

# Solutum cumulus mediocris

---

## Blackhat Asia 2014



# AGENDA

---

- Introduction
- Why
- What
- How

# @WIREGHOUL

- Husband
- Father
- Penetration tester
- Geek
- Blogger – <http://www.justanotherhacker.com>
- Projects
  - htshells
  - Graudit
  - Doona and more
- Contributor
  - Nikto
  - Dotdotpwn
  - PadBuster and more

# INTRODUCTION – PAYMENT GATEWAY

---

A payment gateway is an e-commerce application service provider service that authorizes payments online. It is the equivalent of a physical point of sale terminal. Payment gateways protect credit card details by encrypting sensitive information, such as credit card numbers, to ensure that information is passed securely between the customer and the merchant and also between merchant and the payment processor.

# INTRODUCTION

---

- Actors
- Definitions
- Payment gateway APIs
- Design vulnerabilities
- Cryptography
- Implementation bugs

# CUSTOMER



# MERCHANT



# PAYMENT GATEWAY





# ATTACKER



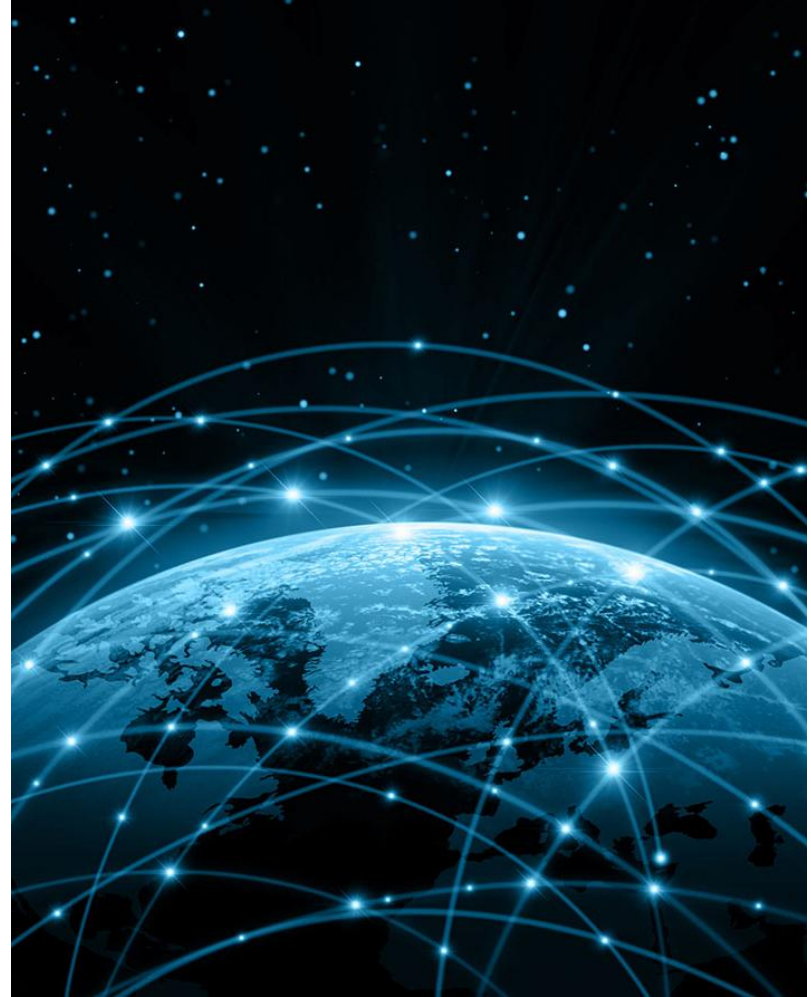
# TESTING PAYMENT

---

- **Use test card numbers**
- **VISA**                    **4111 1111 1111 1111**
- **Mastercard**                    **5555 5555 5555 4444**
- **American Express**                    **378282246310005**

# API

- Primary means of interaction between online payment form and payment gateway
- Typical operations include:
  - Charge card
  - Query payment status
  - Manage recurring payments
  - Refund payments



## API ACCESS POINTS

---

- Production
- <https://api.paymentgateway.url>
  
- Sandbox
- <https://test.paymentgateway.url>

# LEVERAGING THE SANDBOX

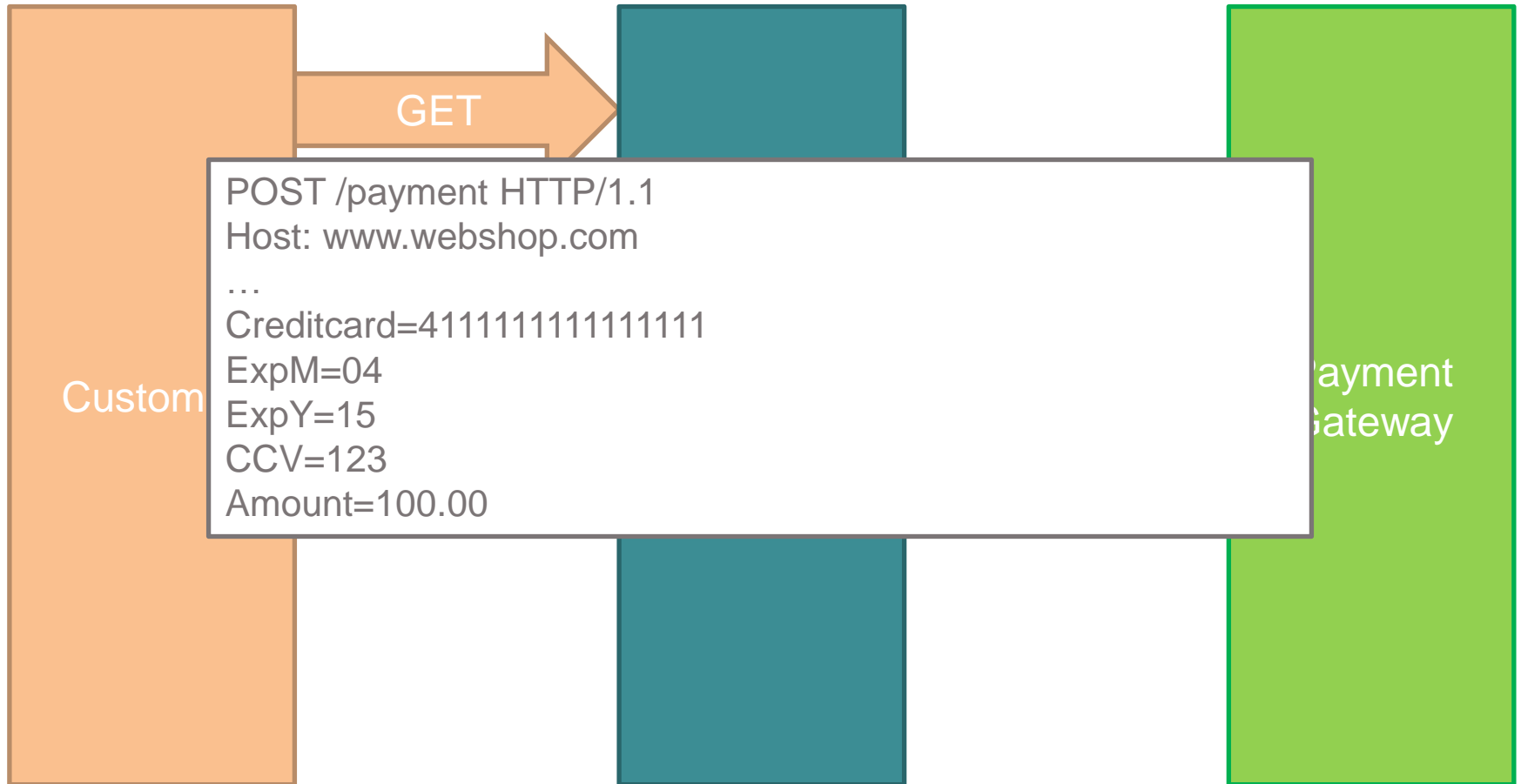
---

***Error 506***

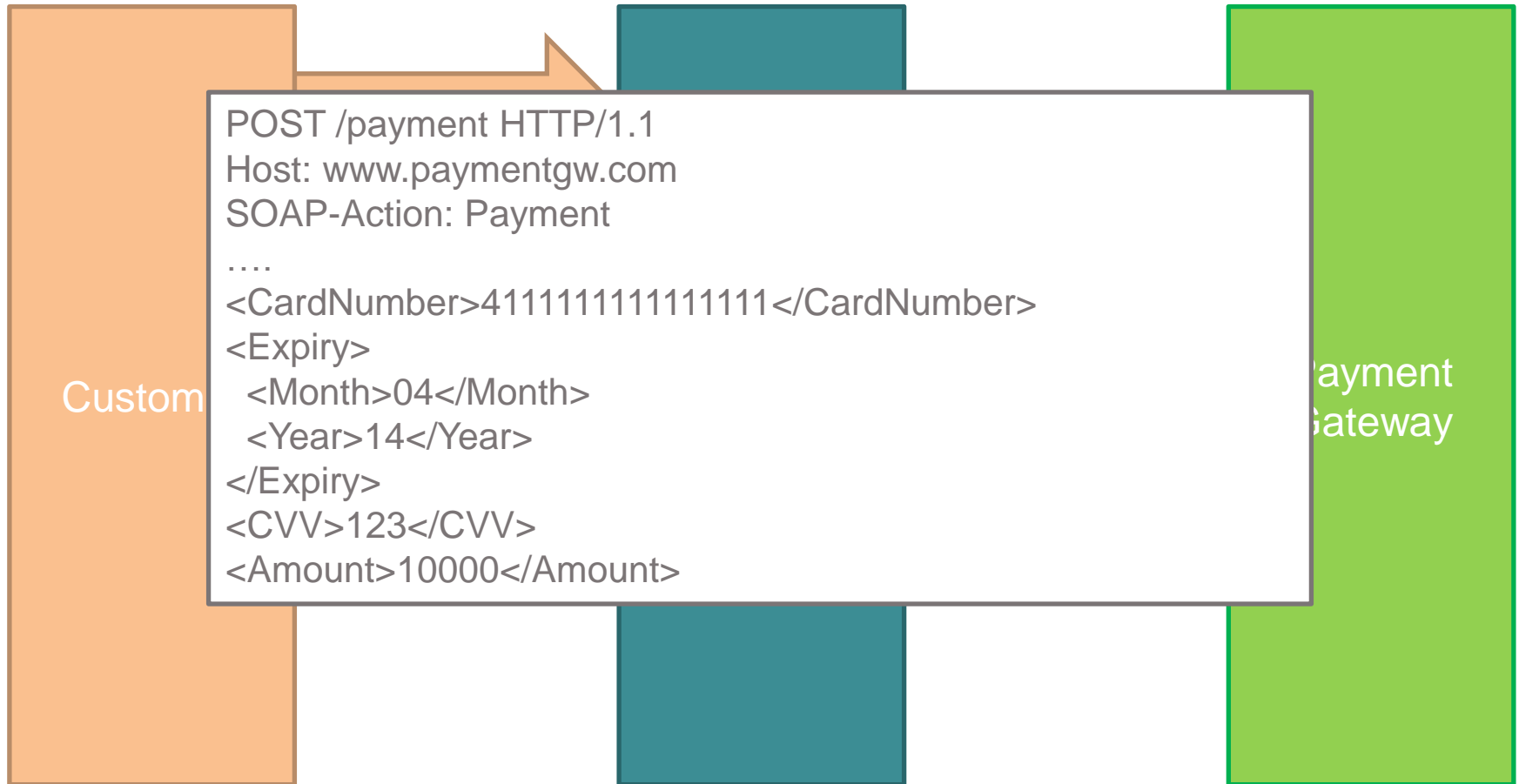
***Invalid account configuration. Please contact the merchant.***

