

Stricken language would be deleted from and underlined language would be added to present law.

State of Arkansas  
95th General Assembly  
Regular Session, 2025

# A Bill

SENATE BILL 133

By: Senators J. Boyd, J. Dotson, M. McKee, C. Penzo

By: Representatives Beaty Jr., L. Johnson, Long

## For An Act To Be Entitled

AN ACT TO AMEND THE UNIFORM COMMERCIAL CODE; TO DEFINE "CENTRAL BANK DIGITAL CURRENCY" UNDER THE UNIFORM COMMERCIAL CODE; TO MODIFY THE UNIFORM COMMERCIAL CODE DEFINITIONS OF "MONEY" AND "DEPOSIT ACCOUNT"; AND FOR OTHER PURPOSES.

## Subtitle

TO AMEND THE UNIFORM COMMERCIAL CODE; TO DEFINE "CENTRAL BANK DIGITAL CURRENCY" UNDER THE UNIFORM COMMERCIAL CODE; AND TO MODIFY THE UNIFORM COMMERCIAL CODE DEFINITIONS OF "MONEY" AND "DEPOSIT ACCOUNT".

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF ARKANSAS:

SECTION 1. Arkansas Code § 4-1-201(b)(24), concerning the Uniform Commercial Code definition of "money", is amended to read as follows:

(24) "Money" means a medium of exchange that is currently authorized or adopted by a domestic or foreign government. The term includes a monetary unit of account established by an intergovernmental organization or by agreement between two (2) or more countries. "Money" does not include a central bank digital currency.

SECTION 2. Arkansas Code § 4-1-201(b), concerning the general definitions used in the Uniform Commercial Code, is amended to add an additional subdivision to read as follows:



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(44) "Central bank digital currency" means a digital currency, a digital medium of exchange, or a digital monetary unit of account issued by the Federal Reserve System, a federal agency, a foreign government, a foreign central bank, or a foreign reserve system that is made directly available to a consumer by such entities. "Central bank digital currency" includes a digital currency, a digital medium of exchange, or a digital monetary unit of account issued by the Federal Reserve System, a federal agency, a foreign government, a foreign central bank, or a foreign reserve system that is processed or validated directly by such entities.

SECTION 3. Arkansas Code § 4-9-102(29), concerning the Uniform Commercial Code – Secured Transactions definition of "deposit account", is amended to read as follows:

(29) "Deposit account" means a demand, time, savings, passbook, or similar account maintained with a bank. The term "deposit account" does not include investment property, central bank digital currency, or accounts evidenced by an instrument.