



MARYLAND COMMISSIONER OF FINANCIAL REGULATION INDUSTRY ADVISORY REGULATORY GUIDANCE



December 3, 2025

Notice of Proposed Regulation: Virtual Currency Kiosks

The Commissioner of Financial Regulation proposes to adopt new Regulations .01 through .10 under new chapter, **COMAR 09.03.16 Virtual Currency Kiosks**.

To view the proposed rule, see the [Maryland Register, Volume 52, Issue 24, Page 1201 \(issued December 1, 2025\)](#). Please review the proposed rule thoroughly.

The purpose of this action is to enable Maryland's virtual currency kiosk laws as a result of the Legislature's adoption of Ch. 117 (S.B. 305), Acts of 2025, which created a registration requirement for virtual currency kiosk operators and created a registration requirement for each virtual currency kiosk.

This action establishes the Office of Financial Regulation's (OFR's) registration regulations by adding:

- (1) Definitions for certain undefined terms used for virtual currency kiosks;
- (2) A description of the registration procedure for kiosk operators and kiosks;
- (3) Procedures for fee refunds;
- (4) A description of the fraud prevention requirements;
- (5) A description of the communications and notice requirements;
- (6) A description of the lighting, safety, and signage required;
- (7) A description of the screen disclosures timing;
- (8) A description of the information required on receipts;
- (9) A description of the annual report required.

Comment Period

Please send comments to Amy P. Hennen, Assistant Commissioner for Policy and Engagements, Office of Financial Regulation, by email at amy.hennen@maryland.gov or by phone at 410-230-6094.

Comments will be accepted through January 2, 2026.

The Office of Financial Regulation, a division of the Maryland Department of Labor, is Maryland's consumer financial protection agency and financial services regulator. For more information, please visit our website at www.labor.maryland.gov/finance.



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