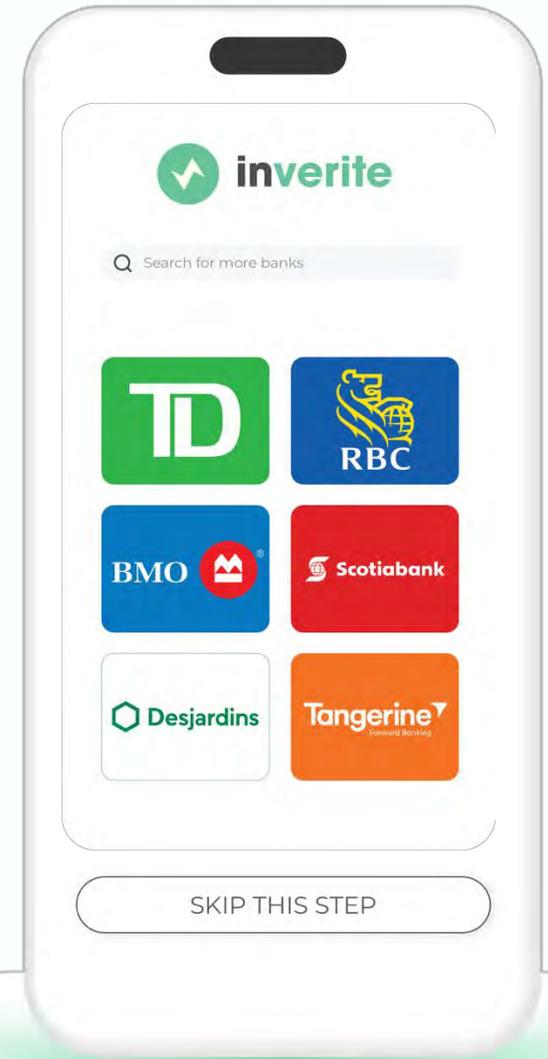




The Next Generation Credit Assessment Platform Built for Today's Growing Credit Economy



Q2 2025 CSE: INVR | OTC: INVRD | FSE: 2V00

Disclaimer and Cautionary Statements

This presentation ("Presentation") provides an overview of Inverite Insights Inc. (the "Company" or "Inverite"), its subsidiaries and the industry in which it operates. It is for informational purposes only. This Presentation and any related oral presentation do not constitute an offer, solicitation, or invitation to subscribe for, purchase or otherwise acquire any securities of the Company, and nothing contained herein shall form the basis of any contract or commitment whatsoever. Any future offering or sale of securities by the Company will be presented and conducted in a legally compliant securities offering, pursuant to appropriate legal and marketing documentation, which in any case shall not include this Presentation.

There are risks associated with an investment in the Company. This Presentation should not be construed as an invitation, inducement, or recommendation to acquire or dispose of any securities of the Company, or otherwise be relied on for purposes of any investment decision regarding the Company or any other entity. This Presentation does not and is not intended to provide and should not be construed or relied upon as providing, any legal, financial, accounting or tax advice, and in all cases, you should consult with your own legal, financial, accounting and tax advisors.

This Presentation is a summary only and is not intended to be and should not be construed or relied upon as a complete or comprehensive analysis of the Company's financial or competitive position, its prospects, or its trading markets. No representation or warranty, express or implied, is made as to as to the completeness, sufficiency, fairness, or accuracy of the information provided herein. This Presentation should be read in conjunction with the Company's public filings available on the SEDARPlus and the CSE Website. Except for the Company's senior executives, no other person is authorized to provide any information regarding the Company and if received from other sources, such information should not be relied upon. All dollar amounts stated in this Presentation are expressed in Canadian currency, except where otherwise indicated.

Certain information herein has been obtained or derived from third-party sources, including information concerning industry and market data, competitors and economic trends. While the Company believes that such third-party sources are reliable, the information has not been independently verified and no assurances can be made as to the fairness or accuracy of such information.

Any analyses and projections are subject to the accuracy of the assumptions used, as well as the limitations on the availability and statistical reliability of the data itself, including the voluntary nature of the participation in the data gathering process, unintended bias, and other limitations and uncertainties inherent in the obtaining, compiling and interpretation of raw data. As a result, the information and data set forth in this presentation, and any resulting analyses, projections, estimates and beliefs based on such information and data, may not be reliable. This Presentation may also contain certain opinions of the Company's management and others. Any such opinions are purely speculative and should not be construed or relied upon as a representation, warranty or promise made by the Company.

Product Images. Inverite's products and service offerings are under continuous development. Product images shown in this Presentation, are for illustrative purposes only and are not necessarily indicative of a Inverite product's form and functionality.

