

HOUSE BILL 1453

C7

6lr3167

By: **Delegate Miller**

Introduced and read first time: February 13, 2026

Assigned to: Ways and Means

A BILL ENTITLED

1 AN ACT concerning

2 **Gaming – Extensions of Credit, Penalties, Player Protections, and Distribution**
3 **of Proceeds – Alterations**

4 FOR the purpose of requiring the State Lottery and Gaming Control Commission to adopt
5 certain regulations governing the extension of credit to a player by a video lottery
6 operation licensee; requiring the Commission to establish a certain list of players for
7 whom the video lottery operation licensee has approved an extension of credit or
8 authorized certain privileges; altering the maximum amount of certain penalties
9 that the Commission is authorized to impose for certain violations of law governing
10 video lottery facilities and sports wagering; altering the distribution of certain
11 fantasy competition and sports wagering proceeds; prohibiting the use of credit cards
12 for certain online sports wagering–related transactions; specifying the maximum
13 wager that may be accepted by a sports wagering licensee under certain
14 circumstances; and generally relating to video lottery facilities, fantasy competitions,
15 and sports wagering.

16 BY adding to
17 Article – State Government
18 Section 9–1A–24(h) and 9–1E–09(f)
19 Annotated Code of Maryland
20 (2021 Replacement Volume and 2025 Supplement)

21 BY repealing and reenacting, with amendments,
22 Article – State Government
23 Section 9–1A–25, 9–1D–04, 9–1E–08, 9–1E–11(b), and 9–1E–12(b)
24 Annotated Code of Maryland
25 (2021 Replacement Volume and 2025 Supplement)

26 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,
27 That the Laws of Maryland read as follows:

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 Article – State Government

2 9–1A–24.

3 (H) (1) THE COMMISSION SHALL ADOPT REGULATIONS GOVERNING THE
4 EXTENSION OF CREDIT TO A PLAYER BY A VIDEO LOTTERY OPERATION LICENSEE.

5 (2) THE REGULATIONS SHALL REQUIRE:

6 (I) VIDEO LOTTERY OPERATION LICENSEES TO INCLUDE AND
7 PROMINENTLY DISPLAY ON CREDIT APPLICATIONS BY PLAYERS THE WORDS “IF YOU
8 OR SOMEONE YOU KNOW HAS A GAMBLING PROBLEM AND WANTS HELP, CALL
9 1–800–GAMBLER” OR COMPARABLE LANGUAGE APPROVED BY THE COMMISSION;
10 AND

11 (II) VIDEO LOTTERY OPERATION LICENSEES TO CONDUCT
12 ADDITIONAL REVIEW FOLLOWING INSTANCES WHERE THE TOTAL AMOUNT OF
13 PAYMENTS FOR OUTSTANDING CREDIT IS IN EXCESS OF THE PLAYER’S NET WORTH
14 AND NET WINNINGS AT THE VIDEO LOTTERY FACILITY.

15 (3) (I) THE COMMISSION SHALL ESTABLISH A CENTRAL LIST OF
16 PLAYERS FOR WHOM EACH VIDEO LOTTERY OPERATION LICENSEE HAS APPROVED
17 AN EXTENSION OF CREDIT OR AUTHORIZED COUNTER CHECK PRIVILEGES AND THE
18 AMOUNT OF CREDIT EXTENDED TO EACH PLAYER BY THE VIDEO LOTTERY
19 OPERATION LICENSEE.

20 (II) THE COMMISSION SHALL REQUIRE EACH VIDEO LOTTERY
21 OPERATION LICENSEE TO SUBMIT PLAYER INFORMATION IN A TIMELY MANNER FOR
22 INCLUSION ON THE LIST DESCRIBED UNDER SUBPARAGRAPH (I) OF THIS
23 PARAGRAPH.

24 (III) EACH VIDEO LOTTERY OPERATION LICENSEE SHALL
25 MONITOR THE LIST DESCRIBED UNDER SUBPARAGRAPH (I) OF THIS PARAGRAPH TO
26 ENSURE THAT, CUMULATIVELY, THE VIDEO LOTTERY OPERATION LICENSEES HAVE
27 NOT EXTENDED A PLAYER AMOUNTS OF CREDIT THAT EXCEED THE PLAYER’S NET
28 WORTH.

29 9–1A–25.

30 (a) The Commission may deny a license to an applicant, reprimand or fine a
31 licensee, or suspend or revoke a license for a violation of:

32 (1) this subtitle;

1 (2) a regulation adopted under this subtitle; or

2 (3) a condition that the Commission sets.

3 (b) (1) For each violation specified in subsection (a) of this section, the
4 Commission may impose a penalty not exceeding ~~[\$5,000]~~ **\$50,000**.

5 (2) Each day that a person is in violation under this section shall be
6 considered a separate violation.

7 (3) To determine the amount of the penalty imposed under paragraph (1)
8 of this subsection, the Commission shall consider:

9 (i) the seriousness of the violation;

10 (ii) the harm caused by the violation; and

11 (iii) the good faith or lack of good faith of the person who committed
12 the violation.

