

## STATEMENT OF PURPOSE

RS33039 / H0617

Statement of Purpose: This legislation defines and regulates the use of “programmable money” in Idaho by excluding it from existing definitions of money under the Uniform Commercial Code and establishing a new framework to protect consumer payment rights. The bill limits the ability of issuers to control, restrict, or deny transactions based on lawful personal characteristics or activities, prohibits the use of social credit scoring through programmable money, and requires transparency when transactions are denied. It also provides civil remedies, attorney’s fees, and criminal penalties to ensure enforcement while preserving the lawful use of digital assets and alternative forms of payment.

## FISCAL NOTE

This legislation causes no increase or decrease in revenue, or additional expenditure of funds at the state or local level of government; therefore, this legislation has no fiscal impact.

### Contact:

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**DISCLAIMER:** This statement of purpose and fiscal note are a mere attachment to this bill and prepared by a proponent of the bill. It is neither intended as an expression of legislative intent nor intended for any use outside of the legislative process, including judicial review (Joint Rule 18).