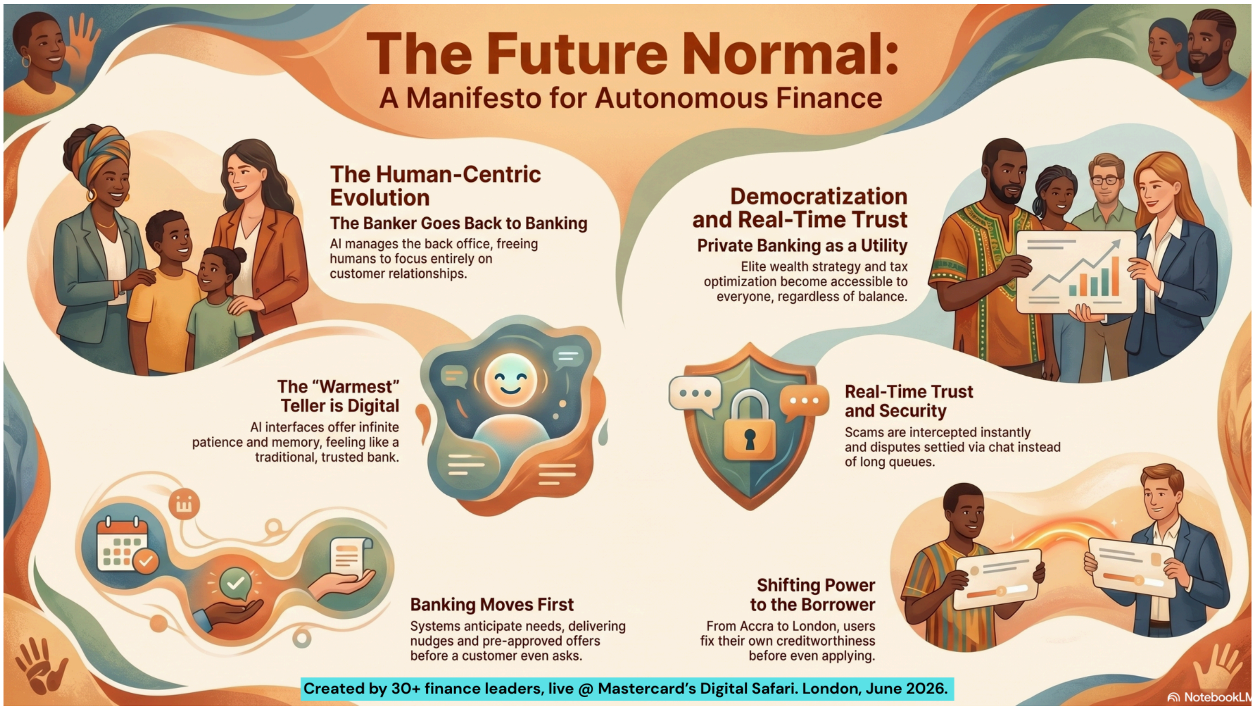
THE FUTURE NORMAL OF FINANCE

A crowd-powered manifesto

Co-created live at Mastercard’s Digital Safari | London, June 2026



The back office runs itself. The banker goes back to banking.

Reconciliation that swallowed weeks now clears in minutes. The shared inbox answers its own routine mail. A digital twin fields the status pings, finds the right colleague, guards the calendar — freeing the human for the one thing no model can do: sit across from a customer and grow the relationship.

The bank stops waiting to be asked.

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

Private banking stops being private.

The wealth strategy, the tax optimisation, the endlessly patient teller — all of it was once roped off for the rich. Now it answers anyone, in any language, whether they hold fifty pounds or fifty million. The velvet rope comes down. Advice becomes a utility, not a privilege.

Trust moves to real time.

The scam is intercepted before it reaches the people who'd fall for it. The disputed charge is settled in a chat, not a six-week queue. Risk is read live, in the moment of the transaction — not reconstructed afterwards in the post-mortem. Security stops chasing the fraud and starts arriving first.

What if the org chart finally told the truth?

AI maps not who sits where, but who actually talks to whom — the hidden web of favours, side-channels and quiet experts that really runs the place. Bottlenecks get named. And whoever you need, whatever you need, the system points you straight to them.

What if your banking app redesigned itself overnight — with no human in the loop?

It runs its own experiments, ships its own layouts, tunes itself to every user by morning. The only thing between full automation and chaos is a set of guardrails it is never allowed to cross. Compliance stops being the brake. It becomes the code.

What if the warmest teller in the bank wasn't human?

Infinite patience. All the time in the world. It remembers your name, walks you through every step, and never once makes you feel slow. It feels exactly like the bank you grew up with — and behind the glass, it's running fully automated.

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 moves from the bank to the person seeking the loan.

Want to dive deeper?

View & explore the full signal report & all participant ideas

Want to bring Henry & this ‘multiplayer’ AI keynote to your next event? Learn more >>>