

CHAPTER 187  
SB 482-FN - FINAL VERSION

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

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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Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.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:*

1 187:1 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 and  
3 transfer the value of those assets irreversibly to criminals.

4 187:2 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 located in a  
16 public or retail setting that enables a person to buy, sell, or transfer a digital asset using cash or another  
17 payment method.

18 IV. "Operator" means a person or entity that owns, manages, or controls one or more kiosks in  
19 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 public  
21 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 period  
27 under subparagraph (a) has lapsed.

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

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

4           IV. Operators shall not permit transactions under any false, fictitious, or assumed identity. All  
5 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 dedicated  
7 communications line for relevant government agencies via a posted United States phone number or email  
8 address. Said dedicated line shall be used to facilitate law enforcement and regulatory agency  
9 communications with the digital asset transaction kiosk operator in the event of a fraud report from a  
10 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 per  
13 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 ever  
16 demand payment by crypto ATM. The kiosk shall require the customer to answer fraud-screening  
17 prompts, including whether they are being coached by another person. If the customer indicates a risk of  
18 fraud, the kiosk shall block the transaction and display law enforcement and consumer protection and  
19 antitrust bureau contact information.

20           III. Operators shall use blockchain analytics to block transfers to or from wallet addresses flagged  
21 for association with scams, theft, sanctions, or other illicit activity, and shall maintain written anti-fraud and  
22 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, and  
25 the total digital asset expected to be delivered.

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

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

38           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 the  
2 meaning of RSA 358-A:2. Any right, remedy, or power set forth in RSA 358-A may be used to enforce the  
3 provisions of this chapter.

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

6           187:3 Effective Date. This act shall take effect 180 days after its passage.

Approved: June 19, 2026  
Effective Date: December 16, 2026

