

AMENDMENT IN THE NATURE OF A SUBSTITUTE
TO H.R. 5877
OFFERED BY MR. FITZGERALD OF WISCONSIN

Strike all after the enacting clause and insert the following:

1 SECTION 1. SHORT TITLE.

2 This Act may be cited as the “Combatting Money
3 Laundering in Cyber Crime Act of 2025”.

4 SEC. 2. EXPANSION OF UNITED STATES SECRET SERVICE

5 INVESTIGATIVE AUTHORITIES.

6 Section 3056(b) of title 18, United States Code, is
7 amended—

8 (1) in paragraph (1), by striking “871, or 879”
9 and inserting “871, 879, or 1960”; and

10 (2) in paragraph (3)—

11 (A) by inserting “money laundering, struc-
12 tured transactions,” after “documents or de-
13 vices,”;

14 (B) by striking “federally insured”; and

15 (C) by inserting “, as defined in section
16 5312 of title 31” after “institution”.

1 **SEC. 3. FINCEN EXCHANGE.**

2 Section 310(d)(3)(A) of title 31, United States Code,
3 is amended, in the matter preceding clause (i), by striking
4 “5 years” and inserting “10 years”.

5 **SEC. 4. INTERNATIONAL FINANCIAL INSTITUTIONS.**

6 Section 7125(b) of the Otto Warmbier North Korea
7 Nuclear Sanctions and Enforcement Act of 2019 (22
8 U.S.C. 262p–13 note) is amended by striking “6” and in-
9 serting “10”.

10 **SEC. 5. REPORT.**

11 (a) IN GENERAL.—Not later than 1 year after the
12 date of enactment of this Act, the Government Account-
13 ability Office shall conduct a study and submit to the
14 Committee on Financial Services of the House of Rep-
15 resentatives and the Committee on Banking, Housing, and
16 Urban Affairs of the Senate a report on the implementa-
17 tion of section 6102 of the Anti-Money Laundering Act
18 of 2020 (title LXI of division F of the William M. (Mac)
19 Thornberry National Defense Authorization Act for Fiscal
20 Year 2021 (Public Law 116–283; 134 Stat. 4552)).

21 (b) FOCUS.—In conducting the study under sub-
22 section (a), the Government Accountability Office shall
23 focus on evaluating the ability of law enforcement to iden-
24 tify and deter money laundering in cyber crimes.

