



# Turning financial behavior into **smarter decisions.**

Investor Deck

Q2 - 2026

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

[inveriteinsights.com](https://inveriteinsights.com)



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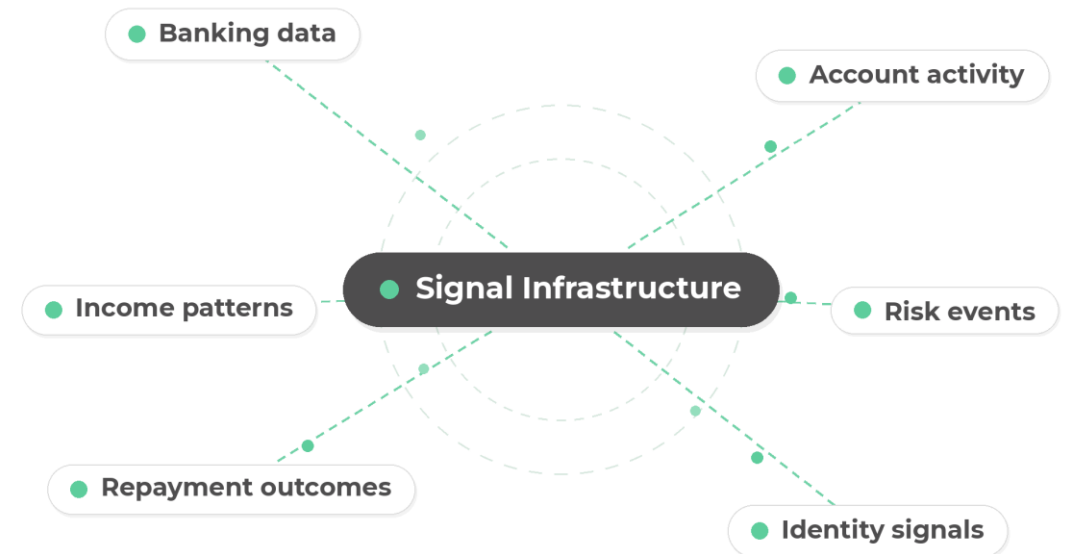
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# Behavior-based **risk** infrastructure

