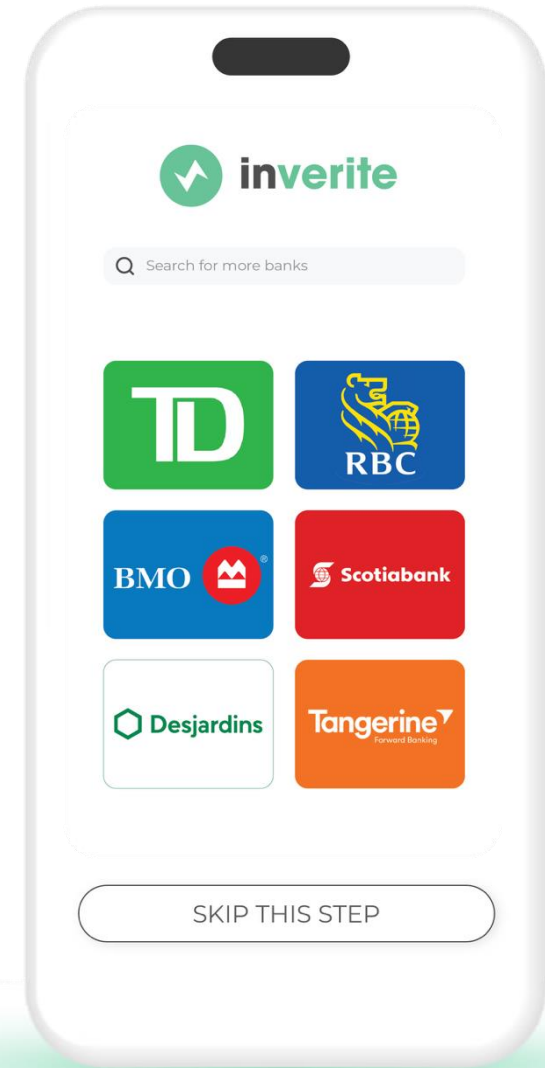




## The Next Generation Credit Assessment Platform Built for Today's Growing Credit Economy



Q2 2026 CSE: INVR | OTC: INVRD | FSE: 2V0

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**Inverite Traction.** Historical information in **slide 3** is not indicative of future growth in data points, customers, transaction rates or financial institution coverage.

# About Inverite Insights

**A leader in AI-driven software specializing in real-time financial data for the alternative credit economy.**

Inverite is positioned at the convergence of open banking, embedded finance, and AI-driven risk assessment, transforming from a data provider into a comprehensive risk intelligence platform for lenders serving the underbanked and credit-invisible consumers.

