Neobankify

MCARDS INC. · BANK PARTNER BRIEFING · 2026 · CONFIDENTIAL

Launch Your Vertical Neobankify Platform

Give your bank a branded platform for unlimited community-focused marketing partners—each running their own financial brand and products on your rails.

SPONSOR-BANK THESIS

Each sponsor bank we work with claims a vertical and becomes the expert financial backbone of that market—powering an unlimited line of community-branded NeoBanks that drive deposits, cards, and product revenue back to the bank.

Neobankify is the Shopify of Banking.

Claim a vertical. Become the specialist. Grow a large base of community financial groups that bank with you—under their brand, on your products.

For bank executives & partnership leaders · Confidential

One sponsor bank · many community NeoBanks — in market

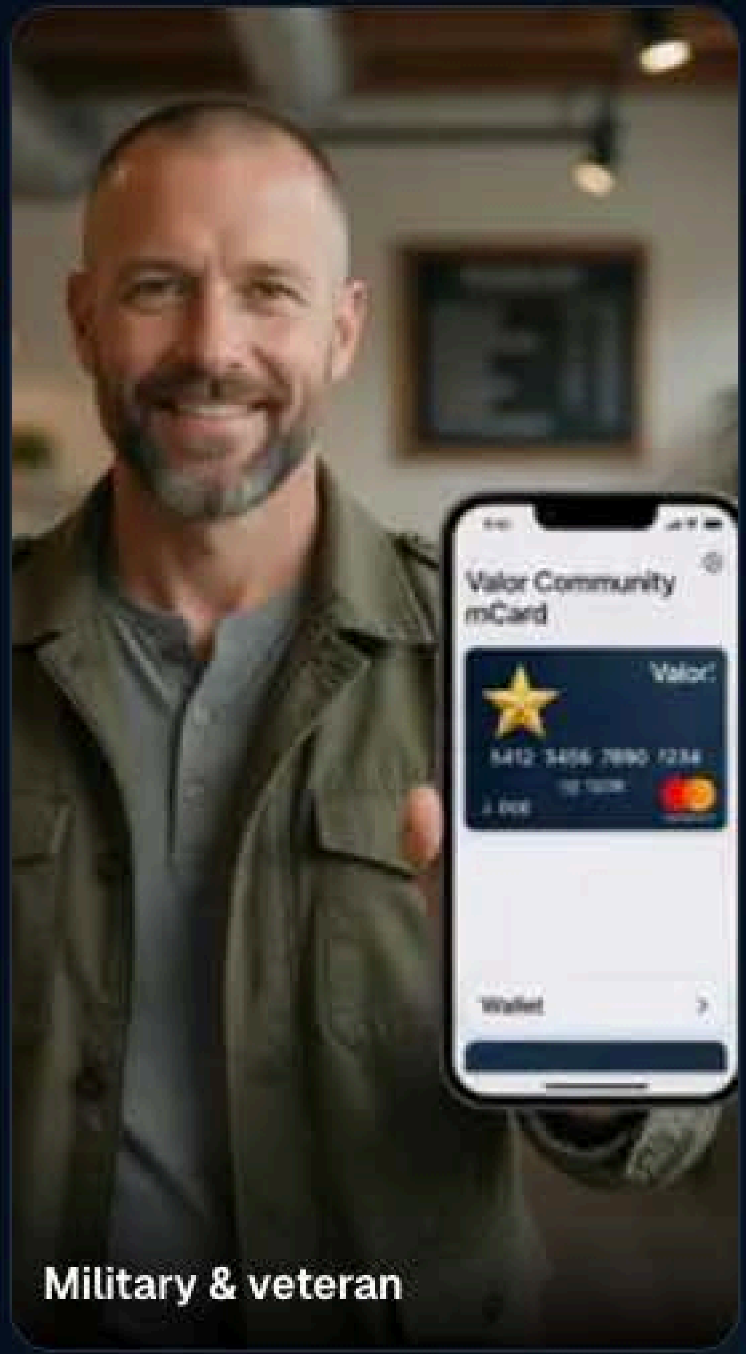
DISTRIBUTION

Partner with an unlimited line of community organizations people already belong to.

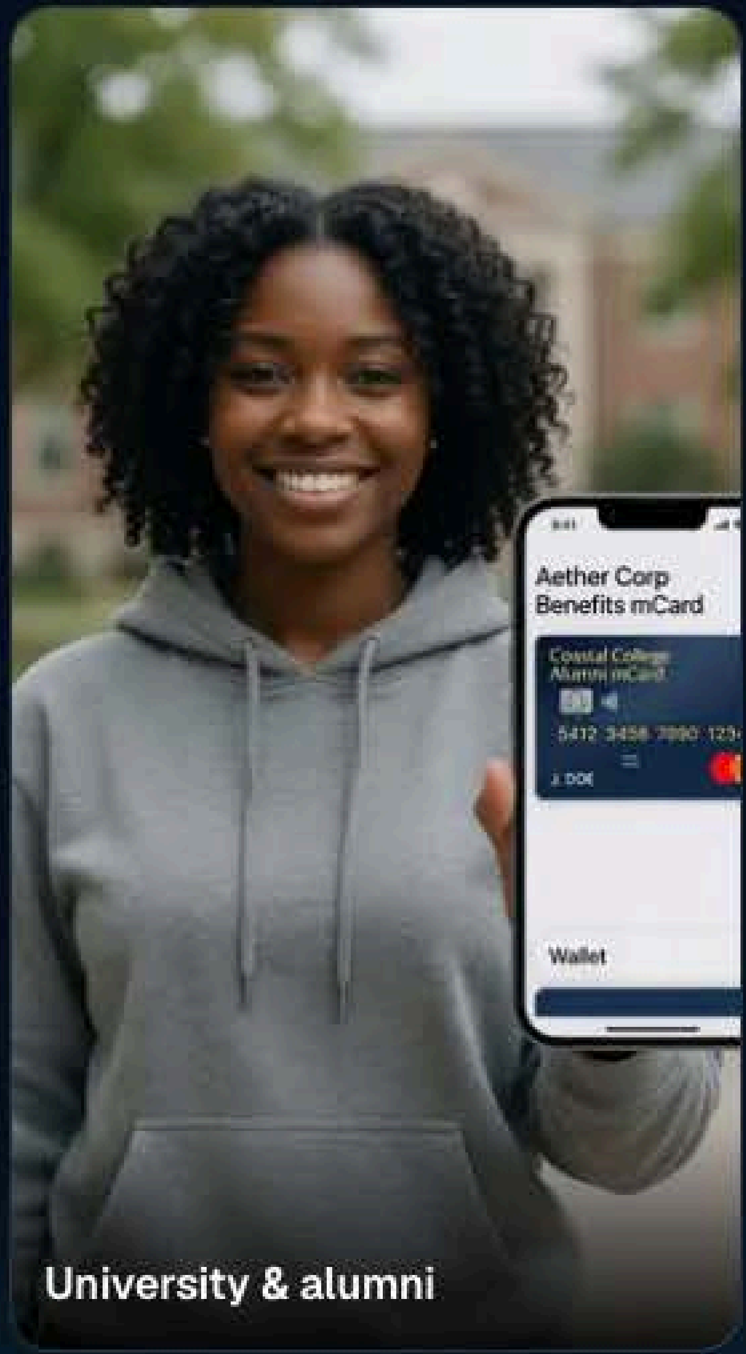
Churches, schools, teams, associations, employers, brands, and affinity groups become your marketing engine. Each launches a member rewards card and NeoBank experience that settles to your institution.

