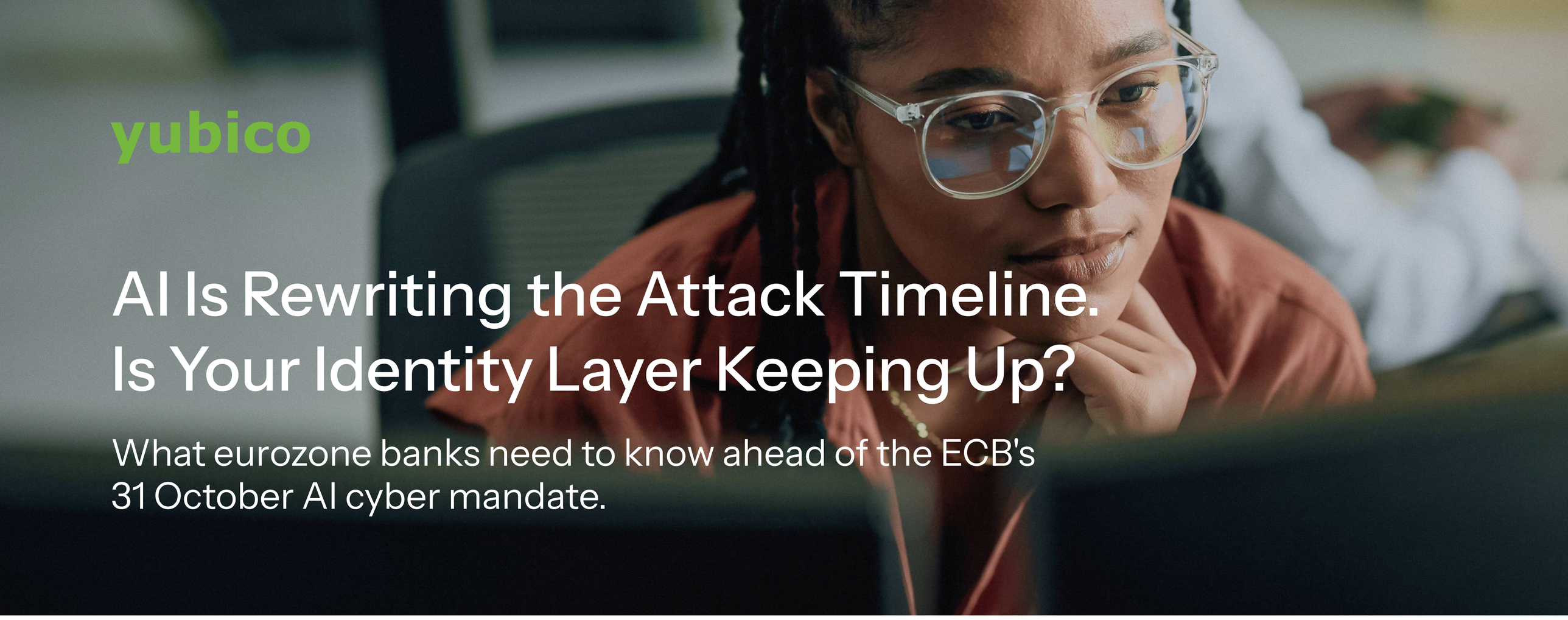

yubico

AI Is Rewriting the Attack Timeline. Is Your Identity Layer Keeping Up?

What eurozone banks need to know ahead of the ECB's 31 October AI cyber mandate.

The Situation

The European Central Bank has directed eurozone banks to have plans in place by 31 October 2026 to address AI-enabled cyber threats. The mandate reflects a broader shift: AI is shortening the time between a discovered weakness and a successful exploit — and identity remains the most common entry point attackers use to get in.

- **44% - YOY increase in the exploitation of public facing software or system applications** - through AI credential harvesting
- **99.9% Reduction in Account Takeovers** — achieved when organizations replace legacy MFA with hardware-bound FIDO2/WebAuthn standard.
- Zero — the number of phishable secrets in a FIDO2/ WebAuthn hardware-bound authentication flow.

Why YubiKey

Hardware-backed FIDO2 / PIV / WebAuthn authentication used by leading global financial institutions. No shared secrets, no codes to intercept, no push notification to approve under pressure — the authentication step simply can't be socially engineered.

Talk to our team about mapping identity controls to your AI threat mitigation plan before 31 October.

Why Securing Identity Is the First Priority

Fastest to deploy—no infrastructure overhaul required.

Directly addresses the AI-specific risks (social engineering, deepfakes, credential phishing) that regulators are flagging.

Effective for both workforce access and customer-facing authentication.

Contact Us
yubi.co/contact

Learn more
www.yubico.com/ecb-mandate/

Yubico (Nasdaq Stockholm: YUBICO) is a global cybersecurity pioneer and creator of the YubiKey, the gold standard for phishing-resistant, hardware-backed authentication. Since co-creating global passkey standards in 2007, Yubico has eliminated account takeovers for enterprises, governments, and individuals across 160+ countries. Our global footprint includes headquarters in Stockholm, Sweden, Silicon Valley, California; and Singapore. Learn more at www.yubico.com.