35

80 06 00 80 08 01 01 00 9000 AIP = 0080 , MSD mode AFL = 08010100, one record one file

//Read Record 1 file 1
00 B2 01 0C 00

701A 57 13 40 71 23 13 11 22 33 44 D2 00 32 01 00 00 05 09 00 02 5F 5F 20 02 20 2F 90 00

70 EMV Proprietary Template 57 Track 2 Equivalent Data **407123131122334** 4D 2003 201 0 0000 **509** 00025 F 5F20 Cardholder Name /

#### //Select PPSE 00A404000E325041592E5359532E444446303100

6F23840E325041592E5359532E4444463031A511BF0C0E610C4F07A00000000 410108701019000

6F File Control Information (FCI) Template 84 Dedicated File (DF) Name 325041592E5359532E4444463031 A5 File Control Information (FCI) Proprietary Template BF0C File Control Information (FCI) Issuer Discretionary Data 61 Application Template 4F Application Identifier (AID) – card A000000041010 87 Application Priority Indicator 01 Pascal Urien 33

#### EMV

// Select Master Card
>> 00A4040007A00000004101000
<< 6F388407A000000041010A52D500A4D6173746572436172648701015F2D0266
729F1101019F120A4D617374657263617264BF0C059F4D020B0A9000</pre>

6F File Control Information (FCI) Template 84 Dedicated File (DF) Name A000000041010 A5 File Control Information (FCI) Proprietary Template 50 Application Label MasterCard 87 Application Priority Indicator 015F2D Language Preference fr 9F11 Issuer Code Table Index 01 9F12 Application Preferred Name Mastercard BF0C File Control Information (FCI) Issuer Discretionary Data 9F4D Log Entry **OBRA**al Urien

#### EMV

35

GPO 80A800002830000 7716 8202 1980 9410 080101001001011801020020010100 9000 EMV

77 Response Message Template Format 2 82 Application Interchange Profile 94 Application File Locator (AFL)

82 (AIP - Application Interchange Profile)
1000 (Byte 1 Bit 5) Cardholder verification is supported
0800 (Byte 1 Bit 4) Terminal risk management is to be performed
0100 (Byte 1 Bit 1) CDA supported
0080 (Byte 2 Bit 8) EMV and Magstripe Modes Supported

94 (AFL - Application File Locator) List of records that should be read by the terminal. Each record is identified by the pair (SFI - short file indicator, record number) SFI 1 record 1, SFI 2 record 1, SFI 3 records 1-2, SFI 4 record 1 36
P1=record number, (P2-4)/8 = file number (SFI)

// read record 1, file 1 00 B2 01 0C 00

// read record 1, file 2 00 B2 01 14 00

// read record 1, file 3 00 B2 01 1C 00

// Read record 2, file 1 00 B2 02 1C 00

// Read record 1 file 4 00 B2 01 24 00 EMV Records and Files Reading

- 🕶 📄 file 3
  - 🔻 🔜 record 1
    - Application Data File (ADF) 70
      - Certificate Authority Public Key Index (PKI) 8F
      - Issuer PK Exponent 9F32
      - Issuer PK Remainder 92
      - Issuer PK Certificate 90
  - 🔻 🔜 record 2
    - Application Data File (ADF) 70
      - Signed Static Application Data 93
- r 📗 file 4
  - 🔻 🔜 record 1
    - Application Data File (ADF) 70
      - ICC Public Key Certificate 9F46

ICC Public Key Exponent 9F47

# EMV Certificate Chain

03<mark>h</mark>

1

36

05h

A0285A9BC9502A63538E16AE4D8540BC517560170B84ABA5688FD5F4AB347B23 0391A237h

4A9B535D89E798C859F615FC449414008760C4CBD916586ADB36A5E7F353E1F4 1F2B9CAF5C80936BC2C2F74E15C9CC8BD3932B486A9A065AD6449051CD64877A 5544F4B174A9B1904F7EAC75066944EE370C0C79D3C1CD536067606851FD90E1 594C3B7513A82ACF5AB72E1422EA7FC30759F3AEE482FE897C952C5E711F2801 [48 bytes follow...]h

3 1 FFh

184

AECB52A5B77A12CDCFF814DEA1807200DDE6CFE4C2A5D51CF365741F066138C6 B0602DAA31377A9ABDB09AB954F28EB78E6B3128D9B46FCCB1261292D4D52E00 963685B2A3FB7B308D04FB165E972CE0676A3A04954E83717621D53DF7C2C208 30B12A14DB6240D5D52D501C1D009835B013244F383C1F80159944E37A46610F [48 bytes follow...]h Pascal Urien 38 // P1= Generate TC (01xx) + CDA signature Request (xxx1)= 50 80AE50002B 000000006290 0000000000 250 000000000 0978 150610 00 90B4 E0D2 25 0000 0000000000000 1F0302 00

