Payments and Fintech Tracker

September 2026

State and federal legislation on money transmission and virtual currency licensing, crypto kiosks, card surcharges and swipe fees, earned wage access, buy now, pay later, gift cards and payment processors, and payment fraud.

This month in numbers

Measure	Bills
Matched to this Tracker	729
Signed into law in 2026	76
New this month	2
Moved a stage	11
Passed a chamber	8
Signed into law this month	7
Vetoed this month	0

Where it happened

State	Bills that moved
CA	6
US	2
DE	1

State	Bills that moved
NJ	1
PA	1

By topic

Topic	Moved	Signed into law
Money transmission and licensing	2	24
Virtual currency and crypto kiosks	4	39
Card surcharges and payment fees	1	7
Interchange and card networks	1	4
Earned wage access	1	4
BNPL and bank partnerships	0	1
Prepaid, gift cards and P2P	2	6
Payment fraud and scams	3	14

The month in brief

California accounted for six of the seven payments and fintech bills enacted in September 2026, with Delaware enacting one. The California measures include SB 505, which requires money transmission licensees to implement two-factor or multifactor authentication by January 2028, and SB 1208, which expands money laundering statutes to cover digital financial assets and authorizes search warrants for their seizure. Delaware HB 465 similarly adds virtual currency to that state's criminal code definitions for property and funds. Two federal rules take effect this fall: a FinCEN geographic targeting order imposing recordkeeping requirements on money services businesses along the Southwest border became effective September 3, and stablecoin certification

review procedures take effect September 30. Six Maryland laws governing money transmission, virtual currency kiosks, earned wage access, cash payment requirements, and gift card fraud take effect October 1.

Taking effect

Laws and rules matched to this Tracker with an effective date between 1 September 2026 and 29 December 2026. Of the 76 laws signed in 2026, 39 name no effective date that could be read and are not listed. Several dates: parts of the law start on other dates.

Takes effect	State	Law or rule	Title
3 September 2026	US	Rule	Geographic Targeting Order Imposing Recordkeeping and Reporting Requirements on Certain Money Services Businesses Along the Southwest Border Treasury Department, Financial Crimes Enforcement Network
30 September 2026	US	Rule	Forms and Procedures for Review of State Certifications by the Stablecoin Certification Review Committee Treasury Department
1 October 2026	AL	HB 259	Stablecoin; license required for issuance or sale of stablecoins, Alabama Securities Commission to enforce and authorize, penalties provided Virtual currency and crypto kiosks
1 October 2026	MD	HB 118	Maryland Money Transmission Act - Definition of Money Transmitter - Alteration Money transmission and licensing Companion: MD SB 261
1 October 2026	MD	HB 191	Consumer Protection - Retail Transactions for Essential Consumer Goods - Cash Payments Card surcharges and payment fees

Takes effect	State	Law or rule	Title
1 October 2026	MD	HB 752	Criminal Law - Theft and Fraud Crimes - Valuation and Forgery of Gift Cards Prepaid, gift cards and P2P, Payment fraud and scams
1 October 2026	MD	SB 437	Criminal Law – Theft and Fraud Crimes – Valuation and Forgery of Gift Cards Payment fraud and scams
1 October 2026	MD	SB 741	Financial Institutions and Activities - Virtual Currency Kiosks - Alterations Virtual currency and crypto kiosks
1 October 2026	MD	SB 94	Commercial Law - Earned Wage Access - Revisions Earned wage access
1 October 2026 Several dates	NH	HB 1207	relative to certain laws applicable to state chartered banks, credit unions, trust companies, and other consumer credit entities subject to the authority of the banking department.
1 November 2026	OK	HB 3521	Financial institutions; Oklahoma Money Transmission Modernization Act; Banking Commissioner; Oklahoma State Banking Board; licenses; felony; repealer; effective date. Money transmission and licensing
1 November 2026	OK	SB 1980†	Crimes and punishments; creating certain offenses related to gift cards and gift certificates. Effective date. Prepaid, gift cards and P2P, Payment fraud and scams
16 December 2026	NH	SB 482	establishing consumer protections for digital access transaction kiosks. Virtual currency and crypto kiosks

Signed into law in September 2026

State	Bill	Title	Became law
CA	AB 1793	Cash payments: calculation. Card surcharges and payment fees	30 September 2026
Requires merchants to round cash transaction totals to the nearest nickel beginning July 1, 2027. Signed into law.			
CA	AB 1180†	Department of Financial Protection and Innovation: state payments. Virtual currency and crypto kiosks	27 September 2026
Requires regulations allowing payments under the Digital Financial Assets Law to be made with licensee-issued stablecoins. Signed into law.			
CA	SB 1208	Money laundering: digital assets. Virtual currency and crypto kiosks, Payment fraud and scams	27 September 2026
Expands money laundering crimes to include digital financial assets and authorizes search warrants for their seizure. Signed into law.			
CA	SB 505	Money Transmission Act: authentication. Money transmission and licensing, Interchange and card networks, Prepaid, gift cards and P2P	27 September 2026
Requires money transmission licensees to implement two-factor or multifactor authentication by January 1, 2028. Signed into law.			
CA	AB 2375	Alcoholic beverage control.	20 September 2026
Shortens payment terms for alcoholic beverage suppliers from 42 to 30 days and modifies electronic payment requirements. Signed into law.			
CA	SB 1078†	Gift certificates: cash redemption. Prepaid, gift cards and P2P	20 September 2026
Authorizes Santa Cruz County to levy a transactions and use tax up to 0.5 percent through 2030. Signed into law.			
DE	HB 465	AN ACT TO AMEND TITLE 11 OF THE DELAWARE CODE RELATING TO VIRTUAL CURRENCY. Money transmission and licensing, Virtual currency and crypto kiosks, Payment fraud and scams	14 September 2026

State	Bill	Title	Became law

Adds virtual currency to criminal code definitions of property and funds, enabling prosecution of related theft. Signed into law.

On the governor's desk

No bill in this Tracker is currently awaiting a governor's signature.

What else moved this month

Passed one chamber

State	Bill	Title	Current status	Action
NJ	A 5233	Allows rounding for cash transactions.	■ Passed chamber	24 September 2026

Would allow merchants to round cash transaction totals to the nearest five cents. Passed one chamber.

Reported out of committee

State	Bill	Title	Current status	Action
PA	HB 2643†	An Act amending Title 7 (Banks and Banking) of the Pennsylvania Consolidated Statutes, providing for virtual currency kiosks; imposing requirements on the Department of Banking and Securities; establishing the Virtual Currency Kiosk Public Education Campaign Fund; and imposing… Virtual currency and crypto kiosks	■ Passed committee	8 September 2026

Would require virtual currency kiosk operators to obtain a state license and meet capital and bonding requirements. Reported out of committee.

State	Bill	Title	Current status	Action
US	H.R. 9330	Earned Wage Access Consumer Protection Act Earned wage access	Passed committee	1 September 2026

Would require earned wage access providers to offer no-cost access and make detailed fee disclosures. Reported out of committee.

State	Bill	Title	Current status	Action
US	H.R. 9331	STOP Payments Fraud Act of 2026 Payment fraud and scams	Passed committee	1 September 2026

Would allow depository institutions to delay funds availability for checks and wires when fraud is suspected. Reported out of committee.

New and notable

State	Bill	Title	Current status
MI	HB 6384†	Consumer protection: unfair trade practices; refusing to accept cash in a retail sale of goods or services; prohibit. Amends sec. 3 of 1976 PA 331 (MCL 445.903). Card surcharges and payment fees	In committee
MI	HB 6403†	Financial institutions: credit cards; merchant category codes; prohibit certain disclosure and processing of. Creates new act. Interchange and card networks	In committee

Regulatory Watch

Open for comment

Type	Document	Date
Proposed Rule	Proposal of Special Measure Regarding Banque Misr UAE as a Financial Institution Operating	Comments close 1 October 2026

Type	Document	Date
	Outside of the United States of Primary Money Laundering Concern Treasury Department, Financial Crimes Enforcement Network Anti-money laundering duties of financial institutions; special measures on correspondent accounts and transaction processing.	
Proposed Rule	GENIUS Act Regulations on Payment Stablecoin Issuance, Offer, and Sale Treasury Department Proposed regulations implementing GENIUS Act prohibitions on payment stablecoin issuance, offer, and sale.	Comments close 19 October 2026
Proposed Rule	Regulation Crypto Assets Securities and Exchange Commission Proposed rules for crypto asset offerings, including disclosure and reporting requirements for issuers of investment contracts involving digital assets.	Comments close 20 October 2026
Rule	Forms and Procedures for Review of State Certifications by the Stablecoin Certification Review Committee Treasury Department Interim final rule on stablecoin certification procedures under GENIUS Act, directly governing state stablecoin regulator certifications.	Comments close 30 November 2026
Proposed Rule	Application Procedures for Board-Supervised Insured Depository Institutions Seeking Approval for a Subsidiary To Issue Payment Stablecoins Federal Reserve System Proposed rule establishing procedures	Comments close 30 November 2026

Type	Document	Date
	for stablecoin issuance by bank subsidiaries under GENIUS Act.	
Proposed Rule	Implementing the Federal Reserve Board's Responsibilities Under the GENIUS Act Federal Reserve System Proposed regulations implementing GENIUS Act for stablecoin issuers and payment stablecoins.	Comments close 30 November 2026

Also published

Type	Document	Date
Rule	Geographic Targeting Order Imposing Recordkeeping and Reporting Requirements on Certain Money Services Businesses Along the Southwest Border Treasury Department, Financial Crimes Enforcement Network Geographic Targeting Order requiring money services businesses to report and retain records of currency transactions, directly regulating money transmitters.	Effective 3 September 2026

State rulemaking

State registers and regulators in Alabama, Arkansas, California, Florida, Idaho, Iowa, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Nevada, New Hampshire, New Mexico, New York, Ohio, Rhode Island, South Dakota, Texas, Utah, Vermont, Virginia, Washington, West Virginia and Wisconsin were read for September 2026. Not yet covered: Alaska, Arizona, Colorado, Connecticut, Delaware, District of Columbia, Georgia, Hawaii, Illinois, Indiana, Kansas, Maine, Massachusetts, Mississippi, Missouri, Montana, Nebraska, New Jersey, North Carolina, North Dakota, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee and Wyoming. None carried a rulemaking matched to this Tracker.

Watchlist for next month

State	Bill	Title	Current status
NJ	A 5233	Allows rounding for cash transactions.	■ Passed chamber
PA	HB 2643†	An Act amending Title 7 (Banks and Banking) of the Pennsylvania Consolidated Statutes, providing for virtual currency kiosks; imposing requirements on the Department of Banking and Securities; establishing the Virtual Currency Kiosk Public Education Campaign Fund; and imposing… Virtual currency and crypto kiosks	■ Passed committee
US	H.R. 9330	Earned Wage Access Consumer Protection Act Earned wage access	■ Passed committee
US	H.R. 9331	STOP Payments Fraud Act of 2026 Payment fraud and scams	■ Passed committee

Signed into law earlier in 2026

State	Bill	Title	Became law
AK	SB 249	An Act relating to virtual currency kiosks; relating to transactions involving virtual currency; relating to unfair trade or deceptive acts or practices; and providing for an effective date. Virtual currency and crypto kiosks Companion: AK HB 324	16 July 2026
AK	SB 86	An Act relating to the business of money transmission; relating to licenses for money transmission, licensure requirements, and registration through a nationwide multistate licensing system; relating to the use of virtual currency for money transmission; relating to authorized… Money transmission and licensing Companion: AK HB 99	16 July 2026

State	Bill	Title	Became law
AL	HB 303†	Cryptocurrency; measures to prevent fraud by cryptocurrency kiosk operators imposed, penalties established, Alabama Securities Commission authorized to enforce Virtual currency and crypto kiosks, Payment fraud and scams	8 April 2026
AL	HB 259	Stablecoin; license required for issuance or sale of stablecoins, Alabama Securities Commission to enforce and authorize, penalties provided Virtual currency and crypto kiosks	6 April 2026
AZ	HB 2938	mandatory rounding method; cash transactions	12 March 2026
CA	AB 1683†	Workers' compensation: prepaid cards. Prepaid, gift cards and P2P	6 July 2026
CA	SB 97	Digital financial assets: stablecoins. Virtual currency and crypto kiosks	30 June 2026
CT	HB 5127	AN ACT CONCERNING CREDIT CARDS AND HEALTH AND VETERINARY CARE SERVICES. Interchange and card networks	7 May 2026
DE	SB 16	AN ACT TO AMEND TITLE 5 OF THE DELAWARE CODE RELATING TO DELAWARE BANKS AND TRUST COMPANIES. Virtual currency and crypto kiosks	6 July 2026
DE	SB 18	AN ACT TO AMEND TITLE 5 OF THE DELAWARE CODE RELATING TO MONEY TRANSMISSION. Money transmission and licensing, Virtual currency and crypto kiosks	6 July 2026
DE	SB 19	AN ACT TO AMEND TITLE 5 OF THE DELAWARE CODE RELATING TO STABLECOINS. Virtual currency and crypto kiosks	6 July 2026
FL	HB 175	Payment Stablecoin Money transmission and licensing, Virtual currency and crypto kiosks	26 June 2026
FL	HB 505	Virtual Currency Kiosks Money transmission and licensing, Virtual currency and	26 June 2026

State	Bill	Title	Became law
		crypto kiosks	
FL	SB 1568	Use of Digital Currency by the Department of Financial Services Virtual currency and crypto kiosks, Interchange and card networks	26 June 2026
GA	HB 447	Crimes and offenses; crimes of gift card theft, gift card forgery, and gift card fraud; provide Prepaid, gift cards and P2P, Payment fraud and scams	12 May 2026
GA	HB 1272	Banking and finance; licensing of payment stablecoin issuers; provisions Virtual currency and crypto kiosks, Interchange and card networks	11 May 2026
HI	HB 1642	RELATING TO CONSUMER PROTECTION. Virtual currency and crypto kiosks Companion: HI HB 1647	10 July 2026
IL	HB 4592	ACCEPTANCE OF CASH PAYMENTS Card surcharges and payment fees	31 July 2026
IL	HB 4533	MONEY TRANSMITTER DREAM DONATE Money transmission and licensing	26 June 2026
IL	HB 5384	FINANCIAL REG-FEES-INVESTIGATE Money transmission and licensing	26 June 2026
IN	HB 1116	Virtual currency kiosks. Virtual currency and crypto kiosks	9 March 2026
IN	HB 1042	Regulation and investment of cryptocurrency. Money transmission and licensing, Virtual currency and crypto kiosks	3 March 2026
KS	HB 2591	Authorizing financial institutions to report suspected financial exploitation of an adult account holder to a designated agency, notify any adult designated as a trusted contact by such account holder of suspected financial exploitation and place a temporary hold on certain...	9 April 2026

State	Bill	Title	Became law
		Virtual currency and crypto kiosks, Earned wage access, Payment fraud and scams	
KY	SB 189	AN ACT relating to the regulation of digital asset business. Money transmission and licensing, Virtual currency and crypto kiosks	13 April 2026
KY	SB 219	AN ACT relating to debts. Money transmission and licensing	12 April 2026
LA	SB 163†	COMMERCIAL REGULATIONS: Provides relative to the licensing and regulation of virtual currency businesses. (8/1/26) Virtual currency and crypto kiosks	23 June 2026
LA	HB 1230†	COMMERCIAL REGULATIONS: Provides relative to the Louisiana Money Transmission Act Money transmission and licensing	9 June 2026
LA	HB 308	PUBLIC FACILITIES: Requires acceptance of cash for certain transactions at state-owned stadium facilities (EN INCREASE SG EX See Note) Card surcharges and payment fees	2 June 2026
LA	SB 254†	CREDIT: Provides relative to surcharges for debit card use. (8/1/26) Card surcharges and payment fees	2 June 2026
LA	SB 287†	BANKS/BANKING: Provides relative to virtual currency. (8/1/26) Virtual currency and crypto kiosks	29 May 2026
MD	HB 191	Consumer Protection - Retail Transactions for Essential Consumer Goods - Cash Payments Card surcharges and payment fees	26 May 2026
MD	HB 1355	Financial Institutions - Payment Stablecoin Services - Establishment and Regulation (Maryland Stablecoin Act) Virtual currency and crypto kiosks Companion: MD SB 662	12 May 2026

State	Bill	Title	Became law
MD	HB 752	Criminal Law - Theft and Fraud Crimes - Valuation and Forgery of Gift Cards Prepaid, gift cards and P2P, Payment fraud and scams	12 May 2026
MD	SB 437	Criminal Law – Theft and Fraud Crimes – Valuation and Forgery of Gift Cards Payment fraud and scams	12 May 2026
MD	SB 662	Financial Institutions - Payment Stablecoin Services - Establishment and Regulation (Maryland Stablecoin Act) Virtual currency and crypto kiosks	12 May 2026
MD	SB 741	Financial Institutions and Activities - Virtual Currency Kiosks - Alterations Virtual currency and crypto kiosks	12 May 2026
MD	SB 94	Commercial Law - Earned Wage Access - Revisions Earned wage access	28 April 2026
MD	HB 118	Maryland Money Transmission Act - Definition of Money Transmitter - Alteration Money transmission and licensing Companion: MD SB 261	14 April 2026
MD	SB 261	Maryland Money Transmission Act - Definition of Money Transmitter - Alteration Money transmission and licensing	14 April 2026
ME	LD 1998	An Act To Authorize Registration Of Certain Cash-Dispensing Machines Through The Nationwide Mortgage Licensing System And Registry And To Limit The Use Of Certain Cash-Dispensing Machines As Virtual Currency Kiosks Virtual currency and crypto kiosks	3 March 2026
MN	HF 3709	Virtual-currency custody services allowed to be offered and performed. Virtual currency and crypto kiosks Companion: MN SF 3794	14 May 2026
MN	SF 3868	Virtual currency kiosks prohibition provision Virtual currency and crypto kiosks	5 May 2026

State	Bill	Title	Became law
		Companion: MN HF 3642	
MS	HB 1596†	Money transmitters; require to implement certain data security measures and customer protections. Money transmission and licensing	8 April 2026
MS	HB 1625†	Virtual currency kiosks; require licensure in accordance with Money Transmission Modernization Act. Money transmission and licensing, Virtual currency and crypto kiosks	8 April 2026
MS	HB 547	Check cashers and MS Credit Availability licensees; authorize to pass credit/debit card fees to customers. Money transmission and licensing, Card surcharges and payment fees	17 March 2026
NC	HB 920†	Virtual Currency Kiosk Consumer Protection Act. Virtual currency and crypto kiosks	7 July 2026
NE	LB 838	Change provisions relating to the financial exploitation of vulnerable or senior adults, rules and codes of procedure, decedents' estates, inheritance taxes, deceptive trade practices, the Age-Appropriate Online Design Code Act, the Equipment Business Regulation Act, the... Money transmission and licensing, Card surcharges and payment fees, Payment fraud and scams	17 April 2026
NE	LB 717	Adopt changes to federal law regarding banking and finance, change provisions relating to control of certain banks and trust companies, digital asset depository institutions, interest rates on certain loans, installment loans, mortgage loan originators, mortgage bankers, and the... Money transmission and licensing, Virtual currency and crypto kiosks, BNPL and bank partnerships, Payment fraud and scams	25 February 2026
NH	HB 1207	relative to certain laws applicable to state chartered banks, credit unions, trust companies,	16 July 2026

