

119TH CONGRESS
2D SESSION

H. R. 8172

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.

IN THE HOUSE OF REPRESENTATIVES

APRIL 2, 2026

Mrs. FISCHBACH (for herself and Mr. STAUBER) introduced the following bill; which was referred to the Committee on Financial Services, and in addition to the Committee on Oversight and Government Reform, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

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.

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

12 (3) NONCITIZEN.—The term “noncitizen”
13 means any individual who is not a citizen or national
14 of the United States.

15 (4) REPATRIATION OF FUNDS.—The term “re-
16 patriation of funds” means the transfer, remittance,
17 or transmission of monetary assets from within the
18 United States to any foreign individual, institution,
19 or account outside of the territorial United States,
20 whether conducted through electronic transfer, wire
21 services, mobile applications, cryptocurrency ex-
22 changes, banks, or informal value transfer systems.

23 (5) TREASURY REPATRIATION VERIFICATION
24 DATABASE.—The term “Treasury Repatriation
25 Verification Database” means the secure system es-
26 tablished under section 5.

1 **SEC. 3. RESTRICTION ON REPATRIATION OF FUNDS BY**
2 **COVERED INDIVIDUALS.**

3 (a) REPATRIATION LIMIT.—A noncitizen may not
4 transfer any monetary asset from within the United States
5 to any other noncitizen, entity, or account outside of the
6 United States in an amount that exceeds \$1,000 during
7 any 12-month period during which the noncitizen is a re-
8 cipient of a Federal public benefit.

9 (b) CONDITION OF BENEFIT ELIGIBILITY.—Compli-
10 ance with subsection (a) shall be a condition of continued
11 eligibility for any Federal benefit program. A noncitizen
12 who violates subsection (a) shall be ineligible to receive
13 any Federal public benefit.

14 (c) CERTIFICATION REQUIREMENT.—Covered indi-
15 viduals shall annually certify compliance with the repatri-
16 ation limit as part of their continued benefits eligibility
17 review. On an annual basis, a noncitizen who is a recipient
18 of a Federal public benefit shall certify to the relevant
19 agency, as part of verification of their eligibility, that the
20 individual has not violated subsection (a). A noncitizen
21 who fails to submit such a certification shall be ineligible
22 to receive the Federal public benefit.

23 (d) VERIFICATION REQUIREMENT.—Federal agencies
24 administering benefits shall coordinate with the Depart-
25 ment of the Treasury to verify that covered individuals
26 are in compliance with subsection (a). The Secretary of

1 the Treasury shall coordinate with the head of each Fed-
2 eral agency that administers a Federal public benefit in
3 carrying out this section.

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

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

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

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

20 (d) COMPLIANCE REQUIREMENTS.—The Secretary of
21 the Treasury shall issue regulations specifying the format,
22 frequency, and method of reporting and verification.

1 **SEC. 5. ESTABLISHMENT OF THE TREASURY REPATRI-**
2 **ATION VERIFICATION DATABASE.**

3 (a) CREATION.—The Secretary of the Treasury shall
4 establish and maintain a secure, centralized database to
5 be known as the “Treasury Repatriation Verification
6 Database”.

7 (b) CONTENTS.—The Treasury Repatriation
8 Verification Database shall include—

9 (1) identification data for all covered individ-
10 uals;

11 (2) records of all repatriation transactions and
12 attempted transactions by covered individuals;

13 (3) real-time calculation of repatriation totals;
14 and

15 (4) compliance flags and eligibility indicators
16 accessible to authorized Federal and State agencies.

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

20 (1) Federal benefit-administering agencies;

21 (2) State agencies administering federally fund-
22 ed aid; and

23 (3) financial and remittance institutions subject
24 to section 4.

25 (d) PRIVACY AND SECURITY.—All data collection and
26 sharing must comply with applicable Federal privacy laws

1 and cybersecurity standards. The Secretary shall imple-
2 ment encryption, access controls, and audit trails.

3 **SEC. 6. ENFORCEMENT AND PENALTIES.**

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

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

10 (c) INSTITUTIONAL PENALTIES.—Any institution
11 failing to comply with section 4 may be subject to—

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

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

17 **SEC. 7. RULEMAKING.**

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

22 **SEC. 8. EFFECTIVE DATE.**

23 This Act shall take effect two years after the date
24 of enactment of this Act, except that the Secretary of the

- 1 Treasury may begin regulatory and database development
- 2 activities immediately.