EMV

000000000690 Amount 000000000000 Cashback 250 Country Code 0000000000 Terminal Verfication Result 0978 Currency code 150610 Transaction Date **Transaction Type** 00 90B4E0D2 Unpredictable Number Terminal type 25 0000 Data Authentication Code 1F0302 Cardholder Verification Method 00 LE

//CDOL1 tag 8C

9F0206 9F0306 9F1A02 9505 5F2A02 9A03 9C01 9F3704 9F3501 9F4502 9F4C08 9F3493

Cryptogram Information Data 9F27 01 80 9F36 02 001F **Application Transaction Counter** Signed Dynamic Application Data 9F4B 70 9E92DE44738A7C5533D5E29A7A6D230A 0E2123F3EE1DCD83C868551D4F01C1D2 4979BBAA978F95589731C1CA73DA77DD 80E3B49D7B0CEA3B4CFE711D021DA8F9 4BE408C44EF614EB5F150FDDFE6DA8C8 920E041F8401E3DE0D313EB15DC7C6C9 DCD0279F4EF450D39F8CA12361065124

9F10 12 Issuer Application Data (optionnal) 0F10 A040032230000000000000000000FF



154fb6d9d774f5e6f7eef512b557eaf754c9c8f3bc Signature

signature= 154fb6d9d774f5e6f7eef512b557eaf754c9c8f3bc =sha1 { 05012608a1bb29ced689957c80 || ece93cd4a08034c8 || 09a186bdeb5660ba15b2b28d9f1cb2e474a68d8c || 49 x bb (49 = 0x70 - 0x26 - 25) || 90B4E0D2 } // Unpredictable Number

Transaction Data Hash code = hash of

-The values of the data elements specified by, and in the order they appear in the PDOL, and sent by the terminal in the GET PROCESSING OPTIONS command

EMV

CDA

- The values of the data elements specified by, and in the order they appear in the CDOL1, and sent by the terminal in the first GENERATE AC command.

- The tags, lengths, and values of the data elements returned by the ICC in the response to the GENERATE AC command in the order they are returned, with the exception of the Signed Dynamic<sub>P</sub>Application Data. 42

# EMV CDA

Transaction Data Hash code= sha1 ( 0000000062900000000000025000000000009781506100090B4E0D2220000000 000000000001F0302

- || 9F27 01 80
- || 9F36 02 001F
- = 09 a1 86 bd eb 56 60 ba 15 b2 b2 8d 9f 1c b2 e4 74 a6 8d 8c

### The SIMulation Project



## Scope

 Remote use of Secure Elements hosted in the Cloud through secure TLS channel



### Architecture

- Four Components
  - Legacy payment terminal
  - Android Mobile
    - Host Card Emulation
    - Mobile API for SIM interface
  - SIM card
    - Delivering a TLS stack
  - Payment servers
    - Built over RACS server and legacy payment card



## RACS

- The idea is to put secure elements in the Cloud
- RACS works over TLS
- Splitting between Access Control (authorization) and Services
  - The risks (Fraud...) are managed in two separate plans (access and service)
  - Remote resources are monitored
- Giving an identifier to a secure element in the cloud
  - A WEB of Secure Elements
  - RACS://Server.com:Port/SEID

# Introducing RACS

- The RACS protocol is in the perspective of these former experiments.
- It has been designed for efficient and secure remote use of secure elements via the internet.
- It also provides smartcard readers virtualization, and therefore facilitates secure elements deployment in environments dealing with virtual machines and cloud computing.

ISO7816 APDU		
TLS		
ТСР		
IP		

# **RACS Uniform Resource Identifier**

- RACS setups a secure (TLS) connection with a remote server, it collects the list of hosted secure elements, and thereafter it powers on a secure element, resets the device and exchanges APDU requests and responses.
- RACS defines an URI (Uniform Resource Identifier), such as

#### • ServerName:Port/SEID

- It comprises the server name or IP address, the TCP port and a SE identifier (the SEID).
- Therefore it creates a concept somewhat similar to a WEB of secure elements, or a WEB of cryptographic procedures.

## A PKI Infrastructure

- In order to perform strong mutual authentication both RACS client and server are equipped with X509 certificates, dealing with asymmetric cryptography (RSA or elliptic curves).
- The client SUBJECT attribute, more precisely the *Common Name* (CN) field of this attribute identifies a legitimate client, and is associated within the server to an index UID, the user identifier.

