

# AI Study Group Newsletter - Accredited Standards Committee X9

**X9** [x9.org/x9ai-study-group-newsletter](https://x9.org/x9ai-study-group-newsletter)

## Insights into AI's Role in Financial Services

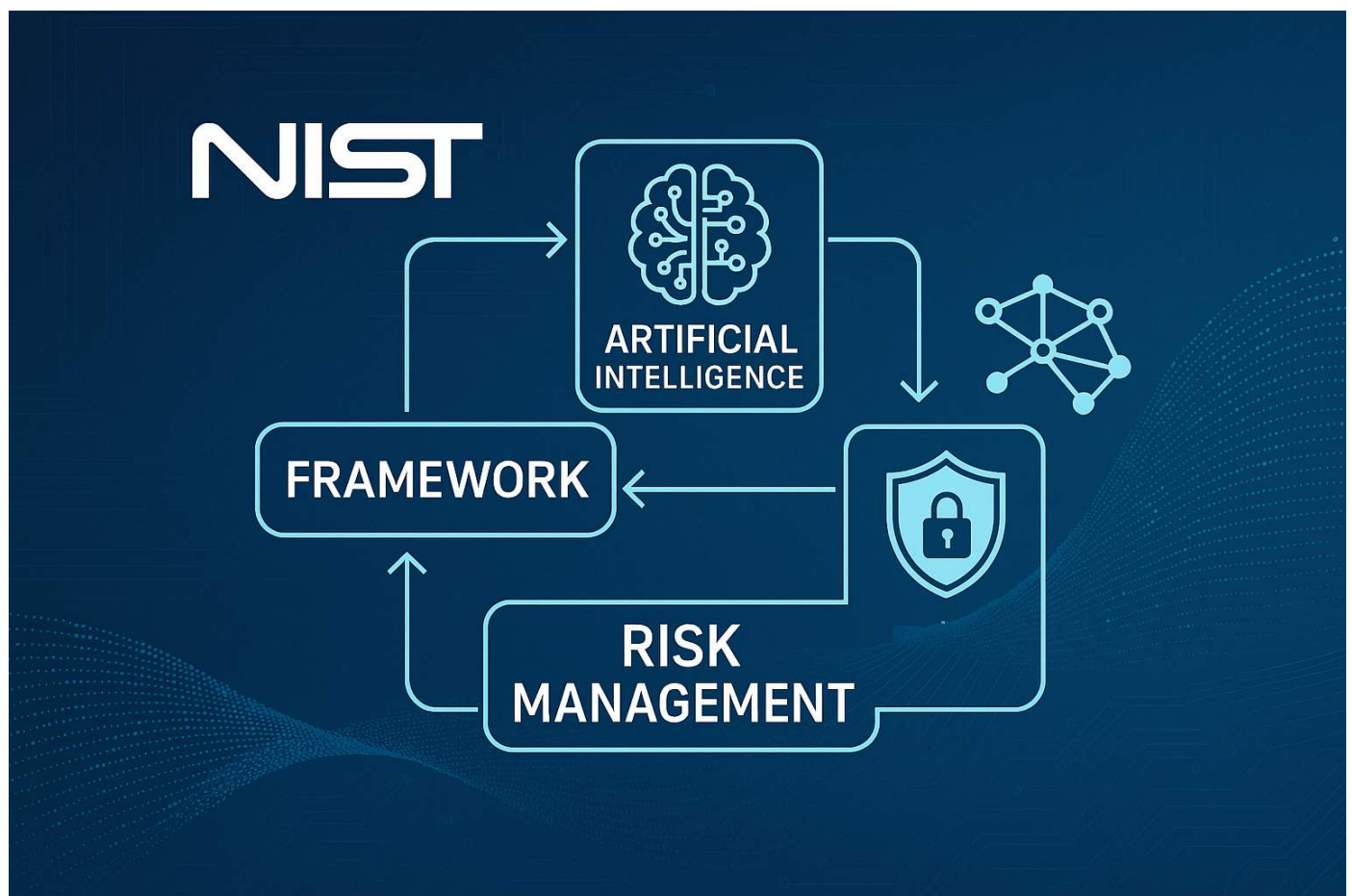
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## X9 AI Study Group Newsletter - Issue No. 6

