

RFID Security & Privacy: **What's in Your Pocket?**



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2008 Payments Conference, June 6, 2008
Federal Reserve Bank of Chicago

No-swipe credit cards



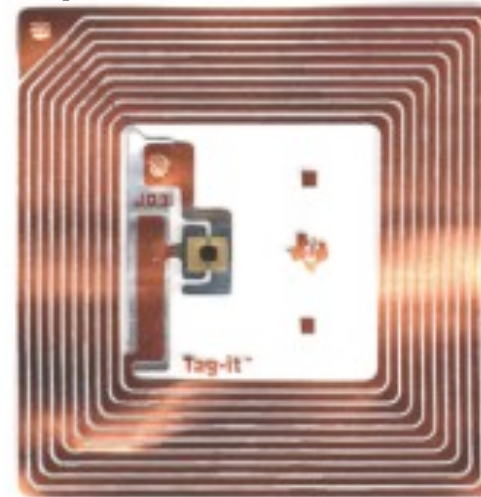
RFID tags in a nutshell

- Originally simple bar code replacement
- Now are mini, low-power computers

Identify a class
of product



Identify a
particular item



What's special about security?



Correctness is easy.

Security is hard.



Case Study: RFID Credit Cards



What are RFID-enabled Credit Cards?

- **“No-swipe”** credit card
- “fastest acceptance of new payment technology in the history of the industry.”

[VISA; As reported in the Boston Globe, August 14th 2006]



The New York Times

Researchers See Privacy Pitfalls in No-Swipe Credit Cards

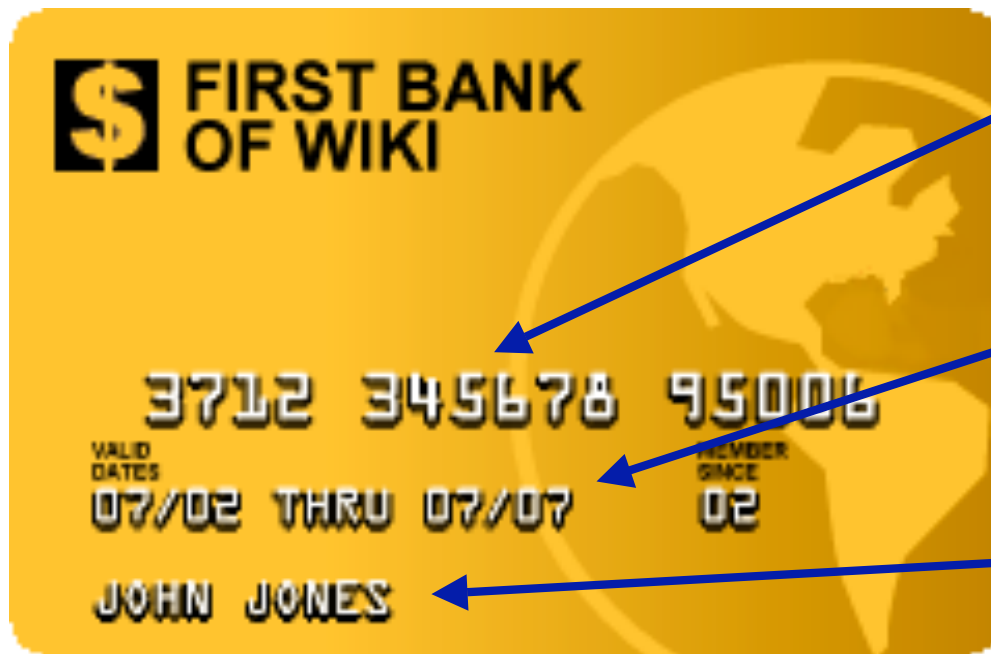
By JOHN SCHWARTZ

Published: October 23, 2006

✉ E-MAIL



What do RFID CCs Reveal?



Credit card number

Expiration date

Cardholder name

- ▶ Newer cards are beginning to withhold the cardholder name

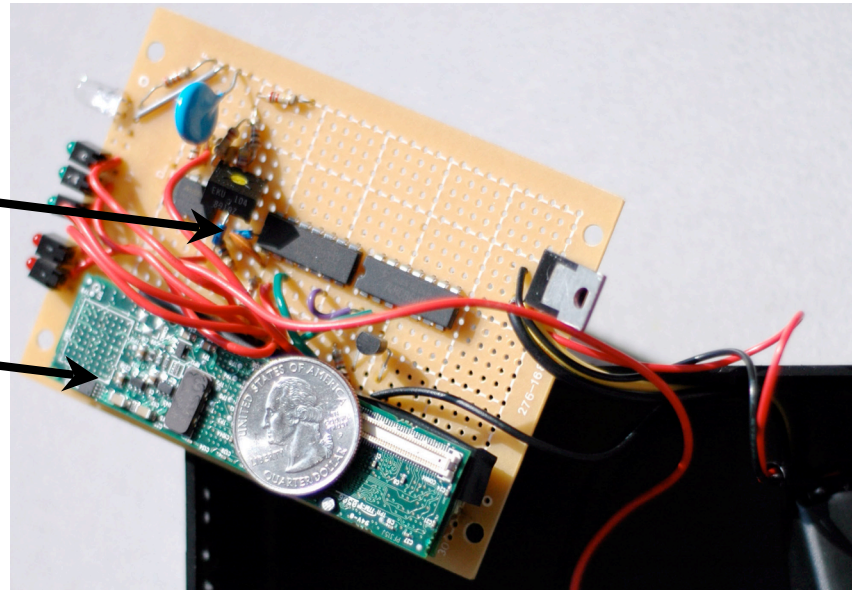




Replay: Credit Card Cloning

Radio modulation

Gumstix w/ Linux



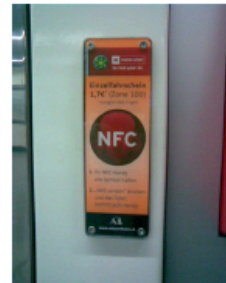
How to Disable an RFID-enabled CC



Next: NFC Phones and Security?

