

119TH CONGRESS
1ST SESSION

H. R. 2087

To establish minimum Federal standards for sports betting, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

MARCH 11, 2025

Mr. TONKO introduced the following bill; which was referred to the Committee on Energy and Commerce, and in addition to the Committee on Natural Resources, 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 establish minimum Federal standards for sports betting,
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; TABLE OF CONTENTS.**

4 (a) SHORT TITLE.—This Act may be cited as the
5 “Supporting Affordability and Fairness with Every Bet
6 Act of 2025” or the “SAFE Bet Act of 2025”.

7 (b) TABLE OF CONTENTS.—The table of contents for
8 this Act is as follows:

Sec. 1. Short title; table of contents.
Sec. 2. Definitions.

TITLE I—MINIMUM FEDERAL STANDARDS FOR SPORTS BETTING

Sec. 101. General prohibition on sports wagering.

Sec. 102. State sports wagering program.

Sec. 103. State sports wagering program standards.

TITLE II—PUBLIC HEALTH IN SPORTS BETTING

Sec. 201. Annual nationwide survey on sports betting.

Sec. 202. National Self-Exclusion List.

Sec. 203. Surgeon General's Report on Public Health Challenges Associated with Sports Betting.

Sec. 204. Surveillance of gambling addiction.

TITLE III—GENERAL PROVISIONS

Sec. 301. State and Tribal authority.

Sec. 302. Severability.

1 SEC. 2. DEFINITIONS.

2 In this Act:

3 (1) AMATEUR ATHLETIC COMPETITION.—The
4 term “amateur athletic competition” has the mean-
5 ing given the term in section 220501 of title 36,
6 United States Code.

7 (2) ANONYMIZED SPORTS WAGERING DATA.—
8 With respect to a sports wager accepted by a sports
9 wagering operator, the term “anonymized sports wa-
10 gering data” means—

11 (A) a unique identifier for the transaction
12 and, if available, the individual who placed the
13 sports wager, except that such identifier shall
14 not include any personally identifiable informa-
15 tion of such individual;

16 (B) the amount and type of sports wager;

(C) the date and time at which the sports wager was accepted;

6 (E) the outcome of the sports wager.

(3) GAMBLING DISORDER.—The term “gambling disorder” means—

14 (B) pathological gambling;

15 (C) gambling addiction; and

16 (D) compulsive gambling.

17 (4) GOVERNMENTAL ENTITY.—The term “gov-
18 ernmental entity” means—

19 (A) a State;

20 (B) a political subdivision of a State; and

21 (C) an entity or organization, including an
22 Indian Tribe, that has governmental authority
23 within the territorial boundaries of the United
24 States, including Indian lands.

1 (5) INDIAN LANDS.—The term “Indian lands”
2 has the meaning given the term in section 4 of the
3 Indian Gaming Regulatory Act (25 U.S.C. 2703).

4 (5) INDIAN TRIBE.—The term “Indian Tribe”
5 has the meaning given the term “Indian tribe” in
6 section 4 of the Indian Gaming Regulatory Act (25
7 U.S.C. 2703).

8 (6) INTERACTIVE SPORTS WAGERING PLAT-
9 FORM.—The term “interactive sports wagering plat-
10 form” means a person or entity that offers licensed
11 sports wagering over the internet, including through
12 an internet website and mobile devices, on behalf of
13 a licensed gaming facility.

14 (7) INTERSTATE SPORTS WAGERING COM-
15 PACT.—The term “interstate sports wagering com-
16 pact” means a compact to offer sports wagering in
17 accordance with this Act between—

18 (A) 2 or more States with a State sports
19 wagering program;

20 (B) 1 or more States with a State sports
21 wagering program and 1 or more Indian Tribes;

22 or

23 (C) 2 or more Indian Tribes.

24 (8) LICENSED GAMING FACILITY.—The term
25 “licensed gaming facility” means a person licensed

1 by a State regulatory entity or an Indian Tribe li-
2 censed by a State regulatory agency for the conduct
3 of gaming.

4 (9) MICROBET.—The term “microbet” means a
5 wager placed on an outcome or occurrence within a
6 sporting event which may or may not be related to
7 the ultimate result of the sporting event.

8 (10) NATIONAL SELF-EXCLUSION LIST.—The
9 term “national self-exclusion list” means the list
10 maintained under section 553A of the Public Health
11 Service Act, as added by section 202 of this Act, in
12 cooperation with State regulatory entities, under sec-
13 tions 103(b)(6)(A)(ii) of this Act.

14 (11) OFFICIAL.—The term “official” means a
15 referee, umpire, judge, reviewer, or any other indi-
16 vidual authorized to administer the rules of a sport-
17 ing event.

18 (12) PROPOSITION BET.—The term “propo-
19 sition bet” means a side wager on a part of a sport-
20 ing event that does not concern the final outcome of
21 the sporting event.

22 (13) REASONABLE LENDER STANDARD.—The
23 term “reasonable lender standard” means applica-
24 tion of underwriting criteria that would be applied
25 by a lender that is an insured depository institution

1 (as defined under section 3 of the Federal Deposit
2 Insurance Act (12 U.S.C. 1813)) for an unsecured
3 loan extended to a consumer.

4 (14) SPORTING EVENT.—The term “sporting
5 event” means any athletic competition.

