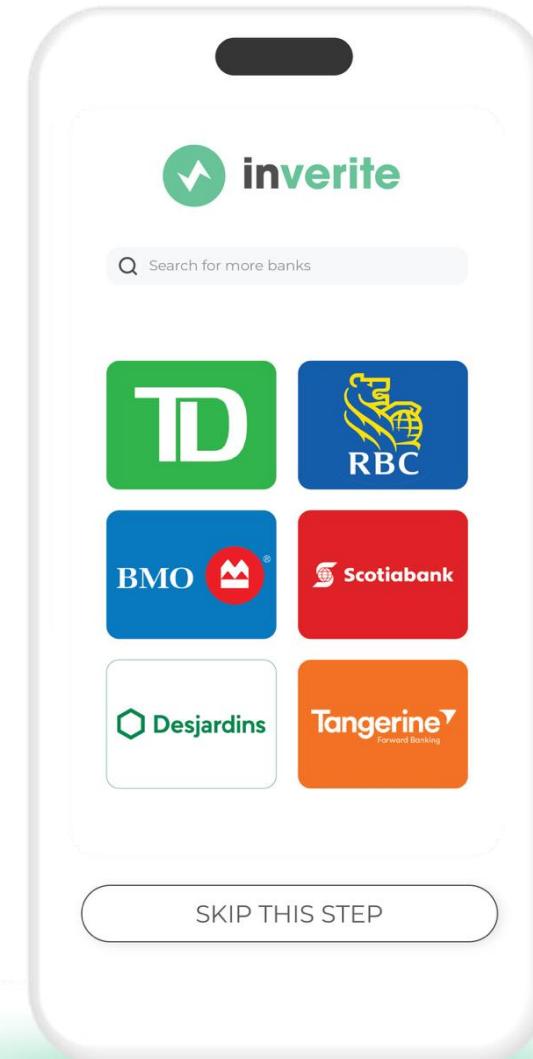




**The Next Generation Credit Assessment
Platform Built for Today's Growing
Credit Economy**



Q1 2026 CSE: INVR | OTC: INVRD | FSE: 2V0

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Historical Transactions. The historical **transactional** analytics presented in are compiled from data and results aggregated from Inverite products over the period from January 1, 2022 to September 30, 2025. Future results will vary, potentially substantially, depending on the relative predominance of these products in future operations and the introduction of further products and services.