## Track Record:

**30%**

**YoY Revenue Growth**

verification income,  
nine months ending  
Dec. 2024

**400+**

**Active Merchants  
& Partners**

across Canada

**99%**

**Canadian coverage**

across financial  
institutions

**2015**

**founded**

created by lenders, for  
lenders

# The Problem



## Stale Data

Bureau reports lag  
30-60 days

**90%**

lending decisions rely on  
TransUnion, Equifax, or Experian



## Incomplete View

Consumer cash-flow  
is unseen

**40% ↑**

increase in consumer demand for  
alternative lending products<sup>2</sup>



## Underserved

78 M+ of non-prime  
consumers

**80%**

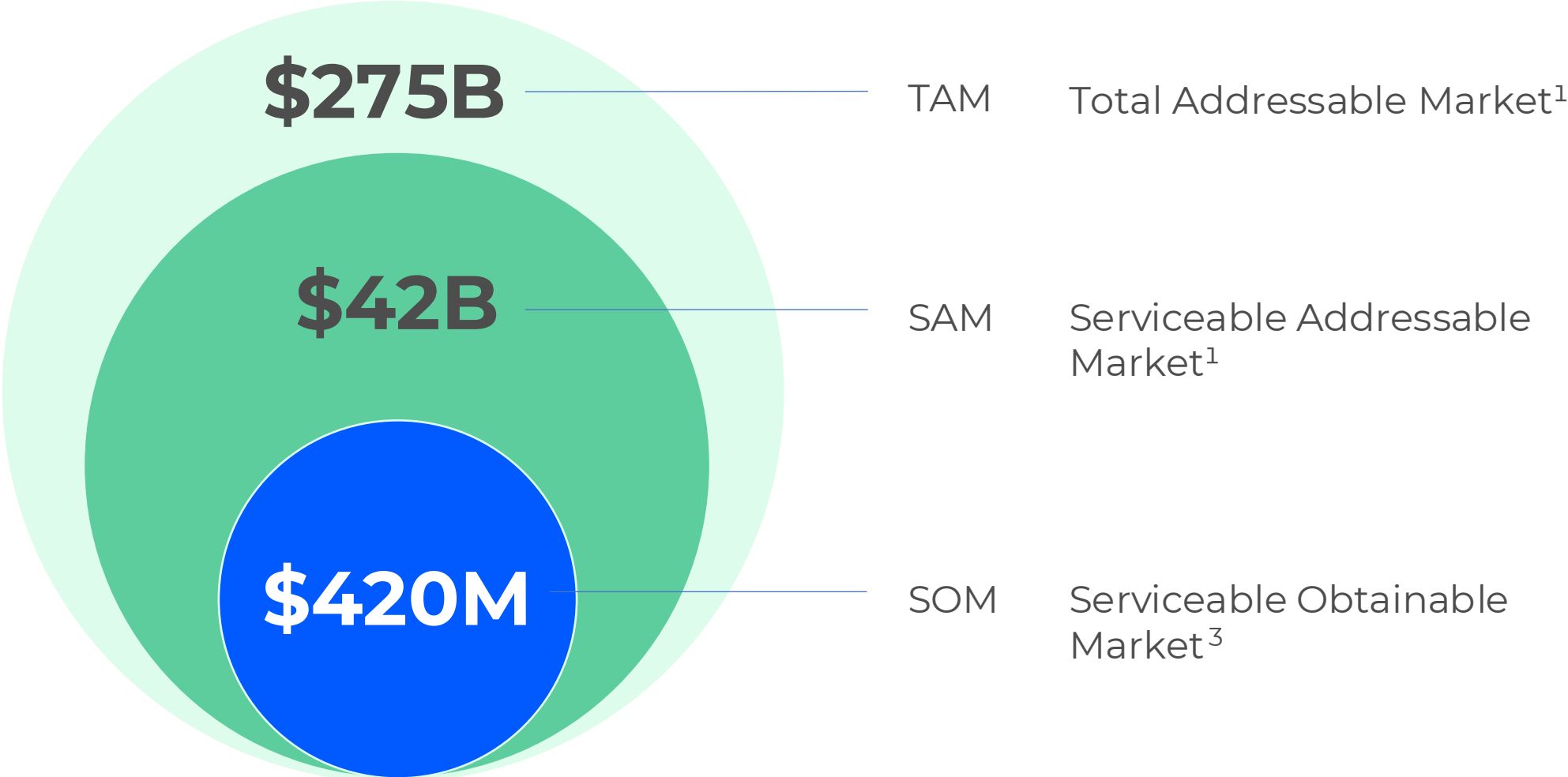
financial institutions say  
consumer cash-flow data  
will overtake bureau files

# Market Size & Trends

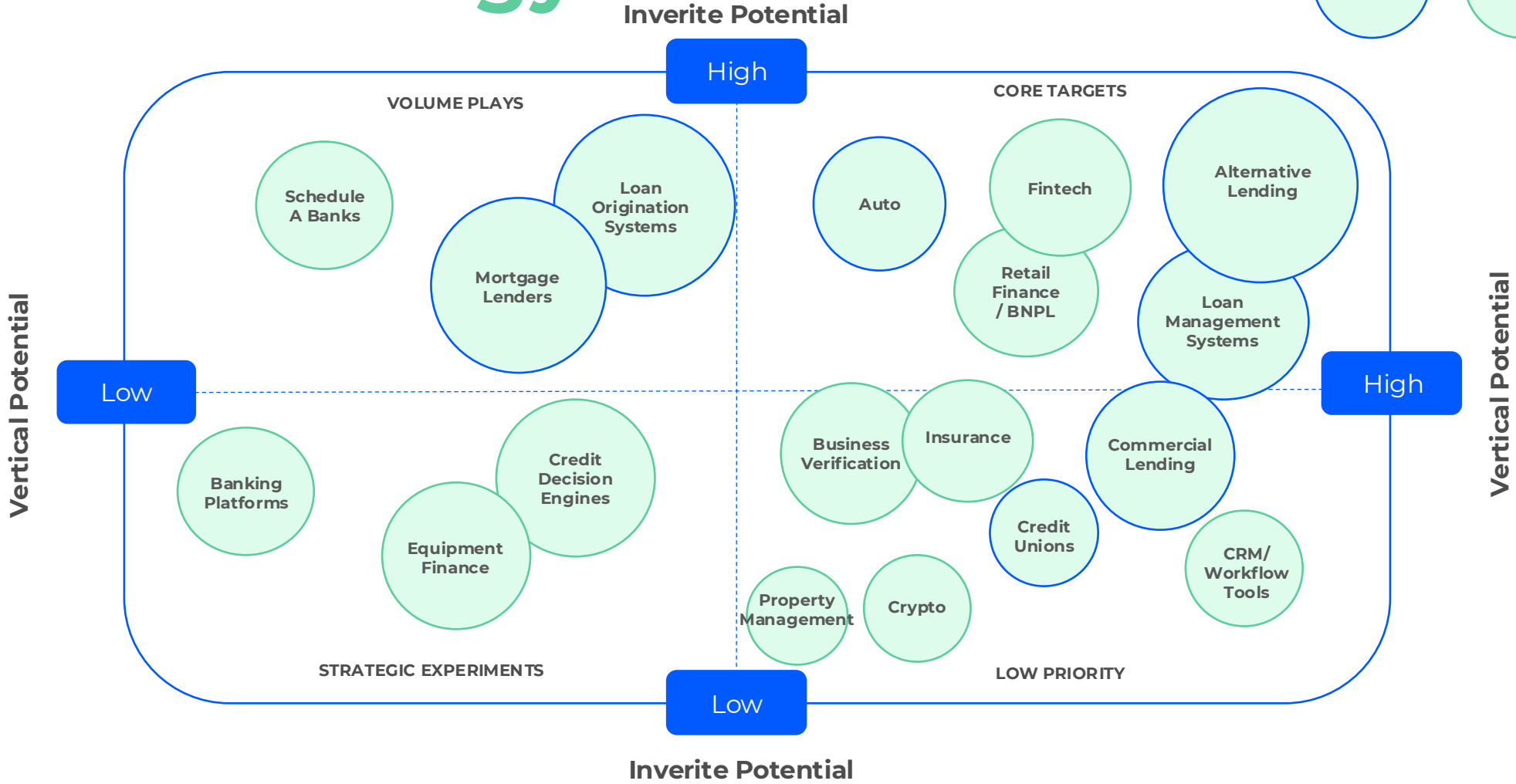
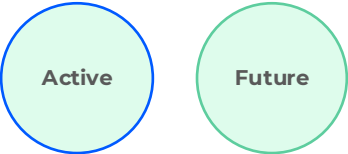
**22.9%**<sup>2</sup>

