S. 680

At the request of Mr. BARRASSO, the name of the Senator from Florida (Mr. SCOTT) was added as a cosponsor of S. 680, a bill to prohibit funding for the Montreal Protocol on Substances that Deplete the Ozone Layer and the United Nations Framework Convention on Climate Change until China is no longer defined as a developing country.

S. 685

At the request of Mr. CRUZ, the name of the Senator from Indiana (Mr. BANKS) was added as a cosponsor of S. 685, a bill to ensure State and local law enforcement officers are permitted to cooperate with Federal officials to protect our communities from violent criminals and suspected terrorists who are illegally present in the United States.

S. 691

At the request of Ms. SMITH, the name of the Senator from Alabama (Mrs. BRITT) was added as a cosponsor of S. 691, a bill to amend the Tariff Act of 1930 to improve the administration of antidumping and countervailing duty laws, and for other purposes.

S. 696

At the request of Mr. DURBIN, the names of the Senator from California (Mr. PADILLA), the Senator from Alaska (Ms. MURKOWSKI) and the Senator from Colorado (Mr. BENNET) were added as cosponsors of S. 696, a bill to provide temporary Ukrainian guest status for eligible aliens, and for other purposes.

S. 697

At the request of Mr. HOEVEN, the name of the Senator from Illinois (Ms. DUCKWORTH) was added as a cosponsor of S. 697, a bill to amend title 49, United States Code, to provide for air traffic control training improvements, and for other purposes.

S.J. RES. 12

At the request of Mr. HOEVEN, the name of the Senator from Nebraska (Mrs. FISCHER) was added as a cosponsor of S.J. Res. 12, a joint resolution providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Environmental Protection Agency relating to ''Waste Emissions Charge for Petroleum and Natural Gas Systems: Procedures for Facilitating Compliance, Including Netting and Exemptions''.

S. RES. 52

At the request of Mr. LANKFORD, the names of the Senator from Alabama (Mrs. BRITT), the Senator from Maine (Mr. KING), the Senator from Oregon (Mr. MERKLEY) and the Senator from Montana (Mr. DAINES) were added as cosponsors of S. Res. 52, a resolution recognizing religious freedom as a fundamental right, expressing support for international religious freedom as a cornerstone of United States foreign policy, and expressing concern over increased threats to and attacks on religious freedom around the world.

S. RES. 81

At the request of Mr. RICKETTS, the name of the Senator from North Carolina (Mr. BUDD) was added as a cosponsor of S. Res. 81, a resolution calling on the United Kingdom, France, and Germany (E3) to initiate the snapback of sanctions on Iran under United Nations Security Council Resolution 2231 (2015).

S. RES. 91

At the request of Mrs. SHAHEEN, the names of the Senator from Louisiana (Mr. CASSIDY) and the Senator from New Jersey (Mr. BOOKER) were added as cosponsors of S. Res. 91, a resolution acknowledging the third anniversary of Russia's further invasion of Ukraine and expressing support for the people of Ukraine.

STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. REED (for himself and Mrs. CAPITO):

S. 705. A bill to amend the Federal Food, Drug, and Cosmetic Act with respect to molecularly targeted pediatric cancer investigations, and for other purposes; to the Committee on Health, Education, Labor, and Pensions.

Mr. REED. Mr. President, today, I am joining Senator CAPITO to introduce the Innovation in Pediatric Drugs Act of 2025 in order to improve access to needed therapies for children.

Children are not just small adults. Drugs affect their developing bodies differently, so new treatments need to be studied carefully to ensure that they are appropriately prescribed and that dosages are properly adjusted. Additionally, drugs that are designed to treat a specific condition in adults may have enormous benefits in treating completely different illnesses in kids. But research is needed to unlock these potentially lifesaving possibilities.

Unfortunately, drug development still leaves children behind. The legislation we are introducing today would help speed therapies to children who need them by making needed changes to the Best Pharmaceuticals for Children Act, BPCA, and the Pediatric Research Equity Act, PREA—two laws that encourage and require the study of drugs in children.

Data resulting from BPCA and PREA studies are added to drug labels to give parents and providers essential information on the safety and efficacy of drugs used in children. I was proud to have helped author these laws when I was a member of the Health, Education, Labor, and Pensions Committee. While we have made tremendous progress in advancing treatments for children because of these laws, there are gaps. For example, there is a loophole in PREA that exempts drug companies from pediatric study requirements when the treatment would only be used for a rare pediatric condition.

There are close to 7,000 rare diseases without appropriate treatments, and the vast majority of these diseases affect children as well as adults. But in developing new drugs also known as orphan drugs to treat rare diseases, pharmaceutical developers focus their research on adult patients only since they are not required to study their impact on children.

Since the majority of new drugs approved by the Food and Drug Administration, FDA, are orphan drugs, this means that the majority of newly approved drugs have not been studied for their impacts on kids. This leaves doctors, parents, and sick kids in the dark about the best possible treatments. Our bill closes this loophole to require studies for children so that that they, too, can benefit from new and innovative treatments for rare diseases.

In addition to this change, the Innovation in Pediatric Drugs Act would invest in pediatric studies of older, off-patent drugs. The FDA incentives and requirements under BPCA and PREA work for many newer drugs, but unfortunately cannot help encourage studies of older drugs. For this reason, in 2002, Congress authorized a program which funds the National Institutes of Health to conduct studies of off-patent drugs used in children that would never be completed otherwise. Drug studies are expensive, and costs have only increased since then, but the program has been flat-funded at $25 million since it was created more than 20 years ago. Our legislation would increase the authorization for the BPCA NIH program to ensure we have better data about older drugs to treat diseases in children.

Lastly, the Innovation in Pediatric Drugs Act would give FDA the authority it needs to ensure that legally required pediatric studies are completed in a timely manner. Due dates for studies required by PREA are typically deferred by FDA until after the approval of the drug for adults, but FDA has no effective enforcement tools to ensure that these studies are completed on time—or at all.

