INCOGNIA™

Risk-based Authentication

Provide superior defense against account takeover and leverage user experience during login with frictionless risk-based authentication

Private Mobile Identity
Built on Incognia's privacy-first location behavioral biometrics.

Dynamic security
Enables real-time authentication for trusted users and precise risk-scoring to detect fraudsters.

Continuous verification
Continuously scans for attempts to log in using stolen credentials and detects SIM swap fraud.

Passwordless authentication
Works in the background and requires no additional action or information from users

User privacy first
GDPR compliant, privacy-first design requires no additional capture or storage of user personally identifiable information (PII).

Mobile fraud is on the rise, presenting new security challenges for apps

Mobile transactions are growing rapidly. The global mobile payments market is projected to reach USD 4.7 trillion by 2025. Driven by the pandemic, mobile adoption boomed in 2020, advancing 2 to 3 years in 12 months and mobile transactions soared by 250%. The total value of mobile payments was over $503 billion and by 2021, mobile users are expected to top 7 billion worldwide.

And where the money goes, fraud follows. It is estimated that in 2019, 75% of all fraudulent transactions originated on mobile devices. Based on these increasingly large numbers, companies should assure digital security without adding friction to legitimate users during in-app journey.

Meet Incognia
Advanced protection against mobile friction and fraud

Incognia provides dynamic, adaptive authentication to help companies secure legitimate users and prevent identity theft and account takeover.

Incognia works silently in the background, using location signals and motion sensors to build an anonymous location behavioral pattern, unique for each user, that provides a private digital identity for account security, that is dynamic and extremely difficult to mimic or fake.

It works like a location fingerprint, that is continually updating but that requires no capture or storage of additional PII. We help prevent fraud by checking users' current location with past behavioral data, delivering a highly-precise risk scoring to enable location behavioral biometrics for advanced authentication.

How Incognia technology works

Incognia's location behavioral biometrics works silently in the background, adding no friction to the user, and is constantly searching for deviations in user location behavioral patterns. When a fraudster attempts to access an account using stolen credentials, Incognia will check the user's real-time location and historical location behavior fingerprint to deliver a precise risk-score that best supports avoiding suspicious login.

### Meet and understand our features:

Trusted Location

This feature uses real-time location data to check the users' current location in the exact moment they make an important in-app action, such as login, or make a secure transaction. If the location is not familiar to the user's behavioral pattern, Incognia will deliver a high risk score to trigger step-up authentication.

Continuous Address Verification

Incognia Address Verification uses the home address provided by the user during the onboarding process to continuously verify this location point. If we detect any changes in home visiting behavior, an alert can be triggered for the user to reauthenticate.
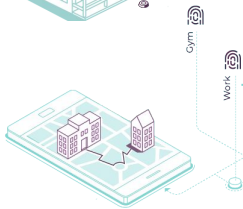
Location Fingerprint

This feature works continuously to detect if the user's present behavior (in the last couple of days) matches with their historical location behavior. Incognia analyses multiple location visiting points and provides a high-risk score if a deviation is detected.
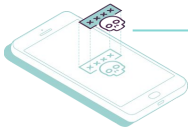
Device integrity

To ensure the integrity of location data used within our features, Incognia detects any attempts to send forged, spoofed or emulated location data to mobile applications. Incognia also verifies the device reputation and provides risk assessments when checking the device against our watchlists and identifying suspicious activities such as fraud farms or multiple accounts linked to one device.

Delivers Fast ROI

Incognia is designed to be easy to implement, and delivers results quickly. Our mobile SDK can be integrated in minutes and our APIs are intuitive, designed for developers. Our customers see rapid return on investment through reduction in fraud losses, manual review costs and time to detect account takeovers.

Increase in ATO detection

Reduction in financial losses

Reduction in time to detect ATO attempts

Increase in customer trust and brand reputation

About Incognia

Incognia is a mobile identity solution for banking, fintech and m-commerce apps. Using location behavior biometrics, Incognia permits real-time verification and authentication of trusted users, enabling revenue growth by increasing the approval of legitimate customers and reducing the cost of fraud and manual reviews.

www.incognia.com