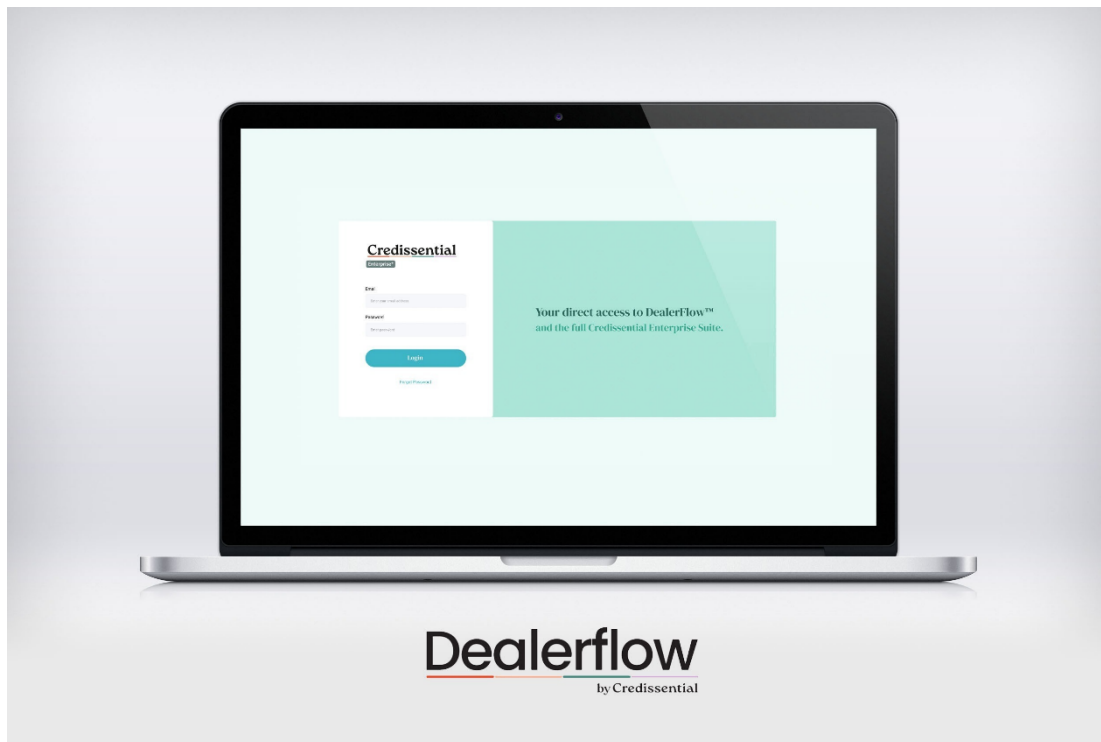


## NEWS RELEASE

### Impact Analytics Welcomes Carlos Becerra as Consultant to Lead Development of Dealerflow by Credissential

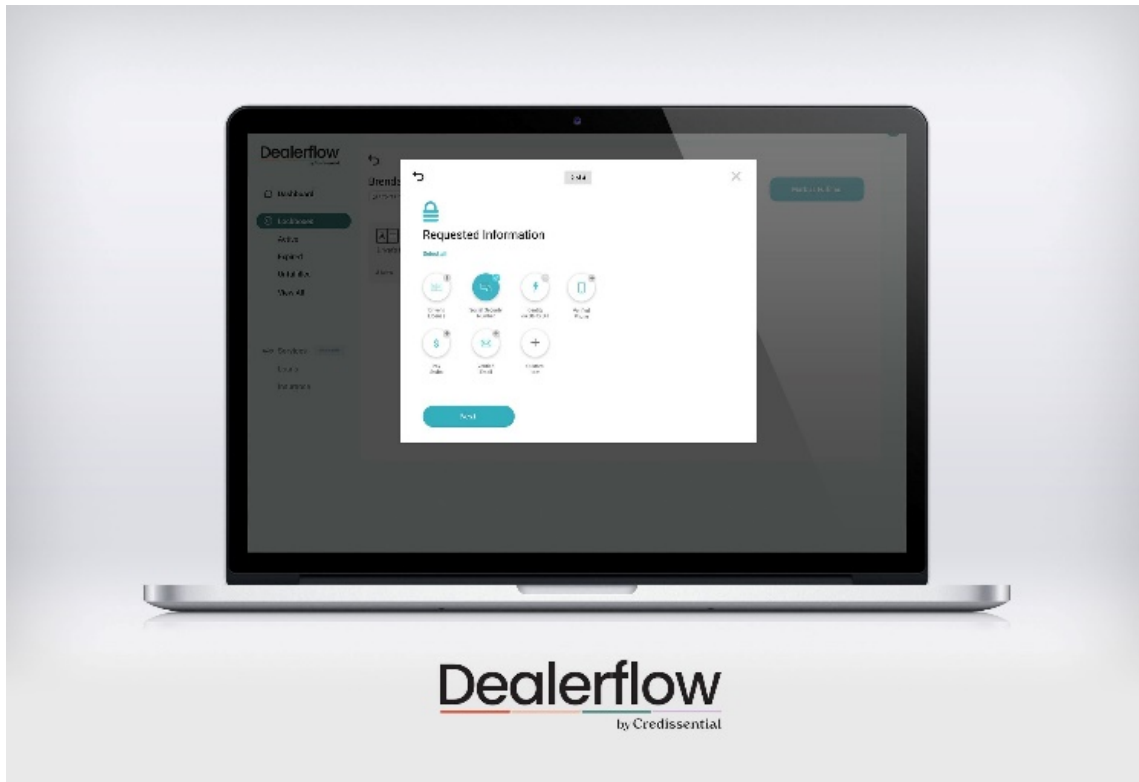
Calgary, Alberta / August 22, 2024 – Impact Analytics Inc. (“Impact Analytics” or the “Company”) (CSE: PACT), a vertically integrated AI software development company built on its proprietary cloud offering, is proud to announce the engagement of Carlos Becerra as a consultant to oversee the development and strategic direction of its enterprise product, Dealerflow by Credissential. Dealerflow is being developed as an innovative solution designed to empower independent auto dealers across the United States, to compete effectively with larger platforms like Carvana and TrueCar.

Independent auto dealers represent a significant portion of the U.S. automotive market, with over 60,000 dealerships accounting for nearly 40% of all car sales in the country.<sup>i</sup> In 2023, these independent dealers collectively generated an estimated \$185 billion in sales, highlighting their crucial role in the automotive industry.<sup>ii</sup>



*Figure 1: Dealerflow Login Beta*

Dealerflow by Credissential is currently in the beta testing phase, with a focus on its encrypted lockbox feature. This secure digital tool allows dealers to complete purchase transactions and generate sales leads directly through the Credissential app. The lockbox is designed to allow retail users to have more control over their own financial data while speeding the traditional credit applications process with the power of AI. For an enterprise the lockbox serves to facilitate smoother transactions and improve lead conversion, providing a competitive edge for independent dealers.



*Figure 2: Lockbox Requests Beta*

Looking ahead, Dealerflow aims to rethink the purchasing process for both dealers and customers. Impact anticipates that the platform will include features that enable financing approval without a hard credit pull, locate vehicles for customers, and allow independent dealers to act as inventory facilitators. This model positions Dealerflow as a "Carvana for independents", offering the technological advantages of a large-scale operation without the associated overhead.