- 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

**39B+** behavioral data points

**7.6M+** 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

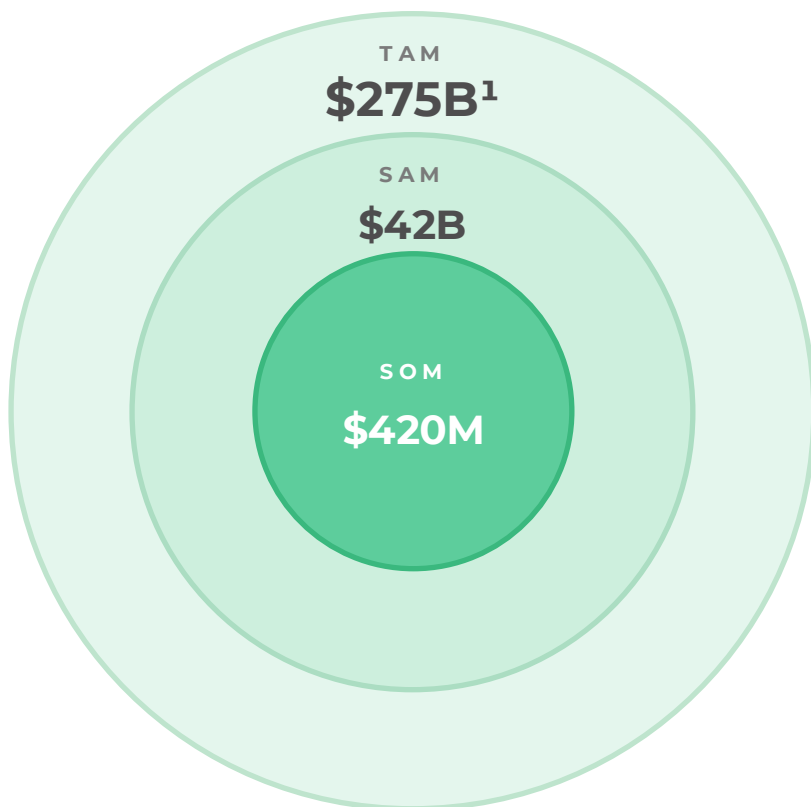
#### Models that learn from outcomes

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%**

ALT LENDING CAGR

**1%**<sup>3</sup>

SOM OF SAM

CAGR = Compound Annual Growth Rate.

### EXPANDING INFRASTRUCTURE APPLICABILITY

Insurance

Identity & Onboarding

Wealth Management

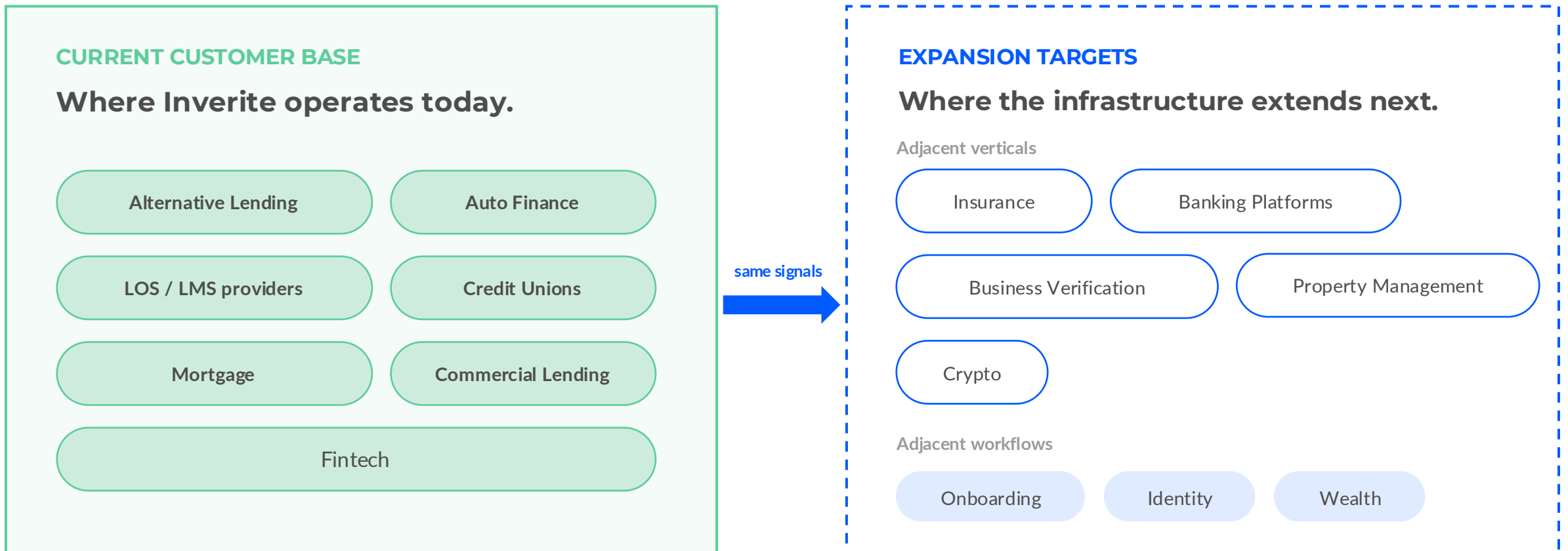
Property Management

Business Verification

International Markets


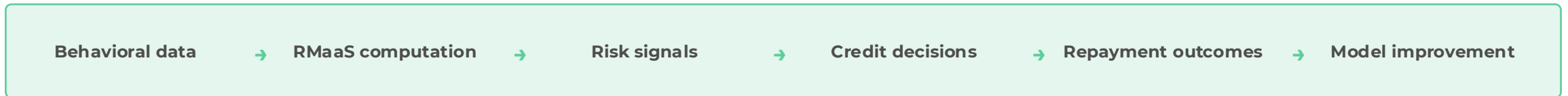
# The same proprietary infrastructure, more places Inverite works

