

Entering Passwords on a Spyware Infected Machine

Dinei Florencio and Cormac Herley
Microsoft Research

ABSTRACT

We examine the problem of entering sensitive data, such as passwords, from an untrusted machine (i.e., possibly infected with spyware). Using such a machine is obviously undesirable, and yet roaming users often have no choice.

We consider whether it is possible to enter data to confound spyware assumed to be running on the machine in question. The difficulty of mounting a collusion attack on a single user's password makes the problem more tractable than it might appear. We explore several approaches. In the first, we show how the user can embed a password in random keystrokes to confuse spyware, while leaving the actual login unaffected. In the second we employ a proxy server to strip random keys. In the third we again employ a proxy that inverts a key mapping performed by the user. We examine also several potential attacks.

Motivation

- ⦿ Accessing your accounts when roaming;
- ⦿ Available terminal (kiosks, internet cafes) may be compromised; keyloggers a common risk.
- ⦿ “Simply do not use” is not always an option.

Assumption:

- Terminal is running a keylogger.

A simple solution...

- ◉ Go to the login page;
- ◉ Click on Password (PWD) field;
- ◉ Type first character of PWD;
- ◉ Click outside PWD field;
- ◉ Type random characters (these will be ignored by the browser, but recorded by keylogger);
- ◉ Repeat until typing all PWD characters...
- ◉ Keylogger gets password interspersed with random characters.

... and a simple attack

- Replace keylogger with one that also records mouse click events ...

Assumptions / Requirements

- ⦿ Attackers record everything you do, and everything on the screen;
- ⦿ Plug-ins may access whatever goes over a SSL connection;
- ⦿ No changes to the Bank login server;
- ⦿ No changes to your daily logins;
- ⦿ No password uploading/maintaining.

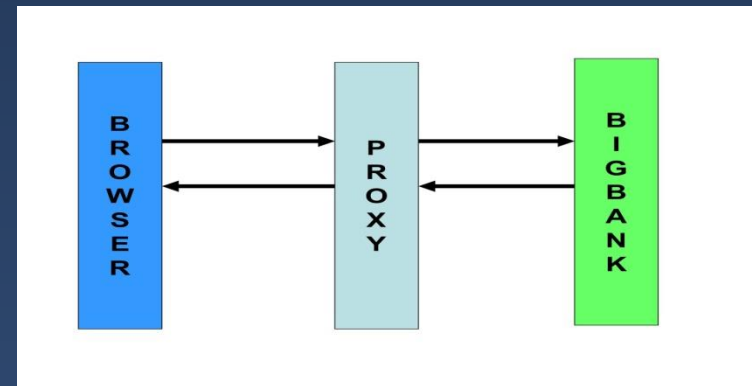
Is the problem possible?

- everything you see on the screen, and everything you type, is available to the attacker...

To our advantage:

- Collusion between different locations is hard;
- We are allowed to use a proxy server;

Basic Idea



- Use a separate channel (e.g., a safe terminal) to set up a **shared secret** with a login proxy server (MITM proxy);
 - > NOTE: a *different* unsafe terminal is also ok, as long as we can assume no collusion between terminals.
 - > NOTE2: the MITM proxy breaks the SSL connection;
- Use the proxy server to connect you to your desired site. Proxy is going to instruct you on how to modify/code your PWD, based on the shared secret.

Three alternatives

- ◎ METHOD 1: Minimum setup (3A❤️).
- ◎ METHOD 2: easiest to use (MyPics).
- ◎ METHOD 3: maximum security (print table).

METHOD 1 (least initial setup)

- ◉ Before using:

- > setup a username (no PWD), and inform any “non-usual” sites you may want to visit
- > Receive (and memorize/keep) a shared secret consisting of a table position and a symbol (e.g., 3A❤️)

Login w/ method 1

Windows Internet Explorer window titled "Password Page - Windows Internet Explorer". The address bar shows `http://t-ashbha/safelogin/Default.aspx`. The page content includes a "Submit" button and a 16x8 grid of playing cards used for a CAPTCHA challenge.

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	♠	♥	♥	♠	♣	♣	♥	♠	♣	♠	♥	♠	♠	♠	♣	♠
2	♣	♥	♠	♠	♠	♠	♥	♠	♠	♥	♥	♣	♥	♥	♣	♣
3	♥	♠	♠	♥	♥	♠	♥	♠	♠	♥	♣	♠	♣	♥	♥	♥
4	♠	♥	♥	♣	♠	♠	♥	♥	♠	♣	♣	♠	♠	♠	♠	♠
5	♥	♥	♥	♠	♥	♠	♠	♥	♣	♥	♠	♥	♣	♠	♠	♣
6	♥	♠	♠	♣	♠	♥	♣	♣	♥	♣	♠	♠	♥	♠	♠	♠
7	♠	♣	♠	♠	♥	♥	♥	♥	♥	♠	♥	♥	♠	♠	♠	♣
8	♥	♥	♣	♥	♠	♠	♥	♠	♥	♠	♠	♥	♥	♠	♠	♠

Login w/ method 1

Windows Internet Explorer window titled "Password Page - Windows Internet Explorer". The address bar shows `http://t-ashbha/safeLogin/Default.aspx`. The page content includes a "Submit" button and a 16x8 grid of playing cards. The grid is used for a visual password entry method. The card at row 3, column 14 (the 14th card in the row) is circled in red.

