

PROPOSED RULEMAKING

PENNSYLVANIA GAMING CONTROL BOARD

[58 PA. CODE CHS. 521, 526,
527, 601a, 609a AND 611a]

General Table Games Provisions; Credit; Table Game Minimum Training Standards

The Pennsylvania Gaming Control Board (Board), under the general authority in 4 Pa.C.S. § 1202(b)(30) (relating to general and specific powers) and the specific authority in 4 Pa.C.S. §§ 13A02, 13A27, 1701 and 1702 proposes to rescind Chapters 521, 526 and 527 (relating to general provisions; credit; and minimum training standards) and adopt Chapters 601a, 609a and 611a (relating to general table games provisions; credit; and table game minimum training standards) to read as set forth in Annex A.

Purpose of the Proposed Rulemaking

Under 4 Pa.C.S. § 13A03 (relating to temporary table game regulations), the Board initially adopted temporary regulations in Chapters 521, 526 and 527. With this proposed rulemaking, the Board is proposing to replace the temporary regulations in Chapter 521 with the permanent regulations in Chapter 601a, temporary regulations in Chapter 526 with the permanent regulations in Chapter 609a and the temporary regulations in Chapter 527 with the permanent regulations in Chapter 611a.

Explanation of Chapter 601a

Chapter 601a covers a broad range of requirements. Section 601a.1 (relating to definitions) contains definitions of terms that are used in multiple chapters in Subpart K (relating to table games).

Section 601a.2 (relating to table games Rules Submissions) requires certificate holders to submit and gain approval of a Rules Submission for every game they offer when the Board's regulations allow the certificate holders to select different procedures for the play of a game. In drafting the regulations for specific table games, the Board attempted to give certificate holders a great deal of flexibility so they can tailor their games to meet their patrons' desires. However, to monitor and enforce the rules regarding the play of table games effectively, the Board will need to know which features or options will be used for each game at each licensed facility. The use of the Rules Submission process, which is modeled on the process for the review of internal controls, will provide an effective mechanism to accomplish this.

Section 601a.3 (relating to request to offer a new table game or new feature for an existing table game) gives certificate holders a mechanism through which they can request permission to offer a new table game or add a new wager or feature to an existing game. The Board recognizes that as more jurisdictions permit table games, certificate holders may need to be able to add new games or modify existing games to maintain player interest and meet market demands. Under this section, certificate holders will be able to file a written request with the Board's Executive Director requesting permission to do either of these.

Similarly, § 601a.4 (relating to waiver of existing table game regulations) allows certificate holders to file a

petition to seek a waiver of the Board's table game regulations or a written request with the Board's Executive Director to offer an authorized table game on an electronic gaming table in a manner that is inconsistent with the Board's regulations. The provision on fully automated table games was added to address inconsistencies discovered between the Board's regulations and the play on electronic gaming tables, such as whether cards in Blackjack are dealt from left to right in live play or simultaneously in the electronic version. These inconsistencies, which typically do not affect the outcome of play, are more logically rectified by submission of a written request to the Board's Executive Director rather than a petition to the Board.

Section 601a.5 (relating to electronic, electrical and mechanical devices prohibited) prohibits the use of equipment for cheating. Section 601a.6 (relating to minimum and maximum wagers; additional wagering requirements) establishes the requirements for setting minimum and maximum wagers. Section 601a.7 (relating to rules of the games; notice) sets forth the notice requirements for table rules and establishes a 30-minute notice requirement to patrons prior to changing the minimum permissible wagers at a gaming table. The 30-minute notice is required under 4 Pa.C.S. § 13A02(3) (relating to regulatory authority). Section 601a.8 (relating to patron access to the rules of the games; gaming guides) requires certificate holders to make the rules of each table game offered available to the public and to develop a gaming guide which summarizes the rules.

Section 601a.9 (relating to table game taxes and gross table game revenue) echoes the requirement in the act of January 7, 2010 (P. L. 1, No. 1) (Act 1) which requires certificate holders to pay the tax on table game revenue to the Department of Revenue (Department) on a weekly basis on forms prescribed by the Department. In addition, it sets forth the procedures for calculating gross table game revenue for the following: all banking table games including electronic gaming tables which are not fully automated electronic table games; nonbanking table games; fully automated electronic table games; and contests or tournaments. It also reiterates the items in Act 1 that a certificate holder may deduct from the calculation of gross table game revenue.

Explanation of Chapter 609a

Section 609a.1 (relating to definitions) contains definitions for terms that are used in this chapter.

Section 609a.2 (relating to internal control requirements) requires certificate holders that elect to offer credit to patrons to include the procedures that the certificate holders will use as part of their internal controls submissions to the Board. This will allow the Board to review the procedures to verify that they comply with this chapter.

Section 609a.3 (relating to application and verification procedures for granting credit) contains the information that must be included in an application for credit filed by a patron and the procedures that the certificate holder shall follow to verify the information submitted by the patron including insuring that the patron is not on the voluntary credit suspension list, the self-exclusion list or the list of persons required to be excluded.

Section 609a.4 (relating to approval of credit limits) sets forth the requirements regarding the approval of

credit including: who is authorized to approve credit; what information shall be included in the patron's credit file regarding the approval; and the procedures to be followed when patrons request an increase in their credit limits.