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



# How the Inverite platform works


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



### 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)

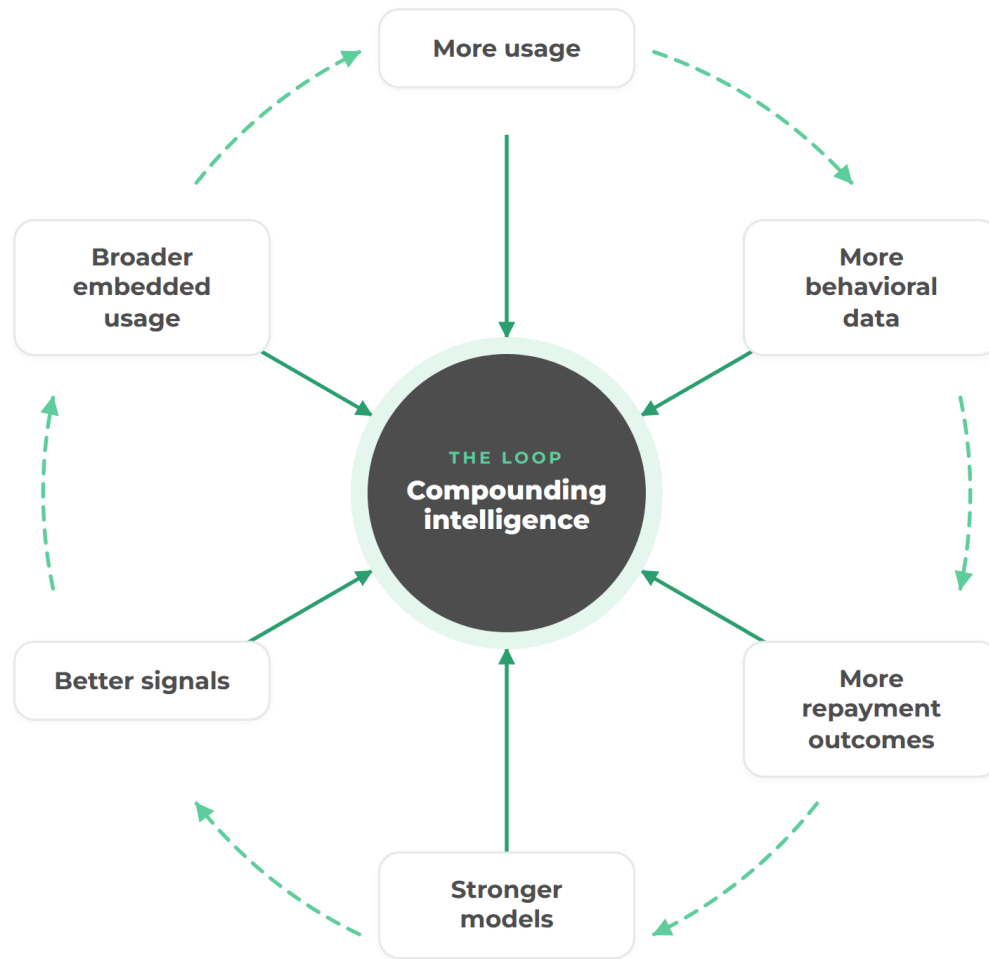
The computation and intelligence layer beneath all three pillars. Custom AI models built for each institution, continuously converting financial behavior into risk signals.

