

M MALLIENT

Michael Kelly
Founder
2025



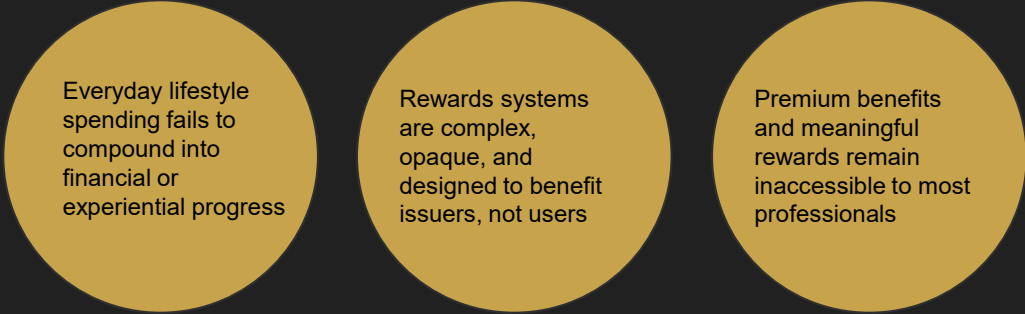
Spending is inevitable. Progress is not.

Mallient exists to close that gap.

Our Mission is to make everyday spending work for modern professionals. Mallient turns lifestyle spending into rewards, progress, and long-term value.

Identifying the Problem

Young professionals spend thousands each year across dining, travel, subscriptions, events, and shared expenses, yet rewards are fragmented across dozens of cards, expire, and fail to meaningfully improve lifestyle or long-term outcomes.



Everyday lifestyle spending fails to compound into financial or experiential progress

Rewards systems are complex, opaque, and designed to benefit issuers, not users

Premium benefits and meaningful rewards remain inaccessible to most professionals

“More than half of Gen Z and Millennials say they do not feel financially secure in 2025” - Deloitte

The Mallient Solution

Mallient is a unified lifestyle rewards platform that consolidates everyday spending into one system, allowing users to earn transparent, high-value rewards and convert them into meaningful financial and lifestyle outcomes.

Rewards never expire and convert into cash, savings, investments, or lifestyle benefits.

One platform across virtual and physical cards, designed for everyday lifestyle spending.

Built for modern households and groups to earn, manage, and redeem rewards together.

Earn multipliers on dining, travel, entertainment, subscriptions, and shared expenses.

A single rewards system designed to turn everyday lifestyle spending into compounding financial and experiential value.



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 white-glove benefits

The New Rewards Stack

A unified points ecosystem that compounds engagement, retention, and spend.

Earn

Everyday spending,
savings goals,
referrals, and shared
payments

Power

Real-time scoring,
dynamic multipliers,
unified ledger

Store

Points tracked
alongside household
balances
Points never expire

Redeem

Cash, lifestyle
upgrades, and shared
rewards

“A closed-loop rewards economy that grows engagement and transaction volume across all Mallient services.”

Go to Market

01

Initial Market Focus

Lifestyle-driven professionals (25–40)

Urban, tech-savvy users who actively spend on dining, travel, subscriptions, and shared experiences.

02

Primary Use Case

Lifestyle rewards as the entry point

Users join Mallient to unify rewards, simplify spending, and unlock meaningful lifestyle value.

03

Acquisition Channels

Multi-phase acquisition strategy (detailed next)

