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US FinTech Policy in the 116th Congress

January 2019 – January 2020

Curated by Jackson Mueller, Associate Director, FinTech Program, Milken Institute Center for Financial Markets

Legislation introduced through January 31, 2020. Any updates to the legislation included in this policy update are through February 25, 2020.

Changes from the last FinTech Policy Update (December 2019)

- Added legislation is **highlighted**. Updates to the status of certain legislation is in **red text**.
- In addition to FinTech-related legislation introduced in January, we also included H.R.1865, the *Further Consolidated Appropriations Act, 2020* (Introduced: March 25, 2019). Please note that the 114 original cosponsors of the bill are all accounted for in the update to top lead/cosponsors of FinTech-related legislation. Keep in mind that by adding this bill and its cosponsors, the number of lawmakers in the House that have led/cosponsored a FinTech-related bill has risen quite dramatically (December 2019: 136 U.S. House lawmakers; January 2020: 219 U.S. House lawmakers).
- In addition to legislation indirectly-related to FinTech introduced in January, we also included H.R.3621, the *Comprehensive CREDIT Act of 2020* (Introduced: July 5, 2019). Please note that the original cosponsors of the bill are accounted for in the update to top/lead cosponsors of legislation indirectly-related to FinTech.
- Also keep in mind that the “Broadband” category under *Legislation Indirectly-related to FinTech* is separated from the rest of the indirectly-related categories due to the amount of Broadband legislation introduced in the House and Senate.
- A LOT of developments in the month of February to discuss. I intend to release a revised policy update in mid-March. Until then, enjoy this update!

January 2020 in Review: Notable Congressional Developments: Hearings¹

- **Holiday Break:** Both the House of Representatives and the Senate reconvened in early January for the start of the second session of the 116th Congress. There was little legislative and hearing activity in the month of January given the shortened legislative calendar.
- **US FinTech Task Force Hearing on Cash and Mobile Payments:** In late January, the task force held a hearing titled, [Is Cash Still King? Reviewing the Rise of Mobile Payments](#). There were no major, earth-shattering announcements. However, I would note the following:
 - **1.** A lot of the discussion revolved around how to ensure no one is left behind as the US moves more towards adopting digital forms of payment, the very real potential for financial exclusion, and a lack of choice for consumers if cash is prohibited.
 - **2.** Very little mention or discussion of ongoing efforts among states and localities to prohibit businesses from going “cashless” by accepting only digital means of payment (cards, mobile payments, etc.). If you recall, Philadelphia [became the first U.S. city](#) to ban stores from going cashless. Philadelphia’s move was then followed by [New York City](#). At the state level, [the State of New Jersey](#) became the second state to ban cashless stores following a similar ban imposed by the [State of Massachusetts](#) in 1978.

What we did not hear is any mention of legislation introduced in the House that would prevent stores from prohibiting cash transactions. Developments at the state and local level have made their way to the halls of Congress. Two bills have been introduced in the House (H.R.2630, the *Cash Always Should be Honored (CASH) Act* and H.R.2650, the *Payment Choice Act of 2019*) that prohibit retail businesses from refusing cash payments. The two legislative bills were not discussed during the hearing.

- **3.** Little focus on international developments as it relates to cashless societies. While there was some focus on China’s payments players and consumer adoption in that country, there was no discussion on the country’s [development of a national clearing house](#) and requirements for online payment systems such as Alipay and WeChat Pay to route their transactions through the clearing house to ensure better tracking and monitoring by the central bank. There was also no focus on other countries struggling to address cashless economies. To be honest, I was a bit surprised the discussion didn’t

¹ Please note that I may not have captured all FinTech-related correspondence/developments from Capitol Hill.

bring up developments in Sweden, in particular, since we've heard so much over the past two years on how officials there are grappling with a population that has largely moved to digital means of transacting.

- 4. During the hearing, a representative from PayPal provided an update on PayPal's Working Capital (PPWC) product. For those of you focused on the *impact* of FinTech, there's an interesting study that PayPal and Kiva published in 2016 that shed some light on where PPWC and Kiva Zip financing is going and who is receiving it. In particular, "nearly 25 percent of PPWC loans were disbursed in the 3 percent of counties that have lost ten or more banks since the 2008 financial crisis."² During the hearing, we heard that 70 percent of PPWC loans are going to counties that lost 10 or more banks since the recent financial crisis.
- 5. Some interesting comments in relation to cryptocurrency. During the hearing, Rep. Blaine Luetkemeyer (R-MO) stated: "Cryptocurrency, quite frankly, is now the preferred way of money laundering." That, of course, elicited a reaction³ from Rep. Tom Emmer (R-MN) who, later on in the hearing, stated: "I think it's funny when I hear from even one of my own colleagues that crypto is the preferred method of laundering money. Well, my colleague [Rep. Donald Payne (D-NJ)], just pointed out the only truly private thing left is cash. We can identify people on the internet. You can't necessarily identify somebody who is carrying around suitcases of cash."⁴
- 6. We also witnessed differing views expressed by Ranking Member Tom Emmer (R-MN), and Chairman Stephen Lynch (D-MA) in relation to innovation in the payments space⁵:
 - **Emmer:** "[T]he rhetoric really is, 'this is Silk Road, this is dangerous, technology is going to disenfranchise because we don't learn it.... While we should be concerned, always, and I respect and am very sensitive to the fact that we are all thinking, I hope, in the same vein - we want people to have access, we want people to be empowered and to grow and be able to lift themselves up - we just look at it a little differently.... We can't see all the things out on the horizon. We have to make sure we're very careful, and this institution, in particular, has to start moving a little quicker with the certainty questions that we talked about in the marketplace. Because at the end of the day, that is where we're going. And I think people need to be very clear. We can either help facilitate this technology advancement or it's going to happen without us. And God forbid it happens somewhere else where we don't have any say."

² Usman Ahmed, Thorsten Beck, Christine McDaniel, Simon Schropp, Filling the Gap: How Technology Enables Access to Finance for Small- and Medium-Sized Enterprises, 2016. Available at: https://publicpolicy.paypal-corp.com/sites/default/files/policy/PayPal-Policy-Paper_Access-to-Finance_0.pdf.

³ Rep. Tom Emmer's (R-MN) reaction to Rep. Blaine Luetkemeyer's comment on cryptocurrency at 1:18:15 – 1:18:30. https://www.youtube.com/watch?v=X_Mf3DzswK8

⁴ Rep. Tom Emmer's (R-MN) remarks on cryptocurrency at 1:56:10 – 1:56:50. https://www.youtube.com/watch?v=X_Mf3DzswK8

⁵ Closing statements by Reps. Tom Emmer (R-MN) and Stephen Lynch (D-MA) at 1:56:55 - 2:02:00. https://www.youtube.com/watch?v=X_Mf3DzswK8

- **Lynch:** "In closing, I do want to point out the difficulty here that we face." Speaking about the lack of banking in Somalia, "I'm keenly aware of the need within Somalia for a secure banking apparatus to help that country recover.... [Y]ou do see the need for a value transfer system that is secure and that will allow that country to recover. So, clearly there are some advantages to be had in a digital system that is secure.... But I also see the benefits that our regulatory system has secured.... There are advantages to having those intermediaries. So now, I'm a bit concerned about the push for blockchain in a system that eliminates the intermediaries.... So we go around the Federal Reserve.... We go around the SEC. We go around Treasury and FinCEN. We go around all these intermediaries that allow us to rebalance and correct some of the inequities. So, it's a big challenge, but it's extremely interesting and I agree, we have to try to tackle this and get the best out of a system like that while protecting against the worst aspects of what some of this new, untested, technology might present."

January 2020 in Review: Notable Congressional Developments: Correspondence⁶

- Letters and statements from lawmakers on several indirect/direct FinTech-related issues, including:
 - **Artificial Intelligence:** [In a letter](#) to Michael Kratsios, U.S. Chief Technology Officer, Sen. Michael Bennet (D-CO) poured cold water on the Trump Administration's approach to artificial intelligence by saying the recent Executive Order lacks a long-term vision and resources needed to secure U.S. leadership. "Although summary principles are necessarily reductive, certain omissions are hard to overlook. The principles make only passing reference to privacy protections. They include just a cursory discussion of Americans' civil rights. The principles also reference no effort to coordinate AI policy with allies and partners around the world, echoing the administration's unilateral rejection of the G7's Global Partnership on AI in 2018. The U.S. cannot lead the world in AI if we do not engage it. Worse, our isolation risks allowing China to set AI standards and norms across the globe for a generation."
 - **Data Privacy:** A day after the California Consumer Privacy Act (CCPA) took effect, Sen. Mark Warner (D-VA) [issued a statement](#) in response to the law. "With California's comprehensive privacy law going into effect, the failure of the federal government to lead on privacy – and on related issues of consumer protection and competition online – has come into even sharper focus. We have seen not only the key federal regulator, the Federal Trade Commission (FTC), continually stumble, and state Attorneys General increasingly filling the void, but we have also seen Congress unable to step up and put in place much-needed guardrails to ensure user privacy and data are protected.... These issues cannot be addressed on a state-by-state basis. Instead we need comprehensive federal legislation, which addresses not only privacy but a range of related consumer protection and competition issues, to afford all Americans the protections they deserve."
 - **Data Privacy:** [In a letter](#) to the chairman of the Federal Trade Commission (FTC), Sens. Ron Wyden (D-OR), Anna Eshoo (D-CA), and Sherrod Brown (D-OH) urged the agency to investigate Evestnet, operator of Yodlee. "Though privacy protections should be much stronger, the FTC already has the authority under Section 6(b) of the FTC Act to conduct broad industry reviews. It should do so here in order to determine whether Evestnet's sale of consumers' personal data to third parties without their knowledge or consent is unfair, deceptive, or abusive act or practice. We also urge the FTC to investigate whether Evestnet and the companies to which it has sold consumer data have the required technical controls in place to protect Americans' sensitive financial data...."

⁶ Please note that I may not have captured all FinTech-related correspondence/developments from Capitol Hill.

- **Facial Recognition:** In response to a recent [New York Times expose on Clearview AI](#) and the company's facial recognition software, Sen. Edward Markey (D-MA) [sent a letter](#) to Clearview AI CEO Hoan Ton-That expressing serious concerns over the facial recognition tool. "Clearview's product appears to pose particularly chilling privacy risks, and I am deeply concerned that it is capable of fundamentally dismantling Americans' expectation that they can move, assemble, or simply appear in public without being identified." In response to the *New York Times* article, Clearview AI [stated](#) that its app "is NOT available to the public. While many people have advised us that a public version would be more profitable, we have rejected that idea." Meanwhile, in late February, the company [announced](#) that someone obtained "unauthorized access" to its list of customers.
- **Huawei & 5G Networks:** Several lawmakers voiced concerns about the UK's decision to grant Huawei access to 5G networks in the country. In an [op-ed in the Washington Examiner](#), Sen. Rick Scott (R-FL) stated: "It's a false choice. There are alternatives to Huawei. Yes, they may not enjoy the same government backing as Huawei and thus may cost more. But the cost of allowing Huawei to gain a foothold would be far greater." In late February, the Federal Communications Commission opened the [supply chain information collection reporting portal](#) which provides the agency with data on Huawei and ZTE equipment and services used in U.S. telecommunications networks.

January 2020 in Review: FinTech-related Legislation Introduced

HOUSE

- H.R.5635, Virtual Currency Tax Fairness Act of 2020

SENATE

- S.3191, Industries of the Future Act of 2020

January 2020 in Review: Legislation Indirectly-Related to FinTech Introduced

HOUSE

- H.R.5574, Preserving Small Business Lending Act of 2020
- H.R.5661, To prohibit the sharing of United States intelligence with countries that permit operation of Huawei fifth generation telecommunications technology within their borders;
- H.R.5669, Strengthening and Enhancing Cybersecurity Usage to Reach Every (SECURE) Small Business Act
- H.R.5677, Fair Credit Reporting for Servicemembers Act
- H.R.5685, Securing American Leadership in Science and Technology Act
- H.R.5698, Promoting Secure 5G Act of 2020
- H.R.5703, PRIVCY Act

SENATE

- S.3153, To prohibit the sharing of United States intelligence with countries that permit operation of Huawei fifth generation telecommunications technology within their borders;
- S.3189, Utilizing Strategic Allied (USA) Telecommunications Act
- S.3205, SECURE Small Business Act
- S.3207, Cybersecurity State Coordinator Act of 2020
- S.3246, Spectrum Management and Reallocation for Taxpayers (SMART) Act

FinTech-related Legislation on the Move

HOUSE	Passed Committee*	<ul style="list-style-type: none"> ▪ H.R.295, End Banking for Human Traffickers Act of 2019 ▪ H.R.3490, Small Business Lending Fairness Act ▪ H.R.3629, Clarity in Credit Score Formation Act of 2019 ▪ H.R.4895, CFTC Reauthorization Act of 2019
	Passed House	<ul style="list-style-type: none"> ▪ H.R.56, Financial Technology Protection Act ▪ H.R.428, Homeland Security Assessment of Terrorists' Use of Virtual Currencies Act ▪ H.R.502, FIND Trafficking Act ▪ H.R.1414, FinCEN Improvement Act of 2019 ▪ H.R.1957, Taxpayer First Act of 2019 ▪ H.R.2514, COUNTER Act of 2019 ▪ H.R.2613, Advancing Innovation to Assist Law Enforcement Act ▪ H.R.3494, Damon Paul Nelson and Matthew Young Pollard Intelligence Authorization Act for Fiscal Years 2018, 2019, and 2020 ▪ H.R.4860, Crowdfunding Amendments Act
SENATE	Passed Committee*	<ul style="list-style-type: none"> ▪ S.553, Blockchain Promotion Act of 2019 ▪ S.1025, VERDAD Act of 2019 ▪ S.1589, Damon Paul Nelson and Matthew Young Pollard Intelligence Authorization Act for Fiscal Years 2018, 2019, and 2020 ▪ S.1883, Combating Money Laundering, Terrorist Financing, and Counterfeiting Act of 2019
	Passed Senate	
PRESIDENT'S DESK	Signed into Law	<ul style="list-style-type: none"> ▪ H.R. 1865, Further Consolidated Appropriations Act, 2020 (Public Law No. 116-94)⁷ ▪ H.R.3151, Taxpayer First Act (Public Law No. 116-25) ▪ S.1790, the National Defense Authorization Act for Fiscal Year 2020 (Public Law No. 116-92)⁸

*Reported out of Committee or Ordered to be reported out of Committee

Source: Milken Institute Center for Financial Markets

⁷ H.R.1865 includes S.1025, the VERDAD Act of 2019 and H.R.3407, the U.S. Export Finance Agency Act of 2019.

⁸ S.1790 includes language found in S.1589, the Damon Paul Nelson and Matthew Young Pollard Intelligence Authorization Act for Fiscal Years 2018, 2019, and 2020; and S.245, the Damon Paul Nelson and Matthew Young Pollard Intelligence Authorization Act for Fiscal Years 2018 and 2019.

Legislation Indirectly-related to FinTech on the Move

HOUSE	Passed Committee*	<ul style="list-style-type: none"> ▪ H.R.123, FHA Additional Credit Pilot Program Reauthorization Act ▪ H.R.1668, Internet of Things (IoT) Cybersecurity Improvement Act ▪ H.R.1731, Cybersecurity Disclosure Act ▪ H.R.3642, Improving Credit Reporting for All Consumers Act ▪ H.R.4458, Cybersecurity and Financial System Resilience Act ▪ H.R.4461, Network Security Information Sharing Act ▪ H.R.4782, National Commission on Online Platforms and Homeland Security Act ▪ H.R.4998, Secure and Trusted Communications Networks Act ▪ H.R.5000, Studying How to Harness Airwave Resources Efficiently (SHARE) Act ▪ H.R.5330, Consumer Protection for Medical Debt Collections Act ▪ H.R.5332, Protecting Your Credit Score Act
	Passed House	<ul style="list-style-type: none"> ▪ H.R.539, Innovators to Entrepreneurs Act of 2019 ▪ H.R.1815, SEC Disclosure Effectiveness Testing Act ▪ H.R.1876, Senior Security Act of 2019 ▪ H.R.2881, Secure 5G and Beyond Act ▪ H.R.3621, Comprehensive CREDIT Act of 2020 ▪ H.R.3763, Promoting United States International Leadership in 5G Act ▪ H.R.4067, Financial Inclusion in Banking Act of 2019 ▪ H.R.4229, Broadband Deployment Accuracy and Technological Availability (DATA) Act ▪ H.R.4500, Promoting United States Wireless Leadership Act
SENATE	Passed Committee*	<ul style="list-style-type: none"> ▪ S.149, Stop Senior Scams Act ▪ S.512, Seniors Fraud Prevention Act of 2019 ▪ S.734, IoT Cybersecurity Improvement Act of 2019 ▪ S.893, Secure 5G and Beyond Act of 2019 ▪ S.1294, Broadband Interagency Coordination Act of 2019 ▪ S.1363, Artificial Intelligence (AI) in Government Act ▪ S.1625, United States 5G Leadership Act of 2019 ▪ S.2535, Enhancing Entrepreneurship for the 21st Century Act ▪ S.2775, Harvesting American Cybersecurity Knowledge through Education (HACKED) Act
	Passed Senate	<ul style="list-style-type: none"> ▪ S.1289, Measuring the Economic Impact of Broadband Act of 2019 ▪ S.1611, Developing and Growing the Internet of Things (DIGIT) Act ▪ S.1822, Broadband Deployment Accuracy and Technological Availability (DATA) Act
PRESIDENT'S DESK	Signed into Law	

*Reported out of Committee or Ordered to be reported out of Committee

Source: Milken Institute Center for Financial Markets

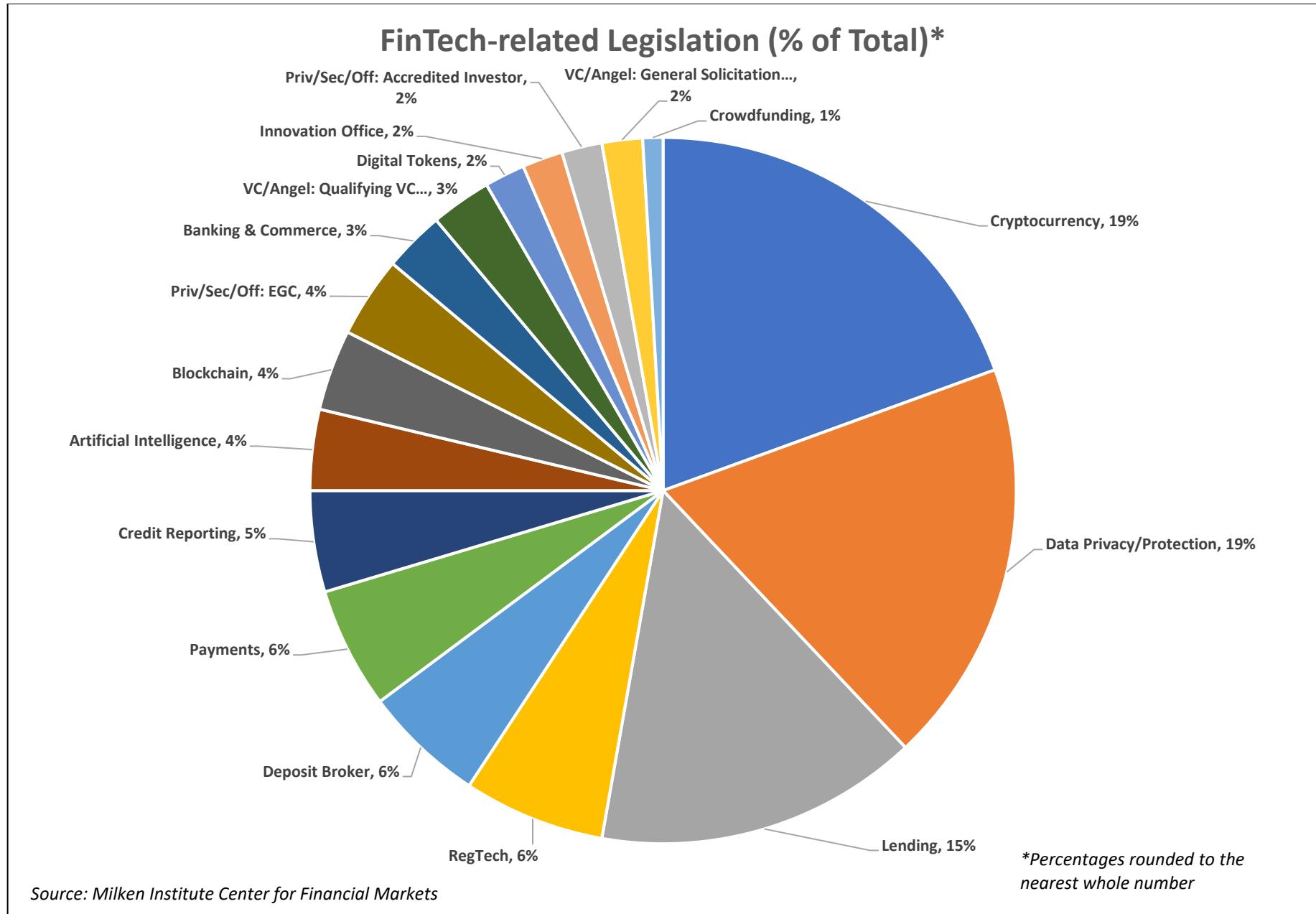
116th Congress: FinTech-related Legislation

January 2019 – January 2020

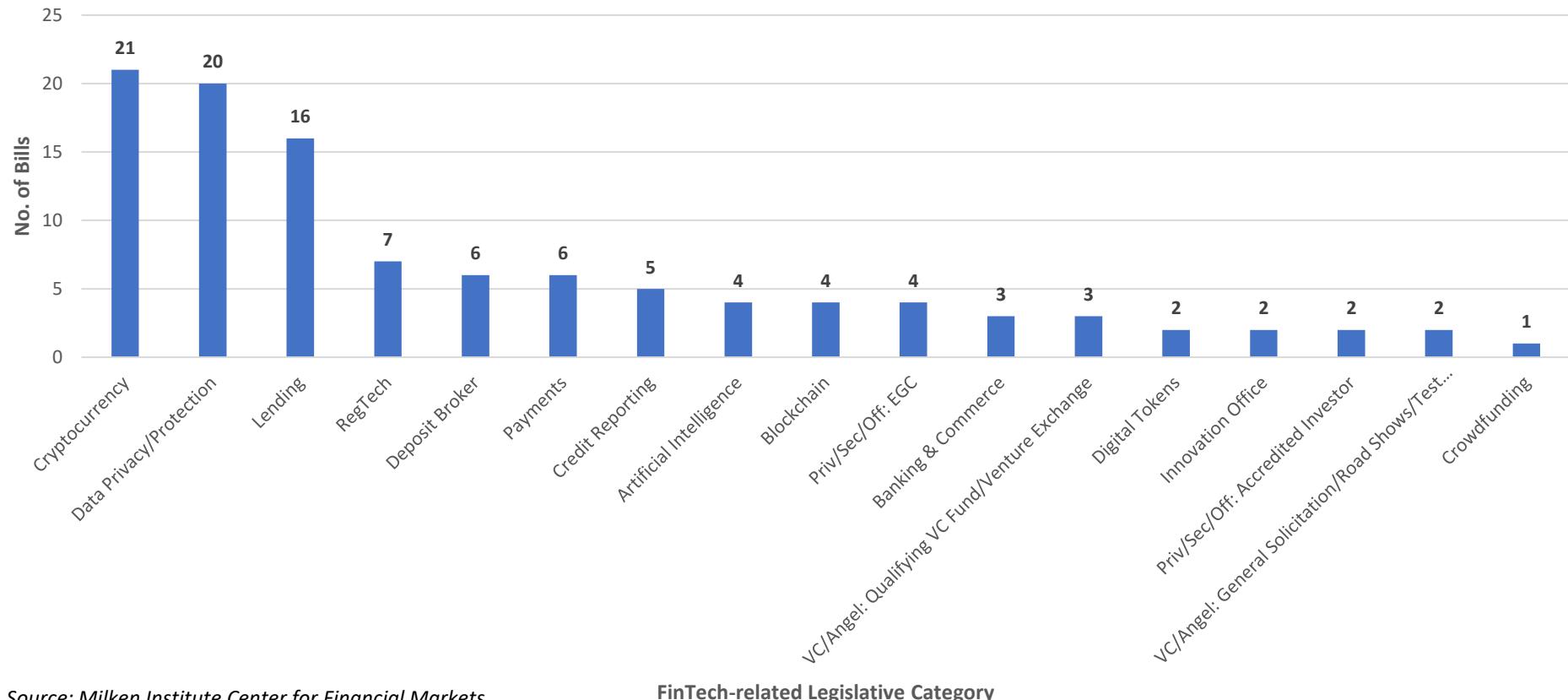
Breakdown of US FinTech-related Legislation

Legislative Category	No. bills introduced (House)	No. bills introduced (Senate)	Total No. of Bills (through Jan 2020)	Total No. of Bipartisan Bills (through Jan 2020)	Percent Bipartisan (%)
Artificial Intelligence	2	2	4	2	50%
Banking and Commerce	2	1	3	-	0%
Blockchain	3	1	4	3	75%
Credit Reporting	4	1	5	2	40%
Crowdfunding	1	-	1	1	100%
Cryptocurrency	14	7	21	17	81%
Digital Tokens	2	-	2	2	100%
Data Privacy/Protection	4	16	20	7	35%
Deposit Broker	4	2	6	6	100%
Innovation Office	2	-	2	1	50%
Lending	8	8	16	7	44%
Payments	4	2	6	1	17%
Priv/Sec/Off: Accredited Investor	1	1	2	-	0%
Priv/Sec/Off: EGC	2	2	4	3	75%
RegTech	6	1	7	6	86%
VC/Angel: General Solicitation/Road Shows/Test the Waters/Resale	1	1	2	2	100%
VC/Angel: Qualifying VC Fund/Venture Exchange	1	2	3	1	33%
Total	61	47	108	61	56%

Source: Milken Institute Center for Financial Markets



FinTech-related Bills Per Legislative Category



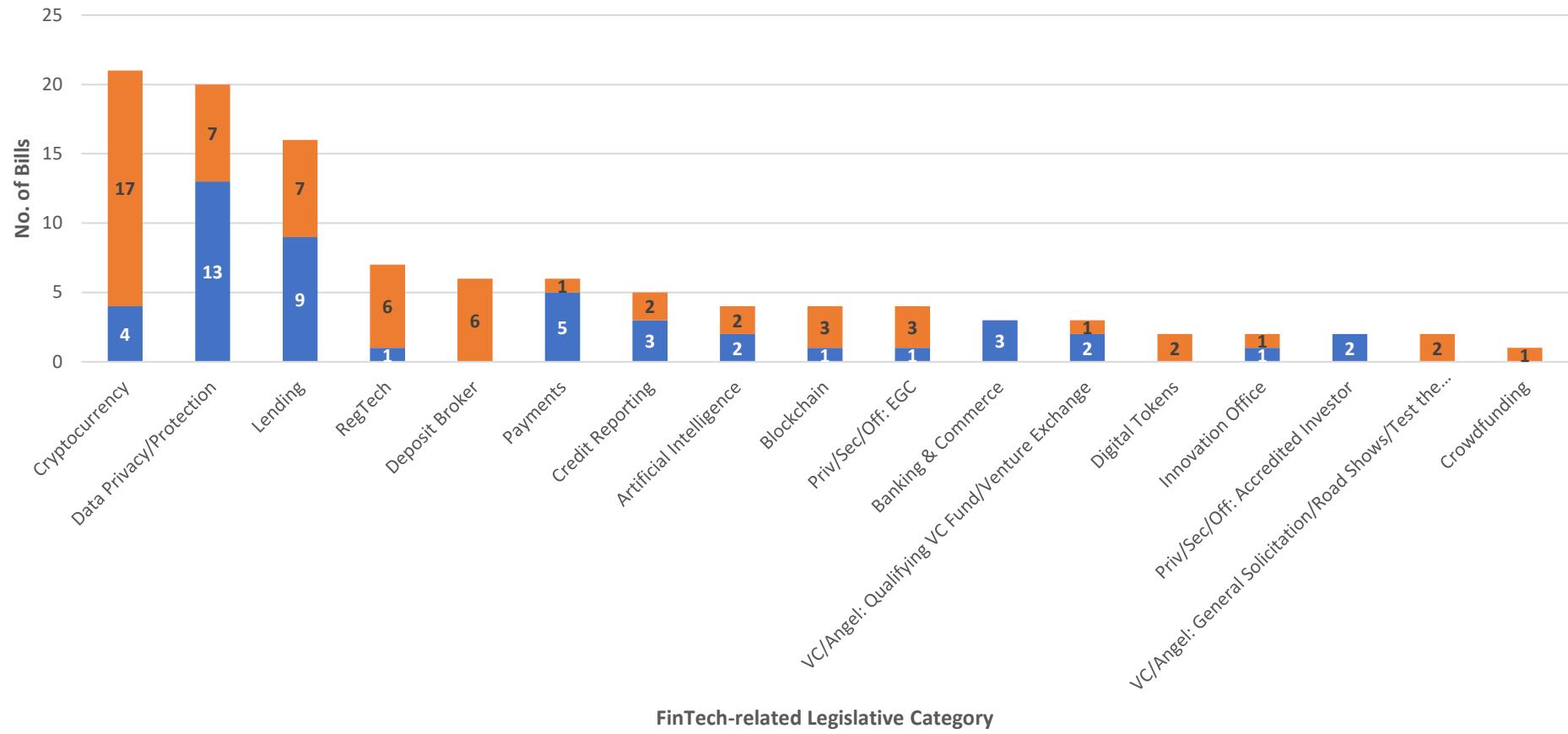
Source: Milken Institute Center for Financial Markets

FinTech-related Legislative Category

By the Numbers:

- 108 FinTech-related bills introduced since January 2019
- House: 61 bills introduced
- Senate: 47 bills introduced

Share of Bipartisan FinTech-related Bills to Total US FinTech-related Bills



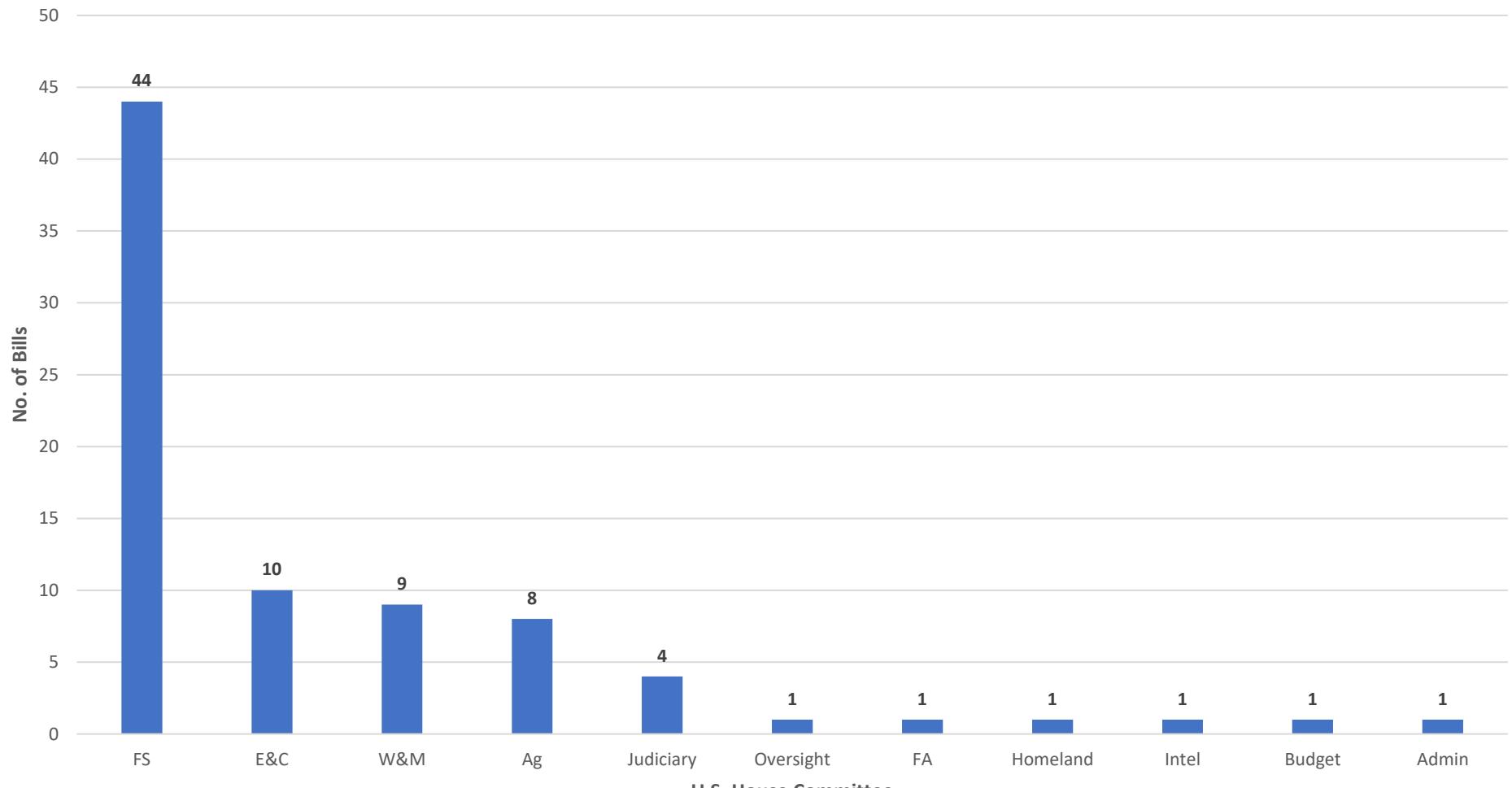
Source: Milken Institute Center for Financial Markets

■ Partisan Bills ■ BiPar Bills

By the Numbers:

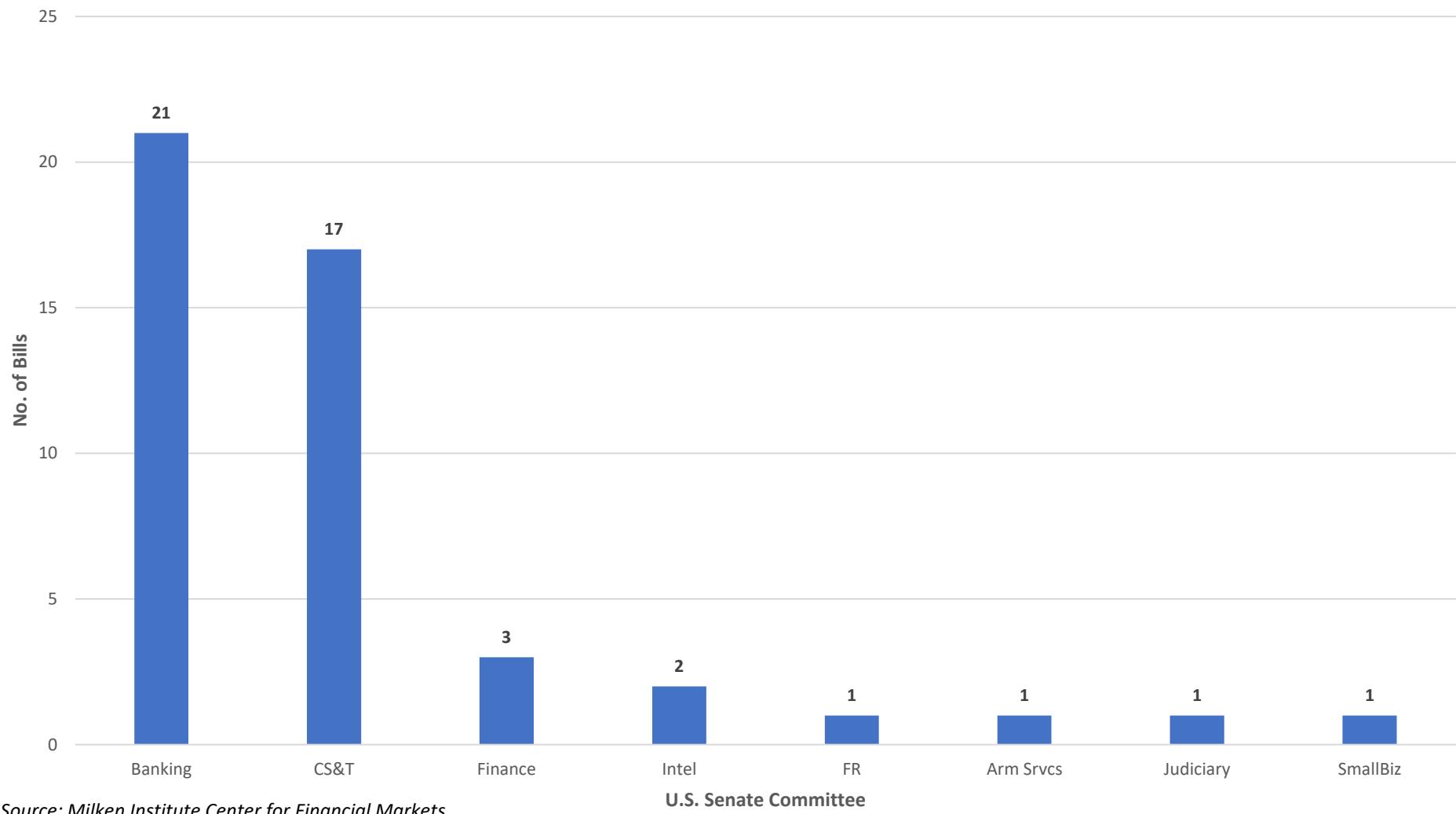
- 108 FinTech-related bills introduced since January 2019
- 61 FinTech-related bills (56%) are bipartisan
- Cryptocurrency: 81%; Data Privacy/Protection: 35%; Lending: 44%; RegTech: 86%; Deposit Broker: 100%; Payments: 17%.

FinTech-related Legislation Introduced by House Committees*



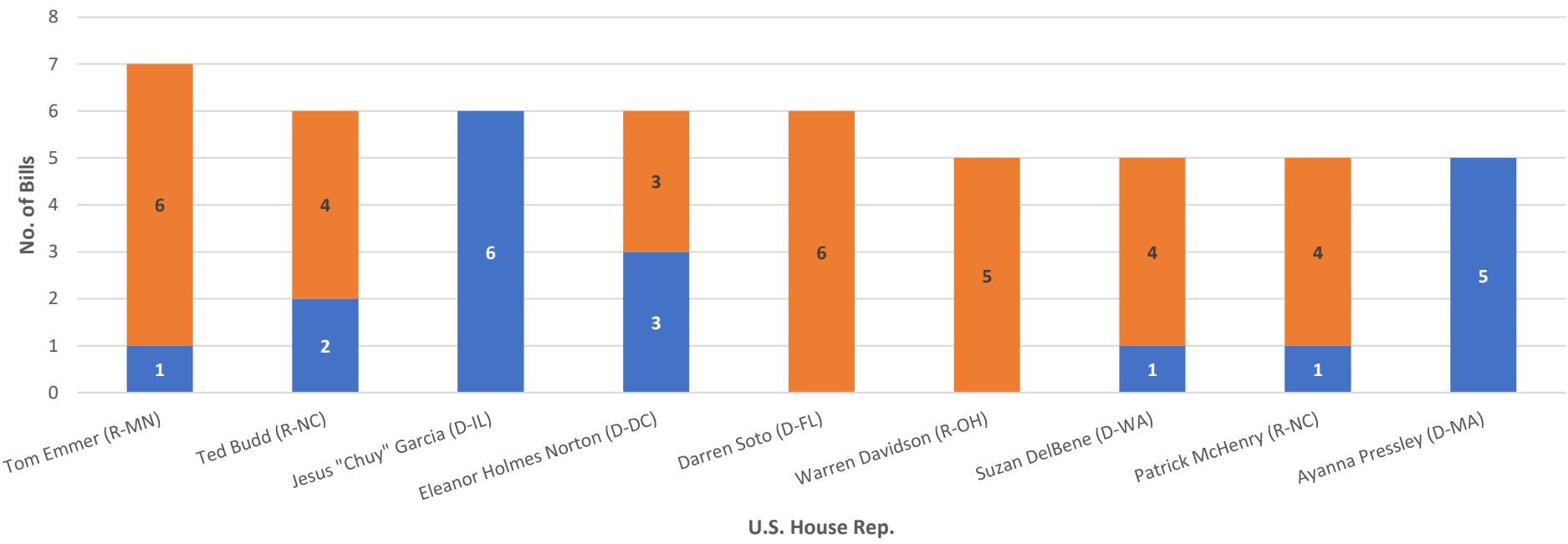
*Because legislation may be introduced and referred to several House or Senate committees, we have double counted certain legislation in the Committee charts. As such, the number of bills indicated in this chart and the Senate Committee chart will add up to more than the total amount of FinTech-related legislation.

FinTech-related Legislation Introduced by Senate Committees*



*Because legislation may be introduced and referred to several House or Senate committees, we have double counted certain legislation in the Committee charts. As such, the number of bills indicated in this chart and the House Committee chart will add up to more than the total amount of FinTech-related legislation.

Top Lead/Co-Sponsors of FinTech Related Legislation: US House



Source: Milken Institute Center for Financial Markets

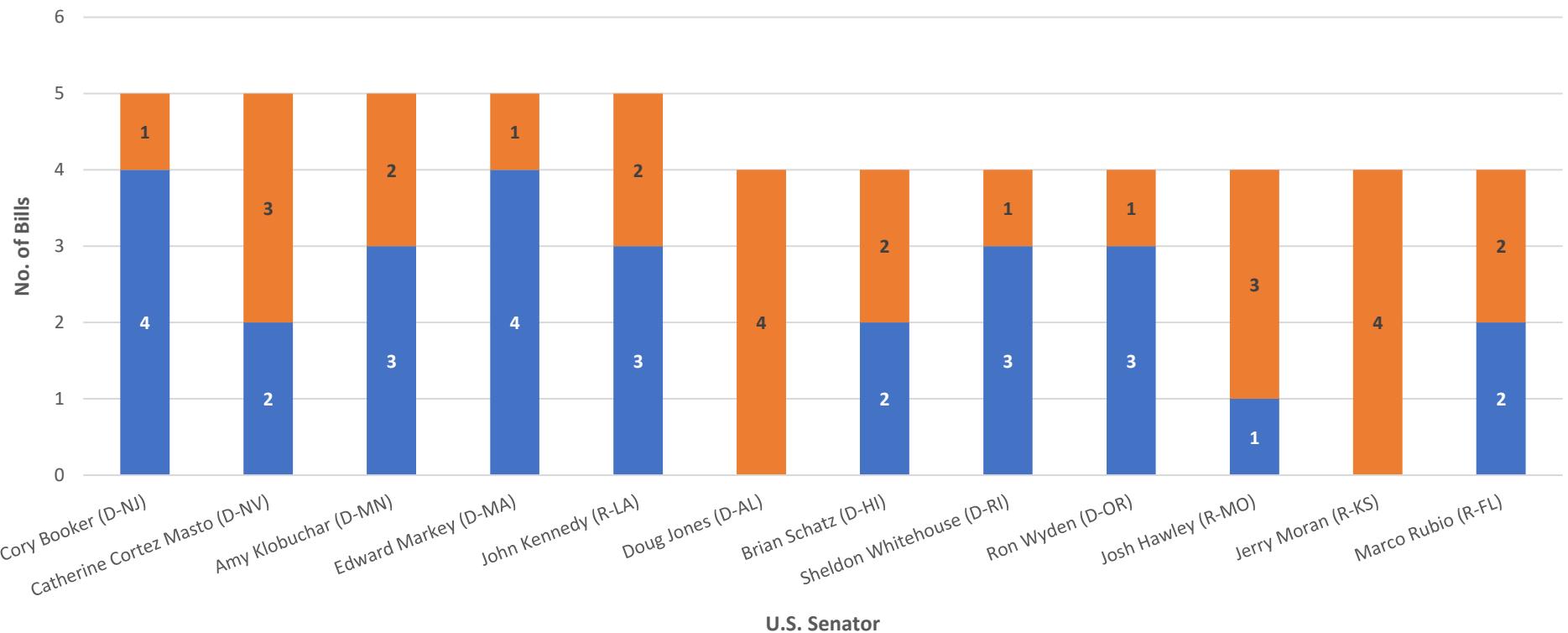
■ Partisan Bills ■ Bipartisan Bills

By the Numbers:*

- 219 lawmakers in the U.S. House of Representatives in the 116th Congress have either lead or co-sponsored FinTech-related legislation.
- 138 House Democrats have either lead or co-sponsored FinTech-related legislation
- 81 House Republicans have either lead or co-sponsored FinTech-related legislation.
- Top states with the largest number of lawmakers (US House) who are identified as leads/co-sponsors of FinTech-related legislation in the 116th Congress: California (37), New York (19), Texas (16), Florida (14), Illinois (14), Ohio (12), and New Jersey (10).

