

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.

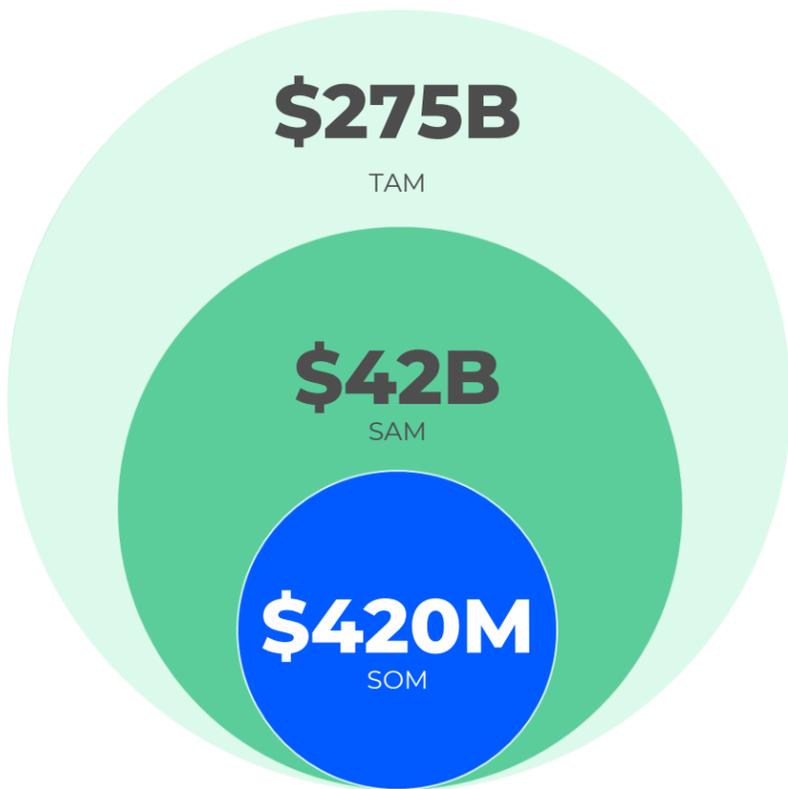
80%

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.

30%

YoY Revenue Growth

verification income, nine months ending Dec. 2024

400+

Active Merchants & Partners

across Canada

2015

founded

created by lenders, for lenders

99%

Canadian coverage

across financial institutions

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.

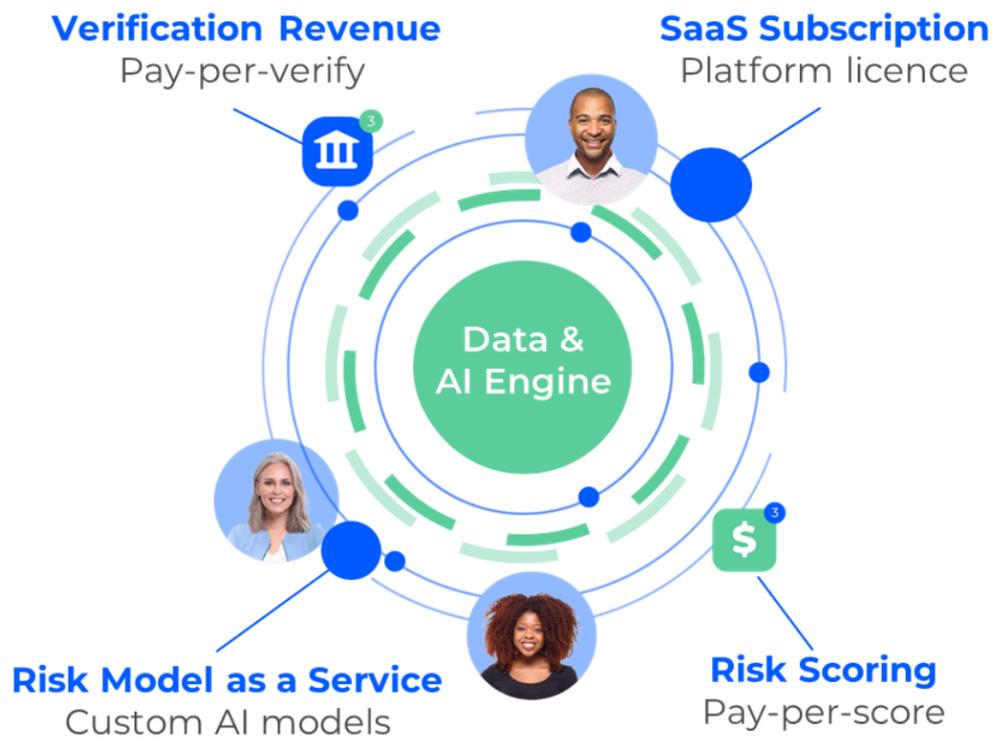
COMPETITIVE POSITIONING

						
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	41,528,726	Stock Options and RSU's	2,901,666
Warrants Outstanding		Insider Share Ownership	52%
@ \$0.66 Expiry Q2-Q3 2025	332,333	Insider Warrant Ownership	76%
@ \$0.60 Expiry Q2-Q3 2025	458,333		
2026	4,262,767		
2027	5,242,828		

CSE | CANADIAN
SECURITIES
EXCHANGE

CSE: INVR

OTC Markets

OTC: INVRD

BÖRSE
FRANKFURT

FSE: 2V00