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	♠	♥	♥	♠	♣	♣	♥	♠	♣	♠	♥	♠	♠	♠	♣	♠
2	♣	♥	♠	♠	♠	♠	♥	♠	♠	♥	♥	♣	♥	♥	♣	♣
3	♥	♠	♠	♥	♥	♠	♥	♠	♠	♥	♣	♠	♣	♣	♥	♥
4	♠	♥	♥	♣	♠	♠	♥	♥	♠	♣	♣	♠	♠	♠	♠	♠
5	♥	♥	♥	♠	♥	♠	♠	♥	♣	♥	♠	♥	♠	♠	♠	♣
6	♥	♠	♠	♣	♠	♥	♣	♣	♥	♣	♠	♠	♥	♠	♠	♠
7	♠	♣	♠	♠	♥	♥	♥	♥	♥	♠	♥	♥	♠	♠	♠	♣
8	♥	♥	♣	♥	♠	♠	♥	♠	♠	♥	♠	♠	♥	♥	♠	♠

Login w/ method 1

Windows Internet Explorer window titled "Password Page - Windows Internet Explorer". The address bar shows `http://t-ashbha/safelogin/Default.aspx`. The page content includes a "Submit" button and a 16x8 grid of playing cards for a visual puzzle.

Submit

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	♠	♥	♥	♠	♣	♣	♥	♠	♣	♠	♥	♠	♠	♠	♣	♠
2	♣	♥	♠	♠	♠	♠	♥	♠	♠	♥	♥	♣	♥	♥	♣	♣
3	♥	♠	♠	♥	♥	♠	♥	♠	♠	♥	♣	♠	♣	♥	♥	♥
4	♠	♥	♥	♣	♠	♠	♥	♥	♠	♣	♣	♠	♠	♠	♠	♠
5	♥	♥	♥	♠	♥	♠	♠	♥	♣	♥	♠	♥	♣	♠	♠	♣
6	♥	♠	♠	♣	♠	♥	♣	♣	♥	♣	♠	♠	♥	♠	♠	♠
7	♠	♣	♠	♠	♥	♥	♥	♥	♥	♠	♥	♥	♠	♠	♠	♣
8	♥	♥	♣	♥	♠	♠	♥	♠	♠	♥	♠	♠	♥	♥	♠	♠

Done Local intranet 100%

Login w/ method 1

Windows Internet Explorer window titled "Password Page - Windows Internet Explorer". The address bar shows `http://t-ashbha/safeLogin/Default.aspx`. The search bar contains "Live Search". The page content includes a "Password:" label, a text input field containing the character "a", and a "Submit" button.

Below the password field is an 8x16 grid of playing cards. The columns are numbered 1 to 16, and the rows are numbered 1 to 8. The grid contains the following cards:

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	♥	♣	♥	♥	♥	♥	♠	♥	♠	♠	♠	♥	♣	♦	♥	♥
2	♠	♥	♥	♦	♣	♥	♥	♦	♥	♠	♣	♥	♠	♠	♥	♦
3	♠	♥	♥	♦	♥	♠	♠	♣	♦	♥	♥	♥	♣	♠	♦	♠
4	♠	♥	♦	♦	♠	♥	♥	♥	♥	♥	♥	♥	♠	♥	♥	♠
5	♠	♣	♣	♠	♦	♥	♠	♥	♥	♥	♥	♥	♠	♥	♣	♠
6	♥	♣	♦	♦	♥	♠	♠	♣	♥	♦	♥	♠	♦	♣	♦	♣
7	♠	♥	♣	♠	♦	♥	♥	♣	♣	♦	♠	♥	♠	♣	♥	♠
8	♦	♣	♣	♥	♦	♥	♥	♥	♥	♠	♠	♦	♦	♣	♦	♥

The status bar at the bottom shows "Done" and "Local intranet" with a zoom level of "100%".

Login w/ method 1

Windows Internet Explorer window showing a login page titled "Password Page". The address bar displays `http://t-ashbha/safelogin/Default.aspx`. The page contains a "Password:" label, a text input field with the text "ab", and a "Submit" button.