State	Bill	Title	Became law
		and other consumer credit entities subject to the authority of the banking department.	
NH	SB 482	establishing consumer protections for digital access transaction kiosks. Virtual currency and crypto kiosks	24 June 2026
NH	HB 1175	relative to the offense of use of scanning device or reencoder to defraud. Payment fraud and scams	19 May 2026
OK	HB 3521	Financial institutions; Oklahoma Money Transmission Modernization Act; Banking Commissioner; Oklahoma State Banking Board; licenses; felony; repealer; effective date. Money transmission and licensing	13 May 2026
OK	SB 1980†	Crimes and punishments; creating certain offenses related to gift cards and gift certificates. Effective date. Prepaid, gift cards and P2P, Payment fraud and scams	12 May 2026
SD	SB 98	prevent virtual currency kiosk fraud. Virtual currency and crypto kiosks, Payment fraud and scams	12 March 2026
TN	HB 2502	Banks and Financial Institutions - As enacted, clarifies that the service of transmitting money from a location originating in this state to a location outside of the United States or its territories is a taxable service and that such a tax is generally levied on the amount of... Money transmission and licensing Companion: TN SB 2166	21 May 2026
TN	HB 2505	Criminal Offenses - As enacted, makes it a Class A misdemeanor for a virtual kiosk operator or other person to knowingly install or allow installation of, permit, place, or otherwise operate a virtual currency kiosk in this state. - Amends TCA Title 4; Title 5; Title 6; Title 7... Virtual currency and crypto kiosks Companion: TN SB 2251	13 April 2026

State	Bill	Title	Became law
UT	HB 72	Criminal Use of Cryptocurrency Amendments Virtual currency and crypto kiosks	25 March 2026
UT	SB 298	Programmable Money Amendments	19 March 2026
VA	HB 190	Electronic fund transfers; Office of AG shall convene work group to review fraudulent activity, etc. Payment fraud and scams	13 April 2026
VA	HB 665	Financial institutions and services; virtual currency kiosk operators, license required, penalties. Virtual currency and crypto kiosks	13 April 2026
VA	SB 489	Financial institutions and services; virtual currency kiosk operators, license required, penalties. Virtual currency and crypto kiosks	13 April 2026
VA	HB 1166	Financial institutions; check cashers, expiration of registration. Money transmission and licensing	8 April 2026
WI	AB 968	Relating to: virtual currency kiosks. Virtual currency and crypto kiosks Companion: WI AB 384, WI SB 386	9 April 2026
WI	AB 1025†	Relating to: earned wage access services. Earned wage access Companion: WI SB 1028	3 April 2026
WI	AB 930†	Relating to: correcting a cross-reference related to enforcement of regulations applicable to earned wage access service providers (suggested as remedial legislation by the Department of Financial Institutions). Earned wage access Companion: WI SB 909	27 March 2026
WV	HB 4990	Relating to crimes using gift cards Payment fraud and scams	14 March 2026

State	Bill	Title	Became law
WV	HB 5353	To bring virtual currency kiosks within the purview of money transmission licensure and create disclosure requirements and daily transaction limitations for new and existing customers. Money transmission and licensing, Virtual currency and crypto kiosks	14 March 2026
WY	HB 75	Virtual currency kiosks. Money transmission and licensing, Virtual currency and crypto kiosks	6 March 2026
WY	SF 21	Wyoming stable token-amendments.	6 March 2026

Every matched bill

State	Bill	Title	Current status	Last action
AK	HB 143	An Act relating to the privacy of firearm transactions; relating to discrimination against firearm retailers by financial institutions and payment networks; relating to the disclosure of financial records by financial institutions and payment networks; and amending Rules 65 and... Interchange and card networks Companion: AK SB 136	In committee	25 April 2025
AK	HB 171	An Act relating to interchange fees on tax and gratuity; and relating to the Alaska Unfair Trade Practices and Consumer Protection Act. Interchange and card networks	In committee	14 May 2025

State	Bill	Title	Current status	Last action
AK	HB 354	An Act relating to virtual currency kiosks; relating to transactions involving virtual currency; and providing for an effective date. Virtual currency and crypto kiosks	In committee	23 February 2026
AK	HCR 17	Suspending Rules 24(c), 35, 41(b), and 42(e), Uniform Rules of the Alaska State Legislature, concerning Senate Bill No. 86, relating to the business of money transmission; relating to licenses for money transmission, licensure requirements, and registration through a nationwide... Money transmission and licensing	■ Sent to governor	30 September 2026
AK	SB 249	An Act relating to virtual currency kiosks; relating to transactions involving virtual currency; relating to unfair trade or deceptive acts or practices; and providing for an effective date. Virtual currency and crypto kiosks Companion: AK HB 324	■ Enacted	16 July 2026
AK	SB 86	An Act relating to the business of money transmission; relating to licenses for money transmission, licensure requirements, and registration through a nationwide multistate licensing system; relating to the use of virtual currency for money transmission; relating to authorized...	■ Enacted	30 September 2026

State	Bill	Title	Current status	Last action
		Money transmission and licensing Companion: AK HB 99		
AL	HB 259	Stablecoin; license required for issuance or sale of stablecoins, Alabama Securities Commission to enforce and authorize, penalties provided Virtual currency and crypto kiosks	■ Enacted	6 April 2026
AL	HB 303†	Cryptocurrency; measures to prevent fraud by cryptocurrency kiosk operators imposed, penalties established, Alabama Securities Commission authorized to enforce Virtual currency and crypto kiosks, Payment fraud and scams	■ Enacted	8 April 2026
AL	HB 526	Legal Tender; to require certain persons who sell or offer goods and services to accept cash as payment, exceptions provided Card surcharges and payment fees	In committee	26 February 2026
AL	SB 281	Consumer Protection; platforms providing services allowing employees to access earned income prior to paycheck not considered a lender or debt collector; standards on platforms imposed	Dead	6 May 2025
AL	SB 77	International wire transfers; fee on wire transfers imposed; income tax credit for wire transfer fees paid, authorized; Securities Commission and Revenue Department to	Dead	6 May 2025

State	Bill	Title	Current status	Last action
		administer Money transmission and licensing		
AR	HB 1443	TO CREATE THE SECOND AMENDMENT FINANCIAL PRIVACY ACT; TO PROHIBIT FINANCIAL INSTITUTIONS AND PAYMENT NETWORKS FROM USING CERTAIN DISCRIMINATORY PRACTICES; AND TO PROVIDE FOR ENFORCEMENT OF VIOLATIONS. Interchange and card networks	In committee	5 May 2025
AR	HB 1467†	TO AMEND THE UNIFORM MONEY SERVICES ACT. Money transmission and licensing	■ Enacted	14 April 2025
AR	HB 1473†	TO AMEND THE LAW CONCERNING HEALTH-RELATED CASH DISCOUNT CARDS. Card surcharges and payment fees	In committee	5 May 2025
AR	HB 1517†	TO ESTABLISH THE EARNED WAGE ACCESS SERVICES ACT. Earned wage access	■ Enacted	20 March 2025
AR	HR 1011	TO AUTHORIZE THE INTRODUCTION OF A NONAPPROPRIATION BILL TO AMEND THE ARKANSAS DATA CENTERS ACT OF 2023 AND TO AMEND THE UNIFORM MONEY SERVICES ACT. Money transmission and licensing Companion: AR SR 10	In committee	29 April 2026
AR	SB 11	TO AMEND THE ARKANSAS DATA CENTERS ACT OF 2023; AND TO AMEND THE	In committee	5 May 2025

State	Bill	Title	Current status	Last action
		UNIFORM MONEY SERVICES ACT. Money transmission and licensing		
AR	SB 302†	TO CREATE THE CRIMINAL OFFENSE OF GIFT CARD FRAUD; AND TO DECLARE AN EMERGENCY. Prepaid, gift cards and P2P, Payment fraud and scams	■ Enacted	18 April 2025
AR	SB 47	TO AMEND THE UNIFORM COMMERCIAL CODE; TO DEFINE "CENTRAL BANK DIGITAL CURRENCY" UNDER THE UNIFORM COMMERCIAL CODE; TO MODIFY THE UNIFORM COMMERCIAL CODE DEFINITIONS; AND TO MODIFY THE ARKANSAS BANKING CODE OF 1997. Virtual currency and crypto kiosks	In committee	5 May 2025
AZ	HB 2232	DIFI; cryptocurrency kiosk operator; license Virtual currency and crypto kiosks	In committee	20 January 2026
AZ	HB 2309	earned wage access; providers; license Earned wage access	In committee	3 February 2026
AZ	HB 2387	cryptocurrency kiosk; license; fraud prevention Virtual currency and crypto kiosks, Payment fraud and scams	■ Enacted	12 May 2025
AZ	HB 2555	businesses; requirement to accept cash Card surcharges and payment fees	In committee	27 January 2026
AZ	HB 2629	merchant; fees; calculation; transactions; penalty	Dead	6 March 2025

State	Bill	Title	Current status	Last action
AZ	HB 2683	businesses; requirement to accept cash Card surcharges and payment fees	Passed chamber	10 March 2025
AZ	HB 2768	interchange fees; payment card transactions Interchange and card networks	In committee	26 January 2026
AZ	HB 2938	mandatory rounding method; cash transactions	Enacted	12 March 2026
AZ	SB 1143	firearms transactions; merchant codes; prohibition Interchange and card networks	Vetoed	12 May 2025
AZ	SB 1351	gift cards; theft; forgery Prepaid, gift cards and P2P, Payment fraud and scams	Enacted	13 May 2025
AZ	SB 1582	earned wage access; providers; license Earned wage access	In committee	6 March 2025
AZ	SB 1623†	credit cards; interest rate; requirements Interchange and card networks	In committee	4 February 2026
CA	AB 1065	Credit card transaction fees: tax payments: Consumer Inflation Reduction and Tax Fairness Act. Interchange and card networks	Dead	2 February 2026
CA	AB 1180†	Department of Financial Protection and Innovation: state payments. Virtual currency and crypto kiosks	Enacted	27 September 2026
CA	AB 1365	CalAccount Program.	Dead	2 February 2026
CA	AB 1507	Financial institutions. Money transmission and licensing	Enacted	28 July 2025

State	Bill	Title	Current status	Last action
CA	AB 1683†	Workers' compensation: prepaid cards. Prepaid, gift cards and P2P	Enacted	6 July 2026
CA	AB 1793	Cash payments: calculation. Card surcharges and payment fees	Enacted	30 September 2026
CA	AB 2285	Digital Financial Asset Banking Act. Virtual currency and crypto kiosks	Passed chamber	29 June 2026
CA	AB 236	Digital financial asset businesses: regulatory fees. Virtual currency and crypto kiosks	Dead	2 February 2026
CA	AB 2375	Alcoholic beverage control.	Enacted	20 September 2026
CA	AB 2746	Consumer debt: medical credit cards and medical debt. BNPL and bank partnerships	Passed committee	23 April 2026
CA	SB 1078†	Gift certificates: cash redemption. Prepaid, gift cards and P2P	Enacted	20 September 2026
CA	SB 1208	Money laundering: digital assets. Virtual currency and crypto kiosks, Payment fraud and scams	Enacted	27 September 2026
CA	SB 22	Gift certificates. Prepaid, gift cards and P2P	Enacted	1 October 2025
CA	SB 505	Money Transmission Act: authentication. Money transmission and licensing, Interchange and card networks, Prepaid, gift cards and P2P	Enacted	27 September 2026
CA	SB 97	Digital financial assets: stablecoins. Virtual currency and crypto kiosks	Enacted	30 June 2026

State	Bill	Title	Current status	Last action
CO	HB 1046	Regulate Earned-Wage Access Services Earned wage access	In committee	14 May 2026
CO	HB 25-1020	Earned-Wage Access Service Provider Earned wage access	In committee	27 February 2025
CO	HB 25-1201	Model Money Transmission Modernization Act Money transmission and licensing	Enacted	18 April 2025
CO	HB 25-1282	Payment Card Network Practices & Fees Interchange and card networks	Passed chamber	28 April 2025
CO	SB 134	Payment Card Networks' Fees Interchange and card networks	Vetoed	4 June 2026
CO	SB 25-079	Colorado Vending of Digital Assets Act Virtual currency and crypto kiosks	Enacted	2 June 2025
CT	HB 5007†	AN ACT ALLOWING EARNED WAGE ACCESS SERVICE. Earned wage access	In committee	8 January 2025
CT	HB 5127	AN ACT CONCERNING CREDIT CARDS AND HEALTH AND VETERINARY CARE SERVICES. Interchange and card networks	Enacted	7 May 2026
CT	HB 5214†	AN ACT REQUIRING TOWING COMPANIES TO ACCEPT ALTERNATIVE FORMS OF PAYMENT. Card surcharges and payment fees	In committee	14 January 2025
CT	HB 5237†	AN ACT CONCERNING CRYPTOCURRENCY, PIG BUTCHERING SCAMS AND ASSET FORFEITURE.	In committee	14 January 2025

State	Bill	Title	Current status	Last action
		Virtual currency and crypto kiosks, Payment fraud and scams		
CT	HB 5990†	AN ACT CONCERNING INTERCHANGE FEES ON ELECTRONIC PAYMENT TRANSACTIONS. Interchange and card networks Companion: CT HB 6460	In committee	22 January 2025
CT	HB 6057†	AN ACT CONCERNING CREDIT CARD FEES AND SURCHARGES. Card surcharges and payment fees	In committee	22 January 2025
CT	HB 6063†	AN ACT AUTHORIZING BUSINESSES TO CHARGE CONSUMERS FOR THE ACTUAL COST OF CREDIT CARD FEES. Card surcharges and payment fees	In committee	22 January 2025
CT	HB 6088†	AN ACT REQUIRING HEALTH CARE PROVIDERS WHO RECEIVE ANY STATE FUNDING TO ACCEPT CASH PAYMENT FOR SERVICES. Card surcharges and payment fees	In committee	14 February 2025
CT	HB 6991	AN ACT CONCERNING DEFINITIONS APPLICABLE TO THE MONEY TRANSMISSION STATUTES AND SOLICITATIONS AND ADVERTISEMENTS BY MONEY TRANSMISSION LICENSEES. Money transmission and licensing	■ Passed committee	24 March 2025
CT	HB 7082	AN ACT CONCERNING VARIOUS REVISIONS TO THE MONEY TRANSMISSION STATUTES, STATE PAYMENTS AND INVESTMENTS IN	■ Enacted	30 June 2025

State	Bill	Title	Current status	Last action
		VIRTUAL CURRENCY AND MINORS' MONEY SHARING APPLICATION ACCOUNTS. Money transmission and licensing, Virtual currency and crypto kiosks, Prepaid, gift cards and P2P		
CT	SB 1118†	AN ACT PROHIBITING REQUIRING THE PAYMENT OF FEES FOR DEBIT OR CHARGE CARD PAYMENTS TO A STATE OR MUNICIPAL AGENCY. Card surcharges and payment fees	In committee	17 March 2025
CT	SB 115†	AN ACT PROHIBITING STATE AGENCIES FROM CHARGING SERVICE FEES FOR PAYMENTS MADE BY CERTAIN MEANS. Card surcharges and payment fees	In committee	8 January 2025
CT	SB 1338	AN ACT CONCERNING MINORS' MONEY SHARING APPLICATION ACCOUNTS.	■ Passed committee	24 March 2025
CT	SB 1460	AN ACT CONCERNING INTERCHANGE FEES ON ELECTRONIC PAYMENT TRANSACTIONS. Interchange and card networks	In committee	7 March 2025
CT	SB 157†	AN ACT REQUIRING CONSUMERS' CONSENT TO STORE CREDIT CARD OR OTHER PAYMENT INFORMATION.	In committee	8 January 2025
CT	SB 303	AN ACT CONCERNING SECURED CREDIT CARDS.	■ Passed committee	23 March 2026
CT	SB 79†	AN ACT PROHIBITING STATE AGENCIES FROM CHARGING SERVICE FEES FOR PAYMENTS	In committee	4 February 2026

State	Bill	Title	Current status	Last action
		MADE BY CERTAIN MEANS. Card surcharges and payment fees		
DE	HB 315†	AN ACT TO AMEND TITLE 6 OF THE DELAWARE CODE RELATING TO CREDIT CARD FEES. Interchange and card networks	Passed committee	10 March 2026
DE	HB 441†	AN ACT TO AMEND TITLE 6 OF THE DELAWARE CODE RELATING TO CRYPTOCURRENCY KIOSKS. Virtual currency and crypto kiosks	Passed chamber	11 June 2026
DE	HB 45	AN ACT TO AMEND TITLE 6 OF THE DELAWARE CODE RELATING TO SALES OF FIREARMS, FIREARM ACCESSORIES, AND AMMUNITION. Interchange and card networks, Prepaid, gift cards and P2P	Passed committee	8 May 2025
DE	HB 465	AN ACT TO AMEND TITLE 11 OF THE DELAWARE CODE RELATING TO VIRTUAL CURRENCY. Money transmission and licensing, Virtual currency and crypto kiosks, Payment fraud and scams	Enacted	14 September 2026
DE	SB 137	AN ACT TO AMEND TITLE 5 OF THE DELAWARE CODE RELATING TO EARNED WAGE ACCESS SERVICES PROVIDERS. Earned wage access, BNPL and bank partnerships	Passed committee	18 June 2025
DE	SB 16	AN ACT TO AMEND TITLE 5 OF THE DELAWARE CODE RELATING TO DELAWARE	Enacted	6 July 2026

State	Bill	Title	Current status	Last action
		BANKS AND TRUST COMPANIES. Virtual currency and crypto kiosks		
DE	SB 18	AN ACT TO AMEND TITLE 5 OF THE DELAWARE CODE RELATING TO MONEY TRANSMISSION. Money transmission and licensing, Virtual currency and crypto kiosks	■ Enacted	6 July 2026
DE	SB 19	AN ACT TO AMEND TITLE 5 OF THE DELAWARE CODE RELATING TO STABLECOINS. Virtual currency and crypto kiosks	■ Enacted	6 July 2026
DE	SB 89†	AN ACT TO AMEND TITLE 6 OF THE DELAWARE CODE RELATING TO CREDIT CARD TRANSACTIONS. Card surcharges and payment fees	In committee	15 May 2025
FL	HB 1007	Fraudulent Use of Gift Cards Payment fraud and scams	■ Passed committee	29 April 2025
FL	HB 1221	Department of Financial Services Card surcharges and payment fees, Prepaid, gift cards and P2P	■ Passed committee	11 March 2026
FL	HB 1391	Earned Wage Access Services Earned wage access	Dead	16 June 2025
FL	HB 1415	Use of Digital Currency by the Department of Financial Services Virtual currency and crypto kiosks	■ Passed committee	11 March 2026
FL	HB 175	Payment Stablecoin Money transmission and licensing, Virtual currency and crypto kiosks	■ Enacted	29 June 2026

