

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

THE PROBLEM

Data Deficiency: The Underbanked Strain on Lenders' Viability

Traditional credit scores are not representative for a large segment of the North American population. Lenders lack confidence in traditional credit bureaus and seek an alternative for risk intelligence to decision and adjudicate the underbanked customer.

90%

lending decisions rely on TransUnion, Equifax, or Experian.

40% ↑

increase in consumer demand for alternative lending products.

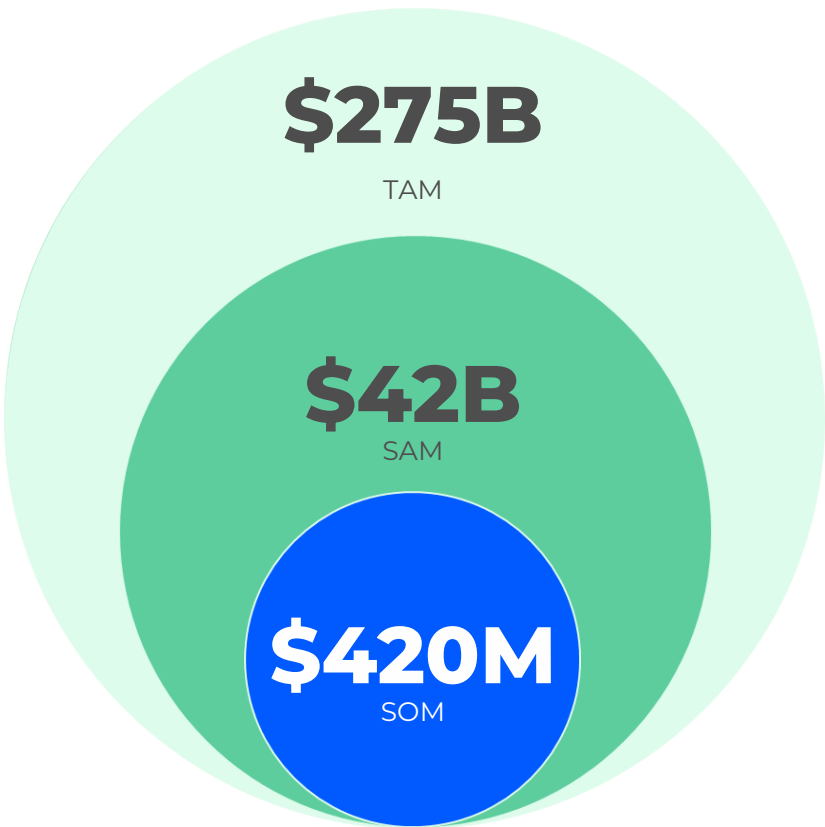
80%

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

MARKET OPPORTUNITY

Global Fintech As Service Market 2023-2033 Study

Alternative lending platforms, Grandview Research



22.9%

CAGR Market growth rate

78m+

North Americans are non-prime, underserved, consumers.

MARKET SEGMENTS

Alternative Lenders
Mortgage Brokers & Lenders
Fintech Software Providers
Credit Aggregators Content Providers
Automotive & Powersports Financial Services Providers
Employee Benefits
BNPL
Point of Sale



THE SOLUTION

AI Risk Model that's accurate and relevant.

Originated in Canada, Inverité leads in providing risk intelligence for the alternative lending industry.



Inverité uses real-time bank transaction data to streamline onboarding, applications & assess risk.



Inverité enriches the data, layers on identity verification, and provides AI powered risk scoring & fraud detection.



Inverité's RMASS offers customized risk scores and ongoing model optimization.

Inverité harnesses unique data and machine learning to redefine lending. We boost originations, minimize defaults, and enhance collections, revolutionizing the lending industry for the better.

01

Verify in Real-Time

Instantly confirm identity, income, and banking details to streamline onboarding and loan applications improving speed, compliance, and customer trust.

02

AI-Driven Risk Intelligence

Make smarter lending decisions with AI-powered risk scoring, enriched transaction data, and real-time fraud detection that goes beyond traditional bureau checks.

03

Manage with Risk Model as a Service (RMaaS)

empowers lenders to serve the underserved, without revenue compromise and mitigating defaults.

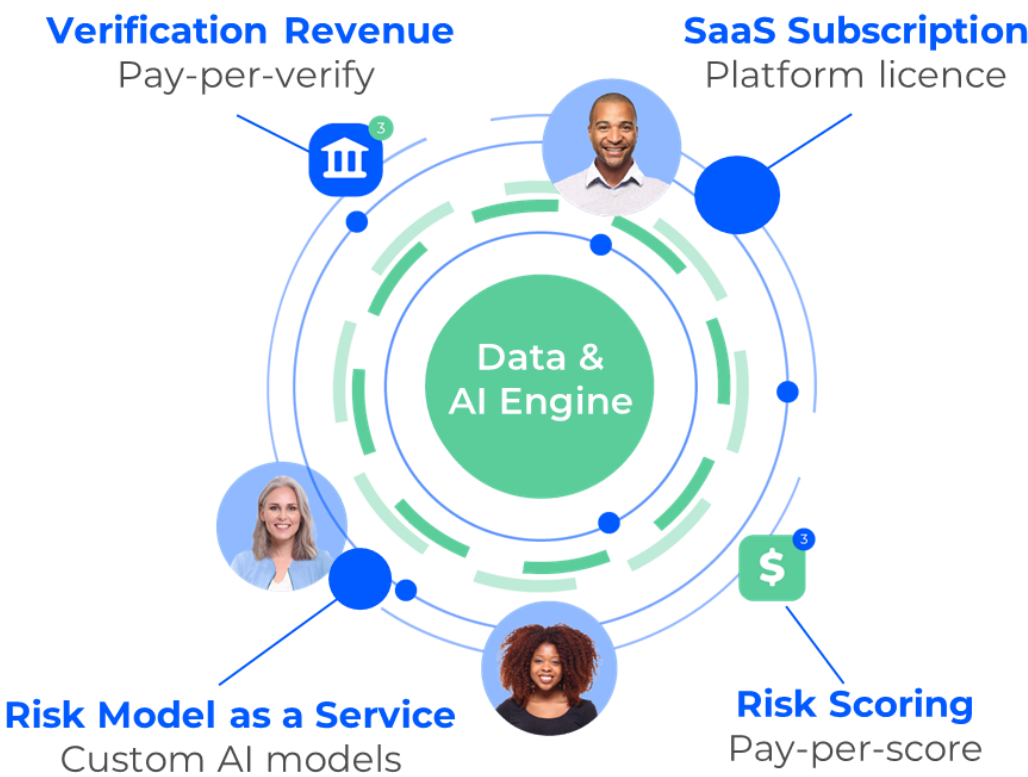
COMPETITIVE POSITIONING

						
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

Competitive Advantage

- Complete risk intelligence platform
- Market leading coverage for bank verification in Canada
- Real-time decisioning & risk scores

REVENUE CHANNELS



CAPITAL STRUCTURE

Current Shares Outstanding	49,659,916	Stock Options and RSU's	3,579,333
Warrants Outstanding @ \$0.60 Expiry Q3-Q4	458,333	Insider Share Ownership	52.5%
2025	4,262,767	Insider Warrant Ownership	73.4%
2026	5,242,828		
2027			
@\$0.20 Expiry Q3-2027	3,932,6222		



CANADIAN
SECURITIES
EXCHANGE

CSE: INVR



OTC: INVRD



FSE: 2V00