---

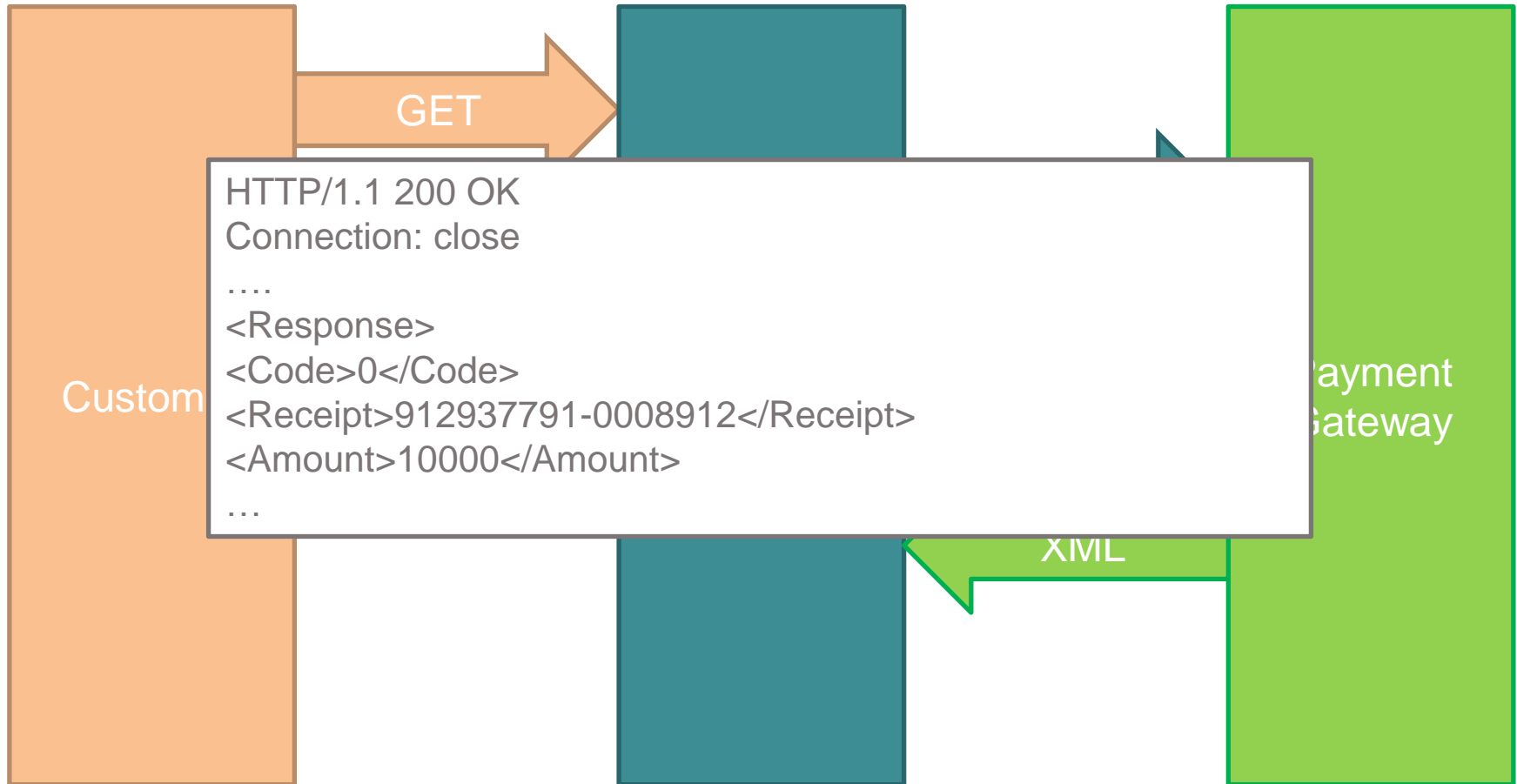
# API - DIRECT



# API - DIRECT



# API - DIRECT

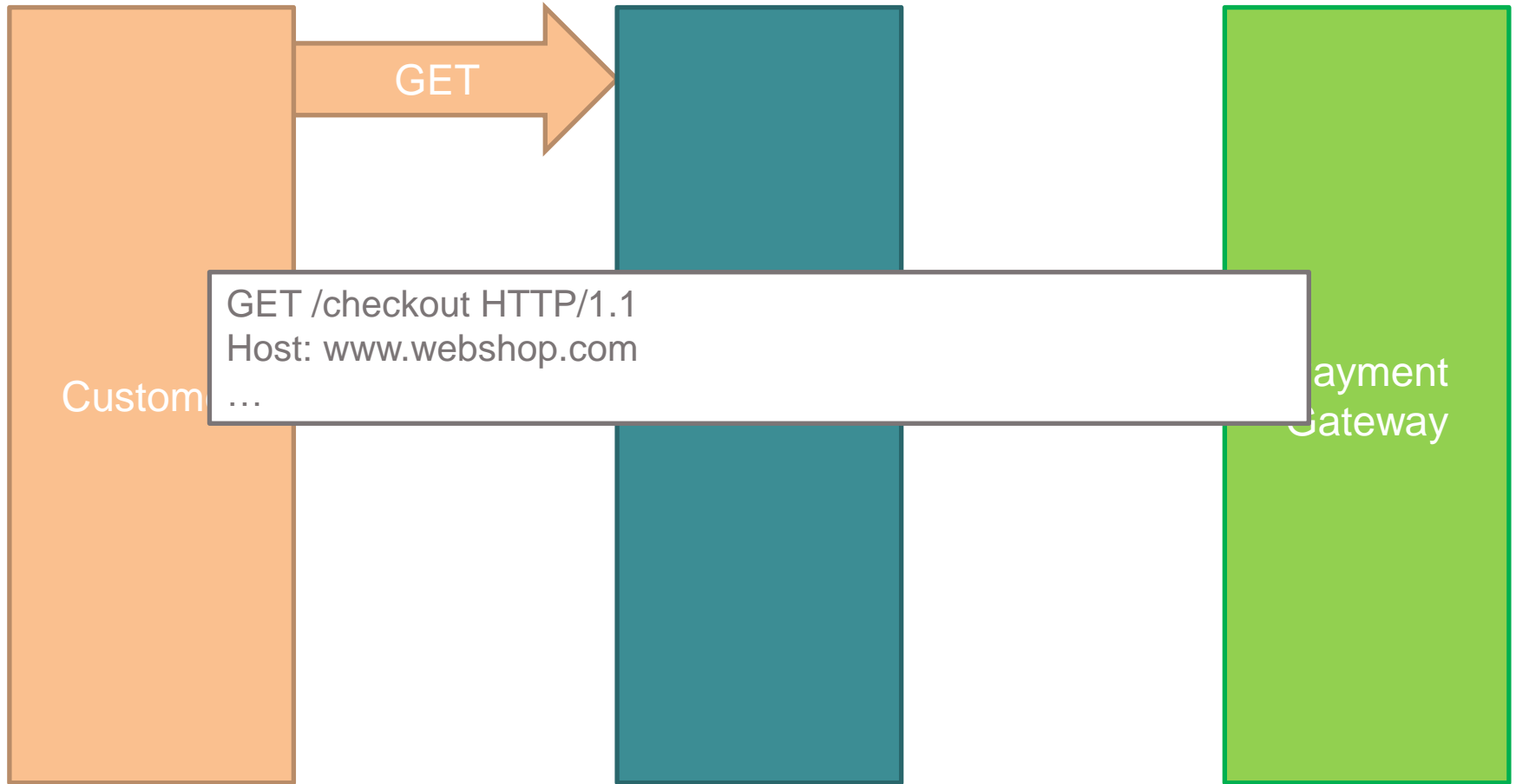




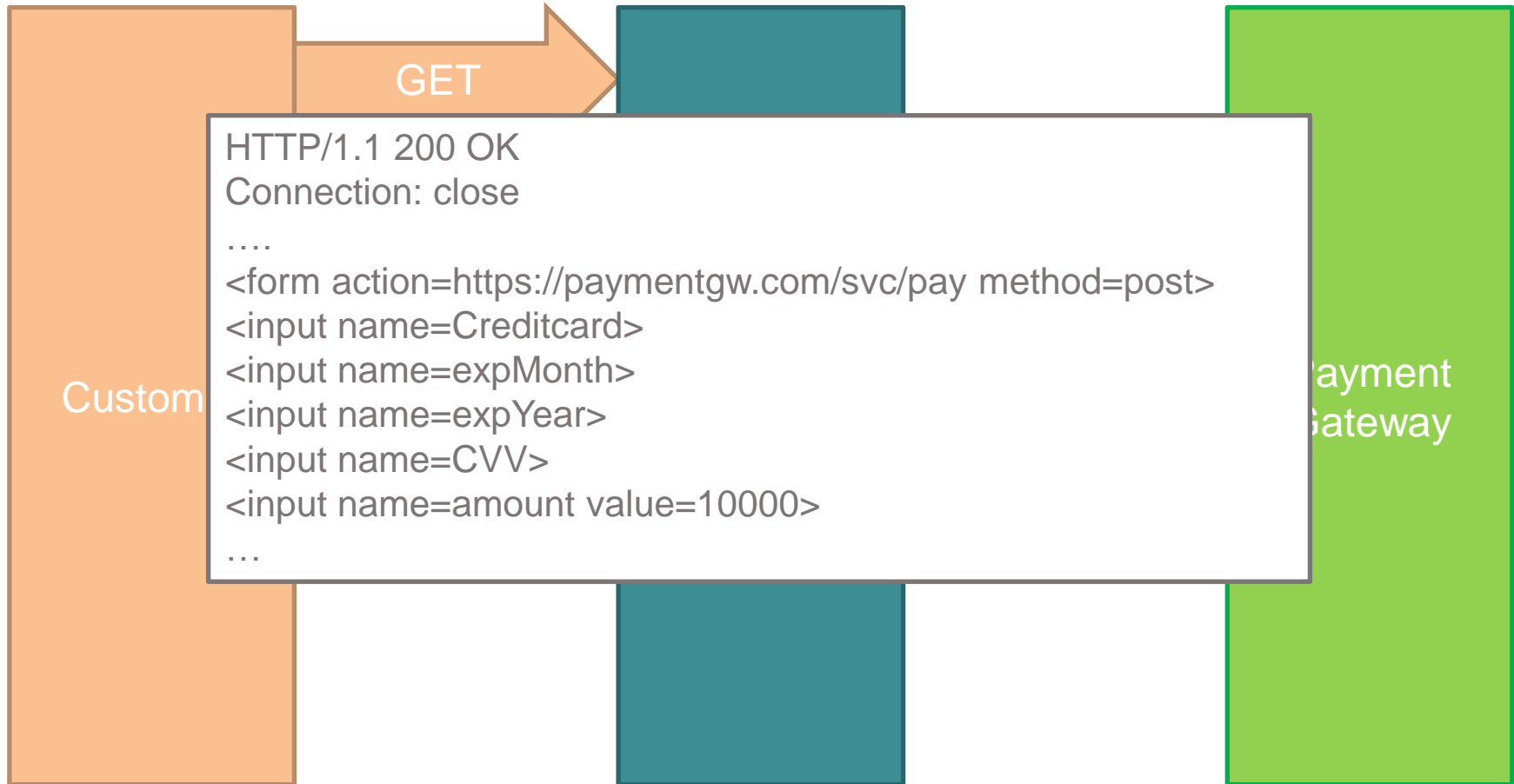
# API - DIRECT



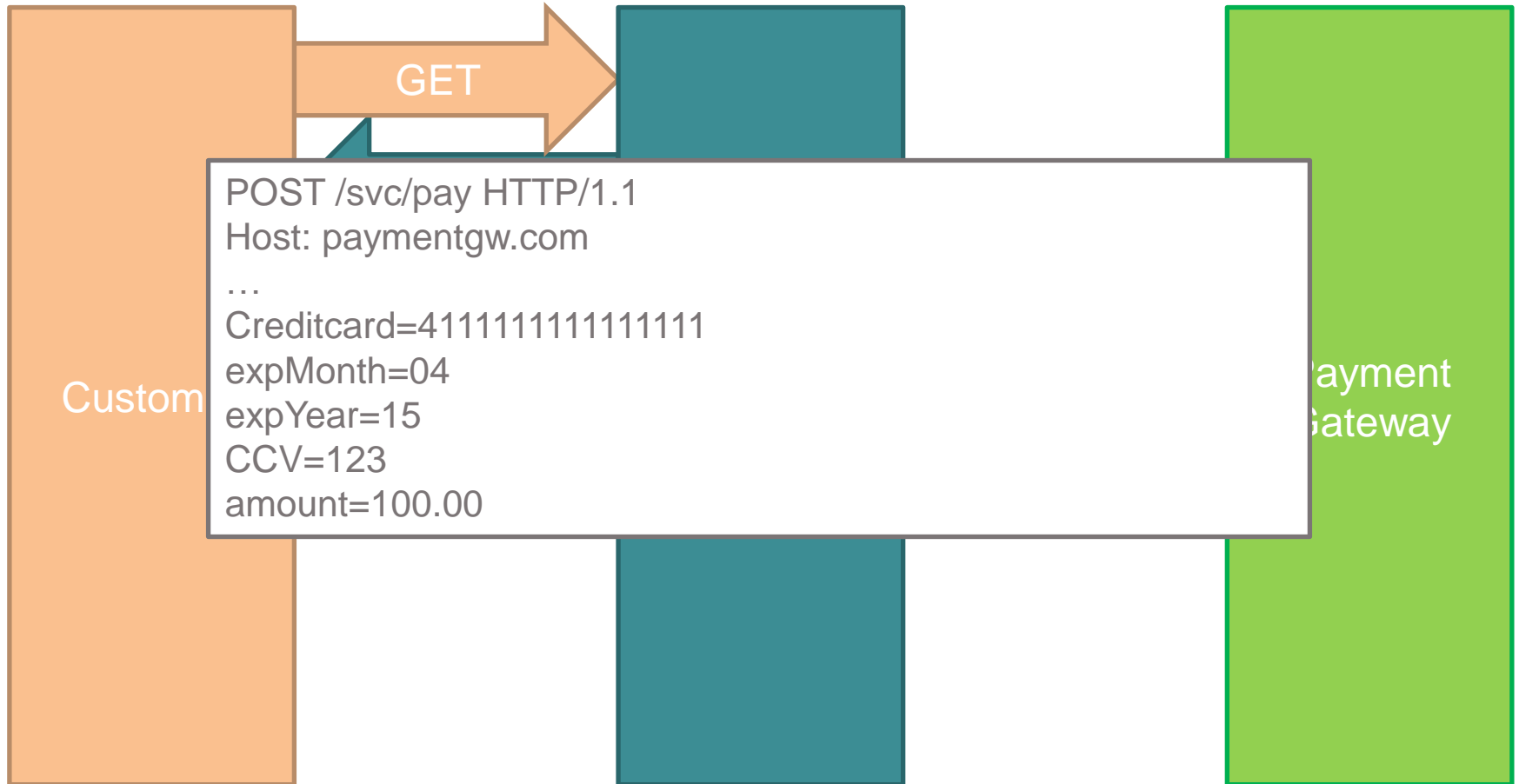
# API – HOSTED DIRECT POST



# API – HOSTED DIRECT POST



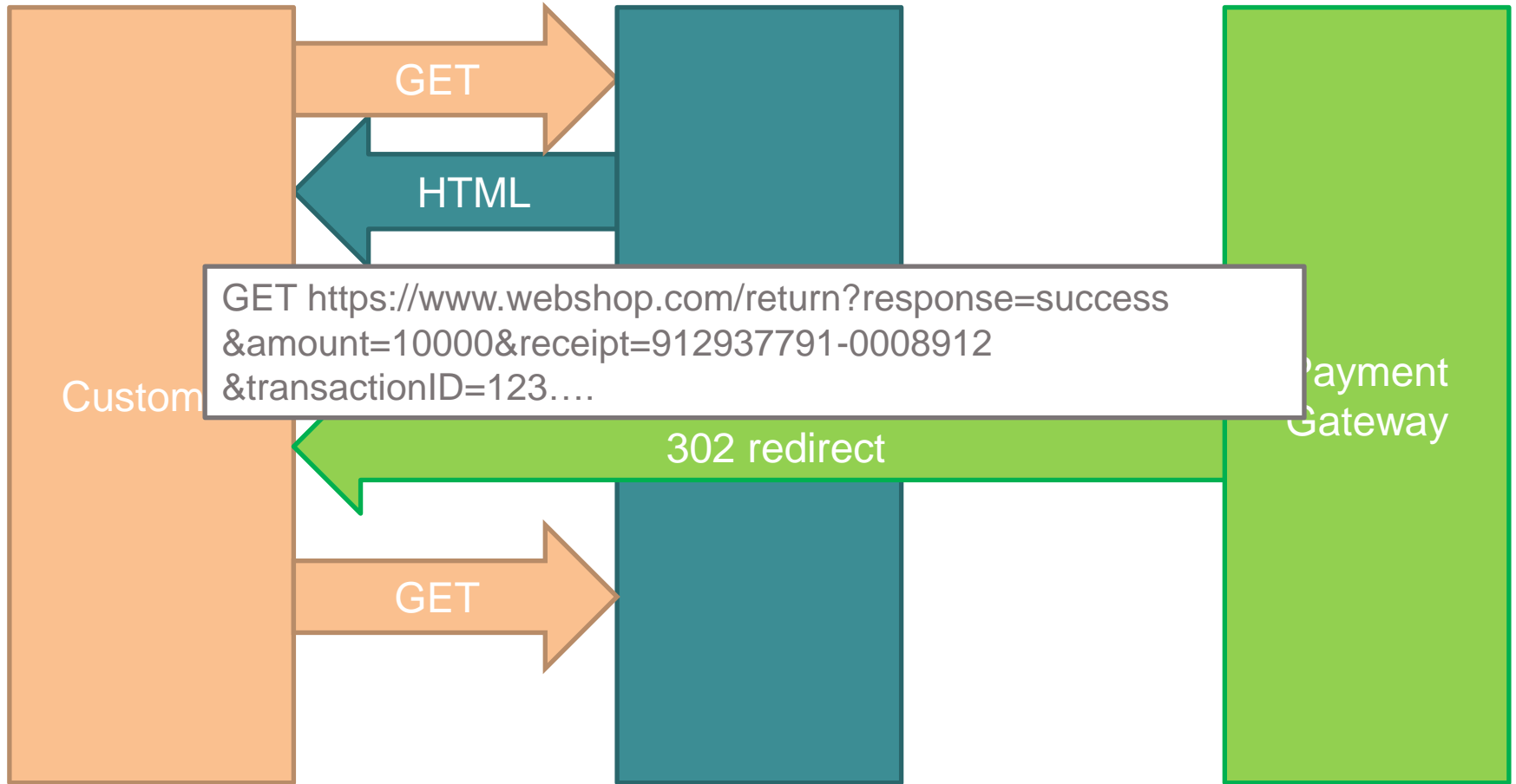
# API – HOSTED DIRECT POST



# API – HOSTED DIRECT POST



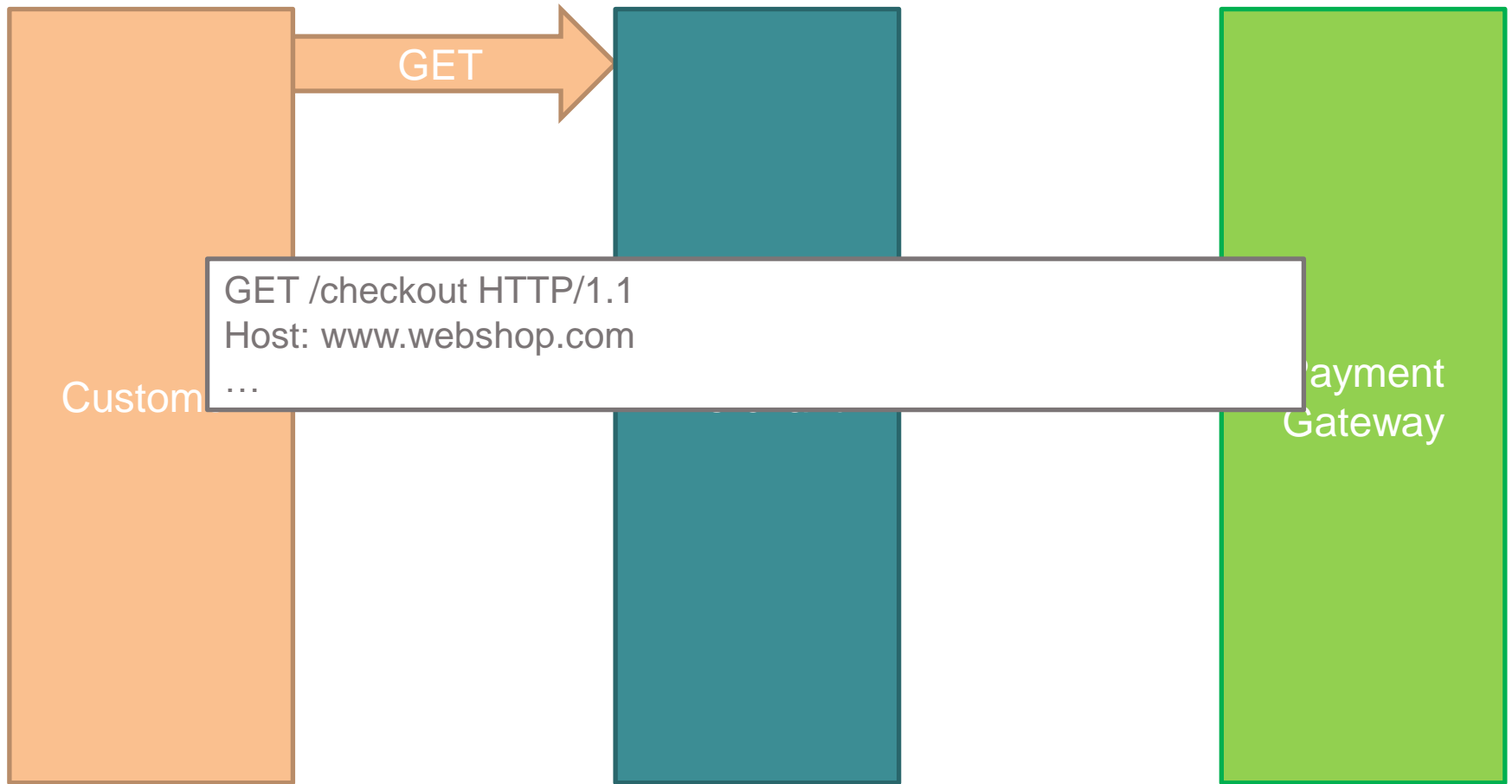