Churches & faith · Schools & alumni · Sports & fans · Associations · Employers · Consumer brands

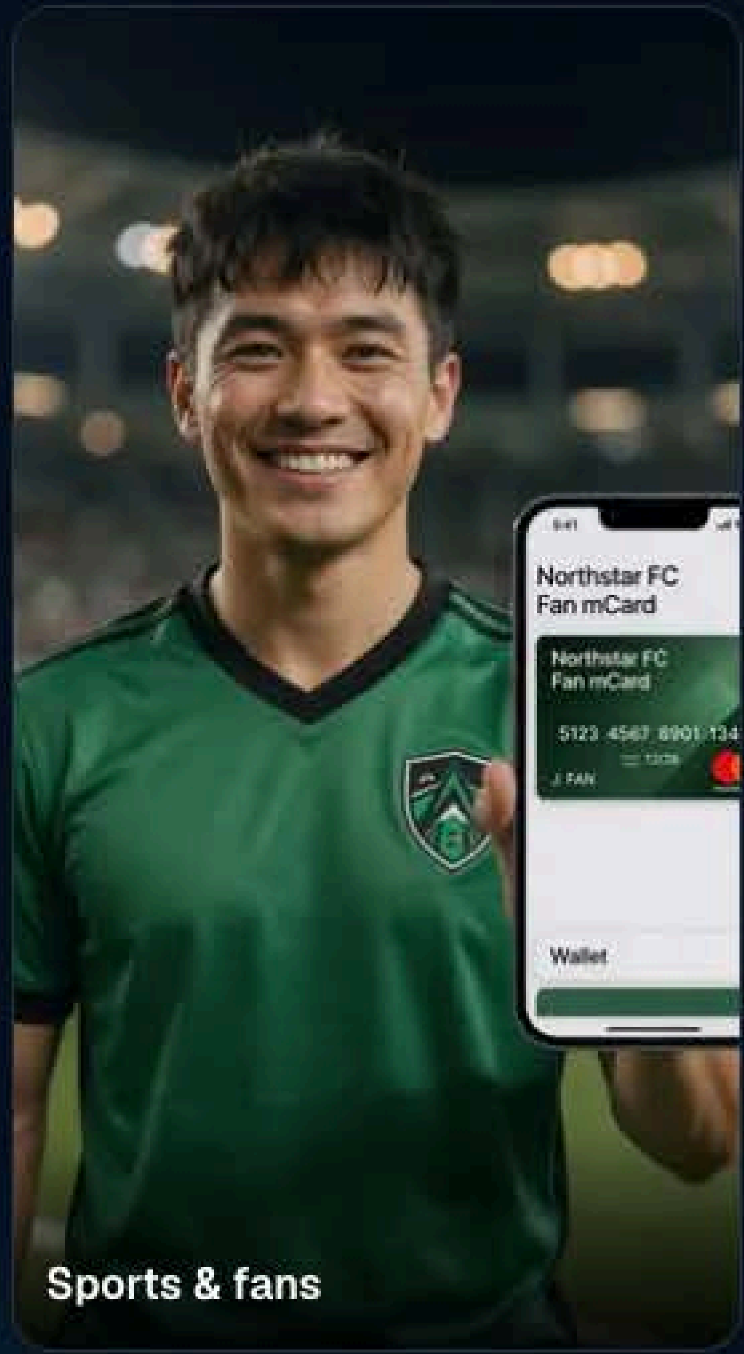
Nonprofit community



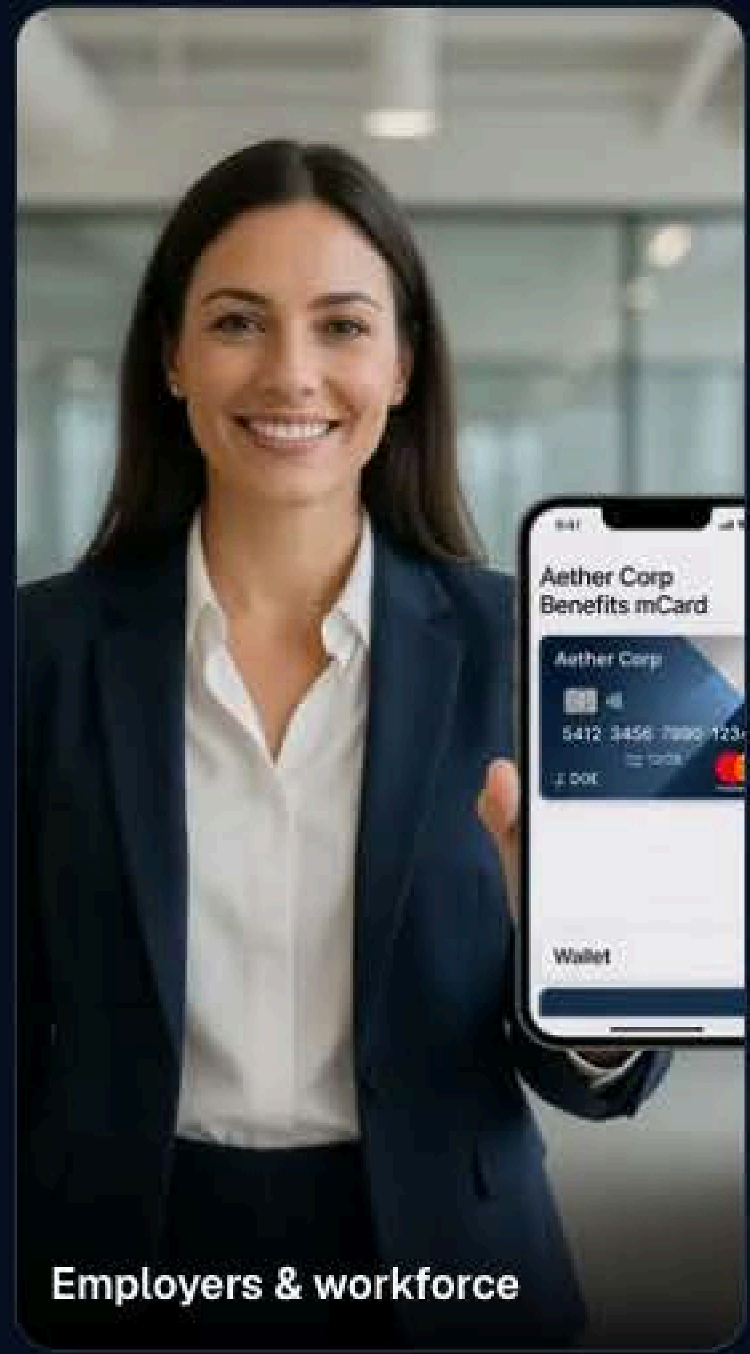
Military & veteran



University & alumni



Sports & fans



Employers & workforce

You do not acquire members one expensive click at a time. You sponsor the communities that already hold their trust—and they bring the deposits to you.

THE PROBLEM

The Problem

One bank brand cannot win every community that should bank with you

- Generic bank marketing cannot compete with the organizations people already trust
- Branch networks and paid media cannot scale to thousands of community groups
- Community organizations want banking for members—but will never become banks
- National neobanks and fintechs are already sitting inside those communities
- Deposits, cards, lending, and service revenue are left on the table

> *"The world does not need more banks. It needs banks that can sit behind every community people already trust—without asking those communities to become banks."*
>
> — David Strebinger, mCards CEO

