

# Calendar No. 145

119TH CONGRESS  
1ST SESSION

# S. 841

[Report No. 119-58]

To require online dating service providers to provide fraud ban notifications to online dating service members, and for other purposes.

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## IN THE SENATE OF THE UNITED STATES

MARCH 4, 2025

Mrs. BLACKBURN (for herself and Mr. HICKENLOOPER) introduced the following bill; which was read twice and referred to the Committee on Commerce, Science, and Transportation

SEPTEMBER 2, 2025

Reported by Mr. CRUZ, with an amendment

[Strike out all after the enacting clause and insert the part printed in *italic*]

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## A BILL

To require online dating service providers to provide fraud ban notifications to online dating service members, and for other purposes.

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 “~~Romance Seam Pre-~~  
5 ~~vention Act~~”.

1 **SEC. 2. ONLINE DATING SAFETY.**

2 ~~(a) FRAUD BAN NOTIFICATION.—~~

3 ~~(1) IN GENERAL.—An online dating service pro-~~  
4 ~~vider shall provide to a member of the online dating~~  
5 ~~service a fraud ban notification if the member has~~  
6 ~~received a message through the online dating service~~  
7 ~~from a banned member of the online dating service.~~

8 ~~(2) REQUIRED CONTENTS.—A fraud ban notifi-~~  
9 ~~cation under paragraph (1) shall include the fol-~~  
10 ~~lowing:~~

11 ~~(A) The username or other profile identi-~~  
12 ~~fier of the banned member, as well as the most~~  
13 ~~recent time when the member to whom the noti-~~  
14 ~~fication is being provided sent or received a~~  
15 ~~message through the online dating service to or~~  
16 ~~from the banned member.~~

17 ~~(B) A statement, as applicable, that the~~  
18 ~~banned member identified in subparagraph (A)~~  
19 ~~may have been using a false identity or at-~~  
20 ~~tempting to defraud members.~~

21 ~~(C) A statement that a member should not~~  
22 ~~send cash or another form of currency or per-~~  
23 ~~sonal financial information to another member.~~

24 ~~(D) Information regarding best practices~~  
25 ~~to avoid online fraud or being defrauded by a~~  
26 ~~member of an online dating service, which may~~

1 be provided through a link to another web page  
 2 or disclosure.

3 ~~(E) Contact information to reach the cus-~~  
 4 ~~tomer service department of the online dating~~  
 5 ~~service provider.~~

6 ~~(3) MANNER AND TIMING.—~~

7 ~~(A) MANNER.—A fraud ban notification~~  
 8 ~~under paragraph (1) shall be—~~

9 ~~(i) clear and conspicuous; and~~

10 ~~(ii) provided by email, text message,~~  
 11 ~~or, if consented to by the member receiving~~  
 12 ~~the fraud ban notification, other appro-~~  
 13 ~~priate means of communication.~~

14 ~~(B) TIMING.—~~

15 ~~(i) IN GENERAL.—Except as provided~~  
 16 ~~in clauses (ii) and (iii), an online dating~~  
 17 ~~service provider shall provide a fraud ban~~  
 18 ~~notification under paragraph (1) not later~~  
 19 ~~than 24 hours after the fraud ban is initi-~~  
 20 ~~ated against the banned member.~~

21 ~~(ii) DELAY BASED ON JUDGMENT OF~~  
 22 ~~PROVIDER.—If, in the judgment of the on-~~  
 23 ~~line dating service provider, the cir-~~  
 24 ~~cumstances require a fraud ban notifica-~~  
 25 ~~tion under paragraph (1) to be provided~~

1 after the 24-hour period described in  
2 clause (i), the online dating service pro-  
3 vider shall, except as provided in clause  
4 (iii), provide the notification not later than  
5 3 days after the day on which the fraud  
6 ban is initiated against the banned mem-  
7 ber.