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



Incomplete View

Consumer cash-flow
is unseen



Underserved

78 M+ of non-prime
consumers

90%

lending decisions rely on
TransUnion, Equifax, or Experian

40% ↑

increase in consumer demand for
alternative lending products²

80%

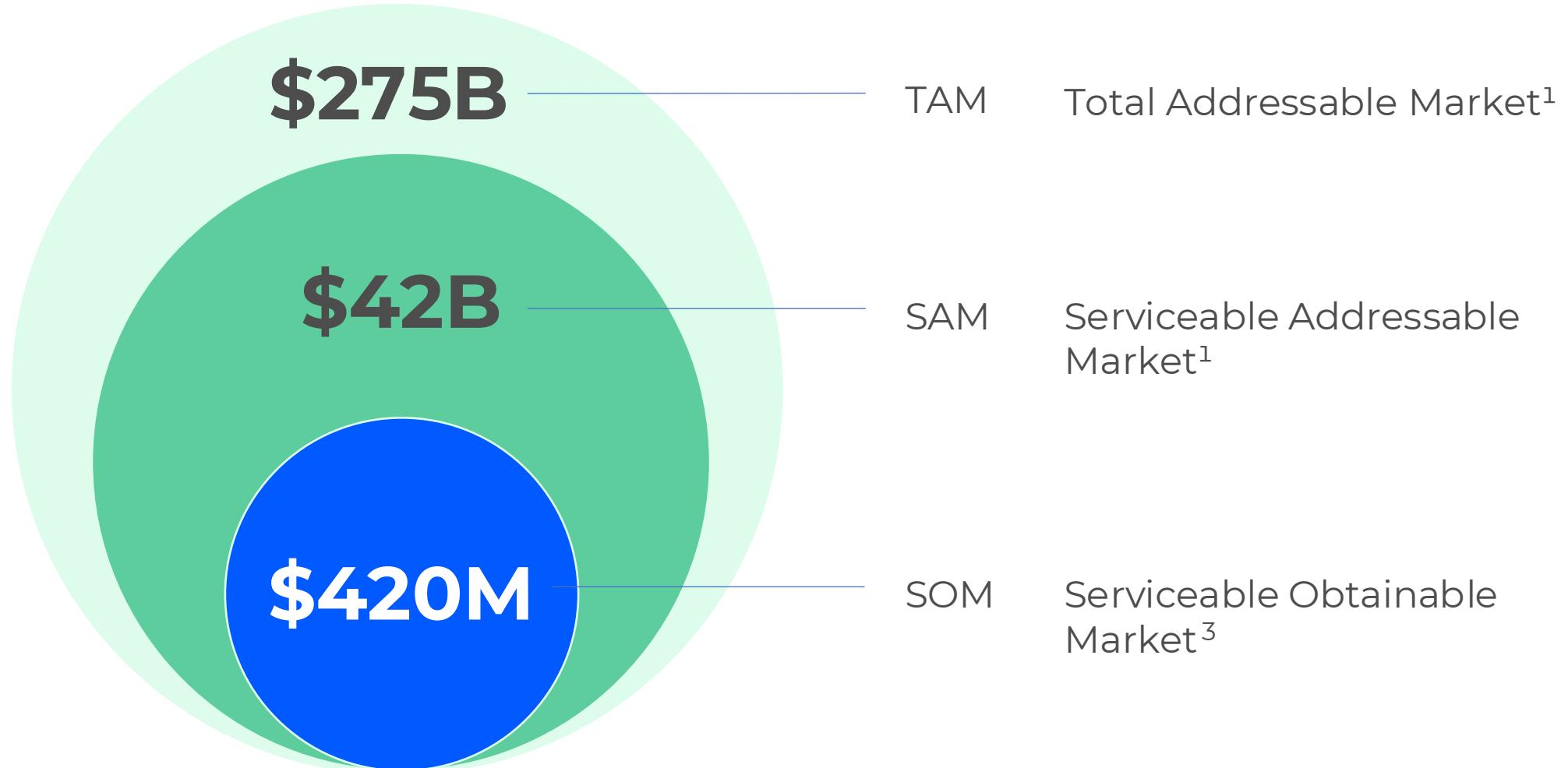
financial institutions say
consumer cash-flow data
will overtake bureau files

