

Lecture 8

Smartcards and Related
Application Infrastructures

Mobile Business I (WS 2018/19)

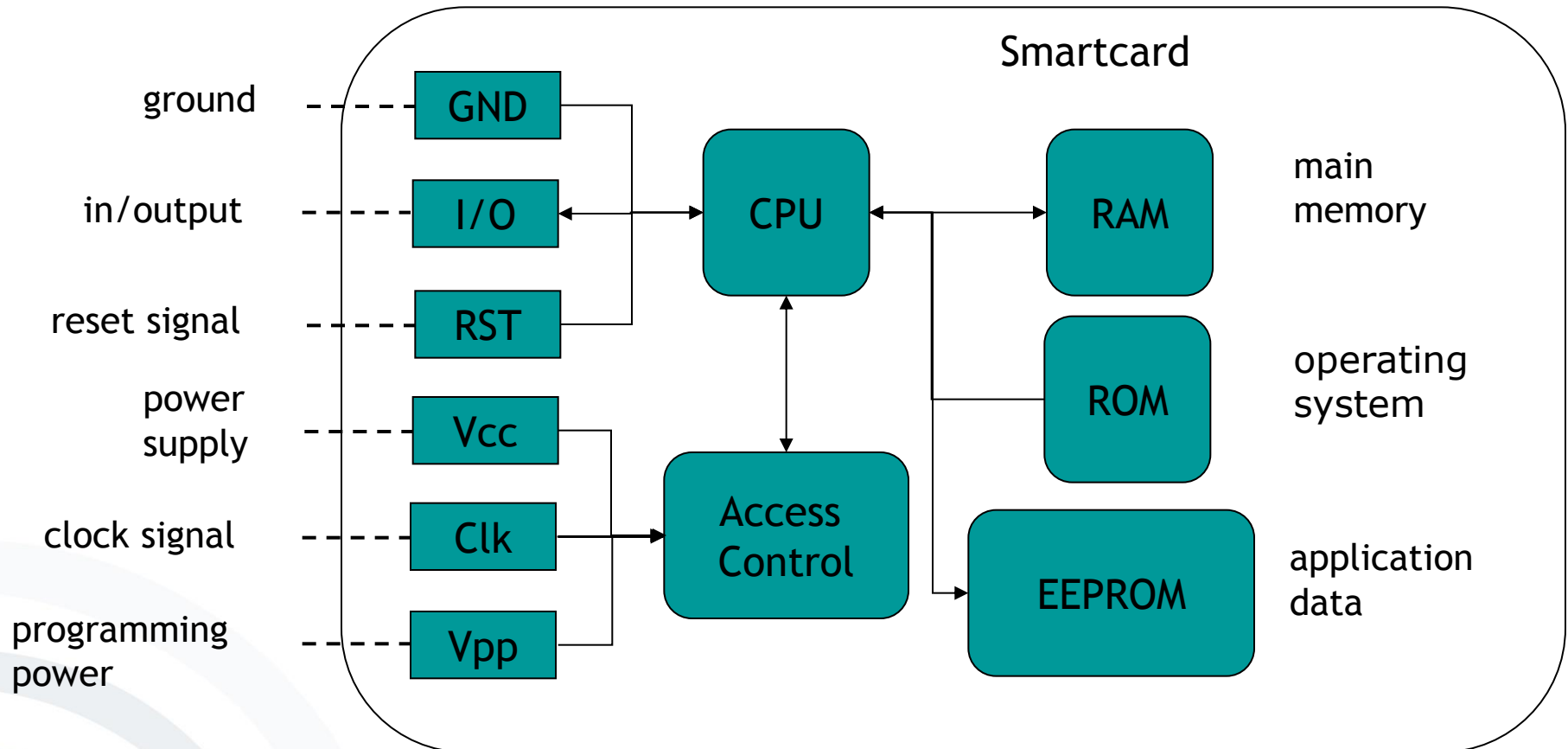
Prof. Dr. Kai Rannenberg

Chair of Mobile Business & Multilateral Security
Johann Wolfgang Goethe University Frankfurt a. M.



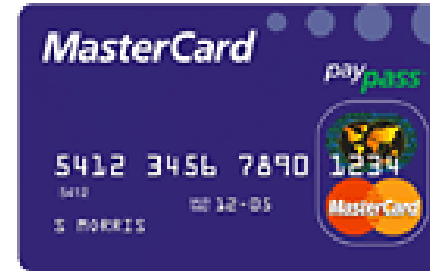
- Smartcards – Introduction
- Subscriber Identity Module (SIM)
- WAP Identity Module (WIM)
- Universal SIM (USIM) and UICC
- IP Multimedia Services Identity Module (ISIM)
- Apple SIM
- Google Fi Project
- eSIM
- New Applications – CamWebSIM

- Small computers with **memory, operating system, software, processor, I/O and access control**
- **Chip protected against manipulation**
- After being **initialised with keys** and other data smartcards are distributed to their users.



