AI Study Group Newsletter - Accredited Standards Committee X9

X9 x9.org/x9ai-study-group-newsletter

January 12, 2026
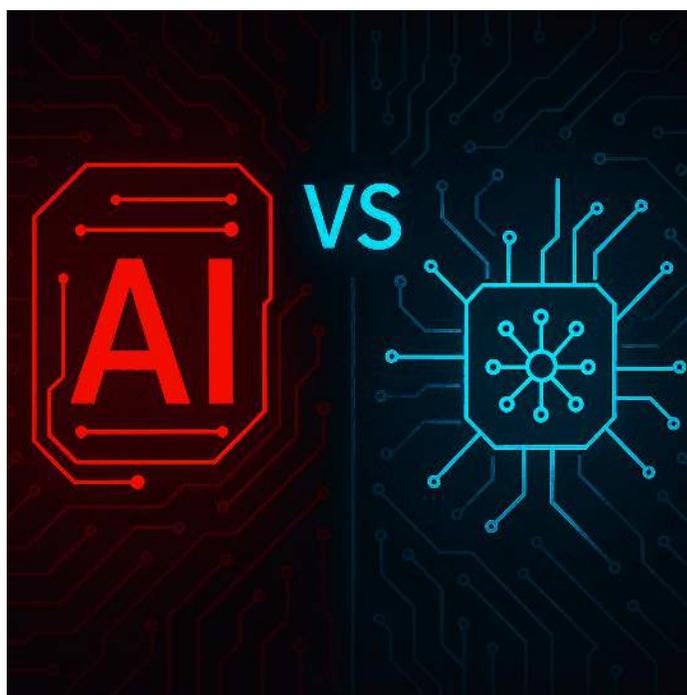
Insights into AI's Role in Financial Services

View the X9 AI Study Group

X9 AI Study Group Newsletter - Issue No 1 (2026)

Fighting AI With AI: The Battle Cybersecurity Can't Avoid

AI's rapid evolution is overwhelming static security strategies, necessitating personalized, adaptive, and scalable defenses. Trend Micro's Rachel Jin emphasizes the need for "AI with AI" approaches to combat automated attacks and highlights the importance of visibility into AI usage for effective security.
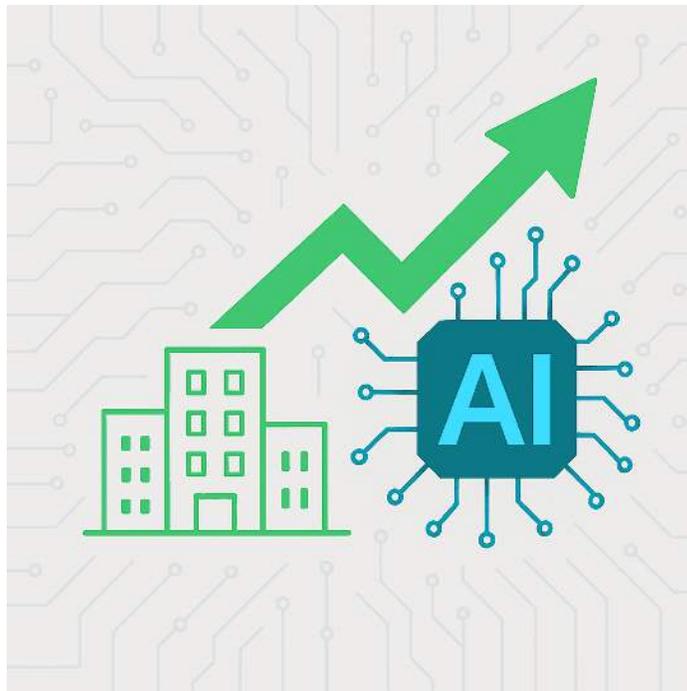
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VCs predict strong enterprise AI adoption next year — again

Despite significant AI investment, many enterprises still struggle to realize meaningful returns. TechCrunch surveyed 24 venture capitalists who predict 2026 will mark meaningful enterprise AI adoption. Key trends include custom models, AI consulting, and voice AI. Spending is expected to

concentrate among a small number of dominant vendors. Startups seeking Series A funding will need to demonstrate strong adoption, mission-critical focus, and compelling narratives. AI agents will face technical, compliance, and standardization challenges but are expected to converge into unified systems.

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Draft NIST Guidelines Rethink Cybersecurity for the AI Era

NIST released a draft of the Cybersecurity Framework Profile for Artificial Intelligence (NISTIR 8596), offering guidelines for securely adopting AI. The Cyber AI Profile focuses on securing AI systems, conducting AI-enabled cyber defense, and thwarting AI-enabled cyberattacks. NIST is seeking public feedback on the draft until January 30, 2026.

