

# A Multi-Factor Image-Based Authentication Scheme for Secure Facilities

Qutaiba Albluwi<sup>1</sup><sup>a</sup>, Sara AlSatari<sup>2</sup>, Anfal Alqudah<sup>2</sup> and Liyan AlQadome<sup>2</sup>

<sup>1</sup>*School of Computing and Informatics, Al Hussein Technical University (HTU), Amman, Jordan*

<sup>2</sup>*King Abdullah II School of Engineering, Princess Sumaya University of Technology (PSUT), Amman, Jordan*

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**Abstract:** This paper introduces a multi-factor authentication scheme that uses a novel approach to image-based passwords. The proposed scheme prompts the user to select any image as a password and integrates it into a set of generated decoy images. The password image is obfuscated within the decoy set, encrypted as a single composite file and hashed for secure storage and verification. User Biometric data is used to derive unique user keys for securing the image-password and act as a second layer of authentication. The proposed scheme is characterized by its simplicity, usability and security. It integrates a suite of secure cryptographic protocols and implements a bundle of security controls to address known risks associated with graphical passwords. The scheme was tested through a developed prototype that was deployed at a secure facility to control access to physical entry points. The designed scheme is flexible and can be deployed as a general-purpose authentication solution for protecting physical systems.

## 1 INTRODUCTION

Passwords have long been an essential component of computer security, serving as a primary measure for authentication and access control to digital assets and services. However, security researchers have highlighted several weaknesses with traditional textual passwords like using short or weak passwords, reusing the same password across multiple accounts, and being vulnerable to social engineering, phishing, and keylogging attacks.

The research community developed several controls to mitigate risks associated with textual passwords. Examples include strict policies on password length and structure, and using multi-factor authentication as an additional layer of security. Alternative password schemes were also proposed, including pattern-based keys, graphical passwords, tokens, and biometric authentication. However, each of these solutions comes with its own set of risks and vulnerabilities. Our work falls in the intersection between multifactor authentication and graphical passwords, with more emphasis on the latter domain.

The concept of using images in authentication systems is not new. It has a legacy of two decades of

research, but remains an active area that attracts interest from both the research and industry communities. Common approaches prompt the user to draw a pattern, make specific selections on an image, identify objects or highlight similar or distinct regions.

A common feature of most graphical password schemes found in the literature is that the secret is either embedded in an image or distributed across multiple images. These schemes provide a simpler memorable visual alternative to textual passwords, but from a user-perspective may appear complex in the registration or authentication processes. In addition, some of these schemes produce high error rates due to small deviations when comparing the passwords. They also bring new security concerns like high predictability and being vulnerable to shoulder surfing.

In this paper, we adopt a simple scheme where the user selects a single image, and that image itself serves as the secret. This non-complex scheme provides user-friendly registration and authentication procedures offering a usability advantage over other complex systems. At the same time, since the key space for images is operationally infinite, this offers

<sup>a</sup> <https://orcid.org/0009-0003-6535-175X>

a security advantage over textual passwords, which are more vulnerable to brute-force attacks.

To overcome security concerns associated with graphical passwords, the proposed scheme integrates the graphical password in a three-factor authentication system. The first factor is biometric authentication using fingerprints, the second is knowledge-based, involving the user selecting an image as their password, and the third is token-based, relying on a USB drive to store encrypted and obfuscated data related to the selected image. The above three factors can be viewed as three layers of authentication, and also as a single sophisticated authentication system where the layers are interconnected.

The proposed system integrates established cryptographic protocols with a range of security controls to mitigate known threats to graphical passwords. The user's biometric data is used to derive cryptographic keys, which in turn are used to generate a set of decoy images. The image password is embedded within this decoy set in an obfuscated manner, producing a single composite binary stream. Subsequently, the stream is encrypted in blocks to fragment the secret. Finally, it is processed through cryptographically secure hashing functions to preserve the confidentiality and integrity of the image password.

There are two main contributions of this work. First, the proposed methodology of embedding the image-secret within decoy images using cryptographic functions is original and is distinct from other approaches found in the literature. Second, the procedure of integrating the graphical password within a three-factor authentication system, combined with the implementation of a set security controls, provide a relatively resilient solution to known threats. This secure integration is done a manner that does not compromise simplicity and usability.

