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LONDON

THE FUTURE NORMAL OF FINANCIAL SERVICES

TRUST

ADVICE

ACCESS

INCLUSION

A crowd-powered manifesto

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

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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.

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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.

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

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4. PRIVATE BANKING STOPS BEING PRIVATE.

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

5. TRUST MOVES TO REAL TIME.

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

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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.

HIDDEN EXPERTS SURFACE. QUIET IMPACT BECOMES VISIBLE.

SIDE-CHANNELS, FAVORS AND QUIET CONNECTORS BECOME CLEAR.

BOTTLENECKS ARE NAMED. BLOCKERS BECOME ACTIONABLE.

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

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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.

Running Experiments
- Simpler home layout +18%
- Faster payments flow +24%
- Smarter insights placement +15%

Experiments running...
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IT LEARNS FROM REAL BEHAVIOUR, NOT GUESSWORK.

Insights from overnight

12.4M user sessions

9.7% engagement lift

Top improvement:
Payments flow clarity +24%

Learning from real behaviour.

IT REDESIGNS, REORDERS, REWRITES — ITSELF.

New layout deployed

Old: Accounts, Good morning Alex, Balance £1,240.50, Transactions, Bills, Cards, Insights

New: Hi Alex, Here's what matters today, £1,240.50 Total Balance, Quick actions: Send, Pay, Top up, Insights for you, You saved £35 this week

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.

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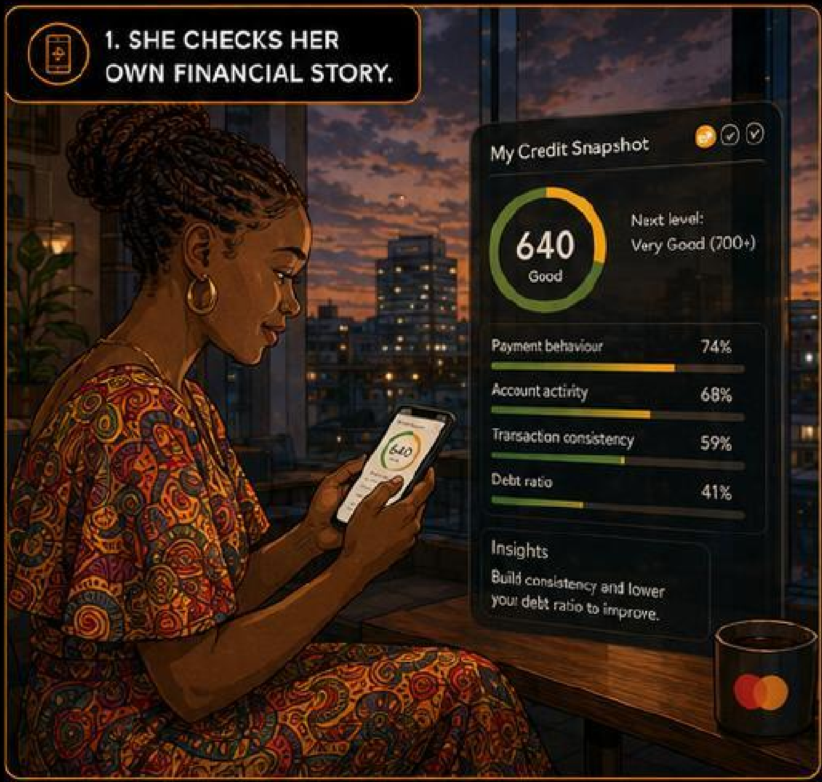
9. WHAT IF YOU KNEW YOUR CREDIT SCORE BEFORE THE LENDER DID?

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.



The future normal of financial services

IS MORE PROACTIVE, INCLUSIVE AND HUMAN.