



ANTIGUA AND BARBUDA



Digital Financial Services Lab

Presented by Akeem Meade | DFS Team



INITIATIVE OVERVIEW

Completed work and assessment population

OBJECTIVE

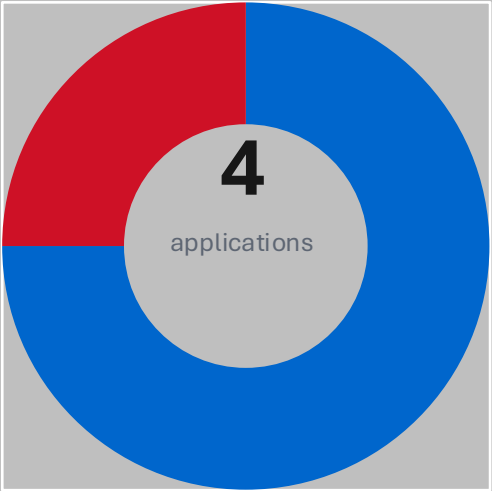
Evidence-based testing

Assess selected mobile applications using a consistent methodology and submit actionable findings to the DFS Taskforce.

DELIVERED

Completed scope

- Security testing conducted
- Findings documented
- Technical reports produced
- Reports submitted to the DFS Taskforce



ANDROID

3 applications

Three applications were tested in an Android environment.

IOS

1 application

One application was tested in an iOS environment.

Application and organization identities are intentionally omitted.



A person wearing a green lab coat is shown from the side, reaching out to touch or inspect a server rack in a data center. The server rack is open, revealing internal components. The data center environment is dimly lit with blue ambient lighting and bright white light from the server rack's interior. The text "ASSESSMENT METHODOLOGY" is overlaid in large, bold, white capital letters.

ASSESSMENT METHODOLOGY

ASSESSMENT METHODOLOGY

Seven report fields aligned to selected OWASP Mobile Top 10 categories

M1

Platform usage

Backup, permissions, debug and installation

M2

Data storage

Local storage and screen-capture exposure

M3

Communication

HTTPS, certificates and interception resistance

M4

Authentication

Access, timeout and replay controls

M5

Cryptography

Algorithms, TLS and sensitive payloads

M8

Code tampering

Rooted or jailbroken device behavior

M9

Reverse engineering

Debug symbols and code obfuscation



The background is a complex digital interface. A central globe is surrounded by a network of white lines and nodes. To the left, a list of categories is visible: 'SELECT CATEGORY', 'CULTURE', 'ECONOMIC', 'FINANCE', 'BUSINESS', 'MEDIA', 'PEOPLE', 'CREATIVE', 'TUTORIALS', 'INVESTMENT', 'NETWORKING', 'MEDIA', 'VIDEO', 'MUSIC', 'TECH', 'RESEARCH', 'CONTACT'. To the right, there are several data visualizations, including a line graph and a bar chart. The overall color scheme is blue and white, giving it a high-tech, digital feel.