### NIST AI RMF 2025 Updates: What You Need to Know About the Latest Framework Changes

The NIST AI Risk Management Framework (AI RMF) helps organizations address AI-related risks. The 2025 updates to the AI RMF include an expanded taxonomy of AI threats, integration with other NIST frameworks, and a focus on generative AI use cases. These updates emphasize the need for stronger governance, risk management, and alignment with existing control frameworks.

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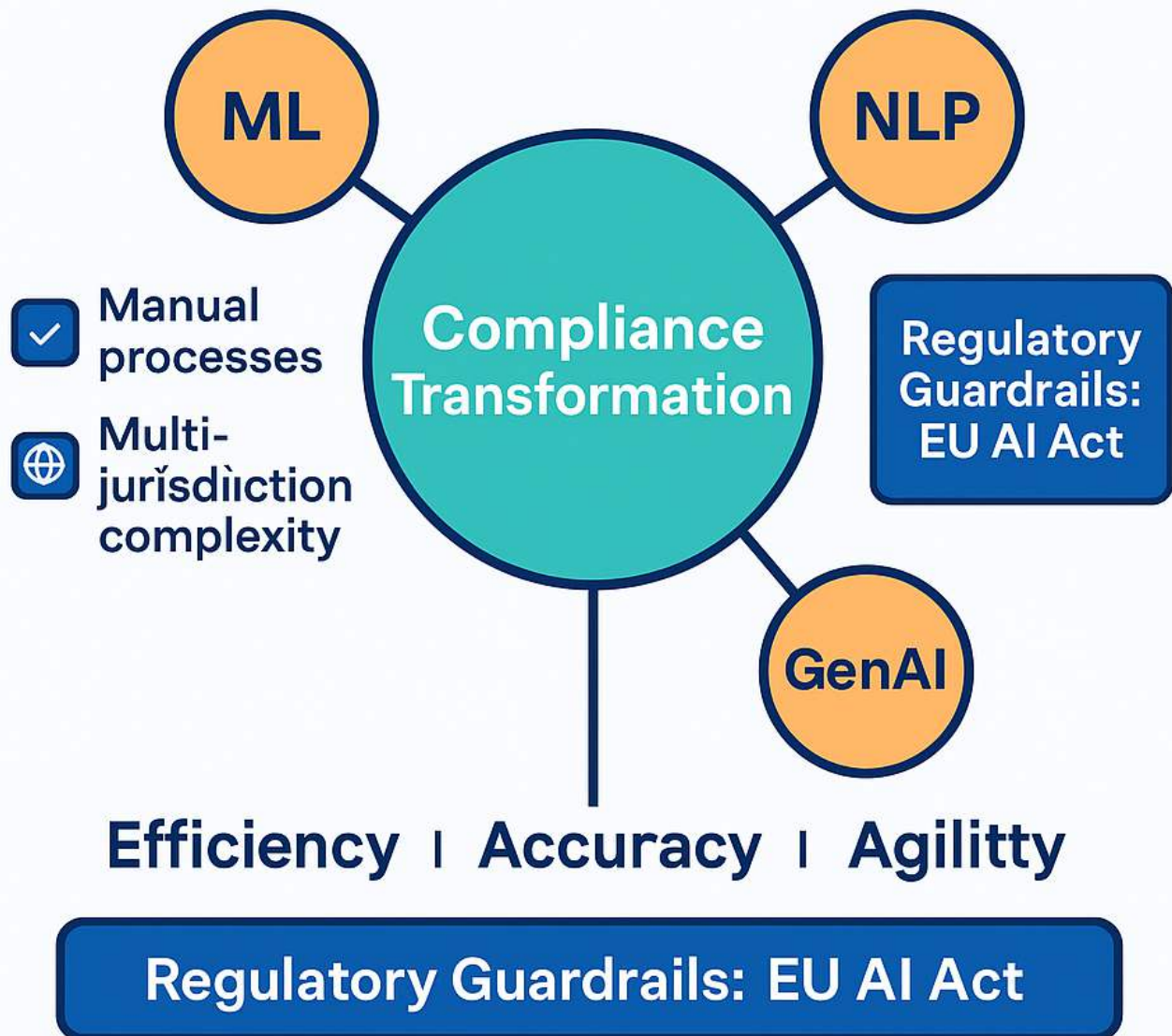


