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PUBLIC LAW 119–129—OCT. 20, 2026

ROMANCE SCAM PREVENTION ACT

Public Law 119–129
119th Congress

An Act

Oct. 20, 2026
[H.R. 2481]

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

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

Romance Scam Prevention Act.
15 USC 58 note.

SECTION 1. SHORT TITLE.

This Act may be cited as the "Romance Scam Prevention Act".

15 USC 45g.

SEC. 2. ROMANCE SCAM PREVENTION.

(a) FRAUD BAN NOTIFICATION.—

(1) IN GENERAL.—An online dating service provider shall provide to a member of the online dating service a fraud ban notification if the member has received a message through the online dating service from a banned member of the online dating service.

(2) REQUIRED CONTENTS.—A fraud ban notification under paragraph (1) shall include the following:

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

(B) A statement, as applicable, that the banned member identified in subparagraph (A) may have been using a false identity or attempting to defraud members.

(C) A statement that a member should not send cash or another form of currency or personal financial information to another member.

(D) Information regarding best practices to avoid online fraud or being defrauded by a member of an online dating service, which may be provided through a link to another web page or disclosure.

(E) Contact information to reach the customer service department of the online dating service provider.

(3) MANNER AND TIMING.—

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

(i) clear and conspicuous; and

(ii) provided by email, text message, or, if consented to by the member receiving the fraud ban notification, other appropriate means of communication.

Deadlines.

(B) TIMING.—

(i) IN GENERAL.—Except as provided in clauses (ii) and (iii), an online dating service provider shall provide a fraud ban notification under paragraph (1) not later than 24 hours after the fraud ban is initiated against the banned member.

(ii) DELAY BASED ON JUDGMENT OF PROVIDER.—If, in the judgment of the online dating service provider, the circumstances require a fraud ban notification under paragraph (1) to be provided after the 24-hour period described in clause (i), the online dating service provider shall, except as provided in clause (iii), provide the notification not later than 3 days after the day on which the fraud ban is initiated against the banned member.

(iii) DELAY UPON REQUEST OF LAW ENFORCEMENT OFFICIAL.—If, due to an ongoing investigation, a law enforcement official requests an online dating service provider to delay providing a fraud ban notification under paragraph (1) beyond the time when the notification is required to be provided under clause (i) or (ii), the online dating service provider—

(I) may not provide the notification before the end of the period of delay (including any extension of such period) requested by the law enforcement official; and

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

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

(b) ENFORCEMENT.—

(1) ENFORCEMENT BY THE COMMISSION.—

(A) UNFAIR OR DECEPTIVE ACTS OR PRACTICES.—A violation of this section or a regulation promulgated under this section shall be treated as a violation of a rule defining an unfair or deceptive act or practice under section 18(a)(1)(B) of the Federal Trade Commission Act (15 U.S.C. 57a(a)(1)(B)).

(B) POWERS OF COMMISSION.—

(i) IN GENERAL.—The Commission shall enforce this section in the same manner, by the same means, and with the same jurisdiction, powers, and duties as though all applicable terms and provisions of the Federal Trade Commission Act (15 U.S.C. 41 et seq.) were incorporated into and made a part of this section.

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

(iii) AUTHORITY PRESERVED.—Nothing in this section may be construed to limit the authority of the Commission under any other provision of law.

(2) ENFORCEMENT BY STATES.—

(A) IN GENERAL.—Subject to subparagraph (B), in any case in which the attorney general of a State has reason to believe that an interest of the residents of the State has been or is threatened or adversely affected by the engagement of any person in an act or practice that violates this section, the attorney general of the State may, as parens patriae, bring a civil action on behalf of the residents of the State in an appropriate district court of the United States to obtain appropriate relief.

(B) RIGHTS OF THE COMMISSION.—

(i) NOTICE TO THE COMMISSION.—

(I) IN GENERAL.—Except as provided in subclause (III), before initiating a civil action under subparagraph (A), the attorney general of a State shall notify the Commission in writing that the attorney general intends to bring such civil action.