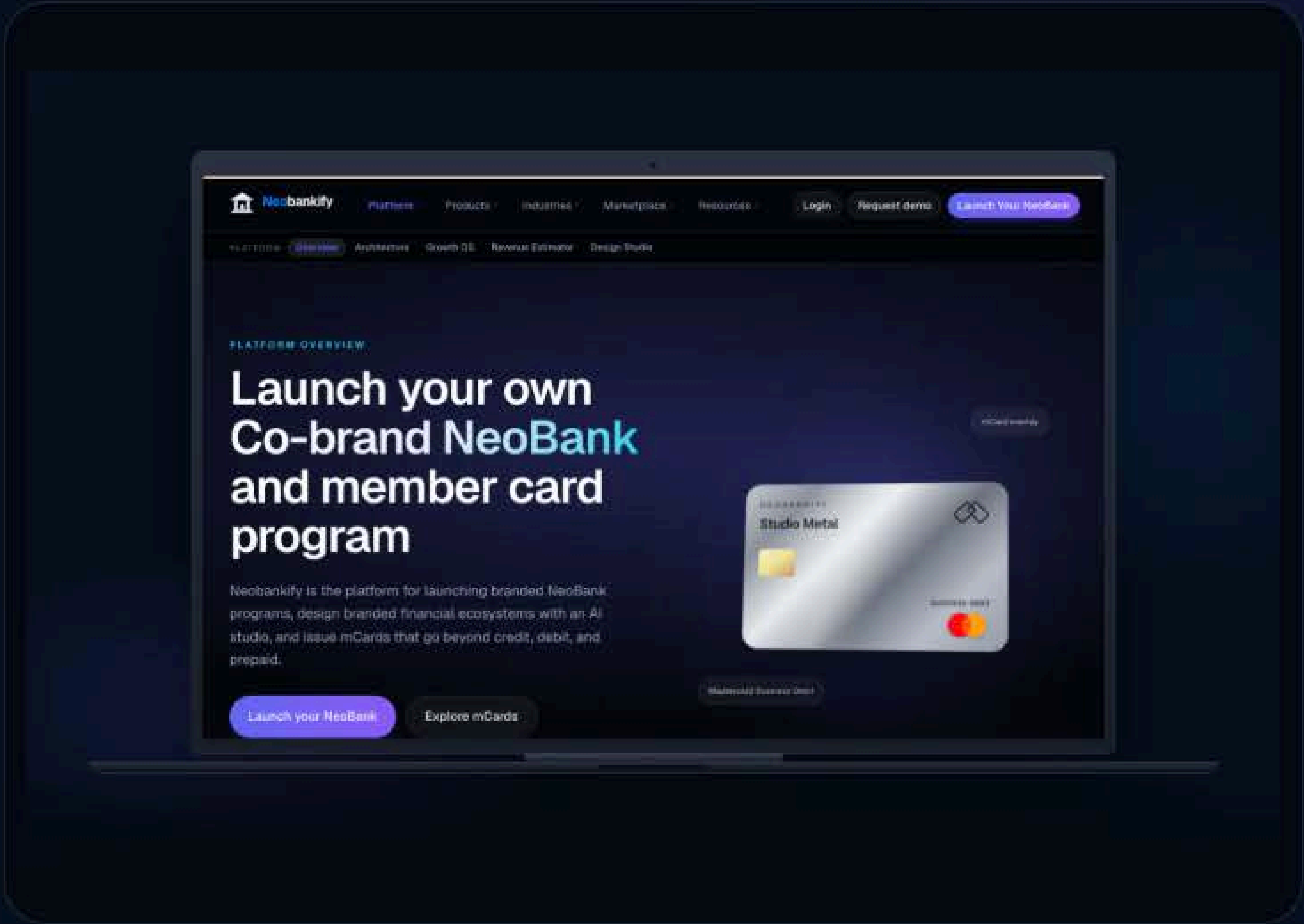
THE SOLUTION

The Solution

Your own branded Neobankify platform

- You remain the regulated sponsor—charter, deposits, KYC, and compliance stay with you
- Unlimited community marketers launch under their own brand, on your products
- Branded mCards, SuperApps, wallets, rewards, and lending modules—ready to configure
- Vertical specialization so your bank becomes the expert FI for a defined market
- Deposits, interchange, credit, and every service offering flow back to the bank

What Shopify is to Ecommerce, Neobankify is to Banking



THE OPERATING MODEL

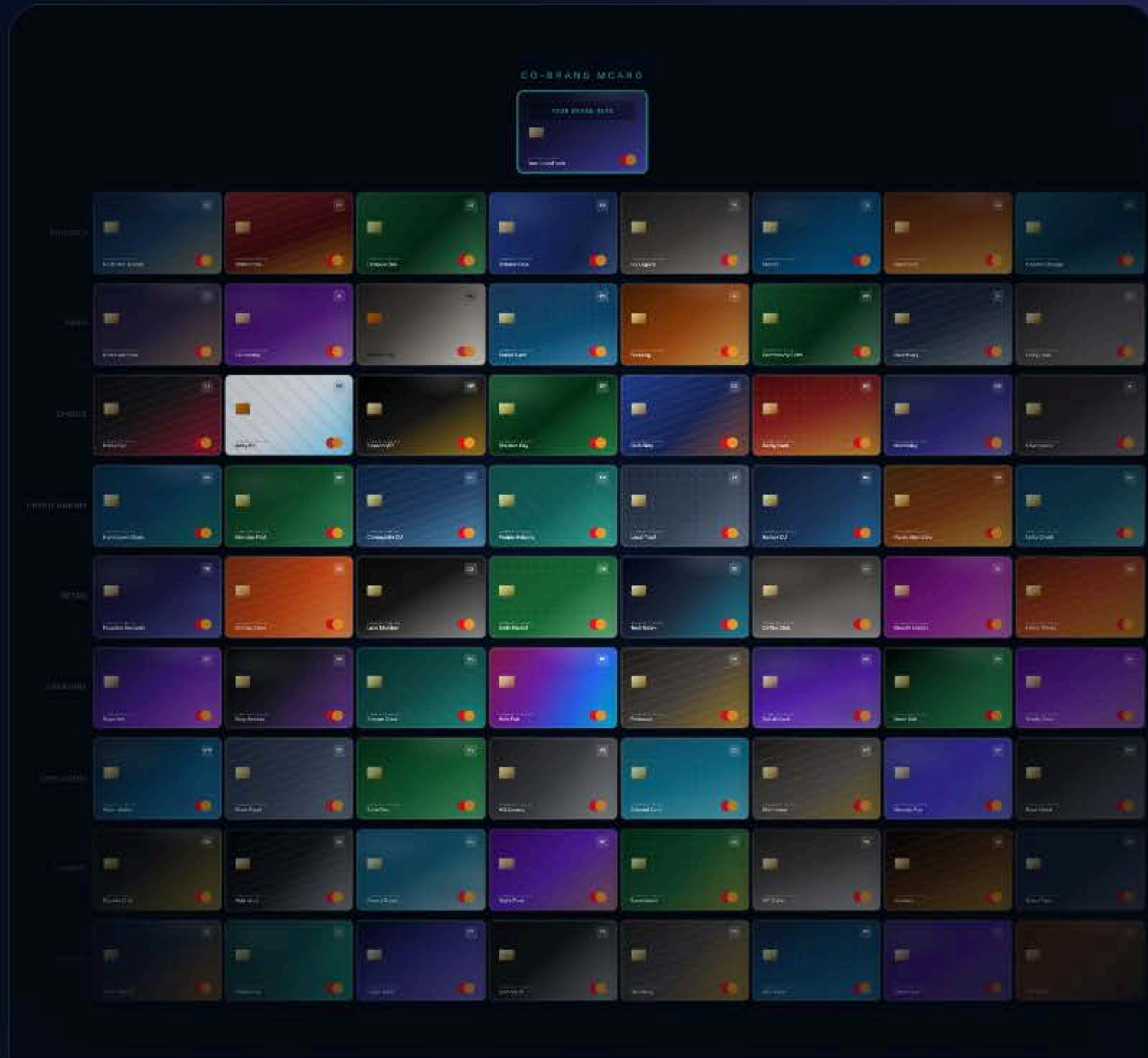
One sponsor bank. Hundreds of community brands. One primary relationship.

Neobankify does not ask you to become another consumer app fighting for attention. It makes your institution the financial backbone of a distribution network—each community launching a co-branded mCard and NeoBank that still banks with you.

You own the FI relationship
Charter, deposits, cards, lending, servicing, and risk appetite remain yours.

They own the community story
Each organization markets with local identity, offers, and journeys you could never staff yourself.

The platform does the configuration
Design Studio, governance, and shared infrastructure let many NeoBanks run on your approved products.



Every vertical. Specialized brands.
Faith · sports · CUs · crypto · retail · creators · employers · gaming...

YOUR BRAND → COMMUNITIES → EVERY VERTICAL → HUNDREDS OF BANKS

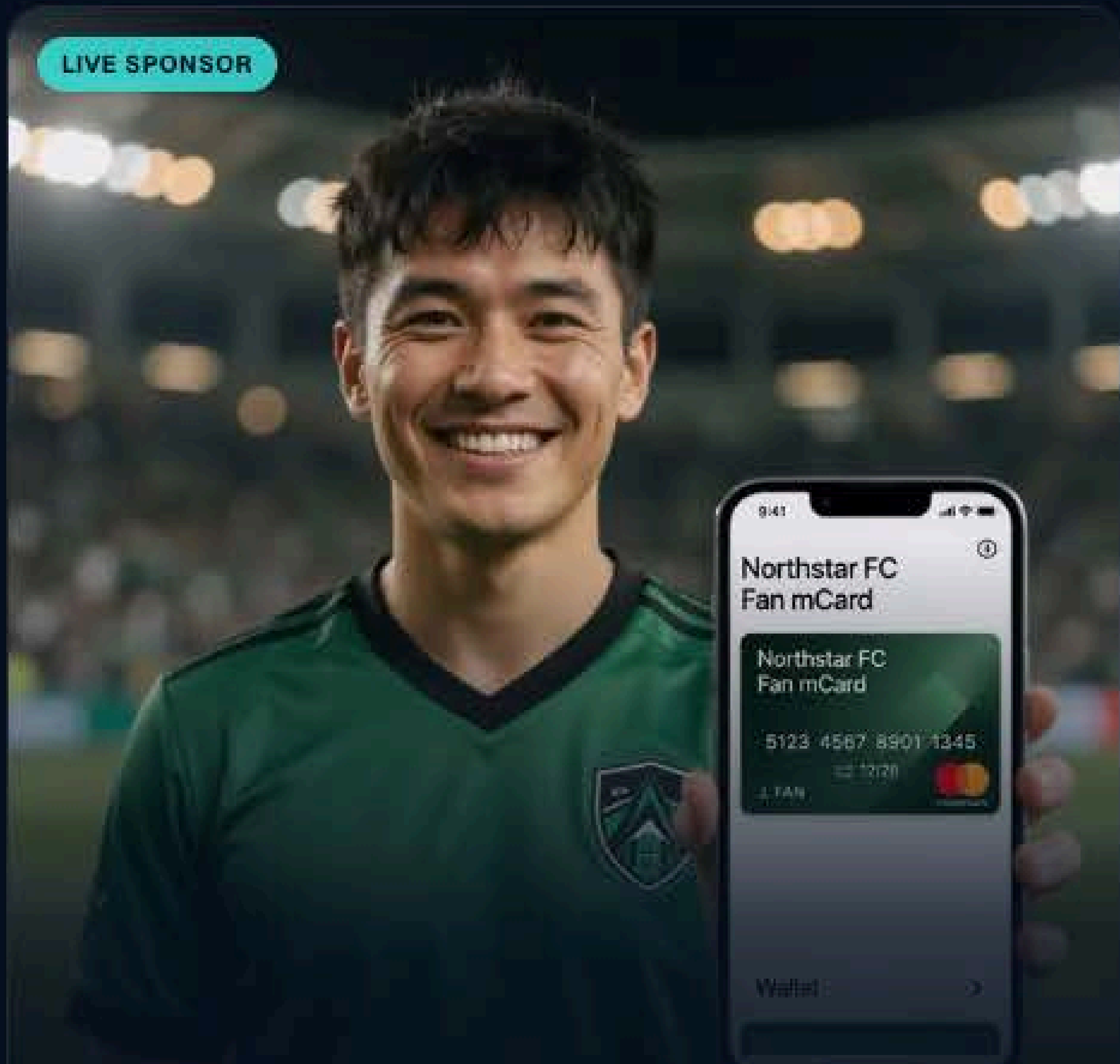
Members open Riverside School Family Banking or their team wallet. Every account, card, and product still routes to your bank.

