INCOGNIA™

Frictionless Identity Verification

Enable safe onboarding and prevent new account fraud in your app with frictionless location-based identity verification.

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

Dynamic and real time location data
Enables continuous real time fraud detection all based on location behavior.

No documentation needed
Analysis of location behavior replaces the need for proof of identity documents.

Frictionless and passwordless identity verification
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 2018, the losses with new account fraud reached $3.4 billion globally. Despite corporate investments in security technologies and a layered approach to security defense, mobile fraudsters are gaining traction. Static, binary identification and 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 identification verification solutions are introducing privacy risks for users and are now becoming vulnerable to fraudsters who are having success mimicking facial biometrics.

Meet Incognia
Advanced protection against mobile fraud

Our location-based fraud solutions help companies reduce time to verify and onboard legitimate new customers and reduce new account fraud. Using real-time location data instead of outdated public data Incognia reduces false positives, friction, drop-off and the need for manual review. 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 identification and authentication.
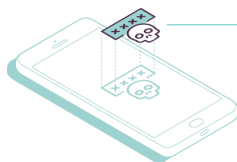
How it works

With Incognia there is no need for document identity verification, Incognia location-based technology works silently in the background, adding no friction to the user, to automatically verify new users' identity through their location behavior.

Meet and understand our features:

Address Verification

Incognia Address Verification matches the address provided by the applicant during onboarding to the actual location behavior of new account applicants. Incognia will detect any discrepancies in location behavior and provided address and deliver a high risk score when the address information and the user's behavior do not match, reducing the number of false positives.

Device integrity

To ensure the integrity of location data used within our location-based 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, reduced time for review and increase in new account openings.

Increase in the number of verified addresses

Reduction in false positives and negatives

Reduction in costs with manual reviews

Reduction in time to verify identity

Reduction in dropoff during new customer onboarding