

**Suspend the Rules and Pass the Bill, H. R. 2219, With an  
Amendment**

**(The amendment strikes all after the enacting clause and inserts a  
new text)**

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

# H. R. 2219

To increase the role of the financial industry in combating human trafficking.

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## IN THE HOUSE OF REPRESENTATIVES

APRIL 27, 2017

Mr. ROYCE of California (Mr. KEATING, Mrs. CAROLYN B. MALONEY of New York, and Mrs. LOVE) introduced the following bill; which was referred to the Committee on Foreign Affairs, and in addition to the Committee on 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

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## A BILL

To increase the role of the financial industry in combating  
human trafficking.

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 “End Banking for  
5 Human Traffickers Act of 2018”.

1 **SEC. 2. INCREASING THE ROLE OF THE FINANCIAL INDUS-**  
2 **TRY IN COMBATING HUMAN TRAFFICKING.**

3 (a) TREASURY AS A MEMBER OF THE PRESIDENT'S  
4 INTERAGENCY TASK FORCE TO MONITOR AND COMBAT  
5 TRAFFICKING.—Section 105(b) of the Victims of Traf-  
6 ficking and Violence Protection Act of 2000 (22 U.S.C.  
7 7103(b)) is amended by inserting “the Secretary of the  
8 Treasury,” after “the Secretary of Education,”.

9 (b) REQUIRED REVIEW OF PROCEDURES.—Not later  
10 than 180 days after the date of the enactment of this Act,  
11 the Financial Institutions Examination Council, in con-  
12 sultation with the Secretary of the Treasury, the private  
13 sector, and appropriate law enforcement agencies, shall—

14 (1) review and enhance training and examina-  
15 tions procedures to improve the capabilities of anti-  
16 money laundering and countering the financing of  
17 terrorism programs to detect financial transactions  
18 relating to severe forms of trafficking in persons;

19 (2) review and enhance procedures for referring  
20 potential cases relating to severe forms of trafficking  
21 in persons to the appropriate law enforcement agen-  
22 cy; and

23 (3) determine, as appropriate, whether require-  
24 ments for financial institutions are sufficient to de-  
25 tect and deter money laundering relating to severe  
26 forms of trafficking in persons.

1 (c) INTERAGENCY TASK FORCE RECOMMENDATIONS  
2 TARGETING MONEY LAUNDERING RELATED TO HUMAN  
3 TRAFFICKING.—

4 (1) IN GENERAL.—Not later than 270 days  
5 after the date of the enactment of this Act, the  
6 Interagency Task Force to Monitor and Combat  
7 Trafficking shall submit to the Committee on Finan-  
8 cial Services and the Committee on the Judiciary of  
9 the House of Representatives, the Committee on  
10 Banking, Housing, and Urban Affairs and the Com-  
11 mittee on the Judiciary of the Senate, and the head  
12 of each appropriate Federal banking agency—

13 (A) an analysis of anti-money laundering  
14 efforts of the United States Government and  
15 United States financial institutions relating to  
16 severe forms of trafficking in persons; and

17 (B) appropriate legislative, administrative,  
18 and other recommendations to strengthen ef-  
19 forts against money laundering relating to se-  
20 vere forms of trafficking in persons.

21 (2) REQUIRED RECOMMENDATIONS.—The rec-  
22 ommendations under paragraph (1) shall include—

23 (A) feedback from financial institutions on  
24 best practices of successful programs to combat  
25 severe forms of trafficking in persons currently

1 in place that may be suitable for broader adop-  
2 tion by similarly situated financial institutions;

3 (B) feedback from stakeholders, including  
4 victims of severe forms of trafficking in persons  
5 and financial institutions, on policy proposals  
6 derived from the analysis conducted by the task  
7 force referred to in paragraph (1) that would  
8 enhance the efforts and programs of financial  
9 institutions to detect and deter money laun-  
10 dering relating to severe forms of trafficking in  
11 persons, including any recommended changes to  
12 internal policies, procedures, and controls relat-  
13 ing to severe forms of trafficking in persons;

14 (C) any recommended changes to training  
15 programs at financial institutions to better  
16 equip employees to deter and detect money  
17 laundering relating to severe forms of traf-  
18 ficking in persons;

19 (D) any recommended changes to expand  
20 information sharing relating to severe forms of  
21 trafficking in persons among financial institu-  
22 tions and between such financial institutions,  
23 appropriate law enforcement agencies, and ap-  
24 propriate Federal agencies; and

1 (E) recommended changes, if necessary, to  
2 existing statutory law to more effectively detect  
3 and deter money laundering relating to severe  
4 forms of trafficking in persons, where such  
5 money laundering involves the use of emerging  
6 technologies and virtual currencies.

7 (d) LIMITATION.—Nothing in this Act shall be con-  
8 strued to grant rulemaking authority to the Interagency  
9 Task Force to Monitor and Combat Trafficking.