Section 609a.5 (relating to derogatory information; reduction or suspension of credit) permits a certificate holder to reduce or suspend a patron's credit limit at any time. It also addresses a certificate holder's obligations concerning the receipt and reporting of derogatory information, requires the suspension of credit if a patron's check is returned and the procedures that shall be followed before a patron's credit may be reinstated.

Section 609a.6 (relating to additional reverification requirements) requires a certificate holder to verify a patron's credit information if the patron has not used credit within the last 24 months or when the certificate holder has reason to believe that some of the patron's information may have changed.

Section 609a.7 (relating to patron credit transactions) requires that credit transactions be recorded in the patron's credit file and lists the specific information regarding each transaction that must be included.

Section 609a.8 (relating to recordkeeping requirements) sets forth the recordkeeping requirements certificate holders will have to meet regarding Counter Checks and personal checks received for redemption or substitution for Counter Checks. Certificate holders are required to keep a log of all Counter Checks and related personal checks to track the issuance, redemption and substitution of Counter Checks.

Section 609a.9 (relating to voluntary credit suspension list) states that the Board will maintain and distribute to certificate holders a voluntary credit suspension list. This list is required under Act 1 and will contain the names and other relevant identifying information regarding individuals who have elected to be put on the list which will prohibit a certificate holder from extending credit to the individual.

Section 609a.10 (relating to request for voluntary credit suspension) sets forth the procedure an individual shall follow to be placed on the voluntary credit suspension list. To be put on the list, an individual will be required to fill out an application form (Request for Voluntary Credit Suspension) and present government-issued photo identification at a Board office.

Section 609a.11 (relating to reinstatement of credit and removal from the voluntary credit suspension list) sets forth the procedure an individual shall follow to be removed from the voluntary credit suspension list. To be removed from the list, an individual will be required to fill out a form requesting removal (Request for Removal from the Voluntary Credit Suspension List) and present government-issued photo identification. A request for removal from the list shall be submitted at one of the Board's offices.

Section 609a.12 (relating to duties of certificate holders) lists the obligations of certificate holders regarding the voluntary credit suspension list. Certificate holders will be required to do the following: maintain a current copy of the list; suspend the credit of an individual who is placed on the list; record the placement on or removal from the voluntary credit suspension list in a patron's credit file; and disseminate information about the voluntary credit suspension list program to patrons.

Section 609a.13 (relating to requirements for Counter Checks) establishes the specifications for Counter Checks,

which are the forms that are used to effectuate the issuance of credit. Section 609a.14 (relating to issuance and reconciliation of Counter Checks) sets forth the procedures certificate holders shall follow when issuing a Counter Check to a table game or slot patron.

Section 609a.15 (relating to redemption of Counter Checks) specifies the processes that can be used to redeem or partially redeem an outstanding Counter Check (either in person or through the mail) and requires that the redemption or partial redemption be recorded in the patron's credit file.

Section 609a.16 (relating to substitution of Counter Checks) sets forth the provisions governing the substitution of a personal check for a Counter Check. Section 609a.17 (relating to deposit of Counter Checks and personal checks substituted for Counter Checks) establishes the time frames within which an unredeemed Counter Check or personal check that has been substituted for a Counter Check shall be deposited.

Section 609a.18 (relating to collection of returned checks) sets forth the procedures that shall be met regarding a certificate holder's attempts to collect on a Counter Check or personal check that has been returned by the patron's bank.

Explanation of Chapter 611a

Chapter 611a sets forth the general minimum training or experience requirements that an individual shall have to meet to be a dealer or table games supervisor in this Commonwealth. Dealers will have to be trained in the table games they deal, either at a school or a licensed facility or have at least 6 months previous dealing experience in another jurisdiction. Supervisors shall have at least 2 years of employment as a dealer or table games supervisor (which currently would be out-of-State dealers or supervisors since table games have not been operational for 2 years in this Commonwealth) or 6 months of employment as a dealer within the same licensed facility where the dealer is applying to be a table games supervisor.

Section 611a.2 (relating to minimum proficiency requirements) lists the minimum hours of instruction required for different table games which must be included in the dealer school or certificate holder training programs. It also contains a requirement related to additional training on different game types and training on the proper use and control of dice, cards and tiles.

Section 611a.3 (relating to employee training by certificate holders) lists the areas that each certificate holder shall include as part of its in-house training of employees who are going to be dealers, including a requirement that dealers be trained in CPR, which is consistent with 4 Pa.C.S. § 1702(g) (relating to gaming school gaming equipment). In § 611a.4 (relating to submission of training programs to the Board) certificate holders are required to submit training programs to the Board.

Under § 611a.5 (relating to table test; employee personnel file), certificate holders will be required to have all prospective dealers pass a live table test before the dealers will be permitted to conduct table games on the gaming floor. Additionally, this section requires the certificate holder to document a dealer's training in the dealer's personnel file so that the Board can audit compliance with these requirements.

Affected Parties

Slot machine licensees that have elected to become certificate holders as well as gaming schools that are

independent of the slot machine licensee will be required to comply with these requirements.

The Board has experienced increased regulatory demands resulting from the implementation of table games including the review of Rules Submissions, gaming guides, floor plan changes, internal controls on credit and gaming school curriculum.