Market Expansion. Inverite currently has operations in Canada only. Although Inverite currently intends to enter the US market, there can be no assurances that Inverite will be able to successfully enter the US market (whether for regulatory, economic or other reasons), or to acquire or retain market share in such markets, whether as a result of regulatory, economic, competitive or other factors. Information regarding US markets, such as that presented in slide 4 and 9, are for illustrative purposes only and are not necessarily indicative of Inverite's prospects or market potential in such jurisdictions.

Other Market Participants. The entities shown in slide 8 are illustrative of companies operating in given sectors of the industry and are neither meant to indicate or imply that Inverite has a relationship, contractual or otherwise, with such entities nor that such entities are restricted to or not otherwise involved in, or capable of entering, other sectors of the industry. The entities shown in slide 5 have a business relationship with Inverite but is neither meant to signify that the relationship is exclusive nor that those entities may also be competitors to Inverite in one or more aspects of their business relationship with Inverite.

Historical Transactions. The historical **transactional** analytics presented in slide 10 are compiled from data and results aggregated from Inverite products over the period from January 1, 2022 to March 31, 2024. Future results will vary, potentially substantially, depending on the relative predominance of these products in future operations and the introduction of further products and services.

Inverite Traction. Historical information in slide 10 is not indicative of future growth in data points, customers, transaction rates or financial institution coverage.

About Inverite Insights

A leader in AI-driven software specializing in real-time financial data for the alternative credit economy.

Inverite is positioned at the convergence of open banking, embedded finance, and AI-driven risk assessment, transforming from a data provider into a comprehensive risk intelligence platform for lenders serving the underbanked and credit-invisible consumers.

Track Record:

30%

YoY Revenue Growth

verification income,
nine months ending
Dec. 2024

400+

**Active Merchants
& Partners**

across Canada

99%

Canadian coverage

across financial
institutions

2015

founded

created by lenders, for
lenders

The Problem



Stale Data

Bureau reports lag
30-60 days

90%

lending decisions rely on
TransUnion, Equifax, or Experian.