CAGR market growth rate

for Alternative Lending

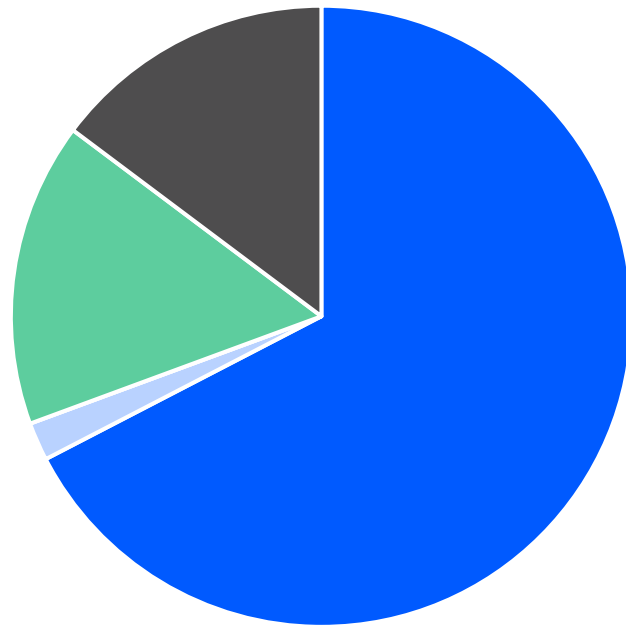


# Market Strategy



# Current Strategic Mix

Industry & Revenue Contribution



- Alternative Lending
- Auto Finance
- Financial Institution
- Financial Software Provider
- Other

## Active Verticals:

- **Alternative Lending**  
(Payday Lending, Unsecured Consumer Loans)
- **Auto Finance**  
(Non-prime Auto Lenders)
- **Financial Software Provider**  
(Loan Origination Systems & Loan Management Systems)
- **Financial Institutions**  
(Credit Unions)
- **Other**  
(Mortgage/ Rental Services, Currency Exchange, Printing Services, Commercial Lending)

# Why This Opportunity?

## MACRO DRIVERS:



**Record delinquencies** –  
non-mortgage defaults highest  
since 2009<sup>1</sup>



**30 % credit-invisible** –  
7+ M Canadians outside bureau files<sup>2</sup>



**\$2.6 T consumer debt** –  
+4.7 % YoY economic pressure<sup>4</sup>

**85%+** of non-prime Canadian borrowers  
repay unsecured personal loans on  
time<sup>4</sup>

## MICRO DRIVERS:



**Gig-worker boom** –  
income verification broken



**New-to-country segment** –  
no legacy scores



**Alt-data tipping point** –  
80 % of FIs ready for cash-flow data

**2X** fraud rate for new-to-Canada auto apps<sup>3</sup>

# Our Solution

## Complete Risk Intelligence Platform:

### VERIFY

REAL-TIME IDENTITY, INCOME AND BANKING DATA TO STREAMLINE CUSTOMER ONBOARDING & APPLICATIONS

### RISK INTELLIGENCE

LENDING DECISIONS WITH AI-POWERED RISK SCORING AND REAL-TIME FRAUD DETECTION

### MANAGE

OPTIMIZE LENDING PORTFOLIO TO INCREASE ORIGINATIONS AND MITIGATE DEFAULTS



Delivered via API or no-code dashboard—plug in and start underwriting holistically.

