



LAUNCH A U.S. NEO BANK FOR YOUR DIASPORA

A FULL-SERVICE NEO BANK — POWERED BY MBANQ

Connect with your diaspora community through a fully-branded, culturally aligned digital financial services platform. Mbanq provides the technology, regulatory framework, and operational support to help financial institutions, central banks, and government initiatives launch successful digital neo banks for their citizens living in the United States.

THE OPPORTUNITY:

BUILD A DIGITAL BANK THAT FEELS LIKE HOME

Millions of people live abroad while maintaining strong cultural and emotional ties to their homeland. Many are underserved by traditional banking institutions that do not address their specific needs — neither in terms of language, culture, nor everyday functionality.

Mbanq enables financial institutions, central banks, and government initiatives to create fully branded, culturally aligned digital neo bank platforms for U.S.-based diaspora communities. These digital platforms are much more than financial platforms — they become trusted hubs for everyday life, offering localized services, economic empowerment, and a direct bridge between diaspora populations and their countries of origin.

With Mbanq's platform, you can deliver an end-to-end financial experience to your citizens abroad — in their own language, aligned with their values, and adapted to their realities.

CULTURAL CONNECTION

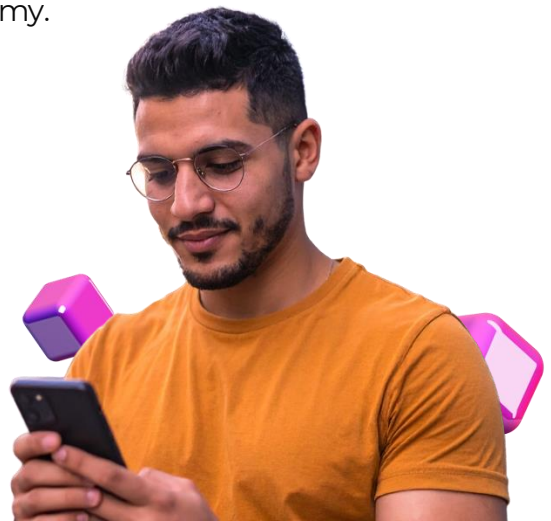
Offer services that reflect the identity and needs of your diaspora, strengthening connection to their roots.

MARKET EXPANSION

Extend your institution's reach beyond borders, unlocking new revenue streams and customer relationships in the world's largest economy.

ECONOMIC EMPOWERMENT

Enable seamless financial integration in the U.S. while maintaining strong economic ties through remittances and cross-border functionality.



PROVEN IN PRACTICE

Several Mbanq clients have launched successful diaspora-focused digital platforms tailored to specific ethnic or linguistic groups. These culturally aligned solutions deliver deeper engagement, higher retention, and stronger customer loyalty compared to generic financial apps.



CULTURALLY ADAPTED SERVICES

Banking interfaces, communications, and support in users' native languages, with cultural nuances and preferences built into the experience.



FAMILIAR BRANDING

Visual identity and user experience that resonate with specific cultural communities, creating immediate trust and recognition.



EMBEDDED REMITTANCE

Seamless, cost-effective money transfer capabilities integrated directly into the banking platform, addressing a critical need for diaspora communities.



TRUST THROUGH IDENTITY

A platform that aligns with users' cultural identity, creating a sense of belonging and trust that generic financial institutions cannot match.



SCALABLE INFRASTRUCTURE

Technical platform that grows with the community's needs, allowing for rapid expansion as adoption increases within the diaspora.

SUCCESS STORIES IN DIASPORA BANKING

Several Mbanq clients have launched successful diaspora-focused digital platforms tailored to specific ethnic or linguistic groups. These culturally aligned solutions deliver deeper engagement, higher retention, and stronger customer loyalty compared to generic financial apps.

Case Study Snapshot

A Latin American-focused platform built on Mbanq infrastructure onboarded tens of thousands of users in its first year. Features like concert ticketing, Spanish-language UX, and cultural content turned it into a viral community engine, far surpassing typical neobank growth.

KEY PERFORMANCE INDICATORS

85%

USER RETENTION

Driven by cultural relevance and community integration.

3.2X

ENGAGEMENT RATE

Daily usage outperforms generic finance apps.

68%

COST REDUCTION

Thanks to referrals and grassroots marketing.

SUCCESS FACTORS

- High user acquisition through community events and referrals
- Strong transaction volumes, especially for remittance, debit, and utility payments
- Long average account lifespan due to loyalty and relevance
- Engagement beyond banking, with social and community functions built into the app

SERVING BOTH RETAIL AND CORPORATE CLIENTS

A diaspora-focused platform can support both individuals and enterprises to create a self-sustaining ecosystem.

