NEXT DAY BANK

Starting Today…

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ABSTRACT

This book presents a visionary exploration of how digital banking is evolving beyond traditional models. It introduces the Next Day Bank (NDB) concept, a hybrid Open-Neo bank that leverages AI, modular financial structures, and open banking to create a seamless, customer-centric banking experience. Covering innovations such as AI-powered eCommerce checkout, TLPO security layers, and smart financial integrations with third-party applications, this book outlines the blueprint for the future of banking. Welcome to the next era of financial technology—where the bank of tomorrow starts today.

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May-2025

A highly experienced fintech professional with a proven track record of launching and supporting innovative payment and application products. With more than fifteen years of experience in the industry, Khaled has a deep understanding of the latest trends and technologies in digital payments, mobile wallets, and super apps.

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Contents

Banks played a pivotal role in the economy, serving as the backbone of daily transactions, remittances, and a wide array of financial operations. They cater to individuals, groups, and both small and large corporations, facilitating the seamless movement of funds across different sectors.

Every day, there are individuals and businesses with surplus funds that they do not anticipate using in the immediate future. On the other hand, many others require financial support—whether to purchase a car, invest in a home, or expand their business—while preferring to repay in structured installments. This is where banks step in as key financial intermediaries. They consolidate these surplus funds into a larger pool and allocate them to those in need of financing. Through a rigorous validation and approval process, banks ensure that funds are disbursed responsibly, setting repayment agreements that are continuously monitored to maintain financial stability.

In the modern financial landscape, banks offer a diverse range of products beyond traditional lending and deposits. For individuals, they provide consumer credit facilities, tailored financing solutions, and structured installment plans for high-value purchases. On the corporate side, banks manage payroll services, facilitate business-to-business transfers, enable international remittances, and support merchant acquiring and e-commerce transactions. These evolving financial services reinforce the role of banks as enablers of economic growth, bridging the gap between savers and borrowers while ensuring financial security and efficiency.

This Book

This book presents a visionary perspective on the future of banking, exploring what a next-generation financial institution could look like. We embarked on the journey of creating a new bank with a singular focus: prioritizing customer needs and redefining their banking experience. Rather than simply mirroring existing financial institutions, our goal is to set a new benchmark—one that not only follows industry trends but reshapes them in ways that deliver tangible benefits to our customers, offering a truly game-changing experience.

From core banking infrastructure to accounting, settlements, and an evolving suite of financial products, every aspect of our approach is designed to propel us toward the realization of the **"Next Day Bank"**—a bank that is innovative, responsive, and built for the future. Our mission is encapsulated in our guiding principle: **"Starting Today…"**—a commitment to delivering forward-thinking banking solutions that transform the way customers interact with financial services.

The Bank Model

As we laid the foundation for our new bank, we began by defining its core structure. Should we follow the traditional banking model, embrace the fully digital Neo bank approach, or adopt the open banking framework? To determine the best fit for our vision, we conducted an initial comparison of these models, arriving at clear definitions that helped shape our direction.

Traditional Banks

Traditional banks, as we know them today, are large financial institutions with extensive branch networks and widespread ATM availability. They offer a comprehensive range of financial products, including checking and savings accounts, mortgage loans, small business financing, and investment planning services.

These institutions are well-established, operating under rigid regulatory frameworks that reinforce their trustworthiness. Their stability makes them the preferred choice for individuals, corporations, and even government entities. However, their large-scale operations come with significant overhead costs, which are often passed on to customers in the form of higher fees and lower interest rates on deposits.

Neo Banks

Neo banks represent the digital evolution of traditional banking. Unlike conventional banks, they operate without physical branches, relying entirely on mobile applications for customer interactions. Opening an account is as simple as completing an online registration and verification process—within minutes, a customer is ready to transact.

Neo banks allow users to receive funds, transfer money instantly, and request debit or credit cards for purchases, all within a seamless digital experience. Transactions, settlements, and financial operations occur in the background, ensuring a frictionless user journey. Thanks to their technology-driven infrastructure, Neo banks significantly reduce operational costs, allowing them to offer lower service fees and more competitive interest rates compared to traditional banks.

