



Mbanq.

A NEW WAY TO MONETIZE FAN COMMUNITIES

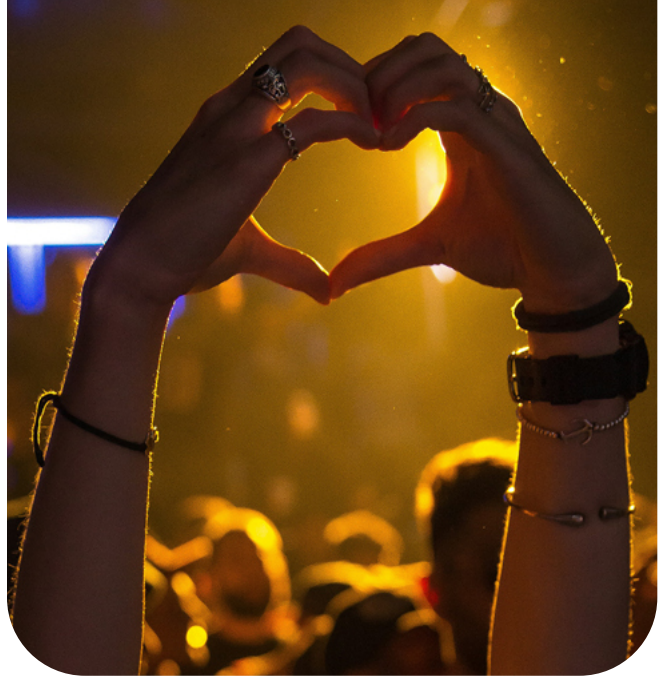
Give your fan ecosystem a financial backbone –
branded, compliant, and built to scale.

Launch one platform.

Serve every club, creator, and community you manage.

You control the front end.

We power everything behind it



Your Digital Finance Platform for the Fan Economy

Built for Aggregators. Powered by Mbanq.

Expand your value proposition into revenue-generating digital finance, complete with **branded cards, mobile wallets, loyalty rewards, and real-time payouts.**

Serve multiple clubs, creators, or gaming teams from one unified platform – **fully branded, fully compliant, and fully yours.**

You manage the network. We power the backend.
Fans engage, spend, and stay – inside your ecosystem.

**THIS IS FINANCIAL INFRASTRUCTURE
FOR THE PASSION ECONOMY —
BUILT TO GROW WITH YOU**

WHO IS THIS OFFER FOR AND WHY IT MATTERS TO YOU

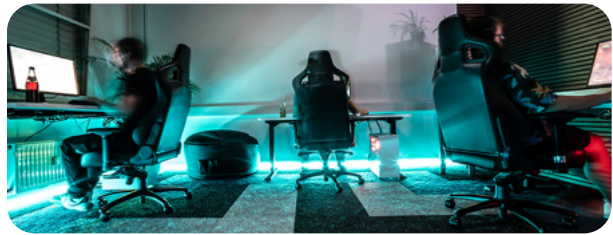
This solution is built for aggregators managing fan-facing ecosystems, who are ready to unlock the next level of monetization and engagement.

Whether you're operating in sports, gaming, or digital content, if you manage multiple clubs, creators, or communities, this is your opportunity to launch a branded digital financial platform that drives loyalty, revenue, and long-term fan value.



Sports Club Aggregators

Managing multiple teams or leagues, looking to unify fan data, rewards, and payment systems under one brand.



eGaming and Tournament Platforms

Running communities of gamers and streamers who need payouts, digital rewards, and community monetization tools.



Digital Creator Networks

Representing influencers and content creators, offering them wallet services, direct payouts, and branded financial products.



Music, Entertainment, and Culture Collectives

Creating premium experiences, digital access, and fan monetization paths around artists, venues, and brands.



WHY BUILD FINANCIAL INFRASTRUCTURE AROUND FANS?



Deepen Brand Loyalty

Turn fans into active participants by offering real benefits tied to engagement – from rewards to real financial utility.



Monetize More Than Attention

Go beyond views, likes, or merchandise – monetize transactions, loyalty, memberships, and wallet activity.



Own the Relationship, Not the Platform

Don't rent your audience through third-party apps.

With digital finance, you own the interface, data, and brand experience.



Enable Ecosystem Commerce

Facilitate payments, ticketing, merch, or subscriptions across all your clubs and creators – from one backend.



Future-Proof Fan Engagement

As fans expect more immersive and personalized experiences, a digital financial layer becomes a key competitive advantage.

FINANCIAL INFRASTRUCTURE TO TURN PASSION INTO PROFIT

Today's fans are no longer passive consumers – they're deeply connected, digitally fluent, and ready to engage with the brands, creators, and communities they love.

What they seek is not just content, but belonging, benefits, and ownership.

