SENATE BILL NO. 69–COMMITTEE ON GOVERNMENT AFFAIRS

(ON BEHALF OF THE SECRETARY OF STATE)

PREFILED NOVEMBER 17, 2026

Referred to Committee on Government Affairs

SUMMARY—Authorizes the Secretary of State to engage in certain activities relating to transactions involving the payment of money to the Secretary of State by means of a payment card. (BDR 18-590)

FISCAL NOTE: Effect on Local Government: No.
Effect on the State: May have Fiscal Impact.
Effect on the State Highway Fund: No.

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EXPLANATION – Matter in ***bolded italics*** is new; matter between brackets [~~omitted material~~] is material to be omitted.

AN ACT relating to the Secretary of State; authorizing the Secretary of State to engage in certain activities relating to transactions involving the payment of money to the Secretary of State by means of a payment card; authorizing the Secretary of State to adopt any regulations that are necessary to carry out such activities; and providing other matters properly relating thereto.

Legislative Counsel's Digest:

Existing law sets forth various powers and duties of the Secretary of State. (Chapter 225 of NRS) This bill authorizes the Secretary of State to engage in certain activities relating to transactions involving the payment of money to the Secretary of State by means of a payment card. Under this bill, the Secretary of State is authorized to engage in certain merchant acquiring activities which are associated with effecting such transactions. This bill also authorizes the Secretary of State to engage in "settlement activities," which this bill defines to mean, in general, the processing of such transactions to send to a payment card network for processing, to retain payments for the Secretary of State and for the billing of the holder of the payment card. Additionally, this bill authorizes the Secretary of State to: (1) engage in other activities necessary to carry out the merchant acquiring activities and settlement activities authorized by this bill; and (2) adopt any regulations necessary to carry out the provisions of this bill.

This bill specifies that the provisions of this bill do not authorize the Secretary of State to engage in the business of banking or to engage in merchant acquiring

activities or settlement activities for any transaction that does not involve a payment of money to the Secretary of State by means of a payment card.

THE PEOPLE OF THE STATE OF NEVADA, REPRESENTED IN SENATE AND ASSEMBLY, DO ENACT AS FOLLOWS:

Section 1. Chapter 225 of NRS is hereby amended by adding thereto a new section to read as follows:

1. The Secretary of State may engage in:

(a) The following merchant acquiring activities associated with effecting transactions within a payment card network that involve a payment of money to the Secretary of State by means of a payment card:

(1) Obtaining and maintaining membership in one or more payment card networks;

(2) Providing the means to authorize valid payment card transactions at locations at which the Secretary of State accepts payments of money;

(3) Facilitating the clearing and settlement of the transactions through a payment card network;

(4) The authorization and capture of the transactions; and

(5) The processing of disputes;

(b) Settlement activities; and

(c) Such other activities as may be necessary, convenient or incidental to carry out the merchant acquiring activities and settlement activities authorized by this section, including, without limitation, the acquisition of any equipment or technology to allow the Secretary of State to engage in such activities.

2. The provisions of this section do not authorize the Secretary of State to engage in:

(a) The business of banking, including, without limitation, by accepting deposits or making loans; or

(b) Any merchant acquiring activities or settlement activities for any transaction that does not involve a payment of money to the Secretary of State by means of a payment card.

3. The Secretary of State may adopt any regulations necessary to carry out the provisions of this section.

4. As used in this section:

(a) "Merchant acquiring activities" means the activities in which the Secretary of State is authorized to engage pursuant to paragraph (a) of subsection 1.

(b) "Payment card" means a credit card, debit card, prepaid card or any other payment device issued to a person that enables access to a funding source of the person and is used by the person to make a payment of money to the Secretary of State.

(c) "Payment card network" means any organization, group, system or other collection of persons that is organized to allow participants to accept or make payments.

(d) "Settlement activities" means the processing of payment card transactions involving a payment of money to the Secretary of State by means of a payment card to send to a payment card network for processing, to retain such payments for the Secretary of State and for the billing of the holder of the payment card.

Sec. 2. 1. This section becomes effective upon passage and approval.

2. Section 1 of this act becomes effective:

(a) Upon passage and approval for the purpose of adopting any regulations and performing any other preparatory administrative tasks that are necessary to carry out the provisions of this act; and

(b) On October 1, 2027, for all other purposes.

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