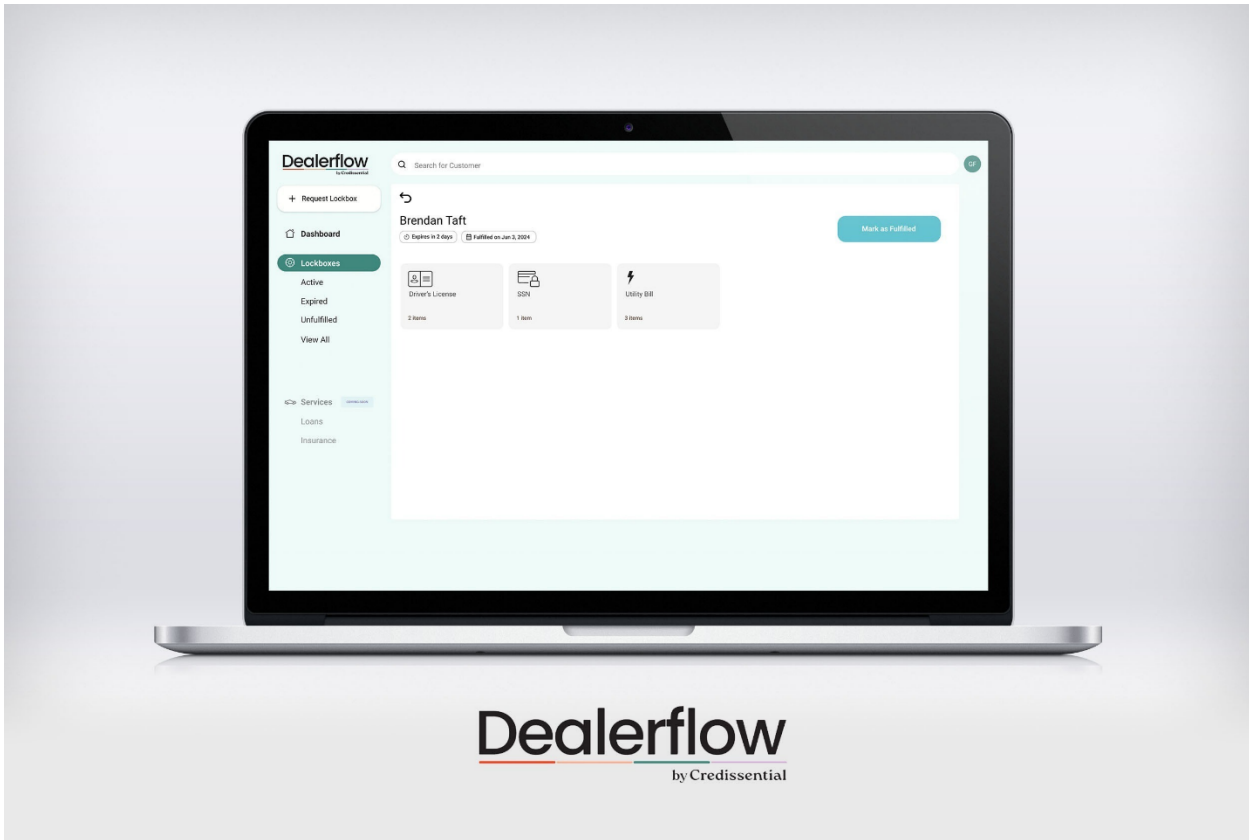


Figure 3: Lockbox Items Beta

"Our goal with DealerFlow is to equip independent auto dealers with the tools they need to compete with industry giants, without the larger infrastructure costs," said Colin Frost, CEO of Impact Analytics.

"With the expertise of Carlos Becerra and other recent consultant signings, we are confident that DealerFlow will empower independent dealers to thrive in an increasingly competitive market."

