Short Paper: Making Contactless EMV Robust Against Rogue Readers Colluding With Relay Attackers

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Abstract. It is possible to relay signals between a contactless EMV card and a shop’s EMV reader and so make a fraudulent payment without the card-owner’s knowledge. Existing countermeasures rely on proximity checking: the reader will measure round trip times in message-exchanges, and rejects replies that take longer than expected (which suggests they have been relayed). However, it is the reader that would receive the illicit payment from any relayed transaction, so a rogue reader has little incentive to enforce the required checks. Furthermore, cases of malware targeting point-of-sales systems are common. We propose three novel proximity-checking protocols that use a trusted platform module (TPM) to ensure that the reader performs the time measurements correctly. After running one of our proposed protocols, the bank can be sure that the card and reader were in close proximity, even if the reader tries to subvert the protocol. Our first protocol makes changes to the cards and readers, our second protocol modifies the readers and the banking backend, and our third protocol allows the detection of relay attacks, after they have happened, with only changes to the readers.

1 Introduction

Wireless and particularly contactless systems, such as the EMV (Europay, Mastercard and Visa) payment protocol, are vulnerable to relay attacks. That is, an adversary can stand near a victim (e.g., a bankcard) and relay signals from that device to a second attacker found near the authentication-verifying party (e.g., a payment terminal). This type of attack has already been used to steal cars. As relayed messages take longer to travel than direct messages, proximity-checking or distance-bounding (DB) protocols [1] measure the round trip time (RTT) it takes for some authenticating party, called prover, to answer challenges sent by an authentication-verifying party, called verifier. If the RTT is within a given bound, then there is a low likelihood that a relay attack occurred. As such, the contactless version of the EMV protocol has recently been enhanced with such a relay-counteraction mechanism [5] (see Figure 2), in the style of a previously proposed DB protocol [4].

As with other DB protocols, these newly proposed EMV protocols assume that the reader is honest. However, this threat-model conflicts with the setting of EMV. I.e., in the current EMV protocols, the entity tasked with enforcing the proximity checks is also the one that stands to benefit if these checks are ignored: an EMV reader has an incentive to be dishonest as it will receive the payments from any (relayed) transaction. EMV readers have also been the target of malware (see e.g. [7]), which could also override the RTT-measuring software. This suggests that one should assume that the EMV

Prevents collusive relay attacks | Provides audit-able evidence | Reader may be offline | Changes to card | Changes to EMV reader | Changes to bank system backend | Checks carried out by
---|---|---|---|---|---|---
Protocol PayCCR | ✓ | ✓ | ✓ | Yes | Yes | No | card
Protocol PayBCR | ✓ | ✓ | × | No | Yes | Yes | bank
Protocol PayBCRv2 | × | ✓ | ✓ | No | Yes | No | auditor

Fig. 1: A summary of the protocols presented in this paper

reader could collude with relay attackers in mounting fraudulent payments. Moreover, the current relay-counteracting EMV protocols [4, 5] do not provide any evidence that the protocols were run correctly. So even if a complaint by a card-holder is made, it would not be possible to audit the EMV reader and see whether the distance-bounding checks had been performed. In this paper, we address these shortcomings. Concretely, our contributions are as follows:

I. We define the notion of collusive relay attacks to mean relay attacks in which the authentication-verifying party (EMV reader) can collude with a MiM relayer to mount a relay attack against an authentication and payment scheme, and we define an attacker model and security definition for this new type of attack.

II. We present three new EMV protocols that defend against such a malicious reader. A summary of these protocols is given in Figure 1. A complicating factor is that bank cards have no accurate clock (their power is drawn from the reader). Therefore, the card cannot distance-bound the reader. The complex EMV infrastructure also makes distance bounding between the bank and the card impractical. Our solutions show how adding a TPM as a hardware root of trust to the reader can solve these issues.

III. We discuss our design choices, and provide a high-level argument w.r.t. the security-guarantee of the new EMV protocols we propose.

2 Background & Foundational Aspects

Contactless EMV. Past work [4] has showed an effective relay attack against EMV protocols, and suggested a version of contactless EMV called PaySafe that stops relay attacks. Following this, the main idea of the PaySafe protocol was added to the MasterCard specification (EMV contactless specifications v3.1 [5]) and yielded MasterCard’s Relay Resistant Protocol (RRP). This protocol is shown in Figure 2.