# How We Differ

## Key Value Propositions:



### **Risk Model as a Service (RMaaS)**

custom loan models



### **Canadian Market Dominance**

exclusive coverage



### **Real-time decisioning & risk scores**

complete risk assessment in seconds

## Unique Differentiators:



### **Complete risk intelligence platform**

only Canadian provider offering all-in-one platform



### **Market-Leading Coverage**

99% Canadian consumer coverage across 286+ FI's



### **Proven results**

in-market case studies

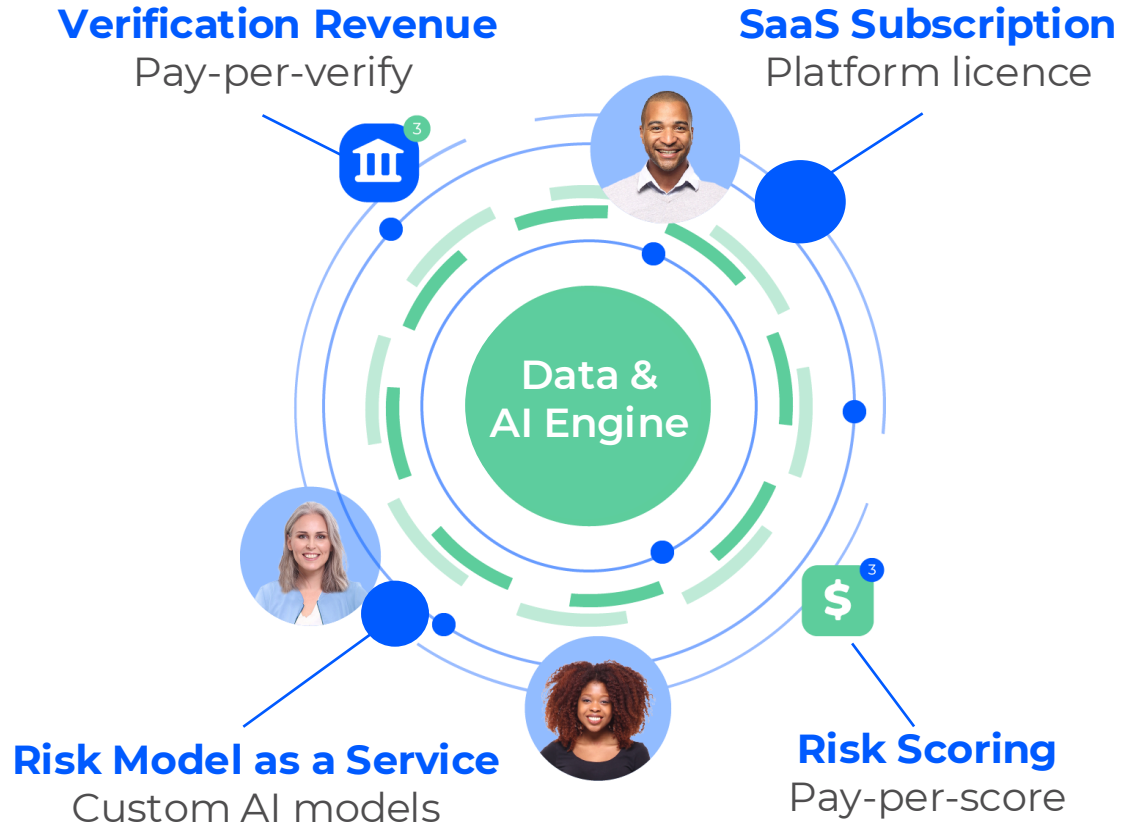
# Competitive Landscape/Positioning



	inverité insights	flinks	MX	PLAID	EQUIFAX	tu
Coverage in Canada	✓✓✓	✓✓	✓	✓	✓	✓
Pricing	\$	\$\$	\$\$\$	\$\$\$	\$\$	\$\$
Risk Model as a Service	YES	NO	NO	NO	NO	NO
Risk Score AI Adjudication	YES	YES	NO	YES - US only	YES - credit data only	YES - credit data only
Customized Risk Score	YES	NO	NO	-	YES - \$\$\$	YES - \$\$\$
Support for Neo Banks	YES	NO	NO	NO	YES	YES
Off-bureau Credit Insights	YES	YES	NO	NO	NO	NO

*Inverite focuses on real-time decision making for alternative lenders*

# Current Revenue Generation



## GROWTH LEVERS:

Stickiness → **Land & expand**

Usage Expansion → **Volume growth**

Service Layer Addition → **New APIs**

Monetising the Data → **Data resale**

High-margin RMaSS → **> 80 % gross margin**

## VALUE DRIVERS:

**Scalable cloud**

**infrastructure**

**Global TAM expansion**

**Process automation**



# Team



**Karim Nanji**

CEO, Director

Mr. Nanji is a seasoned growth and tech leader, with over 25 years of experience in building and commercializing fintech solutions for and non-prime credit-challenged consumers globally. Karim has held significant roles in startup to Fortune 500 companies, notably Meridian Systems, Customer House, and TIO Networks, all of which were acquired by industry giants.