Below the password field is an 8x16 grid of playing cards. The columns are numbered 1 through 16, and the rows are numbered 1 through 8. The cards in the grid are as follows:

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	♣	♥	♡	♣	♦	♣	♦	♠	♥	♣	♣	♠	♠	♣	♡	♣
2	♡	♣	♡	♣	♡	♡	♠	♡	♥	♣	♡	♣	♥	♣	♥	♠
3	♠	♡	♦	♥	♣	♦	♠	♣	♣	♦	♦	♦	♠	♠	♦	♣
4	♥	♦	♦	♥	♣	♣	♦	♠	♥	♥	♠	♣	♥	♣	♣	♠
5	♥	♣	♡	♥	♥	♣	♦	♥	♡	♣	♥	♡	♣	♣	♡	♡
6	♡	♡	♣	♣	♦	♡	♣	♡	♡	♡	♦	♦	♦	♦	♠	♣
7	♥	♣	♦	♥	♥	♡	♠	♠	♡	♦	♠	♦	♦	♦	♥	♡
8	♥	♣	♠	♥	♦	♠	♡	♣	♠	♦	♣	♣	♦	♦	♥	♦

Login w/ method 1

Windows Internet Explorer window titled "Password Page" showing a login form and a 16x8 grid of playing cards.

Address bar: <http://t-ashbha/safelogin/Default.aspx>

Search bar: Live Search

Navigation: Back to Welcome to SafeProxy (Alt+Left)

Page Title: Password Page

Form: Password :

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1	♥	♠	♥	♥	♦	♥	♠	♣	♠	♠	♥	♦	♦	♥	♥	♥
2	♥	♠	♥	♥	♣	♠	♦	♥	♣	♠	♦	♠	♠	♥	♥	♠
3	♠	♠	♦	♠	♣	♥	♠	♠	♣	♦	♣	♠	♥	♦	♠	♥
4	♥	♣	♦	♥	♠	♥	♥	♥	♦	♥	♣	♥	♦	♦	♠	♠
5	♦	♥	♥	♦	♦	♥	♥	♥	♥	♥	♣	♠	♥	♣	♠	♠
6	♠	♣	♣	♣	♦	♣	♠	♥	♠	♣	♦	♥	♥	♦	♠	♥
7	♥	♥	♥	♥	♥	♠	♥	♣	♦	♥	♠	♥	♣	♥	♣	♥
8	♥	♠	♥	♥	♦	♦	♦	♠	♦	♠	♥	♥	♥	♠	♥	♠