Fiscal Impact

Commonwealth. The Board will have to review each certificate holder’s table games rules submissions, gaming guides, internal controls on credit and gaming school curriculum. These reviews will be conducted by existing Bureau of Gaming Operations staff, so the Board does not project that it will incur significant cost increases as a result of this proposed rulemaking.

Political subdivisions. This proposed rulemaking will have no fiscal impact on political subdivisions of this Commonwealth. Host municipalities and counties will benefit from the local share funding mandated by Act 1.

Private sector. Regarding Chapter 601a, certificate holders will experience minor costs associated with the signage requirements for gaming tables and the production costs associated with the gaming guides. However, the Board does not expect these costs to be significant.

Regarding Chapter 609a, certificate holders that elect to offer credit to patrons will have to develop procedures governing the credit application process and procedures for administering credit and the use of Counter Checks. These procedures will be part of the certificate holder’s internal controls which shall be submitted to the Board for approval. Because credit must be interest free, the certificate holder will have to absorb costs regarding the issuance of credit.

Regarding Chapter 611a, this proposed rulemaking will result in additional costs for slot machine licensees that elect to become certificate holders. More specifically, certificate holders that elect to train its dealers in-house are required to hire trainers and purchase training equipment. While these costs are significant, they would vary from facility to facility and will be offset by the revenues generated from the table games.

General public. This proposed rulemaking will have no fiscal impact on the general public.

Paperwork Requirements

This proposed rulemaking will require certificate holders to do the following: post signs at gaming tables; have complete sets of rules for the games they offer available for public inspection; produce a gaming guide summarizing the rules of the games they offer; and file Rules Submissions for each table game they elect to offer. The Rules Submissions are standardized checklists for each game, are relatively simple to fill out and are available on the Board’s web site.

With regard to table game taxes, this proposed rulemaking and Act 1 require certificate holders to submit supporting documentation on forms prescribed by the Department with their weekly remittance of the tax on table game revenue.

Regarding Chapter 609a, certificate holders that elect to offer credit will be required to submit the paperwork necessary to update their internal controls. This chapter will also require certificate holders to properly account for counter checks and maintain supporting documentation regarding credit transactions.

With respect to Chapter 611a on table game training, a certificate holder that conducts in-house training must submit its curriculum to the Board for approval.

Effective Date

The proposed rulemaking will become effective upon final-form publication in the *Pennsylvania Bulletin*.

Public Comments

Interested persons are invited to submit written comments, suggestions or objections regarding the proposed rulemaking, within 30 days after the date of publication in the *Pennsylvania Bulletin*, to Susan A. Yocum, Assistant Chief Counsel, Pennsylvania Gaming Control Board, P. O. Box 69060, Harrisburg, PA 17106-9060, Attention: Public Comment on General Provisions, Credit and Training Standards; Regulation # 125-142.

Contact Person

The contact person for questions about this proposed rulemaking is Susan Yocum, Assistant Chief Counsel, (717) 265-8356.

Regulatory Review

Under section 5(a) of the Regulatory Review Act (71 P. S. § 745.5(a)), on March 22, 2011, the Board submitted a copy of this proposed rulemaking and a copy of a Regulatory Analysis Form to the Independent Regulatory Review Commission (IRRC) and to the Chairpersons of the House Gaming Oversight Committee and the Senate Community, Economic and Recreational Development Committee. A copy of this material is available to the public upon request and is available on the Board’s web site at www.pgcb.state.pa.us.

Under section 5(g) of the Regulatory Review Act, IRRC may convey any comments, recommendations or objections to the proposed rulemaking within 30 days of the close of the public comment period. The comments, recommendations or objections must specify the regulatory review criteria which have not been met. The Regulatory Review Act specifies detailed procedures for review, prior to final publication of the rulemaking, by the Board, the General Assembly and the Governor of comments, recommendations or objections raised.

GREGORY C. FAJT,
Chairperson

Fiscal Note: 125-142. No fiscal impact; (8) recommends adoption.

Annex A

TITLE 58. RECREATION

PART VII. GAMING CONTROL BOARD

Subpart K. TABLE GAMES

CHAPTER 521. (Reserved)

(Editor’s Note: As part of this proposed rulemaking, the Board is proposing to rescind Chapter 521 which appears in 58 Pa. Code pages 521-1—521-12, serial pages (352301), (352302), (354763), (354764), (352305), (352306), (354765), (354766) and (352309)—(352312).)

Sec.
521.1—521.11. (Reserved).

CHAPTER 526. (Reserved)

(Editor’s Note: As part of this proposed rulemaking, the Board is proposing to rescind Chapter 526 which appears in 58 Pa. Code pages 526-1—526-21, serial pages (353477), (353478), (350949)—(350956) and (353479)—(353489).)

Sec.
526.1—526.13. (Reserved).
526.13a. (Reserved).
526.14—526.17. (Reserved).

CHAPTER 527. (Reserved)

(Editor's Note: As part of this proposed rulemaking, the Board is proposing to rescind Chapter 527 which appears in 58 Pa. Code pages 527-1—527-3, serial pages (348485), (348486) and (349025).)

Sec.
527.1—527.5. (Reserved).