VERTICAL SPECIALIZATION

Each sponsor bank becomes the expert FI for a chosen vertical

Claim a market, learn its members, and become the specialist a generic national brand cannot be.

LIVE SPONSOR

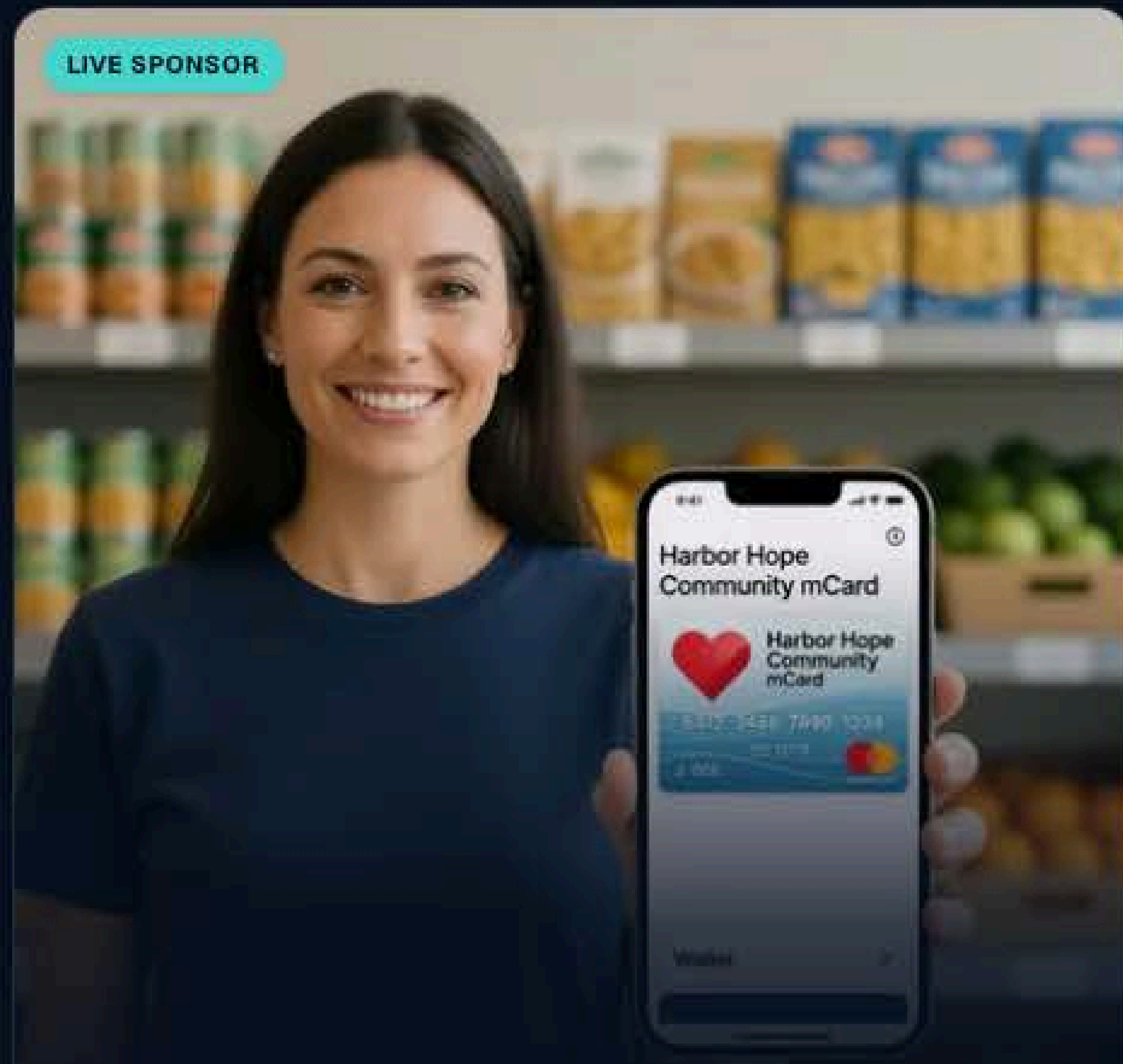


MVB Bank

Sports, Entertainment, Casino & Sportsbetting

Sports · Entertainment · Casino · Sportsbetting

LIVE SPONSOR

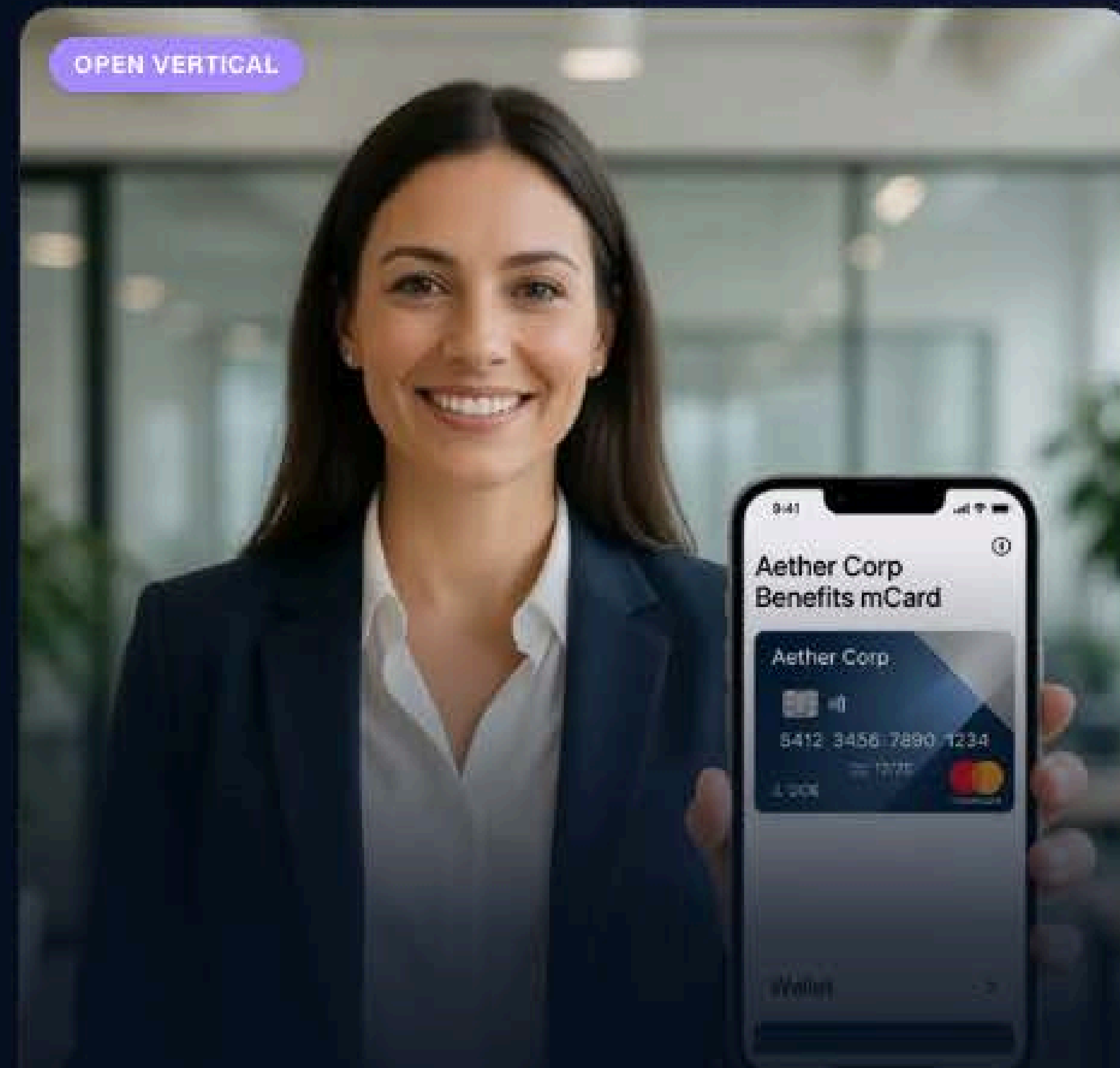


TBO Bank

Churches, Schools & Associations

Churches · Schools · Associations

OPEN VERTICAL



Your Bank

Claim the market you will own

Employers · Military & veterans · Universities · Healthcare

VERTICALS WAITING FOR A SPECIALIST SPONSOR

Healthcare · Government Contracts · FX · Remittances · Employer · Crypto · Stablecoins · Travel

Vertical focus creates expertise, faster program design, better products, and a defensible deposit franchise in a market you own.

