inverité insights

Turning financial behavior into smarter decisions.

Investor Deck Q4 - 2026

CSE: INVR | OTC: INVRF | FSE: 2V0

inveriteinsights.com

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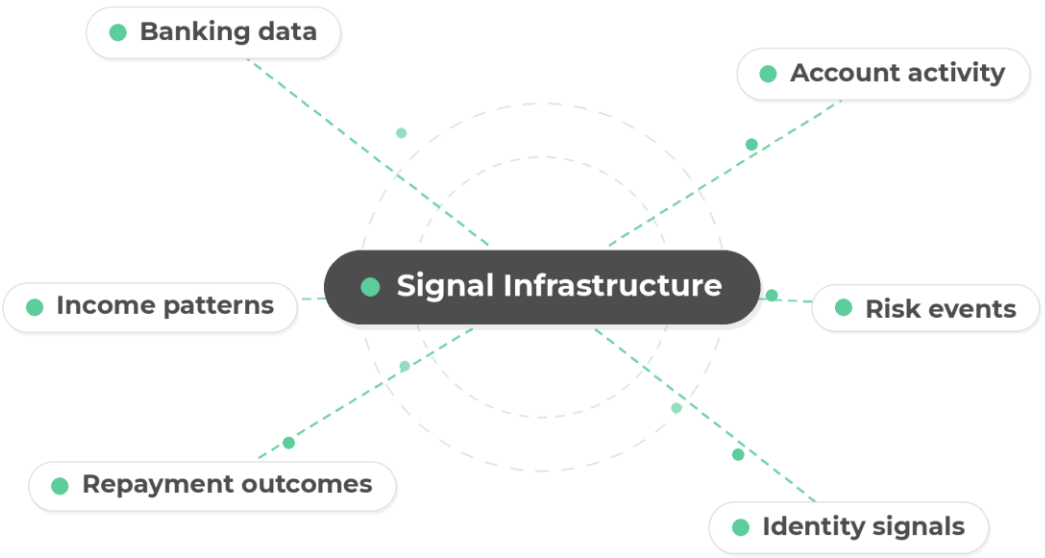
Behavior-based risk infrastructure

- Inverite's AI helps lenders make faster and smarter lending decisions using real-time financial data, not just credit scores.
- Inverite's proprietary platform gets smarter over time by learning from borrower repayment behavior.
- More lenders using the Inverite platform means more data, which improves the accuracy of the AI models.
- Inverite's platform built is to scale, across lenders, industries, and countries as the AI becomes more accurate and trusted over time.



Who is Inverite

Proprietary Risk infrastructure built on real bank behavior.

We connect in real-time to into a permission-based borrower's bank account, turn what we see into a real-time risk signal, and help financial institutions and lenders make smarter decisions.

PLATFORM SCALE

42B+ behavioral data points

8M+ unique customer transactions

99%

Canadian FI coverage

Real-time bank verification across every major Canadian FI.

465+

Active partners

Lenders, fintechs, and platforms using Inverite in production.

2015

Founded

Decades of operating experience in lending and risk.

30%

YoY revenue growth

Consistent revenue expansion driven by deeper customer usage.

The problem

The current credit system is built on incomplete data.

Traditional credit systems evaluate static history, not real-time financial behavior. That gap costs everyone.

30–60

Days of data lag

Bureau reports are snapshots, not streams. A borrower who lost their job three weeks ago looks fine on paper, until they default.

Bureau reporting cycles; lender loss analysis

0

Visibility into affordability

Credit history measures past borrowing, not current cash flow. Even prime borrowers default when spending shifts and income drops.

Internal default analysis

7M+

Underserved consumers

Millions of Canadians, including new arrivals and gig workers, have thin or no credit files. The system was never built to see them.

Equifax Financial Inclusion Report 2023

Why Inverite now?

Two structural shifts are converging.

Open banking creates the data. AI creates the intelligence. Together, they make real-time, behavior-based risk evaluation the new **Inverite** default, and **Inverite** has the data.

Open Banking

The data layer is arriving

$2.6T

Consumer debt outstanding in Canada

Delinquency rates rising. The need for real-time affordability signals has never been higher.

90%+

FI state need alternative data sources

Financial institutions are ready to accept cash-flow data in credit decisioning.

AI Computation

The intelligence layer is maturing

Continuous computation

Modernization of financial infrastructure

AI enables real-time interpretation of behavioral financial data, continuously, across millions of data points.