CHAPTER 601a. GENERAL TABLE GAMES PROVISIONS

Sec.
601a.1. Definitions.
601a.2. Table games Rules Submissions.
601a.3. Request to offer a new table game or new feature for an existing table game.
601a.4. Waiver of existing table game regulations.
601a.5. Electronic, electrical and mechanical devices prohibited.
601a.6. Minimum and maximum wagers; additional wagering requirements.
601a.7. Rules of the games; notice.
601a.8. Patron access to the rules of the games; gaming guides.
601a.9. Table game taxes and gross table game revenue.

§ 601a.1. Definitions.

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

Ante—The wager that a player may be required to make prior to any cards being dealt to participate in the round of play.

Assistant table games shift manager—An employee of a certificate holder whose primary function is to supervise all of the table games in a licensed facility and who may be authorized to act as the table games shift manager in his absence.

Automated card shuffling device—A software compatible mechanical or electronic contrivance that automatically randomizes playing cards, either continuously or on command, to be utilized for table gaming activity.

Cover card—An opaque card that is a solid color readily distinguishable from the color of the backs and edges of the playing cards.

Dealer—An employee of a certificate holder whose primary function is to directly operate and conduct table games.

Floorperson—An employee of a certificate holder whose primary function is to supervise the conduct of table games at multiple tables on the gaming floor.

Pit clerk—An employee of a certificate holder whose primary function is to prepare documentation required for the operation of table games, including requests for fills, requests for credits, counter checks or other documents that evidence the exchange of gaming chips.

Pit manager—An employee of a certificate holder whose primary function is to supervise all of the table games in one or more gaming pits.

Plaque—A rectangular, square or oval marker that can be used instead of value chips.

Poker shift manager—An employee of a certificate holder whose primary function is to supervise all of the Poker tables in a Poker room.

Stub—The remaining portion of a deck or decks after all cards in a round of play have been dealt.

Suit—One of the four categories of cards: clubs, diamonds, hearts or spades.

Table games shift manager—An employee of a certificate holder whose primary function is to supervise all of the table game operations in a licensed facility during a shift.

Table inventory container—The area of a gaming table where a boxman or dealer keeps gaming chips, coins or plaques used for the operation of a table game.

Vigorish—A percentage commission that is taken by a certificate holder from a wager placed by a player or the winnings of a player.

Washing—Mixing of a deck or decks of cards or tiles by placing the cards or tiles face down on a table and mixing them around with both hands so that they are in no particular order.

§ 601a.2. Table games Rules Submissions.

(a) Prior to offering any table game authorized under this subpart, which provides a certificate holder with options for the conduct of the table game, the certificate holder shall submit and obtain approval of a Rules Submission which specifies which options the certificate holder will use in the conduct of the table game.

(b) The initial Rules Submission for any table game and any amendment to the Rules Submission shall be submitted electronically to the Bureau of Gaming Operations using the Rules Submission Request Form posted on the Board's web site at www.pgcb.state.pa.us.

(c) A certificate holder may implement the provisions in a Rules Submission upon receipt of written notice of approval from the Board's Executive Director or on the 15th calendar day following the filing of the Rules Submission unless the certificate holder receives written notice under subsection (d) tolling the Rules Submission or written notice of disapproval from the Board's Executive Director.

(d) If during the 15-day review period in subsection (c), the Bureau of Gaming Operations determines that a provision in the Rules Submission is inconsistent with the regulations for the conduct of that table game, the Bureau of Gaming Operations, by written notice to the certificate holder, will:

(1) Specify the nature of the inconsistency and, when possible, an acceptable alternative procedure.

(2) Direct that the 15 calendar day review period in subsection (c) be tolled and that the Rules Submission not be implemented until approved under subsection (e).

(e) When a Rules Submission has been tolled under subsection (d), the certificate holder may submit a revised Rules Submission within 15 days of receipt of the written notice from the Bureau of Gaming Operations. The certificate holder may implement the revised Rules Submission upon receipt of written notice of approval from the Board's Executive Director or on the 15th calendar day following the filing of the revised Rule Submission unless it receives written notice under subsection (d) tolling the revised Rules Submission or written notice of disapproval from the Board's Executive Director.

(f) The current version of each Rules Submission of a certificate holder shall be maintained and made available in electronic form through secure computer access to the internal audit and surveillance departments of the certificate holder and the Board's casino compliance representatives and other Board employees. Each page of the Rules

Submission must indicate the date on which it was approved by the Board's Executive Director.

(g) A certificate holder shall maintain a copy, either in paper or electronic form, of any superseded Rules Submission for a minimum of 5 years.

§ 601a.3. Request to offer a new table game or new feature for an existing table game.

A certificate holder that desires to offer a new table game that is not in this subpart or offer a new wager or feature as part of a table game included in this subpart, shall file a written request with the Board's Executive Director. The request, at a minimum, must contain:

(1) A detailed description of the table game or feature including the rules of play and wagering that would be used for the new table game or feature. In addition, the certificate holder shall:

(i) Indicate whether the game is a variation of an authorized game, a composite of authorized games or a new game.

(ii) Provide the true odds, the payout odds and the house advantage for each wager.

(iii) Provide a sketch or picture of the game layout, if any.

