



LAUNCH YOUR DIGITAL BANK

Your brand. Our platform.

The complete solution for building
and running a digital bank.

AGENDA

Chapter Overview

1. Launch Your Digital Bank

A complete solution for building and running a digital bank.

BUILDING YOUR BANK

2. You Want to Build Your Neobank

Here's how it looks: your app, your cards, your customers — powered by Mbanq.

3. Your Bank, Built for You – What We Deliver

Core banking, payments, cards, compliance, support — all in one modular platform.

4. Who We Serve – Industry Use Cases

Banks, fintechs, credit unions, loyalty brands, and more.

SOLUTIONS

5. Digital Wallets – Your Brand's Financial Hub

Multi-asset, reward-enabled wallets fully white-labeled and customizable via Flutter-based apps.

6. Card Program Management

Branded debit and credit cards with full processor and network support.

7. Lending Infrastructure

Offer credit, salary advance, and installment loans with compliance.

8. Compliance-as-a-Service & Risk Management

Stay audit-ready with real-time monitoring, reporting, and onboarding flows.

HOW IT WORKS

9. Modern Architecture – Scalable, Secure, Global

AWS-hosted, containerized, and API-first for any region.

10. As-a-Service: Full Operational Delivery by Mbanq

We run your bank behind the scenes — so you don't have to.

11. The Delivery Process – How It Works

From BAAS agreement to go-live: onboarding, deployment, launch.

12. Sponsor Bank Integration & FBO Accounts

Access regulatory cover and payment rails through licensed partners.

13. Open Banking – Powered by Mbanq APIs

Data portability, tokenized access, and real-time financial triggers.

ABOUT MBANQ

14. Why Mbanq – Your Strategic Fintech Partner

One team, one contract, one trusted partner.

SUCCESS STORIES

15. Real Results – Proven Success Stories

Case studies including Sagicor Bank, B9, and Qorbis.

16. Let's Launch – Are You Ready?

Contact us to begin.

1. LAUNCH YOUR DIGITAL BANK

Your brand. Our platform.

One powerful partnership.

Mbanq enables you to launch and operate your own digital bank — fully licensed, technology-powered, and compliant from day one. Whether you're a bank looking to modernize, a fintech ready to scale, or a brand unlocking financial services for the first time, we deliver everything you need in one turnkey solution.

Forget stitching together 10 vendors. With Mbanq, you launch under a single BAAS (Banking-as-a-Service) agreement that covers core banking, cards, compliance, payments, onboarding, and operations, globally.

The result? **FASTER GO-LIVE, LOWER RISK,
AND A CUSTOMER EXPERIENCE
THAT'S ENTIRELY YOUR OWN.**

This is a complete financial services ecosystem that evolves with your business, backed by experts who understand how to build and operate banks. Whether you're launching a new digital brand or reimagining an existing institution, Mbanq brings a deep bench of regulatory, technical, and operational expertise to make your vision a reality.



BUILDING YOUR BANK

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2. YOU WANT TO BUILD YOUR NEOBANK

Let's show you how it looks when your vision becomes real.

Imagine launching your own neobank — branded in your colors, running on global rails, and delivering a modern customer experience. Mbanq makes this possible without having to actually build a bank from scratch.

A typical Mbanq-powered neobank includes:

- Fully branded debit and credit cards, physical and virtual
- iOS and Android apps under your brand with wallet, savings, and spending views
- Real-time account data, alerts, and transaction controls
- Onboarding journey with fully integrated KYC/AML
- Customer support with white-label contact center
- Full audit, reporting, and compliance console

You choose the features and branding. We deliver the underlying compliance, technology and operations. And we help you grow with tools like risk-based pricing, lending infrastructure, and integrated marketing support.

Your neobank can serve mass-market consumers, niche communities, or global enterprises — Mbanq supports a wide range of product types, customer journeys, and regulatory frameworks.

**This is not a prototype.
It's your bank – live, compliant, and ready to scale.**

3. YOUR BANK, BUILT FOR YOU — WHAT WE DELIVER

Everything you need. Nothing you don't.

Our offering is modular — but most clients start with the full stack, delivered under one integrated platform.

Mbanq Cloud

Our cloud-native core banking system is the beating heart of your digital bank. It provides real-time ledgering, account orchestration, transaction processing, and secure data management. Built with scalability in mind, it supports regional expansion, multi-currency capabilities, and localized compliance frameworks — all accessible via RESTful and GraphQL APIs.