6 (15) SPORTS ORGANIZATION.—The term
7 “sports organization” means—

8 (A) a person or governmental entity that—
9 (i) sponsors, organizes, schedules, or
10 conducts a sporting event; and

11 (ii) with respect to the sporting event
12 and the participants in the sporting
13 event—

14 (I) prescribes final rules; and
15 (II) enforces a code of conduct;

16 and

17 (B) a league or association of 1 or more
18 persons or governmental entities described in
19 subparagraph (A).

20 (16) SPORTS WAGER.—

21 (A) IN GENERAL.—Except as provided in
22 subparagraph (C), the term “sports wager”
23 means the staking or risking by any person of
24 something of value upon the outcome of a
25 sporting event, including the outcome of any

1 portion or aspect thereof, upon an agreement or
2 understanding that the person or another per-
3 son will receive something of value in the event
4 of a certain outcome.

5 (B) INCLUSION.—With respect to an ama-
6 teur or professional sporting event, the term
7 “sports wager” includes—

- 8 (i) a straight bet;
- 9 (ii) a teaser;
- 10 (iii) a variation of a teaser;
- 11 (iv) a parlay;
- 12 (v) a total or over-under;
- 13 (vi) a moneyline;
- 14 (vii) a betting pool;
- 15 (viii) exchange wagering;
- 16 (ix) in-game wagering, including in-
17 game wagering on—
 - 18 (I) a final or interim game score;
 - 19 (II) statistics; or
 - 20 (III) a discrete in-game event;
- 21 (x) a sports lottery; and
- 22 (xi) a proposition bet.

23 (C) EXCEPTIONS.—The term “sports
24 wager” does not include—

(ii) any activity that does not violate
a provision of the Interstate Horseracing
Act of 1978 (15 U.S.C. 3001 et seq.).

(17) SPORTS WAGERING.—The term “sports wagering” means the acceptance of a sports wager by a sports wagering operator.

(18) SPORTS WAGERING OPERATOR.—The term “sports wagering operator” means—

15 (B) an interactive sports wagering plat-
16 form.

(19) SPORTS WAGERING OPT-IN STATE.—The term “sports wagering opt-in State” means a State that administers a State sports wagering program.

20 (20) STATE.—The term “State” means—

21 (A) a State;

(B) the District of Columbia; and

(C) any commonwealth, territory, or possession of the United States.

(21) STATE REGULATORY ENTITY.—The term
“State regulatory entity” means the governmental
entity—

(B) responsible, solely or in coordination with 1 or more other governmental entities, for the regulation of sports wagering in the applicable sports wagering opt-in State.

17 (C) does not provide a benefit to—

(23) STATE SPORTS WAGERING PROGRAM.—
The term “State sports wagering program” means a
program administered and overseen by a State pur-

1 suant to an application approved by the Attorney
2 General under subsection (b) or (e) of section 102.

3 (24) SUSPICIOUS TRANSACTION.—The term
4 “suspicious transaction” means a transaction or an
5 arrangement that a sports wagering operator knows
6 or has reason to know, as determined by a director,
7 officer, employee, or agent of the sports wagering
8 operator is or would be if completed—

9 (A) a violation of, or part of a plan to vio-
10 late or evade, any Federal, State, or local law
11 (including regulations); or

12 (B) sports wagering by or on behalf of an
13 individual described in subparagraph (C), (D),
14 or (E) of section 103(b)(4).

15 (25) SUSPICIOUS TRANSACTION REPORT.—The
16 term “suspicious transaction report” means a report
17 submitted to a State regulatory entity or a sports
18 organization under section 103(b)(13).

19 (26) TRIBAL-STATE COMPACT.—The term
20 “Tribal-State compact” means a compact entered
21 into between a State and an Indian Tribe pursuant
22 to section 11(d)(3) of the Indian Gaming Regulatory
23 Act (25 U.S.C. 2710(d)(3)).

1 **TITLE I—MINIMUM FEDERAL
2 STANDARDS FOR SPORTS
3 BETTING**

4 **SEC. 101. GENERAL PROHIBITION ON SPORTS WAGERING.**

5 (a) IN GENERAL.—Except as provided in subsection
6 (b), it shall be unlawful for any person to knowingly accept
7 a sports wager.

8 (b) EXCEPTIONS.—It shall not be a violation of sub-
9 section (a) for—

10 (1) a sports wagering operator located in a
11 sports wagering opt-in State to accept a sports
12 wager in accordance with State law; or

13 (2) a person to accept a sports wager in accord-
14 ance with an applicable State social gambling law.

15 (c) INJUNCTIONS.—

16 (1) IN GENERAL.—If the Attorney General be-
17 lieves a person has violated, is violating, or will vi-
18 olate subsection (a), the Attorney General may bring
19 a civil action in the appropriate district court of the
20 United States or the appropriate United States
21 court of a territory or possession of the United
22 States, which shall have jurisdiction in proceedings
23 in accordance with the Federal Rules of Civil Proce-
24 dure to enjoin a violation of subsection (a).

1 (2) JURY TRIAL.—In the case of an alleged vio-
2 lation of an injunction or restraining order issued
3 under paragraph (1), trial shall be, on demand of
4 the accused, by a jury in accordance with the Fed-
5 eral Rules of Civil Procedure.