I am pleased to be working with my colleague Senator CAPITO again on pediatric health issues. We have worked closely for many years on pediatric cancer, first authoring the Childhood Cancer Survivorship, Treatment, Access, and Research, STAR, Act in 2015. That bill was signed into law in 2018, and we worked to fully fund the law every year since.

I look forward to working with her to move the Innovation in Pediatric Drugs Act forward, to give children and their families more options for treatments.

By Mr. DURBIN (for himself, Mr. BLUMENTHAL, Mr. REED, and Mr. WELCH):

S. 710. A bill to amend title 31, United States Code, to prevent fraudulent transactions at virtual currency kiosks, and for other purposes; to the Committee on Banking, Housing, and Urban Affairs.

Mr. DURBIN. Mr. President, now on a totally different subject, I would like to tell you about one of my constituents. He is a man from New Lenox, IL, in the suburbs of Chicago.

Late last year, he received an urgent phone call from someone claiming to be a deputy in the Will County Sheriff's Office. This self-proclaimed deputy informed my constituent that he had missed jury duty. As a result, the deputy said, there is a warrant out for your arrest.

The man was stunned. Don't worry, the deputy further explained. The man could avoid arrest, put the whole matter behind him. All he had to do was pay the fine. But he couldn't pay it by check or credit card. The deputy directed the man to a local cryptocurrency ATM machine and told him to deposit $15,000 into the machine, pay the fine, and all would be forgiven.

If you have been following the news, you might have guessed by now that the man on the phone wasn't a sheriff's deputy at all; he was a scammer. Once my constituent deposited his money into the crypto-ATM, it was gone—gone. There was no way to trace the transaction to the scammer and no way to get the money back.

This is just one example of a growing and alarming trend of crypto-ATM fraud. There are now more than 30,000 crypto-ATMs in this country, and they are being used by criminals to cheat Americans out of their hard-earned savings, to the tune of $114 million in 2023 alone. Most of the victims are senior citizens.

While these scams aren't all identical, they generally play out just like the one I described. A stranger calls and pretends to be from the government or the victim's bank. They make claims of unpaid fines, a frozen bank account, a credit card in default, or even threaten arrest.

The scammer then tells their victim that they must immediately go to a crypto-ATM at a nearby grocery store, gas station, or convenience store. Often, the scammer will try to stay on the phone with the victim throughout the scam, warning of dire consequences if they don't make the payments immediately. It is a way of preventing their victim from getting a moment to take a breath and just maybe realize what is going on.

Once the victim arrives at the crypto-ATM, the scammer will walk them through the process of depositing real money—cash—into the machine, buying Bitcoin or other cryptocurrency, and sending it to the scammer's digital wallet.

Last summer, a small business owner in my hometown of Springfield, IL, removed a crypto-ATM from the store after witnessing senior after senior walk in, talking on their phones, looking stressed, and depositing huge sums of cash into the machine. He said:

One hundred percent of the time that we saw somebody at the machine they were being scammed.

This is in a small store in Springfield, IL.

It wasn't just happening there. There are tragic stories of seniors losing their savings through these machines in every State in America.

A South Carolina retired couple lost $390,000 over the course of several months through a scam involving crypto-ATMs. Just this month, a sheriff's office in Walton County, FL, reported a resident that was cheated out of $129,000 through a crypto-ATM.

It is past time that we put some commonsense guardrails in place to stop fraud in this largely unregulated industry. That is why, today, I am joining with Senators BLUMENTHAL, REED, and WELCH to introduce the Crypto ATM Fraud Prevention Act. This bill will require crypto-ATM operators to warn consumers about scams and take reasonable steps to prevent fraud at their machines.

It will also put in place measures to limit the amount that consumers lose when they do fall victim to scams and would give law enforcement new tools to track down and fight back against criminals.

I want to share a few key measures in this bill with you. First, the bill will provide special protection for consumers during the 2 weeks after they make their first transaction at a crypto-ATM, the period when a consumer is most likely to be a victim of fraud. During this time, customers will be limited to deposits of $2,000 per day and $10,000 total. While this is still a lot of money, it ensures people's entire life savings are not put at risk.

The bill will also require crypto-ATM operators to obtain verbal confirmation via a live phone call for any transaction with a new customer over $500. Do you remember when I told you scammers often stay on the phone with victims until the money has been deposited in their digital wallet? Well, this requirement will break that communication, give victims a chance to think, perhaps reach out to another member of the family, and make sure crypto-ATM operators can assess whether the customer is being scammed.

Next, the bill requires crypto-ATM operators to give prominent, clear warnings about the risk of fraud and tell consumers about common types of scams. While warnings alone are not enough, they are part of the key to preventing fraud.

Operators also will be required to issue paper receipts to customers after each transaction. The receipt will include, among other things, the date, time, and amount of the transaction and the transaction hash, which will allow law enforcement to more easily trace the transaction, collect evidence of the crime, and maybe even recover the stolen funds.

Next, operators will be required to use the analytics to screen for suspicious, illicit transactions. Some companies are effectively using this technology already. It should be used across the board.

Finally, crypto-ATM operators will be required to issue refunds to consumers who are victims of fraud. As long as victims make a sworn report to law enforcement and notify the operator within 30 days of the transaction, they will be entitled to a full refund. New customers will get full refunds. All other customers will be entitled to a refund of, at minimum, any fees associated with the transaction.

These measures are commonsense guardrails that will prevent countless Americans, particularly senior citizens, from losing thousands of dollars of their hard-earned savings to criminal scams. I urge all my colleagues on both sides of the aisle to join me to pass this bill into law. We don't have any time to waste.

Mr. President, I ask unanimous consent that the text of the bill be printed in the RECORD.

There being no objection, the text of the bill was ordered to be printed in the RECORD, as follows:

S. 710

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

SECTION 1. SHORT TITLE.

This Act may be cited as the ''Crypto ATM Fraud Prevention Act of 2025''.

SEC. 2. REGISTRATION WITH THE SECRETARY OF THE TREASURY.

