

117TH CONGRESS
1ST SESSION

S. 337

To establish a Senior Scams Prevention Advisory Council.

IN THE SENATE OF THE UNITED STATES

FEBRUARY 22, 2021

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.

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 “Stop Senior Scams
5 Act”.

6 **SEC. 2. SENIOR SCAMS PREVENTION ADVISORY GROUP.**

7 (a) ESTABLISHMENT.—There is established a Senior
8 Scams Prevention Advisory Group (referred to in this Act
9 as the “Advisory Group”).

1 (b) MEMBERS.—The Advisory Group shall be com-
2 posed of stakeholders such as the following individuals or
3 the designees of those individuals:

4 (1) The Chairman of the Federal Trade Com-
5 mission.

6 (2) The Secretary of the Treasury.

7 (3) The Attorney General.

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

10 (5) Representatives from each of the following
11 sectors, including trade associations, to be selected
12 by Federal Trade Commission:

13 (A) Retail.

14 (B) Gift cards.

15 (C) Telecommunications.

16 (D) Wire-transfer services.

17 (E) Senior peer advocates.

18 (F) Consumer advocacy organizations with
19 efforts focused on preventing seniors from be-
20 coming the victims of scams.

21 (G) Financial services, including institu-
22 tions that engage in digital currency.

23 (H) Prepaid cards.

24 (6) A member of the Board of Governors of the
25 Federal Reserve System.

1 (7) A prudential regulator, as defined in section
 2 1002 of the Consumer Financial Protection Act of
 3 2010 (12 U.S.C. 5481).

4 (8) The Director of the Financial Crimes En-
 5 forcement Network.

6 (9) Any other Federal, State, or local agency,
 7 industry representative, consumer advocate, or enti-
 8 ty, as determined by the Federal Trade Commission.

9 (c) NO COMPENSATION FOR MEMBERS.—A member
 10 of the Advisory Group shall serve without compensation
 11 in addition to any compensation received for the service
 12 of the member as an officer or employee of the United
 13 States, if applicable.

14 (d) DUTIES.—

15 (1) IN GENERAL.—The Advisory Group shall—

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

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

23 (ii) include—

24 (I) useful information for retail-
 25 ers, financial services, and wire trans-

1 fer companies for the purpose de-
2 scribed in clause (i);

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

6 (III) best practices for keeping
7 employees up to date on current
8 scams;

9 (IV) the most effective signage
10 and placement in retail locations to
11 warn seniors about scammers' use of
12 gift cards, prepaid cards, and wire
13 transfer services;

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

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

20 (VII) other information that
21 would be helpful to retailers, wire
22 transfer companies, financial institu-
23 tions, and their employees as they
24 work to prevent fraud affecting sen-
25 iors; and

1 (B) based on the findings in subparagraph

2 (A)—

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

9 (ii) create model materials, best prac-
10 tices guidance, or recommendations to fill
11 those inadequacies, omissions, or defi-
12 ciencies that may be used by industry and
13 others to help protect older adults from
14 scams.

15 (2) ENCOURAGED USE.—The Chairman of the
16 Federal Trade Commission shall—

17 (A) make the materials or guidance cre-
18 ated by the Federal Trade Commission de-
19 scribed in paragraph (1) publicly available; and

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

1 (e) REPORTS.—Section 101(c)(2) of the Elder Abuse
 2 Prevention and Prosecution Act (34 U.S.C. 21711(c)(2))
 3 is amended—

4 (1) in subparagraph (A)(iv), by striking the pe-
 5 riod at the end and inserting a semicolon;

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

8 (3) by adding at the end the following:

9 “(C) for the Federal Trade Commission, in
 10 relevant years, information on—

11 “(i) the newly created materials, guid-
 12 ance, or recommendations of the Senior
 13 Scams Prevention Advisory Group estab-
 14 lished under section 2 of the Stop Senior
 15 Scams Act, and any relevant views or con-
 16 siderations made by members of the Advi-
 17 sory Group that were not included in the
 18 Advisory Group’s model materials or con-
 19 sidered an official recommendation by the
 20 Advisory Group;

21 “(ii) the Senior Scams Prevention Ad-
 22 visory Group’s findings about senior scams
 23 and industry educational materials and
 24 programs; and

1 “(iii) any recommendations on ways
2 stakeholders can continue to work together
3 to reduce scams affecting seniors.”.

4 (f) TERMINATION.—This Act, and the amendments
5 made by this Act, ceases to be effective on the date that
6 is 5 years after the date of enactment of this Act.

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