YOUR PRODUCT SYSTEM

Every service your bank offers—distributed through every community NeoBank

SuperApps, wallets, mCards, rewards, HELOC, payments, crypto, and marketplace modules so community partners build member ecosystems, not one-off plastic. You decide what may be offered. They promote. Members use. Revenue returns to the bank.

See the product system | Platform architecture | Open products page →

Catalog | Live site view

SuperApp

Daily member app, pay, wallet, rewards, insights.

Explore →

Digital Wallet

Balances, funding, and eligible linked accounts.

Explore →

Cards (mCards)

Branded mCards on Mastercard debit rails.

Explore →

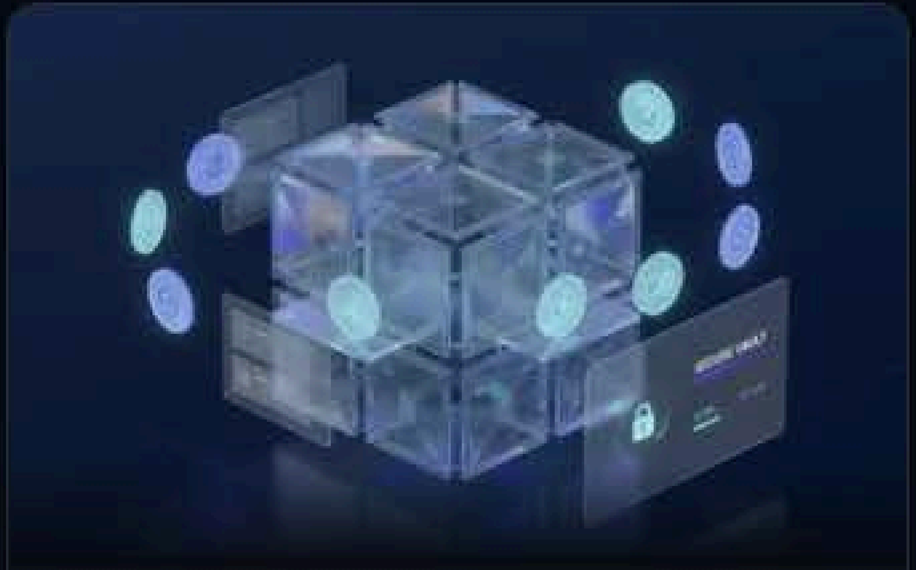
AI Agents

Design Studio, member help, and growth copilots.

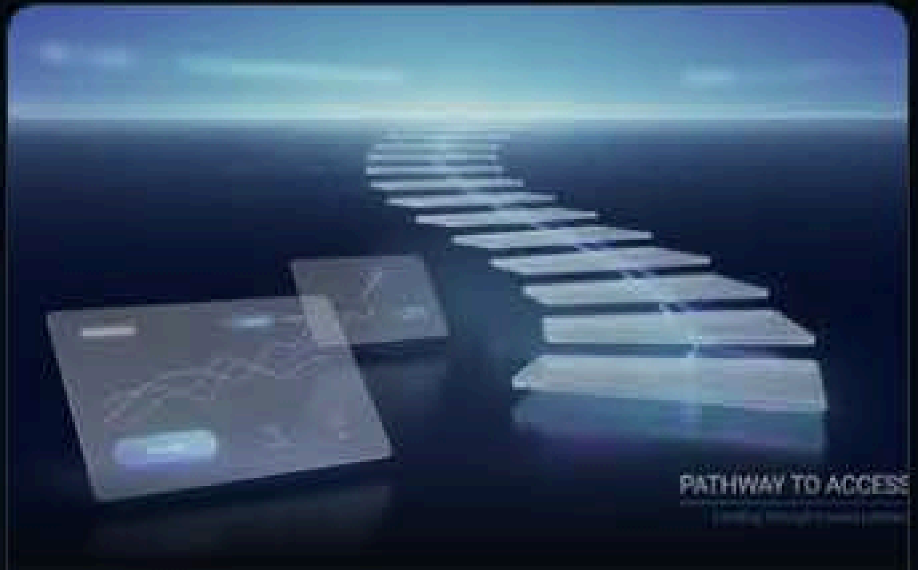
Explore →

Rewards Engine

Loyalty Cash



Crypto



Lending (Coming Soon)

CONFIGURE YOUR NEOBANK

Any brand, organization, team, or association can assemble their NeoBank for members in minutes

Changes update the live phone on the right instantly.

NAME OF ORGANIZATION / NEOBANK

Community NeoBank

UPLOAD LOGO

Upload

NAME OF LOYALTY POINTS

Community Credit Union Share Points

THEME COLORS

Indigo · Ocean · Forest · Ruby · Gold · Violet

PRIMARY	SECONDARY	ACCENT
#0B1220	#F8FAFC	#6366F1

KEY FEATURES

✓ Wallet · ✓ Rewards · ✓ Card · ✓ Pay · ✓ Insights · Crypto · HELOC · Giving

MODIFY CARD DESIGN

Production material

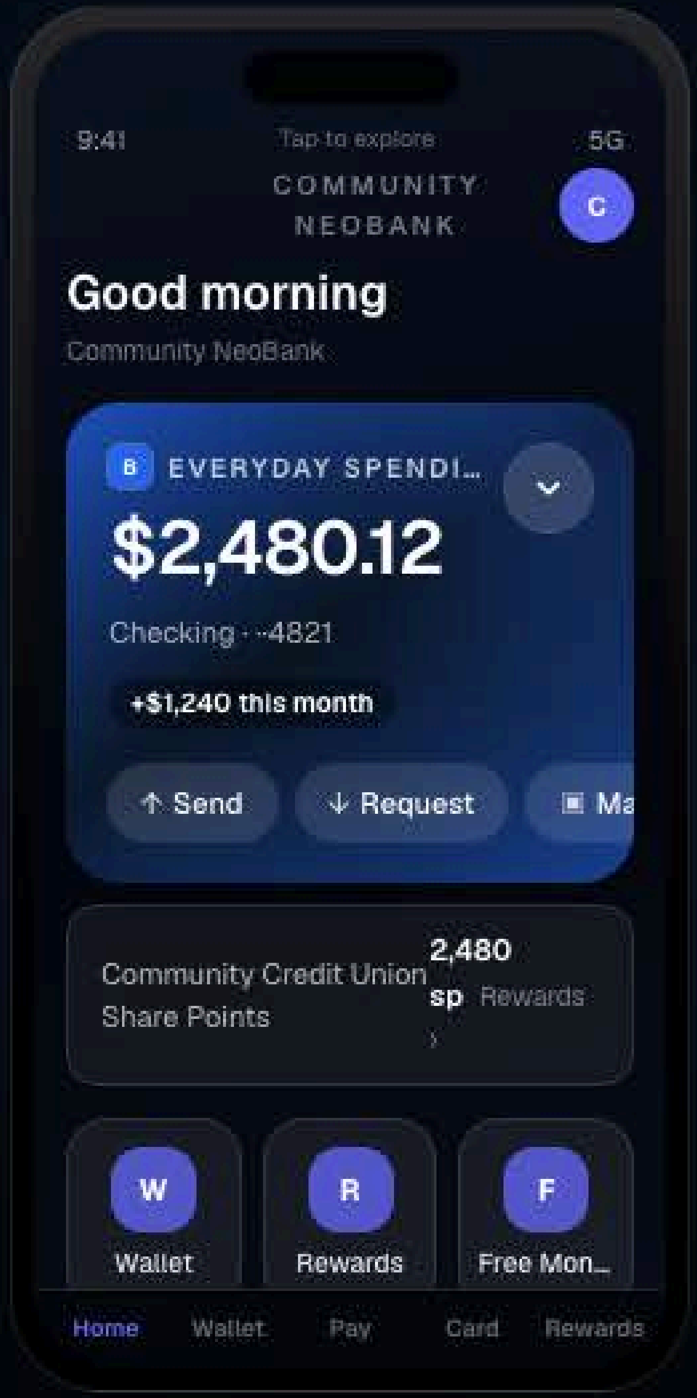
Standard Plastic	$1.75
Sustainable Plastic	$2.25
Wood	$4.50
Polycarbonate	$5.00

Full Card Studio & cost calculator →

LIVE OUTPUT · MEMBER APP

Community NeoBank

Tap the phone · edits apply in real time



WHAT NEOBANKIFY UNLOCKS

Say yes to the next partner—without standing up a new stack

Neobankify turns your bank into a platform other companies can build on. You remain the regulated institution. Fintechs, service providers, and communities plug into your offering under your governance.

