



**SIIA**  
POLICY

# 2026 POLICY PRIORITIES

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**How Artificial Intelligence Impacts Financial Services**

- Rep. Zach Nunn, (R-VA)**  
Member of House Financial Services Subcommittee on Digital Assets, Financial Technology, and Artificial Intelligence
- Rep. Brittany Peterson, (D-CO)**  
Member of House Financial Services Subcommittee on Digital Assets, Financial Technology, and Artificial Intelligence
- Sebastian Gehrmann**  
Head of Responsible AI, Office of the CTO, Bloomberg
- Alvin Huang**  
Principal Financial Services Industry Specialist
- Saba Naza**  
Group Director, Head of Analytics Research, London Stock Exchange Group (LSEG) Data & Analytics
- Paul Lehan**  
Executive Vice President, Software & Information Industry Association (SIIA)





Members of the Software & Information Industry Association (SIIA) are at the forefront of technological and information-driven innovation worldwide. Our members - nearly 400 companies reflecting the broad and diverse landscape of digital content providers and users in academic and scientific publishing, education technology, and financial information, along with creators of software and platforms used by millions worldwide, global leaders in artificial intelligence models and applications, and companies specializing in data analytics and information services - will be directly impacted by policy changes.

In 2026, policy development involving the technology and information sectors will continue to draw significant interest in the United States and around the world, among policymakers and the public alike.

SIIA is ideally positioned to help shape the policy discourse around these and other critical areas.

## Key Strategic Priorities

To inform these efforts, SIIA offers a series of critical policy recommendations in five categories:



### **Solidify U.S. Leadership in Artificial Intelligence**

- Federal and State Legislation
- International Harmonization
- National Security and Competitiveness
- Energy Infrastructure Modernization



### **Foster a Resilient Digital Ecosystem**

- Privacy and Data Practices
- Cybersecurity



### **Improve Online Safety and Access to Information**

- Youth Online Safety and Privacy
- A Free and Open Internet



### **Cultivate Our Next Generation Leaders and the Workforce of Tomorrow**

- Education Technology
- AI in the Classroom
- Workforce Development



### **Advance Innovation in the United States and Abroad**

- Competition and Antitrust
- Intellectual Property
- Digital Trade
- Emerging Areas: Space and Quantum



## Solidify U.S. Leadership in Artificial Intelligence

Advance policies that ensure U.S. leadership in AI and advance U.S. national security and competitiveness through federal R&D investment, global leadership, pro-innovation regulation, and a preemptive federal framework.

### Federal and State Legislation

- **Create a Uniform Field of AI Regulation.** Advancing AI innovation and mitigating potential harms of AI requires clarity and consistency. Support federal policies and legislation to establish clear lines for state and federal lawmaking and to preempt an emerging patchwork of state-level AI regulations.
- **Advocate for Federal Legislation.** Congress should pass legislation to codify foundation model oversight, regulation of AI deployment, regulatory harmonization, and infrastructure development, aligned with the [SIIA Federal AI Legislative Roadmap](#). Legislation should:
  - Establish a framework for foundation model accountability with the federal government as the sole authority for foundation model oversight;
  - Empower NIST and the Center for AI Standards and Innovation (CAISI);
  - Establish a blueprint for risk-based, sector-specific regulation based on use cases;
  - Promote standards development and measurement science;
  - Advance pro-innovation legislation to expand access to resources, including the National Artificial Intelligence Research Resource (NAIRR);
  - Promote AI and digital literacy; and
  - Advance programs to support the needs of workers.
- **Advocate for Legislation and Regulations As Needed to Mitigate Specific AI Risks.** Develop targeted policies to address specific risks associated with AI-generated content, such as deepfakes and non-consensual intimate imagery (NCII), while avoiding broad overreach and infringement on the First Amendment. Encourage tailored, sector-specific policies to address unique challenges and opportunities in AI development and deployment.
- **Absent Preemptive Federal Law, Continue to Promote Consistency Across States.** Advocate for tailored, sector-based policies and laws at the state level designed to address specific policy goals. Ensure consistency to avoid compliance barriers and challenges for users of AI-enabled products and services.