8 (iii) DELAY UPON REQUEST OF LAW  
9 ENFORCEMENT OFFICIAL.—If, due to an  
10 ongoing investigation, a law enforcement  
11 official requests an online dating service  
12 provider to delay providing a fraud ban no-  
13 tification under paragraph (1) beyond the  
14 time when the notification is required to be  
15 provided under clause (i) or (ii), the online  
16 dating service provider—

17 (I) may not provide the notifica-  
18 tion before the end of the period of  
19 delay (including any extension of such  
20 period) requested by the law enforce-  
21 ment official; and

22 (II) shall provide the notification  
23 not later than 3 days after the last  
24 day of the period of delay (including  
25 any extension of such period) re-

1 requested by the law enforcement offi-  
2 cial.

3 ~~(4) LIMITATION OF LIABILITY.—An online dat-~~  
4 ~~ing service provider is not liable to a person in a~~  
5 ~~civil action based on any of the following:~~

6 ~~(A) The manner of communication used~~  
7 ~~under paragraph (3)(A) to provide a fraud ban~~  
8 ~~notification to a member under paragraph (1).~~

9 ~~(B) The timing of a fraud ban notification~~  
10 ~~under paragraph (3)(B) provided to a member~~  
11 ~~under paragraph (1).~~

12 ~~(C) The disclosure of information in a~~  
13 ~~fraud ban notification provided under para-~~  
14 ~~graph (1).~~

15 ~~(b) ENFORCEMENT.—~~

16 ~~(1) ENFORCEMENT BY THE COMMISSION.—~~

17 ~~(A) UNFAIR OR DECEPTIVE ACTS OR PRAC-~~  
18 ~~TICES.—A violation of this section or a regula-~~  
19 ~~tion promulgated under this section shall be~~  
20 ~~treated as a violation of a rule defining an un-~~  
21 ~~fair or deceptive act or practice under section~~  
22 ~~18(a)(1)(B) of the Federal Trade Commission~~  
23 ~~Act (15 U.S.C. 57a(a)(1)(B)).~~

24 ~~(B) POWERS OF COMMISSION.—~~

1 (i) IN GENERAL.—The Commission  
2 shall enforce this section in the same man-  
3 ner, by the same means, and with the  
4 same jurisdiction, powers, and duties as  
5 though all applicable terms and provisions  
6 of the Federal Trade Commission Act (15  
7 U.S.C. 41 et seq.) were incorporated into  
8 and made a part of this section;

9 (ii) PRIVILEGES AND IMMUNITIES.—  
10 Any person who violates this section shall  
11 be subject to the penalties and entitled to  
12 the privileges and immunities provided in  
13 the Federal Trade Commission Act.

14 (iii) AUTHORITY PRESERVED.—Noth-  
15 ing in this section may be construed to  
16 limit the authority of the Commission  
17 under any other provision of law.

18 ~~(2) ENFORCEMENT BY STATES.—~~

19 (A) IN GENERAL.—Subject to subpara-  
20 graph (B), in any case in which the attorney  
21 general of a State has reason to believe that an  
22 interest of the residents of the State has been  
23 or is threatened or adversely affected by the en-  
24 gagement of any person in an act or practice  
25 that violates this section, the attorney general

1 of the State may, as *parens patriae*, bring a  
 2 civil action on behalf of the residents of the  
 3 State in an appropriate district court of the  
 4 United States to obtain appropriate relief.

5 (B) RIGHTS OF THE COMMISSION.—

6 (i) NOTICE TO THE COMMISSION.—

7 (I) IN GENERAL.—Except as pro-  
 8 vided in subclause (III), before initi-  
 9 ating a civil action under subpara-  
 10 graph (A), the attorney general of a  
 11 State shall notify the Commission in  
 12 writing that the attorney general in-  
 13 tends to bring such civil action.

14 (II) CONTENTS.—The notifica-  
 15 tion required by subclause (I) shall in-  
 16 clude a copy of the complaint to be  
 17 filed to initiate the civil action.

18 (III) EXCEPTION.—If it is not  
 19 feasible for the attorney general of a  
 20 State to provide the notification re-  
 21 quired by subclause (I) before initi-  
 22 ating a civil action under subpara-  
 23 graph (A), the attorney general shall  
 24 notify the Commission immediately  
 25 upon instituting the civil action.

1                   (ii) INTERVENTION BY THE COMMISS-  
 2                   SION.—Upon receiving the notice required  
 3                   by clause (i)(I), the Commission may inter-  
 4                   vene in the civil action and, upon inter-  
 5                   vening—

6                   (I) be heard on all matters aris-  
 7                   ing in the civil action; and

8                   (II) file petitions for appeal of a  
 9                   decision in the civil action.