COMMUNITY FOUNDATION

Build a trusted financial platform that serves as the foundation for diaspora community development and economic empowerment.

INDIVIDUAL BANKING

Meet the personal financial needs of community members with culturally-relevant products and services.

BUSINESS SUPPORT

Enable entrepreneurship and commercial growth with specialized services for diaspora-owned businesses.

ECONOMIC ECOSYSTEM

Create a comprehensive financial environment that strengthens both the diaspora community and connections to the homeland.

RETAIL BANKING FEATURES

- Multilingual checking and savings accounts
- Visa/Mastercard debit cards and mobile wallet integration
- Personal loans, credit products, and overdraft protection
- Currency exchange and real-time remittance capabilities
- Family-focused services like shared accounts and parental controls
- Culturally-specific financial literacy resources
- Integration with homeland financial systems where applicable

CORPORATE AND SME SERVICES

- Business checking accounts and multi-user access
- Merchant services, online payment gateways, invoicing
- Loans and working capital for diaspora-owned businesses
- Payroll integration and bookkeeping APIs
- Cross-border services for international trade
- Business networking within the diaspora community
- Specialized support for import/export with the country of origin

This dual focus ensures that the bank becomes the go-to platform for all financial interactions within the community — strengthening usage, increasing transaction volumes, and deepening brand loyalty while creating a sustainable revenue model.

A CULTURAL ECOSYSTEM — NOT JUST FINANCIAL SERVICES

Mbanq supports integration of third-party tools into your platform — transforming financial access into a cultural and community hub.

EVENTS

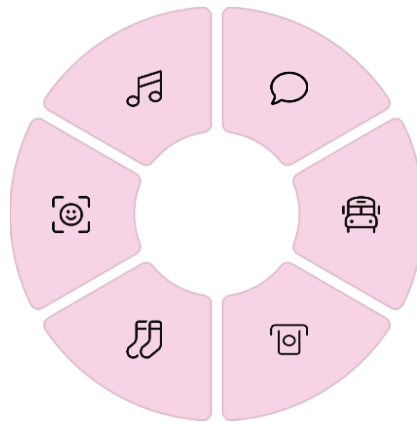
Promote artists & performances;
sell tickets via app

COMMUNITY MARKETPLACE

Peer-to-peer commerce within
trusted community

DIGITAL IDENTITY

Optional ID and
consular services



EDUCATION

Tutors, language courses,
cultural resources

BUSINESS DIRECTORY

Community business listings
& offers

REMITTANCES & FX

Send funds home
with better rates

You create multiple touchpoints with users beyond traditional financial transactions. This approach generates higher engagement rates, stronger customer loyalty, and additional revenue streams through partnerships, affiliate commissions, and premium service offerings.

The result is a digital platform that serves as both a financial institution and a cultural bridge — helping diaspora communities maintain their connection to their homeland while building economic security in their new country.

For the sponsoring institution, this creates a sustainable business model with diversified revenue streams and deep customer relationships that extend well beyond typical banking services.

WHAT MBANQ PROVIDES

Mbanq is a global Embedded Finance provider offering a complete solution — from regulatory structure to post-launch operations — so you don't need to build infrastructure from scratch.

REGULATORY FRAMEWORK

Sponsored U.S. Banking License via our regulated partners, eliminating the need for lengthy and expensive charter applications.

TECHNOLOGY PLATFORM

Mbanq Cloud Core Banking Platform for account and product management, supporting the **full range of banking operations**.

BRANDED EXPERIENCE

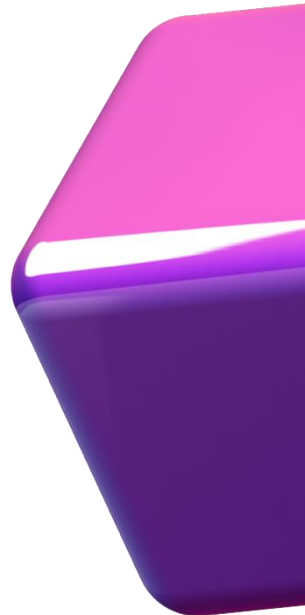
Custom Mobile & Web Apps, localized in your language and reflecting your brand identity throughout the user experience.

PAYMENT SYSTEMS

Visa/Mastercard Integration for debit card issuance, plus Digital Wallets & Tokenization for Apple Pay / Google Pay.