A physical prototype reflecting the design features was developed. It was tested and deployed in a secure facility as a measure to control physical access to specific gates. However, the scheme is generic and flexible and can be equally deployed to protect other physical assets.

After this introductory section, the document is structured into five sections. Section 2 surveys relevant research works and provides background information. Section 3 provides detailed description of the design of the proposed system, while Section 4 highlights configuration and implementation considerations. In Section 5, we present a security

analysis of the proposed scheme. Finally, we highlight the main contributions and future directions.

## 2 RELATED WORK

Image-based passwords are founded on the principle that images, unlike textual information, leverage the human cognitive advantage in visual memory. Humans typically recall images with greater accuracy and over longer durations compared to text-based content (Shepard, 1967). This cognitive strength underpins graphical authentication systems, which are designed to improve memorability while maintaining reasonable security. From a security perspective, graphical passwords demonstrate strong resistance to conventional cryptanalytic attacks, particularly brute-force and dictionary attacks, due to their substantially larger key space (Khedkar, 2024).

Graphical password schemes are classified under knowledge-based authentication systems, where the user is required to provide something they know (Abraheem, Bozed, & Eltarhouni, 2022; Suo, Zhu, & Owen, 2005). The other two authentication systems are token-based authentication and biometric authentication. In token-based systems, the user provides something they own, like a phone or a card. Biometric systems rely on the user's unique physiological features like fingerprints, iris scans, and facial recognition.

Graphical passwords depend heavily upon two cognitive mechanisms: recognition and recall. In recognition-based schemes, users enroll by selecting a sequence of images or objects to serve as pass-images. During authentication, the system displays a sequence of images, and the user must identify the correct pass-images from among distractors (Dhamija & Perrig, 2000), or in some cases, identify pass-objects within a composite image (Man, Hong, & Mathews, 2003). Some implementations involve users selecting the pass-images in a predefined sequence (Jansen, 2004), while others employ multi-step authentication, in which the user must correctly identify one pass-image at each stage (Takada & Koike, 2003).

In recall-based graphical password schemes, users generate a drawing or pattern that functions as their authentication secret. During login, they are required to accurately reproduce this drawing. One of the earliest methods, known as DAS: Draw-A-Secret (Jermyn, Mayer, Monroe, Reiter, & Rubin, 1999), involves the user drawing an object or pattern on a two-dimensional grid, with the input compared to a stored reference pattern. Another well-known

approach, PassPoints (Wiedenbeck, Waters, Birget, Brodskiy, & Memon, 2005), requires users to select specific click-points on a background image. A more widely adopted method, especially on mobile devices, involves drawing a continuous pattern on a grid or canvas interface.

Several studies have proposed hybrid authentication schemes that combine elements of text-based and graphical password systems, or integrate both recognition and recall-based features. In (Singh, Nedungadi, & Radhika, 2023), users register by providing a textual password along with a set of five selected images. During authentication, the user first enters the textual password; upon successful verification, they are prompted to identify the previously selected images from a given set. In another study (Adamu, Mohammed, Adepoju, & Aderiike, 2022), the authors introduced a three-step authentication mechanism that incorporates textual passwords, one-time passwords (OTPs), and a recall-based graphical component in which users must select specific points on an image.

Among the six common types of password attacks, namely brute-force, dictionary attacks, social engineering, spyware, guessing, and shoulder surfing (Albayati & Lashkari, 2014), graphical passwords generally offer greater resistance compared to textual passwords. The primary exception is shoulder surfing, which remains a significant vulnerability in image-based authentication systems. An attacker in close proximity, or using a surveillance device such as a camera, can observe or record the user's input and potentially replicate it to gain unauthorized access.

Based on our review of existing literature, there is no graphical-based scheme that is immune to shoulder surfing attacks. Different proposed schemes attempt to mitigate the risk of shoulder surfing rather than eliminating it. The used mitigation strategies for shoulder surfing can be broadly categorized into two approaches: randomization and obfuscation.

