

116<sup>TH</sup> CONGRESS  
2<sup>D</sup> SESSION

# H. R. 7592

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IN THE SENATE OF THE UNITED STATES

SEPTEMBER 22, 2020

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

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## AN ACT

To require the Comptroller General of the United States  
to carry out a study on trafficking, 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 “Stopping Trafficking,  
3 Illicit Flows, Laundering, and Exploitation Act of 2020”  
4 or the “STIFLE Act of 2020”.

5 **SEC. 2. FINDINGS.**

6 The Congress finds the following:

7 (1) Trafficking is a national-security threat and  
8 an economic drain of our resources.

9 (2) As the U.S. Department of the Treasury’s  
10 recently released “2020 National Strategy for Com-  
11 bating Terrorist and Other Illicit Financing” con-  
12 cludes, “While money laundering, terrorism financ-  
13 ing, and WMD proliferation financing differ quali-  
14 tatively and quantitatively, the illicit actors engaging  
15 in these activities can exploit the same vulnerabilities  
16 and financial channels.”.

17 (3) Among those are bad actors engaged in  
18 trafficking, whether they trade in drugs, arms, cul-  
19 tural property, wildlife, natural resources, counter-  
20 feit goods, organs, or, even, other humans.

21 (4) Their illegal (or “dark”) markets use simi-  
22 lar and sometimes related or overlapping methods  
23 and means to acquire, move, and profit from their  
24 crimes.

25 (5) In a March 2017, report from Global Fi-  
26 nancial Integrity, “Transnational Crime and the De-

1       veloping World”, the global business of transnational  
2       crime was valued at \$1.6 trillion to \$2.2 trillion an-  
3       nually, resulting in crime, violence, terrorism, insta-  
4       bility, corruption, and lost tax revenues worldwide.

5 **SEC. 3. GAO STUDY.**

6       (a) STUDY.—The Comptroller General of the United  
7 States shall carry out a study on—

8           (1) the major trafficking routes used by  
9       transnational criminal organizations, terrorists, and  
10      others, and to what extent the trafficking routes for  
11      people (including children), drugs, weapons, cash,  
12      child sexual exploitation materials, or other illicit  
13      goods are similar, related, or cooperative;

14          (2) commonly used methods to launder and  
15      move the proceeds of trafficking;

16          (3) the types of suspicious financial activity  
17      that are associated with illicit trafficking networks,  
18      and how financial institutions identify and report  
19      such activity;

20          (4) the nexus between the identities and fi-  
21      nances of trafficked persons and fraud;

22          (5) the tools, guidance, training, partnerships,  
23      supervision, or other mechanisms that Federal agen-  
24      cies, including the Department of the Treasury’s Fi-  
25      nancial Crimes Enforcement Network, the Federal

1 financial regulators, and law enforcement, provide to  
2 help financial institutions identify techniques and  
3 patterns of transactions that may involve the pro-  
4 ceeds of trafficking;

5 (6) what steps financial institutions are taking  
6 to detect and prevent bad actors who are laundering  
7 the proceeds of illicit trafficking, including data  
8 analysis, policies, training procedures, rules, and  
9 guidance;

10 (7) what role gatekeepers, such as lawyers, no-  
11 taries, accountants, investment advisors, logistics  
12 agents, and trust and company service providers,  
13 play in facilitating trafficking networks and the  
14 laundering of illicit proceeds; and

15 (8) the role that emerging technologies, includ-  
16 ing artificial intelligence, digital identity tech-  
17 nologies, blockchain technologies, virtual assets, and  
18 related exchanges and online marketplaces, and  
19 other innovative technologies, can play in both as-  
20 sisting with and potentially enabling the laundering  
21 of proceeds from trafficking.

22 (b) CONSULTATION.—In carrying out the study re-  
23 quired under subsection (a), the Comptroller General shall  
24 solicit feedback and perspectives to the extent practicable  
25 from survivor and victim advocacy organizations, law en-

