INVESTOR PRESENTATION

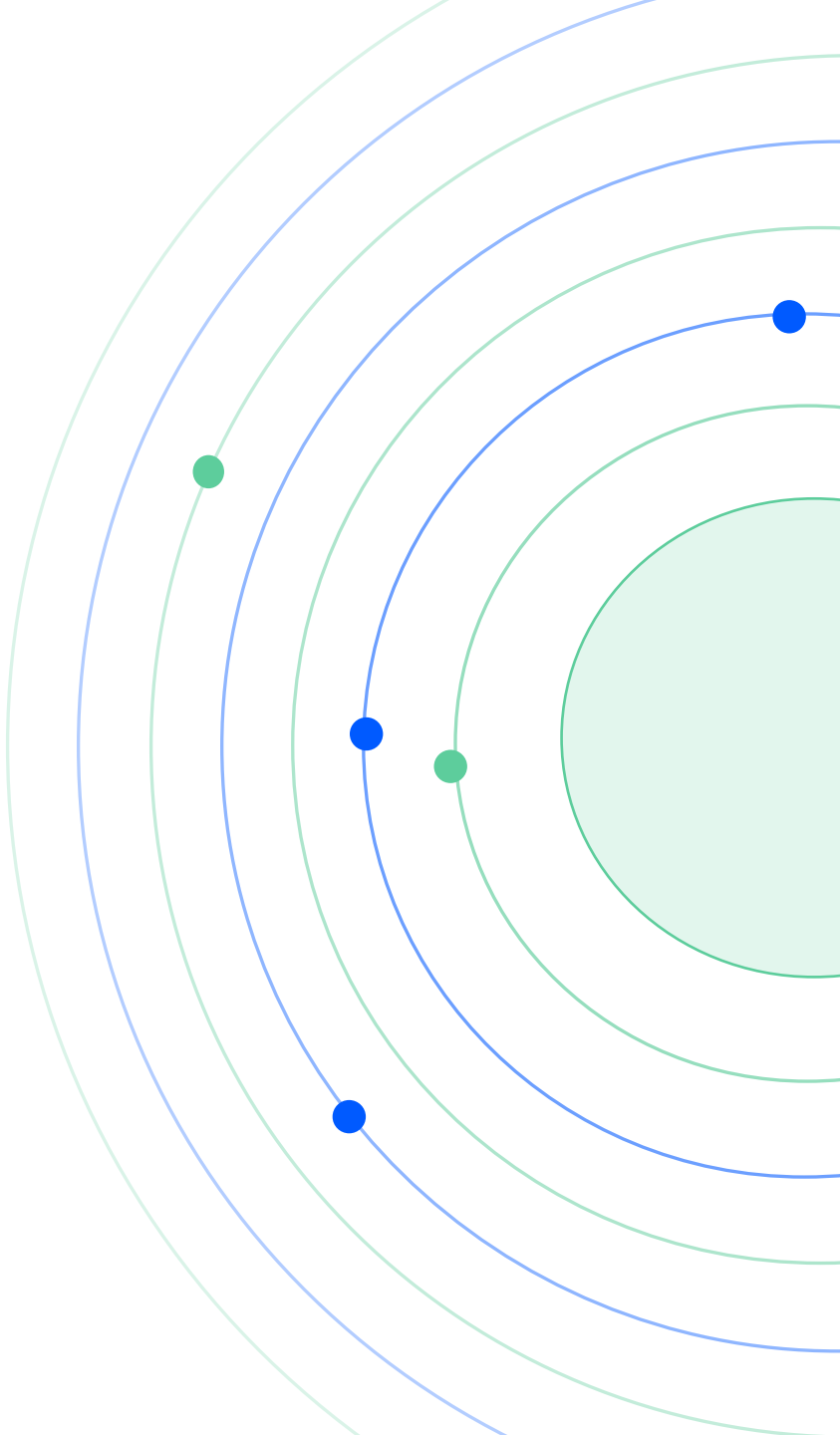
Financial intelligence and decision infrastructure

Turning financial behaviour into smarter decisions.

Q4-2026

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

inveriteinsights.com



Disclaimer and cautionary statements

Not an offer

This presentation is for information only. It is not an offer or solicitation to buy or sell securities of Inverite Insights Inc. Any offering will be made only through compliant offering documents.