# API – HOSTED DIRECT POST



# API – HOSTED DIRECT POST

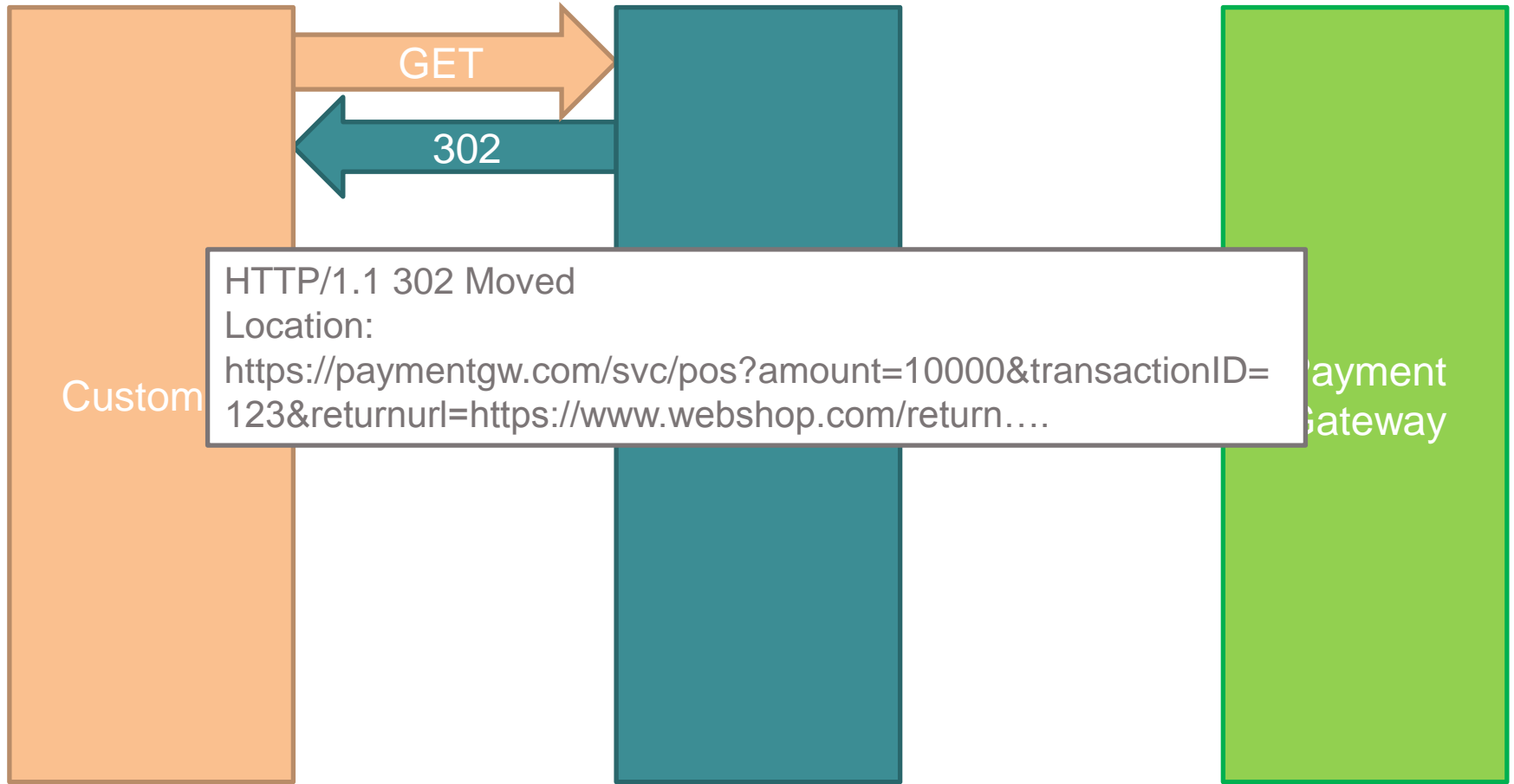


# API – HOSTED REDIRECT

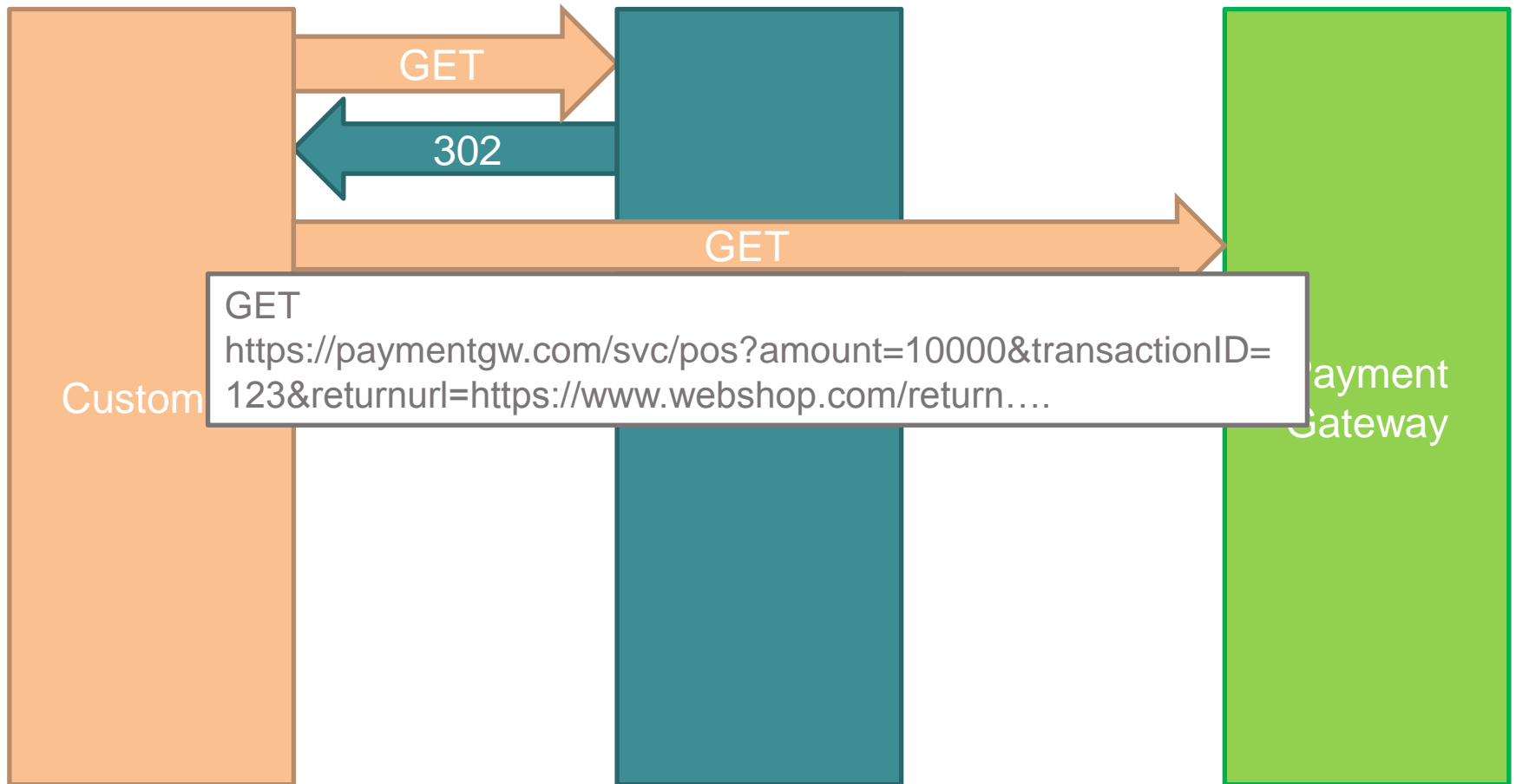




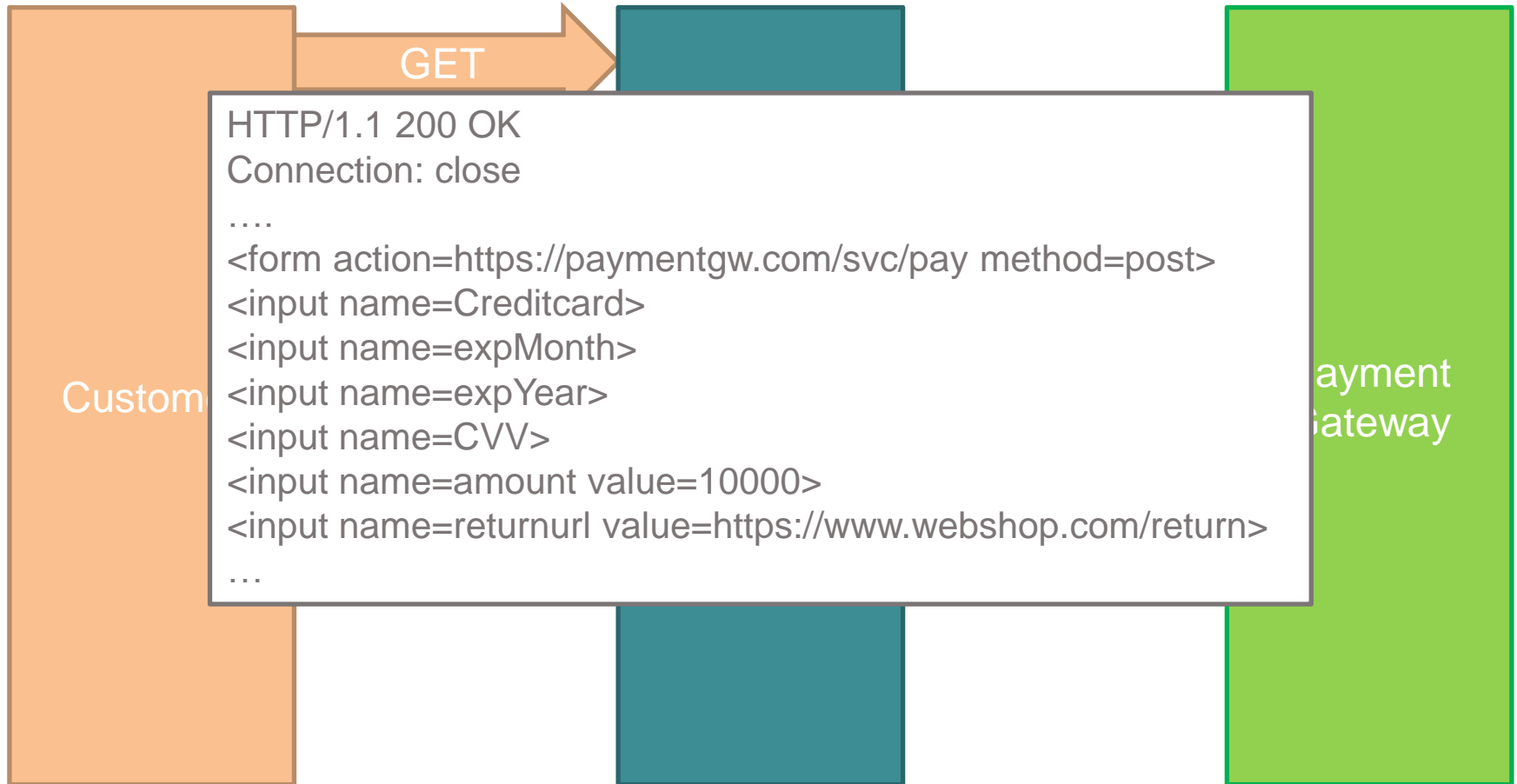
# API – HOSTED REDIRECT



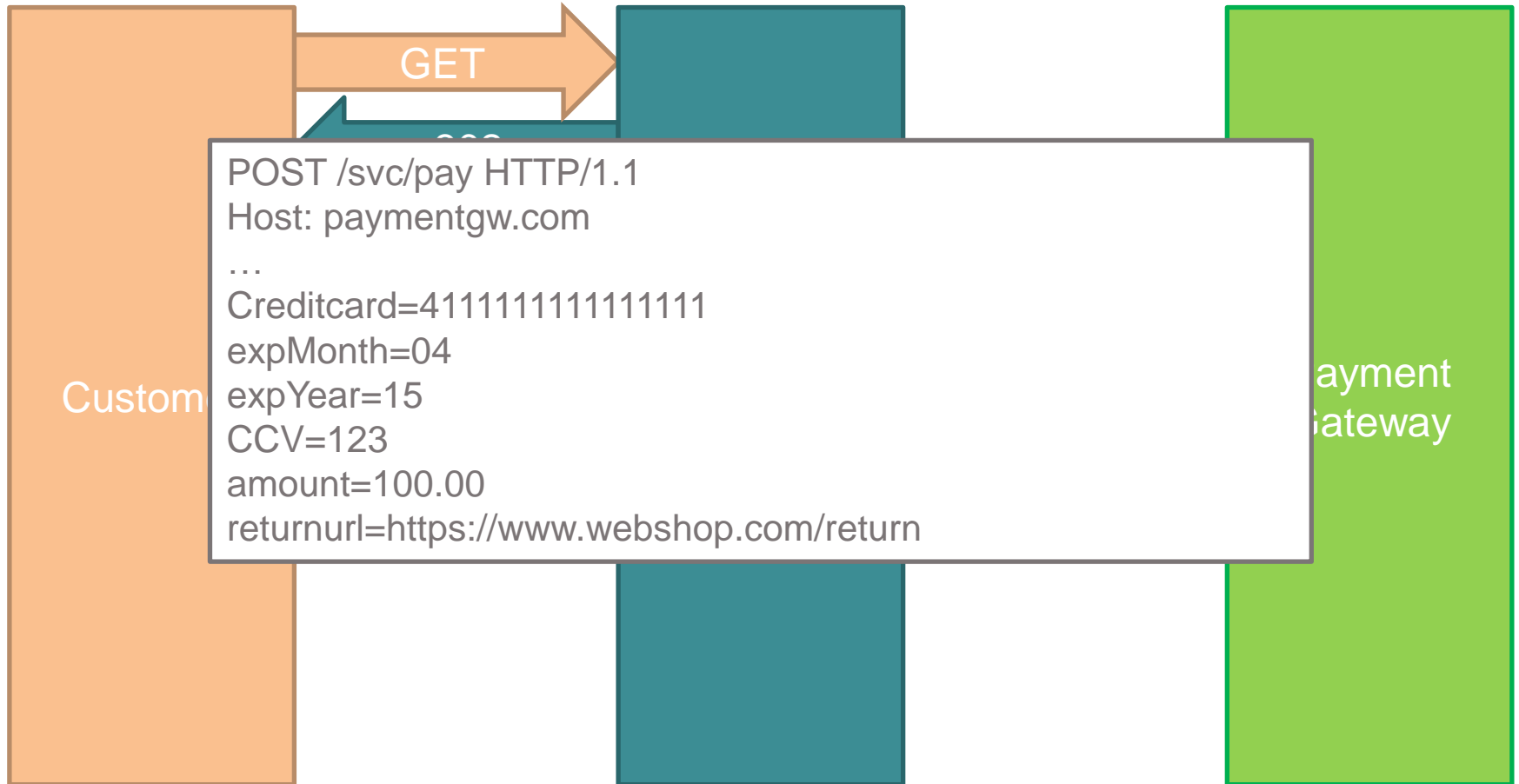
# API – HOSTED REDIRECT



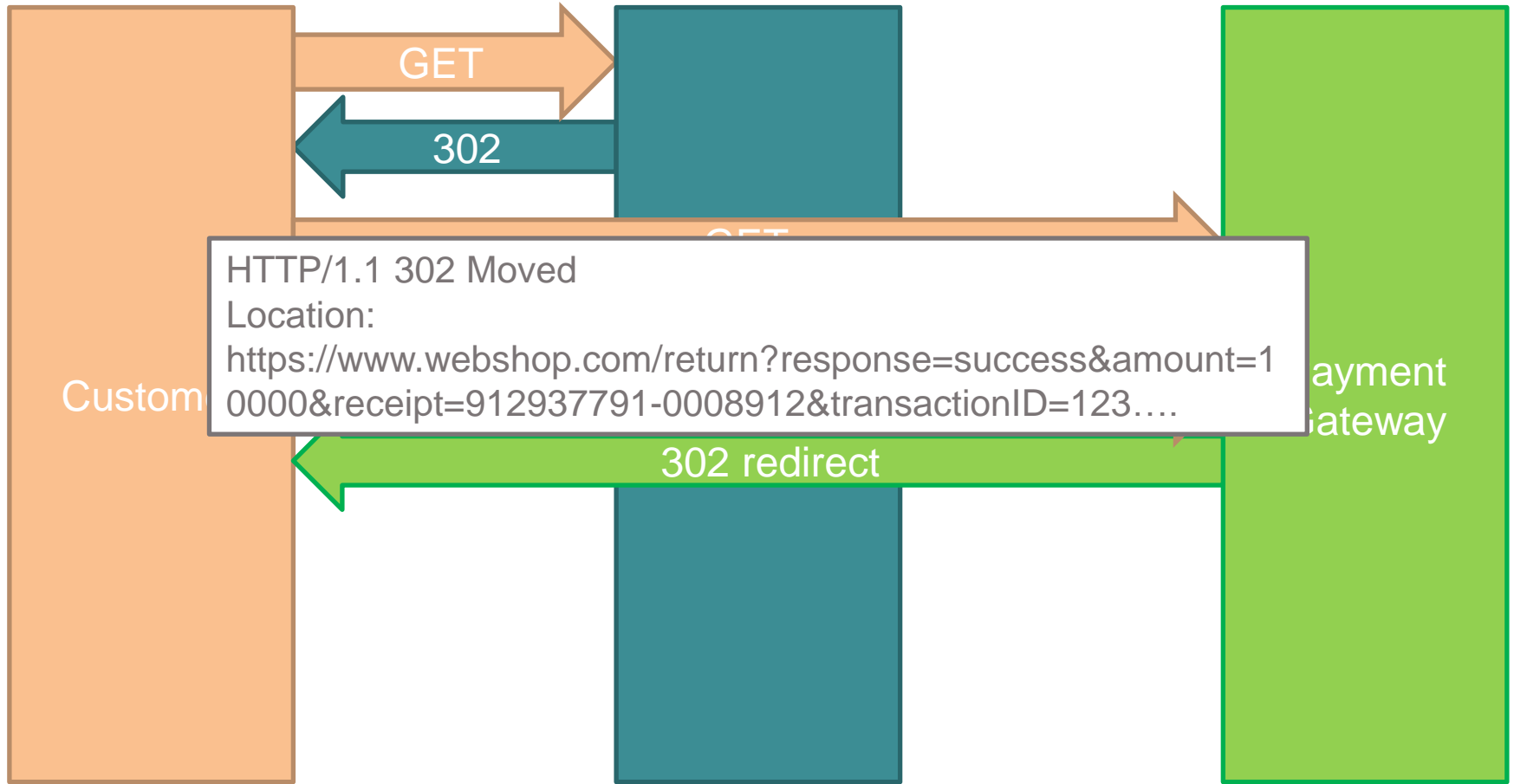
# API – HOSTED REDIRECT



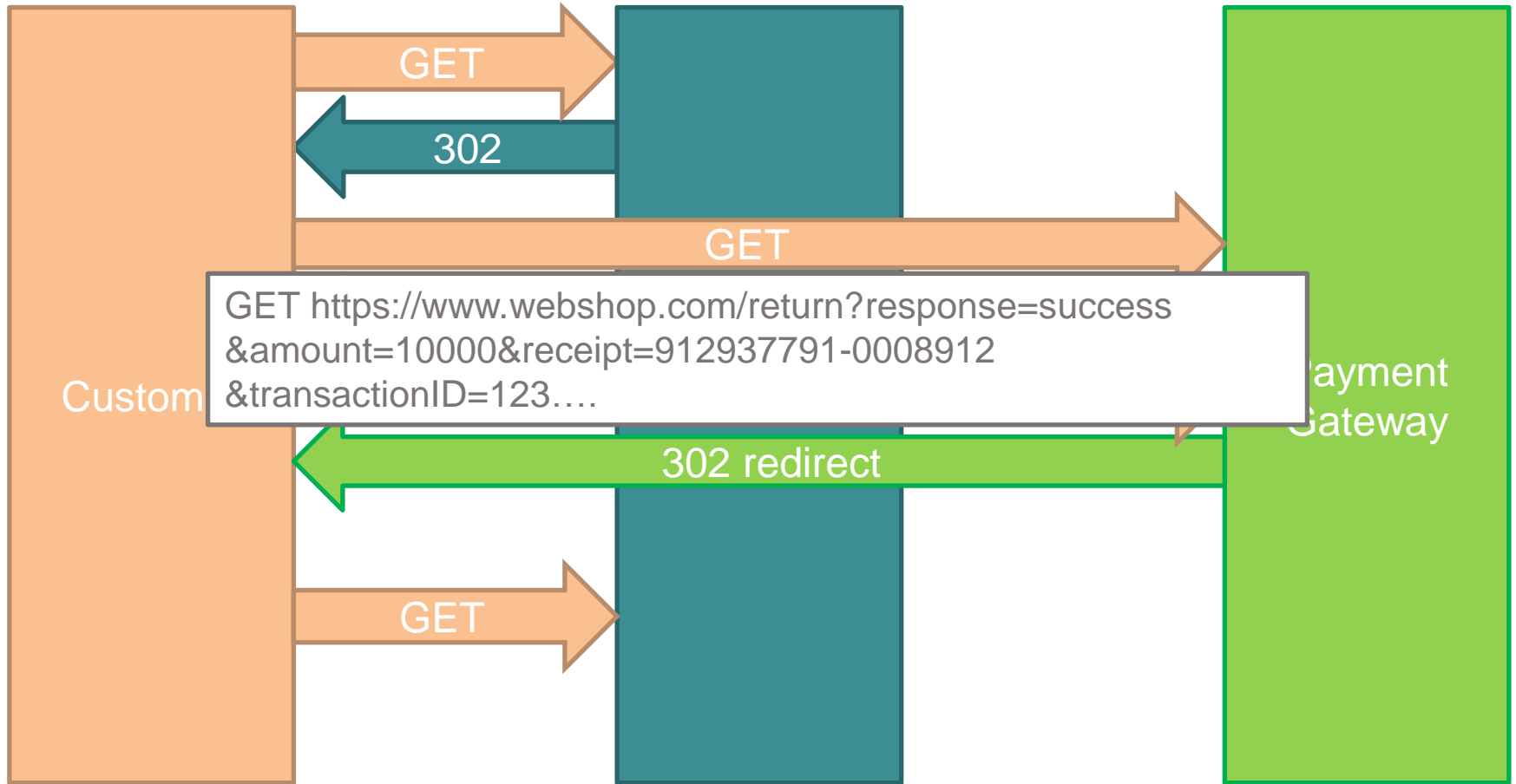