- Used when **security** of data (e.g. for keys, signatures, physical access control, payment) is needed in **insecure environments**
- Examples:
 - Phone cards of Deutsche Telekom
 - Signature cards according to German Signature Law
 - Smartcard applications for PC
 - Smartcards for mobile communication (SIMs)

Smartcards – Examples



Protection needed against:

- Unauthorised usage of services through forged user data
- Duplication of a user's credentials
- „Cracking“ of credentials
- Billing fraud

CELLULAR COUNTERFEITING/CLONING FRAUD

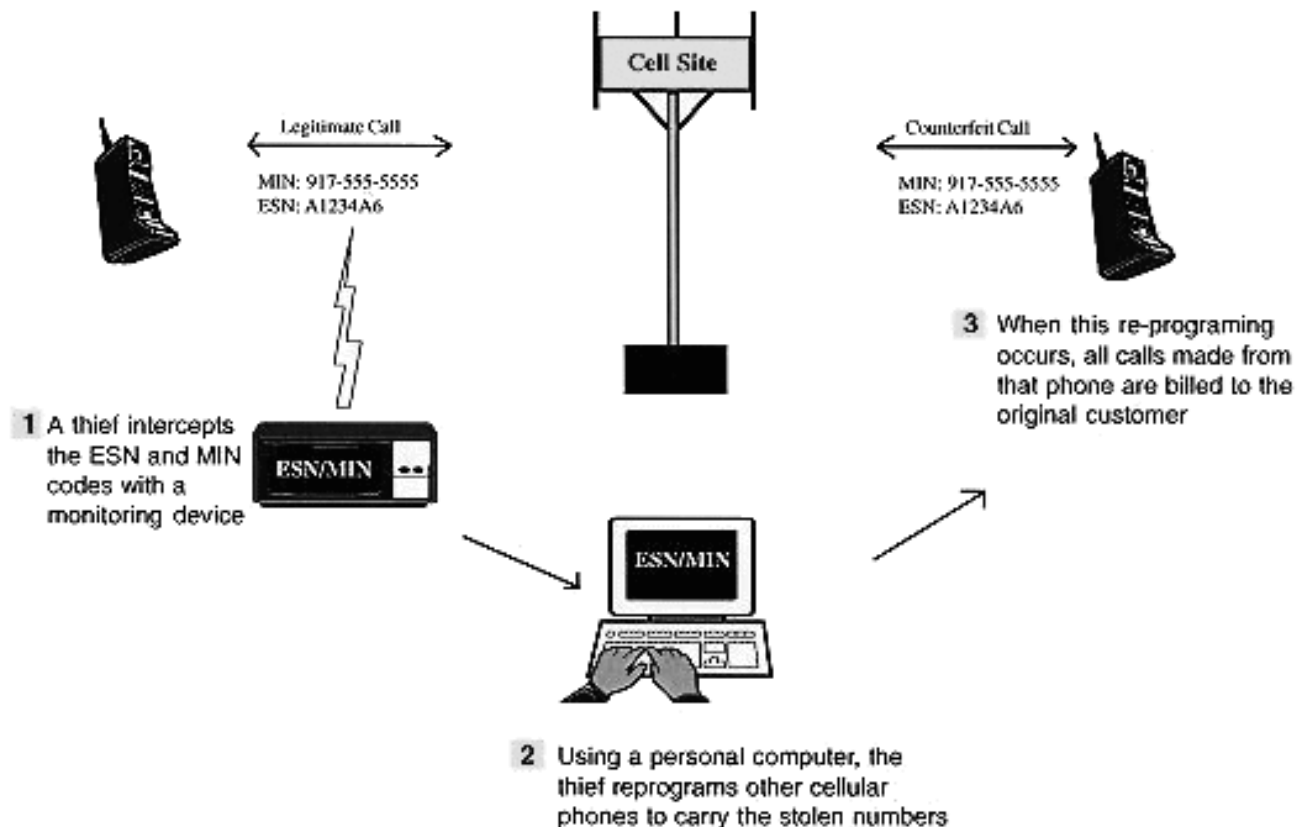
Cellular Phone Counterfeiting

With each call made, a cellular phone transmits an Electronic Serial Number (ESN) and a Mobile Identification Number (MIN) identifying the caller. Possession of these numbers is the key to the counterfeiting.

Example for
faulty system
design (CDMA)

Duplication of
intercepted
user IDs

CDMA2000
overcame this
by introducing
the CSIM.



- Smartcards – Introduction
- Subscriber Identity Module (SIM)
 - Functionality
 - Technology
 - SIM Application Toolkit (SAT)
- WAP Identity Module (WIM)
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The Subscriber Identity Module (SIM)

- In GSM since 1991, and used in all further mobile networks
- **Represents contract between subscriber & network operator**
- Authorises a “phone” to use the network by linking it to a **subscription**
- By 2017 around **5.0 billion** mobile broadband subscribers (forecast to grow to **5.9 billion** by 2025) with **\$1.5 billion** mobile operator revenue [GSMAI2018]
- More countries with SIM infrastructure (ca. 239, 2016-Q3) than McDonalds (118, 2016-Q3) and UN-members (193, 2016-Q3) [GSM2016, Wiki2016, UN2016]
- More and more called “Subscriber **I**dentification Module” to reflect progress in the general field of **I**ntity Management



- **SIMs are Smartcards:**
 - SIM cards serve as security medium.
 - Tamper-resistance prevents counterfeiting.
 - robust design
- Contain **International Mobile Subscriber Identity (IMSI)** for subscriber identification and the key K_i provided by the mobile operator
- Reliably execute computational functions for the mobile device

cf. [EffingRankl2008]

- SIM serves as „**identity card**“ for GSM cellular phone subscribers.
- SIM identifies the **issuer of the card** – important for the **billing of roaming subscribers** by roaming partner.
- SIM allows for **secure billing of roaming subscribers** through SIM-cryptography – important for card issuer.
- SIM contains additional **configuration data** of the GSM system.

