

**CHAPTER 609a. CREDIT**

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**Authority**

The provisions of this Chapter 609a issued under 4 Pa.C.S. §§ 13A02, 13A27, 1701 and 1702, unless otherwise noted.

**Source**

The provisions of this Chapter 609a adopted May 11, 2012, effective May 12, 2012, 42 Pa.B. 2629, unless otherwise noted.

**§ 609a.1. Definitions.**

The following words and terms, when used in this chapter, have the following meanings, unless the context clearly indicates otherwise:

*Bank verification service*—An agency that provides businesses with the ability to verify the validity of a patron's bank account, a check presented or the history of the bank account.

*Casino credit bureau*—A consumer reporting agency that provides casinos with reports on a patron's casino credit accounts.

*Consumer credit bureau*—A consumer reporting agency that collects information from creditors, lenders, debt collection agencies and the courts on an individual's borrowing and bill payment habits.

*Credit clerk*—An employee of the cage or credit department who is responsible for receiving, processing and verifying the information in credit applications from patrons and who does not have authority to grant credit or credit limit increases provided that an employee who has the authority to grant credit may act as a credit clerk but may not grant credit or credit limit increases on an application processed or verified by that employee.

*Derogatory information*—Information related to a patron's credit accounts that are partially or completely uncollectible, checks returned unpaid by a patron's bank, settlements, liens, judgments or any other credit problems of a patron.

**§ 609a.2. Internal control requirements.**

Each certificate holder that issues credit shall include procedures in the certificate holder's internal controls to implement the requirements in this chapter.

**§ 609a.3. Application and verification procedures for granting credit.**

(a) A patron who wants to obtain credit from a certificate holder shall file a credit application with the certificate holder which contains, at a minimum, the following information:

- (1) The patron's name.
- (2) The address of the patron's residence.
- (3) The patron's telephone number.
- (4) Bank account information including:
  - (i) The name and location of the patron's bank.
  - (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 will be drawn. Checking accounts of sole proprietorships to be considered as personal checking accounts. Partnership or corporate checking accounts are not considered to be personal checking accounts.
- (5) The credit limit requested by the patron.
- (6) The approximate amount of the patron's current indebtedness.
- (7) The amount and source of income or assets in support of the requested credit limit.

(8) The patron's signature indicating acknowledgement of the following statement, which must be included at the bottom of the credit application form containing the information required to be submitted under this subsection: "I certify that I have read and understand this application and its terms and I execute this document voluntarily and with full knowledge of its significance. I authorize (insert the name of the certificate holder) to conduct any investigations necessary for the approval of my credit limit. I am aware that this application is required by the regulations of the Pennsylvania Gaming Control Board. I understand that a Counter Check issued by (insert name of certificate holder) is identical to a personal check and may be deposited or presented for payment to my bank or other financial institution. I acknowledge that willfully drawing or passing a credit instrument with the intent to defraud, including knowing there are insufficient funds in my account, is a crime in this Commonwealth that may result in criminal prosecution. I am also aware that providing false or misleading statements or omitting information on this application may subject me to civil or criminal penalties."

(b) Upon receipt of an application for credit, a confidential credit file for that patron containing the information required under subsection (a) shall be prepared by a credit clerk either manually or by computer prior to the certificate holder's approval of a patron's credit limit. Patron credit limits including any changes to the credit limit must be supported by the information contained in the patron's credit file.

(c) Prior to a certificate holder's approval of a patron's credit limit, a credit clerk shall:

(1) Verify the address of the patron's residence. Verification of the address of the patron's residence 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 does not provide the information, the credit clerk may use an alternative source which may not include any identification credentials or other documentation presented by the patron at the licensed facility. The credit clerk shall record the source of verification and the method by which the verification was performed in the patron's credit file. Verification of the patron's address may be performed telephonically.

(2) Verify the patron's current casino credit limits and outstanding balances, which includes the following:

- (i) The date each of the patron's casino credit accounts was established.
- (ii) The amount of the current approved credit limits at other casinos.
- (iii) The current balance and status of the patron's credit account at each casino including checks deposited by a casino that have not yet cleared the bank and any derogatory information.

(iv) Verification of information required under subparagraphs (i)—(iii) shall be performed through a casino credit bureau and, if appropriate, through direct contact with other casinos. The credit clerk shall record the source of verification and the method by which the verification was performed in the patron's credit file. If casino credit information relating to the patron is not available from these sources, this fact shall be noted in the patron's credit file. The verification may be performed telephonically prior to the credit approval provided the credit clerk requests written documentation of the information as soon as possible and includes written documentation of the request in the patron's credit file. Requests for written documentation shall be maintained in the patron's credit file until the documentation is obtained.