**Jim Chan**

CTO, COO

Mr. Chan is a well-versed technology executive with a great reputation for building world-class technology teams and infrastructures. He has over 20 years of experience leading technology teams in developing some of the most advanced financial technology solutions at one of Canada's fastest-growing companies.



**Estelle L'Heureux, CFA**

CFO

Ms. L'Heureux specialized in the financial technology and alternative lending space for nearly 15 years, with diverse background in strategic initiatives, corporate finance, fund management, business development, operations management and product development. Ms. L'Heureux completed her BBA with a specialization in Accounting. She is a CFA charter holder and started volunteering with CFA Society Vancouver in 2013, where she currently sits on the board of directors.



**Mike Marrandino**

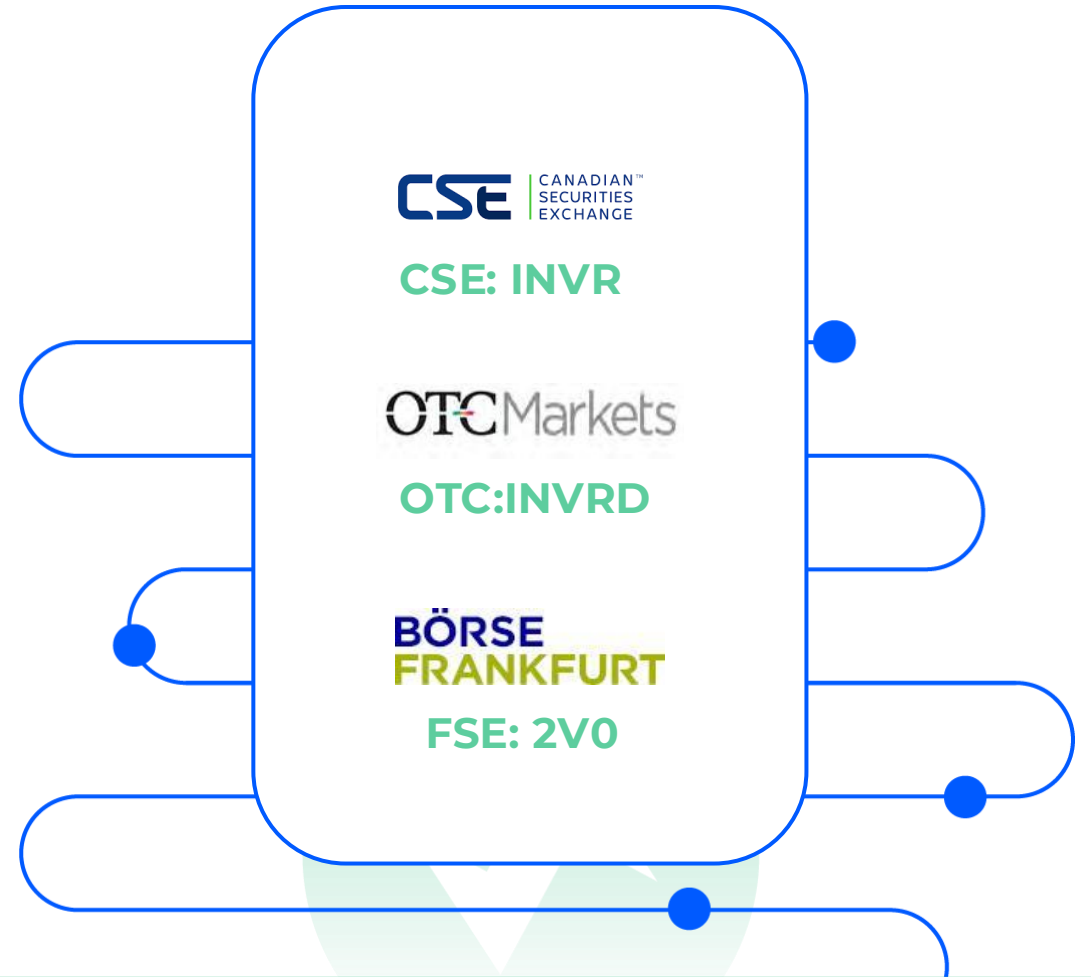
Executive Chairman, Director

Mr. Marrandino is an experienced C-Level business consultant with over 30 years in management consulting, specializes in business planning, corporate development, M&A, and transitioning private companies to public status on the TSXV and CSE. Mr. Marrandino currently sits on several Boards listed on the TSX Venture Exchange, he holds a degree in Mechanical & Industrial Engineering Technology from the British Columbia Institute of Technology.