- (Rather) static data:
 - IMSI, PIN, PUK
 - A3, A8 crypto algorithms
 - List of allocated (subscribed) services
 - Language preferred by the subscriber
- Dynamic data:
 - Cell information
 - Frequency information
 - Dynamically generated (session) keys
 - Attributes of GSM login
 - User data (address book, telephone list, SMS memory)

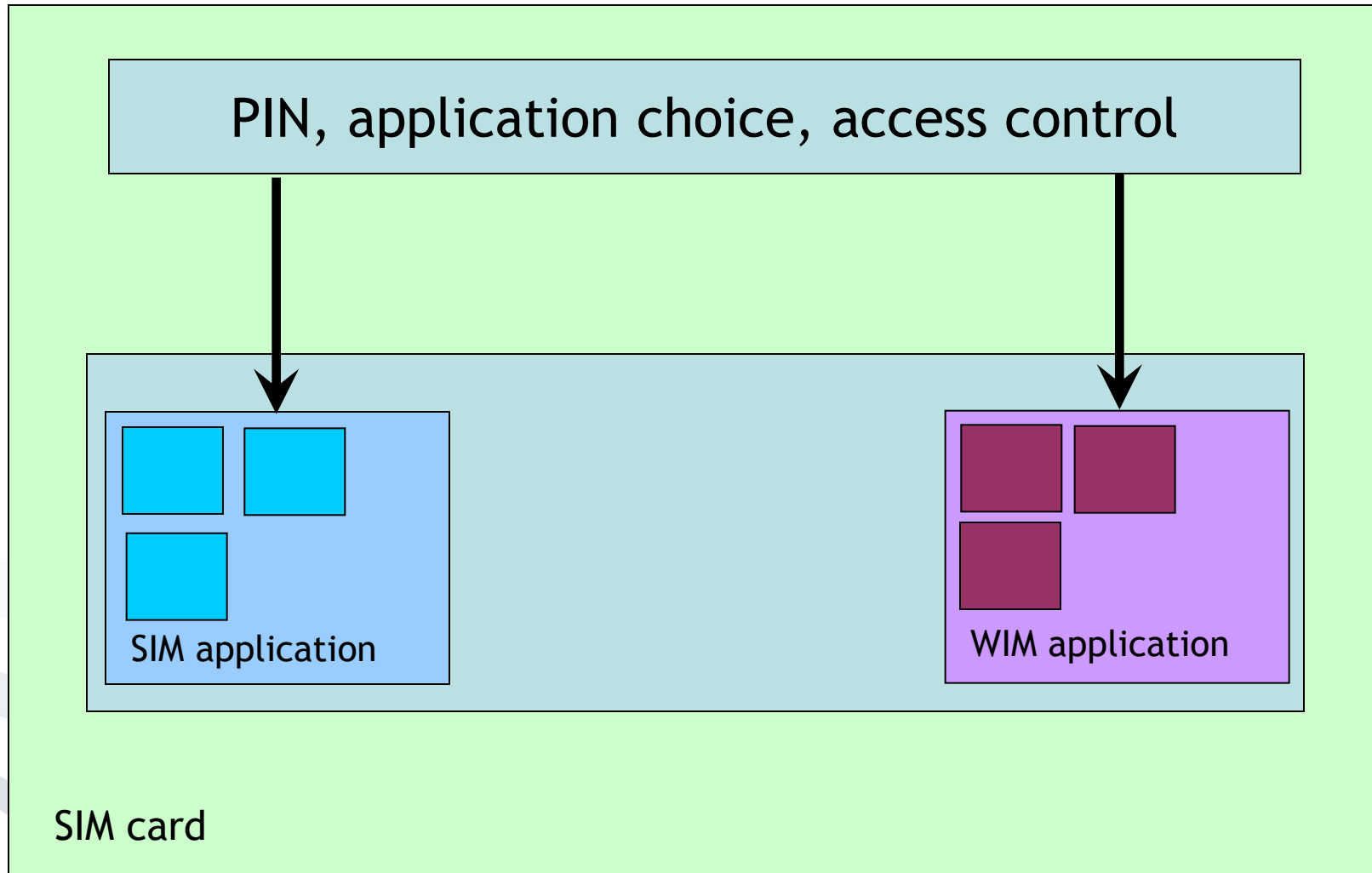
- **ETSI GSM 11.11** [GSM2006] specifies electrical as well as software interfaces between SIM and device.
 - A **serial interface** is used for accessing the card.
 - Communication through **SIM commands**
 - Device can access **files** or execute **actions** through SIM commands.
 - „SIM Application Toolkit“ allows for implementing of **additional applications** on a SIM.
- Meanwhile SIMs are available in different **form factors**
 - Same size as 'regular' smart cards (Full-size, FF).
 - Mini-SIM (2FF) introduced circa 1996
 - Micro-SIM (3FF) introduced in 2010
 - Nano-SIM (4FF) introduced in 2012

- Provides an interface for **Value Added Services** implemented on **programmable SIMs** for interacting with mobile devices
- **Standardised 1996 as ETSI GSM 11.14, extended 1999** [GSM2006]
- **Controls I/O, Telephony, Download**
- **Allows for security functionality**
- „Living standard“

- **Mobile Banking and Brokerage**
 - T-Mobile and T-Online SMS banking
- **Secure payment** via cellular phone
- **Authentication** of users trying to access servers
- **Location-based services**
 - ATM search, navigation
- **Security applications in general**
 - Mobile signatures

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- **WAP** is a protocol family implementation of Client/Server applications on mobile devices.
- Originally WAP did not provide sufficient **end-to-end security** for applications.
- The **WAP Identity Module (WIM)** should solve security problems raised by WAP.
- **WIM** is implemented as an **additional application** on a SIM.
- More and more called “**Wireless Identification Module**” to reflect progress in the general field of **Identity Management**

