

119TH CONGRESS
1ST SESSION

H. R. 6681

To establish the Office of the National Fraud and Scam Prevention, and
for other purposes.

IN THE HOUSE OF REPRESENTATIVES

DECEMBER 11, 2025

Mr. WHITESIDES (for himself and Mr. SHREVE) introduced the following bill; which was referred to the Committee on Energy and Commerce, and in addition to the Committees on Foreign Affairs, the Judiciary, and Financial Services, 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

A BILL

To establish the Office of the National Fraud and Scam
Prevention, 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 “National Scam Preven-
5 tion Coordination Act”.

1 **SEC. 2. OFFICE OF THE NATIONAL FRAUD AND SCAM PRE-**
2 **VENTION.**

3 (a) **ESTABLISHMENT.**—There is established, within
4 the Executive Office of the President, the Office of the
5 National Fraud and Scam Prevention (in this section re-
6 ferred to as the “Office”).

7 (b) **NATIONAL FRAUD AND SCAM PREVENTION DI-**
8 **RECTOR.**—

9 (1) **IN GENERAL.**—The Office shall be headed
10 by the National Fraud and Scam Prevention Direc-
11 tor (in this section referred to as the “Director”)
12 who shall be appointed by the President, by and
13 with the advice and consent of the Senate.

14 (2) **POSITION.**—The Director shall hold office
15 at the pleasure of the President.

16 (3) **PAY AND ALLOWANCES.**—The Director shall
17 be entitled to receive the rate of pay and allowances
18 provided for positions under level II of the Executive
19 Schedule under section 5313 of title 5, United
20 States Code.

21 (c) **DUTIES OF THE DIRECTOR.**—

22 (1) **IN GENERAL.**—Subject to the authority, di-
23 rection, and control of the President, the Director
24 shall—

1 (A) serve as the principal advisor to the
2 President on scam and fraud prevention policy
3 and strategy relating to the coordination of—

4 (i) information sharing, security, and
5 data protection;

6 (ii) programs and policies intended to
7 improve the fraud and scam prevention;

8 (iii) posture of the United States;

9 (iv) efforts to understand and deter
10 fraud and scams;

11 (v) diplomatic and other efforts to de-
12 velop norms and international consensus
13 around responsible state behavior in fraud
14 and scam prevention;

15 (vi) awareness and adoption of emerg-
16 ing technology that may enhance, aug-
17 ment, or degrade the fraud and scam pre-
18 vention posture of the United States;

19 (vii) efforts to educate the public on
20 how to best prevent falling victim of fraud
21 and scams; and

22 (viii) such other fraud and scam pre-
23 vention matters as the President considers
24 appropriate;

1 (B) establish a fraud data shield program
2 allowing entities to share non-personally identi-
3 fiable scam data with the Office;

4 (C) offer advice and consultation to the
5 Domestic Policy Counsel in the White House
6 and its staff, the Homeland Security Council
7 and its staff, and relevant Federal departments
8 and agencies, for their consideration, relating to
9 the development and coordination of national
10 fraud and scam prevention policy and strategy;

11 (D) lead the coordination of implementa-
12 tion of national fraud and scam prevention pol-
13 icy and strategy by—

14 (i) in coordination with the heads of
15 relevant Federal departments or agencies,
16 monitoring and assessing the effectiveness,
17 including cost-effectiveness, of the imple-
18 mentation of such national fraud and scam
19 prevention policy and strategy by Federal
20 departments and agencies;

21 (ii) making recommendations, relevant
22 to changes in the organization, personnel,
23 and resource allocation and to policies of
24 Federal departments and agencies, to the
25 heads of relevant Federal departments and

1 agencies in order to implement such na-
2 tional fraud and scam prevention policy
3 and strategy;

4 (iii) reviewing the annual budget pro-
5 posals for relevant Federal departments
6 and agencies and advising the heads of
7 such departments and agencies whether
8 such proposals are consistent with such na-
9 tional fraud and scam prevention policy
10 and strategy;

11 (iv) continuously assessing and mak-
12 ing relevant recommendations to the Presi-
13 dent on the appropriate level of integration
14 and interoperability across relevant Fed-
15 eral departments and agencies;

16 (v) reporting annually to the Presi-
17 dent, the Assistant to the President for the
18 Domestic Policy Counsel, and Congress on
19 the state of the fraud and scam prevention
20 posture of the United States, the effective-
21 ness of such national fraud and scam pre-
22 vention policy and strategy, and the status
23 of the implementation of such national
24 fraud and scam prevention policy and

1 strategy by Federal departments and agen-
2 cies; and

3 (vi) such other activity as the Presi-
4 dent considers appropriate to further such
5 national fraud and scam prevention policy
6 and strategy;