Incomplete View

Consumer cash-flow
is unseen

40% ↑

increase in consumer demand for
alternative lending products ¹



Underserved

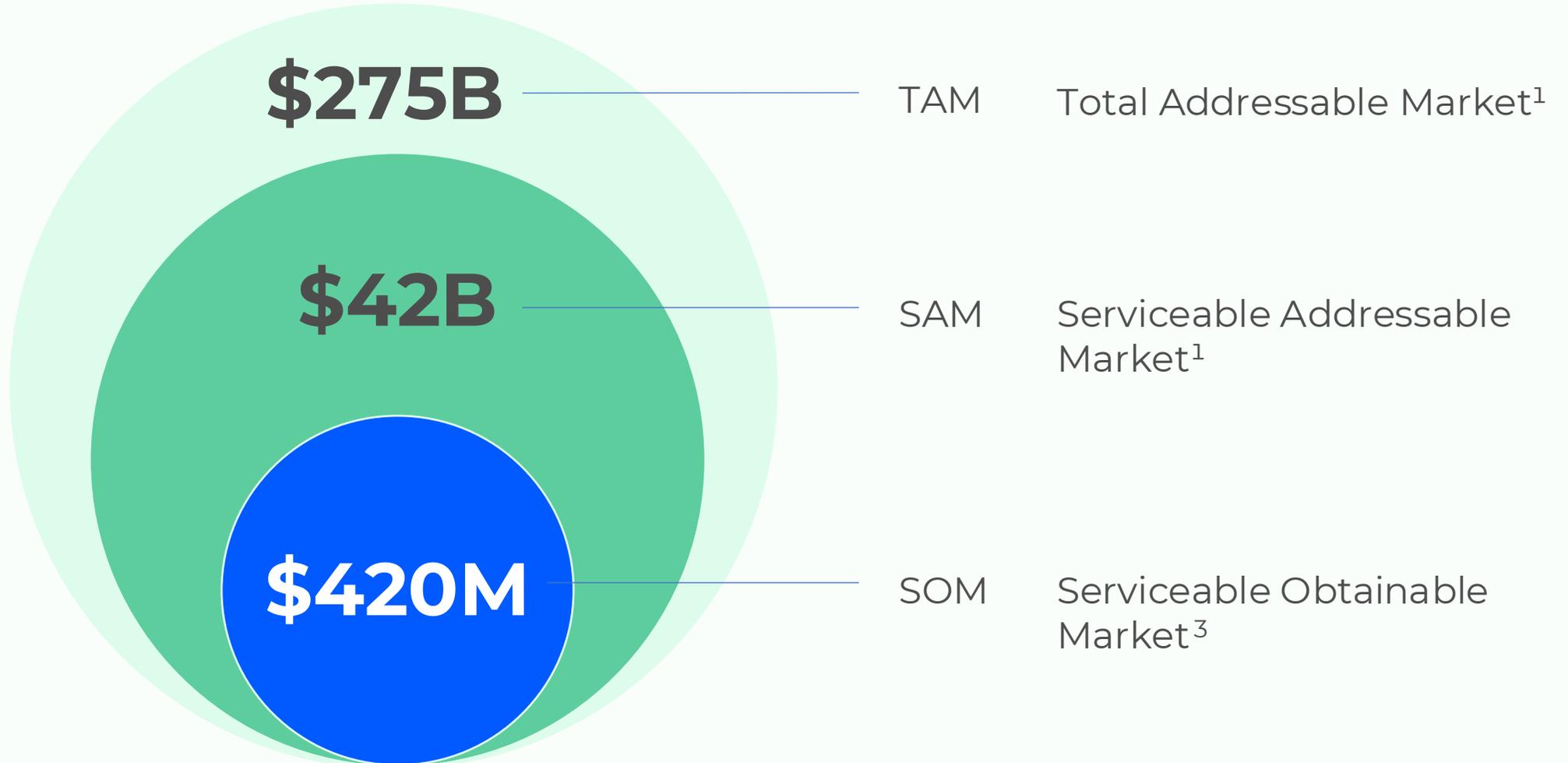
78 M+ of non-prime
consumers

80%

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

Market Size & Trends

22.9%²
CAGR Market
growth rate



Why This Opportunity?

MACRO DRIVERS:



Record delinquencies –
non-mortgage defaults highest
since 2009¹



30 % credit-invisible –
7+ M Canadians outside bureau files²



\$2.6 T consumer debt –
+4.7 % YoY economic pressure⁴

40% low-score consumers **never default**

MICRO DRIVERS:



Gig-worker boom –
income verification broken



New-to-country segment –
no legacy scores



Alt-data tipping point –
80 % of FIs ready for cash-flow data

2X fraud rate for new-to-Canada auto apps³

Our Solution

Complete Risk Intelligence Platform:

VERIFY

REAL-TIME IDENTITY, INCOME AND BANKING DATA TO STREAMLINE CUSTOMER ONBOARDING & APPLICATIONS

ID VERIFY
BANK VERIFY

RISK INTELLIGENCE

LENDING DECISIONS WITH AI-POWERED RISK SCORING AND REAL-TIME FRAUD DETECTION

RISK SCORE
MICRO CHECK
DATA ENRICHMENT

MANAGE

OPTIMIZE LENDING PORTFOLIO TO INCREASE ORIGINATIONS AND MITIGATE DEFAULTS

RISK MODEL
as a SERVICE
(RMasS)

Delivered via API or no-code dashboard—plug in and start underwriting holistically.

How We Differ

Key Value Propositions:



Risk Model as a Service (RMaaS)
custom loan models



Canadian Market Dominance
exclusive coverage



Real-time decisioning & risk scores
complete risk assessment in seconds

Unique Differentiators:



Complete risk intelligence platform
only Canadian provider offering all-in-one platform