(iv) Provide sketches or pictures of the equipment used to play the game.

(2) The reason why the new table game or feature is being proposed.

(3) A list of other gaming jurisdictions where the new table game or feature is currently being offered.

(4) Whether the game, its name or any of the equipment used to play the game is covered by any copyrights, trademarks or patents, either issued or pending.

§ 601a.4. Waiver of existing table game regulations.

(a) A certificate holder that desires to conduct a table game in a manner that is inconsistent with the Board's regulations shall file a petition in accordance with § 493a.4 (relating to petitions generally) seeking approval of the Board. The petition, at a minimum, must contain:

(1) A detailed description of the modification to the table game.

(2) The reason why the modification to the table game is being requested.

(3) A list of other gaming jurisdictions where the modification to the table game is currently being used.

(b) Notwithstanding subsection (a), a certificate holder that desires to offer an authorized table game on an electronic gaming table in a manner that is inconsistent with the Board's regulations shall file a written request seeking approval of the Board's Executive Director. The request must contain a detailed description of how the authorized table game played on an electronic gaming table varies from the Board's regulations. An approval to conduct the table game in a manner that is inconsistent with the Board's regulations will be limited to only those variations approved by the Board's Executive Director. Any subsequent alterations to the table game that are inconsistent with the Board's regulations will require submission of an additional written request to the Board's Executive Director or a petition to the Board in accordance with subsection (a).

§ 601a.5. Electronic, electrical and mechanical devices prohibited.

Except as specifically permitted by the Board, a person may not possess with the intent to use, or actually use, at any table game, either by himself or in concert with others, any calculator, computer or other electronic, electrical or mechanical device to assist in projecting an outcome at any table game or in keeping track of or analyzing the cards having been dealt, the changing probabilities of any table game, or the playing strategies to be utilized.

§ 601a.6. Minimum and maximum wagers; additional wagering requirements.

(a) Certificate holders shall establish minimum and maximum wagers for any authorized table game in a licensed facility.

(b) A certificate holder shall provide notice of the minimum and maximum wagers in effect at each gaming table, and any changes thereto, in accordance with § 601a.7 (relating to rules of the games; notice).

(c) Any wager accepted by a dealer that exceeds the current table maximum or is lower than the current table minimum shall be paid or lost in its entirety in accordance with the rules of the game.

(d) Nothing in this section precludes a certificate holder from establishing additional wagering requirements that are consistent with the rules of the game, such as a requirement that wagers be made in specified increments, provided that the wagering requirements are specified in the rules of the game or in the certificate holder's Rule Submission under § 601a.2 (relating to table games Rules Submissions).

§ 601a.7. Rules of the games; notice.

(a) Whenever a certificate holder is required by regulation to provide notice of the rules under which a particular table game will be operated, the certificate holder shall post a sign at the gaming table advising patrons of the rules in effect at that table.

(b) Except as provided in subsection (c), a certificate holder may not change the rules under which a particular table game is being operated unless the certificate holder files and receives approval of an amendment to its Rules Submission under § 601a.2 (relating to table games Rules Submissions).

(c) A certificate holder may change the permissible minimum or maximum wager at a table game:

(1) At any time, if no patrons are playing at the table.

(2) When patrons are playing the game, if the certificate holder:

(i) Provides at least a 30 minute advance notice of the change.

(ii) Posts a sign at the gaming table advising patrons of the change and the time that it will go into effect.

(iii) Announces the change to patrons who are at the table.

(d) The location, size and language of each sign required by this section shall be submitted to and approved by the Bureau of Gaming Operations prior to its use.

§ 601a.8. Patron access to the rules of the games; gaming guides.

(a) Each certificate holder shall maintain, at its security podium or other location approved by the Bureau of

Gaming Operations, a printed copy of the complete text of the rules of all authorized games. This information shall be made available to the public for inspection upon request.

(b) Each certificate holder shall make available to patrons upon request a gaming guide which contains an abridged version of the information required to be made available under subsection (a) in a printed format.

(c) The gaming guide required under subsection (b) may not be issued, displayed or distributed by a certificate holder until a sample of the gaming guide has been submitted to and approved by the Bureau of Gaming Operations.

(d) Prior to issuing, distributing or displaying a gaming guide that is materially different from the approved gaming guide, a certificate holder shall submit and obtain approval from the Bureau of Gaming Operations of a sample of the revised gaming guide which contains the changes.

(e) A certificate holder may display an approved gaming guide at any location in its licensed facility.

(f) Each certificate holder shall make the gaming guide required under subsection (b) available on its web site.

§ 601a.9. Table game taxes and gross table game revenue.

(a) The tax on table game revenue shall be payable to the Department on a weekly basis and must be based upon the gross table game revenue derived during the previous week reported on forms and in the manner prescribed by the Department.

(b) Gross table game revenue includes the following:

(1) The net revenue from all banking table games including electronic gaming tables which are not fully automated electronic table games.

(2) The net revenue from nonbanking table games.

(3) The net revenue from fully automated electronic table games.

(4) The net revenue from contests or tournaments.