#### Key Diversification Data



How to allocate SEID

#### **Reader Serial Number**



#### SIM-Server SlotID

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### **RACS** Commands

Command	SEID	Comment
BEGIN	no	First request command
END	no	Last Request command
GET-VERSION	no	Return current version
SET-VERSION	no	Set current version
ECHO	no	Request the server to perform an echo
LIST	no	Return the list of authorized secure
		elements
SHUTDOWN	yes	Shutdown a secure element
POWERON	yes	Power on a secure element
RESET	yes	Reset a secure element
APDU	yes	Perform an ISO7816 request

### **RACS** Requests and Responses

BEGIN MyLabel GET-VERSION APPEND LIST APPEND POWERON MySEID APPEND RESET MySEID APDU MySEID 00A40400074A544553543030 END BEGIN MyLabel +002 001 0.2 +004 002 MySEID OtherSEID +008 003 MySEID is powered on +005 004 MySEID resetted +006 005 9000 END



```
1. BODY = empty;
2. SW = empty;

 DoIt = true;

3. DO
4. { iso7816-response = send(iso7816-request);

    body || sw1 || sw2 = iso7816-response;

6.
  IF ( (first request) &&
          (iso7816-request.size==5) &&
          (body==empty) && (sw1==6C) )
8.
   { iso7816-request.P3 = sw2 ; }
6.
   ELSE
7. { SW = sw1 || sw2

 BODY = BODY || body;

9. IF (sw1 == MORE)
10.
   { iso7816-request = FETCH || sw2 ; }
11. ELSE
12. { DoIt=false; }
13. }
14. }
15. While (DoIt == true)
16. iso7816-response = BODY || SW ;
17. IF (SW != CONTINUE) Error
                        No Error
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18. ELSE
```

# APDU Command

• No Script !

# **Security Policy**

- Only users equipped with valid certificates successfully establish TLS sessions.
- A user identifier (UID) is derived from the certificate Common Name (CN) attribute.
- A TLS session is identified by a unique identifier (the SID).
- Every secure element has two states, *unlocked* and *locked*.
  - The SHUTDOWN command forces the *unlocked* state; the POWERON command switches the SE state from *locked* to *unlocked*.
  - In the *locked* state the SE may be only used by the SID that previously locked it.
- At the end of a TLS session all used SEs are unpowered and *unlocked*.



### **Access Control**

- The server manages two kinds of table:
  - The Users-Table stores for each CN a list of authorized SEIDs.
  - Each SEID is linked to a SEID-Table storing for every AID (embedded application) a list of authorized CNs.





#### Experimental Platform



## SEID files

"SCR3310 Reader" "CardMan 5x21-CL" 21120548219311 obelix 21120837203028 paycard

Reader.txt file

ReaderSN.txt file

//WENEO

3BF91800008031FE4580574E454F574156457D A000000003000000 //GX40 3B7D96000080318065B08311C0C883009000 A00000018434D00

#### ATR.txt File

4D0080520009FC998C3E muscle 00002303007132964029 asterix



#### **Access Control Files**

- bob 2 obelix paycard
- alice 2 asterix muscle
- admin 4 obelix asterix muscle paycard

#### Users.txt file

A00000003000000 no 1 admin default

A0000000101 no 2 bob alice:filter.txt no 1 admin

#### SEID.txt file

// The filter.txt file // Mask APDU-Prefix FFFF0000 A0200000 00FF0000 00080000

# The Open MobileAPI

- 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.
  - SEService seService = new SEService(this,this)
  - public void serviceConnected(SEService service)
  - seService.shutdown()
- 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.
  - Reader[] readers = seService.getReaders()
- The *Session* is opened and closed with a Reader. It establishes the logical path with the SE managed by the Reader.
  - Session session = readers[0].openSession()
  - session.close() or readers[0].closeSessions()
- The *Channel* is associated with an application running in the SE and identified by an ID (the AID= Application IDentifier)
  - Channel channel = session.openLogicalChannel(aid)
  - byte[] response channel.transmit(byte[] command)
  - channel.close()

# **OpenMobileAPI: The SIM File System**

```
MF (3F00)
|-EF-DIR (2F00) --> reference to DF-PKCS#15
|
|-DF-PKCS Access Control Main File #15 (7F50)
|-ODF (5031) --> reference to DODF
|-DODF (5207) --> reference to EF-ACMain
|-EF-ACMain (4200) --> reference to EF-ACRules
|-EF-ACRules (4300) --> reference to EF-ACConditions
|-EF-ACConditions1 (4310)
|-EF-ACConditions2 (4311)
|-EF-ACConditions3 (4312)
```

