

RSAC[®]Conference2020

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HUMAN
ELEMENT

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API Security Exposure for Gift Card Fraud: A 15-year old's guide



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About Me

- High school sophomore
- Student at Amador Valley High School in Pleasanton
- Self taught and started coding at age 12
- Found major vulnerabilities for Chipotle, Spotify, NCR, and JambaJuice
- Built Chrome extensions for buying high demand items
- Participant in HackerOne
- Platinum tier for US Cyberpatriot
- Github: t4nay



What will you learn and how can you use the learnings?

What will I talk about?

Securing API for services &
gift cards

What will you learn?

How hackers can exploit
vulnerabilities

How can you apply the learnings?

Use the best practices to
secure APIs and learn new
tools & techniques

Goals for my talk

- Understand how hackers exploit vulnerabilities using
 - Credential stuffing
 - SQL Injection
 - Web scraping
- Use techniques to protect by implementing
 - Captcha
 - Rate Limiting
 - Limiting public use, VPN access and increasing verifications

What is a Gift Card or Cash Card?

A **gift card** (also known as **gift certificate** in North America, or **gift voucher** or **gift token** in the UK) is a prepaid **stored-value money card**, usually issued by a **retailer** or **bank**, to be used as an alternative to cash for purchases within a particular store or related businesses.

What is a Subscription Account?

The subscription business model is a **business model** in which a customer must pay a **recurring price at regular intervals** for access to a product or service.

Why are Gift card and Subscription accounts vulnerable?

Gift Cards:

Gift cards are vulnerable due to how they are generated and how balance checks are handled

Subscription Accounts:

Vulnerable from little to no protection from credential stuffing attacks on websites and old websites with recycled passwords

How did I find the vulnerabilities?

While learning about web development and how to secure web applications to the best of my ability -- started finding some security holes

- Mobile API was not as secure as the browser
 - Mobile API's typically do not have as much rate limiting as web applications do
- Credential stuffing is an attack which can easily be performed on most websites