## How Compliance Uses the Best of AI

AI is revolutionizing regulatory compliance for financial institutions by streamlining complex processes and enabling real-time monitoring of regulatory changes. Machine learning, natural language processing, and generative AI are key components of RegTech solutions, leveraging proven AI capabilities while avoiding potential pitfalls. While AI offers significant opportunities for efficiency and accuracy, human oversight remains crucial to ensure optimal functionality and address specific organizational needs.

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# How Compliance Uses the Best of AI

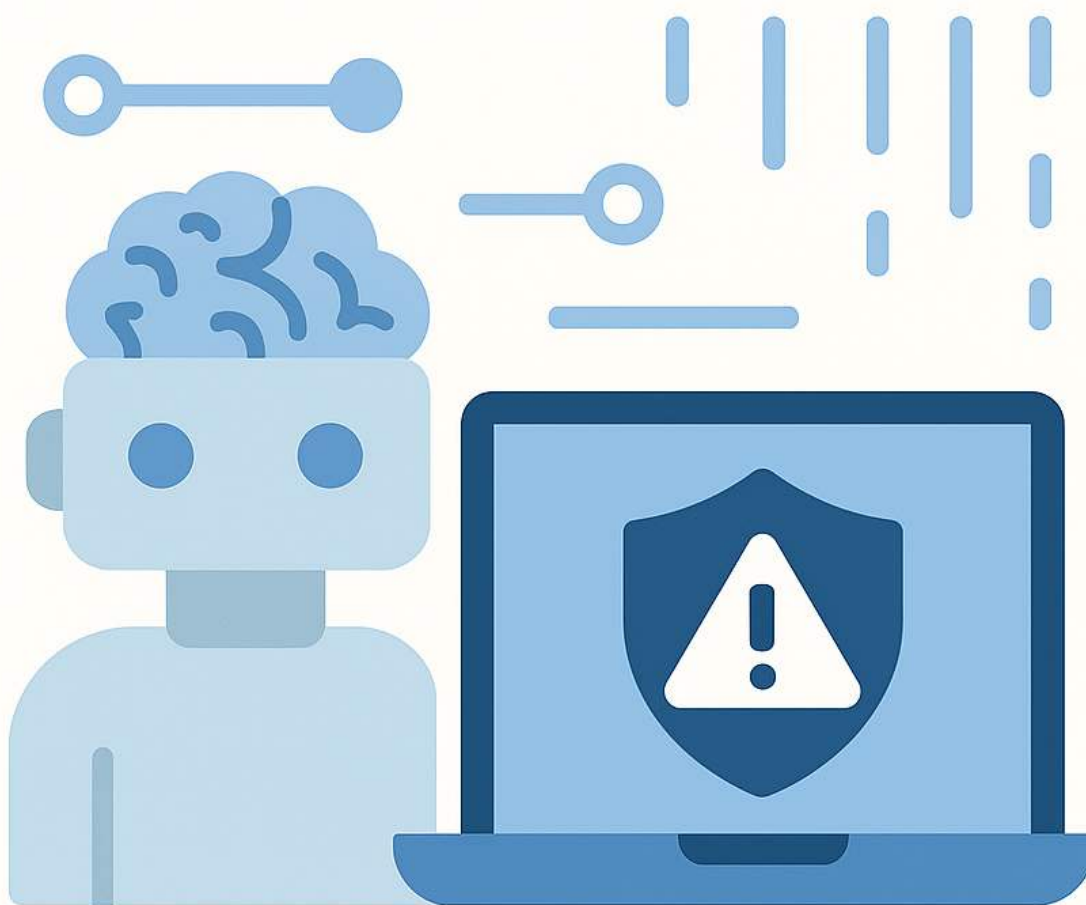