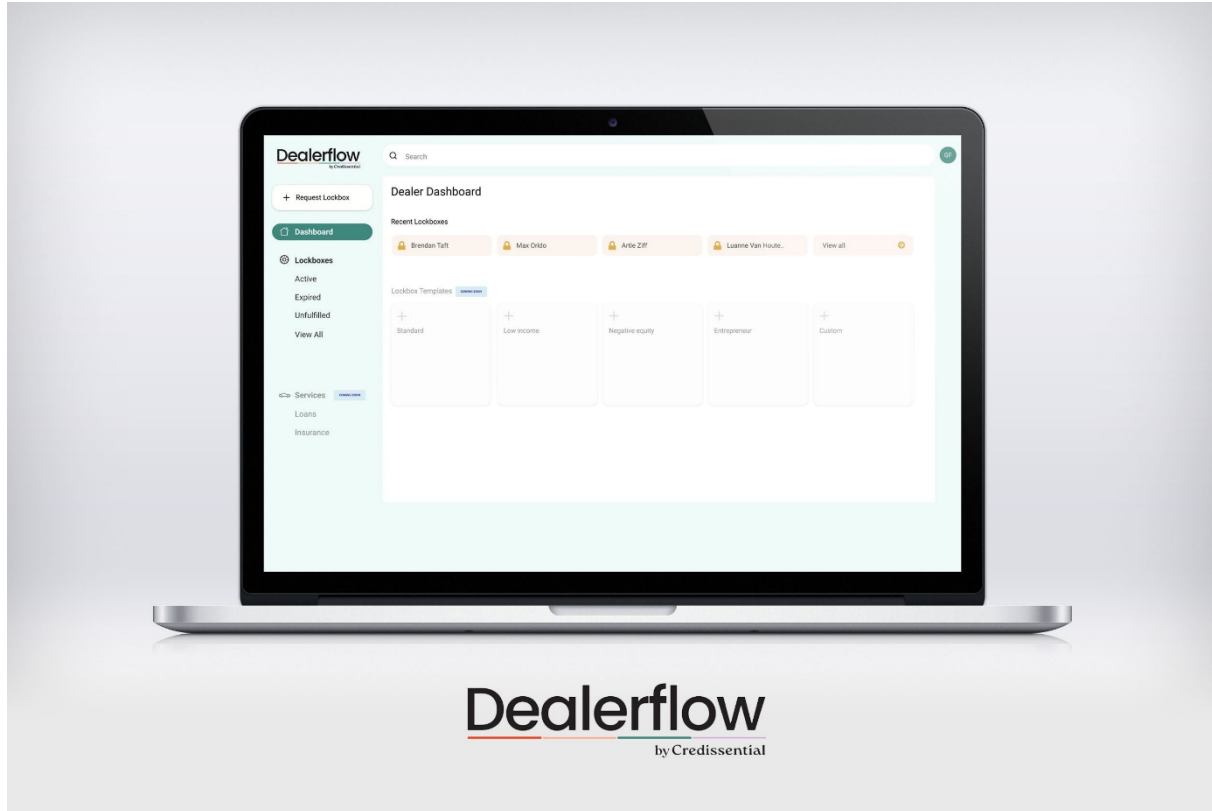


Figure 4: Dealerflow Dashboard Beta

Mr. Becerra will provide lead development services pursuant to the terms of a consulting agreement dated July 18, 2024 (the "**Consulting Agreement**"). Pursuant to the Consulting Agreement, Mr. Becerra will be entitled to earn up to 150,000 restricted share units of Impact Analytics, upon the successful completion of certain milestones.

The Company also announced the cancellation of 1,000,000 RSUs granted to certain consultants of the Company.

### **About Impact Analytics**

Impact is an AI powered financial services software developer, currently focused on the development and commercialization of its flagship product, Credissential. The submission of Credissential to the Apple App Store marks a significant step in the Company's journey to enhance financial decision-making through innovation.

For more information about Credissential and other products from Impact Analytics, visit [www.impactrisk.ai](http://www.impactrisk.ai) and [www.credissential.com](http://www.credissential.com). For more information about Credissential and other products from Impact Analytics, visit [www.impactrisk.ai](http://www.impactrisk.ai) and [www.credissential.com](http://www.credissential.com).

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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 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 appointment of Mr. Becerra, the development roadmap for Credissential and Dealerflow by Credissential, the expected features of Credissential and Dealerflow by Credissential, 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](http://www.sedarplus.ca).

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<sup>i</sup> <https://www.nada.org/nada/research-and-data/auto-retailing>

<sup>ii</sup> <https://niada.com/dashboard/2023-independent-dealer-used-car-outlook/>