The randomization strategy is designed to vary the layout or structure in which the graphical password is presented during each authentication attempt. A basic implementation involves displaying a grid of images, where the position of the user's password image changes dynamically across login sessions (Bijoy, Kavitha, Radhakrishnan, & Suresh, 2017). In another scheme (Chaluvadi, Chitteti, Challa, & Srithar, 2023), users select a sequence of images that follow a particular pattern. During authentication, a different set of images is presented, distinct from the original ones, yet the underlying pattern remains consistent.

A more advanced approach is introduced in (Harisha, Naik, Vasudeva, Shrilakshmi, & Kothwal,

2024), where users provide personal information during the registration phase. At login, the system generates personalized images derived from this information. These images are tailored to reflect user-specific attributes, enabling a customized and less predictable visual authentication.

The obfuscation strategy involves generating a sequence of images derived from the original password image, with each image retaining key visual features while incorporating variations that distinguish it from the original. This approach reduces the risk of direct observation and replication. For instance, in (Kawamura, Ebihara, Wakatsuki, & Zempo, 2022), a sequence of modified images is produced by applying different image filters to the original image. During each login session, a distinct filter is used, and the altered image is presented to the user. Another example, employed in commercial systems is called PassFaces. It utilizes decoy images in facial recognition-based authentication. These decoys preserve certain facial characteristics of the original password image while introducing controlled variations to make them visually similar yet non-identical (Eljetlawi & Ithnin, 2008).

Another important security consideration in graphical password systems is the storage and retrieval mechanism used during authentication. One of the simplest methods involves generating and comparing image hashes, similar to the verification process used for textual passwords (Singh, Nedungadi, & Radhika, 2023). In another approach proposed in (Mukerjee, Som, Khatri, & Mathur, 2019), the image is first converted into a binary representation, then encrypted and stored. During authentication, the input image is decrypted and the resulting data is compared to the stored version for verification.

Besides security, usability is the second most important factor for evaluating graphical password schemes. A summary of usability evaluation criteria for graphical passwords, based on ISO standards and other academic sources, is presented in (Eljetlawi & Ithnin, 2008). The first criterion is effectiveness, which relates to the reliability and accuracy of the authentication process. The second is efficiency, which measures how well the scheme performs in practical, real-world scenarios. The third is satisfaction, encompassing ease of use, ease of enrollment, ease of memorization, and ease of execution. the perceived quality of the graphical interface and the overall user experience, i.e., being pleasant to the user. In a more recent study (Khodadadi, Javadianasl, Rabiei, Alizadeh, Zamani, & Chaeikar, 2021), the authors highlighted that ease

of use, memorability, creation, learning, and satisfaction are the most significant factors in assessing usability for graphical password systems.

### 3 PROPOSED SYSTEM

Without loss of generality, the system design is presented as a model for door access control systems used in secure facilities. However, the design is generic and can be applied as a physical security control for protecting access to other physical assets. For presentation purposes, we assume that the biometric authentication method is fingerprint-based, and the token authentication method involves USB devices.

#### 3.1 System Architecture

The proposed authentication system consists of a centralized *Admin Portal* unit and several *Authentication Units*. The Admin Portal is stored in a physically secure location, while Authentication Units are fitted at the secure gates and are available for the system users.

The centralized Admin Portal is responsible for two main categories of tasks, namely, managing user registration, and synchronizing data with the Authentication Units. It is structured as a computing device, equipped with a fingerprint scanner and a USB port. It should also have the capacity to securely store the database that hosts the users' data. Communication between the Admin Portal and the Authentication Units is carried over secure channels.

An Authentication unit consists of a device that supports a fingerprint scanner, a USB port, a keypad, and a small screen. The system users interact with these units for authenticating their identities to gain access to the facility.

The system users include an administrator responsible for configuring and managing the Admin Unit, and several regular users seeking access to the facility.

A depiction of the system architecture is presented in Figure 1.

The system supports three main operations and two user initiated functions. The main operations are: user registration, data synchronization, and user authentication. The user-specific functions are password reset and password refresh. The details for the procedures pertaining to each of the five operations are presented below.

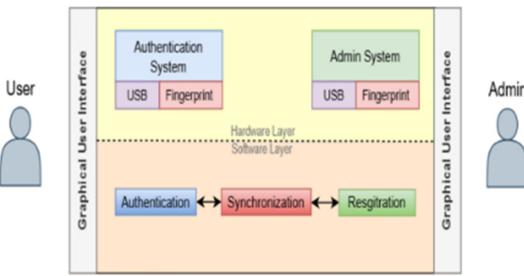


Figure 1: System Architecture.