Market-Leading Coverage
99% Canadian consumer coverage
across 286+ FI's



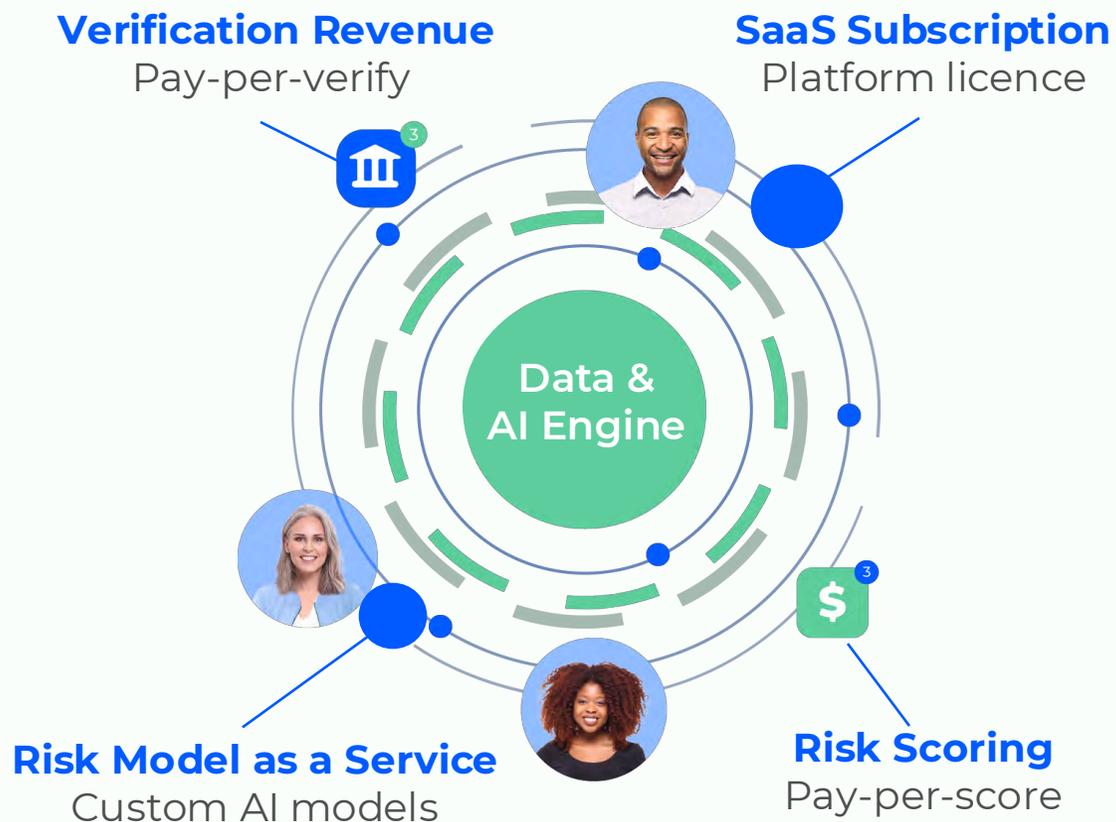
Proven results
in-market case studies

Competitive Landscape/Positioning

| |  inverité insights |  flinks | MX |  PLAID | EQUIFAX |  |
|----------------------------|---|--|-----------|--|------------------------|---|
| 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 |

Inverité focuses on real-time decision making for alternative lenders

Revenue Generation



GROWTH LEVERS:

Stickiness → **Land & expand**

Usage Expansion → **Volume growth**

Service Layer Addition → **New APIs**

Monetising the Data → **Data resale**

High-margin RMaSS → **> 80 % gross margin**

VALUE DRIVERS:

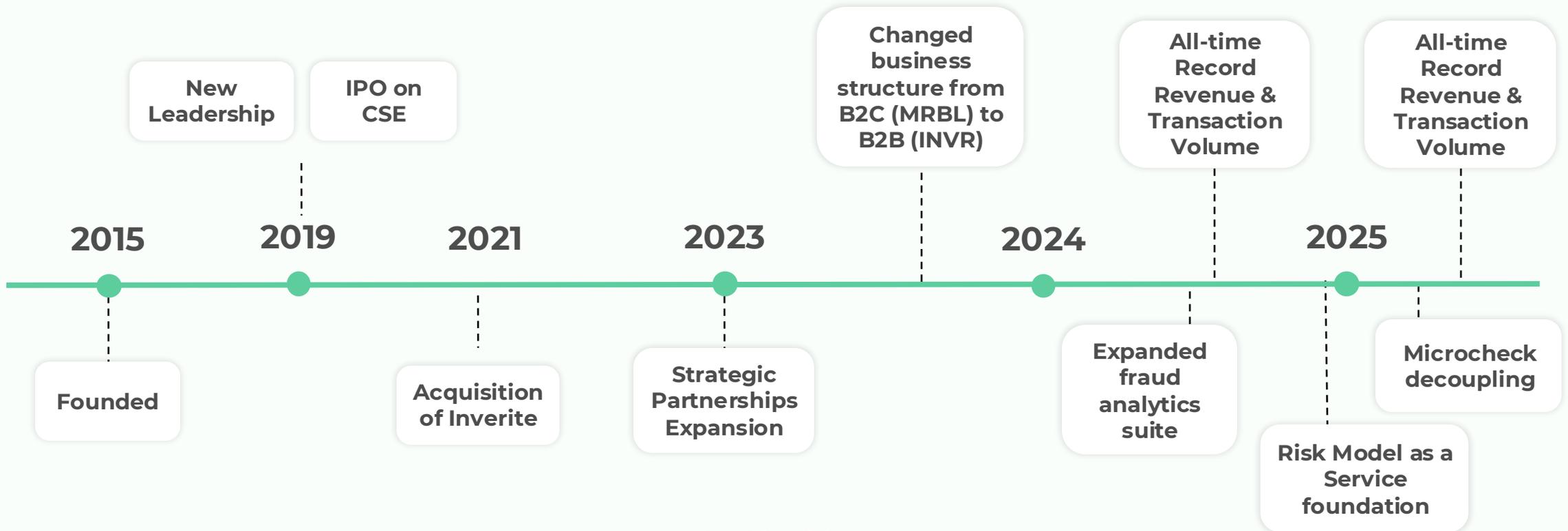
**Scalable cloud
infrastructure**

Global TAM expansion

Process automation



Strategic Evolution & Milestones



Leadership Vision

"We're not just pulling data, we're transforming it into predictive intelligence"
Platform evolution from data provider to comprehensive risk intelligence layer

Team



Karim Nanji

CEO, Director

Karim is a seasoned growth and tech leader, with over 25 years of experience in building and commercializing fintech solutions for and non-prime credit-challenged consumers globally. He's held significant roles in startup to Fortune 500 companies, notably Meridian Systems, Customer House, and TIO Networks, all of which were acquired by industry giants.