(c) Net revenue from banking table games, including electronic gaming tables which are not fully automated electronic table games, must be the sum of the net revenue determined for each banking table game, which is not a fully automated electronic table game, individually. The net revenue for an individual banking table game which is not a fully automated electronic table game must be equal to the total of paragraphs (1) through (3) minus the total of paragraphs (4) and (5):

(1) The ending inventory of gaming chips at the gaming table as reported on the Table Inventory Slip prepared in accordance with § 607a.13 (relating to procedures for drops at open table games) for a table game that remained open for gaming activity when the table was being dropped at the end of the gaming day or the Table Inventory Slip prepared in accordance with § 607a.14 (relating to procedures for closing table games) for a table game that was closed prior to the end of the gaming day. (*Editor's Note:* Chapter 607a will be adopted on or before the date of final adoption of this proposed rulemaking.)

(2) The sum of all Credit Slips for the gaming table for that gaming day.

(3) The total of the currency and Counter Checks collected from the drop box for that gaming table.

(4) The inventory of gaming chips at the gaming table as reported on the Table Inventory Slip prepared in accordance with § 607a.13 for a table game that remained open for gaming activity when the table was being dropped at the end of the previous gaming day or the Table Inventory Slip prepared in accordance with § 607a.8 (relating to procedures for opening table games) for a table game that was opened during the gaming day. (*Editor's Note:* Chapter 607a will be adopted on or before the date of final adoption of this proposed rulemaking.)

(5) The sum of all Fill Slips for the gaming table for that gaming day.

(d) Net revenue from nonbanking table games shall be the sum of the net revenue determined for each nonbanking table game individually. The net revenue for an individual nonbanking table game shall be equal to the Poker rake recorded in accordance with § 607a.19 or § 607a.20 (relating to procedures for opening, counting and recording the contents of table game drop boxes; and alternate procedures for opening, counting and recording the contents of nonbanking table game drop boxes). (*Editor's Note:* Chapter 607a will be adopted on or before the date of final adoption of this proposed rulemaking.)

(e) Net revenue from fully automated electronic table games shall be the sum of the net revenue determined for each fully automated electronic table game individually. The net revenue for an individual fully automated electronic table game must be equal to the total of paragraphs (1) and (2) minus the total of paragraphs (3) through (8):

(1) The amount recorded on the bill in meter for that gaming day.

(2) The amount recorded on the voucher in-cashable/value meter for that gaming day.

(3) The amount recorded on the coin out meter for that gaming day.

(4) The amount recorded on the fully automated electronic gaming table paid progressive payout meter for that gaming day.

(5) The amount recorded on the attendant paid progressive payout meter for that gaming day.

(6) The amount recorded on the attendant paid jackpots meter for that gaming day.

(7) The amount recorded on the attendant paid cancelled credits meter for that gaming day.

(8) The amount recorded on the voucher out-cashable/value meter for that gaming day.

(f) Net revenue from any contest or tournament must be the sum of the net revenue determined for each contest or tournament individually. The net revenue for an individual contest or tournament must be equal to the sum of all entry fees, buy-ins, re-buy-ins and administrative fees imposed by the certificate holder on the contest or tournament participants, minus:

(1) The cash paid by the certificate holder to the contest or tournament winners as prizes.

(2) The actual cost paid by the certificate holder for noncash prizes awarded to the contest or tournament winners.

(g) If the net revenue from a contest or tournament results in a loss, that loss may not offset the net revenue

from another contest or tournament and may not be deducted from the calculation of gross table game revenue.

(h) Gross table game revenue may not include:

- (1) Counterfeit cash or counterfeit value chips.
- (2) Coins or currency of other countries that is not readily convertible to cash.
- (3) Cash taken in a fraudulent act perpetrated against a certificate holder for which the certificate holder is not reimbursed.

CHAPTER 609a. CREDIT

- Sec.
- 609a.1. Definitions.
 - 609a.2. Internal control requirements.
 - 609a.3. Application and verification procedures for granting credit.
 - 609a.4. Approval of credit limits.
 - 609a.5. Derogatory information; reduction or suspension of credit.
 - 609a.6. Additional reverification requirements.
 - 609a.7. Patron credit transactions.
 - 609a.8. Recordkeeping requirements.
 - 609a.9. Voluntary credit suspension list.
 - 609a.10. Request for voluntary credit suspension.
 - 609a.11. Reinstatement of credit and removal from the voluntary credit suspension list.
 - 609a.12. Duties of certificate holders.
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 - 609a.18. Collection of returned checks.

§ 609a.1. Definitions.

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

Counter Check—A form provided to a patron who receives a credit advance which contains the account information for the personal checking account designated in the patron’s application for credit under § 609a.3(a)(4) (relating to application and verification procedures for granting credit).

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.

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 shall be considered as personal checking accounts. Partnership or corporate checking accounts will not be considered 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 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 will 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, and a casino credit bureau to determine whether the applicant has any liabilities or if there is any derogatory information concerning the patron's credit history. If contact with a consumer and casino credit bureau is not immediately possible, the credit clerk may use an alternative source which has made the required contact. 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 either one or both of these credit bureaus do 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) Date the account was opened.
- (iii) Average balance of the account for the last 3 months.
- (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 master 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).

§ 609a.4. Approval of credit limits.

(a) A credit limit, and any changes 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.

(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) If derogatory information was obtained during the verification process, the reason credit was approved.