#### 3.2 User Registration

The registration process is conducted at the Admin Unit. It requires the user to present an image-file to be used as a graphical password. The image could be stored on a USB drive provided by the user, retrieved from the web, or downloaded from a cloud storage service.

It is assumed that the user is known to the system and is associated with a unique identifier (UID). For first-time users, the system administrator must create a new user profile before initiating the password registration process.

The registration process consists of five steps: configuration, user data collection, decoy generation, hashing, and encryption.

In the *configuration* step, the user sets the system security parameters. The provided values will reflect the user's preferences and desired strength level.

Security parameters can be grouped into two categories: cryptographic primitives and decoy generation parameters.

Cryptographic primitives include encryption, hashing and pseudorandom number generator (PRNGs) parameters. For instance, the user may select AES as the encryption algorithm, the counter mode (CTR) as the block cipher mode of operation, and the SHA3 as the hashing algorithm. The user can select one of the three key lengths currently supported by AES (128, 192, or 256 bits) and SHA3 (224, 256, 384, or 512 bits).

For decoy generation, the user specifies a parameter known as the decoy number, which indicates the number of decoy images to be combined with the actual image-password. Additionally, the user may configure other parameters that govern key derivation policies, password storage mechanisms, and fingerprint security settings.

To support users who lack the technical background to manually configure these parameters, the system administrator can create a list of security profiles with preconfigured values, and are labeled

with security terms that are easy for novice users to understand.

During the second step, which is *data collection*, the user interacts with the Admin Portal to provide their registration credentials. This starts with the user authenticating their identity, which allows the system to identify their associated UID. Then the user is prompted to provide their graphical password file and to scan their fingerprint. Two or more fingerprint samples are collected and used to construct the fingerprint template, which is securely stored in the database and linked to the user's UID.

In the third step, *decoy generation*, the system constructs a set of random images to be used as decoys. The number of decoy images to be constructed is governed by the value of the decoy number, discussed earlier. All the generated decoy images share the same file size as the image password file.

To secure the image password file, it is necessary to obfuscate the file within a set of decoy images. The security depends on the number of decoy images, not their content. Therefore, one simple method to produce the decoy images is to randomize the pixel positions of the original image-password. When displayed on a screen, the decoy images appear as random pixel noise. To further enhance obfuscation, a dictionary-based algorithm is employed to generate filenames for the decoy images that are similar, but not identical, to the original image-password filename.

In the fourth step, *hashing*, a user-specific cryptographic key is derived from the fingerprint template. This key is referred to as the Derived Secure Key (DSK). Since the DSK is generated from biometric data, it is unique to each user. The DSK is then used to generate a pseudorandom binary stream with a length equal to that of the image-password.

The generated random bitstream is XORed with the image-password. The resulting output is passed into a cryptographic hashing function, and the resulting hash digest is stored in the user database. This serves as the password hash which will be later used to authenticate the user.

In the fifth and final step, *encryption*, a single composite image file is constructed from the image password file and the decoy images. The composition procedure simply concatenates the files, such that the password file is placed in a random position among the decoy images. This composite file is then encrypted using either the Derived Secure Key (DSK) or another key derived from the fingerprint template.

The system prompts the user to insert their USB drive and writes a copy of the encrypted composite

file into the drive. The user removes the USB drive and the registration process is complete.

### 3.3 Synchronization

The synchronization process ensures that user data stored at the Admin Portal and the Authentication Units is identical. It involves the secure distribution of a copy of the user database to the Authentication Units.

Synchronization is needed whenever the database is updated. This includes the addition or removal of a system user, password registration, password updates, and account blocking. This can be automatically triggered after any of the above events, or manually enforced by the administrator. Note that this process is unidirectional, occurring only from the Admin Portal to the Authentication Units.

To ensure data security during transmission, a secure communication protocol should be used. Suitable options include SSH, SFTP, SCP, or rsync over SSH.

### 3.4 Authentication

User authentication, executed at the Authentication Units, uses a three-factor authentication process.

