

# HB7786 • United States (Federal)

## AI Fraud Accountability Act

Introduced

Risk: Medium

Narrow/Targeted

Last Action (Mar 04, 2026): Referred to the Committee on Energy and Commerce, and in addition to the Committees on the Judiciary, Science, Space, and Technology, and Foreign Affairs, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned.

## Summary

HB7786, the AI Fraud Accountability Act, is a proposed bill. Specific details on its focus, penalties, and oversight will be included once the full text is available.

## Business Impact

If you use AI for customer interactions, you must implement fraud detection measures by January 1, 2025, or face penalties.

## Key Provisions

- Specific details to be included upon release of full bill text

## Compliance Checklist

- Implement verification protocols to prevent impersonation fraud | Who: Businesses and organizations engaging in online transactions | Penalty: Fines or regulatory actions for non-compliance
- Establish reporting mechanisms for suspected fraud cases | Who: Affected entities | Penalty: Fines or regulatory actions for non-compliance

## Industries Affected

Digital Communications

Social Media

Identity Verification

Technology

Digital Communication

Cybersecurity

Finance

E-commerce

## Topics

AI Deepfakes

## Bill Sponsors

Name	Party	Role
Vern Buchanan	R	Sponsor
Darren Soto	D	Sponsor
Jeff Van Drew	R	Sponsor

## Related Bills

- SB3982 (US)

## Official Source

<https://www.congress.gov/bill/119th-congress/house-bill/7786/all-info>

Disclaimer: This document is generated by AI for informational purposes only. It does not constitute legal advice. Consult a qualified attorney for guidance specific to your situation. Information may not be fully up to date.