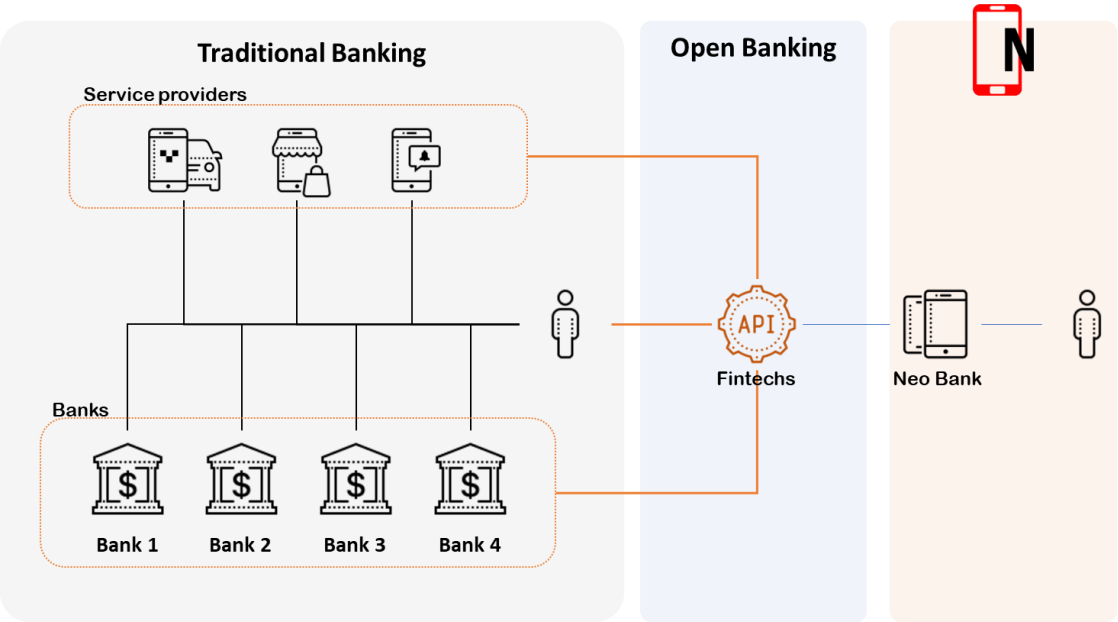
Open Banking

Rather than being a standalone banking model, open banking is a framework that enables financial institutions to share customer data securely with third-party providers. This model fosters a more personalized banking experience, allowing fintech companies to develop tailored financial products based on customer needs.

While both traditional and Neo banks can adopt open banking principles, we recognized that embedding open banking into our core structure would create a more integrated, efficient, and innovative banking ecosystem.

Next Day Bank – A Hybrid Vision

After analyzing the advantages and challenges of each model, assessing operational costs, and projecting potential revenues, we made a strategic decision: **Next Day Bank (NDB)** will be an **Open-Neo Bank.**



By merging the agility and cost-efficiency of a Neo bank with the flexibility and innovation of open banking, Next Day Bank is designed to be the partner of choice for startups and fintech's while simultaneously offering a seamless digital experience for individuals and corporations. Our goal is to redefine banking with exclusive, next-generation products that cater to modern financial needs, ensuring an unparalleled customer experience.

The Concept

Building a fully digital banking experience within the open banking framework requires a robust and flexible core design. This design must strike a balance between maintaining strict control over customer data while also enabling secure data sharing and hosting additional information for integrated third-party providers. To achieve this, we developed the **Three-Layer Policy Ownership (TLPO)**—a structured data classification model that governs how information is stored, accessed, and shared throughout our system.

The **TLPO model** classifies all data, records, and details into three primary layers:

Layer One – Public Information

This layer hosts non-sensitive, publicly accessible information under minimal security restrictions, making it readily available to integrated systems and third-party providers. An example of Layer

One data is a user's first name. For instance, this setup allows partner applications to seamlessly display personalized greetings such as:

"Good morning, Adam!" or "Have a great evening, Adam!" with minimal integration effort.

Layer Two – Restricted Information

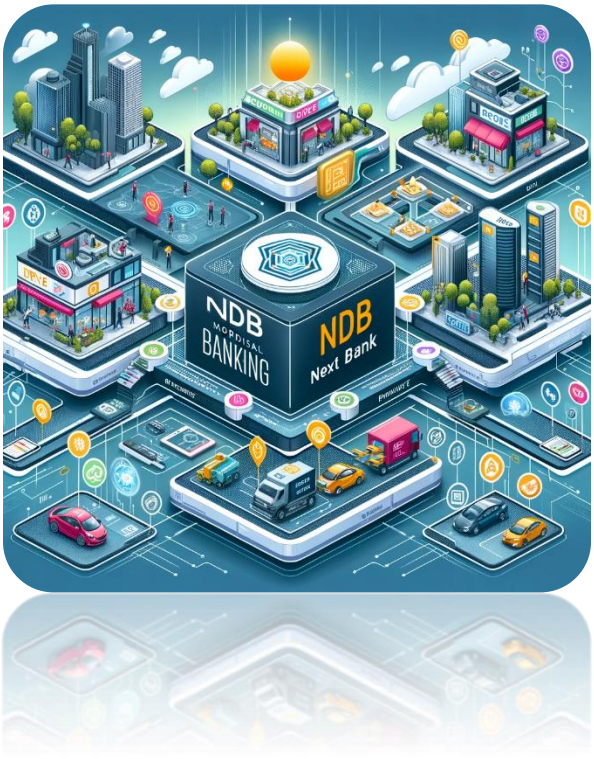
Layer Two contains moderately sensitive data, which requires elevated access privileges for retrieval. Information stored at this level includes citizenship ID numbers, passport details, or employment history—data that, while not entirely confidential, still demands a higher degree of security and control.