COMPLIANCE & SECURITY

Integrated Compliance, KYC/AML & Fraud Monitoring systems that **meet all U.S. regulatory requirements**.



FULL CONTROL, FULL SUPPORT

Our platform combines robust infrastructure with flexibility, giving you everything you need while maintaining your autonomy.

ADDITIONAL SERVICES

- **Customer Support Tools & Back-Office Dashboards** for efficient account management and service delivery
- **Automated Reporting for U.S. Regulations** (BSA, OFAC, FDIC) to ensure ongoing compliance
- **Analytics & Admin Controls** for real-time monitoring and operational control
- **Flexible API Framework** to add new products or services as your community's needs evolve
- **Integration Support** for third-party services and cultural applications
- **Ongoing Platform Updates** to maintain compliance with changing regulations

YOUR CONTROL

While Mbanq provides the underlying infrastructure and compliance framework, you maintain full control over:

- Brand identity and customer experience
- Marketing and customer acquisition
- Product offerings and pricing strategies
- Community partnerships and cultural integration
- Growth strategy and expansion planning

This balance of turnkey infrastructure and brand autonomy allows you to focus on building relationships with your diaspora community while Mbanq handles the complex technical and regulatory aspects of U.S. banking operations.

With Mbanq as your technology partner, you can deliver a seamless banking experience that meets both U.S. regulatory requirements and the unique needs of your diaspora community. Our comprehensive solution enables you to focus on what matters most—creating meaningful connections and providing valuable services to your customers — while we ensure the technical foundation remains solid, secure, and compliant.

IMPLEMENTATION TIMELINE: LIVE IN 9 MONTHS

With Mbanq's Embedded Finance platform, we've streamlined the process to deliver a fully operational diaspora bank in just 9 months - much faster than the years typically required for traditional banking launches.

Month 1-2:



ONBOARDING & LEGAL STRUCTURING

Define stakeholder roles, establish governance structure, and align legal framework for your digital bank.

Month 2-4:



REGULATORY SPONSORSHIP

Complete due diligence processes and regulatory filings with our U.S. banking partners to ensure compliance.

Month 3-5:



PRODUCT DEFINITION & DESIGN

Configure branding across web/mobile apps and customize banking interfaces to meet your diaspora's specific needs.

Month 5-7:



CORE INTEGRATION & TESTING

Connect your branded front-end with our core banking platform and complete security testing of all functions.

Month 7-8:



OPERATIONAL READINESS

Conduct staff training, finalize procedures, and complete compliance review before market launch.

Month 9:



GO-LIVE & SUPPORT

Launch to the public with full technical, operational, and regulatory support from the Mbanq team.

Throughout the process, Mbanq provides dedicated project management to coordinate all aspects of your launch, ensuring regulatory compliance and operational readiness.

INVESTMENT STRUCTURE

To make the investment as accessible as possible, Mbanq provides a staged payment schedule that aligns costs with project milestones. This approach reduces upfront capital requirements while ensuring that all necessary resources are available throughout the implementation process.

COST STRUCTURE & PAYMENT SCHEDULE

One-Time Setup Fee

\$1,000,000

This covers the comprehensive implementation process, including regulatory sponsorship, platform configuration, and custom branding of all digital assets.

Payment schedule aligned with project milestones:

- 10% at Project Start
- 10% at Soft Approval
- 10% at Go-Live
- 70% Amortized

Monthly Operating Fee

\$30,000 minimum

Based on number of accounts, this covers hosting, licensing, compliance support, platform access, and app maintenance. Scales with your customer base and transaction volume.

STAFFING REQUIREMENTS

To operate effectively in the U.S. market, your diaspora bank will need a minimal local team supported by resources from your parent organization:

Minimum U.S. Operational Team

- 1 FTE – Head of U.S. Operations
- 1 FTE – Compliance Officer
- 1 FTE – Accountant / Admin

This lean team structure leverages Mbanq's platform and support services to minimize operational overhead while maintaining regulatory compliance and service quality.

Shared Resources From Parent Country (optional)

- Executive and supervisory leadership
- Marketing, brand management
- Product development and tech oversight
- Cultural adaptation and community engagement
- Strategic planning and market development

REVENUE MODEL

Neo banks built on Mbanq's infrastructure are designed to generate sustainable revenue through multiple streams, creating a balanced business model that grows with your user base. The unique positioning of diaspora-focused banks enables higher engagement and more diverse revenue sources than traditional banking offerings.