# API – HOSTED REDIRECT



# API – HOSTED REDIRECT



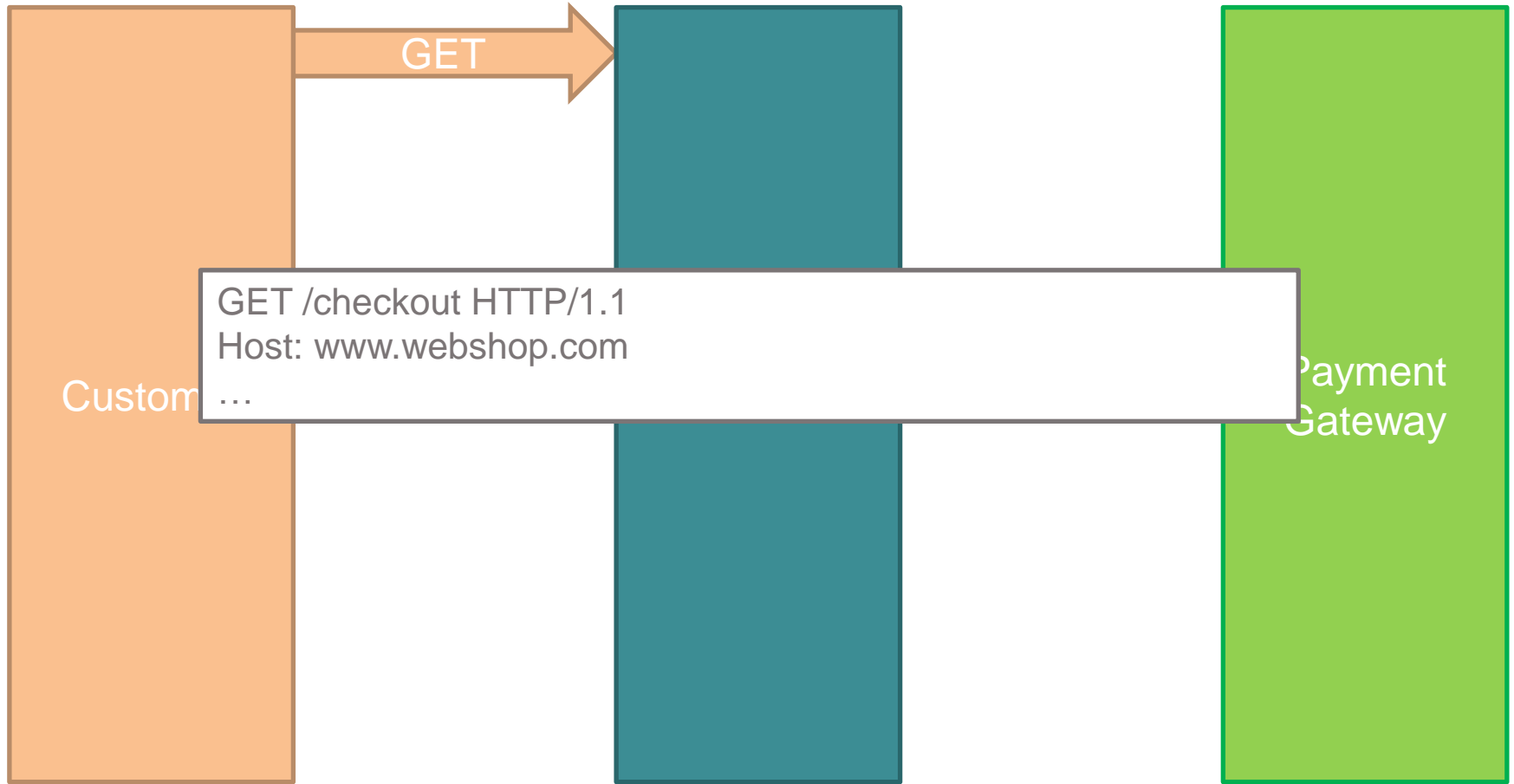
# API – HOSTED REDIRECT



# API – HOSTED REDIRECT

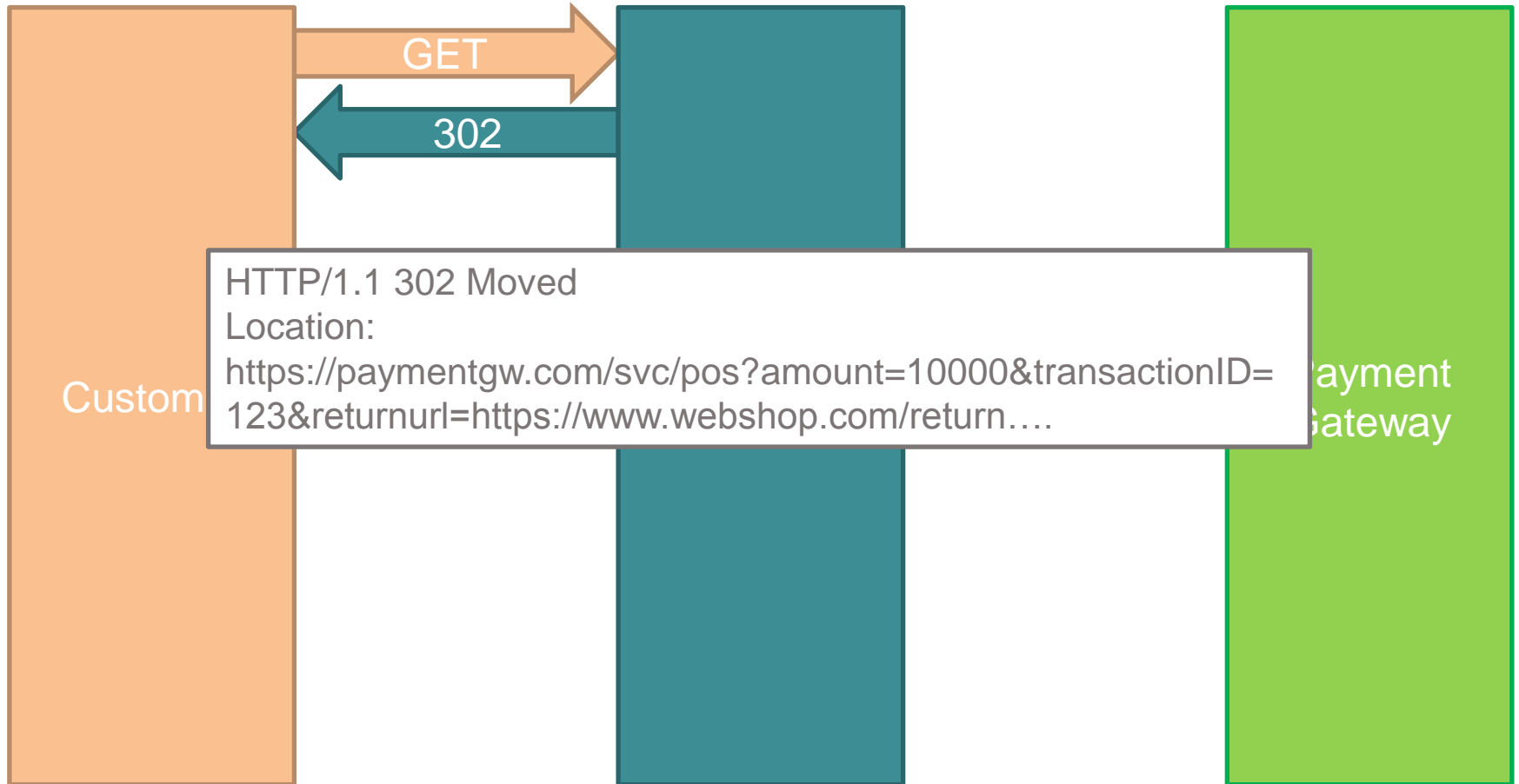


# API – HOSTED RE-DIRECT ALTERNATIVE

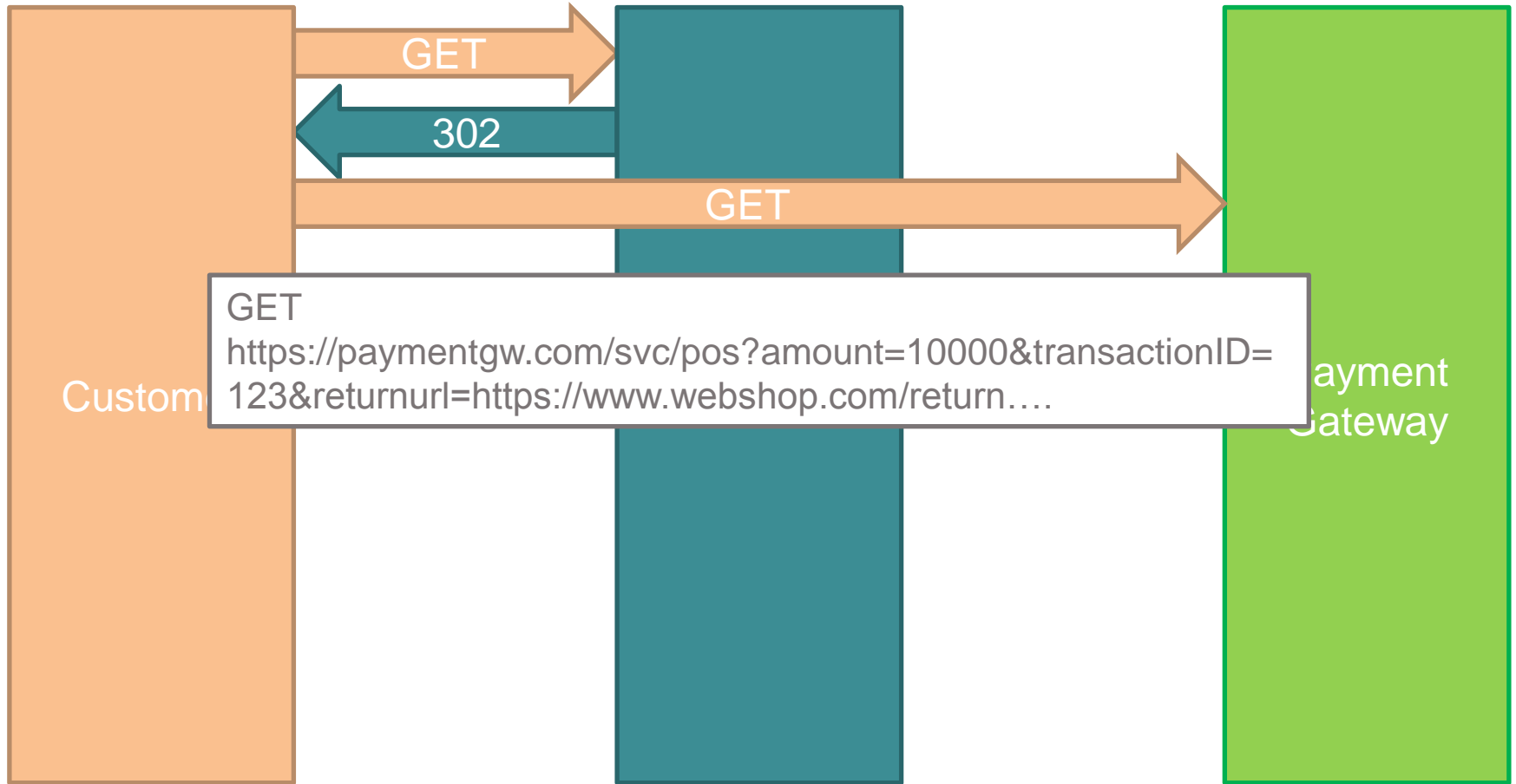




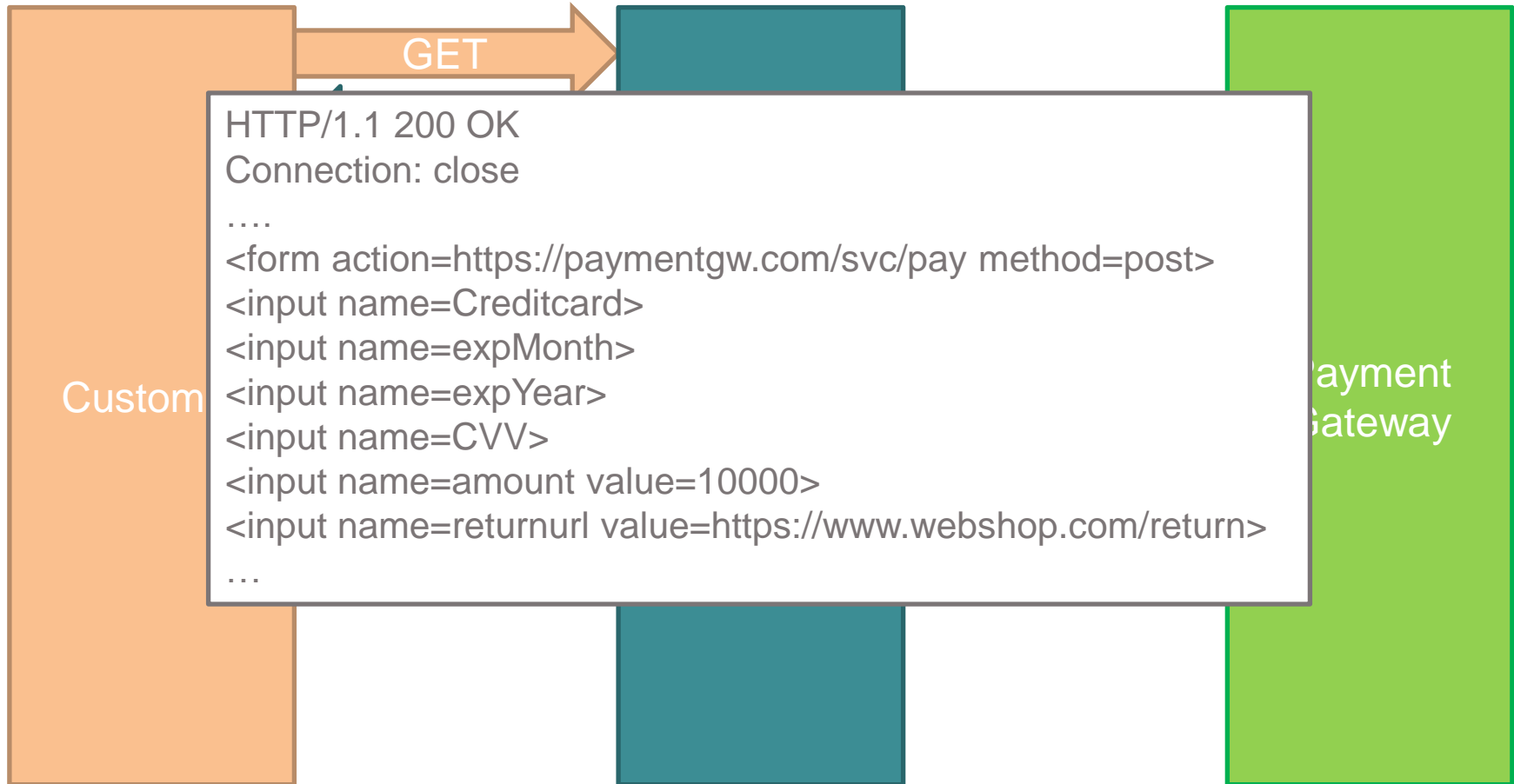
# API – HOSTED RE-DIRECT ALTERNATIVE



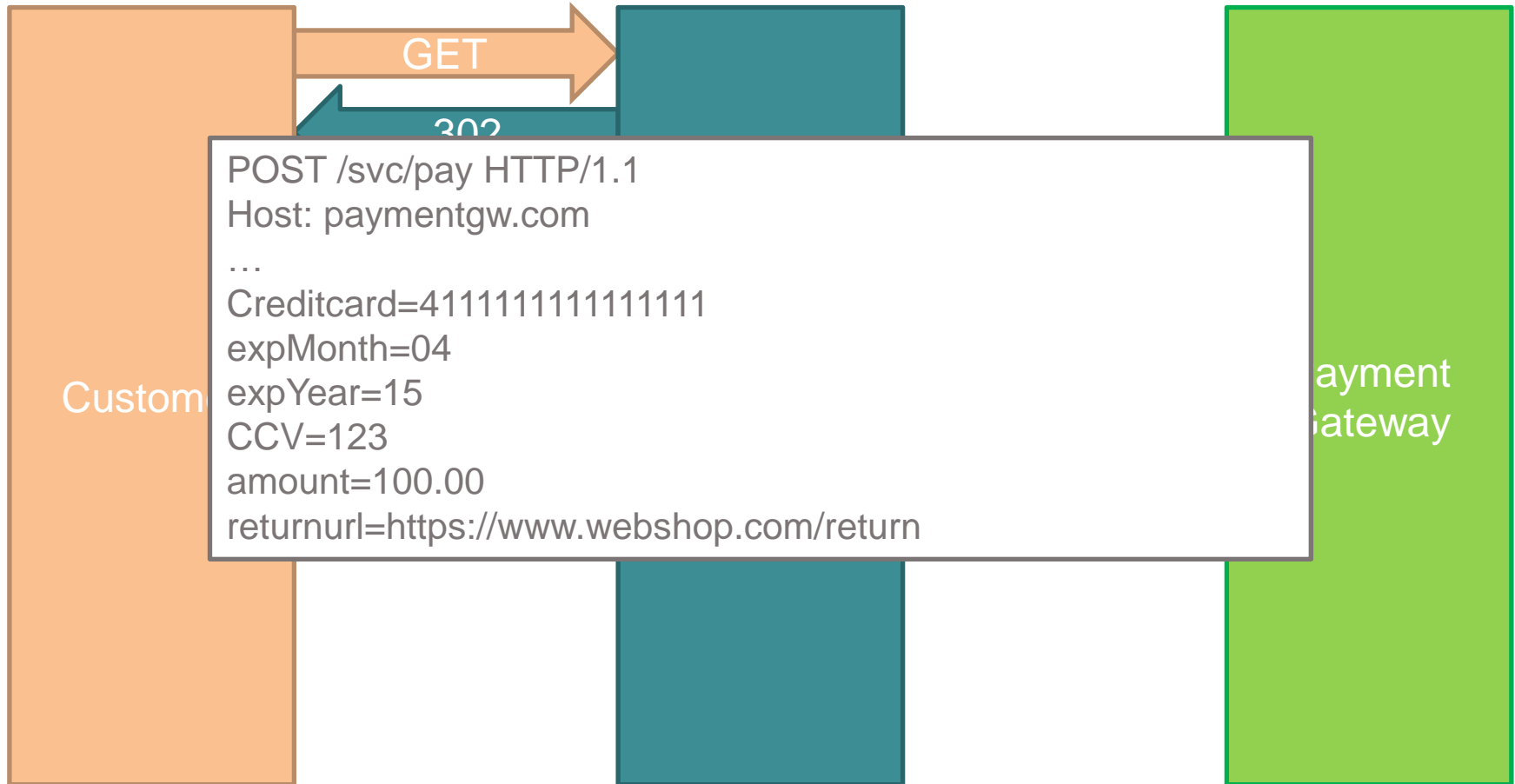
