

13:69D-1.27B Electronic credit system; patron deposits,
credit account withdrawals and redemption
transactions

- (a) A casino licensee may use an electronic credit system, approved by the Division, to process electronic counter check transactions and/or patron deposit transactions in a manner consistent with N.J.A.C. 13:69D-1.24, 1.25, 1.26, 1.28 and 1.29.
- (b) The electronic credit system shall be capable of maintaining independently or in conjunction with another computer system as approved by the Division:
1. A digital photograph and signature of the patron;
 2. Encrypted employee and patron personal identification numbers (PIN);
 3. For each patron account and transaction, the information required to be recorded by N.J.A.C. 13:69D-1.24, 1.25, 1.26, 1.28 and 1.29, as applicable; and
 4. A record of each electronic transaction, printable in the check bank, which record shall include at a minimum:
 - i. Date and time;

- ii. Transaction type;
- iii. Document number;
- iv. Location;
- v. Patron name and account number; and
- vi. Amount.

- (c) If a transaction processed pursuant to this section is required to be voided, a cashiers' cage supervisor or above shall follow procedures set forth in its internal controls. A record of the voided transaction and the reason for the void shall be maintained in the electronic credit system.
- (d) If the electronic credit system becomes inoperable, all patron deposit or counter check transactions shall be accurately recorded and all revenue accounted for in accordance with the licensee's internal controls.
- (e) For patron deposits utilizing the electronic credit system, a cashier with no incompatible functions shall:
 - 1. Access the patron's account in the electronic credit system using a portable device or other approved method by entering his or her PIN or other method of identification approved by the Division;

2. Credit the patron's account by the amount of the deposit;
3. Input the date and method of deposit (e.g. cash, chips or other authorized items);
4. Require the patron to enter his or her PIN and signature to verify the amount of the deposit;
5. Digitally sign attesting to the accuracy of the transaction; and
6. Generate a two-part receipt detailing the transaction, one part to be provided to the patron and the other to be maintained by the cashier as part of his or her imprest inventory.

(f) Electronic withdrawals from a patron deposit or credit account which occur at the casino cage or other location approved by the Division not specifically addressed in this chapter shall be issued by a cashier with no incompatible functions.

The cashier shall:

1. Access the patron's file in the electronic credit system using a portable device or other approved method;
2. Enter the amount requested which the system shall reject if the amount exceeds the amount available;

3. Require the patron to enter his or her PIN and record his or her digital signature in the system;
4. Verify the patron's identity by comparing the patron's appearance to the digital photograph in the electronic credit system;
5. Enter his or her PIN and signature verifying the accuracy of the transaction;
6. Disburse the funds as requested by the patron (cash, electronic slot counter check, casino check, wire transfer; cashier generated voucher or electronic transfer); and
7. Generate a document to be maintained by the cashier as part of his or her imprest inventory.

(g) Electronic withdrawals from a patron deposit or credit account which occur at a slot machine shall be issued as follows:

1. A slot attendant shall prepare a two part Counter Check Request (Request), which shall include, at a minimum:
 - i. Patron's name and account number;
 - ii. Date and time of the request;
 - iii. Asset number and location;
 - iv. Amount requested;

- v. Method of withdrawal (e.g. cash or cashier generated voucher);
 - vi. The patron's response to the printed question: "Are you the Governor, any State officer or employee, or any special State officer or employee, any member of the Judiciary, any member of the Legislature, any officer of a municipality or county in which casino gaming is authorized, or any gaming related casino employee?" ;
 - vii. Signature of the patron; and
 - viii. Signature of the slot attendant processing the transaction.
2. The slot attendant shall present the Request to a cashier with no incompatible function who shall verify that there are sufficient funds in the patron's account to satisfy the request.
3. The cashier processing the Request shall disburse the funds to the slot attendant in the presence of a slot supervisor and:
- i. Sign the Request;
 - ii. Maintain the original of the Request as a part of his or her imprest inventory;
 - iii. Provide the slot attendant with a portable

device connected to the electronic credit system; and

iv. Provide the duplicate of the Request to the slot attendant.

4. The slot attendant, accompanied by a slot supervisor, shall transport the funds to the patron at the slot machine. Prior to presenting the funds to the patron, the slot attendant shall:

i. Access the patron's file in the electronic credit system using a portable device or other approved method by entering his or her PIN;

ii. Enter the amount requested which the system shall reject if the amount exceeds the amount available;

iii. Require the patron to enter his or her PIN and record his or her digital signature in the system;

iv. Verify the patron's identity by comparing the patron's appearance to the digital photograph in the electronic credit system;

v. Present the portable device to the supervisor who shall enter his or her PIN

and signature on the portable device
verifying the accuracy of the transaction;

vi. Disburse the funds as requested by the
patron (cash or cashier generated gaming
vouchers); and

vii. Drop the duplicate of the Request in a
locked accounting box.