**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.

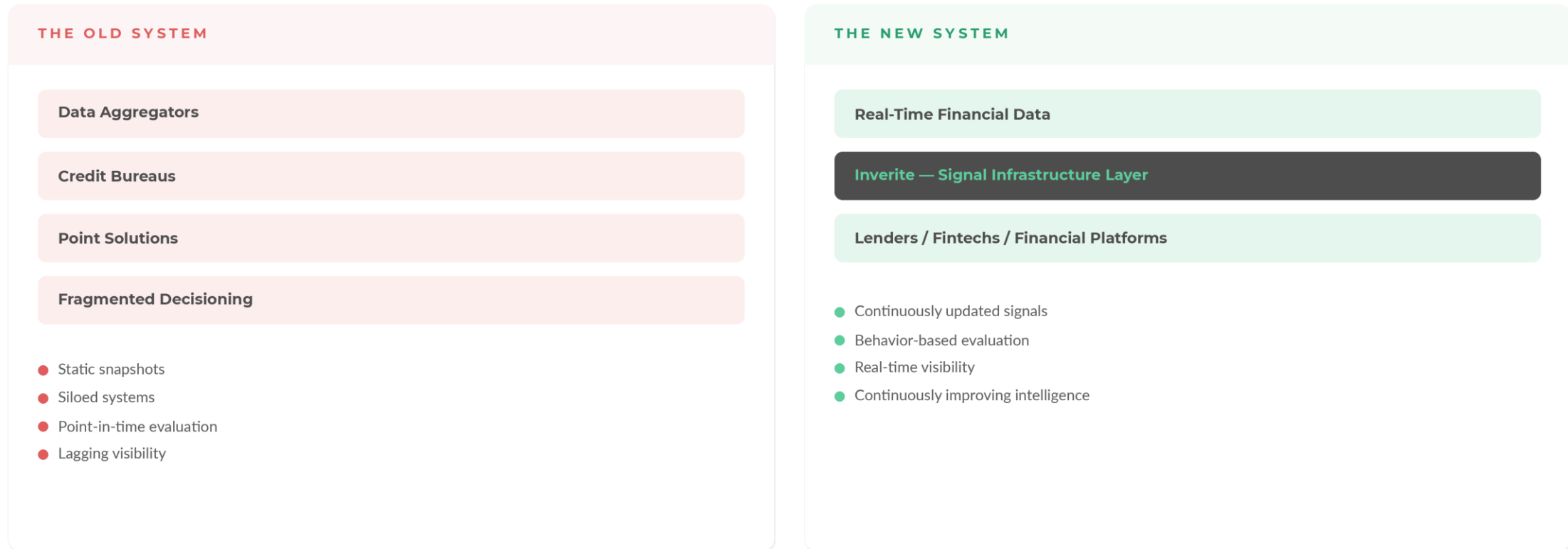
- Exclusive Canadian FI coverage, 99% of institutions
- Off-bureau alternative loan application & repayment history
- RMaaS custom models per institution or out-of-box models
- 39B+ proprietary data points & growing daily
- Behavioral data network expanding through real-world repayment outcomes
- Over 7.6 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.



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.

## 39B+

**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.

## 7.6M+

**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.

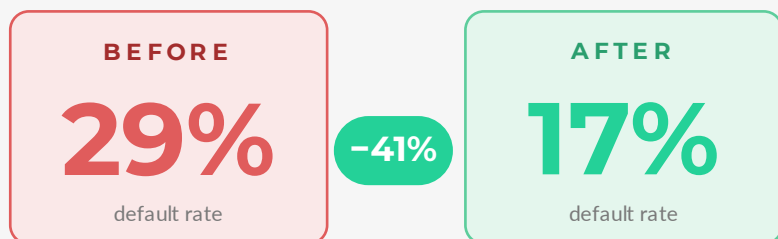
# Customer results

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.



## 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

## Bank verification adoption

92%

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

## Move money in minutes

<120 min

Real-time signals let lenders approve and fund qualified borrowers the same day, a competitive differentiator in consumer lending.