TESTING ENVIRONMENT

TESTING ENVIRONMENT

04



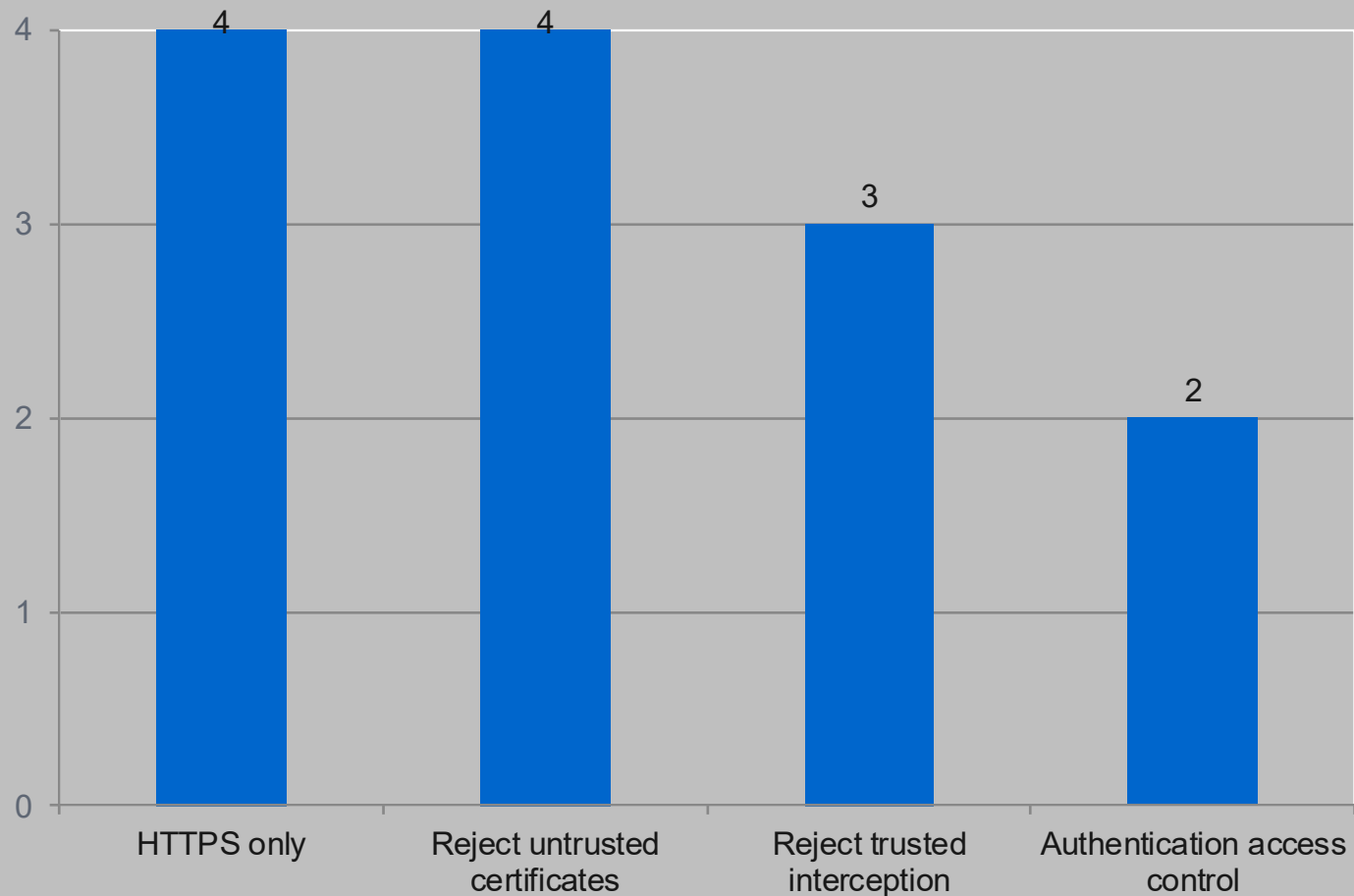
The background is a complex financial visualization. It features a dark blue field with various data elements: a large, glowing orange line graph on the left; a candlestick chart with orange and white bars on the right; and a bar chart with blue bars at the bottom. Overlaid on these are several columns of white and blue text representing stock prices and volume. The text includes letters like 'B', 'S', and 'B' in a vertical column on the left, and numerical values such as 3,400, 1,100, 20,000, 1,700, 9,000, 100, 2,000, 2,000, 1,000, 400, and 4,000. Price values include 7.30, 13.40, 25.75, 1.16, 1.16, 52.50, 3.86, 1.11, 892.6, 82.6, and 474.00. Some values are accompanied by upward or downward arrows. The overall aesthetic is high-tech and data-driven.

FINDINGS AT A GLANCE

FINDINGS AT A GLANCE

05

Number of four assessed applications passing selected controls



BASELINE

Transport controls

All four reports recorded passes for HTTPS-only communication and rejection of untrusted certificates.

VARIATION

Advanced controls

Three passed trusted-certificate interception testing; authentication access control had mixed results.

Selected control counts, not an overall maturity score.

