Your community. Your card. Shared economics.

Neobankify is the platform for launching a co-branded NeoBank with the people you already serve. We provide the software, cards, and services. Licensed banks provide the rails. You keep the brand — and share in the revenue.

A branded SuperApp, wallet, and mCard — live with the community you already have

Why partners come to us

- Your members already spend every day — on someone else's card, in someone else's app.
- Classic co-brand programs take years, cost millions, and leave you a thin slice of interchange.
- You should not have to become a bank to offer a card, wallet, and rewards.
- National neobanks sit inside churches, schools, teams, and brands and take the primary relationship.
- Agencies and organizers who can open communities have no modern stack to launch into.

What Neobankify gives you

- Design Studio lets you assemble identity, SuperApp, mCard, and rewards in minutes — under sponsor-bank rails.
- The bank remains the regulated institution. You keep the brand. Members get a financial home they already trust.
- Distribution is the relationship you already have: one organization → its members → a co-branded mCard program.
- Program revenue is shared: 50% sponsor bank, 35% marketing & distribution, 15% mCards.
- What Shopify is to ecommerce, Neobankify is to banking.

TWO WAYS IN

COBRAND CARD PARTNER

Put your name on the card

Brands, churches, schools, teams, employers, and associations launch a co-branded mCard and SuperApp for the people they already serve. You keep the relationship. You share 35%.

DISTRIBUTION PARTNER

Bring communities onto the platform

Agencies, networks, and organizers who already open doors launch many programs — not one-off plastic. Same platform, same 35% marketing & distribution share.

THE PLATFORM WE RUN FOR YOU

EXPERIENCE

SuperApp & Wallet

Daily member home for pay, balances, rewards, and insights — under your brand, not ours.

CREDENTIAL

Branded mCards

Intelligent payment cards on Mastercard debit rails, co-branded for your community, team, or brand.

LAUNCH

Design Studio

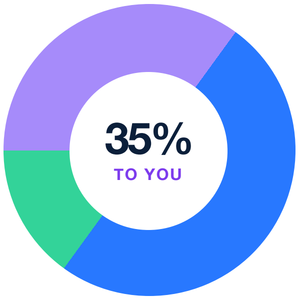
Assemble identity, rewards, card, and member app in minutes. Shopify for NeoBanks.

GROWTH

Growth OS

Invite the list you already have. Multi-channel journeys to register, activate, and spend — with your controls.

HOW PROGRAM REVENUE IS SHARED



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

Where the money comes from

- Interchange on mCards (typically 1.5%–2.95% on eligible spend)
- Affiliate commissions from fintechs and FIs
- Rewards commissions from sponsors and merchants
- Subscriptions, FX, and platform fees

Every revenue stream on the platform is split the same way. Eligible programs may participate where permitted by contract and applicable law — not a guarantee of revenue or volume.

Who does what

- **You** — brand, community, and distribution. You already have the members.
- **Neobankify** — platform, Design Studio, SuperApp, cards, Growth OS, and program operations.
- **Sponsor bank** — deposits, card issuance, KYC, lending, and the regulated FI relationship.
- Lending, payments, HELOC, and crypto (where offered) run through licensed partners — not through you.

HOW A PROGRAM LAUNCHES

1

Design

Open Design Studio. Set brand, card, SuperApp, rewards, and member landing in minutes.

2

Connect rails

We attach licensed sponsor-bank and network issuance. You do not become a bank.

3

Invite members

Upload a consented list. Growth OS runs email, SMS, push, and in-app journeys you control.

4

Share revenue

Eligible members spend on your co-branded mCard. Program revenue is split 50 / 35 / 15.

ALREADY IN MARKET

6	38	10M	50K
Enterprise programs contracted	Programs in pipeline	Eligible contracted audience	Cards in market · YE 2026 path

Enterprise division plus Neobankify SMB platform. SuperApp, Wallet, Cards, AI Agents, Rewards, and Crypto are live; lending, payments, and HELOC via licensed partners (coming soon). Path to 20 U.S. NeoBanks by end of 2026.

HOW TO START

DESIGN IT NOW

neobankify.com/studio

Seed a cobrand program in Design Studio — brand, card, SuperApp, and rewards — then talk live rails with us.

WHAT WE NEED FROM YOU

- A brand the community already trusts
- A consented path to the people you serve
- A distribution motion — one program or a portfolio

WHAT HAPPENS NEXT

- Partner conversation: david@mcards.com
- Studio seed and sponsor-bank fit
- Distributor agreement when you are ready to launch