State	Bill	Title	Current status	Last action
FL	HB 319	Virtual Currency Kiosk Businesses Money transmission and licensing, Virtual currency and crypto kiosks Companion: FL SB 292	Dead	16 June 2025
FL	HB 381	Office of Financial Regulation Money transmission and licensing	Dead	13 March 2026
FL	HB 505	Virtual Currency Kiosks Money transmission and licensing, Virtual currency and crypto kiosks	■ Enacted	29 June 2026
FL	HB 5A	Combatting Illegal Immigration Money transmission and licensing	Dead	27 January 2025
FL	HB 67	Acceptance of Cash Payments by Businesses Card surcharges and payment fees	Dead	2 January 2025
FL	HB 707	Gift Certificates Prepaid, gift cards and P2P Companion: FL SB 826	Dead	13 March 2026
FL	HB 951	One-cent Piece Card surcharges and payment fees	■ Passed committee	10 March 2026
FL	SB 1198	Fraudulent Use of Gift Cards Prepaid, gift cards and P2P, Payment fraud and scams	■ Enacted	23 June 2025
FL	SB 1216	Cybersecurity of Mortgage Brokers and Lenders and Money Services Businesses Money transmission and licensing	Dead	16 June 2025
FL	SB 1568	Use of Digital Currency by the Department of Financial Services Virtual currency and crypto kiosks, Interchange and card networks	■ Enacted	29 June 2026

State	Bill	Title	Current status	Last action
FL	SB 16A	Combatting Illegal Immigration Money transmission and licensing	Dead	27 January 2025
FL	SB 198	Virtual Currency Kiosks Money transmission and licensing, Virtual currency and crypto kiosks	Passed committee	25 February 2026
FL	SB 314	Payment Stablecoin Money transmission and licensing, Virtual currency and crypto kiosks	Passed committee	5 March 2026
FL	SB 422	Earned Wage Access Services Earned wage access	Dead	16 June 2025
FL	SB 540	Office of Financial Regulation Payment fraud and scams	Dead	13 March 2026
GA	HB 1272	Banking and finance; licensing of payment stablecoin issuers; provisions Virtual currency and crypto kiosks, Interchange and card networks	Enacted	1 July 2026
GA	HB 15	Banking and finance; update terminology; provisions Money transmission and licensing, BNPL and bank partnerships	Enacted	1 July 2025
GA	HB 241	Contracts; convenience fees for payment by electronic means; revise provisions Card surcharges and payment fees	Enacted	1 July 2025
GA	HB 431	Consumer Inflation Reduction and Tax Fairness Act; enact Interchange and card networks Companion: GA SB 512	In committee	18 February 2025
GA	HB 447	Crimes and offenses; crimes of gift card theft, gift card forgery, and gift card fraud; provide	Enacted	12 May 2026

State	Bill	Title	Current status	Last action
		Prepaid, gift cards and P2P, Payment fraud and scams		
GA	HB 576	Commerce and trade; require that the processing of transactions initiated by users of peer-to-peer payment platforms by delayed Prepaid, gift cards and P2P	■ Passed committee	4 April 2025
GA	HB 700†	Commerce and trade; limit amount of surcharges charged by merchants for purchasers using credit cards Card surcharges and payment fees Companion: GA HB 726	In committee	6 March 2025
GA	SB 282	"Fair Business Practices Act of 1975,"; requirements for earned wage access services; provide Money transmission and licensing, Earned wage access, BNPL and bank partnerships	In committee	12 February 2026
GU	B 2-38†	AN ACT TO ADD A NEW §22439 OF CHAPTER 22, TITLE 5 GUAM CODE ANNOTATED, RELATIVE TO PROHIBITING THE GOVERNMENT OF GUAM FROM PASSING ON FEES CHARGED BY CREDIT CARD PROCESSORS TO COLLECT PAYMENT OF TAXES OR USE GOVERNMENT OF GUAM SERVICES. Card surcharges and payment fees	Introduced	-
HI	HB 1049	RELATING TO THE MONEY TRANSMITTERS MODERNIZATION ACT.	■ Passed committee	8 December 2025

State	Bill	Title	Current status	Last action
		Money transmission and licensing Companion: HI SB 1368		
HI	HB 1277	RELATING TO DIGITAL FINANCIAL ASSET. Virtual currency and crypto kiosks	■ Passed chamber	8 December 2025
HI	HB 1560	RELATING TO CONSUMER PROTECTION. Virtual currency and crypto kiosks	In committee	5 February 2026
HI	HB 1642	RELATING TO CONSUMER PROTECTION. Virtual currency and crypto kiosks Companion: HI HB 1647	■ Enacted	10 July 2026
HI	HB 1930	RELATING TO CONSUMER PROTECTION. Card surcharges and payment fees	In committee	28 January 2026
HI	SB 1162	RELATING TO CONSUMER PROTECTION. Card surcharges and payment fees	In committee	8 December 2025
HI	SB 2387	RELATING TO DIGITAL FINANCIAL ASSET TRANSACTION KIOSKS. Virtual currency and crypto kiosks Companion: HI HB 2003	■ Passed chamber	20 April 2026
HI	SB 2493	RELATING TO DIGITAL ASSETS. Virtual currency and crypto kiosks	In committee	6 February 2026
HI	SB 2757	RELATING TO DIGITAL ASSET CHARTERS. Virtual currency and crypto kiosks	■ Passed chamber	17 March 2026
HI	SB 2797	RELATING TO CONSUMER PROTECTION. Prepaid, gift cards and P2P, Payment fraud and scams Companion: HI SB 985	■ Passed chamber	12 March 2026

State	Bill	Title	Current status	Last action
HI	SB 3184	RELATING TO DIGITAL ASSETS. Virtual currency and crypto kiosks	In committee	2 February 2026
HI	SB 3185	RELATING TO CONSUMER PROTECTION. Virtual currency and crypto kiosks, Payment fraud and scams	In committee	2 February 2026
HI	SB 362	RELATING TO DIGITAL CURRENCY. Money transmission and licensing	In committee	8 December 2025
IA	HF 2168	A bill for an act creating a state remittance tax and including applicability provisions. Money transmission and licensing	In committee	27 January 2026
IA	HF 2750	A bill for an act relating to the collection and distribution of fees for wire transmissions, the establishment of the school security grant program, and including contingent effective date provisions. Money transmission and licensing	■ Passed chamber	22 April 2026
IA	HF 594	A bill for an act relating to discrimination in the provision of financial services, and providing civil penalties. Companion: IA HF 922	■ Passed committee	12 March 2025
IA	HF 601	A bill for an act relating to fees for wire transmissions, and related income tax credits. Money transmission and licensing	Dead	9 April 2026
IA	HSB 181	A bill for an act relating to theft, forgery, and fraud involving a gift card, and providing penalties. Prepaid, gift cards and P2P,	■ Passed committee	7 March 2025

State	Bill	Title	Current status	Last action
		Payment fraud and scams Companion: IA HF 842		
IA	HSB 269†	A bill for an act relating to accepted forms of payment by a commercial enterprise. Card surcharges and payment fees	In committee	27 February 2025
IA	HSB 324	A bill for an act excluding interchange fees imposed upon certain taxes at points of sale. Interchange and card networks	Passed committee	5 March 2026
IA	SF 266†	A bill for an act relating to theft, forgery, and fraud involving a gift card, and providing penalties. Effective date: 07/01/2025. Payment fraud and scams	Enacted	18 April 2025
IA	SF 449†	A bill for an act relating to digital financial asset transaction kiosks and including penalties, and effective date and applicability provisions. Virtual currency and crypto kiosks, Payment fraud and scams	Enacted	20 May 2025
IA	SSB 1142	A bill for an act relating to digital financial asset transaction kiosks. Virtual currency and crypto kiosks	Passed committee	25 February 2025
IA	SSB 1229	A bill for an act excluding interchange fees imposed upon certain taxes at points of sale. Interchange and card networks	In committee	21 April 2025
IA	SSB 3086	A bill for an act relating to consumer fraud and unlawful	Passed committee	11 February 2026

State	Bill	Title	Current status	Last action
		practices, including digital financial asset transaction kiosks, and providing civil penalties. Virtual currency and crypto kiosks, Payment fraud and scams		
ID	H 272	SECOND AMENDMENT FINANCIAL PRIVACY ACT – Amends existing law to revise provisions regarding the Second Amendment Financial Privacy Act. Interchange and card networks	Introduced	19 February 2025
ID	H 586	FINANACIAL ACCOUNTABILITY STABLECOIN TRANSACTION ACT – Adds to existing law to establish the Financial Accountability Stablecoin Transaction (FAST) Act to provide for the authorization and use of payment stablecoins. Virtual currency and crypto kiosks Companion: ID H 901	Introduced	5 February 2026
ID	H 750	TRANSACTIONS – Amends and adds to existing law to establish provisions regarding programmable money.	Dead	31 March 2026
ID	S 1055	ELECTRONIC PAYMENT TRANSACTIONS – Adds to existing law to establish provisions regarding electronic payment transaction interchange fees. Interchange and card networks	Introduced	6 February 2025
ID	S 1119	BANKING – Adds to existing law to establish the Idaho	Introduced	20 February 2025

State	Bill	Title	Current status	Last action
		Earned Wage Access Services Act. Earned wage access		
ID	S 1359	VIRTUAL CURRENCY KIOSK FRAUD PREVENTION ACT – Adds to existing law to establish the Virtual Currency Kiosk Fraud Prevention Act. Virtual currency and crypto kiosks, Payment fraud and scams Companion: ID S 1333	■ Vetoed	2 April 2026
ID	S 1440	TAXATION – Adds to existing law to establish an excise tax on international money transmissions and to establish provisions to provide certain credits or refunds of the tax. Money transmission and licensing	Introduced	27 March 2026
IL	HB 1822†	INTERCHANGE FEE-REPEAL Interchange and card networks Companion: IL HB 5743, IL SB 1798, IL SB 3237	Introduced	16 April 2026
IL	HB 1878	TRANSFER TX-CREDIT CARDS Interchange and card networks	■ Passed committee	11 April 2025
IL	HB 3560	PUBLIC BANKING OPTION ACT	In committee	27 March 2026
IL	HB 4081	DIGITAL ASSET-CHANGE CONTROL Virtual currency and crypto kiosks	Introduced	15 October 2025
IL	HB 4533	MONEY TRANSMITTER DREAM DONATE Money transmission and licensing	■ Enacted	26 June 2026
IL	HB 4592	ACCEPTANCE OF CASH PAYMENTS	■ Enacted	31 July 2026

State	Bill	Title	Current status	Last action
		Card surcharges and payment fees		
IL	HB 5299	CD CORR-ELECTRONIC FND CAP	Introduced	10 February 2026
IL	HB 5303	DIGITAL ASSETS-VARIOUS Virtual currency and crypto kiosks	In committee	27 March 2026
IL	HB 5384	FINANCIAL REG-FEES-INVESTIGATE Money transmission and licensing	■ Enacted	26 June 2026
IL	HB 742†	REGULATION-TECH	■ Enacted	16 June 2025
IL	SB 1512	CONSUMER FIN PROTECTION LAW	Introduced	19 March 2025
IL	SB 1757	CONSUMER FRAUD-GIFT CREDIT Payment fraud and scams	In committee	21 March 2025
IL	SB 1797	DIGITAL ASSETS & CONS PROT ACT Virtual currency and crypto kiosks	■ Enacted	18 August 2025
IL	SB 1931	CONSUMER FRAUD-CARD SURCHARGES Card surcharges and payment fees	Introduced	6 February 2025
IL	SB 2014	GIFT CARD SCAM PREVENTION Payment fraud and scams	Introduced	6 February 2025
IL	SB 2319†	VIRTUAL CURRENCY CONSUM PROT Virtual currency and crypto kiosks	■ Enacted	18 August 2025
IL	SB 3372	SNAP SMART CHIP-ENABLED CARDS	In committee	13 March 2026
IL	SB 3997	ACCEPTANCE OF CASH PAYMENTS Card surcharges and payment fees	Introduced	6 February 2026

State	Bill	Title	Current status	Last action
IN	HB 1042	Regulation and investment of cryptocurrency. Money transmission and licensing, Virtual currency and crypto kiosks	Enacted	3 March 2026
IN	HB 1074	Firearms financial transactions. Interchange and card networks	In committee	3 February 2025
IN	HB 1116	Virtual currency kiosks. Virtual currency and crypto kiosks	Enacted	9 March 2026
IN	HB 1125	Earned wage access services. Earned wage access	Enacted	6 May 2025
IN	HB 1215	Regulation of interchange fees. Interchange and card networks	In committee	20 January 2026
IN	HB 1217	Regulation of stablecoin. Virtual currency and crypto kiosks, Interchange and card networks	Passed chamber	19 February 2026
IN	HB 1229	International money wiring fee. Money transmission and licensing	In committee	5 January 2026
IN	SB 190	Crimes concerning gift cards. Prepaid, gift cards and P2P, Payment fraud and scams	In committee	6 January 2026
IN	SB 202	Taxation of remittances. Money transmission and licensing	In committee	8 January 2026
IN	SB 412	Payment card network interchange fees. Interchange and card networks	In committee	13 January 2025
IN	SB 542	Electronic payments to governmental bodies. Card surcharges and payment fees, Prepaid, gift cards and P2P	In committee	16 January 2025

State	Bill	Title	Current status	Last action
KS	HB 2089†	Enacting the consumer inflation reduction and tax fairness act and exempting the portion of a credit card transaction constituting a tax or gratuity from assessment of the fee charged by the card issuer. Interchange and card networks	Dead	10 April 2026
KS	HB 2337†	Imposing a fee on each international transaction by a money transmitter by wire, allowing the state bank commissioner to assess penalties for the nonpayment of such fee, providing for the distribution of such fee and penalty moneys, establishing the criminal litigation fund... Money transmission and licensing	Dead	10 April 2026
KS	HB 2564	Providing for the election of alternative payment methods by a dental provider and allowing such payment method to remain in force for the duration of a contract with a dental benefit plan.	Dead	10 April 2026
KS	HB 2591	Authorizing financial institutions to report suspected financial exploitation of an adult account holder to a designated agency, notify any adult designated as a trusted contact by such account holder of suspected financial exploitation and place a temporary hold on certain... Virtual currency and crypto kiosks,	■ Enacted	9 April 2026

State	Bill	Title	Current status	Last action
		Earned wage access, Payment fraud and scams		
KS	SB 248	Requiring criminal history record check information relating to hemp producers to be sent to the state fire marshal, updating the fingerprinting language for the state banking commissioner for money transmitters and earned wage access services providers and authorizing the state... Money transmission and licensing, Earned wage access	Dead	10 April 2026
KS	SB 410	Providing that earned wage access service registrants are subject to the Kansas financial institutions information security act. Earned wage access	Dead	10 April 2026
KY	HB 377	AN ACT relating to digital assets. Virtual currency and crypto kiosks	In committee	12 February 2025
KY	HB 380	AN ACT relating to the regulation of digital asset business. Virtual currency and crypto kiosks	■ Passed chamber	16 March 2026
KY	HB 645	AN ACT relating to earned income access transactions.	In committee	26 February 2025
KY	HB 751	AN ACT relating to use of a credit card or debit card. Virtual currency and crypto kiosks	In committee	4 March 2026
KY	HB 823	AN ACT relating to digital asset wallets. Virtual currency and crypto kiosks	In committee	10 March 2026

State	Bill	Title	Current status	Last action
KY	SB 130	AN ACT relating to gift cards. Prepaid, gift cards and P2P, Payment fraud and scams Companion: KY HB 533	■ Enacted	19 March 2025
KY	SB 161	AN ACT relating to earned wage access services. Earned wage access	In committee	19 February 2025
KY	SB 189	AN ACT relating to the regulation of digital asset business. Money transmission and licensing, Virtual currency and crypto kiosks	■ Enacted	13 April 2026
KY	SB 219	AN ACT relating to debts. Money transmission and licensing	■ Enacted	12 April 2026
LA	HB 1230†	COMMERCIAL REGULATIONS: Provides relative to the Louisiana Money Transmission Act Money transmission and licensing	■ Enacted	9 June 2026
LA	HB 308	PUBLIC FACILITIES: Requires acceptance of cash for certain transactions at state-owned stadium facilities (EN INCREASE SG EX See Note) Card surcharges and payment fees	■ Enacted	2 June 2026
LA	HB 368	CONSUMERS: Provides relative to earned wage access services (EN +$16,544 SG EX See Note) Earned wage access	■ Enacted	1 July 2025
LA	HB 417	CREDIT/CARDS: Provides relative to preventing credit card companies from assessing a fee on tax and tip Interchange and card networks	In committee	14 April 2025

State	Bill	Title	Current status	Last action
LA	HB 483†	BANKS/BANKING: Provide relative to virtual currency kiosks Virtual currency and crypto kiosks	■ Enacted	20 June 2025
LA	HB 659†	FEES/LICENSES/PERMITS: Limits the amount of convenience fees charged for use of credit and debit cards for certain transactions Card surcharges and payment fees	In committee	9 March 2026
LA	HB 670	COMMERCE: Assesses fees on remittances of money to foreign countries and dedicates proceeds of the fees Money transmission and licensing	In committee	24 April 2025
LA	HR 389	TAX/SALES & USE: Urges and requests the Department of Revenue to study the benefit that a dealer receives from vendor's compensation as compared to the costs a dealer incurs for paying certain interchange fees Interchange and card networks	■ Passed both	3 June 2026
LA	SB 163†	COMMERCIAL REGULATIONS: Provides relative to the licensing and regulation of virtual currency businesses. (8/1/26) Virtual currency and crypto kiosks	■ Enacted	23 June 2026
LA	SB 254†	CREDIT: Provides relative to surcharges for debit card use. (8/1/26) Card surcharges and payment fees	■ Enacted	2 June 2026
LA	SB 287†	BANKS/BANKING: Provides relative to virtual currency.	■ Enacted	29 May 2026