Compounding data

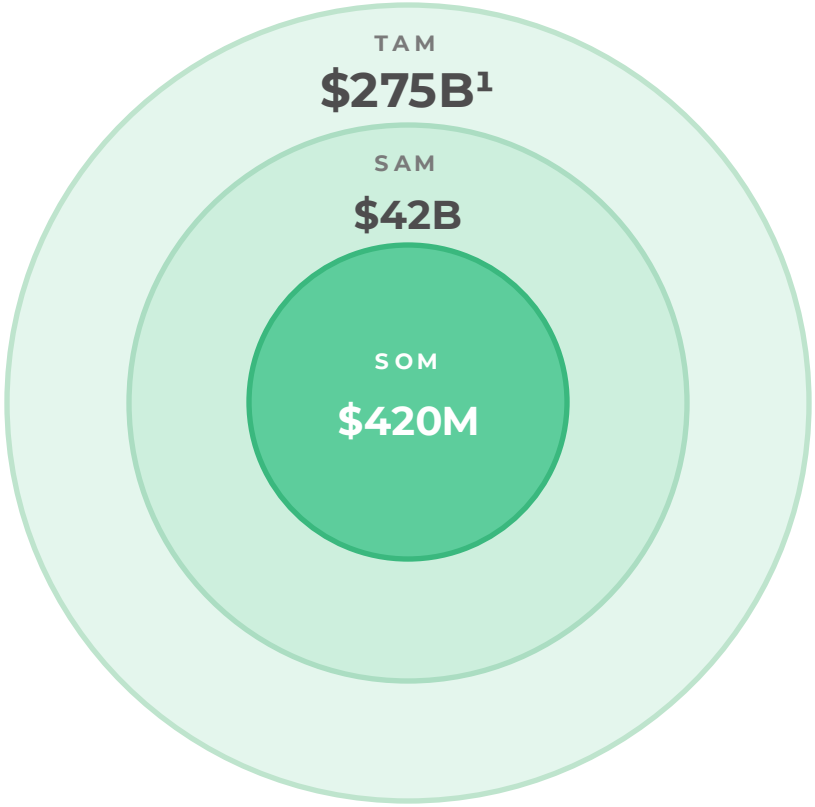
Models that learn from outcomes

Each transaction makes the next prediction more accurate. Signal quality improves with deployment.

Market size for Inverite Revenue Growth

A large and expanding opportunity.

Credit is the economic entry point. Risk infrastructure is the broader category.



"Credit is the economic wedge. Risk infrastructure is the broader category."

22.9%[2]	1%[3]
ALT LENDING CAGR	SOM OF SAM

CAGR = Compound Annual Growth Rate.

EXPANDING INFRASTRUCTURE APPLICABILITY

- Insurance
- Identity & Onboarding
- Wealth Management
- Property Management
- Business Verification
- International Markets

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

The same proprietary infrastructure, more places Inverite works

Lending is the entry point. Onboarding, identity, wealth, and insurance run on the same signal infrastructure.

CURRENT CUSTOMER BASE

Where Inverite operates today.

- Alternative Lending
- Auto Finance
- LOS / LMS providers
- Credit Unions
- Mortgage
- Commercial Lending
- Fintech

same signals

EXPANSION TARGETS

Where the infrastructure extends next.

Adjacent verticals

- Insurance
- Banking Platforms
- Business Verification
- Property Management
- Crypto

Adjacent workflows

- Onboarding
- Identity
- Wealth

How the Inverite platform works

Three capability layers, one connected infrastructure. Behavior in, risk intelligence out. Continuously updated, delivered via API or no-code dashboard.

Behavioral data → RMaaS computation → Risk signals → Credit decisions → Repayment outcomes → Model improvement

Verify

Confirm who the borrower is, verify income sources, and validate account ownership & collect data.

ID Verify | Bank Verify

Risk Intelligence

Translate behavioral data into probability of default, fraud, or affordability.

Risk Score | MicroCheck | Data Enrichment

Manage

Ongoing model retraining and risk reassessment. Outcomes feed back into models.