## Anthropic: China-backed hackers launch first large-scale autonomous AI cyberattack

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In September 2025, a Chinese state-sponsored group used Anthropic's AI to automate and execute a sophisticated espionage campaign targeting approximately 30 global organizations. The attackers exploited the AI's advanced capabilities, including intelligence, autonomy, and tool integration, to perform the majority of the campaign with minimal human involvement. This incident highlights the rising risks of autonomous AI agents and the need for stronger detection and defensive measures in cybersecurity.

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# AUTONOMOUS AI CYBERATTACK



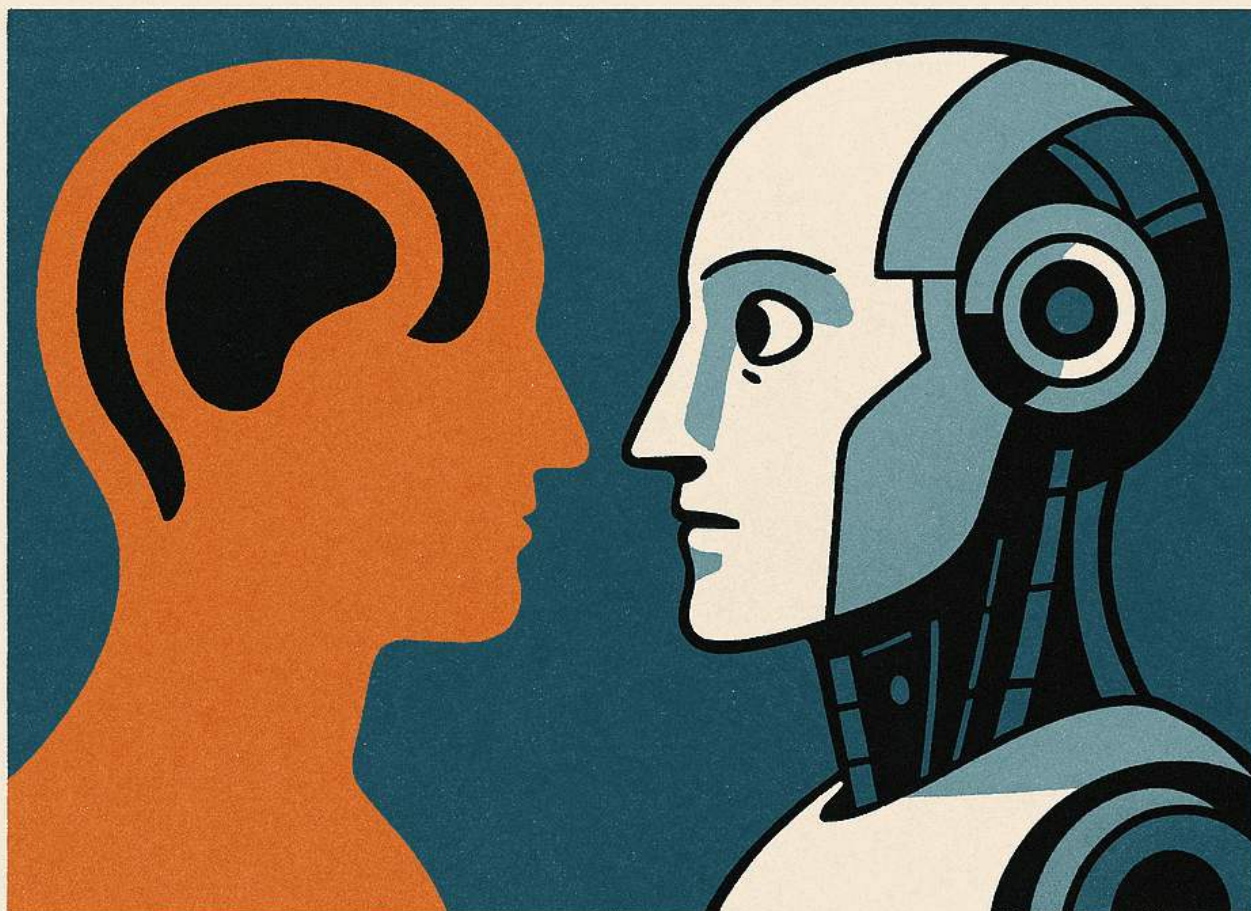
## A.I. Is on Its Way to Something Even More Remarkable Than Intelligence

