

John Malone

PORTFOLIO

FINTECH

PRODUCT INNOVATION · DESIGN · COMMUNICATIONS

INNOVATION. COMMUNICATION. INGENUITY.

Turning complex fintech into products and propositions that business people can understand and companies can commercialize.

What I do best. Product innovation, financial infrastructure and commercial communication.

Where I have worked. Across the fintech stack — payments and acquiring, banking, tax automation, loyalty, mobile transactions, AI and programmatic advertising.

What connects the work. Moving between technology, product, customer, commercial and executive conversations, and translating complexity into something people can understand, use and buy.



John Malone

FEATURED

12.1M

Loyalty members — Mobilize at Matalan

100+

Lenders on the Funding Fixed
AI marketplace

£1B+

Processed monthly across 20,000
merchants — Trust Payments

\$1.5B

Annual volume, 2,000 merchants —
Merchant Service Depot

100B

Data points processed daily — LOUDER.ai

#1

App in the Clover marketplace — DAVO

10M

BCODEs issued — bCODE

10,000

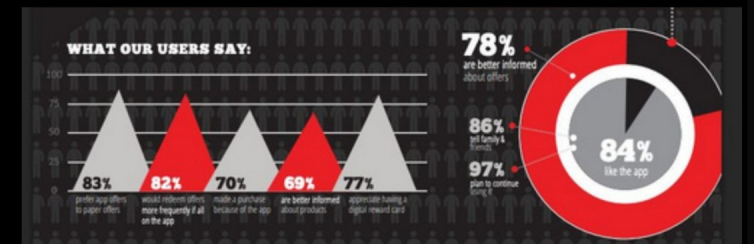
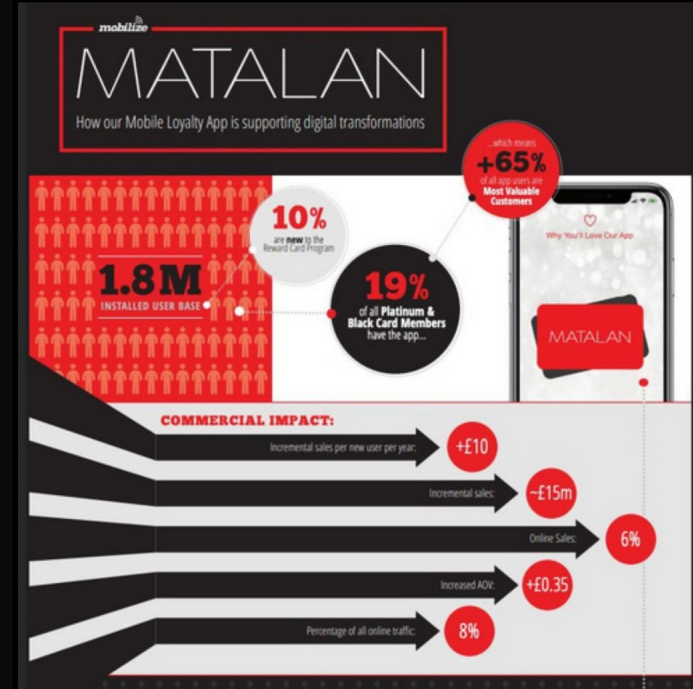
Schools — Generate for Schools

5,000

Families on Ourly youth banking

Mobile loyalty

Mobilize at Matalan. 12.1M members and a 1.8M installed user base; 65% of app users are the retailer's Most Valuable Customers.



B2B PRODUCT INNOVATION

AI lending marketplace

Funding Fixed. 100+ lenders matched to facilities from 1K to 50M, sitting on a predictive business account that reads the merchant's own data.

The image is a composite of three parts. On the left, a woman in a business suit is looking down at a document on a desk. In the center, a tiger wearing a pilot's cap and uniform is giving a thumbs up. On the right, a smartphone displays the Funding Fixed app interface, which includes a 'Daily Executive Summary', 'Weekly Executive Summary', and 'Activity Pattern Analysis' section. The app also shows a 'What if Your BUSINESS ACCOUNT Could think?' section with a pie chart and a bar chart. The background is a dark, textured surface.