6 (d) CIVIL PENALTIES.—

7 (1) IN GENERAL.—Any person who violates
8 subsection (a) shall be, with respect to any such vio-
9 lation, subject to a civil penalty of not more than the
10 greater of \$10,000 or 3 times the amount of the ap-
11 plicable sports wager.

12 (2) SEPARATE VIOLATIONS.—A separate viola-
13 tion occurs for each sports wager accepted in viola-
14 tion of subsection (a).

15 (3) JURISDICTION.—The district courts of the
16 United States and appropriate United States courts
17 of the territories and possessions of the United
18 States shall have jurisdiction to enforce this sub-
19 section in accordance with section 1335 of title 28,
20 United States Code.

21 (4) EFFECT OF LAW.—A violation of subsection
22 (a) shall not constitute a crime, and a judgment for
23 the United States and imposition of a civil penalty
24 pursuant to paragraph (1) shall not give rise to any

1 disability or legal disadvantage based on conviction
2 for a criminal offense.

3 (e) CIVIL PENALTY NOT EXCLUSIVE OF CRIMINAL
4 PENALTY.—A civil penalty, injunction, or temporary re-
5 straining order imposed under this section shall be inde-
6 pendent of, and not in lieu of, criminal prosecutions or
7 any other proceedings under any other law of the United
8 States, including sections 1084 and 1955 of title 18,
9 United States Code.

10 (f) EFFECTIVE DATE.—Subsection (a) shall take ef-
11 feet on the date that is 18 months after the date of enact-
12 ment of this Act.

13 SEC. 102. STATE SPORTS WAGERING PROGRAM.

14 (a) INITIAL APPLICATION.—

15 (1) IN GENERAL.—To request approval to ad-
16 minister a State sports wagering program, a State
17 shall submit an application to the Attorney General
18 at such time, in such manner, and accompanied by
19 such information as the Attorney General may re-
20 quire.

21 (2) CONTENTS.—An application under para-
22 graph (1) shall include—

23 (A) a full and complete description of the
24 State sports wagering program the State pro-

1 poses to administer under State law, includ-
2 ing—

(i) each applicable State law relating to sports wagering; and

12 (b) APPROVAL BY ATTORNEY GENERAL.—

23 (A) be made in writing; and

(B) specify the 1 or more standards under section 103 that are not satisfied by the proposed State sports wagering program.

4 (c) NOTICE OF MATERIAL CHANGES.—In the case of
5 a material change to a State law relating to sports wager-
6 ing, the State regulatory entity, or other information in-
7 cluded in an application submitted pursuant to subsection
8 (a) or (e), not later than 30 days after the date on which
9 the change is made, the State shall submit to the Attorney
10 General a notice of such change.

11 (d) DURATION.—A State sports wagering program
12 shall be valid for a fixed 3-year period beginning on the
13 date on which the Attorney General approves the applica-
14 tion of the applicable State under subsection (a) or (e).

15 (e) RENEWAL APPLICATION AND APPROVAL.—Not
16 later than the date on which the 3-year period referred
17 to in subsection (d) ends, a State seeking to renew the
18 approval of the State sports wagering program may sub-
19 mit to the Attorney General a renewal application that—

20 (1) includes the information described in sub-
21 section (a); and

22 (2) shall be subject to the approval process
23 under subsection (b).

24 (f) REVOCATION AND REVIEW.—

1 (1) EMERGENCY REVOCATION OF APPROVAL.—

2 The Attorney General shall promulgate regulations
3 that provide procedures by which the Attorney Gen-
4 eral may revoke the approval of a State to admin-
5 ister a State sports wagering program before the
6 date on which the 3-year term described in sub-
7 section (d) expires if the Attorney General finds that
8 the sports wagering program does not meet 1 or
9 more standards set forth in section 103.

10 (2) ADMINISTRATIVE REVIEW.—The Attorney
11 General shall promulgate regulations that provide
12 procedures by which a State may seek administra-
13 tive review of any decision by the Attorney Gen-
14 eral—

15 (A) to deny an application under sub-
16 section (b);

17 (B) to deny a renewal application under
18 subsection (e); or

19 (C) to revoke an approval under paragraph
20 (1) of this subsection.

21 **SEC. 103. STATE SPORTS WAGERING PROGRAM STAND-
22 ARDS.**

23 (a) IN GENERAL.—The Attorney General shall ap-
24 prove an application under section 102 unless the Attor-
25 ney General determines that the proposed State sports wa-

1 gering program does not meet the standards set forth in
2 subsection (b).

3 (b) STANDARDS FOR STATE SPORTS WAGERING PRO-
4 GRAMS.—A State sports wagering program shall meet
5 each of the following standards:

6 (1) STATE REGULATORY ENTITY.—Establish or
7 designate a public entity in the applicable State as
8 the State regulatory entity for the purposes of regu-
9 lating sports wagering operators and enforcing
10 sports wagering laws in the State.

11 (2) PERMISSIBLE SPORTS WAGERING.—

12 (A) IN-PERSON SPORTS WAGERING.—Pro-
13 vide that in-person sports wagering may be of-
14 fered only by a sports wagering operator.

