

Contactless Payments Fraud Detection

Incognia uses location intelligence to silently detect fraudulent transactions, for a best-in-class experience for trusted users.



Location behavioral biometrics

Built on our precise award-winning location technology.



Real time and dynamic security

Enables continuous real time fraud detection analyzing location behavior.



Frictionless authentication

Works in the background and requires no action from users.



Continuous detection

Continuously scans for attempts to log in using stolen or fake credentials.



Rapid deployment

Designed to be easy to implement, and delivers results quickly. Our SDK takes less than 30 minutes to install in your app.



With touch-free technology, users are able to use their mobile phones for payments, creating new opportunities and security challenges for retailers and payment providers.

Contactless payments are seeing a surge in usage due to health concerns associated with COVID-19. According to the New York Times, **overall usage of contactless payments in the US has grown 150%** since March 2019.

The use of **QR Codes for contactless payments** brings a low cost solution for merchants to accept contactless payments via their mobile apps. However QR code enabled payments are vulnerable to new and existing threats including account takeover attacks using stolen and fake credentials and also new fraud techniques, such as use of fake QR codes.

For mobile apps supporting contactless payments, ensuring **digital account security is critical** for protecting in-store, remote and P2P contactless transactions from attempted fraud and associated fraud losses and reputational damage.

Meet Incognia

More conversions, less fraud

Consumers need a fast and convenient payment experience and companies need increased conversions and reduced fraud rates. **Incognia's frictionless fraud detection solution for QR code contactless payments** uses location intelligence to recognize trusted users for frictionless payments, and detect fake accounts, fake QR codes, and attempted account takeover.

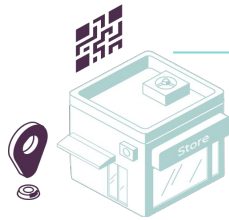
Incognia's location behavioral biometrics turns the smartphone into a dynamic token: using network signals and on-device sensors it builds a digital identity, or **location fingerprint**, for each user, based on their unique location behavior.

This unique behavior enables companies to check, in real time, whether users are transacting from a trusted location and if scanned QR codes are indeed linked to specific merchant locations.

How it works

Incognia location-based technology **works silently in the background, adding no friction to the user**, and is constantly verifying if users are at trusted locations and searching for deviations in user location behavioral patterns.

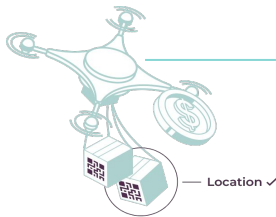
Understand how Incognia protects QR contactless payments in-store, remote and P2P.



Protecting QR Code Contactless Payments:

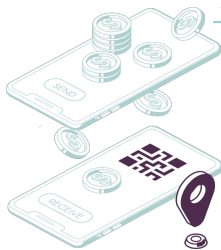
In-store QR Verification

- 01 The user logs in to the app and Incognia checks if that is a trusted location for the user and delivers a confidence rating.
- 02 The user scans the QR code and Incognia checks if the code is linked to the store location, preventing unintended payments.
- 03 The payment is authorized with no further authentication required and the customer's transaction goes through with no friction.



Remote QR Verification

- 01 The user logs in to the app and Incognia checks if that is a trusted location for the user and delivers a confidence rating.
- 02 The user scans the QR code and the payment is authorized. All in the background, adding no friction to the customer.



P2P QR Verification

- 01 Both users log in to the app and Incognia checks if each user is at a trusted location and then delivers a confidence rating.
- 02 User 1 scans the QR code of user 2 and Incognia verifies if they are both at the same location, and provides a risk score.
- 03 The payment is authorized with no further authentication required and the customer's transaction goes through with no friction.

Delivers Fast ROI

Incognia is designed to be easy to implement, and **delivers results quickly**. Our customers see rapid return on investment through reduction in fraud losses and time to detect account takeovers.



Increase in conversions



Reduction in financial losses and chargeback fees



Reduction in false positives



Increase in customer trust and brand reputation

About Incognia

Incognia is a private identity company offering location-based behavioral biometrics for mobile fraud detection. Our identity verification and authentication solutions are based on unique location behavioral patterns.

www.incognia.com