Funding Fixed. 2026

The AI Predictive Business Account

A business intelligence and growth system positioned at the convergence of banking, education, merchant services, and AI-driven prediction.

Banking became storage. We made it intelligent.

Get an Account. Get Funded. Get Better. fundingfixed.com

What if Your BUSINESS ACCOUNT Could think?

Funding Fixed does not just hold your business details. It learns them. Predicts your next move. And tells you exactly what to do.

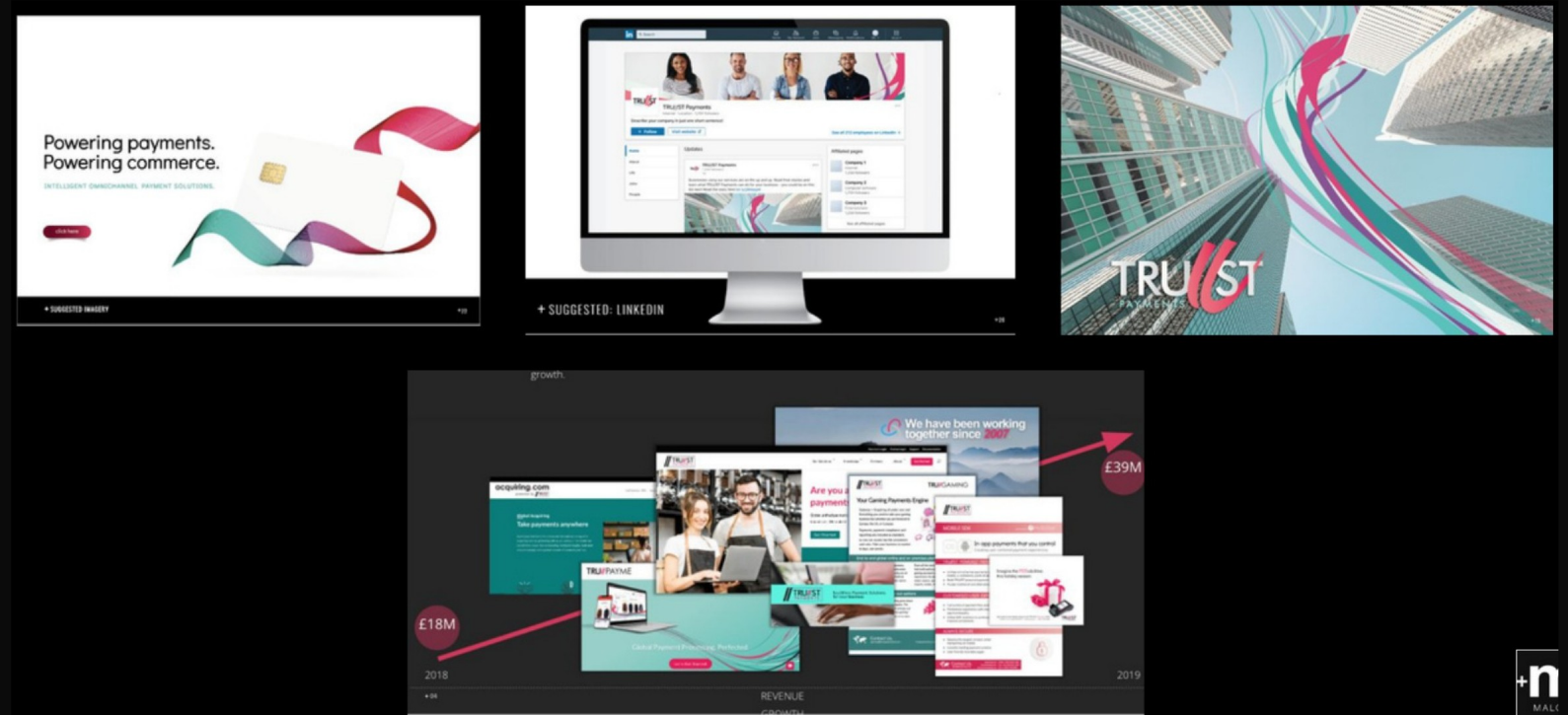
Exclusive Funding Academy Offers

\$99.00

B2B PRODUCT INNOVATION

Global payments platform

Trust Payments. £1B+ processed monthly across 20,000 merchants, with three companies unified into one brand, one platform and one web presence.



