

From: [Sandra Darling](#)
To: [S Legislation](#); [June Speakman](#); [Sen. Lauria, Pamela J.](#)
Subject: Senate Bill #2648
Date: Tuesday, April 14, 2026 11:27:57 AM

Chairwoman Sosnowski and members of the Senate Commerce Committee:

I write in **support** of Senate Bill #2648 which will strengthen the guardrails for crypto transactions using an app for the purpose of fraudulent activity.

Last session the state of Rhode Island passed legislation regulating Crypto ATM machines. These regulations were needed to bring scams and fraud to a stop. In response, the Crypto ATM companies have launched apps that allow you to begin a purchase of crypto utilizing an app and then bringing the cash to a third party vendor (store cashier) to complete the transaction. These apps are being designed to circumvent the regulations that this state placed on crypto atm machines.

New platforms let customers walk into thousands of real retail chain stores, deposit cash at the register, and complete their Bitcoin purchase through their account on their phone. The device in their pocket becomes the new access point. The hardware becomes irrelevant.

I urge your support on SB #2648 to strengthen our law in order to protect older adults and all Rhode Islanders from the criminals who commit fraud using crypto currency

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