

# Life at the Top Chapter 1836

“Is it really okay for you to leave Nauritus City and this time to come here like this?”

Celine asked with a fork in her hand as she tilted her head to look at Jasper as the two were seated in a restaurant.

Jasper chuckled, “I have a team for the specific operation. I have already made arrangements and deployments for the decision-making process, and there are people under me who can solve some small problems. Even if there is an emergency, the network is so developed now that I can just find a computer to take care of it at a moment’s notice, so there won’t be any big problems.”

Celine nodded; The feeling of guilt in her heart was only slightly relieved.

“I contacted your father before this.”

Jasper said, “The cooperation is not a big problem, and it has been negotiated. Moreover, I learned about you and Colossal from him.

“You should not have hid this from me.”

Jasper’s tone was obviously accusatory in the following sentence

Jasper figured that Celine was not treating him as a friend. She was fired from Colossal because of him, yet she did not say anything.

Celine smiled bitterly and said, “Actually, even if this matter had never happened, I would have still left my current position sooner or later. The headquarters has long been very dissatisfied with my stance and some choices I made, so they would have

eventually found opportunities for my dismissal.”

“The preparation of the bank will take some time, so you can take a good rest during this period. After the bank goes online, you will be busy.” Jasper did not continue to delve into this topic, and he said gently.

Celine replied, “Do you really want to open a bank? It won’t be easy.”

“There have been prior banks which operated with private capital in Somerland, but those are also special cases. For example, Pearson bank and People’s Bank cannot be used as a reference. According to my judgment, Swallow Capital will gradually deregulate the banking industry in the future, such as allowing the local government to become the major shareholder to establish a local commercial bank.

“This is an opportunity for us, but the bank I want to start does not have any specific offline or physical outlets. I will rely on Sena’s gaming business and Abbylon’s online shopping platform business to develop online banking.”

Celine was very familiar with JW’s business system, and immediately said, “You mean the online payment system used in Sena’s gaming industry?”

Jasper was really surprised this time.

“I didn’t go into details, and you related it to online payment? Indeed, when I started the online payment system, it was to accumulate and prepare for the opening of a neobank today.”

Celine looked at Jasper like she was looking at a monster. She said, “When was that? Did you already think about this back then? Are you a man or a god?”

“I am human, of course.”

Jasper laughed and said, “Actually, the business map is like a big tree. First, it has a trunk, and then the branches and leaves are drawn according to the direction and shape of the trunk and main branches. From here, everything will have its veins and traces.

“The bank’s main business in the future i

s divided into three sections.

“The first section is the savings business. Users will transfer money to the bank’s virtual account through online payment, and I will pay the user a higher interest rate than commercial banks.

“The second sector is the payment business. This one is easy to understand. This one will be the easiest to establish because it’ll be relying on the gaming industry and online shopping industry within the JW system.

“The third sector is the financial business. We have absorbed our users deposits, so we must use the money to make even more money. This is no different from traditional banks.”

Considering that Celine would be the person in charge of the bank that was still in Jasper’s mind in the future, she had to understand the concept of the bank as a whole. For the first time, Jasper told her the concept of him starting a neobank.

“In these three sectors, the first sector is the foundation, the second sector is the derivative, and the third sector is the future. The three are complementary to each other. Without the first savings business, everything will just be empty talk. After that, the payment business will facilitate all internet users in JW, and finally, the financial business is the core of the bank.”

Following Jasper’s description, the basic framework that a bank should have gradually appeared in front of Celine.

This bank was born out of a traditional

bank, but it was completely different from the former. It had fewer functions, but it was lighter and more flexible, while the remaining functions were the core business model of the bank.