Market Size & Trends

22.9%²

CAGR market
growth rate

for Alternative
Lending



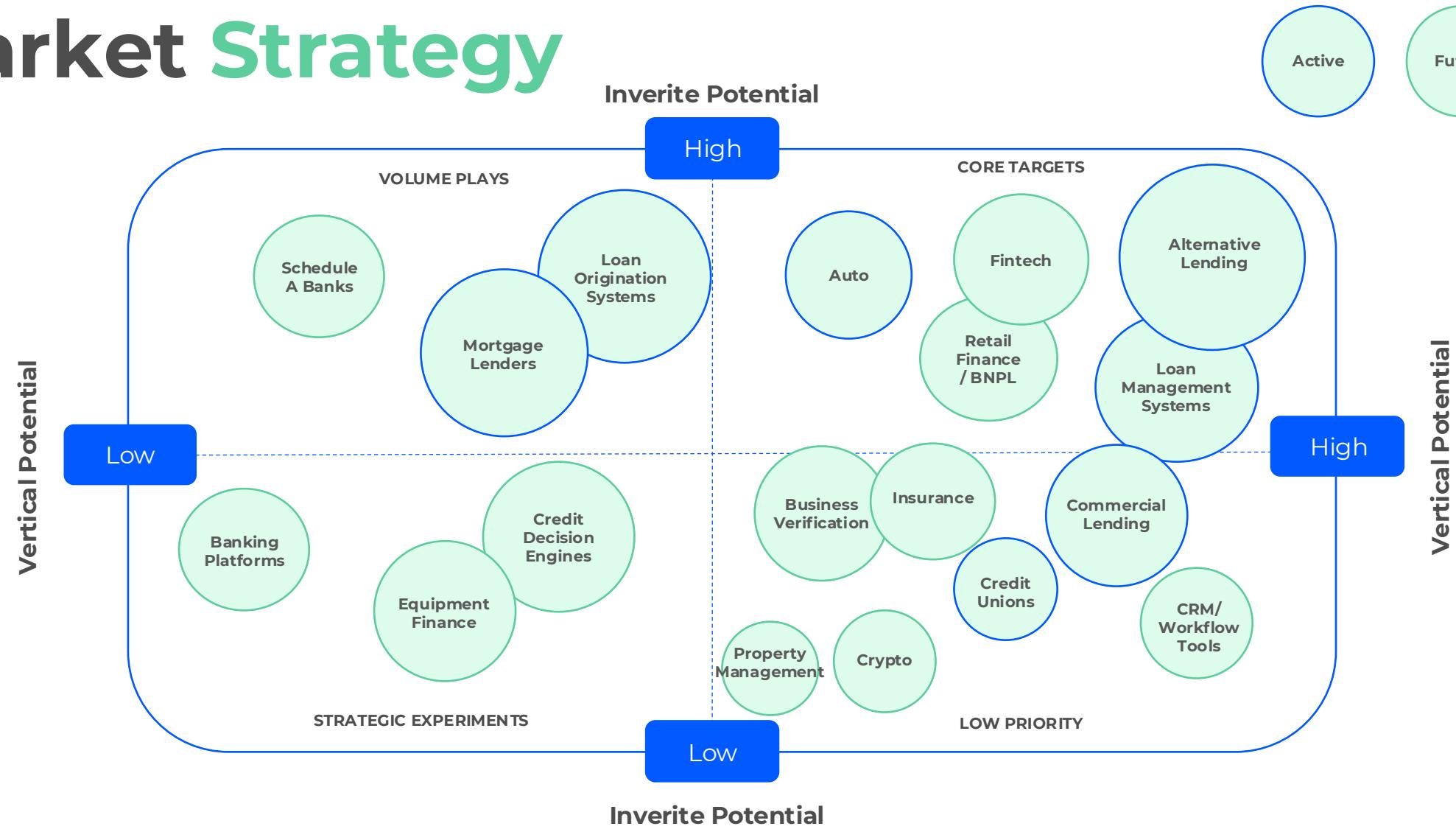
Sources:

1 "Global Fintech As Service Market 2023-2033", A&N Market Insights

2 <https://www.grandviewresearch.com/horizon/outlook/alternative-lending-platform-market/north-america.pdf>

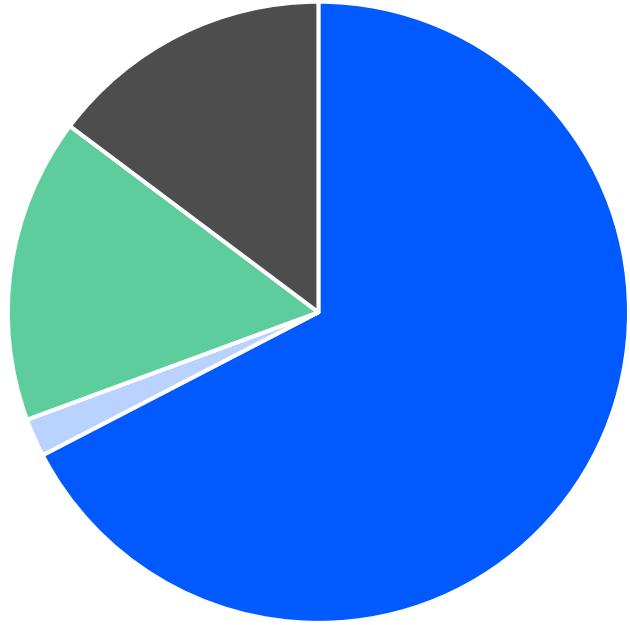
3 Assuming 1% of the Serviceable Addressable Market