Cards & Payments

Issue, manage, and process debit and credit cards under your brand. We handle everything — BIN sponsorship, card production, fulfillment, transaction processing, fraud monitoring, and chargeback management. Our payments infrastructure supports ACH, SEPA, wires, instant payments, and card networks across borders.

Accounts & FBO Ledgering

Offer your users real account numbers and payment capabilities without becoming a bank. Through For-Benefit-Of (FBO) structures with licensed sponsor banks, Mbanq allows you to create sub-ledgers and individual client balances — with full visibility, control, and regulatory integrity.

KYC/AML & Compliance

Regulation is built in. We deliver KYC/AML flows that are fully integrated into your onboarding experience, using automated identity verification, document validation, sanction screening, and CIP workflows tailored to your jurisdiction.

Customer Support & Ops

Offer a seamless support experience under your brand. Mbanq provides multilingual customer service agents, custom call flows, ticketing infrastructure, dispute handling, and regulatory complaint response workflows — all available white-labeled.

Open APIs & Integration

Connect your stack to the outside world. Our APIs enable integrations with payroll, rewards systems, tax engines, external lenders, data aggregators, or your own internal platforms. You stay flexible while maintaining full security and compliance.

From startup-scale to institutional-grade deployments, we make sure everything is ready so you don't have to build from scratch or rely on half-baked integrations.

4. WHO WE SERVE — INDUSTRY USE CASES

Our clients come from diverse industries, but they share one thing: the desire to deliver innovative, compliant financial services to their customers — fast.



Banks & Credit Unions

We help existing financial institutions transition to digital, reduce costs, and upgrade legacy systems. Our cloud-native stack allows traditional banks to add new channels, streamline regulatory reporting, and launch new products without disrupting existing infrastructure.

Fintech Startups

Mbanq offers fintech entrepreneurs the fastest route to a compliant and scalable neobank. We provide everything from license sponsorship and regulatory onboarding to payment rails and account management — giving you speed without shortcuts.

Retail & Loyalty Brands

Your brand already holds customer trust. Add financial services — from branded cards to savings wallets — to increase engagement, frequency, and retention. Mbanq powers embedded finance ecosystems that extend your brand's utility into everyday life.

Communities & Influencers

We enable creators, fan platforms, and social ecosystems to monetize and empower their audiences through customized financial tools. Whether it's a sports team, online platform, or cultural network, we make it possible to offer real banking experiences under your identity.

Every use case is different. We adapt our delivery, onboarding, compliance, and operations to fit your vision — not the other way around.



SOLUTIONS

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5. DIGITAL WALLET — YOUR BRAND'S FINANCIAL HUB

Your wallet is the center of your user's financial experience and a critical brand touchpoint. Mbanq enables you to offer fully branded digital wallets that support balances, payments, rewards, and even tokenized assets, all from within your app.

If you're a retailer, content platform, creator brand, or membership-based community, your wallet becomes the bridge between transactions, loyalty, and engagement.

What your wallet can offer:

- Multi-currency and multi-asset balance management
- Instant peer-to-peer transfers and merchant payments
- Rewards storage (cashback, points, tokens)
- Embedded access to lending, credit lines, and salary advance
- Optional tokenization and compatibility with DeFi or NFT rails

Our wallets are delivered as modern, Flutter-based mobile apps — fast, lightweight, and fully customizable. The user experience is tailored to your brand, your tone, your style. Whether you need dark mode, multilingual onboarding, or in-app gamification, we make it happen.

You can use our white-label templates or design your own — and we'll build it with the same core, tested infrastructure. All wallet services are integrated with KYC, AML, and reporting layers ensuring full compliance from day one.

Combined with your branded card program and payment rails, the digital wallet creates a cohesive, engaging, and monetizable user journey.

6. CARD PROGRAM MANAGEMENT — LAUNCH, BRAND, AND OPERATE YOUR OWN CARDS

Mbanq delivers complete card program infrastructure — from BIN sponsorship and card issuance to transaction processing and fraud prevention — all under your brand.

We support physical and virtual card programs, debit and credit rails, and full integration with your app or wallet experience. Whether you're launching a consumer card, employee expense platform, or membership product, we make it happen.

