

Floor Amendment to SB 482-FN

1 Amend RSA 358-U:4 through RSA 358-U:6 as inserted by section 2 of the bill by replacing it with the
2 following:

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4 358-U:4 Core Consumer Protections.

5 I. An operator shall not accept or dispense, in the aggregate, more than \$2,000 per customer
6 per calendar day across all kiosks under common control within the United States.

7 II. Before accepting funds, all kiosks shall display conspicuous warnings, including that no
8 government agency, law enforcement, court, utility, bank, tech support, employer, or retailer will
9 ever demand payment by crypto ATM. The kiosk shall require the customer to answer fraud-
10 screening prompts, including whether they are being coached by another person. If the customer
11 indicates a risk of fraud, the kiosk shall block the transaction and display law enforcement and
12 consumer protection and antitrust bureau contact information.

13 III. Operators shall use blockchain analytics to block transfers to or from wallet addresses
14 flagged for association with scams, theft, sanctions, or other illicit activity, and shall maintain
15 written anti-fraud and consumer protection policies.

16 IV. Before accepting funds, kiosks shall disclose in writing and on-screen all fees, the spread
17 between the operator's price and the reference price, expressed as a percentage and dollar amount,
18 and the total digital asset expected to be delivered.

19 V. The kiosk shall provide a printed and electronic receipt summarizing the transaction,
20 including the operator's name and toll-free live customer service phone number, the kiosk's location,
21 a timestamp, the name of the asset, the quantity of the asset, the asset's reference price, the asset's
22 spread, all fees paid, the total amount paid, the wallet address or voucher ID, any applicable
23 cancellation codes, and a refund policy.

24 VI. The digital asset transaction kiosk operator shall provide a full refund of all transactions
25 to a customer who was fraudulently induced to engage in a digital asset kiosk transaction or
26 transactions, provided that the customer contacts the digital asset kiosk operator and a law
27 enforcement or government agency to inform the operator and the agency of the fraudulent nature of
28 the transaction or transactions within 14 days after the customer's last digital asset transaction with
29 the digital asset transaction kiosk operator. The refund shall include any fees charged in association
30 with the fraudulently induced transactions.

31 358-U:5 Remedies.

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1 I. Any violation of this chapter shall constitute an unfair or deceptive act or practice within
2 the meaning of RSA 358-A:2. Any right, remedy, or power set forth in RSA 358-A may be used to
3 enforce the provisions of this chapter.

4 II. The rights, obligations, and remedies provided in this chapter shall be in addition to any
5 other rights, obligations, or remedies provided for by law or in equity.