



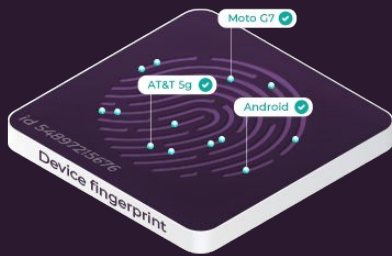
Prevent fraud without friction

Provide a frictionless experience for good users, while protecting them with advanced account security



Integrated Device Signal + Tamper detection + Location

Leveraging three integrated layers, Incognia delivers a strong risk and fraud signal while also enabling frictionless user verification and account security for trusted customers



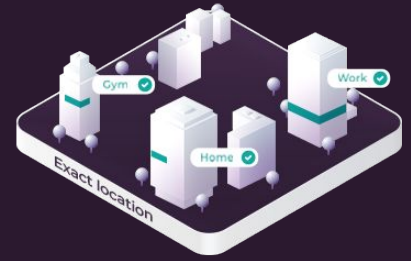
Device Intelligence

Device ID (mobile + web)
Device + location fingerprint



Tamper Detection

Location tampering: GPS spoofing, VPN
Device tampering: Emulator, bot, root/jailbreak
App tampering: Manipulated app



Exact Location

<10 feet location accuracy, trusted location, suspicious location watchlist, location linked to device reset

Prevent fraud without friction

Fake accounts and ban evasion

Prevent promotion abuse and refund abuse, and maintain a safer platform for good users.

User verification and authentication

Seamlessly verify users to decrease abandonment and ensure a smooth customer experience, while providing strong account security.

Account takeover

Protect seller banking credentials, personal information, and loyalty accounts without sacrificing user experience.

After moving to Incognia's frictionless solution, clients have:

85% reduction in promo abuse

60% reduction in refund abuse

93% reduction in collusion fraud

93% of users authenticated without friction



Device Intelligence

Incognia's device fingerprinting model leverages a wide range of independent attributes and fields, which create a modular, layered approach to identify device fingerprinting evasion.

Most device fingerprinting solutions:

Developed to identify regular user behavior for purposes such as advertising

Incognia's device fingerprint:

Purpose-built and continually enhanced to identify fraud and devices evading traditional fingerprinting.



- Highly persistent Device ID
- Device Tamper Detection
- App Tamper Detection
- Bot Detection

Device ID
2.6x more performant
than the leading device fingerprint provider

Device ID
Over 99.9% accurate
device identification

Multi-layer Device Tamper Detection

For web and mobile

Device Tampering Detection

Identify and recognize good users and fraudsters with 99.9% accuracy

- Emulator
- Modified OS location
- Root/Jailbreak
- Bot detection
- VPN/proxy/Incognito



App Tampering Detection

Maintain trust in device signals with device, app, and location tampering detection

- Code injection
- App modification tools
- App properties mismatch



Location Spoofing Detection

Location accuracy <10 ft becomes an identity signal, recognizing users across devices

- Mocked location
- Invalid velocity
- VPN/proxy

Exact Location

By fusing a variety of location signals, including GPS, WiFi, and Bluetooth, Incognia is able to identify the location of a device within a radius of 10 feet, transforming the data from a location to an identity signal.



Instant address verification

Rather than comparing PII to third party databases, Incognia checks the addresses used at onboarding against the location data of the user's device.



Trusted and suspicious locations

Analyzing user location behavior, Incognia identifies trusted locations, as well as suspicious locations where fraudulent activity is likely to occur. This location signal measures risk instantly, without introducing friction for good users.