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 2009¹



30 % credit-invisible –
7+ M Canadians outside bureau files²



\$2.6 T consumer debt –
+4.7 % YoY economic pressure⁴

85%+ of non-prime Canadian borrowers
repay unsecured personal loans on
time⁴

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 apps³

Our Solution

Complete Risk Intelligence Platform:



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



MX



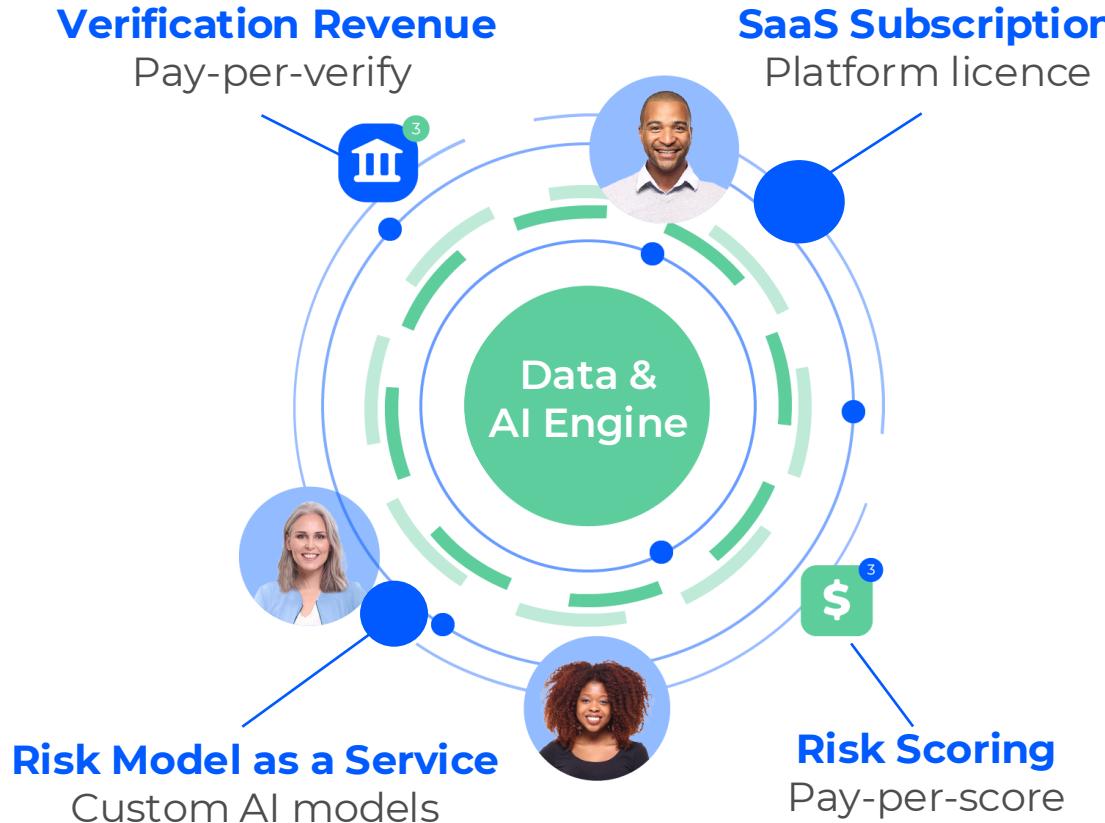
EQUIFAX



	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

Inverité focuses on real-time decision making for alternative lenders

Current Revenue Generation



GROWTH LEVERS:

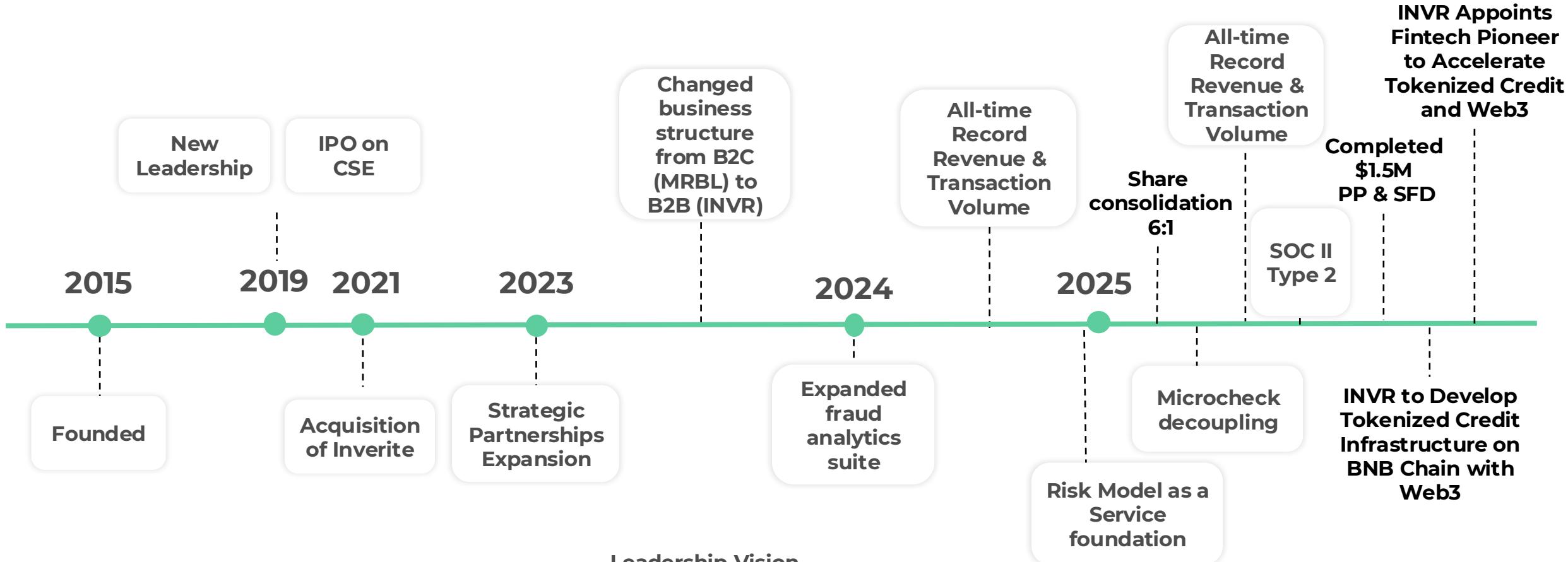
Stickiness → **Land & expand**
Usage Expansion → **Volume growth**
Service Layer Addition → **New APIs**
Monetising the Data → **Data resale**
High-margin RMaSS → **> 80 % gross margin**

VALUE DRIVERS:

Scalable cloud infrastructure
Global TAM expansion
Process automation



Strategic Evolution & Milestones



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 advance 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