Layer Three – Highly Confidential Information

This is the most restricted layer, containing critical financial and personal data that can only be accessed by the entity that owns it. Examples of information stored in Layer Three include credit card numbers, financial scores, and personal authentication credentials. Access to this data is strictly controlled to protect users from potential breaches or misuse.

Extending TLPO to Third-Party Integrations

Beyond securing our banking data, the TLPO model also introduces an ownership dimension, allowing third-party applications to implement the same structured data layering within our platform. For example, consider a **food delivery service** that integrates with our digital banking ecosystem:



- **Layer One:** General, publicly available details such as home and work locations, enabling faster delivery.
- **Layer Two:** More sensitive data, including cuisine preferences, used to offer personalized recommendations.
- **Layer Three:** Highly confidential information like payment details and dietary restrictions, ensuring secure transactions and customized meal options.

Each layer and its data remain fully owned by the respective third-party provider, ensuring that external applications maintain control over their own information while operating within our structured framework.

By embedding the **Three-Layer Policy Ownership (TLPO)** model into the core of **Next Day Bank**, we are not only redefining digital banking security but also empowering fintechs and third-party providers to leverage our open banking infrastructure while maintaining complete control over their data.

Expanding Our Modular Banking Model

During the design phase, we identified new potential partners whose diverse business models and unique consumer experiences played a crucial role in shaping our approach. Each design decision was carefully evaluated to ensure our modular framework remained adaptable, scalable, and capable of seamlessly integrating with various industries. The selected partners include:

- **NDB** – Our bank, serving both individual consumers and corporate clients.
- **Foodie** – A fast-growing food delivery startup led by a team of visionary founders.
- **Bill App** – The app that takes care of all your due bills.
- **Dyno** – A corporate enterprise with a workforce of thousands employee.

By incorporating these partners into our model, we reinforced our commitment to building a dynamic, future-proof banking ecosystem—one that seamlessly integrates with businesses of all types while delivering a superior digital financial experience.

Here's your enhanced and refined version:

Registration: Welcome to NDB

The registration process, whether for individual consumers or corporate clients, begins with comprehensive **KYC (Know Your Customer)** data collection. Since we are building a flexible, modular model that serves multiple partners, we opted for a structured approach—modeling and tagging each piece of consumer information independently.

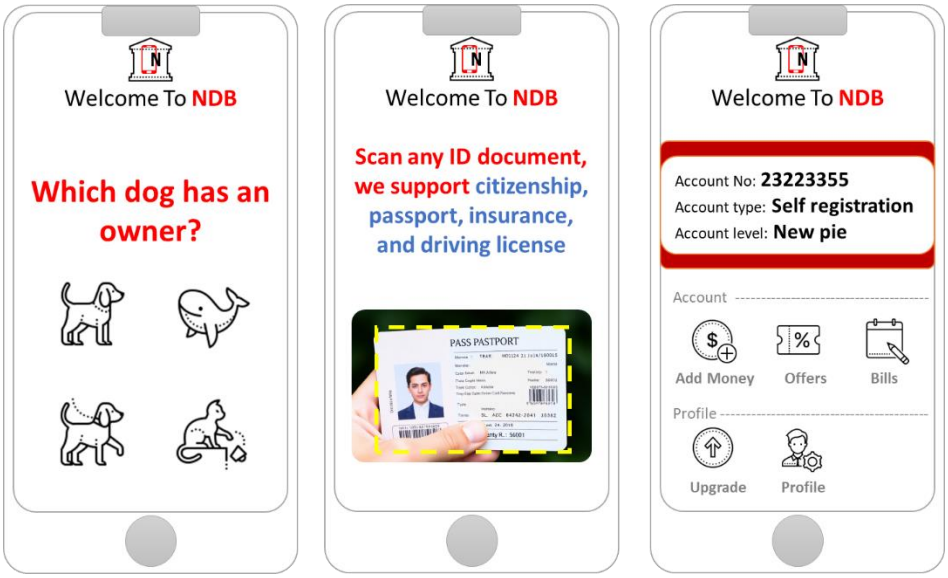
Under this framework, every data point is assigned a specific tag, such as first name, last name, home address, birthdate, and so on. This approach empowers our partners to customize their own registration forms while ensuring that data remains centralized, eliminating unnecessary duplication and maintaining data integrity.

Registration flow

Creating a seamless onboarding experience has always been a challenge in banking. At Next Day Bank, we focused on building a process that takes just seconds to open an account—without ever compromising customer security or privacy. As a future-ready bank, we believe the onboarding journey should be as intuitive and automated as possible.

We began by eliminating all unnecessary manual data entry, leveraging integrations with government-authorized entities to retrieve essential customer information. The process starts with a light-hearted yet secure human verification challenge, randomly selected from categories such as image recognition, simple math, or puzzle-solving—a refreshing departure from traditional CAPTCHA formats.

