

**FORM 51-102F3
MATERIAL CHANGE REPORT**

ITEM 1. NAME AND ADDRESS OF COMPANY

Credissential Inc. (the "**Company**")
2004 Sherwood Drive
Sherwood Park, AB T8A 0Z1 Canada

ITEM 2. DATE OF MATERIAL CHANGE

September 18, 2024

ITEM 3. NEWS RELEASE

A news release announcing the material change was disseminated on September 18, 2024 and copies were filed on the Company's SEDAR+ profile at www.sedarplus.ca.

ITEM 4. SUMMARY OF MATERIAL CHANGE

The Company has changed its name to "Credissential Inc." pursuant to Policy 9 of the Canadian Securities Exchange. The Company's trading symbol on the Canadian Securities Exchange has changed to "WHIP".

ITEM 5.1 FULL DESCRIPTION OF MATERIAL CHANGE

Please see the attached new release.

ITEM 5.2 DISCLOSURE FOR RESTRUCTURING TRANSACTION

Not applicable.

ITEM 6. RELIANCE ON SUBSECTION 7.1(2) OF NATIONAL INSTRUMENT 51-102

Not applicable.

ITEM 7. OMITTED INFORMATION

Not applicable.

ITEM 8. EXECUTIVE OFFICER

Contact: Colin Frost, Chief Executive Officer
Telephone: +1 (587) 205-9188

ITEM 9. DATE OF REPORT

September 18, 2024

Credissential

NEWS RELEASE

IMPACT ANALYTICS FINALIZES NAME CHANGE AND INTRODUCES CREDISSENTIAL IN CORPORATE UPDATE

Calgary, Alberta / September 18, 2024 – Impact Analytics Inc. (“Credissential” or the “Company”) (CSE: WHIP), a vertically integrated AI software development company built on its proprietary cloud offering, is pleased to announce that further to its press release dated September 12, 2024, it has completed a corporate rebranding by changing its name from Impact Analytics Inc. to Credissential Inc. (the “Name Change”), as part of a strategic plan to enhance its presence in the financial technology sector. As the Company shifts toward the launch of its AI-powered financial app, Credissential, the Name Change reflects a new chapter of growth, innovation and potential expansion. Along with the Name Change, the Company’s ticker symbol will change to “WHIP” on the Canadian Securities Exchange (the “CSE”). Its ticker on the Frankfurt Stock Exchange, OTC and Upstream will remain the same.

This Name Change underscores the Company’s shift toward the expected commercialization of its AI-powered financial management solutions, designed to meet the needs of consumers and businesses. The Company is focused on delivering propriety technology through its application Credissential, aimed at empowering users with secure, personalized financial tools.

Key Highlights:

- **Rebranding to Credissential Inc.:** Reflects the company’s evolution towards growth and its focus on delivering AI-driven financial solutions.
- **Symbol Change:** In connection with the Name Change, the common shares of the Company now trade on the CSE under the new symbol "WHIP".
- **Expected Launch of Credissential App:** The *consumer-facing app*, now in the final approval stages with the Apple App Store, offers a variety of AI features, including secure lockbox capabilities and identity protection tools. Credissential is targeted at individual users looking for secure, personalized financial management solutions.
- **DealerFlow Beta Launch:** An *enterprise-focused platform* designed to empower independent auto dealers with enhanced tools. DealerFlow leverages the core AI technology behind Credissential, with the expectation that it’s application will enable businesses to streamline operations, increase efficiency, and enhance customer engagement. DealerFlow represents the company’s enterprise side of the business model.
- **Strategic Appointments:** New advisors Carlos Becerra (Auto Dealer), David Marod (Auto Software), and Tri Nguyen (Scalable AI) bring deep industry expertise that are assisting the Company to drive product innovation and growth.