10                  (C) LIMITATION ON STATE ACTION WHILE  
 11                  FEDERAL ACTION IS PENDING.—If the Commis-  
 12                  sion has instituted a civil action for a violation  
 13                  of this section or a regulation promulgated  
 14                  under this section, no attorney general of a  
 15                  State may bring an action under subparagraph  
 16                  (A) during the pendency of that action against  
 17                  any defendant named in the complaint of the  
 18                  Commission for any violation of this section or  
 19                  a regulation promulgated under this section al-  
 20                  leged in the complaint.

21                  (D) RULE OF CONSTRUCTION.—For pur-  
 22                  poses of bringing a civil action under this sub-  
 23                  section, nothing in this subsection may be con-  
 24                  strued to prevent the attorney general of a  
 25                  State from exercising the powers conferred on



1 the attorney general by the laws of the State to  
 2 conduct investigations, to administer oaths or  
 3 affirmations, or to compel the attendance of  
 4 witnesses or the production of documentary or  
 5 other evidence.

6 ~~(E)~~ ACTIONS BY OTHER STATE OFFI-  
 7 CIALS.—In addition to a civil action brought by  
 8 an attorney general under subparagraph (A),  
 9 any other consumer protection officer of a State  
 10 who is authorized by the State to do so may  
 11 bring a civil action under subparagraph (A),  
 12 subject to the same requirements and limita-  
 13 tions that apply under this paragraph to a civil  
 14 action brought by an attorney general.

15 ~~(c)~~ ONE NATIONAL STANDARD.—

16 ~~(1)~~ IN GENERAL.—A State, or political subdivi-  
 17 sion thereof, may not maintain, enforce, prescribe,  
 18 or continue in effect any law, rule, regulation, re-  
 19 quirement, standard, or other provision having the  
 20 force and effect of law of the State, or political sub-  
 21 division of the State, that requires an online dating  
 22 service provider to notify, prohibits an online dating  
 23 service provider from notifying, or otherwise affects  
 24 the manner in which an online dating service pro-  
 25 vider is required or permitted to notify, a member

1 of the online dating service that the member has re-  
2 ceived a message from or sent a message to a mem-  
3 ber whose account or profile on the online dating  
4 service is the subject of a fraud ban through the on-  
5 line dating service.

6 (2) RULE OF CONSTRUCTION.—This subsection  
7 may not be construed to preempt any law of a State  
8 or political subdivision of a State relating to con-  
9 tracts or torts.

10 (d) DEFINITIONS.—In this section:

11 (1) BANNED MEMBER.—The term “banned  
12 member” means a member of an online dating serv-  
13 ice whose account or profile on the online dating  
14 service is the subject of a fraud ban.

15 (2) COMMISSION.—The term “Commission”  
16 means the Federal Trade Commission.

17 (3) FRAUD BAN.—The term “fraud ban” means  
18 the termination or suspension of the account or pro-  
19 file of a member of an online dating service because,  
20 in the judgment of the online dating service pro-  
21 vider, there is a significant risk the member will at-  
22 tempt to obtain cash or another form of currency  
23 from another member through fraudulent means.

24 (4) MEMBER.—The term “member” means an  
25 individual who—

1           (A) submits to an online dating service  
2 provider the information required by the pro-  
3 vider to establish an account or profile on the  
4 online dating service; and

5           (B) is allowed by the provider to establish  
6 such an account or profile.

7           (5) ONLINE DATING SERVICE.—The term “on-  
8 line dating service” means a service that—

9           (A) is provided through a website or a mo-  
10 bile application; and

11           (B) offers members access to dating or ro-  
12 mantic relationships with other members by ar-  
13 ranging or facilitating the social introduction of  
14 members.

15           (6) ONLINE DATING SERVICE PROVIDER.—The  
16 term “online dating service provider” means a per-  
17 son engaged in the business of offering an online  
18 dating service.

19           (7) STATE.—The term “State” means each  
20 State of the United States; the District of Columbia;  
21 each commonwealth, territory, or possession of the  
22 United States; and each federally recognized Indian  
23 Tribe.

