

Union Calendar No. 530

119TH CONGRESS
2D SESSION**H. R. 5877****[Report No. 119–612, Part I]**

To strengthen the authority of the United States Secret Service to investigate various crimes related to digital asset transactions and to counter transnational cyber criminal activity, including unlicensed money transmitting businesses, structured transactions, and fraud against financial institutions, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

OCTOBER 31, 2025

Mr. FITZGERALD (for himself, Ms. PETTERSEN, Mr. NUNN of Iowa, and Mr. SHERMAN) introduced the following bill; which was referred to the Committee on Financial Services, and in addition to the Committee on the Judiciary, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

APRIL 15, 2026

Reported from the Committee on Financial Services with an amendment

[Strike out all after the enacting clause and insert the part printed in *italic*]

APRIL 15, 2026

Committee on the Judiciary discharged; committed to the Committee of the Whole House on the State of the Union and ordered to be printed

[For text of introduced bill, see copy of bill as introduced on October 31, 2025]

A BILL

To strengthen the authority of the United States Secret Service to investigate various crimes related to digital asset transactions and to counter transnational cyber criminal activity, including unlicensed money transmitting businesses, structured transactions, and fraud against financial institutions, 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 “Combatting Money*
 5 *Laundrying in Cyber Crime Act of 2025”.*

6 **SEC. 2. EXPANSION OF UNITED STATES SECRET SERVICE**

7 **INVESTIGATIVE AUTHORITIES.**

8 *Section 3056(b) of title 18, United States Code, is*
 9 *amended—*

10 (1) *in paragraph (1), by striking “871, or 879”*
 11 *and inserting “871, 879, or 1960”; and*

12 (2) *in paragraph (3)—*

13 (A) *by inserting “money laundrying, struc-*
 14 *tured transactions,” after “documents or de-*
 15 *vices,”;*

16 (B) *by striking “federally insured”; and*

17 (C) *by inserting “, as defined in section*
 18 *5312 of title 31” after “institution”.*

19 **SEC. 3. FINCEN EXCHANGE.**

20 *Section 310(d)(3)(A) of title 31, United States Code,*
 21 *is amended, in the matter preceding clause (i), by striking*
 22 *“5 years” and inserting “10 years”.*

23 **SEC. 4. INTERNATIONAL FINANCIAL INSTITUTIONS.**

24 *Section 7125(b) of the Otto Warmbier North Korea Nu-*
 25 *clear Sanctions and Enforcement Act of 2019 (22 U.S.C.*

1 262p–13 note) is amended by striking “6” and inserting
2 “10”.

3 **SEC. 5. REPORT.**

4 (a) *IN GENERAL*.—Not later than 1 year after the date
5 of enactment of this Act, the Government Accountability Of-
6 fice shall conduct a study and submit to the Committee on
7 Financial Services of the House of Representatives and the
8 Committee on Banking, Housing, and Urban Affairs of the
9 Senate a report on the implementation of section 6102 of
10 the Anti-Money Laundering Act of 2020 (title LXI of divi-
11 sion F of the William M. (Mac) Thornberry National De-
12 fense Authorization Act for Fiscal Year 2021 (Public Law
13 116–283; 134 Stat. 4552)).

14 (b) *FOCUS*.—In conducting the study under subsection
15 (a), the Government Accountability Office shall focus on
16 evaluating the ability of law enforcement to identify and
17 deter money laundering in cyber crimes.

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2D Session

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