

Risk infrastructure powered by proprietary financial intelligence.

Inverite transforms permissioned financial behavior into proprietary trust and risk intelligence, enabling faster, smarter and more explainable financial decisions.

More data



Better risk
signals



Better decisions



Better outcomes



More customers

More customers bring more data. Each cycle sharpens the models and feeds the next decision.

WHY INVERITE

- Real-time financial behavior complements traditional credit data for better lending decisions.
- Proprietary intelligence that strengthens as repayment outcomes accumulate.
- Each new customer strengthens the intelligence across the platform.
- Infrastructure designed to scale across institutions, industries, and geographies.

THE PROBLEM

Static credit history misses real-time behavior.

30–60 days

of bureau data lag behind real activity.

Zero

real-time view of affordability or current cash flow.

7M+

underserved consumers with thin or no credit files.

PLATFORM SCALE

42B+

PROPRIETARY DATA POINTS

One of Canada's largest proprietary longitudinal financial behavior datasets.

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

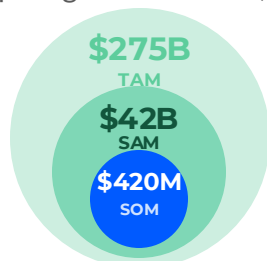
30%

YOY REVENUE GROWTH

Verification income, nine months ending Dec. 2025.

A large and expanding market.

Credit is our initial application. Our proprietary intelligence infrastructure is designed to support any workflow requiring financial trust, verification, or risk intelligence.



22.9%

ALT-LENDING CAGR

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

MARKET SEGMENTS

- Alternative lending
- Mortgage brokers
- Auto & powersports
- Credit unions & fintechs
- BNPL & point of sale
- Employee benefits

Behavior-driven risk intelligence infrastructure.

Verify

ID Verify Bank Verify

Confirm identity, income, and account ownership.

Risk Intelligence

Risk Score MicroCheck Enrich

Translate behavior into default, fraud, and affordability signals.

Manage

Portfolio Monitoring Model Retraining

Reassess risk as outcomes feed back into the models.

Risk Model as a Service (RMaaS): Proprietary institution-specific risk models delivered via API or no-code dashboard, designed to strengthen as lending outcomes accumulate.

Validated through real-world lending outcomes.

41%

Fewer defaults

29% to 17% in a controlled A/B test.

92%

Bank-attach rate

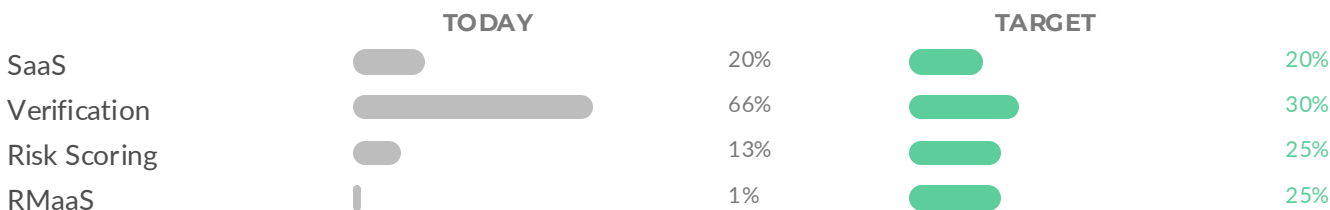
At a top-10 Canadian high-cost lender.

2.8×

Loan-officer efficiency

More files handled per officer.

Four revenue lines. RMaaS is the growth driver.



Illustrative revenue mix. RMaaS is expected to become the highest-margin business as deployments scale.

The same infrastructure, extending further.

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.

THE FUTURE: Computing Trust

Agentic AI will monitor financial behavior, update trust and risk intelligence, and improve model performance as outcomes accumulate.

LEADERSHIP

Karim Nanji

CEO, Director

Rahul Sharma

Head of Growth

Estelle L'Heureux, CFA

CFO

Henry Wong

Head of AI & Data Science

Jim Chan

CTO, COO

Mike Marrandino

Executive Chairman

CAPITAL STRUCTURE

Shares outstanding

Warrants

8,936,704 @ \$0.30-\$0.36
843,890 @ \$0.60
4,929,250 @ \$0.20
1,766,246 @ \$0.35

Stock options / RSUs

Fully diluted

Insider share ownership 55.1% · Insider warrant ownership 73.3%

OCTOBER 2026

55,259,828

16,476,090

exp. Jun 2027

exp. Jun 2027

exp. Sep 2027

exp. Dec 2027

3,851,500 / 458,333

76,045,751

INVESTOR CONTACT

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