## International Harmonization

- **Promote Global Harmonization.** The United States must set rules of the road that foster U.S. innovation and advance both regulatory harmonization and systems interoperability. Further, the United States must provide active leadership in international and multi-stakeholder forums and international standards organizations through robust interagency coordination, public-private engagement, and diplomacy with like-minded allies and partners.

## National Security and Competitiveness

- **Promote Adoption of Trusted U.S. Tech Globally.** Support measures to promote global adoption of AI technology that reflect core principles of security, openness, privacy, and reliability.
- **Use Export Controls and Other Measures to Protect U.S. Industry and U.S. National Security.** Support policies designed to further U.S. economic and national security by preventing authoritarian and potentially adversarial foreign governments and entities to gain access to the key foundational technology. Advocate for export controls and robust supply chain management to prevent diversion of advanced semiconductors and semiconductor manufacturing equipment, while facilitating the ability of trusted U.S. companies to construct data centers abroad and expand adoption of U.S. tech across the rest of the AI stack.
- **Supercharge Innovation through Federal R&D.** Investment by the federal government is critical to maintain leadership in AI and advanced technologies, stay ahead of China in the global competition, and bolster U.S. national security. Support continued implementation of the DOE-led Genesis Mission, the NSF-led NAIRR, and cutting-edge research at DARPA and other R&D incubators across the federal government.
- **Accelerate Federal AI Adoption.** Promote agile procurement practices for AI, interoperability standards, and hybrid government-commercial clouds that will support the resiliency of federal government systems and eliminate redundant implementation efforts among agencies.

## Energy Infrastructure Modernization

- **Raise Awareness about Energy Affordability.** Engage policymakers and the public in an educational effort to understand the relationship between energy demand, energy prices, and the data center development to dispel misinformation and address points of confusion.
- **Support Policies to Modernize Energy Transmission and Generation.** Advocate for legislation to support grid modernization and an all-of-the-above approach to new energy generation to meet the needs of the AI economy without passing exorbitant costs onto citizens.
- **Streamline Energy Permitting with Transparency.** Advocate for federal, regional, and state efforts to streamline the complex energy permitting process to reflect current needs and improve coordinated planning and provide more transparency into federal action to fast-track permitting.



## Foster a Resilient Digital Ecosystem

Prioritize digital policy measures that support the needs of businesses and consumers, strengthen the resiliency of our cybersecurity infrastructure, and protect the safety of users while empowering them to be active participants in the online community.

### Privacy and Data Practices

- **Pass a Comprehensive Federal Privacy Law.** Support a comprehensive federal consumer privacy law with strong preemption of state legislation. The law should provide a national standard and avoid curtailing restrictions that will cede U.S. advantages in innovation. It should include clear consumer rights and risk-based, technology-neutral compliance obligations, durable enforcement mechanisms, and a thoughtful approach to remedies that deters bad actors while avoiding abusive litigation.
- **Promote Responsible Data Practices and Productive Data Uses and Protect Free Speech.** Support the ability of data and analytics companies to rely on publicly available information and use lawfully obtained personal information for societally beneficial speech and business purposes. Ensure enforcement agencies and legislators focus on malicious actors rather than the entire “data broker” industry. Collaborate with data providers to implement [SIIA's Data Stewardship Best Practices](#). Educate policymakers and the public about the ways data enables essential services that all Americans rely on. Advance practical guardrails that promote transparency, accountability, and appropriate safeguards while preserving First Amendment-protected data uses.
- **Advocate for Procedural Data Minimization.** Support measures that promote procedural rather than substantive data minimization to improve privacy protections without eroding critical functions and services, including at the state level. Encourage privacy-by-design governance and data stewardship practices such as documented data inventories, access controls, and risk assessments, so companies can minimize data exposure while maintaining essential services, fraud prevention, and security.
- **Promote Adoption of Privacy Enhancing Technologies (PETs).** Advocate for policies that incentivize and otherwise support adoption of PETs – including differential privacy, federated analytics, secure multi-party computation, trusted execution environments, and homomorphic encryption – to maximize data insights and enable critical data uses without sacrificing individuals' privacy.
- **Until a Federal Law is Enacted, Continue to Promote a Multistate Comprehensive Privacy Framework.** Support privacy policies that correspond with existing state laws until a federal privacy law is enacted. Highlight U.S. privacy norms within state provisions that align core definitions, consumer rights, and compliance mechanisms across jurisdictions to reduce fragmentation.



