

116TH CONGRESS
1ST SESSION

H. R. 2613

To require the Director of the Financial Crimes Enforcement Network to carry out a study on the use of emerging technologies within the Financial Crimes Enforcement Network, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

MAY 9, 2019

Mr. GONZALEZ of Ohio (for himself and Mr. EMMER) introduced the following bill; which was referred to the Committee on Financial Services

A BILL

To require the Director of the Financial Crimes Enforcement Network to carry out a study on the use of emerging technologies within the Financial Crimes Enforcement Network, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Advancing Innovation
5 to Assist Law Enforcement Act”.

6 **SEC. 2. FINCEN STUDY ON USE OF EMERGING TECH-**
7 **NOLOGIES.**

8 (a) STUDY.—

1 (1) IN GENERAL.—The Director of the Finan-
2 cial Crimes Enforcement Network (“FinCEN”) shall
3 carry out a study on—

4 (A) the status of implementation and in-
5 ternal use of emerging technologies, including
6 artificial intelligence (“AI”), digital identity
7 technologies, blockchain technologies, and other
8 innovative technologies within FinCEN;

9 (B) whether AI, digital identity tech-
10 nologies, blockchain technologies, and other in-
11 novative technologies can be further leveraged
12 to make FinCEN’s data analysis more efficient
13 and effective; and

14 (C) how FinCEN could better utilize AI,
15 digital identity technologies, blockchain tech-
16 nologies, and other innovative technologies to
17 more actively analyze and disseminate the infor-
18 mation it collects and stores to provide inves-
19 tigative leads to Federal, State, Tribal, and
20 local law enforcement, and other Federal agen-
21 cies (collective, “Agencies”), and better support
22 its ongoing investigations when referring a case
23 to the Agencies.

24 (2) INCLUSION OF GTO DATA.—The study re-
25 quired under this subsection shall include data col-

1 lected through the Geographic Targeting Orders
2 (“GTO”) program.

3 (b) REPORT.—Not later than the end of the 6-month
4 period beginning on the date of the enactment of this Act,
5 the Director shall issue a report to the Committee on
6 Banking, Housing, and Urban Affairs of the Senate and
7 the Committee on Financial Services of the House of Rep-
8 resentatives containing—

9 (1) all findings and determinations made in car-
10 rying out the study required under subsection (a);

11 (2) with respect to each of subparagraphs (A),
12 (B), and (C) of subsection (a)(1), any best practices
13 or significant concerns identified by the Director,
14 and their applicability to AI, digital identity tech-
15 nologies, blockchain technologies, and other innova-
16 tive technologies with respect to U.S. efforts to com-
17 bat money laundering and other forms of illicit fi-
18 nance; and

19 (3) any policy recommendations that could fa-
20 cilitate and improve communication and coordination
21 between the private sector, FinCEN, and Agencies
22 through the implementation of innovative ap-
23 proaches, in order to meet their Bank Secrecy Act
24 (as defined under section 5312 of title 31, United

1 States Code) and anti-money laundering compliance
2 obligations.

3 (c) BANK SECRECY ACT DEFINED.—For purposes of
4 this section, the term “Bank Secrecy Act” means—

5 (1) subchapter II of chapter 53 of title 31,
6 United States Code;

7 (2) section 21 of the Federal Deposit Insurance
8 Act; and

9 (3) chapter 2 of title I of Public Law 91–508.

○