#### **EF-ACRules**

```
30 10
 A0 08 // aid
    04 06
      A0 00 00 01 51 01 // Application Identifier (AID)
        30 04
          04 02
            43 10 // EF-ACCondition File
30 10 A0 08 04 06 A0 00 00 01 51 02 30 04 04 02 43 11
30 10 A0 08 04 06 A0 00 00 01 51 03 30 04 04 02 43 11
30 08
 82 00 // other
    30 04
     04 02
        43 12 // file
FF FF FF 90 00
```

## No access to any application

Tx: 00 A4 00 04 02 <u>43 10</u> // Select AC-Conditions1

Rx: 61 20

Tx: 00 C0 00 00 12

Rx: 62 1E 82 02 41 21 83 02 43 10 A5 06 C0 01 00 DE 01 00 61 0E

Tx: 00 B0 00 00 00 // Read AC-Conditions1 - empty file, no access to any application Rx: 6C 1E

Tx: 00 B0 00 00 1E

# Access to a single application

Tx: 00 A4 00 04 02 43 11 // Select AC-Conditions2 Rx: 61 20 Tx: 00 C0 00 00 20 Rx: 62 1E 82 02 41 21 83 02 43 11 A5 06 C0 01 00 DE 01 00 8A 01 05 8B 03 6F 06 02 80 02 00 1F 88 00 90 00 Tx: 00 B0 00 00 00 // Read AC-Conditions2, Rx: 6C 1F Tx: 00 B0 00 00 1F Rx: 30 16 04 14 // CertHash FF FF FF FF FF FF 90 00 Pascal Urien

# Access by any application

Tx: 00 A4 00 04 02 43 12 // Select AC-Conditions3

Rx: 61 20

Tx: 00 C0 00 00 20

Rx: 62 1E 82 02 41 21 83 02 43 12 A5 06 C0 01 00 DE 01 00 8A 01 05 8B 03 6F 06 02 80 02 00 1E 88 00 90 00

Tx: 00 B0 00 00 00 // Read AC-Conditions3, access by any application Rx: 6C 1E

Tx: 00 B0 00 00 1E

Rx: 30 00 // empty condition entry,

90 00

### **Host Card Emulation**



LEGACY



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### **HCE Service**

```
<service
android:name=".MyHostApduService"
android:exported="true"
android:permission="android.permission.BIND_NFC_SERVICE" >
<intent-filter>
<action android:name="android.nfc.cardemulation.action.HOST_APDU_SERVICE" />
</intent-filter>
<meta-data
android:name="android.nfc.cardemulation.host_apdu_service"
android:resource="@xml/apduservice" />
</service>
```

### **HCE Service**

```
<host-apdu-service

xmlns:android= "http://schemas.android.com/apk/res/android"

android:description="@string/servicedesc"

android:requireDeviceUnlock="false" >

<aid-group

android:category="other"

android:description="@string/aiddescription" >

<aid-filter android:name= "325041592E5359532E4444463031" />

<aid-filter android:name= "a0000000041010aa54303200ff01ffff" />

</aid-group>

</host-apdu-service>
```

The HCE service implements two methods for NFC communication:

- public byte[] processCommandApdu(byte[] apdu, Bundle extras).
- public void sendResponseApdu(byte[] responseAPDU).
### User's Experience

# Selection of a bank card

Connection to server Ready for Fidelity Card payment Reading

#### Payment Transaction

49 📶 63% 🖬 17:14	4 <sup>G</sup>		🥴 4 <b>G</b> 📶 59% 🖬 16:57	4G ↓↓         4G         4G         17:06
🕤 racs.dyndns.org:443/pay	🕣 Progress	(racs.dyndns.org:443/paycard)	(racs.dyndns.org:443/paycard)	f) /racs.dyndns.org:443/paycard
		orange <sup>™</sup>	Fidelity Card#1	Fidelity Card#1
MasterCard Pypass SV12 3V56 7890	SECURITY Connecting to server			Start of Transaction 00A404000E325041592E5359532E44444 6303100 00A4040007A000000004101000 80A8000002830000
VISA CLASSIC           1000 よ239 5513 (5020)           1000 よ239 5513 (5020)           1000 よ239 5513 (5020)           1000 よ239 5513 (5020)	100 % 100/100 CANCEL		00A4040007A0000000051010	00B2010C00 00B2011400 00B2011C00 00B2021C00 00B2012400
State Pay Cand	<b>Y</b>			80AE5000280000000005290000000000 00250000000000009781506100090B4E0 D22200000000000000000001F030200 Sucesss
	Connecting to racs.dyndns.org:443	RESET	RESET	RESET
QUIT	cloud of secure elements	QUIT	QUIT	QUIT
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# About Virtual Fidelity Cards

- A virtual fidelity card is associated with an application AID registered with the payment application.
- The merchant terminal selects this virtual card (via the dedicated iso7816 SELECT command) before the transaction.
- The returned information includes a card number to which the payment would be bound.



