

THE FUTURE NORMAL OF FINANCIAL SERVICES



TRUST



ADVICE



ACCESS



INCLUSION

Savings goal
on track! ✓

You just earned
cashback 🎁

Send money
home ➔

A crowd-powered manifesto

Created live at Mastercard Digital Safari
by 30+ finance leaders | London, June 2026



2. THE BACK OFFICE RUNS ITSELF. THE BANKER GOES BACK TO BANKING.

Reconciliation that swallowed weeks now clears in minutes. The inbox handles routine mail. A digital twin fields status pings and finds the right colleague – freeing the banker to do what no model can: sit across from a customer and grow the relationship.



RECONCILIATION
CLEARED IN MINUTES.



THE INBOX HANDLES
ROUTINE MAIL.



A DIGITAL TWIN FIELDS PINGS,
ROUTES SMARTLY, PROTECTS TIME.



THE BANKER DOES WHAT
NO MODEL CAN: BUILD TRUST.



*I need a
partner who
understands
my business.*

*I'm here to listen,
understand, and
help you grow.*

3. THE BANK STOPS WAITING TO BE ASKED.

Your salary lands. A flight gets booked. The subscriptions creep up — and the nudge, the advice, the pre-approved offer arrives before you go looking for it. The application form retires. Banking becomes a service that reads the moment and moves first.



**SALARY LANDS.
CLARITY, INSTANTLY.**

✓ Salary received
£3,450.00

Today, 08:32

Smart view

Bills £1,020

Goals £900

Spend £780

You're on track 



**A FLIGHT GETS BOOKED.
THE PLAN ADAPTS.**

✈ Trip to Lagos

Booking confirmed
£612.00

Today, 09:41

Plan updated

We've adjusted your
June forecast.

Still on track ✓



**SUBSCRIPTIONS CREEP UP.
THE BANK SEES IT.**

 Subscriptions
Up £42 this month

 Music £10.99

 Streaming £12.99

 Cloud £8.49

 Fitness £9.99

You can save £18
this month.

[See how](#)



**THE BANK MOVES FIRST.
A NUDGE THAT HELPS.**

Heads up, Ade 🧐

You've got a big month
ahead. Want to lock in
a lower FX rate for
your trip?

Pre-approved offer

Travel Money

£3,000

Lower rate locked

[View offer](#)

No forms. No fees.
Just smart support.



INTELLIGENT. ANTICIPATORY. HUMAN.

It's not just what your bank knows.
It's what it does before you ask.



Proactive
protection



Personalised
advice



Time
saved



Better
outcomes



4. PRIVATE BANKING STOPS BEING PRIVATE.

The velvet rope comes down. Advice becomes a utility, not a privilege.



Wealth strategy, for every stage.



Tax optimization, made simple.



Patient guidance, not product pushing.



No minimums. No velvet ropes. Just fair access.

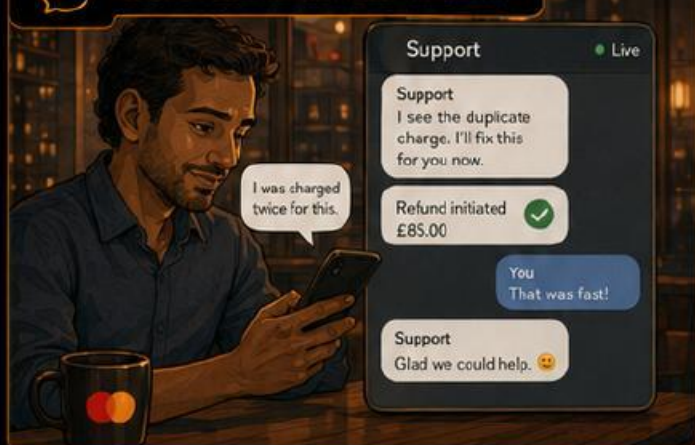


5. TRUST MOVES TO REAL TIME.

Scams are intercepted early. Disputes are settled in chat. Security stops chasing fraud and starts arriving first.



DISPUTES ARE SETTLED IN CHAT.



LIVE RISK DETECTION STOPS FRAUD IN THE MOMENT.



