

111TH CONGRESS
1ST SESSION

S. 84

To close the loophole that allowed the 9/11 hijackers to obtain credit cards from United States banks that financed their terrorist activities, to ensure that illegal immigrants cannot obtain credit cards to evade United States immigration laws, and for other purposes.

IN THE SENATE OF THE UNITED STATES

JANUARY 6, 2009

Mr. VITTER introduced the following bill; which was read twice and referred to the Committee on Banking, Housing, and Urban Affairs

A BILL

To close the loophole that allowed the 9/11 hijackers to obtain credit cards from United States banks that financed their terrorist activities, to ensure that illegal immigrants cannot obtain credit cards to evade United States immigration laws, 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. VERIFICATION OF IDENTITY FOR NON-UNITED**
4 **STATES PERSONS OPENING BANK ACCOUNTS.**

5 (a) IN GENERAL.—Section 5318(l) of title 31, United
6 States Code, is amended—

(1) by redesignating paragraphs (3) through (6) as paragraphs (4) through (7), respectively; and
 (2) by inserting after paragraph (2) the following:

“(3) RESTRICTIONS ON VERIFYING IDENTITY.—

“(A) CUSTOMER INFORMATION.—For the purpose of verifying the identity of an individual who is a non-United States person seeking to open an account in accordance with the regulations issued under this section, a financial institution may only accept—

“(i) a social security number;

“(ii) a passport number and the country of issuance;

“(iii) an alien identification card number; or

“(iv) any combination of items described in clauses (i) through (iii).

“(B) CUSTOMER VERIFICATION THROUGH DOCUMENTS.—For the purpose of verifying the identity of an individual who is a non-United States person seeking to open an account in accordance with regulations issued under this section, a financial institution may not accept

1 identification documents issued by a foreign
2 government, other than an unexpired passport.

3 “(C) DEFINITION.—As used in this para-
4 graph, the term ‘non-United States person’
5 means any individual that is not a citizen or na-
6 tional of the United States, as defined in sec-
7 tion 101 of the Immigration and Nationality
8 Act (8 U.S.C. 1101).”.

9 (b) CONFORMING AMENDMENT.—Section 5318(l)(6)
10 of title 31, United States Code, as redesignated by this
11 section, is amended by striking “(4)” and inserting “(5)”.

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