CEO Commentary

Reflecting on his time since joining the Company in April, Colin Frost, CEO of Credissential, shared his thoughts on the Company’s transformation:

“When I joined the Company in April of this year, I believed that Impact Analytics had strong technology and promising components to fill a distinct need in the marketplace but needed a clear direction and unifying leadership. Over the last two quarters, I’ve worked closely with our team to provide that necessary focus and direction, culminating in our rebrand to Credissential. With the expected launch of our app and the expansion of our DealerFlow platform, we are well-positioned to capitalize on opportunities to drive sustainable revenue growth. Our team has a strong foundation for future success, and we are committed to delivering on our ambitious financial and operating targets, including our goal of a U.S. exchange listing in 2025. With a sharpened focus and a clear path forward, I expect that Credissential will enter a new era of growth and value creation for our shareholders.”

Launch of Credissential App: Redefining Financial Management

The Company expects that the Credissential app will bring about positive changes to personal financial management with its AI-driven capabilities. The app's initial version includes a secure lockbox feature to protect user identity, and upcoming updates are expected to introduce advanced identity protection scans and innovative budgeting features that utilize AI to make creating and following a winning budget easy and sustainable.

DealerFlow Beta Launch: Empowering Auto Dealers

DealerFlow’s technology is being developed to provide independent dealers the tools they need to compete against larger players in the auto industry by using Credissential's proprietary technology. This first iteration of the platform is being developed to enable dealerships to streamline their customer acquisition funnel and take the friction out of financing. Future iterations on the development roadmap are planned to offer purely digital financing, access to a wider network for sourcing vehicles, and customer-centric price negotiation.

Colin Frost, CEO of Credissential, commented, *“We view DealerFlow as a positive tool for independent dealers. We're providing them with the tools to compete with the big players, leveling the playing field and opening up new market opportunities.”*

SDV (“Secure Data Vault”): Backbone of Credissential App

SDV is the backbone of all Credissential apps and a core component of the Company’s enterprise offerings. The enterprise software is designed to operate “on edge,” ensuring robust performance even during large-scale outages, similar to those experienced by companies in 2024. SDV is also currently hosting three other AI startups on a trial basis, with plans to further expand its services.

Corporate Highlights:

Strengthening Through Key Advisors

Credissential is proud to have previously welcome three distinguished industry experts who have joined its advisory team, each bringing a wealth of experience and insight to drive the company’s innovation and growth:

Carlos Becerra: A veteran in marketing and media, Carlos Becerra is known for his work with Discovery TV shows and his expertise in brand development and strategic marketing. His insights are expected to elevate Credissential’s market presence, particularly in the retail and automotive sectors.

David Marod: With a robust background in conversational AI, David Marod has previously held leadership roles at Conversica and eBay Motors. His expertise in AI-driven customer engagement will be crucial in

enhancing the user experience for Credissential's products, particularly in refining the conversational AI capabilities of the Credissential app.

Tri Nguyen: An AI specialist with deep technical expertise, Tri Nguyen is a TensorFlow graduate and Y-Combinator alumnus. His background in developing machine learning algorithms essential in advancing Credissential's AI features, including Sentinel AI and MyFI Quarterback AI.

Colin Frost added, "*The combined expertise of Carlos, David, and Tri is driving our development team to create unique, market-leading solutions. Their guidance is instrumental in delivering exceptional shareholder value and innovative products that set us apart from the competition.*"

Name Change

The Company has received CSE approval for the Name Change and the Company's new ISIN/CUSIP numbers are reflected on the Company's SEDAR+ page. The Name Change will not affect the rights of the Company's shareholders. There will be no consolidation of capital associated with the name change. Shareholders will not be required to take any action in connection with the Name Change. Issued certificates representing common shares in the capital of the Company will not be affected by the Name Change and will not need to be exchanged.

About Credissential

Credissential is an AI powered financial services software developer, currently focused on the development and commercialization of its flagship product, Credissential and Dealerflow.

For more information about Credissential and other products from Credissential, visit www.credissential.com.

ON BEHALF OF THE BOARD OF DIRECTORS

Chief Executive Officer	Colin Frost
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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 Name Change, 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.