*We did not double count any lawmakers

Top Lead/Co-sponsors of FinTech-related Legislation: US Senate



Source: Milken Institute Center for Financial Markets

■ Partisan Bills ■ BiPar Bills

By the Numbers:*

- 63 Senators in the 116th Congress have either led or co-sponsored FinTech-related legislation.
- 38 Senate Democrats, including two independents (Sens. Angus King (I-ME) and Bernie Sanders (I-VT)), have led or cosponsored FinTech-related legislation.
- 25 Senate Republicans have either led or co-sponsored FinTech-related legislation.

*We did not double count any lawmakers

116th Congress: US Legislation Indirectly-related to FinTech

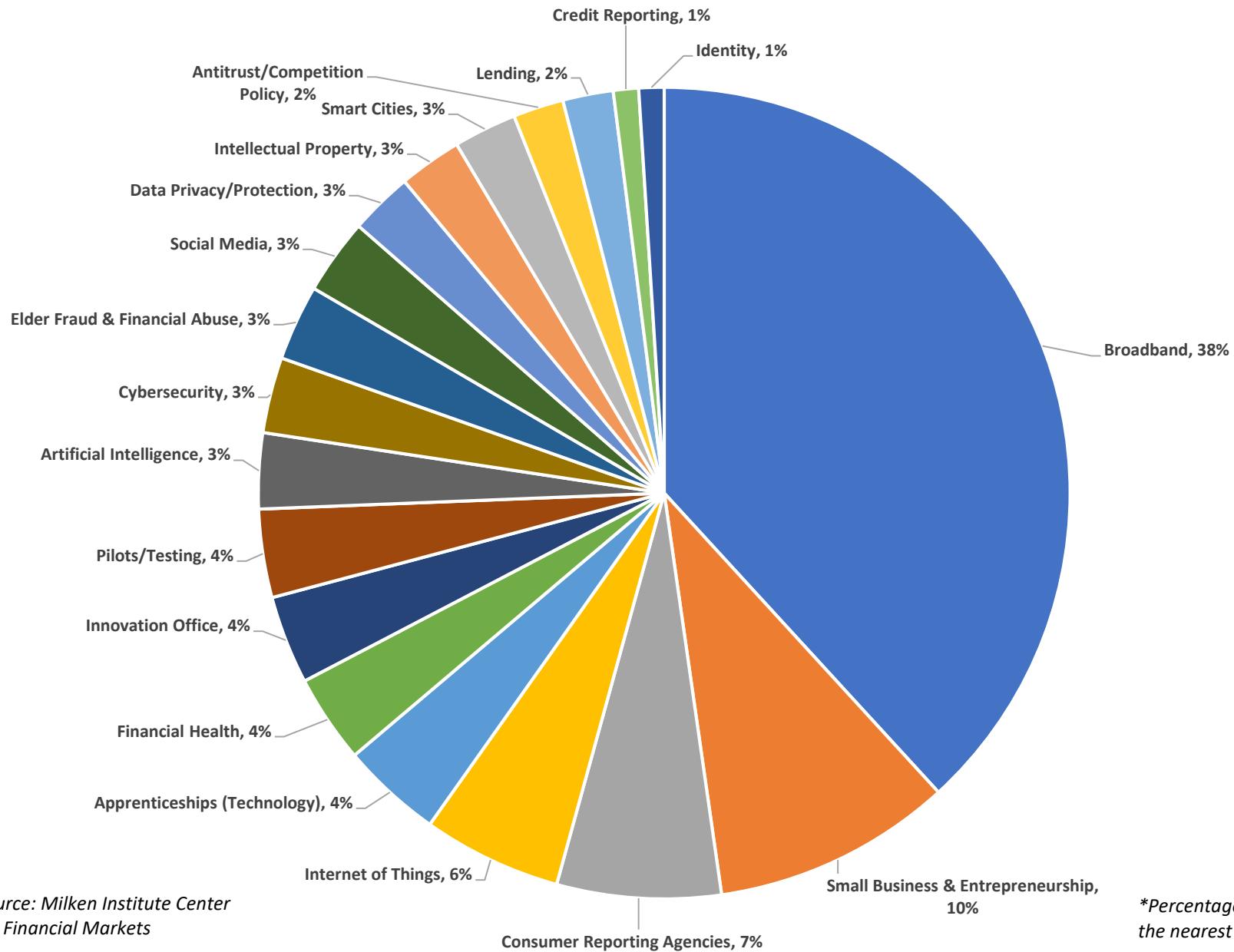
January 2019 – January 2020

Breakdown of US Legislation Indirectly-related to FinTech

Legislative Category	No. bills introduced (House)	No. bills introduced (Senate)	Total No. of Bills (through Jan 2020)	Total No. of Bipartisan Bills (through Jan 2020)	Percent Bipartisan (%)
Antitrust/Competition Policy	-	4	4	1	25%
Apprenticeships (Technology)	5	3	8	8	100%
Artificial Intelligence	4	2	6	5	83%
Broadband	42	34	76	45	59%
Credit Reporting	1	1	2	0	0%
Consumer Reporting Agencies	9	4	13	3	23%
Cybersecurity	3	3	6	4	67%
Data Privacy/Protection	3	2	5	1	20%
Elder Fraud & Financial Abuse	3	3	6	6	100%
Financial Health	4	3	7	3	43%
Identity	1	1	2	1	50%
Innovation Office	3	4	7	6	86%
Intellectual Property	3	2	5	3	60%
Internet of Things	6	5	11	7	64%
Lending	3	1	4	1	25%
Pilots/Testing	5	2	7	2	29%
Small Business & Entrepreneurship	10	9	19	13	68%
Smart Cities	3	2	5	1	20%
Social Media	3	3	6	3	50%
Total	111	88	199	113	57%

Source: Milken Institute Center for Financial Markets

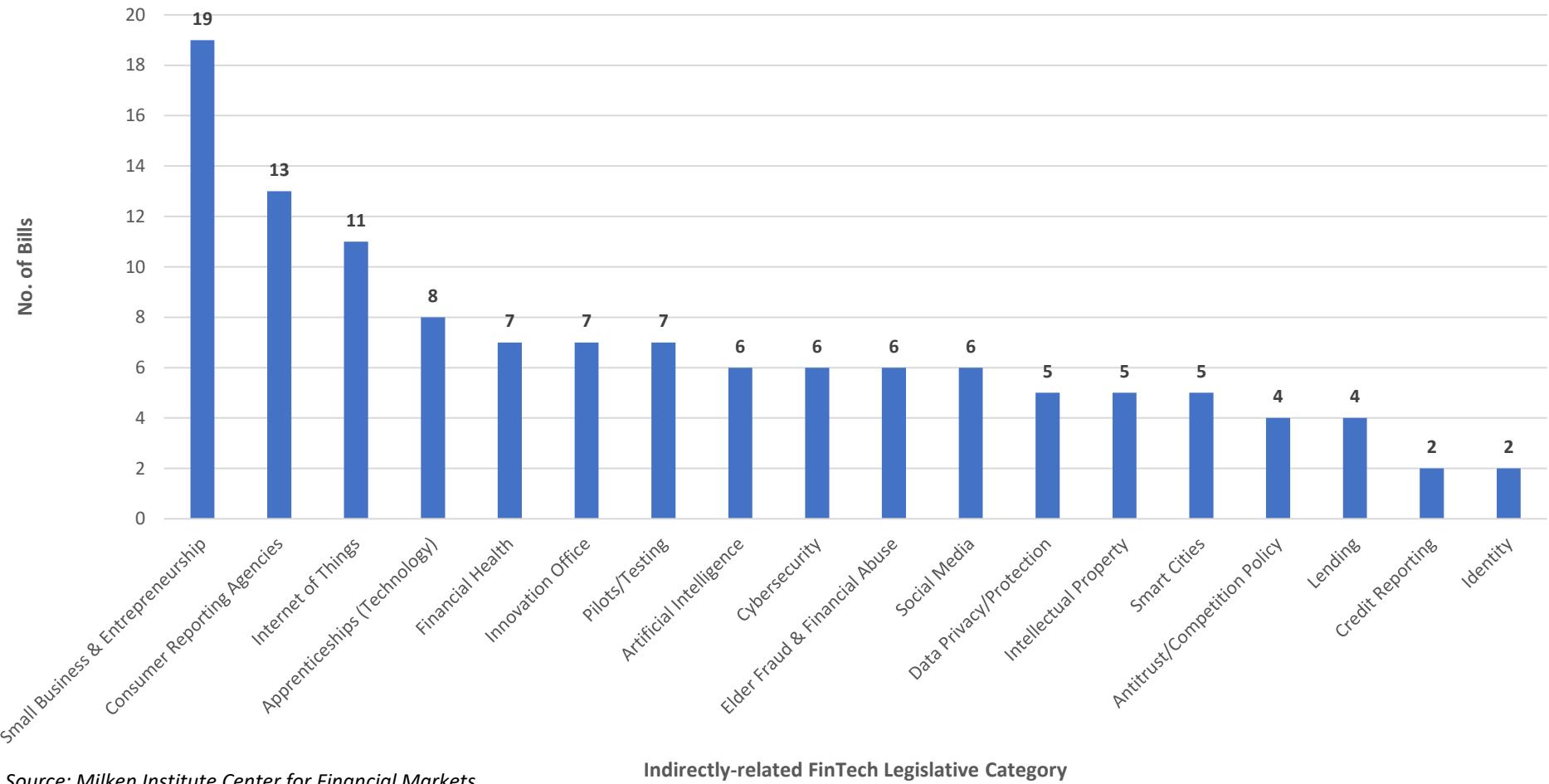
Legislation Indirectly-related to FinTech (% of Total)*



Source: Milken Institute Center
for Financial Markets

*Percentages rounded to
the nearest whole number

Legislation Indirectly-related to FinTech, by Legislative Category



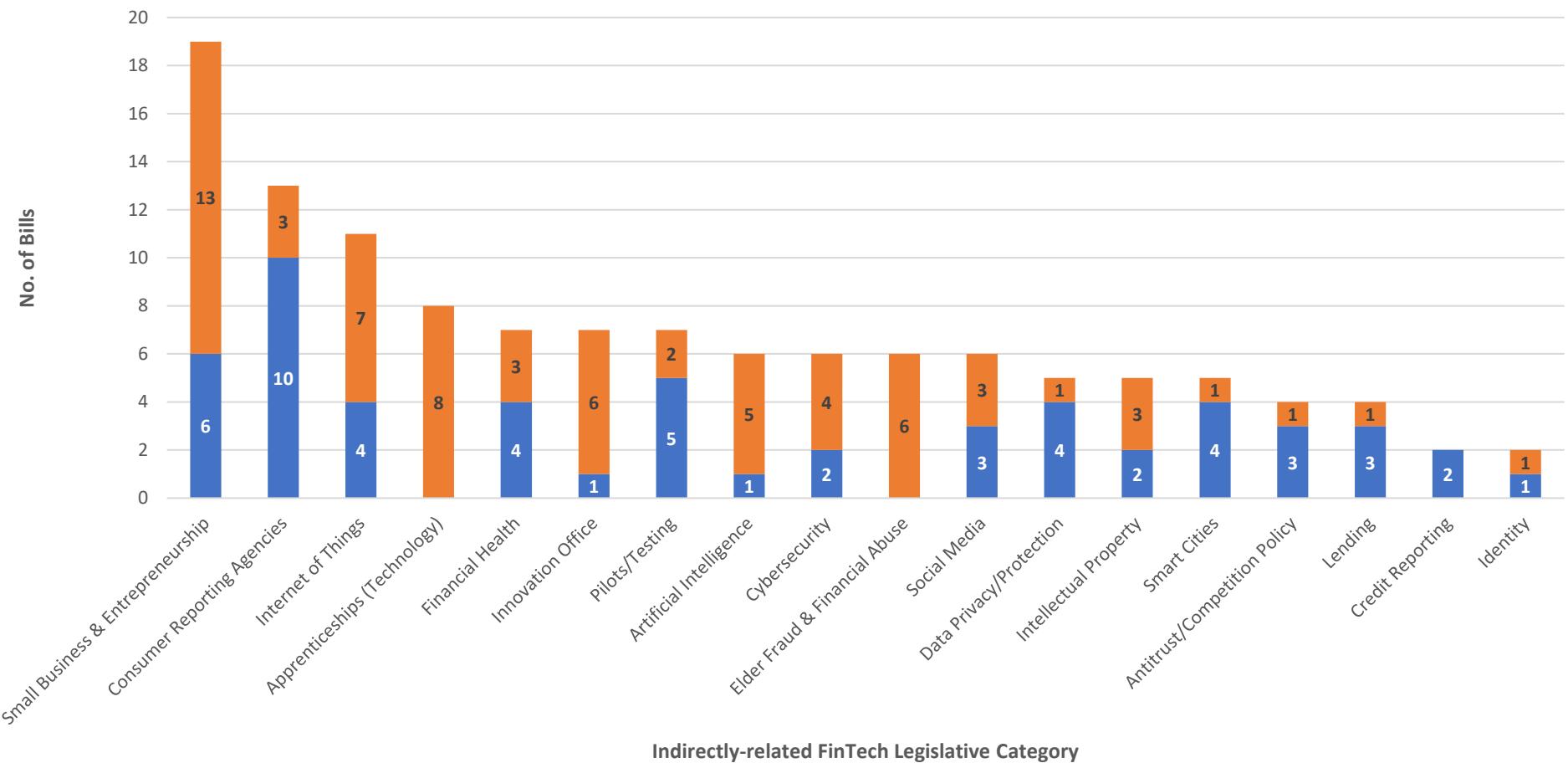
Source: Milken Institute Center for Financial Markets

Indirectly-related FinTech Legislative Category

By the Numbers:

- 199 bills indirectly-related to FinTech introduced since January 2019 (including legislation under “Broadband”)
- House: 111 bills introduced
- Senate: 88 bills introduced

Share of Bipartisan Bills to Total US Legislation Indirectly-related to FinTech



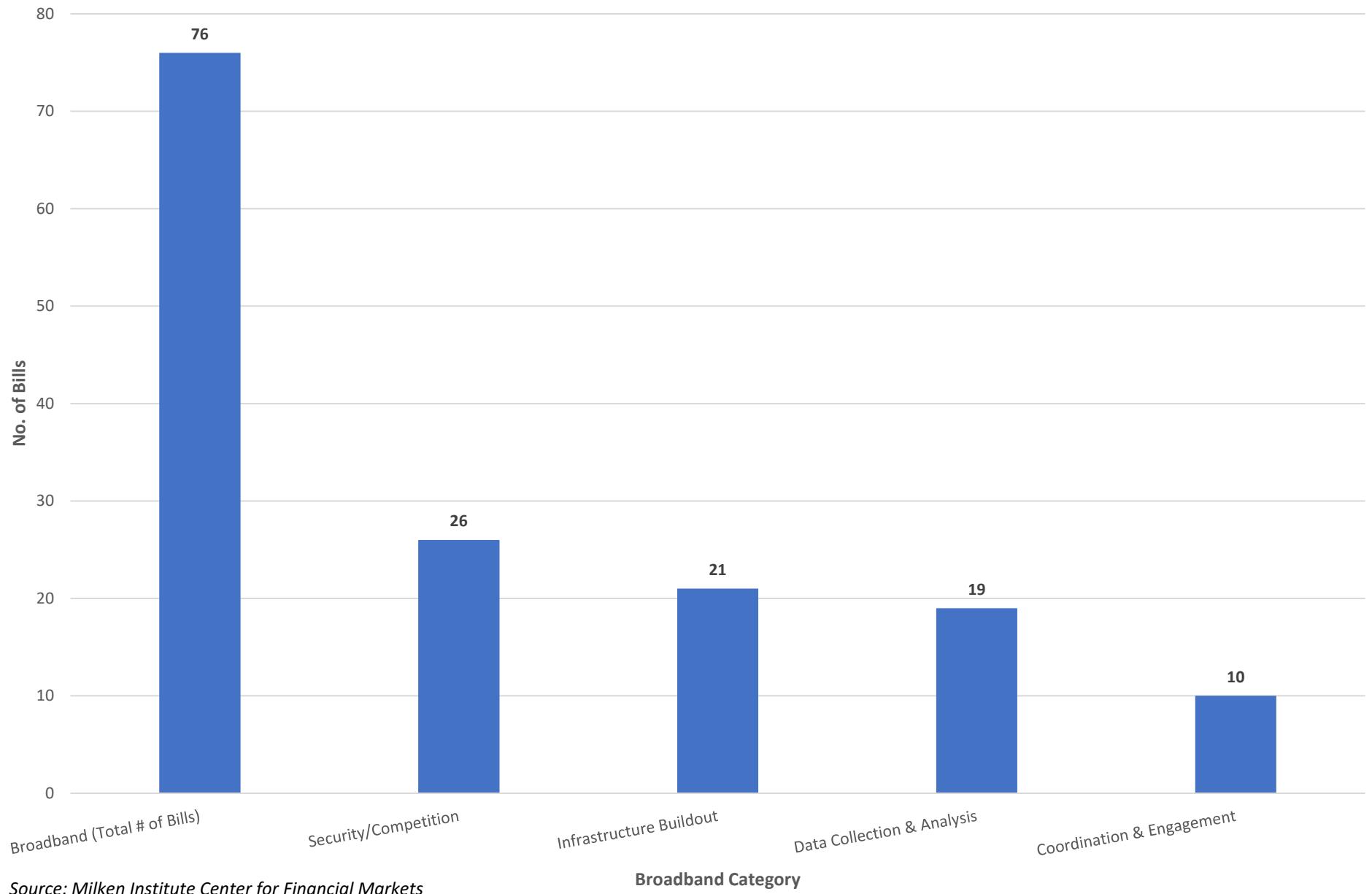
Source: Milken Institute Center for Financial Markets

■ Partisan Bills ■ BiPar Bills

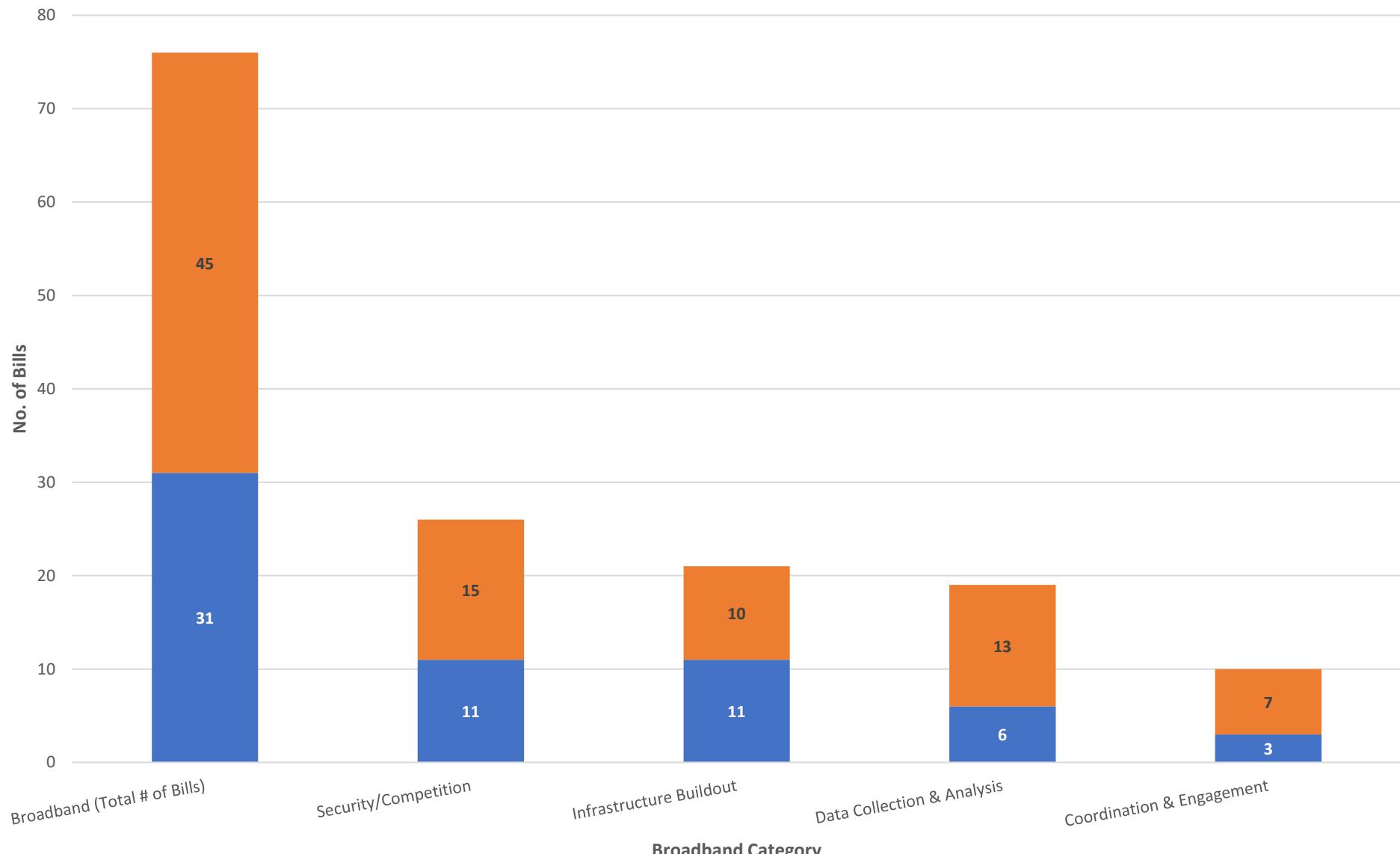
By the Numbers:

- 199 bills indirectly-related to FinTech introduced since January 2019 (including legislation under “Broadband”)
- 113 bills are bipartisan (57%)

Indirectly-related FinTech Legislation: Broadband



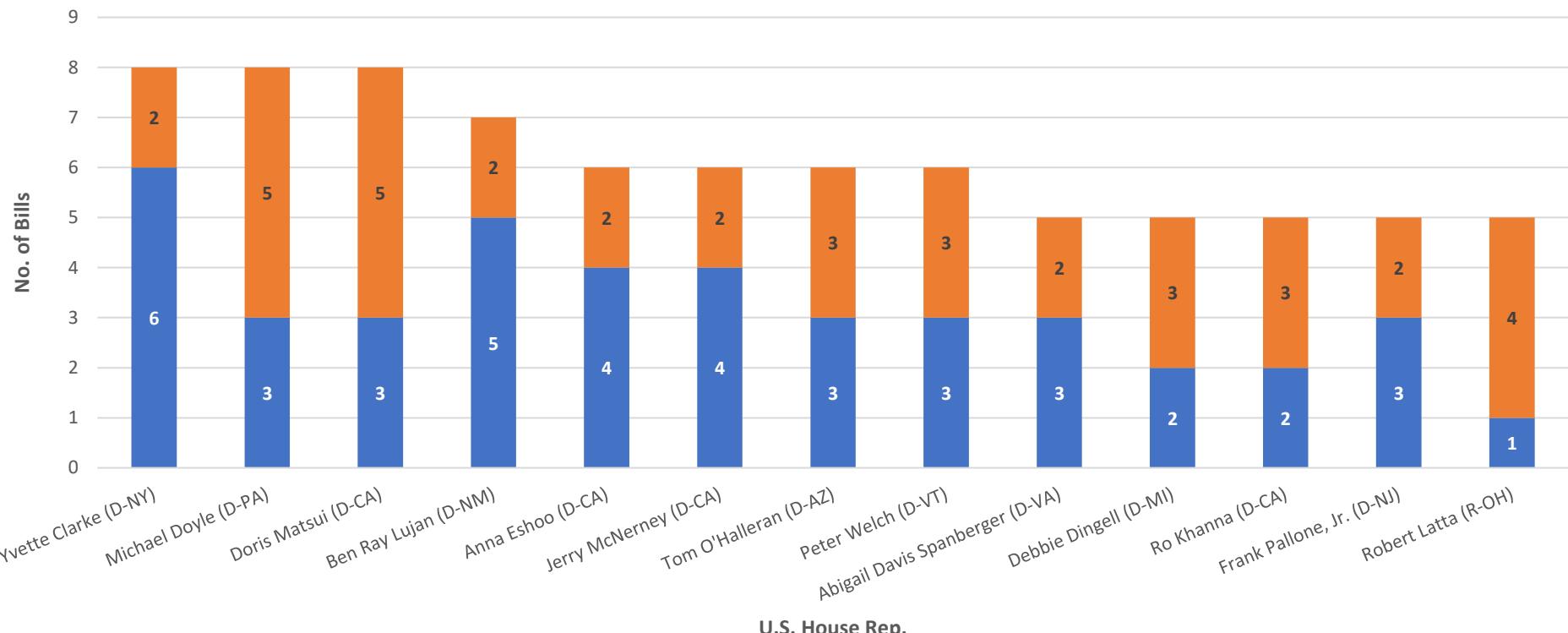
Indirectly-related FinTech Legislation: Broadband



Source: Milken Institute Center for Financial Markets

■ Partisan Bills ■ BiPar Bills

Top Lead/Co-sponsors of Legislation Indirectly-related to FinTech: U.S. House



Source: Milken Institute Center for Financial Markets

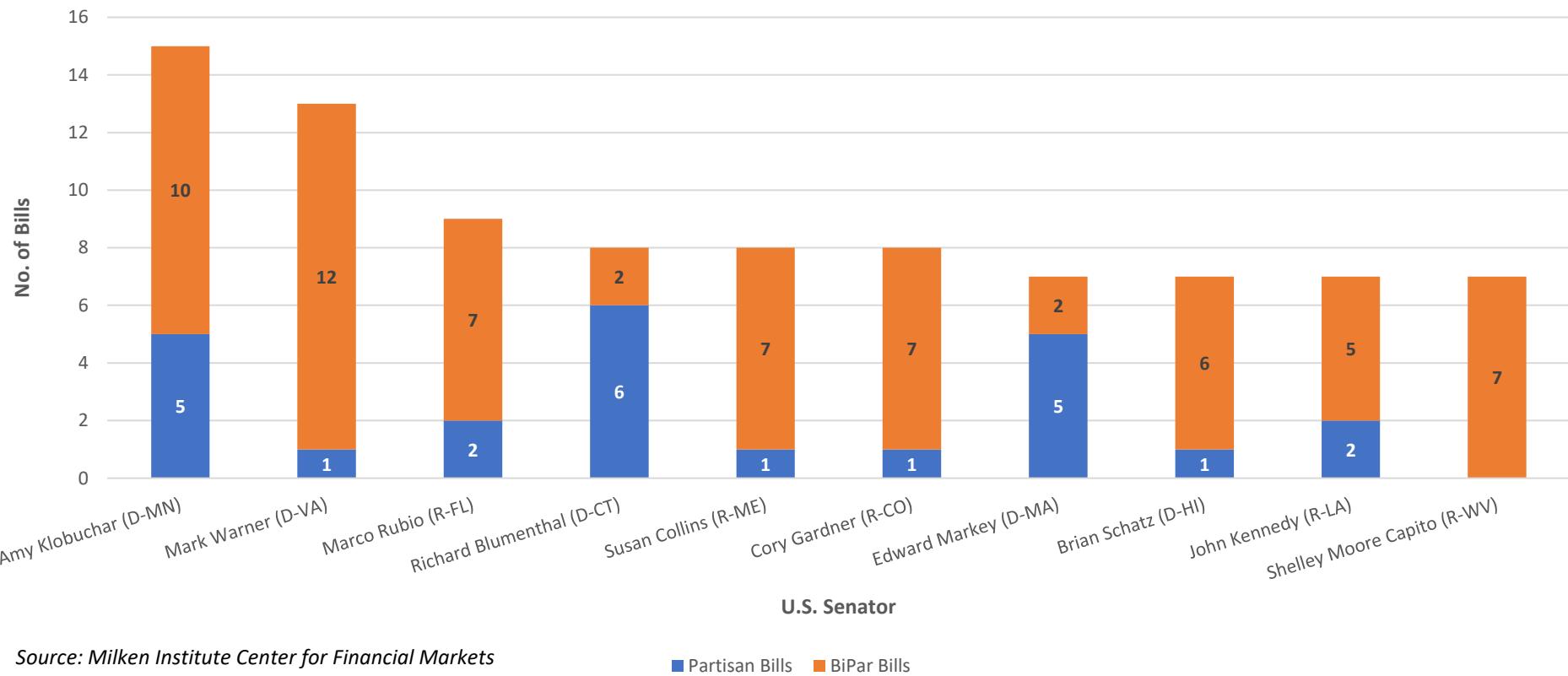
■ Partisan Bills ■ BiPar Bills

By the Numbers:*

- 202 lawmakers in the U.S. House of Representatives have either led or co-sponsored legislation indirectly-related to FinTech.
- 107 House Democrat lawmakers have either led or co-sponsored legislation indirectly-related to FinTech.
- 95 House Republican lawmakers have either led or co-sponsored legislation indirectly-related to FinTech.

*We did not double count any lawmakers

Top Lead/Co-sponsors of Legislation Indirectly-related to FinTech: US Senate



By the Numbers:*

- 75 lawmakers in the US Senate have either lead or co-sponsored legislation indirectly-related to FinTech.
- 42 Senate Democrats, including one independent (Sen. Angus King (I-ME)), have either lead or co-sponsored legislation indirectly-related to FinTech.
- 33 Senate Republicans have either lead or co-sponsored legislation indirectly-related to FinTech.

*We did not double count any lawmakers

116th Congress: FinTech-related Legislation

[Artificial Intelligence](#)

[Digital Tokens](#)

[Priv/Sec/Off: Accredited Investor](#)

[Banking & Commerce](#)

[Data Privacy / Protection](#)

[Priv/Sec/Off: EGC](#)

[Blockchain](#)

[Deposit Broker](#)

[RegTech](#)

[Credit Reporting](#)

[Innovation Office](#)

[VC/Angel: General Solicitation/Road Shows/Test the Waters/Resale](#)

[Crowdfunding](#)

[Lending](#)

[VC/Angel: Qualifying VC Fund/ Venture Exchange](#)

[Cryptocurrency](#)

[Payments](#)

116th Congress: Legislation Indirectly-related to FinTech

[Antitrust/Competition Policy](#)

[Internet of Things](#)

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116th Congress: House & Senate Resolutions

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116th Congress: FinTech-related Legislation

Directly-related: ARTIFICIAL INTELLIGENCE

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.2231	Algorithmic Accountability Act of 2019	Yvette Clarke (D-NY) <i>Bipartisan: N</i>	<p>About: To direct the Federal Trade Commission to require entities that use, store, or share personal information to conduct automated decision system impact assessments and data protection impact assessments.</p> <p>In particular: "The term 'automated decision system' means a computational process, including one derived from machine learning, statistics, or other data processing or artificial intelligence techniques, that makes a decision or facilitates human decision making, that impacts consumers."</p> <p>Current Status: 04/10/2019: Referred to the House Committee on Energy and Commerce.</p> <p>Related legislation: S.1108, Algorithmic Accountability Act of 2019; S.2637, Mind Your Own Business Act of 2019.</p>
H.R.3407	United States Export Finance Agency Act of 2019	Maxine Waters (D-CA) w/ Patrick McHenry (R-NC) <i>Bipartisan: Y</i>	<p>About: To strengthen the competitiveness of the United States, to modernize and reform the United States Export Finance Agency, and for other purposes.</p> <p>In particular: Sec. 103. Program on China and Transformational Exports. "The Agency shall establish a Program on China and Transformational Exports to support the extension of loans, guarantees, and insurance, at rates and on terms and other conditions, to the extent practicable, that are fully competitive with rates, terms, and other conditions established by the People's Republic of China or by a covered country, that aim to—(B) advance the comparative leadership of the United States with respect to the People's Republic of China, or support United States innovation, employment, and technological standards, through direct exports in any of the following areas: (i) Artificial intelligence; (iv) Wireless communication equipment; (v) quantum computing; (vii) Emerging financial technologies, including technologies that facilitate—(I) financial inclusion through increased access to capital and financial</p>

			<p>services; (II) data security and privacy; (III) payments, the transfer of funds, and associated messaging services; and (IV) efforts to combat money laundering and the financing of terrorism."</p> <p>Current Status: 06/21/2019: Referred to the House Committee on Financial Services; 11/14/2019: Motion to Discharge Committee filed by Mr. Davis, Rodney. Petition No: 116-4; 12/20/2019: Language included in H.R.1865, Further Consolidated Appropriations Act (Public Law No: 116-94).</p> <p>Related legislation: H.R.1865 - Further Consolidated Appropriations Act, 2020; S. 2293, the Export-Import Bank Reauthorization Act of 2019.</p>
S.1108	Algorithmic Accountability Act of 2019	Ron Wyden (D-OR) w/ Cory Booker (D-NJ) <i>Bipartisan: N</i>	<p>About: To direct the Federal Trade Commission to require entities that use, store, or share personal information to conduct automated decision system impact assessments and data protection impact assessments.</p> <p>In particular: "AUTOMATED DECISION SYSTEM IMPACT ASSESSMENT.—The term "automated decision system impact assessment" means a study evaluating an automated decision system and the automated decision system's development process, including the design and training data of the automated decision system, for impacts on accuracy, fairness, bias, discrimination, privacy, and security."</p> <p>Current Status: 04/10/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p> <p>Related legislation: H.R.2231, Algorithmic Accountability Act of 2019; S.2637: Mind Your Own Business Act of 2019.</p>
S.3191	Industries of the Future Act of 2020	Roger Wicker (R-MS) w/ Cory Gardner (R-CO), Tammy Baldwin (D-WI), Gary Peters (D-MI) <i>Bipartisan: Y</i>	<p>About: To increase the capacity of research and development programs of the Federal Government that focus on industries of the future, and for other purposes.</p> <p>In particular: SEC. 2. SENSE OF CONGRESS ON INVESTMENT IN RESEARCH AND DEVELOPMENT. (5) in order for the United States to maintain its global economic edge, Federal investment must be made in research and development efforts focused on industries of the future, such as artificial intelligence, quantum information science, biotechnology, and next generation wireless networks and infrastructure, advanced manufacturing, and synthetic biology. "Earlier this month I introduced bipartisan legislation to ensure that our government remains focused on</p>

		<p>this task. The Industries of the Future Act of 2020 would double the baseline investment in these programs by 2022 and increase support of these next generation technologies to at least \$10 billion by 2025."</p> <p>Current status: 01/14/2020: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p>
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Directly-related: BANKING & COMMERCE

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.4813	Keep Big Tech Out of Finance Act	Jesús "Chuy" García (D-IL) <i>Bipartisan: N</i>	<p>About: To prohibit large platform utilities from being a financial institution or being affiliated with a person that is a financial institution, and for other purposes.</p> <p>In particular: "At today's Financial Services Committee hearing, I introduced the Keep Big Tech Out of Finance Act, which would prevent Facebook and other tech giants from developing digital currencies or assets like Libra. Big tech companies like Facebook are entering the financial services market at an alarming rate. Given the enormous access that tech giants like Facebook have to people's data and their ability to manipulate markets through their size and power, the prospect of them operating a bank or currency is troubling."</p> <p>Current status: 10/23/2019: Referred to the Committee on Financial Services, and in addition to the Committee on Agriculture; 11/13/2019: Referred to the Subcommittee on Commodity Exchanges, Energy, and Credit (Committee on Agriculture).</p>
H.R.5180	Protecting Consumers from Market Manipulation Act	Jesus "Chuy" Garcia (D-IL) w/ Rashida Tlaib (D-MI), Sheila Jackson Lee (D-TX) <i>Bipartisan: N</i>	<p>About: To amend the Bank Holding Company Act of 1956 to restore the separation between banking and commerce by prohibiting bank holding company ownership of nonfinancial assets, and for other purposes.</p> <p>In particular: A bill to limit the revenue that large non-financial companies can derive from financial activity. The Protecting Consumers from Market Manipulation Act restricts big tech's involvement in banking, and guards against banks' ability to</p>

			<p>manipulate the price of commodities. The bill's introduction comes one week after Google announced a new initiative to offer checking accounts to consumers and regulators opened an investigation into discrimination by Apple's new credit card.</p> <p>Current status: 11/19/2019: Referred to the House Committee on Financial Services.</p>
S.2839	Eliminating Corporate Shadow Banking Act of 2019	<p>John Kennedy (R-LA)</p> <p><i>Bipartisan: N</i></p>	<p>About: To amend the Bank Holding Company Act of 1956 to regulate industrial bank holding companies, and for other purposes.</p> <p>In particular: With an ILC charter, companies can offer financial services without adhering to the same regulations and oversight as traditional banks. Rakuten Bank America's parent company is owned by Rakuten Inc., which has been described as the Amazon of Japan. Not only is Rakuten Bank America seeking an ILC charter from the state of Utah to offer loans and credit cards to customers nationwide, but it also applied to the FDIC for federal deposit insurance since it will be offering a variety of consumer deposit products. "It's just a bad idea for commerce and banking to mix. Not only is it unfair to community banks who have to play by different rules, it's bad for consumers. Companies like Google and Facebook already are so big that they're countries. If they're allowed to handle your banking services, they're going to turn into continents," said Sen. Kennedy. "The Federal Reserve exists for a reason. The Rakutens and the Googles of the world shouldn't be able to circumvent the Fed."</p> <p>Current status: 11/12/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs; 12/05/2019: Hearings held.</p>

Directly-related: BLOCKCHAIN

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.41	RESCUE Act for Black and Community Banks	<p>Bobby Rush (D-IL)</p> <p><i>Bipartisan: N</i></p>	<p>About: To provide regulatory relief for Black and community banks, to codify the Minority Bank Deposit Program, and for other purposes.</p> <p>In particular: SEC. 4. GAO STUDIES --> (c) Blockchain Study.—The Comptroller General of the United States shall carry out a study on blockchain technology and</p>

			<p>whether such technology could be used to increase investment by lower-income individuals in start-ups and other crowd-funded companies.</p> <p>Current Status: 01/03/2019: Referred to the Committee on Financial Services, and in addition to the Committee on Ways and Means</p>
H.R.528	Blockchain Regulatory Certainty Act	<p>Tom Emmer (R-MN) w/ Darren Soto (D-FL)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: To provide a safe harbor from licensing and registration for certain non-controlling blockchain developers and providers of blockchain services.</p> <p>Current status: 1/14/2019 Referred to the Committee on Financial Services, and in addition to the Committee on the Judiciary; 02/25/2019 Referred to the Subcommittee on Courts, Intellectual Property, and the Internet (Committee on the Judiciary)</p>
H.R.1361	Blockchain Promotion Act of 2019	<p>Doris Matsui (D-CA) w/ Brett Guthrie (R-KY)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: To direct the Secretary of Commerce to establish a working group to recommend to Congress a definition of blockchain technology, and for other purposes.</p> <p>Current status: 02/26/2019: Referred to the Committee on Energy and Commerce, and in addition to the Committee on Oversight and Reform; 02/27/2019: Referred to the Subcommittee on Communications and Technology (Committee on Energy and Commerce).</p> <p>Related legislation: S.553, Blockchain Promotion Act of 2019</p>
S.553	Blockchain Promotion Act of 2019	<p>Todd Young (R-IN) w/ Edward Markey (D-MA)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: To direct the Secretary of Commerce to establish a working group to recommend to Congress a definition of blockchain technology, and for other purposes.</p> <p>Current status: 02/26/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation. 07/10/2019: Executive Session. Ordered to be reported with amendments favorably; 12/17/2019: Committee on Commerce, Science, and Transportation. Reported by Senator Wicker with amendments. With written report No. 116-177. 12/17/2019: Placed on Senate Legislative Calendar under General Orders. Calendar No. 373.</p> <p>Related legislation: H.R.1361, Blockchain Promotion Act.</p>

Directly-related: CREDIT REPORTING

Bill No.	Name	Sponsor & Original Co-Sponsors Bipartisan (Y/N)	Other Info
H.R.1756	Preventing Credit Score Discrimination in Auto Insurance Act	Rashida Tlaib (D-MI) w/ Debbie Dingell (D-MI), Steve Cohen (D-TN), Al Lawson, Jr. (D-FL), Stacey Plaskett (D-VI), Yvette Clarke (D-NY), Cedric Richmond (D-LA), Frederica Wilson (D-FL), Brenda Lawrence (D-MI), G.K. Butterfield (D-NC), Sheila Jackson Lee (D-TX), Alexandria Ocasio-Cortez (D-NY), Eleanor Holmes Norton (D-DC), Ayanna Pressley (D-MA), Ilhan Omar (D-MN), Katie Hill (D-CA), Barbara Lee (D-CA), Veronica Escobar (D-TX), Eddie Bernice Johnson (D-TX), Al Green (D-TX), Ro Khanna (D-CA), Jesus "Chuy" Garcia (D-IL), James McGovern (D-MA), Pramila Jayapal (D-WA), Donna Shalala (D-FL) <i>Bipartisan: N</i>	<p>About: To amend the Fair Credit Reporting Act to prohibit the use of consumer reports and consumer information in making any determination involving auto insurance with respect to a consumer, and for other purposes.</p> <p>Current status: 03/14/2019: Referred to the House Committee on Financial Services.</p>
H.R.3629	Clarity in Credit Score Formation Act of 2019	Stephen Lynch (D-MA) w/ Emanuel Cleaver (D-MO) <i>Bipartisan: N</i>	<p>About: To amend the Fair Credit Reporting Act to establish clear Federal oversight of the development of credit scoring models by the Bureau of Consumer Financial Protection, and for other purposes.</p> <p>In particular: "While new uses of data can expand access they can also expand discrimination. The Act directs the CFPB to set standards for validating the accuracy and predictive value of credit scoring models. The bill also requires a study on the impact of using non-traditional data on consumer credit and the use of alternative data in credit scoring models."</p>

			<p>Current status: 07/09/2019: Referred to the House Committee on Financial Services. 07/16/2019: Mark-up Session Held; Ordered to be Reported (33-25); 11/21/2019: Reported (Amended) by the Committee on Financial Services; 11/21/2019: Placed on the Union Calendar, Calendar No. 248.</p>
H.R.3693	Prohibit Auto Insurance Discrimination Act	<p>Bonnie Watson Coleman (D-NJ) w/ Rashida Tlaib (D-MI), Karen Bass (D-CA), G.K. Butterfield (D-NC), Sanford Bishop, Jr. (D-GA), Marcia Fudge (D-OH), Eddie Bernice Johnson (D-TX), Ayanna Pressley (D-MA), Eleanor Holmes Norton (D-DC), Ilhan Omar (D-MN), Bennie Thompson (D-MS), Robin Kelly (D-IL), Alexandria Ocasio-Cortez (D-NY)</p> <p><i>Bipartisan: N</i></p>	<p>About: To prohibit private passenger automobile insurers from using certain income proxies to determine insurance rates and eligibility.</p> <p>In particular: "The Prohibit Auto Insurance Discrimination Act, or PAID Act, would end the use of income, education levels, and other factors unrelated to driving history and ability, preventing insurance companies from using these details to raise rates for low income individuals, non-homeowners, and others who otherwise have good driving records."</p> <p>Current status: 07/10/2019: Referred to the Committee on Financial Services, and in addition to the Committee on Energy and Commerce; 07/11/2019: Referred to the Subcommittee on Consumer Protection and Commerce.</p>
H.R.4231	Credit Access and Inclusion Act of 2019	<p>French Hill (R-AR) w/ Vincente Gonzalez (D-TX)</p> <p><i>Bipartisan: Y</i></p>	<p>About: To amend the Fair Credit Reporting Act to clarify Federal law with respect to reporting certain positive consumer credit information to consumer reporting agencies, and for other purposes.</p> <p>In particular: The Credit Access and Inclusion Act would allow public housing authorities (PHAs) as well as utility and telecom companies to report payment data to credit reporting agencies. "As part of my work as Ranking Member on the House Financial Services Committee Task Force on Financial Technology (FinTech), I've learned about the positive impacts of using this data. It's time we open the door for millions of Americans to be welcomed into a 21st century lending economy that empowers consumers and boosts economic growth."</p> <p>Current status: 09/06/2019: Referred to the House Committee on Financial Services.</p> <p>Related legislation: S.1828, Credit Access and Inclusion Act of 2019</p>
S.1828	Credit Access and Inclusion Act	<p>Tim Scott (R-SC) w/ Joe Manchin (D-WV), Tom Cotton (R-AR), Doug Jones (D-AL), Mike Rounds (R-SD), Angus King Jr. (I-ME), Jon Tester (D-MT)</p>	<p>About: A bill to amend the Fair Credit Reporting Act to clarify Federal law with respect to reporting certain positive consumer credit information to consumer reporting agencies, and for other purposes.</p>

