

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 chooses to extend credit to patrons, the casino operator's internal ~~control standards~~controls 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 internal controls 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 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 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 designation 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.