

# Marble Signs Licensing Agreement with Thirdstream for Both Marble's Connect API and Inverite's Open Banking Software

**Strategic agreement will provide both MyMarble and Inverite solutions to thirdstream's 50+ bank, credit union, trust company and insurance company clients and their underlying customers**

Vancouver, British Columbia--(Newsfile Corp. - May 4, 2022) - Marble Financial Inc. (CSE: MRBL) (OTC Pink: MRBLF) (FSE: 2V0) ("Marble" or the "Company"), an AI-driven financial technology company, is pleased to announce that the Company has entered into a licensing agreement dated April 26, 2022 with thirdstream ("thirdstream") to bring Marble's innovative financial technology solutions to the 50+ banks, financial services and insurance ("BFSI") companies on thirdstream's platform.

Founded in 1997, thirdstream has approximately 50 BFSI clients, who together serve over 6.4 million Canadian consumers. Thirdstream presents an extensive and expanding ecosystem supporting financial institution needs for online and in-person account opening, onboarding, identity verification, and automated decisioning. Their BFSI client base includes prominent financial institutions such as Laurentian Bank, Canadian Western Bank, Coast Capital Savings, WFCU Credit Union, Home Trust Company, and Coastal Community Savings. thirdstream's open-API platform design enables rapid onboarding, thorough fraud prevention and remote identity verification, resulting in a high volume of application approvals. Thirdstream's platform provides the BFSI sector with the digital workflows to rapidly register new applicants and help existing account holders acquire new products and services from their financial institutions.

"Our relationship with Marble Financial provides our clients with advanced solutions, helping them present leading financial products and services to consumers across Canada," says Keith Ginter, thirdstream's CEO. "Based on the positive feedback from clients we consulted, we are confident this is a track that will be enormously beneficial to clients. As our strategy evolves, we attract partners who can help us enrich our Platform as a Service. Marble is helping us provide depth in areas critical to financial institutions as they enrich the lives of their customers. We see opportunities for our clients and our partners, which today include Central 1 and ebankIT, both with expanding client bases in Canada today."

Pursuant to the licensing agreement, Marble will license both its Marble Connect API and the Inverite platform to thirdstream, allowing thirdstream to enhance its platform ecosystem and technology solutions for BFSI clients and benefiting their clients' underlying customers.

The Marble Connect API will represent a new solution on thirdstream's platform, providing thirdstream's BFSI clients with both internal data insights and benefits for their end-user customers. It will provide these BFSIs with additional tools and real-time data insights on their customers, providing additional products and solutions to offer their underlying customers. Marble's AI-driven solutions will provide these BFSI companies with more informed insights on risk and tools to assist with customer retention. BFSIs will also have the ability to attract both additional consumers as well as better support existing account holders, and, in the case of credit unions, existing members, through access to the new consumer solutions offered on the MyMarble platform.

Marble Connect will give thirdstream's BFSI clients access to the MyMarble platform, which they can extend to their account holders and members, without Marble having to expend significant marketing costs. Marble's intuitive software provides valuable tools for people seeking personalized financial

guidance. The unique combination of Marble's banking and credit technologies is designed to provide data-driven insights and guidance to help users set financial direction, gain knowledge to become financially fit, and achieve key financial goals around budget and cash flow management, debt reduction and improvement on credit worthiness.

Thirdstream will also offer Inverite's B2B instant banking verification solutions to its BFSI clients for Know-Your-Client ("KYC") capabilities, income verification for credit decisioning, and account funding. Inverite's technology provides connectivity to 286 financial institutions' access points, helping Inverite provide financial institutions with instant verification for faster decision-making processes and seamless loan transaction processing.

Karim Nanji, CEO of Marble stated, "We are extremely pleased to enter into this robust licensing agreement which encompasses all our products and solutions. We anticipate that licensing arrangements with thirdstream will expose our technology solutions to thirdstream's impressive list of 50+ BFSI clients, and, by extension, the 6.4 million consumers those clients serve. We believe this relationship will support our future revenue growth initiatives by providing the potential to add a significant number of new users to our MyMarble platform as well as adding new Inverite clients. Since launching Marble Connect, we are pleased with the traction it is getting as evidenced with several new licensing partners added, and thirdstream represents another significant partner choosing both our Connect and Inverite technology solution."

**About thirdstream:** thirdstream provides a cloud-based digital account opening ecosystem and configurable identity verification workflow. We help over 50 Canadian credit unions, banks and trust companies automate their retail and commercial account opening journeys, online, and in-branch. The company's retail and commercial deposit account opening solutions also deliver online consumer lending, and credit card onboarding solutions. They present a consistent consumer application, approval and real-time funding experience.

For further information about thirdstream, please visit: [thirdstream.ca](http://thirdstream.ca)

**About Marble Financial Inc. (CSE: MRBL) (OTC Pink: MRBLF) (FSE:2V0):** Marble's proprietary *MyMarble* platform utilizes the power of machine learning, data science, and artificial intelligence, in leveraging its proven data-driven strategies through technology solutions Connect, Inverite, MyMarble, Fast-Track, Learn and Boost 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, please visit: [mymarble.ca](http://mymarble.ca)

**About Inverite Verification Inc.,** Inverite, a Canadian open banking and consumer-directed finance provider, offers banking verification solutions to the financial services industry for income verification, credit decisioning, fraud reduction, and know-your client/anti-money laundering purposes. Inverite operates a cloud-based SaaS platform such that its technology solutions can be integrated into customer systems. Inverite currently offers three SaaS services to customers, namely, Bank Verification, ID Verification and Risk Scoring. Inverite can access data from 286 Canadian financial institutions and offers multiple application programming interfaces to access up to one year of user financial data in seconds for its bank verification service, and has plugins available for most popular e-Commerce platforms, including WooCommerce and Shopify.

For further information about Inverite, please visit: <https://inverite.com>

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