

SENATE FILE NO. SF0116

Anti-money laundering.

Sponsored by: Senator(s) Nethercott, Anderson, Boner,  
Crago, Crum, Dockstader and Olsen and  
Representative(s) Davis, Heiner and Washut

A BILL

for

1 AN ACT relating to crimes and offenses; creating the  
2 offenses of money laundering and illegal investments;  
3 providing definitions; providing penalties; and providing  
4 for an effective date.

5

6 *Be It Enacted by the Legislature of the State of Wyoming:*

7

8 **Section 1.** W.S. 6-3-1101 and 6-3-1102 are created to  
9 read:

10

11

ARTICLE 11

12

MONEY LAUNDERING AND ILLEGAL INVESTMENT

13

14

**6-3-1101. Money laundering; penalties.**

15

1           (a) As used in this section:

2

3           (i) "Derived from" means obtained directly or  
4 indirectly from, maintained by or realized through;

5

6           (ii) "Property" means anything of value,  
7 including but not limited to real estate, tangible and  
8 intangible personal property and includes any benefit or  
9 interest without reduction for expenses incurred for  
10 acquisition, maintenance or any other purpose.

11

12           (b) A person is guilty of a money laundering if the  
13 person:

14

15           (i) Transports or possesses property the person  
16 knows or reasonably should know to be derived from criminal  
17 activity;

18

19           (ii) Directs, organizes, finances, plans,  
20 manages, supervises or controls the transportation of or  
21 transactions in property he knows or reasonably should know  
22 to be derived from criminal activity; or

23

1           (iii) Engages in a transaction involving  
2 property the person knows or reasonably should know to be  
3 derived from criminal activity:

4

5           (A) With the intent to facilitate or  
6 promote the criminal activity; or

7

8           (B) Knowing that the transaction is  
9 designed, in whole or in part:

10

11           (I) To conceal or disguise the nature,  
12 location, source, ownership or control of the property  
13 derived from criminal activity; or

14

15           (II) To avoid a transaction reporting  
16 requirement under the laws of this state, any other state  
17 or of the United States. The transaction or transactions  
18 need not exceed the transaction reporting threshold at any  
19 single financial institution on any single day in order to  
20 constitute a violation of this subdivision.

21

22           (c) For purposes of this article, property is known  
23 to be derived from criminal activity if the person knows or

1 reasonably should know that the property represents  
2 proceeds from some form of criminal activity.

3

4 (d) Money laundering is a felony punishable by  
5 imprisonment for not more than ten (10) years, a fine of  
6 not more than ten thousand dollars (\$10,000.00), or both.

7

8 **6-3-1102. Illegal investment; penalties.**

9

10 (a) A person is guilty of illegal investment if, with  
11 the intent to evade a transaction reporting requirement of  
12 this state or of 31 U.S.C. § 5311 et seq. or 31 C.F.R. §  
13 103 et seq., or any rules or regulations adopted under  
14 those chapters and sections, the person:

15

16 (i) Causes a financial institution, including a  
17 foreign or domestic money transmitter or an authorized  
18 agent thereof, casino, check casher, person engaged in a  
19 trade or business or any other person required to report  
20 regarding currency transactions or suspicious transactions  
21 to fail to report or to file a report that contains a  
22 material omission or misstatement of fact; or

23

1           (ii) Structures or assists in structuring any  
2 transaction with one (1) or more financial institutions,  
3 including foreign or domestic money transmitters or an  
4 authorized agent thereof, casinos, check cashers, persons  
5 engaged in a trade or business or any other person required  
6 to report regarding currency transactions or suspicious  
7 transactions. For purposes of this paragraph, "structure"  
8 or "structuring" means that a person, acting alone, or in  
9 conjunction with or on behalf of, other persons, conducts  
10 one (1) or more transactions in currency, in any amount, at  
11 one (1) or more financial institutions, on one (1) or more  
12 days, in any manner, for the purpose of evading currency  
13 transaction reporting requirements provided by state or  
14 federal law. The transaction or transactions need not  
15 exceed the reporting threshold at any single financial  
16 institution on any single day in order to meet the  
17 definition of "structure" or "structuring" provided in this  
18 paragraph.

19

20           (b) Illegal investment is a felony punishable by  
21 imprisonment for not more than ten (10) years, a fine of  
22 not more than ten thousand dollars (\$10,000.00), or both.

23

1       **Section 2.** This act is effective July 1, 2025.

2

3

(END)