# API – HOSTED RE-DIRECT ALTERNATIVE



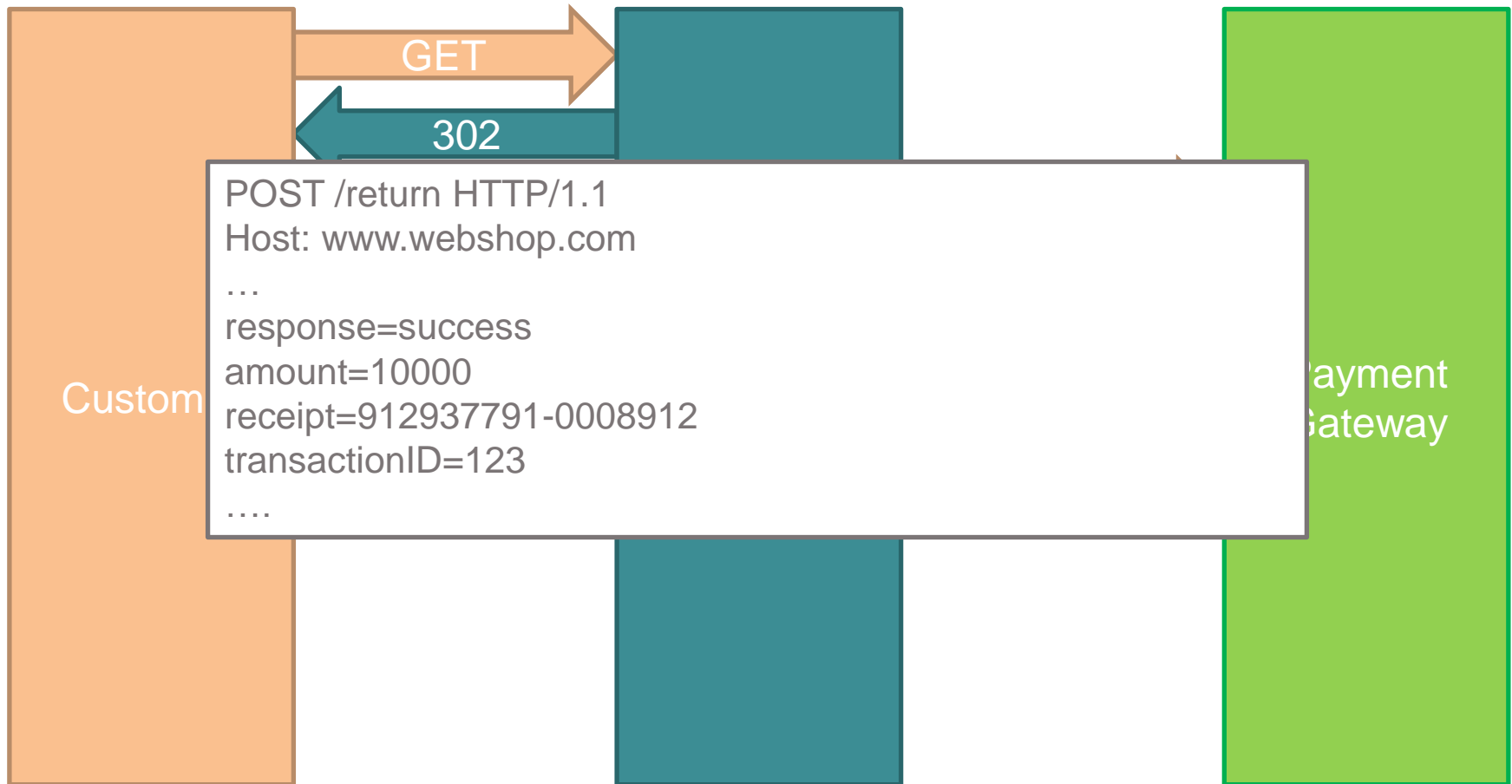
# API – HOSTED RE-DIRECT ALTERNATIVE



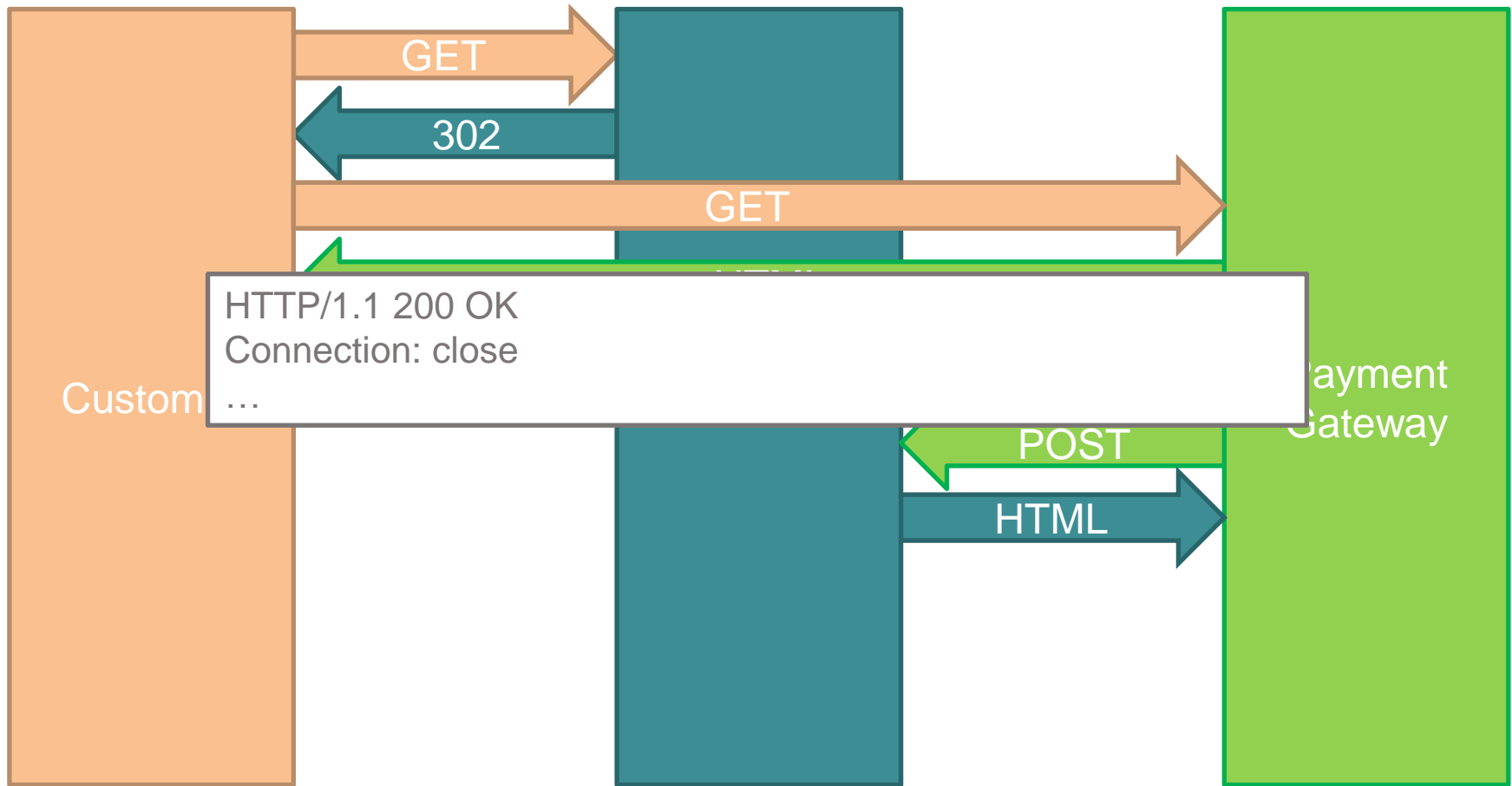
# API – HOSTED RE-DIRECT ALTERNATIVE



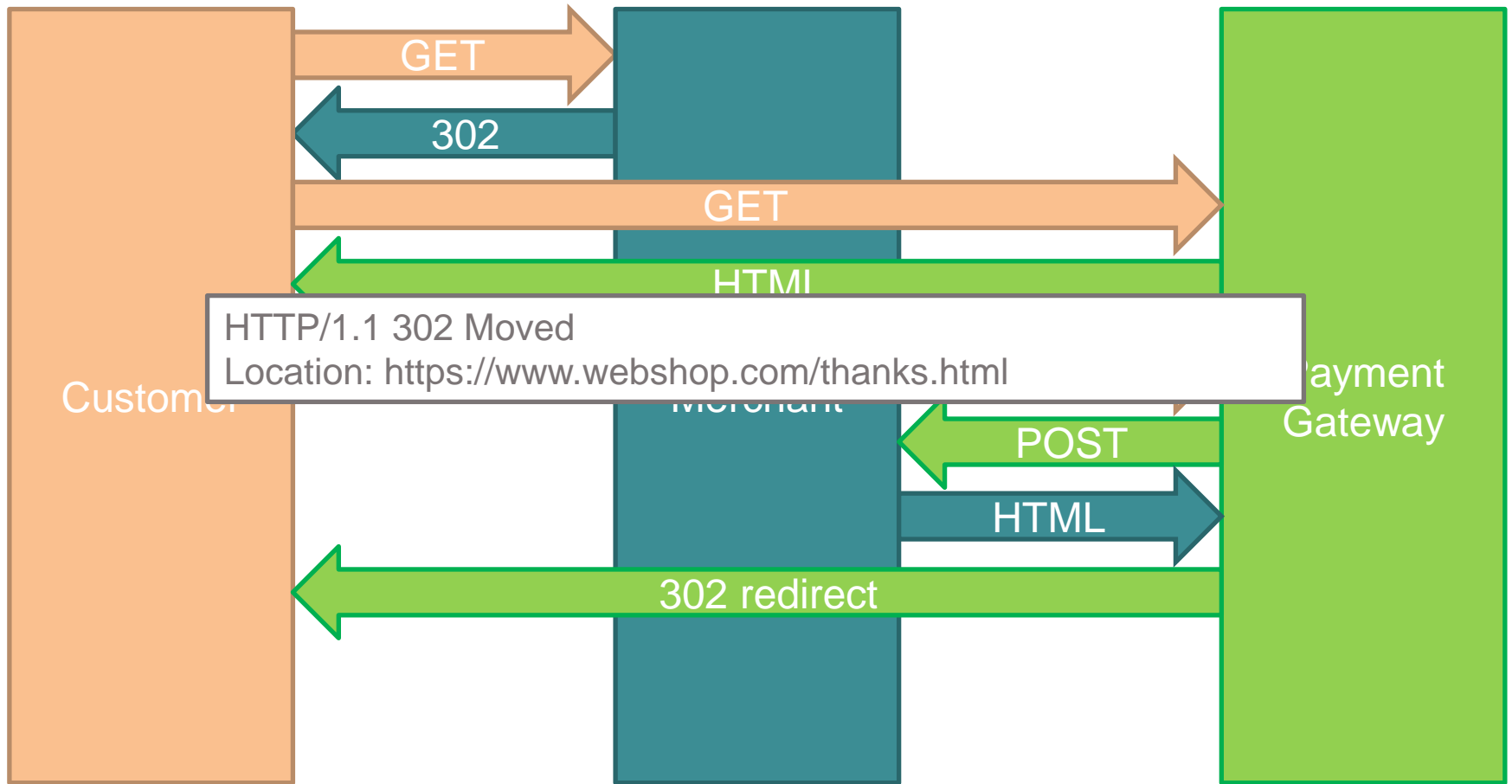
# API – HOSTED RE-DIRECT ALTERNATIVE



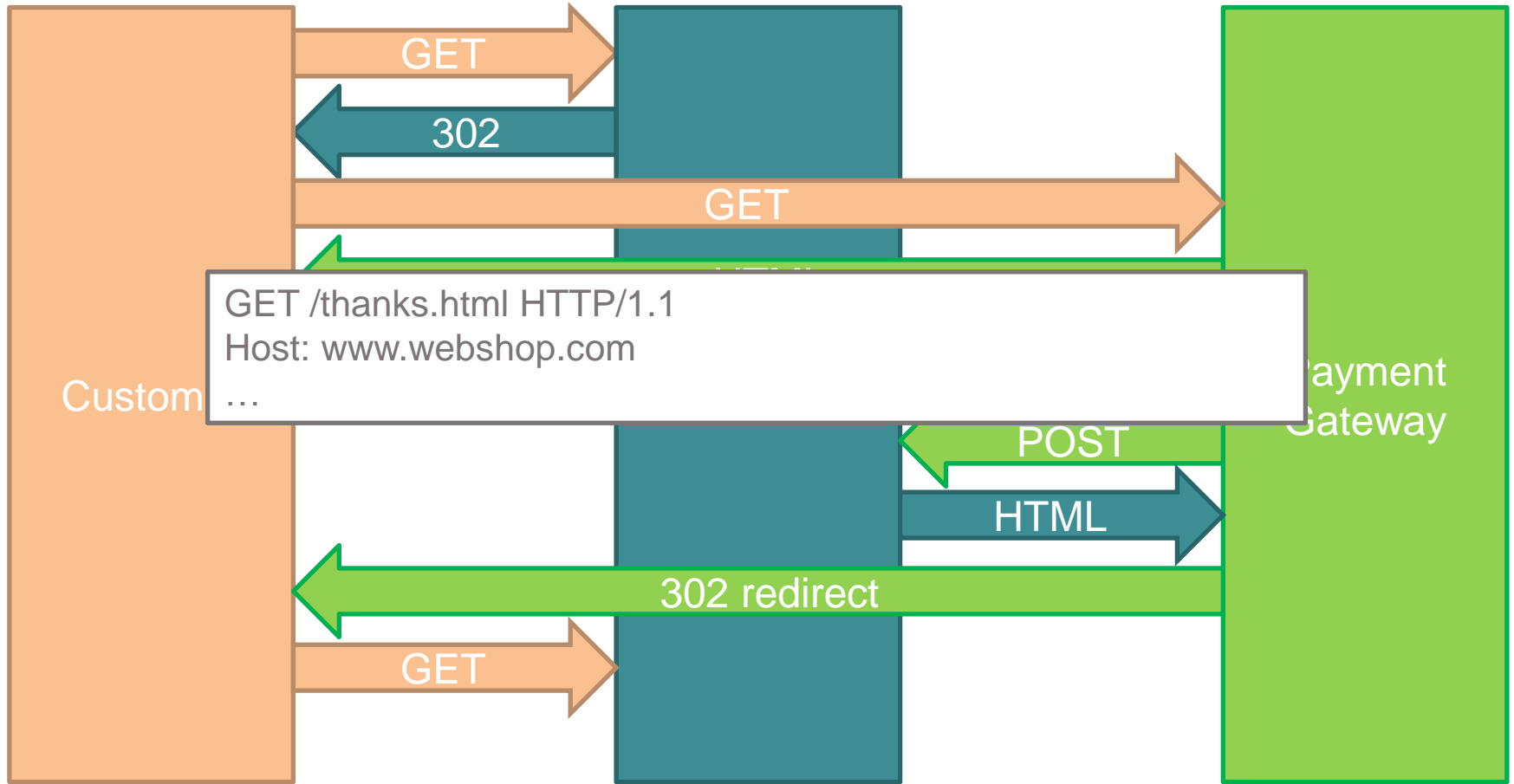
# API – HOSTED RE-DIRECT ALTERNATIVE



# API – HOSTED RE-DIRECT ALTERNATIVE

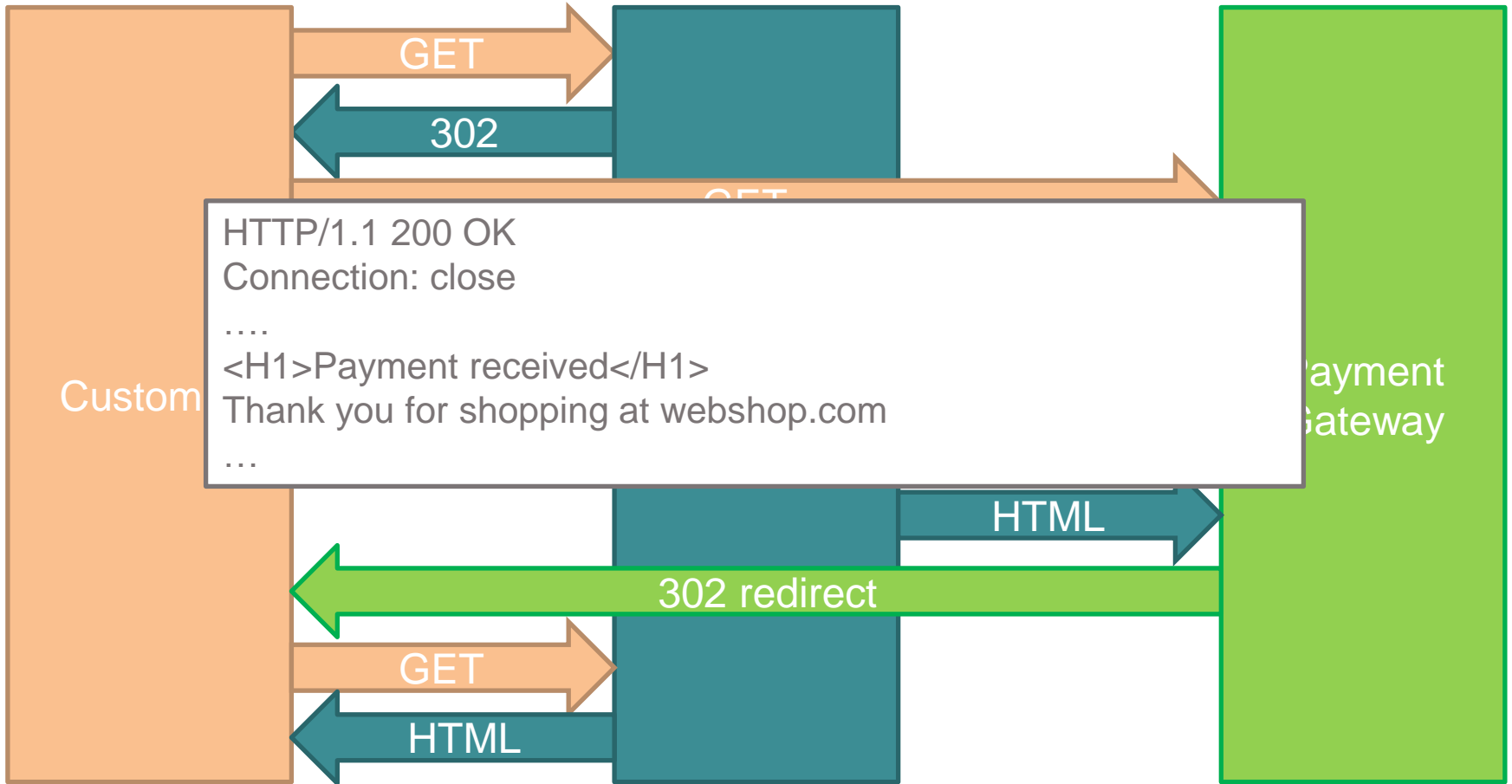