Next, we collect the customer's mobile number and email address, validating both through a one-time PIN (OTP) to confirm ownership. These contact details serve a dual purpose: enabling secure communication and ensuring we can proactively support users who encounter difficulties during onboarding. This step was introduced based on insights from early user testing, where we observed that many customers abandoned the registration process due to simple data entry mistakes or technical interruptions. By verifying contact details upfront, our support team can engage in real-time to assist users, resolve issues, and even offer tailored incentives to encourage them to complete their onboarding journey successfully.



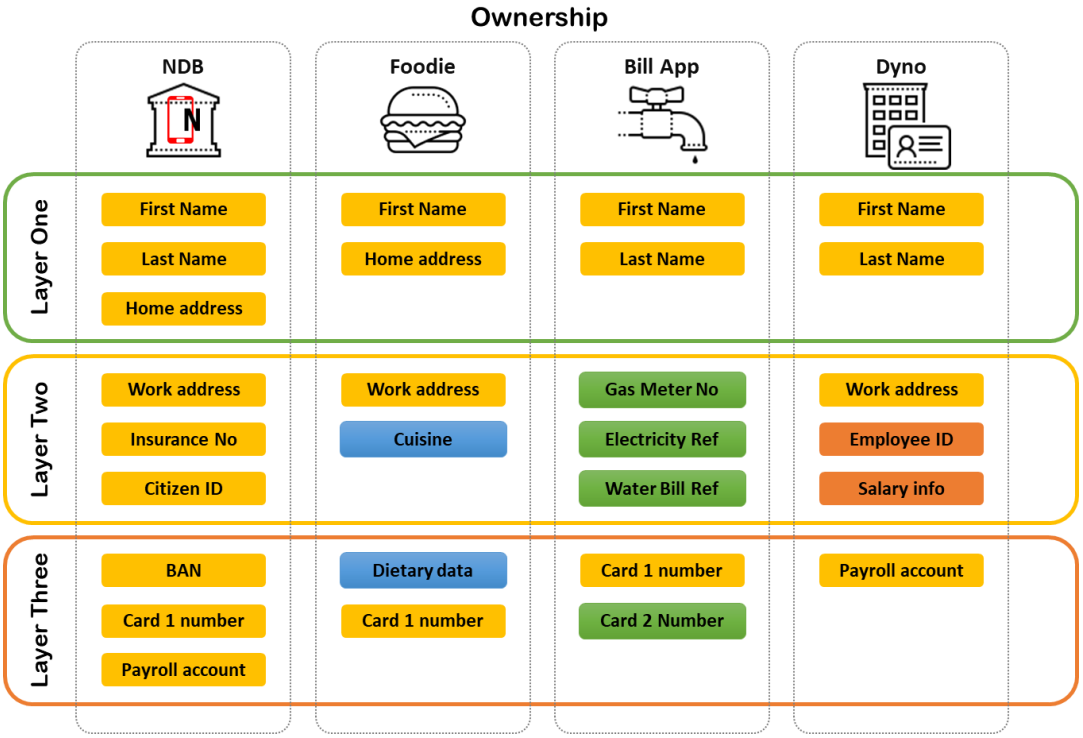
Following our minimal input principle, we ask customers to scan a government-issued ID, which could be a national identity card, passport, or insurance number. Once the image is uploaded, our system extracts the ID number and initiates a secure connection to the relevant government or insurance database to retrieve verified data. At this stage, we cross-reference the backend data with the scanned ID image to ensure consistency. If there are unmatched or missing fields, we prompt the customer to confirm or manually update them for verification purposes.

Once the required data is validated, the bank account is opened instantly. Customers are then free to enrich their profile with additional information at their convenience, giving them full control over the pace of their digital banking journey.

Customer Registration at NDB

As a bank, we collect essential customer information to comply with regulatory requirements and support our business needs. This data plays a crucial role in customer scoring, risk assessment, and serving as a payment guarantee for loans and credit card issuance.

To ensure structured, secure, and scalable data management, we classify customer information within our (TLPO) framework, which allows for controlled access and seamless integration with connected partners.



Layer One – General Customer Information

This layer stores basic customer details that are non-sensitive and widely accessible within the system:

- Full Name, structured as first, second, last, and family name.
- Mailing Address, used for official communication, document delivery, and notifications.
- Home & Work Addresses, for verification and correspondence purposes.

Layer Two – Sensitive Customer Data

This layer contains critical information that may be utilized by connected partners under strict access controls:

- Contact Information, including mobile number and email address, which are essential for authentication, mobile app access, and SMS notifications.

