

# STATE OF NEW YORK

9417

## IN SENATE

March 10, 2026

Introduced by Sen. GOUNARDES -- read twice and ordered printed, and when printed to be committed to the Committee on Internet and Technology

AN ACT to amend the general business law, in relation to enacting the "SAFE platforms act"

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. This act shall be known and may be cited as the "stopping  
2 abuse and fraud enabled by (SAFE) platforms act".

3 § 2. The general business law is amended by adding a new article 48 to  
4 read as follows:

### ARTICLE 48

#### SAFE PLATFORMS ACT

##### Section 1705. Definitions.

##### 1706. Prohibitions.

##### 1707. Mechanisms to prevent fraud.

##### 1708. Know your customer requirements.

##### 1709. Consumer transparency.

##### 1710. Nondiscrimination.

##### 1711. Prohibition on dark patterns.

##### 1712. Exceptions.

##### 1713. Remedies.

##### 1714. Rulemaking authority.

7 § 1705. Definitions. As used in this article, the following terms  
8 shall have the following meanings:

9 1. "Advertiser" means any person or entity that pays a covered plat-  
10 form to display, promote, or otherwise disseminate content to users of  
11 such platform.

12 2. "Consumer" or "consumer user" means a user in New York state on a  
13 covered platform that is acting neither as an operator of a covered  
14 platform nor as an advertiser on such platform.

15 3. "Covered platform" means a social media platform as defined in  
16 subdivision five of section eleven hundred of this chapter that is  
17 accessed by or offered to a user as defined in subdivision eight of this  
18 section.

EXPLANATION--Matter in italics (underscored) is new; matter in brackets  
[-] is old law to be omitted.

LBD15173-02-6

1 4. "Fraud" means any representation, omission, or practice that:  
2 (a) is likely to mislead a consumer acting reasonably under the  
3 circumstances; and  
4 (b) is material to consumer decision-making.

5 5. "Fraudulent content" means content that constitutes fraud as  
6 defined in subdivision four of this section.

7 6. "Materially contribute" means encouraging or inducing an advertiser  
8 or user to develop or disseminate fraudulent content by means of conduct  
9 that goes beyond the provision of neutral tools by a covered platform to  
10 develop or disseminate such content.

11 7. "Operator" means a person, business, or other legal entity who  
12 operates or provides a covered platform.

13 8. "Purchase advertisements" means that an advertiser has paid a  
14 covered platform to display, promote, or otherwise disseminate content  
15 to users of such platform.

16 9. "User" means a user of a covered platform in New York state that is  
17 not acting as an operator or agent or affiliate of such operator for a  
18 covered platform or any portion thereof.

19 § 1706. Prohibitions. 1. No covered platform shall materially contrib-  
20 ute to the development of fraudulent content.

21 2. No covered platform shall recommend, promote, curate, prioritize,  
22 or display fraudulent content for delivery to a user if it knows or has  
23 reason to know that the content is fraudulent.

24 3. No covered platform shall fail to enforce such platform's published  
25 terms, policies, or community standards concerning fraudulent content  
26 where:

27 (a) users reasonably relied on specific representations in such terms  
28 regarding fraud prevention, detection, or removal; or

29 (b) such failure demonstrates systematic disregard for such platform's  
30 commitments to prevent fraud.

31 § 1707. Mechanisms to prevent fraud. 1. (a) Covered platforms must  
32 provide an easily accessible mechanism for consumer users to report  
33 fraudulent content that consumer users believe to be fraudulent. Such  
34 mechanism shall allow consumer users to provide their identity, contact  
35 information, and a specific factual basis for such consumer user's  
36 belief that the content is fraudulent.

37 (b) Covered platforms must acknowledge receipt of such reports within  
38 three days.

39 2. Covered platforms shall implement reasonable measures to detect and  
40 prevent the creation of multiple accounts by the same individual for the  
41 purpose of disseminating fraudulent content, including:

42 (a) accounts created shortly after suspension or removal of another  
43 account that such platform had identified as disseminating fraudulent  
44 content, where such platform has reason to believe that such newly  
45 created account may be associated with or linked to such previously  
46 suspended or removed account;

47 (b) accounts that exhibit substantially similar patterns of fraudulent  
48 behavior to accounts previously suspended for disseminating fraudulent  
49 content; and

50 (c) coordinated networks of accounts promoting fraudulent content.

51 3. Covered platforms shall establish and maintain systems and proce-  
52 dures to track advertisers found to have disseminated fraudulent  
53 content. Covered platforms shall apply enhanced scrutiny to newly  
54 created accounts that share characteristics with accounts previously  
55 suspended or removed by such platform due to such account's dissem-  
56 ination of fraudulent content and shall take reasonable measures to

1 prevent users known by the platform to have created such previously  
2 suspended or removed accounts from purchasing future advertisements on  
3 such platforms.