(3) Verify the patron's outstanding indebtedness. Verification of the patron's outstanding indebtedness shall be performed by contacting a consumer credit bureau, which is reasonably likely to possess information concerning the patron, to determine whether the applicant has any liabilities or if there is any derogatory information concerning the patron's consumer credit history. If contact with a consumer credit bureau is not immediately possible, the credit clerk may use an alternative source which has made the required contact within the

past 3 months. The credit clerk shall record the source of verification and the method by which the verification was performed in the patron's credit file. If a consumer credit bureau does not have information relating to a patron's outstanding indebtedness, this fact shall be recorded in the patron's credit file. The verification may be performed telephonically prior to the credit approval provided the credit clerk requests written documentation of the information obtained as soon as possible and includes written documentation of the request in the patron's credit file. Requests for written documentation shall be maintained in the patron's credit file until the documentation is obtained.

(4) Verify the patron's personal checking account information which includes, but is not limited to, the following:

- (i) Account number.
- (ii) The year the account was opened.
- (iii) Average balance of the account.
- (iv) Current balance in the account.
- (v) Whether the patron can sign individually on the account.
- (vi) Name and title of the person supplying the information.
- (vii) Verification of information required under subparagraphs (i)—(vi)

shall be performed by the credit clerk or a bank verification service directly with the patron's bank. A bank verification service utilized by a certificate holder may make use of another bank verification service to make direct communication with the patron's bank. If the information is not immediately available, the credit clerk may use an alternative source. The credit clerk shall record the source of verification and the method by which the verification was performed in the patron's credit file. The verification may be performed telephonically prior to the credit approval provided the credit clerk or bank verification service requests written documentation of the information obtained as soon as possible and the request for written documentation is included in the patron's credit file. Requests for written documentation shall be maintained in the patron's credit file until the documentation is obtained. If a bank verification service is used as a primary source of verification, either directly by a certificate holder or by another bank verification service, each service and the certificate holder shall record the date that the patron's personal checking account information was obtained from the bank by the service.

(5) Verify that the patron's name is not on:

- (i) The list of individuals who have voluntarily requested suspension of credit privileges under § 609a.9 (relating to voluntary credit suspension list).
- (ii) The list of individuals who have voluntarily placed themselves on the self-exclusion list under Chapter 503a (relating to self-exclusion).
- (iii) The list of individuals who have been placed on the exclusion list under Chapter 511a (relating to persons required to be excluded).

(d) Verifications performed by a credit clerk under subsection (c), which are required to be recorded in the patron's credit file, must be accompanied by the signature of the credit clerk who performed the required verifications or filed the relevant information. The date and time of the signature of the credit clerk shall be recorded either electronically or manually contemporaneously with the verification.

(e) A certificate holder may only request credit information concerning a patron from another certificate holder if the patron has credit or has applied for credit with the certificate holder. When requesting credit information on a patron from another certificate holder, the requesting certificate holder shall provide the patron's name, address of the patron's residence and the name and location of the patron's bank with the request. Upon receipt of this information, the certificate holder receiving the request shall furnish to the requesting certificate holder any credit information in its possession concerning the patron.

(f) Unless a patron has already established a patron signature file under § 465a.20(c) (relating to personal check cashing), a patron who has been approved for credit may not be issued a Counter Check until the certificate holder has established a signature file for the patron in accordance with § 465a.20(c).

#### Cross References

This section cited in 58 Pa. Code § 601a.1 (relating to definitions); 58 Pa. Code § 609a.4 (relating to approval of credit limits); 58 Pa. Code § 609a.5 (relating to derogatory information; reduction or suspension of credit); 58 Pa. Code § 609a.12 (relating to duties of certificate holders); 58 Pa. Code § 609a.15 (relating to redemption of Counter Checks); and 58 Pa. Code § 609a.16 (relating to substitution and consolidation of Counter Checks).

### § 609a.4. Approval of credit limits.

(a) A credit limit, and any temporary or permanent increases thereto, shall be approved by either:

(1) Two or more employees holding the job positions of credit manager, assistant credit manager, credit shift manager, credit executive or other key employee in a direct reporting line above the credit manager provided that a credit supervisor who processed and verified a patron's credit application may not grant credit or a credit limit increase to that patron.

(2) A credit committee composed of at least two of the employees in paragraph (1) which may approve credit as a group.

(b) The approval of credit shall be recorded in the patron's credit file and include:

(1) Other information used to support the credit limit and any changes thereto, including the source of the information, if the information is not otherwise required to be recorded under 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 signatures of the employees approving the credit limit, together with the date and time of the authorization, shall be recorded before any actual extension of credit is tendered. A certificate holder may obtain verbal or electronic authorization from one of the employees required to approve credit limits provided that the date and time that the verbal authorization was given is noted in the patron's credit file or a copy of the electronic authorization is placed in the patron's credit file. Upon arrival at the licensed facility, the employee who verbally or electronically approved a patron's credit limit shall sign and date the patron's credit file.

