



CRUISE INDUSTRY AND EMBEDDED BANKING — SYNERGY OF THE FUTURE

Global Salary Payment Optimization

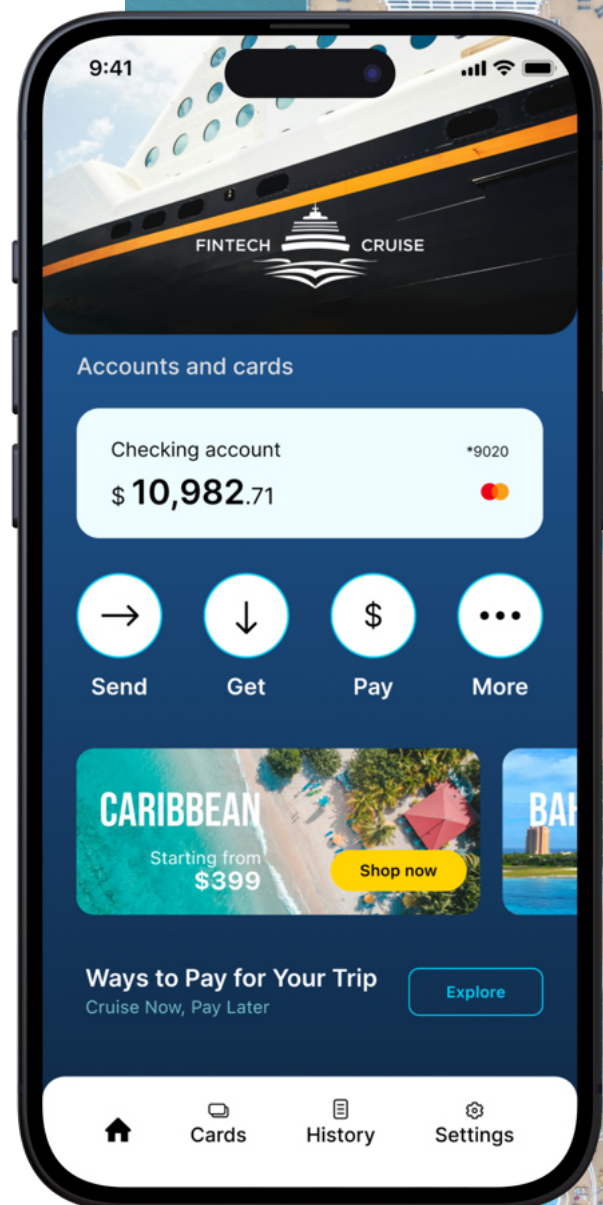
Your crew sails the world —
now their salaries can too

We turn your entire workforce into a global banking network. Each crew member gets their own account, Visa card, and money transfer tools. You get streamlined payroll, lower costs, and happier people on board.

Show Love to Cruise Line Customers

It's time your guests fell in love
with your brand — financially

Embedded banking lets you offer branded cards, loyalty rewards, and digital wallets that keep guests spending and smiling long after they disembark. Turn every cruise into a floating fintech experience.



CRUISE-LINE SALARY PAYMENT OPTIMIZATION

Empower Your Crew. Simplify Payments. Cut Costs.

