Early Warning®

DEVICE IQ

Leverage Device Intelligence to Secure High-risk Digital Transactions

Can you Trust Your Customer's Mobile Device?

According to Javelin Strategy and Research, an astounding 84% of online banking customers are now using their bank's mobile app to manage their accounts and day-to-day banking activities.[1] Layer in data breaches and compromised personally identifiable information, and it becomes increasingly important to understand your customers' and the trustworthiness of their devices and mobile banking applications in the digital channel.

THE SOLUTION: DEVICE IQ

By authenticating devices with thousands of unique attributes you can assess the riskiness of a device transacting through mobile applications

This sophisticated device intelligence helps create a seamless user experience for your good customers, while alerting your organization to more high-risk interactions. This allows you to make more informed decisions, such as stepping up authentication for riskier transactions, or streamlining the process for less risky transactions — all while reducing fraud and improving the customer experience.

HOW IT WORKS

By utilizing an easy-to-integrate SDK, this solution provides permanent mobile device identification and risk assessment. It does so by incorporating fraud detectors that can identify malware or crimeware infections and can recognize if the device is jailbroken or rooted.

Device IQ also interrogates mobile devices for thousands of attributes, including build information, media details and usage data. This combination of intelligence creates a unique device ID to help uncover high-risk transactions and better understand the trustworthiness of the device you are interacting with.

DEVICE IQ QUICKLY ANSWERS THE FOLLOWING QUESTIONS:

- Do we recognize this devices unique ID?
- Has the mobile app been reinstalled?
- Has the device been infected with malware or crimeware?
- Has the device been jailbroken or rooted?
- Should I proceed with this transaction?

BENEFITS OF DEVICE IQ

- Utilizes an easy-to-integrate SDK
- Creates a permanent device ID for returning customers' mobile devices
- Device ID survives app uninstalls/ reinstalls and cannot be spoofed
- Interrogates device for thousands of unique attributes
- Reduces authentication friction while improving the customer experience

Sources:
[1] Javelin Strategy and Research. "How Online vs. Mobile is Shifting to Browser vs. App." Dec. 2018.

For more information about Device IQ, contact an Early Warning Account Manager at webinquiry@earlywarning.com.

ABOUT EARLY WARNING

Early Warning Services, LLC, is a fintech company owned by seven of the country's largest banks. For almost three decades, our identity, authentication and payment solutions have been empowering financial institutions to make confident decisions, enable payments and mitigate fraud. Today, Early Warning is best known as the owner and operator of the Zelle Network®, a financial services network focused on transforming payment experiences. The combination of Early Warning's risk and payment solutions enable the financial services industry to move money fast, safe and easy, so people can live their best financial lives.

To learn more about Early Warning, visit www.earlywarning.com