As with all EMV protocols, the card includes: (1) a private key $PvC$; (2) a symmetric key $K_M$ that it shares with the bank; (3) a certificate chain $Cert_{PvCA}(PubC)$ for the card’s public key $PubC$. The reader has the public key $PubCA$ of the Certificate Authority, and so can extract and verify the card’s public key. RRP starts with a setup phase (not shown in Figure 2), in which the reader asks the card what protocols it supports and selects one to run. The card and reader then generate single-use random numbers $NC$ and $UN$, respectively. The reader then sends an “EXCHANGE RELAY RESISTANCE DATA” command to the card, which contains the nonce $UN$. The card immediately replies with its own nonce, and the reader times this round trip time. The card also provides timing information, which tells the reader how long this exchange should take. The reader compares the time taken with the timing information on the
Fig. 2: MasterCard’s Relay-Protected EMV card. If the time taken was too long, the reader stops the transaction as a suspected relay attack. Otherwise, the reader requests that the card generates a “cryptogram” (a.k.a. AC). The card uses the unique key $K_M$, which it shares with the bank, to encrypt its application transaction counter $ATC$ (which equals the number of times the card has been used). This encryption equates to a session-key denoted $K_S$. The cryptogram $AC$ is a MAC keyed with $K_S$ of data including the $ATC$, the nonce $UN$, and the transaction information. As the reader cannot check the $AC$, the card generates the “Signed Dynamic Application Data (SDAD)”: the card’s signature on a message including $UN$, amount, currency, $ATC$, and $NC$. The reader checks the SDAD before accepting the payment.

On TPMs. The Trusted Platform Module (TPM 2.0) is a hardware root of trust (see https://trustedcomputinggroup.org). It provides two measure of time: one is “Clock” (see page 205 of [8]) and the other is “Time” (see page 176 of [8]).

### 3 System Setup, Threat Model & Security Requirements

**Protocol Entities.** Past distance-bounding work has involved a “prover” who demonstrates to a “verifier” that it is close (and possibly authenticates too). Our framework is different to this past work on DB. Rather than the two entities of the classic DB model, we have four entities in our setting: a “card” that interacts with an “EMV reader” in a
DB-fashion, the EMV reader will have an onboard hardware root of trust (a “TPM”), and the reader will send evidence for the transaction to the “bank system backend”.

**General Infrastructure & PKI.** Our protocols use EMV’s existing Public Key Infrastructure (PKI), augmented to support TPMs inside the readers. We assume that Certificate Authorities (CAs) have issued certificates on the TPMs’ endorsement keys, that the banks and cards have access to the right key-chains/certificate-chains to verify all certificates and, notably, first extract the TPMs endorsement keys. These endorsement keys are then used to verify other certificates sent by the TPM, e.g., certificating the public counterpart of a TPM’s signing key. In this way, the bank and cards can, for instance, verify signatures issued by the TPM via a full chain-of-trust, up to the CAs.

**Our Participants’ & Communication Model.** Between any card and any reader, we assume that all messages (irrespective of their bit-length) travel at an a-priori fixed constant speed. As such, there is a linear relation between measures of time and measures of distance in the protocol. We also assume that cards and readers can run several concurrent executions of the protocols. Such **honest** communication is possible if the card and the reader are no further than an a-priori fixed distance from one another.

**Computation Model.** Previous DB models have assumed a single, static RTT bound for all devices. However, our protocols (and MasterCard’s RRP) use a card specific time bound. To help us formalise this we make the following two definitions:

**Definition 1 (Proximity-checking Phase).** The proximity-checking phase of a protocol is an exchange of challenges and responses, which is timed by the challenger.

**Definition 2 (Card Time-Bounding Functions)** \( t_{d}(\text{cardID}) \) **and** \( t(\text{cardID}) \). We call \( t(\text{cardID}) \) a time-bounding function; it maps a card identified by cardID to the time, in time units, taken for that card to perform the computational part of the timed phase.

We call \( t_{d}(\text{cardID}) \) a d-time-bounding function; it defines the duration of the proximity-checking phase when executed by a card identified by cardID and physically found at a distance no larger than d from the reader. We write just \( t_{d} \), when cardID is implicit. Typically, \( t_{d}(\text{cardID}) = t(\text{cardID}) + \text{“time for all messages of the proximity-checking phase to travel distance (2 \times d)”} \). We now define DB protocols with variable time limits.