A Seamless Global Payroll Solution for Cruise Staff

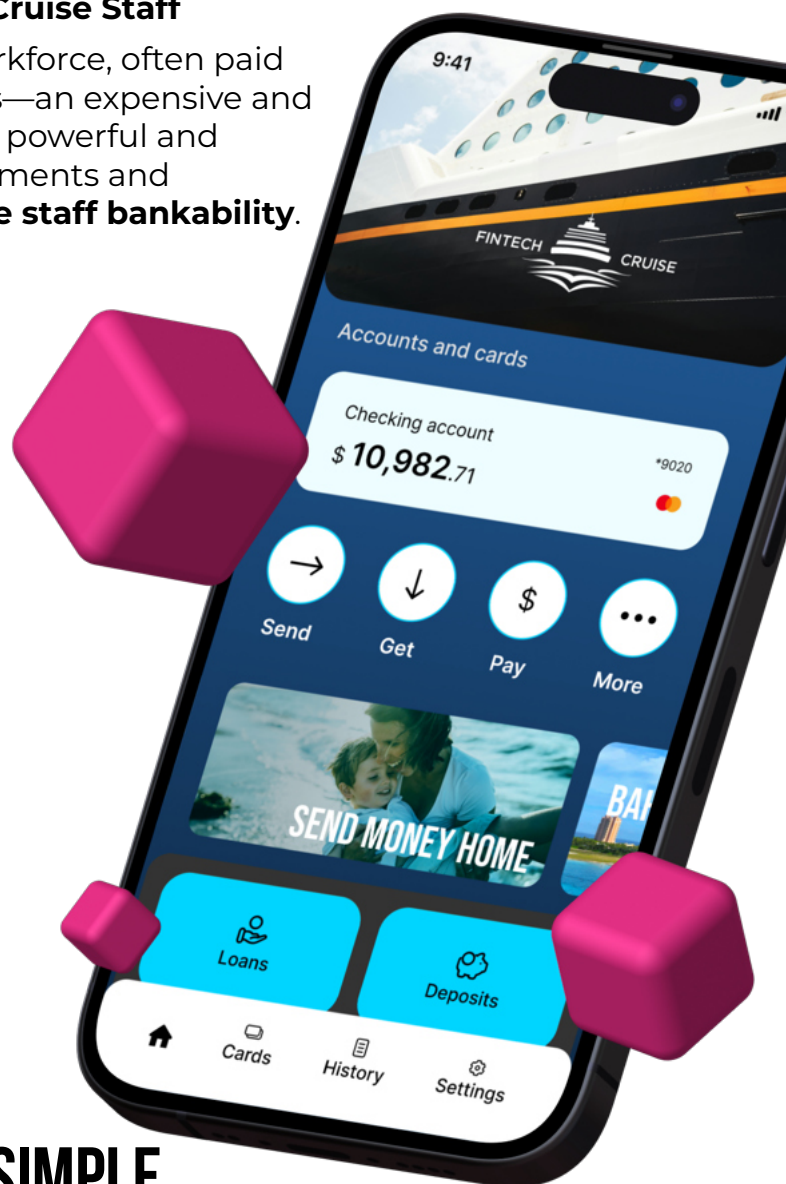
Cruise lines employ a globally diverse workforce, often paid in multiple currencies and across borders—an expensive and time-consuming process. Mbanq offers a powerful and scalable solution to streamline salary payments and enhance the employee experience: **cruise staff bankability**.

The Mbanq Solution:

ONE ACCOUNT, TOTAL CONTROL

Every crew member, no matter their nationality, receives their own **personal digital bank account**—accessible globally and powered by Mbanq. Cruise lines can deposit salaries directly into these accounts without the friction of cross-border wires or intermediary banks.

Each account comes with a **Visa Debit Card**, usable worldwide, including Apple Pay and Google Pay integration. Our intuitive **mobile banking app** allows crew members to manage their finances in real-time, no matter where they sail.



HOME REMITTANCES MADE SIMPLE

Mbanq goes a step further. Through strategic partnerships with local banks in major crew-origin countries—**Philippines, Indonesia, Mauritius, India**, and others—we provide an integrated **“Send Money Home”** feature within the app.

Instead of individual wire transfers, we **bundle remittance requests** and execute periodic **bulk payments** to trusted partner banks. These banks distribute funds locally with lower fees and faster processing, offering families reliable and cost-effective access to support.

KEY FEATURES OF THE SOLUTION

Personalized Bank Accounts for Crew Members

Individual Accounts

Each crew member is provided with a personal bank account, enabling direct salary deposits. This ensures timely and secure access to their earnings without reliance on cash handling.

Global Accessibility

Accounts are accessible worldwide, allowing crew members to manage their finances regardless of their current location.

Visa Debit Cards Issuance

Universal Acceptance

Employees receive Visa debit cards linked to their accounts, facilitating purchases and cash withdrawals at millions of locations globally.

Digital Wallet Integration

Cards are compatible with digital wallets like Apple Pay and Google Pay, enhancing convenience for contactless transactions.

