

# AI Study Group Newsletter - Accredited Standards Committee X9

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## AI Transforming the Financial Landscape

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This page provides a biweekly roundup of AI related news concerning US financial services including banking, capital markets, fintech, and corporate finance. Discover how artificial intelligence is reshaping banking, and capital markets driving innovation and efficiency across the financial sector.

[View the X9 AI Study Group](#)

## X9 AI Study Group Newsletter - Issue No 2 (2026)

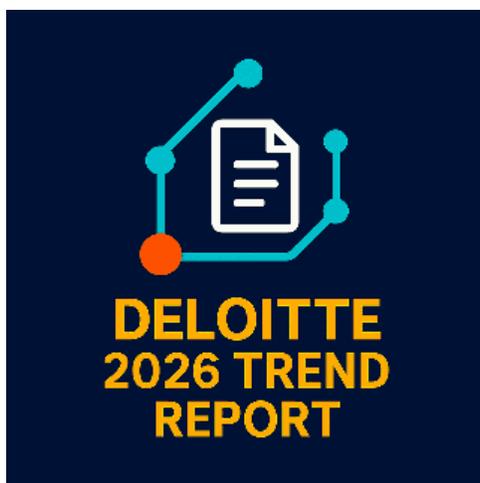
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### AI poised to aid payments operations

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Deloitte’s 2026 trends report highlights the potential of autonomous AI in business operations, particularly in commercial finance and B2B functions. AI agents are expected to optimize financing, payment timing, and logistics management, impacting areas like corporate travel and e-commerce. By 2030, 40% of enterprise software will incorporate AI-native platforms, prompting companies to leverage AI investments for improved payments and business functions.

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## Are we in an AI bubble? What 40 tech leaders and analysts are saying, in one chart

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Record valuations and deals driven by AI investments have sparked concerns about a potential bubble. While some, like Nvidia CEO Jensen Huang, dismiss these fears, others, including Michael Burry, draw parallels to past bubbles. CNBC compiled responses from 40 tech leaders and analysts, scoring their beliefs and concerns about the AI market on a scale of 0 to 10.

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## FINRA's GenAI Playbook: Real Accountability for Broker-Dealers

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FINRA's 2026 Annual Regulatory Oversight Report highlights the regulator's increased focus on generative artificial intelligence (GAI) governance. FINRA expects firms using GAI for regulated functions to implement robust governance frameworks, addressing risks like hallucinations, bias, privacy, and cybersecurity. The report emphasizes the need for enterprise-level governance, risk management, supervision, and monitoring of GAI use cases.