04

Feedback-Driven Growth

Product-led iteration powered by user behavior

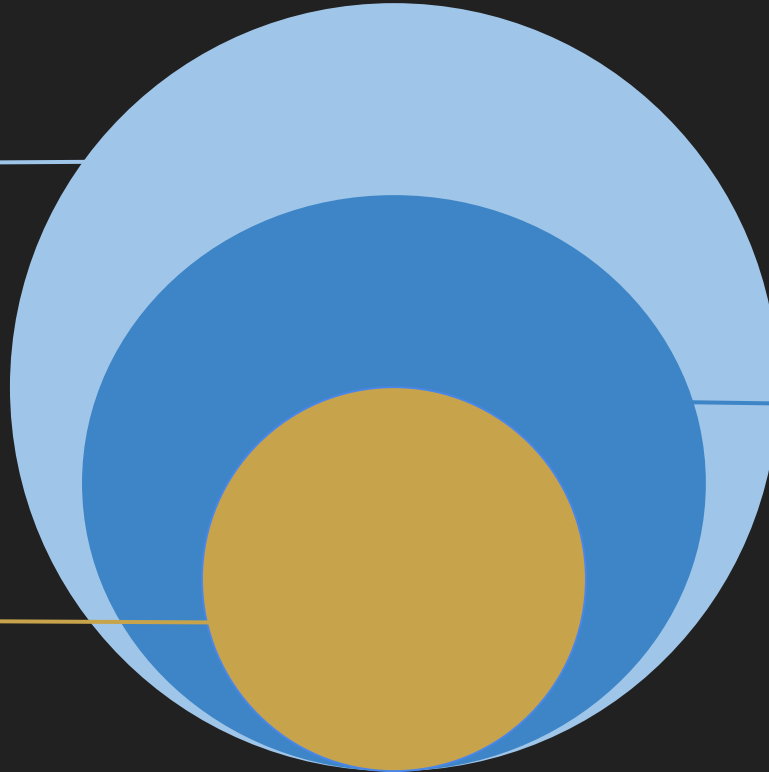
Early engagement, redemption patterns, and upgrade paths inform rewards, tiers, and partnerships.

Market Size

32M U.S. households
aged 20–40 that share
finances

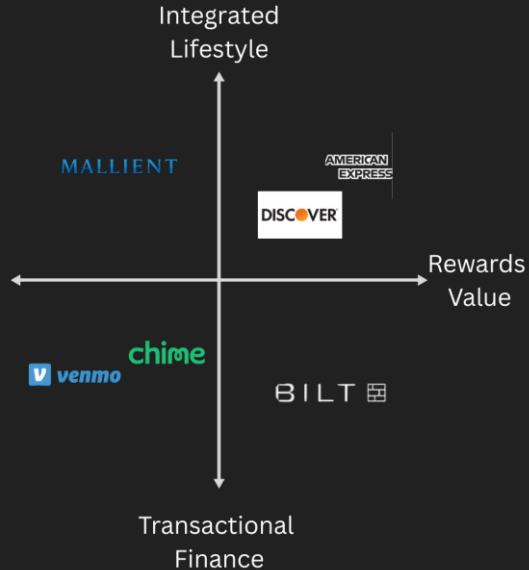
0.25% initial market capture
~80,000 households
\$400–\$700 profit per
account annually
\$32M–\$56M annual profit
potential

“Target SAM: \$2.4B
potential lifestyle rewards
and shared spending
platform market.”



Initial capture based on focused early demographics and phased expansion.

Integrated Lifestyle



Mallient is the only platform designed as a unified lifestyle rewards system, not a single-purpose card or payments app.

Competitive Landscape

Payments & Neobanks	Single-Purpose Rewards Cards	Business Platforms
Venmo, Chime, SoFi	Bilt, traditional credit cards	Brex, Zeta
Move money, limited rewards, no lifestyle system	Strong category rewards, siloed and inflexible	Built for companies, not everyday personal lifestyles

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

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 and MVP launch
- Compliance and sponsor bank readiness
- Early customer acquisition and validation

Milestones

- Live product with initial users
- Rewards engine and ledger in production
- Clear path to Series A round

Next Round

Series A round targeted following validated product-market fit

Let's Talk

Mallient is raising a **\$5M seed round** to launch our lifestyle rewards platform.

For investor conversations, partnerships, or introductions:

michael@mallient.com

Founder
Michael Kelly