		<p><i>Bipartisan:</i> Y</p>	<p>In particular: "Senator Scott's Credit Access and Inclusion Act is a key piece of bipartisan legislation that allows landlords, telecom companies, and utility providers to report on-time payment data to credit bureaus, which in turn allows for the data to be used when a consumer's credit score is calculated."</p> <p>Current Status: 06/13/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.</p> <p>Related legislation: H.R.4231, Credit Access and Inclusion Act of 2019</p>
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Directly-related: CROWDFUNDING

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.4860	Crowdfunding Amendments Act	Patrick McHenry (R-NC) w/ Maxine Waters (D-CA) <i>Bipartisan: Y</i>	<p>About: To amend the Securities Act of 1933 to subject crowdfunding vehicles to the jurisdiction of the Securities and Exchange Commission, and for other purposes.</p> <p>In particular: "The bill fixes crowdfunding's "12-g problem" by raising the asset threshold for both small businesses that already have revenue, and for those startups that do not, making it more likely that high-growth companies will consider crowdfunding as an option for raising capital. Additionally, it addresses single purpose funds, which are not permitted by the SEC."</p> <p>Current status: 10/28/2019: Referred to the House Committee on Financial Services; 10/28/2019: House passed (Voice Vote); 10/29/2019: Received in the Senate and referred to the Committee on Banking, Housing, and Urban Affairs.</p>

Directly-related: CRYPTOCURRENCY

Bill No.	Name	Sponsor & Original Co-Sponsors Bipartisan (Y/N)	Other Info
H.R.295	End Banking for Human Traffickers Act of 2019	Brian Fitzpatrick (R-PA) w/ William Keating (D-MA), Michael McCaul (R-TX), Carolyn Maloney (D-NY) <i>Bipartisan: Y</i>	<p>About: To increase the role of the financial industry in combating human trafficking. Including recommended changes, if necessary, to existing statutory law to more effectively detect and deter money laundering relating to severe forms of trafficking in persons, where such money laundering involves the use of emerging technologies and virtual currencies.</p> <p>Current Status: 01/08/2019: Referred to the Committee on Foreign Affairs, and in addition to the Committee on Financial Services; 03/07/2019: Committee on Foreign Affairs Markup; Ordered to be reported (Voice Vote).</p> <p>Related Legislation: S.667, Otto Warmbier Banking Restrictions Involving North Korea Act of 2019; S.1790, National Defense Authorization Act for Fiscal Year 2020</p>
H.R.428	Homeland Security Assessment of Terrorists' Use of Virtual Currencies Act	Kathleen Rice (D-NY) w/ Peter King (R-NY) <i>Bipartisan: Y</i>	<p>About: To direct the Under Secretary of Homeland Security for Intelligence and Analysis to develop and disseminate a threat assessment regarding terrorist use of virtual currency.</p> <p>In particular: "This bill directs the Department of Homeland Security's Office of Intelligence and Analysis to assess the threat posed by individuals using virtual currencies to support terrorism. The assessment shall be shared with state, local, and tribal law enforcement officials."</p> <p>Current status: 1/10/2019: Referred to the House Committee on Homeland Security; 1/29/2019: Passed House (Vote: 422-3); 1/29/2019: Received in the Senate, referred to the Committee on Homeland Security and Governmental Affairs</p> <p>Related Legislation: H.R.3494, Damon Paul Nelson and Matthew Young Pollard Intelligence Authorization Act for Fiscal Years 2018, 2019, and 2020; S. 245, Damon Paul Nelson and Matthew Young Pollard Intelligence Authorization Act for Fiscal Years 2018 and 2019.</p>

H.R.502	FIND Trafficking Act	Juan Vargas (D-CA) w/ Ann Wagner (R-MO) <i>Bipartisan: Y</i>	About: Directs the Government Accountability Office (GAO) to report on the use of virtual currencies and online marketplaces in sex and drug trafficking Current Status: 01/11/2019: Referred to the Committee on Financial Services, and in addition to the Committee on Energy and Commerce; 01/28/2019: Passed House (412-3); 01/29/2019: Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. Related Legislation: S.410, FIND Trafficking Act; S.2563, ILLICIT CASH Act
H.R.922	Virtual Currency Consumer Protection Act of 2019	Darren Soto (D-FL) w/ Ted Budd (R-NC), Warren Davidson (R-OH), Bonnie Watson Coleman (D-NJ) <i>Bipartisan: Y</i>	About: To promote fair and transparent virtual currency markets by examining the potential for price manipulation. Current Status: 01/30/2019: Referred to the Committee on Financial Services, and in addition to the Committee on Agriculture; 02/25/2019: Referred to the Subcommittee on Commodity Exchanges, Energy, and Credit (Committee on Agriculture) Related Legislation: H.R.923, U.S. Virtual Currency Market and Regulatory Competitiveness Act of 2019
H.R.923	U.S. Virtual Currency Market and Regulatory Competitiveness Act of 2019	Darren Soto (D-FL) w/ Ted Budd (R-NC), Warren Davidson (R-OH), Tom Emmer (R-MN) <i>Bipartisan: Y</i>	About: To promote United States competitiveness in the evolving global virtual currency marketplace. Current Status: 01/30/2019: Referred to the Committee on Financial Services, and in addition to the Committee on Agriculture; 02/25/2019: Referred to the Subcommittee on Commodity Exchanges, Energy, and Credit (Committee on Agriculture) Related Legislation: H.R.922, Virtual Currency Consumer Protection Act of 2019
H.R.1414	FinCEN Improvement Act of 2019	Jennifer Wexton (D-VA) w/ Denver Riggleman (R-VA) <i>Bipartisan: Y</i>	About: To amend the duties of the Financial Crimes Enforcement Network (FinCEN) to ensure FinCEN works with Tribal law enforcement agencies, protects against all forms of terrorism, and focuses on virtual currencies. Current status: 02/27/2019: Referred to the House Committee on Financial Services; 03/11/2019: Passed House (Voice vote); 03/12/2019 Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

			Related legislation: S.582, FinCEN Improvement Act of 2019; S.2563, ILLICIT CASH Act
H.R.1865	Further Consolidated Appropriations Act, 2020	Bill Pascrell, Jr. (D-NJ) w/ 113 original cosponsors <i>Bipartisan:</i> Y	<p>About: Making further consolidated appropriations for the fiscal year ending September 30, 2020, and for other purposes.</p> <p>In particular: DIVISION J—FOREIGN POLICY. TITLE I—VENEZUELA ASSISTANCE. This title may be cited as the “Venezuela Emergency Relief, Democracy Assistance, and Development Act of 2019” or the “VERDAD Act of 2019”</p> <p>TITLE IV—EXPORT-IMPORT BANK EXTENSION. Section 402: PROGRAM ON CHINA AND TRANSFORMATIONAL EXPORTS</p> <p>Current status: 03/25/2019: Referred to the House Committee on Financial Services; 10/28/2019: House passed (Voice Vote); 10/29/2019: Received in the Senate; 11/12/2019: Measure laid before Senate by unanimous consent; 11/12/2019: Passed Senate with an amendment by Unanimous Consent; 12/17/2019: On motion that the House agree with an amendment to the Senate amendment (Yeas and Nays: 297-120); 12/19/2019: Senate agreed to the House amendment to the Senate amendment (Yeas & Nays: 71-23); 12/20/2019: Signed by the President (Public Law No: 116-94)</p> <p>Related legislation: S.1025, Venezuela Emergency Relief, Democracy Assistance, and Development (VERDAD) Act of 2019; H.R.3407, United States Export Finance Agency Act of 2019; among many other bills.</p>
H.R.3494	Damon Paul Nelson and Matthew Young Pollard Intelligence Authorization Act for Fiscal Years 2018, 2019, and 2020	Adam Schiff (D-CA) <i>Bipartisan:</i> Y	<p>About: To authorize appropriations for fiscal years 2018, 2019, and 2020 for intelligence and intelligence-related activities of the United States Government, the Community Management Account, and the Central Intelligence Agency Retirement and Disability System, and for other purposes.</p> <p>In particular: Section 2731: Report on Possible Exploitation of Virtual Currencies by Terrorist Actors. The section may be cited as "Stop Terrorist Use of Virtual Currencies Act". Following the enactment of this Act, the Director of the National Intelligence, in consultation with the Secretary of the Treasury and the Under Secretary of Homeland Security for Intelligence and Analysis will issue a report to Congress that will include three elements: (1) An assessment of the means and methods by which</p>

			<p>international terrorist organizations and State sponsors of terrorism use virtual currencies; (2) An assessment of the use by terrorist organizations and State sponsors of terrorism of virtual currencies compared to the use by such organizations and States of other forms of financing to support operations, including an assessment of the collection posture of the intelligence community on the use of virtual currencies by such organizations and States; and (3) A description of any existing legal impediments that inhibit or prevent the intelligence community from collecting information on or helping prevent the use of virtual currencies by international terrorist organizations and State sponsors of terrorism and an identification of any gaps in existing law that could be exploited for illicit funding by such organizations and States.</p> <p>SEC. 705. REPORT BY DIRECTOR OF NATIONAL INTELLIGENCE ON FIFTH-GENERATION WIRELESS NETWORK TECHNOLOGY.</p> <p>Current status: 6/26/2019: Referred to the House Committee on Intelligence; 7/11/2019: Reported (Amended) by the Committee and Placed on the Union Calendar; 7/17/2019: House passed (Vote: 397-31); 7/18/2019: Received in the Senate, referred to the Select Committee on Intelligence.</p> <p>Related legislation: H.R.428, Homeland Security Assessment of Terrorists' Use of Virtual Currencies Act, H.R.3679, Promoting Research, Innovation, and Zeal in Emerging 5G Technology Act; S.245, Damon Paul Nelson and Matthew Young Pollard Intelligence Authorization Act for Fiscal Years 2018 and 2019</p>
H.R.3650	Safe Harbor for Taxpayers with Forked Assets Act of 2019	<p>Tom Emmer (R-MN)</p> <p><i>Bipartisan: N</i></p>	<p>About: To provide temporary safe harbor for the tax treatment of hard forks of convertible virtual currency in the absence of administrative guidance.</p> <p>In particular: “The bill is a reasonable way to insulate taxpayers from potential liabilities that are no fault of their own, stemming primarily from the present lack of clear guidance on forks from the IRS. Taxpayers are only able to comply with tax laws when the law is clear and individuals that attempt to report these assets have been unfairly targeted. Until the IRS provides specific guidance regarding the appropriate means of reporting them, these individuals should receive a safe harbor.”</p> <p>Current status: 07/09/2019: Referred to the House Committee on Ways and Means.</p>

H.R.3963	Virtual Value Tax Fix Act of 2019	Ted Budd (R-NC) <i>Bipartisan: N</i>	<p>About: To amend the Internal Revenue Code of 1986 to allow exclusion of gain or loss on like-kind exchanges of virtual currency.</p> <p>In particular: “For purposes of this section, the exchange of virtual currency for virtual currency of like kind shall be treated in the same manner as the exchange of real property for real property of like kind.”</p> <p>Current status: 07/25/2019: Referred to the House Committee on Ways and Means.</p>
H.R.4234		Sean Patrick Maloney (D-NY) <i>Bipartisan: N</i>	<p>About: To amend the Commodity Exchange Act with respect to the regulation of virtual currencies.</p> <p>In particular: “Notwithstanding paragraph (1)(B), with regard to a contract on the contract market that references a virtual currency available on a spot market platform, in order to fully comply with this paragraph, the board of trade must have—(i) unconstrained access to all trade and trader data regarding the virtual currency on the spot market platform; and (ii) the capability to provide the data to the Commission on request.”</p> <p>Current status: 09/11/2019: Referred to the Subcommittee on Commodity Exchanges, Energy, and Credit (House Committee on Agriculture).</p>
H.R.4895	CFTC Reauthorization Act of 2019	Collin Peterson (D-MN) w/ Michael Conaway (R-TX), David Scott (D-GA), Austin Scott (R-GA) <i>Bipartisan: Y</i>	<p>About: To reauthorize the Commodity Futures Trading Commission.</p> <p>In particular: SEC. 109. DIGITAL COMMODITY. DIGITAL COMMODITY.—With regard to a contract on the contract market that references a digital commodity available on a cash market, the Commission shall adopt rules detailing the content and availability of trade and trader data and other information the board of trade must be able to access from the referenced cash markets and data sources in order to comply with this paragraph.”.</p> <p>The provision, included in 2019 CFTC Reauthorization, will require the CFTC to create guidelines to grant access to trade data for digital commodities. The gathering of trade data is crucial to the CFTC’s ability to monitor the market and provide regulatory and enforcement oversight. This is the first piece of legislation related to the intersection of cryptocurrencies and the derivatives market to advance through a Congressional committee. “It’s time for Congress to get smart about crypto and create an integrated approach to regulating digital currencies. This provision is an</p>

			<p>essential first step in our efforts to close the gap in regulation of crypto-assets in the derivatives market, fight manipulation, and detect fraud."</p> <p>SEC. 18. RESEARCH AND DEVELOPMENT PROGRAMS. (c) Other Transaction Authority. and (d) Gift Acceptance Authority.</p> <p>Current status: 10/29/2019: Referred to the House Committee on Agriculture; 10/30/2019: Committee Consideration and Mark-up Session Held; 10/30/2019: Ordered to be Reported (Amended) by Voice Vote; 11/26/2019: Reported (Amended) by the Committee on Agriculture; 11/26/2019: Placed on the Union Calendar, Calendar No. 254.</p>
H.R.5197	Managed Stablecoins are Securities Act of 2019	Sylvia Garcia (D-TX) w/ Lance Gooden (R-TX) <i>Bipartisan: Y</i>	<p>About: To add establish the treatment of managed stablecoins under the securities laws, and for other purposes.</p> <p>In particular: This piece of legislation would protect consumers against certain cryptocurrencies, such as Facebook Libra Project. The bill would clarify that "managed stablecoins" are securities under the Security Exchange Act of 1934 and thus regulated by the Security and Exchange Commission. In August, Representatives Garcia and Gooden participated in bipartisan conversations with Swiss lawmakers and financial regulators about their concerns with cryptocurrencies such as Facebook's Libra Project.</p> <p>Current status: 11/20/2019: Referred to the House Committee on Financial Services.</p>
H.R.5635	Virtual Currency Tax Fairness Act of 2020	Suzan DelBene (D-WA) w/ David Schweikert (R-AZ), Tom Emmer (R-MN) <i>Bipartisan: Y</i>	<p>About: To amend the Internal Revenue Code of 1986 to exclude from gross income gain from disposition of virtual currency in a personal transaction.</p> <p>In particular: "H.R. 5635 would amend the Internal Revenue Code to provide a de minimis exemption for personal transactions made with virtual currency whose gains are less than or equal to \$200. Additionally, this legislation would direct the Secretary of the Treasury to issue regulations for reporting personal transactions using virtual currency whose gains exceed \$200."</p> <p>Current status: 01/16/2020: Referred to the House Committee on Ways and Means.</p>
S.245	Damon Paul Nelson and Matthew Young Pollard	Richard Burr (R-NC) w/ Mark Warner (D-VA)	About: To authorize appropriations for fiscal year 2019 for intelligence and intelligence-related activities of the United States Government, the Community

	Intelligence Authorization Act for Fiscal Years 2018 and 2019	<i>Bipartisan:</i> Y	<p>Management Account, and the Central Intelligence Agency Retirement and Disability System.</p> <p>In particular: Section 732: Report on Possible Exploitation of Virtual Currencies by Terrorist Actors. This section may be cited as the 'Stop Terrorist Use of Virtual Currencies Act'. "Not later than 1 year after the date of the enactment of this Act, the Director of National Intelligence, in consultation with the Secretary of the Treasury, shall submit to Congress a report on the possible exploitation of virtual currencies by terrorist actors."</p> <p>Current status: 01/28/2019 Read twice and referred to the Select Committee on Intelligence; 12/20/2019: Language included in S.1790, National Defense Authorization Act for Fiscal Year 2020.</p> <p>Related legislation: H.R.428, Homeland Security Assessment of Terrorists' Use of Virtual Currencies Act, H.R.3494, Damon Paul Nelson and Matthew Young Pollard Intelligence Authorization Act for Fiscal Years 2018, 2019, and 2020; S.1589, Damon Paul Nelson and Matthew Young Pollard Intelligence Authorization Act for Fiscal Years 2018, 2019, and 2020; S.1790, National Defense Authorization Act for Fiscal Year 2020.</p>
S.410	Fight Illicit Networks and Detect (FIND) Trafficking Act of 2019	Catherine Cortez Masto (D-NV) w/ Pat Toomey (R-PA) <i>Bipartisan:</i> Y	<p>About: A bill to require the Comptroller General of the United States to carry out a study on how virtual currencies and online marketplaces are used to buy, sell, or facilitate the financing of goods or services associated with sex trafficking or drug trafficking, and for other purposes.</p> <p>In particular: "The FIND Trafficking Act would require the Government Accountability Office to conduct a study on how virtual currencies and online marketplaces are used to facilitate sex and drug trafficking and make recommendations on how to fight, detect and deter these illegal activities."</p> <p>Current Status: 02/07/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.</p> <p>Related Legislation: H.R.502, FIND Trafficking Act; S.2563, ILLICIT CASH Act</p>

S.582	FinCEN Improvement Act of 2019	Catherine Cortez Masto (D-NV) w/ Bill Cassidy (R-LA), Kyrsten Sinema (D-AZ), Jerry Moran (R-KS) <i>Bipartisan: Y</i>	About: To ensure that the Financial Crimes Enforcement Network works with Tribal law enforcement agencies, protects against all forms of terrorism, and focuses on virtual currencies. Current Status: 02/27/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. Related legislation: H.R.1414, FinCEN Improvement Act of 2019; S.2563, ILLICIT CASH Act
S.1025	Venezuela Emergency Relief, Democracy Assistance, and Development (VERDAD) Act of 2019	Robert Menendez (D-NJ) w/ Marco Rubio (R-FL), Richard Durbin (D-IL), Ted Cruz (R-TX), Benjamin Cardin (D-MD), John Cornyn (R-TX), Tim Kaine (D-VA), Todd Young (R-IN), Jeanne Shaheen (D-NH), Lindsey Graham (R-SC), Michael Bennet (D-CO), John Barrasso (R-WY), Christopher Coons (D-DE), Bill Cassidy (R-LA), Josh Hawley (R-MO) <i>Bipartisan: Y</i>	About: To provide humanitarian relief to the Venezuelan people and Venezuelan migrants, to advance a constitutional and democratic solution to Venezuela's political crisis, to address Venezuela's economic reconstruction, to combat public corruption, narcotics trafficking, and money laundering, and for other purposes. In particular: TITLE VII—CRYPTOCURRENCY SANCTIONS AND ENSURING THE EFFECTIVENESS OF UNITED STATES SANCTIONS. "All transactions by a United States person or within the United States that relate to, provide financing for, or otherwise deal in any digital currency, digital coin, or digital token, that was issued by, for, or on behalf of the Maduro regime are prohibited beginning on the date of the enactment of this Act." SEC. 702. BRIEFING ON THE IMPACT OF CRYPTOCURRENCIES ON UNITED STATES SANCTIONS. "Not later than 180 days after the date of the enactment of this Act, the Secretary of State and the Secretary of the Treasury, after consultation with the Chairman of the Securities and Exchange Commission and the Chairman of the Commodity Futures Trading Commission, shall develop a methodology to assess how any digital currency, digital coin, or digital token, that was issued by, for, or on behalf of the Maduro regime is being utilized to circumvent or undermine United States sanctions." Current status: 04/03/2019: Referred to the Committee on Foreign Relations; 05/22/2019: Ordered to be reported with an amendment in the nature of a substitute favorably; 06/03/2019: Reported with an amendment in the nature of a substitute. Without written report; 06/03/2019: Placed on Senate Legislative Calendar; 12/20/2019: Language included in H.R.1865, Further Consolidated Appropriations Act (Public Law No: 116-94)
S.1589	Damon Paul Nelson and Matthew Young Pollard	Richard Burr (R-NC)	About: To authorize appropriations for fiscal years 2018, 2019, and 2020 for intelligence and intelligence-related activities of the United States Government, the

	Intelligence Authorization Act for Fiscal Years 2018, 2019, and 2020	<i>Bipartisan: N</i>	<p>Community Management Account, and the Central Intelligence Agency Retirement and Disability System, and for other purposes.</p> <p>In particular: Section 732: Report on Possible Exploitation of Virtual Currencies by Terrorist Actors. The Section may be cited as 'Stop Terrorist Use of Virtual Currencies Act'. "Not later than 1 year after the date of the enactment of this Act, the Director of National Intelligence, in consultation with the Secretary of the Treasury, shall submit to Congress a report on the possible exploitation of virtual currencies by terrorist actors."</p> <p>Current status: 5/22/2019: Select Committee on Intelligence. Original measure reported to the Senate by Senator Burr. Without written report. 5/22/2019: Placed on Senate Legislative Calendar. 6/11/2019: Senator Burr Filed Written Report. Report No. 116-47; 12/20/2019: Language included in S.1790, National Defense Authorization Act for Fiscal Year 2020.</p> <p>Related Legislation: H.R.3678, Reducing Foreign Influence in 5G Act; H.R.3679, Promoting Research, Innovation, and Zeal in Emerging 5G Technology Act; S.245, Damon Paul Nelson and Matthew Young Pollard Intelligence Authorization Act for Fiscal Years 2018 and 2019; S.1790, National Defense Authorization Act for Fiscal Year 2020.</p>
S.1790	National Defense Authorization Act for Fiscal Year 2020	James Inhofe (R-OK) <i>Bipartisan: Y</i>	<p>About: To authorize appropriations for fiscal year 2020 for military activities of the Department of Defense, for military construction, and for defense activities of the Department of Energy, to prescribe military personnel strengths for such fiscal year, and for other purposes.</p> <p>In particular: SEC. 10732. REPORT ON POSSIBLE EXPLOITATION OF VIRTUAL CURRENCIES BY TERRORIST ACTORS. --> This section may be cited as the "Stop Terrorist Use of Virtual Currencies Act". "Not later than 1 year after the date of the enactment of this Act, the Director of National Intelligence, in consultation with the Secretary of the Treasury, shall submit to Congress a report on the possible exploitation of virtual currencies by terrorist actors."</p> <p>Current status: 06/11/2019: Senate Committee on Armed Services; 06/11/2019: Senate Placed on Senate Legislative Calendar under General Orders. Calendar No. 114; 06/24/2019: Senate Measure laid before Senate by motion; 06/27/2019: Passed Senate (Vote: 86-8); 07/02/2019: Received in the House; 9/17/2019: House passed</p>

			<p>without objection; 9/16-9/18: Conference requested and ordered; 9/19: Conference held; 12/11/2019: Conference report agreed to by the Yeas and Nays: 377 - 48 (Roll no. 672); 12/12/2019: Conference report considered in Senate; 12/17/2019: Senate agreed to conference report by Yea-Nay Vote: 86 - 8; 12/19/2019: Presented to President; 12/20/2019: Signed by President, Public Law No: 116-92.</p> <p>Related legislation: H.R.295, End Banking for Human Traffickers Act of 2019; H.R.3678, Reducing Foreign Influence in 5G Act; among other bills.</p>
S.1883	Combating Money Laundering, Terrorist Financing, and Counterfeiting Act of 2019	<p>Chuck Grassley (R-IA) w/ Dianne Feinstein (D-CA), John Cornyn (R-TX), Sheldon Whitehouse (D-RI), Amy Klobuchar (D-MN)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: A bill to improve the prohibitions on money laundering, and for other purposes.</p> <p>In particular: "Perpetrators use a variety of methods to conceal and move funds across borders and through the global financial system in an effort to evade law enforcement. These techniques include longstanding unofficial money transferring systems, such as hawalas, and more modern tools, like digital currencies. The Senators' legislation modernizes criminal money laundering laws, updates counterfeiting statutes to prohibit state of the art counterfeiting methods, enhances tools to crack down on smugglers and tax cheats and promotes transparency in the U.S. financial system."</p> <p>Current Status: 06/18/2019: Read twice and referred to the Committee on the Judiciary; 6/19/2019: Hearings Held; 07/18/2019: Ordered to be reported with an amendment in the nature of a substitute (favorably); 07/23/2019: Reported by Senator Graham with an amendment in the nature of a substitute. Without written report. 07/23/2019: Placed on Senate Legislative Calendar.</p> <p>Related legislation: S.2144, Remittances and Money Laundering Risk Assessment Act of 2019</p>

Directly-related: DIGITAL TOKENS

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.2144	Token Taxonomy Act of 2019	Warren Davidson (R-OH) w/ Darren Soto (D-FL), Josh Gottheimer (D-NJ), Ted Budd (R-NC), Tulsi Gabbard (D-HI), Scott Perry (R-PA) <i>Bipartisan: Y</i>	<p>About: To amend the Securities Act of 1933 and the Securities Exchange Act of 1934 to exclude digital tokens from the definition of a security, to direct the Securities and Exchange Commission to enact certain regulatory changes regarding digital units secured through public key cryptography, to adjust taxation of virtual currencies held in individual retirement accounts, to create a tax exemption for exchanges of one virtual currency for another, to create a de minimis exemption from taxation for gains realized from the sale or exchange of virtual currency for other than cash, and for other purposes.</p> <p>Current Status: 04/09/2019: Referred to the Committee on Financial Services, the Committee on Ways and Means.</p>
H.R. 2154	Digital Taxonomy Act of 2019	Darren Soto (D-FL) w/ Warren Davidson (R-OH) <i>Bipartisan: Y</i>	<p>About: To authorize additional appropriations to the Federal Trade Commission to prevent unfair or deceptive acts or practices relating to digital tokens and transactions relating to digital tokens, and to require a report to Congress on the Commission's actions related to digital tokens.</p> <p>Current Status: 04/09/2019: Referred to the House Committee on Energy and Commerce.</p>

Directly-related: DATA PRIVACY/ PROTECTION

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.2013	Information Transparency & Personal Data Control Act	Suzan DelBene (D-WA) w/ Kathleen Rice (D-NY), Thomas Suozzi (D-NY) <i>Bipartisan: N</i>	<p>About: To require the Federal Trade Commission to promulgate regulations related to sensitive personal information, and for other purposes.</p>

			<p>In particular: "(1) AFFIRMATIVE, EXPRESS, AND OPT-IN CONSENT.—Provide users with notice through a privacy and data use policy of a specific request to use their sensitive personal information and require that users provide affirmative, express, and opt-in consent to any functionality that involves the collection, storage, processing, sale, sharing, or other use of sensitive personal information, including sharing sensitive personal information with third parties."</p> <p>Current Status: 04/01/2019: Referred to the House Committee on Energy and Commerce.</p>
H.R.4047	Open Banking Study Act of 2019	Gregory Meeks (D-NY) <i>Bipartisan:</i> N	<p>About: To require certain Federal financial regulators to carry out an independent study of their regulated entities' processes for allowing third parties to access consumer-authorized financial data.</p> <p>Current Status: 07/25/2019: Referred to the House Committee on Financial Services.</p>
H.R.4170	ENCRYPT Act of 2019	Ted Lieu (D-CA) w/ Suzan DelBene (D-WA), Jim Jordan (R-OH) <i>Bipartisan:</i> Y	<p>About: To preempt State data security vulnerability mandates and decryption requirements.</p> <p>In particular: The bill, which was reintroduced with Congresswoman Suzan DelBene (D-WA) and Congressman Jim Jordan (R-OH), would preempt state and local government encryption laws to ensure a uniform, national policy for the interstate issue of encryption technology. "A federal encryption standard is vital to our nation's security. We can't expect to protect everyone's sensitive information while every state has different encryption standards with different degrees of stringency."</p> <p>Current status: 08/06/2019: Referred to the Committee on the Judiciary, and in addition to the Committee on Energy and Commerce; 09/25/2019 Referred to the Subcommittee on Crime, Terrorism, and Homeland Security.</p>
H.R.4978	Online Privacy Act of 2019	Anna Eshoo (D-CA) w/ Zoe Lofgren (D-CA) <i>Bipartisan:</i> N	<p>About: To provide for individual rights relating to privacy of personal information, to establish privacy and security requirements for covered entities relating to personal information, and to establish an agency to be known as the United States Digital Privacy Agency to enforce such rights and requirements, and for other purposes.</p> <p>In particular: <i>Creating User Rights</i> – The bill grants every American the right to access, correct, or delete their data. It also creates new rights, like the right to impermanence, which lets users decide how long companies can keep their data.</p>

			<p><i>Placing Clear Obligations on Companies</i> – The bill minimizes the amount of data companies collect, process, disclose, and maintain, and bars companies from using data in discriminatory ways. Additionally, companies must receive consent from users in plain, simple language. <i>Establishing a Digital Privacy Agency (DPA)</i> – The bill establishes an independent agency led by a Director that's appointed by the President and confirmed by the Senate for a five-year term. The DPA will enforce privacy protections and investigate abuses. <i>Strengthening Enforcement</i> – The bill empowers state attorneys general to enforce violations of the bill and allows individuals to appoint nonprofits to represent them in private class action lawsuits.</p> <p>Current status: 11/05/2019: Referred to the Committee on Energy and Commerce, and in addition to the Committee on the Judiciary; 12/18/2019: Referred to the Subcommittee on Antitrust, Commercial, and Administrative Law.</p>
S.142	American Data Dissemination (ADD) Act of 2019	Marco Rubio (R-FL) <i>Bipartisan: N</i>	<p>About: To impose privacy requirements on providers of internet services similar to the requirements imposed on Federal agencies under the Privacy Act of 1974.</p> <p>In particular: The legislation "would provide a national consumer data privacy law that protects both consumers and the innovative capabilities of the internet economy. By using the Privacy Act of 1974 as its framework, the bill provides overdue transparency and accountability from the tech industry while ensuring that small businesses and start-ups are still able to innovate and compete in the digital marketplace."</p> <p>Current Status: 01/16/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p>
S.189	Social Media Privacy Protection and Consumer Rights Act of 2019	Amy Klobuchar (D-MN) w/ John Kennedy (R-LA) <i>Bipartisan: Y</i>	<p>About: A bill to protect the privacy of users of social media and other online platforms.</p> <p>In particular: The legislation gives consumers the right to opt-out and keep their information private by disabling data tracking and collection; provide users with greater access to and control over their data; ensure users have the ability to see what information about them has already been collected and shared, mandate that users be notified of a breach of their information within 72 hours; among other provisions.</p>

			Current Status: 01/17/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.
S.583	DATA Privacy Act	Catherine Cortez Masto (D-NV) <i>Bipartisan: N</i>	About: To provide for digital accountability and transparency. The DATA Privacy Act strengthens data privacy protections for American consumers while also ensuring corporations are focusing on implementing new data security standards and essential privacy protections. This legislation also increases research into technologies that protect Americans' privacy and shields small businesses from unnecessary regulation. Current status: 02/27/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.
S.806	Own Your Own Data Act	John Kennedy (R-LA) <i>Bipartisan: N</i>	About: A bill to prohibit the collection of data or information generated on the internet. In particular: "This legislation allows users to access the personal data that social media companies have compiled, and it transfers data property rights back into the hands of the users. These social media companies should not own the data that you create. This legislation will give control and ownership back to the users." Current status: 3/14/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.
S.847	Commercial Facial Recognition Privacy Act of 2019	Roy Blunt (R-MO) w/ Brian Schatz (D-HI) <i>Bipartisan: Y</i>	About: A bill to prohibit certain entities from using facial recognition technology to identify or track an end user without obtaining the affirmative consent of the end user, and for other purposes. In particular: Many consumers are unaware that FR technology exists in public places and can be used to collect personally identifiable data, which can be shared with undisclosed third parties. By regulating the use of FR in public places, consumers will have transparency and choice in the collection of their physical likeness and know that the data collected is not redistributed or repurposed. Current status: 03/14/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.

S.1116	Balancing the Rights Of Web Surfers Equally and Responsibly Act of 2019	Marsha Blackburn (R-TN) <i>Bipartisan: Y</i>	<p>About: To require providers of broadband internet access service and edge services to clearly and conspicuously notify users of the privacy policies of those providers, to give users opt-in or opt-out approval rights with respect to the use of, disclosure of, and access to user information collected by those providers based on the level of sensitivity of the information, and for other purposes.</p> <p>Current Status: 04/10/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p>
S.1214	Privacy Bill of Rights Act	Edward Markey (D-MA) <i>Bipartisan: N</i>	<p>About: Establishes rules for both online and offline companies and bans the use of individuals' personal information for harmful, discriminatory purposes, such as housing and employment advertisements targeted based on demographics like race and gender. It also includes cybersecurity standards and provides the FTC with rulemaking authority.</p> <p>Current Status: 04/11/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p>
S.1578	Do Not Track Act	Josh Hawley (R-MO) <i>Bipartisan: Y</i>	<p>About: A bill to protect the privacy of internet users through the establishment of a national Do Not Track system, and for other purposes.</p> <p>In particular: "Similar to the national "Do Not Call" list, the Do Not Track Act gives every person the power to block online companies from collecting any data beyond what is necessary for the companies' online services. Users would have several options to enroll, including a one-time click in the settings on their browser or downloading a simple app."</p> <p>Current Status: 05/21/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p>
S.1951	Designing Accounting Safeguards to Help Broaden Oversight And Regulations on Data (DASHBOARD) Act	Mark Warner (D-VA) w/ Josh Hawley (R-MO) <i>Bipartisan: Y</i>	<p>About: A bill to require the Securities and Exchange Commission to promulgate regulations relating to the disclosure of certain commercial data, and for other purposes.</p> <p>In particular: The bill "will require data harvesting companies such as social media platforms to tell consumers and financial regulators exactly what data they are collecting from consumers, and how it is being leveraged by the platform for profit."</p>

			Current Status: 06/25/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. 10/24/2019: Committee on Banking, Housing, and Urban Affairs. Hearings held.
S.2186	Protecting Personal Information Act of 2019	Jeff Merkley (D-OR) <i>Bipartisan: N</i>	About: A bill to require entities to provide consumers with the opportunity to prohibit the entity from collecting or using certain data concerning the consumer and to request deletion of such data. Current status: 07/18/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.
S.2342	Data Broker List Act of 2019	Gary Peters (D-MI) w/ Martha McSally (R-AZ) <i>Bipartisan: Y</i>	About: A bill to provide for requirements for data brokers with respect to the acquisition, use, and protection of brokered personal information and to require that data brokers annually register with the Federal Trade Commission. Current status: 07/30/2019 Read twice and referred to the Committee on Commerce, Science, and Transportation.
S.2577	Data Broker Accountability and Transparency Act	Edward Markey (D-MA) w/ Richard Blumenthal (D-CT), Tina Smith (D-MN) <i>Bipartisan: N</i>	About: A bill to require data brokers to establish procedures to ensure the accuracy of collected personal information, and for other purposes. In particular: "The Data Broker Accountability and Transparency Act allows consumers to access and correct their information; prohibits data brokers from engaging in discriminatory data use practices; and provides consumers with the right to stop data brokers from using, sharing, or selling their personal information for marketing purposes. The bill additionally requires data brokers to develop comprehensive privacy and data security programs and to provide reasonable notice in the case of breaches. The legislation empowers the Federal Trade Commission (FTC) to establish a centralized website for consumers to view a list of covered data brokers and information regarding consumer rights." "The term "covered data broker" includes all data brokers except those data brokers excepted under subpara5 graph (B). (B) EXCEPTIONS.—The Commission may except a data broker if the Commission con8 siders, by rule, a data broker outside the scope of this Act, such as a data broker who processes information collected by or on behalf of and received from or on behalf of a nonaffiliated third party concerning an individual who is a customer or an employee of that third party to enable that third

			<p>party, directly or through parties acting on its behalf, to provide benefits for its employees or directly transact business with its customers.”</p> <p>Current status: 09/26/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p>
S.2637	Mind Your Own Business Act	Ron Wyden (D-OR) <i>Bipartisan: N</i>	<p>About: A bill to amend the Federal Trade Commission Act to establish requirements and responsibilities for entities that use, store, or share personal information, to protect personal information, and for other purposes.</p> <p>In particular: “Wyden’s bill contains the most comprehensive protections for Americans’ private data ever introduced, and goes further than Europe’s General Data Protection Regulation (GDPR). It would give American consumers an easy, one-click way to stop companies from selling or sharing their personal information, give consumers radical transparency into how corporations use and share their data, and impose harsh fines and even prison terms for executives at corporations that misuse Americans’ data and lie about those practices to the government.”</p> <p>Current status: 10/17/2019: Read twice and referred to the Committee on Finance.</p> <p>Related legislation: H.R.2231: Algorithmic Accountability Act of 2019; S.1108: Algorithmic Accountability Act of 2019</p>
S.2889	National Security and Personal Data Protection Act of 2019	Josh Hawley (R-MO) w/ Tom Cotton (R-AR), Marco Rubio (R-FL) <i>Bipartisan: N</i>	<p>About: To safeguard data of Americans from foreign governments that pose risks to national security by imposing data security requirements and strengthening review of foreign investments, and for other purposes.</p> <p>In particular: Senator Hawley’s bill prohibits American companies from transferring user data or encryption keys to China and other countries that similarly threaten America’s national security. Senator Hawley’s bill prohibits American companies from storing data in China and other countries that similarly threaten America’s national security. Senator Hawley’s bill changes the default rule for mergers of certain companies to block those mergers unless companies obtain pre-approval from CFIUS. The introduction of this legislation follows a Senate Judiciary Subcommittee on Crime and Terrorism hearing chaired by Senator Hawley that explored the tech industry’s ties to China.</p>

			<p>Current status: 11/18/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p>
S.2961	Data Care Act of 2019	<p>Brian Schatz (D-HI) w/ Michael Bennet (D-CO), Catherine Cortez Masto (D-NV), Edward Markey (D-MA), Tammy Duckworth (D-IL), Tammy Baldwin (D-WI), Joe Manchin (D-WV), Richard Durbin (D-IL), Sherrod Brown (D-OH), Cory Booker (D-NJ), Amy Klobuchar (D-MN), Margaret Wood Hassan (D-NH), Martin Heinrich (D-NM), Patty Murray (D-WA), Bernard Sanders (I-VT), Christopher Murphy (D-CT)</p> <p><i>Bipartisan: N</i></p>	<p>About: To establish duties for online service providers with respect to end user data that such providers collect and use.</p> <p>In particular: "The Data Care Act would require websites, apps, and other online providers to take responsible steps to safeguard personal information and stop the misuse of users' data. Doctors, lawyers, and bankers are legally required to exercise special care to protect their clients and not misuse their information. While online companies also hold personal and sensitive information about the people they serve, they are not required to protect consumers' data. This leaves users in a vulnerable position; they are expected to understand the information they give to providers and how it is being used – an unreasonable expectation for even the most tech-savvy consumer. By establishing an explicit duty for online providers, Americans can trust that their online data is protected and used in a responsible way."</p> <p>Current status: 12/02/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p>
S.2968	Consumer Online Privacy Rights Act	<p>Maria Cantwell (D-WA) w/ Brian Schatz (D-HI), Amy Klobuchar (D-MN), Edward Markey (D-MA)</p> <p><i>Bipartisan: N</i></p>	<p>About: To provide consumers with foundational data privacy rights, create strong oversight mechanisms, and establish meaningful enforcement.</p> <p>In particular: Under the bill, harmful data practices impacting the privacy of consumers will, for the first time, be clearly prohibited by federal law. The bill also creates a broad array of privacy rights.... The bill also creates new data security protections, heightens safeguards for sensitive data, and prohibits unlawful discrimination based on personal data, among other safeguards. The bill creates new enforcement and accountability measures to protect all consumers.</p> <p>Current status: 12/03/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p>

Directly-related: DEPOSIT BROKER

Bill No.	Name	Sponsor & Original Co-Sponsors	Other Info
Bipartisan (Y/N)			
H.R.907		Darin LaHood (R-IL) w/ Cheri Bustos (D-IL)	<p>About: To clarify exclusions from the definition of a deposit broker.</p> <p>In particular: "This bill excludes from the definition of "deposit broker" an entity that is an exclusive agent of an insurance company and an affiliated depository institution. Deposit brokers place, or facilitate the placement of, deposits in a depository institution. Generally, under current law, an insured depository institution that is not well capitalized may not accept funds obtained by or through any deposit broker for deposit. This bill excludes certain deposits from those restrictions."</p>
		<i>Bipartisan: Y</i>	
H.R.2572		Bill Foster (D-IL) w/ Steve Stivers (R-OH)	<p>About: To amend the Federal Deposit Insurance Act to clarify the definition of a deposit broker, and for other purposes.</p>
		<i>Bipartisan: Y</i>	
H.R.4384	Community Bank Deposit Access Act of 2019	Charlie Crist (D-FL) w/ French Hill (R-AR)	<p>About: To amend the Federal Deposit Insurance Act to ensure that certain custodial deposits of a well capitalized insured depository institution are not considered to be funds obtained by or through a deposit broker, and for other purposes.</p>
		<i>Bipartisan: Y</i>	
			<p>In particular: "This bill codifies existing FDIC policy that under safe circumstances, well-capitalized banks can accept custodial deposits without facing additional requirements or heightened scrutiny. As a direct result, more deposits will arrive at community banks, and these dollars will become loans in their rural and lower-income communities, where deposits may be harder to come by."</p>
			<p>Current status: 09/18/2019: Referred to the House Committee on Financial Services.</p>
H.R.4501	Consumer Transaction Account Protection Act of 2019	Roger Williams (R-TX) w/ Gwen Moore (D-WI)	<p>About: To amend the Federal Deposit Insurance Act to provide that the consumer transaction account deposits of an insured depository institution are not considered to be funds obtained by or through a deposit broker, and for other purposes.</p>

		<p><i>Bipartisan:</i> Y</p>	<p>In particular: For purposes of this subsection, the term 'consumer transaction account deposit' means a deposit in a transaction account, as defined in section 19(b)(1) of the Federal Reserve Act, with an insured depository institution—(A) that is entirely covered by deposit insurance; (B) that is opened by a natural person; (C) that is held in the name of such natural person; (D) that is used monthly by such natural person to make payments to, and to receive deposits from, third parties; and (E) with respect to which only such natural person is recognized by the insured depository institution as being authorized to designate that withdrawals or payments be made from the account."</p> <p>Current status: 09/26/2019: Referred to the House Committee on Financial Services.</p> <p>Related legislation: S.3108, Consumer Transaction Account Protection Act of 2019</p>
S.3108	Consumer Transaction Account Protection Act of 2019	<p>Doug Jones (D-AL) w/ Jerry Moran (R-KS), David Perdue (R-GA)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: To amend the Federal Deposit Insurance Act to provide that the consumer transaction account deposits of an insured depository institution are not considered to be funds obtained by or through a deposit broker, and for other purposes.</p> <p>In particular: "(A) CONSUMER TRANSACTION ACCOUNT DEPOSIT.—The term 'consumer transaction account deposit' means a deposit in a transaction account with an insured depository institution—(i) that is entirely covered by deposit insurance; (ii) that is opened by an individual; (iii) that is held in the name of the individual; (iv) that is used monthly by the individual to make payments to, and to receive deposits from, third parties; and (v) with respect to which only the individual is recognized by the insured depository institution as being authorized to designate that withdrawals or payments be made from the account."</p> <p>Current status: 12/19/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.</p> <p>Related legislation: H.R.4501, Consumer Transaction Account Protection Act of 2019</p>
S.3111	Brokered Deposit Affiliate-Subsidiary Modernization Act of 2019	<p>David Perdue (R-GA) w/ Doug Jones (D-AL), Jerry Moran (R-KS)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: To amend the Federal Deposit Insurance Act to exclude affiliates and subsidiaries of insured depository institutions from the definition of deposit broker, and for other purposes.</p>

