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# 2016 Online Trust Audit Email Authentication Practices Deep Dive & Reality Check

July 20, 2016

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<https://otalliance.org/DMARC>



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## Industry Panel



**Mike Jones**

Director, Product Management, Agari



**Rob Holmes**

General Manager, Fraud Protection, Return Path



**Alexander García-Tobar**

CEO, ValiMail



**Jeff Wilbur**

VP Marketing, Iconix  
VP Research, Online Trust Alliance

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# Why Care?

SC Magazine > News > APWG report: Phishing surges by 250 percent in Q1 2016

Bradley Barth, Senior Reporter  
May 25, 2016

## APWG report: Phishing surges by 250 percent in Q1 2016

Share this content:

The Anti-Phishing Working Group (APWG) reported that the number of phishing attacks detected in the first quarter of 2016 was 123,555, a 250 percent increase from the same period in 2015. The report also noted that the number of phishing attacks detected in the first quarter of 2016 was 123,555, a 250 percent increase from the same period in 2015.

While a brief spike in phishing attacks was expected in December 2015, the surge of attacks came as a surprise to many. The report also noted that the number of phishing attacks detected in the first quarter of 2016 was 123,555, a 250 percent increase from the same period in 2015.

"We believe that any person who provides a Form 1099, the company's tax information was disclosed electronically. In a similar breach, Sprouts Farmers Market, a senior executive employee provided the data."

## Grand Ole Opry, Sprouts, Seagate Breached by Phishing Attacks

Thousands of employees' W-2 tax forms were accessed by attackers.

By Jeff Goldman | Posted 7/12/2016



Addan Bridgewater  
July 12, 2016

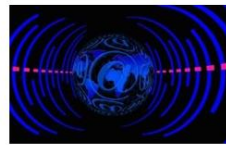
## Business email compromise (BEC) netting billions for scammers

Share this content:

Just when you thought it was safe to go back into the ransomware littered expanses of cyberspace, a new acronym (and attack vector) surfaces.

So-called Business Email Compromise (BEC) is also sometimes called CEO fraud and it is gauged to be on the rise in 2016.

A family cousin to ransomware in a sense, BEC attacks take the form of spoofed emails targeted at medium to large businesses.



Don't get sucked into the scam

- Rise in phishing attacks, precision, variety of methods
- Entry point for >90% of breaches

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# Honor Roll Overview

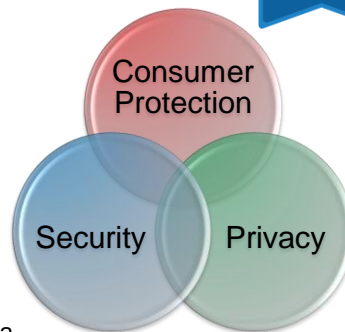


## • Audit of 1,000 web sites

- Internet Retailer Top 500
- FDIC Banking 100
- Top 100 Consumer Services
- Top 100 News/Media
- Top 50 Federal Gov't
- OTA Members

## • Scoring

- 100 baseline points for each category
- Weighted composite analysis, ~50 criteria
- Bonus points for emerging practices
- Penalty points for
  - Vulnerabilities, privacy practices, data loss incident & fines/settlement
- Honor Roll = 80% of total points, 55% or better in each category



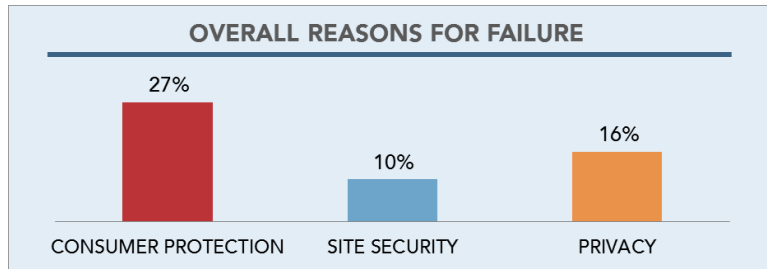
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# Summary of Failures