1       ~~(e) EFFECTIVE DATE.~~—This section shall take effect  
 2 on the date that is 1 year after the date of the enactment  
 3 of this Act.

4 **SECTION 1. SHORT TITLE.**

5       *This Act may be cited as the “Romance Scam Preven-*  
 6 *tion Act”.*

7 **SEC. 2. ROMANCE SCAM PREVENTION.**

8       ~~(a) FRAUD BAN NOTIFICATION.~~—

9           (1) *IN GENERAL.*—An online dating service pro-  
 10 vider shall provide to a member of the online dating  
 11 service a fraud ban notification if the member has re-  
 12 ceived a message through the online dating service  
 13 from a banned member of the online dating service.

14           (2) *REQUIRED CONTENTS.*—A fraud ban notifi-  
 15 cation under paragraph (1) shall include the fol-  
 16 lowing:

17           (A) *The username or other profile identifier*  
 18 *of the banned member, as well as the most recent*  
 19 *time when the member to whom the notification*  
 20 *is being provided sent or received a message*  
 21 *through the online dating service to or from the*  
 22 *banned member.*

23           (B) *A statement, as applicable, that the*  
 24 *banned member identified in subparagraph (A)*

1           *may have been using a false identity or attempt-*  
2           *ing to defraud members.*

3           *(C) A statement that a member should not*  
4           *send cash or another form of currency or per-*  
5           *sonal financial information to another member.*

6           *(D) Information regarding best practices to*  
7           *avoid online fraud or being defrauded by a mem-*  
8           *ber of an online dating service, which may be*  
9           *provided through a link to another web page or*  
10          *disclosure.*

11          *(E) Contact information to reach the cus-*  
12          *tomer service department of the online dating*  
13          *service provider.*

14          (3) *MANNER AND TIMING.—*

15          (A) *MANNER.—A fraud ban notification*  
16          *under paragraph (1) shall be—*

17                  (i) *clear and conspicuous; and*

18                  (ii) *provided by email, text message,*  
19                  *or, if consented to by the member receiving*  
20                  *the fraud ban notification, other appro-*  
21                  *priate means of communication.*

22          (B) *TIMING.—*

23                  (i) *IN GENERAL.—Except as provided*  
24                  *in clauses (ii) and (iii), an online dating*  
25                  *service provider shall provide a fraud ban*

1 notification under paragraph (1) not later  
2 than 24 hours after the fraud ban is initi-  
3 ated against the banned member.

4 (ii) *DELAY BASED ON JUDGMENT OF*  
5 *PROVIDER.—If, in the judgment of the on-*  
6 *line dating service provider, the cir-*  
7 *cumstances require a fraud ban notification*  
8 *under paragraph (1) to be provided after*  
9 *the 24-hour period described in clause (i),*  
10 *the online dating service provider shall, ex-*  
11 *cept as provided in clause (iii), provide the*  
12 *notification not later than 3 days after the*  
13 *day on which the fraud ban is initiated*  
14 *against the banned member.*

15 (iii) *DELAY UPON REQUEST OF LAW*  
16 *ENFORCEMENT OFFICIAL.—If, due to an on-*  
17 *going investigation, a law enforcement offi-*  
18 *cial requests an online dating service pro-*  
19 *vider to delay providing a fraud ban notifi-*  
20 *cation under paragraph (1) beyond the time*  
21 *when the notification is required to be pro-*  
22 *vided under clause (i) or (ii), the online*  
23 *dating service provider—*

24 (I) *may not provide the notifica-*  
25 *tion before the end of the period of*

1           *delay (including any extension of such*  
2           *period) requested by the law enforce-*  
3           *ment official; and*

4                     *(II) shall provide the notification*  
5           *not later than 3 days after the last day*  
6           *of the period of delay (including any*  
7           *extension of such period) requested by*  
8           *the law enforcement official.*

9           (4) *SAFE HARBOR APPLICABILITY.*—*An online*  
10          *dating service provider is not liable to a member, a*  
11          *banned member, or a former member for a claim*  
12          *based on an online dating service provider’s action to*  
13          *comply with the requirements for providing a fraud*  
14          *ban notification under this subsection.*