Portfolio Monitoring | Model Retraining

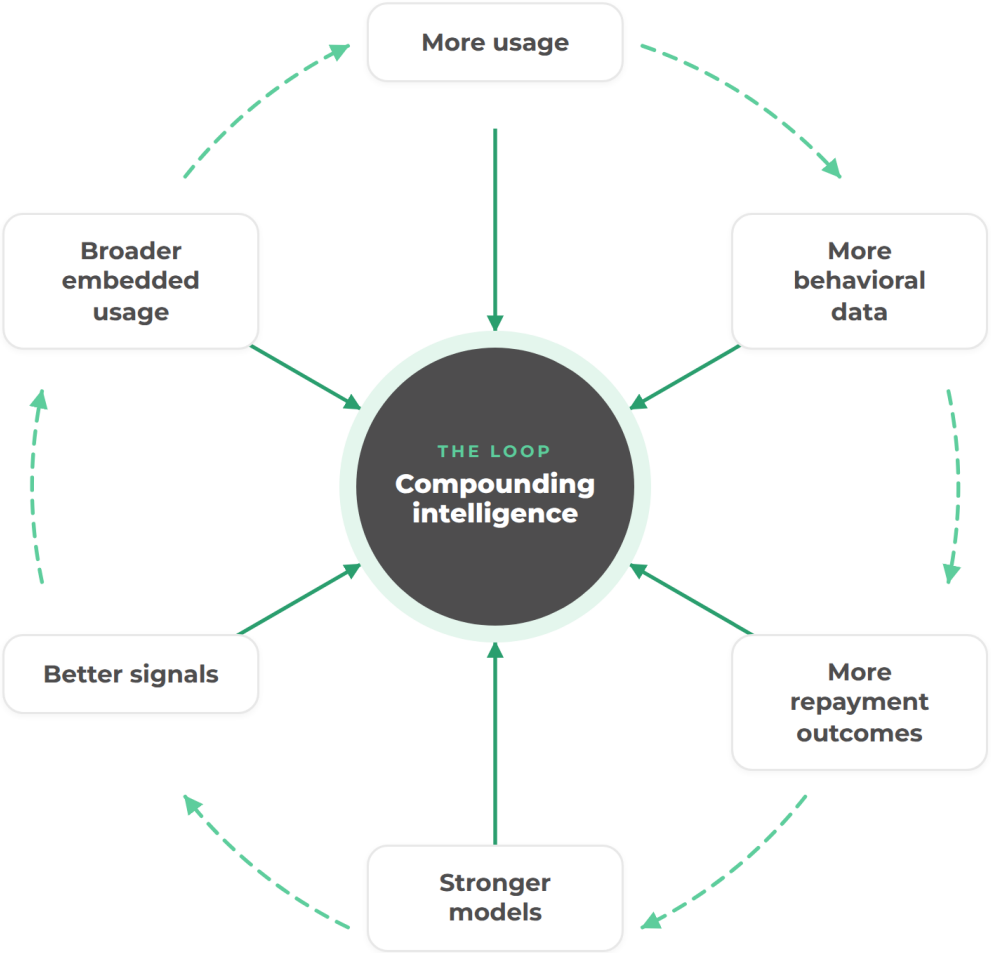
Risk Model as a Service (RMaaS)

The computation and intelligence layer beneath all three pillars. Custom AI models built for each institution, continuously converting financial behavior into risk signals.

Signal Generation | Continuous Computation | Outcome-Linked Learning | Adaptive Interpretation

Delivered via API or no-code dashboard

How we're different



A SYSTEM THAT LEARNS

The system gets smarter every day.

The advantage is the system's ability to continuously learn and improve as new behavioral data and real-world repayment outcomes flow through it.

- Exclusive Canadian FI coverage, 99% of institutions
- Off-bureau alternative loan application & repayment history
- RMaaS custom models per institution or out-of-box models
- 42B+ proprietary data points & growing daily
- Behavioral data network expanding through real-world repayment outcomes
- Over 8 Million verified bank accounts, with up to 365 days of data

Every transaction makes the next decision smarter.

Competitive landscape

The financial risk stack is being re-architected

Open banking and real-time financial data are restructuring the market itself, changing who competes, where value accrues, and which layers matter most.

THE OLD SYSTEM

- **Data Aggregators**
- **Credit Bureaus**
- **Point Solutions**
- **Fragmented Decisioning**

- Static snapshots
- Siloed systems
- Point-in-time evaluation
- Lagging visibility

THE NEW SYSTEM

- **Real-Time Financial Data**
- **Inverite — Signal Infrastructure Layer**
- **Lenders / Fintechs / Financial Platforms**

- Continuously updated signals
- Behavior-based evaluation
- Real-time visibility
- Continuously improving intelligence

INVERITE'S POSITION

We sit between incumbents. Signal infrastructure connecting data to decisions and capital.

Proof & traction

VALIDATED THROUGH REAL WORLD REPAYMENT OUTCOMES

Operating at infrastructure scale. The dataset and decision flow compound every month.

42B+

PROPRIETARY DATA POINTS

A longitudinal behavioral dataset unavailable anywhere else in Canada.

MONTHLY VELOCITY

1B+

new data points added every month

465+

ACTIVE MERCHANTS & PARTNERS

Live deployments across alt lending, auto, and credit unions.

8M+

SIGNAL-POWERED DECISIONS

Behavioral signals informing live underwriting and risk decisions.

MONTHLY VELOCITY

200K

decisions powered by our signals every month

30%

YOY REVENUE GROWTH

Verification income, nine months ending Dec. 2025.

Behavior-based risk signals identify elevated financial stress earlier than traditional methods.

Customer results

VALIDATED THROUGH REAL WORLD REPAYMENT OUTCOMES

Behavior-based signals cut default rates and rank borrower risk with measurable precision.

DEFAULT RATE: BEFORE AND AFTER

Behavior-based risk evaluation cut defaults by 41% in a controlled A/B test.

BEFORE		AFTER
29% default rate	−41%	17% default rate

RISK SCORE: PREDICTIVE POWER

Higher risk score, higher default rate. The correlation holds across every band.