# Legacy Timing

- A legacy contactless transaction consumes about 400ms, and requires 8 ISO7816 requests, which are detailed below:
  - Selection of the PPSE application.
  - Selection of the NFC payment application.
  - Issuance of the GPO command.
  - Four *ReadRecord* commands used for collecting four files located in two records.
  - One GenerateAC request, realizing a CDA operation.
- About 50% of the transaction time (200 ms) is consumed by the CDA computing.

### Transparent Mode



H 👍 45% 🛱 11:54

**RACS** Script

### **Transparent Mode**

- In the transparent mode every iso7816 request is forwarded to the server
- What leads to an extra time cost of about 250ms (in average) per APDU
- Total duration is about 8x250+400= 2400ms.



### Cache Mode

- The mobile application manages a cache; the seven first iso7816 requests, which return static information, are locally processed by the smartphone.
- Each operation needs about 30ms; therefore seven APDUs cost 210ms, which is nearly equivalent to the legacy transaction.
- The last request (*GenerateAC*) is forwarded to the remote server, which implies a delay ranging between 350 and 650 ms, according to the following repartition:
  - 200 ms are burnt by the remote CDA operation
  - 100-250 ms are spent by the platform components (mobile phone, server operating system and network components)
  - 50-200 ms are consumed by the latency of 3G/4G cellular network.
- Total: 560-860ms

# Part II – Secure Elements For Object

# About the Internet of Things (IoT)

 Pretz, K. (2013). "The Next Evolution of the Internet"

# The Internet of Things (IoT) is a *network of connected things*.

# **Beyond The Horizon**

- The IoT is the death of the Moore Law.
- Waldrop M. "More Than Moore", Nature February 2016 Vol 530
  - The semiconductor industry will soon abandon its pursuit of Moore's Law.
- "Rebooting the IT Revolution: A Call to Action" (SIA/SRC), 2015
  - "Security is projected to become an even bigger challenge in the future as the number of interconnected devices increases... In fact, the Internet of Things can be viewed as the largest and most poorly defended cyber attack surface conceived by mankind"

# **Trillion Sensors**

- \*W=  $\frac{1}{2}$  Nq x V q = 1,6 10<sup>-19</sup> 10<sup>-14</sup> J == 125,000 electrons
- In current mainstream systems, the lower-edge system-level energy per one bit \*transition is ~10<sup>-14</sup>
   J, which is referred as the "benchmark".



# Internet Of Things

JSON (JavaScript Object Notation) is a lightweight, text-based, language-independent data interchange format

JSON Schema JSON Data Interchange Format REST protocol

Communication Stack Application Framework **Electronics** Operating System 2 Board



#### EXAMPLE 1: NEST

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#### Step 15



- With all of the I/O connections on the back, the main motherboard houses all of its important ICs on the front:
  - Texas Instruments AM3703CUS Sitara ARM Cortex A8 microprocessor
  - Texas Instruments TPS65921B power management and USB single chip
  - Samsung K4X51163PK 512 Mb mobile DRAM
  - Ember EM357 integrated ZigBee/802.15.4 system-on-chip
  - Micron MT29F2G16ABBEAH4 2 Gb NAND flash memory
  - Skyworks 2436L high power 2.4 GHz 802.15.4 front-end module
  - And under that last EMI shield: Texas Instruments WL1270B 802.11 b/g/n Wi-Fi solution, just like the one we found in the Kindle Fire

# https://www.threadgroup.org

Thread

DTLS + J-PAKE Authentification

J-PAKE is a passwordauthenticated key exchange (PAKE) with "juggling" (hence the "J").

It essentially uses elliptic curve Diffie-Hellmann for key agreement and Schnorr signatures as a NIZK (Non-Interactive Zero-Knowledge) proof mechanism



RFC 768, RFC 6347, RFC 4279, RFC 4492, RFC 3315, RFC 5007

Standard

RFC 1058, RFC 2080

RFC 4944, RFC 4862, RFC 6282, RFC 6775

IEEE 802.15.4 (2006)

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# 6LoWPAN deals with IPv6 and Mesh networks

IEEE 802.15.4 MAC Frame Size 127 Bytes IpV6 header 40 Bytes **TCP** header 20 Bytes



# IEEE 802.15.4

- Coordinator is assumed to be the Trust Center (TC) and provides
  - Cryptographic key establishment
  - Key transport
  - Frame protection
  - Device management
- Cryptographic Keys
  - Master , basis for long term security used for symmetric key establishment. It is used to keep confidential the Link Keys exchange between two nodes in the Key Establishment Procedure (SKKE).
  - Link, shared exclusively between two network peers for Unicast communication.
  - Network, used for broadcast communication security.