15 (B) INTERNET SPORTS WAGERING.—

16 (i) IN GENERAL.—With respect to any
17 authorization of sports wagering on an
18 interactive sports wagering platform, pro-
19 vide that such sports wagering, as avail-
20 able, is available only to—

21 (I) individuals located in the
22 State; or

23 (II) in the case of an interstate
24 sports wagering compact approved by
25 the Attorney General, individuals lo-

1 cated in States and on Indian lands of
2 Indian Tribes that are party to the
3 compact.

4 (ii) LOCATION VERIFICATION.—In-
5 clude location verification requirements
6 reasonably designed to prevent an indi-
7 vidual from placing a sports wager on an
8 interactive sports wagering platform from
9 a location other than a location described
10 in clause (i).

11 (C) SPORTS WAGER APPROVAL.—

24 (I) verifiable;

(II) generated by a reliable and independent process; and

(III) unlikely to be affected by

any sports wager placed.

(i) any amateur athletic competition;

or

(ii) any intercollegiate sport (as defined in the Sports Agent Responsibility Trust Act (15 U.S.C. 7801)).

1 or gambling credits when a customer's account
2 approaches or reaches a zero balance.

3 (G) PROHIBITION ON TIER PROGRAMS.—
4 Prohibit the State regulatory entity from ap-
5 proving, or a sports wagering operator from
6 providing anything of value that is greater than
7 five dollars as a form of reward or incentive
8 linked to a customer's level, amount, frequency,
9 scope, pace, duration, or rate or gambling activ-
10 ity.

11 (H) PROHIBITION ON VIP PROGRAMS.—
12 Prohibit the State regulatory entity from ap-
13 proving, or a sports wagering operator from—
14 (i) providing compensation in any
15 form that is directly or indirectly con-
16 nected to a customer's deposits, gambling
17 activity, gambling wins, gambling losses, or
18 level, amount, frequency, scope, pace, du-
19 ration, or rate of gambling activity; or
20 (ii) providing cash, gambling credit,
21 prizes, gifts, merchandise, event tickets or
22 passes, or property (real or personal) con-
23 nected to a customer's deposits, gambling
24 activity, gambling wins, gambling losses, or

1 level, amount, frequency, scope, pace, du-
2 ration, or rate of gambling activity.

3 (3) RESTRICTIONS ON SPORTS WAGERING TO
4 PROTECT CONTEST INTEGRITY.—

5 (A) DEFINITION OF NECESSARY TO MAIN-
6 TAIN CONTEST INTEGRITY.—In this paragraph,
7 the term “necessary to maintain contest integ-
8 rity” means that, in the absence of a restric-
9 tion, there is a reasonably foreseeable risk that
10 the outcome of the sporting event or contin-
11 gency on which the wager is placed would be af-
12 fected by the wager.

13 (B) CONTEST INTEGRITY.—Prohibit a
14 sports wagering operator from accepting a
15 sports wager in violation of a notice of restric-
16 tion received by the sports wagering operator
17 under subparagraph (E)(i).

18 (C) REQUEST TO RESTRICT SPORTS WA-
19 GERING.—

20 (i) IN GENERAL.—With respect to a
21 sporting events sponsored, organized, or
22 conducted by a sports organization, permit
23 the sports organization to submit to the
24 State regulatory entity a request to re-
25 strict, limit, or exclude wagers on 1 or

1 more sporting events, including by restricting-
2 ing, limiting, and excluding sports wagers
3 on 1 or more performances of an athlete in
4 1 or more sporting events in which such
5 athlete participates, if the applicable sports
6 organization determines that such restric-
7 tion is necessary to maintain contest integ-
8 rity.

9 (ii) DEADLINES FOR SUBMISSION.—
10 Provide that the State regulatory entity
11 shall establish reasonable deadlines for the
12 submission of a request under clause (i) in
13 advance of the applicable sporting event.

14 (D) DETERMINATION BY THE STATE REG-
15 ULATORY ENTITY.—Provide that the State reg-
16 ulatory entity shall promptly—

17 (i) approve a request described in sub-
18 paragraph (C)(i) unless the State regu-
19 latory entity determines, considering any
20 information provided by the sports organi-
21 zation and any other relevant information,
22 that a restriction is not necessary to main-
23 tain contest integrity;

(ii) provide a written explanation of a determination under clause (i) to approve or deny a request;

6 (iv) provide a process by which the
7 sports organization that submitted the re-
8 quest may seek review of such determina-
9 tion.

16 (ii) to make such notice publicly avail-
17 able.

(A) individual younger than 21 years of age:

(B) individual on the national self-exclusion list;

(C) athlete, coach, official, or employee of a sports organization or any club or team of a sports organization, with respect to a sporting event sponsored, organized, or conducted by the sports organization;

(D) employee of a player or an official union of a sports organization, with respect to a sporting event sponsored, organized, or conducted by the sports organization;

(E) individual who, with respect to a sporting event sponsored, organized, or conducted by a sports organization, is—

(i) credentialed or accredited by the sports organization; and

(ii) prohibited from placing a sports wager by the terms of such credential or accreditation; or

(F) individual convicted of an offense under subsection (a) or (b) of section 224 of title 18, United States Code.

(5) AUTHORIZED DATA.—

(A) RESULT OF A SPORTS WAGER.—

(j) MARKET TRANSITION PERIOD—

With respect to any sports wager accepted on or before December 31, 2025, provide

1 that a sports wagering operator shall de-
2 termine the result of a sports wager only
3 with data that is licensed and provided
4 by—

(II) an entity expressly authorized by the applicable sports organization to provide such information.

