The combination of exponential growth in digital channels and advanced criminal methodologies will lead to a more complicated series of problems that have to be solved through technology. Consumers, and less-than-safe payment habits, will serve as a rich opportunity for criminals to once again perpetrate more fraud by using consumer naïveté as the ultimate battering ram against financial service providers. The efforts of financial institutions to provide a seamless and secure consumer experience will be tested to its limits by scams that target consumer accounts in a battle for access to everything from mobile devices to person-to-person (P2P) payment tools. Merchants expanding into digital commerce for the first time will begin to fall prey to mature threats such as malware while being exposed to more sophisticated and automated threats that include credential-stuffing attacks, scan-and-go fraud, and the exploitation of vulnerabilities within merchant apps and payment processing software.