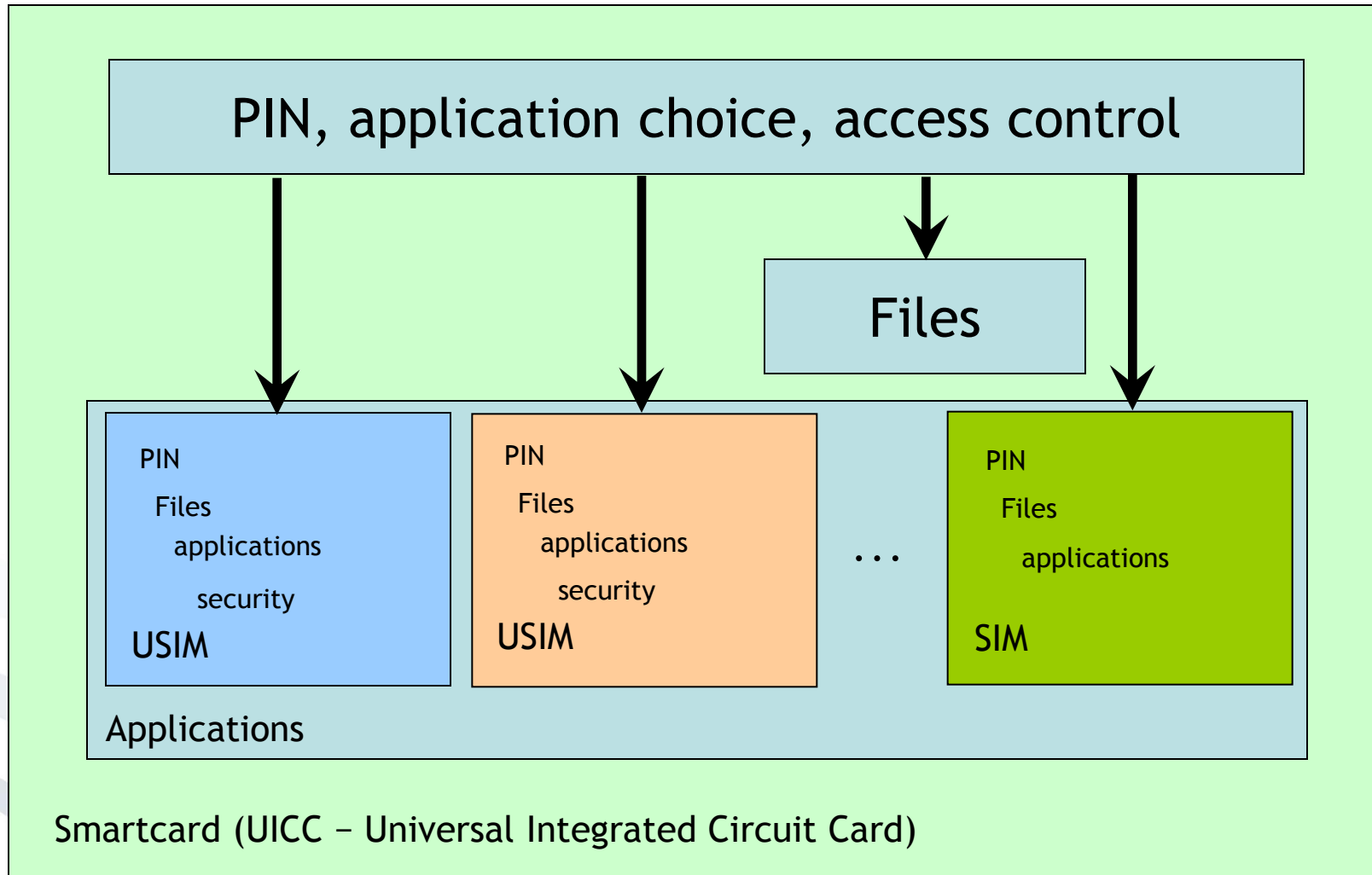


- **Secure storage** for keys and certificates
- **Tamper resistance** of SIM based crypto algorithms
- **Standardised interface** to security functions (PKCS#15)
- **RSA signatures** are implemented on WIM

- Not in widespread use
- Many demonstrations, including signature applications
- Smartcard manufacturers provide WIM as an option for SIMs (e.g. Gieseke & Devrient's StarSIM®).
- Till now no WIM has been certified as signature creation device as required by German "Signaturgesetz" (SigG).

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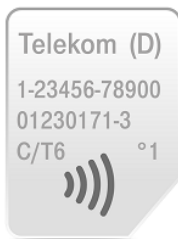
- **Standardised** in 3GPP TS 21.111 and 3GPP TS 31.102 [GSM2006]
- **Successor** of SIM in 3G networks (but 3G networks are downward compatible to many SIMs)
- Supports different „**virtual**“ **USIMs** and **SIMs** on one card – i.e. multifunctional smartcard
- Specified as „**UMTS-SIM**“, to support authentication, authorisation and computation of future services



- **Support for multiple applications**
- **End-to-end security** from the USIM to the application
- **Authentication of the network** towards the USIM via cryptography
 - ➔ **Multilateral Security** is possible!
- **Downward compatible** to SIM
- **Extended phone book** on card:
 - Email addresses
 - Multiple names & numbers for each entry
 - More memory
 - Standardised entries

- **Market entry of USIM „disguised“ as SIM**
⇒ UMTS activated by operator
- **Multiple USIMs – possibly from competing providers** – can technically coexist on one card. Selection via menu on mobile device
⇒ Reduction of operator switching cost
- **Switching to anonymous prepaid USIM as a privacy option when using privacy sensitive services?**

- Secure Elements (SE) are hardware tokens, that offer secure services, e.g. tamper-proof storage and cryptographic operations (cf. Lecture 12).
- UICCs are one form factor of a Secure Element (SE), enabling secure mobile applications and services.



