

M MALLIENT

Michael Kelly
Founder
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Spending is inevitable. Bespoke Luxury is not.

Mallient ensures that for the high-volume spender, luxury is as inevitable as spending.

Our Mission is to redefine luxury finance through a tiered ecosystem that scales from rewards-driven accumulation to bespoke human execution following a Wealth Event.

The Compromise of Modern Luxury

High-volume spenders are trapped in a system built for mass-market efficiency, not elite lifestyle progress.

Automation Paradox

Legacy systems prioritize mass-market efficiency over bespoke execution.

The Concierge Illusion

Luxury credit cards in this space rarely meet the expectations of clients.

Wealth Event Gap

Legacy finance ignore the "Wealth Event" lifecycle, failing to transition clients to elite preservation.

The Hybrid-Intelligence Advantage

Scaling bespoke financial service through tiered automation and elite human expertise.

Intelligent Automation

AI-driven concierge for our high-volume **Delphic, Phoenix, and Fly Club** tiers. Instant redemptions at scale.

Bespoke Human Expertise

White-glove, human execution reserved exclusively for the elite **Porcellian** tier.

The Compounding Ledger

One platform that doesn't just "suggest"- it executes bookings, transfers, and investments in real-time.

Early Traction & Market Validation

5.2% conversion to waitlist

From 1,900+ high-intent interactions

Organic demand across early marketing channels

Survey responses show strong interest in lifestyle reward categories, including dining, travel, shared spending, and premium experiences.

87% of waitlisted users indicate intent to sign up at launch

Acquisition Channels

Phased, capital-efficient growth

Phase 1 — Launch (Proof of Pull)

Founder-led & organic acquisition

- Social platforms (X, Instagram)
- Founder content and waitlist campaigns
- Targeted lifestyle-focused ad tests

Validate messaging and drive early signups

Phase 2 — Beta (Network Effects)

Referral-driven growth

- Rewards-based referral program
- Partner creators in lifestyle, travel, and finance
- Shared wallet and household invites

Scale engaged users, not just signups

Phase 3 — Growth (Leverage)

Brand and experience partnerships

- Lifestyle brands (travel, dining, events)
- Co-marketing and experiential access
- Select fintech integrations

Increase ARPU and retention

Phase 4 — Expansion (Scale)

Institutional & ecosystem partnerships

- Bank and card network distribution
- Platform integrations and enterprise access

Broaden demographic & Institutional onboarding

Access Tiers Across the Mallient Platform



Delphic (Entry)

Start earning, build habits, access core rewards

Phoenix (Core)

Everyday lifestyle rewards and shared spending

Fly Club (Travel)

Elevated travel and mobility experiences

Porcellian (Elite)

Premium lifestyle access and bespoke concierge

The “Wealth Event” Bridge

Phase 1

The High-Earner

Turning high everyday spend into a "Lifestyle Asset" that compounds alongside their career.

Uses **Delphic, Phoenix, or Fly Club** tiers.

Phase 2

The Wealth Event

Time becomes more valuable than money. Complexity outpaces what a chatbot can handle.

Phase 3

The Established Elite

Transitions to the **Dedicated Human Concierge** for bespoke, white-glove execution while

Upgrades to the **Porcellian (Elite)** tier.

Market Size

\$12.5 Trillion spent on lifestyle
from HWN & UHNW individuals

5.2 Million U.S. households
with annual credit card spend
exceeding **\$100,000**

Founding 50 Elite/Porcellian



Porcellian SOM: 50 Members = **\$1,000,000** Initial Fee Revenue.

Competitive Landscape

Legacy providers fail to bridge the transition from accumulation to elite preservation.

Payments & Neobanks	Single-Purpose Rewards Cards	Business Platforms
Venmo, Chime, SoFi	Amex, Bilt, legacy credit cards	Brex, Zeta
Purely transactional; no lifestyle system or "Wealth Event" support.	Siloed rewards and the Concierge Illusion (advice without action)	Built for corporate expenses, not bespoke personal lifestyle growth

Mallient combines lifestyle rewards, shared finance, and long-term value into one consumer-first platform.

Built for Scale: Our Infrastructure Stack



Advanced Status: We have selected **Lithic** as our primary infrastructure partner to handle card issuance and core processing logic.

Execution Path: We will finalize and activate this partnership upon the successful completion of our Seed Round.

Meet the Founder



Michael Kelly

Founder of Mallient

Technical founder with experience building secure, scalable financial and cloud platforms. Focused on unifying spending, rewards, and long-term value through systems-driven design.

- Built and operated cloud-based financial infrastructure
- Designed rewards, ledger, and entitlement systems
- Founder-led product and go-to-market from zero to early traction

Continuing education in business leadership and growth strategy, Northwestern University

Contact

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Our Funding Ask

Seed Round (2026)

Raising: \$5M

Use of Funds

- Product build with MVP launch
- Finalize the sponsor bank relationship
- Compliance and sponsor bank readiness
- Early client acquisition and validation

The \$5M Seed Milestone

- Live product with 50 UHNW clients
- Clear path to Series A

Let's Talk

We are securing **\$5M Seed capital** to unlock our waitlist and activate the Mallient ecosystem.

Schedule a follow-up to review our infrastructure roadmap and Lithic integration plan.

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Founder
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