

SB 482-FN - AS INTRODUCED

2026 SESSION

26-2043

07/06

SENATE BILL        **482-FN**

AN ACT            establishing consumer protections for digital access transaction kiosks.

SPONSORS:        Sen. McGough, Dist 11; Sen. Pearl, Dist 17; Sen. Gannon, Dist 23; Sen. Rosenwald, Dist 13; Rep. Ammon, Hills. 42; Rep. Miles, Hills. 12; Rep. Potucek, Rock. 13; Rep. L. Walsh, Rock. 15

COMMITTEE:        Commerce

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ANALYSIS

This bill establishes consumer protections for digital access transaction kiosks.

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Explanation:        Matter added to current law appears in ***bold italics***.  
Matter removed from current law appears ~~[in brackets and struckthrough.]~~  
Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.



1 (b) Not permit a new consumer to complete a second digital financial asset transaction  
2 until the hold period under subparagraph (a) has lapsed.

3 II. During a hold period under paragraph I(a), a new consumer may contact the operator to  
4 request that the consumer's first digital financial asset transaction be canceled and the entire  
5 amount of the new consumer's first digital financial asset transaction be returned or refunded to the  
6 new consumer.

7 III. Prior to accepting payment from a user at a virtual currency kiosk, the kiosk operator,  
8 or its authorized delegate, shall verify the identity of the individual in a manner consistent with  
9 applicable state and federal laws.

10 IV. Operators shall not permit transactions under any false, fictitious, or assumed identity.  
11 All transactions shall be conducted under a user's true and verifiable identity.

12 358-A:17 Core Consumer Protections.

13 I. For first time customers, an operator shall not accept or dispense, in the aggregate, more  
14 than \$5,000 per customer per calendar day across all kiosks under common control within the  
15 United States.

16 II. For existing customers, an operator shall not accept or dispense, in the aggregate, more  
17 than \$15,000 per customer per calendar day across all kiosks under common control within the  
18 United States.

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

25 IV. Operators shall use commercially reasonable blockchain analytics to block transfers to or  
26 from wallet addresses flagged for association with scams, theft, sanctions, or other illicit activity,  
27 and shall maintain written anti-fraud and consumer protection policies.

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

31 VI. The kiosk shall provide a printed or electronic receipt summarizing the transaction,  
32 including the operator's name and toll-free live customer service phone number, the kiosk's location,  
33 a timestamp, the name of the asset, the quantity of the asset, the asset's reference price, the asset's  
34 spread, all fees paid, the total amount paid, the wallet address or voucher ID, and any applicable  
35 cancellation codes.

36 3 Effective Date. This act shall take effect January 1, 2027.

**SB 482-FN- FISCAL NOTE  
AS INTRODUCED**

AN ACT establishing consumer protections for digital access transaction kiosks.

**FISCAL IMPACT:**

<b>Estimated State Impact</b>				
	<b>FY 2026</b>	<b>FY 2027</b>	<b>FY 2028</b>	<b>FY 2029</b>
<b>Revenue</b>	\$0	\$0	\$0	\$0
<i>Revenue Fund</i>	None			
<b>Expenditures*</b>	Indeterminable			
<i>Funding Source</i>	General Fund			
<b>Appropriations*</b>	\$0	\$0	\$0	\$0
<i>Funding Source</i>	None			

\*Expenditure = Cost of bill

\*Appropriation = Authorized funding to cover cost of bill

<b>Estimated Political Subdivision Impact</b>				
	<b>FY 2026</b>	<b>FY 2027</b>	<b>FY 2028</b>	<b>FY 2029</b>
<b>County Revenue</b>	\$0	\$0	\$0	\$0
<b>County Expenditures</b>	Indeterminable			
<b>Local Revenue</b>	\$0	\$0	\$0	\$0
<b>Local Expenditures</b>	Indeterminable			

**METHODOLOGY:**

This bill adds, deletes, or modifies a criminal penalty, or changes statute to which there is a penalty for violation. Therefore, this bill may have an impact on the judicial and correctional systems, which could affect prosecution, incarceration, probation, and parole costs, for the state, as well as county and local governments. A summary of such costs can be found at: [https://gencourt.state.nh.us/lba/Budget/Fiscal\\_Notes/JudicialCorrectionalCosts.pdf](https://gencourt.state.nh.us/lba/Budget/Fiscal_Notes/JudicialCorrectionalCosts.pdf)

**AGENCIES CONTACTED:**

Judicial Branch, Judicial Council, Department of Justice, Department of Corrections, New Hampshire Association of Counties, and New Hampshire Municipal Association