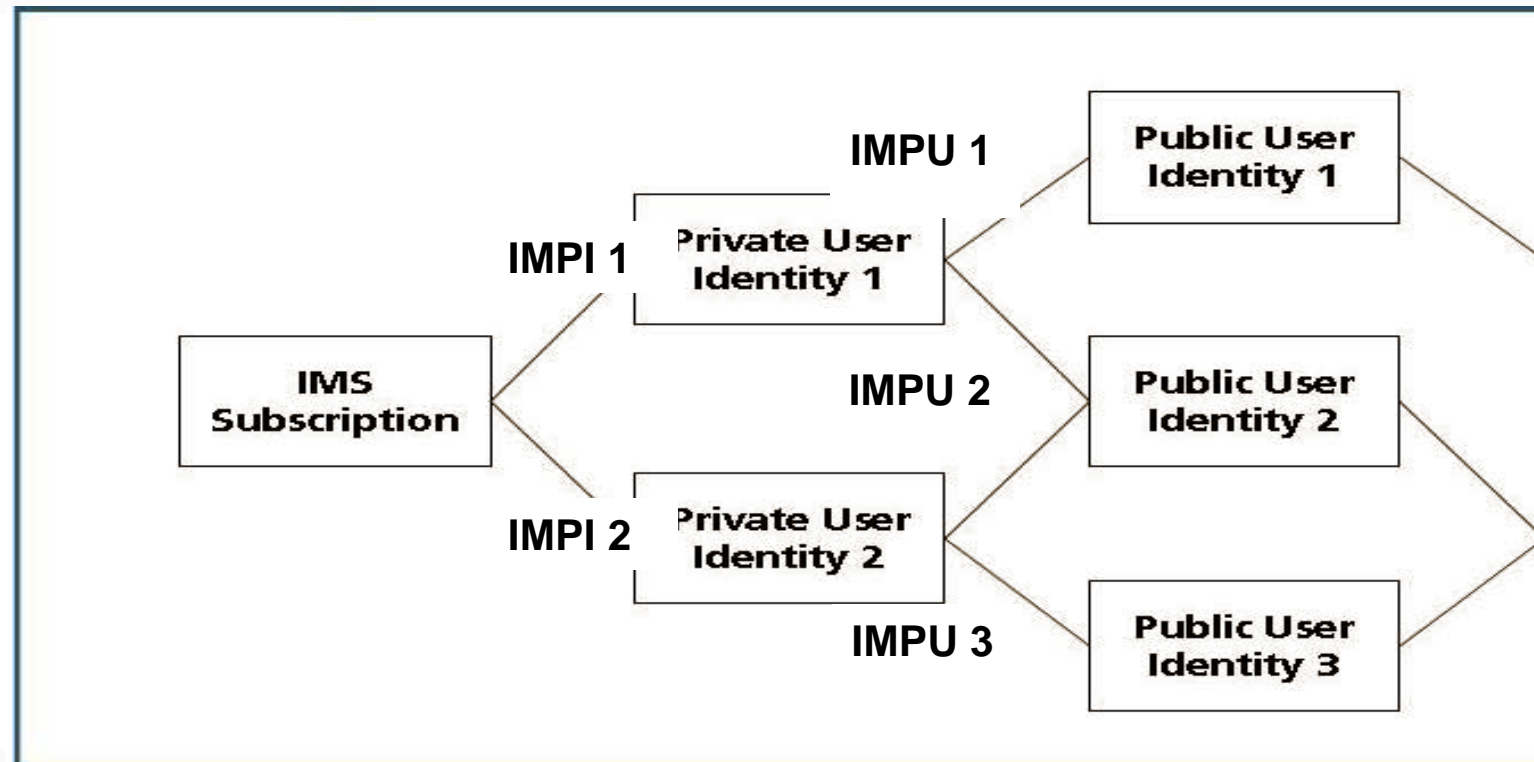
[DTAG2014]

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- An **IP Multimedia Services Identity Module (ISIM)** is an application running on a UICC smart card in a 3G mobile telephone in the IP Multimedia Subsystem (IMS).
- It contains parameters for identifying and authenticating the user to the IMS.
- The ISIM application can co-exist with SIM and USIM on the same UICC making it possible to use the same smartcard in both GSM networks and earlier releases of UMTS.
- It is specified in 3GPP TS 31.103 [3GPP2016] and described in e.g. [GSM2006].

- The ISIM contains:
 - One “IM Private Identity”
 - One or more “IM PUBlic Identities”
 - A long-term secret used to authenticate and calculate cipher keys
- The IM **Private** Identity (IMPI)
 - Unique global identifier per IMS subscriber: username@operator.com
 - Assigned by the home network operator
 - Used for e.g. registration, authorisation, administration, and billing
 - Not accessible to the user
 - Only visible to control nodes inside the IMS
 - One ISIM application includes only one IMPI - but an IMS user may have several UICC cards carrying an ISIM application or a UICC card with several different ISIM applications.
- IM **PUB**lic Identities (IMPUs)
 - Every IMS subscriber has one or more IMPUs, e.g. user@operator.com, or tel:+1-212-555-12345.
 - Used for requesting communications to other users
 - Visible to the outside, e.g. to be shown on a business card

- Service Profile
 - identifies the services a user may currently use such as video telephony, VoIP, Presence
 - defined and maintained in the Home Subscriber Server (HSS) of the subscriber's home network
- Home domain name
 - The ISIM application stores the home domain name of the subscriber securely.
 - This can not be changed or modified.



- In case of more than one IMS subscription, there may be a many-to-many mapping of IMPIs to IMPUs.
- Each IMPU is assigned exactly one Service Profile, but a Service Profile may be assigned to more than one IMPU.