#### THREAD BOARD





#### http://www.silabs.com/



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# Example 2: Open Connectivity Foundation (OCF)

# https://openconnectivity.org/

#### The Open Connectivity Foundation

**(OCF)** is creating a specification and sponsoring an open source project to make this possible.

The OCF sponsors the IoTivity open source project which includes a reference implementation of our specification available under the Apache 2.0 license.



#### Figure 2: OIC functional block diagram

Create, Read, Update, Delete, Notify: CRUDN Open Interconnect Consortium (OIC) Pascal Urien

# https://www.iotivity.org/

Unified Block (UB) stack

IOTIVITY

Thin Block (TB) stack



IoTivity is an open source software framework enabling seamless device-todevice connectivity to address the emerging needs of the Internet of Things. It supports multiple operating systems : Linux, Android, Tize, Arduino

### **Smartphone Bulb Interaction**





# Access Control List (ACL)



#### Secure Storage

It is strongly recommended that IoT device makers provide reasonable protection for Sensitive Data so that it cannot be accessed by unauthorized devices, groups or individuals for either malicious or benign purposes. In addition, since Sensitive Data is often used for authentication and encryption, it must maintain its integrity against intentional or accidental alteration

**Device Authentication with DTLS** 

Device Authentication with Symmetric Key Credentials Device Authentication with Raw Asymmetric Key Credentials Device Authentication with Certificates

#### Secure Boot

In order to ensure that all components of a device are operating properly and have not been tampered with, it is best to ensure that the device is booted properly. There may be multiple stages of boot. The end result is an application running on top an operating system that takes advantage of memory, CPU and peripherals through ridrivers. 97



#### Example 3. MBED

#### MBED stack from the ARM company





# IoT Protocols

- HTTP (most of today IP objects)
  - As an illustration some connected plugs work with the HNAP (*Home Network Administration Protocol*) protocol based on SOAP and used in CISCO routers. In 2014 HNAP was infected by" The Moon".
- MQTT protocol, is a Client Server publish/subscribe messaging transport protocol that is secured by TLS.

# CoAP, RFC 7252

- CoAP (Constrained Application Protocol), RFC 7252 is designed according to the Representational State Transfer (REST) architecture, which encompasses the following six features:
  - 1) Client-Server architecture;
  - 2) Stateless interaction;
  - 3) Cache operation on the client side;
  - 4) Uniform interface ;
  - 5) Layered system ;
  - 6) Code On Demand.
- CoAP is an efficient RESTfull protocol easy to proxy to/from HTTP, but which is not understood in an IoT context as a general replacement of HTTP.
  - It is natively secured by DTLS (the datagram adaptation of TLS), and works over a DTLS/UDP/IP stack. Nerveless the IETF is currently working on a CoAP version compatible with a TLS/TCP/IP stack.

## CoAP Details

0	1	2	3	4	5	6	7	0	1	2	3	4	5	6	7	0	1	2	3	4	1 5	5 6	5	7	0	1	2	3	4	5	6 7
١	/	-	Г	-	ΤK	(L		Code						Message ID																	
Token (if any)																															
Options (if any)																															
1111111Payload (if any)																															

Version (V): protocol version (01).

Type (T) message type :

Confirmable (CON), Non-confirmable (NON), Acknowledgement (ACK) or Reset.

Token Length (TKL)/ is the length of the Token field (0-8 bytes).

The Code field: identifies the method and is split in two parts a 3-bit class and a 5-bit detail

documented as "c.dd" where "c" is a digit from 0 to 7 and "dd" are two digits from 00 to 31. 0.01 GET, 0.02 POST, 0.03 PUT and 0.04 DELETE.

Message ID: matches messages ACK/Reset to messages CON/NON previously sent.

The Token (0 to 8 bytes): is used to match a response with a request.

Options: give additional information such as Content-Format dealing with proxy operations.

