



Identifying the Problem

Millions of consumers live with credit scores that don't reflect their **true** financial situation! Errors, outdated information, and unverifiable accounts are common, yet often go unnoticed until *critical moments* such as applying for housing, financing, or employment.

Traditional credit repair services are **expensive, difficult** to navigate, and **inaccessible** to many (especially underserved communities).

Novae's independent consultants are well versed in this challenge but are restricted by compliance regulations that prevent them from offering direct support. These regulations are meant to **protect consumers from dishonest players** in the financial space, but they severely affect the **genuine servants** here to help!

Meeting the Moment

To address this, Novae brought together fintech engineers, credit experts, and compliance advisors to build **myNovaeDisputes Manager**!

This innovative A.I.-powered technology transforms how consumers engage with their credit. It securely connects to **all three** credit bureaus, reviews the user's full reports, and generates effective, personalized, ready-to-mail dispute letters!

Most customers generate their first letter within **10 minutes!** This puts consumers in charge and since they are doing the work themselves, our consultants remain **compliant!**

Quick Summary

MyNovaeDisputes Manager bridges the gap between financial empowerment and responsible direct sales. It enables Novae to lead in fintech innovation while staying true to DSA's highest ethical standards.

Empowerment

"...It allowed me not only to address my credit shortcomings, but look at my finances in a different light..."

- Better Business Bureau Review

Confidence

"...Not only have I made a change in the way I look at credit, but I have been given so much confidence to change my own personal financial journey!"

- Better Business Bureau Review



10,000+
myNovaeDisputes
accounts created SEP
in 18 months!



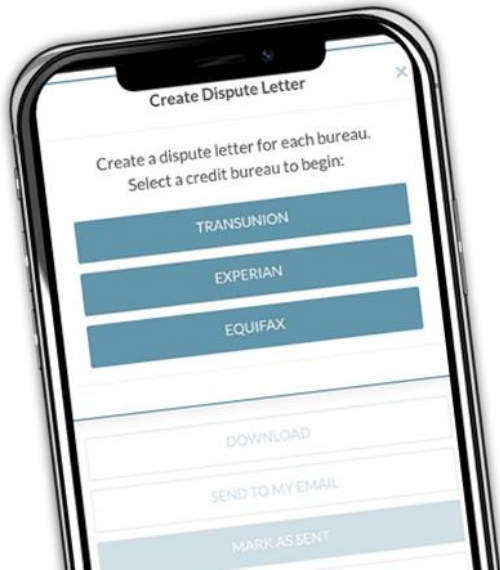
Currently
3,000+ reports
managed
monthly!



4.7-star average rating
on BBB, Google, and
Facebook!



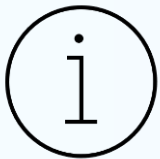
Maintained **INC**
5000 listing 4
years in a row!



Smart, Compliant Innovation

In today's times, **A.I.** has become a "trendy" label, but myNovaeDisputes Manager uniquely unlocks the power of A.I. in a way that impacts lives in **real, tangible** ways! Being able to qualify for your dream home, car or business through funding is **essential** to living the American Dream. Typical use cases of A.I. **don't come close to this level of impact**. It is a truly remarkable breakthrough. Also, legal and educational tools are integrated in the platform to ensure usability and regulatory alignment.

How It Grew



- **November 2022** - Internal beta launched with **100 affiliates**
- **January 2023** - **Full rollout** supported by live training and tutorials
- **June 2025** - **10,000 plus** users accounts nationwide

DSA Alignment

1. **Ethical Selling:** Consultants stay in compliance by offering **DIY** solutions using pre-approved scripts and disclaimers.

Different By Design

Everyone's credit profile is unique and has different needs. This leads to **another problem** for those seeking to manage their credit. The traditional *do-it-yourself* method uses dispute letter templates that are **severely outdated** and/or do not **directly** address the errors on the user's report.

To solve this, myNovaeDisputes is equipped with **machine learning** which applies strategies that

DSA Alignment (cont.)

2. **Secure Empowerment:**

Users take action directly. No third-party handling.

Encrypted, anonymized and secure user data.

3. **Consumer Protections:**

Transparent pricing, built-in education, full data control

4. **Innovation with Purpose:**

AI-driven personalization powered by real user outcomes.

are currently working... to the minute!

These strategies **evolve** based on global usage across all users, continually getting smarter and more effective with every successful dispute! For example, when a new user has a negative account from the same creditor as a *previous user* who successfully removed similar information, the **software recommends this proven dispute strategy!**

All user data is **anonymized, encrypted and tokenized** for security. Users receive progress tracking, embedded mentorship, and full control of their process.

Speed!

"I signed up on April 14 and mailed out my letters to the 3 credit bureaus on April 15th. I am excited and waiting on my results!"

- Trust Pilot Review

Novae has been established as **more than** a resource for managing credit, but as a **technology leader** in the financial empowerment space.

Company Impact

myNovaeDisputes Manager has become our **flagship product** and a key conversion tool in affiliate presentations, driving deeper engagement and belief.

-Reco McCambry, Novae CEO

Why It Works & Summary

Consumers take action independently yet never feel alone. Consultants operate with confidence, knowing they are operating in **compliance**. The tool's impact is **measurable, repeatable, and ethical**.

myNovaeDisputes Manager bridges the gap between financial empowerment and responsible entrepreneurship. It enables Novae to lead in fintech innovation while staying true to DSA's highest ethical standards.