(c) Prior to approving a temporary or permanent credit limit increase, an employee of the certificate holder's credit department shall:

(1) Obtain a written request from the patron which includes:

(i) The date and time of the patron's request.

(ii) The amount of credit limit increase requested by the patron and if the increase requested is temporary or permanent.

(iii) The signature of the patron.

(2) Reverify the patron information required under § 609a.3(c)(2) (relating to application and verification procedures for granting credit).

(3) 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.

(4) Include the information and documentation required under paragraphs (1)—(3) in the patron's credit file.

(5) Comply with subsections (a) and (b).

#### Authority

The provisions of this § 609a.4 amended under 4 Pa.C.S. §§ 1202(b)(9)—(23), 1205, 1206(f) and (g), 1207(1) and (2), 1208(1)(iii), 1209(b), 1212, 1213, 13A11, 13A12—13A14, 13A15 and 1802 and Chapter 13.

#### Source

The provisions of this § 609a.4 amended June 12, 2015, effective June 13, 2015, 45 Pa.B. 2829. Immediately preceding text appears at serial pages (362345) to (362346).

### § 609a.5. Derogatory information; reduction or suspension of credit.

(a) A certificate holder may reduce or suspend a patron's credit limit at any time.

(b) Derogatory information concerning a patron's credit account shall be reported by each certificate holder on a daily basis to the casino credit bureau used by the certificate holder. Each certificate holder shall document any derogatory information pertaining to its patrons that was reported to that certificate

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holder by the casino credit bureau. Documentation obtained from the casino credit bureau shall be maintained in the patron's credit file.

(c) In addition to the requirements in subsection (d), whenever derogatory information is received by a certificate holder's credit department relating to the patron's continued creditworthiness the certificate holder's credit department shall reverify the patron information required under § 609a.3(c)(2) (relating to application and verification procedures for granting credit).

(d) A patron having a check returned to any certificate holder unpaid by the patron's bank shall have credit privileges suspended unless the returned check was due to a processing error and an explanation for the error is noted in the patron's credit file or until the returned check has been paid in full. Prior to reinstating a patron's credit privileges, the certificate holder shall comply with subsection (e).

(e) If a patron's credit privileges have been suspended for any reason relating to the patron's continued creditworthiness, the certificate holder's credit department shall reverify the patron's information, as required under § 609a.3(c)(2) and (3), before reinstating the patron's credit privileges. Credit suspensions and reinstatements and an explanation thereto shall be documented in the patron's credit file.

#### Authority

The provisions of this § 609a.5 amended under 4 Pa.C.S. §§ 1202(b)(9)—(23), 1205, 1206(f) and (g), 1207(1) and (2), 1208(1)(iii), 1209(b), 1212, 1213, 13A11, 13A12—13A14, 13A15 and 1802 and Chapter 13.

#### Source

The provisions of this § 609a.5 amended June 12, 2015, effective June 13, 2015, 45 Pa.B. 2829. Immediately preceding text appears at serial pages (362346) to (362347).

### § 609a.6. Additional reverification requirements.

(a) Prior to the issuance of credit to a patron whose credit file has been inactive for a 24-month period, the certificate holder's credit department shall reverify the patron's information, as required under § 609a.3(c)(1)—(5) (relating to application and verification procedures for granting credit).

(b) The certificate holder's credit department shall reverify the information required under § 609a.3(a)(2) and (4), in accordance with the procedures in § 609a.3(c)(1) and (4), whenever the certificate holder has reason to believe that this information has changed.

### § 609a.7. Patron credit transactions.

Transactions affecting a patron's outstanding indebtedness to the certificate holder shall be recorded in chronological order in the patron's credit file. Credit transactions shall be recorded separately from transactions related to customer

deposits under § 465a.23 (relating to customer deposits). The following information shall be included in the credit file:

- (1) The date, amount and check number of each Counter Check accepted from the patron.
- (2) The date, method, amount and, if applicable, the personal check number of each redemption transaction and the check number of the Counter Check returned to the patron.
- (3) The date, amount and check number of each personal check used for a substitution transaction and the check number of the Counter Check returned to the patron.
- (4) The date, amount and check number of each replacement Counter Check accepted from the patron in a consolidation transaction and the check numbers of the initial Counter Checks that were consolidated and returned to the patron.
- (5) The date, amount and check number of each Counter Check deposited.
- (6) The date, amount and check number of each personal check or Counter Check returned to the certificate holder by the patron's bank and the reason for its return.
- (7) The outstanding balance after each transaction.
- (8) The date, amount and check number of any Counter Checks or personal checks that have been partially or completely written off by the certificate holder and a brief explanation of the reason for the write off.