State	Bill	Title	Current status	Last action
		(8/1/26) Virtual currency and crypto kiosks		
LA	SB 38	CRIME/PUNISHMENT: Creates the crime of theft of gift cards or gift card redemption information. (8/1/25) (EN SEE FISC NOTE GF EX) Prepaid, gift cards and P2P, Payment fraud and scams	■ Enacted	4 June 2025
MA	H 1089	An Act providing for regulation and reporting requirements for qualifying virtual currency kiosk operators Virtual currency and crypto kiosks Companion: MA HD 2648, MA S 804, MA SD 2006	In committee	12 March 2026
MA	H 1111†	An Act to require financial institutions to pay late fees when it fails to conduct an electronic transfer Prepaid, gift cards and P2P Companion: MA HD 565	In committee	10 November 2025
MA	H 1119	An Act relative to financial technology services Earned wage access Companion: MA HD 3154, MA S 725, MA SD 1803	In committee	12 March 2026
MA	H 1247	An Act relative to preventing fraud and establishing regulations on certain virtual currencies Virtual currency and crypto kiosks, Payment fraud and scams Companion: MA HD 935, MA S 707, MA SD 968	■ Passed committee	9 February 2026
MA	H 1259	An Act relative to price-fixing prohibition, consumer	In committee	15 January 2026

State	Bill	Title	Current status	Last action
		transparency & tax fairness Interchange and card networks Companion: MA HD 1926		
MA	H 1611	An Act relative to gift card fraud Prepaid, gift cards and P2P, Payment fraud and scams Companion: MA HD 887, MA S 1209, MA SD 269	In committee	26 March 2026
MA	H 2074	An Act protecting wages of employees who receive wages through an electronic wage card Companion: MA HD 311, MA HD 671	■ Passed committee	19 March 2026
MA	H 319†	An Act relative to transparency in optional credit card fees Card surcharges and payment fees	In committee	2 April 2026
MA	H 375†	An Act relative to transparency in credit card fees Card surcharges and payment fees	In committee	2 April 2026
MA	H 400	An Act creating a maximum allowable check- cashing rate Money transmission and licensing	In committee	23 July 2025
MA	H 4159†	An Act relative to cardholder surcharges Card surcharges and payment fees Companion: MA HD 4405	In committee	2 April 2026
MA	H 4195†	An Act relative to discrimination against cash buyers Card surcharges and payment fees Companion: MA HD 4412	In committee	17 November 2025
MA	H 4277	An Act creating a maximum allowable check-cashing rate	■ Passed committee	21 August 2025

State	Bill	Title	Current status	Last action
		for check cashers Money transmission and licensing		
MA	H 447†	An Act regarding credit card surcharging Card surcharges and payment fees	In committee	2 April 2026
MA	H 454†	An Act relative to credit card surcharges Card surcharges and payment fees Companion: MA HD 2622, MA S 278, MA SD 1846	In committee	2 April 2026
MA	HD 2017†	An Act regarding credit card surcharging Card surcharges and payment fees	Introduced	-
MA	HD 2057†	An Act relative to transparency in optional credit card fees Card surcharges and payment fees Companion: MA HD 3549	Introduced	-
MA	HD 363	An Act relative to ATM receipts Virtual currency and crypto kiosks	Introduced	-
MA	S 194	An Act relative to transparency in credit card fees Card surcharges and payment fees Companion: MA SD 851	In committee	7 January 2026
MA	S 204†	An Act relative to transparency in credit card fees Card surcharges and payment fees Companion: MA SD 664	In committee	7 January 2026
MA	S 2819	An Act relative to credit card surcharges and transparency in credit card fees Card surcharges and payment fees	■ Passed committee	7 January 2026
MA	S 3047†	Order relative to authorizing the joint committee on Financial Services to make an	■ Passed committee	13 April 2026

State	Bill	Title	Current status	Last action
		investigation and study of a certain current Senate document relative to licensing of earned wage access services providers by the Division of Banks. Earned wage access		
MA	S 3048	An Act to stop cryptocurrency ATM misuse ("SCAM" Act) Virtual currency and crypto kiosks, Payment fraud and scams	■ Passed committee	15 April 2026
MA	S 3049†	Order relative to authorizing the joint committee on Financial Services to make an investigation and study of a certain current Senate document relative to provide regulation and reporting requirements for qualifying virtual currency kiosk operators. Virtual currency and crypto kiosks	■ Passed committee	13 April 2026
MA	S 3081†	Financial Services - - Extension Order Interchange and card networks	In committee	31 July 2026
MA	S 3246†	Order relative to authorizing the joint committee on Financial Services to make an investigation and study of a certain current Senate document relative to interchange fees on tax or gratuity. Interchange and card networks	■ Passed committee	4 August 2026
MA	S 688	An Act prohibiting card interchange fees on tax or gratuity	In committee	31 July 2026

State	Bill	Title	Current status	Last action
		Interchange and card networks Companion: MA SD 762		
MD	HB 1074	Criminal Law - Gift Card Crimes Payment fraud and scams Companion: MD SB 874	In committee	17 February 2025
MD	HB 118	Maryland Money Transmission Act - Definition of Money Transmitter - Alteration Money transmission and licensing Companion: MD SB 261	■ Enacted	14 April 2026
MD	HB 1294	Commercial Law - Credit Regulation - Earned Wage Access and Credit Modernization Earned wage access	■ Enacted	25 May 2025
MD	HB 1355	Financial Institutions - Payment Stablecoin Services - Establishment and Regulation (Maryland Stablecoin Act) Virtual currency and crypto kiosks Companion: MD SB 662	■ Enacted	12 May 2026
MD	HB 152†	Consumer Protection - Electronic Funds Transfers - Regulations (Elder Fraud Prevention Act of 2026) Payment fraud and scams	In committee	19 January 2026
MD	HB 191	Consumer Protection - Retail Transactions for Essential Consumer Goods - Cash Payments Card surcharges and payment fees	■ Enacted	26 May 2026
MD	HB 237	Commercial Law - Earned Wage Access - Revisions Earned wage access	In committee	3 February 2026

State	Bill	Title	Current status	Last action
MD	HB 29	Electronic Payment Transactions - Interchange Fees - Calculation and Use of Data Interchange and card networks	In committee	8 January 2025
MD	HB 332	Consumer Protection – Electronic Funds Transfers – Regulations (Elder Fraud Prevention Act of 2025) Payment fraud and scams Companion: MD SB 659	Passed chamber	17 March 2025
MD	HB 752	Criminal Law - Theft and Fraud Crimes - Valuation and Forgery of Gift Cards Prepaid, gift cards and P2P, Payment fraud and scams	Enacted	12 May 2026
MD	HB 859	Financial Institutions - Digital Assets and Digital Asset Staking - Regulation (Maryland Financial Innovation Act of 2026) Virtual currency and crypto kiosks Companion: MD SB 759	In committee	18 February 2026
MD	SB 305	Financial Institutions and Activities - Virtual Currency Kiosks - Registration and Regulation Virtual currency and crypto kiosks	Enacted	22 April 2025
MD	SB 437	Criminal Law – Theft and Fraud Crimes – Valuation and Forgery of Gift Cards Payment fraud and scams	Enacted	12 May 2026
MD	SB 741	Financial Institutions and Activities - Virtual Currency Kiosks - Alterations Virtual currency and crypto kiosks	Enacted	12 May 2026

State	Bill	Title	Current status	Last action
MD	SB 917	Electronic Payment Transactions - Interchange Fees - Calculation and Use of Data Interchange and card networks	Dead	10 March 2025
MD	SB 94	Commercial Law - Earned Wage Access - Revisions Earned wage access	■ Enacted	28 April 2026
ME	LD 1031	An Act To Allow Time-Share Associations To Charge Credit Card Surcharges Card surcharges and payment fees	Dead	8 April 2025
ME	LD 1110	An Act To Require Remittance Fees For Money Transmissions Money transmission and licensing	Dead	17 April 2025
ME	LD 1159	An Act To Prohibit Businesses From Refusing To Accept Cash For In-Person Payments Card surcharges and payment fees	■ Enacted	9 June 2025
ME	LD 1197	An Act To Update The Maine Money Transmission Modernization Act By Removing Provisions Of Law Regarding Unhosted Wallets Money transmission and licensing	Dead	28 May 2025
ME	LD 1205	An Act To Set Limits On Virtual Currency Kiosks Virtual currency and crypto kiosks	Dead	22 May 2025
ME	LD 1339	An Act To Regulate Virtual Currency Kiosks Virtual currency and crypto kiosks	■ Enacted	12 June 2025
ME	LD 1504	An Act To Support Small Businesses By Providing A Refundable Tax Credit To Certain Businesses To Offset	Dead	27 May 2025

State	Bill	Title	Current status	Last action
		Credit And Debit Card Transaction Fees Card surcharges and payment fees		
ME	LD 151	An Act To Allow Businesses To Impose A Surcharge On Credit Card And Debit Card Transactions Card surcharges and payment fees	Dead	27 May 2025
ME	LD 1867	An Act To Prohibit Financial Institutions From Using Merchant Category Codes To Identify Or Track Firearm Purchases Or Disclose Firearm Purchase Records Interchange and card networks	Dead	29 April 2026
ME	LD 1915	An Act To Regulate Earned Wage Access Services Providers Earned wage access	Dead	10 February 2026
ME	LD 1998	An Act To Authorize Registration Of Certain Cash-Dispensing Machines Through The Nationwide Mortgage Licensing System And Registry And To Limit The Use Of Certain Cash-Dispensing Machines As Virtual Currency Kiosks Virtual currency and crypto kiosks	■ Enacted	3 March 2026
MI	HB 4581†	Consumer credit: interest rates; credit card interest rates; provide cap. Amends sec. 4 of 1995 PA 162 (MCL 445.1854). Interchange and card networks	In committee	10 June 2025
MI	HB 4599	Crimes: organized; certain definitions related to gift card	■ Enacted	6 October 2026

State	Bill	Title	Current status	Last action
		fraud; provide for. Amends 2012 PA 455 (MCL 752.1081 - 752.1087) by adding sec. 3a. TIE BAR WITH: HB 4598'25 Payment fraud and scams		
MI	HB 5469	Consumer protection: other; virtual currency kiosk protections; provide for. Creates new act. Virtual currency and crypto kiosks	In committee	27 January 2026
MI	HB 5470	Financial institutions: money transmitters; money transmitter license; subject virtual currency kiosk to. Amends sec. 3 of 2006 PA 250 (MCL 487.1003). TIE BAR WITH: HB 5469'26 Money transmission and licensing, Virtual currency and crypto kiosks	In committee	27 January 2026
MI	HB 5544†	Financial institutions: money transmitters; money transmission modernization act; create. Creates new act. Money transmission and licensing	■ Passed chamber	1 July 2026
MI	HB 5545	Financial institutions: other; consumer financial services act; revise internal references related to money transmission services. Amends sec. 2 of 1988 PA 161 (MCL 487.2052). TIE BAR WITH: HB 5544'26 Money transmission and licensing Companion: MI HB 5562, MI SB 836	■ Passed chamber	1 July 2026
MI	HB 5546	Financial institutions: payday lending; deferred presentment	■ Passed chamber	1 July 2026

State	Bill	Title	Current status	Last action
		services transactions act; revise internal references related to money transmission services. Amends sec. 2 of 2005 PA 244 (MCL 487.2122). TIE BAR WITH: HB 5544'26 Money transmission and licensing Companion: MI SB 837		
MI	HB 5548	Financial institutions: other; consumer financial services act; revise internal references related to money transmission services. Amends sec. 5 of 1988 PA 161 (MCL 487.2055). TIE BAR WITH: HB 5544'26 Money transmission and licensing	■ Passed chamber	1 July 2026
MI	HB 5549	Financial institutions: other; consumer financial services act; revise internal references related to money transmission services. Amends sec. 6 of 1988 PA 161 (MCL 487.2056). TIE BAR WITH: HB 5544'26 Money transmission and licensing	■ Passed chamber	1 July 2026
MI	HB 5550	Financial institutions: other; consumer financial services act; revise internal references related to money transmission services. Amends sec. 10g of 1988 PA 161 (MCL 487.2060g). TIE BAR WITH: HB 5544'26 Money transmission and licensing	■ Passed chamber	1 July 2026
MI	HB 5558†	Businesses: other; regulation and licensing of earned wage access service providers;	■ Passed committee	30 April 2026

State	Bill	Title	Current status	Last action
		provide for. Creates new act. Earned wage access		
MI	HB 5559	Financial institutions: money transmitters; money transmission services act; provide for exemption for certain earned wage access services. Amends sec. 4 of 2006 PA 250 (MCL 487.1004). TIE BAR WITH: HB 5558'26 Money transmission and licensing, Earned wage access	■ Passed committee	30 April 2026
MI	HB 5560†	Labor: hours and wages; regulation of wages and fringe benefits; provide for exemption for certain earned wage access services. Amends 1978 PA 390 (MCL 408.471 - 408.490) by adding sec. 18a. TIE BAR WITH: HB 5558'26 Earned wage access	■ Passed committee	30 April 2026
MI	HB 5565	Financial institutions: other; deferred presentment service transactions act; provide for exemption for certain earned wage access services. Amends sec. 11 of 2005 PA 244 (MCL 487.2131). TIE BAR WITH: HB 5558'26 Earned wage access	■ Passed committee	30 April 2026
MI	HB 5566	Financial institutions: generally; credit reform act; amend to exempt earned wage access services. Amends sec. 2 of 1995 PA 162 (MCL 445.1852). TIE BAR WITH: HB	■ Passed committee	30 April 2026

State	Bill	Title	Current status	Last action
		5558'26 Earned wage access		
MI	HB 5567†	Financial institutions: generally; regulatory loan act; amend to exempt earned wage access services. Amends sec. 20 of 1939 PA 21 (MCL 493.20). TIE BAR WITH: HB 5558'26 Earned wage access	■ Passed committee	30 April 2026
MI	HB 5568	Financial institutions: generally; 1966 PA 326; amend to exempt earned wage access services. Amends sec. 1 of 1966 PA 326 (MCL 438.31). TIE BAR WITH: HB 5558'26 Earned wage access	■ Passed committee	30 April 2026
MI	HB 5569†	Financial institutions: generally; criminal usury; amend to exempt earned wage access services. Amends 1968 PA 259 (MCL 438.41 - 438.42) by adding sec. 1a. TIE BAR WITH: HB 5558'26 Earned wage access	■ Passed committee	30 April 2026
MI	HB 5986	Consumer protection: other; cryptocurrency kiosks; prohibit the installation and operation of. Creates new act. TIE BAR WITH: HB 5987'26 Virtual currency and crypto kiosks	In committee	20 May 2026
MI	HB 5993	Insurance: other; credit card processing fees; allow insurance producers to collect. Amends sec. 1915 of 1956 PA 218 (MCL 500.1915) & adds sec. 1202a. Card surcharges and payment fees	In committee	20 May 2026

State	Bill	Title	Current status	Last action
MI	HB 6077	Consumer protection: other; virtual currency kiosks; prohibit the operation of. Creates new act. Virtual currency and crypto kiosks	In committee	16 June 2026
MI	HB 6222†	Consumer protection: other; cryptocurrency exchange kiosk regulation act; create. Creates new act. TIE BAR WITH: HB 6223'26 Virtual currency and crypto kiosks	In committee	29 July 2026
MI	HB 6223†	Consumer protection: unfair trade practices; violation under Michigan consumer protection act for violations under the cryptocurrency exchange kiosk regulation act; provide for. Amends sec. 3 of 1976 PA 331 (MCL 445.903). TIE BAR WITH: HB 6222'26 Money transmission and licensing, Virtual currency and crypto kiosks	In committee	29 July 2026
MI	HB 6384†	Consumer protection: unfair trade practices; refusing to accept cash in a retail sale of goods or services; prohibit. Amends sec. 3 of 1976 PA 331 (MCL 445.903). Card surcharges and payment fees	■ In committee	29 September 2026
MI	HB 6403†	Financial institutions: credit cards; merchant category codes; prohibit certain disclosure and processing of. Creates new act. Interchange and card networks	■ In committee	29 September 2026
MI	SB 774	Financial institutions: money transmitters; foreign remittance transfers; prohibit	In committee	29 January 2026

State	Bill	Title	Current status	Last action
		under certain circumstances. Amends secs. 2, 3 & 25 of 2006 PA 250 (MCL 487.1002 et seq.) & adds secs. 21a & 35. Money transmission and licensing		
MI	SB 835	Financial institutions: money transmitters; money transmission modernization act; create. Creates new act & repeals 2006 PA 250 (MCL 487.1001 - 487.1047). Money transmission and licensing	In committee	17 March 2026
MI	SB 980	Consumer protection: other; cryptocurrency kiosks; prohibit the installation and operation of. Creates new act. Virtual currency and crypto kiosks	■ Passed committee	19 May 2026
MN	HF 2874	Earned wage access services regulated. Earned wage access Companion: MN HF 825, MN SF 1977, MN SF 2421, MN SF 3228, MN SF 3281	In committee	2 March 2026
MN	HF 3448	Consumer small and short-term loans clarified to include earned wage access payday loans. Earned wage access Companion: MN SF 3831	In committee	23 March 2026
MN	HF 3607†	Retail establishments required to accept cash as payment. Card surcharges and payment fees Companion: MN SF 5282	In committee	23 February 2026
MN	HF 3709	Virtual-currency custody services allowed to be offered and performed.	■ Enacted	1 August 2026

State	Bill	Title	Current status	Last action
		Virtual currency and crypto kiosks Companion: MN SF 3794		
MN	HF 4320	Individuals participating in certain public assistance programs prohibited from using money transmission to send money to a foreign country, and money transmitters required to report certain information on individuals. Money transmission and licensing Companion: MN SF 4495	In committee	16 March 2026
MN	HF 4335	Disclosure and consumer protections for users of virtual currency kiosks modified. Virtual currency and crypto kiosks	In committee	16 March 2026
MN	HF 4341	Remittance transfer tax imposed. Money transmission and licensing Companion: MN SF 4483	In committee	16 March 2026
MN	HF 4375	Money transmissions allowed to be canceled within one hour of occurrence. Money transmission and licensing	In committee	18 March 2026
MN	HF 4524†	Banks and credit unions prohibited from charging a fee for electronically depositing a check. Prepaid, gift cards and P2P	In committee	26 March 2026
MN	HF 4767	Verification for foreign remittance transfers required, and civil and criminal penalties provided. Money transmission and licensing Companion: MN SF 4838	In committee	26 March 2026