Estelle L'Heureux, CFA

CFO

Estelle specialized in the financial technology and alternative lending space for nearly 15 years, with diverse background in strategic initiatives, corporate finance, fund management, business development, operations management and product development. Ms. L'Heureux completed her BBA with a specialization in Accounting. She is a CFA charter holder and started volunteering with CFA Society Vancouver in 2013, where she currently sits on the board of directors



Jim Chan

CTO, COO

Jim is a well-versed technology executive with a great reputation for building world-class technology teams and infrastructures. He has over 20 years of experience leading technology teams in developing some of the most advanced financial technology solutions at one of Canada's fastest-growing companies..



Mike Marrandino

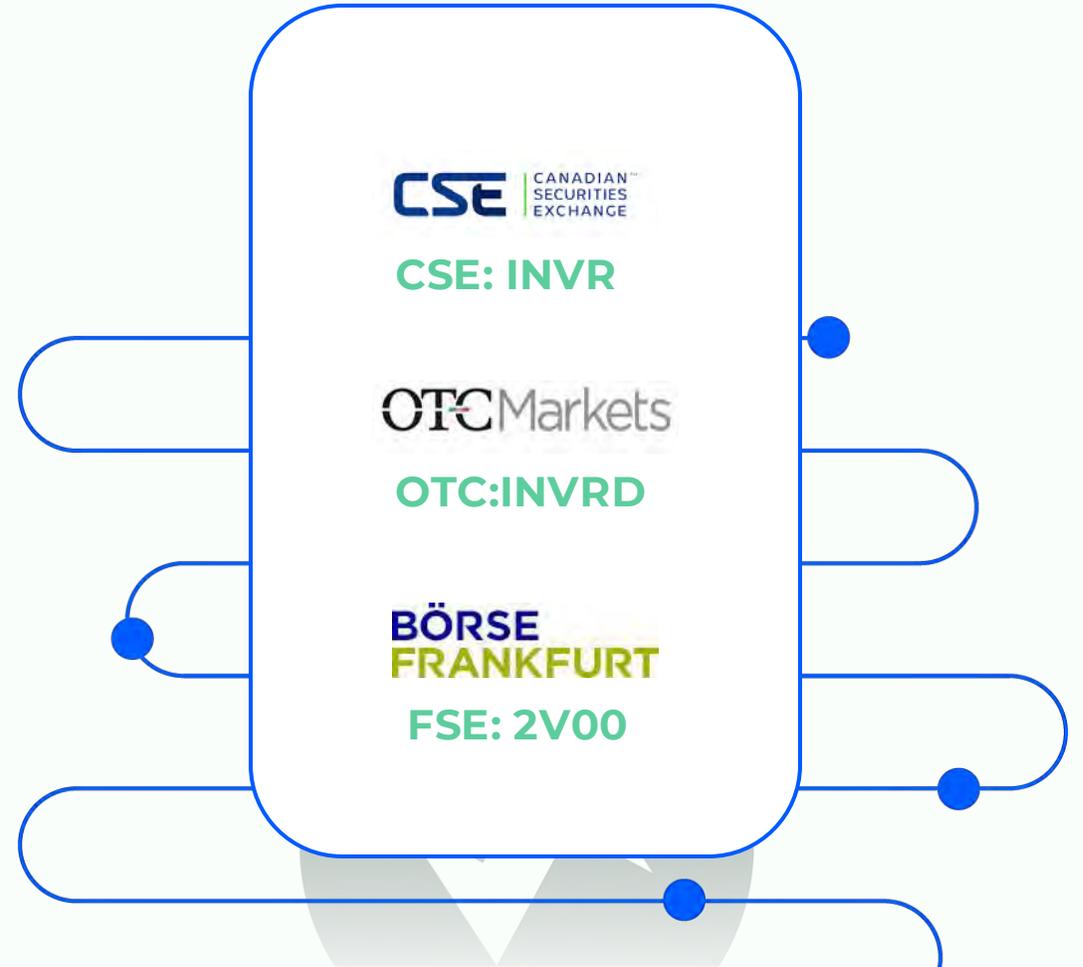
Executive Chairman, Director

Mike is an experienced C-Level business consultant with over 30 years in management consulting, specializes in business planning, corporate development, M&A, and transitioning private companies to public status on the TSXV and CSE. Currently sits on several Boards listed on the TSX Venture Exchange, he holds an education in Mechanical & Industrial Engineering Technology from the British Columbia Institute of Technology.

