

CHAPTER 73  
HB 1175-FN - FINAL VERSION

2026 SESSION

26-2631  
09/08

HOUSE BILL            ***1175-FN***

AN ACT                relative to the offense of use of scanning device or reencoder to defraud.

SPONSORS:           Rep. Alexander Jr., Hills. 29; Rep. Kuttab, Rock. 17; Rep. A. Murray, Hills. 20; Rep. Rhodes, Ches. 17; Rep. Rice, Hills. 38; Rep. Roy, Rock. 31; Sen. Lang, Dist 2; Sen. Reardon, Dist 15; Sen. Sullivan, Dist 18; Sen. Ricciardi, Dist 9

COMMITTEE:         Criminal Justice and Public Safety

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ANALYSIS

This bill updates the offense prohibiting the use of a scanning device or reencoder to defraud by including the scanning and reencoding of information contained on integrated circuit chips of payment cards instead of just magnetic strips or stripes.

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Explanation:        Matter added to current law appears in ***bold italics***.  
                         Matter removed from current law appears ~~[in brackets and struck through.]~~  
                         Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.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 relative to the offense of use of scanning device or reencoder to defraud.

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

1 73:1 Use of Scanning Device or Reencoder to Defraud Prohibited. Amend RSA 638:29, I to read as  
2 follows:

3 I. A person is guilty of the crime of using a scanning device or reencoder to defraud when the  
4 person knowingly:

5 (a) Uses a scanning device to access, read, obtain, memorize, or store, temporarily or  
6 permanently, information encoded on the magnetic strip or stripe *or on an integrated circuit chip* of a  
7 payment card without the permission of the authorized user of the payment card and with the intent to  
8 defraud the authorized user, the issuer of the authorized user's payment card, or a merchant; or

9 (b) Uses a reencoder to place information encoded on the magnetic strip or stripe *or*  
10 *integrated circuit chip* of a payment card onto the magnetic strip or stripe *or integrated circuit chip* of a  
11 different card without the permission of the authorized user of the card from which the information is being  
12 reencoded and with the intent to defraud the authorized user, the issuer of the authorized user's payment  
13 card, or a merchant.

14 73:2 Effective Date. This act shall take effect January 1, 2027.

Approved: May 18, 2026  
Effective Date: January 01, 2027