State	Bill	Title	Current status	Last action
MN	HF 4858	Sellers required to accept United States currency for purchases. Companion: MN SF 3874	In committee	7 April 2026
MN	HF 4956	Interchange fees on state and local taxes prohibited. Interchange and card networks	In committee	16 April 2026
MN	HF 5162	Credit card annual percentage rates limited to ten percent. Interchange and card networks	In committee	17 May 2026
MN	SF 3868	Virtual currency kiosks prohibition provision Virtual currency and crypto kiosks Companion: MN HF 3642	■ Enacted	5 May 2026
MN	SF 3875	Prohibit a seller from imposing a surcharge when the seller does not accept cash as payment Card surcharges and payment fees	In committee	26 February 2026
MN	SF 4366	Unclaimed virtual currency funds and funds held for prepayment of funeral-related expenses regulation Prepaid, gift cards and P2P	■ Passed committee	7 April 2026
MN	SF 4701	Virtual currency kiosks prohibition provision Virtual currency and crypto kiosks	In committee	23 March 2026
MO	HB 1113	Modifies provisions governing earned wage access services Earned wage access Companion: MO HB 576	In committee	15 May 2025
MO	HB 1136	Establishes the "Digital Assets Authorization Act" Virtual currency and crypto kiosks	■ Passed committee	29 April 2025

State	Bill	Title	Current status	Last action
MO	HB 1210†	Limits payment transaction fees for certain convenience payments Card surcharges and payment fees	In committee	15 May 2025
MO	HB 1274	Prohibits the imposition of an interchange fee on the tax amount of an electronic payment transaction Interchange and card networks	In committee	27 February 2025
MO	HB 1428	Establishes the "Virtual Currency Kiosk Consumer Protection Act" Virtual currency and crypto kiosks	■ Passed committee	15 May 2025
MO	HB 1629	Creates provisions relating to tracking of firearms purchases by financial institutions	In committee	8 January 2026
MO	HB 1990	Establishes the offense of gift card fraud Payment fraud and scams	■ Passed committee	2 April 2026
MO	HB 2412	Prohibits the foreign remittance transfer of funds to unauthorized aliens Money transmission and licensing	■ Passed committee	14 May 2026
MO	HB 3043	Authorizes the attorney general to bring civil action against a virtual currency kiosk operator Virtual currency and crypto kiosks	In committee	15 May 2026
MO	HB 3256	Requires retail businesses to accept cash as payment Card surcharges and payment fees	■ Passed committee	2 April 2026

State	Bill	Title	Current status	Last action
MO	HB 51	Establishes standards in regards to the tracking of gun purchases by financial institutions	In committee	16 January 2025
MO	SB 1021	Modifies provisions relating to the Division of Finance Earned wage access	Passed committee	10 March 2026
MO	SB 1124	Creates new provisions prohibiting the transmission of money to unauthorized aliens within the state of Missouri Money transmission and licensing	In committee	15 January 2026
MO	SB 1128	Enacts provisions relating to firearm privacy Interchange and card networks	Passed committee	23 February 2026
MO	SB 1361	Creates the Second Amendment Financial Privacy Act Interchange and card networks	In committee	27 January 2026
MO	SB 1510	Modifies the Virtual Currency Kiosk Consumer Protection Act Virtual currency and crypto kiosks	In committee	5 February 2026
MO	SB 1534	Modifies provisions relating to the exclusion of certain transactions from sales tax Card surcharges and payment fees	Passed chamber	15 May 2026
MO	SB 293	Modifies provisions relating to earned wage access services Earned wage access	In committee	13 February 2025
MP	HB 24-78	To amend Title 4. Economic Resources, Division 6. Banking and Financial Institutions of the Commonwealth Code, to give the Banking Director authority to regulate digital asset	In committee	20 February 2026

State	Bill	Title	Current status	Last action
		businesses; and for other purposes. Virtual currency and crypto kiosks		
MS	HB 1095	Fair Payment Protection Act; create.	In committee	3 February 2026
MS	HB 1264	Virtual Currency Kiosk Consumer Accesss Protection Act; create. Virtual currency and crypto kiosks	In committee	3 February 2026
MS	HB 1307	Mississippi Earned Wage Access Services Act; create. Earned wage access	Passed committee	13 February 2025
MS	HB 1428	Money Transmission Modernization Act; create and repeal MS Money Transmitters Act. Money transmission and licensing Companion: MS SB 2507	Enacted	10 April 2025
MS	HB 1440	MS Immigration Enforcement Act of 2025; create.	In committee	4 February 2025
MS	HB 1596†	Money transmitters; require to implement certain data security measures and customer protections. Money transmission and licensing	Enacted	8 April 2026
MS	HB 1625†	Virtual currency kiosks; require licensure in accordance with Money Transmission Modernization Act. Money transmission and licensing, Virtual currency and crypto kiosks	Enacted	8 April 2026
MS	HB 260	Check cashers and MS Credit Availability licensees; authorize to pass credit/debit card fees	In committee	4 February 2025

State	Bill	Title	Current status	Last action
		to customers. Money transmission and licensing, Card surcharges and payment fees		
MS	HB 362	Money transmission fees; require money transmitters to collect on certain transfers. Money transmission and licensing	Dead	16 February 2026
MS	HB 44†	Health plans; prohibit from imposing fees on health care providers for electronic fund transfers. Card surcharges and payment fees	In committee	4 February 2025
MS	HB 547	Check cashers and MS Credit Availability licensees; authorize to pass credit/debit card fees to customers. Money transmission and licensing, Card surcharges and payment fees	■ Enacted	17 March 2026
MS	HB 606	Retailer Tax Fairness Act; create. Interchange and card networks	In committee	25 February 2026
MS	HB 879	Retailer Tax Fairness Act; create. Companion: MS SB 2825	In committee	26 February 2025
MS	SB 2274	Local governments; disallow processing fee for ad valorem tax when paying with a debit card. Card surcharges and payment fees	In committee	3 February 2026
MS	SB 2496	Mississippi Earned Wage Access Services Act; enact. Earned wage access	■ Passed chamber	4 March 2025
MS	SB 2680	Cash purchases; require merchants to round to the	In committee	3 February 2026

State	Bill	Title	Current status	Last action
		nearest five-cent denomination for.		
MS	SB 2709	Virtual currency kiosks and civil forfeiture of property used in the course of crimes; create provisions concerning. Virtual currency and crypto kiosks	In committee	3 February 2026
MS	SB 2715	Money Transmission Modernization Act; revise various provisions of and create new provisions related to. Money transmission and licensing	■ Passed committee	12 February 2026
MS	SB 2827	Local governments; disallow processing fee for ad valorem tax when paying with a debit card. Card surcharges and payment fees	In committee	4 February 2025
MS	SB 2828†	Money Transmission Modernization Act; require licensee to charge fee for 287(g) and General Fund, refundable via income tax credit. Money transmission and licensing	■ Passed chamber	2 April 2026
MS	SB 3191	Sales tax; exclude processing or interchange fees charged for electronic payment transactions from "gross proceeds of sales." Interchange and card networks	■ Passed chamber	30 March 2026
MT	HB 453	Require DOR to accept income tax payments in cryptocurrency Virtual currency and crypto kiosks	Dead	20 May 2025

State	Bill	Title	Current status	Last action
MT	LC 2055†	Require US currency as option for payments Card surcharges and payment fees	Dead	22 May 2025
MT	LC 2811†	Revise card transaction fee laws Card surcharges and payment fees	Dead	27 May 2025
MT	LC 3023†	Revising laws related to credit card transaction fees Card surcharges and payment fees	Introduced	25 February 2025
MT	LC 3160	Require DOR to accept income tax payments in cryptocurrency Virtual currency and crypto kiosks	Introduced	10 February 2025
MT	LC 324	Revise cryptocurrency laws to create Financial Freedom and Innovation Act Virtual currency and crypto kiosks	Introduced	4 February 2025
MT	LC 588	Revise laws related to equality in financial services	Introduced	28 January 2025
MT	SB 240	Revise laws related to equality in financial services	Dead	23 May 2025
MT	SB 265	Revise cryptocurrency laws to create Financial Freedom and Innovation Act Virtual currency and crypto kiosks	■ Enacted	8 May 2025
MT	SB 426	Generally revise the Uniform Commercial Code	■ Enacted	19 April 2025
MT	SB 528†	Revising laws related to credit card transaction fees Card surcharges and payment fees	Dead	23 May 2025
MT	SJ 5	Resolution for support of federal SAFER banking act	■ Passed chamber	5 May 2025

State	Bill	Title	Current status	Last action
NC	HB 1029	NC Digital Asset and Stablecoin Act. Virtual currency and crypto kiosks	Passed chamber	11 June 2026
NC	HB 13	Charges for Credit and Charge Cards. Card surcharges and payment fees	Passed committee	23 September 2025
NC	HB 38	Second Amendment Financial Privacy Act. Interchange and card networks	Passed chamber	30 April 2025
NC	HB 508	Lower Cap on Credit Card Interest. Interchange and card networks	In committee	17 April 2025
NC	HB 650	No Interchange Fees on Sales Tax or Tips. Interchange and card networks	In committee	17 April 2025
NC	HB 920†	Virtual Currency Kiosk Consumer Protection Act. Virtual currency and crypto kiosks	Enacted	8 July 2026
NC	HB 956	Enhance Financial Protections/Older Adults.	Passed committee	29 April 2025
ND	HB 1393	A BILL for an Act to create and enact a new chapter to title 13 of the North Dakota Century Code, relating to earned wage access providers; and to provide a penalty. Earned wage access	Passed chamber	2 April 2025
ND	HB 1447	AN ACT to create and enact sections 13-09.1-50, 13-09.1-51, 13-09.1-52, 13-09.1-53, and 13-09.1-54 of the North Dakota Century Code, relating to virtual-currency kiosks; and to amend and reenact section 13-09.1-	Enacted	14 April 2025

State	Bill	Title	Current status	Last action
		44 of the North Dakota Century Code, relating to virtual-currency... Virtual currency and crypto kiosks		
ND	SB 2002†	AN ACT to provide an appropriation for defraying the expenses of the judicial branch; to provide an appropriation to the office of guardianship and conservatorship; to create and enact a new subsection to section 54-06-08.2 of the North Dakota Century Code, relating to credit... Card surcharges and payment fees	■ Enacted	11 June 2025
NE	LB 1063	Change provisions relating to applicants and licensees under the Nebraska Money Transmitters Act and prohibit money transmission by foreign adversary persons Money transmission and licensing	Dead	17 April 2026
NE	LB 1174	Change provisions related to reports of condition under the Nebraska Money Transmitters Act and provide for a remittance transfer tax Money transmission and licensing	Dead	17 April 2026
NE	LB 201	Provide for a fee under Nebraska Money Transmitters Act Money transmission and licensing	Dead	17 April 2026
NE	LB 473	Change provisions of the Nebraska Money Transmitters Act Money transmission and licensing	Dead	6 June 2025

State	Bill	Title	Current status	Last action
NE	LB 474	Change and eliminate provisions relating to installment sales and installment loans and the Nebraska Money Transmitters Act, rename the Nebraska Installment Sales Act, transfer provisions of and eliminate the Nebraska Installment Loan Act, and change provisions of the Medicaid... Money transmission and licensing	Enacted	6 June 2025
NE	LB 559	Provide for offenses relating to skimmer devices and criminal enterprises involving financial offenses Payment fraud and scams	Enacted	6 June 2025
NE	LB 609	Adopt the Controllable Electronic Record Fraud Prevention Act, require notice of potential fraud for purchasers of gift certificates and gift cards, and change provisions relating to search warrants Prepaid, gift cards and P2P, Payment fraud and scams	Enacted	12 March 2025
NE	LB 686	Prohibit government entities and officials from keeping certain lists relating to the ownership of firearms and prohibit using merchant category codes to distinguish firearm retailers Interchange and card networks	Dead	17 April 2026
NE	LB 717	Adopt changes to federal law regarding banking and finance, change provisions relating to control of certain	Enacted	25 February 2026

State	Bill	Title	Current status	Last action
		banks and trust companies, digital asset depository institutions, interest rates on certain loans, installment loans, mortgage loan originators, mortgage bankers, and the... Money transmission and licensing, Virtual currency and crypto kiosks, BNPL and bank partnerships, Payment fraud and scams		
NE	LB 838	Change provisions relating to the financial exploitation of vulnerable or senior adults, rules and codes of procedure, decedents' estates, inheritance taxes, deceptive trade practices, the Age-Appropriate Online Design Code Act, the Equipment Business Regulation Act, the... Money transmission and licensing, Card surcharges and payment fees, Payment fraud and scams	■ Enacted	17 April 2026
NH	HB 1175	relative to the offense of use of scanning device or reencoder to defraud. Payment fraud and scams	■ Enacted	19 May 2026
NH	HB 1207	relative to certain laws applicable to state chartered banks, credit unions, trust companies, and other consumer credit entities subject to the authority of the banking department.	■ Enacted	16 July 2026
NH	HB 1339	prohibiting the discrimination against cash buyers in business transactions.	Dead	11 March 2026
NH	HB 280	relative to wage payments.	Dead	15 May 2025

State	Bill	Title	Current status	Last action
NH	SB 258†	establishing crimes related to the fraudulent use of gift cards. Prepaid, gift cards and P2P, Payment fraud and scams	Enacted	3 July 2025
NH	SB 482	establishing consumer protections for digital access transaction kiosks. Virtual currency and crypto kiosks	Enacted	24 June 2026
NJ	A 1105	Requires financial institutions to cash payroll checks under certain circumstances. Money transmission and licensing	In committee	13 January 2026
NJ	A 1111	Requires Department of Treasury to review and approve digital payment platform. Prepaid, gift cards and P2P Companion: NJ S 3626	In committee	13 January 2026
NJ	A 1211	Upgrades criminal penalties for use or possession of payment card scanning device; requires merchant to take reasonable safety measures to prevent scanning of payment card. Payment fraud and scams	Passed chamber	12 May 2025
NJ	A 1251	Prohibits use of new merchant category code by credit card companies for purchases of firearms and ammunitions. Interchange and card networks Companion: NJ S 1705	In committee	13 January 2026

State	Bill	Title	Current status	Last action
NJ	A 1285	Prohibits public utilities from imposing surcharge on certain payment transactions. Card surcharges and payment fees	In committee	13 January 2026
NJ	A 1735	Creates certain requirements for certain earned income access services and related provider contracts. Companion: NJ S 3102	In committee	13 January 2026
NJ	A 1824	Requires availability of electronic fund transfers by health insurance carriers to reimburse covered persons. Prepaid, gift cards and P2P	In committee	13 January 2026
NJ	A 1921	Concerns credit card interchange fees and consumer protection. Interchange and card networks Companion: NJ S 2079	In committee	13 January 2026
NJ	A 2117	Requires use of merchant category codes for purchases of firearms and ammunition. Interchange and card networks Companion: NJ S 3001	In committee	13 January 2026
NJ	A 2416	Concerns credit card interchange fees and consumer protection. Interchange and card networks	In committee	9 January 2024
NJ	A 2627	Prohibits residential landlord from imposing certain surcharges for rent payments. Card surcharges and payment fees Companion: NJ S 3095	In committee	13 January 2026
NJ	A 2918	Requires State to provide recipients of State tax refunds, unemployment insurance	In committee	16 June 2025

State	Bill	Title	Current status	Last action
		benefits and State employee compensation certain payment options.		
NJ	A 3386	Establishes "Virtual Currency Kiosk Consumer Protection Act." Virtual currency and crypto kiosks Companion: NJ S 2957	In committee	13 January 2026
NJ	A 3454	"Digital Asset and Blockchain Technology Act." Virtual currency and crypto kiosks	In committee	13 January 2026
NJ	A 3709†	Prohibits NJTA from passing credit card processing fees to toll payers. Card surcharges and payment fees	In committee	13 January 2026
NJ	A 4102	Requires SNAP retailers to take measures to help prevent card skimming. Payment fraud and scams	In committee	19 February 2026
NJ	A 4276	Establishes certain requirements for online gaming and online sports wagering accounts; prohibits use of credit card payments to engage in online casino games or online sports wagering.	In committee	19 February 2026
NJ	A 4436	Requires local unit to accept electronic payment of construction code fees. Companion: NJ S 3323	■ Passed chamber	12 January 2026
NJ	A 4636	Requires that notice concerning gift card fraud be posted by retail mercantile establishments that sell gift cards to consumers. Payment fraud and scams	■ Passed chamber	20 October 2025

State	Bill	Title	Current status	Last action
NJ	A 4755	Upgrades, and in some circumstances provides for extended terms of imprisonment for, certain retail theft crimes, addresses gift card fraud, and authorizes new Attorney General initiatives to address organized retail theft.* Prepaid, gift cards and P2P, Payment fraud and scams	Passed committee	27 February 2025
NJ	A 4807	Prohibits seller from charging credit card surcharges; establishes notice requirements for credit card minimums and cash discounts. Card surcharges and payment fees	In committee	23 March 2026
NJ	A 4829	Authorizes local governments to impose convenience fees for accepting electronic payments. Card surcharges and payment fees	In committee	4 May 2026
NJ	A 4923	Prohibits seller from charging credit card surcharges; establishes notice requirements for credit card minimums and cash discounts. Card surcharges and payment fees	In committee	21 October 2024
NJ	A 4943	Establishes Stolen SNAP Benefits Replacement Fund in Department of Treasury, requires DHS to replace stolen SNAP benefits from fund, and appropriates $20 million to AOC.	In committee	7 May 2026
NJ	A 5008	Prohibits credit and debit card interchange fees in certain	In committee	7 May 2026

State	Bill	Title	Current status	Last action
		circumstances. Interchange and card networks		
NJ	A 5014	Prohibits credit and debit card interchange fees from being applied to sales tax and gratuity. Interchange and card networks Companion: NJ S 4360	In committee	7 May 2026
NJ	A 5110	Prohibits seller providing service or selling goods from charging surcharge to customer using debit card or gift card.* Card surcharges and payment fees	■ Passed committee	4 June 2026
NJ	A 5188	Requires availability of electronic fund transfers by health insurance carriers to reimburse covered persons. Prepaid, gift cards and P2P Companion: NJ S 3996	In committee	16 January 2025
NJ	A 5233	Allows rounding for cash transactions.	■ Passed chamber	28 September 2026
NJ	A 5263	Requires public and certain nonpublic schools to offer no-fee option to parents for making school lunch and other payments; requires payment processing platforms used by certain schools to provide users with information on user fees.* Card surcharges and payment fees	■ Passed committee	22 May 2025
NJ	A 5345	Requires use of merchant category codes for purchases of firearms and ammunition. Interchange and card networks	■ Passed chamber	19 June 2025

State	Bill	Title	Current status	Last action
NJ	A 5384	Establishes "Virtual Currency Kiosk Consumer Protection Act." Virtual currency and crypto kiosks	In committee	10 April 2025
NJ	A 5494	Prohibits public utilities from imposing surcharge on certain payment transactions. Card surcharges and payment fees Companion: NJ S 4354	In committee	24 March 2025
NJ	A 5664	"Buy Now Pay Later Act"; regulates buy now pay later lenders. BNPL and bank partnerships	In committee	19 October 2026
NJ	A 5894	Creates certain requirements for certain earned income access services and related provider contracts. Earned wage access	In committee	27 June 2025
NJ	A 600	Requires State to provide recipients of State tax refunds, unemployment insurance benefits and State employee compensation certain payment options.	In committee	13 January 2026
NJ	A 603	Prohibits retail mercantile establishments from imposing surcharges on consumer credit card purchases. Card surcharges and payment fees	In committee	13 January 2026
NJ	A 901	Protects financial institutions and insurers doing business with cannabis industry from being penalized by State regulators.	In committee	9 January 2024