**§ 609a.8. Recordkeeping requirements.**

- (a) A log of Counter Checks exchanged or consolidated and of personal checks received for redemption or substitution shall be prepared, manually or by computer, on a daily basis. The log must include, at a minimum, the following:
  - (1) The balance of the Counter Checks on hand in the cage at the beginning of each shift.
  - (2) For Counter Checks initially accepted and for personal checks received for 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 serial number for each Counter Check received.
    - (v) An indication as to whether the check was initially accepted or received in a redemption or substitution.
  - (3) For Counter Checks deposited, redeemed by patrons with cash, cash equivalents, gaming chips and plaques, or any combination thereof, substituted or consolidated:
    - (i) The date on which the Counter Check was deposited, redeemed, substituted or consolidated.
    - (ii) The name of the drawer of the Counter Check.



- (iii) The amount of the Counter Check.
- (iv) The serial number for each Counter Check deposited, redeemed, substituted or consolidated.
- (v) An indication as to whether the Counter Check was deposited, redeemed, substituted or consolidated.
- (4) The balance of the Counter Checks on hand at the end of each shift.
- (b) A list of all Counter Checks on hand and of all personal checks received for redemption or substitution shall be prepared, manually or by computer, on a monthly basis and include the following:
  - (1) The date of the check.
  - (2) The name of the drawer of the check.
  - (3) The amount of the check.
  - (4) The serial number for each Counter Check received.
- (c) At the end of each gaming day, the following procedures shall be performed:
  - (1) The daily total of the amounts of Counter Checks initially recorded as described in subsection (a)(2) shall be reconciled to the daily total of Counter Checks issued.
  - (2) The daily total of the checks indicated as deposited on a log required under subsection (a)(3) shall be reconciled to the bank deposit slips corresponding to the checks by employees with no incompatible functions.



(3) The balance required under subsection (a)(4) shall be reconciled to the total of the Counter Checks on hand in the cage.

**§ 609a.9. Voluntary credit suspension list.**

(a) The Board will maintain a voluntary credit suspension list of all individuals who have requested suspension of credit privileges and will provide a current list of these individuals to the credit department of each certificate holder.

(b) The list provided to certificate holders will contain the following information for each individual on the list:

- (1) The individual's name, including any aliases or nicknames.
- (2) The individual's address.
- (3) The individual's date of birth.

(c) Information furnished to or obtained by the Board or a certificate holder under this chapter will be deemed confidential and may not be disclosed except in accordance with this chapter.

**Cross References**

This section cited in 58 Pa. Code § 609a.3 (relating to application and verification procedures for granting credit).

**§ 609a.10. Request for voluntary credit suspension.**

(a) An individual may request the suspension of the individual's credit privileges at all licensed facilities by submitting, in person, a completed Request for Voluntary Credit Suspension Form to the Board. A submission to the Board may be made at the Board's office at a licensed facility, at the Board's Harrisburg office or one of the Board's regional offices.

(b) The Request for Voluntary Credit Suspension Form shall also include the following statement: "I certify that I have read and understand this request to be placed on the voluntary credit suspension list and that I knowingly and voluntarily execute this document. I am aware that my signature below authorizes the Pennsylvania Gaming Control Board to direct all Pennsylvania certificate holders to suspend my credit privileges until such time as I submit a written request to the Board for the reinstatement of my credit privileges. I also understand that under § 13A27(i) of the Pennsylvania Race Horse Development and Gaming Act, all certificate holders shall not be liable for any claims, damages, losses, expenses or for any harm, monetary or otherwise, that may arise as a result of the failure of a certificate holder to restore credit privileges to me or otherwise permit me to engage in gaming activity in the licensed facility while on the voluntary credit suspension list."

(c) An individual requesting to be placed on the voluntary credit suspension list will be required to present a government-issued photo identification containing the person's signature and photograph when the individual submits the Request for Voluntary Credit Suspension Form.

**§ 609a.11. Reinstatement of credit and removal from the voluntary credit suspension list.**

(a) An individual on the voluntary credit suspension list may, at any time, request removal from the voluntary credit suspension list by submitting a Request for Removal from the Voluntary Credit Suspension List Form to the Board. The request may be made at the Board's office at a licensed facility, at the Board's Harrisburg office or one of the Board's regional offices.