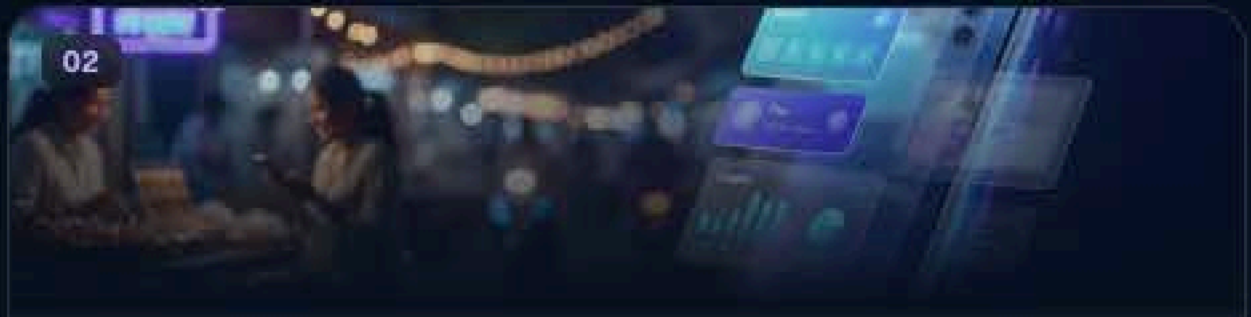
UNLOCKED FOR THE SPONSOR BANK

01

Any fintech or service provider

When a partner wants in, you don't start a two-year build. Approved providers sit inside your offering and every community SuperApp you sponsor.

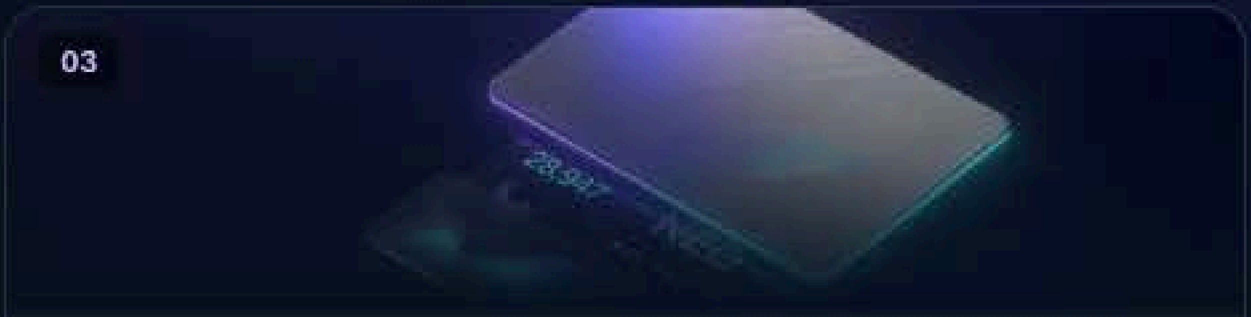
02



Unlimited community partners

Churches, schools, teams, employers, and brands launch under their own name—on your products, your risk rules, your rails.

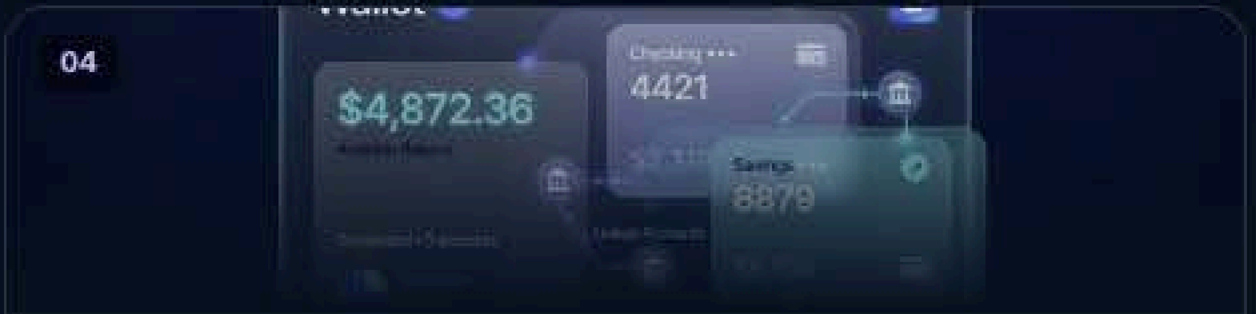
03



New verticals, on purpose

Open healthcare, government, FX, remittances, employer, crypto, stablecoins, travel—as specialist programs, not generic digital banking.

04



New geographies without new branches

Reach members where they already belong. Distribution follows trusted organizations, not a branch map.

05

A marketplace of services

Cards, deposits, rewards, lending, HELOC, payments, crypto where permitted, and partner services—composed into every NeoBank you sponsor.

06

Governed expansion

You decide what may be offered, where, and how. Partners distribute. The FI relationship, deposits, and product revenue stay with you.

The constraint is no longer "can our core support this?" It is which partners, verticals, and markets you want to own.

BANK · PARTNERS · COMMUNITY

One platform behind the bank, its partners, and its members

Everything that launches on Neobankify still banks with you. That is the point.

01

The bank

Deposits, cards, lending, and services scale across an unlimited portfolio of programs you could never staff as one-off co-brands.

02

Fintechs & service providers

A governed path onto your offering and into every community SuperApp—without each vendor becoming its own bank.