17 (I) found to provide—

18 (aa) data of substantially
19 similar speed, accuracy, and con-
20 sistency to the data available
21 under clause (i); and

(bb) only data that is—

23 (AA) legally obtained;
24 and

1 (BB) in full compliance
2 with the terms of any appli-
3 cable contract or license;

(III) identified in the application
of the State regulatory entity under
section 102.

16 (6) CONSUMER PROTECTIONS.—

17 (A) SELF-EXCLUSION.—

24 (ii) NATIONAL SELF-EXCLUSION
25 LIST.—Provide, through the State regu-

latory entity acting in cooperation with the
Assistant Secretary for Mental Health and
Substance Use, a process by which an individual
may restrict himself or herself from
placing a sports wager with a sports wa-
gering operator located in any sports wa-
gering opt-in State, including by imposing
sports wager limits, and placing himself or
herself on the national self-exclusion list.

14 (I) described in clause (j); or

(II) included on the national self-exclusion list.

(ii) imposing on any individual en-

gaged in sports wagering—

(I) a minimum or maximum

withdrawal limit for the account of

the individual;

(II) any restriction on the right

of the individual to make a with-

drawal from the account of the indi-

vidual based on the extent of the

sports wagering by the individual;

(III) an unreasonable deadline

for the provision of information relat-

ing to the identity of the individual as

a condition of withdrawal from the ac-

count of the individual; or

(IV) a dormancy charge for an

account of the individual that is not

used to place a sports wager.

DISCLOSURE.—

(i) RESTRICTIONS OR CONDITIONS.—

wide that a sports wagering operator

will provide an individual with adequate

clear information relating to any appli-

cable restriction or condition before the in-

1 dividual opens an account with the sports
2 wagering operator.

3 (ii) **BONUSES OFFERED.**—Provide
4 that a sports wagering operator shall pro-
5 vide to an individual engaged in sports wa-
6 gering clear, concise, and unambiguous in-
7 formation relating to any bonus offered,
8 including—

9 (I) all terms and conditions for
10 awarding, receiving, or withdrawal of
11 the bonus; and

12 (II) a description of any and all
13 wagering requirements.

14 (iii) **PUBLIC AVAILABILITY.**—Provide
15 that the information described in clauses
16 (i) and (ii) be available to the public.

17 (iv) **ACTUAL ODDS.**—Provide that a
18 sports wagering operator shall—

19 (I) prior to accepting a sports
20 wager, provide an individual with—

21 (aa) adequate and clear in-
22 formation on the actual odds of
23 winning a sports wager, as cal-
24 culated by the sports wagering

operator or its representative;
and
(bb) unambiguous informa-
tion regarding the opportunity to
cancel a proposed wager; and
(II) provide the individual with
an opportunity to cancel the proposed
wager after the disclosure described in
subclause (I), at no cost or penalty to
the individual.

22 (i) the amounts held by the sports wa-
23 gering operator for the account of patrons;
24 (ii) the amounts accepted by the
25 sports wagering operator as sports wagers

1 on contingencies the outcomes of which
2 have not been determined; and

3 (iii) the amounts owed but unpaid by
4 the sports wagering operator on winning
5 wagers during the period for honoring win-
6 ning wagers established by State law or
7 the sports wagering operator.

8 (F) AFFORDABILITY PROTECTIONS.—Pro-
9 vide that a sports wagering operator—

10 (i) may not accept more than 5 depos-
11 its from an individual during a 24-hour pe-
12 riod;

13 (ii) may not accept deposits made
14 using a credit card; and

15 (iii) shall be required, before accepting
16 sport wagers from an individual in an
17 amount that is more than \$1,000 during a
18 24-hour period or \$10,000 during a 30-day
19 period, to conduct an affordability check
20 which shall be satisfied by 1 or both of the
21 following ways:

22 (I) Verification that the proposed
23 deposit is not greater than 30 percent
24 of the monthly income of the indi-
25 vidual.

(II) Verification through a reasonable lender standard based on issuance of an unsecured loan for the proposed deposit through methods normally used by consumer lenders.

(G) ARTIFICIAL INTELLIGENCE RESTRICTION.—Provide that a sports wagering operator may not use artificial intelligence to—

17 (A) shall—

25 (i) problem gamblers;

(ii) individuals suffering from gam-

bling disorder; or

(iii) individuals who are ineligible to

place a sports wager, including individuals

younger than 21 years of age;

(C) may not be broadcasted—

(i) between the hours of 8:00 am and

10:00 pm local time; or

(ii) during a live broadcast of a sport-

ing event; and

(D) may not include—

(i) odds boosts or similar offers, in-

cluding marketing that contains the phrase

“bonus”, “no sweat”,

r similar term; or

(ii) any information on how to place

sports wager or how sports wagers work.

LICENSING REQUIREMENT.—

(A) IN GENERAL.—Provide that a sports

engineering operator located in the State shall be

nsed by the State regulatory entity.

(B) SUITABILITY FOR LICENSING.—

(i) IN GENERAL.—Provide that before

granting a license to a prospective sports

1 tity shall make a determination, based on
2 a completed background check and inves-
3 tigation, with respect to whether the pro-
4 spective sports wagering operator and any
5 person considered to be in control of the
6 prospective sports wagering operator is
7 suitable for license in accordance with suit-
8 ability standards established by the State
9 regulatory entity.

