

CITY OF WALTHAM
MASSACHUSETTS
IN THE CITY COUNCIL

Order # 36680

AN ORDER AMENDING THE CITY OF WALTHAM GENERAL ORDINANCE,
CHAPTER 8, LICENSE, PERMITS AND BUSINESS REGULATIONS.

Be it Ordained that the Waltham General Ordinance, Chapter 8, License, Permits and Business Regulations be amended by adding a new Article XVII regulating Cryptocurrency Automated Teller Machines (ATMs) as follows:

ARTICLE XVII

Cryptocurrency Automated Teller Machines (ATMs)

Sec. 8-178. Purpose and Intent

The City, acting upon reports of the Waltham Police Department, finds that unregulated cryptocurrency Automated Teller Machines (ATMs) pose risks to consumers, including financial fraud, money laundering, and lack of recourse for users. The City further finds that the current absence of sufficient federal and state consumer protections and regulatory oversight for such devices necessitates a municipal prohibition to safeguard residents and preserve public safety.

Sec. 8-179. Definitions

For the purposes of this ordinance, the following terms shall have the meanings indicated:

- (a) **Cryptocurrency:** A digital or virtual currency that uses cryptography for security and operates independently of a central bank, including but not limited to Bitcoin, Bitcoin Cash, Dash, Litecoin, Ripple, ZCash, Ethereum, and similar blockchain-based tokens.
- (b) **Cryptocurrency Automated Teller Machine (Cryptocurrency ATM):** Any self-service kiosk, machine, or device installed in a publicly accessible location that enables users to buy, sell, exchange, or transfer cryptocurrency through the machine using cash, debit card, credit card, or other means of payment.

Sec. 8-180. Prohibition

No person, business, or entity shall install, operate, maintain, or allow the installation or operation of a Cryptocurrency ATM within the geographic boundaries of the City of Waltham.

Sec. 8-181. Enforcement and Penalties

This ordinance shall be enforced by the Waltham Police Department, the Building Department, or any other authorized agent of the City.

Any person or entity found to be in violation of this ordinance shall be subject to a fine of \$300 per day per device, enforceable under non-criminal disposition pursuant to M.G.L. c. 40, § 21D.

Each day during which a violation continues shall constitute a separate offense.

Sec. 8-182. Severability

If any provision of this ordinance is held to be invalid by a court of competent jurisdiction, such invalidity shall not affect the remaining provisions, which shall remain in full force and effect.

First Reading: August 4, 2025

Second Reading: September 8, 2025


Third Reading: September 8, 2025

Approved:

**Order # 36680
In the City Council**

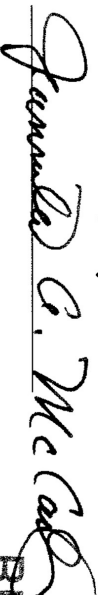
Cryptocurrency Ordinance

Read and Adopted: September 8, 2025



President John J. McLaughlin

Approved: 9/15/2025



Mayor Jeannette A. McCarthy

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SEP 09 2025

Mayor's Office

**Waltham City Council 2025
Roll Call**

Item: Ordinance for regulating Cryptocurrency ATMs

Date: 9/8/2025

	Yea	Nay	Abstained	Absent
Colleen Bradley-MacArthur	<input checked="" type="checkbox"/>			
Paul J. Brasco	<input checked="" type="checkbox"/>			
Caren Dunn	<input checked="" type="checkbox"/>			
Sean T. Durkee	<input checked="" type="checkbox"/>			
William A. Hanley	<input checked="" type="checkbox"/>			
Cathyann Harris	<input checked="" type="checkbox"/>			
Paul S. Katz	<input checked="" type="checkbox"/>			
Joseph P. LaCava	<input checked="" type="checkbox"/>			
Anthony LaFauci	<input checked="" type="checkbox"/>			
Randy J. LeBlanc	<input checked="" type="checkbox"/>			
Robert G. Logan	<input checked="" type="checkbox"/>			
Kathleen B. McMenimen	<input checked="" type="checkbox"/>			
Thomas M. Stanley	<input checked="" type="checkbox"/>			
Carlos A. Vidal	<input checked="" type="checkbox"/>			
John J. McLaughlin, President				
<u>Totals</u>	<input checked="" type="checkbox"/>			

