

## Nanjee IP Geolocation – Verification & Authentication Case Study

Nanjee Inc.'s mission is to be the recognized leader of IP geolocation technology by broadly implementing its pioneering real-time, hyper local consumer-independent IP geolocation technology on a global basis.

### History

Nanjee Inc. is an internet based company founded in 2011 with offices in Chicago and London. The firm has developed a hyper local consumer-independent IP geolocation technology that is 50 times more accurate than any competitive approach; the technology includes a unique real time IP geolocation feature. It is served through cloud based, low-cost, scalable API and File processing web services. The technology applications are unlimited.

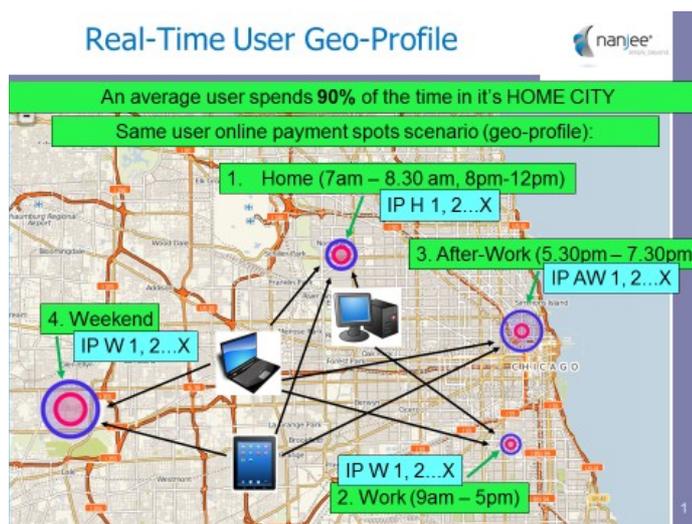
### Consumer Authentication & Verification

The online on-demand world in which we live means that customers are communicating with clients at all times of the day from different devices and different places. Validating the consumer in such a dynamic environment is vital to maximize opportunity and minimize risk.

Nanjee is the only technology globally that produces and serves real-time IP geolocation with hyperlocal accuracy of 0.7 miles on average. This is accomplished without intruding upon the user's privacy.

At the start of an online customer interaction the client application can initiate a real time IP geolocation inquiry to Nanjee who will send customers' current location information back to the client. The location of the session with the customer can be accurately validated.

The Nanjee IP Geolocation result is cross referenced against other customer data such as their address and is quickly validated when matched within tolerance levels prescribed by the client. This allows for a unique customer geo-profile to be built using regular real time IP Geolocation inquiries that plot a customer's pattern of movement during the day.

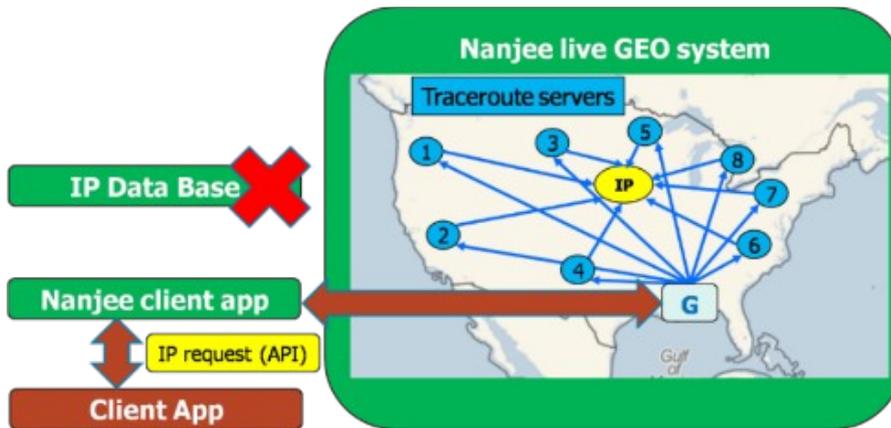


- Note in the diagram above the daily travel pattern of a typical consumer as they start the morning from home using the personal PC (7am – 8:30am); utilize their smart phone at work (9am – 5pm); and their laptop afterwards. Each situation is accessing a different IP address.

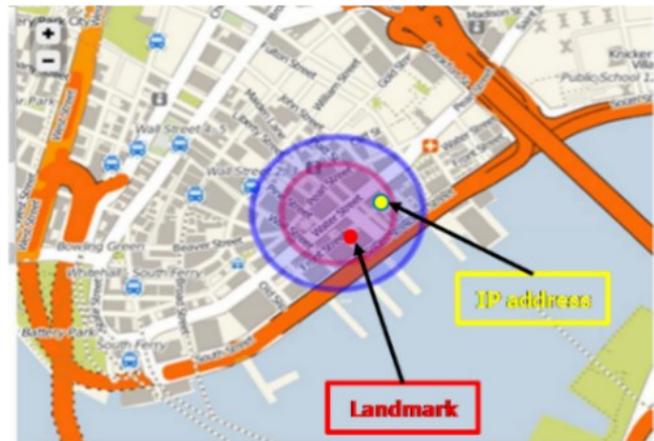
## Customer Registration Use Case

The client application and ID verification processes have been re-written so that a customer inquiry is forwarded immediately to Nanjee as the first 'call' made during the session.

Client business rules have been established that if the Nanjee data result is within a certain radius tolerance of corresponding customer data the client application proceeds without further check. If not within the radius parameters, the client executes various contingency steps.



Nanee locates IP address within 0.7miles of Nanjee landmark on average in the US



## Financial Benefits

Nanee accuracy saves clients' money. An inexpensive inquiry to Nanjee for an accurate IP Geolocation result reconciles a high percentage of IP locations with other data provided by the consumer. There is no need for the client to contact additional data providers during new applications or registrations. Note the following case studies:

Credit card application process links customer data directly with the Nanjee IP geolocation result resulting in quicker customer acceptance and 5% less application drop out.

Fraud screening company has implemented Nanjee as a primary data source resulting in lower transaction verification costs and a positive uplift to EBITDA

Payment processor implemented IP Geolocation profiling and reduced declined payments by 1.5% increasing revenue and uplift in EBITDA.