The global fan economy spans billions of individuals across sports, gaming, music, entertainment, and digital culture. Yet, most of this energy remains unmonetized – disconnected from structured platforms that could reward, retain, and grow these audiences.

With Mbanq, you can transform that dynamic.

LAUNCH A FULLY BRANDED FINANCIAL PLATFORM

for your fan ecosystem — one that feels local, personal, and built for emotional loyalty.

PROVIDE TAILORED FINANCIAL TOOLS

to each vertical — from branded cards and wallets to gamified loyalty and digital perks.

MONETIZE LOYALTY, ENGAGEMENT, AND SPEND

across every club, team, creator, or brand under your umbrella.

SCALE REGIONALLY OR GLOBALLY

without the burden of infrastructure, regulation, or operational complexity.

This is your chance to convert emotional connection into recurring value.

To move from likes and views – to wallets, engagement, and owned ecosystems.

THIS IS LOYALTY INFRASTRUCTURE, REIMAGINED FOR A DIGITAL GENERATION



ONE PLATFORM. MANY CLUBS. UNLIMITED SCALE.

As an aggregator, you are the orchestrator of a larger fan economy. Your role is to manage multiple clubs, creators, and fan verticals, each with their own brand, monetization model, and audience, all operating on a single, unified digital finance infrastructure.

Each club or creator under your umbrella can have:

Their **own branded card and app interface**

Their **own rewards system, perks, and digital services**

Their **own fan-specific revenue streams and insights**

But behind the scenes, you operate and own the full ecosystem – giving you total visibility, operational control, and scalable growth.

You control:

Which clubs or creators are onboarded

Decide who joins your ecosystem and how their fan base is activated.

Revenue and payout structures

Define how funds flow — including creator commissions, loyalty rewards, or partner incentives.

Market entry strategy and branding

Tailor each rollout to a specific region, language, or fan culture.

Analytics and settlement per partner

Access live dashboards tracking revenue, user activity, and fan behavior across all segments.

How fans interact with your digital banking products

Design user experiences that feel authentic, branded, and mobile-first.

We provide the regulated rails

Licensing, compliance, onboarding, payments, and technology – all managed by Mbanq.

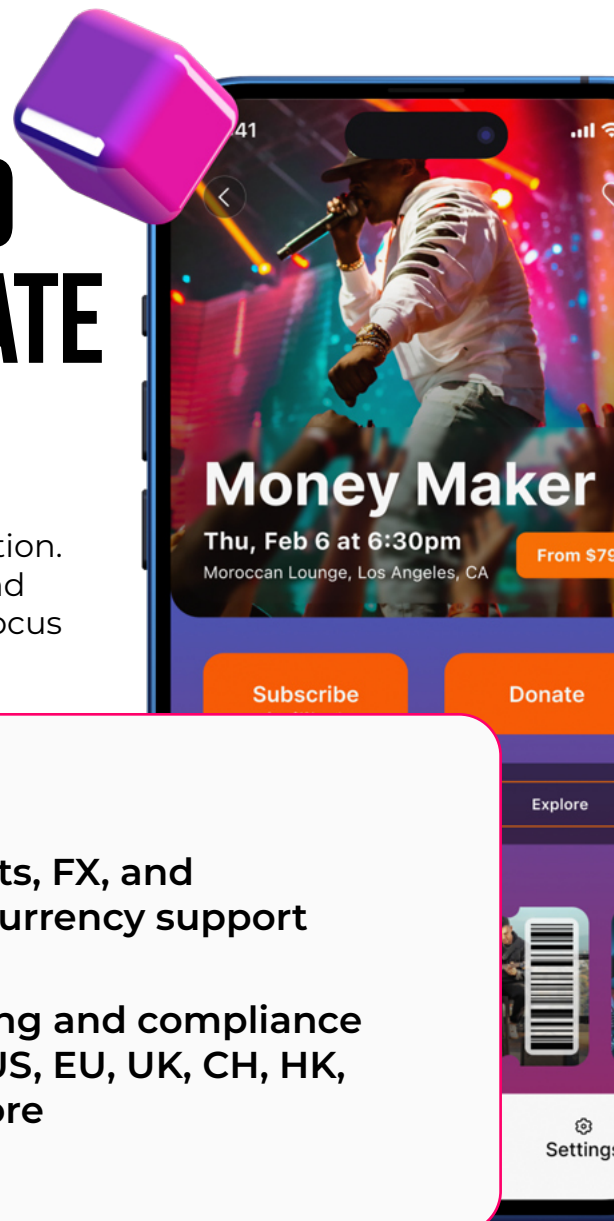
You build the business

You own the front-end, the relationships, the growth, and the revenue.