		<p>In particular: Section 29(g) of the Federal Deposit Insurance Act (12 U.S.C. 1831f(g)) is amended—(1) in paragraph (2)—(A) in subparagraph (A), by inserting “or any affiliate or subsidiary of that insured depository institution,” after “an insured depository institution;” and (B) in subparagraph (B), by inserting “or any affiliate or subsidiary of the insured depository institution,” after “an insured depository institution...”</p> <p>Current status: 12/19/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs</p>
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Directly-related: INNOVATION OFFICE

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.1491	FINTECH Act	David Scott (D-GA) w/ Barry Loudermilk (R-GA) <i>Bipartisan: Y</i>	<p>About: To establish a FinTech Council to designate a single primary regulator of eligible FinTech startups, to create the Offices of Financial Innovation, and for other purposes.</p> <p>In particular: Mandates federal financial regulatory harmonization; Establishes a point of entry for FinTechs into the federal regulatory structure - FinTech Council within Treasury.</p> <p>Current Status: 03/04/2019: Referred to the Committee on Financial Services, and in addition to the Committees on Agriculture, and Energy and Commerce; 03/27/2019: Referred to the Subcommittee on Commodity Exchanges, Energy, and Credit (Committee on Agriculture)</p>
H.R.4767	Financial Services Innovation Act of 2019	Patrick McHenry (R-NC) <i>Bipartisan: N</i>	<p>About: To promote innovation in financial services, and for other purposes.</p> <p>In particular: “H.R. 4767 requires federal regulators to create Financial Services Innovation Offices (FSIOs) within their agencies to foster innovation in financial services. Companies may apply for an “enforceable compliance agreement” with the FSIOs that, if accepted, will allow them to provide an innovative product or service under an alternative compliance plan, which waives or modifies regulation that is</p>

			<p>out-of-date or unduly burdensome. Ranking Member McHenry previously introduced the Financial Services Innovation Act in 2016."</p> <p>Current status: 10/21/2019: Referred to the Committee on Financial Services, and in addition to the Committee on Agriculture; 11/08/2019: Referred to the Subcommittee on Commodity Exchanges, Energy, and Credit (Committee on Agriculture).</p>
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Directly-related: LENDING

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.1957	Taxpayer First Act of 2019	<p>John Lewis (D-GA) w/ Mike Kelly (R-PA), Richard Neal (D-MA), Kevin Brady (R-TX), Suzan DelBene (D-WA), Jackie Walorski (R-IN), Linda Sanchez (D-CA), Darin LaHood (R-IL), Thomas Suozzi (D-NY), Brad Wenstrup (R-OH), Judy Chu (D-CA), Gwen Moore (D-WI), Brendan Boyle (D-PA)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: This bill modifies requirements for the Internal Revenue Service (IRS) regarding its organizational structure, customer service, enforcement procedures, management of information technology, and use of electronic systems. Including, a fully automated program for disclosing taxpayer information for third-party income verification using the Internet.</p> <p>Current Status: 03/28/2019: House Referred to the Committee on Ways and Means, and in addition to the Committee on Financial Services; 04/09/2019: Reported (Amended) by the Committee on Ways and Means; 04/09/2019: Passed House (Voice Vote); 04/29/2019: Senate Read the second time. Placed on Senate Legislative Calendar under General Orders. Calendar No. 75.</p> <p>Related Legislation: S.928, Taxpayer First Act of 2019; S.1100, A bill to institute a program for the disclosure of taxpayer information for third-party income verification through the Internet; H.R.2007, To require the Secretary of the Treasury to establish a program for the automated disclosure of taxpayer information for third-party income verification, and for other purposes; H.R.3151, Taxpayer First Act; S.928, Taxpayer First Act of 2019; S.1100, A bill to institute a program for the disclosure of taxpayer information for third-party income verification through the Internet.</p>

H.R.2007	IRS Data Verification Modernization Act of 2019	Earl Blumenauer (D-OR) w/ Patrick McHenry (R-NC) <i>Bipartisan: Y</i>	<p>About: To require the Secretary of the Treasury to establish a program for the automated disclosure of taxpayer information for third-party income verification, and for other purposes.</p> <p>In particular: "This bipartisan bill will require the Internal Revenue Service (IRS) to automate the Income Verification Express Services process by creating an Application Programming Interface (API). This will allow small businesses and consumers to access accurate credit assessments more efficiently."</p> <p>Current Status: 04/01/2019: Referred to the House Committee on Ways and Means.</p> <p>Related Legislation: H.R.1957, Taxpayer First Act of 2019; H.R.3151, Taxpayer First Act; S. 928, Taxpayer First Act of 2019; S. 1100, A bill to institute a program for the disclosure of taxpayer information for third-party income verification through the Internet.</p>
H.R.2324	Protections in Consumer Lending Act	Jesus "Chuy" Garcia (D-IL) <i>Bipartisan: N</i>	<p>About: To amend the Equal Credit Opportunity Act to require creditors to request demographic information from applicants for certain types of credit in order to prevent discriminatory lending practices with respect to those applicants, and for other purposes.</p> <p>In particular: "The purpose of this section is to provide the Bureau and the public with data that can be used to— "(A) help determine whether creditors are serving the credit-lending needs of the communities in which the creditors are located; and "(B) assist in— "(i) identifying possible discriminatory lending patterns; and "(ii) enforcing anti-discrimination statutes, including this title."</p> <p>Current Status: 04/15/2019: Referred to the House Committee on Financial Services.</p> <p>Related legislation: S.1205, Protections in Consumer Lending Act</p>
H.R.2930	Loan Shark Prevention Act	Alexandria Ocasio-Cortez (D-NY) w/ Bennie Thompson (D-MS), Ayanna Pressley (D-MA), Rashida Tlaib (D-MI), Ilhan Omar (D-MN), Wm. Lacy Clay (D-MO), Sheila Jackson Lee (D-TX), Nydia Velazquez (D-NY)	<p>About: To protect consumers from usury.</p> <p>In particular: "The legislation imposes a 15-percent federal cap on interest rates and empowers individual states to establish lower limits. The lawmakers also outlined a plan to build and expand basic post office banking services as an accessible, affordable alternative to check-cashing and payday-lending businesses."</p>

		<i>Bipartisan: N</i>	Current Status: 05/22/2019: Referred to the House Committee on Financial Services. Related Legislation: S.1389, Loan Shark Prevention Act
H.R.3151	Taxpayer First Act	<p>John Lewis (D-GA) w/ Mike Kelly (R-PA), Richard Neal (D-MA), Kevin Brady (R-TX), Suzan DelBene (D-WA), Jackie Walorski (R-IN), Linda Sanchez (D-CA), Darin LaHood (R-IL), Thomas Suozzi (D-NY), Brad Wenstrup (R-OH), Judy Chu (D-CA), Gwen Moore (D-WI), Brendan Boyle (D-PA), Vern Buchanan (R-FL), John Larson (D-CT), George Holding (R-NC), Danny Davis (D-IL), Brian Higgins (D-NY), Terri Sewell (D-AL), Dwight Evans (D-PA), Bradley Scott Schneider (D-IL), Stephanie Murphy (D-FL), Jimmy Gomez (D-CA), Steven Horsford (D-NV), Eleanor Holmes Norton (D-DC), Katie Hill (D-CA), Alexandria Ocasio-Cortez (D-NY), Van Taylor (R-TX)</p> <p><i>Bipartisan: Y</i></p>	<p>About: The bill revises requirements for the Internal Revenue Service (IRS) regarding its organizational structure, customer service, enforcement procedures, cybersecurity and identity protection, management of information technology, and use of electronic systems. The bill requires the IRS to implement, among other things, a fully automated program for disclosing taxpayer information for third-party income verification using the internet.</p> <p>Current Status: 06/06/2019: Referred to the Committee on Ways and Means, and in addition to the Committees on the Budget, and Financial Services; 6/10/2019: House passed (Voice Vote); 6/11/2019: Received in the Senate; 6/13/2019: Senate passed (Voice Vote); 7/01/2019: Signed by President; 7/01/2019: Became Public Law No. 116-25.</p> <p>Related Legislation: H.R.1957, Taxpayer First Act of 2019; H.R.2007, To require the Secretary of the Treasury to establish a program for the automated disclosure of taxpayer information for third-party income verification, and for other purposes; S. 928, Taxpayer First Act of 2019; S. 1100, A bill to institute a program for the disclosure of taxpayer information for third-party income verification through the Internet.</p>
H.R.3374	LGBTQ Business Equal Credit Enforcement and Investment Act	<p>Harley Rouda (D-CA) w/ Sheila Jackson Lee (D-TX), Frederica Wilson (D-FL), Debra Haaland (D-NM), TJ Cox (D-CA)</p> <p><i>Bipartisan: N</i></p>	<p>About: To amend the Equal Credit Opportunity Act to require the collection of small business loan data related to LGBTQ-owned businesses.</p> <p>In particular: "While the Equality Act would make it unlawful to discriminate against any applicant for credit based on their sexual orientation and gender identity, under the Equality Act and current law the federal government has no means to obtain the data necessary to provide for the proper enforcement of those provisions."</p> <p>Current status: 06/21/2019: Sponsor introductory remarks on measure.</p>
H.R.3490	Small Business Lending Fairness Act	Nydia Velazquez (D-NY) w/ Roger Marshall (R-KS), Bradley Scott Schneider (D-IL)	About: To amend the Truth in Lending Act to prohibit certain unfair credit practices, and for other purposes.

		<p><i>Bipartisan: Y</i></p>	<p>In particular: "Their legislation would put an end to the practice of small business borrowers signing an obscure legal document known as a "confession of judgement," which essentially requires the borrower to waive their legal rights. Confessions of judgement have been linked to unfair lending terms, onerous interest rates and unjust seizure of assets."</p> <p>Current Status: 06/25/2019 Referred to the House Committee on Financial Services; 11/13-14/2019: Committee Consideration and Mark-up Session Held; 11/14/2019: Ordered to be Reported (Amended) by the Yeas and Nays: 31 - 23.</p> <p>Related legislation: S.1961, Small Business Lending Fairness Act.</p>
H.R.4254	Overdraft Protection Act of 2019	<p>Carolyn Maloney (D-NY) w/ Bill Foster (D-IL), Brad Sherman (D-CA), Jesus "Chuy" Garcia (D-IL), David Cicilline (D-RI), Donald Payne Jr. (D-NJ), Eleanor Holmes Norton (D-DC), Henry "Hank" Johnson Jr. (D-GA), James McGovern (D-MA), Raul Grijalva (D-AZ), Steve Cohen (D-TN), Tulsi Gabbard (D-HI), Gwen Moore (D-WI), Tom Malinowski (D-NJ), Jamie Raskin (D-MD)</p> <p><i>Bipartisan: N</i></p>	<p>About: To amend the Truth in Lending Act to establish fair and transparent practices related to the marketing and provision of overdraft coverage programs at depository institutions, and for other purposes.</p> <p>In particular: "Overdraft fees currently cost consumers an egregious \$15 billion per year, according to the Consumer Financial Protection Bureau. This bill will slash this drastically. Rep. Maloney has been introducing a version of this legislation since 2009. This bill builds on the progress made under the Credit CARD Act of 2009 which saves consumers roughly \$12 billion per year."</p> <p>Current status: 09/09/2019: Referred to the House Committee on Financial Services.</p>
S.928	Taxpayer First Act of 2019	<p>Chuck Grassley (R-IA) w/ Ron Wyden (D-OR)</p> <p><i>Bipartisan: Y</i></p>	<p>About: The bill modifies requirements for the Internal Revenue Service (IRS) regarding its organizational structure, customer service, enforcement procedures, management of information technology, and use of electronic systems. Including, a fully automated program for disclosing taxpayer information for third-party income verification using the Internet.</p> <p>Current Status: 03/28/2019: Read twice and referred to the Committee on Finance.</p> <p>Related Legislation: H.R.1957, Taxpayer First Act of 2019; H.R.2007, To require the Secretary of the Treasury to establish a program for the automated disclosure of taxpayer information for third-party income verification, and for other purposes; H.R.3151; Taxpayer First Act; S.1100, A bill to institute a program for the disclosure of taxpayer information for third-party income verification through the Internet.</p>

S.1006	Empowering States' Rights To Protect Consumers Act of 2019	Sheldon Whitehouse (D-RI) w/ Jack Reed (D-RI), Jeff Merkley (D-OR), Elizabeth Warren (D-MA) <i>Bipartisan: N</i>	<p>About: To amend the Truth in Lending Act to empower the States to set the maximum annual percentage rates applicable to consumer credit transactions, and for other purposes.</p> <p>In particular: "Notwithstanding any other provision of law, the annual percentage rate applicable to any consumer credit transaction (other than a residential mortgage transaction), including any fees associated with such a transaction, may not exceed the maximum rate permitted by the laws of the State in which the consumer resides."</p> <p>Current Status: 04/03/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.</p>
S.1100		Cory Booker (D-NJ) w/ Tim Scott (R-SC) <i>Bipartisan: Y</i>	<p>About: A bill to institute a program for the disclosure of taxpayer information for third-party income verification through the Internet.</p> <p>Current Status: 04/09/2019: Read twice and referred to the Committee on Finance.</p> <p>Related Legislation: H.R.1957, Taxpayer First Act of 2019; H.R.2007, To require the Secretary of the Treasury to establish a program for the automated disclosure of taxpayer information for third-party income verification, and for other purposes; H.R.3151, Taxpayer First Act; S.928, Taxpayer First Act of 2019</p>
S.1205	Protections in Consumer Lending Act	Kirsten Gillibrand (D-NY) w/ Amy Klobuchar (D-MN), Ron Wyden (D-OR), Richard Blumenthal (D-CT) <i>Bipartisan: N</i>	<p>About: To amend the Equal Credit Opportunity Act to require creditors to request demographic information from applicants for certain types of credit in order to prevent discriminatory lending practices with respect to those applicants, and for other purposes.</p> <p>In particular: "Covered Transaction" means (A) the extension of credit with respect to the purchase of a motor vehicle; (B) the extension of credit with respect to which the annual percentage rate of interest imposed is greater than 36 percent; (C) the extension of credit—(i) in an amount that is less than \$15,000; or (ii) with respect to which the period of repayment is less than 3 years; and (D) the opening of a credit card account; and (3) the term 'covered year' means a year in which a creditor engages in a covered transaction.</p>

			<p>Current Status: 04/11/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.</p> <p>Related Legislation: H.R.2324, Protections in Consumer Lending Act</p>
S.1230	Protecting Consumers from Unreasonable Credit Rates Act of 2019	Richard Durbin (D-IL) w/ Jeff Merkley (D-OR), Richard Blumenthal (D-CT), Sheldon Whitehouse (D-RI) <i>Bipartisan: N</i>	<p>About: To amend the Truth in Lending Act to establish a national usury rate for consumer credit transactions.</p> <p>In particular: "Notwithstanding any other provision of law, no creditor may make an extension of credit to a consumer with respect to which the fee and interest rate, as defined in subsection (b), exceeds 36 percent."</p> <p>Current Status: 04/29/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.</p>
S.1389	Loan Shark Prevention Act	Bernie Sanders (D-VT) w/ Sheldon Whitehouse (D-RI) <i>Bipartisan: N</i>	<p>About: The legislation imposes a 15-percent federal cap on interest rates and empowers individual states to establish lower limits. The lawmakers also outlined a plan to build and expand basic post office banking services as an accessible, affordable alternative to check-cashing and payday-lending businesses.</p> <p>Current Status: 05/09/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.</p> <p>Related Legislation: H.R.2930, Loan Shark Prevention Act</p>
S.1595	Stop Overdraft Profiteering Act of 2019	Cory Booker (D-NJ) w/ Sherrod Brown (D-OH) <i>Bipartisan: N</i>	<p>About: A bill to amend the Truth in Lending Act to limit overdraft fees and establish fair and transparent practices related to the marketing and provision of overdraft coverage programs at depository institutions, and for other purposes.</p> <p>Current Status: 05/22/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.</p>
S.1961	Small Business Lending Fairness Act	Sherrod Brown (D-OH) w/ Marco Rubio (R-FL) <i>Bipartisan: Y</i>	<p>About: A bill to amend the Truth in Lending Act to prohibit certain unfair credit practices, and for other purposes.</p> <p>In particular: "Confessions of judgment require a borrower to give up her rights in court before obtaining a loan, and allow shady lenders to seize the borrower's assets without warning in order to pay off the debt. Although many states have banned this</p>

		<p>practice for small business loans as well as individuals, borrowers nationwide are still exposed due to loopholes in state laws that have allowed predators to devastate small businesses across the country. The Small Business Lending Fairness Act gives small businesses federal protections like the ones consumers already have."</p> <p>Current Status: 06/25/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.</p> <p>Related legislation: H.R.3490, Small Business Lending Fairness Act</p>
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Directly-related: PAYMENTS

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.2630	Cash Always Should be Honored (CASH) Act	David Cicilline (D-RI) w/ Yvette Clarke (D-NY), Elijah Cummings (D-MD), Bennie Thompson (D-MS), James McGovern (D-MA), Ilhan Omar (D-MN), Ayanna Pressley (D-MA), Janice Schakowsky (D-IL), Marc Veasey (D-TX), Bonnie Watson Coleman (D-NJ) <i>Bipartisan: N</i>	<p>About: To make it unlawful for any physical retail establishment to refuse to accept cash as payment, and for other purposes.</p> <p>In particular: "The CASH Act requires retailers to accept cash from buyers. Two states – Massachusetts and New Jersey—and the City of Philadelphia have passed laws requiring businesses in their jurisdictions to accept cash. Cicilline's bill will apply to all 50 states. It is expected to be considered by the House Energy and Commerce Committee."</p> <p>Current Status: 05/09/2019: Referred to the House Committee on Energy and Commerce; 05/10/2019: Referred to the Subcommittee on Consumer Protection and Commerce.</p>
H.R.2650	Payment Choice Act of 2019	Donald Payne (D-NJ) <i>Bipartisan: Y</i>	<p>About: To prohibit retail businesses from refusing cash payments, and for other purposes.</p> <p>In particular: In a statement, the lawmaker said "low-income minority or immigrant people often are unbanked for a variety of reasons. The high maintenance fees of bank accounts are just one reason. Additionally, many people in my district and</p>

			<p>around the country are still suffering the aftereffects of the 2008 recession. As a result, their access to credit and credit cards is hindered.”⁹</p> <p>Current Status: 05/09/2019: Referred to the House Committee on Financial Services.</p>
H.R.3939		<p>Ted Budd (R-NC)</p> <p><i>Bipartisan: N</i></p>	<p>About: To require the Board of Governors of the Federal Reserve System to carry out a quantitative impact study of any proposed real-time payment system under the Faster Payments Initiative before implementing such system.</p> <p>Current status: 07/24/2019: Referred to the House Committee on Financial Services.</p>
H.R.3951	Payment Modernization Act of 2019	<p>Ayanna Pressley (D-MA) w/ Jesus “Chuy” Garcia (D-IL)</p> <p><i>Bipartisan: N</i></p>	<p>About: To amend the Expedited Funds Availability Act to require that funds deposited be available for withdrawal in real time and to require the Board of Governors of the Federal Reserve System to create a real time payment system, and for other purposes.</p> <p>In particular: “The Federal Reserve Bank has a responsibility to respond to the needs of the American public, such as establishing an inclusive and faster payments system. Our bill, the Payment Modernization Act of 2019, will ensure that the Federal Reserve speeds up the process of clearing payments so that all hardworking Americans can access and move their money quickly, safely and securely 24/7/365.”</p> <p>Current status: 07/24/2019: Referred to the House Committee on Financial Services.</p> <p>Related legislation: S.2243, Payment Modernization Act of 2019</p>
S.2144	Remittances and Money Laundering Risk Assessment Act of 2019	<p>John Cornyn (R-TX)</p> <p><i>Bipartisan: N</i></p>	<p>About: A bill to require the Secretary of the Treasury to prepare a threat and operational analysis of the use of remittances by drug kingpins, crime syndicates, and other persons to finance terrorism, narcotics trafficking, human trafficking, money laundering, and other forms of illicit financing, domestically or internationally.</p> <p>Current status: 07/17/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.</p>

⁹ Aaron Moselle. “US may follow Philly and New Jersey to ban cashless businesses”. The Philadelphia Tribune. May 20, 2019. Available at: https://www.phillytrib.com/news/business/u-s-may-follow-philly-and-new-jersey-to-ban/article_6d52df39-86d8-56d1-92dd-1636aa6b8759.html

			Related legislation: S.1883, Combating Money Laundering, Terrorist Financing, and Counterfeiting Act of 2019
S.2243	Payment Modernization Act of 2019	Chris Van Hollen (D-MD) w/ Elizabeth Warren (D-MA) <i>Bipartisan: N</i>	About: A bill to amend the Expedited Funds Availability Act to require that funds deposited be available for withdrawal in real-time, and for other purposes. In particular: "This legislation clarifies that the Federal Reserve (Fed) has existing authority to build a real-time payments system and requires the Fed to implement its own such system. Taxpayers deserve a public system for payments that allows them to safely and securely access their own money in real time and that allows small institutions and entrepreneurs to compete on a more even playing field." Current status: 07/24/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs; 07/30/2019: Hearings held. Related legislation: H.R.3951, Payment Modernization Act of 2019

Directly-related: PRIV/SEC/OFF: ACCREDITED INVESTOR

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.4762	Fair Investment Opportunities for Professional Experts Act	Rep. French Hill (R-AR) w/ Rep. David Schweikert (R-AZ) <i>Bipartisan: N</i>	About: To amend the Securities Act of 1933 to codify certain qualifications of individuals as accredited investors for purposes of the securities laws. In particular: "The Fair Investment Opportunities for Professional Experts Act expands the definition of an accredited investor to allow access to private offerings for individuals who have demonstrated an understanding of the subject matter related to the offering. This will provide additional investment opportunities for more Americans and will enhance the ability of small businesses to raise capital and grow. In the 115th Congress, the House Financial Services Committee passed a previous version of this legislation, H.R. 1585, by an overwhelming bipartisan vote of 58-2, and by a voice vote in the full House; it did not receive consideration in the Senate."

			Current status: 10/18/2019: Referred to the House Committee on Financial Services.
S.1233	Community Bank Access to Capital Act of 2019	Mike Rounds (R-SD) <i>Bipartisan:</i> N	About: To provide relief to community banks, to promote access to capital for community banks, and for other purposes. In particular: Definition Of Accredited Investors.—Not later than 180 days after the date of enactment of this Act, the Securities and Exchange Commission shall amend section 230.501(a)(5)(i)(A) of title 17, Code of Federal Regulations, to read as follows: "(A) The person's primary residence shall be included as an asset." Current Status: 04/30/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.

Directly-related: PRIV/SEC/OFF: EGC

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.3886	Fostering Innovation Act of 2019	Ben McAdams (D-UT) w/ Trey Hollingsworth (R-IN) <i>Bipartisan:</i> Y	About: To amend the Sarbanes-Oxley Act of 2002 to provide a temporary exemption for low-revenue issuers from certain auditor attestation requirements. In particular: "The Fostering Innovation Act is a narrow fix that allows small emerging growth companies to keep public capital working to fund business needs, such as innovative medical research, rather than expensive regulatory filings. The bill extends a Securities and Exchange Commission (SEC) exemption from an external audit requirement for an additional five years for a small subset of emerging growth companies with annual revenue of less than \$50 million and less than \$700 million in public float. The legislation would be particularly important for Utah's life science industry, as most biotechnology companies lack revenue for at least a decade as they work towards their first product approval." Current status: 07/23/2019: Referred to the House Committee on Financial Services. Related legislation: S.452, Fostering Innovation Act of 2019

H.R.4918	Helping Startups Continue to Grow Act	Bryan Steil (R-WI) w/ French Hill (R-AR), Steve Stivers (R-OH), Lance Gooden (R-TX), Trey Hollingsworth (R-IN) <i>Bipartisan: N</i>	<p>About: To provide for a 5-year extension of certain exemptions and reduced disclosure requirements for companies that were emerging growth companies and would continue to be emerging growth companies but for the 5-year restriction on emerging growth companies, and for other purposes.</p> <p>Current status: 10/30/2019: Referred to the House Committee on Financial Services.</p>
S.452	Fostering Innovation Act of 2019	Thom Tillis (R-NC) w/ Gary Peters (D-MI), David Perdue (R-GA), Kyrsten Sinema (D-AZ) <i>Bipartisan: Y</i>	<p>About: To amend the Sarbanes-Oxley Act of 2002 to provide a temporary exemption for low-revenue issuers from certain auditor attestation requirements.</p> <p>In particular: Currently, emerging growth companies (EGCs) are exempt from certain regulatory requirements for five years after their initial public offering (IPO). One of the requirements EGCs are exempt from is Sarbanes-Oxley Section 404 (b)—which requires public companies to obtain an external audit on the effectiveness of their internal controls for financial reporting. The Fostering Innovation Act is a very narrow fix that temporarily extends the Sarbanes-Oxley Section 404(b) exemption for an additional five years for a small subset of EGCs with annual average revenue of less than \$50 million and less than \$700 million in public float.</p> <p>Current Status: 02/12/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.</p> <p>Related legislation: H.R.3886, Fostering Innovation Act of 2019</p>
S.536	Encouraging Public Offerings Act of 2019	Thom Tillis (R-NC) w/ Chris Van Hollen (D-MD) <i>Bipartisan: Y</i>	<p>About: To amend the Securities Act of 1933 to expand the ability to use testing the waters and confidential draft registration submissions, and for other purposes.</p> <p>Current status: 02/25/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.</p>

Directly-related: REGTECH

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.56	Financial Technology Protection Act	Ted Budd (R-NC) w/ Stephen Lynch (D-MA) <i>Bipartisan: Y</i>	<p>About: To establish an Independent Financial Technology Task Force to Combat Terrorism and Illicit Financing, to provide rewards for information leading to convictions related to terrorist use of digital currencies, to establish a Fintech Leadership in Innovation and Financial Intelligence Program to encourage the development of tools and programs to combat terrorism and illicit use of digital currencies, and for other purposes.</p> <p>Current Status: 01/03/2019: Referred to the Committee on Financial Services; 01/28/2019: Passed House (Voice Vote); 1/29/2019: Received in Senate and referred to Committee on Banking, Housing, and Urban Affairs.</p>
H.R.2514	COUNTER Act of 2019	Emanuel Cleaver (D-MO) <i>Bipartisan: Y</i>	<p>About: To make reforms to the Federal Bank Secrecy Act and anti-money laundering laws, and for other purposes.</p> <p>In particular: Title III - Modernizing the AML System. SEC. 302. INNOVATION LABS. The duties of the Innovation Lab shall be— “(1) to provide outreach to law enforcement agencies, financial institutions, and other persons (including vendors and technology companies) with respect to innovation and new technologies used to comply with the requirements of the Bank Secrecy Act; and “(2) to support the implementation of responsible innovation and new technology, in a manner that complies with the requirements of the Bank Secrecy Act. “(d) FinCEN Lab.—The Innovation Lab established under subsection (a) within the Department of the Treasury shall be a lab within the Financial Crimes Enforcement Network.</p> <p>Current status: 05/03/2019 Referred to the Committee on Financial Services, and in addition to the Committee on Ways and Means; 05/08/2019: HFSC Markup (Vote: 55-0); 10/21/2019: Reported (Amended) by the Committee on Financial Services; 10/21/2019: Placed on the Union Calendar, Calendar No. 195; 10/28/2019: House passed (Voice vote); 10/29/2019: Received in the Senate and referred to the Committee on Banking, Housing, and Urban Affairs.</p> <p>Related legislation: H.R.2613, Advancing Innovation to Assist Law Enforcement Act</p>

H.R.2613	Advancing Innovation to Assist Law Enforcement Act	Anthony Gonzalez (R-OH) w/ Tom Emmer (R-MN) <i>Bipartisan: Y</i>	<p>About: 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.</p> <p>In particular: The legislation “will require the US Treasury’s Financial Crimes Enforcement Network, FinCEN, to study the implementation of artificial intelligence, digital identity technologies, blockchain and other innovative and emerging technologies to improve the agency’s ability to identify and stop criminal activity and bad actors. The use of new technologies will also streamline government operations, allowing the agency to move quicker in the face of emerging threats. Rep. Gonzalez was recently appointed to serve on the Committee on Financial Services’ Task Force on Artificial Intelligence.”</p> <p>Current Status: 05/09/2019: Referred to the House Committee on Financial Services; 05/09/2019: Passed the House Financial Services Committee as part of H.R. 2514, the Coordinating Oversight, Upgrading and Innovating Technology, and Examiner Reform (COUNTER) Act of 2019 (Vote: 55-0); 09/19/2019: House passed (Voice vote); 09/23/2019: Received in Senate, referred to Senate Banking Committee.</p> <p>Related legislation: H.R.2514, Coordinating Oversight, Upgrading and Innovating Technology, and Examiner Reform Act of 2019</p>
H.R.3403	Searchable Legislation Act of 2019	Justin Amash (R-MI) w/ Alexander Mooney (R-WV), Mark Meadows (R-NC), Thomas Massie (R-KY), Barry Loudermilk (R-GA), Seth Moulton (D-MA), Ro Khanna (D-CA), Warren Davidson (R-OH), Tom McClintock (R-CA), David McKinley (R-WV), Ralph Norman (R-SC), Michael Cloud (R-TX), Paul Tonko (D-NY), Eleanor Holmes Norton (D-DC), Jared Huffman (D-CA) <i>Bipartisan: Y</i>	<p>About: To require all bills, resolutions, and other documents of Congress to be created, transmitted, and published in searchable electronic formats, and for other purposes.</p> <p>Current status: 06/21/2019 Referred to the Committee on the Judiciary, and in addition to the Committee on House Administration</p>
H.R.4476	Financial Transparency Act	Carolyn Maloney (D-NY) w/ Patrick McHenry (R-NC)	<p>About: To amend securities, commodities, and banking laws to make the information reported to financial regulatory agencies electronically searchable, to</p>

		<p><i>Bipartisan: Y</i></p>	<p>further enable the development of RegTech and Artificial Intelligence applications, to put the United States on a path towards building a comprehensive Standard Business Reporting program to ultimately harmonize and reduce the private sector's regulatory compliance burden, while enhancing transparency and accountability and for other purposes.</p> <p>In particular: "The Financial Transparency Act would require all eight of the country's financial regulators to adopt a set of data collection and dispersion standards for the information they collect under current law, including the adoption of electronic forms to replace paper-based forms. All data would be made available in an open source format that is electronically searchable, downloadable in bulk and without license restrictions."</p> <p>Current status: 09/24/2019: Referred to the Committee on Financial Services, and in addition to the Committee on Agriculture; 10/11/2019: Referred to the Subcommittee on Commodity Exchanges, Energy, and Credit (Committee on Agriculture)</p>
H.R.4535	Commodity Futures Trading Commission Research and Development Modernization Act	<p>Austin Scott (R-GA) w/ Roger Marshall (R-KS), Dusty Johnson (R-SD), Eric "Rick" Crawford (R-AR), Mike Bost (R-IL)</p> <p><i>Bipartisan: N</i></p>	<p>About: To modernize the authority of the Commodity Futures Trading Commission to conduct research, development, demonstration, and information programs.</p> <p>In particular: SEC. 18. RESEARCH, DEVELOPMENT, AND DEMONSTRATION OF FINANCIAL TECHNOLOGY. "(1) OTHER TRANSACTION AUTHORITY." "(2) GIFT ACCEPTANCE AUTHORITY"</p> <p>Current status: 09/26/2019: Referred to the House Committee on Agriculture; 10/11/2019: Referred to the Subcommittee on Commodity Exchanges, Energy, and Credit (Committee on Agriculture).</p>
S.2563	Improving Laundering Laws and Increasing Comprehensive Information Tracking of Criminal Activity in Shell Holdings (ILLICIT CASH) Act	<p>Mark Warner (D-VA) w/ Tom Cotton (R-AR), Doug Jones (D-AL), Mike Rounds (R-SD), Bob Menendez (D-NJ), John Kennedy (R-LA), Catherine Cortez Masto (D-NV), Jerry Moran (R-KS)</p> <p><i>Bipartisan: Y</i></p>	<p>About: A bill to improve laws relating to money laundering, and for other purposes.</p> <p>In particular: Among other provisions: 1. Creates a new Innovation Subcommittee within the Treasury Department to encourage and support technological innovation in the area of anti-money laundering; 2. Provides an optional regime whereby a financial institutions may seek approval to adopt innovative approaches for suspicious transaction monitoring such as machine learning technologies for purposes of BSA-AML compliance; 3. Requires FinCEN to periodically convene a global AML and financial crime symposium focused on how new technology can be</p>

		<p>used to more effectively combat financial crimes and other illicit activities; 4. Forms a taskforce at the Treasury Department, comprising financial regulators, technology experts, national security experts, law enforcement, and any other group the Secretary determines is appropriate, to analyze the impact of financial technology on financial crimes compliance, including countering proliferation finance, human trafficking, and sanctions evasion; 5. Requires a study on the use of technology to avoid duplicative reporting obligations and strategies to increase the accuracy and timeliness of beneficial ownership information; 6. Updates the definition of "coins and currency" to include digital currency, ensuring the inclusion of current and future payment systems in the AML-CFT regime; 7. Requires the GAO to conduct a study on how virtual currencies and online marketplaces are used to facilitate human and drug trafficking.</p> <p>Current status: 09/26/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs; 12/05/2019: Hearings held.</p> <p>Related legislation: H.R.502, FIND Trafficking Act; H.R.1414, FinCEN Improvement Act; S.410, FIND Trafficking Act; S.582, FinCEN Improvement Act</p>
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Directly-related: VC/ANGEL: GENERAL SOLICITATION/ROAD SHOWS/TEST THE WATERS/RESALE

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.1909	HALOS Act	Steve Chabot (R-OH) w/ Bradley Scott Schneider (D-IL) <i>Bipartisan: Y</i>	<p>About: This bill directs the Securities and Exchange Commission (SEC) to revise Regulation D, which exempts certain offerings from SEC registration requirements but prohibits general solicitation or general advertising with respect to such offerings.</p> <p>Current Status: 03/27/2019: Referred to the House Committee on Financial Services.</p> <p>Related Legislation: S.1063, Helping Angels Lead Our Startups Act of 2019</p>
S.1063	Helping Angels Lead Our Startups (HALOS) Act of 2019	Christopher Murphy (D-CT) w/ Pat Toomey (R-PA), Brian Schatz (D-HI),	<p>About: To require the Securities and Exchange Commission to revise the rules of the Commission relating to general solicitation or general advertising, and for other purposes.</p>

		<p>Thom Tillis (R-NC), Kyrsten Sinema (D-AZ), John Thune (R-SD).</p> <p><i>Bipartisan: Y</i></p>	<p>Current Status: 04/08/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.</p> <p>Related Legislation: H.R.1909, HALOS Act</p>
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Directly-related: VC/ANGEL: QUALIFYING VC FUND/VENTURE EXCHANGE

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.2899	Main Street Growth Act	<p>Tom Emmer (R-MN) w/ Vincente Gonzalez (D-TX)</p> <p><i>Bipartisan: Y</i></p>	<p>About: To amend the Securities Exchange Act of 1934 to allow for the registration of venture exchanges, and for other purposes.</p> <p>Current Status: 05/22/2019: Referred to the House Committee on Financial Services.</p> <p>Related legislation: S.2306, Main Street Growth Act</p>
S.2149	Startup Opportunity Accelerator Act (SOAR) Act	<p>Cory Booker (D-NJ)</p> <p><i>Bipartisan: N</i></p>	<p>About: A bill to amend the Small Business Act to create a program to provide funding for organizations that support startup businesses in formation and early growth stages by providing entrepreneurs with resources and services to produce viable businesses, and for other purposes.</p> <p>In particular: "Specifically the 2019 SOAR ACT would build on the SBA's work with the Growth Accelerator Fund and authorize \$6 million in funding each year for 5 years."</p> <p>Current status: 07/17/2019: Read twice and referred to the Committee on Small Business and Entrepreneurship.</p>
S.2306	Main Street Growth Act	<p>John Kennedy (R-LA)</p> <p><i>Bipartisan: N</i></p>	<p>About: A bill to amend the Securities Exchange Act of 1934 to allow for the registration of venture exchanges, and for other purposes.</p>

		<p>Current status: 07/29/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.</p> <p>Related legislation: H.R.2899, Main Street Growth Act</p>
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116th Congress: Legislation Indirectly-related to FinTech

Indirectly-related: ANTITRUST/COMPETITION POLICY

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
S.306	Merger Enforcement Improvement Act	Amy Klobuchar (D-MN) w/ Edward Markey (D-MA), Richard Blumenthal (D-CT), Mazie Hirono (D-HI), Richard Durbin (D-IL), Cory Booker (D-NJ), Tammy Baldwin (D-WI), Angus King (I-ME), Patrick Leahy (D-VT) <i>Bipartisan: N</i>	<p>About: A bill to promote merger enforcement and protect competition through adjusting premerger filing fees, increasing antitrust enforcement resources, and improving the information provided to antitrust enforcers.</p> <p>In particular: "This bill would modernize antitrust enforcement by improving the agencies' ability to assess the impact of merger settlements, requiring studies of new issues, adjusting merger filing fees to reflect the 21st-century economy, and providing adequate funding for antitrust agencies to meet their obligations to protect American consumers."</p> <p>Current status: 01/31/2019: Read twice and referred to the Committee on the Judiciary.</p> <p>Related legislation: S.1937, Merger Filing Fee Modernization Act</p>
S.307	Consolidation Prevention and Competition Promotion Act of 2019	Amy Klobuchar (D-MN) w/ Edward Markey (D-MA), Richard Blumenthal (D-CT), Cory Booker (D-NJ) <i>Bipartisan: N</i>	<p>About: A bill to amend the Clayton Act to modify the standard for an unlawful acquisition, and for other purposes.</p> <p>In particular: The legislation "would clarify that a merger could violate the statute if it gives a company "monopsony" power to unfairly lower the prices it pays or wages it offers because of lack of competition among buyers or employers. The bill further strengthens the law to guard against harmful "mega-mergers" and deals that substantially increase market concentration, shifting the burden to the merging companies to prove that their consolidation does not harm competition."</p> <p>Current status: 01/31/2019: Read twice and referred to the Committee on the Judiciary.</p>

S.1937	Merger Filing Fee Modernization Act	Amy Klobuchar (D-MN) w/ Chuck Grassley (R-IA) <i>Bipartisan:</i> Y	<p>About: A bill to promote merger enforcement and protect competition through adjusting premerger filing fees, and increasing antitrust enforcement resources.</p> <p>In particular: "The Merger Filing Fee Modernization Act would update merger filing fees for the first time since 2001, lower the burden on small and medium-sized businesses, ensure larger deals bring in more income, and raise enough revenue so that taxpayer dollars aren't required to fund necessary increases to agency enforcement budgets. To ensure this legislation is a permanent solution to the outdated fee structure and not a one-time fix, the filing fees will be linked to increases in the Producer Price Index going forward."</p> <p>Current status: 06/20/2019: Read twice and referred to the Committee on the Judiciary.</p> <p>Related legislation: S.306, Merger Enforcement Improvement Act</p>
S.2237	Monopolization Deterrence Act of 2019	Amy Klobuchar (D-MN) w/ Richard Blumenthal (D-CT) <i>Bipartisan:</i> N	<p>About: A bill to authorize the Department of Justice and the Federal Trade Commission to seek civil monetary penalties to deter violations of section 2 of the Sherman Act, and for other purposes.</p> <p>In particular: "the Monopolization Deterrence Act would: Enable the Department of Justice and the FTC to seek civil monetary penalties, in addition to existing remedies, for violations of section 2 of the Sherman Act (15 U.S.C. 2); Deter future violations by providing for penalties of up to 15 percent of the violator's total U.S. revenues or 30 percent of the violator's U.S. revenues in the affected markets; and Ensure that the two agencies work together to create guidelines for how they would exercise their penalty authority considering a number of relevant factors."</p> <p>Current status: 07/23/2019: Read twice and referred to the Committee on the Judiciary.</p>

Indirectly-related: APPRENTICESHIPS (TECHNOLOGY)

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.1733	Championing Apprenticeships for New Careers and Employees in Technology (CHANCE in Tech) Act	Seth Moulton (D-MA) w/ Jaime Herrera Beutler (R-WA), Derek Kilmer (D-WA), Tom Emmer (R-MN), Kathleen Rice (D-NY), Brian Fitzpatrick (R-PA), Stephanie Murphy (D-FL), James Himes (D-CT), Tim Ryan (D-OH), Tom O'Halleran (D-AZ), Conor Lamb (D-PA) <i>Bipartisan: Y</i>	<p>About: To direct the Secretary of Labor to enter into contracts with industry intermediaries for purposes of promoting the development of and access to apprenticeships in the technology sector, and for other purposes.</p> <p>Current status: 03/13/2019: Referred to the House Committee on Education and Labor.</p> <p>Related Legislation: S.777, CHANCE in TECH Act</p>
H.R.1995	Apprenticeship Hubs Across America Act of 2019	Donald Norcross (D-NJ) w/ David McKinley (R-WV) <i>Bipartisan: Y</i>	<p>About: To promote registered apprenticeships, including registered apprenticeships within in-demand industry sectors, through the support of workforce intermediaries, and for other purposes.</p> <p>In particular: "There are still very few apprenticeship positions in sectors with high job growth. According to data from the Department of Labor, health care—the industry with the greatest job growth—had only 1,852 apprentices in 2016. Information technology, another sector with rapidly expanding job opportunities in the United States, had fewer than 1,000 apprentices in 2016."</p> <p>Current status: 03/29/2019: Referred to the House Committee on Education and Labor.</p> <p>Related Legislation: S.951, Apprenticeship Hubs Across America Act of 2019</p>
H.R.2721	Cyber Ready Workforce Act	Susie Lee (D-NV) w/ Elise Stefanik (R-NY), Abigail Davis Spanberger (D-VA), Denver Riggleman (R-VA) <i>Bipartisan: Y</i>	<p>About: To establish a grant program within the Department of Labor to support the creation, implementation, and expansion of registered apprenticeship programs in cybersecurity.</p> <p>In particular: The legislation directs the US Department of Labor "to award grants to workforce intermediaries--like businesses, higher education institutions, and</p>

			<p>nonprofits--to support the creation, implementation, and expansion of registered apprenticeship programs in cybersecurity, filling a much-needed shortage in America's cybersecurity workforce."</p> <p>Current status: 05/14/2019: Referred to the House Committee on Education and Labor.</p> <p>Related legislation: S.1466, Cyber Ready Workforce Act</p>
H.R.3368	Apprenticeship and Jobs Training Act	<p>Linda Sanchez (D-CA) w/ Brian Fitzpatrick (R-PA)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: To establish a tax credit for on-site apprenticeship programs, and for other purposes.</p> <p>In particular: "The Apprenticeship and Jobs Training Act would ensure that more hard-working Americans are able to learn the skills necessary to compete for good-paying jobs in today's most in-demand industries. Expanding apprenticeship programs will help our middle class thrive by closing our skills gap and raising household wages."</p> <p>Current status: 06/19/2019: Referred to the Committee on Ways and Means, and in addition to the Committee on Education and Labor.</p>
H.R.4238	Leveraging and Energizing America's Apprenticeship Programs Act	<p>Tom Reed (R-NY) w/ Linda Sanchez (D-CA)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: To amend the Internal Revenue Code of 1986 to allow employers a credit against income tax for employees who participate in qualified apprenticeship programs.</p> <p>Current status: 09/06/2019: Referred to the House Committee on Ways and Means</p> <p>Related legislation: H.R.1660, LEAP Act; H.R. 1774, LEAP Act</p>
S.951	Apprenticeship Hubs Across America Act of 2019	<p>Christopher Coons (D-DE) w/ Todd Young (R-IN), Jerry Moran (R-KS), Sherrod Brown (D-OH)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: To promote registered apprenticeships, including registered apprenticeships within in-demand industry sectors, through the support of workforce intermediaries, and for other purposes.</p> <p>Current status: 03/28/2019: Read twice and referred to the Committee on Health, Education, Labor, and Pensions.</p> <p>Related legislation: H.R.1995, Apprenticeship Hubs Across America Act of 2019</p>

S.1466	Cyber Ready Workforce Act	Jacky Rosen (D-NV) w/ Kevin Cramer (R-ND) <i>Bipartisan: Y</i>	About: A bill to establish a grant program within the Department of Labor to support the creation, implementation, and expansion of registered apprenticeship programs in cybersecurity. Current status: 05/14/2019: Read twice and referred to the Committee on Health, Education, Labor, and Pensions. Related legislation: H.R.2721, Cyber Ready Workforce Act
S.2775	Harvesting American Cybersecurity Knowledge through Education (HACKED) Act of 2019	Roger Wicker (R-MS) w/ Maria Cantwell (D-WA), John Thune (R-SD), Jacky Rosen (D-NV) <i>Bipartisan: Y</i>	About: To improve the cyber workforce of the United States, and for other purposes. In particular: The Harvesting American Cybersecurity Knowledge through Education (HACKED) Act would bolster existing science education and cybersecurity programs within the National Institute of Standards and Technology, the National Science Foundation, the National Aeronautics and Space Administration, and the Department of Transportation. Current status: 11/05/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation; 11/13/2019: Ordered to be reported with an amendment favorably.