NFC Usage Concept

- Touch tag with your mobile phone
 - Phone reads tag → performs action



Collin Mulliner

Attacking NFC Mobile Phones

EUSecWest 2008



Next: NFC Phones and Security?



April 2008

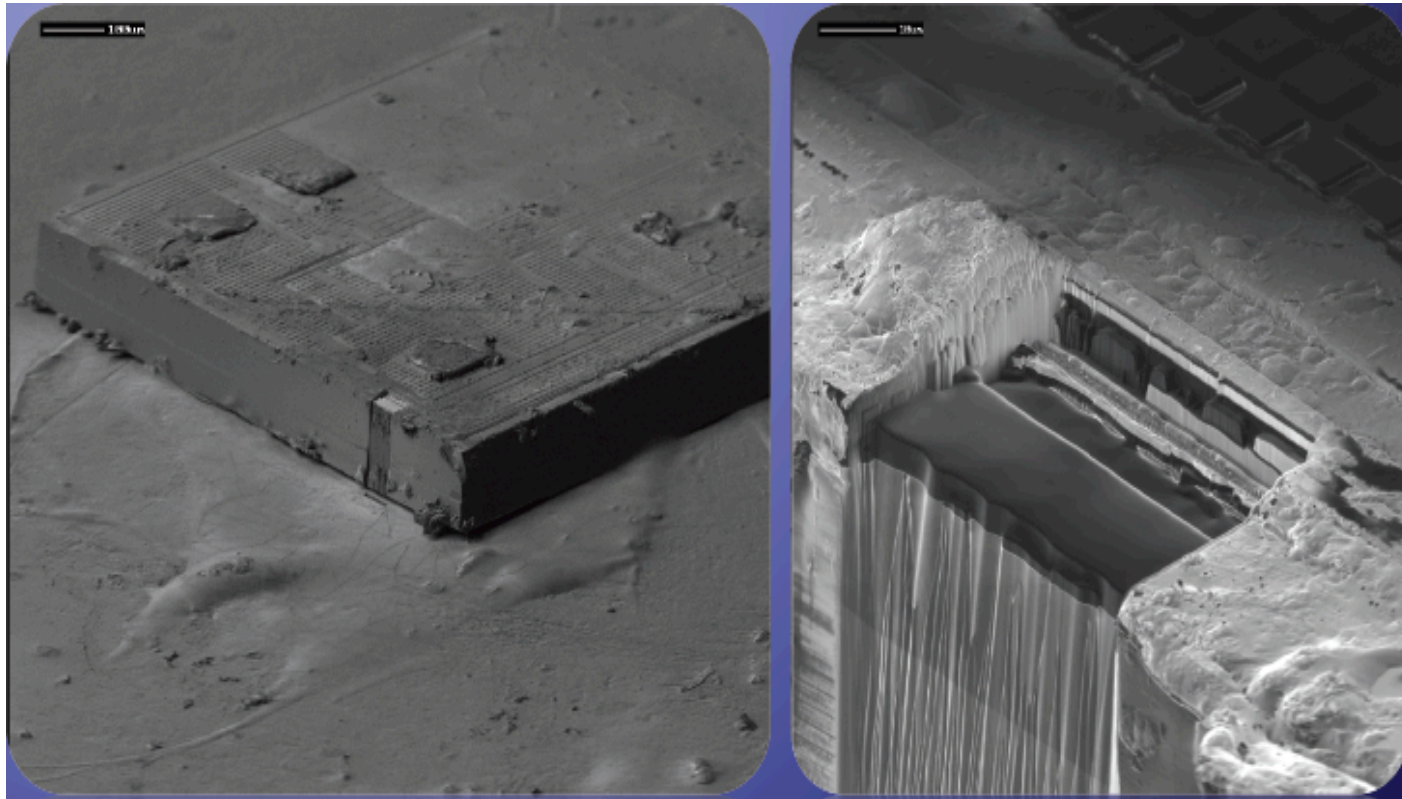
NFC Phones: Next Hacker Target

By Karsten Nohl, doctoral candidate at the University of Virginia

“The lack of mandatory security for NFC-RFID communication reflects the general immaturity of RFID technology, which still progresses toward lower prices rather than better protection.”



Next: NFC Phones and Security?



Credit: Karsten Nohl



Next? Chip and Pin



<http://www.cl.cam.ac.uk/research/security/banking/ped/>

Summary: How to Improve Privacy

- Consumers need
 - ✓ Self-verifiable, justified confidence
 - Not just “security theater” marketing
- Technology must be **open** to public scrutiny
 - RFID CCs use **proprietary** methods
 - ✓ Secure Web sites use **public** methods



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RFID Consortium for Security & Privacy



The Security Division of EMC

rfid-cusp.org



Acknowledgments

Dan Bailey, Wayne Burleson, Thomas S. Heydt Benjamin, Hee-Jin Chae, Benessa Defend, Daniel Holcomb, Ari Juels, Tom O'Hare, Joshua Smith, Dan Yeager