Records.

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

(III) EXCEPTION.—If it is not feasible for the attorney general of a State to provide the notification required by subclause (I) before initiating a civil action under subparagraph (A), the attorney general shall notify the Commission immediately upon instituting the civil action.

(ii) INTERVENTION BY THE COMMISSION.—Upon receiving the notice required by clause (i)(I), the Commission may intervene in the civil action and, upon intervening—

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

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

(C) LIMITATION ON STATE ACTION WHILE FEDERAL ACTION IS PENDING.—If the Commission has instituted a civil action for a violation of this section or a regulation promulgated under this section, no attorney general of a State may bring an action under subparagraph (A) during the pendency of that action against any defendant named in the complaint of the Commission for any violation of this section or a regulation promulgated under this section alleged in the complaint.

(D) RULE OF CONSTRUCTION.—For purposes of bringing a civil action under this subsection, nothing in this subsection may be construed to prevent the attorney general of a State from exercising the powers conferred on the attorney general by the laws of the State to conduct investigations, to administer oaths or affirmations, or to compel the attendance of witnesses or the production of documentary or other evidence.

(E) ACTIONS BY OTHER STATE OFFICIALS.—In addition to a civil action brought by an attorney general under subparagraph (A), any other consumer protection officer of a State who is authorized by the State to do so may bring a civil action under subparagraph (A), subject to the same requirements and limitations that apply under

this paragraph to a civil action brought by an attorney general.

(c) ONE NATIONAL STANDARD.—

(1) IN GENERAL.—A State, or political subdivision thereof, may not maintain, enforce, prescribe, or continue in effect a provision of any law, rule, regulation, requirement, or standard having the force and effect of law of the State, or political subdivision of the State, that requires an online dating service provider to notify, prohibits an online dating service provider from notifying, or otherwise affects the manner in which an online dating service provider is required or permitted to notify, a member of the online dating service that the member has received a message from or sent a message to a member whose account or profile on the online dating service is the subject of a fraud ban through the online dating service.

(2) RULE OF CONSTRUCTION.—This subsection may not be construed to preempt any law of a State or political subdivision of a State relating to contracts or torts.

(d) DEFINITIONS.—In this section:

(1) BANNED MEMBER.—The term "banned member" means a member of an online dating service whose account or profile on the online dating service is the subject of a fraud ban.

(2) COMMISSION.—The term "Commission" means the Federal Trade Commission.

(3) FRAUD BAN.—The term "fraud ban" means the termination or suspension of the account or profile of a member of an online dating service because, in the judgment of the online dating service provider, there is a significant risk the member will attempt to obtain cash or another form of currency from another member through fraudulent means.

(4) MEMBER.—The term "member" means an individual who—

(A) submits to an online dating service provider the information required by the provider to establish an account or profile on the online dating service; and

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

(5) ONLINE DATING SERVICE.—The term "online dating service" means a service that—

(A) is provided through a website or a mobile application; and

(B) offers members access to dating or romantic relationships with other members by arranging or facilitating the social introduction of members.

(6) ONLINE DATING SERVICE PROVIDER.—The term "online dating service provider" means a person engaged in the business of offering an online dating service.

(7) STATE.—The term "State" means each State of the United States, the District of Columbia, each commonwealth, territory, or possession of the United States, and each federally recognized Indian Tribe.

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

Approved October 20, 2026.

LEGISLATIVE HISTORY—H.R. 2481 (S. 841):

HOUSE REPORTS: No. 119–153 (Comm. on Energy and Commerce).
SENATE REPORTS: No. 119–58 (Comm. on Commerce, Science, and Transportation) accompanying S. 841.
CONGRESSIONAL RECORD:
Vol. 171 (2025): June 23, considered and passed House.
Vol. 172 (2026): Sept. 23, considered and passed Senate.

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