DEFAULT RATE CLIMBS 113%

22% default rate at the lowest band → 47% at the highest

92%

Bank verification adoption

Among consumers at a top-10 Canadian high-cost lender, driven by a trusted friction-free digital bank connection experience.

TOP-10 CANADIAN HIGH-COST LENDER

2.8×

Efficiency gains

Automated bank verification and cash flow analysis cut manual review time, letting loan officers handle more files with less effort.

NATIONAL LENDING PLATFORM

PORTABLE SCORE

The Risk Score predicts affordability and early delinquency across consumer lending, insurance underwriting, onboarding, and identity workflows. One score, many decisioning contexts.

Business model

RMaaS is the smallest revenue contributor today, and the largest growth driver tomorrow.

Monetization expands as signals improve, embedded usage increases, and more systems rely on the infrastructure.

SAAS

Platform Subscriptions

Monthly or annual access. Predictable recurring revenue scaling with merchant growth.

TRANSACTION

Verification Revenue

Pay-per-verify, transaction-based. Scales directly with merchant application volume.

SCORING

Risk Scoring

Pay-per-score. Each decisioning event generates revenue. Volume grows with merchant depth.

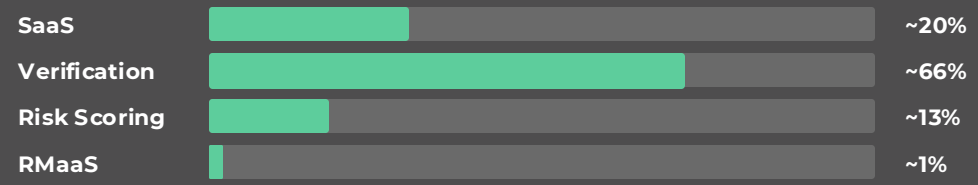
INFRASTRUCTURE

Risk Model as a Service

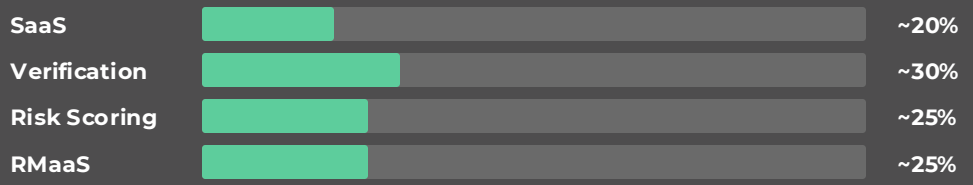
Custom AI model development. Smallest contributor today.

The Hockey Stick

TODAY'S REVENUE MIX



PROJECTED REVENUE MIX (TARGET)



Illustrative.

Business model

Monetization deepens as the infrastructure embeds.

RMaaS is the smallest revenue contributor today and the largest growth driver tomorrow.

01
Verification

Confirming who and what.

SaaS subscriptions + verification revenue.

02
Intelligence

Turning behavior into signals.

Risk scoring as the core decisioning layer.

03
Embedded Infrastructure

RMaaS deeply integrated.

Custom AI models running inside every decision system.

SaaS

Platform subscriptions

Verification

Pay-per-verify, transaction-based

Risk Scoring

Pay-per-score, decisioning events

RMaaS

Custom AI model deployment — the hockey stick

Business model

RMaaS is the smallest revenue contributor today, and the largest growth driver tomorrow.

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Risk Scoring

Pay-per-score. Each decisioning event generates revenue.

INFRASTRUCTURE

Risk Model as a Service

Custom AI model development and deployment. The smallest revenue contributor today, but the highest margin and largest growth driver as RMaaS becomes deeply embedded across lender decisioning workflows.

The Hockey Stick

Inverite's multiple revenue products

Financial inclusion. Real-time data. Advanced data science models.

Instant Bank Verification

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

KYC ID & Age Verification

Accelerates financing with KYC-compliant, fast, secure identity verification and liveness checks to reduce fraud and losses.

Risk Score

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

Micro Check

Consolidates alternative loan requests and outcomes in one place, updated regularly across the merchant network.

Data Enrichment

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

Risk Model as a Service

Customizable, advanced risk assessment models, enabling businesses to accurately evaluate and mitigate potential risks.

Revenue generation

Scaling revenue through deeper platform usage and broader market reach.

GROWTH STRATEGY

Revenue Growth Strategy

- **Platform stickiness**

  Increase customer retention through deeper product adoption and integrated workflows.
- **Usage expansion**

  Drive higher transaction volume per existing customer as use cases broaden.
- **Service layer addition**

  Layer additional services on top of core verification revenue.
- **Monetizing the data**

  Convert accumulated behavioral signals into a defensible revenue stream.
- **High-margin RMaaS**

  Risk Model as a Service drives the highest-margin revenue, compounding with deployment.

