



## **U.S. Department of the Treasury** **Office of Public Affairs**

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### **READOUT: AI Innovation Series - Roundtable on Value Generation and Efficiency**

**WASHINGTON** – On Tuesday, April 7, the U.S. Department of the Treasury hosted the second roundtable of the Artificial Intelligence (AI) Innovation Series — a forum for public-private engagement to support the strength and resilience of the U.S. financial system as AI adoption accelerates across financial services. The roundtable, which convened senior leaders from banks, asset managers, insurers, financial market utilities, technology firms, and regulators, featured industry presentations and moderated cross-sectoral conversations on novel products and services, as well as data management and testing practices.

Participants discussed AI’s potential to support financial stability by increasing productivity, which is the foundation for economic growth. For example, AI usage can boost worker productivity, reduce firms’ operational costs, and raise overall firm output. They also noted rapid customer adoption of agentic tools for commerce, requiring financial institutions and merchants to be AI agent-ready to remain competitive. Key high-value use cases included applications for investment advice, back-office operations, and risk management, such as anti-money laundering suspicious activity reports (SARs), model development documentation, and corporate credit risk memoranda.

Participants emphasized the importance of maintaining model accuracy and customer trust as AI tools advance. They described emerging model risk management frameworks and structured processes to address these risks, while noting challenges with traditional validation approaches for generative AI and human-in-the-loop practices for agentic models. In response, firms are adopting practices such as risk limits, scenario analysis, and real-time monitoring, including by leveraging AI agents in these practices.

Participants expressed their view that to enable innovation, regulations should be principles-based, technology-neutral, and flexible, with the aim of avoiding overly prescriptive approaches. They noted that supervision should be tailored to the risks posed by specific AI use cases, adding

that regulators' ongoing efforts to understand and adopt AI tools could facilitate more effective oversight of financial institutions' AI usage. Multiple participants emphasized the importance of regulatory clarity and harmonization at the federal level.

The discussion identified opportunities for public-private partnerships to support solutions such as standards related to interactions among agents, between humans and agents, and between financial institutions and their vendors. Participants also noted constraints related to data access, costs, and sharing, particularly for smaller firms. Some suggested that regulators consider establishing a sandbox for a cross-section of the industry to share data and test AI tools for financial services applications under a range of simulated market conditions. Additional public-private coordination could also include the use of AI tools to share information on fraud, cyber threat intelligence, and vendor monitoring.

Insights from this roundtable will inform the development of policy recommendations by the Financial Stability Oversight Council (Council) and Treasury's AI Transformation Office to address barriers to innovation in support of broader Administration efforts related to AI. The dialogue will also support the Council's Artificial Intelligence Working Group in exploring opportunities for AI to promote the resilience of the financial system while monitoring potential risks to financial stability posed by AI adoption. The next roundtable in the Innovation Series will explore cybersecurity and risk management considerations related to AI use.

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