Account Takeover Prevention

Prevent fraudsters from taking over your user accounts and secure them with frictionless location-based authentication.

Precise location technology
Built on our award-winning location technology, 30x more precise than GPS.

Dynamic security
Enables continuous real time fraud detection analyzing location behavior.

Continuous detection
Continuously scans for attempts to log in using stolen credentials.

Frictionless and passwordless authentication
Works in the background and requires no action from users.

User privacy first
GDPR compliant, privacy-first design requires no capture or storage of user PII.

Mobile fraud is on the increase, presenting new security challenges

Mobile transactions are growing rapidly and fraudsters are following the money. In 2019, 93% of all mobile transactions in 20 countries (1.71 billion transactions) were fraudulent. Despite corporate investments in security technologies and a layered approach to security defense, mobile fraudsters are gaining traction. Static, binary authentication technologies are no longer up to the challenge of today's fraudsters. Existing knowledge-based identification and authentication methods are weakened and vulnerable given the large volume of stolen credentials available as a result of large data breaches exposing PII and account credentials. More recent deployments of biometric-based solutions are now becoming vulnerable to fraudsters who are having success mimicking facial biometrics in addition to introducing privacy risks for users.

Meet Incognia
Advanced protection against mobile fraud

Incognia provides dynamic, adaptive authentication to help companies secure their mobile users and prevent identity theft and account takeover. It all starts with understanding who your users are based on their location behavior. Through network signals and on-device sensors data, Incognia location technology, 30x more precise than GPS, constantly maps physical places visited by users to create a location behavioral pattern unique to each user. It works like a location fingerprint, that is dynamic and continually updating but that requires no capture or storage of PII. Our secret to prevent fraudsters from posing as one of your real users is to link "who" with "where" to enable location-based behavioral biometrics for advanced authentication.
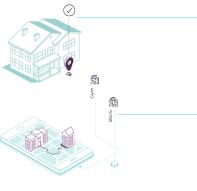
How it works

Incognia location-based technology 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 deny access if the location fingerprints do not match.

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 to make a secure transaction. If that location is not familiar to their behavioral pattern, our feature will deliver a high risk score to trigger step-up authentication.

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 days) matches with their historical location behavior. It analyses multiple location visiting points to alert a high-risk score if a deviation is detected.

Device integrity

To ensure the integrity of location data used within our features, we detect any attempts to send forged, spoofed or emulated location data to mobile applications.

Delivers Fast ROI

Incognia is designed to be easy to implement, and delivers results quickly. Our mobile SDK takes less than 30 minutes to install in your mobile app. Our customers see rapid return on investment through reduction in fraud losses 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 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