

**DISCUSSION DRAFT**119<sup>TH</sup> CONGRESS  
2<sup>D</sup> SESSION**H. R.** \_\_\_\_\_

To restrict the repatriation of funds by noncitizens receiving Federal benefits, to require verification and certification of compliance, and to establish a centralized database within the Department of the Treasury for monitoring, enforcement, and reporting.

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**IN THE HOUSE OF REPRESENTATIVES**

Mrs. FISCHBACH introduced the following bill; which was referred to the Committee on \_\_\_\_\_

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**A BILL**

To restrict the repatriation of funds by noncitizens receiving Federal benefits, to require verification and certification of compliance, and to establish a centralized database within the Department of the Treasury for monitoring, enforcement, and reporting.

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

3       **SECTION 1. SHORT TITLE.**

4       This Act may be cited as the “Federal Benefits Repa-  
5       triation Verification Act of 2026”.

1 **SEC. 2. DEFINITIONS.**

2 In this Act:

3 (1) COVERED INDIVIDUAL.—The term “covered  
4 individual” means a noncitizen who is a recipient of  
5 **【Federal benefits/ Note: Section 401 of the Personal  
6 Responsibility and Work Opportunity Reconciliation  
7 Act of 1996 defined the term “Federal public benefit”.**  
8 *Use that term and definition?】*.

9 (2) FEDERAL BENEFITS.—The term “Federal  
10 benefits” means any monetary or in-kind assistance  
11 provided by a Federal agency, including benefits  
12 under the Social Security Act, SNAP, TANF, Med-  
13 icaid, Federal housing assistance, unemployment in-  
14 surance, and any comparable program.

15 (3) NONCITIZEN.—The term “noncitizen”  
16 means any individual who is not a citizen or national  
17 of the United States. **【NOTE: This has the same def-  
18 inition as the term “alien” in the Immigration and  
19 Nationality Act. Is the term “noncitizen” preferred?  
20 If not, suggest using the term “alien”, as that is the  
21 defined and understood term in the immigration  
22 laws.】**

23 (4) REPATRIATION OF FUNDS.—The term “re-  
24 patriation of funds” means the transfer, remittance,  
25 or transmission of monetary assets from within the  
26 United States to any foreign individual, institution,

1 or account outside of the **【territorial/ Note: is this**  
2 **needed? It doesn't appear in the "within" concept.】**  
3 United States, whether conducted through electronic  
4 transfer, wire services, mobile applications,  
5 cryptocurrency exchanges, banks, or informal value  
6 transfer systems. **【NOTE: This term isn't actually**  
7 **used in the substantive text. Suggest instead folding**  
8 **this concept into the substantive language and then**  
9 **just cross-referencing as needed.】**

10 (5) TREASURY REPATRIATION VERIFICATION  
11 DATABASE.—The term “Treasury Repatriation  
12 Verification Database” means the secure system es-  
13 tablished under section 5.

14 **SEC. 3. RESTRICTION ON REPATRIATION OF FUNDS BY**  
15 **COVERED INDIVIDUALS.**

16 (a) REPATRIATION LIMIT.—A covered individual may  
17 not repatriate more than \$1,000 in aggregate **【during any**  
18 **continuous 12-month period while receiving Federal**  
19 **benefits/ Note: the term covered individual itself is linked**  
20 **to receipt of public benefits, so this gets a bit confusing.】**.

21 (a ALTERNATIVE) REPATRIATION LIMIT.—A non-  
22 citizen may not transfer any monetary asset from within  
23 the United States to any other noncitizen, entity, or ac-  
24 count outside of the United States in an amount that ex-

1 ceeds \$1,000 during any 12-month period during which  
2 the noncitizen is a recipient of a **【Federal public benefit.】**

3 (b) **CONDITION OF BENEFIT ELIGIBILITY.**—Compli-  
4 ance with subsection (a) shall be a condition of continued  
5 eligibility for any Federal benefit program. **【Suggest: A**  
6 noncitizen who violates subsection (a) shall be ineligible  
7 to receive any Federal public benefit.**】**

8 (c) **CERTIFICATION REQUIREMENT.**—Covered indi-  
9 viduals shall annually certify compliance with the repatri-  
10 ation limit as part of their continued benefits eligibility  
11 review. **【Suggest: On an annual basis, a noncitizen who**  
12 is a recipient of a Federal public benefit shall certify to  
13 \_\_\_\_\_ that the individual has not violated subsection  
14 (a). A noncitizen who fails to submit such a certification  
15 shall be ineligible to receive the Federal public benefit.**】**

