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(Original Signature of Member)

119TH CONGRESS  
1ST SESSION

**H. R.** \_\_\_\_\_

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.

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IN THE HOUSE OF REPRESENTATIVES

Mr. NUNN of Iowa introduced the following bill; which was referred to the Committee on \_\_\_\_\_

\_\_\_\_\_  
**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”.

1 **SEC. 2. STRATEGY TO DEFEND AGAINST RISKS POSED BY**  
2 **THE USE OF ARTIFICIAL INTELLIGENCE.**

3 (a) SENSE OF CONGRESS.—It is the sense of Con-  
4 gress that the development and use of artificial intelligence  
5 in the commission of financial crimes by adversarial actors  
6 poses a significant risk to the national and economic secu-  
7 rity of the United States.

8 (b) STRATEGY TO DEFEND AGAINST RISKS POSED  
9 BY MISINFORMATION, FRAUD, AND FINANCIAL CRIME  
10 CONDUCTED WITH ARTIFICIAL INTELLIGENCE.—

11 (1) IN GENERAL.—Not later than 180 days  
12 after the date of the enactment of this Act and an-  
13 nually thereafter, the Secretary of the Treasury, the  
14 Secretary of Homeland Security, and the Secretary  
15 of Commerce, in consultation with the officials speci-  
16 fied in paragraph (3), shall jointly submit to Con-  
17 gress a report that includes the following:

18 (A) A description of interagency policies  
19 and procedures to defend United States finan-  
20 cial markets, United States persons, United  
21 States businesses, and global supply chains  
22 from the national and economic security risks  
23 posed by the use of artificial intelligence in the  
24 commission of financial crimes, including fraud  
25 and the dissemination of misinformation.

1 (B) An itemized list of readily available re-  
2 sources, hardware, software, and technologies  
3 that can be immediately utilized to combat the  
4 use of artificial intelligence in the commission  
5 of financial crimes, including fraud and the dis-  
6 semination of misinformation.

7 (C) An itemized list of resources, hard-  
8 ware, software, technologies, people, and budg-  
9 etary estimates needed to help Federal depart-  
10 ments and agencies to combat the use of artifi-  
11 cial intelligence in the commission of financial  
12 crimes, including fraud and the dissemination  
13 of misinformation.

14 (2) CONSIDERATIONS.—Reports required pur-  
15 suant to paragraph (1) shall take the following risks  
16 into consideration:

17 (A) Deepfakes.

18 (B) Voice cloning.

19 (C) Foreign election interference.

20 (D) Synthetic Identities.

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

23 (F) Overall digital fraud.

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

1 (A) The United States Trade Representa-  
2 tive.

3 (B) The Attorney General.

4 (C) The Chairman of the Board of Gov-  
5 ernors of the Federal Reserve System.

6 (D) The Director of the National Institute  
7 of Standards and Technology.

8 (E) The Under Secretary of Commerce for  
9 Industry and Security.

10 (F) The Chairman of the Securities and  
11 Exchange Commission.

12 (c) RECOMMENDATIONS.—Not later than 90 days  
13 after each report under subsection (b) is submitted, the  
14 Secretary of the Treasury, the Secretary of Homeland Se-  
15 curity, and the Secretary of Commerce shall jointly submit  
16 to Congress a set of recommendations relating to each  
17 such respective report that contain the following:

18 (1) Legislative recommendations to address the  
19 risks posed by the use of artificial intelligence in the  
20 commission of financial crimes, including fraud and  
21 the dissemination of misinformation.

22 (2) Best practices to assist American businesses  
23 and government entities with risk mitigation and in-  
24 cident response to address the risks posed by the use  
25 of artificial intelligence in the commission of finan-

- 1 cial crimes, including fraud and the dissemination of
- 2 misinformation.