### LWM2M



- LWM2M (Lightweight Machine to Machine Technical Specification) is a framework based on CoAP dealing with objects hosted by LWM2M clients and communicating with LWM2M servers
- LWM2M manages the following interfaces
  - Bootstrap
  - Client Registration (with servers)
  - Device management
  - Information Reporting
- Two transport mechainsm ("transport channel bindings")
  - UDP/IP
  - SMS

#### Example 4. Home Kit

# HOME Kit (Apple)

HomeKit									
HomeKit Accessory Protocol									
Generic Attribute									
Profile (GATT)	JSON								
Attribute Protocol (ATT)	нттр								
L2CAP	ТСР								
Bluetooth LE	IP Pascal Urien								

Protocol Security

- End-to-end encryption
- Initial setup secured directly between iOS and accessory
- Perfect forward secrecy
- Standard cryptography

The HAP (*HomeKit Accessory Protocol*) initial pairing exchange is based on the Secure Remote Password procedure (SRP, RFC 5054) which deals with a 8 digits PIN code available for every accessory. 106

#### Example 5. Brillo & Weave

### Brillo & Weave



Brillo is an OS from Google for building connected devices. 35MB Memory Footprint (minimum)



The Intel® Edison Board Made for Brillo.

Weave is a communications protocol that supports discovery, provisioning, and authentication so that devices can connect and interact with one another, the Internet, and your mobile platforms.


# Brillo and Weave

Weave is a communications platform for IoT devices

- Device setup, phone-to-device-to-cloud communication
- User interaction from mobile devices and the web
- Transports: 802.15.4 (zigbee, threads), BLE, WiFi, Ethernet, Others possible
- Schema Driven (json) Associates Weave XMPP requests with application function invocations
- Web apps may be written with Google\* API support
- OAuth 2.0 Authentication, Google as AS

Brillo is Simpler... Smaller...IoT Focused

- C/C++ environment
- Binder IPC No Java
  Applications, framework, runtime
  No Graphics
- 35MB Memory Footprint

(minimum)

About	TLS
-------	-----

 <u> </u>			
Server Hello (Server Random, SessionID)	C		
*Certificate		Client Hello (ClientRandom, SessionID)	Flight1
Certificate Request ServerHelloDone	Flight2	Server Hello (ServerRandom, SessionID)	
 *Certificate		Encrypted Server Finished Message	Flight2
ClientKeyExchange {PreMasterSecret}K <sub>PubS</sub>		Encrypted Client Finished Message	
*CertificateVerify {MessagesDigest} K <sub>PrivC</sub>	Flight3	ChangeCipherSpec	Flight3
ChangeCipherSpec		Encrypted and HMACed RECORD	
 Encrypted Client Finished Message		Encrypted And HMACed RECORD	
 ChangeCipherSpec		←	
Encrypted Server Finished Message	Flight4	1	I
 Encrypted and HMACed RECORD			
Encrypted and HMACed RECORD			
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Server

Flight1

Client

Client Hello (Client Random)

#### **TLS/DTLS Security Modules**



#### About DTLS

The two first number are respectively the record sequence number and the *epoch* field.

The optional third number is the message sequence used by a handshake message. Handshake cryptographic calculations are insensitive to fragmentation operations.

DTLS cryptographic

details

According to finished messages (either client or server) have no sensitivity to fragmentation. There are computed as if each handshake message had been sent as a single fragment, i.e. with *Fragment-Length* set to Length, and *Fragment-Offset* set to zero ; the *Message-Sequence* field is not used in these procedures.

It also should be noticed that the DTLS-HelloVerifyRequest message and the previous associated DTLS-ClientHello are not taken into account by the Handshake cryptographic calculation.

### **DTLS Handshake and Record Layer**

Handshake Message				
Туре	1B			
Length	3B			
Message Sequence	2B			
Fragment Offset	3B			
Fragment Length	3B			
Total length	12B			

Record Packet					
Туре	1B				
Version	2B				
Epoch	2B				
Sequence Number	6B				
Length	2B				
Total Length	15B				



## EAP-TLS Flags Field Segmentation Reassembly Procedures

<b>b</b> 0	b1	b2	b3	b4	b5	b6	b7
L	М	S	R	R	R	R	R

- The L bit (length included) is set to indicate the presence of the fouroctet TLS flight length field, and is set for the first fragment of a fragmented TLS message or set of messages.

- The M bit (more fragments) is set on all but the last fragment.
- The S bit (EAP-TLS start) is set in an EAP-TLS Start message.

Server

#### Client

EAP-Request-EAP-TLS, Flags-Start

EAP-Response-EAP-TLS, Flags, DTLS Flight1

EAP-Request-EAP-TLS, Flags, DTLS Flight2

EAP-Response-EAP-TLS, Flags, DTLS Flight3

EAP-Request-EAP-TLS, Flags, DTLS Flight4

EAP-Response-EAP-TLS, Flags, DTLS Flight5

EAP-Request-EAP-TLS, Flags, DTLS Flight6

EAP-Response-EAP-TLS, Flags

**EAP-Success** 

DTLS Exchanges

#### EAP-DTLS



#### **About Secure Elements**

- Secure Elements are tamper resistant microcontrollers, whose security is enforced by multiple hardware and software countermeasures.
- Their security level is ranked by evaluations performed according to the Common Criteria standards, whose level range from one to seven.
- The chip area is typically 25mm<sup>2</sup> (5mm x 5mm). The power consumption is low , as an illustration for SIM module 1.8V-0,2 mA (3.6mw) in idle state and no more than 1.8V-60mA (108 mW) in pike activity.