Indirectly-related: ARTIFICIAL INTELLIGENCE

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.827	AI JOBS Act of 2019	Darren Soto (D-FL) w/ Elise Stefanik (R-NY), Yvette Clarke (D-NY), Mike Gallagher (R-WI), Debbie Dingell (D-MI), Ralph Norman (R-SC), Mark Takano (D-CA), Paul Mitchell (R-MI), Ro Khanna (D-CA), Raja Krishnamoorthi (D-IL) <i>Bipartisan: Y</i>	About: To promote a 21st-century artificial intelligence workforce. In particular: The legislation “would authorize the Department of Labor to work with businesses and educational institutions to create a report analyzing the future growth of artificial intelligence and its impact on [the] American workforce.” Current Status: 01/28/2019: Referred to the House Committee on Education and Labor.

H.R.2202	GrAITR Act	Daniel Lipinski (D-IL) w/ Tom Reed (R-NY) <i>Bipartisan:</i> Y	About: To establish a coordinated Federal initiative to accelerate artificial intelligence research and development for the economic and national security of the United States, and for other purposes. In particular: "The Director of the Office of Science and Technology Policy, in consultation with the Director of the National Science Foundation, the Secretary of Energy, and the Secretary of Commerce shall establish or designate, and appoint a director of, an office to be known as the "National Artificial Intelligence Coordination Office"." Current Status: 04/10/2019: Referred to the House Committee on Science, Space, and Technology. Related legislation: S.1558, Artificial Intelligence Initiative Act
H.R.2575	AI in Government Act of 2019	Jerry McNerney (D-CA) w/ Mark Meadows (R-NC) <i>Bipartisan:</i> Y	About: To authorize an AI Center of Excellence within the General Services Administration, and for other purposes. In particular: "There is established within the Administration an office to be known as the "AI Center of Excellence", which shall—(1) advise and promote the efforts of the Federal Government in developing innovative uses of artificial intelligence by the Federal Government to the benefit of the public; and (2) improve cohesion and competency in the use of artificial intelligence. Current status: 05/08/2019: Referred to the House Committee on Oversight and Reform; 12/19/2019: Committee Consideration and Mark-up Session Held. Related legislation: S.1363, AI in Government Act of 2019
H.R.5685	Securing American Leadership in Science and Technology Act	Frank Lucas (R-OK) w/ Randy Weber, Sr. (R-TX), Brian Babin (R-TX), Roger Marshall (R-KS), James Baird (R-IN), Anthony Gonzalez (R-OH), Michael Waltz (R-FL), Pete Olson (R-TX), Gregory Murphy (R-NC), Troy Balderson (R-OH), Bill Posey (R-FL), Francis Rooney (R-FL)	About: The Securing American Leadership in Science and Technology Act creates a long-term strategy for investment in basic research and infrastructure to protect the economic and national security of the United States. In particular: Lucas emphasized the threat from China, which has increased public R&D funding by more than 50% between 2011 and 2016 while U.S. investment fell by 12% in absolute terms. "If China surpasses us in critical technologies like quantum information science, artificial intelligence, and advanced manufacturing it will have

		<p><i>Bipartisan: N</i></p>	<p>significant implications for our national security, for our economic competitiveness, and for our way of life. The United States must go on the offensive to maintain our scientific and technological leadership."</p> <p>"Prioritizes critical research for the industries of the future, including quantum information science, cybersecurity, artificial intelligence and data science, the internet of things, engineering biology, and materials research."</p> <p>Current status: 01/28/2020 Referred to the Committee on Science, Space, and Technology, and in addition to the Committees on the Judiciary, Small Business, Natural Resources, and Foreign Affairs.</p>
S.1363	Artificial Intelligence (AI) in Government Act	<p>Brian Schatz (D-HI) w/ Cory Gardner (R-CO), Rob Portman (R-OH), Kamala Harris (D-CA)</p> <p><i>Bipartisan: Y</i></p>	<p>About: A bill to authorize an AI Center of Excellence within the General Services Administration, and for other purposes.</p> <p>In particular: "Legislation that would improve the use of AI across the federal government by providing access to technical expertise and streamlining hiring within the agencies. Federal agencies are also directed to develop governance plans to promote government uses of AI that benefit the public while establishing best practices for identifying and mitigating bias and other negative unintended consequences."</p> <p>Current status: 05/08/2019: Read twice and referred to the Committee on Homeland Security and Governmental Affairs; 11/06/2019: Committee on Homeland Security and Governmental Affairs. Ordered to be reported with an amendment in the nature of a substitute favorably.</p> <p>Related legislation: H.R.2575, AI in Government Act of 2019</p>
S.1558	Artificial Intelligence Initiative Act (AI-IA)	<p>Martin Heinrich (D-NM) w/ Rob Portman (R-OH), Brian Schatz (D-HI)</p> <p><i>Bipartisan: Y</i></p>	<p>About: A bill to establish a coordinated Federal initiative to accelerate research and development on artificial intelligence for the economic and national security of the United States, and for other purposes.</p> <p>In particular: The legislation "would organize a coordinated national strategy for developing AI and provide a \$2.2 billion federal investment over five years to build an AI-ready workforce, accelerating the responsible delivery of AI applications from government agencies, academia, and the private sector over the next 10 years."</p>

			<p>Current Status: 05/21/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p> <p>Related legislation: H.R.2202, GrAIR Act</p>
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Indirectly-related: BROADBAND

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.2601	Office of Rural Telecommunications Act <i>Coordination & Engagement</i>	Collin Peterson (D-MN) w/ Earl "Buddy" Carter (R-GA) <i>Bipartisan:</i> Y	<p>About: "Under the legislation, the office will coordinate with the US Department of Agriculture's Rural Utilities Service (RUS), the National Telecommunications and Information Administration (NTIA), the Universal Service Administration Company (USAC), and other agencies to help coordinate federal efforts and resources to develop rural telecommunications systems. The office will also assess and publish the impact of FCC actions on rural consumers and annually report its findings to Congress."</p> <p>Current status: 05/08/2019: Referred to the House Committee on Energy and Commerce; 05/09/2019: Referred to the Subcommittee on Communications and Technology.</p>
H.R.2643	Broadband Mapping After Scrutiny (MAPS) Act <i>Data Collection & Analysis</i>	Robert Latta (R-OH) w/ Peter Welch (D-VT) <i>Bipartisan:</i> Y	<p>About: To direct the Federal Communications Commission to establish a challenge process to verify fixed and mobile broadband service coverage data.</p> <p>In particular: "This legislation would require the Federal Communications Commission (FCC) to establish a challenge process to verify fixed and mobile broadband service coverage data. Current FCC broadband maps are inaccurate, showing coverage where it doesn't exist. This leaves consumers without access to broadband and directs funding to the wrong areas."</p> <p>Current status: 05/09/2019: Referred to the House Committee on Energy and Commerce; 05/10/2019: Referred to the Subcommittee on Consumer Protection and Commerce.</p>

H.R.2661	<p>Reprioritizing Unserved Rural Areas and Locations for Broadband Act (RURAL Broadband Act)</p> <p><i>Coordination & Engagement</i></p>	<p>Scott Tipton (R-CO) w/ Paul Gosar (R-AZ)</p> <p><i>Bipartisan: N</i></p>	<p>About: To amend the Rural Electrification Act of 1936 to provide requirements on the use of assistance for broadband deployment, and for other purposes.</p> <p>In particular: "The RURAL Broadband Act would establish better coordination between the USDA's Rural Utilities Service program (RUS) and the FCC's Universal Service Fund (USF) to prioritize buildout to areas that currently lack broadband."</p> <p>Current status: 05/10/2019: Referred to the Committee on Agriculture, and in addition to the Committee on Energy and Commerce; 06/07/2019: Referred to the Subcommittee on Commodity Exchanges, Energy, and Credit.</p>
H.R.2692	<p>Broadband Conduit Deployment Act</p> <p><i>Infrastructure Buildout</i></p>	<p>Anna Eshoo (D-CA) w/ David McKinley (R-WV)</p> <p><i>Bipartisan: Y</i></p>	<p>About: To amend title 23, United States Code, to provide for the inclusion of broadband conduit installation in certain highway construction projects, and for other purposes.</p> <p>In particular: "Mandates the inclusion of conduit—plastic pipes which house fiberoptic cables—during road construction receiving federal funding."</p> <p>Current status: 05/14/2019: Referred to the House Committee on Transportation and Infrastructure; 05/15/2019: Referred to the Subcommittee on Highways and Transit. (Committee on Transportation and Infrastructure).</p>
H.R.2741	<p>Leading Infrastructure for Tomorrow's America Act</p> <p><i>Infrastructure Buildout</i></p>	<p>Frank Pallone, Jr. (D-NJ) w/ Bobby Rush (D-IL), Anna Eshoo (D-CA), Eliot Engel (D-NY), Diana DeGette (D-CO), Michael Doyle (D-PA), Janice Schakowsky (D-IL), G.K. Butterfield (D-NC), Doris Matsui (D-CA), Kathy Castor (D-FL), John Sarbanes (D-MD), Jerry McNerney (D-CA), Peter Welch (D-VT), Ben Ray Lujan (D-NM), Paul Tonko (D-NY), Yvette Clarke (D-NY), David Loebsack (D-IA), Kurt Schrader (D-OR), Joseph Kennedy (D-MA), Tony Cardenas (D-CA), Raul Ruiz (D-CA), Scott Peters (D-CA), Debbie Dingell (D-MI), Marc Veasey (D-TX), Ann Kuster (D-NH), Robin Kelly (D-IL), Nanette</p>	<p>About: To rebuild and modernize the Nation's infrastructure to expand access to broadband and Next Generation 9-1-1, rehabilitate drinking water infrastructure, modernize the electric grid and energy supply infrastructure, redevelop brownfields, strengthen health care infrastructure, create jobs, and protect public health and the environment, and for other purposes.</p> <p>Current status: 05/15/2019: Referred to the Committee on Energy and Commerce, and in addition to the Committees on Natural Resources, Science, Space, and Technology, Ways and Means, Transportation and Infrastructure, and Education and Labor; 05/16/2019: Referred to the Subcommittee on Economic Development, Public Buildings, and Emergency Management; 05/22/2019: Committee Hearings Held. 06/04/2019: Referred to the Subcommittee on Energy and Mineral Resources and the Subcommittee for Indigenous Peoples of the United States.</p>

		Diaz Barragan (D-CA), Donald McEachin (D-VA), Lisa Blunt Rochester (D-DE), Darren Soto (D-FL), Tom O'Halleran (D-AZ) <i>Bipartisan: N</i>	Related legislation: H.R.3278, Connect America Act of 2019; H.R.4127, Broadband Infrastructure Finance and Innovation Act of 2019 (BIFIA); S.2344, Broadband Infrastructure Finance and Innovation Act of 2019.
H.R.2785	Community Broadband Act <i>Coordination & Engagement</i>	Anna Eshoo (D-CA) w/ Ro Khanna (D-CA), Mike Thompson (D-CA), Chellie Pingree (D-ME) <i>Bipartisan: N</i>	About: To amend the Telecommunications Act of 1996 to preserve and protect the ability of State and local governments and public-private partnerships to provide broadband services. In particular: "Bicameral legislation that removes roadblocks for public-private partnerships and locally-owned broadband systems." Current status: 05/16/2019: Referred to the House Committee on Energy and Commerce; 05/17/2019: Referred to the Subcommittee on Communications and Technology.
H.R.2881	Secure 5G and Beyond Act <i>Security/Competition</i>	Abigail Davis Spanberger (D-VA) w/ Elise Stefanik (R-NY), Elissa Slotkin (D-MI), Francis Rooney (R-FL), Tom O'Halleran (D-AZ), Susan Brooks (R-IN) <i>Bipartisan: Y</i>	About: The legislation "would require the administration to develop an unclassified, national strategy to protect US consumers and assist allies in maximizing the security of their 5G telecommunications systems. The strategy would also identify additional ways to spur research and development by US companies in a way that maintains access for all Americans." Current status: 05/21/2019: Referred to the Committee on Energy and Commerce, and in addition to the Committee on Foreign Affairs; 10/30/2019: Committee Consideration and Mark-up Session Held; 10/30/2019: Ordered to be Reported (Amended) by Unanimous Consent; 11/14/2019: Subcommittee Consideration and Mark-up Session Held; 11/14/2019: Forwarded by Subcommittee to Full Committee (Amended) by Voice Vote; 11/20/2019: Committee Consideration and Mark-up Session Held; 11/20/2019: Ordered to be Reported (Amended) by Voice Vote; 01/07/2020: Reported (Amended) by the Committee on Energy and Commerce; 01/07/2020: Placed on the Union Calendar, Calendar No. 292; 01/08/2020: On motion to suspend the rules and pass the bill, as amended Agreed to by the Yeas and Nays: (2/3 required): 413 - 3; 01/09/2020: Received in the Senate. Read twice. Placed on Senate Legislative Calendar under General Orders. Calendar No. 403. Related legislation: S.893, Secure 5G and Beyond Act of 2019

H.R.2921	Broadband for All Act of 2019 <i>Infrastructure Buildout</i>	Derek Kilmer (D-WA) w/ Elise Stefanik (R-NY) <i>Bipartisan: Y</i>	About: To amend the Internal Revenue Code of 1986 to provide a tax credit to consumers to reimburse a portion of the cost of broadband infrastructure serving limited broadband districts. Current status: 05/22/2019: Referred to the House Committee on Ways and Means.
H.R.2929	Rural Broadband Network Advancement (RBNA) Act <i>Coordination & Engagement</i>	Markwayne Mullin (R-OK) w/ Collin Peterson (D-MN) <i>Bipartisan: Y</i>	About: To require the Federal Communications Commission to establish a program to promote the availability and sustainability of robust rural broadband networks in high-cost rural areas, and for other purposes. In particular: "The RBNA Act establishes a new program at the Federal Communications Commission (FCC) that would collect Network User Fees from edge providers (Netflix, Amazon Video, etc.) based on the data transported over the last mile of networks. User fees would then be invested by the rural broadband providers to help build, maintain, and operate robust broadband networks in high-cost rural areas." Current status: 05/22/2019: Referred to the House Committee on Energy and Commerce; 05/23/2019 Referred to the Subcommittee on Communications and Technology.
H.R.3162	Broadband Data Improvement Act of 2019 <i>Data Collection & Analysis</i>	Cathy McMorris Rodgers (R-WA) w/ Tom O'Halleran (D-AZ), David McKinley (R-WV), Ann Kuster (D-NH), Robert Wittman (R-VA), G.K. Butterfield (D-NC) <i>Bipartisan: Y</i>	About: To improve broadband data collection, mapping, and validation to support the effective deployment of broadband services to all areas of the United States, and for other purposes. In particular: "The Broadband Data Improvement Act of 2019 (BDIA) requires broadband providers to report data to create an improved National Broadband Map that is significantly more accurate and granular, and subject to an ongoing and multi-faceted challenge, validation, and refinement process." Current status: 06/06/2019: Referred to the House Committee on Energy and Commerce; 06/07/2019: Referred to the Subcommittee on Communications and Technology. Related legislation: S.1522, Broadband Data Improvement Act of 2019

H.R.3278	<p>Connect America Act of 2019</p> <p><i>Infrastructure Buildout</i></p>	<p>David Loebssack (D-IA) w/ Ben Ray Lujan (D-NM), Janice Schakowsky (D-IL), Jerry McNerney (D-CA), Tom O'Halleran (D-AZ), Peter Welch (D-VT), Anna Eshoo (D-CA), Yvette Clarke (D-NY), Michael Doyle (D-PA), Paul Tonko (D-NY), Marc Veasey (D-TX), Diana DeGette (D-CO), Ann Kuster (D-NH), Frank Pallone Jr. (D-NJ), G.K. Butterfield (D-NC), Debbie Dingell (D-MI), Tony Cardenas (D-CA), Doris Matsui (D-CA)</p> <p><i>Bipartisan: N</i></p>	<p>About: To amend the Communications Act of 1934 to provide for the establishment of a program to expand access to broadband.</p> <p>In particular: "The "Connect America Act" would authorize a reverse auction by the Federal Communications Commission (FCC) to help fund the deployment of high-speed internet to the largest portion of Americans at the lowest cost. This bill is also included in the LIFT America Act, which is the comprehensive infrastructure plan that was introduced in the House Energy and Commerce Committee."</p> <p>Current status: 06/13/2019: Referred to the House Committee on Energy and Commerce; 06/14/2019: Referred to the Subcommittee on Communications and Technology.</p> <p>Related legislation: H.R.2741, Leading Infrastructure For Tomorrow's (LIFT) America Act.</p>
H.R.3475	<p>SPECTRUM NOW Act</p> <p><i>Data Collection & Analysis</i></p>	<p>Doris Matsui (D-CA) w/ Brett Guthrie (R-KY)</p> <p><i>Bipartisan: Y</i></p>	<p>About: To amend the National Telecommunications and Information Administration Organization Act to provide for necessary payments from the Spectrum Relocation Fund for costs of spectrum research and development and planning activities, and for other purposes.</p> <p>Current status: 06/25/2019: Referred to the House Committee on Energy and Commerce; 06/26/2019: Referred to the Subcommittee on Communications and Technology.</p> <p>Related legislation: H.R.4171 - WIN 5G Act; S.1968, SPECTRUM NOW Act</p>
H.R.3676	<p>Measuring the Economic Impact of Broadband Act of 2019</p> <p><i>Data Collection & Analysis</i></p>	<p>Ro Khanna (D-CA) w/ Brian Fitzpatrick (R-PA), Anna Eshoo (D-CA), Yvette Clarke (D-NY), Peter Welch (D-VT), Ben Ray Lujan (D-NM)</p> <p><i>Bipartisan: Y</i></p>	<p>About: To require the Secretary of Commerce to conduct an assessment and analysis of the effects of broadband deployment and adoption on the economy of the United States, and for other purposes.</p> <p>In particular: "The Federal government does not currently measure the impact of broadband on the U.S. economy, as it does for many other industries. The lack of current, reliable, and accurate data diminishes the decision-making ability of policymakers, business leaders, research institutions, and trade groups. This bill highlights this issue and would make such data available."</p>

			<p>Current status: 07/10/2019: Referred to the House Committee on Energy and Commerce; 07/11/2019: Referred to the Subcommittee on Consumer Protection and Commerce.</p> <p>Related legislation: S.1289, Measuring the Economic Impact of Broadband Act of 2019</p>
H.R.3678	<p>Reducing Foreign Influence in 5G Act</p> <p><i>Security/Competition</i></p>	<p>Raja Krishnamoorthi (D-IL)</p> <p><i>Bipartisan: N</i></p>	<p>About: To direct the Director of National Intelligence to submit to Congress a report on fifth-generation wireless network technology.</p> <p>Current status: 07/10/2019 Referred to the House Committee on Intelligence (Permanent Select)</p> <p>Related legislation: H.R. 3494, Damon Paul Nelson and Matthew Young Pollard Intelligence Authorization Act for Fiscal Years 2018, 2019, and 2020; S.1589, Damon Paul Nelson and Matthew Young Pollard Intelligence Authorization Act for Fiscal Years 2018, 2019, and 2020; S.1790: National Defense Authorization Act for Fiscal Year 2020.</p>
H.R.3679	<p>Promoting Research, Innovation, and Zeal in Emerging 5G Technology Act</p> <p><i>Security/Competition</i></p>	<p>Raja Krishnamoorthi (D-IL)</p> <p><i>Bipartisan: N</i></p>	<p>About: To direct the Director of National Intelligence to carry out a prize competition to stimulate research and development relevant to 5G technology.</p> <p>Current status: 07/10/2019: Referred to the Committee on Science, Space, and Technology, and in addition to the Committee on Intelligence (Permanent Select).</p> <p>Related legislation: H.R.3494, Damon Paul Nelson and Matthew Young Pollard Intelligence Authorization Act for Fiscal Years 2018, 2019, and 2020; S.1589, Damon Paul Nelson and Matthew Young Pollard Intelligence Authorization Act for Fiscal Years 2018, 2019, and 2020</p>
H.R.3759	<p>Defending America's 5G Future Act</p> <p><i>Security/Competition</i></p>	<p>Mike Gallagher (R-WI) w/ Jimmy Panetta (D-CA), Liz Cheney (R-WY), Ruben Gallego (D-AZ)</p> <p><i>Bipartisan: Y</i></p>	<p>About: To prohibit United States persons from dealing in certain information and communications technology or services from foreign adversaries and to require the approval of Congress to terminate certain export controls in effect with respect to Huawei Technologies Co. Ltd., and for other purposes.</p> <p>In particular: "This legislation would codify President Trump's Executive Order that placed Huawei on the Commerce Department's Entity List and would also provide</p>

			<p>Congress with the ability to block waivers provided to companies looking to engage in business with Huawei.”</p> <p>Current status: 07/15/2019: Referred to the Committee on Foreign Affairs, and in addition to the Committees on Rules, and Ways and Means</p> <p>Related legislation: S.2118, Defending America’s 5G Future Act</p>
H.R.3763	<p>Promoting United States International Leadership in 5G Act of 2019</p> <p><i>Security/Competition</i></p>	<p>Michael McCaul (R-TX) w/ Henry Cuellar (D-TX)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: To direct the Secretary of State to provide assistance and technical expertise to enhance the representation and leadership of the United States at international standards-setting bodies that set standards for 5th and future generations mobile telecommunications systems and infrastructure, and for other purposes.</p> <p>Current status: 07/15/2019: Referred to the House Committee on Foreign Affairs. 10/30/2019: Committee Consideration and Mark-up Session Held; 10/30/2019: Ordered to be Reported (Amended) by Unanimous Consent; 01/08/2020: On motion to suspend the rules and pass the bill, as amended Agreed to by voice vote; 01/09/2020: Received in the Senate and Read twice and referred to the Committee on Foreign Relations.</p>
H.R.3869	<p>Internet Exchange Act of 2019</p> <p><i>Infrastructure Buildout</i></p>	<p>Billy Long w/ David Kustoff (R-TN), Brett Guthrie (R-KY), Roger Marshall (R-KS), Blaine Luetkemeyer (R-MO), James Comer (R-KY), Steve Stivers (R-OH)</p> <p><i>Bipartisan:</i> N</p>	<p>About: To direct the Assistant Secretary of Commerce for Communications and Information to make grants for the establishment or expansion of internet exchange facilities, and for other purposes.</p> <p>In particular: Internet Exchanges “are one of the building blocks around which the Internet is built. They are the physical locations where networks come together, and where content providers place content closer to end users to increase the speed and efficiency of networks. Currently, there are dozens of IXs nationwide but most of them are concentrated in big cities and in the coastal states. The IX Act would authorize the National Telecommunications and Information Administration (NTIA) to administer a grant program that will establish or expand IX facilities and allow eligible E-rate (schools and libraries) and Telehealth program recipients to use available support to fund connections to and maintenance of points of presence at IX facilities. Increasing the number of IXs across the country will result in a more resilient, competitive, and interconnected web (especially for households in more rural areas).”</p>

			<p>Current status: 07/22/2019: Referred to the House Committee on Energy and Commerce; 07/23/2019: Referred to the Subcommittee on Communications and Technology.</p> <p>Related legislation: S.1166, Internet Exchange Act of 2019</p>
H.R.3999	<p>The Rural Broadband Connectivity Act of 2019</p> <p><i>Infrastructure Buildout</i></p>	<p>Jack Bergman (R-MI) w/ Ralph Lee Abraham (R-LA), Paul Gosar (R-AZ)</p> <p><i>Bipartisan: N</i></p>	<p>About: To amend the Internal Revenue Code of 1986 to allow for a credit against tax for placing in service qualified broadband property to expand the level of broadband service in a qualified rural census tract.</p> <p>In particular: "The Rural Broadband Connectivity Act allows providers to collect a tax credit when investments are made to establish internet access in rural areas. Specifically, eligible areas would be census tracts that are rural and underserved. This legislation proposes a solution to cost-prohibitive obstacles providers face when deciding whether to build out infrastructure into sparse, rural areas."</p> <p>Current status: 07/25/2019: Referred to the House Committee on Ways and Means.</p>
H.R.4024	<p>The Broadband Transparency and Accountability Act of 2019</p> <p><i>Data Collection & Analysis</i></p>	<p>Abby Finkenauer (D-IA)</p> <p><i>Bipartisan: N</i></p>	<p>About: To improve the collection and distribution of broadband availability data.</p> <p>Current status: 07/25/2019: Referred to the House Committee on Energy and Commerce.</p> <p>Related legislation: S.2275, The Broadband Transparency and Accountability Act of 2019</p>
H.R.4127	<p>Broadband Infrastructure Finance and Innovation Act (BIFIA)</p> <p><i>Infrastructure Buildout</i></p>	<p>Ben Ray Lujan (D-NM) w/ Frank Pallone, Jr. (D-NJ), Michael Doyle (D-PA), Bobby Rush (D-IL), Anna Eshoo (D-CA), Eliot Engel (D-NY), Janice Schakowsky (D-IL), G.K. Butterfield (D-NC), Jerry McNerney (D-CA), Peter Welch (D-VT), Paul Tonko (D-NY), Yvette Clarke (D-NY), David Loebssack (D-IA), Joseph Kennedy, III (D-MA), Tony Cardenas (D-CA), Scott Peters (D-CA), Ann Kuster (D-NH), Nanette Diaz Barragan (D-CA), Tom O'Halleran</p>	<p>About: To establish a broadband infrastructure finance and innovation program to make available loans, loan guarantees, and lines of credit for the construction and deployment of broadband infrastructure, and for other purposes.</p> <p>In particular: "This package would provide \$5 billion in federal funding for low-interest financing to support broadband infrastructure deployment, including in rural communities, and require improved mapping of communities' access to broadband.... This legislation makes low-interest financing available to communities and public-private partnerships to help deploy broadband. Under BIFIA, public-private partnerships can apply for secured loans, lines of credit, or loan guarantees for broadband infrastructure investments. The Senate companion bill has been introduced by U.S. Senator Gary Peters (D-MI)."</p>

		<p>(D-AZ), Ro Khanna (D-CA), John Garamendi (D-CA), Tim Ryan (D-OH), Gwen Moore (D-WI), James McGovern (D-MA), Abigail Davis Spanberger (D-VA), Henry Cuellar (D-TX), Debra Haaland (D-NM)</p> <p><i>Bipartisan: N</i></p>	<p>Current status: 07/30/2019: Referred to the House Committee on Energy and Commerce.</p> <p>Related legislation: H.R.2741, Leading Infrastructure for Tomorrow's America Act; S.2344, Broadband Infrastructure Finance and Innovation Act of 2019</p>
H.R.4128	<p>Map Improvement Act</p> <p><i>Data Collection & Analysis</i></p>	<p>Ben Ray Lujan w/ Gus Bilirakis (R-FL), Michael Doyle (D-PA)</p> <p><i>Bipartisan: Y</i></p>	<p>About: To improve the collection and aggregation of fixed and mobile broadband internet service coverage data, and for other purposes.</p> <p>In particular: "The Map Improvement Act ensures that investments in broadband infrastructure are targeted to the areas that need it most – including rural communities – by establishing more reliable coverage maps and data that accurately depict what people are experiencing. The Senate companion bill has been introduced by U.S. Senators Joe Manchin (D-W.V.) and Cory Gardner (R-Colo.)."</p> <p>Current status: 07/30/2019: Referred to the House Committee on Energy and Commerce.</p> <p>Related legislation: S.1485, Map Improvement Act of 2019</p>
H.R.4171	<p>WIN 5G Act</p> <p><i>Security/Competition</i></p>	<p>Doris Matsui (D-CA)</p> <p><i>Bipartisan: N</i></p>	<p>About: To provide for a transition process to make electromagnetic spectrum between the frequencies of 3700 megahertz and 4200 megahertz available for allocation and auction, to make available Federal spectrum for non-Federal use or shared Federal and non-Federal use, and for other purposes.</p> <p>Current status: 08/06/2019: Referred to the House Committee on Energy and Commerce; 08/07/2019: Referred to the Subcommittee on Communications and Technology.</p> <p>Related legislation: H.R.3475, SPECTRUM NOW Act; S.1968, SPECTRUM NOW Act</p>
H.R.4229	Broadband Deployment Accuracy and Technological Availability (DATA) Act	David Loebssack (D-IA) w/ Robert Latta (R-OH), Donald McEachin (D-VA), Billy Long (R-MO)	About: To require the Federal Communications Commission to issue rules relating to the collection of data with respect to the availability of broadband services, and for other purposes.

	<p><i>Data Collection & Analysis</i></p>	<p><i>Bipartisan:</i> Y</p>	<p>In particular: “The “Broadband Deployment Accuracy and Technological Availability (DATA) Act (HR 4229)” will improve the accuracy of FCC broadband data maps by changing the way broadband data is collected. The legislation is cosponsored by Reps. Billy Long (MO-07) and Donald McEachin (VA-04). Legislation similar to the Broadband DATA Act has been introduced in the Senate by Sens. Amy Klobuchar (MN), Roger Wicker (MS), Gary Peters (MI) and John Thune (SD).”</p> <p>Current status: 09/06/2019: Referred to the House Committee on Energy and Commerce; 11/14/2019: Subcommittee Consideration and Mark-up Session Held; 11/14/2019: Forwarded by Subcommittee to Full Committee (Amended) by Voice Vote; 11/20/2019: Committee Consideration and Mark-up Session Held; 11/20/2019: Ordered to be Reported (Amended) by Voice Vote; 12/16/2019: Reported (Amended) by the Committee on Energy and Commerce; 12/16/2019: Placed on the Union Calendar, Calendar No. 279; 12/16/2019: On motion to suspend the rules and pass the bill, as amended Agreed to by voice vote; 12/17/2019: Received in the Senate. Read twice. Placed on Senate Legislative Calendar under General Orders. Calendar No. 345.</p> <p>Related legislation: S.1822, Broadband Deployment Accuracy and Technological Availability (DATA) Act</p>
H.R.4283	<p>Broadband Interagency Coordination Act of 2019</p> <p><i>Coordination & Engagement</i></p>	<p>Greg Pence (R-IN) w/ Peter Visclosky (D-IN)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: To require Federal agencies with jurisdiction over broadband deployment to enter into an interagency agreement related to certain types of funding for broadband deployment.</p> <p>In particular: “directs the Federal Communications Commission (FCC), U.S. Department of Agriculture (USDA), and the National Telecommunications and Information Administration (NTIA) to enter into an agreement to coordinate on the distribution of federal funds for broadband deployment. This agreement will make it easier for rural communities to access high-speed internet by ensuring taxpayer dollars are effectively targeting unserved and underserved areas.”</p> <p>Current status: 09/11/2019: Referred to the Energy and Commerce Committee, Committee on Agriculture; 09/18/2019: Sponsor introductory remarks; 09/24/2019: Referred to the Subcommittee on Commodity Exchanges, Energy, and Credit.</p> <p>Related legislation: S.1294, Broadband Interagency Coordination Act of 2019</p>

H.R.4459	<p>Secure and Trusted Communications Networks Act of 2019</p> <p><i>Security/Competition</i></p>	<p>Frank Pallone, Jr. (D-NJ) w/ Greg Walden (R-OR), Doris Matsui (D-CA), Brett Guthrie (R-KY)</p> <p><i>Bipartisan: Y</i></p>	<p>About: To prohibit Federal funds from being used to purchase communications equipment or services posing national security risks, to provide for the establishment of a reimbursement program for the replacement of communications equipment or services posing such risks, and for other purposes.</p> <p>Current status: 09/24/2019: Referred to the Committee on Energy and Commerce, and in addition to the Committee on Oversight and Reform; 09/25/2019: Referred to the Subcommittee on Communications and Technology (Committee on Energy and Commerce); 09/27/2019: Subcommittee Hearings Held.</p> <p>Related legislation: H.R.4998, Secure and Trusted Communications Networks Act of 2019.</p>
H.R.4461	<p>Network Security Information Sharing Act of 2019</p> <p><i>Coordination & Engagement</i></p>	<p>Adam Kinzinger (R-IL) w/ Michael Doyle (D-PA)</p> <p><i>Bipartisan: Y</i></p>	<p>About: To direct the Secretary of Homeland Security to establish a program to share information regarding supply chain security risks with trusted providers of advanced communications service and trusted suppliers of communications equipment or services, and for other purposes.</p> <p>In particular: “The Network Security Information Sharing Act instructs various government agencies (DHS, DNI, FBI, NTIA, FCC) to establish a program to discuss supply chain risks with ‘trusted providers’—advanced communications service providers, particularly the small businesses and those serving rural areas.”</p> <p>Current status: 09/24/2019: Referred to the House Committee on Energy and Commerce; 11/14/2019: Subcommittee Consideration and Mark-up Session Held; 11/14/2019: Forwarded by Subcommittee to Full Committee (Amended) by Voice Vote; 11/20/2019: Committee Consideration and Mark-up Session Held; 11/20/2019: Ordered to be Reported (Amended) by Voice Vote.</p>
H.R.4462	<p>Studying How to Harness Airwave Resources Efficiently Act of 2019</p> <p><i>Data Collection & Analysis</i></p>	<p>Michael Doyle (D-PA) w/ Robert Latta (R-OH)</p> <p><i>Bipartisan: Y</i></p>	<p>About: To amend the National Telecommunications and Information Administration Organization Act to provide for the establishment of an electromagnetic spectrum sharing research and development program and an integrated spectrum automation enterprise strategy, and for other purposes.</p> <p>Current status: 09/24/2019: Referred to the Committee on Energy and Commerce, and in addition to the Committee on Science, Space, and Technology.</p>

			Related legislation: H.R.5000, Studying How to Harness Airwave Resources Efficiently (SHARE) Act of 2019
H.R.4463	Promoting United States Wireless Leadership Act of 2019 <i>Security/Competition</i>	Tim Walberg (R-MI) w/ Debbie Dingell (D-MI), Susan Brooks (R-IN) <i>Bipartisan:</i> Y	About: To direct the Assistant Secretary for Communications and Information to take certain actions to enhance the representation of the United States and promote United States leadership in international communications standards-setting bodies, and for other purposes. Current status: 09/24/2019 Referred to the House Committee on Foreign Affairs. Related legislation: H.R.4500, Promoting United States Wireless Leadership Act of 2019
H.R.4486	Digital Equity Act of 2019 <i>Infrastructure Buildout</i>	Jerry McNerney (D-CA) w/ Ben Ray Lujan (D-NM), Yvette Clarke (D-NY) <i>Bipartisan:</i> N	About: To require the Assistant Secretary of Commerce for Communications and Information to establish a State Digital Equity Capacity Grant Program, and for other purposes. In particular: "The Digital Equity Act would establish two grant programs that would be administered by the National Telecommunications and Information Administration (NTIA) to promote digital equity nationwide. The grant funding would be used for projects at the state and local levels." Current status: 09/25/2019: Referred to the House Committee on Energy and Commerce; 09/26/2019: Referred to the Subcommittee on Communications and Technology. Related legislation: S.1167, Digital Equity Act of 2019
H.R.4500	Promoting United States Wireless Leadership Act of 2019 <i>Security/Competition</i>	Tim Walberg (R-MI) w/ Debbie Dingell (D-MI), Susan Brooks (R-IN) <i>Bipartisan:</i> Y	About: To direct the Assistant Secretary for Communications and Information to take certain actions to enhance the representation of the United States and promote United States leadership in communications standards-setting bodies, and for other purposes. In particular: "This bill reflects the need for a unified approach to pushing back against international competitors like Russia and China to protect U.S. national security, global competitiveness, and cost-effectiveness of wireless communications."

			<p>Current status: 09/26/2019: Referred to the Committee on Energy and Commerce, and in addition to the Committee on Foreign Affairs; 11/14/2019: Subcommittee Consideration and Mark-up Session Held; 11/14/2019: Forwarded by Subcommittee to Full Committee (Amended) by Voice Vote; 11/20/2019: Committee Consideration and Mark-up Session Held; 11/20/2019: Ordered to be Reported (Amended) by Voice Vote; 01/07/2020: Reported (Amended) by the Committee on Energy and Commerce; 01/07/2020: Placed on the Union Calendar, Calendar No. 291; 01/08/2020: On motion to suspend the rules and pass the bill, as amended Agreed to by voice vote; 01/09/2020: Received in the Senate and Read twice and referred to the Committee on Commerce, Science, and Transportation.</p> <p>Related legislation: H.R.4463, Promoting United States Wireless Leadership Act of 2019</p>
H.R.4641	<p>Broadband Speed Act</p> <p><i>Data Collection & Analysis</i></p>	<p>Antonio Delgado (D-NY)</p> <p><i>Bipartisan: N</i></p>	<p>About: To improve the Federal Communication Commission's collection of broadband speed data in order to support the effective deployment of broadband services to all areas in the United States, and for other purposes.</p> <p>Current status: 10/11/2019: Referred to the House Committee on Energy and Commerce; 10/17/2019: Sponsor introductory remarks on measure.</p> <p>Related legislation: S.3093, Broadband Speed Act</p>
H.R.4642	<p>Community Broadband Mapping Act</p> <p><i>Data Collection & Analysis</i></p>	<p>Antonio Delgado (D-NY)</p> <p><i>Bipartisan: N</i></p>	<p>About: To allow Rural Utilities Service telecommunications grants to be made for the collection of broadband infrastructure data by local governments, economic development or other community organizations, electric or telephone cooperatives, and small internet providers.</p> <p>Current status: 10/11/2019: Referred to the Committee on Agriculture, and in addition to the Committee on Energy and Commerce; 10/17/2019: Sponsor introductory remarks on measure; 10/22/2019: Referred to the Subcommittee on Commodity Exchanges, Energy, and Credit.</p>
H.R.4855	<p>Clearing Broad Airwaves for New Deployment (C-BAND) Act</p>	<p>Michael Doyle (D-PA) w/ Bill Johnson (R-OH), Doris Matsui (D-CA), Greg Gianforte (R-MT)</p> <p><i>Bipartisan: Y</i></p>	<p>About: To amend the Communications Act of 1934 to provide for an auction of C-Band spectrum, and for other purposes.</p> <p>In particular: "The bipartisan C-BAND Act: Requires the FCC to hold a public auction of C-Band spectrum; Allows for no less than 200 megahertz and no more than 300</p>

	<i>Security/Competition</i>		<p>megahertz of C-band spectrum; Ensures that incumbent C-band users will be protected.”</p> <p>Current status: 10/24/2019: Referred to the House Committee on Energy and Commerce; 10/26/2019: Referred to the Subcommittee on Communications and Technology.</p> <p>Related legislation: S.2921, C-BAND Act</p>
H.R.4874	<p>Rebuild Rural America Act of 2019</p> <p><i>Infrastructure Buildout</i></p>	<p>Antonio Delgado (D-NY) w/ Cheri Bustos (D-IL), Abigail Davis Spanberger (D-VA-7), Angie Craig (D-MN)</p> <p><i>Bipartisan:</i> N</p>	<p>About: To amend the Department of Agriculture Reorganization Act of 1994 to establish the Rural Innovation and Partnership Administration and to amend the Consolidated Farm and Rural Development Act to establish the Rural Future Partnership Fund to invest in the rural areas of the United States to achieve their preferred future while maximizing their contribution to the well-being of the United States, and for other purposes.</p> <p>In particular: “Definition Of Rural Development Program.—In this section, the term ‘rural development program’ means— (7) the rural broadband access program established under title VI of the Rural Electrification Act of 1936 (7 U.S.C. 950bb et seq.).”</p> <p>“In my district, the 8th most rural in the country, we are still fighting for broadband access and consistent cell service.”</p> <p>Current status: 10/28/2019: Referred to the Committee on Agriculture, and in addition to the Committees on Financial Services, and Energy and Commerce; 10/30/2019: Sponsor introductory remarks on measure; 11/14/2019: Referred to the Subcommittee on Commodity Exchanges, Energy, and Credit.</p> <p>Related legislation: S.2704, Rebuild Rural America Act of 2019</p>
H.R.4973	<p>Trusting Commercial Communications Networks Act of 2019</p> <p><i>Security/Competition</i></p>	<p>Jerry McNerney (D-CA) w/ Billy Long (R-MO)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: To prohibit certain Federal loans, grants, and subsidies from being used to purchase communications equipment or services posing national security risks, and for other purposes.</p> <p>Current status: 11/01/2019: Referred to the Committee on Energy and Commerce, and in addition to the Committee on Oversight and Reform.</p>

H.R.4998	<p>Secure and Trusted Communications Networks Act of 2019</p> <p><i>Security/Competition</i></p>	<p>Frank Pallone (D-NJ) w/ Greg Walden (R-OR), Doris Matsui (D-CA), Brett Guthrie (R-KY)</p> <p><i>Bipartisan: Y</i></p>	<p>About: To prohibit certain Federal loans, grants, and subsidies from being used to purchase communications equipment or services posing national security risks, to provide for the establishment of a reimbursement program for the replacement of communications equipment or services posing such risks, and for other purposes.</p> <p>In particular: The Secure and Trusted Communications Networks Act of 2019 instructs the Federal Communications Commission (FCC) to develop and maintain a list of communications equipment and services that pose an unacceptable risk to national security and prohibits the use of funds made available by FCC programs to purchase, rent, lease, or otherwise obtain suspect equipment and services. The bill also establishes the Secure and Trusted Communications Reimbursement Program to assist communications providers with the costs of removing prohibited equipment and services from their networks and replacing prohibited equipment with more secure communications equipment and services.</p> <p>Current status: 11/08/2019: Referred to the House Committee on Energy and Commerce; 11/12/2019: Referred to the Subcommittee on Communications and Technology; 11/14/2019: Subcommittee Consideration and Mark-up Session Held; 11/14/2019: Forwarded by Subcommittee to Full Committee (Amended) by Voice Vote; 11/20/2019: Committee Consideration and Mark-up Session Held; 11/20/2019: Ordered to be Reported (Amended) by Voice Vote; 12/16/2019: Reported (Amended) by the Committee on Energy and Commerce; 12/16/2019: Placed on the Union Calendar, Calendar No. 281; 12/16/2019: On motion to suspend the rules and pass the bill, as amended Agreed to by voice vote; 12/17/2019: Received in the Senate.</p> <p>Related legislation: H.R.4459, Secure and Trusted Communications Networks Act of 2019.</p>
H.R.5000	<p>Studying How to Harness Airwave Resources Efficiently (SHARE) Act of 2019</p> <p><i>Data Collection & Analysis</i></p>	<p>Michael Doyle (D-PA) w/ Robert Latta (R-OH)</p> <p><i>Bipartisan: Y</i></p>	<p>About: To amend the National Telecommunications and Information Administration Organization Act to provide for the establishment of an electromagnetic spectrum sharing prototyping program and an integrated spectrum automation enterprise strategy, and for other purposes.</p> <p>In particular: The SHARE Act recognizes that we need to efficiently use spectrum as our nation's demand for connected devices increases. This bill aims to ensure the National Telecommunications and Information Administration (NTIA) has the tools needed to increase spectrum sharing among Federal users.</p>

			<p>Current status: 11/08/2019: Referred to the House Committee on Energy and Commerce; 11/20/2019: Committee Consideration and Mark-up Session Held; 11/20/2019: Ordered to be Reported (Amended) by Voice Vote.</p> <p>Related legislation: H.R.4462, Studying How to Harness Airwave Resources Efficiently Act of 2019</p>
H.R.5082	<p>Gigabit Opportunity Act</p> <p><i>Infrastructure Buildout</i></p>	<p>Doug Collins (R-GA) w/ Will Hurd (R-TX), Henry Cuellar (D-TX), Barry Loudermilk (R-GA), Denver Riggleman (R-VA), Scott Tipton (R-CO), Greg Pence (R-IN), Robert Wittman (R-VA), Alexander Mooney (R-WV)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: To amend the Internal Revenue Code of 1986 to provide tax benefits for investments in gigabit opportunity zones.</p> <p>In particular: Building on Federal Communications Commission Chairman Ajit Pai's vision for Gigabit Opportunity Zones, the GO Act allows governors to designate one-fourth of their state's low-income communities as Gigabit Opportunities Zones and provides tax incentives for companies to invest in gigabit-capable broadband expansion within these zones. Collins first introduced the Gigabit Opportunity Act during the 115th Congress.</p> <p>Current status: 11/14/2019: Referred to the Committee on Ways and Means, and in addition to the Committee on Energy and Commerce.</p>
H.R.5486	<p>Broadband Internet for Small Ports Act</p> <p><i>Infrastructure Buildout</i></p>	<p>Stacey Plaskett (D-VI) w/ Ted Yoho (R-FL), Jenniffer Gonzalez-Colon (R-PR)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: To amend the Rural Electrification Act of 1936 to improve access to broadband telecommunications services in rural areas, including by encouraging the provision of broadband loans and grants to increase broadband service in emerging harbor projects, and for other purposes.</p> <p>In particular: "Broadband loan and grant applications submitted to the Department of Agriculture's Rural Utility Service (RUS) are assigned different levels of priority before they are awarded. This bill recognizes the importance of small ports and elevates the priority of applications seeking to boost internet capacity. This bill states that broadband loan and grant applications from small ports will be considered equal in priority to applications that are developed with the participation of a non-profit or philanthropic organization."</p> <p>Current status: 12/18/2019: Referred to the Committee on Agriculture, and in addition to the Committee on Energy and Commerce; 01/13/2020: Referred to the Subcommittee on Commodity Exchanges, Energy, and Credit.</p>

			Related legislation: S.2385, Broadband Internet for Small Ports Act
H.R.5661	<i>Security/Competition</i>	Jim Banks (R-IN) w/ Liz Cheney (R-WY) <i>Bipartisan: N</i>	<p>About: To prohibit the sharing of United States intelligence with countries that permit operation of Huawei fifth generation telecommunications technology within their borders</p> <p>In particular: “Huawei is a Trojan Horse for the Chinese Communist Party to spy on and infiltrate other nations. Our allies must choose: Adopt Huawei and lose access to U.S. intelligence, or remain our trusted partner.”</p> <p>Current status: 01/21/2020: Referred to the House Committee on Intelligence (Permanent Select).</p> <p>Related legislation: S.3153</p>
H.R.5698	Promoting Secure 5G Act of 2020 <i>Security/Competition</i>	William Timmons (R-SC) <i>Bipartisan: N</i>	<p>About: To direct the Secretary of the Treasury to instruct the United States Executive Directors at the international financial institutions on United States policy regarding international financial institution assistance with respect to advanced wireless technologies.</p> <p>In particular: The Secretary of the Treasury (in this section referred to as the “Secretary”) shall instruct the United States Executive Director at each international financial institution (as defined in section 1701(c)(2) of the International Financial Institutions Act) that it is the policy of the United States to—(1) support assistance by the institution with respect to advanced wireless technologies (such as 5th generation wireless technology for digital cellular networks and related technologies) only if the technologies provide appropriate security for users; (2) proactively encourage assistance with respect to infrastructure or policy reforms that facilitate the use of secure advanced wireless technologies; and (3) cooperate, to the maximum extent practicable, with member states of the institution, particularly with United States allies and partners, in order to strengthen international support for such technologies.</p> <p>Current status: 01/28/2020: Referred to the House Committee on Financial Services.</p>
S.454	Office of Rural Broadband Act	Kevin Cramer (R-ND) w/ Amy Klobuchar (D-MN), John Hoeven (R-ND), Ron Wyden (D-OR)	About: A bill to direct the Federal Communications Commission to establish the Office of Rural Broadband, and for other purposes.