03

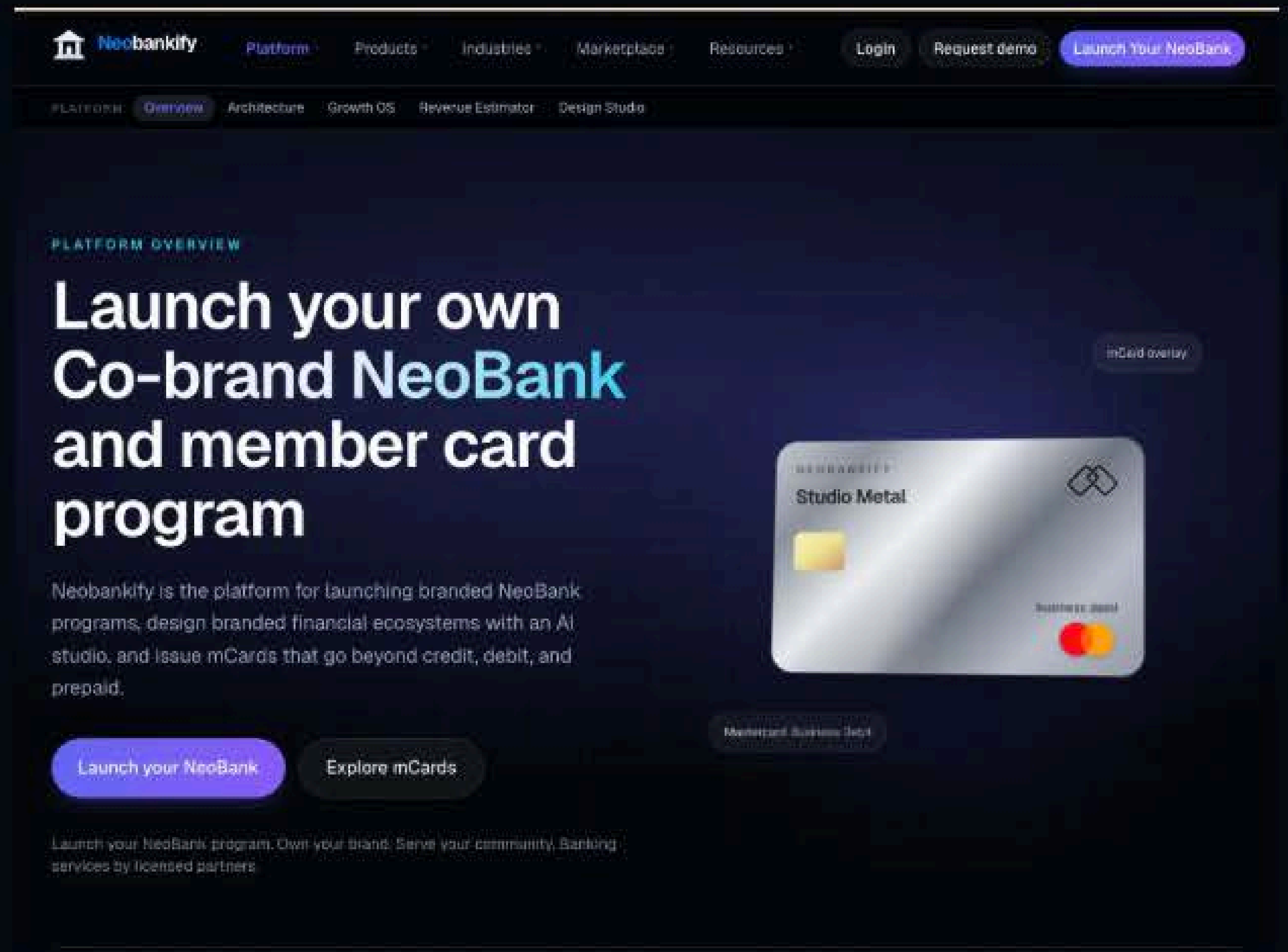
Communities & brands

Their own financial ecosystem for members, under their brand, without becoming a bank or assembling infrastructure.

04

Members & customers

Banking that feels like the group they already trust—with products they actually use, still settled to you.



Your charter · their brands · a marketplace of services · one primary relationship

You keep the charter and the primary relationship. Fintechs, communities, and members get a way in that your core was never designed to offer alone.

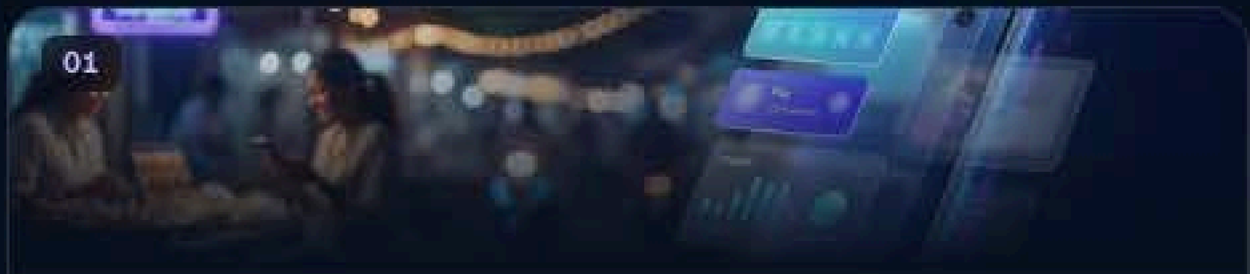
WHY BANKS ARE MOVING NOW

Full narrative & backup

Community distribution, embedded finance, and AI are rewriting who wins deposits.

The winners will not be defined by how many branches they operate—but by how many trusted communities they enable. Neobankify is the platform that lets a sponsor bank do that without becoming a consumer app brand.

WHAT THIS GIVES THE BANK



01

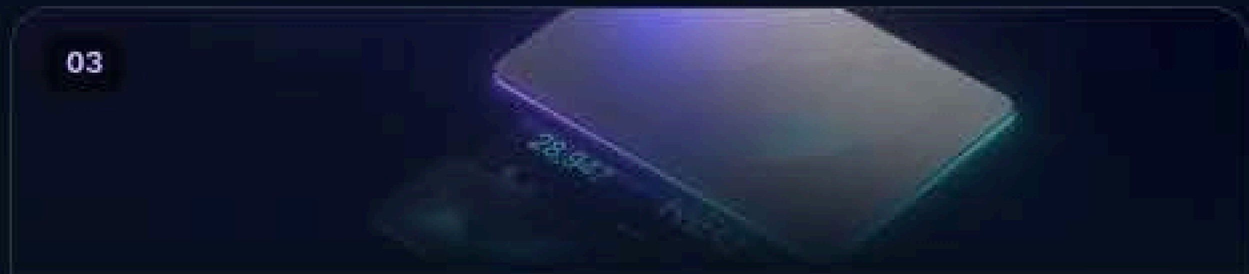
Distribution without branches

Banking arrives inside the churches, schools, teams, and brands where customers already live.

02

Unlimited community marketers

Each organization is a distribution partner with a built-in audience—no CAC reset every quarter.



03

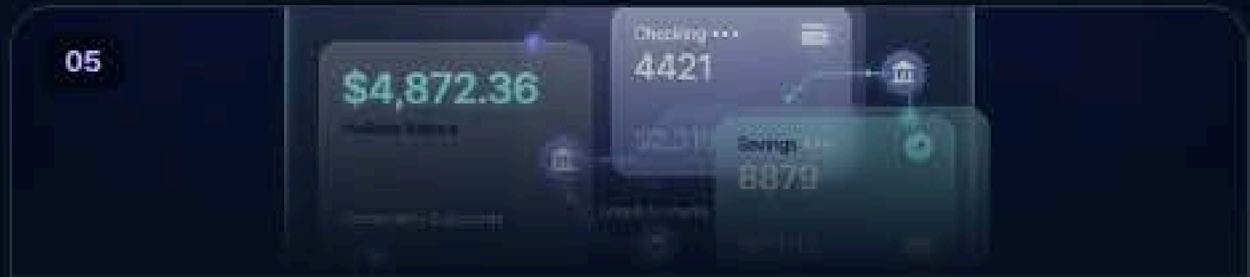
One platform, many NeoBanks

Shared infrastructure supports many partners and revenue models on a single sponsor stack.

04

Every bank product, in-app

Deposits, cards, payments, lending, HELOC, and services surface where members already transact.



05

Vertical expertise compounds

You become the bank that understands a market—sports, faith, schools, employers, and more.

06

Infrastructure already built

Faster path from sponsor alignment to live community programs—without assembling a stack from scratch.

Claim a vertical while the specialist seats are still open. Generic digital banking will not defend your deposit franchise.

WHAT CHANGES FOR THE BANK

From one brand fighting for attention to a vertical franchise of community NeoBanks

Leadership can measure this in deposits, cards, lending, and services—not vanity app downloads.

ACQUISITION

BEFORE
Paid media and branch traffic that reset every quarter.

WITH NEOBANKIFY
Trusted invitations from organizations members already belong to.

DEPOSITS

BEFORE
Generic checking competing on rate and convenience.

WITH NEOBANKIFY
Primary community relationships that settle to your institution.

BRAND

BEFORE
One institutional message for every audience.

WITH NEOBANKIFY
Hundreds of community brands, one regulated backbone: yours.

PRODUCTS

BEFORE
Cross-sell trapped in the branch and the core digital bank.

WITH NEOBANKIFY
Cards, lending, HELOC, payments, and services inside every SuperApp.

PARTNERS

BEFORE
One-off co-brands that take years and never scale.

WITH NEOBANKIFY
An unlimited portfolio of embedded community and fintech programs.

EXPERTISE

BEFORE
Generalist FI competing with national neobanks on features.

WITH NEOBANKIFY
Vertical specialist—the bank that market learns to prefer.

> You keep the charter, the relationship, and the economics. Community partners keep the story that actually converts.

ECONOMICS FOR THE BANK

A revenue-sharing model where the sponsor bank is not a vendor on the side.

You own the financial-institution relationship. Community marketers distribute. Members transact. Value is shared so growth compounds for the whole ecosystem—and deposits plus product revenue return to you.

WHO WINS IN THE NETWORK

Your bank · 50%
Regulated sponsor: deposits, cards, lending, servicing, and the FI relationship.

Marketing & distribution · 35%
Brands, associations, teams, churches, schools, and groups that bring the members.

mCards · 15%
Platform, program management, and the operating system that runs every NeoBank.

WE SHARE THE REVENUE WE GENERATE FROM

Core deposits
Community programs that become primary checking, savings, and FBO balances at your bank.

Interchange
Dynamic interchange on branded mCards—typically 1.5% to 2.95% on eligible transactions.

Lending & HELOC
Credit, installments, and home equity via licensed origination—your appetite, your products.

Payments & services
Bills, remit, treasury, merchant, wealth, and other offerings you already run.

Affiliate & rewards
Sponsors and partners pay for engagement, offers, and verified commerce.

Platform participation
Shared economics across the network so every live NeoBank makes the franchise more valuable.

