



Not detected Detected

Emulator

Not detected Detected

GPS Spoofing

Not detected Detected

VPN

Not detected Detected

Proxy

Not detected Detected

Location Behavior

of past visits

8

Distance from trusted location

5km 850m 450m 180m

14m

Authenticated user

Zero-Factor Authentication for Banking, Financial Services and Insurance

Silent Recognition Signal for Mobile

An increasingly complex challenge

Authentication controls and fraud detection presents a uniquely complex challenge for banking, financial services and insurance companies. Requiring a layered security approach across multiple channels, including mobile, web, in-branch and call center. Today, over 70% of customers at top US banks are mobile app enabled and users expect a secure and frictionless experience, whether they are simply logging in to check their account balance or executing a money transfer. With mobile app usage surging during the pandemic, mobile fraud rates are also steadily rising. For banking and financial services, traditional authentication controls and static fraud data are often not enough to protect customers on mobile.

Eliminate friction for good customers

BFSIs are always looking to innovate and improve their authentication and fraud technology stacks. With more transactions being initiated on mobile, ensuring a good user experience is a more important part of an authentication strategy than ever before. Passive signals that use data to authenticate users at login and during active sessions, provide an added layer of security without disrupting the user experience. The additional sensors present on mobile devices create an opportunity to be more precise and selective with which customers are challenged, and under what condition, reducing the reliance on traditional higher friction authentication methods. Mobile-first recognition signals also have the potential to silently detect account takeovers, giving companies the ability to act quickly before alerting the customer, and more sophisticated attacks, like for example those that employ emulators at scale to mimic device fingerprints.

Higher accuracy means better results

Incognia's location-based identity offers mobile users frictionless authentication and advanced account protection. By collecting data from mobile sensors, including WiFi and Bluetooth, as well as device attributes, Incognia can uniquely identify 99.99% of users that share location to deliver a very accurate risk assessment at authentication. Securing 1.5 billion sessions per month, Incognia has built a powerful network that contributes to device and location watchlists to ensure that repeat offenders are identified and blocked. With Incognia's strong recognition signal, banks, financial services and insurance companies can enable a frictionless experience for the 90% of mobile users that transact from a Trusted Location, like home or work, to build trust with good users and challenge when risk is identified.

Incognia use cases in banking and financial services

Risk-based authentication signal for:

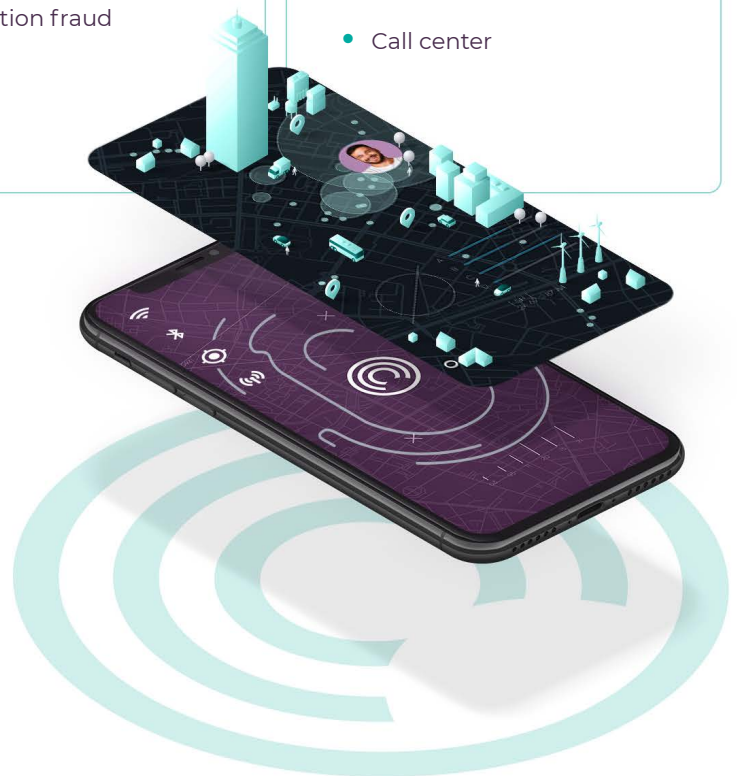
- Device change
- Password reset
- Adding payee
- Email change
- Other MFA challenges

Advanced location trust signal for:









- ATO protection
- New account fraud
- Transaction fraud

Phone-as-a-token:

- Mobile
- Desktop
- In-branch
- Call center



Why Incognia

-  Mobile-first, frictionless recognition signal for authentication
-  Actionable location intelligence on day one & rapid model training
-  Powerful network effect proven at scale
-  Device and location watchlists to recognize repeat bad actors
-  Future-proof location technology
-  10+ years in development, award-winning accuracy, 15 patents pending
-  Lightweight SDK, transparent APIs and easy integration for quick implementation
-  Privacy by design architecture & no PII required
-  CCPA, GDPR, and SOC 2 compliant

Signal Performance

- 99.9999% identity assurance accuracy
- 1.5+ billion sessions secured per month
- False-positive rate below 0.001%
- Location spoofing detection validates signal data

About Incognia

Incognia is a privacy-first location identity company that provides frictionless mobile authentication to banks, fintech, and mCommerce companies, for increased mobile revenue and lower fraud losses. Incognia's award-winning technology uses location signals and motion sensors to silently recognize trusted users based on their unique behavior patterns and is a key enabler for Zero-Factor Authentication. Deployed in more than 150 million devices, Incognia delivers a highly precise risk signal with extremely low false-positive rates.