What's included:

- Visa and Mastercard partnerships, including BIN sponsorship and card network onboarding
- Custom white-label card design, production, and fulfillment services
- Processor integration with either Mbanq's embedded system or third-party solutions
- Card lifecycle management: PIN setup, freeze/unfreeze, tokenization, renewals
- Authorization logic, transaction routing, and global payment support
- Dispute resolution, chargeback workflows, and fraud protection services

Potential revenue drivers:

Interchange revenue per transaction (region and product dependent)

Subscription or premium account fees linked to branded card benefits

Card-linked loyalty or commerce-based partnerships

With Mbanq, you're not just issuing cards — you're building a branded financial experience with predictable infrastructure costs and real revenue upside.

7. LENDING INFRASTRUCTURE — OFFER CREDIT WITH FULL CONTROL AND COMPLIANCE

Credit is a powerful way to grow customer engagement, generate revenue, and increase platform value. Mbanq helps you design and launch compliant lending products quickly and safely.

Lending Products Supported:

- Personal Loans – Fixed-term, interest-bearing loans with custom repayment plans
- Installment Credit – Point-of-sale financing and scheduled payment arrangements
- Credit Cards – Revolving credit with spending controls, limits, and APR calculations
- Salary Advance / Earned Wage Access – Immediate access to payroll with dynamic risk scoring

All lending operations are backed by Mbanq's compliance stack:

- KYC/AML alignment for borrower onboarding
- Credit risk scoring and eligibility logic
- Repayment tracking, late fee handling, and loan servicing
- Internal or third-party capital options (partner lender networks available)

Potential revenue drivers:

Interest margin and origination fees

Premium plan upsells (linked to credit eligibility or benefit tiers)

White-labeled lending for B2B, SME, or freelancer markets

Our lending modules integrate into your banking environment, giving you clear visibility, regulatory safety, and scalable infrastructure from day one.

8. COMPLIANCE-AS-A-SERVICE & RISK MANAGEMENT

Mbanq's Compliance-as-a-Service (CaaS) framework allows you to operate a fully regulated digital bank — without the need to build an internal compliance department. We handle the policy, monitoring, and reporting structures so you can focus on growth.

Our solution is aligned with international standards (BSA, AMLD5, GDPR, PSD2, FCA, CIMA, and others) and constantly updated to match jurisdictional shifts.

Our core compliance services include:

- KYC, AML, CIP onboarding flows with sanctions and PEP screening
- Real-time transaction monitoring and fraud detection
- Risk scoring and behavior-based customer reviews
- Automated filing of SARs, CTRs, and jurisdictional reports
- Data security, role-based permissions, and audit-ready dashboards

We also provide policy documentation, escalation procedures, and support for regulatory exams.

With Mbanq's compliance layer in place, your banking operation remains secure, audit-ready, and fully aligned with regional legal expectations — whether you serve one market or operate globally.



HOW IT WORKS

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9. MODERN ARCHITECTURE — SCALABLE, SECURE, GLOBAL

Mbanq's architecture is built to scale with your ambition. Whether you're serving thousands or millions, our platform ensures high performance, regulatory security, and constant adaptability to the changing demands of digital banking.

Our system is fully cloud-native, API-first, and modular — enabling your bank to evolve as your customer base grows, your use cases expand, and new financial services like open banking or embedded DeFi become part of your roadmap.

Our core infrastructure includes:

- Hosted on AWS with global redundancy, high availability, and geographic failover
- Kubernetes-based microservices and container orchestration
- Dynamic autoscaling, intelligent load balancing, and continuous deployment capability
- End-to-end encryption, TLS 1.3, multi-factor authentication, and strict role-based access
- 24/7 observability with real-time logging, alerts, and service-level dashboards

The Mbanq platform supports PSD2 compliance, open banking APIs, and tokenized data flows — meaning it's ready for partnerships, integrations, and ecosystem monetization from day one.

Whether you're launching in one region or across multiple markets, our infrastructure is engineered to power resilient, compliant financial services anywhere in the world.

10. AS-A-SERVICE: FULL OPERATIONAL DELIVERY BY MBANQ

Mbanq's As-a-Service model gives you access to a complete banking operation — run by us, on your behalf, in your name.

