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#### **Product Summary**

- -Payment device
- -Vendor-side
- -Gets data from cell phone
- -Emulates card swipe

#### Components

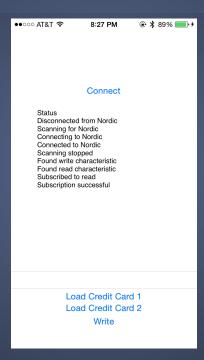
iOS Nordic Arduino Electromagnet coil

#### iOS Development

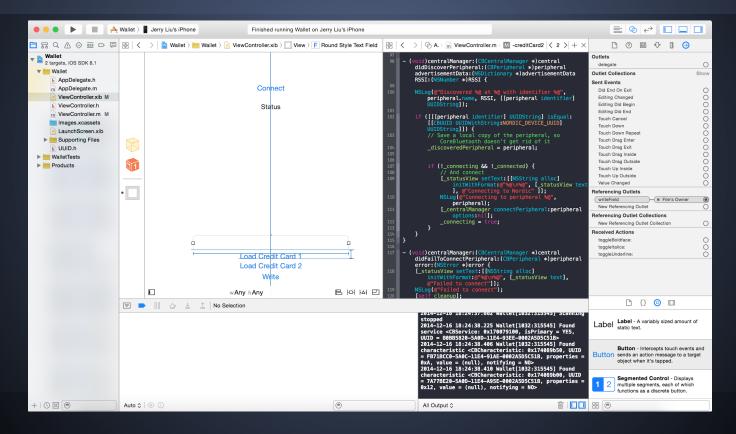
- -Language: Objective C
- -Tools: CoreBluetooth library

- -Function
- -App sends credit card data to Nordic board

# iOS Development



#### iOS Development



#### Nordic Development

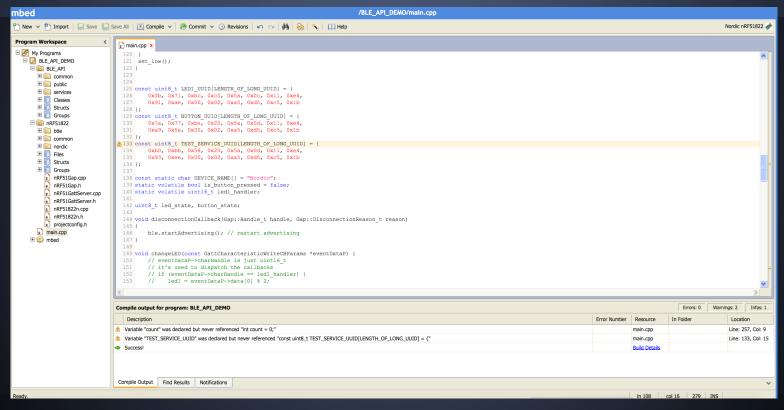
- -Language: C++
- -Tools: mbed platform

- -Function?
- -Receives credit card data and sends it in binary as digital signal to electromagnet coil at a desired frequency

# Nordic Development



# Nordic Development

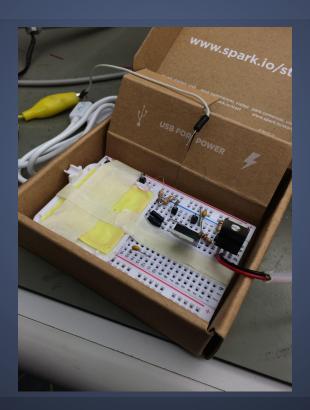


#### Electromagnet Coil

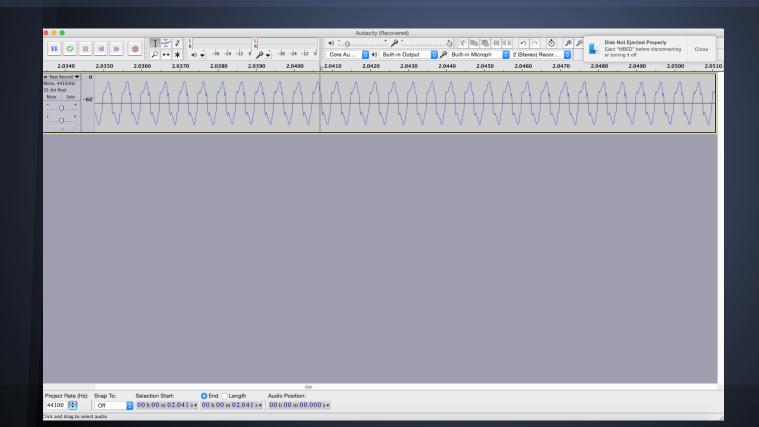
- -Hardware: Multimeter, oscilloscope, Square reader
- -Software: Audacity, Square app

-Function: Translate digital signal into electromagnetic pulses in emulation of credit card magnetic swipe

# Electromagnet Coil



### Electromagnet Coil



## Theory: BLE

Bluetooth 4.0

-central connects to peripheral, peripherals may have services, services have characteristics, i.e. read, write, notify -could be useful for communication protocol -up to 100m range, can detect strength of signal

#### **Embedded Systems: BLE**

- -communication between devices
- -devices in states depending on messages received
- -wait and receive next message to "change to next state"
- -waiting, sending, acknowledging important because separate, concurrent systems

#### Testing: BLE

- -testing communication
- -automatic ack, notification for packets
- -large packets failed
- -discovered "recommended" limit of 20 data bytes per packet

#### Theory: Security

Ensure it is the Spade of the vendor we are purchasing from?