The first factor is biometric authentication. The user initiates the process by scanning their fingerprint. The capture sample is converted into a fingerprint template and compared against the stored templates. If a biometric match is found, the user's unique identifier is retrieved, and they are allowed to proceed to the next authentication step.

The system uses the user's fingerprint template to derive both the Derived Secure Key (DSK) and the decryption key. These keys are used in the subsequent two authentication factors.

The second authentication factor is token-based authentication using the USB drive. The user is prompted to insert the USB device, and the encrypted composite file, containing the user's image-password along with the decoy images is retrieved. The composite file is then decrypted using the decryption key, resulting in the extraction of all individual images from the file.

The third authentication factor is knowledge-based. The user is presented with a list of image files and is required to identify and select the image-password. Once an image is selected, the system uses the DSK to generate a pseudorandom binary stream which is XORed with the selected image. The resulting output is passed through a hashing function. If the resulting hash digest matches the stored image-

password hash, the user is successfully authenticated. Otherwise, after a predefined number of failed authentication attempts, the account is locked and requires administrator assistance for reactivation.

### 3.5 User Functions

There are two additional functions available to the system users: password refresh and password reset. The password refresh operation may be performed either at an Authentication Unit or at the Admin Portal. Using the current system model, the password reset operation is only permitted at the Admin Portal.

Password Refresh enhances image-password security without changing the image password itself. It generates new decoy images and repositions the image-password to prevent pattern-based attacks. Users can trigger this operation after a successful authentication event. As the password hash is independent of the decoys, the user database remains unchanged, requiring no synchronization.

Password Reset is a user-initiated operation that can be performed after a successful authentication event. The process involves selecting a new image-password file, generating a new set of decoy images as in the password refresh procedure, computing a new password hash, and updating the user database accordingly. After successful execution of this operation, the Admin Portal must synchronize with the Authentication Units to ensure consistency across all system components.

## 4 IMPLEMENTATION

A prototype, consisting of both hardware and software components, was developed to validate the system's usability, test selected security features, and identify potential manufacturability issues. At this stage, system performance, integration with common authentication frameworks, compliance with security standards is not prioritized. The prototype was deployed and tested at a military-affiliated facility.

The Authentication Unit was built using a Raspberry Pi 3, integrated with an R307 fingerprint sensor for biometric data reading, and equipped with both USB 2.0 and 3.0 ports. The unit is also supported with a 5-inch HDMI touchscreen. The physical dimensions of the devices were  $45 \times 40 \times 20$  cm.

The Admin Portal was implemented on a general-purpose laptop running Windows 11 and equipped with both USB 2.0 and 3.0 ports. To main consistency with the Authentication Units, an external R307 fingerprint sensor was connected to the laptop for

biometric data collection. The system was configured with a decoy number value of 20. The permitted number of failed attempts was set to 2.

Communication between the Authentication Units and the Admin Portal is established through a Wi-Fi connection. The Secure Copy Protocol (SCP) is used for secure file transfer.

For the key derivation process, the Password-Based Key Derivation Function2 (PBKDF2) algorithm is used. The password input to the PBKDF2 is constructed from the user's fingerprint template, while the salt is derived from the user's unique identifier. The resulting derived key is then passed to a Concatenation Key Derivation Function (ConcatKDF), which uses the SHA-256 hashing algorithm. Processing the derived key using the ConcatKDF produces the pseudorandom binary stream this XORed with the image-password.

For encryption, both the AES and Camellia algorithms were implemented, along with support for the CBC, OFB and CTR block cipher modes. Users are given the option to select their preferred encryption algorithm and block cipher mode during registration. The encryption key used is the ePBKDF2-derived key described earlier. An initialization vector (IV) is randomly generated for encryption operation and appended to the ciphertext, in accordance with the guidelines outlined in NIST SP 800-38A (NIST, 2001). In the final stage, the SHA-256 hashing algorithm is applied to generate the password hash.

## 5 SECURITY ANALYSIS

A comprehensive security analysis was conducted to identify potential vulnerabilities in the system's design and implementation. Four primary attack surfaces were defined as critical entry points for attackers. Based on the security analysis results, sixteen security controls were implemented to address threats across these surfaces. A summary of these controls by attack surface is presented below.

