



Monthly Telephone BRIEFING

Friday, April 17, 2026 – 12:00 – 1:30 p.m.

OCC Issues Proposed Rule for Stablecoin Issuers under the GENIUS Act

On July 18, 2025, President Trump signed into law the “Guiding and Establishing National Innovation for U.S. Stablecoins Act” (the “GENIUS Act”), which creates a licensing and regulatory regime applicable to entities that issue a type of crypto-asset referred to as “payment stablecoins.” The GENIUS Act is the first federal licensing regime applicable to entities that issue such stablecoins and creates standards for those seeking to participate in the stablecoin market.

While the GENIUS Act is a fairly comprehensive law, the statute itself does not address all issues or requirements. Rather, the GENIUS Act requires the federal regulators to issue additional regulations to clarify many of the specific requirements and standards applicable to stablecoin issuers. The three primary banking regulators (FDIC, OCC, and FRB) are all required to participate in the rulemaking process and issue regulations governing institutions and stablecoin issuers that will fall under their supervisory jurisdiction.

On February 25, 2026, the OCC published a notice of proposed rulemaking to implement the GENIUS Act regarding the issuance of payment stablecoins and activities engaged in by stablecoin issuers (“Proposed Rule”). The Proposed Rule addresses all of the regulations the OCC is required to issue under the GENIUS Act, except for those related to the BSA/AML and OFAC requirements. Thus, among other things, the Proposed Rule includes standards related to permitted activities of stablecoin issuers, reserve asset and redemption requirements, risk management standards, and audit and supervision requirements. Additionally, the Proposed Rule also includes regulations that would apply to entities that provide custodial services with respect to payment stablecoins.

Please join us at the April 2026 BCG Monthly Telephone Briefing for a detailed discussion of the Proposed Rule.



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Managing Risks from Artificial Intelligence Technologies: New Guidance Addressing Explainability and AI Fraud

The adoption of artificial intelligence (AI) by financial institutions has moved rapidly from the pilot or planning stage to core process systems, such as fraud detection or payments. While these technologies can offer significant benefits, they should be adopted with robust risk management controls to ensure AI is deployed safely and responsibly.

Last month, the U.S. Department of the Treasury (“Treasury”) announced the conclusion of a public-private partnership initiative intended to strengthen cybersecurity and risk management AI frameworks in the financial services sector (the “AI Initiative”). As part of the AI Initiative, the Treasury, in coordination with the AI Executive Oversight Group (AIEOG), published three AI guidance documents that were intended to help institutions navigate the evolving landscape of AI. These documents were discussed at length in the March 2026 BCG Monthly Telephone Briefing. Institutions can refer to BCG Handout #26-03A, “Managing Risks From Artificial Intelligence Technologies: New Treasury Guidance for Financial Institutions” (March 2026).

More recently, the AIEOG released three more AI guidance documents intended to provide further guidance to financial institutions on specific risks arising from AI: (i) “AI and Explainability in Finance: Explainability Challenges, Practices and Recommendations”; (ii) “Data Nutrition Labels: Supporting Artificial Intelligence Explainability in Financial Services”; and (iii) “AI-Generated Fraud in the Financial Sector: Threat Categories and Defense Strategies.”

These new guidance documents are intended to help institutions understand and identify specific risks arising from AI. Specifically, risks from explainability, data quality, and fraud prevention. While these resources do not create binding obligations, they provide extremely helpful guidance in how to strengthen an institution’s risk management processes to address these risks specific to AI. As such, please join us at the April 2026 BCG Monthly Telephone Briefing where we will go over this new AI guidance.



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Aldrich & Bonnefin is hosting a Monthly Telephone Briefing for Bankers' Compliance Group® Members on **Friday, April 17, 2026, at 12 Noon**. This meeting will be presented live and will include several question and answer sessions. Members can ask questions by telephone or email. Each Member that registers for the Monthly Telephone Briefing will be given a password and instructions on how to join the Briefing.

ORGANIZE YOUR PARTICIPANTS

BCG Main or Registration Contacts are encouraged to organize multiple attendees to participate at one or more locations. All Briefing connections are included in your BCG Membership.

REGISTRATION

To register, please contact your institution's BCG Main or Registration Contact or, if authorized, log in at <http://register.bankerscompliancegroup.com/subadmin>, and select "Register for Events." Registration closes at noon **two business days** prior to the Briefing date. On the day before the Briefing, registrants will receive an email with call-in instructions and a single-use PIN.

DOWNLOAD THE HANDOUTS

The Handout(s) are *generally* posted on the BCG Website by noon on the business day before the Briefing. All registrants will receive an email notification when the Handout(s) are posted. To download a Handout, go to www.bankerscompliancegroup.com/monthly-telephone-briefing.php and click on the "Download Handout Here" link at the end of each Handout description.

CANCELLATION

It is not necessary for registrants to contact BCG if they cannot attend a Briefing and need to cancel their registration.

SIGN UP ONE TIME FOR ALL 2026 BRIEFINGS

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Should you or others at your institution miss the Briefing, you can tune into our streaming audio available on the BCG Website one week after the Briefing, at www.bankerscompliancegroup.com/listen-while-you-work.php.