

SECOND REGULAR SESSION  
[TRULY AGREED TO AND FINALLY PASSED]  
SENATE SUBSTITUTE NO. 2 FOR  
SENATE COMMITTEE SUBSTITUTE FOR  
HOUSE COMMITTEE SUBSTITUTE FOR  
**HOUSE BILL NO. 1472**  
**101ST GENERAL ASSEMBLY**

3533S.05T

2022

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**AN ACT**

To repeal section 574.105, RSMo, and to enact in lieu thereof one new section relating to the offense of money laundering, with penalty provisions.

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*Be it enacted by the General Assembly of the state of Missouri, as follows:*

Section A. Section 574.105, RSMo, is repealed and one new section enacted in lieu thereof, to be known as section 574.105, to read as follows:

574.105. 1. As used in this section, the following terms **shall** mean:

- (1) "Conducts", initiating, concluding or participating in initiating or concluding a transaction;
- (2) "Criminal activity", any act or activity constituting an offense punishable as a felony pursuant to the laws of Missouri or the United States;
- (3) ~~["Curreney", curreney and coin of the United States;~~
- (4) ~~"Currency transaction", a transaction involving the physical transfer of currency from one person to another. A transaction which is a transfer of funds by means of bank check, bank draft, wire transfer or other written order, and which does not include the physical transfer of currency is not a curreney transaction]~~ **"Cryptocurrency", a digital currency in which transactions are verified and records are maintained by a decentralized system using cryptography;**
- (4) **"Financial transaction", a transaction:**
  - (a) **Involving:**

EXPLANATION — Matter enclosed in bold-faced brackets ~~thus~~ in the above bill is not enacted and is intended to be omitted from the law. Matter in **bold-face** type in the above bill is proposed language.

- 15           **a. The movement of funds by wire or other means, including blockchain;**  
16           **b. One or more monetary instruments; or**  
17           **c. The transfer of title to any real property, vehicle, vessel, or aircraft; or**  
18           **(b) Involving the use of a financial institution as defined under 31 U.S.C. Section**  
19 **5312, as amended;**  
20           **(5) "Monetary instruments":**  
21           **(a) Currency and coin of the United States or of any other country,**  
22 **cryptocurrency, travelers' checks, personal checks, bank checks, bank wires, or**  
23 **money orders; or**  
24           **(b) Investment securities or negotiable instruments, in bearer form or otherwise**  
25 **in such form that title thereto passes upon delivery;**  
26           ~~[(5)]~~ **(6) "Person", natural persons, partnerships, trusts, estates, associations,**  
27 **corporations and all entities cognizable as legal personalities;**  
28           **(7) "Transaction", a purchase, sale, loan, pledge, gift, transfer, delivery, or other**  
29 **disposition, and with respect to a financial institution includes a deposit; withdrawal;**  
30 **transfer between accounts; exchange of currency; loan; extension of credit; purchase or**  
31 **sale of any stock, bond, certificate of deposit, or other monetary instrument; use of a**  
32 **safe deposit box; or any other payment, transfer, or delivery by, through, or to a**  
33 **financial institution, by whatever means effected.**  
34           2. A person commits the offense of money laundering if he or she:  
35           (1) Conducts or attempts to conduct a ~~[currency]~~ **financial** transaction with the  
36 purpose to promote or aid the carrying on of criminal activity; or  
37           (2) Conducts or attempts to conduct a ~~[currency]~~ **financial** transaction with the  
38 purpose to conceal or disguise in whole or in part the nature, location, source, ownership or  
39 control of the proceeds of criminal activity; or  
40           (3) Conducts or attempts to conduct a ~~[currency]~~ **financial** transaction with the  
41 purpose to avoid ~~[currency]~~ **financial** transaction reporting requirements under federal law; or  
42           (4) Conducts or attempts to conduct a ~~[currency]~~ **financial** transaction with the  
43 purpose to promote or aid the carrying on of criminal activity for the purpose of furthering or  
44 making a terrorist threat or act.  
45           3. The offense of money laundering is a class B felony and in addition to penalties  
46 otherwise provided by law, a fine of not more than five hundred thousand dollars or twice the  
47 amount involved in the transaction, whichever is greater, may be assessed.

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