## Cybersecurity

- **Promote Cybersecurity Resiliency.** Recognize cybersecurity as a core national security concern and promote increased vulnerability sharing between the public and private sectors without fear of liability. Support reauthorization of CISA 2015 and other authorities needed to ensure robust public-private engagement and improve critical infrastructure resilience.
- **Modernize Federal Procurement.** Protect federal networks and systems by moving to a multi-vendor environment that ensures the federal government has the best solutions. Modernize federal procurement and authorization for cloud and AI services by supporting security assessments, continuous monitoring, and reciprocity across agencies.
- **Protect School Cybersecurity.** Promote education technology company best practices in protecting student data. Avoid unintended consequences of legislation that may weaken privacy protections in schools. Encourage application of current legislation for new emerging technology instead of additional regulations. Support continued and new funding for technical assistance and other programs at the Federal Communications Commission, the Department of Education and CISA for practitioners to protect the privacy and cybersecurity of student data and school networks, including continued policy support and funding for the K-12 School and Library Cybersecurity Pilot Program, the Privacy Technical Assistance Center, and reauthorization of key federal authorities like the State and Local Cybersecurity Grant Program.
- **Resist Efforts to Weaken Encryption.** Continue to advocate against efforts by foreign governments to weaken end-to-end encryption and mandate vulnerabilities that can be exploited by bad actors and authoritarian regimes. Oppose mandated backdoors, key escrow, client-side scanning, and other requirements that intentionally weaken encryption.



## Improve Online Safety and Access to Information

Support laws and other policies that make the internet a safer place for youth and maintain the internet as a reliable source of information and connection while avoiding unintended consequences.

### Youth Online Safety and Privacy

- **Pass Responsible Federal Kids' Online Privacy and Safety Laws.** Pass a federal legislation on kids' online privacy and safety modeled on [SIIA Child and Teen Privacy and Safety Principles](#) that comports with the First Amendment and has strong preemption to avoid onerous and unworkable state legislation and flawed federal proposals like KOSA.
- **Data Transparency and Privacy with Artificial Intelligence.** Establish robust safeguards to protect children's data privacy across all AI-powered platforms and ensure compliance with federal and state child protection standards.
- **Advocate for Responsible State Laws on Youth Online Safety and Privacy.** State laws have been challenged for overstepping the First Amendment and imposing mandates that create privacy and cybersecurity problems. Support legislation designed to avoid these unintended consequences and advocate for new laws that align with responsible existing laws.

### A Free and Open Internet

- **Support First Amendment Rights of Online Platforms.** Preserve Section 230 as a fundamental driver of U.S. innovation and protect the First Amendment rights of private entities to make editorial decisions.
- **Ensure all people have access to information online.** Raise awareness and push back on legislation – such as the Online Safety Amendment in Australia and the Online Safety Act in the UK – that would wall off the internet and make it harder for youth and people of all ages to pursue their curiosity, establish connections, and gain access to useful information.



## Cultivate the Next Generation Leaders and Workforce

Prepare the leaders and workforce of tomorrow by giving students access to and real-life experience with the technologies they will use in their future careers.

