

# Proteção para Auto-Atendimento

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# PLOUTUS

March 2014

**WITHDRAW CASH FROM ATM USING A PHONE... HOW DO THEY DO IT?**

- 1**  
INSTALL PLOUTUS TROJAN AND PHONE INSIDE ATM
- 2**  
SEND SMS COMMAND TO ATM
- 3**  
COLLECT THE CASH

The infographic features a central image of an ATM with a hand holding a smartphone in front of it. The phone screen displays a text message conversation with two green bubbles containing the number '10000000101000011'. Dotted lines connect the three numbered steps to their respective parts of the scene: step 1 points to the ATM, step 2 points to the phone, and step 3 points to the cash being dispensed from the machine. The Symantec logo is in the bottom left, and the text '@threatintel | www.symantec.com' is in the bottom right.

*Embedded phone interacts with Windows Open Service Architecture (WOSA) eXtensions for Financial Services (XFS)*

# TYUPKIN

March 2014

TARGET	MALWARE	FUNCTIONALITY
<p>ATM's with no alarm, limited physical security.</p>	<p>Attacker inserts a bootable CD.</p> <p>Malware disables security software.</p>	<p>Only runs Sunday &amp; Monday Nights.</p> <p>Disables Network. Dispenses Cash.</p>

When attacker enters valid command during valid times, malware prompts attacker for correct key, which varies for each session, & must be generated from a seed which the malware presents by knowing the algorithm.

After entering correct key, malware shows money in each cassette, allowing attacker to withdraw 40 notes from a cassette. It self-deletes on command.

## FUNCTION4 ALSO KNOWN AS GREENDISPENSER

Mid-September 2015

TARGET	MALWARE	FUNCTIONALITY
2 specific ATM vendors	Attacker connects to peripheral port, installs malware, removes peripheral	Dispense Money Delete Itself Confirm Deletion Pause Execution

ATM device shows out of service message to deter use.

Attacker inputs commands via device pin pad.

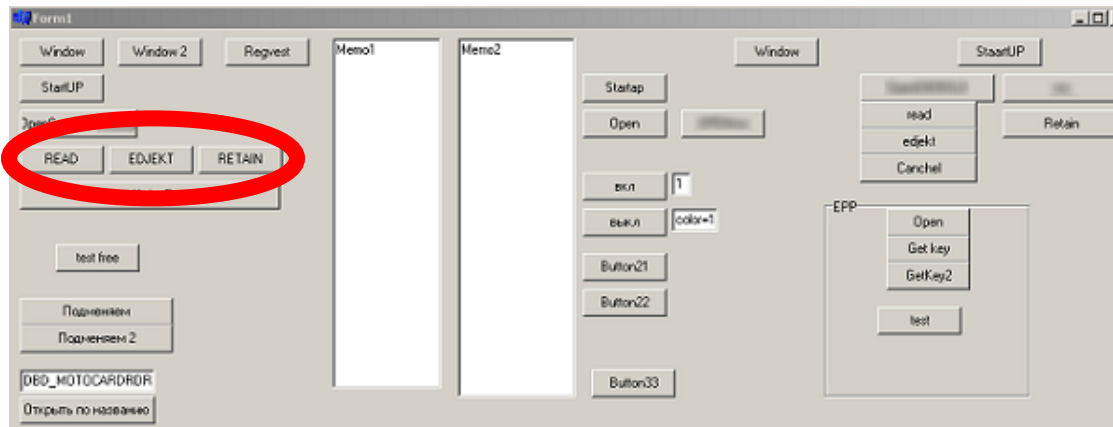
Function4 uses both a hardcoded (static) PIN plus a dynamic PIN.

Dynamic PIN is unique for each run of the malware, and may be generated from QR code displayed on compromised ATM after entering static pin.

Actor removes cash, malware removes itself.

# SUCEFUL

Mid-September 2015



## FUNCTIONALITY

- Retain/Eject Cards
- Read Card Data
- Read PIN pad entry
- Interact with ATM's Sensors & Indicators Unit (SIU)

## WHY DATA INSTEAD OF CASH?

Card numbers & PIN, once captured,  
can be used on any ATM.

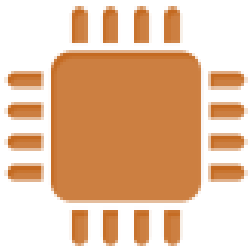
This can extract  
more cash than a single ATM.

## SIU Suppression

Door sensors, Seismic,  
Facial light, Audible  
alarm, heat, and more

## ATM SECURITY

- Underutilized countermeasures



### HOST-BASED LOCKDOWN

Sandboxing,  
behavioral control,  
enforce “principle  
of least privilege.”

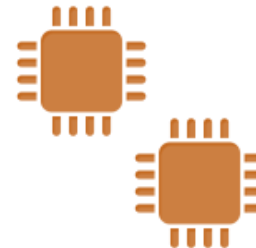


### CODE SIGNING, SECURE BOOT, ENCRYPTION

Ensure all code is  
authorized to run.

Ensure the OS  
loads correctly...

Encrypt disk and  
traffic



### DEVICE AUTHENTICATION

Never trust  
unauthenticated  
peripherals.

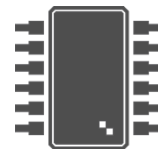


### LONG TERM USER AUTHENTICATION

Evolve beyond  
magnetic stripe,  
then evolve  
further.

## LOCKDOWN

- Preventing UNKNOWN Code Execution Inhibits Malicious Activity



HARDENING	BEHAVIOUR	MEMORY	INTEGRITY	PERIPHERALS
SYSTEM CONTROL POLICIES	APPLICATION SANDBOXING & WHITELISTING	MEMORY CONTROL POLICIES	REAL-TIME INTEGRITY MONITORING	APPLICATION CONTROL
Apply least privilege principles to the device  Secure connections and encrypted storage	Restrict program execution and behavior to only necessary actions	Defend against malicious code being inserted or executed from memory	Continuously monitor file and registry settings	Allow only white listed applications access to keypad.  Control use of USB & other peripheral ports

## LONG TERM USER AUTHENTICATION

- MAKING ADDITIONAL FACTORS SEAMLESSLY TRANSPARENT



ATM, CARD, & PIN, as today.



Is the cardholder's mobile device physically near the ATM?



If suspicious, ask the cardholder on their mobile device, "Do you authorize this?"

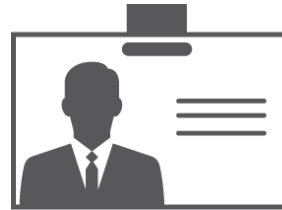
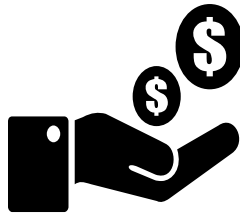


For highest risk transactions, leverage biometrics built into the mobile device. Fingerprint, plus both facial and iris recognition with liveness detection.



## TARGETING THE ATM

- More Threats, More Complexity, More Than Money



### CASH

ATM's are often targeted for physical cash inside.

### DATA

Card numbers and PIN, once captured, can be used on any ATM.

This can extract more cash than a single ATM.

### REPUTATION

Brand damage often drives 6% churn immediately, plus longer lasting damage.

**Obrigado!**

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