Section 5330 of title 31, United States Code, is amended—

(1) in subsection (d)—

(A) in paragraph (1)(A), by inserting '', any person who owns, operates, or manages a virtual currency kiosk in the United States or its territories,'' after ''similar instruments''; and

(B) by adding at the end the following:

''(3) VIRTUAL CURRENCY; VIRTUAL CURRENCY ADDRESS; VIRTUAL CURRENCY KIOSK; VIRTUAL CURRENCY KIOSK OPERATOR.—The terms 'virtual currency', 'virtual currency address', 'virtual currency kiosk', and 'virtual currency kiosk operator' have the meanings given those terms, respectively, in section 5337.''; and

(2) by adding at the end the following:

''(f) REGISTRATION OF VIRTUAL CURRENCY KIOSK LOCATIONS.—

''(1) IN GENERAL.—Not later than 90 days after the effective date of this subsection, and not less than once every 90 days thereafter, the Secretary of the Treasury shall require virtual currency kiosk operators to submit an updated list containing the physical address of each virtual currency kiosk owned or operated by the virtual currency kiosk operator.

''(2) FORM AND MANNER OF REGISTRATION.—Each submission by a virtual currency kiosk operator pursuant to paragraph (1) shall include—

''(A) the legal name of the virtual currency kiosk operator;

''(B) any fictitious or trade name of the virtual currency kiosk operator;

''(C) the physical address of each virtual currency kiosk owned, operated, or managed by the virtual currency kiosk operator that is located in the United States or the territories of the United States;

''(D) the start date of operation of each virtual currency kiosk;

''(E) the end date of operation of each virtual currency kiosk, if applicable; and

''(F) each virtual currency address used by the virtual currency kiosk operator.

''(3) FALSE AND INCOMPLETE INFORMATION.—The filing of false or materially incomplete information in a submission required under

paragraph (1) shall be deemed a failure to comply with the requirements of this subsection.''.

SEC. 3. PREVENTING FRAUDULENT TRANSACTIONS AT VIRTUAL CURRENCY KIOSKS.

(a) IN GENERAL.—Subchapter II of Chapter 53 of Title 31, United States Code, is amended by adding at the end the following:

''§ 5337. Virtual currency kiosk fraud prevention

''(a) DEFINITIONS.—In this section:

''(1) BLOCKCHAIN ANALYTICS.—The term 'blockchain analytics' means the analysis of data from blockchains or public distributed ledgers, and associated transaction information, to provide risk-specific information about virtual currency transactions and virtual currency addresses.

''(2) CUSTOMER.—The term 'customer' means any person that purchases or sells virtual currency through a virtual currency kiosk.

''(3) EXISTING CUSTOMER.—The term 'existing customer' means a customer other than a new customer.

''(4) FINCEN.—The term 'FinCEN' means the Financial Crimes Enforcement Network of the Department of the Treasury.

''(5) NEW CUSTOMER.—The term 'new customer', with respect to a virtual currency kiosk operator, means a customer during the 14-day period beginning on the date of the first virtual currency kiosk transaction of the customer with the virtual currency kiosk operator.

''(6) TRANSACTION HASH.—The term 'transaction hash' means a unique identifier made up of a string of characters that act as a record of and provide proof that a transaction was verified and added to the blockchain.

''(7) VIRTUAL CURRENCY.—The term 'virtual currency' means any digital representation of value that is recorded on a cryptographically secured distributed ledger or any similar technology or another implementation, which was designed and built as part of a system to leverage or replace blockchain, distributed ledger technology, or their derivatives.

''(8) VIRTUAL CURRENCY ADDRESS.—The term 'virtual currency address' means an alphanumeric identifier associated with a virtual currency wallet identifying the location to which virtual currency purchased through a virtual currency kiosk can be sent or from which virtual currency sold through a virtual currency kiosk can be accessed.

''(9) VIRTUAL CURRENCY KIOSK.—The term 'virtual currency kiosk' means a stand-alone machine that is capable of accepting or dispensing legal tender in exchange for virtual currency.

''(10) VIRTUAL CURRENCY KIOSK OPERATOR.—The term 'virtual currency kiosk operator' means a person who owns, operates, or manages a virtual currency kiosk located in the United States or its territories.

''(11) VIRTUAL CURRENCY KIOSK TRANSACTION.—The term 'virtual currency kiosk transaction' means the purchase or sale of virtual currency via a virtual currency kiosk.

''(12) VIRTUAL CURRENCY WALLET.—The term 'virtual currency wallet' means a software application or other mechanism providing a means for holding, storing, and transferring virtual currency.

''(b) DISCLOSURES.—Before entering into a virtual currency transaction with a customer, a virtual currency kiosk operator shall disclose in a clear, conspicuous, and easily readable manner—

''(1) all relevant terms and conditions of the virtual currency kiosk transaction, including—

''(A) the amount of the virtual currency kiosk transaction;

''(B) the type and nature of the virtual currency kiosk transaction;

''(C) a warning that the virtual currency kiosk transaction is final, is not refundable, and may not be reversed; and

''(D) the type and amount of any fees or other expenses paid by the customer;

''(2) a warning relating to consumer fraud including—

''(A) a warning that consumer fraud often starts with contact from a stranger, and that the customer should never send money to someone they do not know;

''(B) a warning about the most common types of fraudulent schemes involving virtual currency kiosks, such as—

''(i) impersonation of a government official or a bank representative;

''(ii) threats of jail time or financial penalties;

''(iii) offers of a job or reward in exchange for payment, or offers of deals that seem too good to be true;

''(iv) claims of a frozen bank account or credit card; or

''(v) requests for donations to charity or disaster relief; and

''(C) a statement that the customer should contact the virtual currency kiosk operator's customer service helpline or State or local law enforcement if they suspect fraudulent activity.

''(c) ACKNOWLEDGMENT OF DISCLOSURES.—Each time a customer uses a virtual currency kiosk, the virtual currency kiosk operator shall ensure acknowledgment of all disclosures required under subsection (b) via confirmation of consent of the customer at the virtual currency kiosk.

''(d) RECEIPTS.—Upon completion of each virtual currency kiosk transaction, the virtual currency kiosk operator shall provide the customer with a receipt, which shall include the following information:

''(1) The name and contact information of the virtual currency kiosk operator, including a telephone number for a customer service helpline.