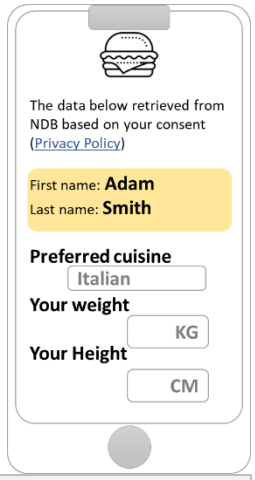
- Identification Numbers, such as citizenship ID, insurance ID, and passport number.
- Customer Scoring Value, which is used by third-party financial service providers for creditworthiness evaluation and tailored offers.

Layer Three – Financial & Payment Details

This layer holds highly sensitive financial data, restricted to the bank and authorized parties only:

- Primary Bank Account Number, used for all banking transactions.
- Issued Card Accounts, including debit and credit cards, ensuring secure financial management.

Customer Registration at Our Partners



Our partner platforms—**Foodie App, Bill App, and Dyno Company**—have customized their registration processes to include additional data fields tailored to their business models. Each partner applies the (TLPO) framework to manage and protect customer information based on sensitivity and access levels.

Layer One – General Customer Information

Foodie App	Bill App	Dyno Company
• First Name • Last Name • Home & Work Addresses (shared with delivery partners)	• First Name • Last Name • Citizenship ID (used for bill provider verification)	• First Name • Last Name • Citizenship ID (shared with corporate service providers)

Layer Two – Sensitive Data

Foodie App	Bill App	Dyno Company
• Age (used for personalized offers) • Birthdate (for custom gifting options)	• Gas, Water, and Electricity Meter Numbers • Mobile Number (for mobile bill payments) • Education ID (for educational payments)	• Employee ID • Tax Information • Salary Details

Layer Three – Highly Sensitive Data

Foodie App	Bill App	Dyno Company
• Personal Details (Gender, Weight, Height) • Dietary Preferences • Allergy Restrictions • Payment Accounts & Details	• Payment Details • Installment Due Dates • Bill Payment Frequency	• Payroll Account Number • Corporate Loans • Corporate Benefits

Transaction and Historical Events

When managing transaction history and accumulated financial records, the need for controlled data sharing is as critical as it is for customer information. Many third-party providers depend on payment history logs to:

- Assess customer creditworthiness for loans and installment plans.
- Optimize user experience through personalized offers.
- Determine the next best financial product for consumers.

To ensure secure and structured access to financial records, we implemented the (TLPO) framework in our transactions logging process.

Layer One – General Transactions

Foodie App	Bill App	Dyno Company
• Browsing history (used to display relevant offers)	• Bill inquiry transactions	• Salary taxation records (accessible to multiple tax-related entities)

Layer Two – Moderately Sensitive Data

Foodie App	Bill App	Dyno Company
• Search keywords (used to guide restaurants on trending menu items)	• Gas, Water, and Electricity Meter Numbers • Mobile Number (for mobile bill payments) • Education ID (for tuition fee payments)	• Medical insurance redemption records (accessible to contracted medical insurance providers for claim validation)

Layer Three – Highly Sensitive Transactions

Foodie App	Bill App	Dyno Company
• Order transactions • Payment transactions • Refunded transactions	• Payment Details • Installment Due Dates • Bill Payment Frequency	• Payroll records (highest security level and restricted access)

Omni experience

To truly serve customers wherever they are, NDB Bank is reimagining omnichannel engagement—not just offering multiple touchpoints, but ensuring seamless integration and a consistent experience across them all.

Our branch network is evolving into digital advisory centers, focusing on high-value interactions and complex financial needs. Meanwhile, our digital channels—including mobile banking, internet banking, and embedded banking experiences via partner platforms—are enhanced with AI-driven personalization and multilingual support.

We've also deployed intelligent chatbots and virtual assistants that provide 24/7 self-service support, while seamlessly escalating complex queries to human agents with full context. These innovations empower customers to switch between channels without losing continuity, whether they're opening a new account, applying for a loan, or resolving a transaction dispute.

Connected channels

As part of delivering a true omni-channel experience, we implemented a seamless *connected channels* flow. This means that any action a customer starts on one platform—be it mobile app, web, or other supported channels—can be resumed effortlessly on another, exactly where they left off.

For example, if a customer begins the registration process via the mobile app and pauses after entering their mobile number—right before uploading their ID—they can later continue the process on their computer. After verifying their mobile number again, the system will recognize their progress and resume from the ID verification step, without requiring them to re-upload any documents.

This continuity extends to a wide range of services, including bill payment scheduling, account top-ups, card requests, or account upgrade flows. We designed each of these journeys using a step-based architecture that ensures customers never have to repeat a process they've already started. Each step is auto-saved and synchronized across channels in real time.

This approach has also greatly enhanced our eCommerce experience (as described in a later section), especially when it comes to shared shopping carts. Furthermore, even in small but impactful ways—like partially completed forms—our system remembers your input. If a user starts typing a phone number, card number, or ID and exits the process midway, they will find the data right where they left off the next time they return.

By removing friction and enabling persistent progress, we've created a unified digital environment that respects our users' time and adapts to their daily habits.

