

Who We Are

A Superhighway for FinTech Banking & Growth

For FinTechs that are struggling with unreliable banking relationships, high growth costs, and unclear exit strategies, BankLink provides advanced RegTech capabilities, global banking compliance, growth acceleration tools, and clear exit opportunities.

BankLink is building the future of financial services — a decentralized, regulated ecosystem that empowers FinTechs, strengthens competition, and delivers better outcomes for consumers globally. By balancing innovation with transparency, compliance, and security, BankLink is redefining how financial services are built, delivered, and trusted.

Ultimate Intent

Building a Thriving Ecosystem Enabling Opportunities for Everyone

A thriving regulated ecosystem connecting people, FinTechs, and business to fair, innovative financial solutions that drive growth and empower communities.

What We Stand For

Balancing Innovation, Competition, and Regulation

- **Innovating Decentralized Banking**
We stand for the emergence of new technologies and new kinds of companies enabling new ways of orchestrating the decentralization of banking activities.
- **Empowering Global Finance**
We stand for the development of a global financial services network empowering consumer choices to safeguard their money, and the frictionless flow of capital to where it's most appreciated.
- **Responsible Banking Freedom**
We stand for responsible banking while adhering to high regulatory standards.
- **Driving Banking Innovation**
We stand for technology enabling banking freedom to create new entrants, stable competition, and innovation.

The Future We See

More Choices. More Secure.

- ✓ BankLink has become the most trusted technology company with banking licenses and an open banking system, and is accelerating fintech growth worldwide.
- ✓ A significant portion of the world has a BankLink account, is accessing the marketplace of BankLink fintech partners, and using hyper-personalized financial products and services with ease.
- ✓ Robust competition and efficiency has been created, saving people years of work, reducing their financial obligations, and providing them with more money to do what is important to them.
- ✓ BankLink has created a coin that is stable and has broad appeal to individuals and countries. Numerous central banks have adopted this new currency and people are using it for daily transactions.
- ✓ Banklink is having a significant influence on how money is created, stored, and moved.

What We Promise

Breaking Barriers, Empowering FinTechs and Communities with Full Banking Access

- ✓ We promise a more equitable, accessible, free, secure and safe financial system for all.
- ✓ To users we promise to remove banking barriers and costs so that you can do more with your money.
- ✓ To our Fintech Partners we promise to deliver stable banking, regulatory compliance globally, growth tools and capabilities, and exit path options. You will have a full range of banking services you can deliver to your customers, globally.
- ✓ To our Regulatory Partners, we promise delivering our ecosystem in compliance with your regulations, and to bring non-bank financial institutions under a prudential and consumer protection framework.
- ✓ We promise to the visionaries and the builders - our employees, partners, and investors - that your contributions will re-shape banking, make a real difference in hundreds of millions of lives, and be the most fulfilling use of your time, talent and money.

BankLink Values

Driving Innovation & Trust in Financial Services

Our mission to create a resilient, equitable, innovative, free, and secure financial future for all, driven by collaboration, transparency, and a shared commitment to growth and responsibility.

- ✓ **Bold Innovation**
We are creators, unafraid to challenge the status quo and pioneer new paradigms. Driven by an audacious vision, we thrive on originality, refusing to blend into the crowd. Safe is easy—exceptional is our standard.
- ✓ **Collaborative Success**
True success is shared. We prioritize partnerships where mutual value is created, embracing collaboration that uplifts everyone involved. One-sided relationships have no place here—we seek balance, adaptability, and shared wins.
- ✓ **Fairness and Justice**
We champion fairness in every interaction—within our team, with partners, and in the world. We work toward a future rooted in equity, respect, and integrity.
- ✓ **Trust Through Transparency**
Trust is the foundation of our culture. We honor our commitments, align our actions with our words, and foster an environment where transparency strengthens relationships.
- ✓ **Open Communication**
Speaking with candor is essential to progress. We value honest dialogue, active listening, and the courage to address challenges openly.
- ✓ **Empowered Freedom**
We respect the autonomy of individuals and teams, creating the space for them to innovate, perform, and deliver their best. Freedom is essential to unlocking creativity and driving excellence.

Our Impact

Shaping a Future of Inclusive, Sustainable, and Transparent Financial Ecosystems

- ✓ **Customers**
Empowering Your Financial Freedom with Tailored, Accessible, and Secure Solutions
[Learn more](#)

BankLink

Decentralized Banking for FinTech Growth

580 California Street, Suite 1200
San Francisco, CA, USA, 94104

Suite 2400, 1055 W Georgia St
Vancouver, BC, Canada, V6E 3P3

- ✓ **FinTech Partners**
Empowering FinTechs to Scale, Innovate, and Thrive in a Global Ecosystem
[Learn more](#)
- ✓ **Regulators**
Clear visibility into nonbank entities ensures adherence to high standards.
[Learn more](#)
- ✓ **Communities**
Empowering Communities through Innovation, Inclusion, and Sustainable Growth
[Learn more](#)

Our Founding Team



Mike Nabavi, MBA

CEO & Chief Growth
Officer

- 3x tech CEO, led FinTech
- Scaled & exited businesses, IPO at \$30.75M
- Deloitte, banking, and strategy expertise



Frank Chong, MBA

Chief Regulatory
Officer

- Former VP & Deputy Superintendent, BCFS
- Led major financial regulatory transitions
- Expertise in risk, finance, and compliance



Yves Messy

Chief Technology Officer

- AI & blockchain specialist, ex-R3
- 3x CTO, led blockchain & fintech innovation
- Architecting BankLink's next-gen financial tech