Comprehensive Banking App

Real-Time Account Management

A user-friendly mobile app allows crew members to monitor balances, view transaction histories, and manage funds in real-time.

Secure Transactions

The app employs advanced security measures, including biometric authentication, to protect user information.

Efficient Remittance Services

Family Support

Recognizing that many crew members support families in their home countries, the app includes a feature for remitting funds to relatives.

Bulk Payment Processing

Instead of processing individual transactions, our system bundles remittances into bulk payments, reducing transfer costs and improving efficiency.

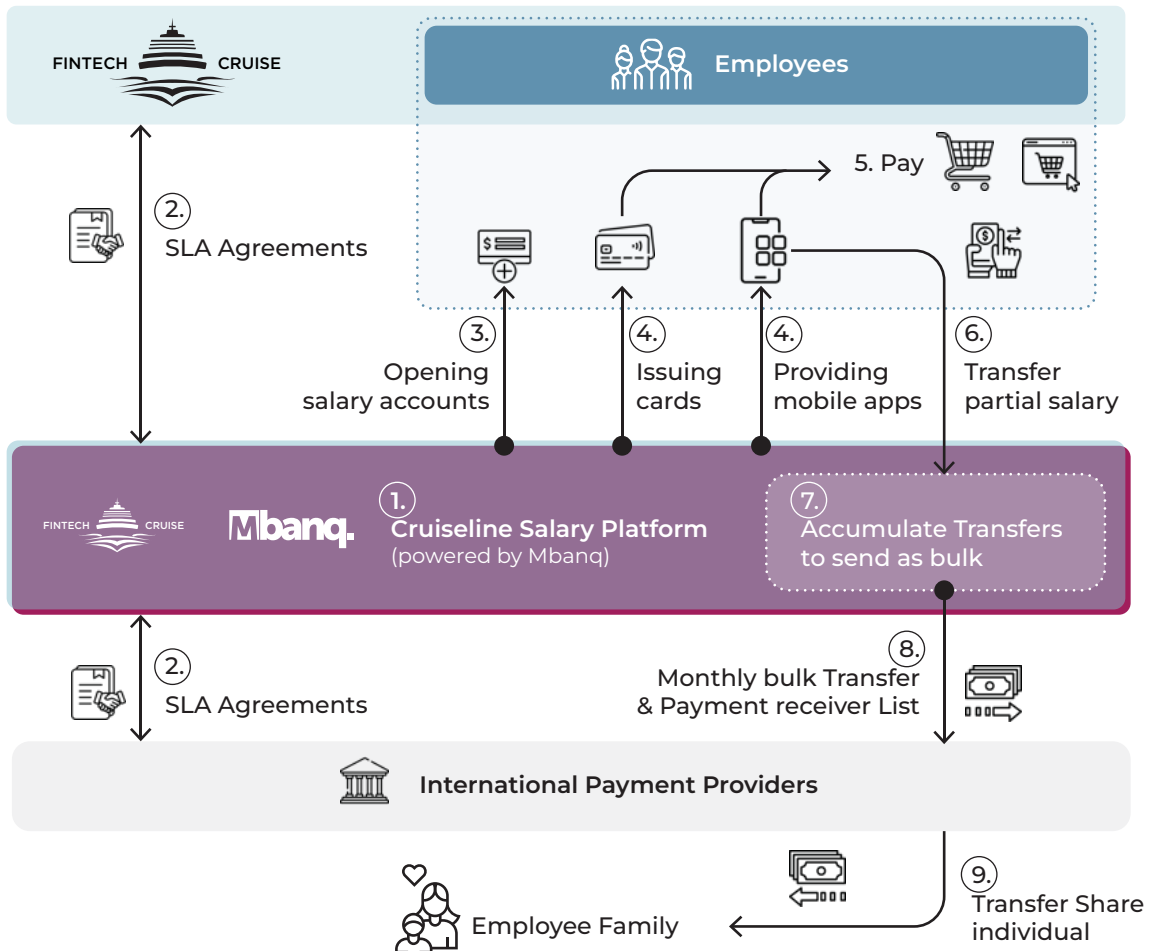
Local Partnerships

We have established relationships with banks in key jurisdictions, such as the Philippines, Indonesia, Mauritius, and India, ensuring that funds are disbursed promptly and reliably within local markets.



