



CRUISE INDUSTRY AND EMBEDDED BANKING — SYNERGY OF THE FUTURE

Show Love to Cruise Line Customers

Embedded finance brings cruise-branded financial tools such as debit cards, credit cards, payment apps and reward points instantly accessible to cruise line customers.

This will result in increased spend during the voyage and an enhanced cruise experience.

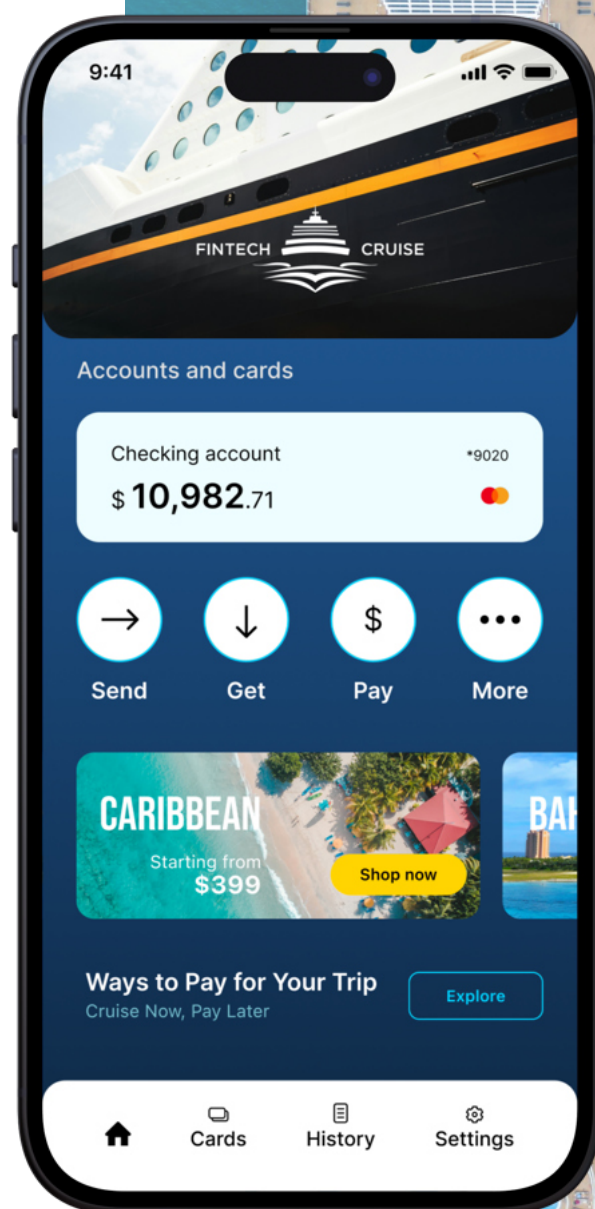
Increase Repeat Bookings

Customers will perpetually accumulate loyalty points to spend on their next cruise.

They will be incentivized to return as customers with the same cruise line.