- Primary cause(s) of failure –
  - Consumer protection – lack of DKIM at top-level domain
  - Site security – use of old ciphers, lack of latest protocol
  - Privacy – broad data sharing, many trackers that share data
- Sites can fail in more than one area

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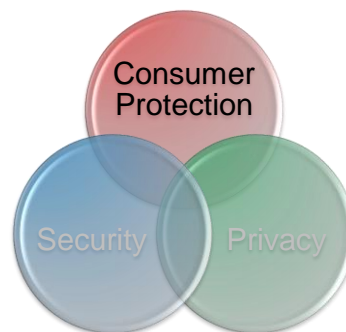
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# Consumer Protection

- Base points *Italics = new for 2016*
  - Email authentication
    - SPF and DKIM at top-level and subdomains (*increased weight for TLD*)
  - DMARC record and policy
  - DMARC reject/quarantine
    - *Increased weight for reject*

- Bonus points
  - TLS for email
  - DNSSEC
  - IPv6

- Penalty points
  - Domain locking (not locked)
  - *Malvertising incident in last year*



- Can the app or website be spoofed, fooling a person to open/download an update, open an attachment or simply open an email with a drive-by exploit?
- Does the site or app exercise best practice to help prevent brand-jacking and domain abuse?

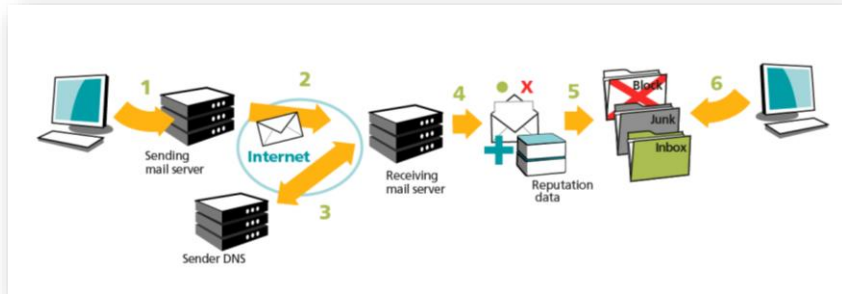
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# Email Authentication Overview



- **SPF**: *Path-based*. Sender publishes list of authorized servers. Email receiver checks if server is authorized to send for domain.
- **DKIM**: *Signature-based*. Sender inserts signature into email. Email receiver checks signature regardless of source.
- **DKIM+SPF** = Resilient email authentication infrastructure

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# Leveraging SPF and DKIM

## SPF

- **Authenticates Message Path**
- Authorized senders in DNS

## DKIM

- **Authenticates Message Content**
- Public encryption keys in DNS

## DMARC



**Consistency**  
A method to leverage the best of **SPF** and **DKIM**



**Policy**  
Senders can declare how to process unauthenticated email



**Visibility**  
Reports on how receivers process received email



**Aggregated Insights**  
Telemetry into mail streams (RUA)



**Failure & Spoofed email reports (RUF)**

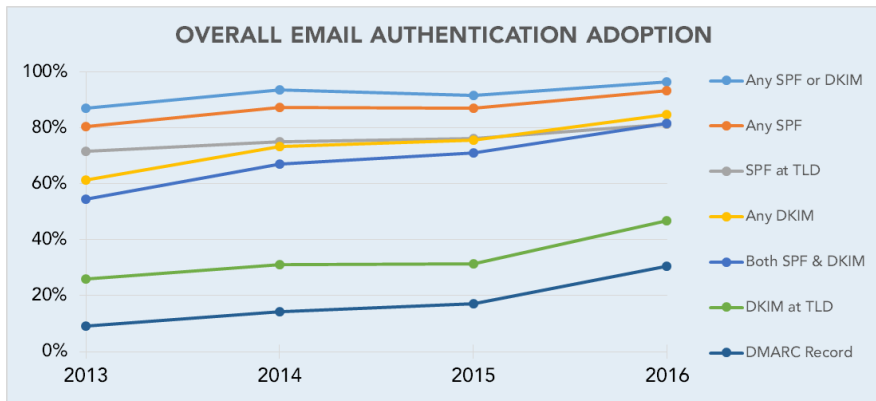
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# Overall Adoption Trends