''(2) The name of the customer.

''(3) The type, value, date, and precise time of the virtual currency kiosk transaction, transaction hash, and each applicable virtual currency address.

''(4) The amount of the virtual currency kiosk transaction expressed in United States dollars.

''(5) All fees charged.

''(6) A statement that the customer may be entitled by law to a refund if the customer reports fraudulent activity in conjunction with the virtual currency kiosk transaction not later than 30 days after the date of the virtual currency kiosk transaction.

''(7) The refund policy of the virtual currency kiosk operator or a Uniform Resource Locator where the refund policy of the virtual currency kiosk operator can be found.

''(8) A statement that the customer should contact law enforcement if they suspect fraudulent activity, such as scams, including contact information for a relevant law enforcement or government agency.

''(9) Any additional information the virtual currency kiosk operator determines appropriate.

''(e) PHYSICAL RECEIPTS REQUIRED.—Not later than 1 year after the effective date of this section, each receipt required under subsection (d) shall be issued to the customer as a physical receipt at the virtual currency kiosk at the time of the virtual currency kiosk transaction, but such receipt may also be provided in additional forms or communications.

''(f) ANTI-FRAUD POLICY.—

''(1) IN GENERAL.—Each virtual currency kiosk operator shall take reasonable steps to detect and prevent fraud, including establishing and maintaining a written anti-fraud policy that includes—

''(A) the identification and assessment of fraud-related risk areas;

''(B) procedures and controls to protect against risks identified under subparagraph (A);

''(C) allocation of responsibility for monitoring the risks identified under subparagraph (A); and

''(D) procedures for the periodic evaluation and revision of the anti-fraud procedures, controls, and monitoring mechanisms under subparagraphs (B) and (C).

''(2) SUBMISSION OF ANTI-FRAUD POLICY TO FINCEN.—Each virtual currency kiosk operator shall submit to FinCEN the anti-fraud policy required under paragraph (1) not later than 90 days after the later of—

''(A) the effective date of this section; or

''(B) the date on which the virtual currency kiosk operator begins operating.

''(g) APPOINTMENT OF COMPLIANCE OFFICER.—Each virtual currency kiosk operator shall designate and employ a compliance officer who—

''(1) is qualified to coordinate and monitor compliance with this section and all other applicable Federal and State laws, rules, and regulations;

''(2) is employed full-time by the virtual currency kiosk operator;

''(3) is not the chief executive officer of the virtual currency kiosk operator; and

''(4) does not own or control more than 20 percent of any interest in the virtual currency kiosk operator.

''(h) USE OF BLOCKCHAIN ANALYTICS.—

''(1) IN GENERAL.—Each virtual currency kiosk operator shall use blockchain analytics to prevent sending virtual currency to a virtual currency wallet known to be affiliated with fraudulent activity at the time of a virtual currency kiosk transaction and to detect transaction patterns indicative of fraud or other illicit activities.

''(2) COMPLIANCE.—The Director of FinCEN may request evidence from any virtual currency kiosk operator to confirm compliance with this subsection.

''(i) VERBAL CONFIRMATION REQUIRED BEFORE NEW CUSTOMER TRANSACTIONS.—

''(1) IN GENERAL.—Before entering into a virtual currency kiosk transaction valued at 500 dollars or more with a new customer, a virtual currency kiosk operator shall obtain verbal confirmation from the new customer that—

''(A) the new customer wishes to proceed with the virtual currency kiosk transaction;

''(B) the new customer understands the nature of the virtual currency kiosk transaction; and

''(C) the new customer is not being fraudulently induced to engage in the transaction.

''(2) REASONABLE EFFORT.—A virtual currency kiosk operator shall make a reasonable effort to determine whether the customer is being fraudulently induced to engage in the virtual currency kiosk transaction.

''(3) METHOD OF CONFIRMATION.—Each verbal confirmation required under paragraph (1) shall be given by way of a live telephone or video call to a person employed by, or on behalf of, the virtual currency kiosk operator.

''(j) REFUNDS.—

''(1) IN GENERAL.—

''(A) NEW CUSTOMERS.—Not later than 30 days after receiving an application under paragraph (2), a virtual currency kiosk operator shall issue a refund to a customer for the full amount of each virtual currency kiosk transaction, including the dollar value

of virtual currency exchanged and all transaction fees, made during the period in which the customer was a new customer and for which the customer was fraudulently induced to engage in the virtual currency kiosk transaction.

''(B) EXISTING CUSTOMERS.—Not later than 30 days after receiving an application under paragraph (2), a virtual currency kiosk operator shall issue a refund to a customer for the full amount of all transaction fees associated with each virtual currency kiosk transaction made during the period in which the customer was an existing customer and for which the customer was fraudulently induced to engage in the virtual currency kiosk transaction.

''(2) APPLICATION.—A customer seeking a refund under paragraph (1) shall, not later than 30 days after the date of the virtual currency kiosk transaction, submit an application to the virtual currency kiosk operator that includes the following:

''(A) The name, address, and phone number of the customer.

''(B) The transaction hash of the virtual currency kiosk transaction or information sufficient to determine the type, value, date, and time of the virtual currency kiosk transaction.

''(C) A copy of a report to a State or local law enforcement or government agency, made not later than 30 days after the virtual currency kiosk transaction, that includes a sworn affidavit attesting that the customer was fraudulently induced to engage in the virtual currency kiosk transaction.

''(3) ENHANCED DAMAGES.—Any person who willfully denies a refund to a customer in violation of paragraph (1) shall be liable to the customer for 3 times the amount of the refund owed under that paragraph or $10,000, whichever is greater. A penalty under this paragraph shall be in addition to any penalty under subsection (n).

''(k) TRANSACTION LIMITS WITH RESPECT TO NEW CUSTOMERS.—

''(1) IN A 24-HOUR PERIOD.—A virtual currency kiosk operator shall not accept more than $2,000, or the equivalent amount in virtual currency, from any new customer during any 24-hour period.