MULTIPLE DEPLOYED MERCHANTS

## Efficiency gains

2.8x

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.



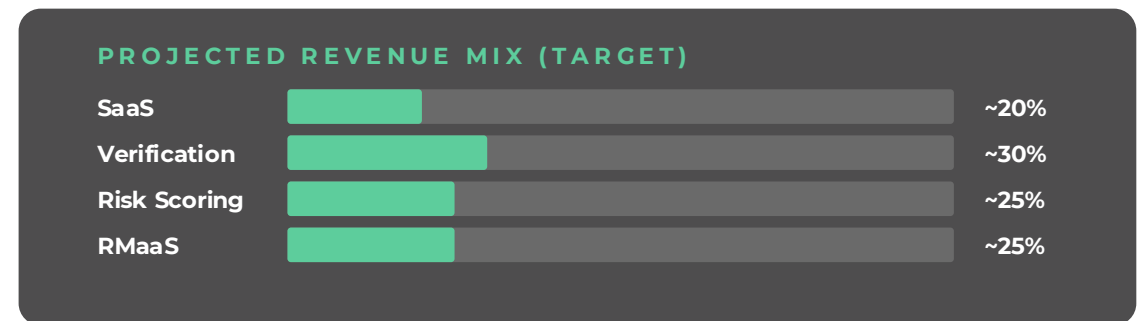
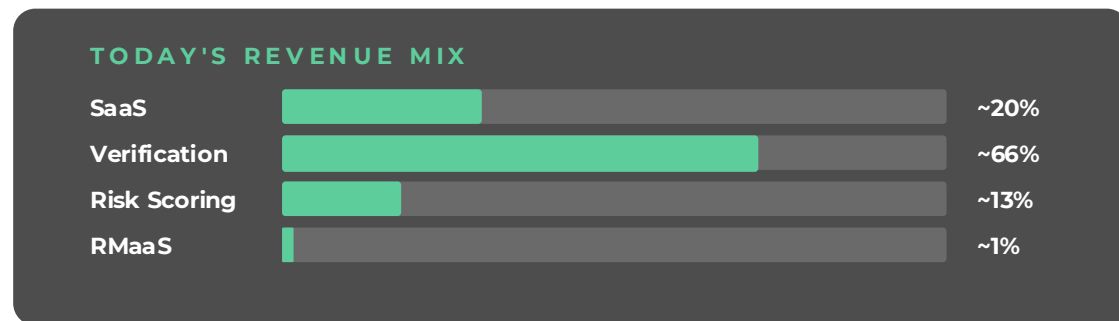
**TRANSACTION**  
**Verification Revenue**  
Pay-per-verify, transaction-based.  
Scales directly with merchant application volume.



**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**



Illustrative. Estelle to confirm blended gross margin figure and current revenue mix.

# 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.**

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. Scales directly with merchant application volume.