### 5.1 User Interface Surface

This attack surface covers risks resulting from generic human weaknesses, or specific user errors. We identify four attacks in this surface: shoulder surfing, password compromise, brute-force attacks and peripheral hijacking.

*Shoulder Surfing* is an attack that targets exposing the graphical password through observing the user's selections and finger movement. It was highlighted earlier, that all graphical password schemes are

subject to this threat, and it is only possible to mitigate it rather than eliminating it. We mitigate this threat using two controls.

First, instead of displaying images at full scale, only file names accompanied by small thumbnails are displayed. This is further enhanced by the fact that we use a mini-screen for display which reduces the viewing angle. Since the order of images is randomly displayed at each login instance, observing the fingerprint movement is redundant. A successful shoulder surfer would need to be in relatively close physical proximity to learn about the image selection.

Second, the system supports a password refresh functionality. At each refresh instance, a new set of decoy images is generated, the position of the image file is changed, and a new list of file names is generated. Since the refresh process is seamless and only requires the user to click the refresh button at the Authentication Unit, the user may choose to initiate this after each successful login session, or whenever they feel suspicious of shoulder surfing. Due to this variation, information collected by a surfer becomes obsolete after a refresh, rendering the attack ineffective or with limited outcome.

*Password Compromise:* In the event that an attacker successfully discovers the image-password and extracts it from the composite file, they may attempt to breach the system. However, the system employs multi-factor authentication, with fingerprint verification as a mandatory component. Without the legitimate user's fingerprint, the attacker cannot complete the authentication process, and therefore cannot gain access to the system.

*Brute-force* attacks exploit weak or common passwords by attempting all possible combinations. In the proposed system, and since we use graphical passwords instead of textual ones, such attacks are impractical due to the large image-password key space, which renders exhaustive search infeasible. Moreover, a limit on failed authentication attempts acts as an additional security control.

*Peripheral Hijacking* occurs when an attacker hijacks a USB device in an attempt to gain unauthorized access to the system. This normally results from negligent user behavior causing the execution of malicious code. Again, because the system employs multi-factor authentication, the attacker would be unable to proceed without the legitimate user's fingerprint.

## 5.2 Application Surface

This attack surface covers attacks targeting the software components of the system. This includes the

decoy image creation, encryption routines, fingerprint matching and the admin tools. Two threats are identified in this surface: admin system compromise and memory capture.

*Admin system compromise* occurs when an attacker gains unauthorized access to the admin account at the Admin Portal. Since only hashes of the image passwords are stored, this attack has little direct impact on the passwords' confidentiality. However, through gaining access to the database, the integrity of the data is at risk. In addition, this attack is likely to impact the availability of the authentication service, as users may be denied access due to tampering with the access control settings.

To minimize the likelihood of this attack, a multi-factor authentication with biometric verification is implemented for the admin account. To minimize the impact, data segregation of the database is implemented, such that password hashes reside on the Admin Portal's disks, while the fingerprint templates are stored in sensor hardware. This control ensures that an attacker would need both to compromise the admin account and gain physical access to the Admin Portal to access the fully expose the contents of the database.

*Memory Capture* occurs when an attacker compromises an authentication unit, captures the memory and exports its contents. Through this, an attacker hopes to expose sensitive data, which is encrypted at rest and in transit, but may not be protected during processing. This risk is mitigated through two controls. First, the composite file is processed in small blocks during encryption and decryption, rather than loading full images into memory. This limits the exposure of images in the event of memory dumps. Second, critical software components like cryptographic modules wipe memory immediately after use to prevent data retention.

## 5.3 Physical Surface

This attack surface covers attacks targeting the physical and hardware components of the system, such as the fingerprint scanners and USB drives. Two threats are identified within this surface.

*USB-Based Malware* attacks refer to scenarios in which the attacker gains physical access to a USB drive and reprograms it with malicious payload. A security policy implemented by the secure facility where the proposed scheme was deployed, mandates the use of only USB drives with firmware write-block features. This control provides robust mitigation against this threat. This is coupled with the use of

endpoint security solutions at the Admin Portal which detect known attack vectors under this category. Analysis of scenarios in which an adversary inserts a malicious USB drive to infiltrate an Authentication Unit is left to future work due to their complexity.