My intentions were to learn and I found a way to help companies fight fraud

Common methods used by hackers

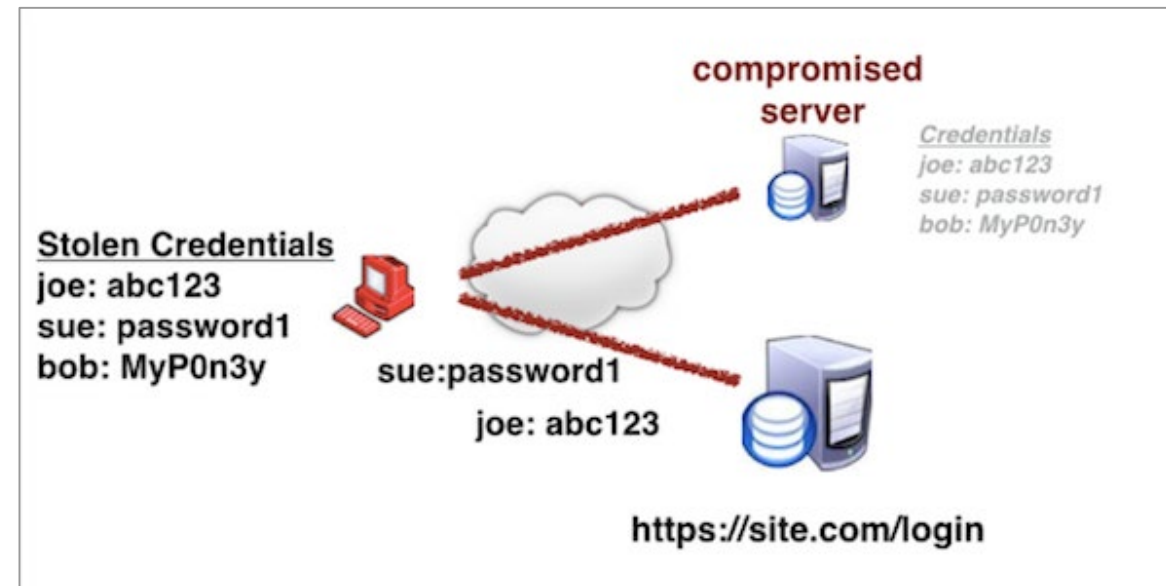
Credential Stuffing

Web Scraping

SQL Injection

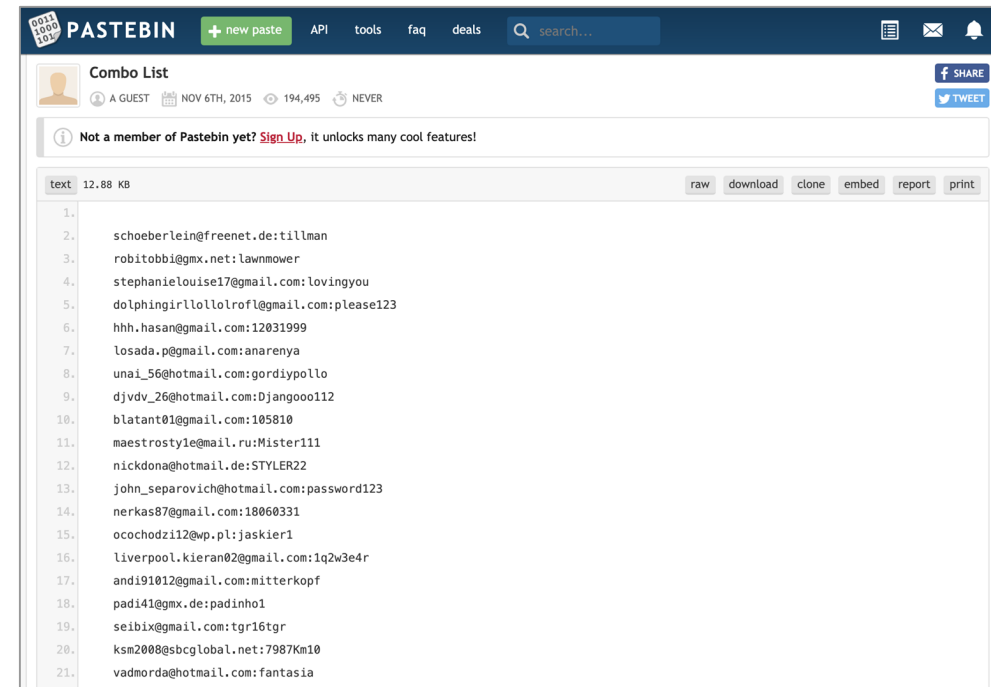
What is Credential Stuffing?

Credential stuffing is the **automated injection of breached username/password pairs** in order to fraudulently gain access to user accounts.



How does Credential Stuffing work?