7 (E) lead coordination of the development
8 and ensuring implementation by the Federal
9 Government of integrated incident response to
10 fraud and scam campaigns of significant con-
11 sequence, including—

12 (i) ensuring and facilitating coordina-
13 tion among relevant Federal departments
14 and agencies in the development of inte-
15 grated operational plans, processes, and
16 playbooks, including for incident response,
17 that feature—

18 (I) clear lines of authority and
19 lines of effort across the Federal Gov-
20 ernment;

21 (II) authorities that have been
22 delegated to an appropriate level to
23 facilitate effective operational re-
24 sponses across the Federal Govern-
25 ment; and

1 (III) support for the integration
2 of defensive fraud and scam preven-
3 tion plans and capabilities with offen-
4 sive fraud and scam plans and capa-
5 bilities in a manner consistent with
6 improving the fraud and scam preven-
7 tion posture of the United States;

8 (ii) ensuring the exercising of defen-
9 sive operational plans, processes, and play-
10 books for incident response;

11 (iii) ensuring the updating of defen-
12 sive operational plans, processes, and play-
13 books for incident response as needed to
14 keep them updated; and

15 (iv) reviewing and ensuring that de-
16 fensive operational plans, processes, and
17 playbooks improve coordination with rel-
18 evant private sector entities, as appro-
19 priate;

20 (F) preparing the response by the Federal
21 Government to fraud and scam campaigns of
22 significant consequence across Federal depart-
23 ments and agencies with responsibilities per-
24 taining to fraud and scam prevention and with
25 the relevant private sector entities, including—

1 (i) developing for the approval of the
2 President, in coordination with the heads
3 of relevant Federal departments and agen-
4 cies, operational priorities, requirements,
5 and plans;

6 (ii) ensuring incident response is exe-
7 cuted consistent with the plans described
8 in clause (i); and

9 (iii) ensuring relevant Federal depart-
10 ment and agency consultation with rel-
11 evant private sector entities in incident re-
12 sponse;

13 (G) coordinate and consult with private
14 sector leaders on fraud and scam prevention
15 and emerging technology issues in support of,
16 and in coordination with, the Director of the
17 Cybersecurity and Infrastructure Security
18 Agency and the heads of other Federal depart-
19 ments and agencies, as appropriate;

20 (H) annually report to Congress on fraud
21 and scam threats and issues facing the United
22 States, including any new or emerging tech-
23 nologies that may affect national security, eco-
24 nomic prosperity, or enforcing the rule of law;

1 (I) provide technical assistance and stra-
2 tegic guidance to, without supplanting, existing
3 interagency task forces; and

4 (J) be responsible for such other functions
5 as the President may direct.

6 (2) DELEGATION OF AUTHORITY.—

7 (A) IN GENERAL.—The Director may—

8 (i) serve as the senior representative
9 to any organization that the President may
10 establish for the purpose of providing the
11 President advice on fraud and scam pre-
12 vention;

13 (ii) subject to subparagraph (B), be
14 included as a participant in preparations
15 for and, when appropriate, the execution of
16 domestic and international summits and
17 other international meetings at which
18 fraud and scam prevention is a major
19 topic;

20 (iii) delegate any of the Director's
21 functions, powers, and duties to such offi-
22 cers and employees of the Office as the Di-
23 rector considers appropriate; and

24 (iv) authorize such successive re-dele-
25 gations of such functions, powers, and du-

1 ties to such officers and employees of the
2 Office as the Director considers appro-
3 priate.

4 (B) SUMMITS.—In acting under subpara-
5 graph (A)(ii) in the case of a summit or a meet-
6 ing with an international partner, the Director
7 shall act in coordination with the Secretary of
8 State.

9 (d) POWERS OF THE DIRECTOR.—

10 (1) IN GENERAL.—The Director may, for the
11 purposes of carrying out the functions of the Direc-
12 tor under this section—

13 (A) subject to the civil service and classifi-
14 cation laws, select, appoint, employ, and fix
15 the compensation of such officers and employ-
16 ees as are necessary and prescribe their duties,
17 except that not more than 20 individuals may
18 be employed without regard to any provision of
19 law regulating the employment or compensation
20 at rates not to exceed the basic rate of basic
21 pay payable for level IV of the Executive Sched-
22 ule under section 5315 of title 5, United States
23 Code;

24 (B) employ experts and consultants in ac-
25 cordance with section 3109 of title 5, United

1 States Code, and compensate individuals so em-
2 ployed for each day (including travel time) at
3 rates not in excess of the maximum rate of
4 basic pay for grade GS-15 as provided in sec-
5 tion 5332 of such title, and while such experts
6 and consultants are so serving away from their
7 homes or regular place of business, to pay such
8 employees travel expenses and per diem in lieu
9 of subsistence at rates authorized by section
10 5703 of such title 5 for persons in Federal Gov-
11 ernment service employed intermittently;