Forward-looking information

This presentation contains forward-looking information under applicable Canadian securities laws, including statements about revenue growth, product development and commercialization, predictive models, data use, commercial relationships, geographic expansion, use of proceeds and capital deployment. It reflects management's current assumptions and is subject to risks and uncertainties; actual results may differ materially.

Predictive models and data

Past model performance and customer results may not be repeated. Model performance depends on data quality, permitted data use, validation and customer implementation. The commercial value of the intelligence asset depends on consent terms, permitted data use, data quality, model validation and successful monetization. Not every transaction contributes to the asset, and model performance does not improve automatically. Potential applications are future opportunities. Permitted outcome feedback: subject to consent, contractual rights and validation. Agent AI is an illustrative future opportunity. Inverite does not currently offer an agentic product or report agentic revenue. Deployment depends on permissions, model validation, product development, customer adoption and appropriate decision oversight.

Geographic expansion

Inverite currently operates in Canada only. Entry into the United States or other markets is a future opportunity. There is no assurance of entry, timing, market share or revenue.

Commercial relationships and third-party data

References to commercial relationships are general and do not identify counterparties. Such relationships may not produce revenue. Third-party market data has not been independently verified.

General

Read with Inverite's public filings on SEDAR+ and the CSE website. All amounts are in Canadian dollars unless stated otherwise.

Historical information

Transaction data and data points are aggregated from Inverite products since inception to September 30, 2026 and do not indicate future results.

COMPANY OVERVIEW

Who is Inverite

Inverite provides financial intelligence and decision infrastructure, transforming permissioned financial data into actionable insights that help businesses make smarter decisions.

PLATFORM SCALE

45B+ behavioural data points

9M+ unique customer transactions

99%

Canadian FI coverage

Real-time bank verification across every major Canadian FI.

475+

Active commercial partners

Commercial users of Inverite, directly or through technology service providers.

~20%

YoY revenue growth

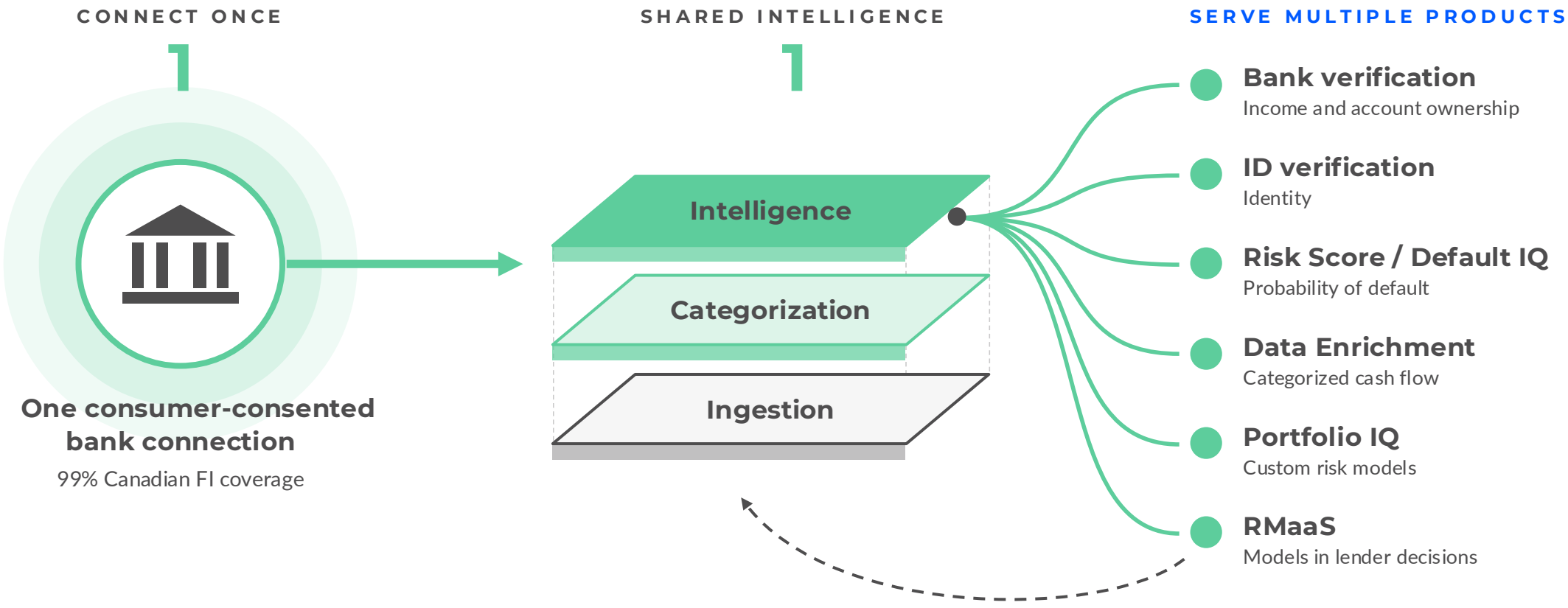
Consistent revenue expansion driven by deeper customer usage.

