To establish a Senior Scams Prevention Advisory Council.

IN THE SENATE OF THE UNITED STATES

JANUARY 16, 2019

Mr. CASEY (for himself and Mr. MORAN) introduced the following bill; which was read twice and referred to the Committee on Commerce, Science, and Transportation

A BILL

To establish a Senior Scams Prevention Advisory Council.

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

SECTION 1. SHORT TITLE.

This Act may be cited as the “Stop Senior Scams Act”.

SEC. 2. SENIOR SCAMS PREVENTION ADVISORY COUNCIL.

(a) ESTABLISHMENT.—There is established a Senior Scams Prevention Advisory Council (referred to in this Act as the “Advisory Council”).
(b) Members.—The Advisory Council shall be composed of the following members or the designees of those members:

(1) The Chairman of the Federal Trade Commission.

(2) The Secretary of the Treasury.

(3) The Attorney General.

(4) The Director of the Bureau of Consumer Financial Protection.

(5) Not more than 2 representatives from each of the following sectors, including trade associations, to be selected by the Chairman of the Federal Trade Commission:

(A) Retail.

(B) Gift card.

(C) Telecommunications.

(D) Wire-transfer services.

(E) Senior peer advocates.

(F) Consumer advocacy organization with efforts focused on preventing seniors from becoming the victims of scams.

(G) Financial services, including institutions who engage in digital currency.

(H) Prepaid cards.
(6) A member of the Board of Governors of the Federal Reserve System.


(8) The Director of the Financial Crimes Enforcement Network.

(9) Any other Federal, State, or local agency, industry representative, consumer advocate, or entity, as determined by the Chairman of the Federal Trade Commission.

(c) DUTIES.—

(1) IN GENERAL.—The Advisory Council shall, while considering public comment—

(A) collect information on the existence, use, and success of model educational materials and programs for retailers, financial services and wire-transfer companies, which—

(i) may be used as a guide to educate employees on how to identify and prevent scams that affect seniors; and

(ii) include—

(I) useful information for retailers, financial services, and wire trans-
fer companies for the purpose de-
scribed in clause (i);

(II) training for employees on
ways to identify and prevent senior
scams;

(III) the best methods for keep-
ing employees up to date on current
scams;

(IV) the most effective signage
and best placement for signage in re-
tail locations to warn seniors about
scammers’ use of gift cards, prepaid
cards, and wire transfer services;

(V) suggestions on effective col-
laborative community education cam-
paigns;

(VI) available technology to as-
sist in identifying possible scams at
the point of sale; and

(VII) other information that
would be helpful to retailers, wire
transfer companies, financial institu-
tions, and their employees as they
work to prevent fraud affecting sen-
iors; and
(B) based on the findings in subparagraph (A)—

(i) identify inadequacies, omissions, or deficiencies in those educational materials and programs for the categories listed in subparagraph (A) and their execution in reaching employees to protect older adults; and

(ii) create model materials to fill those inadequacies, omissions, or deficiencies.

(2) ENCOURAGED USE.—The Chairman of the Federal Trade Commission shall, after the public comment period is complete—

(A) make the model educational materials and programs and information about execution of the programs described in paragraph (1) publicly available; and

(B) encourage the use and distribution of the materials created under this subsection to prevent scams affecting seniors by govern-mental agencies and the private sector.

(d) REPORTS.—Section 101(e) of the Elder Abuse Prevention and Prosecution Act (34 U.S.C. 21711(e)) is amended—
(1) in subparagraph (C), by striking “and” at the end;

(2) in subparagraph (D), by striking the period at the end and inserting “; and”; and

(3) by adding at the end the following:

“(E) for the Federal Trade Commission, include information on—

“(i) the Senior Scams Prevention Advisory Council’s newly created model materials, any recommendations of the Advisory Council, and any views or considerations made by members of the Advisory Council or by public comment that were not included in the Advisory Council’s model materials or considered an official recommendation by the Advisory Council;

“(ii) the Senior Scams Prevention Advisory Council’s findings about senior scams (including information about the ways scams affect seniors, including the negative effects on their well-being); and

“(iii) any recommendations on ways stakeholders can continue to work together to reduce scams affecting seniors.”.
(c) TERMINATION.—This Act, and the amendments made by this Act, ceases to be effective on the date that is 5 years after the date of enactment of this Act.