### Education Technology

- **Facilitate Access to Education Technology.** Provide funding for state and local authorities – through existing programs like Title I, Title II and Title IV-A under the Every Student Succeeds Act, and the Individuals with Disabilities Education Act, as well as new law, regulation, and guidance – to support the use of and access to technology, including AI-enabled tools, to improve educational outcomes in the United States.
- **Support State and Local Educational Leaders.** Solidify U.S. leadership in educational attainment and career success by ensuring local school leaders and parents have the financial support necessary to build out world-class education for students.
- **Support Federal Research in Education Sciences.** Support continued funding of federal research in education sciences to ensure long-term success in U.S. educational attainment.
- **Promote Teacher Development.** Support initiatives to provide teachers with professional development to enhance learning with the assistance of education technologies.
- **Continue the E-Rate Program.** Continue support for the E-Rate program which has provided connectivity for over 50 million students in the 2022-24 period. Access to the internet is essential to build U.S. leadership for the future.
- **Maintain Longstanding COPPA Guidance to allow Schools to Consent to Covered Data Collection for Educational Purposes.** Ensure that FTC guidance continues to provide schools with the ability to protect student privacy and data security through contracts with education technology companies.

### AI in the Classroom

- **Support Responsible AI Development and Use in the classroom.** Continue to advocate for industry best practices aligned with the [Education Technology Industry's Principles for the Future of AI in Education](#). Ensure educators maintain a central role in students' classroom experiences while having the support they need to leverage technology in the classroom.
- **Elevate Industry Transparency in Artificial Intelligence.** Coordinate and promote the efforts of ed tech industry leaders in ensuring that the explanation of the usage of artificial intelligence tools in schools is clear, accessible, explainable and safe.
- **Support Digital Literacy.** Support federal and state efforts to improve and expand access to digital literacy to help students become smart consumers of AI and social media.

### Workforce Development

- **Promote Education and Workforce Development.** Continue to invest in education and workforce development to ensure students are prepared for the economy of the future and the educators are equipped to prepare them for a changing workforce environment.
- **Amplify Ed Tech's impact in Career and Skills Development.** Support initiatives, federal and state, that provide funding and opportunities for students to gain the knowledge and skills necessary for the workforce including developing skills for new career pathways.



## Advance Innovation in the United States and Abroad

Champion policies that allow businesses to innovate and thrive both domestically and around the world.

### Competition and Antitrust

- **Promote Pro-Competition Policies that Improve Consumer Welfare.** Continue to advocate for the FTC and DOJ to adhere to the consumer welfare standard as the lodestar for antitrust enforcement and to abandon the parts of the 2023 Merger Guidelines and active enforcement actions that are grounded in alternative theories.
- **Resist Efforts to Replicate the Digital Markets Act (DMA) and the Digital Markets, Competition and Consumers Act (DMCCA).** Continue to advocate against efforts in jurisdictions around the world, including in the U.S., to create legislation based on the EU DMA and UK DMCCA which has hurt the EU and UK innovation ecosystems and consumer welfare.
- **Remove Regulatory Impediments to Business Mergers.** Urge the FTC, in consultation with the DOJ, to rescind the recent change to the Hart Scott Rodino (HSR) Rule and start a new process for updating the Rule to address legitimate concerns raised by a range of industries.
- **Resist Efforts to Create a Patchwork of State Antitrust Laws.** In collaboration with like-minded groups, advocate against efforts in California, New York, and other states to pass state-specific antitrust laws, dealing with both mergers and single-firm conduct, that would deviate substantially from federal antitrust laws and norms.

### Intellectual Property

- **Support Patent Quality in the Existing System.** The competitive environment for innovation is the fiercest that it has ever been, and China has applied for more patents than United States firms, especially in artificial intelligence. Poor-quality patents will result in a tax on U.S. innovation and will provide windfalls to foreign firms at the expense of innovative American companies.
- **Restore IPRs at USPTO.** The USPTO has dismantled the statutory IPR process using discretionary denials for IPR petitions that challenge bad patents. This effectively prevents access to IPRs. Discretionary denial policy must be reversed so that the USPTO can restore the critical role of IPRs in removing bad patents from the innovation ecosystem.
- **Support Existing Copyright Law.** The current system is well equipped to handle challenges posed by emerging technologies—just as it has in the past. U.S. lawmakers, including in the states, should continue to support the role of the courts to interpret and apply existing law.
- **Promote Workable Standards for NIL Rights.** Advance a uniform, national law to prevent the unauthorized use of Name, Image, and Likeness (NIL) rights through digital reproduction of replicas. The resulting legislation must preserve the balance between, on the one hand, a workable system for online platforms that preserves free speech and free expression and, on the other hand, the rights of individuals to exercise commercial control over their NIL rights.



