

3772-10-23 Credit.

(A) A licensed casino operator may extend credit to a patron in a commercially reasonable manner considering the patron's finances and in accordance with this rule.

(B) If a casino operator ~~licensee or applicant~~ chooses to extend credit to patrons, the casino operator's ~~licensee or applicant's~~ internal control standards shall detail the procedures for extending credit, including a description of the application process, the identification of employees involved, a requirement for prompt recording of the transactions that impact the patron's credit line, and placement of safeguards on credit extension.

(C) The casino operator's ~~licensee or applicant's~~ internal control standards shall detail the information contained in, the use of, and security for patron credit files. A credit file for each patron shall be prepared before the licensed casino operator's approval of a patron's credit limit and include, at a minimum, the following:

- (1) The patron's name;
- (2) The patron's address;
- (3) The patron's telephone number;
- (4) A copy of the patron's government issued identification;
- (5) The patron's banking information;
- (6) The patron's income information;
- (7) The patron's credit limit, showing how it was established and how the casino operator ~~licensee~~ considered other outstanding total indebtedness;
- (8) The credit agreement;
- (9) A listing of all transactions affecting a patron's outstanding indebtedness to the casino operator ~~licensee~~ and its affiliates; and
- (10) Any other information the commission deems necessary to ensure the reasonableness of the credit extension.

(D) Before extending credit to a patron, and in accordance with division (D)(10)(f) of section 3772.03 of the Revised Code, a licensed casino operator shall verify that the patron is not participating in the voluntary exclusion program.

(E) A licensed casino operator shall not extend credit to any patron who has not made a payment on the patron's outstanding credit within a period of thirty days.

(F) Except as otherwise provided in this rule, no licensed casino gaming employee, or any person acting on behalf of or under any arrangement with a licensed casino operator or other person licensed under Chapter 3772. of the Revised Code, shall, in connection with the conduct of casino gaming, extend credit to a patron.

(G) Procedures shall be established for the issuance, use, and payment of markers, including the following:

(1) A designation of employees who are authorized to issue markers;

(2) A description of where markers can be issued;

(3) A description of the marker's documentation and signatures required to authorize the marker;

(4) Verification of the patron's identity and available credit before issuance of the marker;

(5) Controls on how the transaction will be recorded;

(6) Controls on the use of markers;

(7) Controls on how markers may be repaid; and

(8) Any other information deemed necessary by the commission.