



NEWS RELEASE

IMPACT ANALYTICS INTRODUCES CREDISSENTIAL; AN INTELLIGENT, CENTRALIZED AND SECURE GLOBAL CREDIT MANAGEMENT PLATFORM

Calgary, Alberta / January 23, 2024 – Impact Analytics Inc. (“Impact Analytics” or the “Company”) (CSE: PACT) (OTC: IPTNF) (FWB: 9YZ0), a risk assessment, data intelligence and financial services platform powered by AI, continues to advance its AI product development initiatives with the goal of launching a stack of patentable technologies for commercialization in 2024.

As such, the Company is pleased to introduce its latest product offering under development, Credissential (“**Credissential**”). Credissential aims to disrupt current methods of credit data storage, management and application via the transition of retail and commercial credit application systems into the digital realm.

Credissential is being developed to provide a ‘credit lock box’ or ‘credit vault’ to users, whereby data, information and pertinent credit related coordinates are securely stored, managed and seamlessly shared. It is expected that Credissential will actively update and aggregate data into one centralized application easily accessible by users, allowing users to:

- apply for credit with the tap of the phone at participating institutions/vendors; and/or
- distribute a user’s credit package to third-parties for various credit centric applications.

Credissential expects to remove the manual process for credit seekers of aggregating paystubs, asset statements, tax returns and other documents required to apply for a new credit product. Further, Credissential is being developed to reduce the requirement for potentially harmful credit checks, native to the traditional credit process. Credissential is being developed for all stages of a user’s respective credit lifecycles and financial objectives.

"Credissential marks the first of our rollouts" said Eric Entz, the Company's CEO. "By aligning modern data security and practices, Credissential can take a weeks long process down to hours. We believe it has global applicability and will help Impact Analytics reimagine modern day risk. We expect that our proprietary artificial intelligence product suite combined with Credissential will help users gather the data they need and lay a roadmap to achieve goals, be that a first car, first house, first credit card, line of credit, loan or a portfolio of rental properties".

Credissential is currently under development by the Company. The Company expects that Credissential will roll out on a minimum viable product basis in Q2, 2024. The Company will provide further update relating to Credissential as development progress materializes.

Blue Summit

The Company also announces that it has entered into an agreement with Blue Summit Ventures Inc. (“**Blue Summit**”), an arm's-length party to the company, to provide marketing services to enhance its social media and digital marketing functions.

Blue Summit will assist in overseeing the Company's social media campaigns, harnessing the power of various platforms to raise awareness of Impact Analytics, engage with stakeholders, and communicate the Company's continuing advancements in the risk assessment market segment. Blue Summit has agreed to provide digital communications services to the Company in exchange for an aggregate amount of \$50,000 plus applicable taxes. The services will include continuing social media consultation regarding engagement and enhancement, social sentiment reporting, social engagement reporting, and corporate video dissemination.

The initial term of the Blue Summit agreement is for a period of six months. As of the date hereof, to the Company's knowledge, Blue Summit (including its directors and officers) do not own any securities of the Company.

Fairfax

The Company also announces that it has engaged Fairfax Partners Inc. ("**Fairfax Partners**"), for a one-month term commencing February 1, 2024, to provide social media services in an effort to increase public awareness of the Company. The Company has budgeted USD \$24,000 for the services which include facilitating the creation and distribution of social media content. The Company will not issue any securities to Fairfax Partners in consideration for the services. Fairfax Partners does not have any prior relationship with the Company and the Company and Fairfax Partners deal at arm's length.

As of the date hereof, to the company's knowledge, Fairfax Partners (including its directors and officers) do not own any securities of the Company.

Venture Liquidity Partners

The Company also announced that it has retained Venture Liquidity Providers Inc. ("**VLP**") to initiate its market-making service to provide assistance in maintaining an orderly trading market for the common shares of the Company.

The market-making service will be undertaken by VLP through a registered broker, W.D. Latimer Co. Ltd., in compliance with the applicable policies of the Canadian Securities Exchange and other applicable securities laws. For its services, the Company has agreed to pay VLP \$5,000 per month for a period of 3-months (the "**Initial Term**"). pursuant to the terms of an agreement entered into between the Company and VLP (the "**VLP Agreement**"). The VLP Agreement renews automatically following the Initial Term but may be terminated at any time by the Company or VLP after the Initial Term. The Company will not issue any securities to VLP and VLP does not have any prior relationship with the Company. The Company and VLP deal at arm's length.

As of the date hereof, to the company's knowledge, VLP (including its directors and officers) do not own any securities of the Company.

About Impact Analytics

Impact Analytics is a risk assessment, data intelligence and financial services platform powered by AI. The Company is building a proprietary product stack to optimize and streamline financial decision making for enterprises and individuals. Learn more at <https://www.impactrisk.ai/>.

ON BEHALF OF THE BOARD OF DIRECTORS

Chief Executive Officer	Eric Entz
Head Office	2004 Sherwood Drive, Sherwood Park, Alberta T8A 0Z1
Telephone	+1 (587) 208 4044
Email	info@impactrisk.ai

The CSE and Information Service Provider have not reviewed and does not accept responsibility for the accuracy or adequacy of this release.

Forward-Looking Information

Certain information in this news release may constitute "forward-looking" information that involves known and unknown risks, uncertainties, future expectations and other factors which may cause the actual results, performance or achievements of the Company or industry results, to be materially different from any future results, performance or achievements expressed or implied by such forward looking information. When used in this news release, this information may include words such as "anticipate", "estimate", "may", "will", "expect", "believe", "plan" and other terminology. This information reflects current expectations regarding future events and operating performance and speaks only as of the date of this news release.

Forward-looking statements in this news release may include, but are not limited to, the future plans of the Company, Credissential, expected developments, features, timelines and use cases of Credissential, the services rendered by Blue Summit, Fairfax Partners and VPL, the development of the Company's technology, business plans, objectives and strategy.

Except as required by law, we assume no obligation to update or revise forward-looking information to reflect new events or circumstances. Additional information is available in the Corporation's Management Discussion and Analysis, which can be found on SEDAR+ at www.sedarplus.ca.