## SCORING



### 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

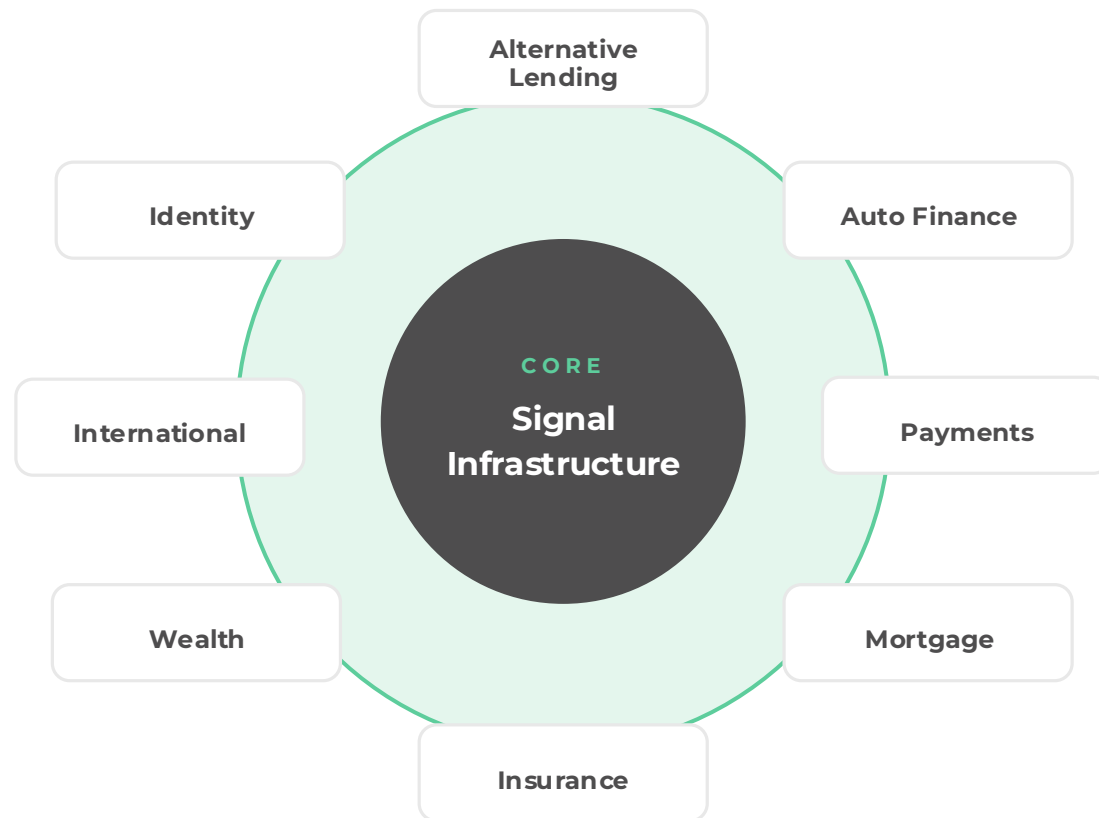
### Key Value Drivers

- **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.



