



Summary: White House AI action plan and implications for financial crime programs in financial institutions

In July 2025, the White House released its AI Action Plan, a strategic blueprint aimed at cementing U.S. leadership in artificial intelligence. The plan outlines over 90 policy actions across three pillars:

1. accelerating innovation
2. building AI infrastructure, and
3. asserting U.S. leadership in AI-related global standards and security.



Core elements of the AI action plan

- **Deregulation and open innovation:** Reduces federal restrictions to encourage rapid AI development, especially in open-source models.
- **Infrastructure expansion:** Fast-tracks permits for data centers and energy support systems; increases funding for skilled trades.
- **Export strategy and security:** Promotes U.S. AI technologies abroad while tightening controls on adversarial nations.
- **Executive orders:** Require "neutral" AI use in government, restrict "woke" algorithms, and fast-track AI-related permitting.

Implications for financial crime compliance in financial institutions



1. Faster AI adoption will pressure compliance functions

- With reduced regulatory hurdles, financial institutions may accelerate deployment of AI-powered transaction monitoring, customer risk scoring, and anomaly detection.
- Compliance teams will need to ensure AI systems remain explainable, auditable, and free from unintended bias, even in a more deregulatory environment.

2. Need for integration between Sanctions, AML, and Fraud

- As financial crime schemes become more complex, institutions may lean on multi-model AI systems that bridge previously siloed compliance functions.
- The AI Action Plan's push for open-source development may help institutions build or tailor unified intelligence systems for sanctions evasion detection and anti-money laundering (AML).

3. Heightened expectations around infrastructure and cybersecurity

- The plan emphasizes infrastructure resiliency and cybersecurity for AI systems—raising the bar for secure handling of sensitive financial and customer data used in financial crime programs.

4. Regulatory ambiguity increases risk

- The removal of guidance language related to DEI, misinformation, and ESG from AI policy frameworks may create uncertainty around ethical AI standards.
- Compliance leaders will have to set internal policies to manage ethical risks, including discriminatory impacts in risk modeling or transaction filtering.

5. Global AI standards will shape cross-border financial crime detection

- As the U.S. works to shape international AI governance, financial institutions operating globally may face diverging compliance requirements across jurisdictions.
- Institutions will need to navigate competing AI regulations, especially as AI is deployed for sanctions and AML in multinational contexts.

The White House AI Action Plan aims to accelerate AI development and expand U.S. dominance in the global AI ecosystem. For financial institutions, this represents both an opportunity to modernize financial crime programs and a challenge in maintaining responsible, secure, and auditable AI systems amid regulatory flux.