VALUE DRIVERS

Key Value Drivers

- **Scalable infrastructure**

  Cloud-native architecture supports rapid growth without proportional cost increase.
- **Market expansion**

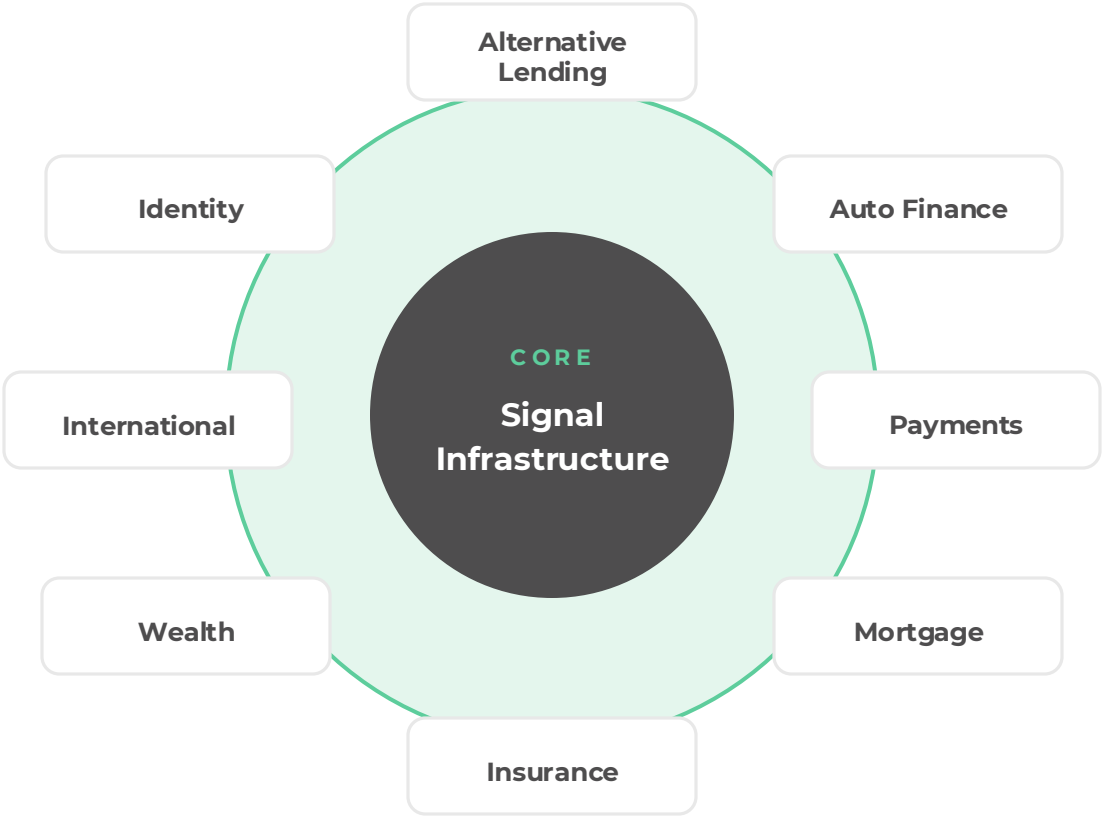
  Expanding into adjacent verticals and new geographies broadens addressable demand.
- **Operational efficiencies**

  Automation across data, decisioning, and reporting reduces per-transaction cost over time.

Inverite's Growth strategy

The same infrastructure, extending further.

Growth comes from expanding the distribution and embedded usage of the signal infrastructure layer across more systems and markets.



NOW

Deepen current verticals

Alt lending, auto, credit unions, LOS/LMS platforms, deeper RMaaS.

NEXT

Expand adjacent verticals

Mortgage, commercial lending, insurance, business verification, property mgmt.

FUTURE

International expansion

US market entry, emerging-market proof, infrastructure-as-export.

Inverite Portable infrastructure

Continuously improving intelligence becomes portable infrastructure through validated real-world outcomes.

1 TODAY

Behavioral Signals

Inverite computes risk signals from real-time financial behavior, improving underwriting and decision quality.

2 VALIDATION

Validated Outcomes

Real-world repayment outcomes validate predictive quality. AI continuously strengthens models through behavioral and repayment learning.

3 ADOPTION

Institutional Adoption

Insurers and capital providers begin pricing against validated signals, drawn by predictive performance that has been demonstrated in repayment outcomes.

4 COMPOUNDING

Shared Credit Memory

Repayment outcomes accumulate into a longitudinal behavioral asset. The system learns from every decision, improving the next.

5 OUTCOME

Infrastructure Portability

Validated predictive performance is what makes the system portable. The infrastructure travels because the predictive quality travels with it.

International ▲

IN PROGRESS

Insurance-Backed Underwriting

Institutional validation of Inverite signals for insurance-backed risk pricing. First engagements underway with global underwriters.

SUPPORTS STAGE 3

LIVE

Shared Credit Memory

Repayment outcomes from across the merchant network accumulate into a longitudinal behavioral dataset that improves predictive quality with every decision.

