

Rule 3772-10-~~1123~~ | Credit.

- (A) A 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 controls ~~must~~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 must~~control standards shall detail the information contained in, the use of, and security for patron credit files. A credit file for each patron ~~must~~shall be prepared before the 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~~executive director 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 casino operator ~~must~~shall verify that the patron is not participating in the Ohio voluntary exclusion program or on the commission's involuntary exclusion list.
- (E) A casino operator ~~may~~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 ~~casino gaming employee, or any person who is employed by a casino operator or is~~ acting on behalf of or under any arrangement with a casino operator ~~may extend credit to a patron 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 ~~must~~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~~executive director.