10 (ii) ASSOCIATES OF APPLICANTS.—
11 Provide that if a prospective sports wager-
12 ing operator is a corporation, partnership,
13 or other business entity, a background
14 check and investigation shall occur with re-
15 spect to—

16 (I) the president or other chief
17 executive of the corporation, partner-
18 ship, or other business entity; and

19 (II) any other partner or senior
20 executive and director of the corpora-
21 tion, partnership, or other business
22 entity, as determined by the State
23 regulatory entity.

24 (iii) BACKGROUND CHECK AND INVES-
25 TIGATION.—Establish standards and pro-

1 cedures for conducting the background
2 checks and investigations described in this
3 subparagraph.

4 (C) UNSUITABILITY FOR LICENSING.—
5 With respect to the suitability standards under
6 subparagraph (B)(i), provide that a prospective
7 sports wagering operator shall not be deter-
8 mined to be suitable for licensing as a sports
9 wagering operator if the prospective sports wa-
10 gering operator—

11 (i) has failed to provide information
12 and documentary material for a determina-
13 tion of suitability for licensing as a sports
14 wagering operator;

15 (ii) has supplied information which is
16 untrue or misleading as to a material fact
17 pertaining to any such determination;

18 (iii) has been convicted of an offense
19 punishable by imprisonment of more than
20 1 year;

21 (iv) is delinquent in—

22 (I) filing any applicable Federal
23 or State tax returns; or

(II) the payment of any taxes, penalties, additions to tax, or interest owed to the United States or a State;

(v) on or after October 13, 2006—

(I) has knowingly participated in, or should have known the prospective sports wagering operator was participating in, an illegal internet gambling activity, including—

(aa) taking an illegal inter-

net wager;

(bb) payment of winnings on

an illegal internet wager;

(cc) promotion through mar-

keting of an illegal internet gambling website or service; or

(dd) collection of any payment on behalf of an entity operating an illegal internet gambling site; or

(II) has knowingly been owned, operated, managed, or employed by, or should have known the prospective sports wagering operator was owned, operated, managed, or employed by,

1 any person who was knowingly par-
2 ticipating in, or should have known
3 the person was participating in, an il-
4 legal internet gambling activity, in-
5 cluding an activity described in items
6 (aa) through (dd) of subclause (I);

7 (vi) has—

8 (I) received any assistance, finan-
9 cial or otherwise, from a person who
10 has, before the date of enactment of
11 this Act, knowingly accepted bets or
12 wagers from any other person who is
13 physically present in the United
14 States in violation of Federal or State
15 law; or

16 (II) provided any assistance, fi-
17 nancial or otherwise, to a person who
18 has, before the date of enactment of
19 this Act, knowingly accepted bets or
20 wagers from any other person who is
21 physically present in the United
22 States in violation of Federal or State
23 law;

24 (vii) with respect to any other entity
25 that has accepted a bet or wager from any

1 individual in violation of United States
2 law, has purchased or otherwise obtained—

3 (I) such entity;

4 (II) a list of the customers of
5 such entity; or

6 (III) any other part of the equip-
7 ment or operations of such entity; or

8 (viii) fails to certify in writing, under
9 penalty of perjury, that the applicant or
10 other such person, and all affiliated busi-
11 ness entities (including all entities under
12 common control), during the entire history
13 of such applicant or other such person and
14 all affiliated business entities—

(I) have not committed an intentional felony violation of Federal or State sports wagering law; and

(D) REVOCATION AND SUSPENSION.—Establish standards and procedures for sus-

1 pending or revoking the license of a sports wa-
2 gering operator.

3 (9) EMPLOYEE BACKGROUND CHECKS.—Pro-
4 vide that a sports wagering operator—

5 (A) shall ensure that each existing and
6 newly hired employee or contractor of the
7 sports wagering operator undergo an annual
8 criminal history background check; and

9 (B) shall not employ or enter into a con-
10 tract with any individual who has been con-
11 victed of a Federal or State crime relating to
12 sports wagering.

13 (10) RECORDKEEPING REQUIREMENTS.—

14 (A) IN GENERAL.—Except as provided in
15 subparagraph (B), with respect to each sports
16 wager accepted by a sports wagering operator
17 or attempted to be placed by an individual with
18 a sports wagering operator, provide that the
19 sports wagering operator shall secure and main-
20 tain a record of the following:

21 (i) The name, permanent address,
22 date of birth, and social security number
23 or passport number of the individual who
24 placed, or attempted to place, the sports
25 wager, which the sports wagering operator

1 shall verify in accordance with the require-
2 ments for verification of identity in parts
3 1010.312 and 1021.312 of title 31, Code
4 of Federal Regulations (or any successor
5 regulation).

6 (ii) The amount and type of the
7 sports wager.

8 (iii) The date and time at which the
9 sports wager was placed or attempted to
10 be placed.

11 (iv) The location at which the sports
12 wager was placed or attempted to be
13 placed, including the internet protocol ad-
14 dress, if applicable.

15 (v) The outcome of the sports wager.