(b) The Request for Removal from the Voluntary Credit Suspension List Form must also include the following statement: "I certify that I have read and understand this request to be removed from the voluntary credit suspension list and that I knowingly and voluntarily execute this document. I am aware that my signature below will result in the Pennsylvania Gaming Control Board notifying all Pennsylvania certificate holders that I have been removed from the voluntary credit suspension list."

(c) An individual requesting to be removed from the voluntary credit suspension list will be required to present a government-issued photo identification containing the person's signature and photograph when the individual submits the Request for Removal from the Voluntary Credit Suspension List Form.

(d) Within 3 business days after the Request for Removal from the Voluntary Credit Suspension List Form is signed, the Board will delete the name of the individual from the voluntary credit suspension list and will notify each certificate holder of the removal.

**§ 609a.12. Duties of certificate holders.**

(a) A certificate holder shall maintain a copy of the voluntary credit suspension list and ensure that the copy of the list is updated within 24 hours after the certificate holder receives an updated list from the Board.

(b) A certificate holder shall immediately suspend the credit privileges of any individual who has a credit account with the certificate holder upon receipt of notice that the individual has been added to the voluntary credit suspension list.

(c) If an individual has an existing credit file, the certificate holder shall note any voluntary credit suspension or removal from the voluntary credit suspension list in the credit file. A copy of the applicable Board notice of the voluntary suspension or removal from the voluntary credit suspension list and the date, time and signature of the credit department representative making the suspension or removal entry shall be included in the individual's credit file.

(d) Upon receipt of notice that an individual's name has been removed from the voluntary credit suspension list, the certificate holder may reinstate the individual's credit after reverifying the information as required under § 609a.3(c) (relating to application and verification procedures for granting credit).

(e) A certificate holder shall establish procedures to ensure that an individual who is on the voluntary credit suspension list is not granted casino credit.

(f) Certificate holders shall make available to patrons written materials explaining the voluntary credit suspension program.

**§ 609a.13. Requirements for Counter Checks.**

(a) Counter Checks must 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 certificate holder shall be accounted for by employees with no incompatible functions.

(b) The original and all copies of void Counter Checks shall be marked "VOID" and require the signature of the individual who marked the Counter Check as void.

(c) For Counter Checks that are manually prepared:

(1) The Counter Checks must be a five-part form which consists of an original, a redemption copy, an accounting copy, an issuance copy and an acknowledgement copy.

(2) Counter Checks must be attached in a book that:

(i) Permits an individual to write on the original copy of the Counter Check and all of the other copies simultaneously, while still contained in the book.

(ii) Allows the removal of the original and all duplicate copies.

(3) Access to the Counter Checks shall be maintained and controlled by the finance department employees responsible for the control of and accounting for the unused supply of Counter Checks. The finance department may issue the book containing the manually prepared Counter Checks to the table games department. The finance department shall establish sign in and sign out procedures in its internal controls to document the transfer and return.

(d) For Counter Checks that are prepared by computer:

(1) The Counter Checks must be a four-part form which consists of an original, a redemption copy, an issuance copy and an accounting copy.

(2) The Counter Checks shall be inserted in a printer that will simultaneously print an original and the other copies.

(3) The information printed on the original Counter Check and the other copies shall be stored in machine-readable form. The stored data must not be susceptible to change or removal by any personnel after preparation of a Counter Check.

**Authority**

The provisions of this § 609a.13 amended under 4 Pa.C.S. §§ 1202(b)(30), 1207(3) and (9) and 13A02(1), (2) and (4).

**Source**

The provisions of this § 609a.13 amended January 31, 2014, effective February 1, 2014, 44 Pa.B. 619. Immediately preceding text appears at serial page (362351).

**§ 609a.14. Issuance and reconciliation of Counter Checks.**

(a) A certificate holder may issue Counter Checks in exchange for:

(1) Value chips or plaques provided to a patron at a gaming table.

(2) Cash or gaming voucher provided to a slot patron at the cage or at a slot machine.

(b) For a Counter Check exchanged for value chips or plaques at a gaming table, a pit clerk or above shall:

(1) Verify the patron's identity by either:

(i) Obtaining the patron's signature, on a form, which shall be compared to the signature contained within a patron signature file. The pit clerk or above 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. The form shall be attached to the accounting copy of the Counter Check exchanged by the patron prior to forwarding it to the accounting department. After the patron's identity has been verified by the pit clerk or 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 the employee who performed the initial verification signing a form attesting to the patron's identity before each subsequent Counter Check is exchanged. The form must include the patron's name and the serial number of the initial Counter Check exchanged by the patron. The form shall be attached to the accounting copy of the subsequent Counter Check prior to forwarding the accounting copy to the accounting department.

