



April 9, 2026

The Honorable Carol Hagan McEntee
Chair, House Judiciary Committee
Rhode Island State House
Providence, RI 02903

Re: H 8060 -- An Act Relating to Criminal Offenses - Impersonation and Identity Fraud

Dear Chair McEntee,

The Rhode Island Bankers Association (RIBA) respectfully submits this testimony in support of H 8060, which modernizes Rhode Island's criminal statutes to address entity impersonation and identity fraud and provides law enforcement and prosecutors with the tools needed to respond to evolving fraud schemes harming Rhode Islanders, particularly consumers and small businesses.

Rhode Island's banks are on the front lines of fraud prevention and increasingly see sophisticated scams that exploit the names and reputations of trusted institutions. While identity theft is currently a crime under Rhode Island law, impersonating a business or government entity to deceive a victim is not addressed in the same way within the existing statute. H 8060 appropriately updates state law by explicitly criminalizing the knowing impersonation of an entity and the use of digital forgery, closing a gap that bad actors are increasingly exploiting.

Today's scams often leverage the names of institutions people trust such as government agencies, state programs, and private-sector organizations including banks. As technology evolves, including the use of artificial intelligence and voice and video "deepfakes," scammers can more convincingly imitate legitimate entities, making fraudulent communications harder for consumers to detect.

Rhode Island banks are seeing a sharp increase in impersonation scams in which criminals pose as legitimate financial institutions to persuade customers to transfer funds or disclose sensitive information. These schemes frequently involve spoofed emails or text messages, fraudulent calls claiming to be from a bank's fraud department, fake websites using bank logos, and manipulated or synthetic audio designed to sound like a real employee. Small businesses and older adults are particularly vulnerable, as scams often target payroll systems, wire transfers, or urgent account actions by impersonating someone the victim trusts.

H 8060 addresses this growing threat by clarifying that impersonating an entity, not just an individual, with the intent to facilitate fraud is a criminal offense and by expanding the definition of identifying

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information to include entity identifiers commonly used by businesses. The bill's inclusion of digital forgery and forged digital likenesses is also important as deep-fake technology becomes more commonly used in fraud schemes.

The harm caused by impersonation and identity fraud extends beyond immediate financial loss. Victims often face prolonged disruptions, emotional distress, and significant time spent resolving fraudulent activity, while small businesses can suffer serious operational and financial harm.

For these reasons, the Rhode Island Bankers Association respectfully urges the House Judiciary Committee to support passage of H 8060.

Sincerely,

RHODE ISLAND BANKERS ASSOCIATION

A handwritten signature in black ink that reads "William Farrell". The signature is written in a cursive, slightly slanted style.

Will Farrell

Cc: The Honorable Joseph J. Solomon, Jr.