

Union Calendar No. 615

119TH CONGRESS
2^D SESSION

H. R. 2152

[Report No. 119-708]

To require a strategy to defend against the economic and national security risks posed by the use of artificial intelligence in the commission of financial crimes, including fraud and the dissemination of misinformation, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

MARCH 14, 2025

Mr. NUNN of Iowa (for himself and Mr. HIMES) introduced the following bill;
which was referred to the Committee on Financial Services

JUNE 24, 2026

Additional sponsors: Mr. BEGICH, Mr. MORAN, Mr. VINDMAN, Mr.
GOTTHEIMER, Ms. GILLEN, and Ms. McDONALD RIVET

JUNE 24, 2026

Reported with an amendment, committed to the Committee of the Whole
House on the State of the Union, and ordered to be printed

[Strike out all after the enacting clause and insert the part printed in *italic*]

[For text of introduced bill, see copy of bill as introduced on March 14, 2025]

A BILL

To require a strategy to defend against the economic and national security risks posed by the use of artificial intelligence in the commission of financial crimes, including fraud and the dissemination of misinformation, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 *This Act may be cited as the “Artificial Intelligence*
5 *Practices, Logistics, Actions, and Necessities Act” or the*
6 *“AI PLAN Act”.*

7 **SEC. 2. STRATEGY TO DEFEND AGAINST RISKS POSED BY**
8 **THE USE OF ARTIFICIAL INTELLIGENCE BY**
9 **ADVERSARIAL ACTORS.**

10 (a) *SENSE OF CONGRESS.—It is the sense of Congress*
11 *that the development and use of artificial intelligence in*
12 *the commission of financial crimes by adversarial actors*
13 *poses a significant risk to the national and economic secu-*
14 *rity of the United States.*

15 (b) *STRATEGY TO DEFEND AGAINST RISKS POSED BY*
16 *FINANCIAL CRIME CONDUCTED WITH ARTIFICIAL INTEL-*
17 *LIGENCE.—*

18 (1) *IN GENERAL.—Not later than 180 days after*
19 *the date of the enactment of this Act and annually*
20 *thereafter, the Secretary of the Treasury, the Sec-*
21 *retary of Homeland Security, and the Secretary of*
22 *Commerce, in consultation with the officials specified*
23 *in paragraph (3), shall jointly submit to Congress a*
24 *report, which shall include a classified annex and*
25 *may include an unclassified summary, provided that*

1 *no sensitive information is disclosed publicly, that in-*
2 *cludes the following:*

3 *(A) A description of interagency and appli-*
4 *cable intergovernmental policies, procedures, and*
5 *working groups to defend United States financial*
6 *markets, United States persons, United States*
7 *businesses, and global supply chains from the*
8 *national and economic security risks posed by*
9 *the use of artificial intelligence by adversarial*
10 *actors in the commission of financial crimes.*

11 *(B) A description of public-private partner-*
12 *ships, collaborative arrangements, and other co-*
13 *ordinated activities of Federal departments and*
14 *agencies in cooperation with the private-sector to*
15 *defend United States financial markets, United*
16 *States persons, United States businesses, and*
17 *global supply chains from the national and eco-*
18 *nomical security risks posed by the use of artificial*
19 *intelligence by adversarial actors in the commis-*
20 *sion of financial crimes.*

21 *(C) An itemized list of, and accompanying*
22 *analysis of, readily available resources, including*
23 *hardware, software, technologies, and people that*
24 *can be immediately deployed by Federal depart-*
25 *ments and agencies to combat the use of artifi-*

1 *cial intelligence in the commission of financial*
2 *crimes, with an assessment of their capabilities,*
3 *limitations, and tradeoffs.*

4 *(D) An itemized list of, and accompanying*
5 *analysis of, resources, including hardware, soft-*
6 *ware, technologies, and people, and budgetary es-*
7 *timates needed to help Federal departments and*
8 *agencies to combat the use of artificial intel-*
9 *ligence in the commission of financial crimes,*
10 *with an assessment of their capabilities, limita-*
11 *tions, and tradeoffs.*

12 (2) *CONSIDERATIONS.—Reports required pursu-*
13 *ant to paragraph (1) shall take the following risks*
14 *into consideration:*

15 *(A) Deepfakes.*

16 *(B) Voice cloning.*

17 *(C) Foreign election interference.*

18 *(D) Synthetic Identities.*

19 *(E) Artificial Intelligence-Driven Market*
20 *Response.*

21 *(F) False flags and false signals that dis-*
22 *rupt market operations.*

23 *(G) Attacks involving AI-supported social*
24 *engineering.*

25 *(H) Cyber breaches.*

1 (I) *Number Spoofing.*

2 (J) *Overall digital fraud and scams.*

3 (3) *OFFICIALS SPECIFIED.—The officials speci-*
4 *fied in this paragraph are the following:*

5 (A) *The Attorney General.*

6 (B) *The Chairman of the Board of Gov-*
7 *ernors of the Federal Reserve System.*

8 (C) *The Comptroller of the Currency.*

9 (D) *The Chairperson of the Federal Deposit*
10 *Insurance Corporation.*

11 (E) *The Chairman of the National Credit*
12 *Union Administration.*

13 (F) *The Director of the National Institute of*
14 *Standards and Technology.*

15 (G) *The Chairman of the Securities and*
16 *Exchange Commission.*

17 (H) *The Chairman of the Federal Commu-*
18 *nications Commission.*

19 (I) *The Chairman of the Federal Trade*
20 *Commission.*

21 (c) *RECOMMENDATIONS.—Not later than 90 days after*
22 *each report under subsection (b) is submitted, the Secretary*
23 *of the Treasury, the Secretary of Homeland Security, and*
24 *the Secretary of Commerce shall jointly submit to Congress*

1 *a set of recommendations relating to each such respective*
2 *report that contains the following:*

3 (1) *Legislative recommendations to address the*
4 *risks posed by the use of artificial intelligence by ad-*
5 *versarial actors in the commission of financial*
6 *crimes.*

7 (2) *Best practices to assist American businesses*
8 *and government entities with risk mitigation and in-*
9 *cident response to address the risks posed by the use*
10 *of artificial intelligence by adversarial actors in the*
11 *commission of financial crimes.*

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