

Travel rewards that pay off for *everyone.*

Meet the fintechs CAFE is scaling to serve LMI communities across America.

JG

John Taylor Garner

Founder & CEO, Odyann

SWIPE →

CLOSING THE REWARDS GAP

Built for cardholders left *behind.*

John Taylor Garner spent five years as a volatility trader at Merrill Lynch before building Odynn (formerly Card Curator) with co-founders **Bruce Garner** and **Anuj Patel**.

They saw a system where travel rewards flowed disproportionately to wealthy frequent flyers and points hobbyists, while everyday cardholders left billions on the table. Today, Odynn powers travel rewards optimization for fintechs, banks, card issuers, and travel companies, including partners like **Bilt Rewards** and **Curve**.

\$9.5M seed

AFC partner

CAFE Cohort 2

Phocuswright 35 Under 35



Travel rewards shouldn't be reserved for the people with time to decode the fine print. Our mission is to **level the playing field**, so **every cardholder** gets real value from the products they already use.

John Taylor Garner · Founder & CEO, Odyynn

Closing the *rewards gap.*

CORE BENEFICIARY

Everyday cardholders

LMI households who carry the same credit cards as affluent users but rarely capture the rewards, leaving real annual value unredeemed.

FI ENABLEMENT

\$4,000/year average earned

Card Curator users earn an average of \$4,000 a year in travel rewards without spending more, and Odynn extends that value to community FI cardholders through embedded rewards rails.

DIRECT CRA ALIGNMENT

Helps community financial institutions earn **Community Reinvestment Act credit** by extending rewards literacy and fee-free value to LMI cardholders historically locked out of premium financial benefits.

30 fintechs. One *scaling* network.

Through CAFE, Odynn connected with community banks, credit unions, investors, and industry leaders accelerating their path to serving LMI communities at scale.

CAFE PARTNERS

ABA American Bankers Association

AFC American Fintech Council

WSFS CARES Foundation

SBDC Small Business Development Center

M&T M&T Bank

CRB Cross River Foundation

Help CAFE scale the next cohort.



Every dollar fuels founders building financial equity for LMI communities. CAFE supported activity qualifies for CRA community development consideration.