

SUBCHAPTER 1. GENERAL PROVISIONS

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19:45-1.20 Table inventories

(a) Whenever a gaming table in a casino or casino simulcasting facility is opened for gaming, operations shall commence with an amount of gaming chips, coins and plaques to be known as the "table inventory" and no casino licensee shall cause or permit gaming chips, coins or plaques to be added to, or removed from, such table inventory during the gaming day except:

1. In exchange for cash, coupons, issuance copies of Counter Checks presented by casino patrons, or documents prepared to evidence a credit or debit card chip transaction, in conformity with the applicable

provisions of N.J.A.C. 19:45-1.18, 1.18A and 1.25;

2. In payment of winning wagers and collection of losing wagers made at such gaming table;

3. In exchange for gaming chips or plaques received from a patron having an equal aggregate face value;

4. In conformity with the Fill and Credit Slip procedures described in N.J.A.C. 19:45-1.22 and 1.23;

5. In conformity with N.J.A.C. 19:47-3.3 and 7.3, coin may be used for the purpose of marking baccarat vigorish;

6. In conformity with N.J.A.C. 19:47-14.14, the rake collected from patrons playing the game of poker shall always be placed in the table inventory container;

7. In conformity with a table inventory return device utilized in the game of pai gow poker pursuant to N.J.A.C. 19:46-1.13B or caribbean stud poker pursuant to N.J.A.C. 19:46-1.13G, the gaming chips wagered on the progressive payout shall always be placed in the table inventory container; and

8. In conformity with N.J.A.C. 19:47-18.7, 18.8 and 18.9, gaming chips placed on or in the wagering devices utilized for the optional bonus wager in the game of let it ride poker pursuant to N.J.A.C. 19:46-1.13H(e), shall always be placed in the table inventory container.

(b) Whenever a gaming table is not open for gaming activity, the table inventory and the Table Inventory Slip prepared in conformity with the procedures set forth in N.J.A.C. 19:45-1.31 shall be stored in a separate, locked clear container which shall be clearly marked on the outside with the game and the gaming table number to which it corresponds. The information on the Table Inventory Slip shall be visible from the outside of the container. All containers shall be stored either in the cashiers' cage or secured to the gaming table, provided that there is adequate security, as approved by the Commission.

(c) The keys to the locked containers containing the table inventories shall be maintained and controlled by the casino department in a secure place

and shall at no time be made accessible to any cashiers' cage personnel or to any person responsible for transporting such table inventories to or from the gaming tables.

As amended, effective: 02/21/89

As amended, effective: 03/02/92

As amended, effective: 01/19/93

As amended, effective: 02/16/93

As amended, effective: 03/21/94

As amended, effective: 08/07/95

As amended, effective: 09/16/96

As amended, effective: 11/16/98

As amended, effective: 06/17/02

19:45-1.21 Procedure for opening tables for gaming

(a) Whenever gaming tables are to be opened for gaming activity, the locked container with the table inventory and the Table Inventory Slip, if not already attached to the gaming tables, shall be transported directly from the cashiers' cage to the gaming table by a security department member.

(b) Immediately prior to opening the gaming table for gaming, the casino supervisor assigned to such table shall unlock the container after assuring that it is the proper container for that table.

(c) The dealer or boxman assigned to the gaming table shall count the contents of the container in the presence of the casino supervisor assigned to such table and shall agree the count to the Opener removed from the container.

(d) Signatures attesting to the accuracy of the information recorded on the Opener shall be placed on such Opener by the dealer or boxman assigned to the table and the casino supervisor that observed the dealer or boxman count the contents of the container.

(e) Any discrepancy between the amount of gaming chips, coins and plaques counted and the amount of the gaming chips, coins and plaques recorded on the Opener shall be immediately verbally reported to the casino

manager, assistant casino manager, or table games shift manager in charge at such time, the security department and Commission inspector. For any discrepancy greater than \$5.00, security personnel will also promptly complete the standard security report in writing, as approved by the Division, and immediately forward a copy to the Commission inspector and the Division.

(f) After the count of the contents of the container and the signing of the Opener, such slip be immediately deposited in the drop box attached to the gaming table by the dealer or boxman after the opening of such table.

Effective: 05/25/78

As amended, effective: 01/05/98

As amended, effective: 09/05/06

19:45-1.22 Procedure for distributing gaming chips, coins and plaques to gaming tables

(a) A Request for Fill ("Request") shall be prepared by a casino supervisor, or a casino clerk, to authorize the preparation of a Fill Slip ("Fill") for the distribution of gaming chips, coins and plaques to gaming tables. The Request shall be a two-part form, at a minimum, and access to the Request shall, prior to use, be restricted to casino supervisors and casino clerks.

(b) On the original and duplicate Request, the following information, at a minimum, shall be recorded:

1. The date and time, or shift of preparation;
2. The denomination of gaming chips, coins and plaques to be distributed to the gaming tables;
3. The total amount of each denomination of gaming chips, coins and plaques to be distributed to the gaming table;
4. The game and table number to which the gaming chips, coins and plaques are to be distributed; and
5. The signature of the casino supervisor.

(c) After preparation of the Request, the original copy of such Request

shall be transported directly to the cashiers' cage.

(d) The duplicate copy of the Request shall be placed by the dealer or boxman in public view on the gaming table to which the gaming chips, coins and plaques are to be received. Such duplicate Request shall not be removed until the chips, coins and plaques are received at which time the Request and Fill are deposited in the drop box.

(e) If Fills are computer prepared and the input data required for preparation of a Fill is entered by, and ability to input is restricted to a casino supervisor and a casino clerk, and the printing of the Fill, which shall be in the cashiers' cage, is a direct result of such input, (a), (b), (c), and (d) above may be ignored.

(f) A Fill shall be prepared by a chip bank cashier or, if computer prepared, by a chip bank cashier, a casino supervisor, or a casino clerk whenever gaming chips, coins and plaques are distributed to the gaming tables from the cashiers' cage.

(g) Fills shall be serially prenumbered forms, each series of Fills shall be used in sequential order, and the series numbers of all Fills received by a casino shall be accounted for by employees with no incompatible functions. All original and duplicate void Fills shall be marked "VOID" and shall require the signature of the preparer.

(h) For establishments in which Fills are manually prepared, the following procedures and requirements shall be observed:

1. Each series of Fills shall be a three-part form, at a minimum, and shall be inserted in a locked dispenser that will permit an individual slip in the series and its copies to be written upon simultaneously while still locked in the dispenser, and that will discharge the original and duplicate while the triplicate remains in a continuous, unbroken form in the dispenser.

2. Access to the triplicates shall be maintained and controlled at all times by employees responsible for controlling and accounting for the unused supply of Fills, placing Fills in the dispensers, and removing from the dispensers, each, the triplicates remaining therein. These employees shall

have no incompatible functions.

(i) For establishments in which Fills are computer-prepared each series of Fills shall be a two-part form, at a minimum, and shall be inserted in a printer that will: simultaneously print an original and a duplicate and store, in machine-readable form, all information printed on the original and duplicate. The stored data shall not be susceptible to change or removal by any personnel after preparation of a Fill.

(j) On original, duplicate, and triplicate copies of the Fill, or in stored data, the preparer shall record, at a minimum, the following information:

1. The denomination of the gaming chips, coins and plaques being distributed;
2. The total amount of each denomination of gaming chips, coins and plaques being distributed;
3. The total amount of all denominations of gaming chips, coins and plaques being distributed;
4. The game and table number to which the gaming chips, coins and plaques are being distributed;
5. The date and shift during which the distribution of gaming chips, coins and plaques occurs; and
6. The signature of the preparer or, if computer prepared, the identification code of the preparer.

(k) The time of preparation of the Fill shall be recorded at a minimum, on the original and duplicate upon preparation.

(l) All gaming chips, coins and plaques distributed to the gaming tables from the cashiers' cage shall be transported to the gaming tables from the cashiers' cage by a security department member who shall agree the Request to the Fill and sign the original copy of the Request, maintained at the cashiers' cage, before transporting the gaming chips, coins and plaques and the original and duplicate copies of the Fill for signature.

(m) Signatures attesting to the accuracy of the information contained on the Fills shall be, at a minimum, of the following personnel at the following

times:

1. The original and the duplicate:
 - i. The chip bank cashier upon preparation;
 - ii. The security department member transporting the gaming chips, coins and plaques to the gaming table upon receipt from the cashier of the gaming chips, coins and plaques to be transported.
 - iii. The dealer or boxman assigned to the gaming table upon receipt at such table from the security department member of gaming chips, coins and plaques at such table; and
 - iv. The casino supervisor assigned to the gaming table upon receipt of the gaming chips, coins and plaques at such table.

(n) Upon meeting the signature requirements as described in subsection (m) of this section, the security department member that transported the gaming chips, coins and plaques and the original and duplicate copies of the Fill to the table shall observe the immediate placement by the dealer or boxman of the duplicate Fill and the duplicate Request in the drop box attached to the gaming table to which the gaming chips, coins and plaques were transported and return or observe the return of the original Fill to the chip bank where the original Fill and Request shall be maintained together and controlled by employees independent of the casino department.

(o) The original and duplicate void Fills, the original Request, and the original Fill, maintained and controlled in conformity with subsection (n) above, shall be forwarded using one of the following alternatives:

1. Alternative I: Forwarded to the count team for agreement with the duplicate Fill and duplicate Request removed from the drop box after which the original and duplicate Request and the original and duplicate Fill shall be forwarded to the accounting department for agreement, on a daily basis, with the triplicate or stored data.

2. Alternative II: Forwarded to the accounting department for agreement, on a daily basis, with the duplicate Fill and duplicate Request removed from the drop box and the triplicate or stored data.

Effective: 05/25/78

19:45-1.23 Procedure for removing gaming chips, coins and plaques from gaming tables

(a) A Request for Credit ("Request") shall be prepared by a casino supervisor, or a casino clerk, to authorize the preparation of a Credit Slip ("Credit") for the removal of gaming chips, coins and plaques from gaming tables to the cashiers' cage. The Request shall be a two-part form, at a minimum, and access to such form shall, prior to use, be restricted to casino supervisors and casino clerks.

(b) On the original and the duplicate Request, the following information, at a minimum, shall be recorded:

1. The date and time, or shift, of preparation;
2. The denomination of gaming chips, coins and plaques to be removed from the gaming table;
3. The total amount of each denomination of gaming chips, coins and plaques to be removed from the gaming table;
4. The game and table number from which the gaming chips, coins and plaques are to be removed; and
5. The signature of the casino supervisor and dealer or boxman assigned to the gaming table from which the gaming chips, coins and plaques are to be removed.

(c) Immediately upon preparation of a Request and transfer of gaming chips, coins and plaques to a security department member, a casino supervisor shall obtain on the duplicate, the signature of the security department member to which the gaming chips and plaques were transferred and the dealer or boxman shall place the duplicate Request in public view on the gaming table from which the gaming chips, coins and plaques were removed and such Request shall not be removed until a Credit is received from the chip bank at which time the Request and Credit are deposited in the drop box.

(d) The original Request shall be transported directly to the cashiers' cage by the security department member who shall at the same time transport the gaming chips, coins and plaques removed from the gaming table.

(e) A Credit shall be prepared by a chip bank cashier or, if computer prepared, by a chip bank cashier, a casino supervisor, or a casino clerk whenever gaming chips, coins and plaques are returned from the gaming tables to the cashiers' cage.

(f) Credits shall be serially prenumbered forms, each series of Credits shall be used in sequential order, and the series numbers of all Credits received by a casino shall be accounted for by employees with no incompatible functions. All original and duplicate void Credits shall be marked "VOID" and shall require the signature of the preparer.

(g) For establishments in which Credits are manually prepared, the following procedures and requirements shall be observed:

1. Each series of Credits shall be a three-part form, at a minimum, and shall be inserted in a locked dispenser that will permit an individual slip in the series and its copies to be written upon simultaneously while still locked in the dispenser, and that will discharge the original and duplicate while the triplicate remains in a continuous, unbroken form in the dispenser.

2. Access to the triplicates shall be maintained and controlled at all times by employees responsible for controlling and accounting for the unused supply of Credits, placing Credits in the dispensers, and removing from the dispensers, each day, the triplicates remaining therein. These employees shall have no incompatible functions.

(h) For establishments in which Credits are computer prepared, each series of Credits shall be a two-part form, at a minimum, and shall be inserted in a printer that will: simultaneously print an original and a duplicate and store, in machine-readable form, all information printed on the original and duplicate; and discharge in the cashiers' cage the original and duplicate. The stored data shall not be susceptible to change or removal by any personnel after the preparation of a Credit.

(i) On originals, duplicates, and triplicates, or in stored data, the preparer shall record, at a minimum, the following information:

1. The denomination of the gaming chips, coins and plaques being returned;
2. The total amount of each denomination of gaming chips, coins and plaques being returned;
3. The total amount of all denominations of gaming chips, coins and plaques being returned;
4. The game and table number from which the gaming chips, coins and plaques are being returned;
5. The date and shift during which the removal of gaming chips, coins and plaques occurs; and
6. The signature of the preparer or, if computer prepared, the identification code of the preparer.

(j) The time of preparation of the Credit shall be recorded, at a minimum, on the original and duplicate upon preparation.

(k) Signatures attesting to the accuracy of the information contained on the Credits shall be, at a minimum, of the following personnel at the following times:

1. The original and the duplicate:
 - i. The chip bank cashier upon preparation; and
 - ii. The security department member returning the gaming chips, coins and plaques to the cashiers' cage.
 - iii. The dealer or boxman assigned to the gaming table upon receipt at such table from the security department member; and
 - iv. The casino supervisor assigned to the gaming table upon receipt at such table.