# Current Capital Structure

April, 2026

CURRENT SHARES OUTSTANDING	55,259,828
WARRANTS OUTSTANDING – expiry 2027..06.02	
@ \$0.27	5,701,157
@ \$0.33	1,816,663,
@ \$0.36	2,262,763
STOCK OPTIONS and RSU's	4,869,166
INSIDERS SHARE OWNERSHIP	55.1%
INSIDERS WARRANT OWNERSHIP	73.3%



# Thank you

**Karim Nanji**

CEO

karim.nanji@inverite.com

**Mike Marrandino**

Executive Chairman

mike.marrandino@inverite.com



# Appendix

1. Directors and Advisors
2. Our Products
3. KYC Age & ID Verification
4. Instant Bank Verification
5. Risk Score
6. Data Enrichment
7. Micro Check



# Directors & Advisors



**Farhan Abbas**

Independent Director; Audit Committee Chair

Mr. Abbas has significant entrepreneurial and financial services experience. His early career included roles at RBC Capital Markets, Manulife, and State Street. Today, he serves on the Board of Directors of FutureVault Inc., His primary occupation is as CEO of PLK Holdings Inc., a private company which owns and operates Popeye's, a fast food franchises across, Alberta, BC and Ontario. Mr. Abbas also serves as an Advisory Board Member of the Merry Go Round Children's Foundation which operates the Kids, Cops & Computers program. Mr. Abbas has a Bachelor of Commerce in Finance and Accounting from McGill University, Montreal, completed his CPA in the United States and is a CFA Charterholder.



**Philip Goodeve**

Vice-Chairman. Director

Mr. Goodeve, a former Co-President of what was the second largest private equity and venture capital group in Canada. Executive Vice-President and global management committee member of Bank of America; CFO of one of the largest banks in the world serving the non-prime; CFO of the Subprime business for JP Morgan.; previous investment banker with CIBC where he co-headed the financial services coverage group; an international strategy consultant with Bain & Company. Mr. Goodeve earned a Bachelor of Commerce (honours) from Queen's University (Canada) and an MBA from the Harvard Business School.



**Justin Hartzman**

Advisor

Mr. Hartzman is a Canadian fintech entrepreneur and capital markets expert recognized for building and exiting multiple ventures at the intersection of crypto, AI, and finance. He co-founded CoinSmart, one of Canada's leading regulated crypto trading platforms, and led it through rapid growth, a successful public listing, and ultimately its sale to WonderFi Technologies Inc. Today, Hartzman sits on WonderFi's board of directors, where he played a key role in the company's continued evolution—including its recently announced sale to Robinhood.



**Rahul Petkar**

Advisor

Mr. Petkar is President of Ishkan Inc. with over 35 years of global leadership in financial services and technology across North and Latin America, Asia, and the Middle East. He founded Polaris Canada, delivering banking technology to major banks and expanding into Latin America, and previously held senior roles at TD Waterhouse, Citibank, and Merrill Lynch. He has served as a director of a U.S. NYSE listed company and holds a Mechanical Engineering degree and an MBA from IIM Bangalore.

# Our Products

**Financial Inclusion. Real-Time Data. Unparalleled Data Science Models.**



## **Instant Bank Verification**

Confirms the customer's banking credentials in real-time, ensuring that bank account details are accurate and belong to the loan applicant.



## **KYC ID and Age Verification**

Accelerates financing by providing KYC compliant, fast and secure identity verification and liveness check to reduce fraud and losses.



## **Risk Score**

Provides a comprehensive analysis of risks to businesses to make informed decisions with real-time, data-driven insights.



## **Micro Check**

Allows all alternative loan requests and outcomes from individuals to be consolidated in one place and updated regularly.



## **Data Enrichment**

Enhances your data with additional insights and attributes to help businesses make more accurate and effective decisions.