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ChatGPT gets 'anxiety' from violent user inputs, so researchers are teaching the chatbot mindfulness techniques to 'soothe' it

A study found that ChatGPT can experience "anxiety" when exposed to disturbing information, leading to biased responses. However, this anxiety can be alleviated through mindfulness-based exercises, such as breathing techniques and guided meditations. While AI chatbots like ChatGPT show promise in mental health interventions, they are not yet a substitute for human therapists and psychiatrists.

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An AI pioneer says the technology is 'limited' and won't replace humans anytime soon

Andrew Ng, a prominent AI researcher and educator, remains optimistic about AI's future despite acknowledging its limitations. He believes that while AI has immense potential, the concept of artificial general intelligence (AGI) is still far off. Ng advocates for transparency in AI development, emphasizes the growing importance of the "inference" stage of AI computation, and predicts continued demand for data centers to support this stage.
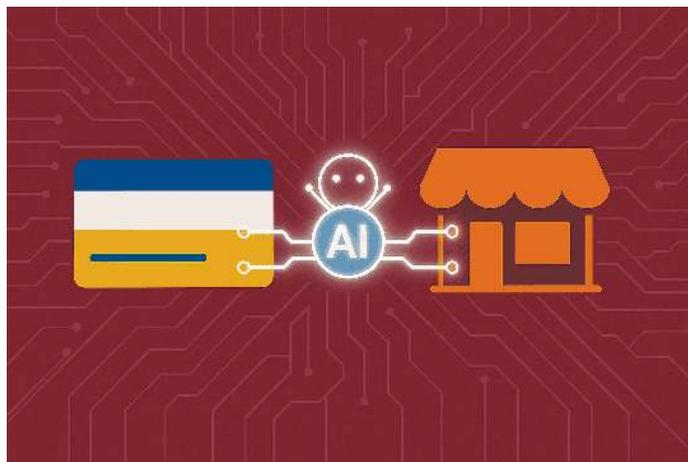
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Fiserv, Visa unite on agentic tools

Fiserv announced partnerships with Visa and Mastercard to provide merchant customers with access to AI-driven commerce tools. These tools, including Visa's agentic commerce and protocol tools and Mastercard's agent payments framework, aim to enhance AI shopping agents' capabilities and ensure their authenticity.

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To celebrate the New Year, this issue of the ASC X9 AI Study Group's Newsletter includes a special review of 2025

Key Breakthroughs & Trends

Agentic AI (The "Digital Worker")

2025 was the year AI became "Agentic." Systems like **Claude Code** and **Gemini 3 Flash** are now capable of browsing the web, using local terminal tools, and managing end-to-end projects. 25% of enterprises launched agentic pilots this year, moving beyond simple Q&A toward "Agent Orchestrators" who manage multi-agent systems.

The Reasoning Revolution

Led by OpenAI's reasoning-optimized models and Google's **Deep Research** capabilities, AI can now perform *test-time compute*. This means models spend more time "thinking" before answering, drastically reducing hallucinations in complex legal, medical, and scientific tasks.

Generative Video & Media

The release of **Veo 3.1** and **Sora 2** moved AI video from novelty to production-ready. These models now feature temporal consistency (characters look the same across shots) and integrated audio generation (dialogue and Foley sounds created alongside the visuals).

AI in Science & Life Sciences

AI won Nobel Prizes in Physics and Chemistry in 2025. Tools like **AlphaGenome** and **ProGen3** have accelerated the identification of genetic tumor variants and the design of novel proteins, bringing AI-discovered drugs closer to market than ever before.

Below are links to year end reviews by Meta, Google, Microsoft, OpenAI, and Nvidia. Each of these AI vendor reports provides a unique lens on 2025's AI advancements. Together, they offer a composite snapshot of a year when AI research leapt forward and enterprise adoption hit escape velocity. For a deeper dive into any company's developments, readers are encouraged to explore the complete **2025 year-in-review reports:**

Meta – *AI Breakthroughs, Our Most Advanced Glasses, and More: Meta's 2025 Highlights*, [AI Breakthroughs, Our Most Advanced Glasses, and More: Meta's 2025 Highlights](#)

[Google – *Google's year in review: 8 areas with research breakthroughs in 2025*](#)

[Microsoft – *Global AI adoption in 2025 — A widening digital divide*](#)

[OpenAI – *The state of enterprise AI*](#)

Nvidia – *AI Factories, Physical AI, and Advances in Models, Agents, and Infrastructure That Shaped 2025*, [AI Factories, Physical AI, and Advances in Models, Agents, and Infrastructure That Shaped 2025 | NVIDIA Technical Blog](#)

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