(l) Upon meeting the signature requirements as described in (k) above, the security department member returning the original and duplicate copies of the Credit to the gaming table or the pit clerk receiving the original and duplicate copies of the credit at the gaming table, through a pneumatic tube

system, shall observe the immediate placement by the dealer of boxman of the duplicate Credit and Request in the drop box attached to the gaming table from which the gaming chips, coins and plaques were removed. The security department member or the pit clerk shall expeditiously return the original Credit to the chip bank where the original Credit and Request shall be maintained and controlled by employees independent of the casino department.

(m) The original and duplicate of void Credits and the original Request and Credit, maintained and controlled in conformity with (1) above, shall be forwarded using one of the following alternatives:

1. Alternative I: Forwarded to the count team for agreement with the duplicate Credit and the duplicate Request removed from the drop box, after which the Requests and the original and duplicate Credit shall be forwarded to the accounting department for agreement, on a daily basis, with the triplicate or stored data.

2. Alternative II: Forwarded to the accounting department for agreement, on a daily basis, with the duplicate Credit and the Request removed from the drop box and the triplicate or stored data.

Effective: 05/25/78

19:45-1.24 Procedure for acceptance, accounting for and redemption of patron cash deposits

(a) Whenever a patron requests a casino licensee to hold his or her cash, cash equivalent, casino check, casino affiliate check, annuity jackpot trust check, complimentary cash gift, slot tokens, prize tokens, gaming chips or plaques for subsequent use, the patron shall deliver the cash, cash equivalent, casino check, casino affiliate check, annuity jackpot trust check, complimentary cash gift, slot tokens, prize tokens, gaming chips or plaques to a general cashier or slot cashier who, after converting any of those non-cash items into cash, shall deposit the cash for credit to the patron cash deposit account established for that patron pursuant to this section.

(b) A file for each patron shall be prepared manually or by computer prior to the acceptance of a cash deposit from a patron by a general cage cashier or slot cashier and such file shall include, at a minimum, the following:

1. The name of the patron;
2. The date and amount of each cash deposit initially accepted from the patron;
3. The date and amount of each check initially accepted from the patron, as a draw against a cash deposit;
4. The date and amount of each cash deposit redemption.

(c) All information recorded on the customer deposit file shall be in accordance with the licensee's system of internal accounting controls submitted to the Commission.

(d) A general cashier or slot cashier accepting a deposit shall prepare a Customer Deposit Form and other necessary documentation evidencing such receipt.

(e) Customer Deposit Forms shall be serially prenumbered, each series of Customer Deposit Forms shall be used in sequential order and the series number of all Customer Deposit Forms shall be accounted for by employees with no incompatible function. All original and duplicate void Customer Deposit Forms shall be marked "VOID" and shall require the signature of the preparer.

(f) For establishments in which Customer Deposit Forms are manually prepared, a prenumbered two-part form, at a minimum, shall be used.

(g) For establishments in which Customer Deposit Forms are computer-prepared, each series of Customer Deposit Forms shall be a two-part form, at a minimum, and shall be inserted in a printer that will: simultaneously print an original and duplicate and store, in machine-readable form, all information printed on the original and duplicate. The stored data shall not be susceptible to change or removal by any personnel after preparation of a Customer Deposit Form.

(h) On the original and duplicate of the Customer Deposit Form, or in

stored data, the general cashier or slot cashier shall record, at a minimum, the following information.

1. The name of the patron making the deposit.
2. The total amount being deposited (numerical total and written amount);
3. The date of deposit;
4. The signature of the general cashier or slot cashier or, if computer prepared, the identification code of the general cashier or slot cashier; and
5. Nature of the amount received (cash, cash equivalent, casino check, casino affiliate check, annuity jackpot trust check, complimentary cash gift, chips, plaques, slot tokens, prize tokens, wire transfer, or electronic fund transfer).

(i) After preparation of the Customer Deposit Form the general cashier or slot cashier shall obtain the patron's signature on the duplicate copy and shall distribute the copies in the following manner:

1. Original - given to the patron as evidence of the amount placed on deposit with the casino licensee;
2. Duplicate copy - forwarded along with any other necessary documentation to the check cashier who shall maintain the documents.

(j) A patron shall be allowed to use the deposit by supplying information required by the casino to verify his or her identification.

1. The pit clerk, general cashier or slot cashier shall ascertain, from the cashiers' cage, the amount of the patron deposit available and request the amount the patron wishes to use against this balance. The pit clerk shall prepare a Counter Check in compliance with N.J.A.C. 19:45-1.25 or a general cashier or slot cashier shall prepare a Slot Counter Check in compliance with N.J.A.C. 19:45-1.25A with the exception that the words "Customer Deposit Withdrawal" shall be recorded on the Counter Check or Slot Counter Check in place of the name of the patron's bank.

2. Distribution of the Counter Checks shall comply with N.J.A.C.

19:45-1.25, and distribution of Slot Counter Checks shall comply with N.J.A.C. 19:45-1.25A.

(k) The patron's deposit balance shall be immediately reduced by amounts equal to the Counter Checks issued in the pit or Slot Counter Checks issued in the slot area or at the casino cage.

(l) A patron may obtain a refund of any unused portion of his or her funds on deposit by:

1. Sending the casino licensee a signed written request for a refund together with a signed original Customer Deposit Form; or

2. Appearing personally at the cashiers' cage, a satellite cage or slot booth, requesting the refund and returning an original Customer Deposit Form. If a duplicate Customer Deposit Form signed by the patron and maintained pursuant to (i)2 above is not located at the cashiers' cage, satellite cage or slot booth where the patron has requested the refund, the casino licensee may, in its discretion, perform the refund transaction by:

i. Having a duplicate Customer Deposit Form of the patron transported in accordance with N.J.A.C 19:45-1.14(j) to the cashiers' cage, satellite cage or slot booth at which the patron is located; or

ii. Directing the patron to the cashiers' cage, satellite cage or slot booth where at least one of his or her duplicate Customer Deposit Forms is being maintained.

(m) Once an original Customer Deposit Form is presented at a cashiers' cage, satellite cage or slot booth where at least one of that patron's duplicate forms is located, a general cashier or slot cashier at that location shall:

1. Verify the unused balance with the check cashier;

2. If the patron has presented the request in person, require the patron to sign the original of the Customer Deposit Form; and

3. Prepare necessary documentation evidencing such refund, which documentation may include a counter check or any other document which contains the following information:

i. Date and shift of preparation;

- ii. Amount refunded;
- iii. Type of refund made (cash, casino check, wire transfer, or electronic fund transfer) and whether the refund was requested in person or in writing;
- iv. Patron's name; and
- v. Signature of the general cashier or slot cashier preparing such documentation.

(n) The general cashier or slot cashier shall forward each original Customer Deposit Form tendered by the patron pursuant to (l) above, along with any other necessary documentation, to the check cashier, who shall compare the patron's signature on the original Customer Deposit Form and any attached written signed request required by (l)1 above to the patron's signature on the duplicate Customer Deposit Form and on the original counter check or slot counter check. The check cashier shall sign the original Customer Deposit Form if the signatures are in agreement, notify the general cashier or slot cashier of the results of the comparison and maintain the original Customer Deposit Form and the documentation supporting the signature verification.

(o) If the patron has requested the return of his or her original Customer Deposit Withdrawals, the check cashier shall, unless an alternate procedure permitted by (o)2i through iii below is employed, return each of the patron's original Counter Checks or Slot Counter Checks to the general cashier. After the check cashier has notified the general cashier or slot cashier that the signatures contained in (n) above are a match, the general cashier or slot cashier shall then refund the unused balance of the deposit to the patron and, if applicable, return the original counter check or slot counter check to the patron. The general cashier or slot cashier shall maintain any necessary documentation to support the signature verification and to evidence such refund.

1. If the patron has requested the refund in writing, the general cashier or slot cashier shall give the cage supervisor the original checks, to be

mailed to the patron in accordance with N.J.A.C. 19:45-1.26(i)2 and refund the unused balance of the deposit, as directed by the patron, either by mailing a casino check to the patron in accordance with N.J.A.C. 19:45-1.26(i)2 or by a wire transfer or electronic fund transfer of the money to the patron in accordance with N.J.A.C. 19:45-1.24B.

2. If the patron has personally requested the return of his or her original Customer Deposit Withdrawals, and one or more of the documents are not located at the cashiers' cage, satellite cage or slot booth where the patron has requested the refund, the general cashier or slot cashier making the refund shall either have the documents transported in accordance with N.J.A.C. 19:45-1.14(j) to the cashiers' cage, satellite cage or slot booth where the patron made the request, or notify the patron that he or she may:

- i. Have those Customer Deposit Withdrawals returned by mail in accordance with N.J.A.C. 19:45-1.26(i)2;
- ii. Go to the cashiers' cage, satellite cage or slot booth where the documents are being maintained, and obtain the documents upon presenting identification credentials as specified in the casino licensee's internal controls; or
- iii. Complete the transaction with the casino licensee returning only those Customer Deposit Withdrawals, if any, that are at the cashiers' cage, the satellite cage or slot booth where the patron made the request.

(p) A log of all customer deposits received and returned, shall be prepared manually or by a computer on a daily basis, by check cashiers and slot cashiers and such log shall include, at a minimum, the following:

1. The balance of the Customer Deposits on hand in the cashier's cage at the beginning of each shift;
2. For Customer Deposits received and refunded;
 - i. The date of the Customer Deposit or refund;
 - ii. Customer Deposit Number;
 - iii. The name of the patron; and

iv. The amount of the Customer Deposit or refund.

3. The balance of the Customer Deposits on hand in the cashiers cage at the end of each shift.

(q) The balance of the Customer Deposits on hand in the cashiers cage and slot booths at the end of each shift shall be recorded as an outstanding liability and accounted for by the check cashier.

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As amended, effective: 09/03/02

As amended, effective: 08/04/03

19:45-1.24A Procedures for accepting, verifying and accounting for wire transfers and electronic fund transfers; wire transfer and electronic fund transfer fees

(a) A casino licensee may, in accordance with the rules of the Commission, accept a wire transfer or electronic fund transfer from or on behalf of a patron to enable the following:

1. Establishment of a cash deposit pursuant to N.J.S.A. 5:12-101b. and N.J.A.C. 19:45-1.24; or

2. Redemption of an outstanding Counter Check or Slot Counter Check pursuant to N.J.S.A. 5:12-101c. and N.J.A.C. 19:45-1.26 and 1.27; or

3. Payment of a returned Counter Check or Slot Counter Check pursuant to N.J.S.A. 5:12-101e. and N.J.A.C. 19:45-1.29.

(b) Any wire transfer or electronic fund transfer authorized by this section shall be transferred to and deposited in the casino licensee's operating account in a state or federally chartered bank whose accounts are insured by the Federal Deposit Insurance Corporation. The casino licensee shall require its bank to notify the casino licensee of the receipt and deposit of the wire transfer or electronic fund transfer by transmitting the information required in (c)2 through 7 below by one or more of the following methods:

1. Direct telephone notification between the casino licensee's bank and a cage employee, which notification shall be recorded in the Wire Transfer or Electronic Fund Transfer Log in accordance with (c)6 below;

2. Direct hard copy (printed) communication sent by the casino licensee's bank to the casino licensee, which document shall be dated, time-stamped and signed by the cage employee receiving the notification, and forwarded to the accounting department as supporting documentation in accordance with (g) below; or

3. Direct computer access by the casino licensee to the wire transfer or electronic fund transfer transaction as it is credited to its operating account at its bank, which transaction shall be printed from the computer screen and dated, time-stamped and signed by the cage employee receiving the notification, and forwarded to the accounting department as supporting documentation in accordance with (g) below.

(c) Upon notification in accordance with (b) above that a wire transfer or electronic fund transfer has been credited to the casino licensee's operating account, the cage employee who received the notice shall record, at a minimum, the following information in the notification section of a Wire Transfer or Electronic Fund Transfer Log maintained in the main bank of the cashiers' cage or other secure location approved by the Commission within the cage:

1. A sequential wire transfer or electronic fund transfer number which shall be generated by the casino licensee;

2. The type of transfer, that is, whether a wire transfer or electronic fund transfer;
3. The date and time of the notification;
4. The name of the casino licensee's bank to which the funds were transferred;
5. The actual amount of funds transferred to the operating account of the casino licensee, stated in numbers and words;
6. The name or casino account number of the patron for whose benefit the funds were transferred;
7. The name of the financial institution from which the funds were transferred;
8. The address or the American Banking Association (ABA) routing number of the financial institution from which the funds were transferred;
9. The account number or the name on the account from which the funds were transferred, or the federal reference number for the wire transfer, which consists of the date of the transfer and a unique transaction number for that transfer;
10. The method authorized under (b) above by which the casino licensee was notified of the receipt of the wire transfer or electronic fund transfer and, if by telephone, the name and title of the person at the casino licensee's bank who made the telephone call;
11. The signature of the cage employee receiving and recording the information required by this subsection; and
12. If applicable, a notation that the wire transfer or electronic fund transfer has been reversed pursuant to (h) below.

(d) Upon completion of the notification section of the Wire Transfer or Electronic Fund Transfer Log required by (c) above, a cage supervisor other than the cage employee who received and recorded notification of the wire transfer or electronic fund transfer shall:

1. Verify receipt of the wire transfer or electronic fund transfer and confirm the information recorded in the Wire Transfer or Electronic Funds Transfer Log pursuant to (c)2 through 8 above by:

i. If the notification occurred solely by telephone in accordance with (b)1 above, making telephone contact with a previously identified authorized employee of the casino licensee's bank; or

ii. If the notification occurred by direct hard copy communication or by direct computer access in accordance with b(2) or (b)3 above, reviewing the hard copy communication or printout of the computer screen; and

2. Record the following in the verification section of the Wire Transfer or Electronic Fund Transfer Log:

i. The method of verification, and if verification was accomplished by telephone contact, the name and title of the authorized employee at the casino licensee's bank who confirmed the information;

ii. The date and time of verification; and

iii. The signature of the cage supervisor verifying the receipt of the wire transfer or electronic fund transfer and the information recorded pursuant to (c) above.