B2B PRODUCT INNOVATION

US go-to-market, legacy product transition

Merchant Service Depot. \$1.5B annual volume, 10M+ transactions, 22 years, 4 offices — rebranded and rebuilt around an AI ecosystem.

Merchant Service Depot

22 Year Old Merchant Services Company
Rebrand and A.I. Ecosystem build



\$1.5 Billion

Annual Volume



10+ Millions

Transactions



22 Years

Global Payments
Business



4 Offices

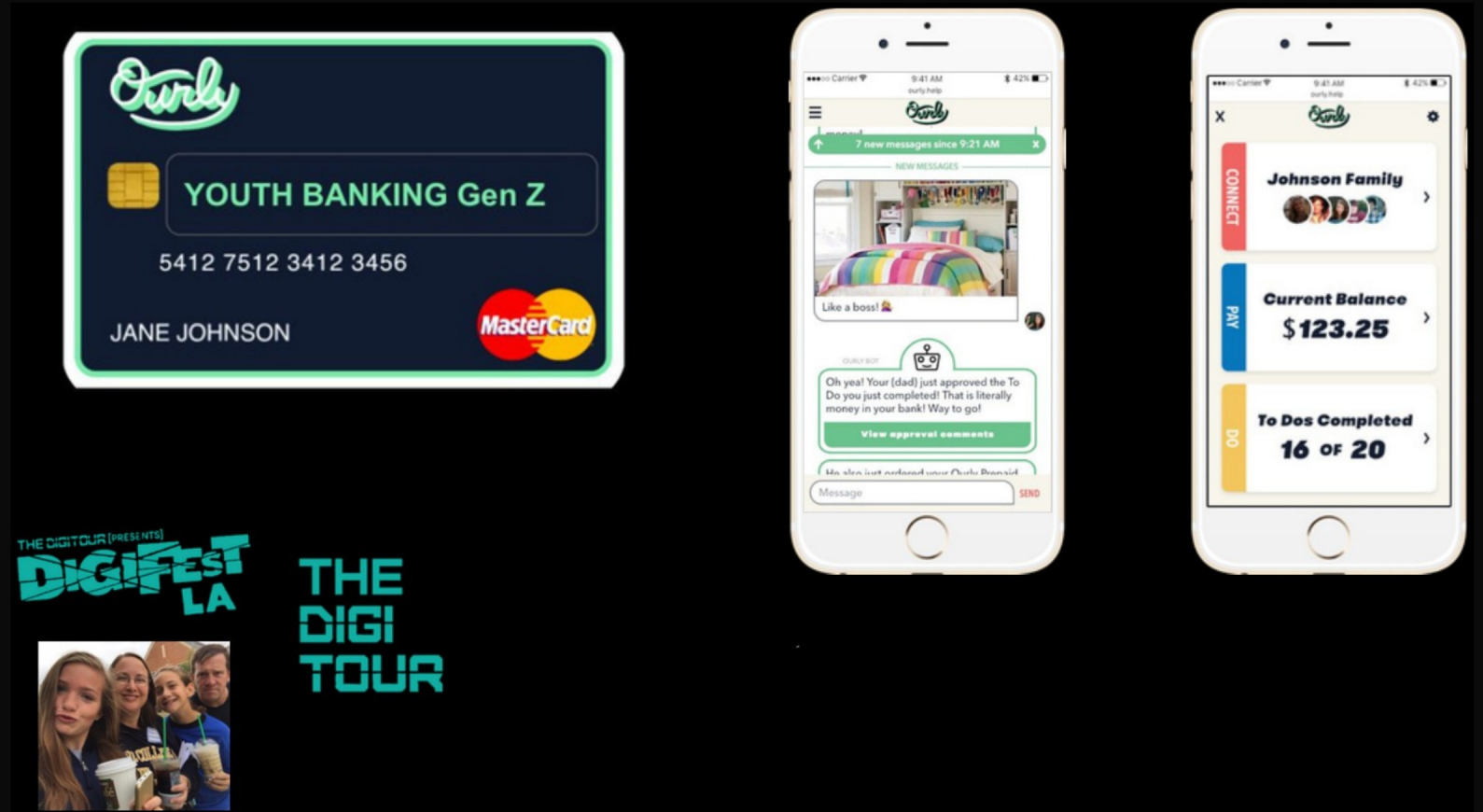
Canada Europe and
the United States



PRODUCT INNOVATION

Community banking

Ourly. Gen Z banking distributed through community banks, with 5,000 families onboarded and a creator network of 14M combined subscribers and 3.5B YouTube views.



Sales tax automation

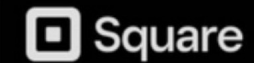
DAVO by Avalara. The #1 app in the Clover marketplace, live across Clover, Square and Toast — sets tax aside daily, files and pays on time.



“
It's a no-brainer. DAVO integrated with our POS system... it's such a headache dealing with sales tax.

—Omar H.,
Tahini Street Food
Source: [YouTube](#)

Never worry about sales tax again.



#1 App in Clover

Automate your sales tax.