## Behavioral Signals

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

## Validated Outcomes

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

## Institutional Adoption

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

## Shared Credit Memory

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

## 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**.

# 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

April 2026

Shares Outstanding **51,648,836**

Warrants Outstanding – expiry 2027.06.02 **10,780,583**

@ \$0.27 **5,701,157**

@ \$0.33 **1,816,663**

@ \$0.36 **2,262,763**

Stock Options & RSUs **4,869,166**

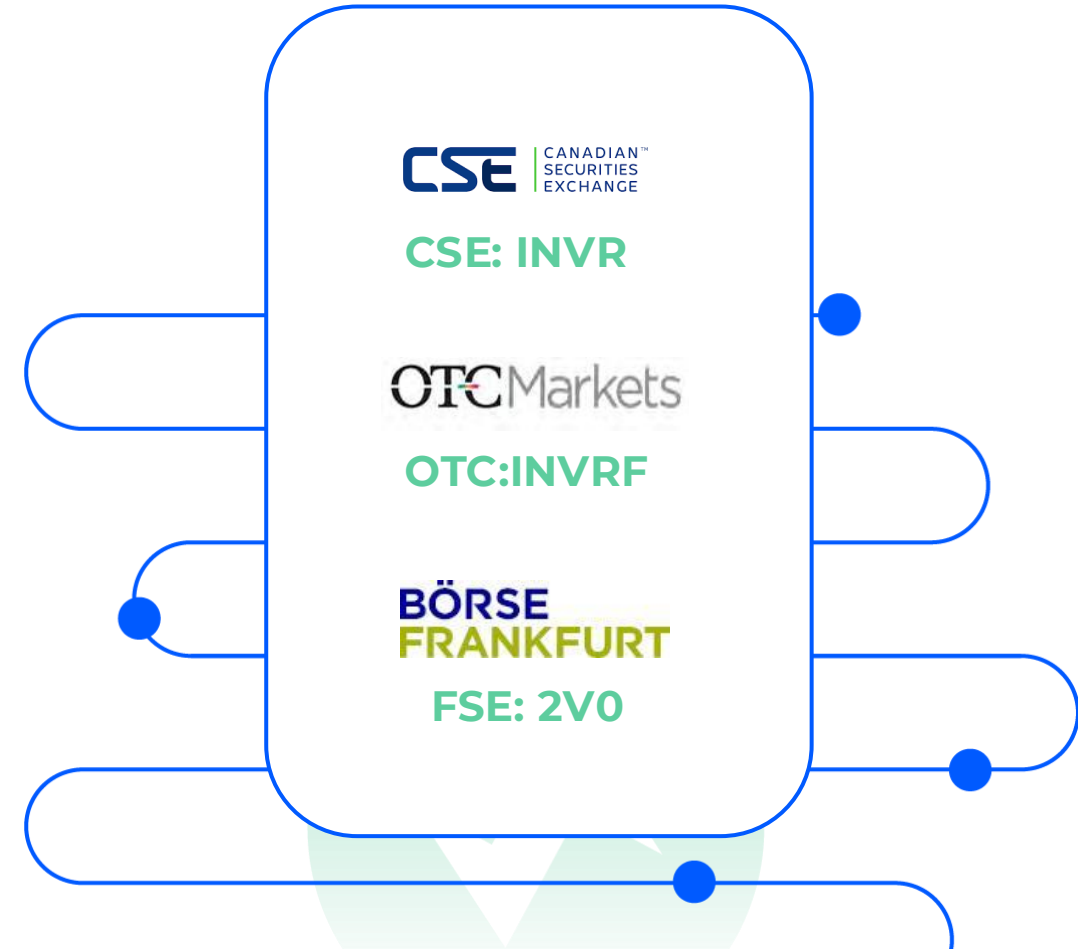
## INSIDER OWNERSHIP

Insider Share Ownership

**55.1%**

Insiders Warrant Ownership

**73.3%**





# 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

[inveriteinsights.com](https://inveriteinsights.com)



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ADDITIONAL DETAIL

# Appendix.

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- 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.



## 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.

# 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**

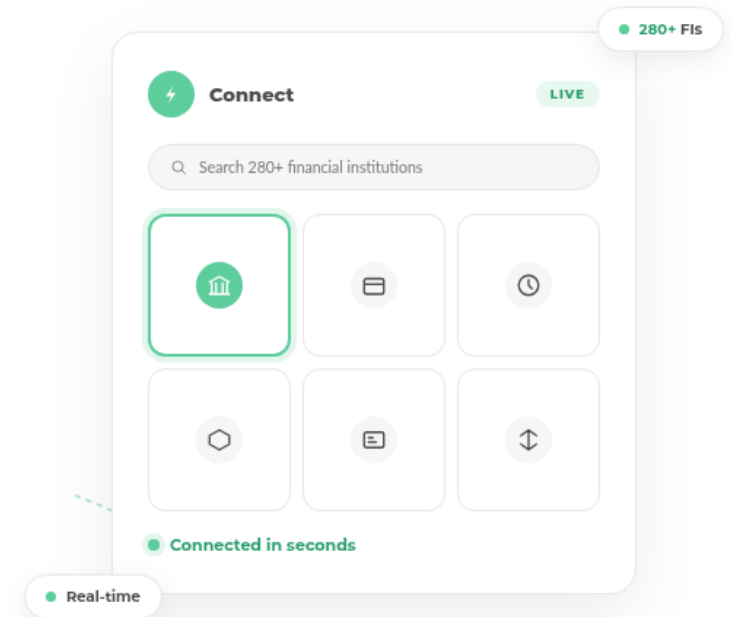
Flexible reporting up to 365 days to fit varied business needs.