4 § 1708. Know your customer requirements. 1. Covered platforms shall  
5 use commercially reasonable and technically feasible methods to verify  
6 the identity of advertisers before allowing such advertisers to purchase  
7 advertisements on such platform. Such verification methods shall gather,  
8 at a minimum:

9 (a) the advertiser's legal name and physical address;

10 (b) the advertiser's email address and phone number;

11 (c) the advertiser's tax identification number or other government-is-  
12 ssued identifier;

13 (d) to the extent applicable because the advertiser is a business  
14 entity, documentation establishing the legal existence of such entity,  
15 such as articles of incorporation, registration certificates, or equiv-  
16 alent documentation issued by a governmental authority; and

17 (e) a declaration of the nature of the product, service, or opportu-  
18 nity being advertised and type of industry such product, service, or  
19 opportunity may be categorized under.

20 2. Covered platforms shall verify methods of payment of an advertiser.

21 3. Covered platforms shall maintain records of the verification infor-  
22 mation described herein for a period of at least three years from the  
23 date of the advertiser's last purchase of an advertisement on such plat-  
24 form.

25 4. Covered platforms shall promptly provide any relevant advertiser  
26 information upon receipt of a valid subpoena or court order from a law  
27 enforcement agency in connection to an investigation of fraudulent  
28 activity.

29 § 1709. Consumer transparency. 1. Covered platforms shall provide  
30 consumer users with information about advertisers on such platform,  
31 including the legal name of the advertiser, the country or jurisdiction  
32 where such advertiser is based, and how long the advertiser has main-  
33 tained an account on the platform.

34 2. The information described in subdivision one of this section shall  
35 be viewable through direct display on the advertisement, a clearly visi-  
36 ble link, button, icon, or other form of manifest disclosure, or through  
37 other reasonably accessible means.

38 § 1710. Nondiscrimination. An operator shall not withhold, degrade,  
39 lower the quality, or increase the price of any product, service, or  
40 feature to a user due to such operator's obligations under this article.

41 § 1711. Prohibition on dark patterns. 1. The reporting provisions in  
42 subdivision two of section seventeen hundred seven of this article and  
43 the consumer transparency provisions in section seventeen hundred nine  
44 of this article shall be presented in a clear and accessible manner to a  
45 user on a covered platform.

46 2. It shall be unlawful for such platform to deploy any mechanism or  
47 design which intentionally inhibits the purpose of this article or makes  
48 it more difficult for a consumer to exercise any of their rights under  
49 this article.

50 § 1712. Exceptions. 1. Nothing in this article shall be interpreted or  
51 construed to impose liability in a manner that is inconsistent with 47  
52 USC §230.

53 2. This article shall not apply to content that is transmitted through  
54 but not stored on a covered platform.

55 § 1713. Remedies. 1. A violation of this article shall constitute an  
56 unfair, deceptive, or abusive act or practice under section three

1 hundred forty-nine of this chapter for the purposes of a right of action  
2 granted to the attorney general. Such violation shall be subject to all  
3 the investigatory and enforcement powers conferred upon the attorney  
4 general under such section.

5 2. Notwithstanding section three hundred fifty-d of this chapter, the  
6 attorney general may seek a civil penalty of up to five thousand dollars  
7 per violation per day that such violation continues. The attorney gener-  
8 al may further seek restitution for users who suffered monetary harm due  
9 to a violation of this article as well as the recovery of reasonable  
10 attorneys' fees and costs.

11 § 1714. Rulemaking authority. The attorney general may promulgate such  
12 rules and regulations as are necessary to effectuate and enforce the  
13 provisions of this article.

14 § 3. Severability. If any clause, sentence, paragraph, subdivision,  
15 section or part of this act shall be adjudged by any court of competent  
16 jurisdiction to be invalid, such judgment shall not affect, impair, or  
17 invalidate the remainder thereof, but shall be confined in its operation  
18 to the clause, sentence, paragraph, subdivision, section or part thereof  
19 directly involved in the controversy in which such judgment shall have  
20 been rendered. It is hereby declared to be the intent of the legislature  
21 that this act would have been enacted even if such invalid provisions  
22 had not been included herein.

23 § 4. This act shall take effect on the one hundred eightieth day after  
24 it shall have become a law. Effective immediately, the addition, amend-  
25 ment and/or repeal of any rule or regulation necessary for the implemen-  
26 tation of this act on its effective date are authorized to be made and  
27 completed on or before such effective date.