

**Title 11--DEPARTMENT OF PUBLIC SAFETY
Division 45--Missouri Gaming Commission
Chapter 5--Conduct of Gaming**

PROPOSED RULE

11 CSR 45-5.215 Cashless, Promotional, and Bonusing Systems

PURPOSE: This rule establishes requirements for cashless, promotional, and bonusing systems. This rule also moves requirements that were incorporated by reference in 11 CSR 45-9.121 to this rule to clarify these requirements apply to suppliers.

- (1) All files which are deemed to be critical for the proper operation of cashless, promotional, and/or bonusing functionality shall be designed to permit an on-demand, independent integrity check. The integrity check (i.e., authentication process) shall be accomplished utilizing a commission approved, external third-party verification tool.
- (2) Cashless and promotional systems shall perform the following minimum functions:
 - (A) Prohibit monetary transfers between patron accounts;
 - (B) Ensure all patron accounts are solely owned and accessed by one account number and one unique identifier per patron;
 - (C) Prohibit the ability to place a wager directly at a gaming device by the means of an external electronic funds transfer (EFT) to a gaming device through the use of a credit card or other external debit instrument(s);
 - (D) Possess the ability to flag accounts to identify Disassociated Persons and Excluded Persons;
 - (E) Ability to lock the patron's account after three failed personal identification number (PIN) entry attempts;
 - (F) Validate the identity of those devices from which a transmission is received;
 - (G) Monitor data for complete and accurate transmission; and
 - (H) Detect the presence of corrupt or lost data packets and, as necessary, reject the transmission.
- (3) If a player's mobile device is used in lieu of a physical player's card to card into a game, the wireless connection to the electronic gaming device (EGD) shall register as a card in and the break in connection shall be registered in the slot accounting system as a card out.
- (4) EGDs participating in the cashless system shall, at the EGD level, display the relevant informational message whenever any patron-initiated cashless transaction occurs. During the transaction, the EGD shall possess bi-directional communication and "lock" until the transfer is confirmed.

(5) Wagering account and digital wallet transfers to the EGD shall be metered using the WAT In meter and transfers out shall be metered using the WAT Out meter.

(6) Cashable credits electronically transferred from promotional accounts to the EGD shall be metered using the CEP In meter and transfers out shall be metered using the CEP Out meter.

(7) Noncashable credits electronically transferred from promotional accounts to the EGD shall be metered using the NCEP In meter and transfers out shall be metered using the NCEP Out meter.

(8) If NCEP credits are co-mingled with cashable credits on one credit meter at an EGD, the EGD shall wager the NCEP funds first.

(9) Cashless systems shall be designed to upload to the patron's promotional account any non-wagered NCEP credits upon card out.

(10) EGDs participating in the cashless environment shall possess a combined 100 event log by transaction type which provides an audit trail for WAT In, WAT Out, CEP In, CEP Out, NCEP In and NCEP Out or provide a 25 event log for all cashless transfers that increment the aforementioned in-meters and a 25 event log for all cashless transfers that increment the aforementioned out-meters. The EGD shall provide the following information by transaction, accessible through the attendant menu:

- (A) The type of transaction;
- (B) The monetary value of the transaction;
- (C) The time and date of the transaction; and
- (D) A unique transaction number, which shall be utilized to authenticate the source of funds.

(11) If online access is provided for patrons to view their account balances or transaction histories from the cashless and/or promotional system, physical or logical restrictions shall exist to provide independent operation from the cashless system.

(12) Cashless systems—

- (A) Any supplier of a cashless system, or any portion thereof, shall be licensed by the MGC.
- (B) Cashless systems shall be designed to upload to the patron's wagering account or digital wallet all non-wagered credits upon a card out or a break in connection between the player's mobile device and the EGD.
- (C) All cashless wagering transactions from a patron's wagering account or digital wallet shall be initiated or authorized by the patron, except for adjustments made to correct errors.
- (D) Self-limiting options shall be available for patrons who use wagering accounts and digital wallets.

(13) Bonusing systems—

- (A) EGDs participating in the bonusing system shall, at the EGD level, display a clear message indicating a bonus has been won. During the transaction, the EGD shall possess bi-directional communication until the system bonus is confirmed.

(B) EGDs participating in the bonusing system shall possess a log history for the last 25 events for monetary transactions received from the external bonus system or possess a single 100-event log for bonus and cashless transfers. System bonuses shall increment the machine paid external bonus payout or attendant paid external bonus payout meters. The EGD shall provide the following information by transaction, accessible through the attendant menu:

1. The type of transaction;
2. The monetary value of the transaction; and
3. The time and date of the transaction.

(14) Digital wallets—

(A) Digital wallet central servers shall possess sufficient high availability features and employ redundancy techniques to prevent loss of data.

(B) The supplier licensee offering digital wallets shall establish “terms and/or conditions” (Notice) for accounts prior to activating the digital wallet. Patrons participating in the digital wallet shall receive a copy of the Notice upon the establishment or activation of a digital wallet, and upon request. The Notice, at a minimum, as applicable, shall include the disclosures as required by federal law and procedures for disposition of the patron’s funds in the event the patron is placed on the List of Disassociated Persons or the Exclusion List.

(C) A digital wallet shall be established by the patron online. The process shall require the patron to access his/her player reward account online and provide, at a minimum, his/her:

1. legal name;
2. date of birth;
3. email address;
4. physical address;
5. social security number/tax ID number; and
6. phone number.

(D) The supplier licensee shall use an independent third-party identity verification service provider when creating a digital wallet.

(E) The licensee who holds the patron’s digital wallet shall maintain liability for the funds until the patron’s digital wallet has a zero (0) balance. A patron’s digital wallet shall not be allowed to have a negative balance.

(F) The supplier of a digital wallet shall provide upon patron request with proper identification or login, his/her last 30 days of digital wallet transactions. If the patron requests additional transaction history beyond the 30 days, the supplier shall provide the information within seven (7) calendar days.

(G) Digital wallet providers shall retain a record of all transactions for at least five (5) years.

AUTHORITY: sections 313.004 and 313.807, RSMo 2016 and sections 313.800, 313.805, and 313.812, RSMo Supp. 2021. Filed February 25, 2022.

PUBLIC COST: This proposed amendment will not cost state agencies or political subdivisions more than five hundred dollars (\$500) in the aggregate.

PRIVATE COST: This proposed amendment will not cost private entities more than five hundred dollars (\$500) in the aggregate.

*NOTICE OF PUBLIC HEARING AND NOTICE TO SUBMIT COMMENTS: Anyone may file a statement in support of or in opposition to this proposed amendment via email to MGCPolicy@mgc.dps.mo.gov, or by mail to the Missouri Gaming Commission, Policy Section, PO Box 1847, Jefferson City, MO 65102. To be considered, comments must be received within thirty (30) days after publication of this notice in the **Missouri Register**. A public hearing is scheduled for May 6, 2022, at 10:00 a.m., in the Missouri Gaming Commission's Hearing Room, 3417 Knipp Drive, Jefferson City, Missouri.*