



FOR IMMEDIATE RELEASE

AI-Powered Risk Scoring Transforming Non-Prime Lending - Case Study Results Inverité's Proprietary AI Technology Platform Confirms

● Reduction in Defaults ● Increasing Approvals ● Accelerating Funding

Case Study Highlights

- 44% Reduction in Loan Defaults; AI-powered risk assessment significantly improved loan performance
- 29% Increase in Annual Loan Applications
- 18% Increase in Loan Approvals
- 92% Consumer Adoption – Seamless user experience drove high engagement.

Vancouver B.C. February 06, 2025, - Inverite Insights Inc. ("Inverite" or the "Company") (CSE: INVR) (OTC: INVRF) (FSE: 2V0), is a leading AI-driven software provider utilizing real-time financial data to empower businesses to transact more effectively with consumers is please to release its case study findings with one of Canada's largest non-prime alternative lenders.

With the federal government's initiatives to introduce consumer-directed finance (Open Banking) regulations and the reduction of the maximum allowable interest rate to 35% APR for consumer lenders, Inverite collaborated with industry lenders to provide quantitative ROI results. By leveraging the Company's proprietary Open Banking Platform in their adjudication process, lenders can increase loan approval throughput, fund loans more efficiently, and minimize defaults — ensuring they remain competitive and profitable in Canada's evolving alternative finance sector.

Inverite's AI-driven cash flow-based Risk Score, combined with Bank Verify, powers its customers' automation processes — improving accuracy, reducing manual input, and enabling scalable growth with the confidence of the Company's robust risk controls. Inverite's case study with one of Canada's largest alternative non-prime lenders confirmed that its Platform provided positive results, as noted above, based on the following criteria:

- 180,000 annual applications;
- \$30 million in annual originations.

Karim Nanji, Inverite's CEO, states: "One of our top alternative lenders needed an automated risk-scoring solution to address their high defaults, along with inefficient and outdated manual lending processes. They partnered with Inverite and implemented our proprietary AI-enabled Risk Score, which utilizes bank transaction data and cash flow layered with loan performance data, resulting in improved accuracy while increasing loan throughput."

Karim Nanji added, "Inverite's deep expertise in the Canadian lending market, coupled with its platform's accuracy in credit decision-making and its scalable infrastructure, supported the positive case study results without compromising speed or customer satisfaction."

For further information about this Inverite case study, please visit: <https://inveriteinsights.com/case-study/>

About Inverite Insights Inc.

Inverite Insights Inc. ("Inverite") (CSE: INVR) (OTC: INVRF) (FSE: 2V0) is a Vancouver-based, AI-driven software provider specializing in real-time financial data. With a vast database of over nine billion financial data points from more than four and one-half million and a half unique Canadian consumers transactions, Inverite empowers businesses to transact more effectively with consumers through innovative solutions for data enrichment, identity, risk management and compliance.

For further information about Inverite, please visit: inverite.com.

ON BEHALF OF THE BOARD

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