iovation
A TransUnion® Company

Product Sheet

ClearKey Device-Based Authentication

iovation ClearKey provides your customers with robust, reliable security that's perfectly balanced with a seamless user experience.

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 with the flood of stolen credentials available on the dark web they are inherently insecure. This is helping to fuel the increase in account takeover (ATO) attacks in recent years.

To protect consumer accounts without degrading the online experience, businesses need to add a strong, transparent, risk-aware layer of authentication that will increase assurance without slowing trusted customers down. Today, they're doing it with iovation ClearKey.

8 out of 10 customers report they have improved customer experience by reducing friction with iovation.

TechValidate by SurveyMonkey

A Seamless Second Factor

Device-based authentication easily integrates with your existing authentication flow without adding customer friction. It provides customers with an invisible, hassle-free digital experience by recognizing and using their device as an additional factor of authentication.

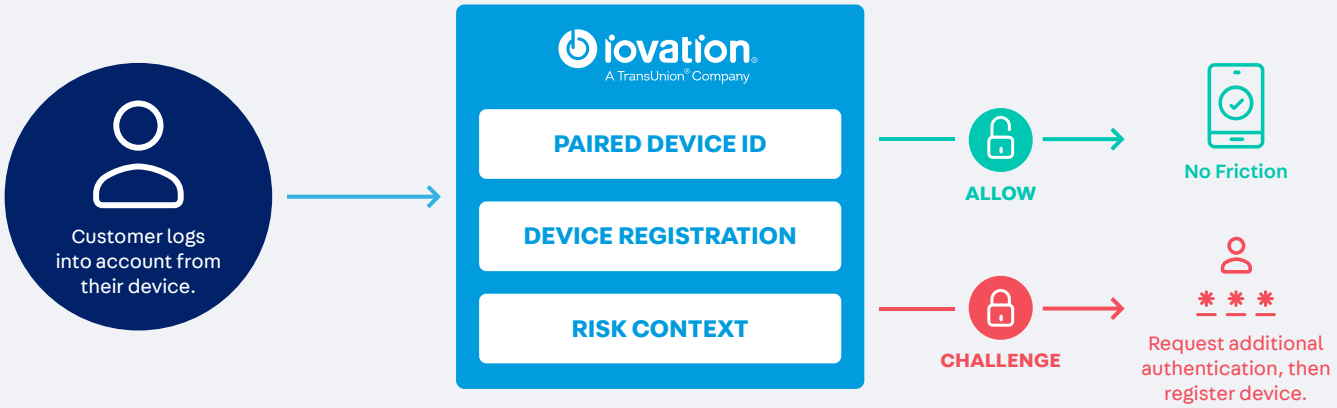
Stop Account Takeover (ATO)

Device-based authentication provides powerful risk insight that allows you to assess risk factors indicative of ATO attacks including device anomalies, spoofing, and detection evasion. It adds a second, invisible layer of authentication that drives step-up measures when new or suspicious devices try to access an account, enhancing your existing authentication procedures without heavy lifting or intense coding.

Contextual, Risk-aware Authentication

Device-based authentication adds the critical ingredients of context and risk to your customer-facing authentication solution. Geolocation, true IP address and risk scores combine with a powerful rules engine to provide insight on access requests and step-up authentication processes.

iovation gives you strong SaaS-based authentication without creating a poor experience for your trusted users.



Key Features

Account Registration

Device matching technology affirms the consumer identity by matching the device fingerprint with a high degree of accuracy, and verifies the device against explicitly paired good devices registered with the consumer's account.

Device Change Tolerance

The natural drift caused by updates, new apps, or even new fonts can defeat weaker device-based authentication solutions. iovation's fuzzy matching technology accounts for expected changes to minimize false declines and unnecessary challenges.

Passwordless Authentication

Device-based authentication enables the consumer's device to serve as a factor of authentication. Passwords or other authentication factors can be reserved for cases where a customer logs in from a device for the first time, or presents an elevated risk profile.

Evasion Detection

Proxy piercing detects proxy servers often employed by fraudsters and scammers, while leveraging advanced techniques to unmask TOR networks, mobile virtual machines, emulators and other anonymizing methods.

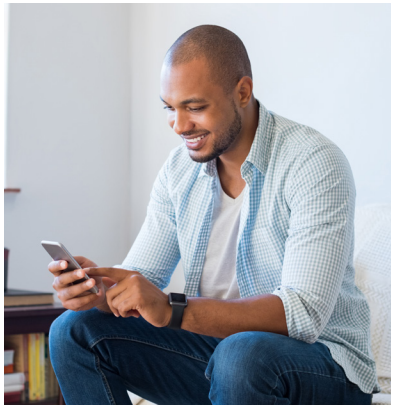
Compatible with Existing Authentication

Simply layer iovation ClearKey on top of your existing authentication service to transform a single-factor authentication system into an advanced two-factor solution that enhances your overall security.

Data Minimization

iovation's recognition technology uses hundreds of device attributes and their unique combinations to instantly identify a device without the need for directly identifying personal data.

Key Advantages



Password-based attacks such as credential stuffing aren't much of a concern. We know fraudsters aren't getting around ClearKey at login.

Toby Celeski
Business Data Analyst III

Secure every point of the customer journey

Used in conjunction, iovation's solutions secure any point in the customer's online journey, from account creation to purchasing, to assure that consumers are identified correctly and fraud is stopped.

Authenticate in real time

In about 100ms, iovation recognizes a device, checks if it's authorized for an account and checks for risk signals. Identify and authenticate all device types, from phones and PCs to laptops and tablets, regardless of the platform, OS, browser or mobile apps.

99.9% uptime

iovation's distributed SaaS infrastructure supports the largest transaction volumes in the world with an average response time of 100 milliseconds. An active-active infrastructure means no service interruptions during updates or maintenance.

World-class fraud and ATO experts

Add our trusted fraud advisors to your team. Our customer success team partners with you to solve your unique business challenges and adapt to an ever-changing fraud environment.

Get in Touch

Find out more about our authentication and fraud prevention solutions. Contact us for a demo or visit iovation.com

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