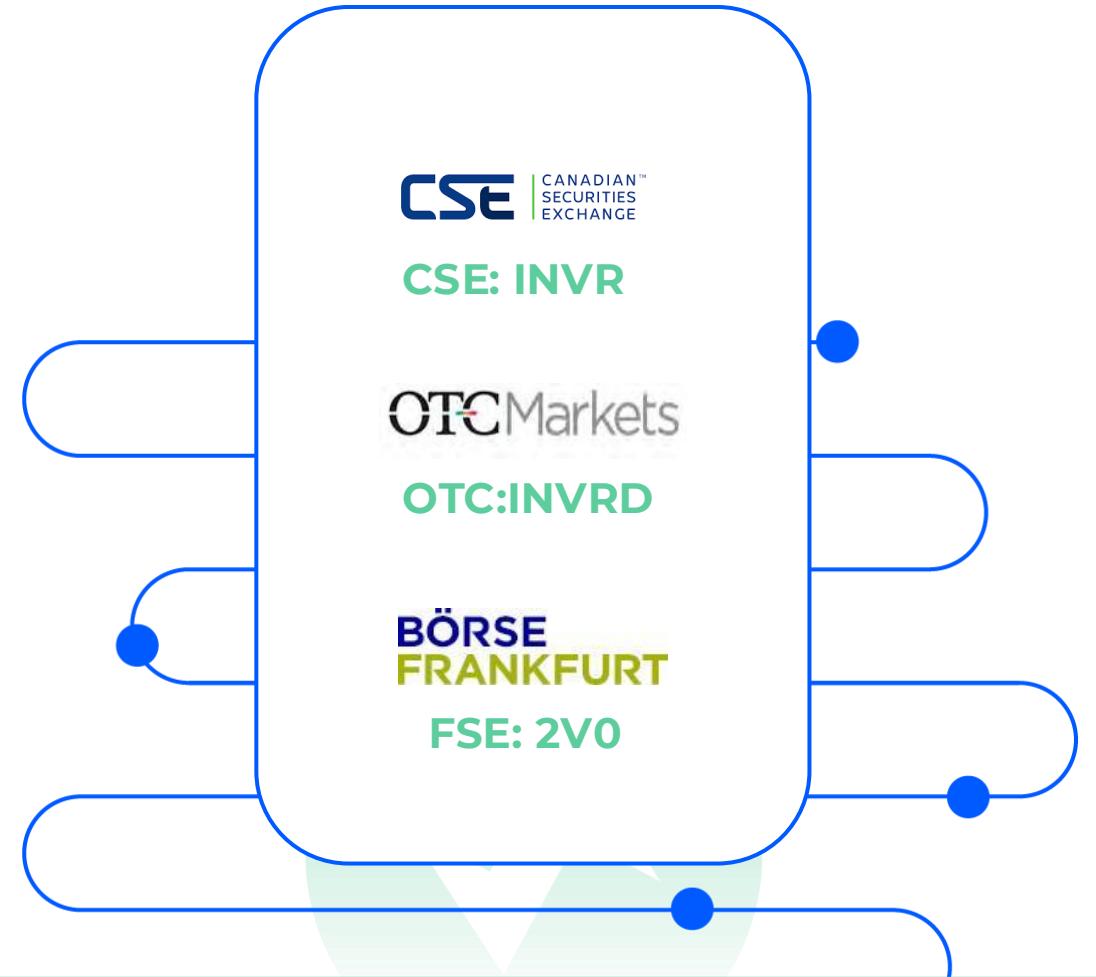
Executive Chairman, Director

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

September 29, 2025

CURRENT SHARES OUTSTANDING	51,648,836
WARRANTS OUTSTANDING	
@ \$0.60	843,890
@ \$0.36	1,666,373
@ \$0.33	1,816,663
@ \$0.30	5,453,657
STOCK OPTIONS and RSU's	4,504,166
INSIDERS SHARE OWNERSHIP	55.1%
INSIDERS WARRANT OWNERSHIP	73.3%