Done | Local intranet | 100%

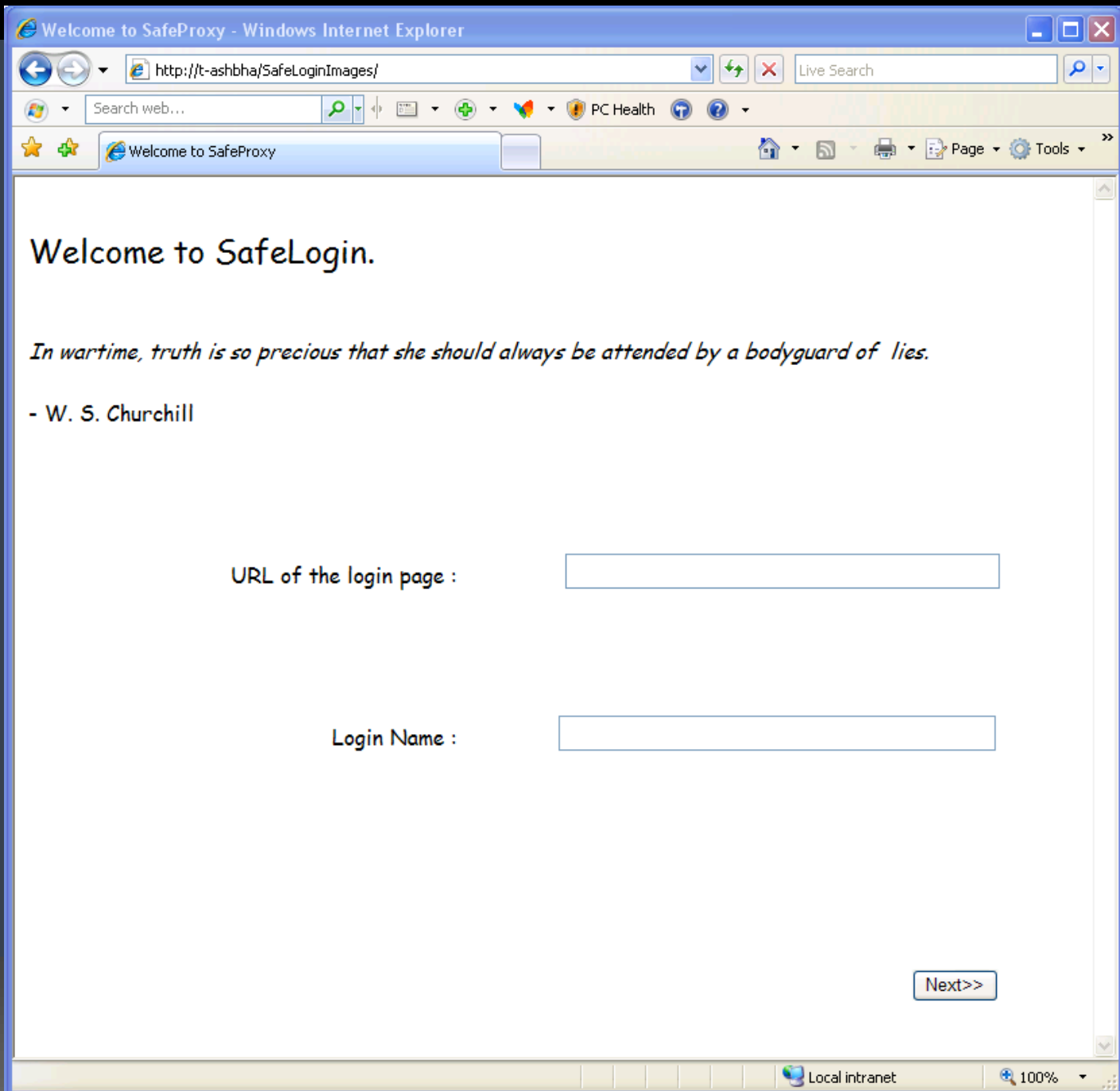
A few problems with METHOD 1

- Not safe enough: for a 8x16 table with 5 symbols, there are 640 options, entropy or visual inspection on these options may reveal the actual password;
- The Mouse problem: Several users left the mouse pointing at their assigned table location.
- The collusion problem: about 80% of users mistyped the password, and had to retype.

METHOD 2 (easiest to use)

- ◎ Before using:

- > setup a username (no PWD), and inform any “non-usual” sites you may want to visit
- > Upload some personal images/pictures



Welcome to SafeLogin.

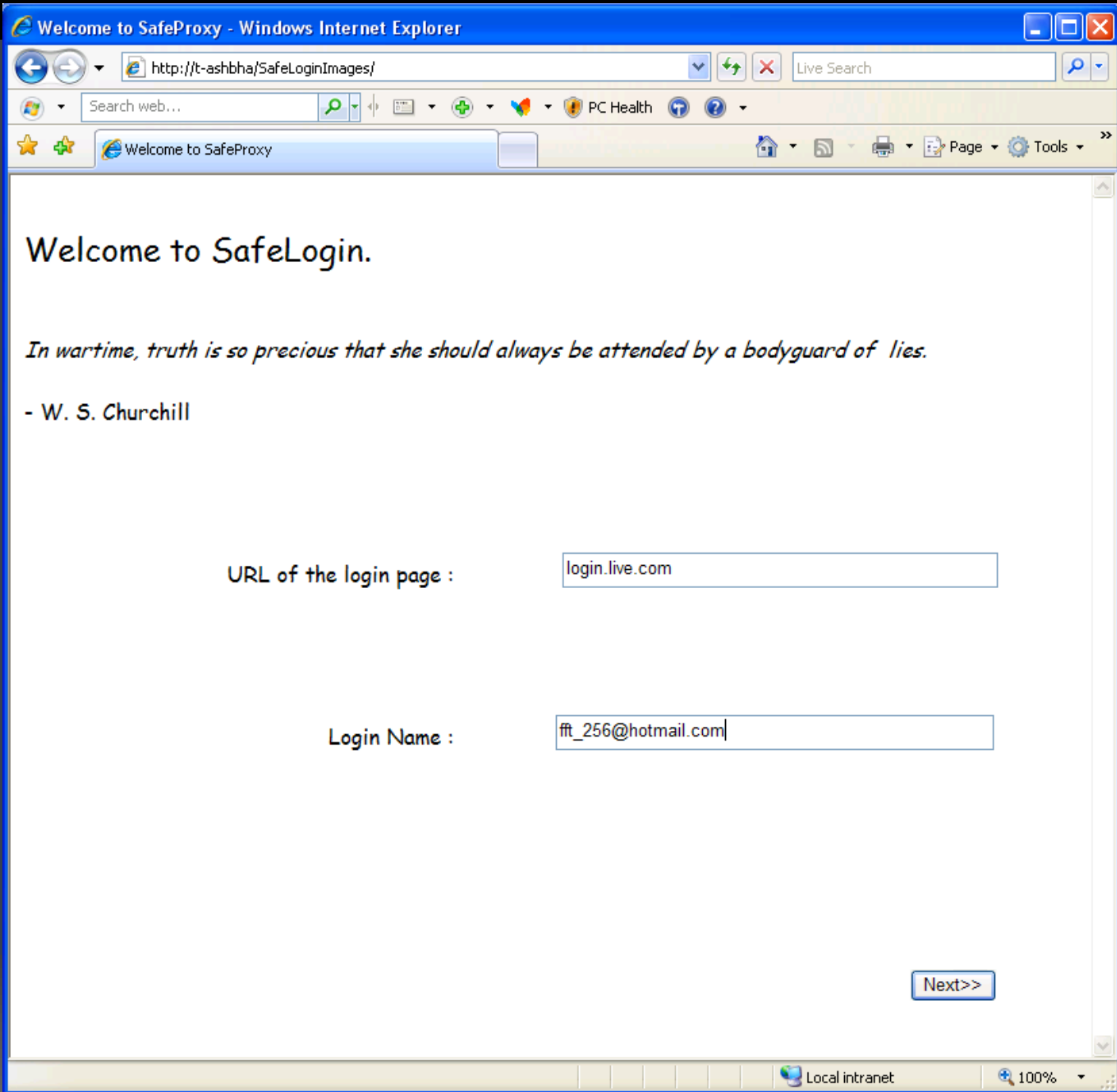
In wartime, truth is so precious that she should always be attended by a bodyguard of lies.