State	Bill	Title	Current status	Last action
NJ	ACR 60	Urges United States President, Congress, and USDA to take steps to protect SNAP beneficiaries from fraud. Payment fraud and scams	In committee	13 January 2026
NJ	S 1847	Concerns certain fees for credit card usage during state of emergency. Card surcharges and payment fees	In committee	13 January 2026
NJ	S 2141	Prohibits cryptocurrency automatic teller machines. Virtual currency and crypto kiosks Companion: NJ A 3244	Passed chamber	30 June 2026
NJ	S 2791	Requires State to provide recipients of State tax refunds, unemployment insurance benefits and State employee compensation certain payment options.	Passed chamber	2 January 2026
NJ	S 2970	Requires residential landlord to accept rent payment by certain means; increases penalty for violating certain rent acceptance requirements.	Passed committee	1 June 2026
NJ	S 300	Prohibits businesses from charging convenience fees on cash transactions. Card surcharges and payment fees	Passed committee	16 March 2026
NJ	S 3110	"New Jersey Earned Wage Access Services Act"; concerns regulation of earned wage access services. Earned wage access	In committee	13 January 2026
NJ	S 3158	Requires State to provide recipients of State tax refunds, unemployment insurance	Passed chamber	18 June 2026

State	Bill	Title	Current status	Last action
		benefits and State employee compensation certain payment options.		
NJ	S 3225	Prohibits public utilities from assessing surcharges and certain fees. Card surcharges and payment fees	Passed chamber	29 October 2026
NJ	S 3570	Requires availability of electronic fund transfers by health insurance carriers to reimburse covered persons. Prepaid, gift cards and P2P	In committee	19 February 2026
NJ	S 3587	Upgrades, and in some circumstances provides for extended terms of imprisonment for, certain retail theft crimes, addresses gift card fraud, and authorizes new Attorney General initiatives to address organized retail theft.* Prepaid, gift cards and P2P, Payment fraud and scams	Enacted	1 April 2025
NJ	S 3694	Prohibits cryptocurrency automatic teller machines. Virtual currency and crypto kiosks	In committee	30 September 2024
NJ	S 3706	Requires use of merchant category codes for purchases of firearms and ammunition. Interchange and card networks	Passed committee	19 June 2025
NJ	S 3961	Requires public and certain nonpublic schools to offer no-fee option to parents for making school lunch and other payments; requires payment processing platforms used by certain schools to provide	Enacted	8 July 2025

State	Bill	Title	Current status	Last action
		users with information on user fees.* Card surcharges and payment fees		
NJ	S 3977	Allows rounding for cash transactions.	■ Passed committee	18 May 2026
NJ	S 4107	Prohibits seller providing service or selling goods from charging surcharge to customer using debit card or gift card.* Card surcharges and payment fees	■ Passed chamber	18 June 2026
NJ	S 4108	Requires SNAP retailers to take measures to help prevent card skimming. Payment fraud and scams	In committee	4 May 2026
NJ	S 4160	Prohibits credit and debit card interchange fees in certain circumstances. Interchange and card networks	In committee	11 May 2026
NJ	S 4288	Establishes "Virtual Currency Kiosk Consumer Protection Act." Virtual currency and crypto kiosks	In committee	24 March 2025
NJ	S 4352	Prohibits public utilities from assessing surcharges and certain fees. Card surcharges and payment fees	In committee	12 May 2025
NJ	S 465	Establishes Stolen SNAP Benefits Replacement Fund in Department of Treasury, requires DHS to replace stolen SNAP benefits from fund, and appropriates $20 million to AOC.	In committee	13 January 2026

State	Bill	Title	Current status	Last action
NJ	S 4674	Establishes gold and silver transactional currency system; designates Commissioner of Banking and Insurance as administrator; provides legal tender status; authorizes fees.	In committee	30 June 2025
NJ	S 4685	Requires residential landlord to accept rent payment by certain means; increases penalty for violating certain rent acceptance requirements.	In committee	30 June 2025
NJ	S 4771	Prohibits businesses from charging convenience fees on cash transactions. Card surcharges and payment fees	In committee	27 October 2025
NJ	S 4807	Establishes Stolen SNAP Benefits Replacement Fund in Department of Treasury, requires DHS to replace stolen SNAP benefits from fund, and appropriates $20 million to AOC.	In committee	6 November 2025
NJ	S 4854	"New Jersey Earned Wage Access Services Act"; concerns regulation of earned wage access services. Earned wage access	In committee	10 November 2025
NJ	S 595	Prohibits seller from charging credit card surcharges; establishes notice requirements for credit card minimums and cash discounts. Card surcharges and payment fees	In committee	13 January 2026
NJ	S 775	"Virtual Currency and Blockchain Regulation Act." Virtual currency and crypto kiosks	In committee	13 January 2026

State	Bill	Title	Current status	Last action
NM	HB 22†	PROHIBIT CREDIT CARD FEE TIP DEDUCTIONS Interchange and card networks	Passed chamber	3 June 2025
NM	HB 476	PRICE FIXING PROHIBITION & TAX FAIRNESS	In committee	3 June 2025
NM	HB 59	EARNED WAGE ACCESS SERVICES ACT Earned wage access	In committee	3 June 2025
NV	AB 430†	Exempts persons engaged in the provision of payroll processing services from provisions governing money transmission. (BDR 55-1072) Money transmission and licensing	Enacted	28 May 2025
NV	AB 500†	Provides for the licensure and regulation of payments banks. (BDR 55-999)	Dead	3 June 2025
NV	SB 438†	Provides for the licensure and regulation of merchant acquirer limited purpose banks. (BDR 55-974) Prepaid, gift cards and P2P	In committee	12 April 2025
NV	SB 44	Revises provisions relating to financial services. (BDR 54-258) Money transmission and licensing	Enacted	27 May 2025
NY	A 10246	Prohibits unlicensed activities of virtual currency businesses Virtual currency and crypto kiosks Companion: NY S 8901	In committee	12 February 2026
NY	A 111	Prohibits certain surcharges on credit or debit card transactions Card surcharges and payment fees	In committee	7 January 2026

State	Bill	Title	Current status	Last action
		Companion: NY S 10055, NY S 2570		
NY	A 11283	Prohibits payment card networks from assessing penalties against small businesses or financial intermediaries who fail to comply with the credit card surcharge notice requirement Card surcharges and payment fees Companion: NY A 6541, NY S 6125	In committee	6 May 2026
NY	A 117	Relates to overdraft fees charged by banking organizations Companion: NY S 7031	In committee	7 January 2026
NY	A 148†	Imposes a fee on customers who initiate international wire transfers without a valid social security number or taxpayer identification number Money transmission and licensing	Dead	11 May 2026
NY	A 163	Enacts the "community financial services access and modernization act of 2024" Money transmission and licensing	In committee	8 January 2025
NY	A 1935	Relates to requiring merchants to accept cash as payment for goods Card surcharges and payment fees Companion: NY S 1684	In committee	7 January 2026
NY	A 2540†	Enacts the "cash acceptance act" Card surcharges and payment fees	In committee	7 January 2026
NY	A 3304	Prohibits fees for any service rendered through a bank	■ Passed chamber	14 May 2026

State	Bill	Title	Current status	Last action
		relating to the use of an electronic benefit transfer card issued by the state or certain departments or agencies thereof Card surcharges and payment fees Companion: NY S 9656		
NY	A 4017	Relates to excluding taxes from the amount on which credit card transaction fees are based Interchange and card networks Companion: NY S 5587	In committee	24 April 2026
NY	A 4459	Relates to business protection for point-of-sale equipment leases	In committee	7 January 2026
NY	A 5865†	Relates to prepaid debit cards Prepaid, gift cards and P2P	In committee	7 January 2026
NY	A 6603	Enacts the interchange fee prohibition act Interchange and card networks Companion: NY S 5558	In committee	7 January 2026
NY	A 6757	Provides for the regulation of buy-now-pay-later lenders BNPL and bank partnerships Companion: NY S 4606	In committee	7 January 2026
NY	A 6766	Prohibits certain predatory automated teller machine fees Companion: NY S 6695	■ Passed chamber	25 March 2026
NY	A 682	Relates to the regulation and licensing of on-demand pay providers Earned wage access Companion: NY S 4355	In committee	5 February 2026

State	Bill	Title	Current status	Last action
NY	A 6870†	Extends the effectiveness of provisions relating to limiting the check cashing exemption for national banks and other regulated entities Money transmission and licensing Companion: NY S 8299	■ Enacted	29 July 2025
NY	A 7020	Relates to fixing a maximum interest rate for credit cards issued or used in this state Interchange and card networks	Dead	7 January 2026
NY	A 7075†	Provides that any charges assessed by a credit card company for late payment shall not exceed five percent of the unpaid balance of any bill or twenty dollars Companion: NY S 4022	In committee	7 January 2026
NY	A 9557	Relates to mechanisms authorized sports bettors may utilize to fund their mobile sports wagering accounts Money transmission and licensing, Prepaid, gift cards and P2P Companion: NY S 10152	In committee	30 April 2026
NY	A 9599	Requires certain stores that accept credit or debit card payment to accept flexible benefit cards as a form of payment for eligible items Prepaid, gift cards and P2P	In committee	21 January 2026
NY	S 1859	Requires issuers of credit cards to give the cardholder at least thirty days notice before closing, cancelling, or terminating the cardholder's account	■ Passed chamber	5 June 2026

State	Bill	Title	Current status	Last action
		Interchange and card networks Companion: NY A 8744		
NY	S 2040	Requires transmitters of money to provide a certain warning to consumers Money transmission and licensing, Payment fraud and scams Companion: NY A 390	■ Passed chamber	5 February 2026
NY	S 2560	Relates to processing fees resulting from credit card or other non-cash payments selected by passengers of taxicabs and for-hire transportation Card surcharges and payment fees	In committee	7 January 2026
NY	S 4153	Relates to prohibiting food stores and retail establishments from refusing to accept payment in cash Card surcharges and payment fees Companion: NY A 7929	■ Enacted	21 November 2025
NY	S 4338†	Requires ATM machines to release ATM cards with EVM chips prior to disbursing cash or a receipt Virtual currency and crypto kiosks	In committee	7 January 2026
NY	S 4570	Enacts the New York state money transmission disclosure act Money transmission and licensing	In committee	7 January 2026
NY	S 4700	Relates to registration of non-bank automated teller machines	In committee	7 January 2026
NY	S 4986	Relates to the purchase of firearms and firearm	In committee	7 January 2026

State	Bill	Title	Current status	Last action
		ammunition with a credit card Interchange and card networks		
NY	S 5500	Relates to peer-to-peer mobile payment service security Prepaid, gift cards and P2P, Payment fraud and scams Companion: NY A 5730, NY S 9661	■ Passed chamber	12 June 2025
NY	S 60	Clarifies methods for the payment of wages and authorizes the payment of wages by use of payroll cards	In committee	7 January 2026
NY	S 6299	Limits the liability of a debit cardholder for unauthorized use of a debit card Payment fraud and scams	In committee	7 January 2026
NY	S 6659†	Increases penalties for individuals or companies who engage in the business of cashing checks, drafts or money orders for consideration without a license Money transmission and licensing	In committee	7 January 2026
NY	S 704	Enacts the New York gift certificate scam prevention act Prepaid, gift cards and P2P, Payment fraud and scams Companion: NY A 7916	■ Passed chamber	3 June 2026
NY	S 745	Removes dealers of ammunition from certain provisions regarding the use of certain merchant category-codes by payment card networks	■ Enacted	3 April 2025

State	Bill	Title	Current status	Last action
		Interchange and card networks Companion: NY A 439		
NY	S 8225	Prohibits fees for any service rendered through a bank relating to the use of an electronic benefit transfer card issued by the state or certain departments or agencies thereof	In committee	23 May 2025
NY	S 8279	Directs the superintendent of financial services to conduct an analysis of the financial stability of the check cashing industry and review the current system of licensing for such industry Money transmission and licensing Companion: NY A 8761	■ Passed chamber	5 June 2026
NY	S 9891	Relates to crypto kiosks Virtual currency and crypto kiosks Companion: NY A 10899	■ Passed chamber	4 June 2026
OH	HB 149	Enact Withholding Illegal Revenue Entering Drug Markets WIRED Act Money transmission and licensing	In committee	5 March 2025
OH	HB 152	Regulate the provision of earned wage access services Earned wage access Companion: OH SB 117	In committee	19 March 2025
OH	HB 554	Require government, private sellers to accept cash as payment Card surcharges and payment fees	In committee	29 October 2025
OH	HB 633	Enact the The Fee Transparency Act	In committee	4 February 2026

State	Bill	Title	Current status	Last action
OH	HB 648†	Regulate digital asset kiosks; register as money transmitters Money transmission and licensing, Virtual currency and crypto kiosks	In committee	4 February 2026
OH	SB 30	Require retail merchants to give customers the option to pay cash Card surcharges and payment fees	In committee	29 January 2025
OH	SB 337†	Require disclosure of credit card surcharges Card surcharges and payment fees	In committee	11 February 2026
OK	HB 1260	Consumer credit; discounts; cash; check; charges; credit card; debit card; line item; effective date. Card surcharges and payment fees	In committee	5 February 2025
OK	HB 2086	Labor; Oklahoma Earned Wage Access Services Act; definitions; requirements; prohibitions; effective date. Earned wage access	■ Passed committee	24 February 2025
OK	HB 2169	Money wire transmissions; Drug Money Laundering and Wire Transmitter Act; increasing certain fee and percentage amount; effective date. Money transmission and licensing, Payment fraud and scams Companion: OK HB 1454, OK SB 1988, OK SB 2056, OK SB 2075	■ Passed chamber	1 April 2025
OK	HB 2291	Electric vehicles; prohibiting certain actions by electric vehicle charging providers; effective date.	In committee	4 February 2025

State	Bill	Title	Current status	Last action
OK	HB 3028	Consumer Credit Code; allowing the Department of Career and Technology Education to charge service fees for certain transactions; effective date. Card surcharges and payment fees Companion: OK HB 2971, OK SB 2077, OK SB 2132	Passed chamber	1 April 2026
OK	HB 3041†	Credit cards; discounts inducing payment by cash, check or similar means; setting maximum surcharge; effective date; emergency. Card surcharges and payment fees	Passed chamber	22 April 2026
OK	HB 3521	Financial institutions; Oklahoma Money Transmission Modernization Act; Banking Commissioner; Oklahoma State Banking Board; licenses; felony; repealer; effective date. Money transmission and licensing	Enacted	13 May 2026
OK	SB 1044	Alcoholic beverages; allowing certain payment methods; establishing certain EFT payments. Effective date.	Passed committee	25 February 2025
OK	SB 1083	Digital assets; digital asset kiosk; transactions; license requirement; permitting civil suits; requirements. Effective date. Virtual currency and crypto kiosks	Enacted	29 May 2025

State	Bill	Title	Current status	Last action
OK	SB 1095†	Credit sales; prohibiting charge of network fees and interchange fees on certain transactions. Effective date. Interchange and card networks	In committee	3 March 2025
OK	SB 1469	Wages; creating the Oklahoma Earned Wage Access Services Act; requiring the Department of Consumer Credit to administer act; establishing certain duties of earned wage access services providers. Effective date. Earned wage access	■ Passed committee	26 February 2026
OK	SB 16	Financial institutions; creating the Oklahoma Second Amendment Financial Privacy Act; authorizing certain investigations by Attorney General. Effective date. Interchange and card networks	■ Passed committee	4 March 2025
OK	SB 1674†	Credit sales; prohibiting seller from imposing certain surcharge. Effective date. Card surcharges and payment fees	In committee	3 February 2026
OK	SB 1915	Money transmission; allowing Insurance Commissioner to require certain information for certain claim to exemption; requiring certain license to engage in business; allowing Commissioner to utilize Nationwide Multistate Licensing System. Effective date. Money transmission and licensing	In committee	3 February 2026

State	Bill	Title	Current status	Last action
OK	SB 1940	Credit card transactions; prohibiting certain interchange fees; requiring certain payment card network to deduct certain amount; requiring certain rebate at certain time. Effective date. Card surcharges and payment fees, Interchange and card networks	■ Passed committee	10 March 2026
OK	SB 1980†	Crimes and punishments; creating certain offenses related to gift cards and gift certificates. Effective date. Prepaid, gift cards and P2P, Payment fraud and scams	■ Enacted	12 May 2026
OK	SB 2025	Digital asset kiosks; creating Virtual Currency Kiosk Consumer Access and Protection Act; requiring operators to hold a license; requiring certain information on kiosks; establishing transaction limits. Effective date. Virtual currency and crypto kiosks	In committee	3 February 2026
OK	SB 2064	Bitcoin; authorizing persons to receive payment in bitcoin; requiring State Treasurer to create certain request. Effective date. Virtual currency and crypto kiosks	In committee	3 February 2026
OK	SB 2102	Credit card transactions; prohibiting issuers from charging certain fees; prohibiting issuers from penalizing merchants; requiring issuer to disclose information. Effective date.	■ Passed committee	10 March 2026

State	Bill	Title	Current status	Last action
		Card surcharges and payment fees, Interchange and card networks		
OK	SB 325	Bitcoin; authorizing employee compensation to be made in Bitcoin; authorizing vendor payments to be made in Bitcoin; prescribing procedures. Effective date. Virtual currency and crypto kiosks	In committee	4 February 2025
OK	SB 351	Credit sales; requiring certain actions from sellers when imposing a surcharge on certain transactions. Effective date. Card surcharges and payment fees	Passed chamber	24 April 2025
OK	SB 677	Sales transactions; discounts inducing payment by cash, check, or similar means; options; disclosure; surcharges; repealing provision prohibiting surcharge on use of credit and debit card. Effective date. Card surcharges and payment fees	Enacted	28 May 2025
OK	SB 781	Wages; creating the Oklahoma Earned Wages Access Services Act; allowing an earned wage access services provider to provide certain services. Effective date. Earned wage access	In committee	4 February 2025
OK	SB 824	Financial institutions; prohibiting disclosure of information including firearm purchases; providing exceptions. Effective date.	In committee	4 February 2025