(ii) Obtaining the attestation of a floorperson or above as to the identity of the patron. The floorperson or above shall record his Board credential number and sign a form or the Counter Check attesting to the patron's identity. If the form is used, it shall be attached to the accounting copy of the Counter Check exchanged by the patron prior to forwarding it to the accounting department.

(2) Determine the patron's remaining credit limit from the cage or casino management system.

(3) Prepare the Counter Check for the patron's signature by recording or by electronically inputting, the following information:

(i) The name of the patron exchanging the Counter Check.

(ii) The current date and time.

(iii) The amount of the Counter Check expressed in numerals.

(iv) The game and table number.

(v) The signature of the floorperson or above authorizing acceptance of the check.

(vi) 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 certificate holder's bank account.

(5) Present the original and all duplicate copies of the Counter Check to the patron for signature.

(6) Receive the signed Counter Check directly from the patron. The issuance copy of the Counter Check shall then be immediately given to the dealer or boxperson to be exchanged for value chips or gaming plaques. A certificate holder may allow a dealer or boxperson to give the patron value chips or gaming plaques before the patron has signed the Counter Check if the certificate

holder includes procedures in the certificate holder's internal controls to verify the patron's identity and available credit limit prior to giving the patron the value chips or gaming plaques.

(i) The original, redemption and, if applicable, the acknowledgement copies of the Counter Check shall be expeditiously transported to the cage where the original and redemption copies shall be maintained and controlled by the cage cashier designated to act as the check bank.

(ii) The accounting copy of the Counter Check shall be maintained and controlled by the pit clerk or above until forwarded to the accounting department as required under subsection (g).

(iii) The issuance copy of the Counter Check shall be deposited by the dealer or boxperson in the drop box.

(c) For a Counter Check exchanged by a slot player for cash or gaming voucher at the cage, a cage cashier shall:

(1) Verify the patron's identity by either:

(i) Obtaining the slot patron's signature, on a Counter Check Request Form, which shall be compared to the signature contained within a patron signature file. The cage 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. The form shall be attached to the accounting copy of the Counter Check exchanged by the slot patron prior to forwarding it to the accounting department.

(ii) Obtaining the attestation of a cage supervisor as to the identity of the patron. The cage supervisor shall record his Board credential number and sign a form or the Counter Check attesting to the patron's identity. If the form is used, it shall be attached to the accounting copy of the Counter Check exchanged by the patron prior to forwarding it to the accounting department.

(2) Determine the slot patron's remaining credit limit.

(3) Prepare the Counter Check for the slot patron's signature by recording or by electronically inputting the following information:

(i) The name of the slot patron exchanging the Counter Check.

(ii) The current date and time.

(iii) The amount of the Counter Check expressed in numerals.

(iv) The signature of the cage supervisor authorizing acceptance of the check.

(v) 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 certificate holder's bank account.

(5) Present the original and all duplicate copies of the Counter Check to the slot patron for signature.

- (6) Receive the signed original and all duplicate copies of the Counter Check directly from the slot patron.
- (i) The original, redemption and, if applicable, the acknowledgement copies of the Counter Check shall be expeditiously transferred to the cage cashier designated to act as the check bank who shall maintain and control the original and redemption copies.
- (ii) The accounting copy of the Counter Check shall be maintained and controlled by the cage cashier until forwarded to the accounting department as required under subsection (g).
- (iii) The issuance copy of the Counter Check shall be exchanged for cash or gaming voucher and shall be maintained by the cage cashier in the impress fund.
- (d) A certificate holder may also issue a Counter Check to a slot patron directly at a slot machine, provided the following procedures and requirements are followed:
- (1) A slot attendant shall obtain the amount of the requested Counter Check and the patron's signature on a two-part Counter Check Request Form and transport both copies of the Counter Check Request Form directly to the cage cashier. The cage cashier shall verify the slot patron's signature in accordance with subsection (c)(1)(i).
- (2) Once the slot patron's signature has been verified, the cage cashier shall prepare the Counter Check in accordance with subsection (c)(2)—(4).
- (3) The cage cashier shall sign the Counter Check as the preparer of the Counter Check and shall present the original and all duplicate copies of the Counter Check, the original and duplicate copy of the request form and the cash or gaming voucher in the amount of the Counter Check to the slot attendant.
- (4) The slot attendant shall verify the cash or gaming voucher against the amount recorded on the Counter Check and the request form. If in agreement, the slot attendant shall sign the original and duplicate copy of the request form and return the duplicate copy of the request form to the cage cashier.
- (5) The cage cashier shall retain the duplicate copy of the request form as evidence of the slot attendant's receipt of the Counter Check and the cash or gaming voucher.
- (6) Once the cash or gaming voucher has been verified, the funds shall be transported, along with the original request form and the original and all copies of the Counter Check, to the slot patron by the slot attendant in the presence of a security department employee.
- (7) The slot attendant shall present the original and all duplicate copies of the Counter Check to the slot patron for signature.
- (8) Upon receiving the signed original and all duplicate copies of the Counter Check from the slot patron, the security department employee shall verify the slot patron's signature on the original Counter Check against the



patron's signature on the original request form. If in agreement, the cash or gaming voucher shall be immediately given to the slot patron. Cash or gaming vouchers may not be given to the slot patron prior to the receipt of the signed Counter Check from the patron.