- W. S. Churchill

URL of the login page :

Login Name :

Next>>



Welcome to SafeLogin.

In wartime, truth is so precious that she should always be attended by a bodyguard of lies.

- W. S. Churchill

URL of the login page :

Login Name :

Next>>

Obfuscated Password :

Submit




Type next character of password when you see one of your images. Otherwise type a random character.

Windows Internet Explorer

http://t-ashbha/SafeLoginImages/Default.aspx

Search web...

Obfuscated Password :



Type next character of password when you see one of your images. Otherwise type a random character.

Done Local intranet 100%

Windows Internet Explorer


http://t-ashbha/SafeLoginImages/Default.aspx

Search web... Type a term here and press Enter to perform a search.

PC Health

Password Page

Obfuscated Password :



Type next character of password when you see one of your images. Otherwise type a random character.

Done Local intranet 100%

Windows Internet Explorer


http://t-ashbha/SafeLoginImages/Default.aspx

Search web...

PC Health

Password Page

Obfuscated Password :



Type next character of password when you see one of your images. Otherwise type a random character.


Done Local intranet 100%

Windows Internet Explorer

http://t-ashbha/SafeLoginImages/Default.aspx

Search web...

Obfuscated Password :



Type next character of passwrod when you see one of your images. Otherwise type a random character.

Done Local intranet 100%

Windows Internet Explorer window: Password Page - Windows Internet Explorer

Sign In - Windows Internet Explorer

Address bar: http://login.live.com/

Search bar: Search web...

Windows Live ID

Sign in to Windows Live ID website [Help](#)

E-mail address:


Password:
[Forgot your password?](#)

Save my e-mail address and password

Save my e-mail address

Always ask for my e-mail address and password

[Sign in using enhanced security](#)

 **Windows Live ID**
Works with Windows Live, MSN, and Microsoft Passport sites
Account Services

Sign in

Sign in now to view or change your account settings.

To sign in to the website where you clicked the Account Services link, click the Back button in your browser, and then sign in on the previous page.

Related links

- [Sign up for an account](#)
- [Learn more about privacy and security](#)
- [Get answers from Customer Support](#)

©2006 Microsoft Privacy | Legal | Trademarks

About | Account | Feedback | Help Central

Done

Internet 100%

A few points about METHOD 2

- Safer than Method 1, but entropy still not as high as original password (only need to figure out which characters are part of password, about ~3bits per character);
- Success rate above 95%.

METHOD 3 (safest)

- ◎ Before using:
 - > Request a UserNumber, and inform any “non-usual” sites you may want to visit;
 - > Download and print an encryption table for future use.

Sample Table

Registration Page - Microsoft Internet Explorer

http://localhost:1037/EncryptionRegistration/Default.aspx

Registration Page

File Edit View Favorites Tools Help

Table ID: 32780567 [Print Table](#)