Current Capital Structure

June 30, 2025

| | |
|----------------------------|------------|
| CURRENT SHARES OUTSTANDING | 41,528,726 |
| WARRANTS OUTSTANDING | |
| @ \$0.66 Expiry Q2-Q3 2025 | 332,333 |
| @ \$0.60 Expiry Q2-Q3 2025 | 458,333 |
| 2026 | 4,262,767 |
| 2027 | 5,242,828 |
| STOCK OPTIONS and RSU's | 2,901,666 |
| INSIDERS SHARE OWNERSHIP | 52% |
| INSIDERS WARRANT OWNERSHIP | 76% |



Thank you

Karim Nanji

CEO

karim.nanji@inverite.com

Mike Marrandino

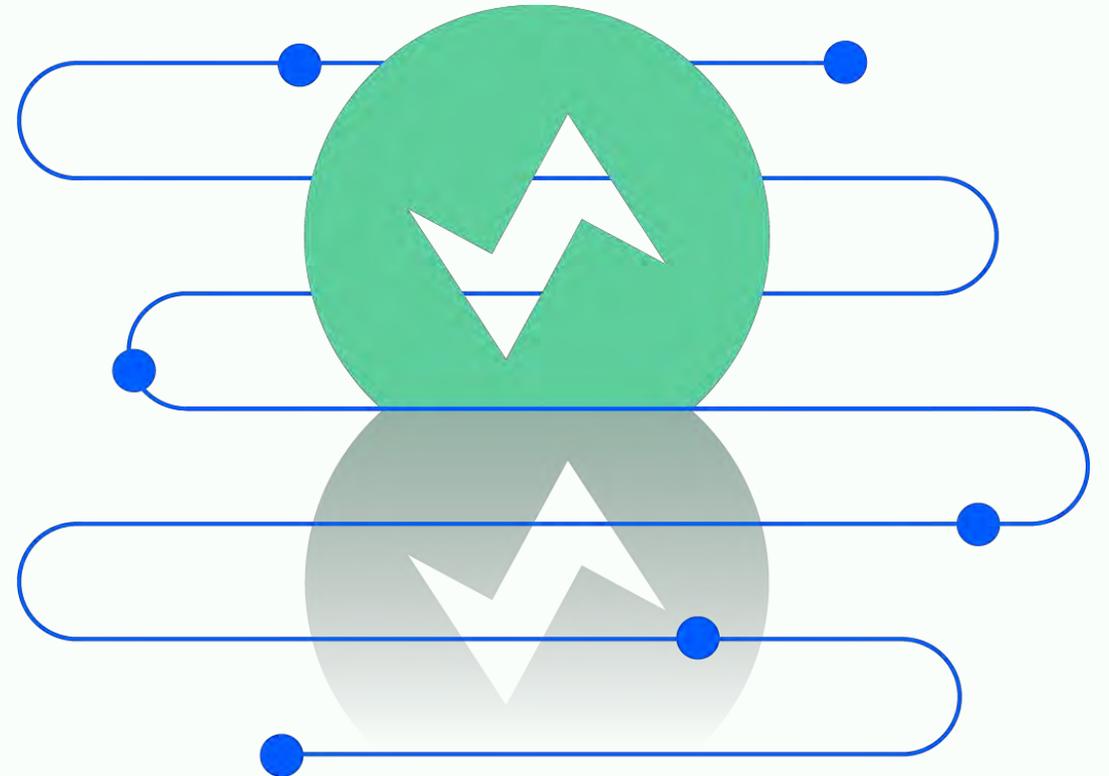
EXECUTIVE CHAIRMAN

mike.marrandino@inverite.com



Appendix

1. Directors and Advisors
2. Our Products
3. KYC Age & ID Verification
4. Instant Bank Verification
5. Risk Score
6. Data Enrichment
7. Micro Check



Directors & Advisors



Farhan Abbas

Independent Director; Audit Committee Chair

Mr. Abbas has significant entrepreneurial and financial services experience. His early career included roles at RBC Capital Markets, Manulife and State Street. Today, he serves on the Board of Directors of FutureVault Inc., His primary occupation is as CEO of PLK Holdings Inc., a private company which owns and operates Popeye's, a fast food franchises across, Alberta, BC and Ontario. Mr. Abbas, also serves as an Advisory Board Member of the Merry Go Round Children's Foundation which operates the Kids, Cops & Computers program.. Mr. Abbas has a Bachelor of Commerce in Finance and Accounting from McGill University, Montreal, completed his CPA in the United States and is a CFA Charterholder.



Lawrence Rhee, CPA, CFA, MBA

Advisor

Mr. Rhee founder of RHEETHINK Inc., brings over 20 years of experience in Canada's technology industry. With senior roles in investment banking and equity research at firms like Haywood Securities and Genuity Capital, he's known for his insightful analysis and top-ranking performance in the Canadian Software and IT Sector. Lawrence holds an MBA from the University of Toronto and is a CFA and CPA professional.



