The InAuth Security Platform

InAuth at a Glance

- Founded in 2011 with a growing staff of 70 and offices in Los Angeles, Boston, London, Sydney, Mexico City, and Singapore
- Wholly-owned subsidiary of American Express
- Expertise — the InAuth management team brings a wealth of knowledge in mobile, financial services, security architecture, and scalable software platforms
- Best-in-Class Technology — proven time and time again by client conversions to InAuth solutions
- Global footprint — our technology is included in an estimated 400 million devices and on all major continents
- The World's Biggest Brands Trust InAuth: The world's largest financial institutions, global payment networks, major mcommerce and ecommerce merchants, the world's largest remittance service, as well as a major healthcare provider, travel, and transportation companies

Fraudster Tactics

Velocity Attacks

Bot Attacks

Tampering

Man-in-the-Middle

Malware/ Crimeware

Emulators

Cloaked, Rooted, and Jailbroken Devices

Spoofing

Insecure Communications

The InAuth Security Platform

Real-Time Device Recognition and Risk Analysis

Mobile App or Browser Access

Attribute Collection & Device Identification

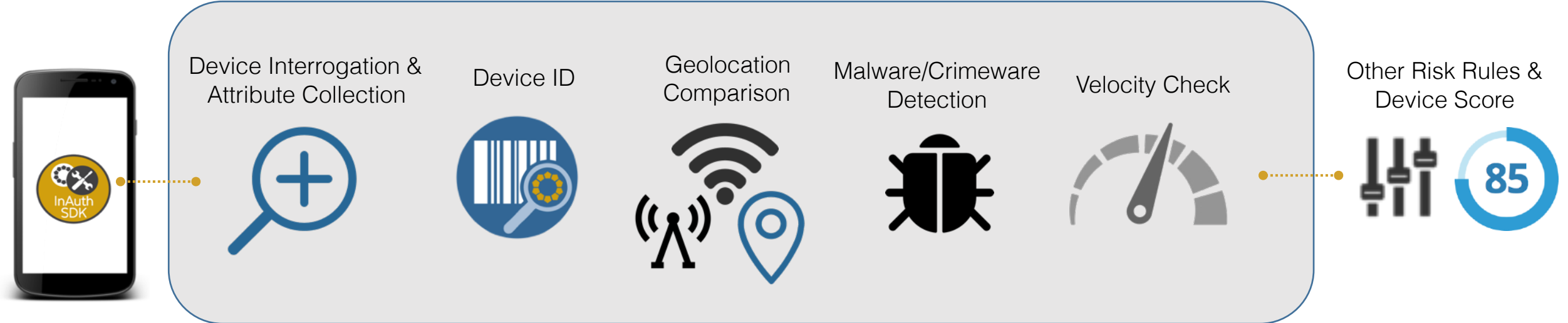Device Integrity Screening & Risk Analysis

Device Scoring & Decisioning

InMobile in Action

Login

Device Identification and Health Assessment behind the scenes

Device Interrogation & Attribute Collection	Device ID	Geolocation Comparison	Malware/Crimeware Detection	Velocity Check		Other Risk Rules & Device Score

InAuth SDK

85

Consumption of Device intelligence into Client Risk and Identity Platforms

Low Risk Assessment made

No additional step-up authentication needed

Discussion?

What are some immediate areas of opportunity that we can explore?

- Privacy Controls/ Do not track - "bad guys" taking advantage of these browser deficiencies & privacy controls = commit fraud covertly and undetected, repeated attacks w/o recognized as returning
- Difficult for a business to detect good vs. bad (all look the same)
- Browsers allow businesses to identify "good users" - user prompted acceptance?