(e) Upon verification of the wire transfer or electronic fund transfer and completion of the Wire Transfer and Electronic Fund Transfer Log, the general cashier of the casino licensee shall be deemed, for purposes of compliance with the Commission's rules, to have received cash at the general cashiers' cage in an amount equal to the actual amount of funds transferred to the operating account of the casino licensee.

(f) The casino licensee shall, within seven business days after acceptance and deposit of the wire transfer or electronic funds transfer into its operating account on behalf of a patron, make every reasonable effort to determine the purpose, as permitted by (a) above, for the transfer. Upon determining the purpose for the wire transfer or electronic fund transfer, a cage supervisor shall

prepare a Wire Transfer or Electronic Fund Transfer Acknowledgment Form, a two-part form containing, at a minimum, the following information:

1. The wire transfer or electronic fund transfer number;
2. The type of transfer, that is, whether a wire transfer or electronic fund transfer;
3. The date of the wire transfer or electronic fund transfer;
4. The actual amount of funds received pursuant to the wire transfer or electronic fund transfer, stated in numbers and words;
5. The name of the patron;
6. The purpose for the wire transfer or electronic fund transfer (cash deposit; redemption; payment of returned Counter Check or Slot Counter Check);
7. The signature of the preparer; and
8. The signature of either:
 - i. The check bank cashier, if the funds are to be used for Counter Check or Slot Counter Check redemption or the payment of a returned Counter Check or Slot Counter Check; or
 - ii. The general cashier, if the funds are to be used for a cash deposit.

(g) Upon completion of the information required by (f)1 through 7 above, the cage supervisor who prepared the form shall obtain the signature required by (f)8 above on both copies of the Wire Transfer or Electronic Fund Transfer Acknowledgment Form, transmit the duplicate copy and any supporting documentation to the accounting department, and forward the original Wire Transfer or Electronic Fund Transfer Acknowledgment Form to:

1. The Check bank cashier, if the funds are to be used for Counter Check or Slot Counter Check redemption or the payment of a returned Counter Check or Slot Counter Check, who shall:
 - i. Post the amount of the funds to the patron's credit account;

ii. If appropriate, return the redeemed Counter Check or Slot Counter Check to the patron;

iii. Forward to the accounting department the original Wire Transfer or Electronic Fund Transfer Acknowledgment Form for comparison to the duplicate; and

iv. Forward to the accounting department the redemption copy of any Counter Check redeemed in accordance with the requirements of N.J.A.C. 19:45-1.25 or Slot Counter Check redeemed, in accordance with the requirements of N.J.A.C. 19:45-1.25A; or

2. The general cashier, if the funds are to be used to establish a cash deposit, who shall:

i. Prepare a customer deposit file in accordance with the provisions of N.J.A.C. 19:45-1.24;

ii. Prepare a Customer Deposit Form in accordance with the provisions of N.J.A.C. 19:45-1.24, except that prior to the release to the patron of any funds credited to a cash deposit file by means of a wire transfer or electronic fund transfer, the general cashier shall verify that the patron is the patron recorded on the Wire Transfer or Electronic Fund Transfer Acknowledgment Form by comparing the signature on an identification credential or the Customer Deposit Form and the patron's physical appearance with the signature and general physical description recorded in a patron signature file and shall maintain documentation supporting that verification; and

iii. Forward to the accounting department the original Wire Transfer or Electronic Fund Transfer Acknowledgment Form for comparison to the duplicate.

(h) If, at the expiration of seven business days after the acceptance and deposit into its operating account of a wire transfer or electronic fund transfer from or on behalf of a patron, a casino licensee is unable to determine the purpose for the wire transfer or electronic fund transfer, the casino licensee shall, on the next business day, take all steps necessary to return by wire

transfer or electronic fund transfer the amount initially accepted on behalf of the patron to that patron at the financial institution and to the account number from which the funds were debited. This reversal of the wire transfer or electronic fund transfer shall be recorded in the Wire Transfer or Electronic Fund Transfer Log maintained pursuant to (c) above.

(i) At the end of the month, a copy of the Wire Transfer and Electronic Fund Transfer Log shall be forwarded to the accounting department and reconciled with all Wire Transfer or Electronic Fund Transfer Acknowledgment Forms prepared during that month.

(j) Upon the receipt and processing of a wire transfer or electronic fund transfer in accordance with the provisions of this section, a casino licensee may, in its discretion, credit to the patron's account the amount of any wire transfer or electronic fund transfer fees charged against the original amount of the wire transfer or electronic fund transfer, provided that:

1. The credit shall be limited to the lesser of \$250.00 or the actual amount of the wire transfer or electronic fund transfer fees charged by any financial institution involved in the wiring or electronic transfer of the funds;

2. The purpose of the wire transfer or electronic fund transfer is to enable a transaction identified in (a)2 or 3 above and the credit is applied toward the completion of that transaction;

3. The credit is authorized and recorded by the casino licensee pursuant to internal controls approved by the Commission, which internal controls shall, at a minimum, include:

i. The creation of a record identifying the date and the amount of the credit and the sequential wire transfer or electronic fund transfer number of the wire transfer or electronic fund transfer for which the credit is being issued; and

ii. The recording of the credit as a balancing item on the main bank summary.

(k) Notwithstanding any other provision of this chapter, the amount of a credit of wire transfer or electronic fund transfer fees authorized by (j) above

need not be included in determining the amount of cash complimentarys which may be issued to a patron pursuant to N.J.A.C. 19:45-1.9B.

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As amended, effective: 09/05/06

19:45-1.24B Procedure for sending funds by wire transfer or electronic fund transfer

(a) Whenever a patron requests a casino licensee to send funds by wire transfer or electronic fund transfer to a financial institution on behalf of the patron, the patron shall present to the general cashier the cash, cash equivalents, casino check, chips, plaques, slot tokens or prize tokens representing the amount sought to be transferred, or, in the case of a cash deposit, request that the unused balance of the cash deposit be transferred. In the case of a cash deposit, the procedures set forth in N.J.A.C. 19:45-1.24 for redemption of a cash deposit shall be observed.

(b) The general cashier shall obtain from the reserve cash cashier a Wire Transfer or Electronic Fund Transfer Request Form, a four-part serially prenumbered form, and shall record thereon, at a minimum, the information required by (b)1 through (b)7 below:

1. The name of the patron;
2. The date of the transaction;
3. The amount of funds to be transferred, stated in numbers and in words;
4. The source of funds to be transferred (cash, cash equivalent, casino check, chips, plaques, slot tokens, prize tokens or cash deposit);
5. The name and address of the financial institution to which the

funds will be transferred and the account number to which the funds will be credited;

6. The signature of the patron if the request is made in person at the cage or, if the request is made by mail, an indication that a signed written request from the patron is attached to the Wire Transfer or Electronic Fund Transfer Request Form;

7. The signature of the general cashier; and

8. The signature of the reserve cash cashier.

(c) Prior to completing the Wire Transfer or Electronic Fund Transfer Request Form, the general cashier shall perform and maintain documentation supporting the following verifications:

1. If the request is made in person, the general cashier shall compare the patron's signature on the Wire or Electronic Fund Transfer Request and the patron's physical appearance with:

i. The signature and general physical description recorded in a patron signature file; or

ii. The signature on the patron's identification credential and the patron's photograph or physical description, if any, recorded on the identification credential; or

2. If the request is made by mail, the general cashier shall compare the signature on the attached written request with the signature in a patron signature file.

(d) After verifying the patron's signature, the general cashier shall present the Wire Transfer or Electronic Fund Transfer Request Form to the reserve cash cashier, who shall sign the form and retain the original and duplicate copy. The general cashier shall retain the triplicate copy of the form and shall give the patron the quadruplicate copy of the form as evidence of the wire transfer or electronic fund transfer request.

(e) The reserve cash cashier shall immediately forward the original Wire Transfer or Electronic Fund Transfer Request Form to the accounting department as authorization to effect the transfer, and shall retain the

duplicate copy for agreement with the triplicate copy held by the general cashier. At the end of the gaming day, and upon agreement of the duplicate and triplicate copies of the Wire Transfer or Electronic Fund Transfer Request Form, the reserve cash cashier shall forward both copies of the form to the accounting department.

(f) Upon receipt of the original Wire Transfer or Electronic Fund Transfer Request Form, the accounting department shall authorize the wire or electronic transfer of the funds and shall either:

1. Record on the original Wire Transfer or Electronic Fund Transfer Request Form:

i. The name and title of the person contacted at the casino licensee's bank;

ii. The date and time that the wire transfer or electronic fund transfer was authorized; and

iii. The signature of the accounting department employee authorizing the wire transfer or electronic fund transfer; or

2. If the wire transfer or electronic fund transfer is authorized by means of a direct computer link between the casino licensee and its bank, print a copy of the wire transfer or electronic fund transfer authorization from the computer screen which shall:

i. Comply with the requirements of (f) 1ii. and iii. above; and

ii. Be attached to the original Wire Transfer or Electronic Fund Transfer Request Form.

(g) At the end of the gaming day, the accounting department shall compare the duplicate and triplicate copies of the Wire Transfer or Electronic Fund Transfer Request Form to the original.

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As amended, effective: 09/03/02

19:45-1.25 Procedure for exchange of checks submitted by gaming or simulcast wagering patrons; repurchase of cash equivalents

(a) Except as otherwise provided in this section, no casino licensee or any person licensed under the Casino Control Act, and no person acting on behalf of or under any arrangement with a casino licensee or other person licensed under the Casino Control Act, shall:

1. Cash any check, make any loan, or otherwise provide or allow to any person any credit or advance of anything of value or which represents value to enable any person to take part in gaming or simulcast wagering activity as a player; or

2. Release or discharge any debt which is uncollectible, either in whole or in part, which represents any losses incurred by any player in gaming or simulcast wagering activity without maintaining a written record of the deposit, check return and collection efforts as required by sections 19:45-1.28 and 19:45-1.29; or

3. Make any loan which represents any losses incurred by any player in gaming or simulcast wagering activity without receiving from said player in exchange therefore, a check in the amount of said loan, which check shall conform with the Casino Control Act and these regulations.

(b) No casino licensee or any person licensed under the Act, and no person acting on behalf of or under any arrangement with a casino licensee or other person licensed under the Act, may accept a check, other than a recognized travelers' check or other cash equivalent, a casino check, a casino affiliate check or an annuity jackpot trust check from any person to enable such person to take part in gaming or simulcast wagering activity as a player, or may give cash or cash equivalents in exchange for such check unless the requirements of this section and N.J.A.C. 19:45-1.26, 19:45-1.27, 19:45-1.28, and 19:45-1.29 concerning check cashing, redeeming, consolidating, collecting and recording procedures are observed by the casino licensee and its employees and agents. For purposes of this chapter, the term "check" when

used in connection with an exchange, redemption, substitution or consolidation by a patron shall mean any draft drawn by the patron which is a "cash item" as defined in Regulation J of the Board of Governors of the Federal Reserve System, 12 C.F.R. §210.2(e), and which is drawn on an account maintained in a "depository institution" as defined in Section 19(b) of the Federal Reserve Act, 12 U.S.C. §461(b), including share drafts and drafts drawn on negotiable order of withdrawal accounts or similar accounts; the term "checking account" shall mean any account on which a "check" is drawn; and the term "bank" shall include any "depository institution" as defined in 12 U. S. C. §461(b). For purposes of this chapter, a check received from a person by cage cashiers may be presumed by the casino licensee not to be exchanged to enable such person to take part in gaming activity as a player, if the casino licensee shall cause to be posted at each general cashier station in the cashiers' cage a conspicuous sign that reads:

"By law, personal checks cannot be exchanged for currency or coin to be used for gaming or simulcasting wagering purposes."

(c) All checks sought to be exchanged in a casino by a patron shall be:

1. Drawn on a bank and payable on demand;
2. Drawn for a specific amount;
3. Made payable to the casino licensee; and
4. Currently dated, but not post dated.

(d) All checks sought to be exchanged at the cashiers cage shall be:

1. Presented directly to the general cashier who shall:
 - i. Restrictively endorse the check "for deposit only" to the casino licensee's bank account;
 - ii. Initial the check;
 - iii. Date and time stamp the check;
 - iv. Immediately exchange the check for currency and coin in an amount equal to the amount for which the check is drawn, not to exceed two hundred dollars (\$200.00) per patron per day, if such check is exchanged for the purpose of non-gaming; and

v. Forward redemption, consolidation and substitution checks to the Check Cashier and all non-gaming checks to the main bank cashier.

(e) Cash equivalents, casino checks, casino affiliate checks and annuity jackpot trust checks shall only be accepted at the cashiers' cage by general cashiers. Notwithstanding the foregoing, recognized credit and debit cards may be used to obtain gaming chips or plaques at gaming tables pursuant to N.J.A.C. 19:45-1.18A and the processing of such transactions shall occur in accordance with the provisions of that section.

1. Prior to the acceptance of any cash equivalent from a patron, the general cashier shall determine the validity of such cash equivalent by performing the necessary verification for each type of cash equivalent and such other procedures as may be required by the issuer of such cash equivalent. Prior to the acceptance of any casino check, casino affiliate check or an annuity jackpot trust check from a patron, the general cashier shall comply with the requirements of (f) below.

2. In order to ensure the patron's identity, prior to the acceptance of a cash equivalent made payable to a presenting patron, a casino check, a casino affiliate check or an annuity jackpot trust check, the general cashier shall be required to verify that the patron's signature recorded on the cash equivalent, casino check, casino affiliate check or the annuity jackpot trust check and the patron's physical appearance agree with the information recorded in a patron signature file or with the signature and, if applicable, photograph or physical description contained on an identification credential presented by the patron. Each casino licensee shall maintain documentation supporting that verification.

