

1 A bill to be entitled
2 An act relating to financial fraud; creating s.
3 817.586, F.S.; creating the Financial Crimes
4 Intelligence Center within the Department of Legal
5 Affairs; defining the terms "center" and "department";
6 specifying the purposes of the center; authorizing
7 certain agreements; requiring an agreement relating to
8 the appointment of a director of the center;
9 specifying the qualifications of the director;
10 providing that certain information is the intellectual
11 property of the department; specifying the powers and
12 duties of the center; authorizing the center to take
13 certain actions; requiring an annual report by a
14 certain date; requiring that such report contain
15 certain information; requiring the department to adopt
16 rules; providing an effective date.

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18 Be It Enacted by the Legislature of the State of Florida:

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20 **Section 1. Section 817.586, Florida Statutes, is created**
21 **to read:**

22 817.586 Financial Crimes Intelligence Center.—

23 (1) CREATION.—There is created the Financial Crimes
24 Intelligence Center within the Department of Legal Affairs.

25 (2) DEFINITIONS.—As used in this section, the term:

26 (a) "Center" means the Financial Crimes Intelligence
27 Center.

28 (b) "Department" means the Department of Legal Affairs.

29 (3) PURPOSE AND ADMINISTRATION.—The center is created for
30 the following purposes:

31 (a) To serve as this state's primary entity for the
32 planning, coordination, and integration of law enforcement
33 agencies and other governmental agencies that respond to the
34 following criminal activity:

35 1. Violations of parts I and II of chapter 817, relating
36 to false pretenses, frauds, and credit card crimes.

37 2. Violations of chapter 831, relating to forgery and
38 counterfeiting.

39 3. Violations of chapter 832, relating to checks and
40 drafts.

41 (b) To maximize the ability of the department, law
42 enforcement agencies, and other governmental agencies to detect,
43 prevent, and respond to criminal activities related to financial
44 fraud.

45 (4) OPERATION AGREEMENTS AUTHORIZED; DIRECTOR.—

46 (a) The department:

47 1. May enter into agreements with law enforcement agencies
48 or other governmental agencies for the operation of the center.

49 2. Shall enter into an agreement with a law enforcement
50 agency or other governmental agency for the appointment of a

51 director to supervise and manage the operation of the center.

52 (b) The director shall be a licensed attorney or law
53 enforcement officer.

54 (c) Information that a law enforcement agency or other
55 governmental agency collects and maintains under an agreement
56 entered into with the department under this subsection is the
57 intellectual property of the center. On termination of any
58 agreement, the contracting agency shall transfer such
59 information to the department in accordance with the terms of
60 the agreement.

61 (5) POWERS AND DUTIES.—

62 (a) The center shall assist law enforcement agencies,
63 other governmental agencies, financial institutions, credit card
64 issuers, debit card issuers, payment card networks, institutions
65 of higher education, and merchants in their efforts to develop
66 and implement strategies to prevent financial crimes.

67 (b) The center may do all of the following:

68 1. Collaborate with federal, state, and local governmental
69 agencies to accomplish the purposes of the center.

70 2. Serve as a centralized collection point for information
71 related to payment card fraud.

72 3. Provide training and educational opportunities to law
73 enforcement officers and agencies.

74 4. Provide outreach to the public.

75 5. Release information to affected financial institutions,

76 credit card issuers, debit card issuers, payment card networks,
77 institutions of higher education, and merchants if the center
78 does not consider the information to be sensitive to law
79 enforcement. Information is considered sensitive to law
80 enforcement if the information could cause harm to law
81 enforcement activities or jeopardize an investigation or
82 operation if disclosed.

83 (6) ANNUAL REPORT.—Beginning December 1, 2027, the
84 director shall submit an annual report to the department, which
85 shall include all of the following:

86 (a) A plan of operation for the center and an estimate of
87 the funding necessary to implement the plan.

88 (b) An assessment of the current state of financial fraud
89 in this state, including:

90 1. An identification of the geographic locations in this
91 state that have the highest statistical probability for
92 financial fraud; and

93 2. A summary of financial fraud statistics for the year in
94 which the report is filed.

95 (c) A detailed plan of operation for combatting financial
96 fraud.

97 (d) A communications plan for outreach to law enforcement
98 agencies, financial institutions, credit card issuers, debit
99 card issuers, payment card networks, merchants, and the public.

100 (e) A list of expenditures made since the most recent

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101 report was filed with the department.

102 (7) The department shall adopt rules as necessary to
103 implement this section.

104 **Section 2.** This act shall take effect July 1, 2026.