12 (C) accept officers or employees of the
13 United States or members of the Armed Forces
14 on a detail from an element of the intelligence
15 community (as such term is defined in section
16 3(4) of the National Security Act of 1947 (50
17 U.S.C. 3003(4))) or from another element of
18 the Federal Government on a nonreimbursable
19 basis, as jointly agreed to by the heads of the
20 receiving and detailing elements, for a period
21 not to exceed 3 years;

22 (D) promulgate such rules and regulations
23 as may be necessary to carry out the functions,
24 powers, and duties vested in the Director;

1 (E) utilize, with their consent, the services,
2 personnel, and facilities of other Federal agen-
3 cies;

4 (F) enter into and perform such contracts,
5 leases, cooperative agreements, or other trans-
6 actions as may be necessary in the conduct of
7 the work of the Office and on such terms as the
8 Director may determine appropriate, with any
9 Federal agency, or with any public or private
10 person or entity;

11 (G) accept voluntary and uncompensated
12 services, notwithstanding the provisions of sec-
13 tion 1342 of title 31, United States Code;

14 (H) adopt an official seal, which shall be
15 judicially noticed; and

16 (I) provide, where authorized by law, cop-
17 ies of documents to persons at cost, except that
18 any funds so received shall be credited to, and
19 be available for use from, the account from
20 which expenditures relating thereto were made.

21 (2) RULES OF CONSTRUCTION REGARDING DE-
22 TAILS.—Nothing in paragraph (1)(C) may be con-
23 strued as imposing any limitation on any other au-
24 thority for reimbursable or nonreimbursable details.
25 A nonreimbursable detail made pursuant to such

1 paragraph shall not be considered an augmentation
2 of the appropriations of the receiving element of the
3 Office.

4 (e) IMMUNITY.—Any person who in good faith shares
5 non-personally identifiable information with the Office to
6 carry out the purposes of this Act shall not be liable under
7 a civil action for such disclosure.

8 (f) DEFINITIONS.—In this section—

9 (1) the term “fraud” means acts that inten-
10 tionally and knowingly deceive the victim by mis-
11 representing, concealing, or omitting facts about
12 promised goods, services, or other benefits and con-
13 sequences that are nonexistent, unnecessary, never
14 intended to be provided, or deliberately distorted for
15 the purpose of monetary gain, and includes both
16 transactions authorized by the victim and those that
17 are not so authorized;

18 (2) the term “fraud and scam prevention pos-
19 ture” means the ability to identify, to protect
20 against, to detect, to prevent, to respond to, and to
21 recover from completed, ongoing, or planned fraud
22 or scams;

23 (3) the term “incident” means an individual
24 completed, ongoing, or planned act of fraud or larg-
25 er fraud campaign;

1 (4) the term “incident response” means a gov-
2 ernment or private sector activity that detects, pre-
3 vents, mitigates, or recovers from a fraud or scam
4 campaign of significant consequence;

5 (5) the term “intelligence” has the meaning
6 given such term in section 3 of the National Security
7 Act of 1947 (50 U.S.C. 3003);

8 (6) the term “relevant Federal departments and
9 agencies” includes—

10 (A) the Department of State, including the
11 Bureau of International Narcotics and Law En-
12 forcement Affairs, the Bureau of East Asian
13 and Pacific Affairs, and the Office to Monitor
14 and Combat Trafficking in Persons;

15 (B) the Department of Justice, including
16 the Federal Bureau of Investigation;

17 (C) the Department of Homeland Security,
18 including the U.S. Secret Service and Home-
19 land Security Investigations;

20 (D) the Department of the Treasury, in-
21 cluding the Office of Terrorism and Financial
22 Intelligence, the Office of Foreign Assets Con-
23 trol, and Financial Crimes Enforcement Net-
24 work;

1 (E) the Federal Communications Commis-
2 sion; and

3 (F) the Federal Trade Commission;

4 (7) the term “scam” means a type of fraud
5 where the victim is tricked into willingly providing
6 money or personal information to a malicious actor,
7 who deceived the victim for monetary gain; and

8 (8) the term “significant consequence” means,
9 with respect to any fraud or scam campaign, that
10 such campaign results in aggregate losses exceeding
11 \$5,000,000, affecting more than 1,000 individuals,
12 or posing a substantial threat to national economic
13 or cybersecurity interests, as determined by the Di-
14 rector in consultation with the heads of relevant
15 Federal departments and agencies.

16 (g) SUNSET.—The authority to carry out this Act
17 and the Office shall terminate on the date that is five
18 years after the date of the enactment of this Act.

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