



XYverify uses trusted locations to enhance authentication, reduce fraud and improve security for mobile commerce, enterprise transactions and mobile wallets

Security and fraud generate billions of dollars of revenue and expense yearly. The XYverify mobile authentication and fraud prevention platform empowers banks, enterprises and commerce/payment providers to secure transactions while protecting card issuers, organizations and consumers from costly data and financial breaches.

XYverify's technology leverages trusted real-time locations confirmed by customers and their mobile devices—to make transactions, accessibility and commerce safer. Our platform pinpoints risks and delivers actionable data to block fraudulent intrusions – reducing losses and increasing transaction acceptance rates. With XYverify guarding every transaction, organizations can enhance their applications and customer/employee experiences with a seamless and unobtrusive Proximity-to-Transact™ protection and trusted location permissioning service.

XYverify, founded by industry leading financial, security and mobile location technology professionals, provides a software-as-a-service-powered SDK/API that uses location-based data and mobile authentication profiles to validate, verify and authorize internal enterprise access for cloud-based applications and data (including the proliferation of BYOD trends). This same platform can be applied to external customer-facing commerce and bank card issuer payment needs. XYverify's patented/patent-pending solution delivers:

- *Enhanced, seamless and unobtrusive security via a robust permissions and risk assessment engine*
- *Simple yet comprehensive integrations and permissions for both legacy and emerging technologies*
- *Predictive analytics to deter fraudulent activities before they occur*
- *A scalable and extensible platform that addresses multiple markets (financial, enterprise, gaming, etc.)*
- *New Compliance/access safeguards as BYOD drives nonstandard mobile platforms in the enterprise*

Breaches and risky behaviors across enterprise and consumer segments are becoming increasingly complex and expensive, encompassing both financial transactions and sensitive data or privacy. XYverify reinforces existing fraud processes with trusted real-time location-based data to take authentication to the next level.

The XYverify algorithm and software-as-a-service platform invisibly geo-matches customer devices to approved location zones in real-time instances. By uniquely combining multiple sources of cell tower, Wi-Fi & other wireless network signals with third-party location API data (including postal addresses, “fingerprinting” and hybrid location-gathering mechanisms like NFC, Bluetooth® and mobile proximity sensors), XYverify enhances all other mobile security and authentication services available today.

XYverify, an enterprise security and mobile commerce company that uses real-time location-based data to enhance authentication and reduce fraud for financial and data transactions, is currently launching its worldwide platform. To learn more, contact Elliot Klein at elliott@xyverify.com or 646.201.9293 for more information and a demonstration of the XYverify platform.