What we manage:

Compliance-as-a-Service

regulatory filings, transaction checks, onboarding screening

Cards-as-a-Service

card production, processor management, chargebacks, fraud alerts

Lending-as-a-Service

credit assessment, origination logic, repayments, delinquency workflows

Onboarding-as-a-Service

user flows, documentation review, API integration

Customer Support-as-a-Service

24/7 multilingual helpdesk
(optional white-label)

Marketing-as-a-Service

customer lifecycle campaigns, notifications, CRM sync

You choose what to outsource — we deliver it with professional-grade infrastructure, clear SLAs, and transparent reporting.

11. THE DELIVERY PROCESS — HOW IT WORKS

Building a digital bank sounds complex — but with Mbanq, it's structured, supported, and remarkably fast.

From idea to launch, our team guides you through each phase. We provide the infrastructure, licensing support, compliance integration, and ongoing operations — you focus on your customer, your brand, and your business model.

Step-by-step process:

- 1** **Discovery & Scope**
Define your vision, product needs, and jurisdiction
- 2** **BaaS Agreement**
Finalize service scope and regulatory path
- 3** **Platform Configuration**
Choose your modules: cards, lending, onboarding, support, etc.
- 4** **Sponsor Bank Alignment**
Connect to the right licensed entity and settle compliance checks
- 5** **Integration & Customization**
Brand your apps, dashboards, and workflows
- 6** **Testing & Go-Live**
Conduct functional testing, audits, and launch support

The result: a fully operational, branded digital bank — with all the rails, controls, and processes in place.

This is banking-as-a-service with delivery you can rely on

12. SPONSOR BANK INTEGRATION & FBO ACCOUNTS

Behind every Mbanq-powered neobank is a secure, licensed sponsor bank. These partners provide regulatory cover, enable account structures, and ensure your platform meets all financial obligations across jurisdictions.

Most Mbanq clients operate under For-Benefit-Of (FBO) structures — where a licensed partner bank holds the master account and Mbanq provisions sub-ledgers for each end-user. This model is fast, scalable, and widely accepted across financial regulators.

Mbanq manages the entire relationship:

- Identification and onboarding of the ideal sponsor bank, based on jurisdiction, customer segment, and license coverage
- Execution of full regulatory and operational due diligence
- Legal and compliance review, BIN sponsorship coordination (if applicable)
- Set up of FBO master/sub account architecture
- Flow-of-funds planning and automated reconciliation with the bank

With FBO accounts you have your own compliant, ledgered account under the sponsor bank's regulatory umbrella — giving you the benefits of real banking infrastructure without requiring a license of your own.

13. OPEN BANKING — POWERED BY MBANQ APIS

Our API-first approach is designed for today's open financial ecosystems. Mbanq helps you connect your platform with the broader economy, with full control over what data is shared and how it flows.

Capabilities include:

- REST and GraphQL APIs for accounts, payments, onboarding, and more
- Secure data-sharing via tokenized permission structures
- Real-time webhooks for event-driven product triggers
- PSD2 and UK Open Banking compliance (where applicable)
- Optional integrations with aggregators

Whether you're building a loyalty engine, an expense management dashboard, or a smart wallet — Mbanq makes open finance simple, powerful, and safe.



ABOUT MBANQ

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14. WHY MBANQ — YOUR STRATEGIC FINTECH PARTNER

We're not just a vendor. We are your partner in launching and scaling a digital banking platform that works — financially, technically, and legally.

What sets us apart:

- Deep experience operating licensed banks and global fintech programs
- Global delivery capability across Europe, US, Middle East, and Asia
- Ownership of core infrastructure (not resellers or aggregators)
- Proven success stories in retail, fintech, credit unions, and enterprise
- Rapid deployment with strategic flexibility and modular growth



When you work with Mbanq, you gain a trusted team of fintech builders, bank operators, compliance experts, and technologists — all aligned with one goal: your success.