''(2) TOTAL.—A virtual currency kiosk operator shall not accept a total of more than $10,000, or the equivalent amount in virtual currency, from any new customer.

''(l) CUSTOMER SERVICE HELPLINE.—Each virtual currency kiosk operator shall provide live customer service during all hours that the virtual currency kiosk operator accepts virtual currency kiosk transactions, the phone number for which is regularly monitored and displayed in a clear, conspicuous, and easily readable manner upon each virtual currency kiosk.

''(m) COMMUNICATIONS WITH LAW ENFORCEMENT.—

''(1) IN GENERAL.—Each virtual currency kiosk operator shall provide a dedicated and frequently monitored phone number and email address for relevant law enforcement and government agencies to facilitate communication with the virtual currency kiosk operator in the event of reported or suspected fraudulent activity.

''(2) SUBMISSION.—Not later than 90 days after the effective date of this section, each virtual currency kiosk operator shall submit the phone number and email address described in paragraph (1) to FinCEN and all other relevant law enforcement and government agencies.

''(n) CIVIL PENALTIES.—

''(1) IN GENERAL.—Any person who fails to comply with any requirement of this section, or any regulation prescribed under this section, shall be liable to the United States for a civil monetary penalty of $10,000 for each such violation.

''(2) CONTINUING VIOLATION.—Each day that a violation described in paragraph (1) continues shall constitute a separate violation for purposes of such paragraph.

''(3) ASSESSMENTS.—Any penalty imposed under this section shall be assessed and collected by the Secretary of the Treasury as provided in section 5321 and any such assessment shall be subject to the provisions of that section.

''(o) RELATIONSHIP TO STATE LAWS.—The provisions of this section shall preempt any State law, rule, or regulation only to the extent that such State law, rule, or regulation conflicts with a provision of this section. Nothing in this section shall be construed to prohibit a State from enacting a law, rule, or regulation that provides greater protection to customers than the protection provided by the provisions of this section.''.

(b) CLERICAL AMENDMENT.—The table of sections for chapter 53 of title 31, United States Code, is amended by inserting after the item relating to section 5336 the following:

''5337. Virtual currency kiosk fraud prevention.''.

SEC. 4. EFFECTIVE DATE.

The amendments made by this Act shall take effect 90 days after the date of enactment of this Act.

By Mr. PADILLA (for himself, Mr. MARKEY, Mr. BLUMENTHAL, Mr. BOOKER, Mr. MERKLEY, Mr. VAN HOLLEN, Ms. DUCKWORTH, Mr. WYDEN, Mr. SCHIFF, Mr. SANDERS, and Mr. WHITEHOUSE):

S. 720. A bill to establish an Office of Environmental Justice within the Department of Justice, and for other purposes; to the Committee on the Judiciary.

Mr. PADILLA. Mr. President, I rise today to introduce the Empowering and Enforcing Environmental Justice Act of 2025. This bill would establish in statute the Office of Environmental Justice within the Environment and Natural Resources Division of the Department of Justice.

The principles of environmental justice call for environmental fairness, regardless of race, color, national origin or income, and the meaningful involvement of communities in the development of laws and regulations that affect every community's natural surroundings and the places people live, work, play, and learn. California was one of the first States in the Nation to codify a definition of ''environmental justice'' in statute, understanding the disproportionate impact that frontline communities face.

This reality could not be more relevant today in light of the recent firings of environmental justice and ENRD employees at the Department of Justice. During the 117th Congress, I was proud to work with my colleague Representative BARRAGÁN on a bill that called for the creation of an Environmental Justice Office at the DOJ, and we were pleased that the Department moved forward to establish this office in May 2022.

However, on her first day as Attorney General, Pam Bondi eliminated all environmental justice efforts at the DOJ, in line with President Trump's orders to eliminate all DEI initiatives at Federal Agencies. Her order effectively terminated the office and halted all programs designed to fight pollution and enforce environmental laws.

I therefore urge my colleagues to join me in working to codify this office so that environmental enforcement does not fall victim to political agendas. The work that this office did made a real impact, making progress in ensuring that all people can breathe clean air, drink clean water, and live in healthy, resilient environments.

By Mr. THUNE (for himself, Ms. SMITH, and Mr. ROUNDS):

S. 723. A bill to require the Bureau of Indian Affairs to process and complete all mortgage packages associated with residential and business mortgages on Indian land by certain deadlines, and for other purposes; to the Committee on Indian Affairs.

Mr. THUNE. Mr. President, I ask unanimous consent that the text of the bill be printed in the RECORD.

There being no objection, the text of the bill was ordered to be printed in the RECORD, as follows:

S. 723

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

SECTION 1. SHORT TITLE.

This Act may be cited as the ''Tribal Trust Land Homeownership Act of 2025''.

SEC. 2. DEFINITIONS.

In this Act:

(1) APPLICABLE BUREAU OFFICE.—The term ''applicable Bureau office'' means—

(A) a Regional office of the Bureau;

(B) an Agency office of the Bureau; or

(C) a Land Titles and Records Office of the Bureau.

(2) BUREAU.—The term ''Bureau'' means the Bureau of Indian Affairs.

(3) DIRECTOR.—The term ''Director'' means the Director of the Bureau.

(4) FIRST CERTIFIED TITLE STATUS REPORT.—The term ''first certified title status report'' means the title status report needed to verify title status on Indian land.

(5) INDIAN LAND.—The term ''Indian land'' has the meaning given the term in section 162.003 of title 25, Code of Federal Regulations (as in effect on the date of enactment of this Act).

(6) LAND MORTGAGE.—The term ''land mortgage'' means a mortgage obtained by an individual Indian who owns a tract of trust land for the purpose of—

(A) home acquisition;

(B) home construction;

(C) home improvements; or

(D) economic development.

(7) LEASEHOLD MORTGAGE.—The term ''leasehold mortgage'' means a mortgage, deed of trust, or other instrument that pledges the leasehold interest of a lessee as security for a debt or other obligation owed by the lessee to a lender or other mortgagee.