A diagram showing five revenue streams arranged in a descending staircase pattern from top-left to bottom-right. Each stream is represented by a pink rectangular block of increasing size, followed by a white box containing the stream's name and description.

1. PREMIUM SERVICES

Subscription-based premium accounts with enhanced features

2. PARTNERSHIP REVENUE

Third-party partnerships and affiliate services related to diaspora needs

3. VALUE-ADDED SERVICES

Embedded product sales (insurance, event tickets, etc.) with cultural relevance

4. INTERNATIONAL SERVICES

FX and remittance margins on cross-border transactions

5. CORE BANKING REVENUE

Interchange fees (0.9% net share) on qualifying card transactions

FINANCIAL POTENTIAL OF YOUR DIASPORA NEO BANK

REVENUE POTENTIAL BY USER SEGMENT

Individual Users

\$180-320

Primary sources:

Interchange, remittances,
subscriptions

Families

\$450-780

Primary sources:

Multiple cards, remittances,
premium accounts

Small Businesses

\$1.2K-3.5K

Primary sources:

Business services, merchant
processing, loans

Community Organizations

\$800-1.5K

Primary sources:

Event integration, memberships,
donations

MARKET SIZE OPPORTUNITY

The revenue potential for diaspora banking scales with the size of your target community in the United States. For perspective:

A diaspora bank serving **10,000 active users** can generate **\$2-4M in annual revenue**

At 50,000 users,
potential annual
revenue reaches
\$10-15M

Larger communities
of **100,000+ users**
can support annual
revenues of **\$20-30M+**

These revenue projections are based on actual performance data from existing diaspora-focused digital banks operating on Mbanq's platform. The strong community engagement and cultural relevance of these banks drive higher transaction volumes and greater product adoption than generic banking services.

WHY MBANQ?

Mbanq is uniquely positioned to power the next generation of diaspora neo banks. Our global presence, deep U.S. regulatory experience, and scalable platform give you everything you need — under one roof. As a partner rather than just a vendor, we're committed to the long-term success of your diaspora financial platform.

FULL REGULATORY COVERAGE

Our established relationships with U.S. banking partners provide immediate access to the U.S. market without the need to obtain your own banking license.

TURNKEY CORE BANKING STACK

Our comprehensive core banking and mobile technology platform eliminates the need for multiple vendors, reducing complexity and integration challenges.

DIASPORA EXPERIENCE

Our deep experience with culturally-focused financial institutions gives us unique insights into the needs and opportunities of diaspora financial services.

"Mbanq's platform allowed us to launch our U.S. diaspora platform in a fraction of the time and cost it would have taken to build from scratch. Their expertise in both the technical and regulatory aspects of banking made what seemed impossible into a straightforward process."

— CEO of successful U.S. diaspora neo bank



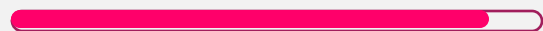
MBANQ BY THE NUMBERS

Market Share **62%**



Of diaspora-focused digital banks in the U.S. operate on Mbanq's platform

Client Satisfaction **9/10**



Our partners rate their experience with Mbanq's platform and support

Platform Uptime **99.97%**



Ensuring reliable service for your customers around the clock

Our commitment to your success extends beyond the initial implementation. As your diaspora neo bank grows, Mbanq provides ongoing support, platform enhancements, and regulatory updates to ensure continued compliance and optimal performance in the dynamic U.S. banking environment.

"Mbanq helped us launch a diaspora platform in record time — their regulatory and technical support made a complex task simple."

— CEO, Latin American digital financial institution

TAKE THE NEXT STEP

If you represent a bank, central bank, or investor group looking to serve your country's citizens in the U.S., Mbanq is ready to help you build a bank they can trust. Our comprehensive Banking-as-a-Service solution provides everything you need to create a successful, compliant, and culturally relevant digital bank for your diaspora community.



INITIAL CONSULTATION

Schedule a detailed discussion with our diaspora banking specialists to explore how Mbanq can help you reach your community in the United States.



MARKET ASSESSMENT

Receive a comprehensive analysis of your diaspora's size, demographics, and banking needs in the U.S. market.



CUSTOM PROPOSAL

Get a tailored implementation plan and financial model based on your specific goals and target community.

The opportunity to create a digital banking hub for your diaspora community represents more than just a business venture—it's a chance to strengthen cultural ties, support economic empowerment, and build a lasting bridge between your citizens abroad and their homeland. With Mbanq's expertise and platform, you can transform this vision into reality within months rather than years.

**We'll help you go from vision to launch —
and bring your diaspora closer to home.**



www.mbanq.com