Thank you

Karim Nanji

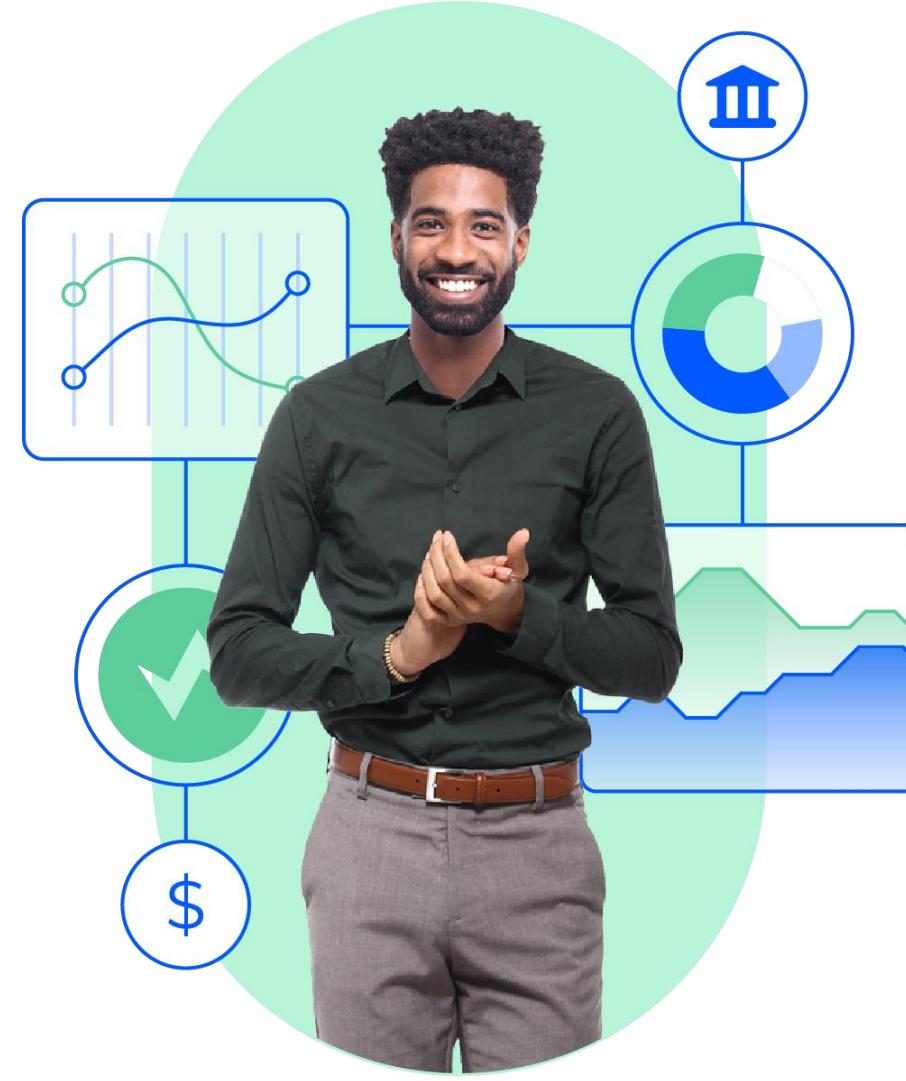
CEO

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.



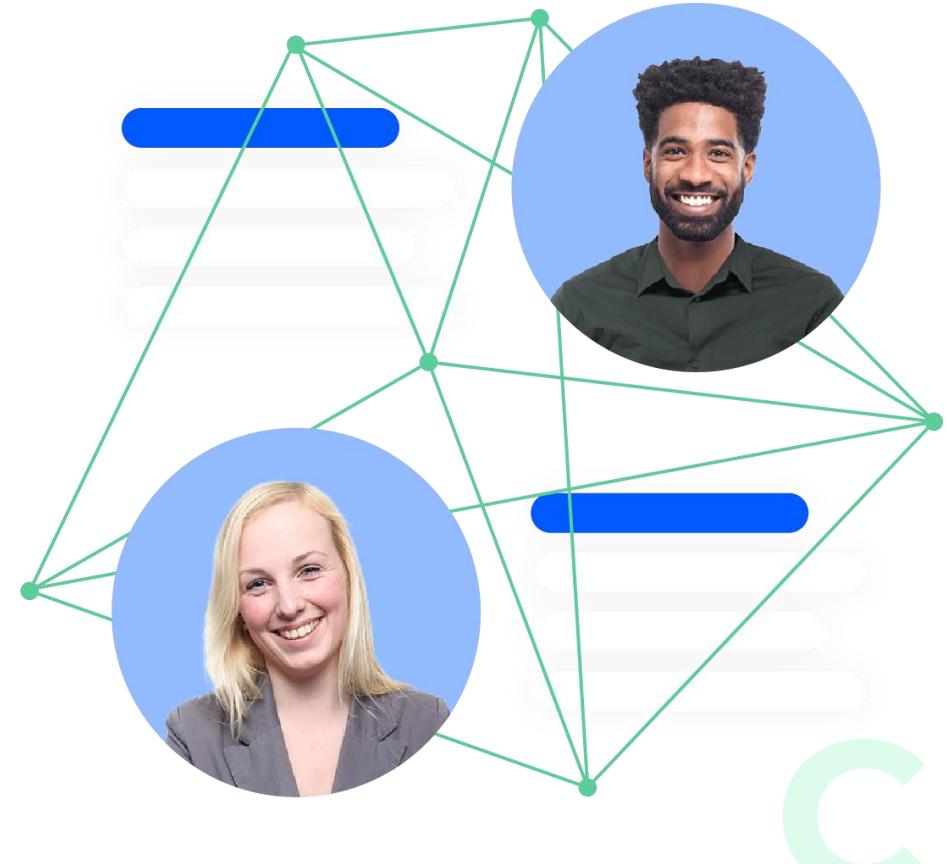
Risk Model as a Service (RMaaS)