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# FINRA's GenAI Playbook

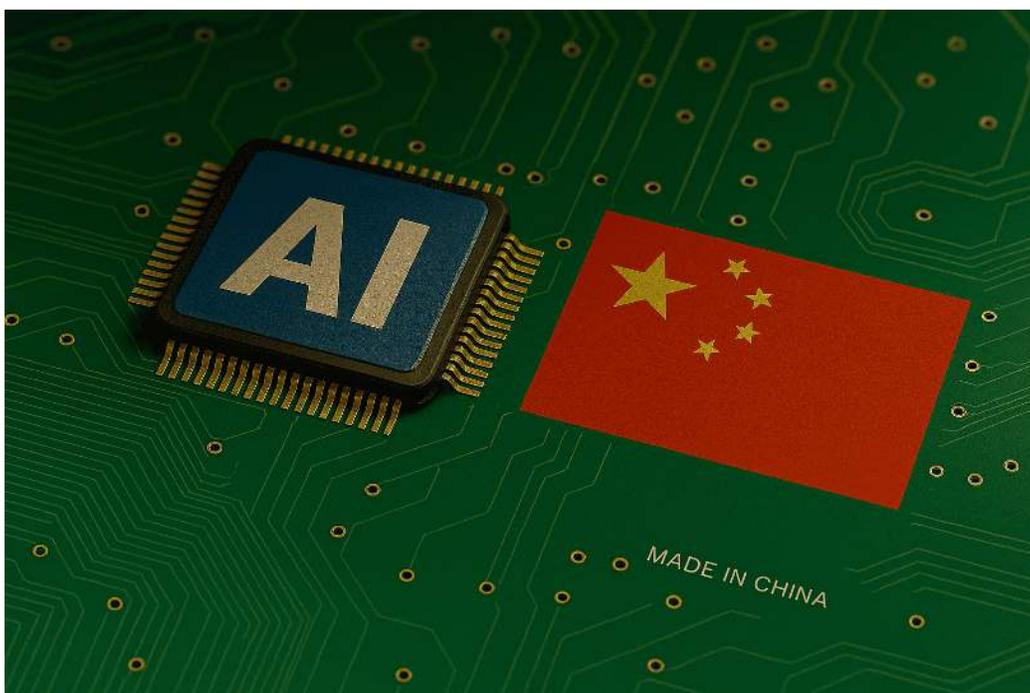
## Accountability for Broker-Dealers



### China is closing in on US technology lead despite constraints, AI researchers say

China is closing the technological gap with the U.S. in AI, driven by innovation and risk-taking among younger entrepreneurs. However, the lack of advanced chipmaking tools, particularly extreme-ultraviolet lithography machines, remains a significant hurdle. Despite this, Chinese firms are innovating through algorithm-hardware co-design to optimize AI model performance on smaller hardware.

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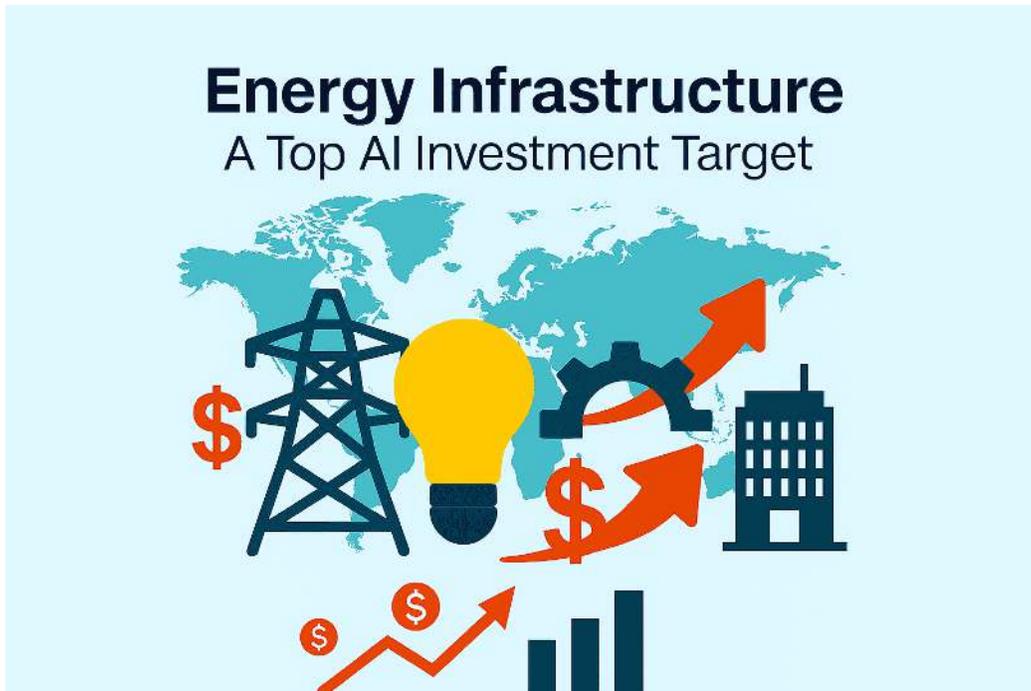


## Energy Infrastructure Emerges as Prime AI Investment Target

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BlackRock's Investment Directions report reveals a shift in investor focus from AI developers to energy infrastructure. Concerns about the capital-intensive nature of AI development and rising electricity costs for data centers are driving this shift. While technology companies remain relevant, investors are prioritizing sustainable returns and risk reduction, with a growing emphasis on energy providers, grid operators, and infrastructure upgrades.

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