

HB4801 • United States (Federal)

Unleashing AI Innovation in Financial Services Act

Introduced

Risk: Medium

Sector-Specific

Last Action (May 13, 2026): Ordered to be Reported (Amended) by the Yeas and Nays: 33 - 19.

Summary

The bill proposes establishing AI Innovation Labs for AI experimentation by certain persons, under unspecified conditions.

Business Impact

If you experiment with AI in financial services, you may do so without enforcement actions.

Key Provisions

- Establishment of AI Innovation Labs for AI experimentation by certain persons, under unspecified conditions, without expectation of enforcement actions, except in cases of fraud, criminal activity, or unspecified conditions.

Industries Affected

Finance

Bill Sponsors

Name	Party	Role
French Hill	R	Sponsor
Ritchie Torres	D	Sponsor
Bryan Steil	R	Sponsor
Josh Gottheimer	D	Sponsor

Related Bills

- SB2528 (US)

Official Source

<https://www.congress.gov/bill/119th-congress/house-bill/4801/all-info>

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