- ✓ Sets aside sales tax daily
- ✓ Files and pays, on time & in full
- ✓ **Guaranteed**
subject to conditions and limitations



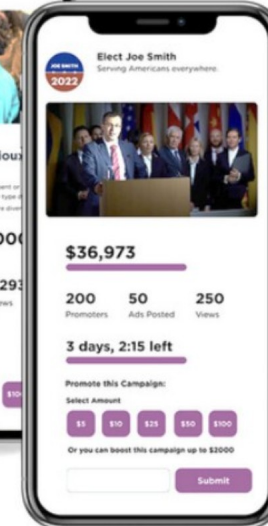
B2B PRODUCT INNOVATION

ROAS increase

LOUDER.ai. 100B data points processed daily across US media, elections and agentic ad delivery.

U.S. Media, Elections & Agentic Ad Delivery Case Study 2026

LOUDER.ai



SMS to redemption

bCODE. 10M codes issued, redeemable on any mobile device — Starbucks across 270 locations, Jollibee across 3,000 stores.



Starbucks

- 270 locations
- Loyalty
- Bank integrated for coupons & future payments



Jollibee

- 3,000 stores
- \$400/scanner



Payments Demo

=CVE2M=PCNTD=
=ESV4V=KUYJ<=
=TB4VN=UPFP2=

Unlimited use Touch ⓘ for more info
Valid for purchases up to \$25

DISTRIBUTION **REDEMPTION**



Any mobile device
Loyalty • Coupons • Payments

Retention through local affinity

Generate for Schools. 10,000 schools funded by routing everyday transactions back into the communities that generate them.

Generate4

Executive Overview

A company that seeks to use financial transactions to do well by simply doing good.