(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 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. Upon arrival at the licensed facility, the employee who verbally approved a patron's credit limit shall sign and date the patron's credit file.

(c) Prior to approving a 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.
- (iii) The signature of the patron.

(2) Reverify the patron information required under § 609a.3(c) (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.

§ 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 holders. Each certificate holder shall request written documentation of any derogatory information pertaining to its patrons to be reported to that certificate holder on a daily basis by the casino credit bureau used by the certificate holders. Documentation obtained from the casino credit bureau shall be maintained in the patron's credit file.

(c) Whenever derogatory information is received by a certificate holder's credit department relating to the patron's continued creditworthiness other than a returned check, the certificate holder's credit department shall reverify the patron's address, current casino credit limits and outstanding balances, outstanding indebtedness, and personal checking account information, as required under § 609a.3(c)(1)—(4) (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 bank error and the error is noted in the patron's credit file or until the returned check has been paid in full.

(e) If a patron's credit privileges have been suspended, the certificate holder's credit department shall reverify

the patron's address, current casino credit limits and outstanding balances, outstanding indebtedness and personal checking account information, as required under § 609a.3(c)(1)—(4), before reinstating the patron's credit privileges.

§ 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:

(1) Reverify the patron's address, current casino credit limits and outstanding balances at other casinos, outstanding indebtedness and personal checking account information, as required under § 609a.3(c)(1)—(5) (relating to application and verification procedures for granting credit).

(2) Verify that the patron is not on the list of patrons who have requested suspension of their credit privileges under § 609a.9 (relating to voluntary credit suspension list).

(3) Verify that the patron is not on the list of individuals who are on the self-exclusion list under Chapter 503a (relating to self-exclusion).

(4) Verify that the patron is not on the exclusion list under Chapter 511a (relating to persons required to be excluded).

(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:

(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 Counter Check deposited.

(5) 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.

(6) The outstanding balance after each transaction.

(7) 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 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 cashier's 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, or substituted:

(i) The date on which the Counter Check was deposited, redeemed or substituted.

(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 or substituted.

(v) An indication as to whether the Counter Check was deposited, redeemed or substituted.

(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 cashiers' 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 must 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.

§ 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 disseminate written materials to patrons 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 will:

(i) Permit 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) Allow the removal of the original and all duplicate copies.

(3) Access to the Counter Checks shall be maintained and controlled at all times by the finance department employees responsible for the control of and accounting for the unused supply of Counter Checks, and the table games department employees responsible for the preparation of Counter Checks for a patron's signature.

(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.

§ 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 cashier's 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 cashier's 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 cashiers' cage where the original and redemption copies shall be maintained and controlled by the cage cashier designated to act as the check bank cashier.

(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 cashier 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 supervisor 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), (3) and (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 supervisor.

(4) The slot supervisor shall verify the cash or gaming voucher against the amount recorded on the Counter Check and the request form. If in agreement, the slot supervisor 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 supervisor'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 supervisor in the presence of a security department employee.

(7) The slot supervisor 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 supervisor 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 cashier who shall maintain and control the original and redemption copies.

(e) The cage cashier designated to act as the check bank cashier shall sign and time stamp the acknowledgement copy of the Counter Check and expeditiously return it to the pit clerk or slot supervisor by means of a security department employee or to the cage cashier. The check bank cashier 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 supervisor or the cage cashier shall be reconciled with the accounting copy and maintained and controlled by the pit clerk, slot supervisor 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 supervisor 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 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 the slot machine licensee to the patron, value chips, gaming plaques or any combination thereof, in an amount less than or equal to the amount of the Counter Check being redeemed.

(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 validity of the personal check shall be verified directly with the financial institution upon which the personal check is drawn.

(3) An authorization and guarantee of the personal check shall be obtained from a check verification and warranty service that is a registered or certified gaming service provider.

(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.

(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 cashier's cage.

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

(g) When a patron partially redeems a Counter Check at the cashiers' cage, the cage cashier shall verify the identity of the patron and, after receiving the cash, cash equivalents, a check issued by the slot machine licensee to the patron, value chips, gaming plaques or any combination thereof, shall prepare a replacement Counter Check for the unredeemed balance. The replacement Counter Check shall be dated with the date of 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 the 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) (relating to application and verification procedures for granting credit) and, after receiving the cash, cash equivalents, a check issued by the slot machine licensee to the patron, value chips, gaming plaques or any combination thereof, shall 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.

§ 609a.16. Substitution of Counter Checks.

(a) A patron may substitute a personal check for a Counter Check if any 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 validity of the personal check is verified directly with the financial institution upon which the personal check is drawn.

(3) An authorization and guarantee of the personal check is obtained from a check verification and warranty service that is a registered or certified gaming service provider.

(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.

(c) A patron shall initiate all substitutions at the cashier's 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, shall 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) Any substitution of a Counter Check shall be recorded in the patron's credit file.

§ 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. The length of the extension and the reason for the extension shall be recorded in the patron's credit file.

§ 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 all applicable Federal and State laws pertaining to debt collection including, but not limited to, 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—210-6).

(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.