3. Any cash equivalent other than a travelers check or credit card and any casino check, casino affiliate check or annuity jackpot trust check which is accepted from a patron by a general cashier shall be:

i. Endorsed in blank by the patron (but in the case of a cash equivalent, only if the cash equivalent is made payable to the presenting patron); and

ii. Except as otherwise provided in (e)4ii below, restrictively endorsed "For Deposit Only" to the bank account of the casino licensee immediately upon acceptance by the general cashier and deposited no later than the next banking day following the date of the transaction.

4. A casino licensee may, in its discretion, allow a patron who has exchanged a cash equivalent (other than a travelers check or credit card) for currency, coin or a Customer Deposit Form to repurchase the cash equivalent for an equal amount of cash, gaming chips, plaques or slot tokens prior to the deposit of the cash equivalent by the casino licensee. If a casino licensee agrees to provide a patron with this repurchase option, the general cashier shall, prior to acceptance of the cash equivalent:

i. Immediately determine the validity of the cash equivalent by performing the verification required in (e)1 above; and

ii. In lieu of complying with the requirements of (e)3ii above, comply with the approved internal control procedures of the casino licensee for the processing of such transactions, which procedures shall include, at a minimum, the following:

(1) The creation of an audit trail which shall assure that no single employee is in a position to convert the cash equivalent to his or her personal use without detection;

(2) The establishment of a definite time limit on the repurchase rights of the patron, which time limit shall be no later than the end of the fifth calendar day following the date of acceptance of the cash equivalent; and

(3) Upon expiration of the time limit required by (e)4ii(2) above, the immediate restrictive endorsement of the cash equivalent "For Deposit Only" to the bank account of the casino licensee, and the deposit of the cash equivalent by no later than the next banking day.

5. Whenever a casino licensee accepts from a patron a cash equivalent payable to a holding company of the casino licensee where presented to enable the patron to take part in gaming or simulcasting activity as a player, the holding company shall, pursuant to an agreement with the casino licensee and in accordance with approved internal controls:

i. Indemnify and hold the casino licensee harmless for the face amount of the cash equivalent; and

ii. Cause a credit in the amount of such cash equivalent to be posted to the casino licensee's bank account by no later than the next banking day.

(f) Prior to the acceptance of any casino check, casino affiliate check or annuity jackpot trust check from a patron, a general cashier shall determine the validity of such check by contacting the New Jersey casino licensee which issued the check or by confirming, in a manner approved by the Commission, the issuance of the check by the casino licensee affiliate or the annuity jackpot trust, as the case may be, and verifying the following information:

1. The date of the check;
2. The check number;
3. The name of the payee appearing on the check;
4. The amount of the check; and
5. The check has not been issued for the purpose of employment compensation or as payment for goods or services rendered.

(g) Each casino licensee shall maintain a casino check log and an annuity jackpot trust check log.

1. The general cashier of the casino licensee accepting a casino check or casino affiliate check shall document the verifications performed in (f) above in the casino check log and shall also record therein his or her name and license number and:

i. For a casino check, the name of the cashier providing such information and the date and time the information was obtained; or

ii. For a casino affiliate check, the name of the employee at the casino licensee affiliate providing such information, and the date and time the information was obtained.

2. The general cashier of the casino licensee accepting an annuity jackpot trust check shall document the verifications performed in (f) above in the annuity jackpot trust check log, and shall record therein the manner in which the information was obtained, including, if applicable, the name of any person providing the information and the date and time the information was obtained.

3. A general cashier of the New Jersey casino which issued a casino check shall provide the information required by (f) above to the casino licensee accepting such check, and shall indicate that verification was requested by notating in the casino check log the following information:

- i. The date and time of the request;
- ii. The name of the casino requesting the information;
- iii. The name of the general cage cashier making the request;
- iv. The check number;
- v. The date of the check;
- vi. The name of the payee appearing on the check; and
- vii. The check was issued for a purpose other than employment compensation or as payment for goods or services rendered.

4. Each casino licensee shall, upon request, provide to any other casino licensee a list, updated as necessary, of the name of each affiliate of that casino licensee which holds a gaming license in any jurisdiction, and the name and telephone number of a person at each such affiliate who can verify the issuance of a casino affiliate check by that affiliated casino.

(h) Prior to acceptance of a travelers check from a patron, the general cashier shall verify its validity by:

1. Requiring the patron to countersign the travelers check in his or her presence;

2. Comparing the countersignature with the original signature on the travelers check;

3. Examining the travelers check for any other signs of tampering, forgery or alteration; and

4. Performing any other procedures which the issuer of the travelers check requires in order to indemnify the acceptor against loss.

(i) A person may obtain cash or slot tokens at the cashiers' cage or slot booth or cash at the simulcast counter or keno booth to be used for gaming purposes by presenting a recognized credit or debit card to a general cashier, pari-mutuel cashier, keno writer or slot cashier in transactions known as a credit card cash transaction or a debit card cash transaction defined at N.J.A.C. 19:45-1.1. Each casino licensee that accepts a recognized credit or debit card in a credit or debit card cash transaction shall establish internal controls governing the transactions, which internal controls shall include procedures comparable to those required by the provisions of N.J.A.C. 19:45-1.18A.

(j) The following procedures and requirements over Counter Checks shall be observed:

1. Counter Checks shall be serially prenumbered forms; each series of Counter Checks shall be used in sequential order, and the series numbers of all Counter Checks received by a casino licensee shall be accounted for by employees with no incompatible functions. The original and all copies of void Counter Checks shall be marked "VOID" and shall require the signature of the casino clerk.

2. For establishments in which Counter Checks are manually prepared:

i. Each series of Counter checks shall be a five-part form, at a minimum, which consists of an original, a redemption copy, an accounting copy, an issuance copy and

acknowledgement copy and shall be attached in a book that will permit an individual slip in the series and its copies to be written upon simultaneously, while still contained in the book, and that will allow the removal of the original and all duplicate copies; and

ii. Access to the Counter Checks shall be maintained and controlled at all times by the casino clerks responsible for controlling of and accounting for the unused supply of Counter Checks, and the preparation of Counter Checks for a patron's signature.

3. For establishments in which Counter Checks are computer prepared, each series of Counter Checks shall be a four-part form, at a minimum, which consists of an original, a redemption copy, an issuance copy and accounting copy and shall be inserted in a printer that will: simultaneously print an original and duplicates and store, in machine-readable form, all information printed on the original and duplicates; and discharge the original and duplicates. The stored data shall not be susceptible to change or removal by any personnel after preparation of a Counter Check.

(k) For each Counter Check exchanged at a gaming table, the casino clerk shall:

1. Verify the patron's identity by either:

i. Obtaining the patron's signature, on a form, which signature shall be compared to the signature contained within a patron signature file. The casino clerk shall sign the form indicating that the signature of the patron on the form appears to agree with the signature in the patron signature file. Such form shall be attached to the accounting copy of the Counter Check exchanged by the patron prior to forwarding it to the accounting department in conformity with (p) below.

(1) After the patron's identity has been verified by the casino clerk as required above, the requirements for subsequent verification of the patron's identity during the same shift and in the same gaming pit may be satisfied by that casino clerk signing a form attesting to the patron's identity

before each subsequent Counter Check is exchanged. The form shall include the patron's name and the serial number of the initial Counter Check exchanged by the patron. Such form shall be attached to the accounting copy of the Counter Check prior to forwarding it to the accounting department in conformity with (p) below; or

ii. Obtaining the attestation of a casino supervisor as to the identity of the patron. The casino supervisor shall sign a form attesting to the patron's identity and shall record his license number thereon. Such form shall be attached to the accounting copy of the Counter Check exchanged by the patron prior to forwarding it to the accounting department in conformity with (p) below.

2. Determine the patron's remaining credit limit from the cashiers' cage.

3. Prepare the Counter Check for a patron's signature by recording, at a minimum, on the face of the original and all duplicates of the Counter Check, with the exception of the acknowledgement copy which shall only have recorded on it the game and table number, or in stored data, the following information:

- i. The name of the patron exchanging the Counter Check;
- ii. The name of the patron's bank (required on the original copy only);
- iii. The current date and time;
- iv. The amount of the Counter Check expressed in numerals;
- v. The game and table number;
- vi. The signature of the casino supervisor authorizing acceptance of the check; and
- vii. The signature of the preparer or, if computer prepared, the identification code of the preparer.

4. Place an impression on the back of the original Counter Check a restrictive endorsement "for deposit only" to the casino licensee's bank account.

5. Present the original and all duplicate copies of the Counter Check to the patron for signature; provided, however, that a casino licensee may, in accordance with approved internal controls, require the patron to sign the original Counter Check only and have a computer generated facsimile of the signature exemplar obtained from the patron's signature file preprinted on the redemption, issuance and accounting copies of a computer prepared Counter Check if:

i. The patron's signature has previously been recorded in a patron signature file in conformance with the requirements of N.J.A.C. 19:45-1.5A; and

ii. A legible copy of the signed original Counter Check is made by the casino licensee prior to the presentment of the original Counter Check for collection or payment in accordance with the provisions of this chapter, which copy shall be maintained by the casino licensee and be available for inspection by representatives of the Commission and Division upon request.

6. Receive the signed Counter Check directly from the patron; the issuance copy, which is the equivalent of a Check Credit Slip, of the Counter Check shall be immediately and directly given to the dealer or boxman. In no instance shall the chips or plaques be given to the patron prior to the receipt of the issuance copy of the Counter Check by the dealer or boxman.

i. The original, redemption, and acknowledgement copies of the Counter Check shall be expeditiously transported to the cashiers' cage where the original and redemption copies shall be maintained and controlled by the Check Bank Cashier;

ii. The accounting copy of the Counter Check, if manually prepared, shall be maintained and controlled at all times by the casino clerk; and

iii. The issuance copy of the Counter Check shall be deposited by the dealer or boxman in the drop box immediately after the issuance of chips or plaques to the patron.

(l) For establishments in which the Chip Bank Cashier receives the original, redemption and acknowledgement copies of the Counter Check the Chip Bank Cashier shall sign and time stamp the acknowledgement copy of the Counter Check and expeditiously return it to the casino clerk via a security department member or pneumatic tube system and shall transfer the original and redemption copies of the Counter Check to the Check Cashier in return for properly signed documentation.

(m) For establishments in which the Check Cashier receives the original, redemption and acknowledgement copy of the Counter Check directly from the casino clerk, whether through the use of the pneumatic tube system or transported by a security department member the Check Cashier shall:

1. Sign and time stamp the acknowledgement copy and shall transmit it to the casino clerk via a security department member or pneumatic tube system, and shall maintain the original and redemption copies of the Counter Check.

(n) The acknowledgement copy of the Counter Check returned to the casino clerk shall be agreed to the accounting copy and maintained and controlled by the casino clerk.

(o) If the total amount of chips or plaques possessed by a patron exceeds \$500, the casino licensee shall request the patron to apply all chips or plaques in his possession to the redemption of Counter Checks or Slot Counter Checks exchanged for purposes of gaming prior to exchanging such chips or plaques for cash or prior to departing from the casino or casino simulcasting facility areas.

(p) At the end of each gaming day, at a minimum, the following procedures and requirements shall be observed:

1. The original and all copies of void Counter Checks and the accounting and acknowledgement copies of the Counter Check shall be forwarded by a representative of the accounting or security department to the accounting department for agreement, on a daily basis, with the issuance copy of the Counter Check removed from the drop box or stored data.

2. The redemption copy of a Counter Check maintained and controlled in conformity with subsection (i) 6.i. above shall be forwarded to the accounting department subsequent to the redemption, consolidation or deposit of the original Counter Check for agreement with the accounting and issuance copies of the Counter Check or stored data.

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As amended, effective: 06/17/91
As amended, effective: 01/06/92
As amended, effective: 03/02/92
As amended, effective: 01/19/93
As amended, effective: 09/19/94
As amended, effective: 06/05/95
As amended, effective: 08/07/95
As amended, effective: 08/21/95
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As amended, effective: 09/16/96
As amended, effective: 03/16/98
As amended, effective: 06/01/98
As amended, effective: 08/21/00
As amended, effective: 04/19/04
As amended, effective: 10/05/09

19:45-1.25A Procedure for exchange of slot counter checks by slot patrons

(a) A casino licensee may offer credit to slot patrons pursuant to N.J.A.C.19:45-1.27. Slot Counter Checks may be prepared by slot cashiers at slot booths and coin redemption locations and by general cashiers at the cashiers' cage in exchange for which patrons may receive any combination of coin, currency or slot tokens. For casino licensees which issue credit to slot

players, the following procedures and requirements over Slot Counter Checks shall be observed:

1. Slot Counter Checks shall be serially prenumbered forms. Each series of Slot Counter Checks shall be used in sequential order; however, nothing in this subsection shall preclude a casino licensee from issuing Slot Counter Checks from the same numbering sequence used for the issuance of Counter Checks pursuant to N.J.A.C. 19:45-1.25. The series numbers of all Slot Counter Checks shall be accounted for by employees with no incompatible functions.

i. The original and all copies of voided Slot Counter Checks shall be marked "VOID" and shall require the signature of the preparer.

2. For establishments in which Slot Counter Checks are manually prepared:

i. Each series of Slot Counter Checks shall be a five-part form, at a minimum, which consists of an original, a redemption copy, an accounting copy, an issuance copy and acknowledgement copy and shall be attached in a book that will permit an individual slip in the series and its copies to be written upon simultaneously, while still contained in the book, and that will allow the removal of the original and all duplicate copies.

ii. Access to the Slot Counter Checks shall be maintained and controlled at all times by the general cashier or slot cashier responsible for control of and accounting for the unused supply of Slot Counter Checks, and the preparation of Slot Counter Checks for a patron's signature.