SUPPORTS STAGE 4

EMERGING

International Proof Point

First international deployment underway. Portability across regulatory environments is the natural extension of validated infrastructure.

SUPPORTS STAGE 5

Each stage validates the next. The system **compounds.** The infrastructure **travels.**

Proprietary intelligence holds the value.

Our intelligence infrastructure doesn't change. Who consumes it does.

BECOMING COMMODITIZED

The common layer

- Foundation models
- OpenAI, Anthropic, Google
- Agent orchestration frameworks
- Decision automation

Available to anyone who pays for access.

THE MOAT

Inverite intelligence layer

- **Behavioral risk signals**
- **Proprietary risk models (RMaaS)**
- **Validated outcome data**
- **Shared Credit Memory Infrastructure**

Hard to replicate. More valuable as AI becomes ubiquitous.

WHO CONSUMES IT

TODAY

- Human underwriters
- Rules-based systems

AGENTIC ERA

- AI decision agents
- Orchestration layers
- Embedded decisioning

The intelligence remains. The consumer changes.

The agent is not the moat, the intelligence powering it is.

Team Inverite

Built and led by people who've done this before.

Decades of fintech, lending, and risk experience across Canada's financial infrastructure.

Karim Nanji

CEO, DIRECTOR

Mr. Nanji is a seasoned growth and technology leader with over 25 years of experience building fintech solutions for non-prime, credit-challenged consumers globally. He has held senior roles at startups and Fortune 500 companies, including Meridian Systems, Customer House, and TIO Networks, each acquired by industry leaders.

Estelle L'Heureux, CFA

CFO

Ms. L'Heureux has nearly 15 years of experience in financial technology and alternative lending, spanning strategy, corporate finance, fund management, business development, operations, and product development. She holds a BBA in Accounting, is a CFA charterholder, and serves on the CFA Society Vancouver board.

Jim Chan

CTO, COO

Mr. Chan is a seasoned technology executive with over 20 years of experience building world-class teams and infrastructure. He has led teams developing advanced financial technology solutions at one of Canada's fastest-growing companies.

Rahul Sharma

Head of Growth

Rahul Sharma brings over 20 years of experience in transaction banking, product management, and sales. He has led teams at RBC, BMO Capital Markets, and HSBC Canada, and holds engineering, MBA, and international cash management credentials.

Henry Wong

Head of AI

Henry Wong is a treasury and applied AI leader with over 20 years of experience in financial operations, data systems, and decision science. He has held senior roles at Thomson Reuters, PwC, Reval, FINCAD, and HSBC, and has led data-driven initiatives in forecasting, debt modeling, FX risk, and analytics platform development.

Mike Marrandino

EXECUTIVE CHAIRMAN, DIRECTOR

Mr. Marrandino is a C-level business consultant with over 30 years of experience in management consulting, business planning, corporate development, M&A, and taking private companies public on the TSXV and CSE. He sits on several TSXV-listed boards and holds a Mechanical & Industrial Engineering Technology degree from BCIT.

Directors & Advisors

Deep capital markets, fintech, and operational experience supporting the leadership team.

Farhan Abbas

INDEPENDENT DIRECTOR, AUDIT COMMITTEE CHAIR

Significant entrepreneurial and financial services experience. Early career at RBC Capital Markets, Manulife, and State Street. Today serves on the Board of Directors of multiple Canadian fintech and capital markets companies.

Justin Hartzman

ADVISOR

Canadian fintech entrepreneur and capital markets expert recognized for building and exiting multiple ventures at the intersection of crypto, AI, and finance. Co-founded CoinSmart and has extensive experience in venture investing.

Philip Goodeve

VICE-CHAIRMAN, DIRECTOR

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. Decades of senior leadership in capital markets.

Rahul Petkar

ADVISOR

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. Founded Polaris Canada and led major fintech infrastructure programs.

Capital structure

October 2026		
Shares Outstanding		55,259,828
Warrants Outstanding		16,476,090
@ $0.30 – $0.36	Exp. 06-2027	8,936,704
@ $0.60	Exp. 06-2027	843,890
@ $0.20	Exp. 09-2027	4,929,250
@ $0.35	Exp. 12-2027	1,766,246
Stock Options		3,851,500
RSUs		458,333

INSIDER OWNERSHIP

Insider Share Ownership

55.1%

Insiders Warrant Ownership

73.3%

CSE CANADIAN SECURITIES EXCHANGE

CSE: INVR

OTCMarkets

OTC:INVRF

BÖRSE FRANKFURT

FSE: 2V0

inverité insights

Turning financial behavior into smarter decisions.

BEHAVIOR-BASED RISK INFRASTRUCTURE

Karim Nanji

Chief Executive Officer

karim@inverite.com

Mike Marrandino

Executive Chairman

mike@inverite.com

CSE: INVR | OTC: INVRF | FSE: 2V0

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ADDITIONAL DETAIL

Appendix.