-register Spade online with vendor name, public key, location

#### MITM?

-use nonce

# Theory: NFC

#### Bypass need for hardware with NFC EM?

- -not feasible
- -13.56 MHz crystal oscillator soldered, not interfaceable
- -crystal needed for intended function at NFC 13.56MHz
- -thus doesn't work for us because we need the frequency to be KHz in order to correspond with swipe speed
- -source: Texas Instruments NFC Info Sheet http://www.ti.com/lit/sg/slyt493/slyt493.pdf

#### Testing: Nordic Frequency

- -checking Nordic board frequency
- -need somewhat better than 1KHz so we can toggle pin at 1KHz
- -got >100MHz, definitely more than enough
- -delay toggling of pin if necessary to adjust to
- 1KHz

## Theory: Credit Card (Data Level)

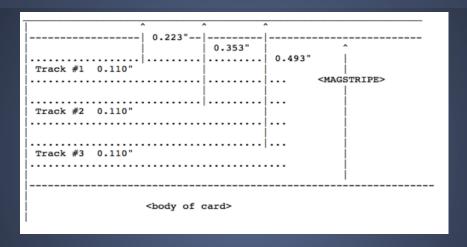
```
Track1:
```

%B4465411255386057^PHADTE/ROMI^16011011000010000000000494000000?;

#### Track 2:

4465411255386057=1601101100001494?

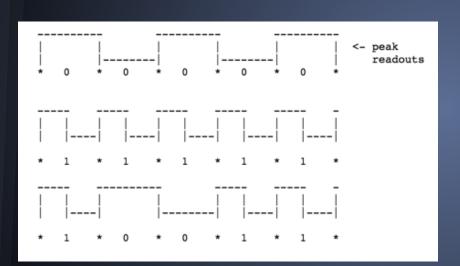
# Theory: Credit Card (Protocol Level)



Track	Name Density I	Data-Rate Format	Characters	Use	
1:	IATA 210 bpi	1.05kHz-10.5kHz	ALPHA	79	Name+Account
2:	ABA 75 bpi	375Hz-3.75kHz E	SCD 40		Read Account
3:	Thrift 210 bpi	1.05kH-10.5kHz	BCD	107	Encode

Each begins and ends with a sentinel. Humans swipe with speed of 5-50 in/s. We used this to settle on frequencies of about 2-3kHz. This modeling was verified to work in real world tests.

# Theory: Credit Card (Byte Level)



```
--Data Bits--
                 Parity
                 b5
                        Character
                                    Function
                            0 (OH)
                                      Data
                            1 (1H)
                            2 (2H)
                            3 (3H)
                            4 (4H)
                            5 (5H)
                            6 (6H)
                            7 (7H)
                            8 (8H)
                            9 (9H)
                            : (AH)
                                      Control
                                      Start Sentinel
                            ; (BH)
                            < (CH)
                                      Control
                                      Field Separator
                             (DH)
                           > (EH)
                                      Control
                            ? (FH)
                                      End Sentinel
```

\*\*\*\*\* 16 Character 5-bit Set \*\*\*\*\*

- 10 Numeric Data Characters
- 3 Framing/Field Characters
- 3 Control Characters

# Theory: Credit Card (Physical Level)

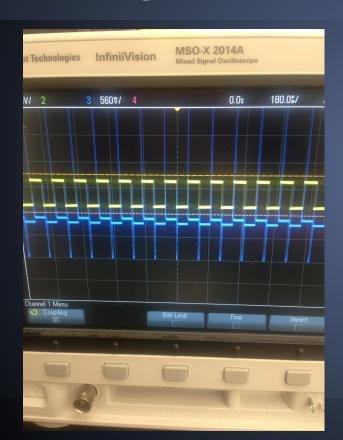
N-S.N-S.N-S.N-S.N-S.N-S.N-S <-particles in stripe

```
||| ||| <-flux lines
N-----S-N-S-S-----S
flux lines -> ||| |||
```

```
magstripe---> ------SS------NN------SS------
voltage----> .....+....-...+....-...

peak readout--> | | | | |
```

#### Testing: Electromagnet Emulation



$$v(t) = L \frac{di}{dt}$$

$$V = IR$$
.

#### **Next Steps**

Create custom PCB for circuit.

Miniaturize device.

Improve app

Remove Arduino.