(9) Once the slot patron has received the cash or gaming voucher, the security department employee shall sign the back of the accounting copy of the Counter Check as a witness to the transfer of funds to the slot patron in exchange for the signed Counter Check from the patron. The accounting copy of the Counter Check shall be maintained and controlled by the slot attendant until forwarded to the accounting department as required under subsection (g).

(10) The security department employee shall immediately return the original, redemption, issuance and acknowledgement copies of the Counter Check to the cage cashier. The cage cashier shall attach the duplicate of the request form to the issuance copy of the Counter Check and maintain them in the impress fund.

(11) The original, redemption and, if applicable, the acknowledgement copies of the Counter Check shall be expeditiously transferred to the cage cashier designated to act as the check bank who shall maintain and control the original and redemption copies.

(e) The cage cashier designated to act as the check bank shall sign and time stamp the acknowledgement copy of the Counter Check and expeditiously return it to the pit clerk or slot attendant by means of a security department employee or to the cage cashier. The check bank shall maintain the original and redemption copies of the Counter Check.

(f) The acknowledgement copy of the Counter Check returned to the pit clerk, slot attendant or the cage cashier shall be reconciled with the accounting copy and maintained and controlled by the pit clerk, slot attendant or cage cashier until forwarded to the accounting department as required under subsection (g).

(g) At the end of each gaming day the following procedures and requirements shall be observed:

(1) The original and all copies of voided Counter Checks shall be forwarded to the accounting department.

(2) The accounting and acknowledgement copies of Counter Checks retained by the pit clerk, slot attendant or cage cashier shall be forwarded to the accounting department for agreement with the issuance copy of the Counter Check removed from the drop box or cage cashier's impress fund.

(3) The redemption copy of a Counter Check 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.

**§ 609a.15. Redemption of Counter Checks.**

(a) A patron may redeem or partially redeem a Counter Check that has not been deposited by exchanging cash, cash equivalents, a check issued by a slot machine licensee to the patron, value chips, gaming plaques, a personal check in an amount less than or equal to the amount of the Counter Check being redeemed or any combination thereof.

(b) When a patron elects to redeem or partially redeem a Counter Check that has not been deposited by exchanging a personal check for the Counter Check being redeemed, the personal check must meet one of the following conditions:

(1) The personal check must be drawn on the bank account in patron's credit file upon which all Counter Checks are to be drawn.

(2) The personal check must be drawn on another account that complies with § 609a.3(c)(4) (relating to application and verification procedures for granting credit).

(c) The \$2,500 per day limitation on acceptance of personal checks in § 465a.20(b)(6) (relating to personal check cashing) does not apply to the redemption or partial redemption of Counter Checks provided that the personal check is accepted in an amount less than or equal to the amount of the Counter Check being redeemed or partially redeemed.

(d) If a patron has more than one unredeemed Counter Check, the most recently dated Counter Check shall be redeemed or partially redeemed first.

(e) Except as provided in subsection (h), a patron shall initiate all redemptions or partial redemptions at the cage.

(f) When a patron redeems a Counter Check at the cage, the cage cashier shall verify the identity of the patron and, after receiving the cash, cash equivalents, a check issued by a slot machine licensee to the patron, value chips, gaming plaques or any combination thereof, return the original Counter Check to the patron.

(g) When a patron partially redeems a Counter Check at the cage, the cage cashier shall verify the identity of the patron and, after receiving the cash, cash equivalents, a check issued by a slot machine licensee to the patron, value chips, gaming plaques or any combination thereof, prepare a replacement Counter Check for the unredeemed balance. The replacement Counter Check shall be dated with the same date as the Counter Check being redeemed. After the replacement Counter Check has been completed, the Counter Check being redeemed shall be returned to the patron.

(h) A patron may redeem a Counter Check by mail by sending a written request and cash equivalents, a check issued by a slot machine licensee to the patron, value chips, gaming plaques or any combination thereof to the certificate holder. When a patron uses a personal check to redeem a Counter Check by mail, the personal check must meet one of the conditions in subsection (b).

