



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

Recognize trusted users without added friction and use location intelligence to identify risk

An increasingly complex challenge

Authentication controls and fraud detection presents a uniquely complex challenge for banking, fintechs and insurance companies. They require a layered security approach across multiple channels, including mobile, web, in-branch and call center. Today, users expect a secure and frictionless experience, whether they are simply logging in to check their account balance or executing a money transfer. For banking and financial services, traditional authentication controls and static databases are often not enough to identify fraud and protect their customers on mobile.

Eliminate account takeovers and friction for good customers

Financial service companies are always looking to innovate to 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. The additional sensors present on mobile devices create an opportunity to be more precise and selective with which customers are challenged, and under what conditions, reducing the reliance on traditional, higher friction authentication methods. Mobile recognition signals also have the potential to silently detect account takeovers, giving companies the ability to act quickly before alerting the customer. They also detect more sophisticated attacks, like for example those that employ emulators at scale to mimic device fingerprints.

Higher accuracy with unmatched performance

Incognia uses advanced location signals to reduce authentication friction and detect fraud. Incognia's award-winning technology is highly resistant to location spoofing and offers superior precision for accurate authentication. False acceptance and false positive rates are much lower than leading authentication solutions used today.

Incognia's solution uses network, location, and device intelligence data - including WiFi and Bluetooth - to uniquely identify over 99% of users with location alone. Incognia leverages this intelligence to deliver real-time risk assessments along with all the supporting evidence at any sensitive points of the customer journey. Deployed in over 200 million mobile devices worldwide, Incognia's network also features device and location-based watchlists to identify repeat offenders. With Incognia's strong recognition signals, banks, fintechs and insurance companies can enable a frictionless experience for legitimate users and ensure superior account protection to eliminate account takeover fraud.

Incognia use cases in banking and financial services

Risk-based authentication signal for:

- Passwordless login
- Device change
- Password reset
- Adding payee
- Email, phone number change
- Other MFA challenges










Location intelligence signal for:

- ATO protection
- New account fraud detection
- Transaction fraud detection
- GPS spoofing detection

A study of the Incognia users worldwide revealed:

- **95%** of legitimate sensitive financial transactions occur at a Trusted Location
- **90%** of legitimate logins occur at a Trusted Location
- **89%** of legitimate device changes occur at a Trusted Location

Why Incognia

-  Mobile-first, frictionless recognition signal for authentication
-  Actionable location intelligence on day one
-  Resilient to location spoofing
-  Powerful network effect proven at scale
-  Device and location watchlists to re-recognize bad actors
-  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



Key Statistics

- Installed in over 200M devices
- 1.5+ billion sessions secured per month
- False acceptance rate (FAR): 1 in 17 million or 0.000005%
- 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.