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	
a	t	C	j	J	L	R	X	k	J	K	C	a	7	V	g	F	x	U	k	3	f	F	m	n	Y	o	o	U	d	z	a
e	c	h	X	d	z	s	B	H	m	D	L	W	b	h	N	T	P	K	8	v	4	K	o	p	s	Q	E	f	T	o	e
l	a	S	U	c	5	V	w	s	B	6	K	s	k	P	K	H	p	y	a	y	W	3	U	G	i	u	x	K	M	f	l
n	z	6	J	B	4	8	x	M	P	U	6	f	K	E	d	k	k	2	g	P	r	Q	3	K	v	6	p	x	4	A	n
o	K	5	5	u	e	M	5	Y	y	b	D	t	Z	s	5	v	t	c	Y	B	t	f	v	E	R	W	5	6	g	w	o
p	e	K	d	j	q	9	U	g	F	Q	g	5	2	q	Q	b	3	4	e	K	S	n	5	y	c	f	w	i	X	Y	p
q	m	F	L	p	F	i	u	q	U	y	u	Y	n	W	u	h	j	w	E	o	7	u	K	J	B	s	M	h	V	h	q
r	i	3	E	y	N	3	i	3	X	r	P	c	9	D	z	i	K	x	f	i	k	U	V	u	d	d	j	r	f	7	r
s	V	a	y	U	9	r	M	m	Z	n	e	K	h	v	R	q	u	o	u	2	g	o	8	S	L	N	U	a	b	V	s
t	s	P	Z	r	b	t	f	h	o	c	o	D	S	H	9	2	y	6	Z	6	n	c	i	2	p	b	H	R	k	N	t
y	n	4	Y	h	A	6	8	6	E	v	E	o	m	t	p	P	7	7	B	X	o	T	G	B	N	C	f	8	R	U	y
G	H	f	S	L	J	y	3	E	r	f	9	u	L	8	E	u	m	N	H	R	z	x	y	m	o	j	Z	w	C	m	G
S	L	7	b	s	U	A	N	7	W	i	y	i	B	k	T	S	Q	9	R	t	d	j	q	v	t	y	e	q	v	W	S
l	G	B	P	7	Q	c	Z	X	e	E	X	B	s	g	Y	5	e	R	7	N	u	N	F	t	E	E	y	A	s	n	l
2	f	x	i	t	t	X	r	x	L	P	Q	R	t	Y	y	w	g	Y	v	g	c	a	a	9	f	9	c	H	u	L	2
3	d	n	c	K	h	B	H	L	H	H	j	8	q	e	i	J	G	d	U	b	Q	p	A	Z	x	J	A	v	j	D	3
7	S	T	s	D	7	7	b	W	k	R	f	4	y	X	H	E	d	5	h	J	V	M	t	U	w	p	6	L	E	6	7
&	4	X	3	G	p	j	t	T	2	9	m	m	g	J	o	4	q	J	Q	W	j	B	f	d	W	F	T	5	Q	u	&
%	Y	M	R	i	8	z	e	B	v	o	3	E	G	7	m	d	D	p	d	Z	B	w	J	s	Q	g	i	T	J	g	%
)	D	N	F	T	a	x	9	i	s	J	T	T	e	9	r	p	R	S	5	G	v	2	c	c	P	U	P	o	w	Z)
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	

Done Local intranet

Table ID: 32780567

Print Table

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30		
a	t	C	j	J	L	R	X	k	J	K	C	a	7	V	g	F	x	U	k	3	f	F	m	n	Y	o	o	U	d	z	a
e	c	h	X	d	z	s	B	H	m	D	L	V	b	a	N	T	P	K	8	v	4	K	o	p	s	Q	E	f	T	o	e
l	a	S	U	c	5	V	w	s	B	6	K	s	k	P	K	H	p	y	a	y	W	3	U	G	i	u	x	K	M	f	l
n	z	6	J	B	4	8	x	M	P	U	6	f	K	E	d	k	2	g	P	r	Q	3	K	v	6	p	x	4	A	n	
o	K	5	5	u	e	M	5	Y	y	b	D	t	Z	5	v	t	c	Y	B	t	f	v	E	R	W	5	6	g	w	o	
p	e	K	d	j	q	9	U	g	F	Q	g	5	2	l	Q	b	3	4	e	K	S	n	5	y	c	f	w	i	X	Y	p
q	m	F	L	p	F	i	u	q	U	y	u	Y	n	W	u	h	j	w	E	o	7	u	K	J	B	s	M	h	V	h	q
r	i	3	E	y	N	3	i	3	X	r	P	c	9	O	z	i	K	x	f	i	k	U	V	u	d	d	j	r	f	7	r
s	V	a	y	U	9	r	M	m	Z	n	e	K	h	R	q	u	o	u	2	g	o	8	S	L	N	U	a	b	V	s	
t	s	P	Z	r	b	t	f	h	o	c	o	D	S	H	9	2	y	6	Z	6	n	c	i	2	p	b	H	R	k	N	t
y	n	4	Y	h	A	6	8	6	E	v	E	o	m	p	P	7	B	X	o	T	G	B	N	C	f	8	R	U	y		
G	H	f	S	L	J	y	3	E	r	f	9	u	L	3	E	u	m	N	H	R	z	x	y	m	o	j	Z	w	C	m	G
S	L	7	b	s	U	A	N	7	W	i	y	i	B	k	T	S	Q	9	R	t	d	j	q	v	t	y	e	q	v	W	S
1	G	B	P	7	Q	c	Z	X	e	E	X	E	s	g	Y	5	e	R	7	N	u	N	F	t	E	E	y	A	s	n	l
2	f	x	i	t	t	X	r	x	L	P	Q	F	t	Y	y	w	g	Y	v	g	c	a	a	9	f	9	c	H	u	L	2
3	d	n	c	K	h	B	H	L	H	H	j	8	q	i	J	G	u	b	Q	p	A	Z	x	J	A	v	j	D	3		
7	S	T	s	D	7	7	b	W	k	R	f	4	y	X	H	E	d	5	h	J	V	M	t	U	w	p	6	L	E	6	7
&	4	X	3	G	p	j	i	T	2	9	m	g	J	o	4	q	J	Q	W	j	B	f	d	W	F	T	5	Q	u	&	
%	Y	M	R	i	8	z	e	B	v	o	3	E	G	7	m	d	p	d	Z	B	w	J	s	Q	g	i	T	J	g	%	
)	D	N	F	T	a	x	9	i	s	J	T	T	e	9	r	p	R	S	5	G	v	2	c	c	P	U	P	o	w	Z)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30		

for 3rd password character, use column: **13**

msn Hotmail

What's new For Free Hotmail? MSN Hotmail Inbox Storage is now 250 MB and there is an increased attachment size of 10 MB!