Do well by doing good

1.800.868.1716
www.generateforschools.com



FundRazr

How Collective Sourcing Can Fix Public Education
John Malone

ChangeThis | 108.06



Do well by doing good

1.800.868.1716
www.generateforschools.com

Consumer

Travel Farther and pay extra for products that support their cause

Business

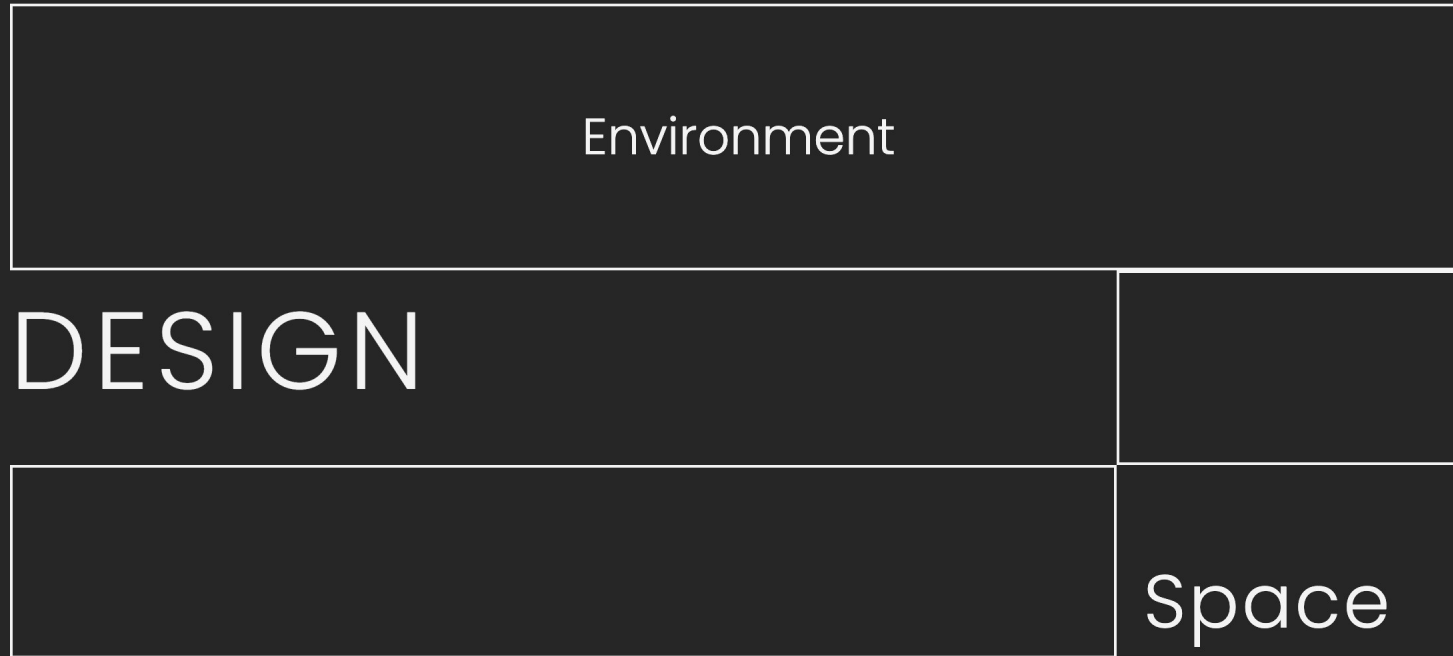
Will Switch to Save 10-30% and a chance to publicize its generosity

Community

48% of Local Revenue gets recirculated from independent retailers (13% from national chains)

Cause

Retains Enrichment Programs, increasing student opportunities & improving community