15          (b) *ENFORCEMENT.*—

16                 (1) *ENFORCEMENT BY THE COMMISSION.*—

17                     (A) *UNFAIR OR DECEPTIVE ACTS OR PRAC-*  
18                     *TICES.*—*A violation of this section or a regula-*  
19                     *tion promulgated under this section shall be*  
20                     *treated as a violation of a rule defining an un-*  
21                     *fair or deceptive act or practice under section*  
22                     *18(a)(1)(B) of the Federal Trade Commission*  
23                     *Act (15 U.S.C. 57a(a)(1)(B)).*

24                     (B) *POWERS OF COMMISSION.*—

1           (i) *IN GENERAL.*—*The Commission*  
 2           *shall enforce this section in the same man-*  
 3           *ner, by the same means, and with the same*  
 4           *jurisdiction, powers, and duties as though*  
 5           *all applicable terms and provisions of the*  
 6           *Federal Trade Commission Act (15 U.S.C.*  
 7           *41 et seq.) were incorporated into and made*  
 8           *a part of this section,*

9           (ii) *PRIVILEGES AND IMMUNITIES.*—  
 10          *Any person who violates this section shall be*  
 11          *subject to the penalties and entitled to the*  
 12          *privileges and immunities provided in the*  
 13          *Federal Trade Commission Act.*

14          (iii) *AUTHORITY PRESERVED.*—*Noth-*  
 15          *ing in this section may be construed to*  
 16          *limit the authority of the Commission*  
 17          *under any other provision of law.*

18          (2) *ENFORCEMENT BY STATES.*—

19                (A) *IN GENERAL.*—*Subject to subparagraph*  
 20                *(B), in any case in which the attorney general*  
 21                *of a State has reason to believe that an interest*  
 22                *of the residents of the State has been or is threat-*  
 23                *ened or adversely affected by the engagement of*  
 24                *any person in an act or practice that violates*  
 25                *this section, the attorney general of the State*



1           *may, as parens patriae, bring a civil action on*  
2           *behalf of the residents of the State in an appro-*  
3           *priate district court of the United States to ob-*  
4           *tain appropriate relief.*

5           *(B) RIGHTS OF THE COMMISSION.—*

6           *(i) NOTICE TO THE COMMISSION.—*

7                   *(I) IN GENERAL.—Except as pro-*  
8                   *vided in subclause (III), before initi-*  
9                   *ating a civil action under subpara-*  
10                  *graph (A), the attorney general of a*  
11                  *State shall notify the Commission in*  
12                  *writing that the attorney general in-*  
13                  *tends to bring such civil action.*

14                  *(II) CONTENTS.—The notification*  
15                  *required by subclause (I) shall include*  
16                  *a copy of the complaint to be filed to*  
17                  *initiate the civil action.*

18                  *(III) EXCEPTION.—If it is not*  
19                  *feasible for the attorney general of a*  
20                  *State to provide the notification re-*  
21                  *quired by subclause (I) before initi-*  
22                  *ating a civil action under subpara-*  
23                  *graph (A), the attorney general shall*  
24                  *notify the Commission immediately*  
25                  *upon instituting the civil action.*

1                   (ii) *INTERVENTION BY THE COMMISS-*  
2                   *SION.—Upon receiving the notice required*  
3                   *by clause (i)(I), the Commission may inter-*  
4                   *vene in the civil action and, upon inter-*  
5                   *vening—*

6                               (I) *be heard on all matters arising*  
7                               *in the civil action; and*

8                               (II) *file petitions for appeal of a*  
9                               *decision in the civil action.*

10                   (C) *LIMITATION ON STATE ACTION WHILE*  
11                   *FEDERAL ACTION IS PENDING.—If the Commis-*  
12                   *sion has instituted a civil action for a violation*  
13                   *of this section or a regulation promulgated under*  
14                   *this section, no attorney general of a State may*  
15                   *bring an action under subparagraph (A) during*  
16                   *the pendency of that action against any defend-*  
17                   *ant named in the complaint of the Commission*  
18                   *for any violation of this section or a regulation*  
19                   *promulgated under this section alleged in the*  
20                   *complaint.*

