119TH CONGRESS
2D SESSION

S. _____

To establish the National Office for Scam and Fraud Prevention.

IN THE SENATE OF THE UNITED STATES

Mrs. BRITT introduced the following bill; which was read twice and referred to the Committee on _____

A BILL

To establish the National Office for Scam and Fraud Prevention.

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

SECTION 1. SHORT TITLE.

This Act may be cited as the ''National Office for Scam and Fraud Prevention Act''.

SEC. 2. DEFINITIONS.

In this Act:

(1) DIRECTOR.—The term ''Director'' means the Director of the Office.

(2) OFFICE.—The term ''Office'' means the National Office for Scam and Fraud Prevention established under section 3.

(3) STRATEGY.—The term ''Strategy'' means the National Scam and Fraud Prevention and Response Strategy developed pursuant to section 5(2).

SEC. 3. ESTABLISHMENT.

There is established within the Executive Office of the President an office to be known as the ''National Office for Scam and Fraud Prevention''.

SEC. 4. OFFICERS.

(a) IN GENERAL.—The head of the Office shall be the Director of the National Office for Scam and Fraud Prevention, who shall—

(1) be appointed by the President by and with the advice and consent of the Senate; and

(2) serve at the pleasure of the President.

(b) ADDITIONAL OFFICERS.—The President shall assign to the Office such other officers, if any, as the President, in consultation with the Director, considers appropriate to discharge the responsibilities of the Office.

SEC. 5. RESPONSIBILITIES.

Subject to the direction and control of the President, the responsibilities of the Office shall include the following:

(1) Develop policies, goals, objectives, and priorities for the United States to prevent and respond to scams and fraud impacting consumers and businesses in the United States.

(2) Develop a comprehensive strategy for the United States that—

(A) shall be known as the ''National Scam and Fraud Prevention and Response Strategy'';

(B) helps reduce the number of people of the United States who fall victim to fraud; and

(C) addresses all parts of the fraud ecosystem, including the domestic and international individuals, networks, organizations, technologies, and services used to facilitate or profit from scams and fraud impacting consumers and businesses.

(3) With respect to intelligence sharing between the Federal Government, financial services, telecommunications, digital platforms, including social media and technology companies, and other key public and private sector entities—

(A) promote real-time intelligence sharing to enable timely scam prevention and disruption; and

(B) identify barriers to such intelligence sharing with the goal of strengthening the prevention, disruption, and response to scams and fraud.

(4) In consultation with the heads of relevant Federal agencies and private-sector stakeholders, develop and maintain a standardized, nonbinding lexicon of terms used to describe common scams and fraud schemes—

(A) to facilitate consistent public education, voluntary reporting, and information sharing; and

(B) that may not modify any definition under Federal law or impose additional reporting requirements.

(5) Develop and coordinate public education and awareness campaigns to help inform consumers and small businesses with respect to detecting and avoiding scams and accessing post-victimization assistance.

(6) In coordination with the Secretary of State, the Attorney General and the heads of other appropriate Federal agencies, support international cooperation and intelligence sharing with foreign law enforcement agencies, governments, and relevant in-

dustry counterparts to disrupt transnational scam networks.

(7) Support, facilitate, and promote coordination with State, local, Tribal, and territorial governments as part of the Strategy to—

(A) improve the ability of relevant State and local agencies and law enforcement agencies to access the resources and training necessary to engage in scam and fraud prevention within their communities; and

(B) develop and implement a centralized, rapid-reporting mechanism for in-progress scams or fraud to enable swift and timely intervention by appropriate authorities.

(8) Review and provide recommendations on the budgets of Federal agencies relating to scam and fraud prevention under the Strategy.

(9) Certify to the President whether the budgets relating to scams and fraud of each Federal agency with responsibilities for scam and fraud prevention and response under the Strategy are consistent with the Strategy.

(10) Carry out any other responsibilities relating to the development, coordination, and implemen-

tation of United States policy on scams and fraud that the President considers appropriate.

SEC. 6. RESOURCES.

The President, in consultation with the Director, shall assign or allocate to the Office such resources, including funds, personnel, and other resources, as the President considers appropriate in order to facilitate the discharge of the responsibilities of the Office.

SEC. 7. PAY OF DIRECTOR.

Section 5312 of title 5, United States Code, is amended by adding at the end the following:

''Director of the National Office for Scam and Fraud Prevention.''.

SEC. 8. REPORT TO CONGRESS.

Not later than 1 year after the date of enactment of this Act, and annually thereafter, the Director shall submit to the Committee on Homeland Security and Governmental Affairs of the Senate, the Committee on Oversight and Government Reform of the House of Representatives, and any other congressional committee the President considers appropriate a report—

(1) summarizing the efforts of the Office in carrying out the responsibilities of the Office under section 5; and

(2) that includes—

(A) any recommendations for actions by Congress to assist the Office in scam and fraud prevention;

(B) an analysis of national scam and fraud trends for the 1-year period preceding the date of the submission of the report, including estimated losses and information about criminal tactics, enabling technologies, and victim demographics;

(C) a description of major scam and fraud disruption and enforcement activities coordinated or supported by the Office, including measurable outcomes and the impact of such activities on reducing scam and fraud incidents;

(D) victim support statistics, including the number of victims reached through efforts coordinated or supported by the Office and the types of assistance provided by those efforts;

(E) an assessment of gaps in scam and fraud enforcement, interagency coordination, data collection, and resource needs;

(F) a detailed overview of public education and communication campaigns, including the core objectives, intended audiences, channels

used, and assessments of reach and effectiveness of those campaigns;

(G) a detailed accounting of the Office's expenditures, staffing levels, and resource allocation for the most recent fiscal year ending before the date of the submission of the report; and

(H) any other proposed legislative, regulatory, or administrative recommendations the Director determines necessary to advance the overall mission of the Office.