EVERYTHING YOU NEED TO LAUNCH AND OPERATE DIGITAL FINANCE

Mbanq delivers a complete embedded finance solution. From technology and compliance to card issuing and onboarding. We manage the hard part so you can focus on value creation.



Included in the platform:

- Digital core banking infrastructure
- Card issuing (physical & virtual)
- Global KYC, onboarding, AML
- E-wallets, FX, and multi-currency support
- Licensing and compliance in the US, EU, UK, CH, HK, and more

We also support full ecosystem integration:

In-app merchandise and ticketing stores

Loyalty and gamification systems

Club-exclusive media and gated content

YOUR FINANCIAL PLATFORM BECOMES THE CENTER OF YOUR FAN INTERACTION

Membership tiers and digital collectibles

Fan tokens and ownership models

Social modules and affiliate partnerships

SERVE ANY VERTICAL. CUSTOMIZE EVERY EXPERIENCE.

Your fan ecosystem is not one-size-fits-all – and neither are your financial services. Whether you're serving a football team, a gaming guild, or a global content creator, each group deserves a fully branded, tailored experience. Mbanq gives you the infrastructure to deliver exactly that - at scale.

Use Cases Include:

Sports Clubs

Create team-branded debit cards, apps, and loyalty programs. Reward fans for tickets, merch, and matchday activity. Integrate travel perks, gamified leaderboards, and sponsor promotions directly into the digital banking experience.

Influencers & Content Creators

Give creators branded fan wallets. Let superfans subscribe, tip, or unlock exclusive content in-app. Build loyalty tiers based on spend or interaction. Blend entertainment, commerce, and finance into one mobile-first model.

eGaming Teams & Tournament Platforms

Create team-branded debit cards, apps, and loyalty programs. Reward fans for tickets, merch, and matchday activity. Integrate travel perks, gamified leaderboards, and sponsor promotions directly into the digital banking experience.

Music, Culture & Lifestyle Collectives

Transform fan bases into financial communities. Offer early access to tickets, VIP content, or digital collectibles. Launch fan tokens or membership passes with real utility. Artists can build their own micro-economy within your platform.

**You define the vertical. We provide the rails.
Every experience is local, branded,
and emotionally connected –
because fans notice the difference**

YOU OWN THE REVENUE MODEL. WE POWER THE FLOW.



Consumer digital finance is a dynamic revenue engine.

As an aggregator, you decide how value is created, shared, and scaled across your fan ecosystem. Mbanq provides the infrastructure; you control the economics.

YOUR REVENUE STREAMS CAN INCLUDE:

Card transaction revenue —

Earn a percentage every time a fan uses their branded card.

Wallet activity —

Generate income from top-ups, subscriptions, or peer-to-peer transfers.

Digital product sales —

Monetize merch, NFTs, digital passes, or exclusive content.

Loyalty programs —

Offer paid tiers, cashback models, or point-based systems for access.

Interchange revenue —

Depending on region, receive a share of the interchange fees paid by merchants.

Revenue-sharing models —

Automatically distribute earnings between you, clubs, and creators.

FLEXIBLE MONETIZATION TOOLS

Want to reward high-spending fans?
Offer instant cashback.

Prefer to monetize access?
Set up fan tiers with premium perks.

Want to build a creator economy?
Enable micro-payouts and revenue splits per individual brand or influencer.

**YOU DESIGN THE SYSTEM —
WE AUTOMATE THE EXECUTION.
EVERY FAN ACTION BECOMES
AN OPPORTUNITY
TO DEEPEN LOYALTY AND
INCREASE PROFITABILITY.**



FLEXIBLE BUSINESS MODEL. ALIGNED INCENTIVES.

We believe in partnership structures
that grow with you.

HOW WE WORK TOGETHER:

Fixed setup fee to launch your infrastructure

Revenue-sharing model based on fan volume and engagement

Scalable pricing aligned with fan activation and market growth

Transparent costs – no hidden fees or lock-ins

Interchange revenue shared based on card-driven activity

AGGREGATOR ADVANTAGES:

Full control of customer relationships and branding

Ownership of monetization rules and payout models

Access to recurring income streams

Scalable across verticals and geographies

Supported by a global compliance and operational partner

LET'S BUILD YOUR FAN FINANCIAL EMPIRE

Mbanq is the infrastructure partner behind your vision. We combine regulatory-grade technology with the flexibility to serve bold, creative ecosystems.



FULL-STACK EMBEDDED FINANCE

RAPID GO-LIVE

REGIONAL COMPLIANCE AND LICENSING

GLOBAL FAN ONBOARDING

**WHITE-LABEL CAPABILITIES
FOR ANY VERTICAL**

**TRUSTED BY BANKS, FINTECHS,
AND BRAND PLATFORMS WORLDWIDE**

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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