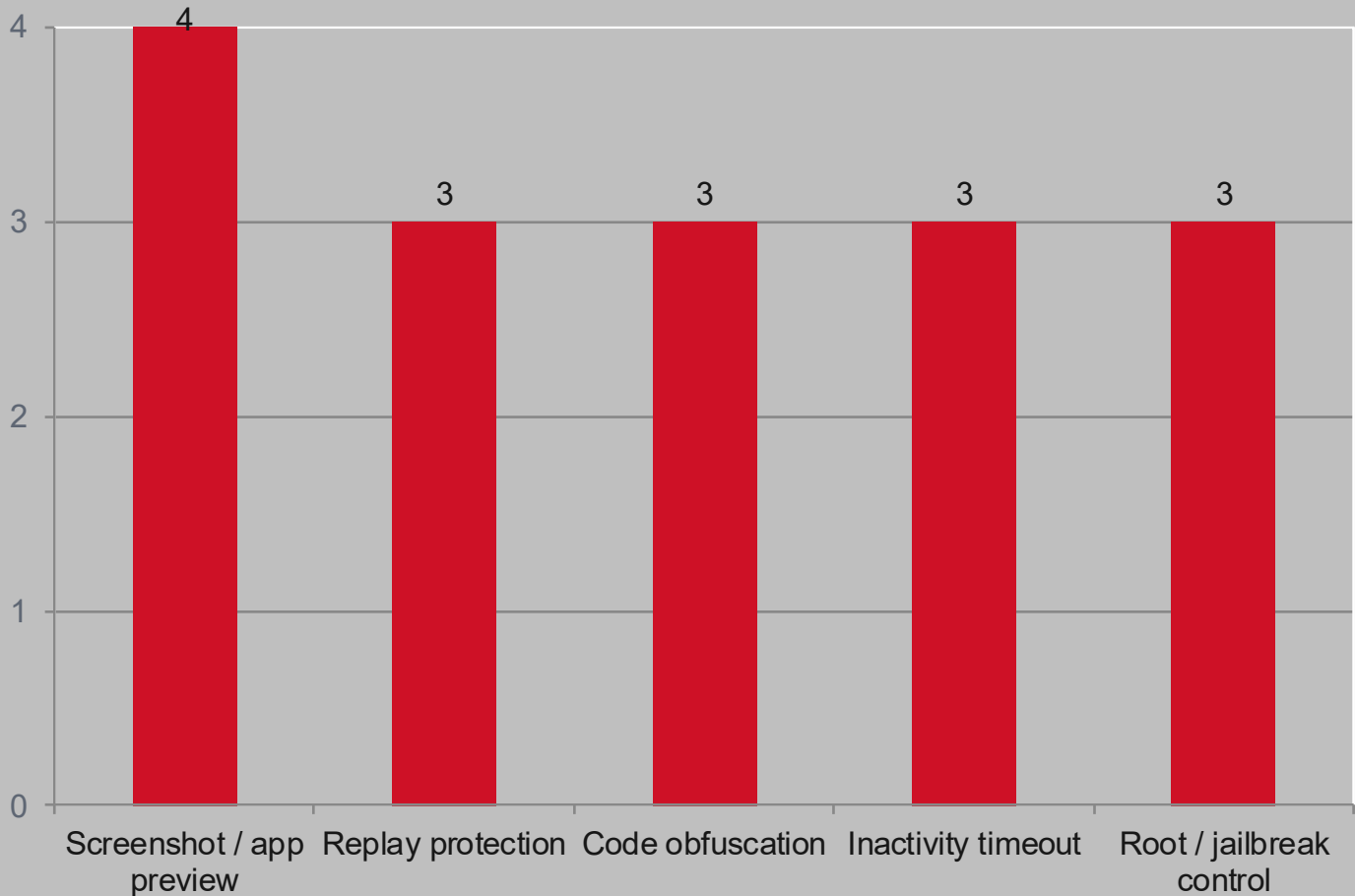


RECURRING IMPROVEMENT AREAS



RECURRING IMPROVEMENT AREAS

Number of assessments with a recorded failure



MOST CONSISTENT

Screen exposure

All four reports recorded a failure involving screenshots or visibility in the application switcher.

REPEATED GAPS

Application layer

Replay protection, inactivity timeout, and rooted or jailbroken device handling failed in three reports.

ANDROID FOCUS

Code protection

All three Android reports recorded a code-obfuscation failure.

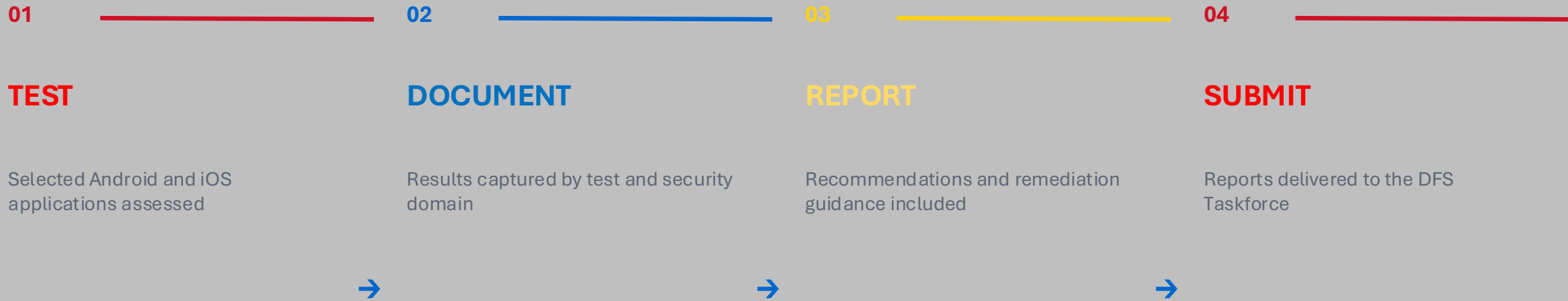




REPORTS SUBMITTED TO THE DFS TASKFORCE

REPORTS SUBMITTED TO THE DFS TASKFORCE

The completed reporting workflow



OUTCOME AND RECOMMENDED FOLLOW-UP

08

Completed work is separated from proposed next steps

COMPLETED OUTCOME

Four assessments delivered

- Findings and recommendations documented
- Technical reports produced
- Reports submitted to the DFS Taskforce

RECOMMENDED FOLLOW-UP

Move from findings to action

- DFS Taskforce review
- Engagement with relevant stakeholders
- Prioritize and track remediation
- Validation testing after corrective action



A perspective view of a server room aisle. The floor is made of metal grates. The walls are lined with server racks. Overlaid on the scene are glowing blue and green lines that form a complex, circuit-like pattern, suggesting a network or data flow. The lighting is dim, with the primary light sources being the server racks and the glowing lines.

THE END IS HERE.....

THANKS FOR LENDING YOUR EAR.