

Full text of the temporary adoption follows:

13:69D-1.18C Presentation of recognized credit or debit card in
exchange for a cash access transaction

(a) A casino licensee or a registered electronic funds transfer company ("transfer company") may provide cash to a patron (cardholder) at a casino cage window or transfer company booth in exchange for a charge to a valid credit or debit card ("card").

(b) Each card cash access transaction shall be initiated by a cardholder at a:

1. Transfer company automated cash access terminal;
2. Casino cashier window; or
3. Transfer company booth.

(c) A transfer company's automated cash access terminal shall at a minimum:

1. Provide instructions to the cardholder on how to initiate a cash access transaction;
2. Receive from the issuer of the card approval or rejection of a cash access transaction; and
3. If the transaction is approved, instruct the cardholder to proceed to either a casino cage or a transfer company booth to complete the transaction.

(d) For a transaction initiated by the patron at a casino

cashier window or a transfer company booth upon presentation of a card to a cage cashier or transfer company representative, as applicable, the cashier or representative shall:

1. Determine the validity of the card as required by the card issuer; and

2. Print and complete a cash access document in accordance with (e) through (g) below.

(e) Whenever a transaction is approved and the cardholder elects to proceed with the transaction, the cage cashier or transfer company booth representative shall prepare a three-part cash access document. The cash access document shall include, at a minimum:

1. Date and time of the transaction;
2. Cardholder name;
3. Amount to be paid to the patron;
4. Amount of any fee associated with the transaction;
5. Initials of the patron acknowledging the fees;
6. Signature of the cardholder;
7. Initials of the cage cashier or transfer company representative completing the transaction; and

8. Information required by the card issuer, if applicable.

(f) The three parts of the cash access document shall consist of a:

1. Negotiable draft;
2. Patron receipt; and
3. Cage cashier or transfer company booth

representative receipt.

(g) A cage cashier or transfer company representative shall terminate the cash access transaction if:

1. The card corresponding to the cash access document has expired;
2. The cardholder is unable to provide a government issued identification credential which includes a photo of the cardholder and signature facsimile;
3. The physical appearance of the individual presenting the identification does not resemble the photograph appearing on the identification;
4. The cardholder is under the legal age to gamble;
5. The cardholder and card cannot be verified as required by the issuer's procedures;
6. The zip code associated with the billing address for the card, as presented by the cardholder, is not confirmed by the card organization's address verification system;
7. The signature on the cash access document required by (e)6 above does not conform to the signature on the identification credential; or
8. The card holder is on the Division's Exclusion List

or the Division's Self-Exclusion List, or the casino licensee determines that the cardholder is otherwise not permitted to proceed with a cash access transaction.

(h) For all cash access transactions in excess of an amount to be established by the Division, a still photographic facial image of the cardholder shall be captured and marked in a way that allows it to be associated with the cardholder's cash access transaction.

(i) To complete the cash access transaction the cage cashier or transfer company representative shall:

1. Print a cash access document in the amount of the funds to be disbursed to the cardholder;

2. Record a description of the identification credential presented by the cardholder, including any credential number (e.g., driver's license number, passport number), expiration date and jurisdiction of issuance;

3. Obtain the signature of the patron on the cash access document;

4. Compare the signature on the cash access document to the signature on the cardholder's identification credential;

5. Obtain the thumb print of the cardholder on a designated area of the cash access document;

6. Initial the cash access document as evidence of the completed verification process; and

7. Exchange the draft and cage cashier or transfer company booth representative receipt for an equivalent amount of funds.

(j) The facial image required in (h) above and the cage cashier or transfer company booth representative receipt shall be retained the casino licensee or transfer company, as applicable, for a period of two years.

(k) A casino licensee or transfer company representative shall immediately report any suspicious or fraudulent cash access transaction activity to the Division.