Inverite turns financial behaviour into **decision intelligence** used across identity, fraud, affordability, risk and adjudication.

BEHAVIOURAL INTELLIGENCE

One connection, multiple products

The infrastructure is built. Each additional product a customer adopts increases revenue per customer.

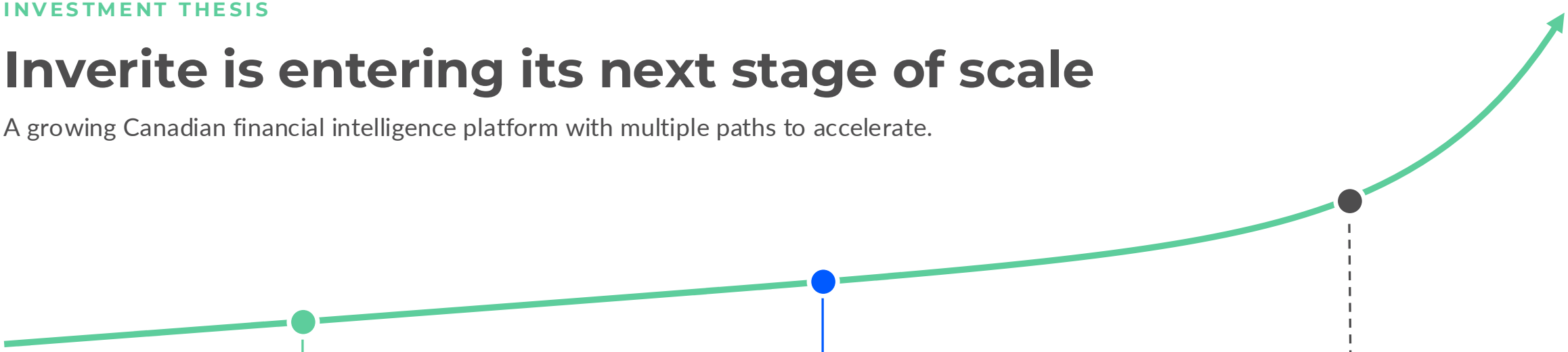


One intelligence foundation. Multiple products. Greater value per customer. More Revenue for Inverite.

INVESTMENT THESIS

Inverite is entering its next stage of scale

A growing Canadian financial intelligence platform with multiple paths to accelerate.



01 TODAY

Established Canadian business

- Revenue and transaction growth
- Improving unit economics
- Commercial verification and risk products

02 UNDER WAY

Expanding intelligence and distribution

- Higher-value intelligence products
- Deeper customer integration
- Enterprise partnerships, contracted clients and pipeline

