INCOGNIA

Incognia for Marketplaces

Prevent fake account creation & ATOs with device fingerprinting and exact location analysis

Marketplaces need to offer seamless and secure digital experiences while also combating sophisticated fraud attempts. To prevent fraud losses and reputational damage, they have to continually seek innovative fraud prevention signals.

Use Cases

- Fake accounts
- Promotion abuse
- Listing verification
- False advertising
- Collusion
- ATO detection
- Reduce friction
- CNP fraud

Challenge

Fake accounts are a major problem on marketplaces. They're used to execute a number of social engineering scams such as seller scams, in which the buyer is tricked into sending money but never receives their purchase.
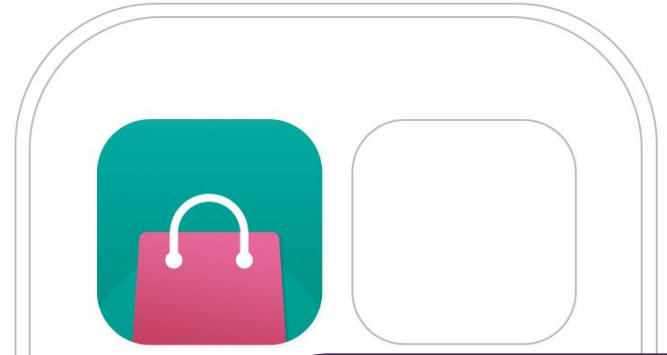
Scammers use fake or stolen identity information to bypass common risk analysis tools used at onboarding, including email verification, ID verification, and identity databases. They then use the accounts they've created to scam legitimate users at scale, threatening the trust and safety of the platform.

Typically, scams are reported to the platform which then blocks the scammer's account. However, that's often not enough to prevent repeat offenses. Seasoned scammers factory reset their device or use techniques to manipulate its attributes, making it appear to be a new device to the platform.

Solution

Incognia offers a new approach to user verification. It combines a proprietary device fingerprint with exact location data to perform address verification, frictionless authentication, and device tamper detection.

This unique combination of signals makes the Incognia solution incredibly persistent, enabling it to prevent fraudulent account creation by recognizing devices via both the device fingerprint and precise location signals.

Business Impact

- **93%** of users authenticated without friction

- **90%** reduction in reported ATOs

- **81%** real-time address verification rate

- **18%** reduction in manual reviews

- **10%** less manual review costs

Benefits

With Incognia, marketplaces are able to protect the integrity of their communities and deliver a safe and pleasant experience to users. The Address Verification solution silently collects and then fuses a variety of location signals together, including GPS, WiFi, and Bluetooth, to identify the exact location of a device, and then matches that location to the address associated with the account. This behavioral signal ensures that users creating accounts and listing goods or services are trustworthy. Incognia's solution is also used to assess the legitimacy of vacation rental listings. Its built-in tamper detection capabilities prevent location spoofing and other forms of device data manipulation.

Verification Results

Total new users verified

| Before | 70% |
| With Incognia | 94.9% |

Approval of previously unverified users

+63%
With Incognia

Increase of new user verification rate

+24%
With Incognia

The Incognia Advantage

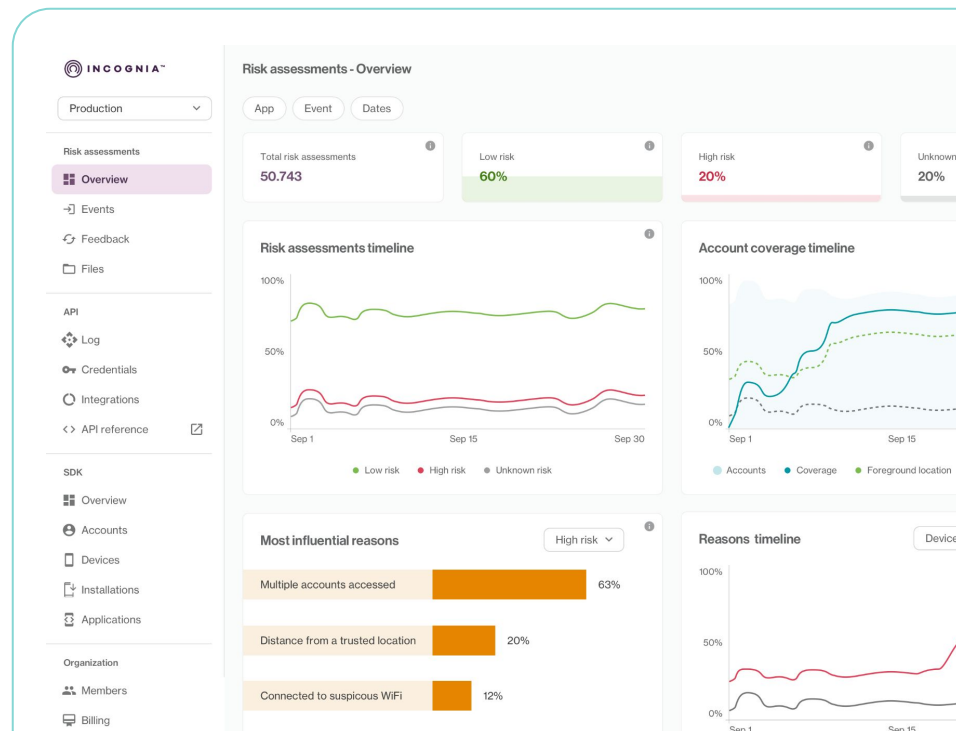**Advanced fraud detection**
New layer of risk analysis

Proactive detection
Stop fake account creation and ATOs

Minimum friction
Silent behavioral analysis limits friction

Low false positives
Location precision ensures accuracy

Immediate results
Results are seen in days, not months

Privacy-first approach
Does not collect additional PII

About Incognia

Incognia is the innovator in location identity solutions that deliver cutting-edge user verification and account security across the digital journey. Leveraging over a decade of expertise in location technology, Incognia's novel approach offers frictionless experiences using device intelligence and the most precise location data available. Incognia enables customizable risk analysis and actionable insights from day one to help consumer businesses prevent fraud, protect users and build customer trust.