

Rule 3772-10-23 | 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 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 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 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 casino operator shall verify that the patron is not participating in the voluntary exclusion program.~~
- ~~(E) A 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 casino gaming employee, or any person acting on behalf of or under any arrangement with a 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.~~