HOW PROGRAM REVENUE IS SHARED

- 50% · Sponsor bank
- 35% · Marketing & distribution
- 15% · mCards

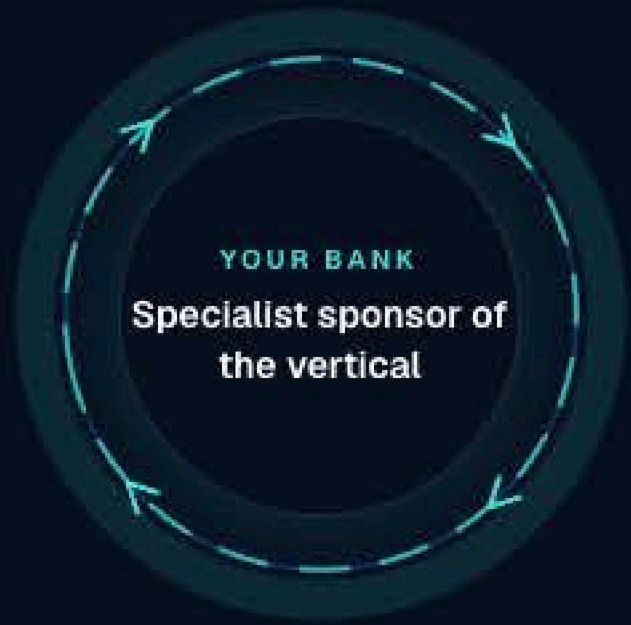
THE DEPOSIT FLYWHEEL

Community partners in. Deposits and product revenue out. Repeat.

This is not a linear campaign. Each turn of the wheel makes the next organization easier to win—and the book already on your rails deeper.

01
Claim a vertical
Launch your branded Neobankify platform as the expert FI for one market.

04
The franchise compounds
Deposits, interchange, and lending grow. Proof in-market pulls in the next group.



02
Communities go live
Organizations configure NeoBanks under their own brand—on your products and rails.

03
Members bank with you
Accounts, cards, and rewards settle to your institution as primary relationships.

Unlimited community marketers. One specialist sponsor. A growing primary-relationship franchise.

Each new organization in your vertical makes the next one easier to win—and deepens the book that already banks with you.

PLATFORM

The stack your branded platform sits on

A network of technology partners and solution providers working together so sponsor banks can launch the next generation of community financial institutions—without assembling it alone.

mCards Financial Platform

Currency Exchange	Exchanges · Wallets · Lenders · Liquidity · Custodians · Market Makers
Rewards & Loyalty	Points · Cashback · Card Linked · Discounts · Free Money · Loyalty
Credit & Lenders	Sponsor Banks · HELOC · Mortgage · Credit Lines · Installments · Specialty
Digital Banking Systems	Acquiring · Communications · Cyber Sec · Open Banking · Mobile
Traditional Bank Systems	Network · Processor · Compliance · Bank Core · Security

IN MARKET Backup details · businesscase.dev ↗

Enterprise programs contracted. Neobankify shipping. Sponsor banks already live.

The hard product and partner work is done. What we need now are specialist sponsor banks ready to own a vertical and scale community NeoBanks on their rails.

ENTERPRISE DIVISION (LARGE ENTERPRISE)

6
Programs contracted
Contracted

38
Programs in pipeline
Pipeline

10M
Eligible contracted audience
Contracted

280M
Eligible pipeline audience
Pipeline

50K
Cards in market · YE 2026
Live path

LIVE NOW · SMB / NEOBANKIFY

SuperApp LIVE
Daily member app, pay, wallet, rewards, insights.

Digital Wallet LIVE
Balances, funding, and eligible linked accounts.

Cards (mCards) LIVE
Branded mCards on Mastercard debit rails.

AI Agents LIVE
Design Studio, member help, and growth copilots.

Rewards Engine LIVE
Branded currency, offers, and earn rates.

Crypto LIVE
Crypto where permitted, partners, custody, stablecoins.

COMING SOON

Lending SOON
Lending marketplace via licensed partners.

Payments SOON
Bills, remit, FX, partner rails where available.

HELOC SOON
Home equity via licensed lenders & mCard access.

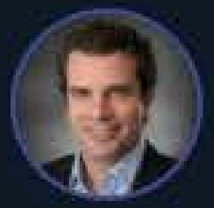
Home Finance SOON
HELOC + mortgage hub module for SuperApp & portals.

WHO YOU PARTNER WITH

The team building the banks of the future.

Operators with depth across banking, product, cybersecurity, and capital—plus a board that has scaled brands, gaming, markets, and family offices.

LEADERSHIP



CEO

David Strebinger

Serial entrepreneur in banking & tech. Founder and driving force behind mCards and the Neobankify platform.

CPO

Andre Winebar

Led product at Google and YouTube. Brings platform product craft and consumer-scale experience.

COO

Andrew LaBarbera

Expert in cybersecurity and operations. Builds the systems and controls needed to scale safely.

CFO

Martin Zych

Led over 20 companies through their seed to Series A rounds. Capital strategy and financial discipline.

BOARD OF DIRECTORS

BOARD DIRECTOR

Frank Palmer

Former Chairman & CEO of DDB Advertising. Brand, creative, and go-to-market scale.

BOARD DIRECTOR

Robert Soper

Former CEO of Mohegan Sun Gaming. Operator experience in large-scale consumer venues and hospitality.

BOARD DIRECTOR

James Slazas

Leader across crypto, derivatives, banking, and security. Deep markets and infrastructure perspective.

MC

BOARD DIRECTOR

Mark Clayton

Family Office Representative for Roundtable Group. Investor and capital markets alignment.

Leadership and board together cover regulated operations, product scale, community distribution, and capital markets.

THE ECOSYSTEM BEHIND THE BANK

Built with leaders who know how to scale community finance

mCards is supported by financial institutions, professional firms, enterprise operators, industry advisors, and influential ambassadors—the infrastructure, expertise, credibility, and market access a sponsor bank needs to launch a category-defining vertical platform.

MCARDS

Institutional Infrastructure.
Proven Leadership.
Powerful Distribution.

EXPERTISE	INFRASTRUCTURE	DISTRIBUTION
Advisors and operators	Banks and professional firms	Ambassadors and community leaders

Banking & Financial Infrastructure

PIER88 · MVB BANK · TBO BANK · BANGOR SAVINGS BANK

Sponsor-bank relationships, regulated financial infrastructure, banking expertise and card-program leadership.

Legal & Regulatory

COOLEY · WOMBLE BOND DICKINSON

JR **Joe Rodriguez**
General Counsel, MVB Bank

Corporate, fintech, payments and regulatory guidance from nationally recognized legal leaders.

Technology & Enterprise Scale

CR **Carl Reed**
Former Managing Director · JPMorgan · Bloomberg

SC **Scott Campbell**
Former CTO & CIO · Wynn · MGM · Caesars · Live Nation

Leaders who built and operated complex platforms across global finance, entertainment, gaming and hospitality.

Sports & Entertainment

DF **David Falk**
Legendary Sports Agent

CB **Champ Bailey**
Pro Football Hall of Famer

LM **Larry Mazza**
Sports Media & Entertainment Executive

DF **Dwight Freeney**
Pro Football Hall of Famer

MA **Marcus Allen**
Pro Football Hall of Famer

Cultural credibility and access to major athletes, teams, fans, sponsors and entertainment communities.

Accounting & Audit

BDO

Institutional accounting, financial reporting, audit readiness and scalable financial controls.

Faith & Community

OM **Obed Martinez**
Faith and Community Advisor

Trusted leadership and authentic access to churches and faith-based organizations.

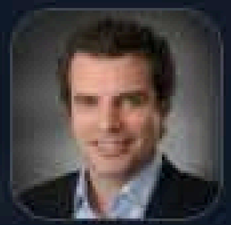
Mortgage & Home Finance

More than an advisory network—a strategic advantage. The expertise to build it. The infrastructure to power it. The influence to distribute it.

NEXT STEP

Claim your vertical. Launch your branded Neobankify platform.

Book a leadership briefing for your executive team. We will map charter fit, the vertical you can own, and what a first wave of community NeoBanks looks like on your rails.



David Strebinger
CEO · david@mcards.com

Serial entrepreneur in banking and technology. Founder of mCards and the Neobankify platform—built for sponsor banks that want community-scale distribution without becoming another consumer app.

Neobankify · Powered by mCards Inc. · For bank partners

LEADERSHIP BRIEFING

Full name *
Jane Executive

Work email *
jane@bank.com

Bank / institution *
First National Bank

Title
Chief Digital Officer

Phone
+1 ...

I'm requesting *

- [x] **Executive leadership briefing**
  Working session for CEO, partnership, digital, and risk leaders
- [x] **Vertical specialization map**
  Which markets are open and how MVB / TBO-style focus works
- [x] **Deposit & product revenue model**
  How community NeoBanks drive deposits, cards, and services
- [x] **Sponsor onboarding path**
  Alignment → rails → first community programs

Message (optional)
Vertical you want to own, current sponsor programs, or questions for the working session...

Request a briefing