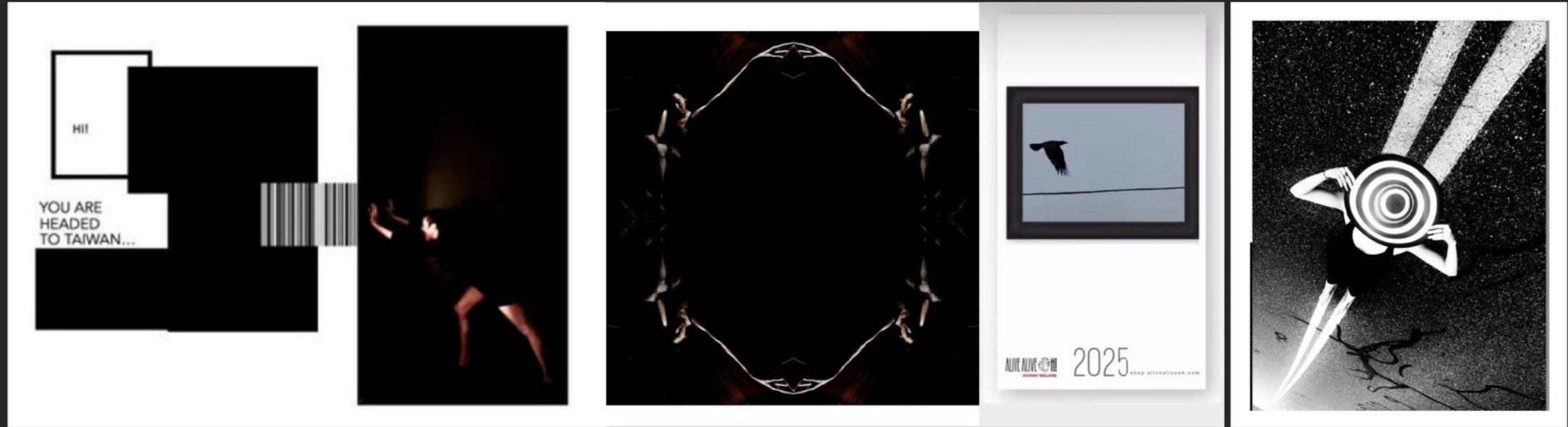


Featured exhibit: experience lobby design

Study: reimagining the relationship between community banks and the artists in their neighborhoods.



Featured exhibit: commercial photography — calendar



Murder on the First: a financial inclusion calendar. An exploration of child support as remittance.

SEEK NO AUTHORITY.®

Community First Capitalism

Johnny Malone

Johnny has more than 20 years of business experience and is the author of several books and co-author of several more. He is the author of *Seek No Authority*.

Seek No Authority, Community First Capitalism: reveals the world's oldest system for the world that's coming next. Through stories of family, failure, and repair, John Malone reveals how community itself can become the new engine of prosperity.

Drawing from the *FinCum* framework Community + Communication + Commerce and the revolutionary idea of a National Payments Grid, Malone shows how participation can replace permission, and trust can replace authority. This isn't another book about what's broken; it's a blueprint for building what's next.

Combining memoir, manifesto, and market design, Community First Capitalism argues that inclusion is infrastructure, repair is revenue, and hope is a renewable resource.

The result is a human-sized economy, one that circulates empathy as its highest currency.

Before We Begin To Unpack:

Community First Capitalism: Two Cents at a Time

I spent 63 Days homeless on the streets of Boston in the nineties. It has shaped the rest of my life. The beautiful people I met helped me, and haunted me. I was inspired in the face of futility to collect the spare change needed to move the message forward.

Many of them were parents who couldn't have visitation from their kids. Homelessness robs you of that dignity - the fucking basic dignity of the right to be inspired to get off the street for their kids. That was robbed from them. To them a return home would reveal them not as someone who overcame homelessness. They return as dead beats and criminals. Coldest on the coldest days, hottest on the hottest days.

Books › Business & Money › Economics › Economic Conditions

SEEK NO AUTHORITY.®

Community First Capitalism

Johnny Malone

SEEK NO AUTHORITY.:

Community First Capitalism

by Johnny Malone (Author) | Format: Hardcover

See all formats and editions

Seek No Authority

Community First Capitalism

By Johnny Malone

What if capitalism actually worked for people?

For decades, permission has shaped opportunity. Permission to start. Permission to grow. Permission to belong. Meanwhile, communities have continued building quietly, consistently, and often without recognition.

amazon

FEATURED RELEASE · THOUGHT LEADERSHIP

Seek No Authority: Community First Capitalism

Author, published as Johnny Malone. Speaker on financial inclusion and community-first capitalism. Available in hardcover.

"You never change things by fighting the existing reality. To change something, build a new model that makes the existing model obsolete."

Buckminster Fuller



Fintech track record

Company	Region	Market	Mastered	Lesson
techadvance	Nigeria	Frontier market	Virtual mobile banking	Utilities issuing
Way	USA + EMEA	Mobile remote	Fee-based revenue	MLM + POS
Generate for Schools	USA	Affinity marketing	10,000 schools	Simplicity, end to end
Ourly	USA	Youth banking	Community banks	Gen Z + hyper-local
DAVO	USA	Sales tax app	Top app on Clover and Square	Bundles
Mobilize	Europe + UK	Mobile loyalty	12.1M members	360° customer view
Trust Payments	Malta, UK, Atlanta	Gaming, processing, gateway	Platform transformation, three companies unified	Scale, category, web



Thank you.

EXPERIENCE MATTERS

JOHN MALONE

www.bmorefin.com

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