CHAPTER 611a. TABLE GAME MINIMUM TRAINING STANDARDS

- Sec.
- 611a.1. Minimum training standards for dealers; minimum experience requirements for supervisors.
- 611a.2. Minimum proficiency requirements.
- 611a.3. Employee training by certificate holders.
- 611a.4. Submission of training programs to the Board.
- 611a.5. Table test; employee personnel file.

§ 611a.1. Minimum training standards for dealers; minimum experience requirements for supervisors.

(a) When filing an application to obtain an occupational permit under § 435a.3 (relating to occupation permit) to work as a dealer in any of the table games authorized in this subpart, the applicant shall provide proof of at least one of the following:

(1) Satisfactory completion of a course of curriculum related to the dealing of table games within the last 5 years which meets the minimum proficiency requirements of § 611a.2 (relating to minimum proficiency requirements) at a gaming school, as defined in section 1103 of the act (relating to definitions), or an equivalent curriculum at a gaming school approved by another jurisdiction's state educational authority or gaming regulatory body, to provide training related to the dealing of table games.

(2) Satisfactory completion of a training program offered by a certificate holder which includes a curriculum related to the dealing of table games which meets the minimum proficiency requirements of § 611a.2.

(3) At least 6 months of employment as a dealer within the last 5 years in another gaming jurisdiction.

(b) When filing an application to obtain an occupational permit under § 435a.3 to work as a floorperson or above, the applicant shall provide proof of at least one of the following:

(1) Two years of employment as a dealer or table games supervisor within the last 10 years.

(2) Six months of employment as a dealer within the same licensed facility where the dealer is applying to be a floorperson or above.

(c) A certificate holder may file a request seeking approval from the Board's Executive Director for a dealer or supervisor who does not meet the minimum training or experience requirements in subsection (a) or (b). The Executive Director may condition the approval on the completion of additional training.

§ 611a.2. Minimum proficiency requirements.

(a) A curriculum related to the conduct of table games offered by a gaming school or by a certificate holder must, at a minimum, include:

(1) The following minimum hours of instruction on the conduct of table games in accordance with the regulations in Subpart K (relating to table games):

<i>Table Game</i>	<i>Minimum Hours of Instruction</i>
Blackjack and other banked card games	100 hours over a 5-week period, at least 80 hours of which shall be in Blackjack
Craps and Mini-Craps	160 hours over a 6-week period

<i>Table Game</i>	<i>Minimum Hours of Instruction</i>
Baccarat and Minibaccarat	80 hours over a 4-week period
Poker	80 hours over a 4-week period
Roulette	80 hours over a 4-week period
Pai Gow Tiles	160 hours over a 6-week period
Pai Gow Poker	80 hours over a 4-week period

(2) The proper use, control and shuffling of playing cards for authorized games that involve the use of cards.

(3) The proper use and control of dice for authorized games that involve the use of dice.

(4) The proper use and control of tiles for authorized games that involve the use of tiles.

(b) A dealer who has completed a course of training in accordance with subsection (a) and would like to be trained to deal a different game type shall complete the minimum hours of instruction required for the different game type and successfully complete the table test required under § 611a.5 (relating to table test; employee personnel file). For example, if a dealer has completed the 100 hours of instruction in Blackjack, the dealer shall complete an additional 160 hours of instruction before dealing Craps, Mini-Craps or Pai Gow Tiles or an additional 80 hours of instruction before dealing Roulette.

§ 611a.3. Employee training by certificate holders.

A certificate holder shall develop a training program for its dealers which, at a minimum, includes training in each of the following:

(1) Procedures for opening and closing tables for gaming, including the proper security procedures regarding table chip inventories.

(2) Procedures for distributing and removing gaming chips and plaques from gaming tables.

(3) Procedures for accepting cash at gaming tables.

(4) Procedures for the acceptance of tips and gratuities from patrons.

(5) Procedures for shift changes at gaming tables.

(6) Procedures for the proper placement of wagers by patrons and the proper collection of losing wagers and payment of winning wagers.

(7) Training in recognizing problem and compulsive gamblers at table games and procedures for informing supervisory personnel.

(8) Training in cardio pulmonary resuscitation (CPR).

§ 611a.4. Submission of training programs to the Board.

A certificate holder shall submit a detailed summary of its curriculum developed in accordance with § 611a.2 (relating to minimum proficiency requirements) and its employee training program developed in accordance with § 611a.3 (relating to employee training by certificate holders) to the Board to demonstrate the adequacy of the training in accordance with section 13A23 of the act (relating to training of employees and potential employees).

§ 611a.5. Table test; employee personnel file.

(a) Prior to conducting any table game on the certificate holder's gaming floor, a prospective dealer shall pass a table test on the table games that the dealer will be conducting. The table test must consist of the dealer demonstrating proficiency at the table game to the satisfaction of an employee of the certificate holder at the level of pit manager or higher.

(b) A certificate holder shall document the following in a dealer's personnel file:

(1) Completion of the minimum training or experience required under § 611a.1 (relating to minimum training standards for dealers; minimum experience requirement for supervisors).

(2) Completion of the training program required under § 611a.3 (relating to employee training by certificate holders).

(3) Successful completion of the table test required under subsection (a).

[Pa.B. Doc. No. 11-560. Filed for public inspection April 1, 2011, 9:00 a.m.]