#### **About Secure Elements**

- Secure microcontrollers comprise a few hundred KB of ROM, about one hundred KB of non volatile memory (E<sup>2</sup>PROM, Flash) and a few KB of RAM.
- Most of them include a Java Virtual Machine and therefore run applications written in the Javacard language, a subset of the java language.
- A TLS/DTLS stack is an application, typically a javacard application, stored and executed in a secure element. Its logical interface is a set of APDUs exchanged over the IO link.
- We previously designed EAP-TLS smartcards, which compute TLS flights encapsulated in EAP-TLS messages, until the generation of server and client finished messages.

# Illustration of (TLS) Encryption and (DTLS) Decryption Operations

Process-EAP, type=17h, 97h= 80h or 17h, payload = 313233340D0A ("1234CrLf") >> *A08000970C* 0111000C 0D00 313233340D0A

Encrypted TLS Record packet in EAP-Response

<<<u>0211002F</u> 0D800000025

1703010020 1506B77D1F1F3514A8E703CAEB2EFEFD045A71E3F68 92AF0C09C79197F7C2E6 9000

Process-EAP-Decrypt

>> A080000043 01140043 0D00 15FFF000100000000000020030 6B4A48869288953CD90D7BCD9E947B93025C75FEC1253 E5 B0D998D1306A33D3612CDF91B230BCE6E55E1B19F39 18FA10

DTLS Record Clear Payload in EAP-Response= 0100h << 021400C 0D800000002 0100 9000

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### **Experimental Platform**

The cryptographic module (Gemalto TOP-IM\_GX4 )is based on the Samsung S3CC9TC chip. It includes:

- a 16 bits CPU
- 72 KB of EEPROM
- 384 KB of ROM
- 8 KB of RAM for the CPU
- 2 KB of RAM for the crypto processor

MD5	SHA1	3xDES	AES	RSA	RSA	IO
ms/block	ms/block	ms/block	ms/block	Pub ms	priv ms	ms/B
64B	64B	8B	16B	128B	128B	
0,50	0,90	1,8	2,1	23	510	0,1
		Pascal L	Jrien			17

#### Performances

The booting of a TLS/DTLS session (until the delivering of finished messages) should cost about 878 ms (1300 ms measured) consumed by the following operations:

- 556 ms for RSA procedures, one RSA private key encryption and two public key decryptions (510+ 23 + 24)
-322 ms for hash procedures, requiring the computing of 230 MD5 et 230 SHA1 block

The measured time for a resume session (75 SHA blocks+ 75 MD5 blocks = 105 ms ) setting is 360 ms

#### Performances

The processing of encrypted record packets, with a 1024 bytes size, should require about 143 ms (415 ms measured), according to the following relations :

- 135 ms (64 x 2,1) for the encryption/decryption of 64 blocks of data.

- 18 ms (20 x 0,9) for the HMAC (SHA1) processing of 20 (16+4) blocks of data

#### **Example of Application**



"Innovative DTLS/TLS Security Modules Embedded in SIM Cards for IoT Trusted and Secure Services", to appear, IEEE CCNC 2016

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### USE Case 1. CoAP Key

#### Secure Element as a CoAP Client Secure Element as a TLS client

Urien, P.; "Innovative DTLS/TLS Security Modules Embedded in SIM Cards for IoT Trusted and Secure Services", IEEE CCNC 2016, Las Vegas, NV, USA

Urien, P.; "Towards Secure Elements For The Internet of Things: The eLock Use Case", IEEE MobiSecServ 2016, Gainesville, FL, USA

#### Issues to Solve

In the Internet of Thing (IoT) a lock is a COAP Server So the Key is a COAP Client

- What is a Key in the Internet of Things ?
  - A Mobile Application ?
- Where is stored the Key ?
  - In a Secure Element (SIM)
- Who is generating the Key ?
  - A Key server generates KeyContainers
- What about security and trust
  - COAP client and dual TLS/DTLS stack are running in a Secure Element

#### **IEEE CCNC 2016 Demonstration**



#### User's Experience





# Use Case 2. TLS Server for Operated Connected Plug Secure Element as TLS Server Stack



Pascal Urien



#### Pascal Urien October 9<sup>th</sup> 2016

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