13 (c) Except as otherwise expressly provided in this subtitle, nothing contained in
14 this subtitle abrogates or limits the criminal laws of the State or limits the authority of the
15 General Assembly to enact statutes establishing criminal offenses and penalties relating to
16 video lottery operations.

17 9-1D-04.

18 (a) A fantasy competition operator shall retain ~~[85%]~~ **84%** of the proceeds and
19 pay the remainder to the Commission.

20 (b) **(1) [The] EXCEPT AS PROVIDED IN PARAGRAPH (2) OF THIS**
21 **SUBSECTION, THE** Commission shall distribute the proceeds paid under subsection (a) of
22 this section to the Blueprint for Maryland's Future Fund established under § 5-206 of the
23 Education Article.

24 **(2) THE COMMISSION SHALL DISTRIBUTE 1% OF THE PROCEEDS**
25 **FROM FANTASY COMPETITIONS TO THE PROBLEM GAMBLING FUND ESTABLISHED**
26 **UNDER § 9-1A-33 OF THIS TITLE.**

27 9-1E-08.

28 (a) The Commission may deny a license to an applicant for a license under §
29 9-1E-05 of this subtitle, reprimand or fine a licensee, or suspend or revoke a license for a
30 violation of:

31 (1) this subtitle;

1 (2) a regulation adopted under this subtitle; or

2 (3) a condition that the Commission sets.

3 (b) For each violation specified in subsection (a) of this section, the Commission
4 may impose a penalty not exceeding [~~\$5,000~~] **\$50,000**.

5 (c) Each day that a person is in violation under this section shall be considered a
6 separate violation.

7 (d) To determine the amount of the penalty imposed under subsection (b) of this
8 section, the Commission shall consider:

9 (1) the seriousness of the violation;

10 (2) the harm caused by the violation; and

11 (3) the good faith or lack of good faith of the person who committed the
12 violation.

13 (e) Except as otherwise provided in this subtitle, nothing contained in this
14 subtitle abrogates or limits the criminal laws of the State or limits the authority of the
15 General Assembly to enact statutes establishing criminal offenses and penalties relating to
16 sports wagering operations.

17 9-1E-09.

18 **(F) A SPORTS WAGERING LICENSEE MAY NOT ACCEPT A WAGER FROM AN**
19 **INDIVIDUAL ON ANY ONE SPORTING EVENT IN EXCESS OF \$100,000.**

20 9-1E-11.

21 (b) For online sports wagering, a mobile sports wagering licensee:

22 **(1)** shall:

23 **[(1)] (I)** have in place technical and operational measures to prevent
24 access by individuals who are underage or physically located outside the State, including:

25 **[(i)] 1.** age verification procedures, which may require the use of
26 a reputable independent third party that is in the business of verifying an individual's
27 personally identifiable information; and

28 **[(ii)] 2.** the use of geolocation technology to verify a bettor's
29 geographic location;

1 [(2)] (II) include on its online sports wagering website a description of the
2 possible repercussions for an underage or out-of-state bettor, which may include
3 immediate stoppage of play, account closure, and forfeiture and confiscation of winnings;
4 and

5 [(3)] (III) establish procedures to prevent prohibited individuals from
6 wagering on sporting events; AND

7 (2) MAY NOT ACCEPT A CREDIT CARD AS PAYMENT FOR ANY ONLINE
8 SPORTS WAGERING-RELATED TRANSACTIONS.

9 9-1E-12.

10 (b) (1) (i) Except as provided in subparagraphs (ii), (iii), and (iv) of this
11 paragraph, all proceeds from sports wagering shall be electronically transferred monthly
12 into the State Lottery Fund established under Subtitle 1 of this title.

13 (ii) A Class A-1 and A-2 sports wagering facility licensee shall
14 retain 85% of the proceeds from sports wagering conducted at the locations described in §
15 9-1E-09(a) of this subtitle.

16 (iii) A Class B-1 and B-2 sports wagering facility licensee shall
17 retain 85% of the proceeds from sports wagering conducted at the location described in the
18 licensee's application.

19 (iv) A mobile sports wagering licensee shall retain 80% of the
20 proceeds from online sports wagering received by the licensee.

21 (2) (i) Except as provided in subparagraph (ii) of this paragraph, all
22 proceeds from sports wagering in the State Lottery Fund established under Subtitle 1 of
23 this title shall be distributed on a monthly basis, on a properly approved transmittal
24 prepared by the Commission to the Blueprint for Maryland's Future Fund established
25 under § 5-206 of the Education Article.

26 (ii) For fiscal year [2026] **2027** and each fiscal year thereafter[, 5%]:

27 1. 4% of the proceeds [attributable to mobile] **FROM ONLINE**
28 sports wagering shall be deposited in the General Fund; AND

29 2. 1% OF THE PROCEEDS FROM ONLINE SPORTS
30 WAGERING SHALL BE DEPOSITED IN THE PROBLEM GAMBLING FUND ESTABLISHED
31 UNDER § 9-1A-33 OF THIS TITLE.

32 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July
33 1, 2026.