



NEWS RELEASE

IMPACT ANALYTICS ANNOUNCES AGREEMENT WITH APEX

Calgary, Alberta / July 16, 2024 – Impact Analytics Inc. (“Impact Analytics” or the “Company”) (CSE: PACT), a vertically integrated AI software development company built on its proprietary cloud offering, is pleased to announce the signing of a Beta Testing and Consultant Agreement with Apex Auto Sales LLC (“Apex”) doing business as ImportsandClassics.com out of Bellingham, Washington (the “Beta Partnership”) dated July 15, 2024 (the “Effective Date”). This Beta Partnership marks an important milestone for Impact Analytics as it prepares to launch its highly anticipated 'DealerFlow' module to Credissential, which is tailored for the automotive industry.

Key Takeaways:

Strategic Partnership: Apex will provide feedback and testing for the 'DealerFlow' module, assisting with the Company’s efforts to ensure that the product meets industry’s demands in credit application processing.

Industry Innovation: The 'DealerFlow' module aims to streamline the credit application process, enhancing efficiency and boosting dealership sales.

Mutual Benefits: The collaboration provides new opportunities for both Impact Analytics and participating dealerships.

Impact Analytics aims to be at forefront of technological advancements for the automotive credit industry, and this Beta Partnership underscores its commitment to delivering solutions that address real-world challenges. The 'DealerFlow' module of Credissential is designed to rethink and modernize the credit application process within the automotive industry, promising to improve sales outcomes and operational efficiencies for dealerships.

Colin Frost, CEO of Impact Analytics, commented, *“This Beta Partnership is an important step forward for us. It allows Impact Analytics to tailor Credissential to the auto industry, our initial target market. This will help assist with the success of the product and open new opportunities for both Impact Analytics and our partners.”* Colin continued: *“Apex known for its innovative approach to auto sales through its platform ImportsandClassics.com, is the ideal partner for this beta testing phase. The Company's forward-thinking mindset and commitment to excellence align with the goals of the 'DealerFlow' module on Credissential.”*

Carlos Becerra, CEO of Apex, shared his enthusiasm, saying, *“We saw the potential of Credissential for increasing sales and the bottom line for dealerships. We are excited to be a first mover and be a part of this potential change in the credit application flow process. This Beta Partnership with Impact Analytics will enable us to provide invaluable feedback and help shape a product that will benefit the automotive industry.”*

This collaboration between Impact Analytics and Apex represents an important step towards potentially transforming the credit application process in the automotive sector. The feedback and insights gained during the term of the Beta Partnership will be important in refining Credissential and the 'DealerFlow' module.

The Beta Partnership may be terminated by either party with 30 days written notice. The term of the Beta Partnership shall be for 12 months from the Effective Date (the “**Term**”). During the Term, the Company may, at its sole-discretion, grant Apex stock options or restricted share units under the Company’s equity incentive plan (the “**Equity Awards**”) however, no set amount have been settled at this time.

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.

For more information about Impact Analytics and Credissential and other products from Impact Analytics, visit www.impactrisk.ai and www.credissential.com.

ON BEHALF OF THE BOARD OF DIRECTORS

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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 are inherently risky and the information and plans disclosed therein may not come to fruition as contemplated or at all.

Forward-looking statements in this news release include, but are not limited to, the expected results from the Beta Partnership, the issuance of Equity Awards, and the future plans of the Company, business plans, objectives and strategy. Forward-looking statements are inherently risky and the information and plans disclosed therein may not come to fruition as contemplated or at all.

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.
