

119TH CONGRESS
1ST SESSION

H. R. _____

To increase penalties for the commission of financial crimes using artificial intelligence.

IN THE HOUSE OF REPRESENTATIVES

Mr. LIEU introduced the following bill; which was referred to the Committee
on _____

A BILL

To increase penalties for the commission of financial crimes
using artificial intelligence.

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 “AI Fraud Deterrence
5 Act”.

6 **SEC. 2. FINDINGS.**

7 Congress finds the following:

8 (1) Scammers are using AI to impersonate sen-
9 ior U.S. government officials.

1 (2) In May 2025, hackers breached the per-
2 sonal cellphone of White House Chief of Staff Susie
3 Wiles and used AI to impersonate her voice in calls
4 and messages to senators, governors, business lead-
5 ers, and other high-level contacts.

6 (3) In July 2025, AI was used to impersonate
7 Secretary of State Marco Rubio’s voice in calls to
8 three foreign ministers, a Member of Congress, and
9 a Governor, with the apparent aim of obtaining sen-
10 sitive information and access to accounts.

11 **SEC. 3. FINANCIAL CRIMES AND ARTIFICIAL INTEL-**
12 **LIGENCE.**

13 (a) MAIL FRAUD.—Section 1341 of title 18, United
14 States Code, is amended—

15 (1) by striking “\$1,000,000” and inserting
16 “\$2,000,000”; and

17 (2) by inserting after the period at the end the
18 following: “If the violation is committed with the as-
19 sistance of artificial intelligence, such person shall be
20 fined not more than \$1,000,000 or imprisoned not
21 more than 20 years, or both.”.

22 (b) WIRE FRAUD.—Section 1343 of title 18, United
23 States Code, is amended—

24 (1) by striking “\$1,000,000” and inserting
25 “\$2,000,000”; and

1 (2) by inserting after the period at the end the
2 following: “If the violation is committed with the as-
3 sistance of artificial intelligence, such person shall be
4 fined not more than \$1,000,000 or imprisoned not
5 more than 20 years, or both.”.

6 (c) BANK FRAUD.—Section 1344 of title 18, United
7 States Code, is amended—

8 (1) by striking “Whoever knowingly” and in-
9 serting the following:

10 “(a) IN GENERAL.—Whoever knowingly”; and

11 (2) by adding at the end the following:

12 “(b) ARTIFICIAL INTELLIGENCE.—Whoever commits
13 subsection (a) with the assistance of artificial intelligence
14 shall be fined not more than \$2,000,000 or imprisoned
15 not more than 30 years, or both.”.

16 (d) ARTIFICIAL INTELLIGENCE DEFINED.—

17 (1) IN GENERAL.—Section 1346 of title 18,
18 United States Code, is amended—

19 (A) by amending the section heading to
20 read as follows: “**Definitions**”;

21 (B) by striking “chapter, the term” and
22 inserting the following: “chapter—

23 “(1) the term”;

24 (C) by striking the period at the end and
25 inserting “; and”; and

1 (D) by adding at the end the following:

2 “(2) the term ‘artificial intelligence’ has the
3 meaning given such term in section 5002 of the Na-
4 tional Artificial Intelligence Initiative Act of 2020.”.

5 (2) CLERICAL AMENDMENT.—The table of sec-
6 tions for chapter 63 of title 18, United States Code,
7 is amended by striking the item relating to section
8 1346 and inserting the following:

“1346. Definitions.”.

9 (e) MONEY LAUNDERING.—Section 1956 of title 18,
10 United States Code, is amended—

11 (1) in subsection (a)—

12 (A) in the continuation text following para-
13 graph (1)(B)(ii), by inserting after “or both”
14 the following: “, or, in the case that such viola-
15 tion is committed with the assistance of artifi-
16 cial intelligence, shall be fined not more than
17 \$1,000,000 or thrice the value of the monetary
18 instrument or funds involved in the transaction,
19 whichever is greater, or imprisoned for not
20 more than 20 years, or both”;

21 (B) in the continuation text following para-
22 graph (2)(B)(ii), by inserting after “or both”
23 the following: “, or, in the case that such viola-
24 tion is committed with the assistance of artifi-
25 cial intelligence, shall be fined not more than

1 \$1,000,000 or thrice the value of the monetary
2 instrument or funds involved in the transpor-
3 tation, transmission, or transfer, whichever is
4 greater, or imprisoned for not more than 20
5 years, or both”; and

6 (C) in the continuation text following para-
7 graph (3)(C), by inserting after “or both” the
8 following: “, or, in the case that such violation
9 is committed with the assistance of artificial in-
10 telligence, shall be fined under this title, or im-
11 prisoned for not more than 20 years, or both”;
12 and

13 (2) in subsection (c)—

14 (A) in paragraph (8), by striking “and” at
15 the end;

16 (B) in paragraph (9), by striking the pe-
17 riod and inserting “; and”; and

18 (C) by adding at the end the following:

19 “(10) the term ‘artificial intelligence’ has the
20 meaning given such term in section 5002 of the Na-
21 tional Artificial Intelligence Initiative Act of 2020.”.

22 **SEC. 4. AI IMPERSONATION OF FEDERAL OFFICIALS.**

23 Section 912 of title 18 , United States Code, is
24 amended—

1 (1) by inserting after the period at the end the
2 following: “If the violation is committed with the as-
3 sistance of artificial intelligence, such person shall be
4 fined not more than \$1,000,000 or imprisoned not
5 more than 3 years, or both.”;

6 (2) by striking “Whoever” and inserting the fol-
7 lowing:

8 “(a) IN GENERAL.—Whoever”;

9 (3) by inserting after “falsely assumes or pre-
10 tends to be an officer or employee” the following: “,
11 including with the use of artificial intelligence,”; and

12 (4) by adding at the end the following:

13 “(b) RULE OF CONSTRUCTION.—Nothing in this sec-
14 tion shall be construed to limit legitimate uses of artificial
15 intelligence in satire, parody, or expressive conduct pro-
16 tected under the First Amendment, provided such content
17 includes clear disclosure that it is not authentic and is not
18 intended as such.

19 “(c) DEFINITION.—In this section, the term ‘artifi-
20 cial intelligence’ has the meaning given such term in sec-
21 tion 5002 of the National Artificial Intelligence Initiative
22 Act of 2020.”.