1. Obtain credentials
2. Obtain proxies (optional)
3. Create/use existing config for website

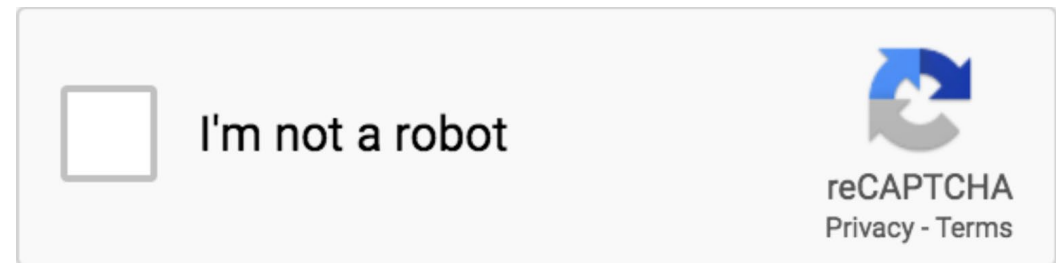


The screenshot shows a Pastebin page titled "Combo List". The page contains a list of 21 entries, each consisting of an email address and a password. The entries are as follows:

```
1.
2. schoeberlein@freenet.de:tillman
3. robitobbi@gmx.net:lawnmower
4. stephanielouise17@gmail.com:lovingyou
5. dolphingirl1lolrolrof@gmail.com:please123
6. hhh.hasan@gmail.com:12031999
7. losada.p@gmail.com:anarenya
8. unai_5@hotmail.com:gordiypollo
9. djvdy_26@hotmail.com:Django00112
10. blatant01@gmail.com:105810
11. maerosty1e@mail.ru:Mister111
12. nickdona@hotmail.de:STYLER22
13. john_separovich@hotmail.com:password123
14. nerkas87@gmail.com:18060331
15. ocochodzi12@wp.pl:jaskier1
16. liverpool.kieran02@gmail.com:1q2w3e4r
17. andi91012@gmail.com:mitterkopf
18. padi41@gmx.de:padinho1
19. seibi@gmail.com:tgr16tgr
20. ksm2008@sbcglobal.net:7987Km10
21. vadmorda@hotmail.com:fantasia
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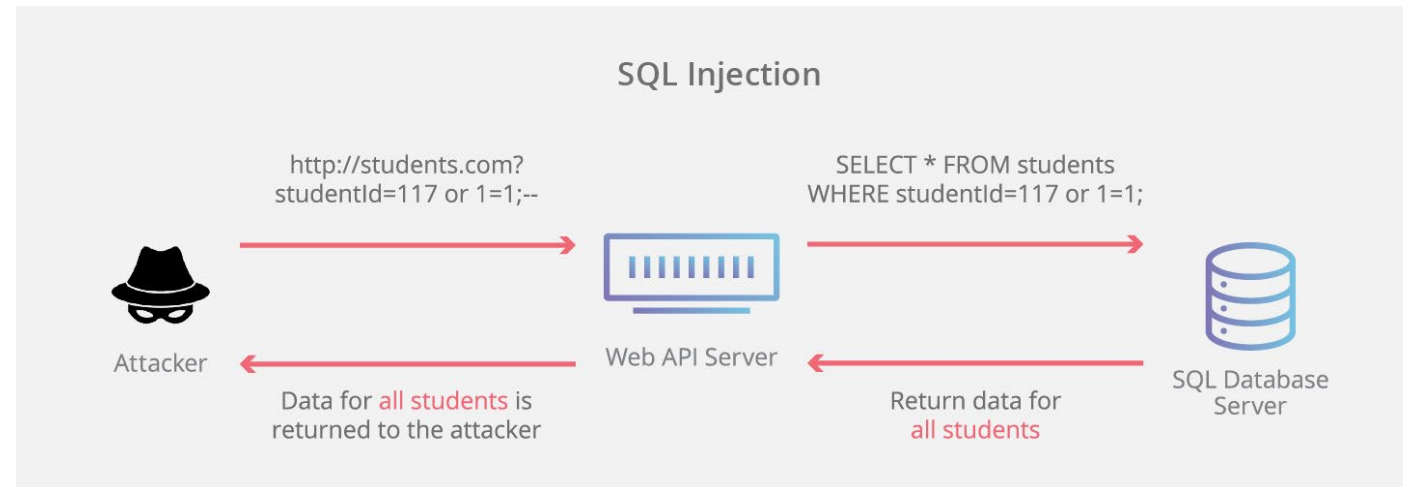
Ways to prevent Credential Stuffing

- Rate limiting
 - Use a commercial or open source software