Jason Wang, CFA

Advisor

Mr. Wang boasts extensive experience in senior risk, analytics, and compliance roles within finance. Beginning as Vice President at Citigroup Inc., he has since served major financial firms including CIBC, American Express, and TransUnion over nearly two decades. Presently, Jason is the Chief Risk Officer at Allstate Insurance and previously held the role as Chief Risk Officer & Privacy Officer at Synergy Credit Union, Saskatchewan's fourth-largest credit union.



Philip Goodeve

Vice-Chairman, Director

Mr. Goodeve, a 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; CFO of one of the largest banks in the world serving the non-prime; CFO of the Subprime business for JP Morgan.; previous investment banker with CIBC where he co-headed the financial services coverage group; an international strategy consultant with Bain & Company. Mr. Goodeve earned a Bachelor of Commerce (honors) from Queen's University (Canada) and an MBA from the Harvard Business School .

Our Products

Financial Inclusion. Real-Time Data. Unparalleled Data Science Models.



Instant Bank Verification

Confirms the customer's banking credentials in real-time, ensuring that bank account details are accurate and belong to the loan applicant.



KYC ID and Age Verification

Accelerates financing by providing KYC compliant, fast and secure identity verification to reduce fraud and losses.



Risk Score

Provides a comprehensive analysis of risks to businesses to make informed decisions with real-time, data-driven insights.



Micro Check

Allows all alternative loan requests and outcomes from individuals to be consolidated in one place and updated regularly.



Data Enrichment

Enhances your data with additional insights and attributes to help businesses make more accurate and effective decisions



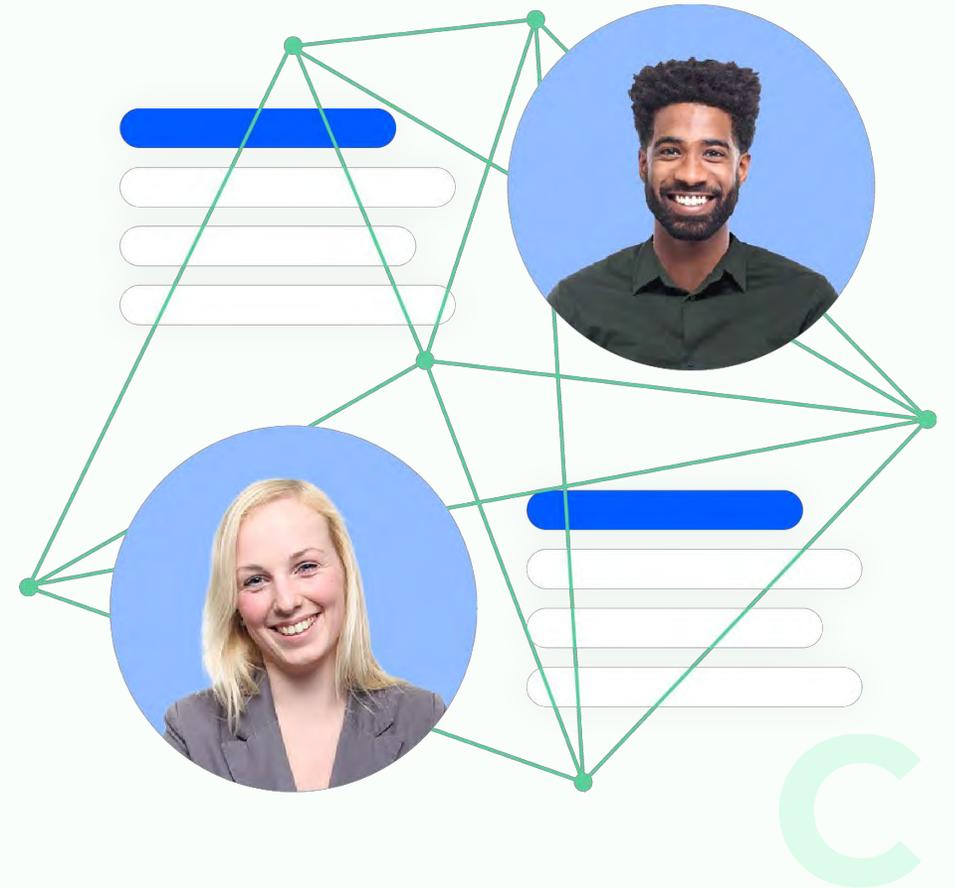
Risk Model as a Service (RMaaS)

Offers a customizable, advanced risk assessment model, enabling businesses to accurately evaluate and mitigate potential risks.