6. WHAT IF THE ORG CHART FINALLY TOLD THE TRUTH?

AI maps not who sits where, but who actually helps whom. The hidden web of quiet experts, side-channels and bottlenecks becomes visible — and the system points you straight to the person you need.



AI reveals the real organization: connections, not boxes.

HIDDEN EXPERTS SURFACE. QUIET IMPACT BECOMES VISIBLE.

Adaaze M.
Data Quality Expert
Improves decisions across 4 teams

SIDE-CHANNELS, FAVORS AND QUIET CONNECTORS BECOME CLEAR.

Project work
Side-channel
Favor
Shares context

Connections beyond the formal structure.

BOTTLENECKS ARE NAMED. BLOCKERS BECOME ACTIONABLE.

Top Bottlenecks

- 1 Legal Approvals
18 teams waiting
- 2 Data Access
12 teams waiting
- 3 Vendor Onboarding
9 teams waiting

Remove friction.
Increase flow.

YOU FIND THE RIGHT PERSON. FASTER. SMARTER. TOGETHER.

Best person to help:

Amara K.
Trade Finance Specialist
Deep experience in cross-border flows
Available now
Start conversation →

Right person.
Right time.
Right outcome.



7. WHAT IF YOUR BANKING APP REDESIGNED ITSELF OVERNIGHT — WITH NO HUMAN IN THE LOOP?

It runs its own experiments and tunes itself by morning. The only thing between full automation and chaos is the guardrail it can never cross. Compliance becomes code.



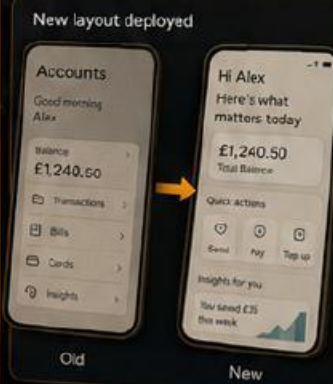
IT RUNS EXPERIMENTS WHILE YOU SLEEP.



IT LEARNS FROM REAL BEHAVIOUR, NOT GUESSWORK.



IT REDESIGNS, REORDERS, REWRITES — ITSELF.



BUT THE GUARDRAIL NEVER SLEEPS.

Guardrails: Always On	
Compliance rules	✓
Risk controls	✓
Fairness & inclusion	✓
Data privacy	✓
Customer trust	✓
Guardrail active. Boundaries protected.	

It's powerful. It's fast. But it's not lawless. Guardrails keep it ethical, compliant, and trustworthy.

8. WHAT IF THE WARMEST TELLER IN THE BANK WASN'T HUMAN?

Infinite patience. It remembers your name, walks you through every step, and never makes you feel slow.



A WARM GREETING. EVERY TIME.

Digital Teller

Hello, Amina. Good to see you again!

How can I help you today?

I need help with a transfer.

I'm happy to help. Let's do this together.

GUIDES YOU, STEP BY STEP.

Step 2 of 4 Review Details

From	Savings --1234	£850.00
To	School Fees --5678	
Amount		£250.00
When		Today

Looks good, next →

INFINITE PATIENCE. ZERO JUDGMENT.

Digital Teller

No problem at all. Take your time. I'll wait right here.

Thanks, I'm not very good with apps.

You're doing great, Amina. I'm proud of you. ❤️

SECURE. PRIVATE. BUILT ON TRUST.

Your security is always on.

Encrypted	✓
Secure	✓
Private	✓
Protected	✓

You focus on life. We protect the rest.

Human care. Digital power. That's the future of financial services.

9. WHAT IF YOU KNEW YOUR CREDIT SCORE BEFORE THE LENDER DID?

In Accra, a first-time borrower reads their own mobile-money history, sees what's holding them back, and fixes it before they apply. They walk in already knowing the answer. The power to judge creditworthiness starts moving from the bank to the person seeking the loan.



1. SHE CHECKS HER OWN FINANCIAL STORY.



2. SHE SEES WHAT'S HOLDING HER BACK.



3. SHE TAKES ACTION. SHE IMPROVES IT.



4. SHE WALKS IN ALREADY KNOWING THE ANSWER. CONFIDENT. PREPARED.



The future normal of financial services
IS MORE PROACTIVE, INCLUSIVE AND HUMAN.