State	Bill	Title	Current status	Last action
OR	HB 2071	Relating to blockchains. Money transmission and licensing, Virtual currency and crypto kiosks	In committee	28 June 2025
OR	HB 3442	Relating to payment facilitation; prescribing an effective date. Money transmission and licensing, Prepaid, gift cards and P2P	In committee	28 June 2025
OR	SB 425	Relating to fees charged for use of a payment card. Card surcharges and payment fees	In committee	28 June 2025
PA	HB 1067	An Act amending the act of December 17, 1968 (P.L.1224, No.387), known as the Unfair Trade Practices and Consumer Protection Law, providing for notice of gift card scams; and imposing penalties. Prepaid, gift cards and P2P, Payment fraud and scams	■ Passed committee	6 May 2025
PA	HB 1553	An Act amending Title 7 (Banks and Banking) of the Pennsylvania Consolidated Statutes, providing for overdraft protections for customers and members of banking institutions and credit unions.	■ Passed chamber	8 July 2025
PA	HB 2090	An Act amending Title 72 (Taxation and Fiscal Affairs) of the Pennsylvania Consolidated Statutes, providing for prohibition on certain payment card network fee practices; and imposing penalties. Interchange and card networks	■ Passed committee	4 February 2026

State	Bill	Title	Current status	Last action
PA	HB 2643†	An Act amending Title 7 (Banks and Banking) of the Pennsylvania Consolidated Statutes, providing for virtual currency kiosks; imposing requirements on the Department of Banking and Securities; establishing the Virtual Currency Kiosk Public Education Campaign Fund; and imposing… Virtual currency and crypto kiosks	■ Passed committee	8 September 2026
PA	HB 2647	An Act amending Title 7 (Banks and Banking) of the Pennsylvania Consolidated Statutes, providing for stablecoin licensing; imposing duties on the Department of Banking and Securities and the Banking and Securities Commission; and imposing penalties. Virtual currency and crypto kiosks	In committee	17 June 2026
PA	HB 881†	An Act amending the act of September 2, 1965 (P.L.490, No.249), referred to as the Money Transmission Business Licensing Law, further providing for title of act and for definitions; providing for short title; and further providing for license required, for exemptions, for… Money transmission and licensing	■ Passed chamber	28 April 2025
PA	HB 883†	An Act providing for collateral requirements for virtual currency lenders and for segregation of funds; and	In committee	11 March 2025

State	Bill	Title	Current status	Last action
		imposing penalties. Virtual currency and crypto kiosks		
PA	SB 1015	An Act providing for regulation and reporting requirements for qualifying virtual currency kiosk operators and for money transmitter license; and imposing duties on the Department of Banking and Securities. Money transmission and licensing, Virtual currency and crypto kiosks	In committee	17 September 2025
PA	SB 1202	An Act amending Title 72 (Taxation and Fiscal Affairs) of the Pennsylvania Consolidated Statutes, prohibiting certain payment card network fee practices; and imposing penalties. Interchange and card networks	In committee	27 February 2026
PA	SB 202	An Act amending the act of September 2, 1965 (P.L.490, No.249), referred to as the Money Transmission Business Licensing Law, further providing for title of act and for definitions; providing for short title; and further providing for license required, for exemptions, for... Money transmission and licensing	■ Enacted	27 June 2025
PA	SB 556	An Act amending Title 18 (Crimes and Offenses) of the Pennsylvania Consolidated Statutes, in firearms and other dangerous articles, further providing for registration of firearms; and imposing penalties.	In committee	9 April 2025

State	Bill	Title	Current status	Last action
PA	SB 581	An Act amending the act of December 19, 1975 (P.L.604, No.173), entitled "An act to facilitate the use of electronic funds transfer systems by providing that credits to accounts in financial institutions designated by recipients shall satisfy legal requirements for payments by... Prepaid, gift cards and P2P	■ Passed committee	28 October 2025
PR	PC 1216	Para enmendar los Artículos 1, 2 y 3, añadir los nuevos Artículos 4 y 5 y reenumerar el actual Artículo 4 como Artículo 6 de la Ley 150-2008, según enmendada, conocida como “Ley para Prohibir la Imposición de un Cargo Adicional por Utilizar una Tarjeta de Crédito o Débito en las...	Dead	4 May 2026
PR	PS 1064	Para establecer guías voluntarias para la oferta de préstamos basados en datos alternativos en instituciones financieras y fintech; promover el uso de historiales de pagos móviles, datos de redes sociales, consumo de servicios públicos y otros indicadores no tradicionales para... BNPL and bank partnerships	In committee	21 April 2026
PR	PS 675	Para enmendar los Artículos 1, 2 y 3, añadir un nuevo Artículo 4 y reenumerar el actual Artículo 4 como Artículo 5 de	In committee	13 November 2025

State	Bill	Title	Current status	Last action
		la Ley 150-2008, según enmendada, conocida como "Ley para Prohibir la Imposición de un Cargo Adicional por Utilizar una Tarjeta de Crédito o Débito en las...		
PR	RC 435	Para ordenar a la Comisión de Banca, Seguros y Comercio de la Cámara de Representantes de Puerto Rico, realizar una investigación exhaustiva sobre las operaciones de Futucare, LLC (proveedora contratada para administrar la plataforma digital del Programa de Cannabis Medicinal... Money transmission and licensing, Payment fraud and scams	In committee	8 October 2025
PR	RCS 148†	"Para ordenar a la Oficina del Comisionado de Instituciones Financieras (OCIF) la elaboración de un estudio sobre alianzas bancarias con fintech para remesas internacionales y transparencia en las tarifas de transferencias internacionales, utilizando recursos actuales sin... Money transmission and licensing, BNPL and bank partnerships	In committee	21 April 2026
RI	HB 5121	AN ACT RELATING TO FINANCIAL INSTITUTIONS - - CURRENCY TRANSMISSIONS Virtual currency and crypto kiosks Companion: RI SB 16	■ Enacted	23 June 2025
RI	HB 5554	AN ACT RELATING TO COMMERCIAL LAW - -	Dead	3 April 2025

State	Bill	Title	Current status	Last action
		GENERAL REGULATORY PROVISIONS - - INTERCHANGE FEES Interchange and card networks Companion: RI HB 5582, RI SB 768, RI SB 842		
RI	HB 5636	AN ACT RELATING TO FINANCIAL INSTITUTIONS - - CURRENCY TRANSMISSIONS Virtual currency and crypto kiosks	Dead	6 March 2025
RI	HB 6055	AN ACT RELATING TO COMMERCIAL LAW - - GENERAL REGULATORY PROVISIONS - - INTEREST AND USURY BNPL and bank partnerships Companion: RI SB 386	Dead	24 April 2025
RI	HB 7022†	AN ACT RELATING TO COMMERCIAL LAW - - GENERAL REGULATORY PROVISIONS - - UNFAIR SALES PRACTICES Card surcharges and payment fees	Dead	27 January 2026
RI	HB 7409†	AN ACT RELATING TO COMMERCIAL LAW - - GENERAL REGULATORY PROVISIONS - - DECEPTIVE TRADE PRACTICES Card surcharges and payment fees	Dead	3 February 2026
RI	HB 7607	AN ACT RELATING TO COMMERCIAL LAW- - GENERAL REGULATORY PROVISIONS - - SWIPE FEES Interchange and card networks	Dead	3 March 2026
RI	HB 7955†	AN ACT RELATING TO FINANCIAL INSTITUTIONS - - CURRENCY TRANSMISSIONS	Dead	5 March 2026

State	Bill	Title	Current status	Last action
		Money transmission and licensing, Virtual currency and crypto kiosks Companion: RI SB 2648		
RI	HB 8212†	AN ACT RELATING TO COMMERCIAL LAW- - GENERAL REGULATORY PROVISIONS - - INTERCHANGE FEE RESTRICTION ACT Interchange and card networks	Dead	12 March 2026
RI	HB 8264	AN ACT RELATING TO COMMERCIAL LAW - - GENERAL REGULATORY PROVISIONS - - UNFAIR SALES PRACTICES Prepaid, gift cards and P2P	Dead	2 April 2026
RI	SB 2206	AN ACT RELATING TO COMMERCIAL LAW - - GENERAL REGULATORY PROVISIONS - - INTEREST AND USURY BNPL and bank partnerships	Dead	14 April 2026
RI	SB 2344	AN ACT RELATING TO COMMERCIAL LAW - - GENERAL REGULATORY PROVISIONS - - INTERCHANGE FEES Interchange and card networks Companion: RI SB 2522	Dead	24 March 2026
SC	H 3301†	Cash payments Card surcharges and payment fees	In committee	13 January 2026
SC	H 3971	Cash payments Card surcharges and payment fees	In committee	12 February 2025
SC	H 4581	Transactional Fees	In committee	13 January 2026

State	Bill	Title	Current status	Last action
SC	H 4592	Vending of Digital Assets Money transmission and licensing, Virtual currency and crypto kiosks	In committee	13 January 2026
SC	H 4613	Sales Tax Swipe Fee Fairness Act Card surcharges and payment fees, Interchange and card networks, Prepaid, gift cards and P2P	In committee	20 January 2026
SC	H 5272	Remittances and Citizenship Verification Money transmission and licensing	In committee	26 February 2026
SC	S 408	A JOINT RESOLUTION TO APPROVE REGULATIONS OF THE STATE BOARD OF FINANCIAL INSTITUTIONS, RELATING TO ELECTRONIC FUND TRANSFERS, DESIGNATED AS Prepaid, gift cards and P2P	In committee	27 March 2025
SC	S 572	A JOINT RESOLUTION TO APPROVE REGULATIONS OF THE ATTORNEY GENERAL, RELATING TO MONEY SERVICES, DESIGNATED AS Money transmission and licensing	In committee	14 January 2026
SD	HB 1048	require that cash be accepted for certain transactions. Card surcharges and payment fees	In committee	27 January 2025
SD	HB 1061	require the acceptance of cash as payment in certain transactions. Card surcharges and payment fees	In committee	23 January 2026
SD	HB 1224	protect persons from discrimination by financial institutions.	In committee	20 February 2026

State	Bill	Title	Current status	Last action
SD	SB 112	establish a currency based on gold and silver.	In committee	9 February 2026
SD	SB 81	prohibit the use of a firearms code for transactions involving firearms, accessories, components, and ammunition and to provide a civil penalty therefor. Interchange and card networks	■ Enacted	25 February 2025
SD	SB 98	prevent virtual currency kiosk fraud. Virtual currency and crypto kiosks, Payment fraud and scams	■ Enacted	12 March 2026
TN	HB 1011	Consumer Protection - As introduced, prohibits an online payment system from freezing the funds of a user without first providing the user with a written notice of the online payment system's intent to freeze the user's funds; designates a violation as an unfair or deceptive act... Companion: TN SB 1125	In committee	19 March 2025
TN	HB 2039	Consumer Protection - As introduced, prohibits a person from requiring another to use programmable money for a transaction; prohibits an issuer of programmable money from denying a transaction based upon certain factors; requires an issuer of programmable money that denies a... Interchange and card networks Companion: TN SB 2071	In committee	11 March 2026

State	Bill	Title	Current status	Last action
TN	HB 2060	Banks and Financial Institutions - As introduced, prohibits a bank from digitizing or otherwise converting money held by the bank on behalf of a consumer into a digital currency, digital medium of exchange, or digital monetary unit of account, including cryptocurrency, without... Virtual currency and crypto kiosks	In committee	18 March 2026
TN	HB 2502	Banks and Financial Institutions - As enacted, clarifies that the service of transmitting money from a location originating in this state to a location outside of the United States or its territories is a taxable service and that such a tax is generally levied on the amount of... Money transmission and licensing Companion: TN SB 2166	■ Enacted	27 May 2026
TN	HB 2505	Criminal Offenses - As enacted, makes it a Class A misdemeanor for a virtual kiosk operator or other person to knowingly install or allow installation of, permit, place, or otherwise operate a virtual currency kiosk in this state. - Amends TCA Title 4; Title 5; Title 6; Title 7... Virtual currency and crypto kiosks Companion: TN SB 2251	■ Enacted	23 April 2026
TN	HB 417†	Financial Institutions, Dept. of - As introduced, increases, from November 1 to December 31 to October 15 to December 31, the time frame during	In committee	12 March 2025

State	Bill	Title	Current status	Last action
		which a licensee under the Money Transmission Modernization Act must pay the annual nonrefundable supervision fee and submit its annual... Money transmission and licensing Companion: TN SB 410		
TN	HB 420	Consumer Protection - As introduced, enacts the "Tennessee Consumer Protection and Subscription Renewal Act," which prohibits a business from requiring submission of credit or debit card information, or other payment information for an automatic renewal offer or continuous... Card surcharges and payment fees Companion: TN SB 302	In committee	26 March 2025
TN	HB 714	Taxes, Sales - As introduced, requires the commissioner of revenue to establish a sales tax remittance schedule that allows dealers making sales to reasonably offset the burden of transaction fees associated with the collection of sales tax. - Amends TCA Title 67, Chapter 6. Card surcharges and payment fees, Interchange and card networks Companion: TN SB 1081	In committee	10 February 2025
TN	HB 967	Credit and Debit Cards - As introduced, requires state and local taxes and fees be excluded from the calculation of interchange fees by payment card networks for	In committee	11 February 2025

State	Bill	Title	Current status	Last action
		electronic payment transactions. - Amends TCA Title 67. Interchange and card networks Companion: TN SB 370		
TN	SB 766	Banks and Financial Institutions - As enacted, authorizes a premium finance company to impose and collect a convenience fee from an insured for use of certain payment methods; authorizes a premium finance company to charge and collect a handling charge for certain payment... Card surcharges and payment fees Companion: TN HB 772	Enacted	29 April 2025
TX	HB 1681	Relating to the applicability of sales and use taxes to certain services provided by a marketplace provider.	In committee	21 April 2025
TX	HB 2043	Relating to the regulation of earned wage access services; requiring an occupational registration; imposing fees. Earned wage access Companion: TX SB 938	Passed committee	29 April 2025
TX	HB 2472	Relating to the payment of gratuities to tipped employees; creating a criminal offense.	In committee	17 March 2025
TX	HB 2798	Relating to disclosures and other requirements concerning virtual currency kiosk transactions; authorizing a fee. Virtual currency and crypto kiosks	Passed chamber	29 April 2025

State	Bill	Title	Current status	Last action
TX	HB 3014	Relating to the creation of the offense of fraudulent use, possession, or tampering with a gift card, gift card packaging, or gift card data or redemption information. Prepaid, gift cards and P2P, Payment fraud and scams Companion: TX HB 3168	Passed committee	28 April 2025
TX	HB 3473	Relating to the electronic payment of ad valorem taxes; authorizing a fee.	In committee	24 March 2025
TX	HB 3805	Relating to certain enforcement powers of the banking commissioner regarding the regulation of money services businesses. Money transmission and licensing	Enacted	20 June 2025
TX	HB 3833	Relating to the regulation of money services businesses. Money transmission and licensing	Enacted	20 June 2025
TX	HB 4061	Relating to unlawful practices relating to credit card transactions; providing a civil penalty. Card surcharges and payment fees Companion: TX SB 2056	In committee	14 April 2025
TX	HB 4124†	Relating to the charging of swipe fees on certain electronic payment transactions; authorizing a civil penalty. Interchange and card networks Companion: TX HB 4610	In committee	14 April 2025
TX	HB 4134	Relating to a convenience fee for processing electronic	Enacted	20 June 2025

State	Bill	Title	Current status	Last action
		payments for motor vehicles. Card surcharges and payment fees		
TX	HB 4180	Relating to imposing a tax on certain money transmissions. Money transmission and licensing	In committee	31 March 2025
TX	HB 4233	Relating to reporting and auditing requirements for digital asset service providers. Virtual currency and crypto kiosks Companion: TX SB 2174	■ Passed chamber	30 May 2025
TX	HB 4333	Relating to prohibitions on deceptive and unfair practices related to financial institutions discriminating in the provision of financial services to consumers and other persons.	In committee	1 April 2025
TX	HB 4364	Relating to the collection of remittance transfer fees for use in enhancing border security; authorizing a fee; providing a civil penalty. Money transmission and licensing	In committee	1 April 2025
TX	HB 4729	Relating to the creation of the criminal offense of fraudulent use, possession, or tampering with gift cards or gift card data. Prepaid, gift cards and P2P, Payment fraud and scams Companion: TX SB 2372	In committee	3 April 2025
TX	HB 4853	Relating to skimmers on electronic terminals; authorizing a civil penalty; creating criminal offenses. Payment fraud and scams	■ Passed committee	9 May 2025

State	Bill	Title	Current status	Last action
TX	SB 1531	Relating to the electronic payment of ad valorem taxes; authorizing a fee.	Passed chamber	26 May 2025
TX	SB 1648	Relating to regulation of online global marketplaces.	In committee	11 March 2025
TX	SB 1705	Relating to the regulation of virtual currency kiosks; providing an administrative penalty. Virtual currency and crypto kiosks	Passed chamber	27 May 2025
TX	SB 1736	Relating to a convenience fee for processing electronic payments for motor vehicles. Card surcharges and payment fees	In committee	13 March 2025
TX	SB 1809	Relating to the creation of the offense of fraudulent use, possession, or tampering with a gift card, gift card packaging, or gift card data or redemption information. Payment fraud and scams	Enacted	13 May 2025
TX	SB 1941	Relating to certain reports required to be filed by digital asset service providers. Virtual currency and crypto kiosks	In committee	17 March 2025
TX	SB 2026	Relating to the charging of swipe fees on certain electronic payment transaction; authorizing a civil penalty. Interchange and card networks	In committee	3 April 2025
TX	SB 2228	Relating to the financial crimes intelligence center. Payment fraud and scams	In committee	25 March 2025

State	Bill	Title	Current status	Last action
TX	SB 2371	Relating to skimmers on electronic terminals; authorizing a civil penalty; creating criminal offenses. Payment fraud and scams	■ Enacted	27 May 2025
TX	SB 2492	Relating to prohibiting certain discrimination in the provision of financial services.	In committee	3 April 2025
TX	SB 2922	Relating to the issuance and regulation of an oil-backed stablecoin; authorizing a fee; authorizing an administrative penalty. Virtual currency and crypto kiosks	In committee	7 April 2025
TX	SB 3000	Relating to consumer protections for earned wage access products. Earned wage access	In committee	7 April 2025
TX	SB 512	Relating to prohibiting the imposition of a monetary fine or penalty for a violation of a money services business's terms of service agreement; providing a civil penalty. Money transmission and licensing Companion: TX HB 1516	■ Enacted	20 June 2025
TX	SB 831	Relating to certain reimbursements and discounts allowed for the collection and payment of sales and use taxes.	In committee	13 February 2025

