

1 **Title 36 MARYLAND STATE LOTTERY AND GAMING CONTROL AGENCY**

2 **Subtitle 03 GAMING PROVISIONS**

3 **Chapter 10 Video Lottery Facility Minimum Internal Control Standards**

4 **Authority: State Government Article, § 9-1A-04(d), 9-1A-24; Annotated Code of Maryland**

5 **.20 Checks Accepted from a Player.**

6 A. A facility operator may accept a negotiable instrument in the form of a check meeting the
7 requirements of this regulation from a player to enable the player to take part in gaming.

8 B. A facility operator may accept a check only during the hours of operation approved by the
9 Commission for the facility under COMAR 36.03.11.02.

10 C. A facility operator may accept a personal check that is:

11 (1) Made payable to the facility operator;

12 (2) Drawn on a bank, savings and loan association, or credit union subject to federal or
13 State banking regulation;

14 (3) Drawn for a specific amount;

15 (4) Currently dated, not postdated; and

16 (5) Payable on demand.

17 D. Subject to the requirements of §E of this regulation, a facility operator may accept a check
18 issued by a:

19 (1) Facility operator; and

20 (2) Person that:

21 (a) Is an affiliate of the facility operator; and

22 (b) Holds a valid gaming license in another jurisdiction.

For June 29, 2017 Commission.

This amendment would provide players and facility operators with greater flexibility in cashing checks.

1 E. A facility operator shall only accept a check under §D of this regulation which has been issued
2 to an individual as:

- 3 (1) Employment compensation; or
- 4 (2) A payout in connection with gaming activity.

5 F. A facility operator may not:

6 (1) Except as provided under §C of this regulation, accept a check that is payable to an
7 individual, including:

- 8 (a) A Social Security check;
- 9 (b) An unemployment insurance check;
- 10 (c) A disability payment check; or
- 11 (d) A public assistance check; or

12 (2) Except for a check issued under §E of this regulation, accept from a player under this
13 regulation a check or multiple checks which in the aggregate exceed ~~\$5,000~~ **\$10,000**
14 during a gaming day.

15 G. For a personal check equaling or exceeding ~~\$500~~ **\$5,000**, a facility operator shall confirm the
16 availability of funds by:

- 17 (1) Directly contacting the bank, savings and loan association, or credit union upon which
18 the check is drawn;
- 19 (2) Obtaining an authorization and guarantee of the check from a check verification and
20 warranty service licensed as a contractor under COMAR 36.03.02.14; or
- 21 (3) Alternate procedures addressing acceptance and verification of personal checks
22 submitted in writing and approved by the Commission.

23 H. A facility operator shall develop and include in the internal controls submitted to and
24 approved by the Commission under Regulation .05 of this chapter, procedures addressing the
25 acceptance and verification of checks meeting the requirements of this regulation.

For June 29, 2017 Commission.

This amendment would provide players and facility operators with greater flexibility in cashing checks.

1 I. A facility operator’s internal controls shall require a check accepted from a player by a general
2 cashier to be:

3 (1) If a personal check other than an electronic check, restrictively endorsed “for deposit
4 only” to the bank account designated for this purpose by the facility operator and:

5 (a) Initialed by the accepting general cashier;

6 (b) Date and time stamped;

7 (c) Documented on the face of the check the number on the player’s government-
8 issued photographic identification; and

9 (d) If a personal check equaling or exceeding \$500, confirmed for availability of
10 funds under §G of this regulation;

11 (2) Verified for signature authenticity by a general cashier who shall:

12 (a) Obtain from the player one form of identification that is a valid, unexpired
13 government-issued photographic identification; and

14 (b) Satisfactorily compare the:

15 (i) Signature of the player on the personal check or endorsing the payroll
16 or payout check with the signature on an identification credential; and

17 (ii) Player’s physical appearance with the photograph contained on the
18 valid, unexpired government-issued photographic identification presented
19 by the player;

20 (3) If presented by a player as a payroll or payout check under §E of this regulation,
21 confirmed to have been issued as employment compensation or as a payout in connection
22 with gaming activity; and

23 (4) Immediately exchanged for:

24 (a) Cash;

25 (b) If the facility operator has the capability, a gaming ticket;

For June 29, 2017 Commission.

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- (c) A chip or plaque; or
- (d) A customer deposit account in accordance with this chapter.

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For June 29, 2017 Commission.

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