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.

IN THE HOUSE OF REPRESENTATIVES
MAY 9, 2019
Mr. GONZALEZ of Ohio (for himself and Mr. EMMER) introduced the following bill; which was referred to the Committee on Financial Services

A BILL
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.

Be it enacted by the Senate and House of Representa-
tives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

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

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

(a) Study.—
(1) IN GENERAL.—The Director of the Financial Crimes Enforcement Network (‘‘FinCEN’’) shall carry out a study on—

(A) the status of implementation and internal use of emerging technologies, including artificial intelligence (‘‘AI’’), digital identity technologies, blockchain technologies, and other innovative technologies within FinCEN;

(B) whether AI, digital identity technologies, blockchain technologies, and other innovative technologies can be further leveraged to make FinCEN’s data analysis more efficient and effective; and

(C) how FinCEN could better utilize AI, digital identity technologies, blockchain technologies, and other innovative technologies to more actively analyze and disseminate the information it collects and stores to provide investigative leads to Federal, State, Tribal, and local law enforcement, and other Federal agencies (collective, ‘‘Agencies’’), and better support its ongoing investigations when referring a case to the Agencies.

(2) INCLUSION OF GTO DATA.—The study required under this subsection shall include data col-
lected through the Geographic Targeting Orders (‘‘GTO’’) program.

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

(1) all findings and determinations made in carrying out the study required under subsection (a);

(2) with respect to each of subparagraphs (A), (B), and (C) of subsection (a)(1), any best practices or significant concerns identified by the Director, and their applicability to AI, digital identity technologies, blockchain technologies, and other innovative technologies with respect to U.S. efforts to combat money laundering and other forms of illicit finance; and

(3) any policy recommendations that could facilitate and improve communication and coordination between the private sector, FinCEN, and Agencies through the implementation of innovative approaches, in order to meet their Bank Secrecy Act (as defined under section 5312 of title 31, United
States Code) and anti-money laundering compliance obligations.

(c) Bank Secrecy Act Defined.—For purposes of this section, the term “Bank Secrecy Act” means—

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

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

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