3. For establishments in which Slot Counter Checks are computer prepared, each series of Slot Counter Checks shall be a four-part form, at a minimum, which consists of an original, a redemption copy, an issuance copy and accounting copy and shall be inserted in a printer that will: simultaneously print an original and duplicates and store, in machine readable form, all information printed on the original and duplicates; and discharge the original and duplicates. The stored data shall not be susceptible to change or removal by any personnel after preparation of a Slot Counter Check.

(b) For each Slot Counter Check exchanged, in accordance with (a) above, the general cashier or slot cashier shall:

1. Verify the patron's identity by either:

i. Obtaining, at a minimum, the amount of the requested Slot Counter Check and the patron's signature on a form, which signature shall be compared to the signature contained within a patron signature file. The general cashier or slot cashier shall sign the form indicating that the signature of the patron on the form appears to agree with the signature in the patron signature file. Such form shall be attached to the accounting copy of the Slot Counter Check exchanged by the patron and deposited into a locked accounting box for forwarding to the accounting department in conformity with (h) below.

(1) After the patron's identity has been verified by the general cashier or slot cashier as required above, the requirements for subsequent verification of the patron's identity may be satisfied by that general cashier or slot cashier signing a form attesting to the patron's identity before each subsequent Slot Counter Check is exchanged. The form shall include the patron's name and the serial number of the initial Slot Counter Check exchanged by the patron. Such form shall be attached to the accounting copy of the Slot Counter Check and deposited into a locked accounting box for forwarding to the accounting department in conformity with (h) below; or

ii. Obtaining the attestation of a slot supervisor as to the identity of the patron. The slot supervisor shall sign a form attesting to the patron's identity and shall record his or her license number thereon and the amount requested by the patron.. Such form shall be attached to the accounting copy of the Slot Counter Check exchanged by the patron and deposited into a locked accounting box for forwarding to the accounting department in conformity with (h) below.

2. Determine the patron's remaining credit limit either from a check bank cashier or from a computer terminal located in an area as approved by the Commission.

3. Prepare the Slot Counter Check for the patron's signature by recording, at a minimum, on the face of the original and all duplicates of the Slot Counter Check, with the exception of the acknowledgement copy which shall only have recorded on it the location of preparation, or in stored data, the following information:

- i. The name of the patron exchanging the Slot Counter Check;
- ii. The name of the patron's bank (required on the original copy only);
- iii. The current date and time;
- iv. The amount of the Slot Counter Check expressed in numerals;
- v. The location of preparation of the Slot Counter Check;
- vi. The signature of the cage supervisor or slot supervisor verifying that the Slot Counter Check was prepared for the correct amount and for the correct individual per the information recorded on the form referenced in (b)1 above; and
- vii. The signature of the preparer or, if computer prepared, the identification code of the preparer.

4. Place an impression on the back of the original Slot Counter Check a restrictive endorsement "for deposit only" to the casino licensee's bank account.

5. Present the original and all duplicate copies of Slot Counter Check to the patron for signature; provided, however, that a casino licensee may, in accordance with approved internal controls, require the patron to sign the original Slot Counter Check only and have a computer generated facsimile of the signature exemplar obtained from the patron's signature file preprinted on the redemption, issuance and accounting copies of a computer prepared Slot Counter Check if:

i. The patron's signature has previously been recorded in a patron signature file in conformance with the requirements of N.J.A.C. 19:45-1.5A; and

ii. A legible copy of the signed original Slot Counter Check is made by the casino licensee prior to the presentment of the original Slot Counter Check for collection or payment in accordance with the provisions of this chapter, which copy shall be maintained by the casino licensee and be available for inspection by representatives of the Commission and Division upon request.

6. Receive the signed original and all duplicate copies of the Slot Counter Check directly from the patron. The general cashier or slot cashier shall, if verification occurs in accordance with (b)1i above, compare the patron's signature on the signed Slot Counter Check to the form referenced in (b)1 above and sign the form referenced in (b)1 above if the signatures appear to agree. In no instance shall currency, coin or slot tokens be given to the patron prior to the receipt of the signed copy of the Slot Counter Check by the general cashier or slot cashier. Distribution of the Slot Counter Check copies shall be as follows:

i. The issuance copy of the Slot Counter Check, which shall serve as documentation of the exchange of currency, coin or slot tokens for the Slot Counter Check and shall be maintained by the general cashier or slot cashier in his or her imprest fund immediately after the issuance of currency, coin or slot tokens to the patron.

ii. The original, redemption, and acknowledgement copies of the Slot Counter Check, if not issued by the general cashier, shall be expeditiously transported to the cashiers' cage by a security department member or via a pneumatic tube system where the original and redemption copies shall be maintained and controlled by the check bank cashier. If the Slot Counter Check was issued by a general cashier, the general cashier shall expeditiously transport the original, redemption and acknowledgement copies of the Slot Counter Check to the check bank cashier where the original and

redemption copies shall be maintained. The acknowledgement copy shall be returned to the general cashier or slot cashier in accordance with either (d) or (e) below; and

iii. The accounting copy of the Slot Counter Check shall be attached to the form referenced in (b)1 above by the general cashier or slot cashier or slot cashier and deposited into a locked accounting box for forwarding to the accounting department in conformity with (h) below.

(c) Nothing in this section shall preclude a casino licensee from issuing a Slot Counter Check to a patron directly at a slot machine, provided the casino licensee follows the procedures and requirements established below:

1. A slot supervisor shall obtain, at a minimum, the amount of the requested Slot Counter Check and the patron's signature, on a two-part form ("Request"), and transport both copies of the Request directly to the general cashier or slot cashier. The general cashier or slot cashier shall compare the patron's signature pursuant to (b)1i above.

2. Once the patron's signature has been verified in accordance with (b)1 above the general cashier or slot cashier shall prepare the Slot Counter Check in accordance with (b)2, (b)3i.- v. and b(4) above.

3. The general cashier or slot cashier shall obtain the signature of the slot supervisor responsible for obtaining the information on the Request referenced in (c)1 above on the Slot Counter Check. The general cashier or slot cashier shall sign the Slot Counter Check as the preparer of the Slot Counter Check, and present the original and all duplicate copies of the Slot Counter Check and the original and duplicate copy of the Request, and the currency, coin and/or slot tokens in the amount of the Slot Counter Check to an accounting or casino security department representative, a slot supervisor (other than the slot supervisor referenced in (c)1 above) if the amount of the Slot Counter Check is less than \$10,000, or a slot shift manager if the amount of the Slot Counter Check is less than \$25,000.

4. The employee receiving the funds and documents in accordance with (c)3 above shall verify the currency, coin and/or slot tokens against the

amount recorded on the Slot Counter Check and the Request and, if in agreement, sign the original and duplicate copy of the Request and return the duplicate copy of the Request to the general cashier or slot cashier.

5. The general cashier or slot cashier shall retain the duplicate copy of the Request as evidence of the funds and the Slot Counter Check being received by the employee in accordance with (c)3 above.

6. Once the currency, coin and/or slot tokens has been verified in accordance with (c)4 above, the employee who received the funds shall transport them along with the original and all copies of the Slot Counter Check and the original Request, to the patron in the presence of the slot supervisor referenced in (c)1 above.

7. The employee who transports the funds shall present the original and all duplicate copies of the Slot Counter Check to the patron for signature; provided, however, that a casino licensee may, in accordance with approved internal controls, require the patron to sign the original Slot Counter Check only and have a computer generated facsimile of the signature exemplar obtained from the patron's signature file preprinted on the redemption, issuance and accounting copies of a computer prepared Slot Counter Check if:

i. The patron's signature has previously been recorded in a patron signature file in conformance with the requirements of N.J.A.C. 19:45-1.5A; and

ii. A legible copy of the signed original Slot Counter Check is made by the casino licensee prior to the presentment of the original Slot Counter Check for collection or payment in accordance with the provisions of this chapter, which copy shall be maintained by the casino licensee and be available for inspection by representatives of the Commission and Division upon request.

8. Upon receiving the signed original and all duplicate copies of the Slot Counter Check directly from the patron, the employee who transports the funds shall verify the patron's signature on the original Slot Counter Check against the patron's signature on the original Request. If in agreement, the

funds shall be immediately given to the patron. In no instance shall the funds be given to the patron prior to the receipt of the signed Slot Counter Check from the patron.

9. Once the patron has received the funds, the slot supervisor referenced in (c)1 above shall sign the back of the accounting copy of the Slot Counter Check as a witness to the transfer of funds to the patron in exchange for the signed Slot Counter Check from the patron. The slot supervisor shall immediately deposit the accounting copy of the Slot Counter Check with the original Request in a locked accounting box for forwarding to the accounting department in conformity with (h) below.

10. The employee who transported the funds shall immediately return the original, redemption, acknowledgment (manual mode only) and issuance copies of the Slot Counter Check to the general casino or slot cashier who issued the funds. The general cashier or slot cashier shall attach the duplicate copy of the Request to the issuance copy of the Slot Counter Check and shall maintain them in his or her imprest fund for forwarding to the main back or master coin bank cashier at the end of his or her shift.

i. The original, redemption and acknowledgement (manual mode only) copies of the Slot Counter Check, if not issued by the general cashier, shall be expeditiously transported to the cashiers' cage by a security department member or via a pneumatic tube system where the original and redemption copies shall be maintained and controlled by the check bank cashier. If the Slot Counter Check was issued by a general cashier, the general cashier shall expeditiously transport the original, redemption and acknowledgement copies of the Slot Counter Check to the check bank cashier where the original and redemption copies shall be maintained and controlled by the check bank cashier. The acknowledgement copy shall be returned to the general cashier or slot cashier in accordance with either (d) or (e) below.

(d) For establishments in which the chip bank cashier receives the original, redemption and acknowledgement copies of the Slot Counter Check, the chip bank cashier shall sign and time stamp the acknowledgement copy of

the Slot Counter Check and expeditiously return it to the general cashier or slot cashier via a security department member or pneumatic tube system and shall transfer the original and redemption copies of the Slot Counter Check to the check bank cashier in return for properly signed documentation.

(e) For establishments in which the check bank cashier receives the original, redemption and acknowledgement copies of the Slot Counter Check directly from the general cashier or slot cashier, whether directly through the use of the pneumatic tube system or transported by a security department member the check bank cashier shall:

1. Sign and time stamp the acknowledgement copy and shall transmit it to the general cashier directly or to the slot cashier via a security department member or pneumatic tube system, and shall maintain the original and redemption copies of the Slot Counter Check.

(f) If there is no acknowledgement copy, the check bank cashier shall be responsible for consummating the transaction in the computer upon receipt of the original and redemption copies of the Slot Counter Check.

(g) Once the acknowledgement copy of the Slot Counter Check has been returned to the general cashier or slot cashier, it shall be attached to the issuance copy of the Slot Counter Check and forwarded to the main bank or master coin bank at the end of the cashier's shift.

(h) At the end of the gaming activity each day, at a minimum, the following procedures and requirements shall be observed:

1. The original and all copies of voided Slot Counter Checks and the accounting copy of the Slot Counter Check shall be picked up by a representative of the accounting department with no incompatible functions and returned to the accounting department for agreement, on a daily basis, with the issuance and acknowledgement copies of the Slot Counter Check received from the general cashiers or slot cashiers.

2. The redemption copy of a Slot Counter Check maintained and controlled in conformity with (b)6ii and (c)10i above shall be forwarded to the accounting department subsequent to the redemption, consolidation or deposit

of the original Slot Counter Check for agreement with the accounting and issuance copies of the Slot Counter Check or stored data.

Adopted, effective: 05/06/91
As amended, effective: 10/03/94
As amended, effective: 12/04/95
As amended, effective: 06/01/98
As amended, effective: 03/17/03
As amended, effective: 04/19/04

19:45-1.26 Substitution, redemption and consolidation of patron checks at the cashiers' cage; initiation of transactions by mail

(a) The drawer of an undeposited Counter Check or Slot Counter Check may use a personal check to substitute for or partially redeem such Counter Check or Slot Counter Check or to consolidate two or more undeposited Counter Checks or Slot Counter Checks if the personal check is drawn on an account which has been verified pursuant to N.J.A.C. 19:45-1.27, complies with the requirements of N.J.A.C. 19:45-1.25(b) and (c), and is deposited or redeemed in accordance with the requirements of N.J.S.A. 5:12-101 and this chapter.

1. For purposes of this chapter, a personal check which is used by a drawer in a substitution, partial redemption or consolidation transaction shall be referred to as a "replacement check."

2. The drawer of an undeposited replacement check may use another replacement check in a substitution, consolidation or partial redemption transaction involving the original replacement check.

(b) The drawer of an undeposited patron check may redeem it:

1. In its entirety by exchanging cash, cash equivalents, complimentary cash gifts, casino checks, casino affiliate checks, annuity jackpot trust checks, slot tokens, gaming chips or gaming plaques in an amount equal to the amount of the patron check being redeemed; or

2. In part by exchanging:

- i. Another patron check in a lesser amount; and
- ii. Cash, cash equivalents, complimentary cash gifts, casino checks, casino affiliate checks, annuity jackpot trust checks, slot tokens, gaming chips or gaming plaques in an amount which equals the difference between the amount of the check exchanged in (b)2i above and the amount of the patron check being partially redeemed.

(c) If a drawer has more than one undeposited patron check outstanding, such checks shall be redeemed in reverse chronological order (the most recently dated patron check shall always be redeemed first).

1. If more than one patron check bears the same date, the drawer may choose the order in which to redeem the identically dated checks.

2. If, pursuant to its internal controls, a casino licensee does not require a patron check used in a substitution, consolidation or partial redemption transaction to be dated with the date of the initial patron check being substituted, consolidated or partially redeemed, then the date of the initial patron check, and not the date of the replacement, consolidation or partial redemption check, shall be used to determine the order in which outstanding patron checks shall be redeemed.