(i) When a patron redeems a Counter Check by mail, the identity of the patron shall be verified by comparing the signature on the patron's written redemption request to the signature in the patron's signature file created under § 465a.20(c) or § 609a.3(f) and, after receiving the cash, cash equivalents, a check issued by a slot machine licensee to the patron, value chips, gaming plaques or any combination thereof, mark the original Counter Check "void" and mail it to the address in the patron's credit file.

(j) Any redemption or partial redemption of a Counter Check shall be recorded in the patron's credit file.

#### Cross References

This section cited in 58 Pa. Code § 465a.20 (relating to personal check cashing).

### § 609a.16. Substitution and consolidation of Counter Checks.

(a) A patron may substitute a personal check for a Counter Check if either of the following apply:

(1) The personal check is drawn on the bank account in patron's credit file upon which all Counter Checks are to be drawn.

(2) The personal check is drawn on another account that complies with § 609a.3(c)(4) (relating to application and verification procedures for granting credit).

(b) The \$2,500 per day limitation on acceptance of personal checks in § 465a.20(b)(6) (relating to personal check cashing) does not apply to the substitution of Counter Checks provided that the personal check is accepted in an amount equal to the amount of the Counter Check being substituted.

(c) A patron shall initiate all substitutions at the cage.

(d) When a patron substitutes a personal check for a Counter Check, the cage cashier shall verify the identity of the patron and, after receiving the patron's personal check, return the original Counter Check to the patron.

(e) A personal check that is being substituted for a Counter Check shall be dated with the same date as the Counter Check for which it is being substituted.

(f) A patron may consolidate two or more undeposited Counter Checks for one replacement Counter Check subject to the following conditions:

(1) The consolidated Counter Check shall be dated with the same date as the oldest Counter Check that is being consolidated.

(2) If the total amount of the consolidated checks is equal to or greater than \$5,000, the certificate holder may grant additional time to deposit the replacement Counter Check in accordance with § 609a.17 (relating to deposit of Counter Checks and personal checks substituted for Counter Checks). A credit supervisor or above shall approve additional time and record the time period in the patron's credit file.

(g) A patron shall initiate consolidations at the cage.

(h) When a patron consolidates two or more Counter Checks at the cage, the cage cashier shall verify the identity of the patron and, after receiving the replacement Counter Check, return the initial Counter Checks that were consolidated to the patron.

(i) Any substitution or consolidation of a Counter Check or Checks shall be recorded in the patron's credit file.

**Cross References**

This section cited in 58 Pa. Code § 465a.20 (relating to personal check cashing).

**§ 609a.17. Deposit of Counter Checks and personal checks substituted for Counter Checks.**

(a) Counter Checks and personal checks that have been substituted for Counter Checks shall be deposited in accordance with the time periods established in the certificate holder's internal controls. The time periods established by a certificate holder may not exceed:

(1) Fifteen days after the date of the Counter Check or the date on the personal check that has been substituted for the Counter Check if the amount of the check is less than \$5,000.

(2) Thirty days after the date of the Counter Check or the date on the personal check that has been substituted for the Counter Check if the amount of the check is \$5,000 or more.

(b) If the last day of a time period specified in subsection (a) falls on a Saturday, Sunday or Federal or State holiday, the time period shall run until the next business day.

(c) Notwithstanding subsection (a), a certificate holder may extend the deposit date up to an additional 15 days beyond the date specified in the certificate holder's internal controls for good cause. A credit supervisor or above shall approve an extension of time and record the length of the extension and the reason for the extension in the patron's credit file.

**Cross References**

This section cited in 58 Pa. Code § 609a.16 (relating to substitution and consolidation of Counter Checks).

**§ 609a.18. Collection of returned checks.**

(a) A certificate holder may designate specific employees with no incompatible functions, including the certificate holder's general counsel or an outside attorney, to engage in efforts to collect Counter Checks or personal checks returned by a patron's bank.

(b) A certificate holder, and any outside attorney acting on behalf of the certificate holder, that is engaged in efforts to collect returned checks shall comply with applicable Federal and State laws pertaining to debt collection including the

Fair Debt Collection Practices Act (15 U.S.C.A. §§ 1692—1692p), the Fair Credit Extension Uniformity Act (73 P. S. §§ 2270.1—2270.5) and the Unfair Trade Practices and Consumer Protection Law (73 P. S. §§ 201-1—210-9.3).

(c) The certificate holder shall include in the patron's credit file copies of all statements and other documents supporting collection efforts.

(d) The certificate holder shall maintain records, for the Board's inspection, that describe credit collection arrangements and any written contracts entered into with an outside attorney engaged in efforts to collect Counter Checks or personal checks returned by a patron's bank on behalf of the certificate holder.

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