01 Our Products
02 KYC Age & ID Verification
03 Instant Bank Verification
04 Risk Score
05 Data Enrichment
06 Micro Check
07 PDF Bank Statements
08 AI/ML B2B Solutions

Our products

Financial inclusion. Real-time data. Advanced data science models.

Instant Bank Verification

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

KYC ID & Age Verification

Accelerates financing with KYC-compliant, fast, secure identity verification and liveness checks to reduce fraud and losses.

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

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Risk Model as a Service

Customizable, advanced risk assessment models, enabling businesses to accurately evaluate and mitigate potential risks.

IDENTITY

KYC age & ID verification

Reduce fraud and increase sales with fast, compliant verification.

- **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**

  Integrates with popular e-commerce platforms to enhance user experience.

- **Facial recognition & liveness**

  Ensures secure identity checks. Detects spoofing, photo-based fraud, and presentation attacks using advanced biometric signals.

- **Image capture**

  Send-to-phone option for convenient, user-friendly verification.

SUPPORTED IDS

- Driver's licenses
- Provincial IDs
- Passports (selected)

VERIFICATION

Instant bank verification

Connecting apps, people, and banks across Canada's full financial network.

- **Full details**

  Obtain full account, transit, and institution numbers from 280+ Canadian financial institutions.

- **Transaction history**

  Retrieve verified transaction data across the same 280+ FI network.

- **Custom reports**

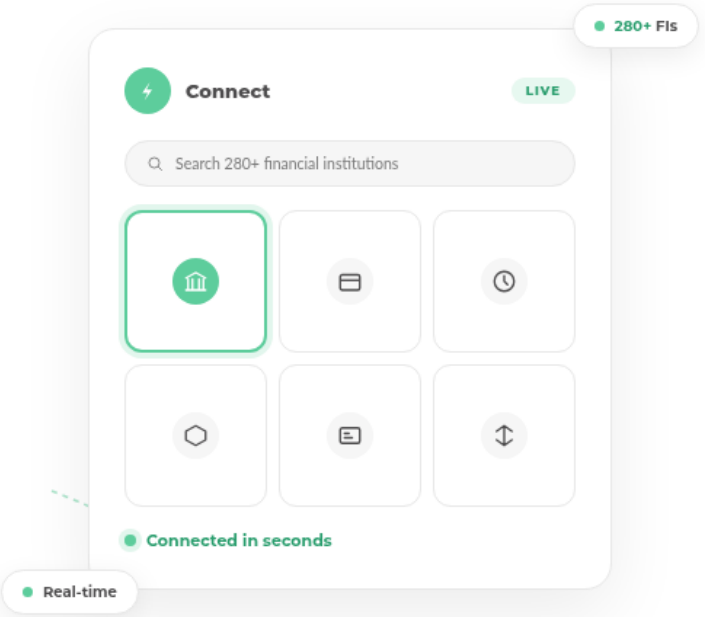
  Flexible reporting up to 365 days to fit varied business needs.

- **Data clarity**

  Categorizes and summarizes transactions for simplified, clear insights.

- **API options**

  Multiple APIs for tailored integration, enhancing adaptability across platforms.



COVERAGE

- 280+ Canadian FIs
- 91%+ instant on top 5 banks
- Real-time data refresh
- Up to 365 days of history
- Native API + dashboard

INTELLIGENCE

Risk Score

Enhanced algorithms for risk analysis, powered by behavioral data.

- **Data-driven decisions**

  Takes data from millions of banking reports for precise, tailored business decisions.

- **Streamlined underwriting**

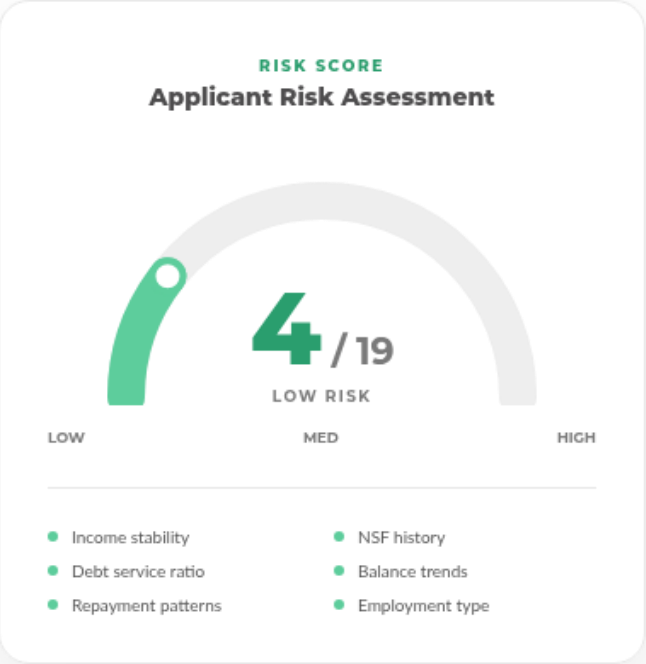
  Quickly access detailed income and payroll data for informed lending.