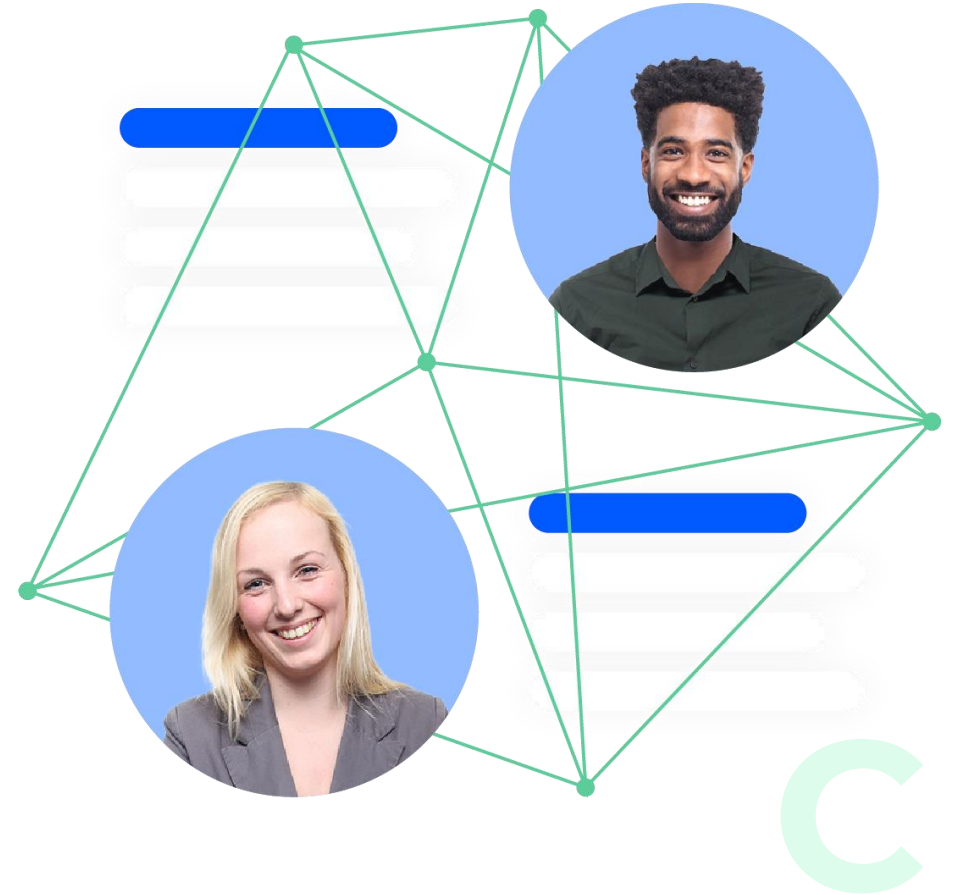
## **Risk Model as a Service (RMaaS)**

Offers a customizable, advanced risk assessment model, enabling businesses to accurately evaluate and mitigate potential risks.

# KYC Age & ID Verification

## Reduce Fraud, Increase Sales

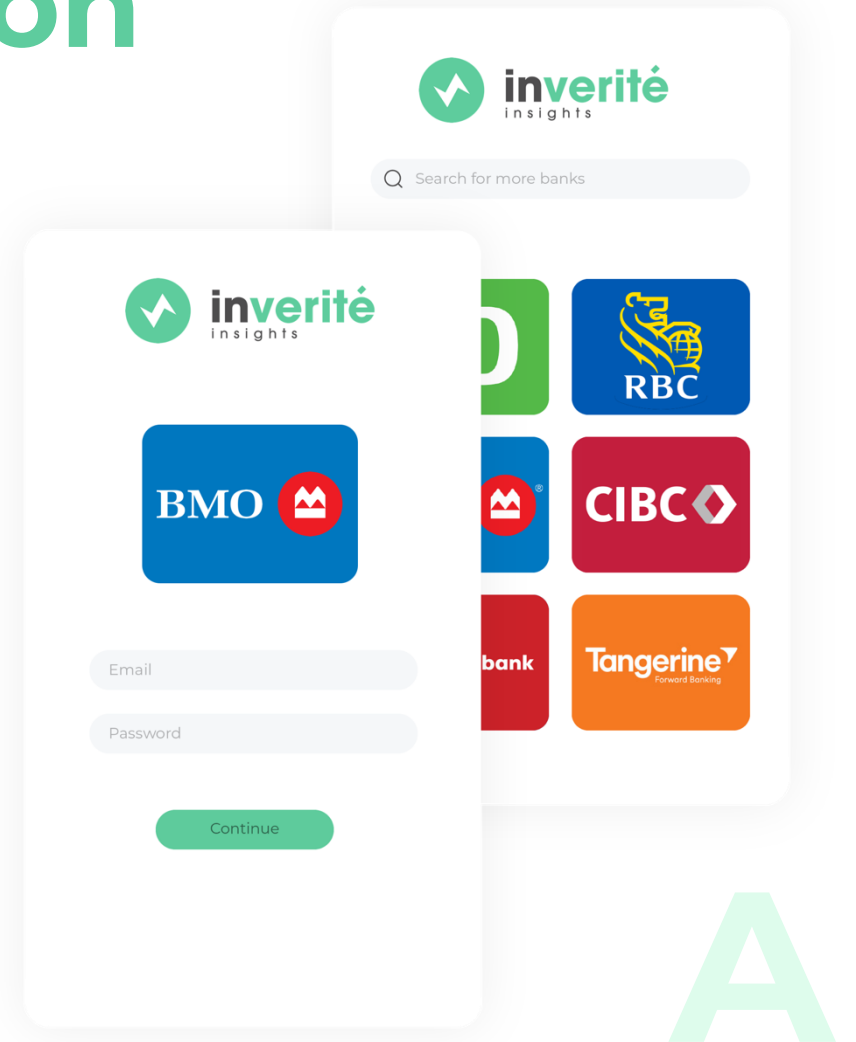
- **Fast ID & KYC Verification:** Support for driver's licenses, provincial IDs, and medical services cards.
- **Data Extraction:** Quickly extracts essential customer data for efficient management and processing.
- **E-commerce Integration:** Easily integrates with popular e-commerce platforms enhancing user experience.
- **Facial Recognition:** Ensures secure identity checks.
- **Image Capture:** Offers 'send to phone' option for convenient and user-friendly verification.
- **Liveness Check:** Detects spoofing attacks, photo-based fraud, and presentation attacks using advanced biometric signals