**Definition 3 (Contactless EMV Protocol with Proximity-checking Phase of Distance-bound d).** A contactless EMV protocol with proximity-checking phase of distance-bound d (or, for short, contactless EMV protocol with distance-bound d) is an EMV protocol between the entities card, EMV reader and bank system backend, where there is a proximity-checking phase. The protocol has additional parameters defined by the time-bounding function \( t(\text{cardID}) \) and the d-time-bounding function \( t_{d}(\text{cardID}) \), for each cardID. The reader side of the protocol may make use of a TPM. One of the entities checks that the time recorded for the proximity-checking phase is inline with \( t_{d}(\text{cardID}) \). If this is not the case, the protocol finishes unsuccessfully.

**Definition 4 (Correct Execution).** Consider a contactless EMV protocol with proximity-checking phase of distance-bound d. If all entities in the system follow the protocol and the distance between the card and the EMV reader is no larger than d, then the protocol finishes successfully and a correct cryptogram AC for a payment will be issued by the card, and it will be eventually accepted by the bank.
**Our Attacker Model.** Combining DB [3, 6] and EMV models [2], we assume an attacker that also completely controls a number of cards, including all their key material. The attacker can act and use the corrupted card’s keys at any location. Unlike in previous DB models [6], the attacker can know the readers’ key/secret material and can control the software on the readers to make it perform arbitrary actions.

We assume that the TPM is as secure as is claimed in its specification, see page 3, Section 2. That is, 1. our attacker cannot tamper with the initial setup of the TPM’s Clock; 2. our attacker cannot mount any physical attack on the TPM’s time-reporting $\text{TPM-AttestedTime} = (\text{Clock}, \text{Time})$; 3. our attacker can deviate the TPM’s $\text{Clock}$ only by making it go forward w.r.t. to the real time by a negligible fraction.

We assume that the attacker cannot make the messages travel faster than the constant speed they travel at between a card and a reader.

We assume all cryptographic primitives used in the EMV protocol are secure w.r.t. their respective threat-models, e.g., signatures are unforgeable etc.

**Our Security Requirements.** The main aim of our attacker is to trick the bank system backend to accept an $AC$ generated by a card that was not in close proximity with a reader. We formalise this as:

**Definition 5 (Resistance to Collusive Relaying).** A contactless EMV protocol of distance-bound $d$ is resistant to collusive-relaying if, for any attacker in the threat and communication model above, for any payment $AC$ that the bank system backend accepts from a card that is not controlled by the attacker, the card must have been within distance $d$ of the reader for the time bounding phase that lead to the generation of the $AC$.

## 4 EMV Protocols Resistant to Collusive-Relaying

### 4.1 PayCCR: A Protocol Compatible with the Current Banking Backend

Our first protocol, PayCCR, is shown in Figure 3. It modifies the EMV protocol on the card and the EMV reader’s side, yet the bank system backend remains unchanged from the current standard. As with MasterCard’s RRP protocol, the time bound $t_d(\text{cardID})$ to be enforced for the proximity-checking phase is embedded in each card. Below, we write this bound as $t_d$. This time bound is chosen when the card is created, based on its processing speed, to ensure that the card and EMV reader are less than $d$ distance from each other. The full protocol starts off with a standard EMV set up phase, in which the payment app is selected. The reader starts the proximity-checking stage of the protocol by sending the card a certificate chain for the TPM’s public part of the signing key. The EMV reader will then send a nonce $N_R$ to the TPM to be timestamped. The TPM receives this bitstring $N_R$ passed to the $\text{TPM2_GetTime}$ command, the TPM timestamps it with $\text{TPM-AttestedTime}$, and using the randomised signing algorithm ECDSA produces the signature $\sigma_1$. Then, the EMV reader forwards $\sigma_1$ to the card. This should be done by the reader as fast as possible, i.e., as each bit is received from the TPM it should be forwarded to the NFC interface. We allow the nonces to be split into bytes and the time stamping and nonce exchange to be repeated four times, once per byte. The average of the four time differences would be compared with $t_d$. 
The nonce $N_C$ is pre-generated, thus making the reply time fast. The TPM time-stamps $N_C$ (producing $\sigma_2$), and the reader sends the signature $\sigma_2$ to the card. The card sends its certificates to the EMV reader, which then asks the card to generate the $AC$ to complete a payment. Before generating the $AC$ the card checks the TPM certificate provided by the EMV reader, verifies the signatures on the timestamps $\sigma_1$ & $\sigma_2$, and ascertains that the time bound is less than its allowed maximum value $t_d$. If these checks pass, then the card generates an $AC$ and $SDAD$, which are sent to bank via the reader, and checked by the bank as normal. If any of the card’s checks fail, then the card sends a declined message to the reader and aborts.