SUCCESS STORIES

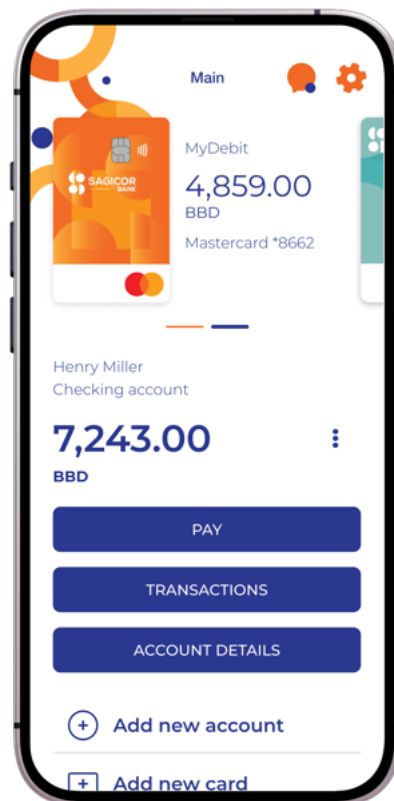
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REAL RESULTS – PROVEN SUCCESS STORIES

Sagicor Bank Barbados

Modernizing a traditional bank into the first fully digital neobank in the English-speaking Caribbean.

Sagicor Bank Barbados partnered with Mbanq to leap ahead of regional competitors by becoming the Caribbean's first digital-only bank. With a full-stack Banking-as-a-Service (BaaS) implementation, Sagicor transitioned to a branchless model with a locally hosted technology stack to meet regional compliance requirements.



What Mbanq Delivered:

- Fully integrated on-premise BaaS platform
- Core banking infrastructure with embedded compliance tools
- User-friendly mobile apps with instant account opening
- Card issuing, cardless ATM access, and virtual debit cards

Success Factors:

- Fast deployment and scalability
- Improved customer experience and onboarding
- Local hosting for compliance and data sovereignty
- Operational savings from a branchless structure

Results:

Sagicor quickly became a digital banking leader in the Caribbean

Won multiple awards including "Best Consumer Digital Bank"

Significant customer acquisition, retention and growth

REAL RESULTS – PROVEN SUCCESS STORIES

B9

Creating financial access for America's underserved immigrant workforce

B9 serves a historically excluded demographic: immigrants with limited access to mainstream financial services. With Mbanq's digital banking platform, B9 built a purpose-driven product tailored to the real-world needs of Latin American workers in the U.S. Specifically, it delivers a payroll advance service to hardworking Americans and to immigrant communities who work in America.



What Mbanq Delivered:

- Turnkey neobank platform with integrated payroll services
- Multilingual app interfaces and support
- Early access to earned wages (salary advances)
- KYC and onboarding for underserved profiles

Success Factors:

- Deep cultural understanding and localized user experience
- Real-time wage access without hidden fees
- Financial empowerment through fee-free banking
- Built-in compliance to gain user trust

Results:

Rapid user base growth in a niche market

High customer loyalty and retention

A standout example of fintech for social impact

REAL RESULTS — PROVEN SUCCESS STORIES

Qorbis

Turning brands into financial service providers with embedded, global-ready fintech infrastructure.

Qorbis needed a flexible, enterprise-grade fintech platform that could power financial services for global sports, entertainment, and lifestyle brands. Mbanq delivered a white-labeled, fully integrated solution that enables real-time financial control across continents.



What Mbanq Delivered:

- Branded digital wallets and corporate cards
- Embedded finance infrastructure with global compliance
- Real-time expense and spending control dashboards
- Scalable multi-region integration

Success Factors:

- Seamless brand integration of financial products
- Real-time data and controls for finance teams
- Full white-label capability with low operational overhead
- Positioned for high-volume, multi-partner ecosystems

Results:

Expanded revenue opportunities for brand clients

Accelerated time-to-market for embedded finance launches

Positioned Qorbis as a go-to fintech enabler for global enterprises

LET'S LAUNCH — ARE YOU READY?

Launching a digital bank doesn't have to take years — it takes the right partner.

Mbanq delivers everything you need to design, license, operate, and grow your own financial institution. From the first whiteboard sketch to international scale, we're with you.

Let's turn your vision into a regulated, revenue-generating digital bank.

LET'S TALK!



Lars Rottweiler,
Co-founder and CTO

lars.rottweiler@mbanq.com

About Mbanq

Founded in 2016 and headquartered in the United States, Mbanq is a global provider of comprehensive banking technology and embedded finance solutions. Known for its regulatory expertise and commitment to innovation, Mbanq enables traditional banks, neobanks, credit unions, and fintech platforms to deliver cutting-edge digital financial services.

Mbanq offers a full suite of technology solutions, including cloud-based and on-site core banking systems, white-label mobile apps, branded credit and debit cards, and regulatory and compliance support.

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