*USB theft:* if the USB drive is lost or stolen, it does not expose information about the user's image-password. This is because the image-password is encrypted and obfuscated among a set of decoy images. To decrypt the composite file, the attacker would need the biometric data of the legitimate user, which is not stored in the USB. The user can simply get a new USB drive and reset the password. Even if the user uses the same image-password, and the attacker gets multiple USB drives for the same user, this does not expose information about the image password. This is due to the fact that new decoys are generated, and encryption is applied to the composite file not to the individual images.

#### 5.4 Authentication Surface

This attack surface targets the authentication controls implemented at the system. Three threats were identified: session hijacking, biometric spoofing, and timing attacks.

*Session hijacking* occurs when an attacker intercepts communication between the Admin Portal and an Authentication Unit. This is of specific concern if it happens during synchronization. This is mitigated through the use of an SSH-derived protocol for communication between the different system components. Such protocols implement robust encryption mechanisms to protect the data in transit. Also note that image-passwords themselves are never transmitted. The distributed copy of the database only contains the hash digests of the image-passwords. Therefore, session hijacking does not impose a threat to the confidentiality of the password.

*Biometric spoofing* attacks refer to scenarios when an attacker successfully spoofs a user's fingerprint, and is able to reproduce it during authentication. This poses one of the most critical threats to the system, as the biometric data is not only used as an authentication layer, but also to derive the DSK. Due to the three-factor authentication model, to bypass the system the attacker needs to gain access to the USB drive containing the composite file and then accurately identify the image-password among the decoy images. Furthermore, implementing rate limiting on the number of failed authentication attempts adds a further layer of defence against this attack. However, if an attacker is able to spoof the biometric data during a password reset at the Admin

Portal, then they should be able to bypass the subsequent authentication events.

*Timing attacks:* observing the time taken to verify the image-password, may allow an attacker to infer some information about the password. However, since all decoy images are similar in size, timing analysis does not provide useful clues for identifying the pass image. In addition, constant-time processing is implemented at the code level to prevent information leakage.

### 6 CONCLUSION AND FUTURE WORK

This paper presented a graphical-password scheme integrated into a three-factor authentication system. While based on existing concepts, the scheme offers unique features and improved security over prior approaches, the proposed scheme brings two notable contributions. First, the method for securely embedding the image-password among decoys is original. Second, the method of integrating the graphical password into a three-factor authentication system mitigates most known threats associated with graphical password schemes.

From a security standpoint, combining three factor authentication with strong cryptographic methods including encryption hashing and pseudorandom number generation creates a robust system. Its effectively unbounded key space makes brute force attacks infeasible. The image password is protected by embedding it among decoys encrypting the data hashing the result and storing biometric and image metadata separately to reduce information exposure. The system implements sixteen security controls addressing risks across four attack surfaces: user, application, hardware, and authentication. Additional controls are under consideration and will be included in future work.

Besides security, the proposed scheme offers usability advantages over several previous works which have been noted with their complexity or high error rates. The usability of the system can be summarized in three points. First, the proposed scheme requires the user to select only one image. This is more usable than schemes that require using multiple images, drawing a pattern or making multiple selections. Second, to use the system, a user needs to make three simple operations with which users are familiar with. The three operations are selecting an image file, inserting a USB, and scanning a fingerprint. Third, using standard USB drives

instead of custom tokens enhances accessibility and affordability. A lost or stolen USB drive can be easily replaced by another USB drive with little intervention needed from the system administrator.

The design of the system was guided by several engineering standards, including FIPS 197, NIST SP 800-38A- 38G, ISO/IEC 27033, and GDPR. This alignment makes the system suitable for deployment in a wide range of contexts. However, a comprehensive compliance analysis remains a priority for future work.

Part of our future work will be directed towards addressing the issues and challenges that were observed during the deployment of the prototype. From a hardware perspective, the scheme needs to be tested over devices with various computation and memory capacities to achieve optimal performance. From a manufacturability perspective, USB drives are known to have a relatively short lifespan. Alternative token-based methods need to be evaluated. From a system perspective, the current scheme does not allow a user to reset the password at Authentication Units. Secure methods to achieve this need to be explored. Finally, although the security of the used cryptographic functions is well established in the literature, careful inspection needs to be given to their implementation and configuration within the system.

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