Solution Overview

CRUISE LINE SALARY PLATFORM



1. Cruiseline builds with Mbanq
2. SalaryPlatform agrees on Framework Contracts with Cruise Line and International Payment Providers
3. Employees open bank account with SalaryPlatform to receive and manage their salaries
4. SalaryPlatform providing debit cards and is giving access to a mobile App
5. Employee can pay with debit card international for shopping and dining
6. Employee can transfer a part of salaries to families in home countries
7. SalaryPlatform is accumulating all international payments to send it by bulk-payment
8. SalaryPlatform is sending money, and payment receiver List to International Payment Providers
9. International Payment Providers is sending individual payment to each receivers-family



KEY BENEFITS FOR CRUISE LINES

Operational Efficiency

Eliminate complex, manual payroll processes and reduce transaction costs.

Regulatory Compliance

Meet international banking standards while aligning with local financial ecosystems.

Crew Satisfaction

Give employees financial inclusion, fast access to funds, and tools to support families back home.

Scalable Integration

Whether you have 500 or 50,000 crew members, our infrastructure supports your needs.



YOUR CRUISE. YOUR CARD. THEIR LOYALTY.

Show Love to your Cruise line Customers

Embedded finance brings cruise-branded debit cards, credit cards, payment apps, and reward points directly into your guests' hands — instantly accessible and fully integrated into their journey.

It increases onboard spend, enhances the cruise experience, **and keeps you in their hearts (and phones)** long after they return to shore.

Increase Repeat Bookings

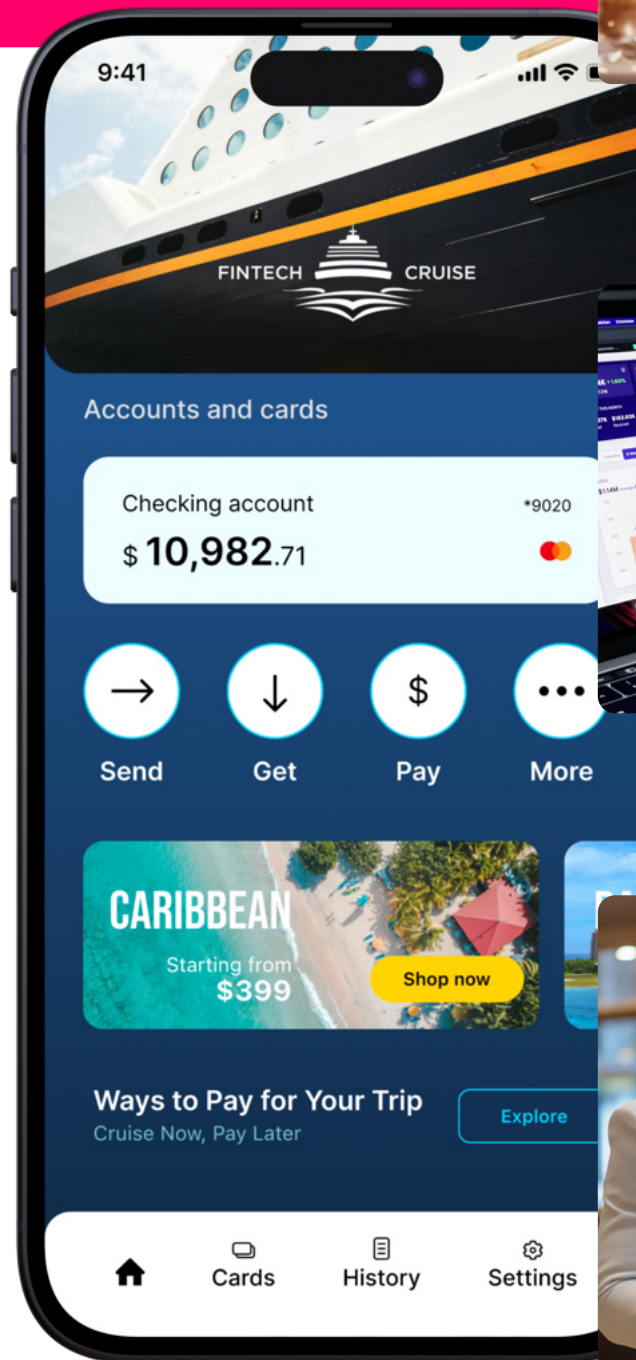
Customers will perpetually accumulate loyalty points to spend on their next cruise.