(d) The drawer of a patron check may consolidate some or all undeposited patron checks by exchanging another patron check in an amount equal to the total amount of the outstanding patron checks being consolidated.

(e) Except as otherwise provided in this section, N.J.A.C. 19:45-1.26A, 19:46-1.5(g) and 1.35(d), all consolidations, total or partial redemptions or substitutions of patron checks shall be initiated by the drawer of the patron check and processed by a general cashier at a cashiers' cage or a satellite cage. Consolidation, redemption or substitution of personal checks exchanged for non-gaming purposes pursuant to N.J.A.C. 19:45-1.25(d) shall not be allowed.

(f) Notwithstanding (e) above, the drawer of one or more outstanding patron checks may initiate a redemption, substitution or consolidation transaction by mailing an authorized instrument to the casino licensee, provided that the casino licensee complies with all relevant provisions of this

section, N.J.A.C. 19:45-1.25, 1.26A, 1.27, 1.28 and its approved internal controls, which internal controls shall, at a minimum, include:

1. Procedures requiring that any authorized instrument received by the casino licensee through the mail be forwarded directly to the casino accounting department, which department shall maintain oversight of the transaction at all times and shall record the receipt of the authorized instrument, including, without limitation:

- i. The date that the authorized instrument is received;
- ii. The name of the drawer;
- iii. The amount and type of any payment received and, if applicable, the check number of any replacement check received; and
- iv. The signature of the casino accounting department employee who receives the authorized instrument;

2. The notation of the transaction in the patron's credit file including, without limitation, the specific terms of any oral instructions or a copy of any written instructions from the patron concerning the intended use of the authorized instrument;

3. Procedures governing the verification and processing of the authorized instrument including, where appropriate, its transfer to the check bank;

4. A method of documenting and processing the receipt of payments toward the total or partial redemption of a patron check in accordance with N.J.A.C. 19:45-1.26A, if the authorized instrument received is insufficient to effectuate a requested redemption; and

5. Procedures for the return of the original patron check to the drawer in accordance with (i) below if the transaction results in a substitution, consolidation or redemption.

(g) No casino licensee or any other person licensed under the Act, or any other person acting on behalf of or under any arrangement with a casino licensee or other person licensed under the Act, shall accept any patron check in redemption, consolidation or substitution of any patron check for the

purpose of avoiding or delaying the deposit of a patron check in a bank for collection or payment within the time periods specified in N.J.A.C. 19:45-1.28.

(h) Upon completion of a redemption, consolidation or substitution transaction pursuant to this section, the general cashier shall return any original patron check being redeemed, consolidated or substituted to the drawer in accordance with the requirements in (i) below. If the redemption, consolidation or substitution of a patron check is accomplished by the acceptance of another patron check, the general cashier accepting the new patron check shall date and time stamp the new check, place his or her initials on the new check, and record on the new check the serial number of any Counter Check, Slot Counter Check or replacement check being redeemed, consolidated or substituted. The new patron check shall be dated with the date of the initial patron check being redeemed, consolidated or substituted unless the internal controls of the casino licensee include an independent procedure to ensure that the date of the initial patron check shall be used to determine the date by which the new patron check shall be redeemed or deposited pursuant to N.J.A.C. 19:45-1.28.

(i) Any original patron check which may be returned to the drawer pursuant to this section or N.J.A.C. 19:45-1.26A shall be returned directly to the drawer by one of the following methods:

1. If the drawer personally appears at a cashiers' cage or a satellite cage of the casino licensee and requests the return of the check, the general cashier shall:

- i. Obtain the original patron check from the check bank cashier;
- ii. Verify the identity of the drawer by either:
 - (1) Obtaining the patron's signature and comparing it to the signature on the check to be returned;
 - (2) Comparing the signature on the patron's identification credential to the signature on the check to be returned;
 - (3) Comparing the drawer's actual appearance to the general

physical description in a patron signature file; or

(4) Obtaining the personal attestation of a cage or casino supervisor as to the identity of the drawer; and

iii. Return the original patron check to the drawer contemporaneously with the request unless the casino licensee is authorized to return the check to the drawer in accordance with (j) below, in which event the casino licensee shall return the check in accordance with those procedures or, at the drawer's request, mail the check to the drawer pursuant to (i)2 below.

2. If the drawer requests, either orally or in writing, that one, some or all of his or her patron checks be returned by mail, the casino licensee shall maintain a record of the specific terms of any oral request or a copy of the written request in the credit file of the drawer and the check bank cashier shall:

i. Obtain the original patron check; and

ii. Present the original patron check to a cage supervisor who shall direct a casino accounting department employee, as authorized in the casino licensee's internal controls, to mail the patron check by ordinary mail to only the address of the drawer's current residence as indicated in his or her credit file pursuant to N.J.A.C. 19:45-1.27; provided, however, that the patron check may be returned by ordinary mail to any other address requested by the drawer for which the drawer certifies, in a writing comparable to N.J.A.C. 19:45-1.27(a)11, that the address information is accurate and for which the casino licensee maintains in the credit file a record of the request and the certification, and a log of the details of each patron check so mailed.

(j) Whenever an original patron check to be returned pursuant to (i)1 above is located at a cashiers' cage or satellite cage other than the one at which the drawer has personally appeared and the casino licensee chooses not to have the original patron check transported in accordance with N.J.A.C. 19:45-1.14(j) to the cashiers' cage or satellite cage where the drawer personally appeared (the "drawer's location"), the casino licensee shall complete the transaction by returning the original patron check as follows:

1. The general cashier at the drawer's location shall, after confirming that the drawer's original patron check is located at the cashiers' cage or a satellite cage elsewhere in an establishment of the casino licensee and notifying the drawer of that location, prepare a redemption receipt that includes, at a minimum, the following information, and shall deliver the completed original to the drawer and retain the copies for further processing in accordance with the casino licensee's internal controls:

i. The name or trade name of the casino licensee issuing the receipt;

ii. The serial number and dollar amount of each original patron check to be returned; provided, however, that nothing in this subparagraph shall prevent a casino licensee from issuing a separate redemption receipt for each original patron check;

iii. The signature of the drawer on the duplicate and the signature of the general cashier issuing the redemption receipt on the original and on each copy; and

iv. The date on which the redemption receipt is issued; and

2. When a drawer to whom a redemption receipt has been issued pursuant to (j)1 above appears at a cashiers' cage or satellite cage and requests the return of an original patron check specified in the receipt, a general cashier at that location shall, at a minimum:

i. Obtain the original redemption receipt from the drawer and the duplicate thereof from the cashier maintaining the document; provided, however, that in the event the drawer does not produce a redemption receipt for each original patron check to be returned, the check for which the drawer does not tender a receipt shall only be returned if the general cashier, in accordance with the casino licensee's internal controls, verifies the drawer's identity and is able to determine the check that is to be returned;

ii. Confirm that the original patron check or checks specified in the receipt are physically present in that cage; provided, however, that if an original patron check specified in the redemption receipt is not at that cashiers'

cage or satellite cage, the general cashier shall direct the drawer to the cashiers' cage or satellite cage where the original patron check is located or obtain the item in accordance with (i)1i above for return to the drawer; and

iii. Verify the identity of the drawer in accordance with (i)1ii above, obtain the check to be returned and thereafter return the original patron check to the drawer.

(k) Each casino licensee that issues redemption receipts in accordance with (j) above shall specify in its internal controls the procedures to be used in connection therewith, which shall include, at a minimum, a system for monitoring issued and not yet presented redemption receipts and for reconciling the inventory of the check bank cashiers.

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19:45-1.26A Acceptance of payments toward outstanding patron checks

(a) A casino licensee may, in its discretion, permit the drawer of an undeposited patron check or any person acting for the benefit of such drawer to deposit cash, cash equivalents, casino checks, slot tokens, gaming chips or gaming plaques with a general cashier for the purpose of having such payment applied to the total or partial redemption of the patron check by the drawer pursuant to N.J.A.C. 19:45-1.26.

(b) Prior to a casino licensee accepting payments pursuant to (a) above, the casino licensee shall establish a system of internal controls for such transactions, which internal controls shall, at a minimum, provide for:

1. A method of documenting or recording the receipt of each such

payment, which method shall include, without limitation, the following:

- i. The names of the drawer and the person making the payment;
 - ii. All significant details concerning the transaction;
 - iii. The signatures of the person making the payment and the general cashier accepting the payment; and
 - iv. The issuance of a receipt to the person making the payment;
2. The maintenance of the general cashier's imprest inventory; and
 3. The notation in the drawer's credit account of the receipt of the payment.

(c) If any payments received by a casino licensee pursuant to this section entitle the drawer of a patron check to redeem the original patron check in its entirety, or if any such payments received in conjunction with the submission of a new patron check by the drawer in a lesser amount entitle the drawer of a patron check to redeem the original patron check in part, the casino licensee shall return the original patron check to the drawer in accordance with the provisions of N.J.A.C. 19:45-1.26.

(d) If the drawer of a patron check fails to redeem it prior to the date on which the patron check must be deposited pursuant to N.J.A.C. 19:45-1.28, the casino licensee shall deposit the patron check regardless whether any payment has been received pursuant to the provisions of this section. The casino licensee, after timely depositing the patron check and allowing a commercially reasonable time for the patron check to clear in accordance with its internal controls established pursuant to N.J.A.C. 19:45-1.28(f), shall apply any payments received pursuant to this section in accordance with the following priorities:

1. If the casino licensee has any returned checks issued by the drawer which have not been completely satisfied, the payments shall be applied to such obligations;
2. If the casino licensee, after all obligations of the drawer

described in (d)1 above have been completely satisfied, possesses any outstanding patron checks issued by the drawer which have not been deposited or cleared in accordance with the requirements of N.J.A.C. 19:45-1.28, the casino licensee shall hold the payments until all outstanding patron checks of the drawer have cleared; or

3. If the casino licensee does not have any unpaid returned checks or outstanding patron checks issued by the drawer, the payments shall be returned immediately to the drawer unless the drawer has orally or in writing instructed the casino licensee to retain the payments in a cash deposit account and the casino licensee maintains in the credit file a record of the specific terms of those instructions, including a copy of any written instructions.

(e) Any payment received pursuant to this section that the drawer directs be deposited in a cash deposit account pursuant to (d)3 above shall be deposited by the casino licensee in accordance with the requirements of N.J.A.C. 19:45-1.24 except that, if the drawer is not present in the casino hotel:

1. The Customer Deposit Form may be prepared without the patron's signature on the duplicate copy;

2. The original of the Customer Deposit Form shall be mailed to the drawer in accordance with N.J.A.C. 19:45-1.26(i)2; and

3. After the payment is deposited in the patron cash deposit account, it shall only be used by or refunded to the drawer in accordance with N.J.A.C. 19:45-1.24 and, if applicable, N.J.A.C. 19:45-1.24B.

(f) If a patron check is dishonored by the drawer's bank upon presentation for payment and returned to the casino licensee, any payments received pursuant to this section, including payments that have been transferred to a patron cash deposit account pursuant to (d)3 above, that have not been returned to the drawer shall be used to reduce the amount to be collected from the drawer or to be deemed uncollectible pursuant to the provisions of N.J.A.C. 19:45-1.29.

(g) Except as otherwise provided in this section, any payment authorized

by this section shall be made for the sole benefit of the drawer. No junket representative, junket enterprise or employee or agent of a junket enterprise shall, and no casino licensee or employee or agent of a casino licensee shall, except as specifically authorized by the rules of the Commission, make a payment for the benefit of the drawer of a patron check pursuant to this section.

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As amended, effective: 07/20/98

**19:45-1.27 Procedures for granting credit, and recording checks
exchanged, redeemed or consolidated**

(a) A credit file for each patron shall be prepared by a general cage cashier or credit department representative with no incompatible functions either manually or by computer prior to the casino licensee's approval of a patron's credit limit. All patron credit limits and changes thereto shall be supported by the information contained in the credit file. Such file shall contain a credit application form upon which shall be recorded, at a minimum, the following information provided by the patron:

1. The patron's name;
2. The address of the patron's residence;
3. The telephone number at the patron's residence;
4. Banking information including:
 - i. The name and location of the patron's bank; and
 - ii. The account number of the patron's personal checking

account upon which the patron is individually authorized to draw and upon which all Counter Checks, Slot Counter Checks and all checks used for substitution, redemption or consolidation will be drawn. Checking accounts of sole proprietorships shall be considered as personal checking accounts.

Partnership or corporate checking accounts shall not be considered personal

checking accounts.

5. The credit limit requested by the patron;
6. The approximate amount of all other outstanding indebtedness;
7. At the patron's discretion, the amount and source of income and assets in support of the requested credit limit; and

8. The patron's signature indicating acknowledgement of the following statement, which shall be included at the bottom of every credit application form containing the information required to be submitted by the patron pursuant to this subsection: "I certify that I have reviewed all of the information provided above and that it is true and accurate. I authorize (insert the name of the casino licensee) to conduct such investigations pertaining to the above information as it deems necessary for the approval of my credit limit. I am aware that this application is required to be prepared by the regulations of the Casino Control Commission and I may be subject to civil or criminal liability if any material information provided by me is willfully false."

(b) A general cage cashier or credit department representative shall record the information required by N.J.A.C. 19:45-1.5A(d) in the credit file prior to the casino licensee's approval of a patron's credit limit.

(c) Prior to the casino licensee's approval of the patron's credit limit, a general cage cashier or credit department representative with no ability to grant credit or credit limit increases shall:

1. Verify the address of the patron's residence, if the patron's credit limit will exceed \$5,000;
2. Verify the patron's current casino credit limits and outstanding balances which shall include the following:
 - i. The date the patron's credit account was established;
 - ii. The amount of the current approved credit limit at each casino; and
 - iii. The current balance and status of the patron's credit account at each casino including checks deposited by New Jersey casino licensees that have not yet cleared the bank and derogatory information.