# API – HOSTED RE-DIRECT ALTERNATIVE





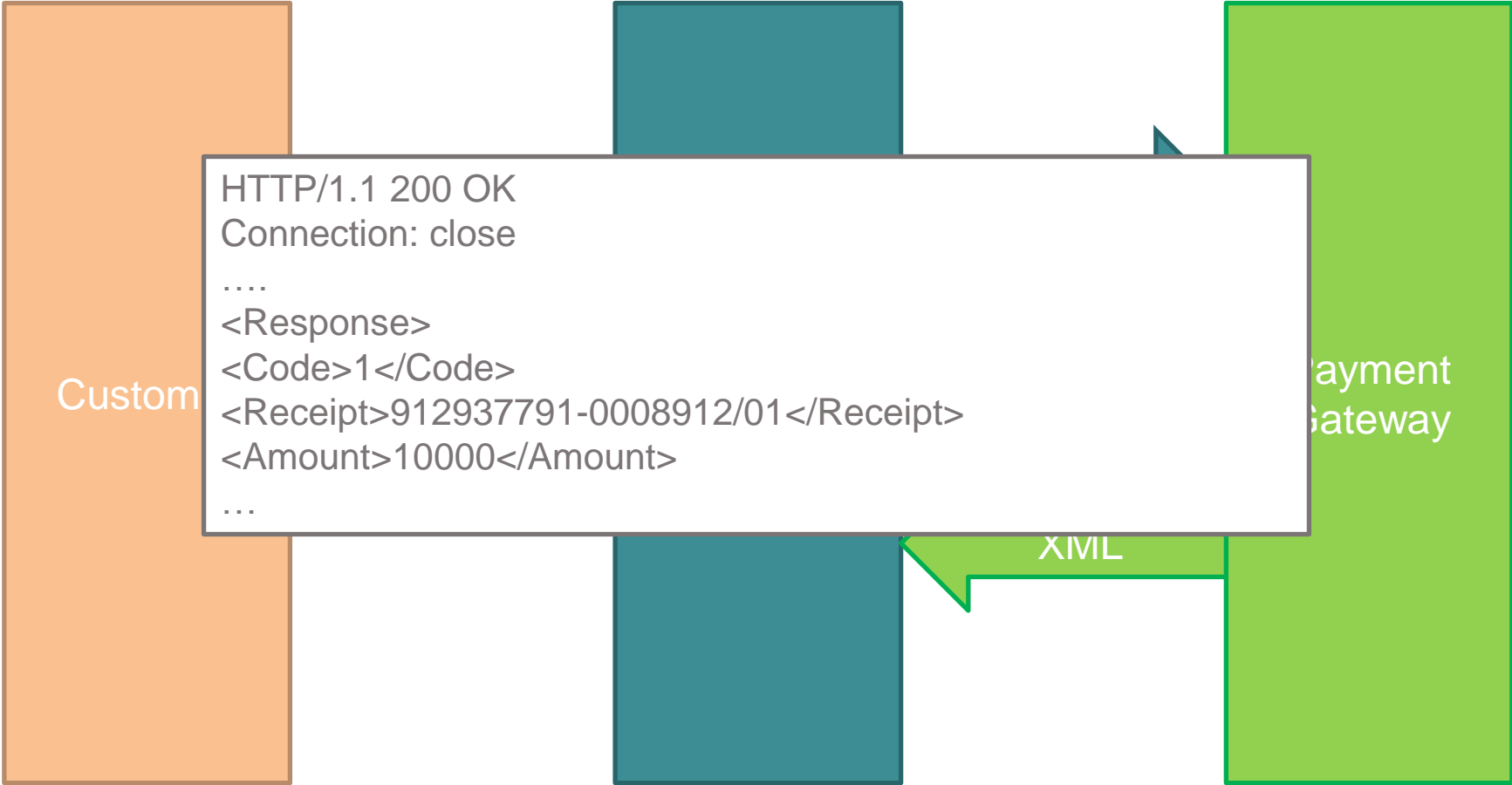
# API – HOSTED RE-DIRECT ALTERNATIVE



# API - DIRECT



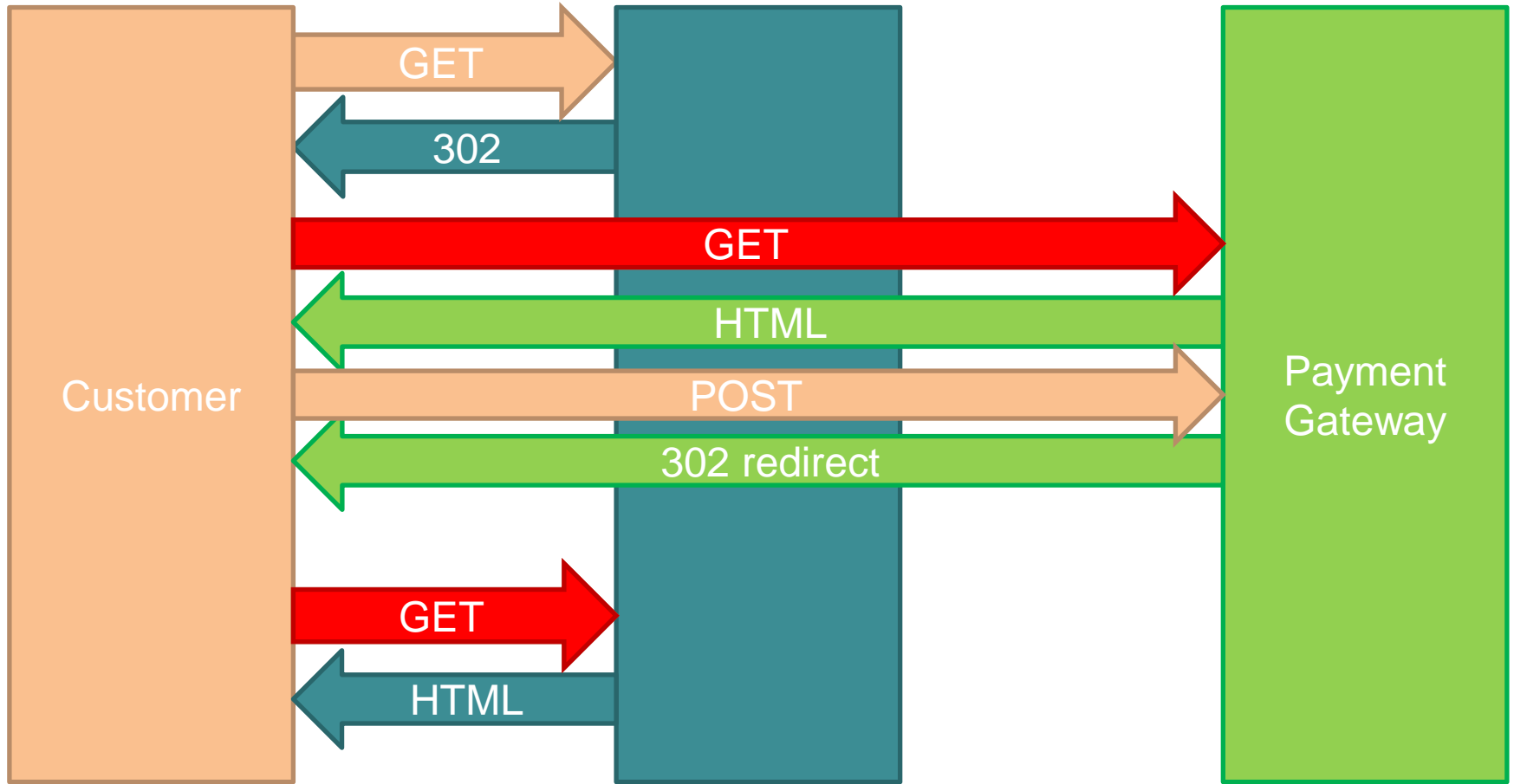
# API - DIRECT



# TRADITIONAL ATTACKS



# TRADITIONAL ATTACKS



# TRADITIONAL ATTACKS

- Change payment amount

[https://paymentgateway.com/pay? amount=0.01](https://paymentgateway.com/pay?amount=0.01)

**Solved with request validation!**

- Spoof payment received message to return url

<https://merchant.com/return?Success=1&Amount=100.00&Message=Paid>

**Solved with response validation!**

# REQUEST VALIDATION

---

- To validate the request of the payment page result, signed request is often used - which is the result of the hash function in which the parameters of an application confirmed by a «secret word», known only to the merchant and payment gateway.