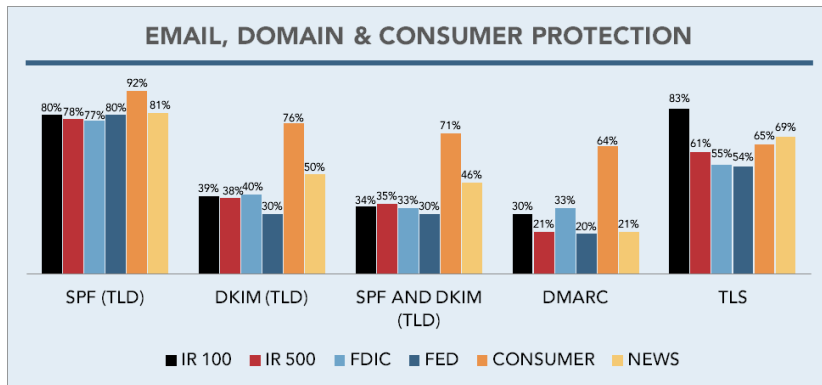
- Steady growth over time, exceeding 80% in many areas

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# 2016 Snapshot by Sector



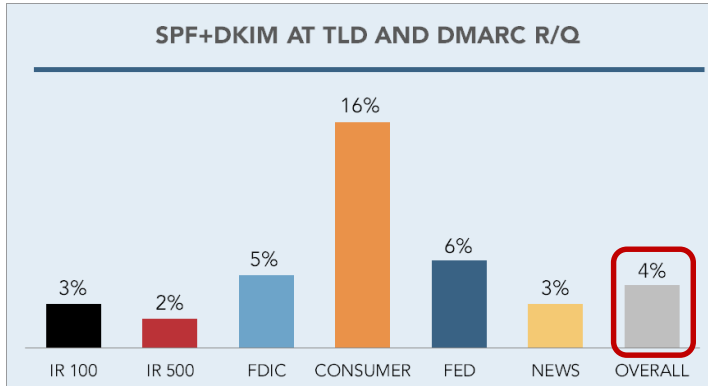
- Aids in protection from social engineering exploits including spearphishing & ransomware
- Overall adoption continues to rise, but still lacking at TLD

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# Reality Check



- Shows percent of organizations that support both SPF and DKIM at the TLD and have a DMARC record with a “reject” or “quarantine” policy
- Highlights need for increased focus across organizational “silos” to protect consumers, employees and brands

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# Top Sites Protecting Their Brand



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# Stumbling Blocks



- Lack of awareness of value
- Risk tolerance
- Organizational disconnects / ownership
- Technical knowledge

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# Common Mistakes – SPF & DKIM



## General - Incomplete authentication

### SPF

- Overly broad references in the record
- Exceeding the limit of 10 DNS queries
- Typos or syntax errors (e.g., ipv4 instead of ip4)
- Use of “?all” or “+all”
- Referencing records that are missing or ambiguous
- Multiple SPF records for the same domain
- Not publishing SPF for subdomains (SPF does not propagate to subdomains)

```
agari.com. 1800 IN TXT "v=spf1
ip4:54.212.206.156 ip4:54.201.71.218
ip4:54.214.168.83 ip4:54.201.89.1
ip4:198.2.132.180 ip4:173.203.81.82
include:_spf.google.com
include:mail.zendesk.com
include:_spf.salesforce.com
include:mktomail.com -all"
```

### DKIM

- Truncated DKIM records or bad characters in the key
- Key management (e.g., key rotation, key length, signing with the wrong key, etc.)
- Signing at the wrong point in the mail flow (e.g., signing at an internal hop before an outbound gateway modifies content)
- Email Service Providers adding a second DKIM signature

```
DKIM-Signature: v=1; a=rsa-
sha256; c=relaxed/relaxed;
d=valimail.com; s=google;
h=mime-version:in-reply-
to:references:from:date:
message-id:subject:to;
bh=LUZ... b=Yom...
```