10 (e) DEFINITIONS.—As used in this section—

11 (1) the term “appropriate Federal banking  
12 agency” has the meaning given the term in section  
13 3(q) of the Federal Deposit Insurance Act (12  
14 U.S.C. 1813(q));

15 (2) the term “severe forms of trafficking in per-  
16 sons” has the meaning given such term in section  
17 103 of the Trafficking Victims Protection Act of  
18 2000 (22 U.S.C. 7102);

19 (3) the term “Interagency Task Force to Mon-  
20 itor and Combat Trafficking” means the Interagency  
21 Task Force to Monitor and Combat Trafficking es-  
22 tablished by the President pursuant to section 105  
23 of the Victims of Trafficking and Violence Protec-  
24 tion Act of 2000 (22 U.S.C. 7103); and

1           (4) the term “law enforcement agency” means  
2           an agency of the United States, a State, or a polit-  
3           ical subdivision of a State, authorized by law or by  
4           a government agency to engage in or supervise the  
5           prevention, detection, investigation, or prosecution of  
6           any violation of criminal or civil law.

7 **SEC. 3. COORDINATION OF HUMAN TRAFFICKING ISSUES**  
8                           **BY THE OFFICE OF TERRORISM AND FINAN-**  
9                           **CIAL INTELLIGENCE.**

10          (a) **FUNCTIONS.**—Section 312(a)(4) of title 31,  
11 United States Code, is amended—

12           (1) by redesignating subparagraphs (E), (F),  
13           and (G) as subparagraphs (F), (G), and (H), respec-  
14           tively; and

15           (2) by inserting after subparagraph (D) the fol-  
16           lowing:

17                           “(E) combating illicit financing relating to  
18                           severe forms of trafficking in persons;”.

19          (b) **INTERAGENCY COORDINATION.**—Section 312(a)  
20 of title 31, United States Code, is amended by adding at  
21 the end the following:

22                           “(8) **INTERAGENCY COORDINATION.**—The Sec-  
23                           retary of the Treasury, after consultation with the  
24                           Undersecretary for Terrorism and Financial Crimes,  
25                           shall designate an office within the OTFI that shall

1 coordinate efforts to combat the illicit financing of  
2 severe forms of trafficking in persons with—

3 “(A) other offices of the Department of the  
4 Treasury;

5 “(B) other Federal agencies, including—

6 “(i) the Office to Monitor and Combat  
7 Trafficking in Persons of the Department  
8 of State; and

9 “(ii) the Interagency Task Force to  
10 Monitor and Combat Trafficking;

11 “(C) State and local law enforcement agen-  
12 cies; and

13 “(D) foreign governments.”.

14 (c) DEFINITION.—Section 312(a) of title 31, United  
15 States Code, as amended by this section, is further amend-  
16 ed by adding at the end the following:

17 “(9) DEFINITION.—In this subsection, the term  
18 ‘severe forms of trafficking in persons’ has the  
19 meaning given such term in section 103 of the Traf-  
20 ficking Victims Protection Act of 2000 (22 U.S.C.  
21 7102).”.

1 **SEC. 4. ADDITIONAL REPORTING REQUIREMENT UNDER**  
2 **THE TRAFFICKING VICTIMS PROTECTION**  
3 **ACT OF 2000.**

4 Section 105(d)(7) of the Trafficking Victims Protec-  
5 tion Act of 2000 (22 U.S.C. 7103(d)(7)) is amended—

6 (1) in the matter preceding subparagraph (A)—

7 (A) by inserting “the Committee on Finan-  
8 cial Services,” after “the Committee on Foreign  
9 Affairs,”; and

10 (B) by inserting “the Committee on Bank-  
11 ing, Housing, and Urban Affairs,” after “the  
12 Committee on Foreign Relations,”;

13 (2) in subparagraph (Q)(vii), by striking “;  
14 and” and inserting a semicolon;

15 (3) in subparagraph (R), by striking the period  
16 at the end and inserting “; and”; and

17 (4) by adding at the end the following:

18 “(S) the efforts of the United States to  
19 eliminate money laundering relating to severe  
20 forms of trafficking in persons and the number  
21 of investigations, arrests, indictments, and con-  
22 victions in money laundering cases with a nexus  
23 to severe forms of trafficking in persons.”.”.



1 **SEC. 5. MINIMUM STANDARDS FOR THE ELIMINATION OF**  
2 **TRAFFICKING.**

3 Section 108(b) of the Trafficking Victims Protection  
4 Act of 2000 (22 U.S.C. 7106(b)) is amended by adding  
5 at the end the following new paragraph:

6 “(13) Whether the government of the country,  
7 consistent with the capacity of the country, has in  
8 effect a framework to prevent financial transactions  
9 involving the proceeds of severe forms of trafficking  
10 in persons, and is taking steps to implement such a  
11 framework, including by investigating, prosecuting,  
12 convicting, and sentencing individuals who attempt  
13 or conduct such transactions.”.