# Instant Bank Verification




## Connecting Apps, People, and Banks

- **Full Details:** Obtain full account, transit, and institution numbers from 280+ Canadian financial institutions.
- **Transaction History:** Retrieve data from 280+ financial institutions.
- **Custom Reports:** Flexible reporting options up to 365 days cater to various business needs.
- **Data Clarity:** Categorize and summarize transactions for simplified and clear insights.
- **API Options:** One APIs for tailored integration requirements, enhancing adaptability.



# Risk Score

## Enhanced Algorithms for Risk Analysis

-  **Data-Driven Decisions:** Takes data from millions of banking reports for precise, tailored business decisions.
-  **Streamlined Underwriting:** Quickly access detailed income and payroll data for informed lending.
-  **Fraud Prevention:** Real-time data analytics for effective fraud detection and mitigation.






## Get Data Driven Insights into:

- Income
- Transaction categories
- Loan and bill payment histories and patterns
- Debt service ratio
- Employment type
- Demographic information
- Stop payments and NSF's
- Balance trends

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# Data Enrichment





Improved risk management and data analysis for a safer, more efficient, and insight-driven operation.

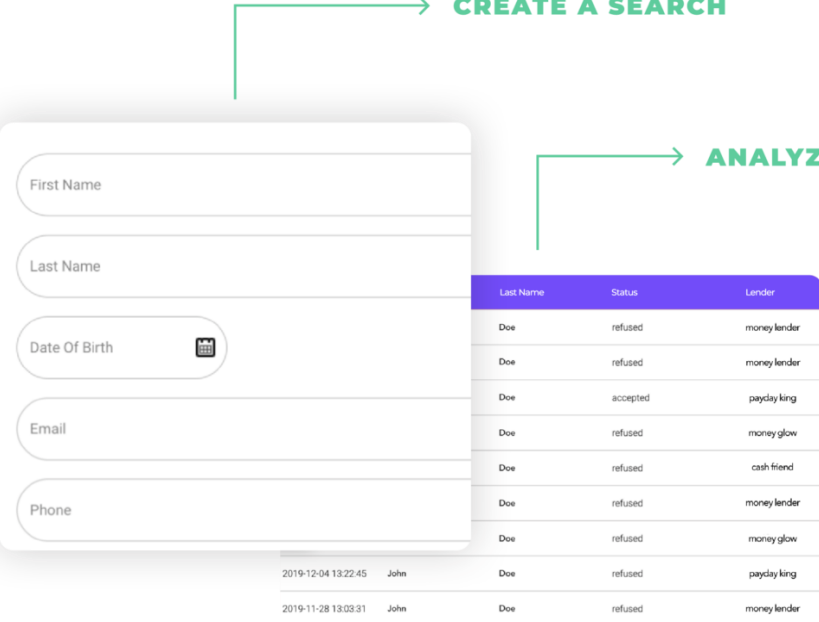
-  **Instant Fraud Detection:** Rapid identification of gaps and inconsistencies to defend against fraudulent activities.
-  **Visual Risk Breakdowns:** Intuitive visualizations of key risk indicators and stay ahead with real-time risk monitoring.
-  **Best Day to Pay:** Uses insights from bank account financial data to strategically align payment schedules with customers' pay dates.



# Micro Check

## Enhanced Algorithms for Risk Analysis

-  **Risk Mitigation:** Access to the exclusive Canadian Database of Non-Registered loans in comprehensive risk assessment.
-  **Customer Insights:** Obtain real-time updates on borrowers' personal information and loan statuses before and after the loan.
-  **Centralized Database:** A regularly updated, centralized database of alternative loans ensures quick and error-free processing.
-  **Comprehensive View:** Access to extensive loan histories and borrower profiles for holistic assessments.



**CREATE A SEARCH**

**ANALYZE RESULTS**

Last Name	Status	Lender
Doe	refused	money lender
Doe	refused	money lender
Doe	accepted	payday king
Doe	refused	money glow
Doe	refused	cash friend
Doe	refused	money lender
Doe	refused	money glow
Doe	refused	payday king
Doe	refused	money lender

2019-12-04 13:22:45 John Doe refused payday king  
2019-11-28 13:03:31 John Doe refused money lender

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