5. If the transaction cannot be completed for any
reason, the slot attendant and supervisor shall
return the funds and the Request to a cashier
with no incompatible functions. The cashier
shall clearly and conspicuously record "VOID" on
the duplicate of the Request and maintain the
document as part of his or her imprest
inventory.

6. On a daily basis, the casino accounting
department shall compare the original and
duplicate requests to the electronic credit
system. Any instances of misappropriation of
funds or other irregularities shall be
immediately reported to the Division.

(h) Electronic patron deposit or credit account
withdrawals which occur at a gaming table shall be
processed by a casino clerk or casino supervisor.

The casino clerk or casino supervisor shall:

1. Access the patron's file in the electronic credit system using a portable device or other approved method by entering his or her PIN;
2. Enter the amount requested which the system shall reject if the amount exceeds the amount available;
3. Require the patron to enter his or her PIN and record his or her digital signature in the system;
4. Verify the patron's identity by comparing the patron's appearance to the digital photograph in the electronic credit system;
5. Enter his or her PIN and signature on the portable device verifying the accuracy of the transaction;
6. Require the dealer to enter his or her PIN and record his or her digital signature in the system;
7. Instruct the dealer to place the portable device and chips or plaques in a manner that allows for the display of the value on the portable device

and chips or plaques to be viewed by the surveillance department;

8. Require the dealer to disburse the chips and/or plaques in the amount requested by the patron;
and

9. If required by the Division, generate a document that shall be deposited in the drop box.

(i) A patron may redeem his or her electronically issued counter check(s) at a gaming table. Only full redemptions shall be permitted at a gaming table by presenting only chips or plaques to a dealer. Prior to accepting the funds, the dealer shall summon a casino supervisor who shall:

1. Enter his or her PIN on the portable device;
2. Access the patron's file in the electronic credit system using a portable device or other approved method;
3. Verify the patron's identity by comparing the patron's appearance to the digital photograph in the electronic credit system;
4. Determine which outstanding counter check(s) will be redeemed;
5. Verify the total amount of outstanding

- counter check(s) being redeemed;
6. Verify the amount presented agrees with the total amount of the electronic counter check(s) to be redeemed;
 7. Instruct the dealer to verify that the chips or plaques equal the amount of outstanding counter check(s) being redeemed;
 8. Instruct the dealer to display the portable device in a manner that allows for the portable device to be viewed by the surveillance department;
 9. Require the dealer to enter his or her PIN and record his or her digital signature in the system;
 10. Observe the dealer place the chips or plaques in the table inventory container;
 11. Enter PIN and signature on the portable device acknowledging the completion of the transaction;
 12. Generate a two-part receipt detailing the transaction, one part to be provided to the

patron and the other deposited into the drop box.

(j) A patron may fully redeem his or her electronically issued counter check(s) at a cashiers' cage by presenting cash, cash equivalents, complimentary cash gifts, slot tokens, gaming chips or plaques or checks authorized pursuant to section 101 of the Act. A cage cashier shall:

1. Access the patron's file in the electronic credit system using a portable device or other approved method by entering his or her PIN;
2. Determine which outstanding counter check(s) will be redeemed;
3. Verify the total amount of outstanding counter check(s) being redeemed;
4. Verify that the amount presented agrees with the total amount of the electronic counter check(s) to be redeemed;
5. Sign the portable device acknowledging the completion of the transaction; and
6. Generate a two-part receipt documenting the transaction, one part to be provided to the patron and the other to be maintained by the cashier as part of his or her imprest inventory.

(k) A patron may partially redeem his or her electronically issued counter check only at a cashiers' cage by presenting cash, cash equivalents, complimentary cash gifts, slot tokens, gaming chips or plaques or checks authorized pursuant to section 101 of the Act. A cage cashier shall:

1. Access the patron's file in the electronic credit system using a portable device or other approved method by entering his or her PIN;
2. Determine which outstanding counter check will be partially redeemed;
3. Verify the amount presented and create an electronic counter check in accordance with (d) above for the difference between the amount presented and the electronic counter check being partially redeemed;
4. Sign the portable device acknowledging the completion of the transaction; and
5. Generate a two-part receipt documenting the transaction, one part to be provided to the patron and the other to be maintained by the

cashier as part of his or her imprest inventory.

(l) A patron may substitute his or her counter check(s) at a casino cage by:

1. Presenting a personal check drawn on an account which has been verified and recorded in the patron's credit file, whereupon a cashier with no incompatible function shall enter the transaction in the electronic credit system; or
2. Drawing an electronic counter check in accordance with this section on a different account which has been verified and recorded in the patron's credit file.

(m) A patron may consolidate his or her electronically issued counter checks at a cashiers' cage in accordance with a casino licensee's internal controls.

(n) A casino licensee that uses an electronic credit system shall record each table game electronic patron deposit and credit account withdrawal on the Master Game Report required by N.J.A.C. 13:69D-1.33 in accordance with a methodology approved by the Division.