16 (B) EXCEPTION.—Provide that a sports
17 wagering operator shall not be required to
18 maintain a record of the information described
19 in subparagraph (A) if—

20 (i) the sports wager is not placed by
21 an individual through an account with the
22 sports wagering operator;

23 (ii) the amount of the sports wager
24 does not exceed \$10,000;

11 (iv) the sports wagering operator is
12 not required, pursuant to section
13 31.3402(q)-1 of title 26, Code of Federal
14 Regulations (or a successor regulation), to
15 furnish a Form W-2G to the individual
16 who placed the sports wager with respect
17 to winnings from the sports wager.

(C) RECORDS RELATING TO SUSPICIOUS
TRANSACTIONS.—Provide that, in addition to
the records required to be maintained pursuant
paragraph (A), a sports wagering operator shall
be required to maintain any other records relat-
ing to a suspicious transaction, including video
recordings, in the possession, custody, or con-
trol of the sports wagering operator.

(D) DURATION OF RECORDKEEPING OBLIGATION.—Provide that a sports wagering operator shall be required to maintain each record required under this paragraph for not fewer than 5 years after the date on which the record is created.

19 (13) SUSPICIOUS TRANSACTION REPORTING.—

1 compañado por tal información adicional como
2 lo requiera la entidad reguladora estatal.

3 (B) REPORTING TO SPORTS ORGANIZA-
4 TIONS.—

5 (i) IN GENERAL.—Subject to clause
6 (ii), provide that a sports wagering oper-
7 ator shall simultaneously transmit to the
8 applicable sports organization, and any
9 component of the Department of Justice or
10 other Federal law enforcement entity des-
11 ignated by the Attorney General to receive
12 such reports, any suspicious transaction
13 report submitted to a State regulatory en-
14 tity under subparagraph (A).

15 (ii) PERSONALLY IDENTIFIABLE IN-
16 FORMATION.—

17 (I) IN GENERAL.—Except as pro-
18 vided in subclause (II), a suspicious
19 transaction report submitted to a
20 sports organization shall not contain
21 any personally identifiable information
22 relating to any individual who placed,
23 or attempted to place, a sports wager.

24 (II) EXCEPTION.—A suspicious
25 transaction report submitted to a

1 sports organization shall include any
2 available personally identifiable infor-
3 mation relating to an individual de-
4 scribed in subparagraph (C), (D), or
5 (E) of paragraph (4).

6 (14) MONITORING AND ENFORCEMENT.—

7 (A) IN GENERAL.—Provide that the State
8 regulatory entity, in consultation with law en-
9 forcement, shall develop and implement a strat-
10 egy to enforce the sports wagering laws of the
11 State.

12 (B) AUTHORITY TO MONITOR AND EN-
13 FORCEMENT.—Provide adequate authority to
14 the State regulatory entity and law enforce-
15 ment, as appropriate, to monitor compliance
16 with and enforce the sports wagering laws of
17 the State, including—

18 (i) the authority and responsibility to
19 conduct periodic audits and inspect the
20 books and records of each sports wagering
21 operator located or operating in the State;
22 and

23 (ii) a requirement that the State regu-
24 latory entity shall refer evidence of poten-

3 (15) COOPERATION WITH INVESTIGATIONS.—

10 or

- (iii) a sports organization, with respect to a sports wager—

(I) on a sporting event sponsored, organized, or conducted by the sports organization;

(i) Federal or State law enforcement;

2 or

5 (I) on a sporting event sponsored,
6 organized, or conducted by the
7 sports organization; and

(II) accepted by a sports wagering operator located or operating in the State.

11 (16) INTERNAL CONTROLS.—

(C) REPORT.—Provide that each sports wagering operator shall submit to the State regulatory entity not less frequently than annually

1 the written system of internal controls of the
2 sports wagering operator.

3 (D) AUDIT.—Provide that the system of
4 internal controls of a sports wagering operator
5 shall be evaluated on a periodic basis, but not
6 less frequently than every 3 years, by the State
7 regulatory entity or an independent third-party
8 auditor.

9 **TITLE II—PUBLIC HEALTH IN
10 SPORTS BETTING**

11 **SEC. 201. ANNUAL NATIONWIDE SURVEY ON ONLINE
12 SPORTS BETTING.**

13 Part D of title V of the Public Health Service Act
14 (42 U.S.C. 290dd et seq.) is amended by adding at the
15 end the following:

16 **“SEC. 553. ANNUAL NATIONWIDE SURVEY ON ONLINE
17 SPORTS BETTING.**

18 “(a) IN GENERAL.—Not later than 1 year after the
19 date of enactment of this section, and annually thereafter,
20 the Secretary shall—

21 “(1) conduct a nationwide survey designed to
22 provide quantitative data regarding the scope of
23 problem gambling and gambling-related harm expe-
24 rienced by individuals using online sports betting;
25 and

1 “(2) make available to the public summaries
2 and analyses of the data collected pursuant to sur-
3 veys under paragraph (1).

4 “(b) ISSUES TO BE SURVEYED.—Each survey under
5 subsection (a) shall include—

6 “(1) a survey of the rates and outcomes of on-
7 line sports betting; and

8 “(2) examination of the rates of potential prob-
9 lem gambling and gambling-related harm by admin-
10 istering the Problem Gambling Severity Index (Fer-
11 ris and Wynne, 2001) to a select sample of individ-
12 uals engaged in online sports betting over the 12-
13 month period covered by the survey.