03 PLANNED

Accelerating scale

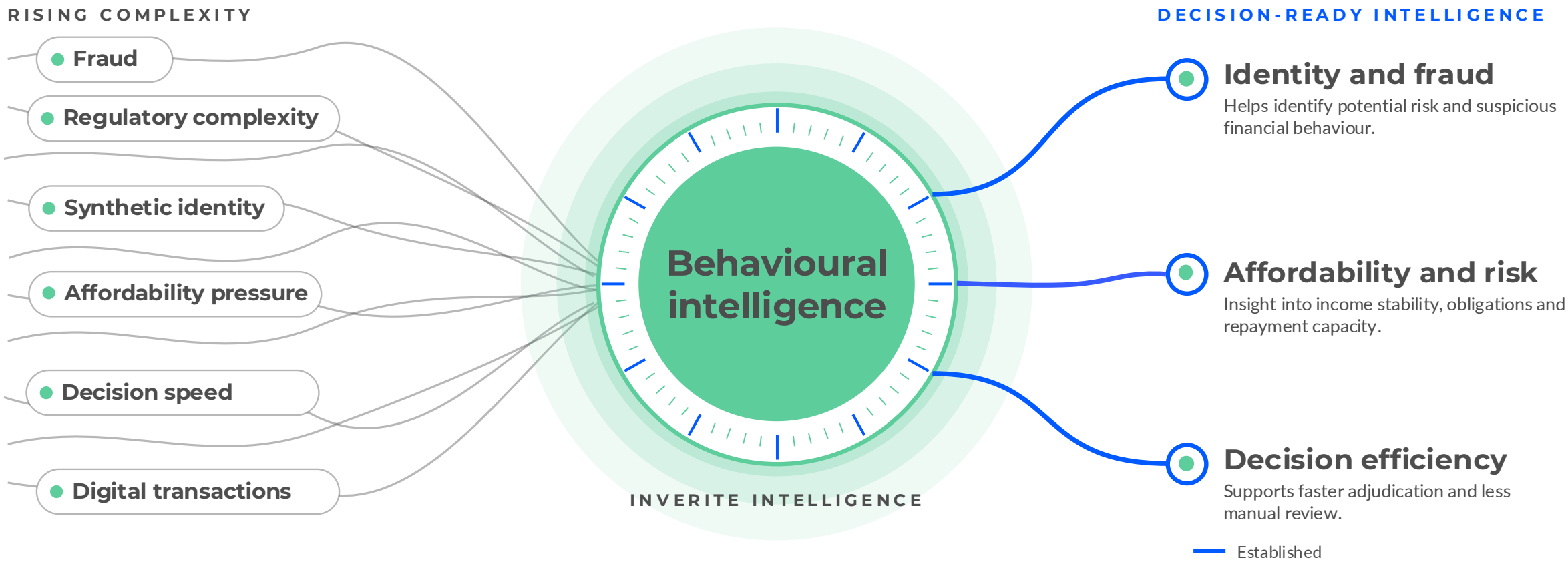
- Greater Canadian market penetration
- U.S. and international market entry (future)
- Expanded commercialization through strategic relationships

THE OPPORTUNITY **Accelerate what is already working.**

THE OPPORTUNITY

The signal are there. The challenge is seeing it.

Bank data adds a current view of income, spending, obligations and cash flow.



Inverite turns financial behaviour into decision-ready intelligence.

Understand the person. Understand the transaction. Make the decision with more confidence.

OPERATING MOMENTUM

Demand is growing. Economics are strengthening.

DEMAND

↑ 20%

Revenue growth FYE 2026 and Q1-2027

↑ +23%

Transaction volume growth

↑ +27%

Verification request growth

ECONOMICS

Unit cost and margin

11.7¢ ▼ 14.3%

Variable cost per transaction

83%

Transaction contribution margin

↓ –14%

Variable cost per transaction, while transaction volume grew 23%

Company-reported operating metrics for Q1 Fiscal 2027 (April 1 – June 30, 2026), compared with the corresponding period in Q1 Fiscal 2026 (April 1 – June 30, 2025). Inverite's fiscal year ends March 31. Variable cost change is calculated on unrounded three-month averages (13.64¢ and 11.69¢).

FINANCIAL INTELLIGENCE ASSET

Each permissioned transaction feeds one asset with multiple market opportunities

BEHAVIOUR SIGNALS PER TRANSACTION

- Income
- Cash flow
- Obligations
- Repayment
- Fraud signals
- Identity

MARKET APPLICATIONS

- Lending
- Payments
- Wealth
- Identity & Fraud
- Insurance
- Digital assets

IN USE TODAY

Four markets today

Lending, payments, wealth, identity & fraud

More data → deeper intelligence → broader applications

POTENTIAL APPLICATIONS

New markets over time

Insurance and digital assets

Credit bureaus built shared memory around credit history. **Inverite is building shared intelligence around financial behaviour.**

FUTURE OPPORTUNITY · AGENTIC AI

Financial intelligence for the agentic AI economy

As AI agents automate financial workflows, Inverite can provide the financial context behind their decisions.

EXISTING FOUNDATION

- Permissioned bank and transaction data
- Income and cash flow
- Obligations and repayment
- Fraud and identity signals
- 99% Canadian FI coverage
- Commercial verification and risk products

Financial intelligence

Verification · Risk scoring
Data Enrichment

POTENTIAL EXTENSION

FUTURE

Underwriting assistance
Behavioural context for agents preparing credit files

Fraud and identity review
Signals that support automated verification checks

Affordability assessment
Income, obligations and repayment capacity on demand

Portfolio monitoring
Ongoing signals on changes in customer circumstances

Potential delivery
APIs, RMaaS and embedded enterprise integrations

THE OPPORTUNITY

Inverite can provide the financial intelligence behind agent decisions.

