



MARBLE'S INVERITE VERIFICATION INC. LICENSES ITS PROPRIETARY TECHNOLOGY STACK WITH CREDITBOOK RISK MANAGEMENT TO EXPAND ITS CREDIT DECISION PRODUCT

Vancouver, BC. September 16, 2021 - Marble Financial Inc. (CSE: MRBL; OTC: MRBLF; FSE:2V0) ("Marble" or the "Company"), an AI-driven financial technology company that educates and helps Canadians better understand and manage their current cash flow and credit towards a better financial future, is pleased to advise that its wholly owned subsidiary, Inverite Verification Inc. ("Inverite"), has executed a license agreement with CreditBook to offer its customers further risk analysis data within the subprime space.

Inverite, a leading Canadian open banking and consumer-directed financial data provider offering innovative, secure, and cost-effective banking verification solutions to the financial services industry has expanded its product offering through a new license agreement with CreditBook to further improve its industry-leading risk score and credit decision tools.

CreditBook is Canada's largest alternative database of Canadian non-registered loans that specialize in risk management data collection for micro-lenders by providing all alternative loans requested by individuals, whether they have been granted or not. TransUnion recently reported that in 2021 credit inquiries have increased 5% with subprime consumers making up the largest segment¹, presenting the value for a more comprehensive overview for a large number of consumers and their financial history when considering the creditworthiness for subprime individuals applying for credit.

The inclusion of the CreditBook into Inverite will further improve its value proposition by empowering its lending partners to have more access to people's creditworthiness with this new dataset of subprime and non-reporting loans that usually not reported to the major bureaus. This additional data will assist Inverite's customers in making more data-driven decisions, thus reducing significant risk and ease of collection and customer tracking.

"We are very excited to be adding CreditBook to Inverite's industry leading product offering and service.," says Lloyd Evetts Director of Business Development, Inverite. "Many of our partners operate with subprime borrowers and being able to provide more data with CreditBook will not only add to our existing brand value but also empower Inverite to expand its market opportunity as we continue to reach record transaction milestones."

"Being the only Canadian Database comprised of non-registered loans, at CreditBook we want to help as many Canadian businesses manage risk as effectively as possible," says Carmine Marcarella & Valerie Robillard, CreditBook Co-Presidents "Our latest engagement with Inverite with expanding the reach of our CreditBook check and something we are very much looking forward to starting."

As part of the engagement, phase 1 will involve Inverite offering the CreditBook check as a revenue-generating add-on service. Phase 2 consists of inclusion into Inverite's own AI-powered Risk Score.

About CreditBook - Risk Management: As a personal information agency, Creditbook puts technology at the core of their business to help micro lenders minimize risks. CreditBook provides tools such as a real-time database of non-registered Canadian loans and an efficient loan management platform. With their database, one can segment the good customers and reduce fraudulent loan applications.

For further information about CreditBook, please visit: <https://creditbook.ca/>

About Inverite Verification Inc.: Inverite is a leading Canadian open banking and consumer-directed finance provider offering innovative, secure and cost-effective banking verification solutions to the financial services industry for income



verification, credit decisioning, fraud reduction, and KYC/AML purposes. With support for over 285 Canadian financial institutions, Inverite is the data provider of choice for many of Canada's leading Lenders, Fintechs and Paytechs.

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

About Marble Financial Inc. (CSE: MRBL; OTC: MRBLF; FSE:2V0) Marbles' proprietary *MyMarble* platform utilizes the power of machine learning, data science, and artificial intelligence, in leveraging its proven data-driven strategies through technology solutions Inverite, Score-Up, Fast Track and Maestro to engage in and navigate a clear path towards financial wellbeing and a meaningful credit score, since 2016, Marble is proud to have empowered thousands of marginalized consumers to a positive financial future, and we continue to establish ourselves as leaders in financial wellness through the licensing of our proprietary products on the *MyMarble* Platform.

For further information about Marble Financial, please visit: <https://mymarble.ca>

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Source 1 - <https://betterdwelling.com/canadian-subprime-credit-inquiries-slow-but-still-the-biggest-segment-transunion/>

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