(8) MORTGAGE PACKAGE.—The term ''mortgage package'' means a proposed residential leasehold mortgage, business leasehold mortgage, land mortgage, or right-of-way document submitted to an applicable Bureau office under section 3(a)(1).

(9) RELEVANT FEDERAL AGENCY.—The term ''relevant Federal agency'' means any of the following Federal agencies that guarantee or make direct mortgage loans on Indian land:

(A) The Department of Agriculture.

(B) The Department of Housing and Urban Development.

(C) The Department of Veterans Affairs.

(10) RIGHT-OF-WAY DOCUMENT.—The term ''right-of-way document'' has the meaning given the term in section 169.2 of title 25, Code of Federal Regulations (as in effect on the date of enactment of this Act).

(11) SUBSEQUENT CERTIFIED TITLE STATUS REPORT.—The term ''subsequent certified title status report'' means the title status report needed to identify any liens against a residential, business, or land lease on Indian land.

SEC. 3. MORTGAGE REVIEW AND PROCESSING.

(a) REVIEW AND PROCESSING DEADLINES.—

(1) IN GENERAL.—As soon as practicable after receiving a proposed residential leasehold mortgage, business leasehold mortgage, land mortgage, or right-of-way document, the applicable Bureau office shall notify the lender that the proposed residential leasehold mortgage, business leasehold mortgage, or right-of-way document has been received.

(2) PRELIMINARY REVIEW.—

(A) IN GENERAL.—Not later than 10 calendar days after receipt of a proposed residential leasehold mortgage, business leasehold mortgage, land mortgage, or right-of-way document, the applicable Bureau office shall conduct and complete a preliminary review of the residential leasehold mortgage, business leasehold mortgage, land mortgage, or right-of-way document to verify that all required documents are included.

(B) INCOMPLETE DOCUMENTS.—As soon as practicable, but not more than 2 calendar days, after finding that any required documents are missing under subparagraph (A), the applicable Bureau office shall notify the lender of the missing documents.

(3) APPROVAL OR DISAPPROVAL.—

(A) LEASEHOLD MORTGAGES.—Not later than 20 calendar days after receipt of a complete executed residential leasehold mortgage or business leasehold mortgage, proof of required consents, and other required documentation, the applicable Bureau office shall approve or disapprove the residential leasehold mortgage or business leasehold mortgage.

(B) RIGHT-OF-WAY DOCUMENTS.—Not later than 30 calendar days after receipt of a complete executed right-of-way document, proof of required consents, and other required documentation, the applicable Bureau office shall approve or disapprove the right-of-way document.

(C) LAND MORTGAGES.—Not later than 30 calendar days after receipt of a complete executed land mortgage, proof of required consents, and other required documentation, the applicable Bureau office shall approve or disapprove the land mortgage.

(D) REQUIREMENTS.—The determination of whether to approve or disapprove a residential leasehold mortgage or business leasehold mortgage under subparagraph (A), a right-of-way document under subparagraph (B), or a land mortgage under subparagraph (C)—

(i) shall be in writing; and

(ii) in the case of a determination to disapprove a residential leasehold mortgage, business leasehold mortgage, right-of-way document, or land mortgage shall, state the basis for the determination.

(E) APPLICATION.—This paragraph shall not apply to a residential leasehold mortgage or business leasehold mortgage with respect to Indian land in cases in which the applicant for the residential leasehold mortgage or business leasehold mortgage is an Indian tribe (as defined in subsection (d) of the first section of the Act of 1955 (69 Stat. 539, chapter 615; 126 Stat. 1150; 25 U.S.C. 415(d))) that has been approved for leasing under subsection (h) of that section (69 Stat. 539, chapter 615; 126 Stat. 1151; 25 U.S.C. 415(h)).

(4) CERTIFIED TITLE STATUS REPORTS.—

(A) COMPLETION OF REPORTS.—

(i) IN GENERAL.—Not later than 10 calendar days after the applicable Bureau office approves a residential leasehold mortgage, business leasehold mortgage, land mortgage, or right-of-way document under paragraph (3), the applicable Bureau office shall complete the processing of, as applicable—

(I) a first certified title status report, if a first certified title status report was not completed prior to the approval of the residential leasehold mortgage, business leasehold mortgage, land mortgage, or right-of-way document; and

(II) a subsequent certified title status report.

(ii) REQUESTS FOR FIRST CERTIFIED TITLE STATUS REPORTS.—Notwithstanding clause (i), not later than 14 calendar days after the applicable Bureau office receives a request for a first certified title status report from an applicant for a residential leasehold mortgage, business leasehold mortgage, land mortgage, or right-of-way document under paragraph (1), the applicable Bureau office shall complete the processing of the first certified title status report.

(B) NOTICE.—

(i) IN GENERAL.—As soon as practicable after completion of the processing of, as applicable, a first certified title status report or a subsequent certified title status report under subparagraph (A), but by not later than the applicable deadline described in that subparagraph, the applicable Bureau office shall give notice of the completion to the lender.

(ii) FORM OF NOTICE.—The applicable Bureau office shall give notice under clause (i)—

(I) electronically through secure, encryption software; and

(II) through the United States mail.

(iii) OPTION TO OPT OUT.—The lender may opt out of receiving notice electronically under clause (ii)(I).

(b) NOTICES.—

(1) IN GENERAL.—If the applicable Bureau office does not complete the review and processing of mortgage packages under subsection (a) (including any corresponding first certified title status report or subsequent certified title status report under paragraph (4) of that subsection) by the applicable deadline described in that subsection, immediately after missing the deadline, the applicable Bureau office shall provide notice of the delay in review and processing to—

(A) the party that submitted the mortgage package or requested the first certified title status report; and

(B) the lender for which the mortgage package (including any corresponding first certified title status report or subsequent certified title status report) is being requested.

(2) REQUESTS FOR UPDATES.—In addition to providing the notices required under paragraph (1), not later than 2 calendar days after receiving a relevant inquiry with respect to a submitted mortgage package from the party that submitted the mortgage package or the lender for which the mortgage package (including any corresponding first certified title status report or subsequent certified title status report) is being requested or an inquiry with respect to a requested first certified title status report from the party that requested the first certified title status report, the applicable Bureau office shall respond to the inquiry.

