



2019 Cybersecurity Trends

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Financial institutions are driving toward a future where there's little difference between online and offline banking. In that world where the edge of a firm's business is defined more by an omnichannel experience than just its brick-and-mortar branches, information security is a service. It's not just an internal function — protecting against malicious infections and insider threats — but a driver of new business.

It's all a part of the covenant our industry keeps with retail banking customers. In the New Year, Javelin expects:

- ATM owners will continue to see logical security as a significant — and increasing — threat to its cash machines as retail customers rely on them as virtual tellers
- Corporate security teams to increasingly use secure collaboration tools as an outgrowth of the identity deception crimes (read phishing) FIs face
- Retail banks — already viewing consumer trust as a function of security — will increasingly discuss privacy as more than just a regulatory hurdle



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