iovation ClearKey

Multi-factor security, exceptional consumer experience

Customer logs into account from their device

DEVICE ID

DEVICE REGISTRATION

RISK CONTEXT

ALLOW

CHALLENGE

No Friction

Request additional authentication, then register device.
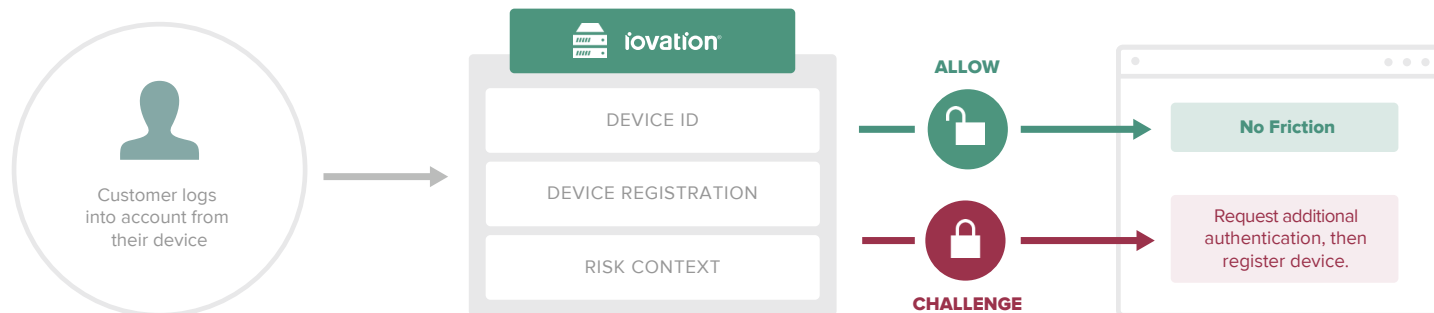
iovation gives you strong SaaS-based authentication without creating a poor experience for your trusted users.

With a majority of transactions now happening online, the need to provide customers with a frictionless online experience that's also highly secure has become critical for today's businesses.

Still, most companies continue to rely heavily on usernames and passwords as their only means for authenticating customers. This creates a significant problem. Not only are passwords difficult for customers to recall and manage, but they can be easily stolen by fraudsters and resold on the black market. This happens every day around the world. In a single instance in 2015, for example, a cache of 1.2 billion credentials appeared on the black market.*

To protect their businesses from risk without negatively impacting their customers' online experience, companies need to add a strong, transparent, risk-aware layer of authentication that won't slow trusted customers down. Today, they're doing it with iovation ClearKey.

iovation ClearKey

With iovation ClearKey, you can provide your customers with robust, reliable security that's perfectly balanced with a seamless user experience.

A Seamless 2nd Factor
Our ClearKey service can be easily added to your existing authentication process without adding customer friction. It provides customers with an invisible, hassle-free web experience by recognizing and using their device as an additional factor of authentication.

Passwordless Authentication
For those aiming to eliminate passwords altogether, iovation ClearKey enables the user's device to serve as the primary, 1st factor of authentication. Passwords or other 2nd factor methods of authentication can be reserved for those cases where a customer logs in from a device for the first time, presents an elevated risk profile, or requests access to more sensitive data and transactions.

Contextual, Risk-aware Authentication
iovation ClearKey also adds the critical ingredients of context and risk to your customer-facing authentication solution. Geolocation, true IP address, and risk scores from iovation's Global Device Intelligence Platform combine with a powerful rules engine to provide insight on access requests, step-up authentication processes, and device histories.

*SC Magazine, November 2015

Key Features

- **Device ID and Registration:** iovation's patented device matching technology affirms user identity by matching device fingerprints with a high degree of accuracy, and explicitly pairing known good Device IDs with the user's account..

- **Device Change Tolerance:** Weaker device-based authentication systems are defeated by the natural drift caused by updates, new apps, or even new fonts. iovation's fuzzy matching technology takes expected changes into account to minimize unnecessary "negative" responses and create "acceptable risk" boundaries.

- **Reveal Hidden Connections:** Understanding how a device links to known bad activity or other users will allow you to automatically re-authenticate or present challenges if risk thresholds are exceeded.

- **Evasion Detection:** Proxy piercing detects proxy servers that are often employed by fraudsters and scammers, while leveraging advanced techniques to unmask TOR networks, VPNs, mobile VMs, emulators or other anonymizing activity.

- **Global Device Intelligence Platform:** Real-time device reputation feedback from thousands of risk analysts flags suspicious accounts and devices immediately.

- **"PII-less" Precision:** iovation's recognition technology uses hundreds of device attributes and their unique orientation with each other to instantly identify a device without the need for the user's personally identifiable information.

iovation Advantages

Authenticate Anything, Automate Everything

Identify and authenticate all device types, from phones and PCs to laptops and tablets, regardless of the platform, OS, brand, browser or mobile apps. Then use iovation's powerful rules engine and rule combinations to determine exactly how ClearKey responds to specific threats, detected anomalies, evidence of previous bad behavior, or your trusted customers.

iovation's Global Device Intelligence Platform

The underlying platform to iovation's ClearKey service is a worldwide network that delivers real-time intelligence on 3 billion devices from every country in the world, including the billions of associations that exist between these devices. It's the largest database of device intelligence and insight in the industry today.

Secure Every Point in the Customer's Journey

iovation's ClearKey and Fraud Prevention can be used at any point along the customer's online journey, from account creation to purchasing, to assure a user's identity and combat fraud.

ⓘ iovation®

To see our solutions in action, schedule a demo at info@iovation.com, or visit **www.iovation.com**

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