	<i>Coordination & Engagement</i>	<i>Bipartisan: Y</i>	Current status: 02/12/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.
S.893	Secure 5G and Beyond Act of 2019 <i>Security/Competition</i>	John Cornyn (R-TX) w/ Richard Burr (R-NC), Mark Warner (D-VA), Susan Collins (R-ME), Marco Rubio (R-FL), Michael Bennet (D-CO), Tom Cotton (R-AR), Dianne Feinstein (D-CA) <i>Bipartisan: Y</i>	About: To require the President to develop a strategy to ensure the security of next-generation mobile telecommunications systems and infrastructure in the United States and to assist allies and strategic partners in maximizing the security of next-generation mobile telecommunications systems, infrastructure, and software, and for other purposes. Current status: 03/27/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation; 07/24/2019: Ordered to be reported with an amendment in the nature of a substitute favorably; 12/19/2019: Reported by Senator Wicker with an amendment in the nature of a substitute; 12/19/2019: Placed on Senate Legislative Calendar under General Orders. Calendar No. 395. Related legislation: H.R.2881, Secure 5G and Beyond Act of 2019
S.1166	Internet Exchange Act of 2019 <i>Infrastructure Buildout</i>	Marsha Blackburn (R-TN) w/ Tammy Baldwin (D-WI) <i>Bipartisan: Y</i>	About: To direct the Assistant Secretary of Commerce for Communications and Information to make grants for the establishment or expansion of internet exchange facilities, and for other purposes. In particular: The bill has two primary sections: (1) Authorizes matching grants to be administered by the National Telecommunications and Information Administration (NTIA), a division of the U.S. Department of Commerce, to help establish new [Internet Exchange (IX)] facilities where none exist, or to help an existing one expand if it is the only IX facility in a core based statistical area. (2) Permits eligible recipients under the E-Rate program (for schools and libraries) and Telehealth program to use such funds to contract with a broadband provider to obtain a connection to an IX facility, or to pay for the costs of maintaining a point of presence at an IX facility. Current status: 04/11/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation. Related legislation: H.R.3869, Internet Exchange Act of 2019

S.1167	Digital Equity Act of 2019 <i>Infrastructure Buildout</i>	Patty Murray (D-WA) w/ Angus King (I-ME), Mazie Hirono (D-HI), Sheldon Whitehouse (D-RI), Tina Smith (D-MN), Amy Klobuchar (D-MN), Richard Blumenthal (D-CT), Chris Van Hollen (D-MD), Gary Peters (D-MI), Jack Reed (D-RI), Elizabeth Warren (D-MA), Ron Wyden (D-OR) <i>Bipartisan: N</i>	<p>About: To require the Assistant Secretary of Commerce for Communications and Information to establish a State Digital Equity Capacity Grant Program, and for other purposes.</p> <p>In particular: The purpose of which is to promote the achievement of digital equity, support digital inclusion activities, and build capacity for efforts by States relating to the adoption of broadband by residents of those States.</p> <p>Current status: 04/11/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p> <p>Related legislation: H.R.4486, Digital Equity Act of 2019</p>
S.1289	Measuring the Economic Impact of Broadband Act of 2019 <i>Data Collection & Analysis</i>	Amy Klobuchar (D-MN) w/ Shelley Moore Capito (R-WV), Dan Sullivan (R-AK), John Boozman (R-AR), Angus King (I-ME), Catherine Cortez Masto (D-NV) <i>Bipartisan: Y</i>	<p>About: A bill to require the Secretary of Commerce to conduct an assessment and analysis of the effects of broadband deployment and adoption on the economy of the United States, and for other purposes.</p> <p>Current status: 05/02/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation; 05/15/2019: Passed Committee (Ordered to be reported without amendment favorably); 06/05/2019: Senate Committee on Commerce, Science, and Transportation discharged by Unanimous Consent; 06/05/2019: Senate Passed without Amendment (Unanimous Consent); 6/10/2019: Received in the House and Referred to the House Committee on Energy and Commerce.</p> <p>Related legislation: H.R.3676, Measuring the Economic Impact of Broadband Act of 2019</p>
S.1294	Broadband Interagency Coordination Act of 2019 <i>Coordination & Engagement</i>	Roger Wicker (R-MS) w/ Amy Klobuchar (D-MN) <i>Bipartisan: Y</i>	<p>About: To require Federal agencies with jurisdiction over broadband deployment to enter into an interagency agreement related to certain types of funding for broadband deployment.</p> <p>In particular: “[D]irects the Federal Communications Commission (FCC), U.S. Department of Agriculture (USDA), and the National Telecommunications and Information Administration (NTIA) to enter into an agreement to coordinate on the distribution of federal funds for broadband deployment. This agreement will make it easier for rural communities to access high-speed internet by ensuring taxpayer dollars are effectively targeting unserved and underserved areas.”</p>

			<p>Current status: 05/02/2019: Referred to the Committee on Commerce, Science, and Transportation; 05/15/2019: Ordered to be reported without amendment favorably; 11/21/2019: Reported by Senator Wicker without amendment. With written report No. 116-162; 11/21/2019: Placed on Senate Legislative Calendar under General Orders. Calendar No. 311.</p> <p>Related legislation: H.R.4283, Broadband Interagency Coordination Act of 2019</p>
S.1457	<p>Sharing Urgent, Potentially Problematic Locations that Yield Communications Hazards in American Internet Networks (SUPPLY CHAIN) Act</p> <p><i>Coordination & Engagement</i></p>	<p>Marsha Blackburn (R-TN) w/ John Cornyn (R-TX)</p> <p><i>Bipartisan: N</i></p>	<p>About: A bill to provide for interagency coordination on risk mitigation in the communications equipment and services marketplace and the supply chain thereof, and for other purposes.</p> <p>In particular: "The legislation directs the Secretary of Commerce to coordinate with the heads of appropriate federal entities and conduct ongoing reviews of the information and communications technology marketplace and its supply chain. The U.S. is in a long-term strategic technological competition with foreign competitors, and it is crucial we have an all-of-government approach to secure victory and ensure continued U.S. leadership in emerging technologies like 5G."</p> <p>Current status: 05/14/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p>
S.1485	<p>Map Improvement Act of 2019</p> <p><i>Data Collection & Analysis</i></p>	<p>Joe Manchin (D-WV) w/ Cory Gardner (R-CO)</p> <p><i>Bipartisan: Y</i></p>	<p>About: A bill to improve the collection and aggregation of fixed and mobile broadband internet access coverage data, and for other purposes.</p> <p>In particular: "The legislation will establish a standardized methodology for collecting and mapping fixed and mobile broadband coverage in a consistent and robust manner, require the FCC to establish a validated public feedback mechanism, establish the FCC as the lead federal agency for broadband mapping by creating an Office of Broadband Data Collection and Mapping within the FCC and create a technical assistance program within NTIA that will help state and local entities like regional planning and development councils acquire and utilize GIS to assist with mapping their own broadband coverage and validate the FCC's data."</p> <p>Current status: 05/15/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p>

			Related legislation: H.R.4128, Map Improvement Act of 2019
S.1515	Rural Reasonable and Comparable Wireless Access Act <i>Infrastructure Buildout</i>	Margaret Wood Hassan (D-NH) w/ Shelley Moore Capito (R-WV) <i>Bipartisan:</i> Y	About: A bill to direct the Federal Communications Commission to promulgate regulations that establish a national standard for determining whether mobile and broadband services available in rural areas are reasonably comparable to those services provided in urban areas. In particular: "The bipartisan Rural Reasonable and Comparable Wireless Access Act of 2019 directs the Federal Communications Commission (FCC) to establish a national standard for determining whether mobile and broadband services in rural areas are 'reasonably comparable' to service provided in urban areas. The bill will help ensure that there is equitable wireless and broadband service in rural and urban areas, which has long been undefined." Current status: 05/16/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.
S.1522	Broadband Data Improvement Act of 2019 <i>Data Collection & Analysis</i>	Shelley Moore Capito (R-WV) w/ Brian Schatz (D-HI), Jon Tester (D-MT), Jerry Moran (R-KS) <i>Bipartisan:</i> Y	About: A bill to improve broadband data collection, mapping, and validation to support the effective deployment of broadband services to all areas of the United States, and for other purposes. In particular: The legislation "would require broadband providers to report data in a way that more accurately reflects locations they actually serve—a change from current reporting requirements." Current status: 05/16/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation. Related legislation: H.R.3162, Broadband Data Improvement Act of 2019
S.1625	United States 5G Leadership Act of 2019 <i>Security/Competition</i>	Roger Wicker (R-MS) w/ Tom Cotton (R-AR), Mark Warner (D-VA), Edward Markey (D-MA) <i>Bipartisan:</i> Y	About: A bill to promote the deployment of commercial fifth-generation mobile networks and the sharing of information with communications providers in the United States regarding security risks to the networks of those providers, and for other purposes. In particular: "Among the highlights of the bill include: Establishes US policy to promote the deployment of secure commercial 5G networks and the development of the Information and Communications Technology (ICT) sector in the U.S."

			<p>Establishes US policy that American 5G networks should not include equipment or services provided by Huawei, ZTE, or their affiliates. Requires the Federal Communications Commission (FCC) to finalize its rulemaking that would prohibit the use of Universal Service Fund subsidies to buy equipment or services from providers who pose a national security risk. Establishes the Supply Chain Security Trust Fund grant program to help US communications providers remove Huawei equipment from their networks - makes available up to \$700 million from future spectrum auctions for this purpose."</p> <p>Current status: 05/22/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation; 07/24/2019: Ordered to be reported with an amendment in the nature of a substitute favorably.</p>
S.1822	<p>Broadband Deployment Accuracy and Technological Availability (DATA) Act</p> <p><i>Data Collection & Analysis</i></p>	<p>Roger Wicker (R-MS) w/ Gary Peters (D-MI), John Thune (R-SD), Amy Klobuchar (D-MN)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: A bill to require the Federal Communications Commission to issue rules relating to the collection of data with respect to the availability of broadband services, and for other purposes.</p> <p>In particular: The legislation "would require the FCC to collect granular service availability data from wired, fixed wireless, and satellite broadband providers, and set strong parameters for service availability data collected from mobile broadband providers to ensure accuracy. Additionally, the bill would request that the FCC consider whether to collect verified coverage data from state, local, and tribal governments, as well as from other entities, and introduce a new process for consumers, state, local, and Tribal governments, and other groups to challenge FCC maps with their own data."</p> <p>Current status: 06/12/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation; 07/24/2019: Ordered to be reported with an amendment in the nature of a substitute favorably; 12/12/2019: Reported by Senator Wicker with an amendment in the nature of a substitute; 12/12/2019: Placed on Senate Legislative Calendar under General Orders. Calendar No. 328; 12/19/2019: Passed Senate with an amendment by Unanimous Consent; 12/19/2019: Received in the House.</p> <p>Related legislation: H.R.4229, Broadband Deployment Accuracy and Technological Availability (DATA) Act</p>

S.1968	SPECTRUM NOW Act <i>Data Collection & Analysis</i>	Roger Wicker (R-MS) w/ Brian Schatz (D-HI), Jerry Moran (R-KS) <i>Bipartisan: Y</i>	About: A bill to amend the National Telecommunications and Information Administration Organization Act to provide for necessary payments from the Spectrum Relocation Fund for costs of spectrum research and development and planning activities, and for other purposes. Current status: 06/25/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation. Related legislation: H.R.3475, SPECTRUM NOW Act; H.R.4171, WIN 5G Act
S.2018	American Broadband Buildout Act of 2019 (ABBA) <i>Infrastructure Buildout</i>	Susan Collins (R-ME) w/ Doug Jones (D-AL) <i>Bipartisan: Y</i>	About: A bill to provide Federal matching funding for State-level broadband programs. In particular: "A bipartisan bill to ensure that rural Americans have access to broadband services at speeds they need to fully participate in the modern society and economy by directing the Federal Communications Commission (FCC) to provide up to \$5 billion in matching grants to help states improve broadband infrastructure." Current status: 06/27/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.
S.2117	Huawei Prohibition Act of 2019 <i>Security/Competition</i>	Mitt Romney (R-UT) w/ Marco Rubio (R-FL) and Susan Collins (R-ME) <i>Bipartisan: N</i>	About: A bill to limit the authority of the Secretary of Commerce to remove Huawei Technologies Co. Ltd. from the entity list maintained by the Bureau of Industry and Security. Current status: 07/15/2019 Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. Related: H.R.2500, National Defense Authorization Act for Fiscal Year 2020; S.1790, National Defense Authorization Act for Fiscal Year 2020.
S.2118	Defending America's 5G Future Act <i>Security/Competition</i>	Tom Cotton (R-AR) w/ Chris Van Hollen (D-MD), Marco Rubio (R-FL), Mitt Romney (R-UT), Mark Warner (D-VA), and Richard Blumenthal (D-CT) <i>Bipartisan: Y</i>	About: To prohibit United States persons from dealing in certain information and communications technology or services from foreign adversaries and to require the approval of Congress to terminate certain export controls in effect with respect to Huawei Technologies Co. Ltd., and for other purposes. In particular: Reinforces the Trump administration's efforts to prevent the Chinese-owned telecom company Huawei from threatening America's national security. The

			<p>Defending America's 5G Future Act would codify President Trump's recent Executive Order and would prohibit the removal of Huawei from the Commerce Department Entity List without an act of Congress. It also would empower Congress to disallow waivers that any administration might grant to U.S. companies engaged in commerce with Huawei.</p> <p>Current status: 07/15/2019 Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.</p> <p>Related legislation: H.R.3759, Defending America's 5G Future Act</p>
S.2178	<p>Prevent Abuse of the Legal System (PALS) Act</p> <p><i>Security/Competition</i></p>	<p>Marco Rubio (R-FL) w/ John Cornyn (R-TX)</p> <p><i>Bipartisan: N</i></p>	<p>About: A bill to impose requirements in certain actions for patent infringement, and for other purposes.</p> <p>In particular: The legislation "would subject any entity on the Department of Commerce's banned Entity List to heightened pleading standards, provide additional transparency requirements, and includes other restrictions relating to the sale or license of patents. The legislation would also give the United States government the explicit and unconditional right in federal statute to intervene as a party in such cases. As the federal government has taken strong measures to address Huawei's deceptive and dangerous practices, Huawei's business prospects in the United States have significantly diminished. But, Huawei is now threatening to use our patent system against American companies as a form of retaliation to circumvent these restrictions and preserve their ability to continue to profit off of the U.S. market."</p> <p>Current status: 07/18/2019: Read twice and referred to the Committee on the Judiciary.</p>
S.2223	<p>AIRWAVES Act</p> <p><i>Infrastructure Buildout</i></p>	<p>Cory Gardner (R-CO) w/ Margaret Wood Hassan (D-NH), Marco Rubio (R-FL), Catherine Cortez Masto (D-NV), Shelley Moore Capito (R-WV), Tammy Baldwin (D-WI), Steve Daines (R-MT).</p> <p><i>Bipartisan: Y</i></p>	<p>About: To facilitate a national pipeline of spectrum for commercial use, and for other purposes.</p> <p>In particular: "First, the legislation establishes a spectrum pipeline that will provide more capacity for wireless providers to improve existing service and expand to new areas, as well as to provide greater access to spectrum for innovators to develop important next-generation technologies. The AIRWAVES Act aims to motivate industry and federal agencies to find ways to better utilize spectrum and avoid a spectrum crunch and lay the groundwork for 5G technologies. Second, this legislation requires 10 percent of all of the proceeds from spectrum auctions in the</p>

			<p>bill to go directly to wireless broadband infrastructure buildout in unserved and underserved areas throughout rural communities across the country.”</p> <p>Current status: 07/23/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p>
S.2275	<p>The Broadband Transparency and Accountability Act of 2019</p> <p><i>Data Collection & Analysis</i></p>	<p>Michael Bennet (D-CO)</p> <p><i>Bipartisan: N</i></p>	<p>About: A bill to improve the collection and distribution of broadband availability data.</p> <p>In particular: “The Broadband Transparency and Accountability Act addresses these problems by requiring ISPs to report granular, address-level data for attributes including speed, affordability, latency, and denials of service. The bill also strengthens accountability by establishing robust verification and challenge processes for the data reported. Finally, the bill strengthens transparency by requiring the FCC to create an interactive national map of available broadband service, publicly report on the number of broadband subscribers, and share underlying data collected through the Form 477 process with other stakeholders while safeguarding for privacy.”</p> <p>Current status: 07/25/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p> <p>Related legislation: H.R.4024, The Broadband Transparency and Accountability Act of 2019</p>
S.2316	<p>Manufacturing, Investment, and Controls Review for Computer Hardware, Intellectual Property, and Supply Act of 2019</p> <p><i>Security/Competition</i></p>	<p>Mike Crapo (R-ID) w/ Mark Warner (D-VA)</p> <p><i>Bipartisan: Y</i></p>	<p>About: To require a plan for strengthening the supply chain intelligence function, to establish a National Supply Chain Intelligence Center, and for other purposes.</p> <p>In particular: “The MICROCHIPS Act would address China’s practice of four major non-kinetic areas of warfare, including supply chain exploitation through supplying faulty software hardware and components; cyber-physical attacks on U.S. systems with real-time operating deadlines, such as missiles, aircraft and electrical grids; cyber-attacks on computer systems; and bad actors gaining sensitive information.”</p> <p>Current status: 07/30/2019: Read twice and referred to the Select Committee on Intelligence.</p>

S.2344	Broadband Infrastructure Finance and Innovation Act of 2019 <i>Infrastructure Buildout</i>	Gary Peters (D-MI) <i>Bipartisan: N</i>	<p>About: A bill to establish a broadband infrastructure finance and innovation program to make available loans, loan guarantees, and lines of credit for the construction and deployment of broadband infrastructure, and for other purposes.</p> <p>Current status: 07/30/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p> <p>Related legislation: H.R.2741, Leading Infrastructure for Tomorrow's America Act; H.R.4127, Broadband Infrastructure Finance and Innovation Act (BIFIA)</p>
S.2385	Broadband Internet for Small Ports Act <i>Infrastructure Buildout</i>	Ron Wyden (D-OR) <i>Bipartisan: N</i>	<p>About: A bill to amend the Rural Electrification Act of 1936 to improve access to broadband telecommunications services in rural areas, including by encouraging the provision of broadband loans and grants to increase broadband service in emerging harbor projects, and for other purposes.</p> <p>Current status: 07/31/2019: Read twice and referred to the Committee on Agriculture, Nutrition, and Forestry.</p> <p>Related legislation: H.R.5486, Broadband Internet for Small Ports Act</p>
S.2704	Rebuild Rural America Act of 2019 <i>Infrastructure Buildout</i>	Kirsten Gillibrand (D-NY) w/ Tina Smith (D-MN), Richard Durbin (D-IL) <i>Bipartisan: N</i>	<p>About: To amend the Department of Agriculture Reorganization Act of 1994 to establish the Rural Innovation and Partnership Administration and to amend the Consolidated Farm and Rural Development Act to establish the Rural Future Partnership Fund to invest in the rural areas of the United States to achieve their preferred future while maximizing their contribution to the well-being of the United States, and for other purposes.</p> <p>In particular: Definition Of Rural Development Program.—In this section, the term ‘rural development program’ means—(7) the rural broadband access program established under title VI of the Rural Electrification Act of 1936 (7 U.S.C. 950bb et seq.)</p> <p>Current status: 10/24/2019: Read twice and referred to the Committee on Agriculture, Nutrition, and Forestry.</p> <p>Related legislation: H.R.4874, Rebuild Rural America Act of 2019</p>

S.2816	Broadband Parity Act of 2019 <i>Coordination & Engagement</i>	Jacky Rosen (D-NV) w/ Shelley Moore Capito (R-WV) <i>Bipartisan: Y</i>	<p>About: To ensure that fixed broadband internet access service assisted by any Federal broadband support program meets a minimum speed threshold.</p> <p>In particular: The Broadband Parity Act is bipartisan legislation that would bring all federal broadband programs to the current definition of what the FCC defines as high-speed internet (currently 25/3 Mbps). Currently, there are over twenty federal broadband programs promoting access to fixed broadband service. However, each program follows its own set of guidelines for bandwidth speed. While some programs define an area as “served” when service is at 25/3 Mbps speeds, others define being served as having access to much slower 10/1 Mbps speeds. The discrepancy in bandwidth speeds means that the federal government is often investing in inadequate broadband services.</p> <p>Current status: 11/07/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p>
S.2866	Rural Broadband Financial Flexibility Act <i>Infrastructure Buildout</i>	Shelley Moore Capito (R-WV) w/ Margaret Wood Hassan (D-NH) <i>Bipartisan: Y</i>	<p>About: To amend the Internal Revenue Code of 1986 to allow private activity bonds to be used for qualified broadband projects and to provide for tax credit payments to issuers of tax-exempt bonds used to finance broadband infrastructure projects.</p> <p>In particular: The Rural Broadband Financing Flexibility Act, led by Senator Capito and cosponsored by Senator Hassan, would allow state and local governments to issue tax-exempt bonds to finance public-private rural broadband projects, and allow the federal government to assist state and local governments in bond payments.</p> <p>Current status: 11/14/2019: Read twice and referred to the Committee on Finance.</p>
S.2867	Rural Broadband Investment Tax Credit Act <i>Infrastructure Buildout</i>	Margaret Wood Hassan (D-NH) w/ Shelley Moore Capito (R-WV) <i>Bipartisan: Y</i>	<p>About: To amend the Internal Revenue Code of 1986 to provide an investment credit for qualified broadband projects.</p> <p>In particular: This bill allows a new tax credit for up to 10% of investment in qualifying broadband projects, subject to specified limitations. The bill includes in the definition of “qualifying broadband project” any project that is designed solely to provide broadband service to one or more rural areas in which more than 50% of households lack access to adequate broadband service.</p> <p>Current status: 11/14/2019: Read twice and referred to the Committee on Finance.</p>

S.2881	<p>5G Spectrum Act of 2019</p> <p><i>Security/Competition</i></p>	<p>Roger Wicker (R-MS) w/ John Thune (R-SD)</p> <p><i>Bipartisan: N</i></p>	<p>About: To require the Federal Communications Commission to make not less than 280 megahertz of spectrum available for terrestrial use, and for other purposes.</p> <p>In particular: This legislation would ensure mid-band spectrum is quickly available in the market by requiring a transparent and competitive public auctioning process. The bill specifically would require that at least 50 percent of the value of auction revenues be reserved for the American people.</p> <p>Current status: 11/18/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation; 12/11/2019: Ordered to be reported with an amendment in the nature of a substitute favorably.</p>
S.2921	<p>Clearing Broad Airwaves for New Deployment (C-BAND) Act</p> <p><i>Security/Competition</i></p>	<p>John Kennedy (R-LA)</p> <p><i>Bipartisan: N</i></p>	<p>About: To amend the Communications Act of 1934 to provide for an auction of C-Band spectrum, and for other purposes.</p> <p>In particular: The Clearing Broad Airwaves for New Deployment (C-Band) Act builds on the benefit to the American taxpayers by ensuring the public auction will be held and directing not less than \$10 billion of the proceeds to go toward rural broadband infrastructure. The rest of the proceeds will be deposited into the U.S. Treasury.</p> <p>Current status: 11/20/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p> <p>Related legislation: H.R.4855, Clearing Broad Airwaves for New Deployment Act</p>
S.2956	<p>Investing in America's Digital Infrastructure Act</p> <p><i>Security/Competition</i></p>	<p>Brian Schatz (D-HI) w/ Edward Markey (D-MA), Maria Cantwell (D-WA)</p> <p><i>Bipartisan: N</i></p>	<p>About: A bill to amend the Communications Act of 1934 to direct the Federal Communications Commission to conduct a public auction of the C-band, and for other purposes.</p> <p>In particular: The Investing in America's Digital Infrastructure Act would provide a framework for a transparent and competitive auctioning process of spectrum in a key band that is critical to deploying next generation mobile services. The bill also designates that nearly all proceeds from the auction be used to bridge the digital divide and enable next generation public safety services.</p> <p>Current status: 11/21/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p>

			Related legislation: S.3246, SMART Act
S.3093	Broadband Speed Act <i>Data Collection & Analysis</i>	Jeff Merkley (D-OR) <i>Bipartisan: N</i>	<p>About: To improve the collection of broadband speed data by the Federal Communications Commission in order to support the effective deployment of broadband services to all areas in the United States, and for other purposes.</p> <p>In particular: Not later than 180 days after the date of enactment of this Act, the [Federal Communications Commission] shall issue a rule that— (1) establishes an annual reporting requirement under which each provider of broadband internet access service shall submit to the Commission a report on broadband speed data based on a reasonable sample that is captured to demonstrate that the provider is capable of performing at the speed reported to the Commission on Form 477 or any successor report; (2) establishes a fine for any provider that is found under paragraph (1) to have willfully or knowingly provided false data about the speeds offered; and (3) to minimize duplication, incorporates any other requirements issued by the Commission relating to reporting on broadband speed data.</p> <p>Current status: 12/18/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p> <p>Related legislation: H.R.4641, Broadband Speed Act</p>
S.3094	Community Broadband Mapping Act <i>Data Collection & Analysis</i>	Jeff Merkley (D-OR) <i>Bipartisan: N</i>	<p>About: To amend the Rural Electrification Act of 1936 to authorize the Administrator of the Rural Utilities Service to make telecommunications grants for the collection of broadband infrastructure data by local governments, economic development or other community organizations, electric or telephone cooperatives, and small internet providers, and for other purposes.</p> <p>Current status: 12/18/2019: Read twice and referred to the Committee on Agriculture, Nutrition, and Forestry.</p>
S.3153	<i>Security/Competition</i>	Tom Cotton (R-AR) w/ Rick Scott (R-FL) <i>Bipartisan: N</i>	<p>About: A bill to prohibit the sharing of United States intelligence with countries that permit the operation of Huawei fifth generation telecommunications technology within their borders.</p> <p>In particular: The bill would prohibit the United States from sharing intelligence with countries that allow Huawei to operate their 5G networks: "The United States shouldn't be sharing valuable intelligence information with countries that allow an</p>

			<p>intelligence-gathering arm of the Chinese Communist Party to operate freely within their borders. I urge our allies around the world to carefully consider the consequences of dealing with Huawei to their national interests."</p> <p>Current status: 01/08/2020: Read twice and referred to the Select Committee on Intelligence.</p> <p>Related legislation: H.R.5661</p>
S.3189	<p>Utilizing Strategic Allied (USA) Telecommunications Act</p> <p><i>Security/Competition</i></p>	<p>Mark Warner (D-VA) w/ Richard Burr (R-NC), Marco Rubio (R-FL), Robert Menendez (D-NJ), John Cornyn (R-TX), Michael Bennet (D-CO)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: A bill to use proceeds from spectrum auctions to support supply chain innovation and multilateral security.</p> <p>In particular: The bill "would reassert U.S. and Western leadership by encouraging competition with Huawei that capitalizes on U.S. software advantages, accelerating development of an open-architecture model (known as O-RAN) that would allow for alternative vendors to enter the market for specific network components, rather than having to compete with Huawei end-to-end."</p> <p>Current status: 01/14/2020: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p>
S.3246	<p>Spectrum Management and Reallocation for Taxpayers (SMART) Act</p> <p><i>Security/Competition</i></p>	<p>John Kennedy (R-LA) w/ Brian Schatz (D-HI), Maria Cantwell (D-WA)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: - A bill to amend the Communications Act of 1934 to direct the Federal Communications Commission to conduct a public auction of the C-band, and for other purposes.</p> <p>In particular: "The SMART Act gives the Federal Communications Commission (FCC) authority to conduct a public auction of C-Band spectrum and uses nearly all proceeds from the auction to bridge the digital divide, enable next generation public safety services and cut the national deficit."</p> <p>Current status: 01/28/2020: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p> <p>Related legislation: S.2956, Investing in America's Digital Infrastructure Act</p>

Indirectly-related: CREDIT REPORTING

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.5330	Consumer Protection for Medical Debt Collections Act	Rashida Tlaib (D-MI) <i>Bipartisan: N</i>	<p>About: To amend the Fair Debt Collection Practices Act to provide a timetable for verification of medical debt and to increase the efficiency of credit markets with more perfect information, to prohibit consumer reporting agencies from issuing consumer reports containing information about debts related to medically necessary procedure, about and for other purposes.</p> <p>In particular: SEC. 2. AMENDMENTS TO THE FAIR DEBT COLLECTION PRACTICES ACT. "(2) NOTICE ABOUT CREDIT REPORTING.—Before furnishing information regarding a medical debt of a consumer to a consumer reporting agency, the person furnishing the information shall send a statement to the consumer that includes the following: "(A) A notification that the medical debt may not be reported to a consumer reporting agency until the end of the 1-year period beginning on the later of—"(i) the date on which the person sends the statement; and "(ii) the last date on which the consumer made any payment to the person with respect to the medical debt.</p> <p>Current status: 12/05/2019: Referred to the House Committee on Financial Services; 12/10-11/2019: Committee Consideration and Mark-up Session Held; 12/11/2019: Ordered to be Reported (Amended) by the Yeas and Nays: 31 - 24.</p> <p>Related legislation: S.1581, Medical Debt Relief Act of 2019</p>
S.1581	Medical Debt Relief Act	Jeff Merkley (D-OR) w/ Richard Blumenthal (D-CT), Elizabeth Warren (D-MA), Robert Menendez (D-NJ), Richard Durbin (D-IL) <i>Bipartisan: N</i>	<p>About: A bill to amend the Fair Credit Reporting Act to institute a 1-year waiting period before medical debt will be reported on a consumer's credit report and to remove paid-off and settled medical debts from credit reports that have been fully paid or settled, to amend the Fair Debt Collection Practices Act to provide a timetable for verification of medical debt and to increase the efficiency of credit markets with more perfect information, and for other purposes.</p> <p>In particular: "This legislation would defer derogatory marks on credit scores for medical debt collection by one year, giving patients time to pay their medical bills before their records are affected. During this one year period, a consumer may</p>

			<p>communicate with an insurance company to determine coverage for the debt, and apply for financial assistance. In addition, the Medical Debt Relief Act will prohibit consumer reporting agencies from reporting an individual's medical debt for one year."</p> <p>Current status: 05/21/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.</p> <p>Related legislation: H.R.5330, Consumer Protection for Medical Debt Collections Act</p>
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Indirectly-related: CONSUMER REPORTING AGENCIES

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.331	Protecting Consumer Information Act of 2019	Ted Lieu (D-CA) <i>Bipartisan: N</i>	<p>About: To direct the Federal Trade Commission to review and potentially revise its standards for safeguarding customer information to ensure that such standards require certain consumer reporting agencies and service providers of such agencies to maintain sufficient safeguards against cyber-attacks and related threats, to provide for additional authority to enforce such standards with respect to such agencies and providers, and for other purposes.</p> <p>Current status: 01/08/2019: Referred to the Committee on Financial Services, and in addition to the Committee on Energy and Commerce; 01/25/2019: Referred to the Subcommittee on Consumer Protection and Commerce (Committee on Energy and Commerce).</p>
H.R.2545	Data Breach Prevention and Compensation Act of 2019	Elijah Cummings (D-MD) w/ Raja Krishnamoorthi (D-IL) <i>Bipartisan: N</i>	<p>About: To create an Office of Cybersecurity at the Federal Trade Commission for supervision of data security at consumer reporting agencies, to require the promulgation of regulations establishing standards for effective cybersecurity at consumer reporting agencies, to impose penalties on credit reporting agencies for cybersecurity breaches that put sensitive consumer data at risk, and for other purposes.</p> <p>Current status: 05/07/2019: Referred to the House Committee on Financial Services.</p>

			Related legislation: S.1336, Data Breach Prevention and Compensation Act of 2019
H.R.3621	Comprehensive CREDIT Act of 2020	Ayanna Pressley (D-MA) <i>Bipartisan: N</i>	<p>About: To amend the Fair Credit Reporting Act to remove adverse information for certain defaulted or delinquent private education loan borrowers who demonstrate a history of loan repayment, and for other purposes.</p> <p>In particular: “The Comprehensive CREDIT Act addresses the deep flaws in the credit reporting system and includes tenets of several bills introduced by members of the House Financial Services Committee, including Congresswoman Pressley’s Student Borrower Credit Improvement Act, which establishes protections for private student loan borrowers similar to those that already exist for borrowers with federal student loans.”</p> <p>Current status: 07/05/2019: Referred to the House Committee on Financial Services; 07/16/2019: Ordered to be Reported (Amended) by the Yeas and Nays: 33 – 25; 12/09/2019: Reported (Amended) by the Committee on Financial Services; 12/09/2019: Placed on the Union Calendar, Calendar No. 266; 01/29/2020: House passed (Vote: 221 – 189); 01/30/2020: Received in the Senate</p> <p>Related legislation: H.R.3622, Restoring Unfairly Impaired Credit and Protecting Consumers Act; H.R.3629: Clarity in Credit Score Formation Act of 2019; H.R.3642, Improving Credit Reporting for All Consumers Act; H.R.5677, Fair Credit Reporting for Servicemembers Act.</p>
H.R.3622	Restoring Unfairly Impaired Credit and Protecting Consumers Act	Rashida Tlaib (D-MI) <i>Bipartisan: N</i>	<p>About: To amend the Fair Credit Reporting act to restore the impaired credit of victims of predatory activities and unfair consumer reporting practices, to expand access to tools to protect vulnerable consumers from identity theft, fraud, or a related crime, and protect victims from further harm, and for other purposes.</p> <p>Current status: 07/05/2019: Referred to the House Committee on Financial Services; 07/11/2019: Committee mark-up session held. 07/11/2019: Ordered to be reported as amended (Vote: 32-26); 12/23/2019: Reported (Amended) by the Committee on Financial Services; 12/23/2019: Placed on the Union Calendar, Calendar No. 287.</p> <p>Related legislation: H.R.3621, Comprehensive CREDIT Act of 2020</p>

H.R.3642	Improving Credit Reporting for All Consumers Act	Alma Adams (D-NC) <i>Bipartisan: N</i>	<p>About: To amend the Fair Credit Reporting Act to fix the consumer report dispute process, to ban misleading and unfair consumer reporting practices, and for other purposes.</p> <p>Current status: 07/09/2019: Referred to the House Committee on Financial Services. 07/11/2019: Ordered to be reported as amended (Vote: 32 – 26); 12/23/2019: Reported (Amended) by the Committee on Financial Services; 12/23/2019: Placed on the Union Calendar, Calendar No. 288.</p>
H.R.3821		Patrick McHenry (R-NC) <i>Bipartisan: N</i>	<p>About: To amend the Fair Credit Reporting Act to make improvements to the regulation of consumer reporting agencies and protect consumers, and for other purposes.</p> <p>In particular: Among the provisions in the bill include, removing all paid, non-elective medical debt from a consumer's credit report to help those who have been impacted by illnesses; preventing credit reporting agencies from using Social Security numbers for verification purposes; and grants the Consumer Financial Protection Bureau (CFPB) authority to oversee the cybersecurity efforts of the credit reporting agencies.</p> <p>Current status: 07/18/2019: Referred to the House Committee on Financial Services.</p>
H.R.4480	Small Business Credit Protection Act of 2019	Gregory Steube (R-FL) w/ Jim Hagedorn (R-MN) <i>Bipartisan: N</i>	<p>About: To amend the Small Business Act to require that credit reporting companies provide certain protections to small businesses, and for other purposes.</p> <p>In particular: A bill to amend the Small Business Act "to direct credit bureaus to inform small businesses, within 30 days, if their non-public personal data has been breached, and prohibit credit bureaus from charging small businesses for a credit report within 180 days of a breach.... [Small businesses] do not get free access to their credit report and are required to pay about \$40 to \$100 for their report and score from a credit reporting bureau."</p> <p>Current status: 09/24/2019: Referred to the House Committee on Small Business.</p> <p>Related legislation: S.84, Small Business Credit Protection Act</p>
H.R.5332	Protecting Your Credit Score Act of 2019	Josh Gottheimer (D-NJ) w/ Tom Reed (R-NY)	<p>About: To amend the Fair Credit Reporting Act to ensure that consumer reporting agencies are providing fair and accurate information reporting in consumer reports, and for other purposes.</p>

		<i>Bipartisan: Y</i>	<p>In particular: The bipartisan bill directs the three credit reporting bureaus to work together to create one online portal to provide free and unlimited access to credit reports and scores, the ability to more easily initiate and resolve disputes with a credit bureau, and to provide access to see who the bureaus have sold your data to in the prior two years. “Reflecting input from the Ranking Member, the bill also asks the GAO to examine the most secure marker to track your credit, Social Security Number or another federal identifier.”</p> <p>Current status: 12/06/2019: Referred to the House Committee on Financial Services; 12/10-11/2019: Committee Consideration and Mark-up Session Held; 12/11/2019: Ordered to be Reported (Amended) by the Yeas and Nays: 31 - 24.</p>
H.R.5677	Fair Credit Reporting for Servicemembers Act	Linda Sanchez (D-CA) <i>Bipartisan: N</i>	<p>About: To amend the Fair Credit Reporting Act to provide protections for extended active duty uniformed consumers, and for other purposes.</p> <p>In particular: The bill “would allow service members to dispute any negative information, or ‘dings,’ on their credit report that occurred while they were serving in a combat zone or aboard a U.S. vessel.” The bill was first introduced in 2014.</p> <p>Current status: 01/24/2020: Referred to the House Committee on Financial Services; Included in H.R.3621, the Comprehensive CREDIT Act of 2020. 01/29/2020: House passed H.R.3621 (Vote: 221-189)</p> <p>Related legislation: H.R.3621, Comprehensive CREDIT Act of 2020</p>
S.84	Small Business Credit Protection Act	Marco Rubio (R-FL) w/ John Kennedy (R-LA), Christopher Coons (D-DE), Doug Jones (D-AL) <i>Bipartisan: Y</i>	<p>About: A bill to amend the Small Business Act to require that consumer reporting agencies and other credit reporting companies provide certain protections to small businesses, and for other purposes.</p> <p>In particular: GAO study on economic impact from data breaches on small businesses at CRAs.</p> <p>Current status: 01/10/2019: Read twice and referred to the Committee on Small Business and Entrepreneurship; 02/13/2019: Committee on Small Business and Entrepreneurship. Hearings held.</p> <p>Related legislation: H.R.4480, Small Business Credit Protection Act of 2019</p>

S.1336	Data Breach Prevention and Compensation Act	Elizabeth Warren (D-MA) w/ Mark Warner (D-VA) <i>Bipartisan: N</i>	About: A bill to create an Office of Cybersecurity at the Federal Trade Commission for supervision of data security at consumer reporting agencies, to require the promulgation of regulations establishing standards for effective cybersecurity at consumer reporting agencies, to impose penalties on credit reporting agencies for cybersecurity breaches that put sensitive consumer data at risk, and for other purposes. Current status: 05/07/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs. Related legislation: H.R.2545, Data Breach Prevention and Compensation Act of 2019
S.1729	FIX Act	Amy Klobuchar (D-MN) w/ Steve Daines (R-MT) <i>Bipartisan: Y</i>	About: To enhance consumer rights relating to consumer report disputes by requiring provision of documentation provided by consumers. In particular: "The FIX Credit Reporting Errors Act would require credit reporting agencies to forward any documents the consumer has provided as evidence in their dispute to parties seeking the consumer's credit score. For example, if a credit report erroneously showed that a consumer had an outstanding balance on a credit card that was closed, the consumer would be able to include in their credit report the letter from the credit card company stating the account is closed and paid in full." Current status: 06/05/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
S.2685	Consumer Credit Control Act of 2019	Jack Reed (D-RI) w/ Chris Van Hollen (D-MD) <i>Bipartisan: N</i>	About: A bill to amend the Fair Credit Reporting Act to require that a consumer authorize the release of certain information. In particular: "The Consumer Credit Control Credit Act would require consumer reporting agencies to first obtain a consumer's affirmative informed consent in order to sell their credit reports and scores to lenders, insurers, and others. Additionally, the Reed-Van Hollen bill compels every consumer reporting agency to take appropriate steps to prevent unauthorized access to the consumer reports and personal information they maintain."