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

KYC Age & ID Verification

Reduce Fraud, Increase Sales

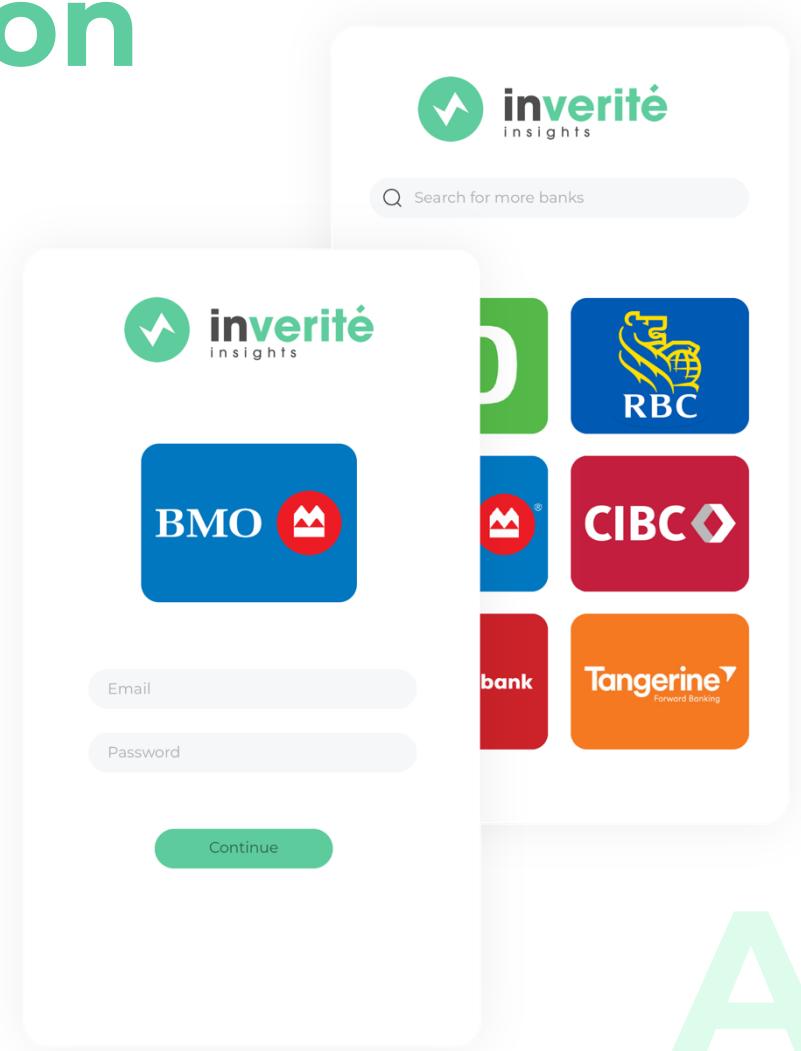
- **Fast ID & KYC Verification:** Support for driver's licenses, provincial IDs, and medical services cards.
- **Data Extraction:** Quickly extracts essential customer data for efficient management and processing.
- **E-commerce Integration:** Easily integrates with popular e-commerce platforms enhancing 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
- Balance trends

D

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

First Name

Last Name

Date Of Birth

Email

Phone

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
2019-12-04 13:22:45	John	
2019-11-28 13:03:31	John	

→ ANALYZE RESULTS

E
E