New to MSN Hotmail?

A smarter way to email – FREE!

- **Get enhanced security for your email!**
Help keep your inbox free from contamination. With powerful spam filters and enhanced virus scanning & cleaning.
- **Easily connect & share!**
Send & receive e-mail from any Web connection. With a huge 250MB inbox* and the ability to send up to 10MB files or photos.
- **Express yourself!**
Have fun personalizing e-mail to friends & family. With unique emoticons, signatures, background choices, fonts & layout styles.

[Sign Up](#)

*250MB inbox available only in the 50 United States, District of Columbia, and Puerto Rico. Eligible Hotmail users will first receive 25MB at sign-up. Please allow at least 30 days for activation of your 250MB storage to verify your e-mail account and help prevent abuse. Microsoft Corporation reserves the right to provide 250MB inbox to free Hotmail accounts at its discretion.

Sign In to Hotmail

E-mail address:

Password: [Forgot your password?](#)

[Sign In](#)

- Save my e-mail address and password
- Save my e-mail address
- Always ask for my e-mail address and password

[Sign in using enhanced security](#)

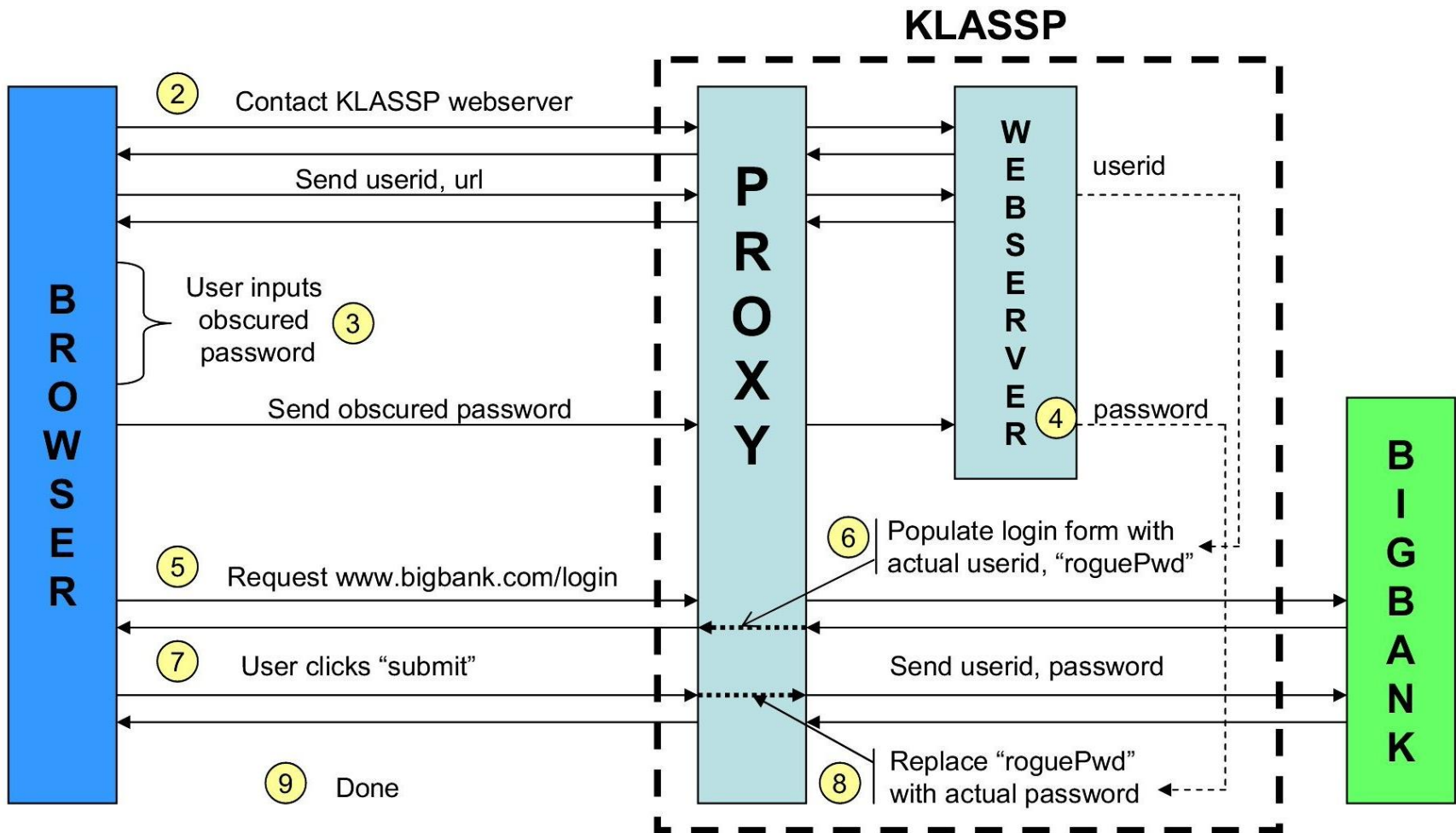
Microsoft Passport Network
Account Services | Privacy Statement | Terms of Use

