Persistent device identity.

Built to endure change.

The wave of device upgrade is accelerating

2 in 5
people upgrade their devices every 2 to 3 years[1]

Average device replacement cycle[2]

3 years → **2.5 years**
2019 2025

For a bank with millions of customers, a significant share will show up unrecognized every year.

The cost of not recognizing your own customers

When a known customer shows up on an unknown device, banks default to friction: OTPs, security questions, re-enrollment.

68%
of European consumers abandoned a digital financial process due to friction.[3]

35%
of mobile banking users considered switching banks over poor mobile experiences.[4]

88%
of fraud teams avoid stronger safeguards for fear of customer abandonment.[5]

Add friction, lose the customer. Reduce it, let the fraudster through.



Most banks are stuck here.

3 forces growing the blind spot

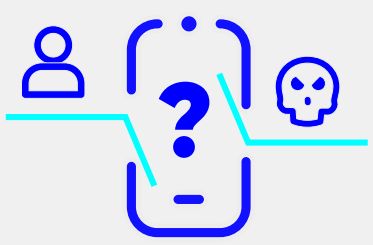
1 Shorter upgrade cycles
More upgrades.
More identity resets.
More blind spots.

2 Smarter evasion tactics
Fraudsters reset, spoof and cycle through disposable setups.

3 Disappearing device signals
OS-level privacy controls strip away attributes traditional tools rely on.

What banks actually need

A device identifier that survives changes, upgrades, resets and beyond. One that works across iOS, Android, and web, and tells a customer upgrading apart from a fraudster.



How DeviceIQ solves this

99%+
Persistent identifier
Persistent across iOS, Android, and web. Survives app reinstalls, cookie deletion, and browser updates.

~60%
Upgrade detection
Percent of genuine device upgrades identified within two weeks. 0% false positive rate. Proven at a US Tier 1 bank.

Evasion detection
Manipulated or reset device identities are surfaced. No clean slate for bad actors.

1. Knight, S. (2026). How often do people upgrade their phone? (2026 statistics). **https://www.sellcell.com/blog/how-often-do-people-upgrade-their-phone/**
2. Smartphone ownership lifecycle statistics. **https://techrt.com/smartphone-ownership-lifecycle-statistics/**
3. Abandonment rate rising in the financial sector: the real reasons. **https://trustcloud.tech/blog/abandonment-rate-rising-financial-sector-real-reasons/**
4. Banking customer retention statistics. **https://coinlaw.io/banking-customer-retention-statistics/**
5. Link Index report: account takeover prevention in banking. **https://liminal.co/reports/link-index-reports/account-takeover-prevention-in-banking/**

Genuine customers keep moving. Compromised devices don't.

See what is happening at your device layer. **info@biocatch.com**

Visit www.biocatch.com/deviceiq

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