(c) DELIVERY OF FIRST AND SUBSEQUENT CERTIFIED TITLE STATUS REPORTS.—Notwithstanding any other provision of law, any first certified title status report and any subsequent certified title status report, as applicable, shall be delivered directly to—

(1) the lender;

(2) any local or regional agency office of the Bureau that requests the first certified title status report or subsequent certified title status report;

(3) in the case of a proposed residential leasehold mortgage or land mortgage, the relevant Federal agency that insures or guarantees the loan; and

(4) if requested, any individual or entity described in section 150.303 of title 25, Code of Federal Regulations (as in effect on the date of enactment of this Act).

(d) ACCESS TO TRUST ASSET AND ACCOUNTING MANAGEMENT SYSTEM (TAAMS).—Beginning on the date of enactment of this Act, the relevant Federal agencies and Indian Tribes shall have read-only access to portals containing the relevant land documents from the Trust Asset and Accounting Management System (commonly known as ''TAAMS'') maintained by the Bureau.

(e) ANNUAL REPORT.—

(1) IN GENERAL.—Not later than March 1 of each calendar year, the Director shall submit to the Committee on Indian Affairs of the Senate and the Committee on Natural Resources of the House of Representatives a report describing—

(A) for the most recent calendar year, the number of requests received to complete residential leasehold mortgage packages, business leasehold mortgage packages, land mortgage packages, and right-of-way document packages (including any requests for corresponding first certified title status reports and subsequent certified title status reports), including a detailed description of—

(i) requests that were and were not successfully completed by the applicable deadline described in subsection (a) by each applicable Bureau office; and

(ii) the reasons for each applicable Bureau office not meeting any applicable deadlines; and

(B) the length of time needed by each applicable Bureau office during the most recent calendar year to provide the notices required under subsection (b)(1).

(2) REQUIREMENT.—In submitting the report required under paragraph (1), the Director shall maintain the confidentiality of personally identifiable information of the parties involved in requesting the completion of residential leasehold mortgage packages, business leasehold mortgage packages, land mortgage packages, and right-of-way document packages (including any corresponding first certified title status reports and subsequent certified title status reports).

(f) GAO STUDY.—Not later than 1 year after the date of enactment of this Act, the Comptroller General of the United States shall submit to the Committee on Indian Affairs of the Senate and the Committee on Natural Resources of the House of Representatives a report that includes—

(1) an evaluation of the need for residential leasehold mortgage packages, business leasehold mortgage packages, land mortgage packages, and right-of-way document packages of each Indian Tribe to be digitized for the purpose of streamlining and expediting the completion of mortgage packages for residential mortgages on Indian land (including the corresponding first certified title status reports and subsequent certified title status reports); and

(2) an estimate of the time and total cost necessary for Indian Tribes to digitize the records described in paragraph (1), in conjunction with assistance in that digitization from the Bureau.

SEC. 4. ESTABLISHMENT OF REALTY OMBUDSMAN POSITION.

(a) IN GENERAL.—The Director shall establish within the Division of Real Estate Services of the Bureau the position of Realty Ombudsman, who shall report directly to the Secretary of the Interior.

(b) FUNCTIONS.—The Realty Ombudsman shall—

(1) ensure that the applicable Bureau offices are meeting the mortgage review and processing deadlines established by section 3(a);

(2) ensure that the applicable Bureau offices comply with the notices required under subsections (a) and (b) of section 3;

(3) serve as a liaison to other Federal agencies, including by—

(A) ensuring the Bureau is responsive to all of the inquiries from the relevant Federal agencies; and

(B) helping to facilitate communications between the relevant Federal agencies and the Bureau on matters relating to mortgages on Indian land;

(4) receive inquiries, questions, and complaints directly from Indian Tribes, members of Indian Tribes, and lenders in regard to executed residential leasehold mortgages, business leasehold mortgages, land mortgages, or right-of-way documents; and

(5) serve as the intermediary between the Indian Tribes, members of Indian Tribes, and lenders and the Bureau in responding to inquiries and questions and resolving complaints.

SUBMITTED RESOLUTIONS

SENATE RESOLUTION 93—EXPRESSING THE SENSE OF THE SENATE THAT THE OPERATIONS OF THE NATIONAL INSTITUTES OF HEALTH SHOULD NOT EXPERIENCE ANY INTERRUPTION, DELAY, OR FUNDING DISRUPTION IN VIOLATION OF THE LAW AND THAT THE WORKFORCE OF THE NATIONAL INSTITUTES OF HEALTH IS ESSENTIAL TO SUSTAINING MEDICAL PROGRESS

Mr. DURBIN (for himself, Mr. VAN HOLLEN, Ms. ALSOBROOKS, Mr. SCHUMER, Mrs. MURRAY, Mr. WYDEN, Ms. HIRONO, Mr. BLUMENTHAL, Ms. SMITH, Mr. BOOKER, Ms. BALDWIN, Mr. COONS, Mr. WELCH, Ms. KLOBUCHAR, Mr. MERKLEY, Mr. GALLEGO, Mr. HEINRICH, Mr. SCHIFF, Mr. PADILLA, Ms. ROSEN, Mr. KING, Ms. DUCKWORTH, Mr. MARKEY, and Mr. REED) submitted the following resolution; which was referred to the Committee on Health, Education, Labor, and Pensions:

S. RES. 93

Resolved, That it is the sense of the Senate that—

(1) to protect the health, economic vitality, and national security of the people of the United States, the operations of the National Institutes of Health, including funding research on childhood cancers, Alzheimer's disease, diabetes, heart disease, infectious disease, amyotrophic lateral sclerosis, and other diseases and conditions, should not be subject to any interruption, delay, or funding disruption in violation of the law; and

(2) the workforce of the National Institutes of Health, comprised of scientists, researchers, and medical professionals, is essential to sustaining medical progress, and any interference with its work undermines efforts to develop life-saving treatments, weakens the biomedical research enterprise, and threatens the Nation's ability to respond to public health challenges.

