

SB 482-FN - AS AMENDED BY THE SENATE

03/26/2026 0787s

03/26/2026 1172s

2026 SESSION

26-2043

07/06

SENATE BILL **482-FN**

AN ACT establishing protections for digital asset 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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AMENDED ANALYSIS

This bill establishes protections for digital asset 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Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

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STATE OF NEW HAMPSHIRE

*In the Year of Our Lord Two Thousand Twenty-Six*

AN ACT establishing protections for digital asset transaction kiosks.

*Be it Enacted by the Senate and House of Representatives in General Court convened:*

1 1 Statement of Findings. The general court finds that digital asset transaction kiosks have been  
2 used by scammers to induce consumers, particularly older adults, to convert cash into digital assets  
3 and transfer the value of those assets irreversibly to criminals.

4 2 New Chapter; Digital Asset Transaction Kiosks. Amend RSA by inserting after chapter 358-T  
5 the following new chapter:

6 CHAPTER 358-U

7 DIGITAL ASSET TRANSACTION KIOSKS

8 358-U:1 Statement of Purpose. It is the intent of the general court that this chapter establish  
9 reasonable and uniform consumer protections while permitting lawful and responsible digital asset  
10 transaction kiosk operations.

11 358-U:2 Definitions.

12 I. "Customer" means a natural person using a kiosk.

13 II. "Digital asset" means a digital representation of value recorded on a distributed ledger or  
14 blockchain, including cryptocurrency.

15 III. "Digital asset transaction kiosk" or "kiosk" means a self-service electronic terminal  
16 located in a public or retail setting that enables a person to buy, sell, or transfer a digital asset using  
17 cash or another payment method.

18 IV. "Operator" means a person or entity that owns, manages, or controls one or more kiosks  
19 in this state, whether directly or through a third-party host location.

20 V. "Reference price" means a real-time price for the covered digital asset derived from a  
21 public exchange or composite index.

22 358-U:3 Registration and Coordination.

23 I. With respect to the first transaction for a customer, an operator shall:

24 (a) Hold the first digital asset transaction made by a customer for a period of at least 48  
25 hours, after which time the operator may complete the customer's digital asset transaction.

26 (b) Not permit a customer to complete a second digital asset transaction until the hold  
27 period under subparagraph (a) has lapsed.

28 II. During a hold period under paragraph I(a), a customer may contact the operator to  
29 request that the customer's first digital asset transaction be canceled and the entire amount of the  
30 customer's first digital asset transaction be returned or refunded to the customer.

1 III. Prior to accepting payment from a customer at a digital asset transaction kiosk, the  
2 kiosk operator, or its authorized delegate, shall verify the identity of the individual in a manner  
3 consistent with applicable state and federal laws.

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

6 V. All digital asset transaction kiosk operators performing business shall provide a  
7 dedicated communications line for relevant government agencies via a posted United States phone  
8 number or email address. Said dedicated line shall be used to facilitate law enforcement and  
9 regulatory agency communications with the digital asset transaction kiosk operator in the event of a  
10 fraud report from a customer. The communications line shall be frequently monitored.

11 358-U:4 Core Consumer Protections.

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

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

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

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

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

31 VI. The digital asset transaction kiosk operator shall provide a full refund of all transactions  
32 to a customer who was fraudulently induced to engage in a digital asset kiosk transaction or  
33 transactions, provided that the customer contacts the digital asset kiosk operator and a law  
34 enforcement or government agency to inform the operator and the agency of the fraudulent nature of  
35 the transaction or transactions within 14 days after the customer's last digital asset transaction with  
36 the digital asset transaction kiosk operator. The refund shall include any fees charged in association  
37 with the fraudulently induced transactions.

1           358-U:5 Remedies.

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

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

7           3 Effective Date. This act shall take effect 180 days after its passage.

**SB 482-FN- FISCAL NOTE  
AS AMENDED BY THE SENATE (AMENDMENTS #2026-0787s and #2026-1172s)**

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