("Derogatory" is defined as patron credit accounts partially or completely uncollectible, checks returned unpaid by the patron's bank, settlements, liens, judgments, and any other credit problems of the patron);

3. Verify the patron's outstanding indebtedness, if the patron's credit limit will exceed \$5,000;

4. Verify the patron's personal checking account information which shall include, but not be limited to, the following:

i. Type of account (personal or sole proprietorship);

ii. Account number;

iii. Date the account was opened;

iv. Average balance of the account for the last twelve months, if available (if this information is not available, then this shall be noted in the credit file);

v. Current balance in the account if available (if this information is not available then this shall be noted in the credit file);

vi. Whether the patron can sign individually on the account;

and

vii. Name and title of the person supplying the information;

and

5. Verify that the patron's name is not designated on the master list of persons who have voluntarily requested suspension of credit privileges pursuant to N.J.A.C. 19:45-1.27A or the master list of persons who have voluntarily placed themselves on the self-exclusion list pursuant to N.J.A.C. 19:48-2.3.

(d) All verifications performed by a general cage cashier or the credit department in (c) above together with accurate and verifiable information received from the security and surveillance departments pursuant to N.J.A.C. 19:45-1.11(b) shall be recorded in the credit file and accompanied by the signature of the general cage cashier or credit department representative who performed the required verifications or filed the relevant information. The date and time of the signature of the general cage cashier or credit department

representative shall be recorded either mechanically or manually contemporaneously with the transaction. The general cage cashier or casino licensee's credit department shall fulfill the requirements of (c) above as follows:

1. Verification of the address of the patron's residence, as required by (c)1 above, shall be satisfied by confirming the patron's address with a credit bureau or bank. If neither of these sources has the patron's address on file or will not provide the information, the licensee may use an alternative source which shall not include any identification credentials required in (b) above or other documentation presented by the patron at the casino. The casino licensee shall record the source of verification and the method by which such verification was performed in the patron's credit file. Verification of the patron's address may be performed telephonically.

2. Verification of the patron's current casino credit limits and outstanding balances, as required by (c)2 above, shall be performed through a casino credit bureau and, if appropriate, through direct contact with other casinos. The casino licensee shall record the source of verification and the method by which such verification was performed in the patron's credit file. If no casino credit information relating to the patron is available from these sources, this shall be noted in the patron's credit file. The verification may be performed telephonically prior to the credit approval provided the casino licensee requests written documentation of all such information as soon as possible and includes such written documentation in the patron's credit file. All requests for written documentation shall be maintained in the patron's credit file until such documentation is obtained.

3. Verification of the patron's outstanding indebtedness, as required by (c)3 above, shall be performed by contacting a consumer credit bureau which is reasonably likely to possess information concerning the patron, to the extent such consumer credit bureau is available, and a casino credit bureau to determine whether the applicant has any liabilities or if there is any derogatory information concerning the applicant's credit history. Such

contact shall be considered a verification of the outstanding indebtedness provided by the patron. If such contact is not immediately possible, the casino licensee may use an alternative source which has made the required contact. The casino licensee shall record the source of verification and the method by which such verification was performed in the patron's credit file. If either one or both of these credit bureaus do not have information relating to a patron's outstanding indebtedness this shall be recorded in the patron's credit file. The verification may be performed telephonically prior to the credit approval provided the casino licensee requests written documentation of all information obtained as soon as possible and includes such written documentation in the patron's credit file. All requests for written documentation shall be maintained in the patron's credit file until such documentation is obtained.

4. Verification of the patron's personal checking account information, as required by (c)4 above, shall be performed by the casino licensee or a bank verification service directly with the patron's bank. A bank verification service utilized by a casino licensee may make use of another bank verification service to make direct communication with the patron's bank. If such information is not immediately available, the casino licensee may use an alternative source. The casino licensee shall record the source of verification and the method by which such verification was performed in the patron's credit file. The verification may be performed telephonically prior to the credit approval provided the casino licensee or bank verification service requests written documentation of all information obtained as soon as possible and such written documentation is included in the patron's credit file. All requests for written documentation shall be maintained in the patron's credit file until such documentation is obtained. No bank verification service may be used by a casino licensee or another bank verification service to perform the verifications required by this section unless the bank verification service has filed a completed application for an appropriate casino service industry license under N.J.S.A. 5:12-92 and N.J.A.C. 19:43. If a bank verification service is used as a primary source of verification, either directly by a casino licensee or

by another bank verification service, each service and the licensee shall, in addition to complying with any other requirement imposed by this section, record the date that the patron's personal checking account information was obtained from the bank by the service.

(e) Any New Jersey casino licensee requesting information from another New Jersey casino licensee concerning a credit patron shall represent to the requested casino licensee that the patron has a credit line or has applied for credit and shall provide the patron's name, address of the patron's residence and the name and location of the patron's bank. Upon receipt of this information, the requested New Jersey casino licensee shall be required to furnish to the requesting New Jersey casino any information in its possession concerning a patron as required by (c) above.

(f) The credit limit, and any changes thereto, must be approved by any one or more of the individuals holding the job positions of credit manager, assistant credit manager, credit shift manager, credit executive, or a casino key employee in a direct reporting line above the casino manager or credit manager, or a credit committee composed of casino key employees which may approve credit as a group but whose members may not approve credit individually unless such person is included in the job positions referenced above. The approval shall be recorded in the credit file and shall include:

1. Any other information used to support the credit limit and any changes thereto, including the source of the information, if such information is not otherwise recorded pursuant to this section;
2. A brief summary of the key factors relied upon in approving or reducing the requested credit limit and any changes thereto;
3. The reason credit was approved if derogatory information was obtained during the verification process;
4. The signature, on the manual credit file, of the employee approving the credit limit together with the date and time of such authorization, which signature, date and time shall be recorded before any actual extension of credit; and

5. If a computerized credit file is utilized, the authorization code of the employee approving the credit limit together with the date and time of the activation in the system, which authorization code, date and time shall be recorded by the system before any actual extension of credit.

(g) Prior to approving a credit limit increase, a representative of the casino licensee's credit department shall:

1. Obtain a written request from the patron which shall include:
 - i. Date and time of the patron's request;
 - ii. Amount of credit limit increase requested by the patron;
- and
- iii. Signature of the patron.

2. Verify the patron's current casino credit limits and outstanding balances, as required by (c)2ii and (c)2iii above, unless such verification has performed earlier that same gaming day;

3. If the increased credit limit will exceed \$5,000, verify the patron's outstanding indebtedness as required by (c)3 above, unless such procedure has been performed within the previous 24 months;

4. Verify the patron's personal checking account information, as required by (c)4 above, unless such procedure has been performed within the previous 24 months;

5. Consider the patron's player rating based on a continuing evaluation of the amount and frequency of play subsequent to the patron's initial receipt of credit. The patron's player rating shall be readily available to representatives of the casino licensee's credit department prior to their approving a patron's request for a credit limit increase.

6. For table game play, the information for the patron's player rating shall be recorded on a player rating form by casino department supervisors or put directly into the licensee's computer system pursuant to an approved submission and shall include, but not be limited to, the following:

- i. Patron's name;
- ii. Game and table number;

- iii. Average bet;
- iv. Approximate length of time played;
- v. Rating as determined by supervisor or approved computer system;
- vi. Signature and license number of the casino supervisor responsible for providing the patron's player rating information; and
- vii. Date of observations.

7. For slot play, the information for the patron's player rating shall be recorded on a player rating form by slot department supervisors or, put directly into the casino licensee's computer system pursuant to an approved submission or, generated by insertion of a card, by a patron, into a card reader attached to a slot machine. Such ratings shall include, but not be limited to, the following:

- i. Patron's name;
- ii. A designation indicating it is for slots;
- iii. Rating as determined by supervisor or approved computer system;
- iv. Signature and license number of the slot supervisor responsible for providing the patron's player rating information; if manually prepared; and
- v. Date of play.

8. Include the information and documentation required by paragraphs 1 through 3 above and the patron's player rating indicated at the time the credit increase is approved in the patron's credit file.

(h) Credit limit increases may be approved without performing the requirements of (g)2, (g)3 and (g)4 above if the increases are temporary and are noted as being for this trip only (TTO) in the credit file. Temporary increases shall be limited to one during any thirty day period and the amount of the temporary increase shall not exceed 25 percent of the currently approved credit limit.

(i) The casino licensee's credit department shall:

1. Comply with the requirements of either (i)2 or 3 below whenever any derogatory information is received by a casino licensee's credit department relating to the patron's continued creditworthiness other than a returned check subject to the provisions of (j) below.

2. Reverify the patron's address, current casino credit limits, outstanding balances, outstanding indebtedness, and personal checking account information, as required by (c)1 through (c)4 above.

3. Suspend the patron's credit privileges. If a patron's credit privileges have been suspended, the procedures required by (c)1 through (c)4 above shall be performed before that patron's credit privileges are reinstated.

4. Verify the information required by (a)2 and (a)4 above, in accordance with the procedures in (d) above, whenever the casino licensee has reason to believe that this information has changed.

5. Verify the patron's address (if the credit limit will exceed \$5,000), current casino credit limits and outstanding balances, outstanding indebtedness (if the credit limit will exceed \$5,000), personal check cashing information and that the patron is not on the list of patrons who have requested suspension of their credit privileges or the list of patrons who have placed themselves on the self-exclusion list, as required by (c)1 through (c)5 above, prior to the issuance of credit to a patron whose credit file has been inactive for a 24 month period.

(j) Any patron having a check returned to any casino unpaid by the patron's bank shall have his credit privileges suspended at all New Jersey casino licensees until such time as the returned check has been paid in full or the reason for the derogatory information has been satisfactorily explained. All derogatory information concerning a patron's credit account shall be reported by each casino licensee on a daily basis to a casino credit bureau used by New Jersey casino licensees. Each New Jersey casino licensee shall request written documentation of any derogatory information pertaining to its patrons to be reported to that casino licensee on a daily basis by a casino credit bureau used by New Jersey casino licensees. All documentation obtained from the casino

credit bureau shall be maintained in the patron's credit file. Any casino licensee desiring to continue the patron's credit privileges on the basis of a satisfactory explanation having been obtained for the returned check may do so if the licensee records the explanation for its decision in the credit file before accepting any further checks from the patron along with the signature of the credit department representative accepting the explanation.

(k) All transactions affecting a patron's outstanding indebtedness to the casino licensee shall be recorded in chronological order in the patron's credit file and credit transactions shall be segregated from the safekeeping deposit transactions. The following information shall be included:

1. The date, amount and check number of each Counter Check or Slot Counter Check initially accepted from the patron;
2. The date, amount and check number of each consolidation check and the check numbers of the checks returned to the patron;
3. The date, method, amount and check number of each redemption transaction and the check number of the check returned to the patron;
4. The date, amount and check number of each substitution transaction and the check number of the check returned to the patron;
5. The date, amount and check number of each check deposited;
6. The date, amount and check number of each check returned to the casino licensee by the patron's bank and the reason for its return;
7. The outstanding balance after each transaction; and
8. The date, amount and check number of any checks which have been partially or completely written off by the casino licensee and a brief explanation of the reason for such write off.

(l) A log of all Counter Checks and Slot Counter Checks exchanged and of all checks received for redemption, consolidation or substitution shall be prepared, manually or by computer, on a daily basis, by check cashiers and such log shall include, at a minimum, the following:

1. The balance of the checks on hand in the cashiers cage at the

beginning of each shift;

2. For checks initially accepted and for checks received for consolidation, redemption or substitution:

- i. The date of the check;
- ii. The name of the drawer of the check;
- iii. The amount of the check;
- iv. The Counter Check and Slot Counter Check serial number(s) for Counter Check(s) and Slot Counter Check(s) received; and
- v. An indication as to whether the check was initially accepted or received in a redemption, consolidation or substitution.

3. For checks deposited, redeemed by patrons for cash, cash equivalents, complimentary cash gifts, gaming chips and plaques, or any combination thereof, consolidated or replaced:

- i. The date on which the check was deposited, redeemed, consolidated or replaced;
- ii. The name of the drawer of the check;
- iii. The amount of the check;
- iv. The Counter Check and Slot Counter Check serial number(s) for Counter Check(s) and Slot Counter Check(s) deposited, redeemed, consolidated or replaced; and
- v. An indication as to whether the check was deposited, redeemed, consolidated or replaced.

4. The balance of the checks on hand in the cashiers' cage at the end of each shift.

(m) A list of all Counter Checks and Slot Counter Checks on hand, and of all checks received for redemption, consolidation or substitution shall be prepared, manually or by computer, on a monthly basis, at a minimum, and shall include the following:

1. The date of the check;
2. The name of the drawer of the check;
3. The amount of the check; and

4. The Counter Check and Slot Counter Check serial number(s) for Counter Check(s) and Slot Counter Check(s) received.

(n) At the end of each gaming day, at a minimum, the following procedures shall be performed:

1. The daily total of the amounts of checks initially recorded as described in (m)2 above shall be agreed to the daily total of Counter Checks and Slot Counter Checks issued;

2. The daily total of the checks indicated as deposited on a log required by (m)3 above shall be agreed by employees with no incompatible functions to the bank deposit slips corresponding to such check; and

3. The balance required by (m)4 above shall be agreed to the total of the checks on hand in the cashiers' cage.

(o) All information recorded in the credit file shall be in accordance with the licensee's system of internal accounting control submitted to the Commission.