			Current status: 10/23/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
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Indirectly-related: CYBERSECURITY

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.1731	Cybersecurity Disclosure Act of 2019	James Himes (D-CT) w/ Denny Heck (D-WA), Gregory Meeks (D-NY) <i>Bipartisan: N</i>	About: To amend the Securities Exchange Act of 1934 to promote transparency in the oversight of cybersecurity risks at publicly traded companies. Current status: 03/13/2019: Referred to the House Committee on Financial Services; 12/10-11/2019: Markup Session Held. 12/11/2019: Ordered to be reported (amended) favorably (32-24) Related Legislation: S.592, Cybersecurity Disclosure Act of 2019
H.R.4458	Cybersecurity and Financial System Resilience Act of 2019	Patrick McHenry (R-NC) <i>Bipartisan: N</i>	About: To require the Board of Governors of the Federal Reserve System to issue reports on cybersecurity with respect to the functions of the Federal Reserve System, and for other purposes. In particular: “(2) activities to ensure the effective implementation of policies and procedures described under paragraph (1), including— (A) the appointment of qualified staff, the provision of staff training, and the use of accountability measures to support staff performance; (B) deployment of adequate resources and technologies; (C) the development and dissemination of best practices regarding cybersecurity; and (D) as appropriate, efforts to strengthen cybersecurity in coordination with departments and agencies of the Federal Government, foreign central banks, and other partners.” Current status: 09/24/2019: Referred to the House Committee on Financial Services; 10/29/2019: Committee Consideration and Mark-up Session Held. 10/31/2019: Ordered to be Reported (Amended) by Voice Vote; 1/13/2020: House Passed (Voice vote); 01/14/2020: Received in the Senate.

H.R.5669	Strengthening and Enhancing Cybersecurity Usage to Reach Every (SECURE) Small Business Act	Abby Finkenauer (D-IA) w/ John Royce (R-PA) <i>Bipartisan: Y</i>	<p>About: To require the Administrator of the Small Business Administration to establish a program to assist small business concerns with purchasing cybersecurity products and services, and for other purposes.</p> <p>In particular: “The bill would help protect and educate small business owners on cybersecurity as well as allow business owners to pool their resources to purchase cybersecurity infrastructure, products, and services.”</p> <p>Current status: 01/24/2020: Referred to the House Committee on Small Business.</p> <p>Related legislation: S.3205, SECURE Small Business Act</p>
S.592	Cybersecurity Disclosure Act of 2019	Jack Reed (D-RI) w/ Susan Collins (R-ME), Mark Warner (D-VA), John Kennedy (R-LA), Doug Jones (D-AL) <i>Bipartisan: Y</i>	<p>About: To amend the Securities Exchange Act of 1934 to promote transparency in the oversight of cybersecurity risks at publicly traded companies.</p> <p>Current status: 02/28/2019: Committee on Banking, Housing, and Urban Affairs; 02/28/2019: Committee on Banking, Housing, and Urban Affairs. Hearings held; 06/11/2019: Committee on Banking, Housing, and Urban Affairs. Hearings held.</p> <p>Related legislation: H.R.1731, Cybersecurity Disclosure Act of 2019</p>
S.3205	SECURE Small Business Act	Catherine Cortez Masto (D-NV) w/ James Risch (R-ID), Jacky Rosen (D-NV) <i>Bipartisan: Y</i>	<p>About: To require the Administrator of the Small Business Administration to establish a program to assist small business concerns with purchasing cybersecurity products and services, and for other purposes.</p> <p>In particular: COVERED INDUSTRY SECTORS. (H) Finance and insurance. “Currently, the average data breach costs a small business owner between \$84,000 – \$148,000, and over 60% of small businesses impacted will go out of business within six months of a breach. The SECURE Small Business Act would address this problem by establishing a cooperative at the Small Business Administration (SBA), in coordination with the National Institutes for Standards and Technology, to help small businesses access data protection resources and purchase affordable cyber-security products, services and insurance together.”</p> <p>Current status: 01/16/2020: Read twice and referred to the Committee on Small Business and Entrepreneurship.</p> <p>Related legislation: H.R.5669, SECURE Small Business Act.</p>

S. 3207	Cybersecurity State Coordinator Act of 2020	Margaret Wood Hassan (D-NH) w/ John Cornyn (R-TX), Rob Portman (R-OH), Gary Peters (D-MI) <i>Bipartisan: Y</i>	<p>About: To require the Director of the Cybersecurity and Infrastructure Security Agency to establish a Cybersecurity State Coordinator in each State, and for other purposes.</p> <p>In particular: “Each state would have its own federally funded Cybersecurity Coordinator, who would be responsible for helping to prevent and respond to cybersecurity threats by working with federal, state, and local governments as well as schools, hospitals, and other entities. The Cybersecurity State Coordinator program would be housed in the Department of Homeland Security’s Cybersecurity and Infrastructure Security Agency.”</p> <p>Current status: 01/16/2020: Read twice and referred to the Committee on Homeland Security and Governmental Affairs.</p>
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Indirectly-related: DATA PRIVACY / PROTECTION

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.3900		Bobby Rush (D-IL) <i>Bipartisan: N</i>	<p>About: To amend the Children's Online Privacy Protection Act of 1998 to strengthen protections relating to the online collection, use, and disclosure of personal information of children and minors, and for other purposes.</p> <p>In particular: “This legislation, which is the House counterpart to S. 748, “updates existing federal law by, among other things, prohibiting internet companies from gathering information on children under 13 without parental consent and on children 13–15 without user consent, adding an ‘eraser button’ to delete personal information, and establishing a ‘Digital Marketing Bill of Rights for Minors’.”</p> <p>Current status: 07/23/2019: Referred to the House Committee on Energy and Commerce; 07/24/2019 Referred to the Subcommittee on Consumer Protection and Commerce.</p> <p>Related legislation: S.748.</p>

H.R.4048	Automatic Listening Exploitation Act	Seth Moulton (D-MA) <i>Bipartisan: N</i>	<p>About: To limit the use, recording, or transmission of any speech or sound captured by a smart speaker, or any video or image captured by a video doorbell, and to prohibit, as an unfair or deceptive act or practice, such use, recording, or transmission without the express consent of the consumer.</p> <p>In particular: "The Automatic Listening Exploitation Act of 2019 would allow the Federal Trade Commission, one of the government agencies tasked with protecting consumer data privacy, to seek penalties when digital personal assistants and smart doorbells record private conversations of users who haven't said the device's wake word or phrase or activated the doorbell. The penalties would total up to \$40,000 per infraction at the federal level. The bill also allows consumers to require the deletion of any recording or transcript of sound captured by a smart speaker or video or image captured by a video doorbell's camera. The fine per incident would add up for companies that break the user agreements with their customers."</p> <p>Current status: 07/25/2019: Referred to the House Committee on Energy and Commerce.</p>
H.R.5703	PRIVCY ACT	Kathy Castor (D-FL) <i>Bipartisan: N</i>	<p>About: To amend the Children's Online Privacy Protection Act of 1998 to update and expand the coverage of such Act, and for other purposes.</p> <p>In particular: "Castor's bill requires opt-in consent for all individuals under 18 and establishes a first-of-its-kind protected class of "Young Consumers" ages 13-17, allowing them to control who collects their personal information and what companies can do with it."</p> <p>Current status: 01/29/2020: Referred to the House Committee on Energy and Commerce.</p>
S.748		Edward Markey (D-MA) w/ Josh Hawley (R-MO) <i>Bipartisan: Y</i>	<p>About: A bill to amend the Children's Online Privacy Protection Act of 1998 to strengthen protections relating to the online collection, use, and disclosure of personal information of children and minors, and for other purposes.</p> <p>In particular: "The legislation updates the Children's Online Privacy Protection Act (COPPA) by prohibiting internet companies from collecting personal and location information from anyone under 13 without parental consent and from anyone 13- to 15-years old without the user's consent. The legislation also creates an 'Eraser</p>

			<p>Button,' so parents and kids can delete personal information and a 'Digital Marketing Bill of Rights for Minors' that limits the collection of personal information. The bill also establishes a first-of-its-kind Youth Privacy and Marketing Division at the Federal Trade Commission (FTC), which will be responsible for addressing the privacy of children and minors and marketing directed at children and minors."</p> <p>Current status: 03/12/2019 Read twice and referred to the Committee on Commerce, Science, and Transportation.</p> <p>Related legislation: H.R.3900.</p>
S.783	Clean Slate for Kids Online Act of 2019	<p>Richard Durbin (D-IL) w/ Edward Markey (D-MA), Mazie Hirono (D-HI), Richard Blumenthal (D-CT), Kirsten Gillibrand (D-NY)</p> <p><i>Bipartisan: N</i></p>	<p>About: A bill to amend the Children's Online Privacy Protection Act of 1998 to give Americans the option to delete personal information collected by internet operators as a result of the person's internet activity prior to age 13.</p> <p>Current status: 03/13/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p>

Indirectly-related: ELDER FRAUD & FINANCIAL ABUSE

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.1876	Senior Security Act of 2019	<p>Josh Gottheimer (D-NJ) w/ Trey Hollingsworth (R-IN)</p> <p><i>Bipartisan: Y</i></p>	<p>About: To create an interdivisional taskforce at the Securities and Exchange Commission for senior investors.</p> <p>In particular: "Since I took office, I have been committed to helping seniors save their hard-earned money for retirement, so they can afford to stay in New Jersey and enjoy their lives with their kids and grandkids. That's why I am proud to reintroduce the Senior Security Act to help protect vulnerable seniors from predatory scams and financial abuse. New Jersey's seniors have given us so much. I'll always have their backs and ensure that they have the help they need to stay here, and to protect them from those who would seek to take advantage of them."</p>

			<p>Current status: 03/26/2019: Referred to the House Committee on Financial Services; House passed (392-20); 05/01/2019: Received in the Senate and Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.</p> <p>Related legislation: S.1719, Senior Security Act of 2019</p>
H.R.2301	Seniors Fraud Prevention Act of 2019	Theodore Deutch (D-FL) w/ Vern Buchanan (R-FL), Peter Welch (D-VT) <i>Bipartisan:</i> Y	<p>About: To establish an advisory office within the Bureau of Consumer Protection of the Federal Trade Commission to prevent fraud targeting seniors, and for other purposes.</p> <p>In particular: Reintroduction of the Seniors Fraud Prevention Act. Senators Amy Klobuchar (D-MN) and Susan Collins (R-ME) introduced the Senate companion (S. 512). "This bipartisan legislation would help protect seniors and their families by creating an office within the Federal Trade Commission charged with tracking fraud schemes targeting seniors and distributing the information to the public."</p> <p>Current status: 04/12/2019: Referred to the House Committee on Energy and Commerce.</p> <p>Related legislation: S.512, Seniors Fraud Prevention Act of 2019</p>
H.R.2610	Stop Senior Scams Act	Lisa Blunt Rochester (D-DE) w/ Tim Walberg (R-MI) <i>Bipartisan:</i> Y	<p>About: To establish a Senior Scams Prevention Advisory Council to collect and disseminate model educational materials useful in identifying and preventing scams that affect seniors.</p> <p>In particular: The bipartisan Stop Senior Scams Act would establish a federal advisory council to coordinate industry and government agencies in developing tools for retailers to help stop a payment before it is made, so seniors don't fall victim to fraud or scams. "Annually, more than \$3 billion is stolen from older Americans. Criminals take advantage of some of our most vulnerable Americans for their personal information and money with coercive tactics, like demanding payment for fake debts owed through wire transfer or gift card. I proudly introduced the Stop Senior Scams Act to empower the business community to help stop this fraud before it's too late."</p> <p>Current status: 05/09/2019: Referred to the House Committee on Energy and Commerce.</p>

			Related legislation: S.149, Stop Senior Scams Act
S.149	Stop Senior Scams Act	Robert Casey (D-PA) w/ Jerry Moran (R-KS) <i>Bipartisan:</i> Y	About: To establish a Senior Scams Prevention Advisory Council. Not more than two representatives from each of the following sectors, including trade associations, to be selected by the Chairman of the Federal Trade Commission: Financial services, including institutions who engage in digital currency. Current status: 01/16/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation; 07/10/2019: Ordered to be reported with an amendment in the nature of a substitute favorably; 12/19/2019: Reported by Senator Wicker with an amendment in the nature of a substitute. With written report No. 116-182; 12/19/2019: Placed on Senate Legislative Calendar under General Orders. Calendar No. 393. Related legislation: H.R.2610, Stop Senior Scams Act
S.512	Seniors Fraud Prevention Act of 2019	Amy Klobuchar (D-MN) w/ Susan Collins (R-ME) <i>Bipartisan:</i> Y	About: A bill to establish an advisory office within the Bureau of Consumer Protection of the Federal Trade Commission to prevent fraud targeting seniors, and for other purposes. Current status: 02/14/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation; 04/03/2019: Ordered to be reported without amendment favorably; 02/11/2020: Committee on Commerce, Science, and Transportation. Reported by Senator Wicker without amendment; 02/11/2020: Placed on Senate Legislative Calendar under General Orders. Calendar No. 418. Related legislation: H.R.2301, Seniors Fraud Prevention Act of 2019
S.1719	Senior Security Act of 2019	Kyrsten Sinema (D-AZ) w/ Susan Collins (R-ME) <i>Bipartisan:</i> Y	About: To amend the Securities Exchange Act of 1934 to create an interdivisional taskforce at the Securities and Exchange Commission for senior investors, and for other purposes. In particular: "Every two years, in consultation with other SEC offices, state securities and law enforcement authorities, state insurance regulators, and federal agencies, the task force will report its findings to Congress and recommend any regulatory or statutory changes. Further, within two years of enactment, the U.S. Government Accountability Office will study and report on the economic costs of the financial exploitation of senior citizens."

			<p>Current status: 06/05/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.</p> <p>Related Legislation: H.R.1876, Senior Security Act of 2019</p>
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Indirectly-related: FINANCIAL HEALTH

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.1285	Improving Access to Traditional Banking Act of 2019	David Scott (D-GA) <i>Bipartisan: N</i>	<p>About: The Improving Access to Traditional Banking Act would require the CFPB to establish an “Office for Under-Banked, Un-Banked, and Underserved Consumers.” This office would be tasked with: Conducting research identifying hurdles under- and un-banked consumers face when maintaining a sustainable relationship with depository institutions; Identifying best practices depository institutions should follow to increase participation of under- and un-banked consumers; Develop strategies to improve financial education for underserved consumers; and Submitting a report to Congress within two years, and biannually thereafter, highlighting legislative and regulatory recommendations to promote participation in the traditional banking system.</p> <p>Current status: 02/14/2019: Referred to the House Committee on Financial Services.</p> <p>Related legislation: H.R.4067, Financial Inclusion in Banking Act of 2019</p>
H.R.2112	Refund to Rainy Day Savings Act	Bonnie Watson Coleman (D-NJ) w/ French Hill (R-AR) <i>Bipartisan: Y</i>	<p>About: To establish the Refund to Rainy Day Savings Program.</p> <p>In particular: The Secretary of the Treasury or the Secretary's delegate (referred to in this section as the “Secretary”) shall establish and implement a program (referred to in this section as the “Refund to Rainy Day Savings Program”) to allow participating taxpayers, pursuant to the requirements established under this section, to defer payment on 20 percent of the amount which would otherwise be refunded to such taxpayer as an overpayment (as described in section 6401 of the Internal Revenue Code of 1986).</p>

			<p>Current status: 04/04/2019: Referred to the House Committee on Ways and Means;</p> <p>Related Legislation: S.1018, Refund to Rainy Day Savings Act</p>
H.R.2120	Saving for the Future Act	<p>Scott Peters (D-CA) w/ Lucy McBath (D-GA), Lisa Blunt Rochester (D-DE)</p> <p><i>Bipartisan:</i> N</p>	<p>About: To establish a universal personal savings program, and for other purposes.</p> <p>Current status: 04/08/2019: Referred to the Committee on Ways and Means, the Committee on Education and Labor.</p> <p>Related legislation: S.1053, Saving for the Future Act</p>
H.R.4067	Financial Inclusion in Banking Act of 2019	<p>Rep. David Scott (D-GA) w/ Sean Duffy (R-WI)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: To amend the Consumer Financial Protection Act of 2010 to direct the Office of Community Affairs to identify causes leading to, and solutions for, under-banked, un-banked, and underserved consumers, and for other purposes.</p> <p>In particular: The legislation "would empower the Consumer Financial Protection Bureau's Office of Community Affairs to play the lead coordination role in investigating factors preventing financial inclusion. Under this legislation, the Office of Community Affairs will work with other internal CFPB offices, as well as other government agencies and departments to conduct collaborative research on barriers impeding consumers from maintaining sustainable relationships with financial institutions."</p> <p>Current status: 07/25/2019: Referred to the House Committee on Financial Services; 09/18-20/2019: Committee markup session held; 09/20/2019: Ordered to be reported (amended) (Vote: 55 – 0); 10/28/2019: House passed (Voice vote); 10/29/2019: Received in the Senate, referred to the Committee on Banking, Housing, and Urban Affairs.</p> <p>Related legislation: H.R.1285: Improving Access to Traditional Banking Act of 2019</p>
S.1018	Refund to Rainy Day Savings Act	<p>Cory Booker (D-NJ) w/ Todd Young (R-IN), Doug Jones (D-AL), Tom Cotton (R-AR)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: To establish the Refund to Rainy Day Savings Program.</p> <p>In particular: This bill requires the Department of the Treasury to establish and implement a Refund to Rainy Day Savings Program to permit a taxpayer to defer payment on 20% of a tax refund to be deposited into a Treasury account, accumulate interest, and disbursed to the taxpayer in six months.</p>

			<p>Current status: 04/03/2019: Read twice and referred to the Committee on Health, Education, Labor, and Pensions.</p> <p>Related legislation: H.R.2112, Refund to Rainy Day Savings Act</p>
S.1053	Saving for the Future Act	Christopher Coons (D-DE) w/ Amy Klobuchar (D-MN) <i>Bipartisan: N</i>	<p>About: To establish a universal personal savings program, and for other purposes.</p> <p>In particular: "The Saving For the Future Act establishes a minimum employer contribution to a savings plan of 50 cents per hour worked, which equals \$20 per week and more than \$1000 per year.... Under The Saving for the Future Act, men and women who work at a company with ten or more employees would be entitled to an employer savings contribution of at least 50 cents per hour worked into a savings plan, which could include existing plans, such as a 401(k). Employees at smaller companies would be able to save through federally provided "UP Accounts," modeled after the popular Thrift Savings Plan for federal workers.... Businesses of all sizes complying would receive tax credits to help fund these contributions, and small businesses with 15 or fewer employees would receive credits covering a full half of the required contributions. Independent workers and employees at the smallest companies would receive access to UP Accounts and an individual tax credit to help them contribute."</p> <p>Current status: 04/04/2019: Read twice and referred to the Committee on Finance.</p> <p>Related legislation: H.R.2120, Saving for the Future Act</p>
S.2370	Automatic IRA Act of 2019	Sheldon Whitehouse (D-RI) <i>Bipartisan: N</i>	<p>About: To amend the Internal Revenue Code of 1986 to expand personal saving and retirement savings coverage by enabling employees not covered by qualifying retirement plans to save for retirement through automatic IRA arrangements, and for other purposes.</p> <p>In particular: "The legislation would require employers who do not provide another qualified retirement plan and who have more than 10 employees to enroll workers automatically in an Auto-IRA unless the employee opts out. Employers would receive tax credits to defray the costs of setting up the accounts."</p> <p>Current status: 07/31/2019: Read twice and referred to the Committee on Finance.</p>

Indirectly-related: IDENTITY

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.1729	OBIM Authorization Act of 2019	Clay Higgins (R-LA) <i>Bipartisan: N</i>	<p>About: To amend the Homeland Security Act of 2002 to establish the Office of Biometric Identity Management, and for other purposes.</p> <p>Current status: 03/13/2019: Referred to the House Committee on Homeland Security; 04/01/2019: Referred to the Subcommittee on Oversight, Management, and Accountability (Committee on Homeland Security).</p>
S.240	Taxpayer Identity Protection Act of 2019	Susan Collins (R-ME) w/ Doug Jones (D-AL) <i>Bipartisan: Y</i>	<p>About: A bill to require the Internal Revenue Service to establish, incrementally over five years, a nationwide program to provide personal identification numbers to taxpayers to help prevent tax-related identity theft.</p> <p>Current status: 01/28/2019: Read twice and referred to the Committee on Finance.</p> <p>Related legislation: H.R.1957, Taxpayer First Act of 2019; H.R.3151, Taxpayer First Act; S.928, Taxpayer First Act of 2019</p>

Indirectly-related: INNOVATION OFFICE

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.539	Innovators to Entrepreneurs Act of 2019	Daniel Lipinski (D-IL) w/ Daniel Webster (R-FL), Eddie Bernice Johnson (D-TX), Frank Lucas (R-OK) <i>Bipartisan: Y</i>	<p>About: To require the Director of the National Science Foundation to develop an I-Corps course to support commercialization-ready innovation companies, and for other purposes.</p> <p>Current status: 01/14/2019: Referred to the Committee on Science, Space, and Technology, and in addition to the Committee on Small Business; 02/25/2019: Passed House (385-18); 02/26/2019: Senate Received in the Senate and Read twice and referred to the Committee on Health, Education, Labor, and Pensions.</p> <p>Related Legislation: S.118, Innovators to Entrepreneurs Act of 2019;</p>
H.R.618		Dutch Ruppersberger (D-MD) w/ Michael Conaway (R-TX), James Himes (D-CT), Will Hurd (R-TX) <i>Bipartisan: Y</i>	<p>About: To establish the Office of Critical Technologies and Security, and for other purposes.</p> <p>Current status: 01/16/2019: Referred to the Committee on Foreign Affairs, and in addition to the Committees on Armed Services, and Intelligence (Permanent Select); 01/24/2019: Referred to the Subcommittee on Intelligence and Emerging Threats and Capabilities (Committee on Armed Services)</p> <p>Related Legislation: S.29, A bill to establish the Office of Critical Technologies and Security, and for other purposes.</p>
H.R.4426	Office of Technology Assessment Improvement and Enhancement Act	Mark Takano (D-CA) w/ Bill Foster (D-IL) <i>Bipartisan: Y</i>	<p>About: To rename the Office of Technology Assessment as the Congressional Office of Technology, to revise the functions and duties of the Office, and for other purposes.</p> <p>In particular: "Until it was defunded in the mid-1990s, the Office of Technology Assessment served the critical function of providing member of Congress with non-partisan, expert advice on technology matters. As Congress is faced with issues that are more and more technically complex—from cybersecurity to artificial intelligence to quantum computing—it is vital that OTA not only be reconstituted, but that it be reformed to meet the demands of the modern Senate." The House FY20 Legislative</p>

			<p>Branch Appropriations bill includes funding to restore the OTA. This is money well-spent that will enable Congress to better address the opportunities and challenges of emerging technologies.</p> <p>Current status: 09/19/2019: Referred to the House Committee on House Administration.</p> <p>Related legislation: S.2509, Office of Technology Assessment Improvement and Enhancement Act.</p>
S.29		<p>Mark Warner (D-VA) w/ Marco Rubio (R-FL)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: A bill to establish the Office of Critical Technologies and Security, and for other purposes.</p> <p>Current status: 01/04/2019: Read twice and referred to the Committee on Homeland Security and Governmental Affairs.</p> <p>Related legislation: H.R.618, To establish the Office of Critical Technologies and Security, and for other purposes.</p>
S.118	Innovators to Entrepreneurs Act of 2019	<p>Christopher Coons (D-DE) w/ Todd Young (R-IN)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: To require the Director of the National Science Foundation to develop an I-Corps course to support commercialization-ready innovation companies, and for other purposes.</p> <p>Current status: 01/15/2019: Read twice and referred to the Committee on Health, Education, Labor, and Pensions; 05/15/2019: Committee on Small Business and Entrepreneurship. Hearings held.</p> <p>Related legislation: H.R.539, Innovators to Entrepreneurs Act of 2019</p>
S.2509	Office of Technology Assessment Improvement and Enhancement Act	<p>Thom Tillis (R-NC) w/ Mazie Hirono (D-HI)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: A bill to rename the Office of Technology Assessment as the Congressional Office of Technology, to revise the functions and duties of the Office, and for other purposes.</p> <p>In particular: “A revised and reformed Office of Technology Assessment will play a crucial role in helping Congress tackle issues as diverse as data privacy, energy independence, and American innovation and entrepreneurship,” said Senator Tillis. “This bicameral, bipartisan legislation will give Congress the tools, resources, and policy expertise it needs to address the most pressing technological issues facing our</p>

			<p>country.” Congress’ technology assessment needs will only continue to grow as it works to anticipate the potential benefits and effects of emerging technologies. As Congress considers the use of technologies such as AI, facial recognition, quantum computing, and emerging energy storage and generation in both the private and public sectors, it is increasingly important that Members of Congress have access to unbiased assessments of what is on the horizon. The House FY20 Legislative Branch Appropriations bill includes funding to restore the OTA. This is money well-spent that will enable Congress to better address the opportunities and challenges of emerging technologies.”</p> <p>Current status: 09/19/2019: Read twice and referred to the Committee on Rules and Administration.</p> <p>Related legislation: H.R.4426, Office of Technology Assessment Improvement and Enhancement Act.</p>
S.2717	Ushering Progress by Leveraging Innovation and Future Technology (UPLIFT) Act of 2019	Benjamin Cardin (D-MD) <i>Bipartisan: N</i>	<p>About: To amend the Small Business Act to spur entrepreneurial ecosystems in underserved communities.</p> <p>In particular: “The purposes of the Innovation Centers Program established under section 49 of the Small Business Act are to: (1) spur economic growth in underserved communities by creating good paying jobs and pathways to prosperity; (2) increase prospects for success for small business concerns in underserved communities, which often suffer from higher business failure rates than the national average; (3) help create a pipeline for small business concerns in underserved and rural markets into high-growth sectors, where they are generally underrepresented; (4) help address the multi-decade decline in the rate of new business creation; (5) close the gaps that underserved small business concerns often have in terms of revenue and number of employees, which represent lost opportunity for the economy; and (6) encourage collaboration between the Small Business Administration and institutions of higher learning that serve low-income and minority communities.</p> <p>Current status: 10/28/2019: Read twice and referred to the Committee on Small Business and Entrepreneurship.</p>

Indirectly-related: INTELLECTUAL PROPERTY

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.704	Fair Trade with China Enforcement Act	Michael Conaway (R-TX) w/ Tim Ryan (D-OH) <i>Bipartisan: Y</i>	<p>About: To safeguard certain technology and intellectual property in the United States from export to or influence by the People's Republic of China and to protect United States industry from unfair competition by the People's Republic of China, and for other purposes.</p> <p>Current status: 01/22/2019: Referred to the Committee on Ways and Means, and in addition to the Committees on Financial Services, the Judiciary, Foreign Affairs, and Oversight and Reform; 03/04/2019: Referred to the Subcommittee on Courts, Intellectual Property, and the Internet (Committee on the Judiciary).</p> <p>Related Legislation: H.R.702 Stopping Foreign Businesses Sanctuary Act of 2019; S.2, Fair Trade with China Enforcement Act</p>
H.R.902	Protect American IPR Act	Steve King (R-IA) <i>Bipartisan: N</i>	<p>About: To direct the President to impose duties on merchandise from the People's Republic of China to compensate holders of United States intellectual property rights for losses resulting from violations of such intellectual property rights in China, and for other purposes.</p> <p>Current status: 01/30/2019: Referred to the House Committee on Ways and Means.</p>
H.R.3532	China Technology Transfer Control Act of 2019	Mark Green (R-TN) w/ Henry Cuellar (D-TX), Andy Biggs (R-AZ), Eric "Rick" Crawford (R-AR), Mario Diaz-Balart (R-FL), Bill Flores (R-TX), Matt Gaetz (R-FL), Mike Gallagher (R-WI), Bob Gibbs (R-OH), Jim Hagedorn (R-MN), Duncan Hunter (R-CA), Doug Lamborn (R-CO), Elaine Luria (D-VA), Denver Riggleman (R-VA), Chris Stewart (R-UT), Adriano Espaillat (D-NY) <i>Bipartisan: Y</i>	<p>About: To control the export to the People's Republic of China of certain technology and intellectual property important to the national interest of the United States, and for other purposes.</p> <p>In particular: "The bill would stop the Chinese military's acquisition of sensitive American technology and formally admonish China for its predatory trade practices."</p> <p>Current status: 06/27/2019 Referred to the Committee on Foreign Affairs, and in addition to the Committee on Ways and Means.</p> <p>Related legislation: S.1459, China Technology Transfer Control Act of 2019</p>

S.2	Fair Trade with China Enforcement Act	Marco Rubio (R-FL) w/ Tammy Baldwin (D-WI) <i>Bipartisan: Y</i>	<p>About: To safeguard certain technology and intellectual property in the United States from export to or influence by the People's Republic of China and to protect United States industry from unfair competition by the People's Republic of China, and for other purposes.</p> <p>Current status: 01/03/2019: Read twice and referred to the Committee on Finance; 02/27/2019: Committee on Small Business and Entrepreneurship. Hearings held.</p> <p>Related legislation: H.R.704, Fair Trade with China Enforcement Act</p>
S.1459	China Technology Transfer Control Act of 2019	Josh Hawley (R-MO) <i>Bipartisan: N</i>	<p>About: A bill to control the export to the People's Republic of China of certain technology and intellectual property important to the national interest of the United States, and for other purposes.</p> <p>In particular: "Formally admonishes China for intellectual property theft and manipulation of lawful transfer and uses of technology in ways that directly support its military objectives and threaten the United States. Places all "core technologies" from China's "Made in China 2025" strategy on the Department of Commerce's Export Control List."</p> <p>Current status: 05/14/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.</p> <p>Related legislation: H.R.3532, China Technology Transfer Control Act of 2019</p>

Indirectly-related: INTERNET OF THINGS

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.1668	Internet of Things (IoT) Cybersecurity Improvement Act of 2019	Robin Kelly (D-IL) w/ Will Hurd (R-TX), Ro Khanna (D-CA), Ted Budd (R-NC), Dutch Ruppersberger (D-MD), Roger Marshall (R-KS), Ted Lieu (D-CA), John Ratcliffe (R-TX), Mark Meadows (R-NC), Darren Soto (D-FL), Mark Walker (R-NC), Gerald Connolly (D-VA), Bill Foster (D-IL), James Baird (R-IN)	<p>About: To leverage Federal Government procurement power to encourage increased cybersecurity for Internet of Things devices, and for other purposes.</p> <p>Current status: 03/11/2019: Referred to the Committee on Oversight and Reform, and in addition to the Committee on Science, Space, and Technology; 03/11/2019: Referred to the Subcommittee on Research and Technology (Committee on Science, Space, and Technology); 06/12/2019: Committee Consideration and Mark-up Session Held; 6/12/2019: Ordered to be Reported (Voice vote)</p> <p>Related legislation: S.734, IoT Cybersecurity Improvement Act of 2019</p>
H.R.2565	U.S.-China Economic and Security Review Act of 2019	Brad Sherman (D-CA) w/ Mike Gallagher (R-WI) <i>Bipartisan: Y</i>	<p>About: To implement the recommendations of the US–China Economic and Security Review Commission, and for other purposes.</p> <p>In particular: "Not later than 180 days after the date of the enactment of this subsection, and not less frequently than annually thereafter, the Chief Information Officers Council shall submit to Congress a report on supply chain vulnerabilities related to the People's Republic of China that includes the following...."</p> <p>Current status: 05/07/2019: Referred to the Committee on Ways and Means, and in addition to the Committees on Foreign Affairs, Oversight and Reform, the Judiciary, Intelligence (Permanent Select), Armed Services, and Energy and Commerce; 05/31/2019: Referred to the Subcommittee on Crime, Terrorism, and Homeland Security (Committee on the Judiciary)</p> <p>Related legislation: S.987, US-China Economic and Security Review Act of 2019</p>
H.R.2644	State of Modern Application, Research, and Trends of IoT (SMART IoT) Act	Robert Latta (R-OH) w/ Susan Brooks (R-IN), Richard Hudson (R-NC), Gus Bilirakis (R-FL), Adam Kinzinger (R-IL), Billy Long (R-MO), Cathy McMorris Rodgers (R-WA)	<p>About: To direct the Secretary of Commerce to conduct a study and submit to Congress a report on the state of the internet-connected devices industry in the United States.</p>

		<p><i>Bipartisan: N</i></p>	<p>In particular: "IoT technologies have the promise to change lives for the better, and as these new inventions develop, it's important that government is a partner with—not a hindrance to—America's innovators. With a projected economic impact in the trillions of dollars, we need to look at the policies, opportunities, and challenges that IoT presents. The SMART IoT Act will make it easier to understand what the government is doing on IoT policy, what it can do better, and how federal policies can impact the research and discovery of cutting-edge technologies."</p> <p>Current status: 05/09/2019: Referred to the House Committee on Energy and Commerce.</p>
H.R.3789	IoT Readiness Act of 2019	<p>Suzan DelBene (D-WA) w/ John Katko (R-NY)</p> <p><i>Bipartisan: Y</i></p>	<p>About: To direct the Federal Communications Commission to collect and maintain data on the growth in the use of Internet of Things devices and devices that use 5G mobile networks in order to determine the amount of electromagnetic spectrum required to meet the demand created by such use, and for other purposes.</p> <p>In particular: The legislation "would direct the Federal Communications Commission (FCC) to provide Congress with the data it needs in order to be prepared for the continued growth of IoT devices, and devices that use 5G mobile networks."</p> <p>Current status: 07/17/2019: Referred to the House Committee on Energy and Commerce; 07/18/2019: Referred to the Subcommittee on Communications and Technology.</p>
H.R.3811	IoT Standards Leadership Act of 2019	<p>Doris Matsui (D-CA) w/ Michael McCaul (R-TX)</p> <p><i>Bipartisan: Y</i></p>	<p>About: To direct the Secretary of Commerce to conduct a study and submit to Congress a report on the processes of international standards-setting with respect to internet-connected devices, and for other purposes.</p> <p>In particular: The legislation would require the Department of Commerce to conduct a study on: 1) the involvement of the U.S. in the international standards setting processes; 2) efforts of foreign countries to create country-specific IoT standards that do not align with international processes and standards; 3) the progress that has been made in developing international IoT standards; 4) how to support U.S. participation and leadership in international standards setting; and 5) the extent to which international standards focus on prioritized, flexible, repeatable, performance-based, and cost-effective approaches to cyber hygiene and managing risk. The bill would also require recommendations on how to promote U.S. leadership in the</p>

			<p>processes for setting international standards. Lastly, the legislation would discourage the development of country-specific standards.</p> <p>Current status: 07/17/2019: Referred to the House Committee on Foreign Affairs.</p>
H.R.4792	The Cyber Shield Act	<p>Ted Lieu (D-CA)</p> <p><i>Bipartisan: N</i></p>	<p>About: To establish a voluntary program to identify and promote internet-connected products that meet industry-leading cybersecurity and data security standards, guidelines, best practices, methodologies, procedures, and processes, and for other purposes.</p> <p>In particular: "The Cyber Shield Act" will establish an advisory committee of cybersecurity experts from academia, industry, consumer advocates, government and the public to create cybersecurity benchmarks for IoT devices - such as baby monitors, home assistants, smart locks, cameras, cell phones, and laptops. IoT manufacturers can then voluntarily certify that their product meets those cybersecurity benchmarks, and display this certification to the public with a "Cyber Shield" label that will help consumers identify and purchase more secure devices for their homes. Rep. Lieu and Sen. Markey previously introduced the Cyber Shield Act in 2017."</p> <p>Current status: 10/22/2019: Referred to the House Committee on Energy and Commerce; 10/23/2019: Referred to the Subcommittee on Consumer Protection and Commerce.</p> <p>Related legislation: S.2664, The Cyber Shield Act</p>
S.734	IoT Cybersecurity Improvement Act of 2019	<p>Mark Warner (D-VA) w/ Cory Gardner (R-CO), Margaret Wood Hassan (D-NH), Steve Daines (R-MT)</p> <p><i>Bipartisan: Y</i></p>	<p>About: To leverage Federal Government procurement power to encourage increased cybersecurity for Internet of Things devices, and for other purposes.</p> <p>Current status: 03/11/2019: Read twice and referred to the Committee on Homeland Security and Governmental Affairs; 06/19/2019: Ordered to be reported with an amendment in the nature of a substitute favorably; 09/23/2019: Reported by Senator Johnson with an amendment in the nature of a substitute. With written report No. 116-112; 09/23/2019: Placed on Senate Legislative Calendar under General Orders. Calendar No. 215.</p> <p>Related legislation: H.R.1668, IoT Cybersecurity Improvement Act of 2019</p>

S.987	U.S.-China Economic and Security Review Act of 2019	Christopher Coons (D-DE) w/ Mitt Romney (R-UT), Tim Kaine (D-VA) <i>Bipartisan: Y</i>	<p>About: To implement the recommendations of the US–China Economic and Security Review Commission, and for other purposes.</p> <p>In particular: The term 'Internet of Things' means physical devices embedded with sensors that can collect data and connect to each other and the broader internet. "Not later than 180 days after the date of the enactment of this subsection, and not less frequently than annually thereafter, the Chief Information Officers Council shall submit to Congress a report on supply chain vulnerabilities related to the People's Republic of China that includes the following: Areas for which new policies and guidance may be needed, including for specific information and communications technology, 5G networks, and the Internet of Things, including applications or procedures related to the Internet of Things."</p> <p>Current status: 04/02/2019: Read twice and referred to the Committee on Foreign Relations.</p> <p>Related legislation: H.R.2565, US-China Economic and Security Review Act of 2019</p>
S.1611	Developing and Growing the Internet of Things (DIGIT) Act	Deb Fischer (R-NE) w/ Cory Booker (D-NJ), Brian Schatz (D-HI), Cory Gardner (R-CO) <i>Bipartisan: Y</i>	<p>About: A bill to ensure appropriate prioritization, spectrum planning, and interagency coordination to support the Internet of Things.</p> <p>In particular: "The bill would convene a working group of federal entities and private sector stakeholders tasked with providing recommendations to Congress on how to facilitate the growth of connected Internet of Things (IoT) technologies. The working group's recommendations would focus on how to plan for, and encourage, the development and deployment of the IoT in the United States.... Additionally, the DIGIT Act directs the Federal Communications Commission (FCC) to complete a report assessing spectrum needs required to support the Internet of Things."</p> <p>Current status: 05/22/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation; 07/10/2019: Ordered to be reported with amendments favorably; 12/17/2019: Reported by Senator Wicker with amendments; 12/17/2019: Placed on Senate Legislative Calendar under General Orders. Calendar No. 375; 01/08/2020: Passed Senate with amendments by Unanimous Consent; 01/09/2020: Received in the House, referred to the House Committee on Energy and Commerce.</p>

S.2532	Protecting Privacy in our Homes Act	Cory Gardner (R-CO) <i>Bipartisan: N</i>	<p>About: A bill to require the Federal Trade Commission to promulgate regulations requiring manufacturers to give notice to consumers as to whether internet-connected devices contain cameras or microphones.</p> <p>In particular: “My legislation today will require the FTC to come up with a procedure that says to manufacturers of Internet of Things devices that if they build a product that contains a microphone or a camera, they simply have to disclose that to the consumer. That way, the consumer knows whether or not this device has a camera capable of capturing images or a microphone capable of listening and can start asking questions about where this information is going and how it is being shared. This legislation is about consumer information, consumer empowerment, and making sure we’re doing everything we can to protect consumer privacy.”</p> <p>Current status: 09/24/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p>
S.2664	The Cyber Shield Act	Edward Markey (D-MA) <i>Bipartisan: N</i>	<p>About: A bill to address the needs of workers in industries likely to be impacted by rapidly evolving technologies.</p> <p>In particular: “The Cyber Shield Act will establish an advisory committee of cybersecurity experts from academia, industry, consumer advocates, government, and the public to create cybersecurity benchmarks for IoT devices - such as baby monitors, home assistants, smart locks, cameras, cell phones, and laptops. IoT manufacturers can then voluntarily certify that their product meets those cybersecurity benchmarks, and display this certification to the public with a “Cyber Shield” label that will help consumers identify and purchase more secure devices for their homes.”</p> <p>Current status: 10/22/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p> <p>Related legislation: H.R.4792, The Cyber Shield Act</p>

Indirectly-related: LENDING

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.442	Financial Protection for Our Military Families Act	Andy Barr (R-KY) <i>Bipartisan: N</i>	<p>About: To amend the Consumer Financial Protection Act of 2010 to extend the supervisory authority of the Bureau of Consumer Financial Protection to include assessing compliance with the Military Lending Act.</p> <p>In particular: This bill extends the supervisory authority of the Consumer Financial Protection Bureau to credit protections applicable to certain active duty members of the armed forces and their dependents.</p> <p>Current status: 01/10/2019: Referred to the Committee on Financial Services, and in addition to the Committee on Armed Services; 01/24/2019: Referred to the Subcommittee on Military Personnel (Committee on Armed Services)</p> <p>Related legislation: H.R.2904, Financial Protection for Our Military Families Act</p>
H.R.2904	Financial Protection for Our Military Families Act	Andy Barr (R-KY) <i>Bipartisan: N</i>	<p>About: To amend the Consumer Financial Protection Act of 2010 to extend certain supervisory authority of the Bureau of Consumer Financial Protection to include assessing compliance with the Military Lending Act.</p> <p>In particular: The legislation "would grant the Consumer Financial Protection Bureau (CFPB) the statutory authority to assist the Department of Defense with supervising financial institutions to ensure they comply with the Military Lending Act (MLA)."</p> <p>Current status: 05/22/2019: Referred to the Committee on Financial Services, and in addition to the Committee on Armed Services; 05/23/2019: Referred to the Subcommittee on Military Personnel.</p> <p>Related legislation: H.R.442, Financial Protection for Our Military Families Act</p>
H.R.5050	Veterans and Consumers Fair Credit Act	Jesus "Chuy" Garcia (D-IL) w/ Glenn Grothman (R-WI), Sylvia Garcia (D-TX), Al Green (D-TX)	<p>About: To amend the Truth in Lending Act to extend the consumer credit protections provided to members of the Armed Forces and their dependents under title 10, United States Code, to all consumers.</p>

		<p><i>Bipartisan:</i> Y</p>	<p>In particular: The bill would extend small dollar “payday” and car-title 36% rate cap protections established under the Military Lending Act (MLA) to all consumers, including veterans and their families. The bill will better protect consumers, particularly military personnel, from certain predatory lending practices.</p> <p>Current status: 11/12/2019: Referred to the House Committee on Financial Services.</p> <p>Related legislation: S.2833, Veterans and Consumers Fair Credit Act.</p>
S.2833	Veterans and Consumers Fair Credit Act	<p>Jeff Merkley (D-OR) w/ Sherrod Brown (D-OH), Jack Reed (D-RI), Chris Van Hollen (D-MD)</p> <p><i>Bipartisan:</i> N</p>	<p>About: To amend the Truth in Lending Act to extend the consumer credit protections provided to members of the Armed Forces and their dependents under title 10, United States Code, to all consumers.</p> <p>In particular: Under the Veterans and Consumers Fair Credit Act, the Military Lending Act’s 36% interest rate cap on most consumer loans and its current rules would be extended to all consumers, including veterans and Gold Star families. The Veterans and Consumers Fair Credit Act also confirms the CFPB’s authority to conduct supervisory examinations to ensure that lenders are complying with the MLA’s 36 percent APR cap for servicemembers, veterans, and all Americans.</p> <p>Current status: 11/12/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.</p> <p>Related legislation: H.R.5050, Veterans and Consumers Fair Credit Act.</p>

Indirectly-related: PILOTS/TESTING

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.123	FHA Additional Credit Pilot Program Reauthorization Act	Al Green (D-TX) <i>Bipartisan: N</i>	<p>About: To authorize a pilot program under section 258 of the National Housing Act to establish an automated process for providing additional credit rating information for mortgagors and prospective mortgagors under certain mortgages.</p>

			Current status: 01/03/2019: Referred to the House Committee on Financial Services; 9/18-20/2019: Markup session held; 9/20/2019: Ordered to be reported as amended (Vote: 32 – 22).
H.R.166	Fair Lending for All Act	Al Green (D-TX) <i>Bipartisan:</i> N	About: To establish an Office of Fair Lending Testing to test for compliance with the Equal Credit Opportunity Act, to strengthen the Equal Credit Opportunity Act and to provide for criminal penalties for violating such Act, and for other purposes. Current status: 01/03/2019: Referred to the House Committee on Financial Services
H.R.1815	SEC Disclosure Effectiveness Testing Act	Sean Casten (D-IL) <i>Bipartisan:</i> N	About: To require the Securities and Exchange Commission, when developing rules and regulations about disclosures to retail investors, to conduct investor testing, including a survey and interviews of retail investors, and for other purposes. Current status: 03/18/2019: Referred to the House Committee on Financial Services; 03/28/2019: Ordered to be Reported (Vote: 33-26); 06/20/2019: Reported (Amended) by the Committee on Financial Services. 6/20/2019: Placed on the Union Calendar, Calendar No. 91. 10/17/2019: House passed (Vote: 229-186); 10/21/2019: Received in the Senate, referred to the Committee on Banking, Housing, and Urban Affairs.
H.R.2919	Improving Investment Research for Small and Emerging Issuers Act	Bill Huizenga (R-MI) w/ Ben McAdams (D-UT) <i>Bipartisan:</i> Y	About: To require the Securities and Exchange Commission to carry out a study to evaluate the issues affecting the provision of and reliance upon investment research into small issuers. Current status: 05/22/2019: Referred to the House Committee on Financial Services; 07/09/2019: Passed House (Voice vote); 07/10/2019: Received in the Senate. Referred to the Committee on Banking, Housing, and Urban Affairs.
H.R.4016	Portable Benefits for Independent Workers Pilot Program Act	Suzan DelBene (D-WA) w/ Seth Moulton (D-MA), James Himes (D-CT), Scott Peters (D-CA), Bill Foster (D-IL), Abigail Davis Spanberger (D-VA) <i>Bipartisan:</i> N	About: To require the Secretary of Labor to establish a pilot program for providing portable benefits to eligible workers, and for other purposes. In particular: “The Portable Benefits for Independent Workers Pilot Program Act would create a \$20 million grant fund within the U.S. Department of Labor to incentivize states, localities and nonprofit organizations to experiment with portable benefits models for the independent workforce. These pilot programs would be independently evaluated by the Government Accountability Office (GAO).”

