



MARYLAND COMMISSIONER OF FINANCIAL REGULATION INDUSTRY ADVISORY REGULATORY GUIDANCE



January 13, 2026

Notice of Emergency Regulation: Virtual Currency Kiosks

The Commissioner of Financial Regulation has promulgated emergency Regulations .01 through .10 under new chapter, **COMAR 09.03.16 Virtual Currency Kiosks**.

To view the emergency rule, see the [Maryland Register, Volume 52, Issue 26, Page 1306 \(issued December 26, 2025\)](#). The emergency status began on December 5, 2025, and will continue until June 3, 2026. The emergency regulations are identical to the proposed regulations published on December 1, 2025.

The purpose of this action is to ensure Maryland's virtual currency kiosks can register in compliance with 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.

Questions

Please send questions to Clifford J. Charland, Assistant Commissioner, Office of Financial Regulation, by email at clifford.charland@maryland.gov or by phone at 410-230-6167.

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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