**Discussion.** This protocol, and the others herein, make two main assumptions:

1. that a time bound $t_d$ for each card can be apriori set;
2. that the readers’ computation time in the proximity-checking phase is minimal. I.e., dishonest reader cannot receive and or proximity-checking-phase messages faster than an honest reader, except for an insignificant amount.

We detail on the second assumption above. The assumption implies that the TPM and NFC APIs used must run as fast as possible. Even so, a dishonest reader may gain some advantage by running at a faster clock speed than an honest reader. However, as the only effective timed action undertaken by the reader is forwarding bits from the TPM interface to the NFC interface, an overclocked reader can only gain an advantage in the order of nanoseconds (referred to in assumption 2 as an “insignificant amount”). Such an advantage would translate into a theoretical relay attack (including w.r.t. our definition), however — in practice — it would be a relay over a distance larger than the bound only by a few centimetres. We could tighten Def. 5 to exclude such practically irrelevant attacks. Instead, we choose to just discard it out right, on grounds of it being insignificant. In the Conclusions section, we discuss other ways of deterring/detecting readers running in an overclocked mode in the proximity-checking phase.
4.2 PayBCR: A Collusive-Relay Resistant Protocol Compatible with RRP Cards

Our second protocol, PayBCR, does not modify the card’s side w.r.t. the current RRP protocol [5]. PayBCR achieves this in three steps: (1) it uses a timestamped signature from the TPM instead of what is now the reader’s nonce in the EMV protocol v3.1; (2) the TPM timestamps the card nonce; (3) both timestamps are passed to the bank along with the AC, and the bank can check the difference between the timestamps to ensure the card and EMV reader where close. Additionally, the timing information $t_i$ on the current RRP cards is used as our time bound $t_d$. As with RRP, storing the time bound on the card and signing it avoids the bank having to maintain a look up table of all card’s time bounds. The full protocol is shown in Figure 4. The EMV reader sends its nonce $N_R$ to the TPM to be time stamped. The signature $\sigma_1$ from the TPM is sent to the card instead of the first nonce $UN$ in the current RRP. To keep the protocol compliant with the current contactless EMV protocol in Figure 2, this bitstring we send to the card should be shorter, this is achieved by truncating $\sigma_1$.

Like in the current relay-protecting EMV protocol, the card replies with its nonce $N_C$. The card’s nonce is immediately sent to the TPM to be timestamped. The protocol continues in nearly the same way as the current relay-protecting EMV protocol. The SDAD now signs the AC, the timing information and $\sigma_1$ (in place of UN), this along with the card’s time-bound $t_d$, $\sigma_1$, $\sigma_2$, $t_1$ and $t_2$ and the AC are sent to the bank. The bank will check that the TPM’s signed timestamps match the nonce values used in the AC, the timing information is correctly signed, and the time difference between the nonces is less than this time bound. Other details, not in Figure 4, are either as in protocol PayCCR or are self-explanatory.

PayBCRv2: As a variant of our PayBCR, we can have the EMV readers store the TPM’s signed timestamps $\sigma_1 \& \sigma_2$, and the time values $t_1 \& t_2$, the SDAD and card certificates, and not send them to the bank system backend, i.e., the protocol would be backwards compatible with both the current standards for the bank system backend and cards; only changes to the EMV readers are required.

Such a variant would entail that a collusive-relay attack could not be stopped in real time. Rather this version of the protocol would be suited for when a card owner raises a complaint, or for the bank to detect possible fraud a-posteriori. At such a point, the EMV reader would be audited and all of the transactions would be checked.

Discussion. This protocol variant would be much easier to introduce than those discussed above, EMV reader manufacturers could add this protection unilaterally, without needing to make any changes to the current EMV specifications or the bank system backend. Making changes to the specifications for cards would be a slow process requiring input from many stakeholders, and making changes to the bank system backend would be expensive, due to the dedicated hardware banks generally use. Therefore, this protocol variant has a clear advantage over the others. The disadvantage of this protocol variant is that collusive-relay attacks could still be carried out and only detected during an audit. However, this is in keeping with much of the rest of the EMV security model that allows some fraud and aims to detect, roll back or refund it after the event. Our protocol would make any malicious interference by the EMV reader in the proximity-checking phase detectable, meaning that the bank could refuse payments to the reader,
if the audit information was missing or did not check out, so removing all motivation
for this attack. Therefore, while the protections provided by the PayBCRv2 protocol
are the weakest, it is perhaps the most practical to introduce.

