

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

Subtitle 03 GAMING PROVISIONS

Chapter .10 Video Lottery Facility Minimum Internal Control Standards

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

.20 Checks Accepted from a Player.

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

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

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

(1) Made payable to the facility operator;

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

(3) Drawn for a specific amount;

(4) Currently dated, not postdated; and

(5) Payable on demand.

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

(1) Facility operator; and

(2) Person that:

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The proposed amendment to this regulation would raise players' check cashing limit and clarify procedures for cashing players' checks.

Updated Sept. 15, 2014

1
2 (a) Is an affiliate of the facility operator; and

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

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

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9 (1) Employment compensation; or

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11 (2) A payout in connection with gaming activity.

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13 F. A facility operator may not:

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

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18 (a) A Social Security check;

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20 (b) An unemployment insurance check;

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22 (c) A disability payment check; or

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24 (d) A public assistance check;

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26 (2) Except for a check issued under §E of this regulation, accept from a player under this
27 regulation a check or multiple checks which in the aggregate exceed ~~\$2,500~~ **\$5,000** during
28 a gaming day; or

29 (3) Charge a player a fee for accepting a check.

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31 G. For a personal check equaling or exceeding \$500, a facility operator shall confirm the
32 availability of funds by:

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34 (1) Directly contacting the bank, savings and loan association, or credit union upon which
35 the check is drawn; or

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(2) Obtaining an authorization and guarantee of the check from a check verification and warranty service licensed as a contractor under COMAR 36.03.02.14.

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

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

(1) **If a personal check other than an electronic check, the check shall be Restrictively restrictively endorsed "for deposit only" to the bank account designated for this purpose by the facility operator, and:**

(2) **(a)** Initialed by the accepting general cashier;

(3) **(b)** Date and time stamped; and

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

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

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

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

(b) Satisfactorily compare the:

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

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

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1 ~~(c) Document on the face of the check the number on the player's government-~~
2 ~~issued photographic identification;~~
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4 ~~(5)~~ **(3)** If presented by a player as a payroll or payout check under §E of this regulation,
5 confirmed to have been issued as employment compensation or as a payout in connection
6 with gaming activity; **and**
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8 ~~(6) If a personal check equaling or exceeding \$500, confirmed for availability of funds~~
9 ~~under §G of this regulation; and~~
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11 ~~(7)~~ **(4)** Immediately exchanged for:
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13 (a) Cash;
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15 (b) If the facility operator has the capability, a gaming ticket;
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17 (c) A chip or plaque; or
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19 (d) A customer deposit account in accordance with this chapter.
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