

S 1582

GENIUS Act

Congress: 119 (2025–2027, Current)

Chamber: Senate

Policy Area: Finance and Financial Sector

Introduced: May 1, 2025

Current Status: Became Public Law No: 119-27.

Latest Action: Became Public Law No: 119-27. (Jul 18, 2025)

Law: 119-27 (Enacted Jul 18, 2025)

Official Text: <https://www.congress.gov/bill/119th-congress/senate-bill/1582>

Sponsor

Name: Sen. Hagerty, Bill [R-TN]

Party: Republican • **State:** TN • **Chamber:** Senate

Cosponsors (5 total)

Cosponsor	Party / State	Role	Date Joined
Sen. Lummis, Cynthia M. [R-WY]	R · WY		May 1, 2025
Sen. Scott, Tim [R-SC]	R · SC		May 1, 2025
Sen. Sullivan, Dan [R-AK]	R · AK		May 7, 2025
Sen. Moreno, Bernie [R-OH]	R · OH		Jun 17, 2025
Sen. Ricketts, Pete [R-NE]	R · NE		Jun 17, 2025

Committee Activity

No committee referrals or activity are recorded for this bill.

Subjects & Policy Tags

Policy Area:

Finance and Financial Sector

Related Bills

Bill	Relationship	Last Action
119 HRES 580	Procedurally related	Jul 16, 2025: On agreeing to the resolution Agreed to by recorded vote: 217 - 212 (Roll no. 198).

Guiding and Establishing National Innovation for U.S. Stablecoins Act or the GENIUS Act

This bill establishes a regulatory framework for payment stablecoins (digital assets which an issuer must redeem for a fixed value).

Under the bill, only permitted issuers may issue a payment stablecoin for use by U.S. persons, subject to certain exceptions and safe harbors. Permitted issuers must be a subsidiary of an insured depository institution, a federal-qualified nonbank payment stablecoin issuer, or a state-qualified payment stablecoin issuer. Permitted issuers must be regulated by the appropriate federal or state regulator. Permitted issuers may choose federal or state regulation; however, state regulation is limited to those with a stablecoin issuance of \$10 billion or less.

Permitted issuers must maintain reserves backing the stablecoin on a one-to-one basis using U.S. currency or other similarly liquid assets, as specified. Permitted issuers must also publicly disclose their redemption policy and publish monthly the details of their reserves.

The bill specifies requirements for (1) reusing reserves; (2) providing safekeeping services for stablecoins; and (3) supervisory, examination, and enforcement authority over federal-qualified issuers.

The bill allows foreign issuers of stablecoins to offer, sell, or make available in the United States stablecoins using digital asset service providers, subject to requirements, including a determination by the Department of Treasury that they are subject to comparable foreign regulations.

Under the bill, permitted payment stablecoins are not considered securities under securities law. However, permitted issuers are subject to the Bank Secrecy Act for anti-money laundering and related purposes.

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- **Jul 17, 2025:** Considered as unfinished business. (consideration: CR H3449-3450: 2)
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- **Jul 17, 2025:** On passage Passed by the Yeas and Nays: 308 - 122 (Roll no. 200). (text: CR H3405-3418: 1)
- **Jul 17, 2025:** Motion to reconsider laid on the table Agreed to without objection.
- **Jul 17, 2025:** Presented to President.
- **Jul 17, 2025:** Presented to President.
- **Jul 17, 2025:** Considered under the provisions of rule H. Res. 580. (consideration: CR H3405-3427: 1)

Time.

- **May 1, 2025:** Introduced in Senate
- **May 1, 2025:** Introduced in the Senate. Read the first time. Placed on Senate Legislative Calendar under Read the First Time.
- **May 1, 2025:** Introduced in Senate
- **May 1, 2025:** Introduced in the Senate. Read the first time. Placed on Senate Legislative Calendar under Read the First Time.
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