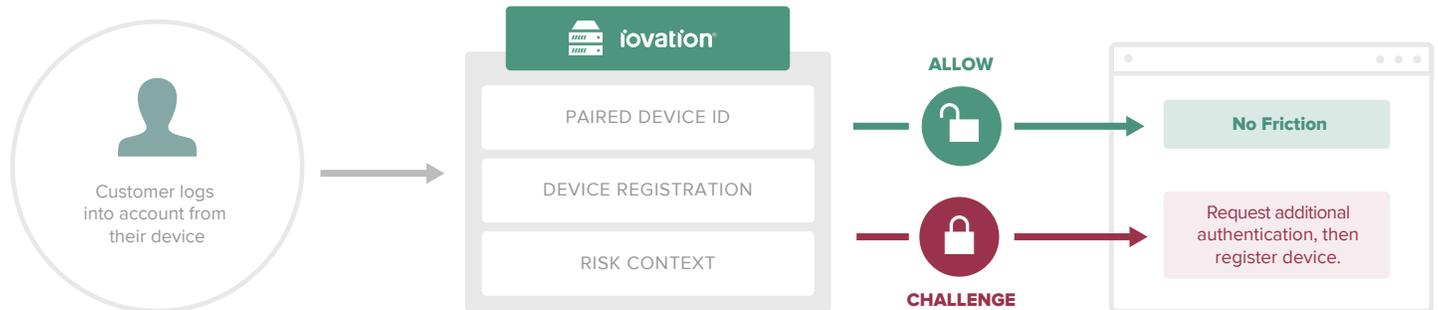


# iovation ClearKey

Transparent authentication, exceptional customer experience



**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 fraudsters frequently steal and resell them on the black market. Security researchers recently uncovered a cache of 1.4 billion compromised credentials on the dark web, helping to fuel the increase in account takeover (ATO) attacks in recent years.\*

To protect their businesses from risk without eroding the customer 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

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

### A Seamless Second Factor

Our ClearKey service easily integrates with your existing authentication flow 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.

### Stop Account Takeover

iovation ClearKey provides powerful risk insight that allows you assess risk factors indicative of ATO attacks, including device anomalies, spoofing, and evasion. ClearKey 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

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 and step-up authentication processes.

## Key Features

- **Registration:** iovation's device matching technology affirms user identity by matching device fingerprints with a high degree of accuracy, and verifies the device against explicitly paired good devices with the user's account.
- **Device Change Tolerance:** The natural drift caused by updates, new apps, or even new fonts defeats weaker device-based authentication systems. iovation's fuzzy matching technology accounts for expected changes to minimize unnecessary negative responses and create *acceptable risk* boundaries.
- **Passwordless Authentication:** iovation ClearKey enables the user's device to serve as the primary, first factor of authentication. Passwords or other second 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 VMs, emulators and other anonymizing activity.
- **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 posture while improving the customer experience.
- **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 user data.

## 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 risk policies to determine exactly how ClearKey responds to specific threats, detected anomalies, or your trusted customers.



### iovation's 99.9% Uptime Guarantee

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.



### Secure Every Point in the Customer's Journey

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



To see our solutions in action, schedule a demo at [info@iovation.com](mailto:info@iovation.com), or visit [www.iovation.com](http://www.iovation.com)