CANADIAN GROWTH

Canada is becoming a much larger opportunity

One intelligence platform. Multiple avenues for growth.

1 Deeper market penetration

- Customer growth
- Transaction volume
- Product adoption per customer
- Higher-value intelligence

2 Broader financial workflows

- Lending & credit
- Payments
- Wealth
- Identity & fraud
- Business verification
- Insurance (future)

Validated inside global enterprise platforms serving millions of users.

4 Consumer-driven banking catalyst

- Standardized data access
- Advantage shifts to interpretation
- Demand for actionable intelligence

3 Enterprise-scale distribution

- Existing strategic relationships
- Embedded platforms and institutions
- Technology partners
- Conversion into commercial activity

GEOGRAPHIC PORTABILITY

Built once. Designed to travel.

Reusable infrastructure and strategic distribution relationships create opportunities to enter new markets.

Inverite core platform

- API delivery
- Enterprise integrations
- Data governance and security
- Models adaptable to local data
- Distribution relationships

Market adaptation
Local data access, regulation, models and partners

Canada

OPERATING TODAY

Established business and commercial infrastructure, with 99% Canadian FI coverage.

United States

POTENTIAL NEXT MARKET

Expansion through strategic relationships and distribution opportunities.

Additional markets

FUTURE OPPORTUNITY

Technology and intelligence adapted to local market requirements. Current discussions with potential strategic partners in US and EU.

STRATEGIC CAPITAL

The platform, scalable and operating. Capital accelerates it.

WHAT INVERITE BRINGS

- Established Canadian business
- Financial intelligence infrastructure
- Behavioural dataset
- Proprietary technology and models
- Commercial relationships
- Experienced management

WHAT CAPITAL ENABLES

Canadian revenue growth
Deeper penetration and more products per customer

Higher-value intelligence products
Portfolio IQ and RMaaS inside lender decisions

Enterprise integrations and distribution
Embedded platforms, institutions and technology partners

U.S. market entry (future)
Reusable infrastructure and distribution relationships

Potential strategic acquisitions
Capabilities, data or distribution that accelerate scale

Capital structure

Security	Number
Shares outstanding	**55,259,828**
Warrants outstanding	
$0.30 to $0.36, expiring June 2027	8,936,704
$0.60, expiring June 2027	843,890
$0.20, expiring September 2027	4,929,250
$0.35, expiring December 2027	1,766,246
Stock options	**3,851,500**
RSUs	**458,333**
Fully diluted	**76,045,751**

55.1%

Insider share ownership

73.3%

Insider warrant ownership

Listings
CSE: INVR · OTC: INVRF · FSE: 2V0

As of October 2026. Fully diluted includes all warrants, options and RSUs.

MANAGEMENT TEAM

Team Inverite

Experience across commercial growth, technology, AI, finance and capital markets.

Karim Nanji

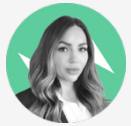
CEO, Director

25+ years building fintech for non-prime and credit-challenged consumers. Senior roles at Meridian Systems, Customer House and TIO Networks, each acquired by industry leaders. FDATA board member advancing open banking.

Mike Marrandino

Executive Chairman, Director

30+ years of C-level consulting in corporate development, M&A and public listings on the TSXV and CSE.
Serves on multiple TSXV-listed company boards.



Estelle L'Heureux, CFA

CFO

15+ years in fintech and alternative lending across corporate finance, fund management, strategy and product. CFA Society Vancouver board member.

Jim Chan

CTO, COO

20+ years building technology teams and financial technology infrastructure, including at one of Canada's fastest-growing companies.

Henry Wong

Head of AI

20+ years in financial operations, data systems and decision science. Senior roles at Thomson Reuters, PwC, Reval, FINCAD and HSBC.

CONTACT

Let's continue the conversation.

Built
Infrastructure, Canadian FI coverage and a growing financial intelligence foundation

Working
Commercial adoption, verification revenue growth and improving unit economics

Scaling
Higher-value intelligence products, enterprise distribution, Canadian growth and potential geographic expansion

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inverité insights

We've built the infrastructure, established commercial traction and demonstrated the opportunity to deliver higher-value financial intelligence. Our next phase is converting that foundation into materially greater revenue.