14 “(c) REQUIREMENTS.—The Secretary shall ensure
15 that each survey under subsection (a) is—

16 “(1) conducted by qualified researchers; and

17 “(2) not conducted, funded, or instructed by
18 the gambling industry.”.

19 **SEC. 202. NATIONAL SELF-EXCLUSION LIST.**

20 Part D of title V of the Public Health Service Act
21 (42 U.S.C. 290dd et seq.), as amended by section 201,
22 is further amended by adding at the end the following:

1 “SEC. 553A. NATIONAL SELF-EXCLUSION LIST.

2 “(a) IN GENERAL.—In cooperation with State regu-
3 latory entities, the Secretary shall maintain and admin-
4 ister—

5 “(1) a list (to be known as the ‘national self-
6 exclusion list’) of individuals who, by placing them-
7 selves on the list, restrict themselves from placing a
8 sports wager with a sports wagering operator located
9 in any sports wagering opt-in State, including by im-
10 posing sports wager limits; and

“(2) a process by which an individual may add or remove himself or herself from the national self-exclusion list.

14 “(b) DEFINITIONS.—In this section, the terms
15 ‘sports wager’, ‘sports wagering operator’ and ‘sports wa-
16 gering opt-in State’ have the meanings given to such terms
17 in section 2 of the Supporting Affordability and Fairness
18 with Every Bet Act of 2025.”.

19 SEC. 203. SURGEON GENERAL'S REPORT ON PUBLIC
20 HEALTH CHALLENGES ASSOCIATED WITH
21 SPORTS BETTING.

22 Not later than 1 year after the date of enactment
23 of this Act, the Surgeon General shall submit a report to
24 Congress on the public health challenges associated with
25 widespread sports betting.

1 **SEC. 204. SURVEILLANCE OF GAMBLING DISORDER.**

2 Title III of the Public Health Service Act is amended
3 by inserting after section 317V (42 U.S.C. 247b–24) the
4 following:

5 **“SEC. 317W. SURVEILLANCE OF GAMBLING ADDICTION.**

6 “(a) IN GENERAL.—The Secretary, acting through
7 the Director of the Centers for Disease Control and Pre-
8 vention and in coordination with other appropriate agen-
9 cies, shall, as appropriate—

10 “(1) enhance and expand infrastructure and ac-
11 tivities to track the epidemiology of gambling addic-
12 tion; and

13 “(2) incorporate information obtained through
14 such infrastructure and activities into an integrated
15 surveillance system, which may consist of or include
16 a registry, to be known as the ‘National Gambling
17 Addiction Surveillance System’.

18 “(b) RESEARCH.—The Secretary shall ensure that
19 the National Gambling Addiction Surveillance System, if
20 established, is designed in a manner that facilitates fur-
21 ther research on gambling addiction.

22 “(c) PUBLIC ACCESS.—Subject to subsection (d), the
23 Secretary shall ensure that information and analysis in the
24 National Gambling Addiction Surveillance System, if es-
25 tablished, are available, as appropriate, to the public, in-
26 cluding researchers.

“(d) PRIVACY.—The Secretary shall ensure that information and analysis in the National Gambling Addiction Surveillance System, if established, are made available only to the extent permitted by applicable Federal and State law, and in a manner that protects personal privacy, to the extent required by applicable Federal and State privacy law, at a minimum.”.

8 **TITLE III—GENERAL**
9 **PROVISIONS**

10 SEC. 301. STATE AND TRIBAL AUTHORITY.

11 (a) RELATION TO INDIAN GAMING REGULATORY
12 ACT.—

(A) the sports wager and the server are in
the same State; and

(B) the applicable State and Indian Tribe have entered into a Tribal-State compact authorizing the placing of sports wagers through interactive sports wagering platforms.

5 (b) NO PREEMPTION.—Nothing in this Act preempts
6 or limits the authority of a State or an Indian Tribe to
7 enact, adopt, promulgate, or enforce any law, rule, regula-
8 tion, or other measure with respect to sports wagering
9 that is in addition to, or more stringent than, the require-
10 ments of this Act.

11 (c) TAXATION OF SPORTS WAGERING.—Nothing in
12 this Act limits or otherwise affects the taxation of sports
13 wagering by a State, an Indian Tribe, or a locality.

14 SEC. 302. COOPERATION WITH FEDERAL GOVERNMENT RE-
15 GARDING UNLICENSED GAMING FACILITIES
16 AND PLATFORMS.

17 States and sports wagering operators shall support
18 efforts of the Federal Government to eliminate unlicensed
19 gaming facilities and platforms that operate outside of the
20 United States and attempt to accept sports wagers from
21 customers located in the United States by promptly
22 issuing cease and desist orders directed to any unlicensed
23 gaming facilities and platforms designated by the Attorney
24 General.

1 SEC. 303. SEVERABILITY.

2 If a provision of this Act, an amendment made by
3 this Act, a regulation promulgated under this Act or under
4 an amendment made by this Act, or the application of any
5 such provision, amendment, or regulation to any person
6 or circumstance, is held to be invalid, the remaining provi-
7 sions of this Act, amendments made by this Act, regula-
8 tions promulgated under this Act or under an amendment
9 made by this Act, or the application of such provisions,
10 amendments, and regulations to any person or cir-
11 cumstance—

12 (1) shall not be affected by the invalidity; and
13 (2) shall continue to be enforced to the max-
14 imum extent practicable.

