

---

# A BILL FOR AN ACT

RELATING TO CONSUMER PROTECTION.

**BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF HAWAII:**

1        SECTION 1. Chapter 481B, Hawaii Revised Statutes, is  
2        amended by adding a new part to be appropriately designated and  
3        to read as follows:

4                            **"PART        .    DIGITAL FINANCIAL ASSETS**

5                            **§481B-**        **Definitions.** As used in this part:

6        "Cash" means physical United States currency, both coins  
7        and paper currency.

8        "Digital financial asset" means a digital representation of  
9        value that is used as a medium of exchange, unit of account, or  
10      store of value, and that is not legal tender, regardless of  
11      whether denominated in legal tender. "Digital financial asset"  
12      does not include:

13                            (1) A transaction in which a merchant grants, as part of  
14                            an affinity or rewards program, value that cannot be  
15                            taken from or exchanged with the merchant for legal  
16                            tender, bank or credit union credit, or a digital  
17                            financial asset;



(2) A digital representation of value issued by or on behalf of a publisher and used solely within an online game, game platform, or family of games sold by the same publisher or offered on the same game platform;

or

(3) A security registered with or exempt from registration with the United States Securities and Exchange Commission or a security registered or exempt from registration under chapter 485A.

10 "Digital financial asset transaction kiosk" means an  
11 electronic information processing device that is capable of  
12 accepting or dispensing United States currency by means of  
13 credit card or cash in exchange for a digital financial asset.

14 "Digital financial asset wallet" means a software  
15 application or other mechanism providing a means for holding,  
16 storing, and transferring digital financial assets.

17 "Digital financial asset wallet address" means a unique  
18 public alphanumeric identifier that is associated with a type of  
19 digital financial asset and digital financial asset wallet and  
20 that allows for the sending and receiving of digital financial  
21 assets.



1       "Operator" means a person who owns, operates, or manages a  
2       digital financial asset transaction kiosk located in the State.

3       **\$481B-       Digital financial asset kiosks; prohibition on**  
4       **access to a digital financial asset wallet from multiple**  
5       **customers.** (a) Beginning October 1, 2026, it shall be an  
6       unlawful practice under this chapter for an operator to own,  
7       operate, or manage in the State a digital financial asset kiosk  
8       that allows any two customers to conduct transactions with the  
9       same digital financial asset wallet address.

10       (b) Each transaction in violation of subsection (a) shall  
11       be a separate offense.

12       **\$481B-       Digital financial asset kiosks; limited option**  
13       **to cancel transaction.** (a) Beginning October 1, 2026, the  
14       owner, operator, or manager of a digital financial asset kiosk  
15       located within the State shall, at the expense of the owner,  
16       operator, or manager, allow a customer to cancel and receive a  
17       full refund for a digital financial asset transaction conducted  
18       at such kiosk if:

19       (1) The transaction was the customer's first digital  
20       financial asset transaction;



(2) The digital financial asset transaction involves use of a digital financial asset wallet; and

(3) Within sixty days after the digital financial kiosk transaction, the customer contacts the owner, operator, or manager of the kiosk and a government or law enforcement entity regarding the fraudulent nature of the transaction and submits proof of the fraud, such as a police report or notarized declaration detailing the fraudulent nature of the transaction.

(b) Each transaction that an owner, operator, or manager digital financial asset kiosk fails to cancel or refund

uant to subsection (a) shall constitute a separate offense."

SECTION 2. This Act shall take effect upon its approval.

INTRODUCED BY:

JAN 15 2026



# H.B. NO. 1560

**Report Title:**

Consumer Protection; Digital Financial Assets; Virtual Currencies; Kiosks; Digital Financial Asset Wallet Address

**Description:**

Beginning 10/1/2026, prohibits digital financial asset transaction kiosks from allowing any two customers from conducting transactions with the same digital financial asset wallet address and requires operators to provide full refunds under certain circumstances.

*The summary description of legislation appearing on this page is for informational purposes only and is not legislation or evidence of legislative intent.*