Accounts and Balances

To support both current and future banking products, we built a comprehensive account and sub-account structure that not only serves our banking needs but also provides a secure and flexible framework for our partners. This model allows third-party applications to host their financial accounts within our protected banking ecosystem, reducing infrastructure costs while ensuring regulatory compliance and security.

Main Account and Sub-Accounts

Our foundational approach begins with the traditional balance pool, where each customer has a primary bank account. Building on this, we introduced dedicated accounts for different financial products:

- **Credit card accounts** segmented by Starter, Advanced, or Platinum tiers, each indicating specific privileges and benefits.
- **Custom sub-accounts**, which allow customers to allocate funds for specific purposes while maintaining centralized control.

Sub-Accounts: A Modular Financial Tool

Expanding on this core structure, sub-accounts provide additional flexibility for both individual customers and third-party partners. These accounts can be fully owned by the customer or integrated with external applications for specific financial operations.

Key Benefits for Customers:

- **Custom Allocation Rules:** Customers can set up automatic fund allocations from their salaries to sub-accounts for specific expenses (e.g., monthly utilities).
- **Automated Payments:** Customers can link their utilities sub-account to bill providers or apps like Bill App, ensuring seamless payments while avoiding unexpected charges.
- **Sub-Cards for Dependents:** Customers can issue sub-cards linked to sub-accounts, enabling controlled spending for family members with parental oversight.

Advanced Features for Partners and Fintechs:

Our sub-account design offers advanced capabilities that help third-party fintechs develop innovative financial solutions:

- **Capping:** Adjustable maximum and minimum limits per sub-account.
- **Spending Limits:** Daily and monthly limits, including transaction volume controls.
- **Usage Restrictions:** Funds can be limited to specific merchants, services, or use cases, ensuring spending aligns with intended purposes.

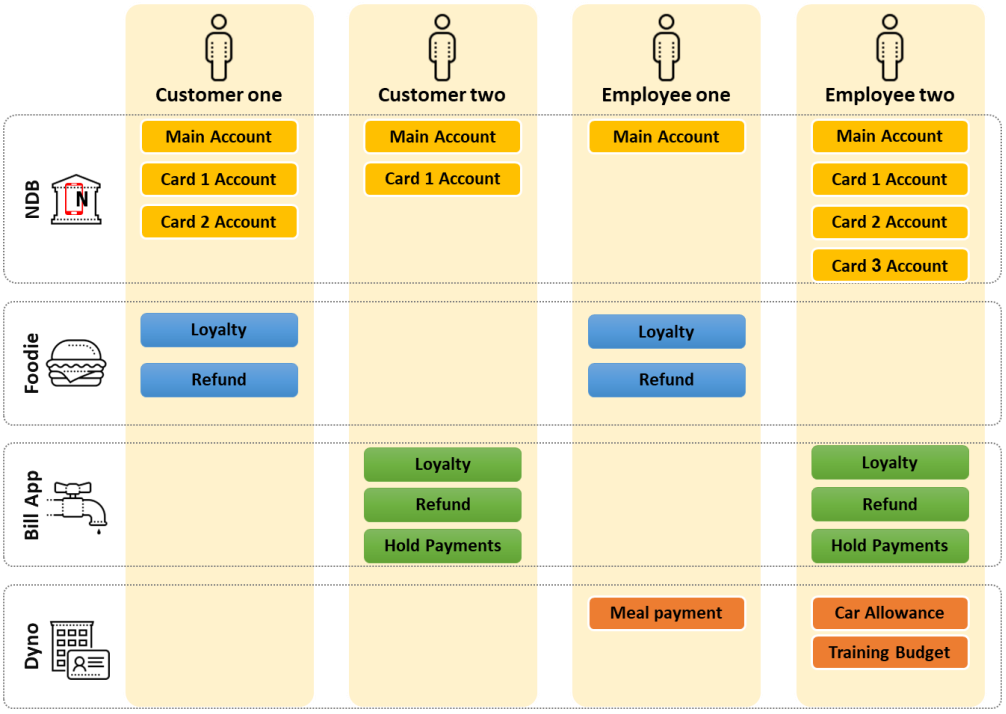
Partner Integration and Hosted Wallets

Beyond serving individual customers, we enable our partners to host their financial records within our ecosystem, providing a secure, efficient, and cost-effective solution for financial management.

Foodie App

The Foodie App team identified a need for an integrated wallet to enhance customer convenience:

- **Cash Rounding & Refunds:** Customers paying with cash on delivery often face issues with small change. A dedicated wallet allows them to store the balance for future orders.
- **Refund Storage:** Refunds from canceled or returned orders are credited to the wallet, offering a smooth reimbursement experience.
- **Loyalty & Cashback Sub-Account:** A specialized sub-account for loyalty points, promotions, and cashback rewards, ensuring these funds are only redeemable within the Foodie App.
- **Fund Management:** As the account custodian, Foodie App can deposit or withdraw funds from customer sub-accounts without requiring additional approvals.