21                   (D) *RULE OF CONSTRUCTION.—For pur-*  
22                   *poses of bringing a civil action under this sub-*  
23                   *section, nothing in this subsection may be con-*  
24                   *strued to prevent the attorney general of a State*  
25                   *from exercising the powers conferred on the at-*

1            *torney general by the laws of the State to con-*  
 2            *duct investigations, to administer oaths or affir-*  
 3            *mations, or to compel the attendance of witnesses*  
 4            *or the production of documentary or other evi-*  
 5            *dence.*

6            *(E) ACTIONS BY OTHER STATE OFFI-*  
 7            *CIALS.—In addition to a civil action brought by*  
 8            *an attorney general under subparagraph (A),*  
 9            *any other consumer protection officer of a State*  
 10           *who is authorized by the State to do so may*  
 11           *bring a civil action under subparagraph (A),*  
 12           *subject to the same requirements and limitations*  
 13           *that apply under this paragraph to a civil ac-*  
 14           *tion brought by an attorney general.*

15           *(c) ONE NATIONAL STANDARD.—*

16           *(1) IN GENERAL.—A State, or political subdivi-*  
 17           *sion thereof, may not maintain, enforce, prescribe, or*  
 18           *continue in effect a provision of any law, rule, regula-*  
 19           *tion, requirement, or standard having the force and*  
 20           *effect of law of the State, or political subdivision of*  
 21           *the State, that requires an online dating service pro-*  
 22           *vider to notify, prohibits an online dating service*  
 23           *provider from notifying, or otherwise affects the man-*  
 24           *ner in which an online dating service provider is re-*  
 25           *quired or permitted to notify, a member of the online*

1       *dating service that the member has received a message*  
2       *from or sent a message to a member whose account*  
3       *or profile on the online dating service is the subject*  
4       *of a fraud ban through the online dating service.*

5           (2) *RULE OF CONSTRUCTION.*—*This subsection*  
6       *may not be construed to preempt any law of a State*  
7       *or political subdivision of a State relating to con-*  
8       *tracts or torts.*

9       (d) *DEFINITIONS.*—*In this section:*

10           (1) *BANNED MEMBER.*—*The term “banned mem-*  
11       *ber” means a member of an online dating service*  
12       *whose account or profile on the online dating service*  
13       *is the subject of a fraud ban.*

14           (2) *COMMISSION.*—*The term “Commission”*  
15       *means the Federal Trade Commission.*

16           (3) *FRAUD BAN.*—*The term “fraud ban” means*  
17       *the termination or suspension of the account or pro-*  
18       *file of a member of an online dating service because,*  
19       *in the judgment of the online dating service provider,*  
20       *there is a significant risk the member will attempt to*  
21       *obtain cash or another form of currency from another*  
22       *member through fraudulent means.*

23           (4) *MEMBER.*—*The term “member” means an*  
24       *individual who—*

1           (A) submits to an online dating service pro-  
2           vider the information required by the provider to  
3           establish an account or profile on the online dat-  
4           ing service; and

5           (B) is allowed by the provider to establish  
6           such an account or profile.

7           (5) *ONLINE DATING SERVICE*.—The term “online  
8           dating service” means a service that—

9           (A) is provided through a website or a mo-  
10          bile application; and

11          (B) offers members access to dating or ro-  
12          mantic relationships with other members by ar-  
13          ranging or facilitating the social introduction of  
14          members.

15          (6) *ONLINE DATING SERVICE PROVIDER*.—The  
16          term “online dating service provider” means a person  
17          engaged in the business of offering an online dating  
18          service.

19          (7) *STATE*.—The term “State” means each State  
20          of the United States, the District of Columbia, each  
21          commonwealth, territory, or possession of the United  
22          States, and each federally recognized Indian Tribe.

23          (e) *EFFECTIVE DATE*.—This section shall take effect on  
24          the date that is 1 year after the date of the enactment of  
25          this Act.

**Calendar No. 145**

119<sup>TH</sup> CONGRESS  
1<sup>ST</sup> Session

**S. 841**

[Report No. 119-58]

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**A BILL**

To require online dating service providers to provide fraud ban notifications to online dating service members, and for other purposes.

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SEPTEMBER 2, 2025

Reported with an amendment