This is a world in which an AI-powered SafetyNet overwhelms security challenges and makes the digital world largely safe, at least for big institutions. For most individuals, privacy is a distant memory, and there is looming distrust of a machine that is capable enough to explain its own decision-making processes to humans (since it knows exactly what they want to hear and believe).

**IN THE US:** A tipping point for public anxiety about privacy might emerge from the disclosure of sleazy personal data, not the disclosure of financial or health data. But what if the SafetyNet architecture emerges from a foreign government colluding with US firms and consumers? And who owns the contingency plan to shut it down if it goes rogue?

**IN EUROPE:** The rise of SafetyNet would prompt the growth of tech-fearing, anti-technology parties, with demands to be able to opt out, but the cost of being stuck outside SafetyNet are huge. Can the EU define at scale a distinctive value proposition of trust, transparency, and trade without SafetyNet?

**IN ASIA:** The early massive breakdown in security could settle the security/privacy trade-off definitively in favor of the former. But there would be real concern about pushing cyber-criminals into other criminal pursuits. Would the digital environment then become far safer and more secure than the physical environment of day-to-day life?

**AND:** Will a newly severe generational divide emerge between those (younger citizens) who accept SafetyNet’s explanation of itself, and those (older citizens) who suspect that the AI must be manipulating them?

**THE NEW CYBERSECURITY AGENDA**

- Clear decisions need to be made about what is really worth protecting (inside the SafetyNet) and what is not.
- Going beyond fairness, accountability, and transparency to address the deeper human fears about AI, algorithms, and machines. The fight around social credit systems is only the beginning.
- Prevent the fracturing of reality that regional or national SafetyNets would de facto create. Does this take a single hegemonic power or can there be a multilateral accord?
- If the digital criminals lose, where do they go next?

**THIS WORLD IS CREDIBLE BECAUSE . . .**

- Machine learning may be approaching an inflection point.
- Security will be one of the most interesting and lucrative areas of application going forward.
- It could take decades for people to figure out what kind of relationships they really want to maintain with AI.