

Faster Onboarding

Enable faster onboarding and prevent application fraud by enhancing identity verification process using a frictionless solution



Privacy-first mobile identity

Built on Incognia's unique location behavioral biometrics.



Real-time Verification

Enables real-time address verification of trusted users and precise risk-scoring to detect fraudsters.



No documentation used

Analyzing real-time location, location behavior history and device integrity only.



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 increase, 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. In addition to that, according to GBG, 37% of consumers would abandon signup process if it is too complex or if takes too long. Based on these relevant statistics, companies should assure digital security without adding friction to legitimate users when opening a new account.

Meet Incognia

Advanced protection against mobile friction and fraud

Incognia uses real-time location and location behavior history instead of static credentials for instant identity affirmation, reducing the time to onboard legitimate new customers and reducing application fraud, also decrease of false positives, friction, drop-off and the need for manual reviews.

When the user attempts to open a new account, Incognia checks if the declared address matches the user's current location and historical location behavior, delivering a highly-precise risk score for faster and safer onboarding for trusted users.

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..

How Incognia technology works

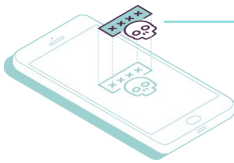
With Incognia, you can count on an additional security layer added to the identity verification process. Incognia's location behavioral biometrics works silently in the background, adding no friction to legitimate users by automatically validating new users through their location behavior pattern only, verifying real-time address and increasing conversion.

Meet and understand our features:



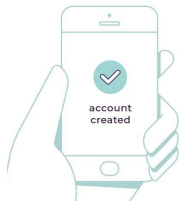
Instant Address Verification

When a device is new to the Incognia network, Incognia determines whether the new user is currently at the address claimed during onboarding and if not, how far away they are. At the same time, it continues to collect location data and provides an updated risk assessment. If the information provided during the onboarding process does not match the device's location behavior pattern, Incognia delivers a high risk score.



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, multiple accounts linked to one device or SIM Swap fraud.



Detection of stolen credentials and synthetic identities

Incognia provides real-time detection of fake IDs using location behavioral biometrics and provides advanced detection of discrepancies in user behavior, indicating high risk of fraud.

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 the number of verified addresses



Reduction in false positives and negatives



Reduction in costs with manual reviews



Reduction in time to verify trusted user



Reduction in drop-off during new customer onboarding

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