SENATE RESOLUTION 94—AUTHORIZING EXPENDITURES BY COMMITTEES OF THE SENATE FOR THE PERIODS MARCH 1, 2025, THROUGH SEPTEMBER 30, 2025, OCTOBER 1, 2025, THROUGH SEPTEMBER 30, 2026, AND OCTOBER 1, 2026, THROUGH FEBRUARY 28, 2027

Mr. MCCONNELL submitted the following resolution; from the Committee on Rules and Administration which was placed on the calendar:

S. RES. 94

Resolved,

SECTION 1. AGGREGATE AUTHORIZATION.

(a) IN GENERAL.—For purposes of carrying out the powers, duties, and functions under the Standing Rules of the Senate, and under the appropriate authorizing resolutions of the Senate, there is authorized for the period March 1, 2025, through September 30, 2025, in the aggregate of $90,988,230, for the period October 1, 2025, through September 30, 2026, in the aggregate of $155,979,823, and for the period October 1, 2026, through February 28, 2027, in the aggregate of $64,991,593, in accordance with the provisions of this resolution, for standing committees of the Senate, the Special Committee on Aging, the Select Committee on Intelligence, and the Committee on Indian Affairs.

(b) AGENCY CONTRIBUTIONS.—There are authorized to be paid from the appropriations account for ''Expenses of Inquiries and Investigations'' of the Senate such sums as may be necessary for agency contributions related to the compensation of employees of the committees for the period March 1, 2025, through September 30, 2025, for the period October 1, 2025, through September 30, 2026, and for the period October 1, 2026, through February 28, 2027.

(c) EXPENSES.—

(1) IN GENERAL.—Except as provided in paragraph (2), expenses of each standing committee of the Senate, the Special Committee on Aging, the Select Committee on Intelligence, and the Committee on Indian Affairs under this resolution shall be paid from the contingent fund of the Senate upon vouchers approved by the chairman of the applicable committee.

(2) VOUCHERS NOT REQUIRED.—Vouchers shall not be required for—

(A) the disbursement of salaries of employees paid at an annual rate;

(B) the payment of telecommunications provided by the Office of the Sergeant at Arms and Doorkeeper;

(C) the payment of stationery supplies purchased through the Keeper of the Stationery;

(D) payments to the Postmaster of the Senate;

(E) the payment of metered charges on copying equipment provided by the Office of the Sergeant at Arms and Doorkeeper;

(F) the payment of Senate Recording and Photographic Services; or

(G) the payment of franked and mass mail costs by the Sergeant at Arms and Doorkeeper.

SEC. 2. COMMITTEE ON AGRICULTURE, NUTRITION, AND FORESTRY.

(a) GENERAL AUTHORITY.—In carrying out its powers, duties, and functions under the Standing Rules of the Senate, in accordance with its jurisdiction under rule XXV of the Standing Rules of the Senate, including holding hearings, reporting such hearings, and making investigations as authorized by paragraphs 1 and 8 of rule XXVI of the Standing Rules of the Senate, the Committee on Agriculture, Nutrition, and Forestry is authorized from March 1, 2025, through February 28, 2027, in its discretion, to—

(1) make expenditures from the contingent fund of the Senate;

(2) employ personnel; and

(3) with the prior consent of the Government department or agency concerned and the Committee on Rules and Administration, use on a reimbursable, or nonreimbursable, basis the services of personnel of any such department or agency.

(b) EXPENSES FOR PERIOD ENDING SEPTEMBER 30, 2025.—The expenses of the committee for the period March 1, 2025, through September 30, 2025, under this section shall not exceed $4,464,935, of which amount—

(1) not to exceed $200,000 may be expended for the procurement of the services of individual consultants, or organizations thereof (as authorized by section 202(i) of the Legislative Reorganization Act of 1946 (2 U.S.C. 4301(i))); and

(2) not to exceed $40,000 may be expended for the training of the professional staff of such committee (under procedures specified by section 202(j) of that Act).

(c) EXPENSES FOR FISCAL YEAR 2026 PERIOD.—The expenses of the committee for the period October 1, 2025, through September 30, 2026, under this section shall not exceed $7,654,174, of which amount—

(1) not to exceed $200,000 may be expended for the procurement of the services of individual consultants, or organizations thereof (as authorized by section 202(i) of the Legislative Reorganization Act of 1946 (2 U.S.C. 4301(i))); and

(2) not to exceed $40,000 may be expended for the training of the professional staff of such committee (under procedures specified by section 202(j) of that Act).

(d) EXPENSES FOR PERIOD ENDING FEBRUARY 28, 2027.—The expenses of the committee for the period October 1, 2026, through February 28, 2027, under this section shall not exceed $3,189,239, of which amount—

(1) not to exceed $200,000 may be expended for the procurement of the services of individual consultants, or organizations thereof (as authorized by section 202(i) of the Legislative Reorganization Act of 1946 (2 U.S.C. 4301(i))); and

(2) not to exceed $40,000 may be expended for the training of the professional staff of such committee (under procedures specified by section 202(j) of that Act).

SEC. 3. COMMITTEE ON ARMED SERVICES.

(a) GENERAL AUTHORITY.—In carrying out its powers, duties, and functions under the Standing Rules of the Senate, in accordance with its jurisdiction under rule XXV of the Standing Rules of the Senate, including holding hearings, reporting such hearings, and making investigations as authorized by paragraphs 1 and 8 of rule XXVI of the Standing Rules of the Senate, the Committee on Armed Services is authorized from March 1, 2025, through February 28, 2027, in its discretion, to—

(1) make expenditures from the contingent fund of the Senate;

(2) employ personnel; and

(3) with the prior consent of the Government department or agency concerned and the Committee on Rules and Administration, use on a reimbursable, or nonreimbursable, basis the services of personnel of any such department or agency.

(b) EXPENSES FOR PERIOD ENDING SEPTEMBER 30, 2025.—The expenses of the committee for the period March 1, 2025, through