Bill App

The **Bill App** team leveraged our sub-account model to manage refunds and customer balances efficiently:

- **Refund & Gifting Sub-Accounts:** Similar to the **Foodie App**, Bill App maintains separate pools for refunds and promotional credits.

- **Hold Wallet for Pending Transactions:**
    - Due to legacy billing systems and manual payment processing, bill settlements are not always instant.
    - To address this challenge, Bill App created a "Hold Wallet" to temporarily store payments until service providers confirm receipt.
    - Each customer has a dedicated hold wallet sub-account, making it easier for Bill App to track payments without relying on a central balance pool.

Dyno Company

As a corporate partner, Dyno Company recognized the potential of sub-accounts to streamline employee benefits and operational efficiency.

- **Shift-Based Payroll Enhancements:**
    - While payroll accounts remain personal, Dyno leveraged our sub-account system to allocate additional employee benefits.
    - Employees working shift-based roles now receive meal allowances directly into a dedicated sub-account, enabling tax-free meal payments.
    - Instead of relying on pre-selected restaurants, employees can now order from any preferred provider, improving satisfaction and cost control.
    - A partnership with Foodie App enabled Dyno to negotiate additional discounts and benefits for its employees.
- **Expanded Employee Benefits with Sub-Accounts:**
    - To improve employee well-being and career development, Dyno introduced additional sub-accounts:

Sub-Account Purpose	Benefit
Fuel & Car Maintenance	Covers company vehicle expenses for eligible employees.
Medical Emergency Fund	Employees can use this for urgent medical needs.
Training & Education	Employees can book courses at external training centers or fund MBA studies.

Our account and sub-account structure is designed to provide unparalleled flexibility, security, and scalability for both customers and partners. Whether for personal finance management, third-party app integrations, or corporate benefits, this system enables:

- Seamless fund allocation and automated payments.
- Secure, controlled spending for dependents and employees.
- Cost-effective financial management for fintechs and corporate entities.
- New revenue opportunities and better customer experiences for partners.

Revolutionizing Banking with AI

As artificial intelligence (AI) continues to reshape industries, we recognize its transformative potential in enhancing banking experiences. Inspired by leading innovations in the financial sector, we have integrated AI-driven capabilities into our banking model to provide smarter, faster, and more efficient services.

AI-Powered Customer Support

To improve customer service efficiency, we implemented an AI-based support agent that acts as a virtual banking assistant. This AI system:

- Handles customer inquiries in real-time, providing instant responses.
- Guides users through complaint resolution and advises on suitable banking products.
- Reduces wait times and enhances customer satisfaction with 24/7 availability.

Fraud Detection with Machine Learning

Security remains a top priority, and with the rise of fraudulent activities and scam attempts, we deployed machine learning models to:

- Analyze transaction patterns and detect anomalous behavior.
- Identify fraud risks in real time and prevent unauthorized transactions.
- Enhance security layers by predicting and mitigating potential threats before they occur.

Beyond Conventional AI: A Game-Changer for eCommerce Checkout

While AI-powered support and fraud detection are essential, our vision as Next Day Bank extends beyond traditional implementations. We aimed to introduce a groundbreaking AI-driven solution that no other bank has implemented before.

Through extensive brainstorming and innovation workshops, we identified a high-impact use case—AI-enhanced eCommerce checkout optimization.

Here’s an enhanced version with improved structure, clarity, and engagement:

Revolutionizing Online Shopping

The eCommerce industry has experienced unprecedented growth, particularly following the impact of COVID-19. With the shift to remote work, more employees are spending time at home, leading to a surge in online shopping and delivery services.

At NDB, we analyzed the entire eCommerce experience, with a special focus on checkout optimization. Our goal was to empower our customers with innovative features that provide convenience, control, and security, setting them apart while shopping with us.

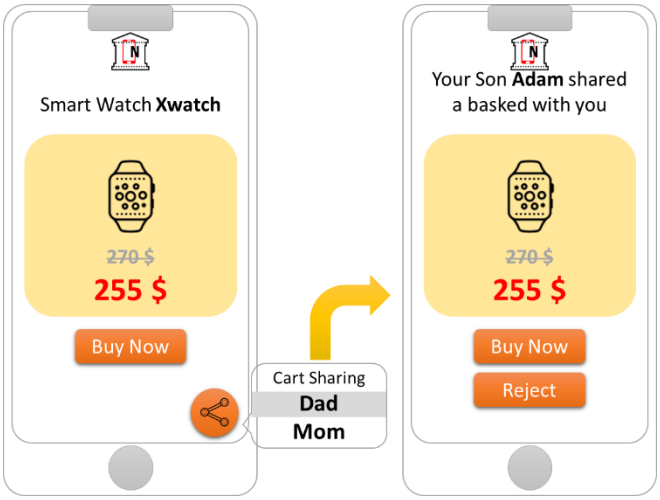
Basket Sharing: Smarter Shopping, More Control

We designed the **Basket Sharing** feature to cater to **parents and corporate partners**, ensuring secure and monitored transactions.

