

MAINE STATE LEGISLATURE

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132nd MAINE LEGISLATURE

SECOND REGULAR SESSION-2026

Legislative Document

No. 2080

H.P. 1395

House of Representatives, January 7, 2026

An Act to Protect Consumers by Prohibiting the Use of Credit Cards in Sports Wagering

Approved for introduction by a majority of the Legislative Council pursuant to Joint Rule 203.

Reference to the Committee on Veterans and Legal Affairs suggested and ordered printed.

R. B. Hunt
ROBERT B. HUNT
Clerk

Presented by Representative MALON of Biddeford.

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

2 **Sec. 1. 8 MRSA §1202, sub-§4-A** is enacted to read:

3 **4-A. Digital wallet.** "Digital wallet" means any digital or electronic technology that
4 stores a person's financial information and allows that person to purchase goods and
5 services.

6 **Sec. 2. 8 MRSA §1203, sub-§2, ¶C,** as enacted by PL 2021, c. 681, Pt. J, §6, is
7 amended to read:

8 C. The methods of operation of sports wagering, including but not limited to the
9 permitted systems and methods of wagers; the use of credit and checks by persons
10 making wagers, except that a person may not make a wager using a credit card; the
11 types of wagering receipts that may be used; the method of issuing receipts; the
12 prevention of sports wagering on prohibited sports events; the protection of patrons
13 placing wagers; and the promotion of social responsibility and responsible gaming and
14 display of information on resources for problem gambling at a facility operator's
15 premises or on any mobile application or digital platform used to place wagers;

16 **Sec. 3. 8 MRSA §1203, sub-§2, ¶F,** as enacted by PL 2021, c. 681, Pt. J, §6, is
17 amended to read:

18 F. Minimum design and security requirements for the physical premises of facility
19 operators in which sports wagering is conducted, including but not limited to minimum
20 requirements for the acceptance of wagers at a self-serve kiosk located on the premises
21 and minimum required methods for verifying the identity and age of a person who
22 places a wager with a facility operator, for verifying that the person making a wager is
23 not prohibited from making a wager under section 1213, for ensuring that a person does
24 not use a credit card to make a wager and for requiring the refund of any wager
25 determined to have been placed by a person prohibited from making a wager under
26 section 1213;

27 **Sec. 4. 8 MRSA §1203, sub-§2, ¶G,** as enacted by PL 2021, c. 681, Pt. J, §6, is
28 amended to read:

29 G. Minimum design and security requirements for mobile applications and digital
30 platforms for the acceptance of wagers by mobile operators, including required
31 methods for verifying the age and identity of a person who places a wager with a mobile
32 operator, for verifying that the person making the wager is physically located in the
33 State and is not prohibited from making a wager under section 1213, for ensuring that
34 a person does not use a credit card to make a wager and for requiring the refund of any
35 wager determined to have been placed by a person prohibited from making a wager under
36 section 1213;

37 **Sec. 5. 8 MRSA §1220** is enacted to read:

38 **§1220. Methods of payment for wagers**

39 An operator may accept payment for a wager using the following methods:

40 **1. Online and mobile payment systems.** Online and mobile payment systems that
41 support online money transfers;

42 **2. Debit cards.** Debit cards;

3. Digital wallets. Digital wallets when the provider of the digital wallet provides assurance that a credit card has not been used to deposit funds into the digital wallet;

4. Prepaid cards. Prepaid cards not purchased with credit cards;

5. Bank wires. Bank wires;

6. Cash. Cash; and

7. Other method approved by director. Any other method approved by the director.

An operator may not accept payment for a wager by use of a credit card.

SUMMARY

9 This bill specifies the methods of payment that may be used to make a sports wager
10 and prohibits the use of a credit card to pay for a sports wager.