© 2006 Microsoft Corporation. All rights reserved.

A few points about METHOD 3

- ⦿ Entropy ~ as high as original password;
- ⦿ Success rate around 75%, but collision not a problem anymore;
- ⦿ Harder to use of all three;
- ⦿ Requires pre-printing encryption table.

Implementation



Future work

- Implement as reverse proxy, ie, be able to type <http://proxy:port/www.cnn.com> to go to cnn through the proxy.
- NOTE: right now need to change the settings in the browser to point at the proxy.

Conclusions

- ◉ Shared-secret Proxy helps make it harder to capture passwords.
- ◉ No prior uploading of PWDs;
- ◉ Little setup or maintenance;
- ◉ Never 100% safe.

References

(back- and forward-pointing references)

- [1] Dinei Florencio and Cormac Herley, [KLASSP: Entering Passwords on a Spyware Infected Machine Using a Shared-Secret Proxy](#), Association for Computing Machinery, Inc., December 2006.
- [2] Dinei Florencio and Cormac Herley, [Password Rescue: A New Approach to Phishing Prevention](#), USENIX, July 2006.
- [3] Dinei Florencio and Cormac Herley, [How to Login from an Internet Cafe Without Worrying about Keyloggers](#), Association for Computing Machinery, Inc., July 2006.
- [4] Dinei Florencio and Cormac Herley, [Stopping a Phishing Attack, Even when the Victims Ignore Warnings](#), MSR Tech Report, October 2005.
- [5] Dinei Florencio and Cormac Herley, [Analyzing and Improving Anti-Phishing Schemes](#)," *Security and Privacy in Dynamic Environments*. Springer US, 2006. 148-157.
- [6] Dinei Florencio and Cormac Herley, [A Large-Scale Study of Web Password Habits](#), in preparation.
- [7] Dinei Florencio, Cormac Herley, and Baris Coskun, [Do Strong Web Passwords Accomplish Anything?](#), in preparation.
- [8] Dinei Florencio and Cormac Herley, [Evaluating a Trial Deployment of Password Re-Use for Phishing Prevention](#), in preparation.
- [9] Dinei Florencio and Cormac Herley, [One Time Password Access to Any Server without Changing the Server](#), Springer Verlag, September 2008.
- [10] Cormac Herley and Dinei Florencio, [Protecting Financial Institutions from Brute-Force Attacks](#), in *Proc. 23rd International Information Security Conference (SEC 2008)*, Springer-Verlag, September 2008.
- [11] Cormac Herley and Dinei Florencio, [A Profitless Endeavor: Phishing as Tragedy of the Commons](#), in *Proc. New Security Paradigms Workshop*, Association for Computing Machinery, Inc., September 2008.
- [12] Dinei Florencio and Cormac Herley, [Where Do Security Policies Come From?](#), in *SOUPS*, June 2010.
- [13] Cormac Herley and Dinei Florencio, [Phishing and Money Mules](#), in *WIFS*, 2010.
- [14] Ziqing Mao, Dinei Florencio, and Cormac Herley, [Painless Migration from Passwords to Two Factor Authentication](#), in *WIFS*, IEEE SPS, 29 November 2011.
- [15] D. Florencio and C. Herley, ["Where Do All the Attacks Go?"](#) WEIS 2011
- [16] D. Florencio and C. Herley, ["Sex, Lies and Cyber-crime Surveys,"](#) [slides] WEIS 2011
- [17] Dinei Florencio and Cormac Herley, [Is Everything We Know About Password Stealing Wrong?](#), in *IEEE Security and Privacy magazine*, 2012.
- [18] Dinei Florencio, Cormac Herley, and Paul C. van Oorschot, [An Administrator's Guide to Internet Password Research](#), in *Usenix LISA*, USENIX – Advanced Computing Systems Association, November 2014.
- [19] Dinei Florencio, Cormac Herley, and Paul C. van Oorschot, [Password Portfolios and the Finite-Effort User: Sustainably Managing Large Numbers of Accounts](#), in *Usenix Security*, August 2014.
- [20] Dinei Florencio, Cormac Herley, and Adam Shostack, [FUD: A Plea for Intolerance](#), in *Communications ACM*, June 2014.