- **Advocate for IP and Trade Secret Protection Internationally.** Support efforts to curb international IP theft, create greater adherence to IP law, and develop improved cooperation between nations for IP enforcement.
- **Support Third-Party Litigation Financing Reform.** Advocate for mandatory disclosure rules for third-party funders of litigation to prevent abusive litigation from non-practicing entities and foreign entities.
- **Resist Efforts to Undermine U.S. Copyright Law.** Federal copyright law preempts efforts by states to regulate copyright, yet state efforts to assert jurisdiction persist. This requires vigilance to ensure the strong IP laws that foster innovation continue to remain robust.

## Digital Trade and Data Flows

- **Push Back Against the Growing Tide of Data Localization.** Promote the free flow of data across borders by urging action against unjust data localization measures and other policies that impose unreasonable burdens for firms moving data across borders. Promote interoperability with leading global privacy frameworks to reduce cross-border compliance friction and support trusted data flows.
- **Protect U.S. Tech Interests in Digital Trade Negotiations.** Urge the U.S. government to continue to advance the interests of U.S. companies by including robust commitments in forthcoming trade agreements that protect U.S. technology and digital services companies from discriminatory treatment. This includes ensuring the U.S. government secures the continuation of the e-commerce customs duty moratorium.
- **Resist Current and Proposed Digital Services Taxes.** Advocate against the imposition of digital services taxes (DSTs), which disproportionately impact small and medium sized businesses in nations around the world and in U.S. states. This includes advocating for the repeal and removal of existing DSTs.
- **Prevent Discriminatory Regulation by Foreign Governments.** Advocate for U.S. companies' interest in the face of discriminatory treatment by the EU as it implements the Digital Markets Act, the AI Act, the Digital Networks Act, and affiliated regulations, and other developing legislation designed to target U.S. companies. This includes EU-inspired legislation in other jurisdictions, including Australia, the UK, Brazil, India, Canada, and South Korea, that discriminates against U.S. companies.



## Emerging Areas: Space and Quantum

- **Modernize Rules to Support Innovation in Low Earth Orbit Satellite Technology.** Support increased connectivity in rural areas and expanded space-based applications. Advocate for more efficient and less burdensome, accelerated licensing process for satellites, and promote application of modern technology for improved spectrum usage by supporting FCC rulemakings.
- **Resist Foreign Efforts to Restrict LEO Technologies.** The EU Space Act as proposed would unfairly discriminate against U.S. space companies operating LEO satellite constellations, limit their ability to provide space-based internet and services to more customers, and deprive the EU of greater competition-driven innovation. SIIA will promote a more competitive and inclusive EU market with regulations that encourage more LEO entrants, greater innovation, and expanded technology adoption.
- **Promote Federal Investment in Quantum.** Support measures to strengthen federal infrastructure for quantum R&D, including reauthorization of the National Quantum Initiative, and improve public-private collaboration to advance development of and applications for quantum technologies.

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## Contact Us

SIIA is committed to championing policy actions that allow you to innovate, thrive and drive our industry forward. For further details regarding SIIA's initiatives, please explore [sii.net/policy](https://sii.net/policy). For any further inquiries, feel free to email your questions to [press@sii.net](mailto:press@sii.net).

### **SIIA Policy Team:**

[Chris Mohr](#), SIIA President

[Paul Lekas](#), Executive Vice President, Global Public Policy & Government Affairs

[Sara Kloek](#), Vice President, Education and Youth Policy

[Morten Skroejer](#), Vice President, Competition and Trade Policy

[Anton van Seventer](#), Counsel, Privacy and Data Policy

[Danny Bounds](#), Counsel, Education Policy

[Abigail Wilson](#), Director, State Policy

[Bethany Abbate](#), Director, AI Policy

[Nathanael Andrews](#), Senior Associate Counsel

[Joshua Stein](#), Technology Policy Analyst

[Antoine Brunson](#), State Policy Analyst

[Mardy Goote](#), Senior Manager, Policy & Anti-Piracy