

SB 482-FN - VERSION ADOPTED BY BOTH BODIES

03/26/2026 0787s
03/26/2026 1172s
06/04/2026 2122EBA

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

AMENDED ANALYSIS

This bill establishes protections for digital asset transaction kiosks.

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Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.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 II. During a hold period under subparagraph I(a), a customer may contact the operator to
2 request that the customer's first digital asset transaction be canceled and the entire amount of the
3 customer's first digital asset transaction be returned or refunded to the customer.

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

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

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

14 358-U:4 Core Consumer Protections.

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

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

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

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

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

34 VI. The digital asset transaction kiosk operator shall provide a full refund of all transactions
35 to a customer who was fraudulently induced to engage in a digital asset kiosk transaction or
36 transactions, provided that the customer contacts the digital asset kiosk operator and a law
37 enforcement or government agency to inform the operator and the agency of the fraudulent nature of

1 the transaction or transactions within 14 days after the customer's last digital asset transaction with
2 the digital asset transaction kiosk operator. The refund shall include any fees charged in association
3 with the fraudulently induced transactions.

4 358-U:5 Remedies.

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

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

10 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:

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

*Expenditure = Cost of bill

*Appropriation = Authorized funding to cover cost of bill

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

AGENCIES CONTACTED:

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