			<p>Current status: 07/25/2019: Referred to the House Committee on Education and Labor.</p> <p>Related legislation: S.541, Portable Benefits for Independent Workers Pilot Program Act</p>
S.541	Portable Benefits for Independent Workers Pilot Program Act	Mark Warner (D-VA) w/ Todd Young (R-IN), John Hoeven (R-ND), Ben Sasse (R-NE), Michael Bennet (D-CO), Angus King (I-ME) <i>Bipartisan:</i> Y	<p>About: To require the Secretary of Labor to establish a pilot program for providing portable benefits to eligible workers, and for other purposes.</p> <p>Current status: 02/25/2019: Read twice and referred to the Committee on Health, Education, Labor, and Pensions.</p> <p>Related legislation: H.R.4016, Portable Benefits for Independent Workers Pilot Program Act</p>
S.2150	Spurring Small Business Innovation Act	John Kennedy (R-LA) <i>Bipartisan:</i> N	<p>About: A bill to establish a regional high-growth collaborative pilot program in the Small Business Administration, and for other purposes.</p> <p>Current status: 07/17/2019: Read twice and referred to the Committee on Small Business and Entrepreneurship.</p>

Indirectly-related: SMALL BUSINESS & ENTREPRENEURSHIP

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.609	Small Business Mergers, Acquisitions, Sales, and Brokerage Simplification Act of 2019	Bill Huizenga (R-MI) w/ Bill Posey (R-FL), Brian Higgins (D-NY) <i>Bipartisan:</i> Y	<p>About: To amend the Securities Exchange Act of 1934 to exempt from registration brokers performing services in connection with the transfer of ownership of smaller privately held companies.</p> <p>Current status: 01/16/2019: Referred to the House Committee on Financial Services.</p>
H.R.2258	Promotion and Expansion of Private Employee Ownership Act of 2019	Ron Kind (D-WI) w/ Jason Smith (R-MO), Earl Blumenauer (D-OR), Mike	<p>About: To amend the Internal Revenue Code of 1986 and the Small Business Act to expand the availability of employee stock ownership plans in S corporations, and for other purposes.</p>

		<p>Kelly (R-PA), Tom Reed (R-NY), Bill Pascrell (D-NJ)</p> <p><i>Bipartisan:</i> Y</p>	<p>Current status: 04/10/2019: Referred to the Committee on Ways and Means, Committees on Education and Labor, and Small Business.</p> <p>Related Legislation: S.177, Promotion and Expansion of Private Employee Ownership Act of 2019</p>
H.R.2409	Expanding Access to Capital for Rural Job Creators Act	<p>Cynthia Axne (D-IA) w/ Alexander Mooney (R-WV), Nydia Velazquez (D-NY), Chris Pappas (D-NH), Denver Riggleman (R-VA), John Rose (R-TN)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: To amend the Securities Exchange Act of 1934 to expand access to capital for rural-area small businesses, and for other purposes.</p> <p>In particular: Insert "rural-area small businesses," after "women-owned small businesses."</p> <p>Current status: 04/30/2019: Referred to the House Committee on Financial Services; 07/09/2019: House passed (Vote: 413-7); 07/10/2019: Received in the Senate. Referred to the Committee on Banking, Housing, and Urban Affairs.</p> <p>Related Legislation: S.566, Expanding Access to Capital for Rural Job Creators Act</p>
H.R.2436	Investment Adviser Regulatory Flexibility Improvement Act	<p>Michael San Nicolas (D-GU) w/ Bill Huizenga (R-MI)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: To require the Securities and Exchange Commission to revise the definitions of a "small business" and "small organization" for purposes of assessing the impact of the Commission's rulemakings under the Investment Advisers Act of 1940.</p> <p>Current status: 05/01/2019: Referred to the House Committee on Financial Services.</p>
H.R.2633	Study of Office of Rural Affairs, within the Small Business Administration	<p>TJ Cox (D-CA) w/ Abby Finkenauer (D-IA), Aumua Amata Coleman Radewagen (R-AS)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: To require the Administrator of the Small Business Administration to submit a report on the Office of Rural Affairs.</p> <p>In particular: "The bill would require the SBA to submit a report to Congress answering key questions explaining why the office no longer exists and the potential benefits in creating a successor to the office."</p> <p>Current status: 05/09/2019: Referred to the House Committee on Small Business.</p>
H.R.2673	Small Business Regulatory Relief Act	<p>Andy Kim (D-NJ) w/ Nydia Velazquez (D-NY)</p> <p><i>Bipartisan:</i> N</p>	<p>About: To enhance the ability of the Office of the National Ombudsman to assist small businesses in meeting regulatory requirements and develop outreach initiatives to promote awareness of the services the Office of the National Ombudsman provides, and for other purposes.</p>

			<p>In particular: "The bills would give the Small Business Administration's (SBA) Office of the National Ombudsman the authority to work with federal agencies to provide meaningful compliance assistance and improve its outreach to help small businesses. The bill also establishes a single point of contact at each federal agency to work with the Ombudsman, which will improve efforts to help small business owners navigate federal regulations."</p> <p>Current status: 05/10/2019: Referred to the House Committee on Small Business.</p> <p>Related legislation: S.1409, Small Business Regulatory Relief Act of 2019</p>
H.R.4922	Providing Real Opportunities for Growth to Rising Entrepreneurs for Sustained Success (PROGRESS) Act	Judy Chu (D-CA) w/ Earl Blumenauer (D-OR) <i>Bipartisan: N</i>	<p>About: To amend the Internal Revenue Code of 1986 to provide a tax credit for angel investors in start-up businesses, to provide a credit for wages paid by start-up businesses to their first employees, and for other purposes.</p> <p>Current status: 10/30/2019: Referred to the House Committee on Ways and Means.</p> <p>Related legislation: S.2738, Providing Real Opportunities for Growth to Rising Entrepreneurs for Sustained Success (PROGRESS) Act</p>
H.R.4931	Incubator Act of 2019	Tim Ryan (D-OH) <i>Bipartisan: N</i>	<p>About: To establish a competitive grant program within the Department of Commerce to support nationwide growth and success of business incubators.</p> <p>In particular: "The Department of Commerce, acting through the Assistant Secretary of Commerce for Economic Development, shall establish and carry out a competitive grant program to provide financial assistance to support the growth and success of business incubators.... In awarding grants under this section, the Assistant Secretary shall— (1) consider factors such as population, unemployment level, and business creation metrics to ensure that the program addresses demonstrated needs and achieves high impact; and (2) ensure grants are made broadly available to eligible applicants from all States to promote business incubator development nationwide.</p> <p>Current status: 10/30/2019: Referred to the Committee on Transportation and Infrastructure, and in addition to the Committee on Financial Services; 10/31/2019: Referred to the Subcommittee on Economic Development, Public Buildings, and Emergency Management.</p>

H.R.4960	Enhancing Entrepreneurship for the 21st Century Act	French Hill (R-AR) w/ Bill Foster (D-IL), David Schweikert (R-AZ), Stephanie Murphy (D-FL), Marc Veasey (D-TX), Steve Chabot (R-OH) <i>Bipartisan: Y</i>	About: To require the Secretary of Commerce to conduct an assessment and analysis relating to the decline in the business formation rate in the United States. In particular: "The Enhancing Entrepreneurship for the 21st Century Act directs the Secretary of Commerce to conduct a comprehensive study into the underlying economic factors driving the decline in rates of entrepreneurship, also known as the "startup slump." Current status: 10/31/2019: Referred to the House Committee on Energy and Commerce; 11/21/2019: Sponsor introductory remarks on measure. Related legislation: S.2535, Enhancing Entrepreneurship for the 21st Century Act
H.R.5574	Preserving Small Business Lending Act of 2020	Roger Williams (R-TX) w/ Lance Gooden (R-TX), John Rose (R-TN), Andy Barr (R-KY), Barry Loudermilk (R-GA), Ted Budd (R-NC) <i>Bipartisan: N</i>	About: To repeal the small business loan data collection requirement established by section 1071 of the Dodd-Frank Wall Street Reform and Consumer Protection Act. In particular: "Main Street businesses are the heartbeat of our communities and the greatest engine for economic growth in our country – and burdening them with crushing government regulations stifles growth for everyone. While the CFPB's regulation may have positive intentions, it will impose significant new costs for financial institutions engaging in small business lending. These costs will be transferred to the applicants who rely upon the capital to expand operations and increase their workforce." Current status: 01/10/2020: Referred to the House Committee on Financial Services.
S.177	Promotion and Expansion of Private Employee Ownership Act of 2019	Pat Roberts (R-KS) w/ Benjamin Cardin (D-MD), Thom Tillis (R-NC), Rob Portman (R-OH), Mike Crapo (R-ID), Maria Cantwell (D-WA), James Risch (R-ID), Sheldon Whitehouse (D-RI), Patrick Leahy (D-VT), Amy Klobuchar (D-MN), Debbie Stabenow (D-MI), Tammy Baldwin (D-WI), Robert Casey, Jr. (D-PA), Jerry Moran (R-KS), Chris Van Hollen (D-MD), Gary Peters (D-MI), Joni Ernst (R-IA), Johnny Isakson (R-GA), Jack Reed (D-RI), John Hoeven	About: To amend the Internal Revenue Code of 1986 and the Small Business Act to expand the availability of employee stock ownership plans in S corporations, and for other purposes. Current status: 01/17/2019: Read twice and referred to the Committee on Finance. Related legislation: H.R.2258, Promotion and Expansion of Private Employee Ownership Act of 2019

		(R-ND), John Thune (R-SD), Patty Murray (D-WA), Tammy Duckworth (D-IL), Jon Tester (D-MT), Susan Collins (R-ME), Christopher Coons (D-DE) <i>Bipartisan: Y</i>	
S.328	Startup Act	Jerry Moran (R-KS) w/ Mark Warner (D-VA), Roy Blunt (R-MO), Amy Klobuchar (D-MN) <i>Bipartisan: Y</i>	<p>About: The Startup Act would accelerate the commercialization of university research and creative inquiry that can lead to new ventures, review and improve the regulatory processes at the federal, state and local levels, and modernize a critical Economic Development Administration (EDA) program to spur economic growth and promote innovation. The widely-supported legislation also creates both entrepreneur and STEM visas for highly-educated individuals so they can remain in the United States legally to promote new ideas, fuel economic opportunity and create good-paying American jobs.</p> <p>Current status: 02/04/2019: Read twice and referred to the Committee on the Judiciary.</p> <p>Related legislation: H.R.1044, Fairness for High-Skilled Immigrants Act of 2019; S.386, Fairness for High-Skilled Immigrants Act of 2019.</p>
S.566	Expanding Access to Capital for Rural Job Creators Act	Doug Jones (D-AL) w/ John Kennedy (R-LA) <i>Bipartisan: Y</i>	<p>About: To amend the Securities Exchange Act of 1934 to expand access to capital for rural-area small businesses, and for other purposes.</p> <p>Current status: 02/26/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.</p> <p>Related legislation: H.R.2409, Expanding Access to Capital for Rural Job Creators Act</p>
S.1409	Small Business Regulatory Relief Act	Jeanne Shaheen (D-NH) <i>Bipartisan: N</i>	<p>About: A bill to enhance the ability of the Office of the National Ombudsman to assist small businesses in meeting regulatory requirements and develop outreach initiatives to promote awareness of the services the Office of the National Ombudsman provides, and for other purposes.</p> <p>In particular: "The bill would give the Office of the National Ombudsman the authority to work with federal agencies to provide meaningful compliance assistance and improve its outreach to help small businesses. The legislation also establishes a</p>

			<p>single point of contact at each federal agency to work with the Ombudsman, which will improve efforts to help small business owners navigate federal regulations."</p> <p>Current status: 05/09/2019: Read twice and referred to the Committee on Small Business and Entrepreneurship; 05/22/2019: Committee on Homeland Security and Governmental Affairs Subcommittee on Regulatory Affairs and Federal Management. Hearings held.</p> <p>Related legislation: H.R.2673, Small Business Regulatory Relief Act</p>
S.2535	Enhancing Entrepreneurship for the 21st Century Act	<p>Amy Klobuchar (D-MN) w/ Tim Scott (R-SC)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: To require the Secretary of Commerce to conduct an assessment and analysis relating to the decline in the business formation rate in the United States.</p> <p>In particular: "The Enhancing Entrepreneurship for the 21st Century Act is supported by the Center for American Entrepreneurship and the Small Business and Entrepreneurship Council. Earlier this year, Klobuchar and Scott launched the bipartisan Senate Entrepreneurship Caucus to address the most pressing issues facing entrepreneurs and serve as a forum for collaboration and coordination. The caucus will also serve as a clearinghouse for proposals from interested groups who wish to share their ideas with policymakers who are committed to supporting our nation's entrepreneurs."</p> <p>Current status: 09/24/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation; 11/13/2019: Ordered to be reported with an amendment favorably.</p> <p>Related legislation: H.R.4960, Enhancing Entrepreneurship for the 21st Century Act</p>
S.2738	Providing Real Opportunities for Growth to Rising Entrepreneurs for Sustained Success (PROGRESS) Act	<p>Ron Wyden (D-OR)</p> <p><i>Bipartisan:</i> N</p>	<p>About: To amend the Internal Revenue Code of 1986 to provide a tax credit for angel investors in start-up businesses, to provide a credit for wages paid by start-up businesses to their first employees, and for other purposes.</p> <p>Current status: 10/30/2019: Read twice and referred to the Committee on Finance</p> <p>Related legislation: H.R.4922, Providing Real Opportunities for Growth to Rising Entrepreneurs for Sustained Success (PROGRESS) Act</p>

S.2841	Support Our Start-Ups Act	Tammy Baldwin (D-WI) w/ John Hoeven (R-ND) <i>Bipartisan: Y</i>	About: To amend the Internal Revenue Code of 1986 to increase the limitations for deductible new business expenditures and to consolidate provisions for start-up and organizational expenditures. In particular: This bill amends the Internal Revenue Code to extend the tax deduction for new business expenditures to organizational expenditures, generally defined as expenditures incident to the creation of a corporation or a partnership. The bill also increases the maximum deduction amount for start-up and organizational expenditures from \$5,000 to \$20,000 and increases from \$50,000 to \$120,000 the threshold amount after which the maximum deduction amount for such expenditures is reduced. Current status: 11/13/2019: Read twice and referred to the Committee on Finance.
S.2883	Small Business Fraud Protection Act	Robert Menendez (D-NJ) w/ John Kennedy (R-LA) <i>Bipartisan: Y</i>	About: To apply the provisions relating to consumer liability for unauthorized transfers to small business concerns, and for other purposes. In particular: The Small Business Fraud Protection Act will extend the period small businesses have to report fraudulent transactions without being held liable from 24 hours to 60 days. The Electronic Fund Transfer Act (EFTA) currently protects individual consumers from unauthorized electronic funds by allowing consumers to report fraud up to 60 days after the suspicious activity. Small businesses, however, are not protected under the EFTA and only have 24 hours to report fraud without being held responsible for the entire unauthorized transaction. The Small Business Fraud Protection Act levels the playing field by extending the same fraud protections afforded to individuals under the EFTA's consumer liability section to include small businesses. Current status: 11/18/2019: Read twice and referred to the Committee on Banking, Housing, and Urban Affairs.
S.3136	Small Business Start-up Savings Accounts Act of 2019	Cory Gardner (R-CO) w/ Gary Peters (D-MI) <i>Bipartisan: Y</i>	About: To amend the Internal Revenue Code of 1986 to establish small business start-up savings accounts. In particular: The Small Business Start-up Savings Account Act, S. 3136, would allow individuals to create tax-deductible savings accounts to start or expand small businesses. "A frequent concern I hear from small business owners on my Main Street Walking Tours across the four corners of Colorado is how tough it is to start a

			<p>new business. It is my hope that being able to set up a small business savings account will at least make it a little bit easier for entrepreneurs and small business owners to save money and build their company."</p> <p>Current status: 12/19/2019: Read twice and referred to the Committee on Finance.</p>
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Indirectly-related: SMART CITIES

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.2636	Smart Cities and Communities Act of 2019	Suzan DelBene (D-WA) w/ Ben Ray Lujan (D-NM) <i>Bipartisan: N</i>	<p>About: To promote the use of smart technologies and systems in communities, and for other purposes.</p> <p>In particular: "The bill was developed in collaboration with cities across the country, as well as telecommunications and information technology companies, and authorizes \$220 million for each of 5 years." The bill includes assistance and resources to local governments interested in implementing smart city technologies; developing a skilled and tech-savvy domestic workforce to support smart cities; improve the quality and performance of smart city technologies while assessing and enhancing cybersecurity and privacy protections; and fostering international collaboration and trade in smart city technologies.</p> <p>Current status: 05/09/2019: Referred to the Committee on Energy and Commerce, and in addition to the Committees on Science, Space, and Technology, Education and Labor, and Foreign Affairs; 05/10/2019: Referred to the Subcommittee on Consumer Protection and Commerce (Committee on Energy and Commerce)</p> <p>Related legislation: S.1398, Smart Cities and Communities Act of 2019</p>
H.R.3156	Smart Technologies Advancing Reliable Transportation Act	Yvette Clarke (D-NY) <i>Bipartisan: N</i>	<p>About: To promote the use of smart technologies and systems in communities, and for other purposes.</p> <p>In particular: "The term "smart city technology" means technology and systems that gather and incorporate data from systems, devices, and sensors embedded in civic</p>

			<p>systems, security systems, transportation and traffic management systems, and infrastructure to improve the effectiveness and efficiency of civic operations."</p> <p>Current status: 06/06/2019: Referred to the House Committee on Transportation and Infrastructure; 06/07/2019: Referred to the Subcommittee on Highways and Transit.</p>
H.R.3388	Moving and Fostering Innovation to Revolutionize Smarter Transportation Act	Mark DeSaulnier (D-CA) <i>Bipartisan: N</i>	<p>About: To direct the Secretary of Transportation to establish the Strengthening Mobility and Revolutionizing Transportation (SMART) Challenge Grant Program to promote technological innovation in our Nation's communities.</p> <p>In particular: The Moving FIRST Act would make annual grant awards available to communities of all different sizes which seek to advance projects like autonomous vehicle technology and sensor-based infrastructure in order to meet the transportation challenges they face. Specifically, the bill establishes the Strengthening Mobility and Revolutionizing Transportation (SMART) Challenge Grant.</p> <p>Current Status: 06/20/2019: Referred to the House Committee on Transportation and Infrastructure; 06/21/2019: Referred to the Subcommittee on Highways and Transit.</p> <p>Related legislation: S.1939, Moving and Fostering Innovation to Revolutionize Smarter Transportation Act</p>
S.1398	Smart Cities and Communities Act of 2019	Maria Cantwell (D-WA) <i>Bipartisan: N</i>	<p>About: A bill to promote the use of smart technologies and systems in communities, and for other purposes.</p> <p>Current status: 05/09/2019 Read twice and referred to the Committee on Commerce, Science, and Transportation.</p> <p>Related legislation: H.R.2636, Smart Cities and Communities Act of 2019</p>
S.1939	Moving and Fostering Innovation to Revolutionize Smarter Transportation Act	Catherine Cortez Masto (D-NV) w/ Richard Burr (R-NC), Cory Gardner (R-CO), Kyrsten Sinema (D-AZ) <i>Bipartisan: Y</i>	<p>About: To direct the Secretary of Transportation to establish the Strengthening Mobility and Revolutionizing Transportation (SMART) Challenge Grant Program to promote technological innovation in our Nation's communities.</p> <p>In particular: "My legislation promotes more innovative problem solving by allowing local communities to compete for grants that allow them to address local</p>

			<p>transportation challenges. I look forward to ensuring this bipartisan legislation moves forward in the United States Senate."</p> <p>Current status: 06/20/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p> <p>Related legislation: H.R.3388, Moving and Fostering Innovation to Revolutionize Smarter Transportation Act</p>
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Indirectly-related: SOCIAL MEDIA

Bill No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.R.492	Biased Algorithm Deterrence Act of 2019	Louie Gohmert (R-TX) <i>Bipartisan: N</i>	<p>About: To amend the Communications Act of 1934 to provide that an owner or operator of a social media service that hinders the display of user-generated content shall be treated as a publisher or speaker of such content, and for other purposes.</p> <p>In particular: "The term 'social media service' means any interactive computer service provided over the internet that connects users for the purpose of such users engaging in dialogue, sharing information, collaborating, or otherwise interacting."</p> <p>Current status: 01/11/2019: Referred to the House Committee on Energy and Commerce; 01/25/2019 Referred to the Subcommittee on Communications and Technology.</p>
H.R.4027	Stop the Censorship Act	Paul Gosar (R-AZ) w/ Mark Meadows (R-NC), Steve King (R-IA), Ralph Norman (R-SC) <i>Bipartisan: N</i>	<p>About: To amend section 230 of the Communications Act of 1934 (commonly referred to as the Communications Decency Act) to stop censorship, and for other purposes.</p> <p>In particular: "Stop the Censorship Act facilitates the option for a self-imposed safe space or unfettered free speech- whichever the user chooses. Currently, the only content moderation options are versions of whatever material Big Tech wants you to see. This legislation would stop Big Tech censorship of competition and lawful political content."</p>

			<p>Current status: 07/25/2019: Referred to the House Committee on Energy and Commerce.</p>
H.R.4782	National Commission on Online Platforms and Homeland Security Act	<p>Bennie Thompson (D-MS) w/ Max Rose (D-NY), Nanette Diaz Barragán (D-CA), Bonnie Watson Coleman (D-NJ), Yvette Clarke (D-NY), Cedric Richmond (D-LA), Donald Payne Jr. (D-NJ), James Langevin (D-RI), Luis Correa (D-CA), Emanuel Cleaver (D-MO)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: To establish a national commission on online platforms and homeland security, and for other purposes.</p> <p>Current status: 10/22/2019: Referred to the Committee on Homeland Security, and in addition to the Committee on Energy and Commerce; 10/23/2019: Committee Consideration and Mark-up Session Held; 10/23/2019: Ordered to be Reported (Amended) by Unanimous Consent; 10/23/2019: Referred to the Subcommittee on Communications and Technology (Committee on Energy and Commerce)</p>
S.1084	Deceptive Experiences To Online Users Reduction Act	<p>Mark Warner (D-VA) w/ Deb Fischer (R-NE)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: To prohibit the usage of exploitative and deceptive practices by large online operators and to promote consumer welfare in the use of behavioral research by such providers.</p> <p>Current status: 04/09/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p>
S.2314	The Social Media Addiction Reduction Technology (SMART) Act	<p>Josh Hawley (R-MO)</p> <p><i>Bipartisan:</i> N</p>	<p>About: A bill to prohibit social media companies from using practices that exploit human psychology or brain physiology to substantially impede freedom of choice, to require social media companies to take measures to mitigate the risks of internet addiction and psychological exploitation, and for other purposes.</p> <p>In particular: The legislation "would ban certain features that are designed to be addictive, would require choice parity for consent, and would give users the power to monitor their time spent on social media." Bans would include infinite scroll, autoplay, and other addictive features on social media. In addition, social media companies "must provide an in-app tool that enables users to track the time they spend on social media across all devices and allows users to impose caps on the amount of time they spend."</p> <p>Current status: 07/30/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p>

S.2658	Augmenting Compatibility and Competition by Enabling Service Switching (ACCESS) Act	Mark Warner (D-VA) w/ Josh Hawley (R-MO), Richard Blumenthal (D-CT) <i>Bipartisan: Y</i>	<p>About: A bill to promote competition and reduce consumer switching costs in the provision of online communications services.</p> <p>In particular: The Augmenting Compatibility and Competition by Enabling Service Switching (ACCESS) Act would increase market competition, encourage innovation, and increase consumer choice by requiring large communications platforms (products or services with over 100 million monthly active users in the U.S.) to: Make their services interoperable with competing communications platforms; Permit users to easily port their personal data in a structured, commonly used and machine-readable format; Allow users to delegate trusted custodial services, which are required to act in a user's best interests through a strong duty of care, with the task of managing their account settings, content, and online interactions.</p> <p>Current status: 10/22/2019: Read twice and referred to the Committee on Commerce, Science, and Transportation.</p>
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116th Congress: House & Senate Resolutions

Resolutions: ARTIFICIAL INTELLIGENCE

Res. No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.Res.153		Brenda Lawrence (D-MI) w/ Ro Khanna (D-CA), Darren Soto (D-FL), Daniel Lipinski (D-IL), Charlie Crist (D-FL), Haley Stevens (D-MI), Robin Kelly (D-IL), Suzan DelBene (D-WA), Grace Meng (D-NY) <i>Bipartisan: N</i>	<p>About: Supporting the development of guidelines for ethical development of artificial intelligence.</p> <p>In particular: "Artificial Intelligence has the potential to address some of the greatest challenges facing humanity, such as climate change, wealth, and income inequality. The broad societal impact of AI demands the inclusion of public opinion so that the few don't make decisions for the many. To realize the full potential of AI, we must ensure that government, industry, academia, and organizations dedicated to protecting privacy, civil rights, and liberties work together to develop AI in an ethical and transparent manner. This resolution is the first step in that process." The resolution is endorsed by the Future of Life Institute, BSA The Software Alliance, IBM, Facebook and Adobe.</p> <p>Current status: 02/27/2019: Referred to the House Committee on Science, Space, and Technology.</p>

Resolutions: BROADBAND

Res. No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.Res.521		Michael McCaul (R-TX) w/ Eliot Engel (D-NY) <i>Bipartisan: Y</i>	<p>About: Commending the Government of Canada for upholding the rule of law and expressing concern over actions by the Government of the People's Republic of China in response to a request from the United States Government to the Government of Canada for the extradition of a Huawei Technologies Co., Ltd., executive.</p>

			<p>Current status: 07/24/2019: Referred to the House Committee on Foreign Affairs; 09/25/2019: Committee Consideration and Mark-up Session Held; 09/25/2019: Ordered to be Reported by Unanimous Consent; 10/15/2019: House passed (Agreed to by voice vote).</p>
H.Res.575		<p>Bill Flores (R-TX) w/ Darren Soto (D-FL)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: Expressing the sense of the House of Representatives that all stakeholders in the deployment of 5G communications infrastructure should carefully consider and adhere to the recommendations of "The Prague Proposals".</p> <p>Current status: 09/24/2019: Referred to the Committee on Energy and Commerce, and in addition to the Committee on Foreign Affairs; 11/14/2019: Subcommittee Consideration and Mark-up Session Held; 11/14/2019: Forwarded by Subcommittee to Full Committee (Amended) by Voice Vote; 11/20/2019: Committee Consideration and Mark-up Session Held; 11/20/2019: Ordered to be Reported (Amended) by Voice Vote; 01/07/2020: Reported (Amended) by the Committee on Energy and Commerce; 01/07/2020: Placed on the House Calendar, Calendar No. 67; 01/08/2020: On motion to suspend the rules and agree to the resolution, as amended Agreed to by voice vote.</p>
S.Con.Res.10		<p>Cory Gardner (R-CO) w/ Christopher Coons (D-DE), Edward Markey (D-MA)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: A concurrent resolution recognizing that Chinese telecommunications companies such as Huawei and ZTE pose serious threats to the national security of the United States and its allies.</p> <p>In particular: Whereas Chinese companies, including Huawei, have invested substantial resources in advancing fifth generation wireless technology and other telecommunications services around the globe, including subsidies provided directly by the Government of the People's Republic of China.</p> <p>Current status: 03/28/2019: Referred to the Committee on Foreign Relations; 06/25/2019: Committee on Foreign Relations. Ordered to be reported with an amendment favorably; 07/09/2019: Placed on Senate Legislative Calendar under General Orders. Calendar No. 136.</p>
S.Res.259		<p>Ron Johnson (R-WI)</p> <p><i>Bipartisan:</i> N</p>	<p>About: A resolution expressing the sense of the Senate that United States leadership in 5G wireless technology is a national priority.</p>

			<p>In particular: The Senate "deems it a national priority for the United States to lead the world in the development and deployment of fifth-generation (commonly known as "5G") wireless technology...."</p> <p>Current status: 06/24/2019: Referred to the Committee on Commerce, Science, and Transportation.</p>
S.Res.331		<p>Tom Cotton (R-AR) w/ Charles Schumer (D-NY), Chris Van Hollen (D-MD), Marco Rubio (R-FL), Todd Young (R-IN), Dan Sullivan (R-AK), Richard Blumenthal (D-CT), Ted Cruz (R-TX), Mitt Romney (R-UT)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: A resolution instructing the managers on the part of the Senate on the bill S. 1790 (116th Congress) to insist upon the inclusion of the provisions of S. 2118 (116th Congress) (relating to the prohibition of United States persons from dealing in certain information and communications technology or services from foreign adversaries and requiring the approval of Congress to terminate certain export controls in effect with respect to Huawei Technologies Co. Ltd.).</p> <p>In particular: Senators Tom Cotton (R-Arkansas) and Chuck Schumer (D-New York) today issued the following joint statement after the Senate passed their Motion to Instruct the NDAA Conference Committee to retain and strengthen an amendment from Rep. Mike Gallagher (R-Wisconsin) to the NDAA prohibiting the removal of Huawei from the entity list without the consent of Congress: "Huawei is the eyes and ears of the Chinese Communist Party overseas and a menace to our economic and national security. Today, the Senate sent a strong message that Huawei should be treated like the Chinese spy company that it is. We urge all conferees to include this important measure in the final version of the NDAA."</p> <p>Current status: 09/25/2019: Introduced in the Senate; 09/25/2019: Passed/agreed to in Senate: Resolution agreed to in Senate without amendment by Yea-Nay (Vote. 91 – 4).</p>

Resolutions: DIVERSITY

Res. No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.Res.169		Barbara Lee (D-CA) w/ G. K. Butterfield (D-NC), Judy Chu (D-CA), Raul Grijalva (D-AZ), Ro Khanna (D-CA), Cedric Richmond (D-LA), Joaquin Castro (D-TX), Karen Bass (D-CA) <i>Bipartisan: N</i>	About: Expressing the sense of the House of Representatives regarding the need for increased diversity and inclusion in the tech sector, and increased access to opportunity in science, technology, engineering, arts, and mathematics (STEAM) education. Current status: 03/04/2019: Referred to the House Committee on Education and Labor.

Resolutions: ELDER FRAUD & FINANCIAL ABUSE

Res. No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.Res.328		Sean Casten (D-IL) w/ John Rose (R-TN) <i>Bipartisan: Y</i>	About: Supporting the protection of elders through financial literacy. In particular: Acknowledges that raising awareness of threats to personal finances, especially for vulnerable, targeted populations like older adults and their relatives and caregivers, is only one part of financial literacy; understands that to combat Elder Financial Exploitation, it is also necessary to encourage continued education and collaboration among law enforcement, financial institutions, regulatory agencies, and private sector organizations allowing detection, prevention, reporting, and investigation of these crimes; urges continued public-private partnership and appropriate information sharing to prevent, detect, report, and investigate Elder Financial Exploitation. Current status: 04/25/2019: Referred to the House Committee on Financial Services; 04/30/2019: Passed House (On motion to suspend the rules and agree to the resolution Agreed to by the Yeas and Nays: (Vote: 411 – 6).

S.Res.242		<p>Chuck Grassley (R-IA) w/ Richard Blumenthal (D-CT), Susan Collins (R-ME), Margaret Wood Hassan (D-NH), James Lankford (R-OK), Ron Wyden (D-OR)</p> <p><i>Bipartisan: Y</i></p>	<p>About: A resolution designating June 15, 2019, as "World Elder Abuse Awareness Day".</p> <p>Current status: 06/10/2019: Referred to the Committee on the Judiciary; 06/20/2019: Resolution agreed to in Senate without amendment and with a preamble by Unanimous Consent.</p>
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Resolutions: FINANCIAL LITERACY

Res. No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.Res.275		<p>Joyce Beatty (D-OH) w/ Steve Stivers (R-OH)</p> <p><i>Bipartisan: Y</i></p>	<p>About: Supporting the goals and ideals of "Financial Literacy Month".</p> <p>Current status: 04/01/2019: Referred to the House Committee on Oversight and Reform.</p> <p>Related resolutions: S.Res.168, A resolution designating April 2019 as "Financial Literacy Month".</p>
H.Res.327		<p>Bill Foster (D-IL)</p> <p><i>Bipartisan: Y</i></p>	<p>About: Encouraging greater public-private sector collaboration to promote financial literacy for students and young adults.</p> <p>In particular: Emphasizes the importance of raising awareness of individual financial capability by providing relevant information, financial workshops, and other decision-making tools to consumers of all ages; supports the efforts of the Federal financial agencies to provide consumers with relevant information and decision-making tools regarding important financial decisions; and urges the Department of the Treasury to consult with the Financial Industry Regulatory Authority and implement future national financial capability studies.</p> <p>Current status: 04/30/2019: Motion to reconsider laid on the table Agreed to without objection. 04/30/2019: Passed House (On motion to suspend the rules and agree to the resolution, as amended Agreed to by voice vote).</p>

H.Res.456		<p>Ayanna Pressley (D-MA) w/ Bill Huizenga (R-MI)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: Emphasizing the importance of grassroots investor protection and the investor education missions of State and Federal securities regulators, calling on the Securities and Exchange Commission to collaborate with State securities regulators in the protection of investors, and for other purposes.</p> <p>Current status: 06/21/2019: Referred to the House Committee on Financial Services; 07/09/2019: Passed House (Resolution agreed to by voice vote).</p>
S.Res.168		<p>Jack Reed (D-RI) w/ Tim Scott (R-SC), Doug Jones (D-AL), John Barrasso (R-WY), Cory Booker (D-NJ), John Boozman (R-AR), Mike Braun (R-IN), Maria Cantwell (D-WA), Shelley Moore Capito (R-WV), Benjamin Cardin (D-MD) Thomas Carper (D-DE), Bill Cassidy (R-LA), Christopher Coons (D-DE), Kevin Cramer (R-ND), Mike Crapo (R-ID), Richard Durbin (D-IL), Michael Enzi (R-WY), Joni Ernst (R-IA), Dianne Feinstein (D-CA), Margaret Wood Hassan (D-NH), Cindy Hyde-Smith (R-MS), Joe Manchin (D-WV), Robert Menendez (D-NJ), Patty Murray (D-WA), Gary Peters (D-MI), Pat Roberts (R-KS), Jacky Rosen (D-NV), Jon Tester (D-MT), Thom Tillis (R-NC), Sheldon Whitehouse (D-RI), Roger Wicker (R-MS), Todd Young (R-IN), David Perdue (R-GA)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: A resolution designating April 2019 as "Financial Literacy Month."</p> <p>Current status: 04/11/2019: Submitted in the Senate, considered, and agreed to without amendment and with a preamble by Voice Vote; 04/11/2019: Passed Senate ((Submitted in the Senate, considered, and agreed to without amendment and with a preamble by Voice Vote).</p> <p>Related resolutions: H.Res.275, Supporting the goals and ideals of "Financial Literacy Month".</p>
S.Res.339		<p>Michael Enzi (R-WY) w/ Benjamin Cardin (D-MD), Lamar Alexander (R-TN), Margaret Wood Hassan (D-NH), Todd Young (R-IN), Doug Jones (D-AL), Susan Collins (R-ME)</p>	<p>About: A resolution supporting the goals and ideals of National Retirement Security Week, including raising public awareness of the various tax-preferred retirement vehicles, increasing personal financial literacy, and engaging the people of the United States on the keys to success in achieving and maintaining retirement security throughout their lifetimes.</p>

		<p><i>Bipartisan:</i> Y</p>	<p>Current status: 09/25/2019: Referred to the Committee on Health, Education, Labor, and Pensions.</p> <p>Related legislation: S.Res.380</p>
S.Res.380		<p>Michael Enzi (R-WY) w/ Benjamin Cardin (D-MD), Lamar Alexander (R-TN), Margaret Wood Hassan (D-NH), Todd Young (R-IN), Doug Jones (D-AL), Susan Collins (R-ME), Patty Murray (D-WA)</p> <p><i>Bipartisan:</i> Y</p>	<p>About: A resolution supporting the goal and ideals of National Retirement Security Week, including raising public awareness of the various tax-preferred retirement vehicles, increasing personal financial literacy, and engaging the people of the United States on the keys to success in achieving and maintaining retirement security throughout their lifetimes.</p> <p>In particular: "Senator Enzi has again introduced a bipartisan Senate resolution establishing October 20-26 as National Retirement Security Week, while Governor Gordon signed a proclamation declaring October 13-19 Wyoming's "Retirement Security Week." Wyoming state legislators are also signing on as supporters of the event. National Retirement Security Week began in 2006, when U.S. Senators Gordon Smith, R-Ore., and Kent Conrad, D-N.D., introduced the first resolution establishing the week. Enzi has introduced this resolution since 2015."</p> <p>Current status: 10/24/2019: Submitted in the Senate, considered, and agreed to without amendment and with a preamble by Voice Vote.</p> <p>Related legislation: S.Res.339</p>

Resolutions: HOUSING FINANCE

Res. No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.Res.500		<p>Sean Duffy (R-WI)</p> <p><i>Bipartisan: N</i></p>	<p>About: Recognizing the benefits of digitization of the mortgage process.</p> <p>In particular: "Resolved, That the House of Representatives - (1) supports the adoption by States of consistent standards for the digitization of the mortgage process; and (2) urges the Secretary of Housing and Urban Development to continue</p>

		<p>to support Ginnie Mae's effort to accept eNotes and electronically signed mortgage documents."</p> <p>Current status: 07/17/2019: Referred to the House Committee on Financial Services.</p>
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Resolutions: LENDING

Res. No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.Res.370		<p>Dean Phillips (D-MN) w/ William Timmons (R-SC), Nydia Velazquez (D-NY)</p> <p><i>Bipartisan: Y</i></p>	<p>About: "Small Business Borrowers' Bill Of Rights"</p> <p>In particular: Expressing the sense of the House of Representatives that small business owners seeking financing have fundamental rights, including transparent pricing and terms, competitive products, responsible underwriting, fair treatment from financing providers, brokers, and lead generators, inclusive credit access, and fair collection practices.</p> <p>Current status: 05/09/2019: Referred to the House Committee on Small Business.</p>
H.Res.811		<p>Jamie Raskin (D-MD)</p> <p><i>Bipartisan: N</i></p>	<p>About: Providing for consideration of the bill (H.R. 3621) to amend the Fair Credit Reporting Act to remove adverse information for certain defaulted or delinquent private education loan borrowers who demonstrate a history of loan repayment, and for other purposes.</p> <p>Current status: 01/28/2020: Passed/agreed to in House: On agreeing to the resolution Agreed to by the Yeas and Nays: 223 - 189</p>

Resolutions: MONEY LAUNDERING

Res. No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.Res.206		Maxine Waters (D-CA) <i>Bipartisan: N</i>	<p>About: Acknowledging that the lack of sunlight and transparency in financial transactions poses a threat to our national security and our economy's security and supporting efforts to close related loopholes.</p> <p>In particular: "This resolution acknowledges the risks posed to national security by corruption, money laundering, and terror financing and supports efforts to close loopholes that allow such activity in the U.S. financial system. The resolution encourages increased transparency to detect those engaged in money laundering and other financial crimes. The resolution also affirms that those participating in such activities should be held accountable and urges financial institutions to comply with applicable laws and regulations."</p> <p>Current status: 03/04/2019: Referred to the House Committee on Education and Labor. 03/08/2019: Referred to the House Committee on Financial Services; 03/13/2019: Passed House (The title of the measure was amended. Agreed to without objection)</p>

Resolutions: PILOTS/TESTING

Res. No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.Res.629		Mark DeSaulnier (D-CA) <i>Bipartisan: N</i>	<p>About: Providing for consideration of the bill (H.R. 1815) to require the Securities and Exchange Commission, when developing rules and regulations about disclosures to retail investors, to conduct investor testing, including a survey and interviews of retail investors, and for other purposes, and providing for consideration of the bill (H.R. 3624) to amend the Securities Exchange Act of 1934 to require the disclosure of the total number of domestic and foreign employees of certain public companies, and for other purposes.</p>

		<p>Current status: 10/15/2019: The House Committee on Rules reported an original measure; 10/15/2019: Placed on the House Calendar, Calendar No. 46; 10/16/2019: House passed (Vote: 228-190).</p> <p>Related legislation: H.R.1815, SEC Disclosure Effectiveness Testing Act; H.R.3624, Outsourcing Accountability Act of 2019</p>
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Resolutions: SOCIAL MEDIA

Res. No.	Name	Sponsor & Original Co-Sponsors <i>Bipartisan (Y/N)</i>	Other Info
H.Res.721		Mike Johnson (R-LA) w/ Ben McAdams (D-UT) <i>Bipartisan:</i> Y	<p>About: Calling for the establishment of an app ratings board to enforce consistent and accurate age and content ratings of apps on internet-ready devices and calling on technology companies to ensure the implementation of user-friendly and streamlined parental controls on devices used by minors.</p> <p>In particular: For too long, apps have been allowed to serve as hubs for bullying, pornography and other types of content that jeopardize children's safety and well-being. It's time for Big Tech to step-up and do its part to make sure children are protected from dangerous and exploitative app content.</p> <p>Current status: 11/20/2019: Referred to the House Committee on Energy and Commerce.</p>