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- Apple SIM is available for purchase in Australia, Canada, France, Germany, Italy, the Netherlands, Spain, Sweden, Switzerland, Turkey, the UK, and the US.
- SIM contains credentials for several networks.
- The customer must “activate” the desired network, which may dedicate the SIM to that network allowing no further change with that SIM.
- When travelling abroad, the customer can use the same SIM card for a chosen mobile data tariff from “selected” operators in 90 countries worldwide.
- Available since October 2014.
- Costs in Germany:
 - SIM card for 5 EUR
 - 1 GB of data for a month for 50 EUR.
- In November 2016 supported by in cellular-enabled versions of its iPad Air 2, iPad mini 3, iPad mini 4, and iPad Pro tablets in Apple Retail Stores in Australia, Canada, France, Germany, Italy, Japan, the Netherlands, Spain, Sweden, Switzerland, Turkey, the United Kingdom, and the United States.

Source: <http://www.apple.com/ipad/LTE/>

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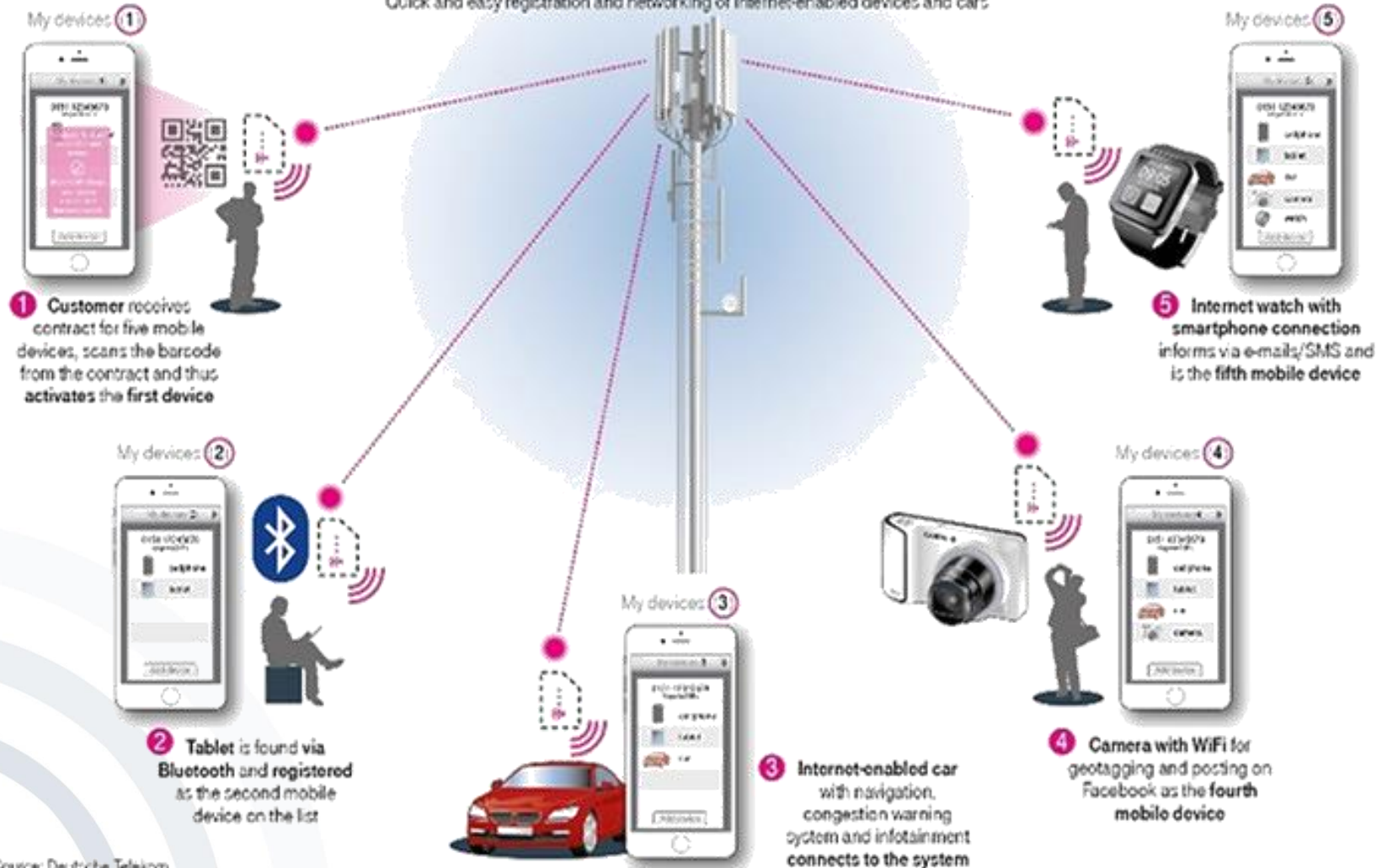
- Connectivity through different operators (since April 2015)
 - In cooperation with Sprint and T-Mobile in the US (joint SIM card)
 - Google is the contract partner to the subscriber.
 - Currently supported by Google's Pixel 3, Pixel 3 XL, Pixel 2 XL, Moto G6, LG G7 ThinQ, LG V35 ThinQ and Android One Moto X⁴ phones
 - Seamless switch between available Wi-Fi hotspots and the mobile network
- Simple price tariffs starting from \$20 per month
 - All 135+ countries in Project Fi's network offer the same conditions:
 - same rate pricing,
 - high speed data at \$10/GB,
 - unlimited domestic SMS and calls
 - Unlimited "roaming" SMS and calls for 20¢ / minute.
 - Data tariff available in 120+ countries
 - Refund for the unused data each month
 - Group plans available, friends and family for additional \$15 per month each