5 High-level Security Assessment

Our protocols do not alter any security property of the current contactless EMV; the
authentication properties of our protocols follow from the basic EMV protocol. As in
EMV, the freshness from the card and the reader stop replay attacks. The AC is gener-
ated based on a key shared only between the card and the bank, so the bank can be sure
that this came from a card; the reader gets similar guarantees from the signed SDAD.

Assume protocol PayCCR is run in the presence of an arbitrary attacker in our
model, and an AC is sent out by a card not controlled by the attacker. In PayCCR if
the bank system backend accepted an AC then:
1. The backend checks the AC based on the card key. So, the AC must have come
   from that card (which is not controlled by the attacker), therefore this card will have
   executed its algorithm, i.e., performed the required checks.
2. The card checks the certificate for the TPM’s signing key. Therefore, the card can
   be sure of the timestamps signed by the TPM.
3. Since the card checks that σ1 includes the timestamp t1, the card can be sure that
   the σ1 message originated at the EMV reader’s TPM at time t1.
4. The card will only broadcast NC after it has received σ1.
5. The card checks that σ2 includes its nonce NC and the time t2, therefore it can be
   sure that the reader received the nonce NC before time t2.
6. Together (3), (4) and (5) ensure that the RTT of the messages σ1 and NC was at
   least t2 − t1 and that these messages went between the card and the TPM.
7. The card knows its time-bound td. So, checking that t2 − t1 < td ensures that the
card was within distance d of the reader, which gives us resistance to collusive-
relaying (Def. 5).

We now place ourselves in the setting where the protocol PayBCR is run in the
presence of an arbitrary attacker in our model and an AC is sent out by a card not
controlled by the attacker. For our second protocol, PayBCR, recall that the checks are
carried out by the bank system backend, therefore the following reasoning applies:
1. Checking that σ1 and NC are in the SDAD ensures that the reader/attacker sent σ1
to the card, and that the card thereafter used the nonce NC.
2. As σ1 is a high-entropy, randomised signature, checking that σ1 signs t1 means that
   σ1 was generated at time t1 and cannot have been sent to the card before this.
3. By looking at the timestamps in σ1 and in σ2, and at the fact that σ2 also signs NC,
   the bank system backend will know that NC was only broadcast by the card after
   t1 (and in fact after σ1 was received) and before t2. The bank system backend also
   checks this against SDAD, which signs NC, σ1.
4. Together (2), (3) and (4) guarantee that the round trip time between the card and
   the EMV reader’s TPM was less than t2 − t1.
5. Checking that td is in the SDAD ensures that the correct time-bound for the specific
card is used in the checks.
6. Checking that t2 − t1 < td together with (5) and (6) ensures that the distance
   between the card and the reader was within distance d of each other.
6 Conclusions

Previous proposals to protect EMV transactions from relay attacks depend on the EMV reader to make some timing checks/measurements. However, it is the reader that will receive the payments from any relayed transactions. So, (rogue) readers have no incentive to comply with the checks and prevent relaying. In this paper, we showed how –by using a TPM– rogue readers can be stopped from subverting the relay-detecting checks. Concretely, we presented three protocols with different levels of compatibility with the current EMV framework. We also put forward an attacker model (in line with using TPMs as roots of trust, considering dishonest EMV readers, etc.) and a new security definition that protects against reader-assisted relaying in EMV protocols.

In one line of future work, we wish to develop a new, fully-fledged symbolic formalism and a provably-secure model that can be used to prove the correctness and security of this new type of distance-bounding and EMV protocols.

Moreover, we plan to implement our protocols to show that our proposed use of the TPM can lead to a workable EMV protocol with such protections against strong relaying. Initial measurements show that the standard deviation in computing TPM signatures is promisingly low, e.g., around 0.6ms. For PayCCR, we will measure the time it takes for ubiquitous smart-cards to verify different randomised signatures.

We will investigate the second assumption of our design i.e., that reader’s computations in the proximity-checking phase is “minimal” (on page 7). This is required to stop an overclocked reader gaining a practical advantage. A step further to investigate is to certify the read/write speed of the readers via a TPM (i.e., using TPM.GetQuote or other host-attestation methods); this type of method can add security guarantees but it would clearly require further checks by the bank.

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References