# REQUEST VALIDATION

---

- Protects the “**vital**” details of the transaction

Example:

- SHA1 of MERCHANTID, TXNTYPE, REFERENCEID, AMOUNT, CURRENCY, TIMESTAMP



# REQUEST VALIDATION EXAMPLE

```
sha1('ABC9999|password123|1|Invoice 986616|100.00|20140121222324')
```

```
4e65a02daacaf2f94f057fbc3d09c43883d10dc8
```

```
md5('password123abc9999100.00aud')
```

```
ce9b54a5bc2f08dd2a2bf5f3b2d2d8f0
```

```
md5(md5('20140121222324.ABC9999.Invoice  
986616.100.AUD').'.Secrit123')
```

```
6a0a4eb970340d98fa33daf21400e5eb
```

# RESPONSE VALIDATION

---

- Protects the “**vital**” details of the payment receipt
- Example:
- SHA1 of MERCHANTID, TRANSACTIONID, AMOUNT

# RESPONSE VALIDATION EXAMPLE

```
sha1('ABC9999|Secrit123|Invoice 986616|100.00')
```

```
c5af7bd81fec9eee6415fd1a4d77edc1e8ca9df6
```

```
md5('secrit123saltabc9999approved1-918490ae-9a1c-11de')
```

```
04beffd2eaf481e0d50ef2134188c6d0
```

```
md5(md5('20140121222324.ABC99999.Invoice  
986616.00.Completed.auth.0000').'.Secrit123')
```

```
1f35ae73cf918f446cc45875948bd300
```

# ABUSING REQUEST VALIDATION

---

- Bypass validation
- Abuse cryptographic properties
- Defeat secret key

# BYPASSING REQUEST VALIDATION

- HTTP Parameter Pollution

`https://url/pay?amount=100.00&amount=0.01`

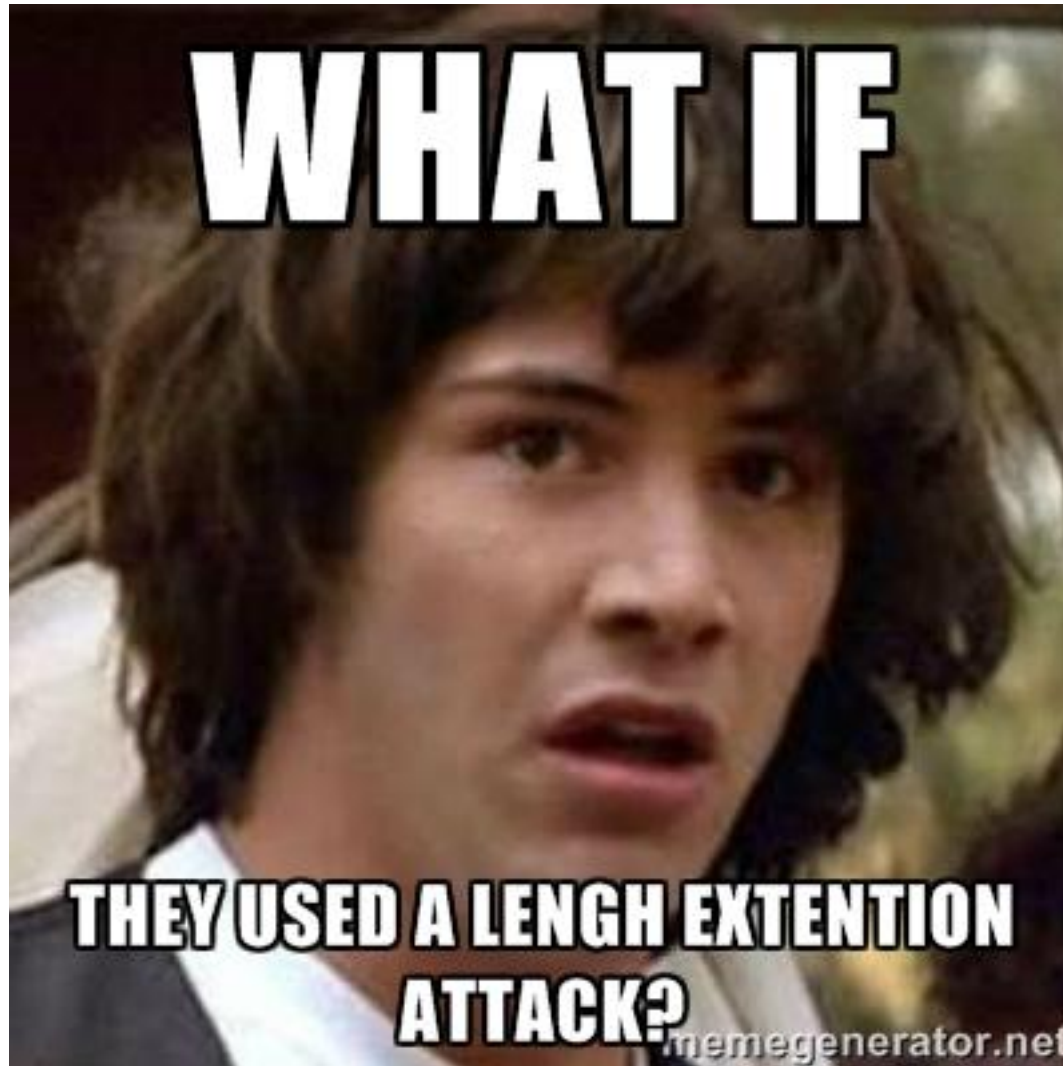
- Abusing unprotected parameters

`https://url/pay?expiry_date=31/12/2099`

- Abusing application logic

`https://url/pay?pre_auth=1`

# ABUSE CRYPTOGRAPHIC PROPERTIES



# LENGTH EXTENSION ATTACK

- The reason  $H(k|m)$  is not the standard comes from the message extension attack
- Hashes operate on block of text
- Padding is used to fill out the blocks
- Attacker knows  $H(k|m)$  and  $m$
- Compute  $H(k|m|p|m_2)$
- $p$  is the padding that would have applied to  $k|m$
- $m_2$  is an arbitrary message
- Attacker can now use  $H(k|m|p|m_2)$  and  $m|p|m_2$  to pass validation checks

# LENGTH EXTENSION ATTACKS ARE COSTLY





# DEFEATING REQUEST VALIDATION

Fingerprint	
EPS_MERCHANTID	
Password	
EPS_TXNTYPE	
EPS_REFERENCEID	
EPS_AMOUNT	
EPS_TIMESTAMP	

# DEFEATING REQUEST VALIDATION

```
<input hidden EPS_MERCHANT = "ABC999">  
<input hidden EPS_TXNTYPE = "0">  
<input hidden EPS_REFERENCEID = "Invoice 986616">  
<input hidden EPS_AMOUNT = "100.00">  
<input hidden EPS_TIMESTAMP = "20140121222324">  
<input hidden EPS_FINGERPRINT  
="5f330cea9480efd63669b1b1464db1339c964bdf">  
<input hidden EPS_RESULTURL = "https://www.merchantsite.com/">
```

# DEFEATING REQUEST VALIDATION

Fingerprint	Web form
EPS_MERCHANTID	EPS_MERCHANT
Password	
EPS_TXNTYPE	EPS_TXNTYPE
EPS_REFERENCEID	EPS_REFERENCEID
EPS_AMOUNT	EPS_AMOUNT
EPS_TIMESTAMP	EPS_TIMESTAMP
	EPS_FINGERPRINT

# DEFEATING REQUEST VALIDATION

Fingerprint	Web form
EPS_MERCHANTID	EPS_MERCHANT
<b>Password</b>	
EPS_TXNTYPE	EPS_TXNTYPE
EPS_REFERENCEID	EPS_REFERENCEID
EPS_AMOUNT	EPS_AMOUNT
EPS_TIMESTAMP	EPS_TIMESTAMP
	<b>EPS_FINGERPRINT</b>

# DEFEATING REQUEST VALIDATION

Fingerprint	Web form
ABC0010	ABC9999
<b>Secrit123</b>	
0	0
Test reference	Invoice 986616
100.00	100.00
20120916221931	20140121222324
	<b>5f330cea9480efd63669b1b1464db133 9c964bdf</b>

# SHARED SECRET

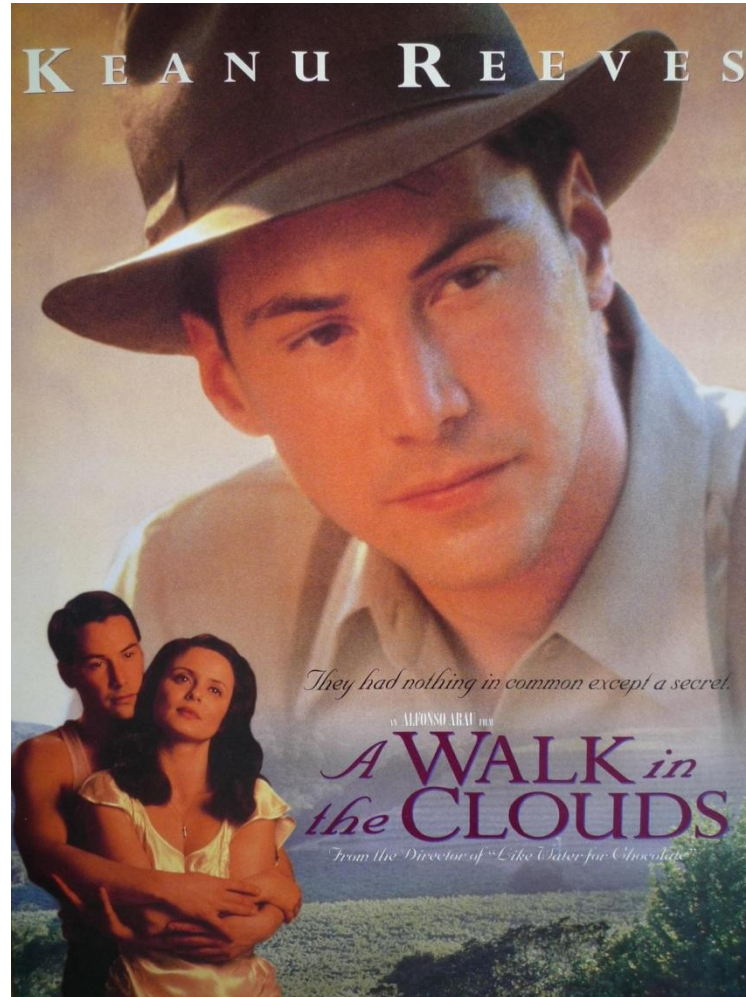
---

- Shared secret is usually:
- Vendor supplied
- Never changes
- Sometimes converted to upper/lower-case

# SHARED SECRET

Characters	Length
a-z0-9	8
a-zA-Z0-9	8
a-zA-Z0-9!@#%^&*()[]-_=+;:'",./?	8
a-zA-Z0-9!@#%^&*()[]-_=+;:'",./?	10
0-9a-f	32

# TO THE CLOUD





## WHY USE CLOUD

---

- Easy alternative to having dedicated cracking hardware
- Low to no setup cost
- Readily available images for deployment
- Scales as required

# CRACKING WITH JTR

---

- Jumbo distribution
- Define dynamic format
- Distributed cracking with MPI
- Increase performance with CUDA or OpenCL

# JTR DYNAMIC FORMAT

[List.Generic:dynamic\_1011]

Expression=md5(\$s.\$p.\$s2) (Payment gateway signature)

Flag=MGF\_SALTED

Flag=MGF\_SALTED2

Func=DynamicFunc\_\_clean\_input

Func=DynamicFunc\_\_append\_salt

Func=DynamicFunc\_\_append\_keys

Func=DynamicFunc\_\_append\_2nd\_salt

Func=DynamicFunc\_\_crypt\_md5

Test=\$dynamic\_1011\$c4a5babae57a7d58610ce33ca79622c9\$ABC9999|\$\$2|Invoice  
986616|100.00:xyz123

Validate:

**./john --test --format=dynamic\_1011**

# HTML FORM TO DYNAMIC HASH

```
my $html =eval { local $/; open my $fh, "$ARGV[0]"; return <$fh>; close($fh); };
$html =~ m/(<h3>Credit Card Payment.*?</form>)/ms;
my $pgwform = $1;
my $form = HTML::Form->parse($pgwform, 'file:///');
my $merchantID = $form->find_input('MERCHANT_ID')->value;
my $amount = $form->find_input('AMOUNT')->value;
my $hash = $form->find_input('MD5HASH')->value;
my $account = $form->find_input('ACCOUNT')->value;
my $currency = $form->find_input('CURRENCY')->value;
my $notifyurl = $form->find_input('SHOP_DOMAIN')->value;
my $shopname = $form->find_input('SHOP_NAME')->value;
my $orderId = $form->find_input('ORDER_ID')->value;
my $floatAmt = $form->find_input('FLOAT_AMOUNT')->value;
my $timestamp = $form->find_input('TIMESTAMP')->value;
my $id_card = $form->find_input('ID_CARD')->value;
my $lang = $form->find_input('LANG')->value;
print "\$dynamic_1011\$".\$hash."\$merchantID|\$2$orderID|$amount|$currency\n";
```

# DISTRIBUTED CRACKING WITH MPI

---

Update makefile:

```
CC = mpicc -DHAVE_MPI -DJOHN_MPI_BARRIER -DJOHN_MPI_ABORT
```

```
MPIOBJ = john-mpi.o
```

Setup MPI over ssh using key based authentication

Create a MPI host file

```
192.168.1.2 slots=2
```

```
192.168.1.3
```

# CRACKING WITH GPU

---

- GPU greatly outperforms CPU for hash calculation
- Scales with devices
- CUDA or OpenCL
- Available through some cloud providers

# CRACKING WITH GPU

CUDA	OpenCL
Nvidia	Khronos group
Compiler builds kernel	Builds kernel at runtime
C language extensions	API only
Buffer offsets allowed	Buffer offsets not allowed
Pointer traversal allowed	Must use pointer arithmetic

# LOTS OF OPEN SOURCE OPTIONS

---

- Jtr  
<http://www.openwall.com/john/>
- Cryptohaze Multiforcer  
<http://www.cryptohaze.com/multiforcer.php>
- Wisecracker  
<http://selectiveintellect.com/wisecracker.html>
- Whitepixel  
<http://whitepixel.zorinaq.com/>
- Defuse gpu cracker  
<https://defuse.ca/gpucrack.htm>
- OCLcrack  
<https://github.com/sghctoma/oclcrcrack>



# DEMO



**refundCard**

merchantUUID

apiKey

transactionAmount

transactionCurrency

transactionID

refundAmount

hash

## queryCard

merchantUUID

apiKey

transactionID

hash

# CONCLUSION

---

- Don't rely on the browser to drive traffic between the merchant website and the payment gateway
- Crypto is hard
- Use more than one unknown variable in request validation
- Use a long secret
- Use token based redirection
- Protect all parameters used in the request
- Use an established keyed-hash message authentication code (HMAC)
- Weak request validation does not equal an exploitable vulnerability

# THERE WILL ALWAYS BE IMPLEMENTATION BUGS



## VULNERABLE VENDOR CODE

```
<?php
/** Constants */
$customer_data_dir = "/var/tmp";

$customer_ref = $_POST["customer_ref"];

if($customer_ref == null) {
    header("HTTP/1.0 404 Not Found");
} else {
    unlink("$customer_data_dir/$customer_ref.txt")
}
?>
```

# BAD SSL PRACTISES

```
// Execute the HTTPS post via CURL
$ch = curl_init($this->gateway_url);
curl_setopt($ch, CURLOPT_HEADER, 0);
curl_setopt($ch, CURLOPT_RETURNTRANSFER, 1);
curl_setopt($ch, CURLOPT_POSTFIELDS, rtrim($this->field_string,

// Do not worry about checking for SSL certs
curl_setopt($ch, CURLOPT_SSL_VERIFYPEER, FALSE);
curl_setopt($ch, CURLOPT_SSL_VERIFYHOST, 2);

$this->response_string = urldecode(curl_exec($ch));
```

# PHP'S TYPE JUGGLING

```
//Check to see if hashes match or not
if ($md5hash != $_POST['md5']) {
    $return = "BAD HASH";
}

elseif ($result == "00") {
```



# ???QUESTIONS???



# REPO

---

Slides and demo code can be found at:

<https://github.com/wireghoul/presentations/BHAsia2014>

## Contact details

BAE Systems Applied Intelligence  
Suite 1, 50 Geils Court  
Deakin ACT 2600  
Australia

Tel: +61 1300 027 001

Fax: +61 2 6260 8828

Email: [australia@baesystemsdetica.com](mailto:australia@baesystemsdetica.com)

Web: [www.baesystemsdetica.com.au](http://www.baesystemsdetica.com.au)