Open New Revenue Streams

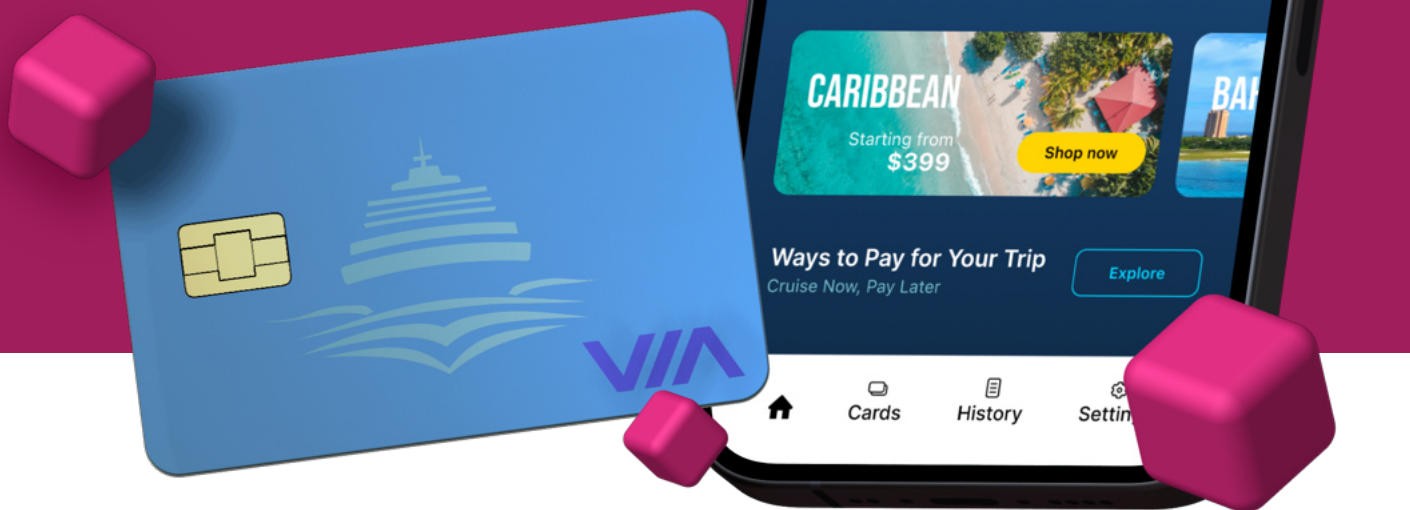
Customers will use the cruise line's financial tools well after their holiday, bringing interchange and financial services revenue to the cruise company.



Mbanq's World-Class Implementation

- Backend technology
- Customer-facing apps
- Full regulatory compliance
- Daily operations and customer support

**MBANQ COVERS EVERYTHING
TO THE HIGHEST POSSIBLE STANDARD**



WHAT IS EMBEDDED BANKING? →

- Integration of financial services into non-financial platforms
- Payment apps, digital and physical debit and credit cards, loyalty programs, enhanced digital services
- Seamless and customized financial experiences for customers



HOW TO ENHANCE THE CUSTOMER EXPERIENCE FOR CRUISE LINES



- Guests access a wide range of financial services seamlessly both from the cruise ship and on shore
- Simplified payment methods, digital wallets, transactions
- Guests manage finances and access personalized financial services within the cruise environment
- Mbanq's platform for cruise lines assists in executing personalized loyalty programs and tailored financial products



INCREASED REVENUE STREAMS



- Ability to capture a share of financial transactions that passengers make onboard as well as on shore
- Loyalty programs are data-driven, targeted and result in increased spend
- Facilitates efficient and secure payment processing allowing cruise line partners to streamline financial transactions and reduce operational costs
- Data analytics and personalization results in the ability to upsell and cross-sell financial products and services such as travel insurance and foreign exchange



STRENGTHENED CUSTOMER LOYALTY



- Guests enjoy a seamless and consistent financial journey on land and at sea
- Cruise lines offer exclusive financial incentives, rewards and loyalty programs with data-driven customization towards individual guest preferences and behaviors
- Personalized approach that enhances customer engagement, fosters loyalty and brand recognition as well as repeat bookings
- Through Mbanq's platform cruise lines create a cohesive and rewarding experience, increasing overall guest satisfaction and strengthening the bond between guests and cruise line

CRUISE INDUSTRY AND MBANQ

WHY MBANQ?

- Mbanq provides the most complete technology, compliance and services package in the world for Embedded Banking.
- Mbanq empowers the cruise industry to launch, operate and benefit from modern digital finance anywhere and at any scale, effortlessly, quickly, and resource-efficiently.
- Together with the cruise industry, Mbanq is poised to define how consumers engage with digital finance at sea and on shore.



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CONCLUSION

- In the evolving landscape of technology and the cruise industry, Embedded Banking solutions offered by Mbanq present a compelling investment opportunity for cruise lines.
- By integrating financial services into the cruise experience and using the synergy between the two, cruise lines, together with Mbanq, enhance customer satisfaction, unlock new revenue streams, and foster customer loyalty.
- As the cruise industry continues to evolve and adapt to changing consumer expectations and preferences, cruise lines will stay ahead of the competition by embracing the power of Embedded Banking and synergizing with Mbanq.