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## Common Mistakes – DMARC

- Typos or syntax errors
  - Incorrect tag delimiters
  - Use of “\_”
  - p=monitor instead of p=none
- Publishing a p=none with no RUA or RUF address
- Inappropriate use of sp=none
- Publishing unspecified or incorrect RUA /RUF domains/addresses
- Publishing multiple addresses in RUA/RUF tags
- Publishing a record without an understanding of what to do with feedback data

```
_dmarc.returnpath.com. 600 IN TXT
"v=DMARC1\; p=reject\; fo=1\;
rua=mailto:dmarc_agg@auth.returnpath.net\;
ruf=mailto:dmarc_afrr@auth.returnpath.net\;
rf=afrr\; pct=100"
```

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## Other Considerations

- Inbound protection
- Protecting “parked” or non-emailing domains
- Dealing with third parties
- Managing changes
- Low volume senders/departments
- Ongoing monitoring

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# What Now?

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- Self-assessment – inventory, stakeholders, etc.
- Get help – OTA, industry resources
- Build a business case
- Implement and put processes in place

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# Tools & Resources

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## OTA

- Email Security <https://otalliance.org/eauth>
- DMARC <https://otalliance.org/dmarc>
- Resources <https://otalliance.org/eauth/resources>
- TLS <https://otalliance.org/tls>
- Online Trust Audit & Honor Roll <https://otalliance.org/HonorRoll>
- Contact [admin@otalliance.org](mailto:admin@otalliance.org) +1 425-455-7400

## OTA Members

- Agari <https://www.agari.com/resources/>
- Dmarcian <https://dmarcian.com/>
- Return Path <https://www.returnpath.com/StopEmailFraud/>
- ValiMail <http://www.valimail.com/>

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# SPF Adoption

CONSUMER PROTECTION SPF ADOPTION						
	2013	2014	2015		2016	
	Top Level Domains	Top Level Domains	Top Level Domains	Any SPF	Top Level Domains	Any SPF
Internet Retailer Top 100	77%	78%	85%	94%	80%	96%
Internet Retailer Top 500	69%	75%	77%	89%	78%	93%
FDIC 100	62%	68%	73%	87%	77%	91%
Federal 50	60%	62%	70%	80%	80%	94%
Consumer 100	94%	94%	92%	92%	92%	95%
News 100	-	58%	62%	80%	81%	93%
OTA Members	98%	95%	100%	100%	100%	100%

- Overall SPF grew in most sectors (especially Fed, News)
- SPF at TLD grew in nearly all sectors – big jumps in News, Fed; dip in top 100 retailers
- Retailers, banks, Fed and News sites still have room for improvement

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# DKIM Adoption

CONSUMER PROTECTION DKIM ADOPTION						
	2013	2014	2015		2016	
	Top Level Domains	Top Level Domains	Top Level Domains	Any DKIM	Top Level Domains	Any DKIM
Internet Retailer Top 100	26%	33%	31%	93%	39%	96%
Internet Retailer Top 500	18%	27%	27%	83%	38%	89%
FDIC 100	30%	27%	30%	68%	40%	71%
Federal 50	22%	20%	28%	50%	30%	58%
Consumer 100	62%	56%	56%	78%	76%	90%
News 100	-	14%	16%	64%	50%	77%
OTA Members	58%	73%	78%	94%	93%	99%

- “Any DKIM” grew in all sectors, with large jumps in Consumer, News
- DKIM at TLD grew significantly in nearly all sectors, but still lags “Any DKIM” by 38% overall

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# DMARC Adoption

## DMARC ADOPTION

	2013	2014	2015	2016	
	Record	Record	Record	Record	R or Q*
Internet Retailer Top 100	5%	15%	20%	30%	17%
Internet Retailer Top 500	3%	6%	8%	21%	14%
FDIC 100	13%	21%	24%	33%	24%
Federal 50	4%	6%	14%	20%	40%
Consumer 100	22%	36%	48%	64%	29%
News 100	-	10%	10%	21%	14%
OTA Members	44%	59%	77%	75%	25%

\* As % of sites with a DMARC record

- Use of DMARC records grew in all sectors, led by retailers and Consumer, but is still a fraction of overall authentication levels
- Use of DMARC policy assertions also grew, but is still in early stages

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