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.

How to Stay
in Your Guests'
Phones & Hearts





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

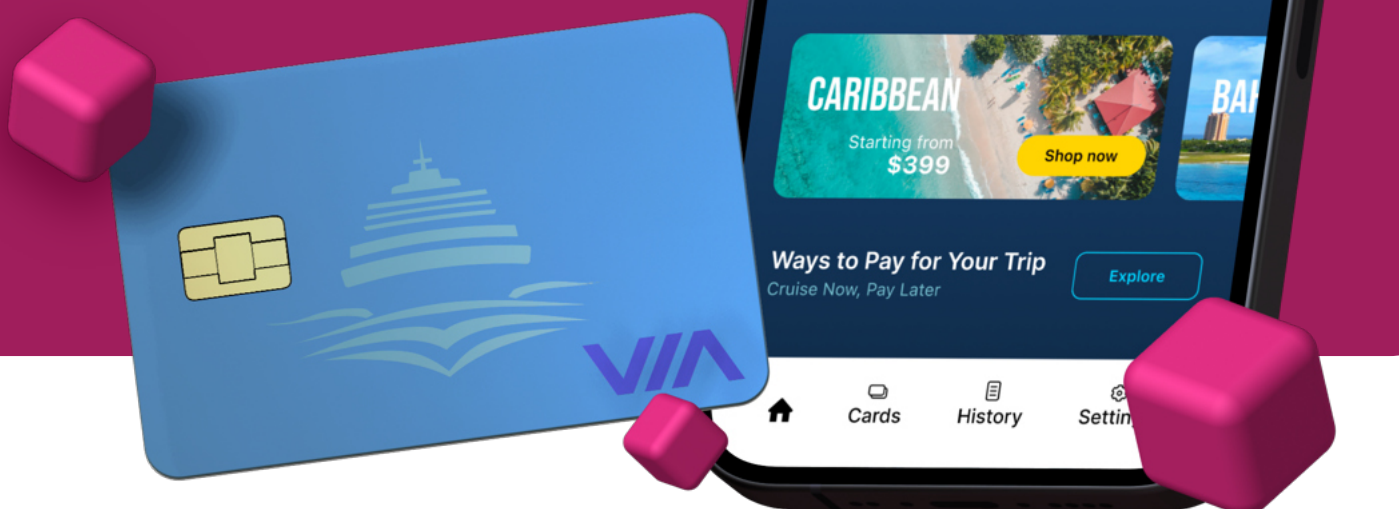


- Guests enjoy a seamless and consistent financial journey on land and at sea
- Cruise lines offer exclusive financial incentives, rewards and loyalty programs with data-driven customization towards individual guest preferences and behaviors
- Personalized approach that enhances customer engagement, 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

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

THE FUTURE OF CRUISE FINANCE STARTS HERE

Mbanq helps cruise lines do more than move people — we help you move money smarter, faster, and with purpose

Bank Every Crew Member

Simplify global payroll. Cut costs. Boost crew happiness with instant access to salaries, debit cards, and easy remittances.

Win the Hearts of Your Guests

Delight your passengers with cruise-branded cards, payment apps, and loyalty tools that turn one trip into a lasting relationship.



WHY MBANQ?

Global leader in Embedded Banking — operating in 20+ countries

All-in-one platform: core banking, cards, payments, loyalty

Built for cruise-scale complexity and fast deployment

White-label ready and fully compliant across jurisdictions

LET'S TURN EVERY JOURNEY INTO A FINANCIAL EXPERIENCE

Cruise lines that embed finance onboard don't just innovate — they lead.

cruise@mbanq.com

www.mbanq.com