- **Fraud prevention**

  Real-time data analytics for effective fraud detection and mitigation.

- **Continuously improving**

  Models learn from repayment outcomes, strengthening predictive quality over time.



Data enrichment

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

- **Instant fraud detection**

  Rapid identification of gaps and inconsistencies to defend against fraudulent activity.

- **Visual risk breakdowns**

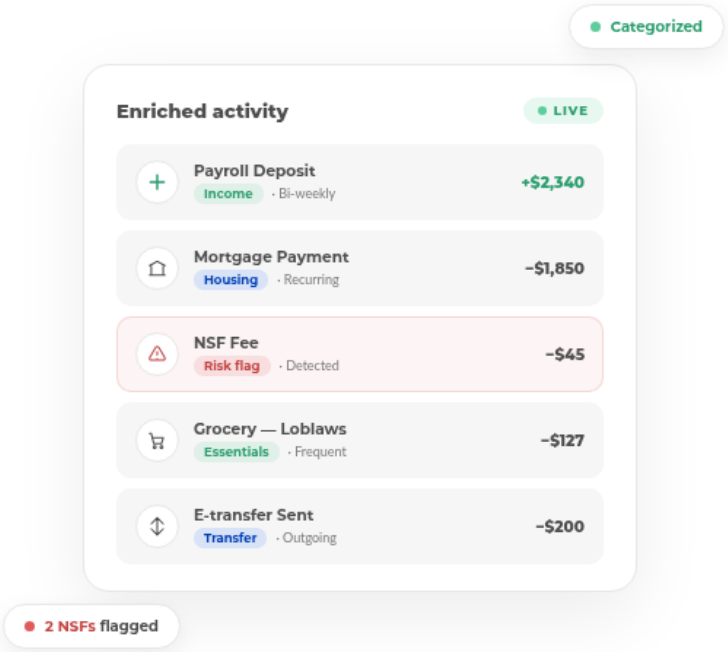
  Intuitive visualizations of key risk indicators with real-time monitoring.

- **Best day to pay**

  Uses bank account data to align payment schedules with customers' pay dates.

- **Pattern recognition**

  Surfaces recurring income, NSF history, and irregular spend behavior automatically.



SHARED NETWORK

Micro Check

The exclusive Canadian off-bureau database of non-registered loan history.

- **Risk mitigation**

  Access an exclusive Canadian database of non-registered loans for comprehensive risk assessment.

- **Customer insights**

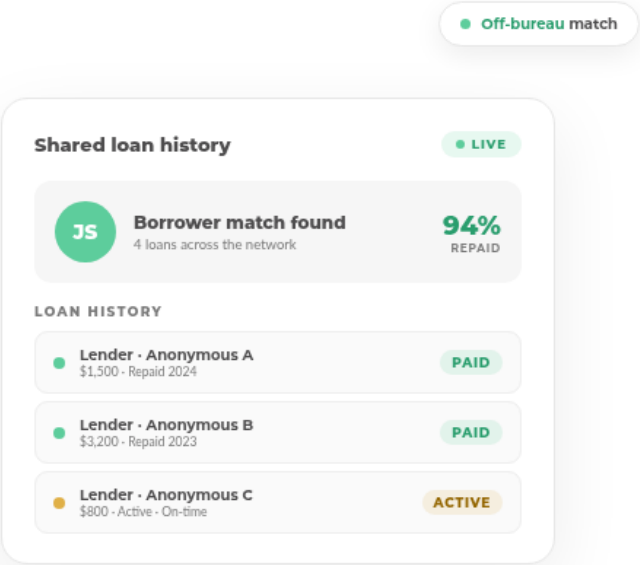
  Real-time updates on borrowers' information and loan statuses before and after origination.

- **Centralized database**

  Regularly updated, centralized network of alternative loans ensures quick processing.

- **Comprehensive view**

  Access extensive loan histories and borrower profiles for holistic assessments.



TECHNOLOGY

Proprietary AI/ML B2B solutions

Credit decisioning powered by continuously improving AI risk scoring.

Inverite fuels its AI risk scoring with loan performance data from lenders and partnerships. Each data point sharpens the models that score the next applicant, building a continuously improving evaluation of creditworthiness.

STEP 01

Data Points

Collected via Bank Verify and ID Verify integrated into lender application systems.

STEP 02

Loan Performance

Real-world repayment outcomes captured from lender partnerships across the network.

STEP 03

Enrichment & Risk Scoring

AI models enrich the data and compute risk scores that improve as outcomes accumulate.

STEP 04

Lenders & Partners

B2B lenders and partners receive validated signals to drive smarter decisions.