As amended, effective: 11/16/81
As amended, effective: 05/20/85, operative 03/01/86
As amended, effective: 10/07/85, operative 03/01/86
As amended, effective: 02/18/86, operative 03/01/86
As amended, effective: 09/08/86
As amended, effective: 08/06/90
As amended, effective: 05/06/91
As amended, effective: 03/02/92
As amended, effective: 04/06/92
As amended, effective: 01/19/93
As amended, effective: 05/02/94
As amended, effective: 09/19/94
As amended, effective: 08/21/95
As amended, effective: 01/02/96
As amended, effective: 05/19/97
As amended, effective: 01/05/98
As amended, effective: 06/01/98
As amended, effective: 09/21/98
As amended, effective: 12/20/04

19:45-1.27A Patron request for suspension of credit privileges

(a) Any person may voluntarily suspend his or her credit privileges at all licensed casinos by submitting a written request to the Commission in accordance with this section.

1. Such requests may be submitted in person at the offices of the Casino Control Commission, Employee License Information Unit, Arcade Building, 2nd Floor, Tennessee Avenue and the Boardwalk, Atlantic City, New Jersey, or at the Commission inspector's booth at any licensed casino. Any person requesting suspension of credit privileges in person shall present valid identification credentials containing the person's signature and either a photograph or a general description of that person.

2. Such requests may also be submitted by mail addressed to the Director of the Compliance Division, Casino Control Commission, Arcade Building, Tennessee Avenue and the Boardwalk, Atlantic City, New Jersey 08401. Any request for suspension of credit privileges which is submitted by mail shall be signed before a notary public or other person empowered by law to take oaths and shall contain a certificate of acknowledgement by such notary public or other person attesting to the identity of the person making the request.

(b) A request for suspension of credit privileges shall be in a form prescribed by the Commission, which shall include the following:

1. The name of the person requesting suspension of credit privileges;
2. The address of the person's residence;
3. The person's date of birth;
4. The name of each licensed casino where the person currently has an approved line of credit;
5. The signature of the person requesting suspension of credit privileges, indicating acknowledgement of the following statement: "I certify that the information which I have provided above is true and accurate. I am aware that my signature below authorizes the Casino Control Commission to

direct all New Jersey casino licensees to suspend my credit privileges for a minimum period of 30 days from the date of this request and indefinitely thereafter, until such time as I submit a written request to the Commission for the reinstatement of any such credit privileges";

6. If the request for suspension of credit privileges is made in person;

i. The type of identification credentials examined containing the person's signature, and whether said credentials included a photograph or general description of the person; and

ii. The signature of a Commission employee authorized to accept such request, indicating that the signature of the person requesting suspension of credit privileges appears to agree with that contained on his or her identification credentials and that any physical description or photograph of the person appears to agree with his or her actual appearance; and

7. If the request for suspension of credit privileges is made by mail, a certificate of acknowledgement executed by a notary public or other person empowered by law to take oaths attesting to the identity of the person who is making the request for suspension of credit privileges.

(c) The Commission shall maintain an updated master list of all persons who have requested suspension of credit privileges pursuant to this section, and shall notify the credit department of each casino licensee in writing of any additions to or deletions from the list. The casino licensee shall date and time stamp any such notice immediately upon receipt.

1. Each casino licensee shall suspend the credit privileges of any listed person, effective immediately upon receipt of notice that such person's name has been added to the list.

2. An updated master list of persons who have requested suspension of credit privileges shall be maintained by the credit department of each licensed casino.

3. Each casino licensee shall note any suspension or reinstatement of credit privileges pursuant to this section in any existing credit

file for the affected patron, including the following:

- i. A copy of any applicable Commission notice of the suspension or reinstatement of credit privileges;
- ii. The date, time and signature of the credit department representative making the suspension or reinstatement entry in the credit file.

(d) Any person whose credit privileges have been suspended pursuant to this section may, no sooner than 30 days after the request for suspension of credit privileges, request reinstatement of his or her credit privileges by submitting a written request to the Commission in accordance with the procedures specified in (a) 1 and 2 above.

1. Such request shall be in a form prescribed by the Commission, which shall include the following:

- i. The information specified in (b) 1, 2, 3, 4, 6 and 7 above; and
- ii. The signature of the person requesting reinstatement of credit privileges, indicating acknowledgement of the following statement: "I certify that the information which I have provided above is true and accurate. I am aware that my signature below constitutes a revocation of my previous request for suspension of credit privileges, and authorizes the Casino Control Commission to permit any New Jersey casino licensee to reinstate my credit privileges."

2. The Commission shall delete such person's name from the list established pursuant to (c) above, and so notify the credit department of each casino licensee, no later than three days from submission of the written request for reinstatement of credit privileges. The casino licensee shall date and time stamp any such notice immediately upon receipt.

3. Upon receipt of notice that such person's name has been deleted from the list, a casino licensee may reinstate such person's credit upon reverification of the information required by N.J.A.C. 19:45-1.27(c), or may extend credit to such person in accordance with the procedures set forth in N.J.A.C. 19:45-1.27.

(e) Information furnished to or obtained by the Commission pursuant to this section shall be deemed confidential, and shall not be disclosed except in accordance with this section and N.J.A.C. 19:40-4. No casino licensee shall divulge that any person's name is designated on the master list maintained pursuant to subsection 101(j) of the Act and this section, other than to authorized credit department employees or other casino personnel whose duties and functions require access to such information.

1. If, in the ordinary course of business, a casino licensee is requested to provide information regarding the status of the patron's credit account, the casino licensee shall not disclose any information other than to identify the credit account as voluntarily suspended.

Effective: 04/06/92

As amended, effective: 05/01/95

19:45-1.28 Procedure for depositing checks received from gaming patrons

(a) Unless redeemed or consolidated prior to the time requirements herein, all checks received from gaming patrons in conformity with N.J.A.C. 19:45-1.25 shall be deposited in the casino licensee's bank account or presented directly to the patron's bank in accordance with (g) below, in accordance with the casino licensee's normal business practice, which practice must be previously submitted in writing to both the Commission and Division. Such deposit or presentment shall occur no later than:

1. The banking day after the date of the check for a non-gaming check;
2. Seven calendar days after the date of the check for a check in an amount of \$1,000 or less;
3. Fourteen calendar days after the date of the check for a check in an amount greater than \$1,000 but less than or equal to \$5,000; or
4. Forty-five calendar days after the date of the check for a check

in an amount greater than \$5,000.

(b) All checks received for consolidation in conformity with N.J.A.C. 19:45-1.26 shall be deposited in the casino licensee's bank account or presented directly to the patron's bank in accordance with (g) below, within:

1. Seven calendar days after the date of the initial check for a consolidating check where the consolidating check is in an amount of \$1,000 or less;

2. Fourteen calendar days after the date of the initial check for a consolidating check where the consolidating check is in an amount greater than \$1,000 but less than or equal to \$5,000; or

3. Forty-five calendar days after the date of the initial check for a consolidating check where the consolidating check is in an amount greater than \$5,000.

(c) All checks received as part of a redemption in conformity with N.J.A.C. 19:45-1.26 shall be deposited in the casino licensee's bank account or presented directly to the patron's bank in accordance with (g) below, within:

1. Seven calendar days after the date of the initial check if the initial check is in an amount of \$1,000 or less;

2. Fourteen calendar days after the date of the initial check if the initial check is in an amount greater than \$1,000 but less than or equal to \$5,000; or

3. Forty-five calendar days after the date of the initial check if the initial check accepted is in an amount greater than \$5,000.

(d) In computing a time period prescribed by this section, the last day of the period shall be included unless it is a Saturday, Sunday, or a State or Federal holiday, in which event the time period shall run until the next business day.

(e) In the event of a series of consolidation or redemption transactions with a patron, the initial check shall be the earliest dated check returned to the patron in the first of the series of consolidation or redemption transactions.

(f) Any check deposited into a bank will not be considered clear until a

reasonable time has been allowed for such check to clear the bank. The licensee must submit to the Commission and Division the time allotted for checks to clear the bank.

(g) In accordance with N.J.S.A. 5:12-101 and its approved internal controls, a casino licensee may present a patron check directly to the patron's bank for payment.

1. All such internal controls shall include procedures for:

i. Documenting the release of the patron check from the cashiers' cage to a casino key employee of the casino licensee or to a licensed attorney, for the purpose of presentment to the patron's bank.

ii. Prompt deposit of the proceeds of the check to the casino's bank account via a wire transfer or a check drawn by the patron's bank and made payable only to the casino licensee, if the patron's check is honored and paid;

iii. Notice to the casino licensee that the check has been paid in full by the patron's bank.

2. A patron check presented in this manner shall be considered paid in full when honored and paid by the patron's bank.

(h) If a casino licensee determines, prior to the deposit or presentment of a Counter Check or Slot Counter Check that the bank name, the bank routing number, the patron's bank account number or the micro-encoding number contained on the check are incorrect due to a data entry error (e.g., a misspelling, a wrong number or a transposition of numbers), a check bank cashier may, in accordance with the approved internal controls of the casino licensee, correct the erroneous entry. Any such internal controls shall, at a minimum, include:

1. A description of the manner in which the error will be corrected by the check bank cashier;

2. The creation of a paper trail and control procedures that will permit both the check bank cashier and the casino accounting department to identify and compare a copy of the uncorrected check that was originally

issued and the corresponding corrected check that was deposited or redeemed;

3. The written approval of a cage supervisor prior to the alteration of any check by a check bank cashier; and

4. A prohibition against using this subsection to change the verified bank account on which the Counter Check or Slot Counter Check was originally drawn.

Effective: 05/25/78

As amended, effective: 08/21/89

As amended, effective: 08/21/95

As amended, effective: 09/02/97

19:45-1.29 Procedure for collecting and recording checks returned to the casino after deposit

(a) All dishonored checks returned by a bank ("returned checks") after deposit shall be returned directly to, and controlled by, accounting department employees and shall be maintained by check bank cashiers. Such employees shall have no incompatible functions.

(b) No person other than one licensed in a separate collection section within the accounting department as a casino key employee or as a casino employee, and one who has no incompatible functions may engage in efforts to collect returned checks except that an attorney-at-law representing a casino licensee may bring action for such collection. Any verbal or written communication with patrons regarding collection efforts, shall be made with the full knowledge of the collection employees and shall be documented in the collection section.

(c) Continuous records of all returned checks shall be maintained by accounting department employees with no incompatible functions. Such records shall include, at a minimum, the following:

1. The date of the check;
2. The name and address of the drawer of the check;
3. The amount of the check;

4. The date(s) the check was dishonored;
5. The Counter Check or Slot Counter Check serial number for Counter Checks or Slot Counter Checks; and
6. The date(s) and amount(s) of any collections received on the check after being returned by a bank, including the date(s) and amount(s) of any complimentary cash gifts applied as payment on the check after being returned by a bank.

(d) A check dishonored by a bank may be immediately redeposited if there is sufficient reason to believe the check will be honored the second time. If a casino licensee determines that a Counter Check or Slot Counter Check was returned by a bank because the bank name, the bank routing number, the patron's bank account number or the micro-encoding number contained on the check was incorrect due to a data entry error (e.g., a misspelling, a wrong number or a transposition of numbers), a check bank cashier may, in accordance with the approved internal controls of the casino licensee, correct the erroneous entry and cause the check to be redeposited. Any such internal controls shall, at a minimum, include:

1. A description of the manner in which the error will be corrected by the check bank cashier;
2. The creation of a paper trail and control procedures that will permit both the check bank cashier and the casino accounting department to identify and compare a copy of the uncorrected check that was originally deposited and the corresponding corrected check that was redeposited;
3. The written approval of a cage supervisor prior to the alteration of any check by a check bank cashier; and
4. A prohibition against using this subsection to change the verified bank account on which the Counter Check or Slot Counter Check was originally drawn.

(e) Statements shall be sent to patrons, by accounting department employees with no incompatible functions, immediately upon initial receipt of a returned check or immediately upon receipt of a check returned for a second

time if the check was immediately redeposited pursuant to subsection (d) above, and such statements shall include, but not be limited to, the following:

1. The name and address of the drawer;
2. The date of the check;
3. The amount of the check; and
4. The date(s) and amount(s) of any collections received on the

check after being returned by the bank.

(f) Patrons to whom statements are sent shall be advised of a return address and department to which replies shall be sent.

(g) Employees with no incompatible functions shall receive directly and shall initially record all collections.

(h) Copies of statements and other documents supporting collection efforts shall be maintained and controlled by accounting department employees.

(i) A record of all collection efforts shall be recorded and maintained by the collection area within the accounting department.

(j) After reasonable collection efforts, returned checks may be considered uncollectible for accounting purposes and charged to the casino licensee's allowance for uncollectible patrons' checks. A check which is unenforceable pursuant to section 101 of the Act shall not be charged to the allowance account for the purpose of computing the maximum provision allowed pursuant to section 24 of the Act. Any patron's indebtedness, in excess of \$1,000, may only be considered uncollectible for accounting purposes and charged to the allowance for uncollectible patrons' checks account after the following information has been included in the patron's credit file:

1. Documentation of the casino licensee's collection department efforts to collect the patron's outstanding checks and the reason why such collection efforts were unsuccessful; and/or

2. A letter from an attorney representing the casino documenting the efforts to collect the patron's outstanding checks and the reasons why such collection efforts were unsuccessful or were not pursued further.

(k) Listings of uncollectible checks shall be approved in writing by, at a minimum, the chief executive officer or the chief gaming executive, a casino key employee approved by the Commission and the controller or the person to whom the controller directly reports; provided that, with the exception of the chief executive officer and chief gaming executive, none of the foregoing persons shall also have the authority to approve credit. All such uncollectible checks and listings shall be maintained and controlled by accounting department employees. A continuous trial balance of all uncollectible checks shall be maintained by employees of the accounting department. The continuous trial balance shall be adjusted for any subsequent collections.

Effective Date: 05/25/78

As amended, effective: 11/16/81

As amended, effective: 01/21/85

As amended, effective: 05/06/91

As amended, effective: 02/07/94

As amended, effective: 09/19/94

As amended, effective: 01/16/96

As amended, effective: 02/05/96

As amended, effective: 09/02/97

As amended, effective: 09/21/98

As amended, effective: 03/07/05