



# 132nd MAINE LEGISLATURE

## SECOND REGULAR SESSION-2026

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Legislative Document

No. 1998

S.P. 811

In Senate, December 5, 2025

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**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**

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Submitted by the Department of Professional and Financial Regulation pursuant to Joint Rule 203.

Received by the Secretary of the Senate on December 3, 2025. Referred to the Committee on Health Coverage, Insurance and Financial Services pursuant to Joint Rule 308.2 and ordered printed.

A handwritten signature in black ink, appearing to read "DAREK M. GRANT".

DAREK M. GRANT  
Secretary of the Senate

Presented by Senator BAILEY of York.

1       **Be it enacted by the People of the State of Maine as follows:**

2       **Sec. 1. 32 MRSA §6152, sub-§2,** as enacted by PL 1999, c. 229, §2, is amended to  
3       read:

4       **2. Limitations.** A cash-dispensing machine:

5       A. May not accept deposits or loan payments or effectuate account transfers other than  
6       those transfers between the customer's accounts in the same financial institution; and

7       B. Must be operated in such a way as to comply with the Electronic Funds Transfer  
8       Act, 15 United States Code, Section 1693 et seq. or regulations adopted under that Act.;  
9       and

10       C. May not operate as a virtual currency kiosk as defined in section 6164, subsection  
11       3 unless the virtual currency kiosk operator is licensed as a money transmitter pursuant  
12       to section 6165.

13       **Sec. 2. 32 MRSA §6153, sub-§1, ¶B,** as enacted by PL 1999, c. 229, §2, is  
14       amended to read:

15       B. A registration fee of \$50 for the first cash-dispensing machine location operator and  
16       \$25 for each additional location, payable to the Treasurer of State cash-dispensing  
17       machine.

18       **Sec. 3. 32 MRSA §6153, sub-§1-A** is enacted to read:

19       **1-A. Nationwide mortgage licensing system and registry.** The administrator may  
20       require registration under this section through the nationwide mortgage licensing system  
21       and registry as defined in Title 9-A, section 13-102, subsection 8. The administrator is  
22       authorized to participate in the nationwide mortgage licensing system and registry.

23       **Sec. 4. 32 MRSA §6153, sub-§1-B** is enacted to read:

24       **1-B. Registration requirements.** In all cases, whether registration is through the  
25       nationwide mortgage licensing system and registry or otherwise, the administrator may  
26       establish, by rule, requirements for registration, including but not limited to:

27       **A. Background checks for:**

28       (1) Criminal history through fingerprint or other databases;

29       (2) Civil or administrative records;

30       (3) Credit history; or

31       (4) Any other information determined necessary by the nationwide mortgage  
32       licensing system and registry;

33       **B. The payment of fees to apply for or renew registration.** If registration is through the  
34       nationwide mortgage licensing system and registry, an applicant must also pay a  
35       nationwide mortgage licensing system and registry processing fee in an amount to be  
36       determined by the administrators of the nationwide mortgage licensing system and  
37       registry. Renewal applications received after the due date are subject to an additional  
38       fee of \$100;

39       **C. The setting or resetting as necessary of renewal or reporting dates; and**

1                   D. Other requirements for application for, amendment of or revocation of a registration  
2                   or any other such activities as the administrator considers necessary.

3                   The aggregate of registration fees and other fees and assessments provided for by this  
4                   section is appropriated for the use of the administrator. Any balance of these funds does  
5                   not lapse but must be carried forward to be expended for the same purpose in the following  
6                   fiscal year.

7                   **Sec. 5. 32 MRSA §6153, sub-§6**, as enacted by PL 1999, c. 229, §2, is amended to  
8                   read:

9                   **6. Fine.** The administrator may impose a fine of \$5 \$25 per day on any person failing  
10                  to comply with the requirements of this section.

11                  **Sec. 6. 32 MRSA §6154, sub-§1, ¶A-1** is enacted to read:

12                  A-1. If registration is through the nationwide mortgage licensing system and registry,  
13                  the operator's unique identifier as defined in Title 9-A, section 13-102, subsection 15;

## 14                   **SUMMARY**

15                  This bill authorizes the Superintendent of Consumer Credit Protection within the  
16                  Department of Professional and Financial Regulation to require registration of certain cash-  
17                  dispensing machines through the nationwide mortgage licensing system and registry. In all  
18                  cases, whether registration is through the nationwide mortgage licensing system and  
19                  registry or otherwise, the bill authorizes the superintendent to establish, by rule,  
20                  requirements for registration of certain cash-dispensing machines. The bill provides that  
21                  certain cash-dispensing machines may not operate as virtual currency kiosks unless the  
22                  virtual currency kiosk operator is licensed as a money transmitter.