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- Characteristics of the embedded SIM (eSIM)
 - Embedded as a secure element in hardware (mobile devices, cars, household devices - to enable the deployment of IoT)
 - Likely implemented with a programmable ROM
 - Probably a “game changer”
 - Easy to switch providers/operators
 - Tariffs can be programmed/limited programmatically to devices, e.g. a 2-year contract can limit update to the card until the end of contract.
- Global standard being drafted by the GSMA, will require new terminal hardware

The future is all about eSIM

Quick and easy registration and networking of Internet-enabled devices and cars



Source: Deutsche Telekom

Die Zukunft spricht eSIM

Bequeme und schnelle Anmeldung und Vernetzung von internetfähigen Geräten und Autos

Meine Geräte (1)



1 Kunde erhält Vertrag für fünf mobile Geräte, scannt Barcode vom Vertrag und **aktiviert** so **erstes** Gerät

Meine Geräte (2)



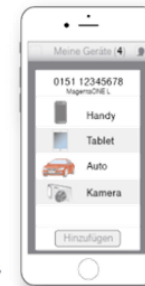
2 Tablet wird über **Bluetooth** gefunden und als zweites mobiles Gerät auf der Liste **angemeldet**

Meine Geräte (3)



3 internetfähiges Auto mit Navigation, Stauwarner und Infotainment **verbindet** sich mit System

Meine Geräte (4)



4 Kamera mit WLAN für Geotagging und posten in Facebook als **viertes** mobiles Gerät

Meine Geräte (5)



5 Internetuhr mit Smartphone-Anbindung informiert über E-Mails/SMS, ist **fünftes** mobiles Gerät

- German market situation
 - Vodafone and O2 provided the first product/tariff with eSIM [Telefonica2016, Vodafone2016].
 - Telekom eSIM available in BMW vehicles with BMW ConnectedDrive available since 2016 [Telekom2016].
- Uncertainties
 - Fears of limited customer choice of operator/tariff (preselected list of operators)
 - Business models (shifting the device vendors)



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■ A smaller personal security device

HTTP server (!) in the GSM SIM card

- A SIM based on the MS Smart Card can be programmed

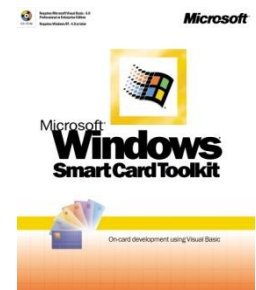


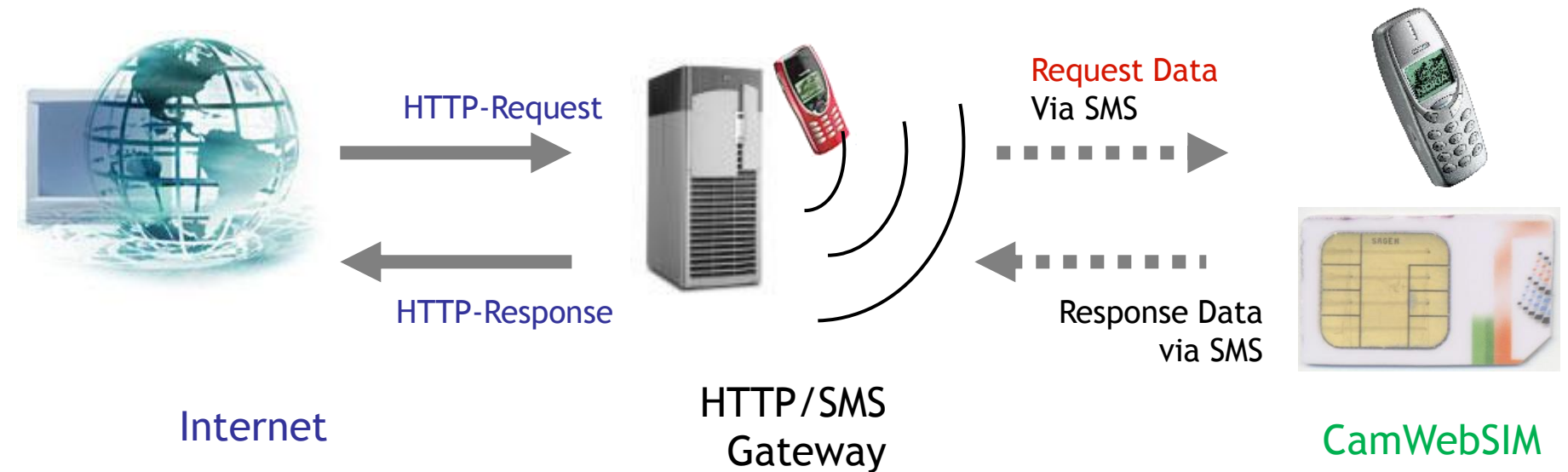
Connection between GSM and Internet

- HTTP Requests via HTTP/SMS Gateway to mobile phone

More than a cool demo ...

- Explore the relation between PDAs and Smart Cards
 - What can really be done on the Smart Card?
 - Can Smart Card encrypt info to be stored in the PDA?
- Explore the possibilities of extra interaction channels
 - SMS in parallel to Internet
- Research Authorisation vs. Authentication vs. Identification





[http://www.camwebsim.telco.com/+14253334711/dt=\(Hello World\)](http://www.camwebsim.telco.com/+14253334711/dt=(Hello World))

- Website
 - <http://www.camwebsim.telco.com/>
- Tel-No.
 - +14253334711/
- Command (SIM AT V 2.0 ++)
 - dt=(Hello World!)
 - LOCATION INFO info
 - SELECT ITEM si=(title,item1,item2,...)
 - DISPLAY TEXT dt=(text)
 - GET INPUT gi=(text)
 - MAIL NOTIFICATION mail=(who,subj,phone)
 - SIGN CHEQUE cq=(who,amount)

Website

Tel.-No.