KYC Age & ID Verification

Reduce Fraud, Increase Sales

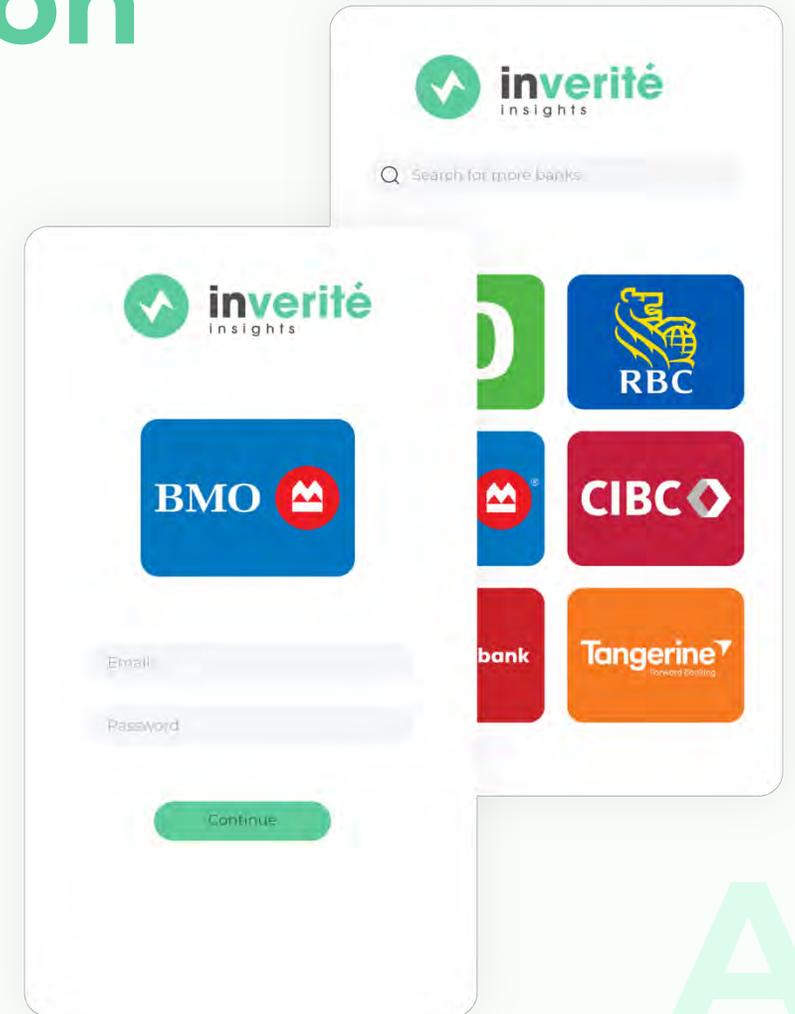
- **Fast ID & KYC Verification:** Support for driver's licenses, provincial IDs, and medical services cards.
- **Data Extraction:** Quickly extracts essential customer data for efficient management and processing.
- **E-commerce Integration:** Easily integrates with popular e-commerce platforms enhancing user experience.
- **Facial Recognition:** Ensures secure identity checks.
- **Image Capture:** Offers 'send to phone' option for convenient and user-friendly verification.



Instant Bank Verification

Connecting Apps, People and Banks

- **Full Details:** Obtain full account, transit, and institution numbers from 280+ Canadian banks.
- **Transaction History:** Retrieve data from 280+ financial institutions.
- **Custom Reports:** Flexible reporting options up to 365 days cater to various business needs.
- **Data Clarity:** Categorize and summarize transactions for simplified and clear insights.
- **API Options:** One APIs for tailored integration requirements, enhancing adaptability.



Risk Score

Enhanced Algorithms for Risk Analysis

-  **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.



Get Data Driven Insights into:

- Income
- Transaction categories
- Loan and bill payment histories and patterns
- Debt service ratio
- Employment type
- Demographic information
- Stop payments and NSF's
- Balance trends



Data Enrichment

Improved risk management and data analysis for a safer, more efficient, and insight-driven operation.

-  **Instant Fraud Detection:** Rapid identification of gaps and inconsistencies to defend against fraudulent activities.
-  **Visual Risk Breakdowns:** Intuitive visualizations of key risk indicators and stay ahead with real-time risk monitoring.
-  **Best Day to Pay:** Uses insights from bank account financial data to strategically align payment schedules with customers' pay dates.



F

Micro Check

Enhanced Algorithms for Risk Analysis

-  **Risk Mitigation:** Access to the exclusive Canadian Database of Non-Registered loans in comprehensive risk assessment.
-  **Customer Insights:** Obtain real-time updates on borrowers' personal information and loan statuses before and after the loan.
-  **Centralized Database:** A regularly updated, centralized database of alternative loans ensures quick and error-free processing.
-  **Comprehensive View:** Access to extensive loan histories and borrower profiles for holistic assessments.