16 (d) **VERIFICATION REQUIREMENT.**—Federal agencies  
17 administering benefits shall coordinate with the Depart-  
18 ment of the Treasury to verify that covered individuals  
19 are in compliance with subsection (a). **【Suggest: The Sec-**  
20 retary of the Treasury shall coordinate with the head of  
21 each Federal agency that administers a Federal public  
22 benefit in carrying out this section/ *NOTE: what is the*  
23 *role of the Secretary of the Treasury under this section?***】**

1 **SEC. 4. DUTIES OF FINANCIAL AND REMITTANCE INSTITU-**  
2 **TIONS.**

3 (a) MANDATORY REPORTING.—Any financial institu-  
4 tion, money service business, remittance provider, or  
5 cryptocurrency exchange operating in the United States  
6 shall report all repatriation transactions made by covered  
7 individuals to the Department of the Treasury.

8 (b) REAL-TIME VERIFICATION.—Institutions de-  
9 scribed in subsection (a) shall query the Treasury Repatri-  
10 ation Verification Database to determine whether a pro-  
11 posed transfer would cause a covered individual to exceed  
12 the repatriation limit before processing the transaction.

13 (c) TRANSACTION DENIAL.—If the Treasury Repatri-  
14 ation Verification Database indicates that the repatriation  
15 limit has been or would be exceeded, the institution must  
16 deny the transaction and report the attempted transfer.

17 (d) COMPLIANCE REQUIREMENTS.—The Secretary of  
18 the Treasury shall issue regulations specifying the format,  
19 frequency, and method of reporting and verification.

20 **SEC. 5. ESTABLISHMENT OF THE TREASURY REPATRI-**  
21 **ATION VERIFICATION DATABASE.**

22 (a) CREATION.—The Secretary of the Treasury shall  
23 establish and maintain a secure, centralized database to  
24 be known as the “Treasury Repatriation Verification  
25 Database”.

1 (b) CONTENTS.—The Treasury Repatriation  
2 Verification Database shall include—

3 (1) identification data for all covered individ-  
4 uals;

5 (2) records of all repatriation transactions and  
6 attempted transactions by covered individuals;

7 (3) real-time calculation of repatriation totals;  
8 and

9 (4) compliance flags and eligibility indicators  
10 accessible to authorized Federal and State agencies.

11 (c) DATA SHARING.—The Secretary of the Treasury  
12 shall provide appropriate, privacy-compliant access to the  
13 Treasury Repatriation Verification Database to—

14 (1) Federal benefit-administering agencies;

15 (2) State agencies administering federally fund-  
16 ed aid; and

17 (3) financial and remittance institutions subject  
18 to section 4.

19 (d) PRIVACY AND SECURITY.—All data collection and  
20 sharing must comply with applicable Federal privacy laws  
21 and cybersecurity standards. The Secretary shall imple-  
22 ment encryption, access controls, and audit trails.

1 **SEC. 6. ENFORCEMENT AND PENALTIES.**

2 (a) **BENEFIT SUSPENSION.**—An individual who vio-  
3 lates section 3 shall have their Federal benefits suspended  
4 until compliance is reestablished.

5 (b) **RECOUPMENT.**—Federal agencies may recover  
6 improper payments made during any period of noncompli-  
7 ance.

8 (c) **INSTITUTIONAL PENALTIES.**—Any institution  
9 failing to comply with section 4 may be subject to—

10 (1) civil penalties not to exceed \$25,000 per  
11 violation; and

12 (2) additional penalties for willful or repeated  
13 violations as determined by the Secretary of the  
14 Treasury.

15 **SEC. 7. RULEMAKING.**

16 Not later than 12 months after the date of enactment  
17 of this Act, the Secretary of the Treasury, in consultation  
18 with Federal benefit-administering agencies, shall issue  
19 regulations necessary to carry out this Act.

20 **SEC. 8. EFFECTIVE DATE.**

21 This Act shall take effect two years after the date  
22 of enactment of this Act, except that the Secretary of the  
23 Treasury may begin regulatory and database development  
24 activities immediately.