Command

WELCOME ADDRESS ITEMS WRAP SHIP PAY CONFIRM

■ More Payment Channels

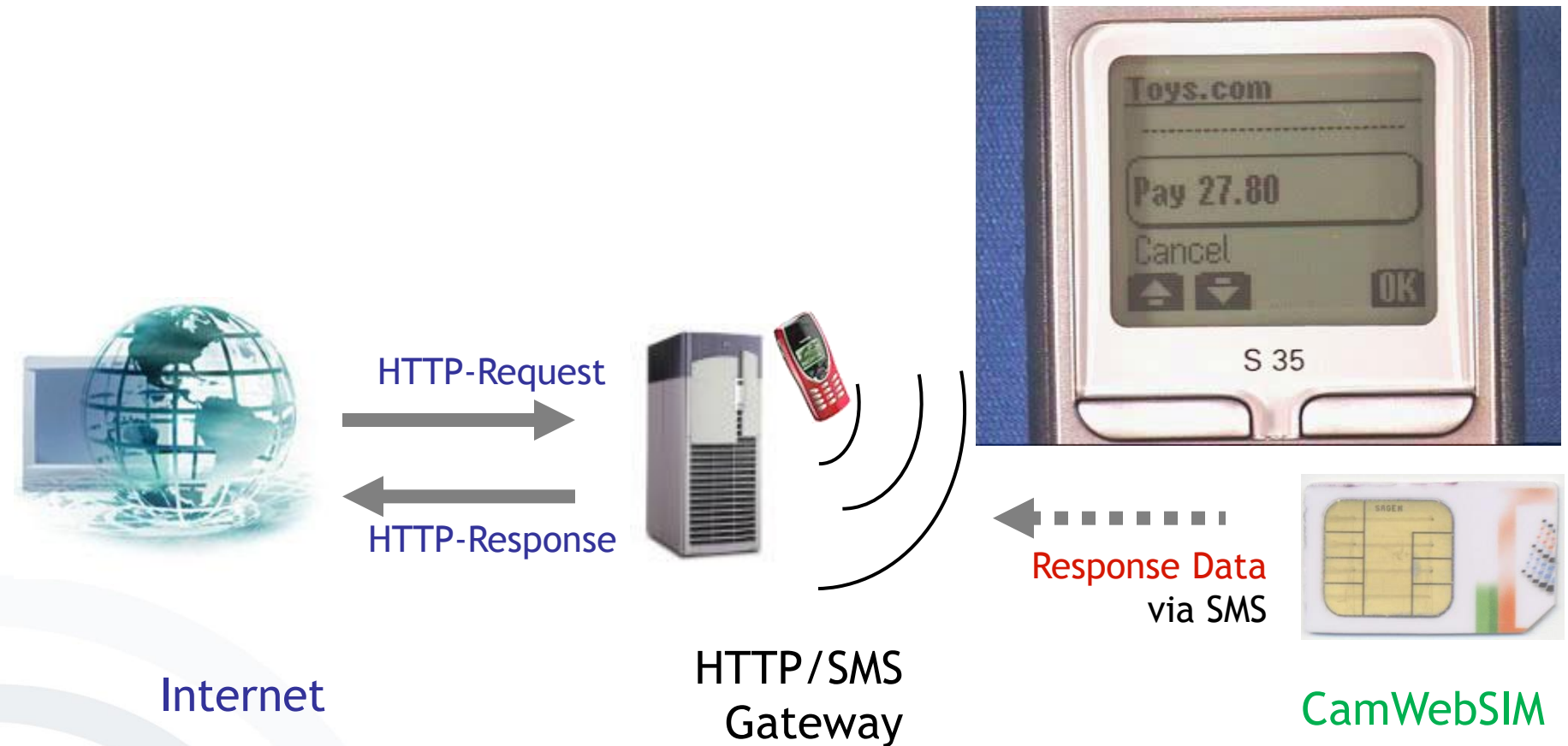
- Telephone Bill
- ...

Toys.com
3 Gimmicks
▶ Pay \$ 27.80
Cancel
Help



si=(Toys.com 3 Gimmicks, Pay \$ 27.80, Cancel, Help)

Payment Authorisation live



www.camwebsim.telco.com/+14253334711/
si=(Toys.com 3 Gimmicks, Pay 27.80, Cancel, Help)

■ Technologywise

- Connected a smart card to the Internet

Goal: transparent, uniform access to smart card services

- Used the mobile phone as a trusted device

Assumed a secure path between SIM and display/keyboard

! This might be (more) dangerous with more complex phones

- Used the existing GSM infrastructure and security model for payment authorisation

User authentication key is stored in the SIM

- ...

- Applicationwise

- ...

- Used the existing GSM infrastructure and security model for payment authorisation

- User authentication key is stored in the SIM*

- *Provided a telecom with a new revenue channel based on an existing process*

- Telecoms as payment servers (the Teletext model)*

- *Enabled cash-like payment for Internet services*

- In countries where one does not need to register a name with a prepaid GSM account*



ATMEL 3232/ ... 8 bit CPU
5 MHz, 32K Flash, 32K EEPROM,
1K RAM
9600 Bit/s serial I/O

Sagem Smart Card

SMS limits

- No guaranteed delivery times
- 140 “real” Bytes just cover a 128 Bytes signed message ...
- ... and sometimes not even that
- We look forward to GPRS.

Space limits

- More than 32K in the chip would be helpful.

Phone capability limits

- SIM Application Toolkit Support is being interpreted widely ...

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 - <http://www.camwebsim.telco.com/>
- Tel-No.
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Website

Tel.-No.

Command

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