

116TH CONGRESS  
1ST SESSION

# H. R. 2613

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IN THE SENATE OF THE UNITED STATES

SEPTEMBER 23, 2019

Received; read twice and referred to the Committee on Banking, Housing, and  
Urban Affairs

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## AN ACT

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,*

1 **SECTION 1. SHORT TITLE.**

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

4 **SEC. 2. FINCEN STUDY ON USE OF EMERGING TECH-**  
5 **NOLOGIES.**

6 (a) STUDY.—

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

10 (A) the status of implementation and in-  
11 ternal use of emerging technologies, including  
12 artificial intelligence (“AI”), digital identity  
13 technologies, blockchain technologies, and other  
14 innovative technologies within FinCEN;

15 (B) whether AI, digital identity tech-  
16 nologies, blockchain technologies, and other in-  
17 novative technologies can be further leveraged  
18 to make FinCEN’s data analysis more efficient  
19 and effective; and

20 (C) how FinCEN could better utilize AI,  
21 digital identity technologies, blockchain tech-  
22 nologies, and other innovative technologies to  
23 more actively analyze and disseminate the infor-  
24 mation it collects and stores to provide inves-  
25 tigative leads to Federal, State, Tribal, and  
26 local law enforcement, and other Federal agen-

1           cies (collective, “Agencies”), and better support  
2           its ongoing investigations when referring a case  
3           to the Agencies.

4           (2) INCLUSION OF GTO DATA.—The study re-  
5           quired under this subsection shall include data col-  
6           lected through the Geographic Targeting Orders  
7           (“GTO”) program.

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

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

16                 (2) with respect to each of subparagraphs (A),  
17                 (B), and (C) of subsection (a)(1), any best practices  
18                 or significant concerns identified by the Director,  
19                 and their applicability to AI, digital identity tech-  
20                 nologies, blockchain technologies, and other innova-  
21                 tive technologies with respect to United States ef-  
22                 forts to combat money laundering and other forms  
23                 of illicit finance; and

24                 (3) any policy recommendations that could fa-  
25                 cilitate and improve communication and coordination

1 between the private sector, FinCEN, and Agencies  
2 through the implementation of innovative ap-  
3 proaches, in order to meet their Bank Secrecy Act  
4 (as defined under section 5312 of title 31, United  
5 States Code) and anti-money laundering compliance  
6 obligations.

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

9 (1) subchapter II of chapter 53 of title 31,  
10 United States Code;

11 (2) section 21 of the Federal Deposit Insurance  
12 Act; and

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

Passed the House of Representatives September 19,  
2019.

Attest:

CHERYL L. JOHNSON,

*Clerk.*