For Parents & Families

Parents often want to give their children the freedom to shop online while maintaining control over spending and security. With **Basket Sharing**, children can:

- Browse, compare, and customize products in their shopping cart.
- Share the cart with their parents for review at checkout.
- Parents receive a real-time notification via their NDB mobile app showing basket details, allowing them to:
    - Approve, modify, or reject the shopping cart.
    - Complete the payment securely using their preferred bank account or card.



For friends and groups

Basket Sharing Meets Social Gifting

The basket sharing feature evolved into more than just a checkout enhancement—it became a gateway to a new kind of social and marketing interaction. We envisioned use cases where friends, family, or colleagues want to collaborate to surprise someone with a gift, a thoughtful souvenir, or even a pooled financial contribution.

To support this, we introduced the "**Collection Event**" concept. Anyone can initiate a collection event by selecting a gift item or setting a monetary goal. The initiator (event creator) can customize the collection method by choosing one of the following:

- **Minimum Share** – participants must contribute at least a specified amount.
- **Equal Shares** – the total amount is equally divided among all contributors.
- **Open Share** – participants can contribute any amount without restrictions.

Once configured, the event is shared with selected contacts through integrated channels. Each invitee receives a notification and a secure link to participate. As contributions come in, the system tracks progress in real time. Once the goal is met—or all intended participants have contributed—the system proceeds automatically to:

- Complete the purchase of the selected gift, coordinate and manage delivery logistics.
- Or, in the case of money pooling, directly deposit the collected funds into the recipient's account.

This feature opens new doors for **group gifting, digital celebrations, and peer-to-peer financial engagement**, all within a secure, automated, and user-friendly environment.

For Corporate Procurement

The **Basket Sharing** feature is also a **game-changer for businesses**, especially in procurement workflows:

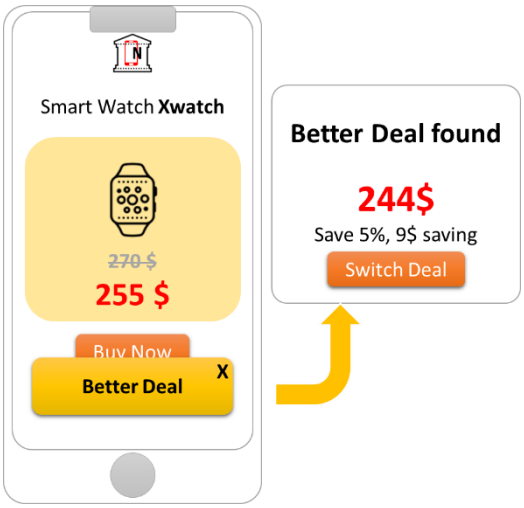
- The procurement team can select necessary products and prepare the purchase.
- The shopping cart is then shared with the finance team for approval.
- Once approved, finance completes the transaction, ensuring a seamless and controlled purchasing process.

The AI Smart Cart: Your Intelligent Shopping Assistant

Recognizing AI's potential in transforming online shopping, we introduced AI Smart Cart, an intelligent purchase assistant designed to:

Real-Time Shopping Optimization

When you reach checkout, our AI agent scans your basket in seconds and provides instant recommendations to optimize your purchase.



Better Deals: If a product is available at a lower price elsewhere, the AI will suggest switching to another merchant instantly, while automatically sharing your delivery address and preferences with the new seller.

Risk Warnings: The AI flags:

- **Merchants with poor ratings**, displaying key concerns from negative reviews.
- **Products with high return rates**, indicating possible quality issues.
- **A visual risk indicator** (🟠 orange for caution, 🔴 red for high risk) to help make informed decisions.
- **Safe Purchase Confirmation:** If your cart has top-rated products at the best prices, the AI will display a green flag and a smiley face, confirming a great deal!

Automated Smart Reminders

To further enhance customer convenience, our AI agent tracks past orders and recurring purchases.

For example, if you purchase a birthday gift for your spouse, the AI will automatically set a reminder for next year, ensuring you never forget special occasions—even if you don't set the reminder yourself!

The Future of Banking Starts Today

At Next Day Bank, we have presented a vision of what the future of banking should look like—one that is customer-centric, innovative, and experience-driven. We firmly believe that the future of banking will not be defined by who follows trends, but by who truly understands technology and knows how to leverage it to maximize customer value.

A future bank is not just a bank that adopts new technology—it is one that adopts the right technology and integrates it seamlessly into the customer journey. Personalized products, tailored experiences, and intuitive services will be the true differentiators in an industry where only those willing to evolve will thrive.

In a constantly changing world, standing still is not an option. Banks that resist change will be left behind, while those that continuously innovate will shape the future.

Stay competitive. Stay ahead.

Because the Next Day Bank of the future **starts today!**