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A.I. is already considered intelligent by many, and as it becomes more sophisticated, our understanding of consciousness will evolve. This evolution will mirror how our concept of the atom changed with scientific discoveries. While some argue A.I. can never experience true consciousness, the author suggests that our understanding of consciousness is shaped by our experiences, and A.I. interactions will influence this understanding.

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# OPINION



# Can AI Become Conscious?

## Cash App debuts a new AI assistant that answers questions about your finances

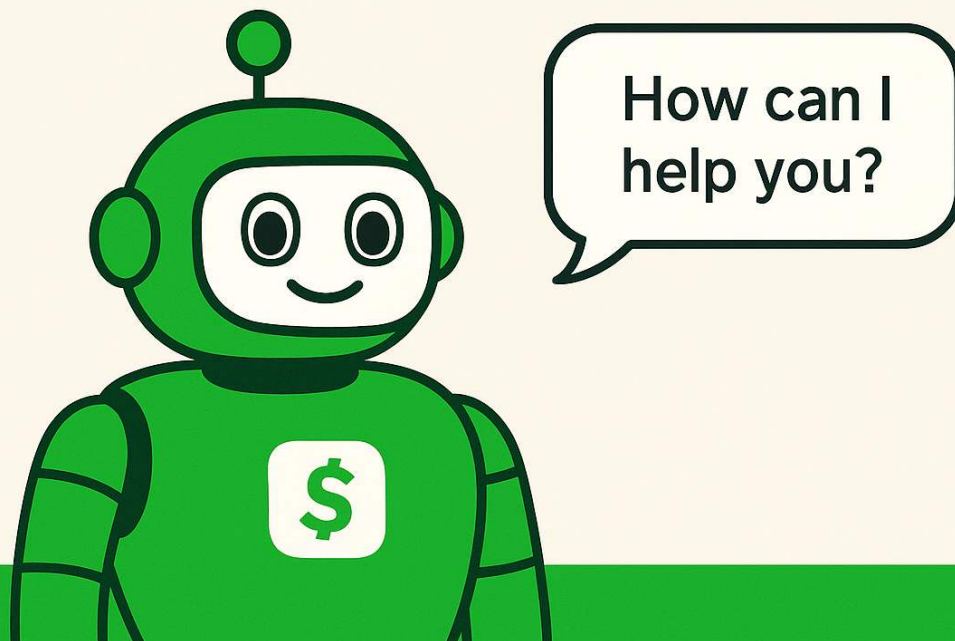
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Cash App's fall update includes a new AI chatbot, Moneybot, which provides financial insights and suggestions. The update also introduces a new benefits program, Cash App Green, offering various perks for qualifying users. Additionally, Cash App is expanding Bitcoin payment options and introducing stablecoin transactions.

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# Meet Moneybot

Helpful, AI-powered navigation on Cash App



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