 - Build it in application logic
- Captchas
- 2-step verification



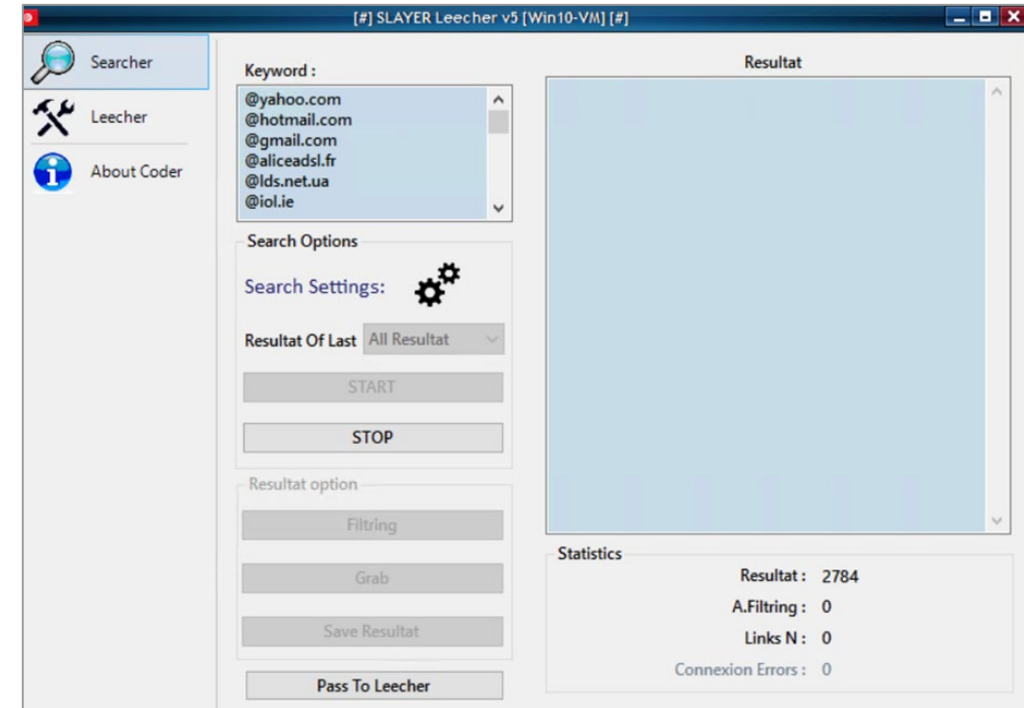
SQL Injection

- SQL Injection is the main method attackers use to gain access to credentials
 - Compromised databases are used for accessing credentials



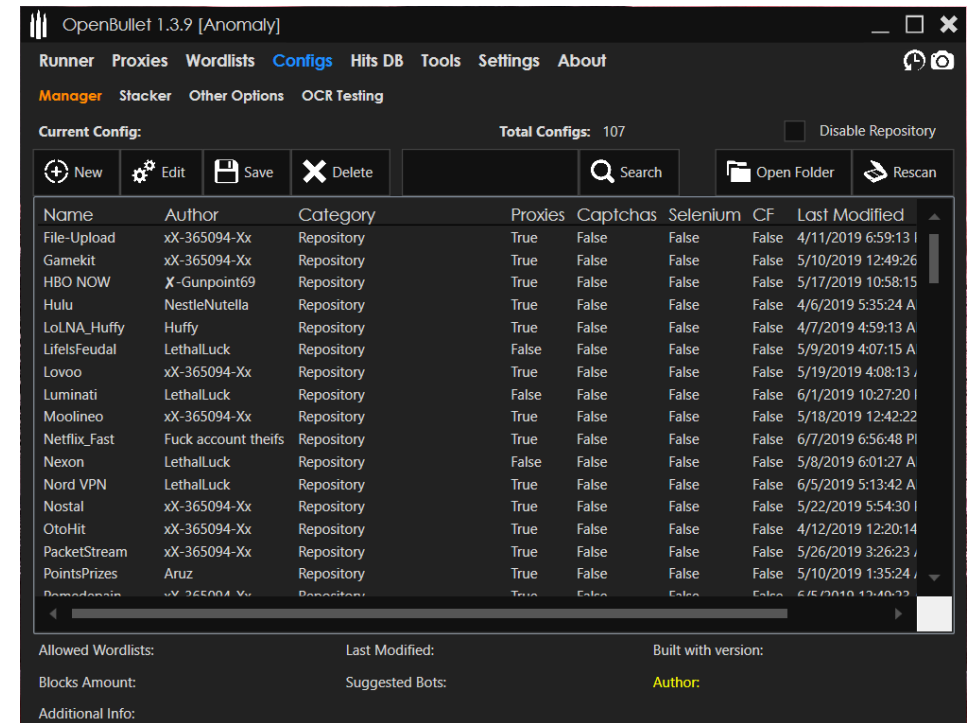
Web Scraping

- Credentials can also be found on publicly on the internet easily
 - Links are scraped from keywords and are the program parses credentials



What is a Config?

- Configs are files which instruct the program the series of requests and responses to check for a valid login

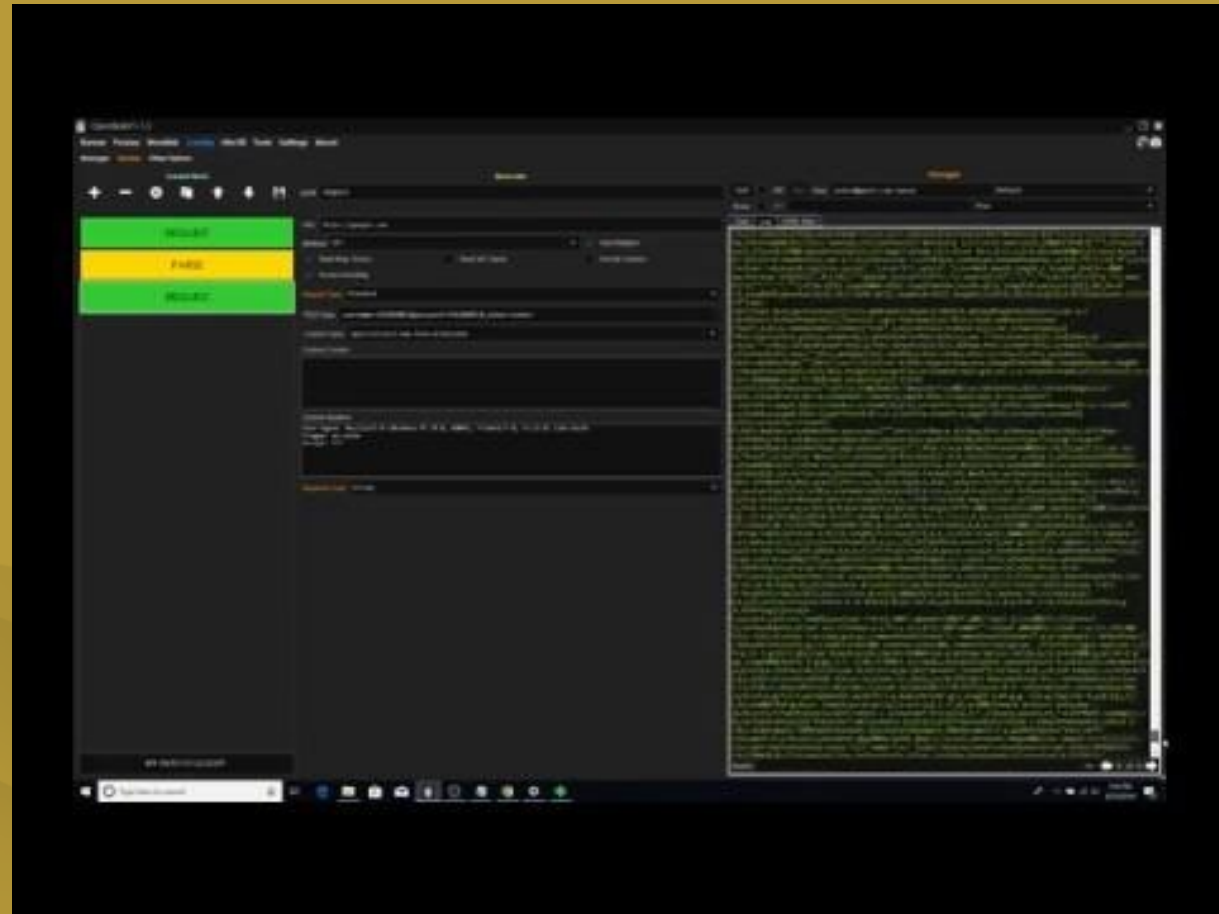


Tools used

- For credential stuffing a wide variety of tools can be used
 - **SentryMBA**
 - Original program for credential stuffing and the most popular
 - **SNIPR**
 - Costs money
 - Has a public and private repo for configs built in
 - Built in proxy scraper and leecher
 - **OpenBullet**
 - Can use selenium and has a simple system of making configs
 - **SQLi Dumper**
 - Has many different versions and is the primarily used program for SQL injection

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Demo



How to fix the problems?

- **Captcha**
 - Captchas make it harder for bots to send automated requests
 - o It adds additional steps to perform an attack
 - o Forces the attacker to pay for a captcha solving service (ex: 2captcha)
- **Rate Limiting**
 - Prevent bots from sending requests at a faster rate
 - Prevent websites slowing down from bots sending a large amount of requests in a short period of time

What did I do after finding the vulnerabilities?

- Reached out to the customer service department and in some cases the InfoSec team on what I had found
- In some cases, used HackerOne to submit the vulnerabilities
- Sent a screenshot of the problem identified
- Made myself available for a call with the team
- Shared my findings and fixes that were needed

What's next for me?

- Continue learning more about vulnerabilities, security tools and techniques
- Help companies with preventing fraud if I find something new
- Learn and share what I find
- Continue my high school for next three years -- enter a Computer Science program
- Learn more programming languages
- *Looking for short or long term research opportunities - I would love to talk*

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Questions?

Thank you!

Contact: tanayemail@gmail.com