

118TH CONGRESS  
2D SESSION

# H. R. 10125

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

---

IN THE HOUSE OF REPRESENTATIVES

NOVEMBER 14, 2024

Mr. LIEU (for himself and Mr. KILEY) introduced the following bill; which was referred to the Committee on the Judiciary

---

## 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. FINANCIAL CRIMES AND ARTIFICIAL INTEL-**  
7 **LIGENCE.**

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

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

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

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

10           (1) by striking “\$1,000,000” and inserting  
11           “\$2,000,000”; and

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

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

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

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

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

23           “(b) ARTIFICIAL INTELLIGENCE.—Whoever commits  
24           subsection (a) with the assistance of artificial intelligence

1 shall be fined not more than \$2,000,000 or imprisoned  
2 not more than 30 years, or both.”.

3 (d) ARTIFICIAL INTELLIGENCE DEFINED.—

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

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

8 (B) by striking “chapter, the term” and  
9 inserting the following: “chapter—  
10 “(1) the term”;

11 (C) by striking the period at the end and  
12 inserting “; and”; and

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

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

17 (2) CLERICAL AMENDMENT.—The table of sec-  
18 tions for chapter 63 of title 18, United States Code,  
19 is amended by striking the item relating to section  
20 1346 and inserting the following:

“1346. Definitions.”.

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

23 (1) in subsection (a)—

24 (A) in the continuation text following para-  
25 graph (1)(B)(ii), by inserting after “or both”

1 the following: “, or, in the case that such viola-  
2 tion is committed with the assistance of artifi-  
3 cial intelligence, shall be fined not more than  
4 \$1,000,000 or thrice the value of the monetary  
5 instrument or funds involved in the transaction,  
6 whichever is greater, or imprisoned for not  
7 more than 20 years, or both”;

8 (B) in the continuation text following para-  
9 graph (2)(B)(ii), by inserting after “or both”  
10 the following: “, or, in the case that such viola-  
11 tion is committed with the assistance of artifi-  
12 cial intelligence, shall be fined not more than  
13 \$1,000,000 or thrice the value of the monetary  
14 instrument or funds involved in the transpor-  
15 tation, transmission, or transfer, whichever is  
16 greater, or imprisoned for not more than 20  
17 years, or both”; and

18 (C) in the continuation text following para-  
19 graph (3)(C), by inserting after “or both” the  
20 following: “, or, in the case that such violation  
21 is committed with the assistance of artificial in-  
22 telligence, shall be fined under this title, or im-  
23 prisoned for not more than 20 years, or both”;  
24 and

25 (2) in subsection (c)—

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

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

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

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

○