

### A TRANSACTION AUTHENTICATION TOOL FOR ONLINE AND OFFLINE TRANSACTIONS





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ABSTRACT

## ABSTRACT

#### • Abstract

- Existing various OTPs have a shortcomings against MitM, MitB.
- DigitalSeal can scan a barcode which includes transaction information and then make a HOTP's Tag, The HOTP's Tag can be used to make up the shortcomings.
- DigitalSeal is built by using a Arduino etc and can be used to online and offline transactions.

- Shortcomings of existing OTP
  - Existing various OTPs have a shortcomings against MitM, MitB.



#### **Online Transaction Page**

- Shortcomings of various Authentication Tools
  - Google Authenticator, Free OTP, Citibank OTP, RSA's secureID, Dell's defender, Secure Card and Ezio Optical Reader have a various vulnerability.



#### • DigitalSeal

- We introduce DigitalSeal, a transaction authentication tool that works in both online and offline scenarios.
- DigitalSeal is capable of reading information viewed on paper, computer monitors, kiosk monitors and smartphone.





### • DigitalSeal

- In DigitalSeal, a user swipes DigitalSeal downward so that it can scan a crafted barcode on a screen or piece of paper.
- The crafted barcode contains the transaction information, such as recipient name, amount of transaction, etc., and DigitalSeal displays a HOTP's tag calculated with a preshared key and transaction data on DigitalSeal's LCD screen.

• The craft barcode for DigitalSeal



• The craft barcode for DigitalSeal



Components for DigitalSeal



• Output Format on DigitalSeal LCD



#### • Using DigitalSeal



on Monitor



on Paper



#### on Smartphone









**USER STUDY** 

# **USER STUDY**

• User Study

monitor	participants	10
avg	success rates / scanning times	98% / 2.6s
paper	participants	10
avg	success rates / scanning times	94% / 3.2s

# SECURITY AND COST ANALYSIS

# **SECURITY AND COST ANALYSIS**

#### • Security Analysis

- An attacker does not have a route to penetrate the device.
- It is also strong against transaction fraud such as MitM and MitB attacks.
- It is strong against replay attack.
- It can reduce the forgeability of legal seal or signatures on paper.
- Therefore, DigitalSeal can make more secure transactions as an authentication based on transaction information, not entity authentication.

# **SECURITY AND COST ANALYSIS**

- Cost Analysis
  - We expect that DigitalSeal can be implemented at a cost of about \$1 USD when it is commercialized and manufactured with a mass production system (at scale).



# **CONCLUDING REMARKS**

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#### • CONCLUDING REMARKS

- We introduced DigitalSeal, a transaction authentication tool that works in both online and offline transactions.
- DigitalSeal can scan the barcode included the transaction information on paper, computer monitors and smartphones.
- We confirmed that DigitalSeal is usable and makes up the weak point of previous existing OTP.
- In the future work, we will further explore other usability of DigitalSeal by large scale deployment, and ways to address unforeseen issues.



#### Thank you

