

CALL FOR PAPERS

THE USE OF ARTIFICIAL INTELLIGENCE (AI) IN BANKING AND FINANCE



The Office of the Comptroller of the Currency (OCC) is soliciting academic research papers on the use of artificial intelligence (AI) in banking and finance. The deadline to submit papers is December 15, 2024.

The OCC is particularly interested in topics related to:

- » Addressing potential bias and the disparate impacts from the use of AI and machine learning (ML) in lending.
- » The regulatory landscape of AI/ML.
- » The impacts of algorithmic underwriting and appraising.
- » Use of AI to understand consumer financial behavior and decision-making, and the implications of the use of AI in these settings.
- » Addressing the potential risks that AI poses to financial stability.
- » Use of AI/ML for fraud detection, prevention, and operational enhancement processes.
- » The risks of AI/ML in perpetrating fraud, algorithmic bias, and misinformation.
- » Developing trustworthy AI and alignment frameworks.

Interested researchers are invited to submit papers to EconomicsSymposium@occ.treas.gov. Submissions must represent original, unpublished research.

The OCC will invite authors of selected papers to present to OCC staff and academic and government researchers at the OCC's headquarters in Washington, D.C., on June 6, 2025. Those interested in acting as a discussant may express their interest in their submission email. Authors of selected papers will be notified by April 1, 2025, and will have the option of presenting their papers virtually.