State	Bill	Title	Current status	Last action
TX	SB 949	Relating to prohibitions on deceptive and unfair practices related to financial institutions discriminating in the provision of financial services to consumers and other persons.	In committee	13 February 2025
US	H.J.Res. 175	Providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Bureau of Consumer Financial Protection relating to the withdrawal of the rule relating to "Consumer Financial Protection Circular 2024-02: Deceptive Marketing... Money transmission and licensing	In committee	4 May 2026
US	H.J.Res. 64	Disapproving the rule submitted by the Bureau of Consumer Financial Protection relating to "Defining Larger Participants of a Market for General-Use Digital Consumer Payment Applications". Prepaid, gift cards and P2P	In committee	27 February 2025
US	H.R. 1138	Payment Choice Act of 2025	In committee	7 February 2025
US	H.R. 1181	Protecting Privacy in Purchases Act	■ Passed chamber	15 July 2026
US	H.R. 1224	Protecting the Second Amendment in Financial Services Act Interchange and card networks	In committee	12 February 2025
US	H.R. 148	Keep Your Coins Act of 2025 Virtual currency and crypto kiosks	In committee	3 January 2025

State	Bill	Title	Current status	Last action
US	H.R. 1658	SAFE Lending Act of 2025 BNPL and bank partnerships	In committee	27 February 2025
US	H.R. 1730	No Alipay Act of 2025	In committee	27 February 2025
US	H.R. 1944	10 Percent Credit Card Interest Rate Cap Act Interchange and card networks Companion: US S. 381	In committee	6 March 2025
US	H.R. 2392	STABLE Act of 2025	■ Passed committee	6 May 2025
US	H.R. 3066	FINS Act	In committee	29 April 2025
US	H.R. 3533	Blockchain Regulatory Certainty Act Virtual currency and crypto kiosks	In committee	21 May 2025
US	H.R. 4274	Remittance Expense Minimization and Integrity for Transfers Act Money transmission and licensing	In committee	2 July 2025
US	H.R. 4365	Consumer Online Payment Transparency and Integrity Act Card surcharges and payment fees	In committee	14 July 2025
US	H.R. 4394	the CODE Act of 2025 Interchange and card networks	In committee	15 July 2025
US	H.R. 445	Border Security Investment Act	In committee	15 January 2025
US	H.R. 5877	Combatting Money Laundering in Cyber Crime Act of 2025 Money transmission and licensing, Payment fraud and scams	■ Passed committee	15 April 2026

State	Bill	Title	Current status	Last action
US	H.R. 5953	Protect Military and Federal Employees from Unfair Bank Fees Act	In committee	7 November 2025
US	H.R. 6552	Bank-Fintech Partnership Enhancement Act BNPL and bank partnerships	■ Passed committee	25 February 2026
US	H.R. 6891	Buy Now, Pay Later Protection Act of 2025 BNPL and bank partnerships Companion: US S. 3561	In committee	18 December 2025
US	H.R. 7035	Credit Card Competition Act of 2026 Interchange and card networks Companion: US S. 3623	In committee	13 January 2026
US	H.R. 7133	Merchant Codes Can Save Lives Act	In committee	16 January 2026
US	H.R. 7484	Community Bank Relief Act Companion: US S. 3849	In committee	11 February 2026
US	H.R. 7658	Enhanced Cybersecurity for SNAP Act of 2026	In committee	3 April 2026
US	H.R. 7732†	Promoting Innovation in Blockchain Development Act Virtual currency and crypto kiosks	In committee	26 February 2026
US	H.R. 8395	PACE Act of 2026	In committee	21 April 2026
US	H.R. 8694	Assault Weapon Financing Accountability Act	In committee	7 May 2026
US	H.R. 8787	Servicemember Payment Data Privacy and Security Act	In committee	13 May 2026

State	Bill	Title	Current status	Last action
US	H.R. 8836	Know Your American Customer Act Companion: US S. 4206	In committee	14 May 2026
US	H.R. 8995	REMITTANCE Act Money transmission and licensing	In committee	21 May 2026
US	H.R. 9268	Stop Crypto ATM Scams Act Virtual currency and crypto kiosks, Payment fraud and scams	In committee	11 June 2026
US	H.R. 9275	Buy Now Pay Later Consumer Protection Act of 2026 BNPL and bank partnerships	In committee	11 June 2026
US	H.R. 9330	Earned Wage Access Consumer Protection Act Earned wage access	■ Passed committee	1 September 2026
US	H.R. 9331	STOP Payments Fraud Act of 2026 Payment fraud and scams	■ Passed committee	1 September 2026
US	H.R. 9668	STOP Senior Fraud Act Payment fraud and scams	In committee	14 July 2026
US	S. 1223	Prohibiting Foreign Adversary Interference in Cryptocurrency Markets Act Virtual currency and crypto kiosks	In committee	1 April 2025
US	S. 1405	PROOF Act Money transmission and licensing	In committee	10 April 2025
US	S. 1582	GENIUS Act Virtual currency and crypto kiosks	■ Enacted	19 July 2025
US	S. 1715	Protecting Privacy in Purchases Act Interchange and card networks	In committee	12 May 2025

State	Bill	Title	Current status	Last action
US	S. 2019	TRAPS Act Virtual currency and crypto kiosks, Payment fraud and scams	In committee	10 June 2025
US	S. 2266	Consumer Online Payment Transparency and Integrity Act Card surcharges and payment fees	In committee	14 July 2025
US	S. 3017	STREAMLINE Act	In committee	20 October 2025
US	S. 3037	No AliPay Act of 2025	In committee	23 October 2025
US	S. 3428	SAFE Crypto Act Virtual currency and crypto kiosks	In committee	10 December 2025
US	S. 3611	Blockchain Regulatory Certainty Act of 2026 Money transmission and licensing, Virtual currency and crypto kiosks	In committee	12 January 2026
US	S. 3660	Credit Card Fairness Act Interchange and card networks	In committee	15 January 2026
US	S. 3755	Digital Commodity Intermediaries Act Virtual currency and crypto kiosks Companion: US S. 4064	■ Passed committee	2 February 2026
US	S. 3801	Combating Money Laundering, Terrorist Financing, and Counterfeiting Act of 2026 Money transmission and licensing, Payment fraud and scams	In committee	5 February 2026
US	S. 3907	Foreign Stablecoin Transparency Act Virtual currency and crypto kiosks	In committee	24 February 2026
US	S. 394	GENIUS Act of 2025 Virtual currency and crypto kiosks	In committee	4 February 2025

State	Bill	Title	Current status	Last action
US	S. 3949	Enhanced Cybersecurity for SNAP Act of 2026	In committee	26 February 2026
US	S. 4078	Stop Somali CASH Fraud Act Money transmission and licensing, Payment fraud and scams	In committee	12 March 2026
US	S. 4601	Chinese CBDC Prohibition Act of 2026 Prepaid, gift cards and P2P	In committee	20 May 2026
US	S. 4839	Bank-Fintech Partnership Enhancement Act BNPL and bank partnerships	In committee	18 June 2026
US	S. 5229	SWIPES Act Card surcharges and payment fees	In committee	4 August 2026
US	S. 710	Crypto ATM Fraud Prevention Act of 2025 Virtual currency and crypto kiosks, Payment fraud and scams	In committee	25 February 2025
US	S. 780	SAFE Lending Act of 2025 BNPL and bank partnerships	In committee	27 February 2025
US	S. 919	GENIUS Act of 2025 Money transmission and licensing, Virtual currency and crypto kiosks	■ Passed committee	18 March 2025
US	S.J.Res. 131	A joint resolution providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Bureau of Consumer Financial Protection relating to the withdrawal of the rule relating to "Consumer Financial Protection Circular 2024-02... Money transmission and licensing	■ Passed committee	13 May 2026

State	Bill	Title	Current status	Last action
US	S.J.Res. 134	A joint resolution providing for congressional disapproval under chapter 8 of title 5, United States Code, of the rule submitted by the Bureau of Consumer Financial Protection relating to the withdrawal of the rule relating to "Truth in Lending (Regulation Z); Use of Digital... BNPL and bank partnerships	Passed committee	13 May 2026
US	S.J.Res. 28†	A joint resolution disapproving the rule submitted by the Bureau of Consumer Financial Protection relating to "Defining Larger Participants of a Market for General-Use Digital Consumer Payment Applications". Prepaid, gift cards and P2P	Enacted	10 May 2025
UT	HB 141	International Money Transmission Amendments Money transmission and licensing	Passed chamber	7 March 2026
UT	HB 279	Earned Wage Access Services Act Earned wage access	Enacted	26 March 2025
UT	HB 284	International Money Transmission Amendments Money transmission and licensing	Passed chamber	8 March 2025
UT	HB 304	Cash Payments Amendments Card surcharges and payment fees	In committee	7 March 2026
UT	HB 571	Immigrant Amendments Money transmission and licensing	Introduced	7 March 2026

State	Bill	Title	Current status	Last action
UT	HB 72	Criminal Use of Cryptocurrency Amendments Virtual currency and crypto kiosks	■ Enacted	25 March 2026
UT	SB 17	Credit Card Processing Fees Amendments Card surcharges and payment fees	Dead	7 March 2026
UT	SB 173	Cryptocurrency Amendments Virtual currency and crypto kiosks	Introduced	7 March 2026
UT	SB 298	Programmable Money Amendments	■ Enacted	19 March 2026
VA	HB 1166	Financial institutions; check cashers, expiration of registration. Money transmission and licensing	■ Enacted	8 April 2026
VA	HB 1431	Gift certificates; redeemable cash value. Prepaid, gift cards and P2P	In committee	18 February 2026
VA	HB 190	Electronic fund transfers; Office of AG shall convene work group to review fraudulent activity, etc. Payment fraud and scams	■ Enacted	13 April 2026
VA	HB 1942	Financial institutions; regulation of money transmitters, penalty, effective date. Money transmission and licensing	■ Enacted	21 March 2025
VA	HB 2727	Gift certificates; amends definition, international transactions, fraud reports. Prepaid, gift cards and P2P, Payment fraud and scams	In committee	4 February 2025

State	Bill	Title	Current status	Last action
VA	HB 343†	Financial institutions; regulation of money transmitters, penalty. Money transmission and licensing	In committee	18 November 2024
VA	HB 665	Financial institutions and services; virtual currency kiosk operators, license required, penalties. Virtual currency and crypto kiosks	■ Enacted	13 April 2026
VA	HB 689	Gift certificates; amends definition, international transactions, fraud reports. Prepaid, gift cards and P2P, Payment fraud and scams	In committee	21 July 2026
VA	SB 1371	Gift certificates; prohibits imposition of a dormancy fee, etc. Prepaid, gift cards and P2P	■ Enacted	2 April 2025
VA	SB 489	Financial institutions and services; virtual currency kiosk operators, license required, penalties. Virtual currency and crypto kiosks	■ Enacted	13 April 2026
VA	SB 759	Contracts assigning rights to earned wages; legal rate of interest. Earned wage access	In committee	27 January 2025
VA	SB 774	Financial institutions; processing fee on taxes prohibited, civil penalty. Interchange and card networks	In committee	2 February 2026
VI	36-0019	An Act amending title 12A Virgin Islands Code, chapter 2, subchapter I, section 101 to prohibit the imposition of a surcharge for the use of a	■ Passed committee	16 April 2025

State	Bill	Title	Current status	Last action
		credit or debit card Card surcharges and payment fees		
VT	H 24†	An act relating to requiring retail businesses to accept cash Card surcharges and payment fees	Introduced	9 January 2025
VT	H 265	An act relating to prohibiting the imposition of convenience fees on online municipal utility payments Card surcharges and payment fees	Introduced	19 February 2025
VT	H 317	An act relating to credit card fees on taxes and gratuities Interchange and card networks	Introduced	25 February 2025
VT	H 370	An act relating to cryptocurrency and protecting the public welfare Virtual currency and crypto kiosks	Introduced	26 February 2025
VT	H 99	An act relating to regulating earned wage access services Earned wage access	Introduced	28 January 2025
VT	S 129	An act relating to the regulation of virtual-currency kiosk operators Virtual currency and crypto kiosks	Introduced	20 March 2025
VT	S 135	An act relating to credit card fees and requiring the acceptance of cash Card surcharges and payment fees	Introduced	27 March 2025
VT	S 316	An act relating to credit card fees Card surcharges and payment fees	Introduced	27 January 2026
WA	HB 1063	Establishing a new chapter for the licensing and regulation of	■ Passed committee	12 January 2026

State	Bill	Title	Current status	Last action
		businesses providing earned wage access services. Earned wage access		
WA	HB 1268	Concerning virtual currency transaction kiosks. Virtual currency and crypto kiosks	In committee	12 January 2026
WA	HB 1623	Prohibiting deductions for credit card transaction processing fees from employee tips. Interchange and card networks	Passed committee	12 January 2026
WA	HB 1744	Deterring criminal conduct involving gift cards. Prepaid, gift cards and P2P Companion: WA SB 5644	In committee	12 January 2026
WA	HB 2020	Creating a business and occupation tax deduction and increasing the rate for persons conducting payment card processing activities.	Enacted	20 May 2025
WA	SB 5070	Concerning prohibiting fees on certain acts of commerce to protect tipped wages for workers while reducing the financial burden on employers.	In committee	12 January 2026
WA	SB 5280	Protecting consumers of virtual currency kiosks. Virtual currency and crypto kiosks	Floor vote	12 March 2026
WA	SB 5328	Establishing a new chapter for the licensing and regulation of businesses providing earned wage access services. Earned wage access	Floor vote	26 February 2026
WA	SB 5363	Modernizing payment systems by expanding consumer-	In committee	12 January 2026

State	Bill	Title	Current status	Last action
		friendly transaction options for registered tow truck operators and regulated businesses.		
WA	SB 5777	Creating a business and occupation tax deduction and increasing the rate for persons conducting payment card processing activities. Interchange and card networks	In committee	12 January 2026
WA	SB 6230	Adjusting the price of a cash transaction to eliminate the need for pennies.	■ Passed committee	26 February 2026
WI	AB 1025†	Relating to: earned wage access services. Earned wage access Companion: WI SB 1028	■ Enacted	3 April 2026
WI	AB 230†	Relating to: requiring retail sellers to accept cash and providing a penalty. (FE) Card surcharges and payment fees Companion: WI SB 230	Dead	23 March 2026
WI	AB 471	Relating to: the regulation of digital assets. Virtual currency and crypto kiosks Companion: WI SB 535	Dead	23 March 2026
WI	AB 823	Relating to: healthy food incentive program funding, payment processing equipment and services for farmers' markets and farmers, and making an appropriation. (FE) Card surcharges and payment fees	Dead	23 March 2026
WI	AB 894	Relating to: terms and conditions of gift certificates, gift cards, and other gift	■ Passed chamber	23 March 2026

State	Bill	Title	Current status	Last action
		obligations and providing a penalty. Prepaid, gift cards and P2P Companion: WI SB 900		
WI	AB 930†	Relating to: correcting a cross-reference related to enforcement of regulations applicable to earned wage access service providers (suggested as remedial legislation by the Department of Financial Institutions). Earned wage access Companion: WI SB 909	■ Enacted	27 March 2026
WI	AB 968	Relating to: virtual currency kiosks. Virtual currency and crypto kiosks Companion: WI AB 384, WI SB 386	■ Enacted	9 April 2026
WI	SB 951	Relating to: creating the Office of Financial Technology Innovation in the Department of Financial Institutions and a cryptocurrency pilot project, granting rule-making authority, and making an appropriation. (FE) Virtual currency and crypto kiosks	Dead	23 March 2026
WV	HB 2481	Businesses in WV must accept cash Card surcharges and payment fees	In committee	17 February 2025
WV	HB 2903	To prohibit convenience fees for tenant's of rental properties Card surcharges and payment fees	In committee	24 February 2025
WV	HB 4060	Businesses in WV must accept cash Card surcharges and payment fees	In committee	14 January 2026

State	Bill	Title	Current status	Last action
WV	HB 4170	To prohibit the charging of any fees to cash any government issued check. Money transmission and licensing	In committee	14 January 2026
WV	HB 4240†	Relating to authorizing the Commissioner of Financial Institutions to promulgate a legislative rule relating to the Fintech Regulatory Sandbox Program. Payment fraud and scams	In committee	14 January 2026
WV	HB 4396	Prevent credit card surcharge from including sales tax Card surcharges and payment fees, Interchange and card networks	In committee	15 January 2026
WV	HB 4990	Relating to crimes using gift cards Payment fraud and scams	■ Enacted	29 June 2026
WV	HB 5155†	To prohibit convenience fees for tenant's of rental properties Card surcharges and payment fees	In committee	3 February 2026
WV	HB 5353	To bring virtual currency kiosks within the purview of money transmission licensure and create disclosure requirements and daily transaction limitations for new and existing customers. Money transmission and licensing, Virtual currency and crypto kiosks	■ Enacted	13 August 2026
WV	HB 5461	Creating the "Financial Accountability Stable Token Act," for financing and state payments Virtual currency and crypto kiosks	In committee	12 February 2026

State	Bill	Title	Current status	Last action
WV	SB 339†	Commissioner of Financial Institutions rule relating to Fintech Regulatory Sandbox Program Payment fraud and scams	In committee	15 January 2026
WV	SB 78	Prohibiting financial institutions from discriminating against firearms businesses	In committee	14 January 2026
WV	SB 887	Relating to requirements for licensure and regulation of money transmission services Money transmission and licensing	In committee	19 February 2026
WY	HB 108	Firearm purchase protections.	Dead	3 March 2025
WY	HB 75	Virtual currency kiosks. Money transmission and licensing, Virtual currency and crypto kiosks	■ Enacted	6 March 2026
WY	SF 21	Wyoming stable token-amendments.	■ Enacted	6 March 2026
WY	SF 97	Cash payment-governmental entities. Card surcharges and payment fees	Introduced	11 February 2026

What this report could not read

On 2 November 2026, 12,484 bills in current sessions were held without their text: Montana 3,456, Illinois 715, Virginia 715, Puerto Rico 633, Congress 624, Kansas 618, Michigan 526, Missouri 461, Delaware 454, New Hampshire 450, Hawaii 436, Colorado 270, New Jersey 254, Nevada 247, Mississippi 215, Massachusetts 212, Rhode Island 197, Northern Mariana Islands 194, Arizona 184, Guam 159, Utah 153, US Virgin Islands 148, West Virginia 143, New York 115, Iowa 112, Ohio 105, North Dakota 96, Maine 82, California 78, Kentucky 58, South Carolina 52, Georgia 43, Louisiana 40, North Carolina 39, Nebraska 32, Oklahoma 31, Minnesota 23, Wisconsin 20, New Mexico 16, Tennessee 16, Oregon 13, Florida 12, Alaska 11, Maryland 4, South Dakota 4, Washington 4, District of Columbia 3, Texas 3, Alabama 2, Idaho 2, Pennsylvania 2, Vermont 2. They are matched on their titles alone, so a bill on this topic whose title does not say so may be missing; check those legislatures directly.

† Matched on the bill's title alone, because the platform does not yet hold that bill's full text. Every other bill is matched on its whole document.

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