- **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

# 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**

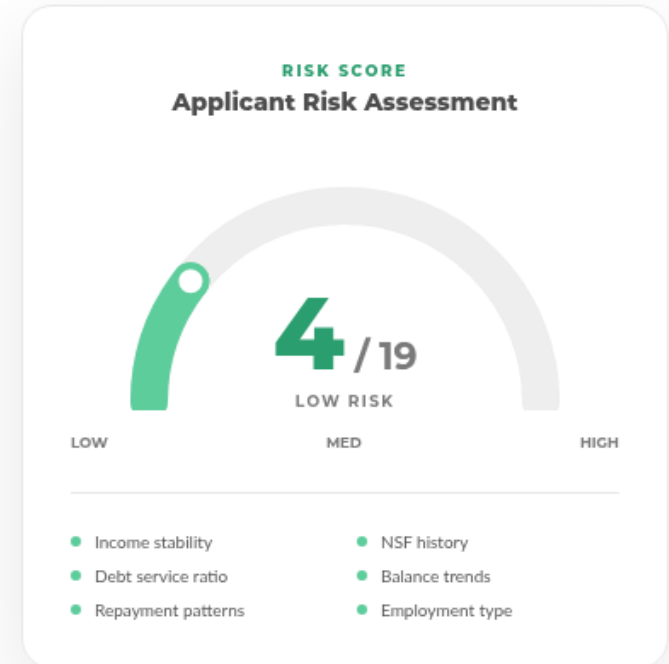
Quickly access detailed income and payroll data for informed lending.

- **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**

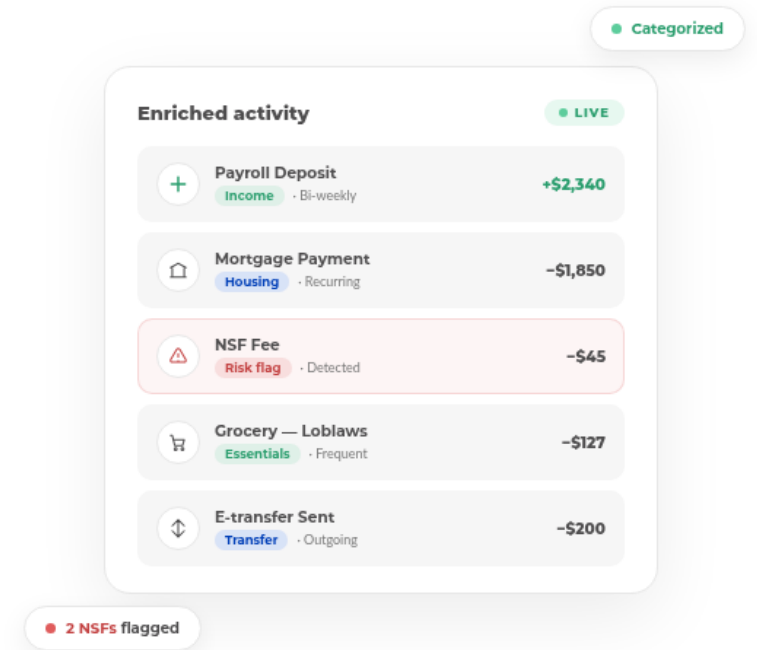
Intuitive visualizations of key risk indicators with real-time monitoring.

- **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.



# 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.

● Off-bureau match

The screenshot displays a user interface for 'Shared loan history'. At the top right, there is a 'LIVE' indicator. The main section features a 'Borrower match found' notification for borrower 'JS', stating '4 loans across the network' and a '94% REPAID' status. Below this, a 'LOAN HISTORY' section lists three entries: 'Lender - Anonymous A' (\$1,500 - Repaid 2024) with a 'PAID' status, 'Lender - Anonymous B' (\$3,200 - Repaid 2023) with a 'PAID' status, and 'Lender - Anonymous C' (\$800 - Active - On-time) with an 'ACTIVE' status.

# 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.

