present valid government issued picture identification; and
(ii) An agent must examine the patron’s identification and record the following information:
(A) Type, number, and expiration date of the identification;
(B) Patron’s name;
(C) A unique account identifier;
(D) Date the account was opened; and
(E) The agent’s name.
(3) The patron must sign the account documentation before the agent may activate the account.
(4) The agent or cashless system must provide the patron deposit account holder with a secure method of access.

(c) Patron deposits, withdrawals and adjustments.
(1) Prior to the patron making a deposit or withdrawal from a patron deposit account, the agent or cashless system must verify the patron deposit account, the patron identity, and availability of funds. A personal identification number (PIN) is an acceptable form of verifying identification.
(2) Adjustments made to the patron deposit accounts must be performed by an agent.
(3) When a deposit, withdrawal, or adjustment is processed by an agent, a transaction record must be created containing the following information:
   (i) Same document number on all copies;
   (ii) Type of transaction, (deposit, withdrawal, or adjustment);
   (iii) Name or other identifier of the patron;
   (iv) The unique account identifier;
   (v) Patron signature for withdrawals, unless a secured method of access is utilized;
   (vi) For adjustments to the account, the reason for the adjustment;
   (vii) Date and time of transaction;
   (viii) Amount of transaction;
   (ix) Nature of deposit, withdrawal, or adjustment (cash, check, chips); and
   (x) Signature of the agent processing the transaction.
(4) When a patron deposits or withdraws funds from a patron deposit account electronically, the following must be recorded:
   (i) Date and time of transaction;
   (ii) Location (player interface, kiosk);
   (iii) Type of transaction (deposit, withdrawal);
   (iv) Amount of transaction; and
   (v) The unique account identifier.
(5) Patron deposit account transaction records must be available to the patron upon reasonable request.
(6) If electronic funds transfers are made to or from a gaming operation bank account for patron deposit account funds, the bank account must be dedicated and may not be used for any other types of transactions.

(d) Variances. The operation must establish, as approved by the TGRA, the threshold level at which a variance must be reviewed to determine the cause. Any such review must be documented.

§ 543.15 What are the minimum internal control standards for lines of credit?

(a) Supervision. Supervision must be provided as needed for lines of credit by an agent(s) with authority equal to or greater than those being supervised.

(b) Establishment of lines of credit policy.
(1) If a gaming operation extends lines of credit, controls must be established and procedures implemented to safeguard the assets of the gaming operation. Such controls must include a lines of credit policy including the following:
   (i) A process for the patron to apply for, modify, and/or re-establish lines of credit, to include required documentation and credit line limit;
   (ii) Authorization levels of credit issuer(s);
   (iii) Identification of agents authorized to issue lines of credit;
   (iv) A process for verifying an applicant’s credit worthiness;
   (v) A system for recording patron information, to include:
      (A) Name, current address, and signature;
      (B) Identification credential;
      (C) Authorized credit line limit;
      (D) Documented approval by an agent authorized to approve credit line limits;
      (E) Date, time and amount of credit issuances and payments; and
§ 543.16 Amount of available credit.

(F) A process for issuing lines of credit to:

(A) Verify the patron’s identity;

(B) Notify the patron of the lines of credit terms, including obtaining patron’s written acknowledgment of the terms by signature;

(C) Complete a uniquely identified, multi-part, lines of credit issuance form, such as a marker or counter check, which includes the terms of the lines of credit transaction;

(D) Obtain required signatures;

(E) Determine the amount of the patron’s available lines of credit;

(F) Update the credit balance record at the time of each transaction to ensure that lines of credit issued are within the established limit and balance for that patron; and

(G) Require the agent issuing the lines of credit to be independent of the agent who authorized the lines of credit.

(vii) A policy establishing credit line limit exceptions to include the following:

(A) Identification of the agent(s) authorized to permit a credit line limit to be exceeded;

(B) Authorization thresholds; and

(C) Required documentation.

(viii) A policy governing increases and decreases to a patron’s lines of credit account balances to include the following:

(A) Documentation and record keeping requirements;

(B) Independence between the department that receives the payment and the department that maintains custody of the credit balance for payments made by mail;

(C) Collections;

(D) Periodic audits and confirmation of balances; and

(E) If a collection agency is used, a process to ensure documentation of increases and decreases to the lines of credit account balances.

(ix) A policy governing write-offs and settlements to include:

(A) Identification of agent(s) authorized to approve write-offs and settlements;

(B) Authorization levels for write-offs and settlements of lines of credit instruments;

(C) Required documentation for write-offs and settlements;

(D) Independence between the agent who established the lines of credit and the agent writing off or settling the lines of credit instrument; and

(E) Necessary documentation for the approval of write-offs and settlements and transmittal to the appropriate department for recording and deductibility.

(c) Variance. The operation must establish, as approved by the TGRA, the threshold level at which a variance must be reviewed to determine the cause. Any such review must be documented.

§ 543.16 [Reserved]

§ 543.17 What are the minimum internal control standards for drop and count?

(a) Supervision. Supervision must be provided for drop and count as needed by an agent(s) with authority equal to or greater than those being supervised.

(b) Count room access. Controls must be established and procedures implemented to limit physical access to the count room to count team agents, designated staff, and other authorized persons. Such controls must include the following:

(1) Count team agents may not exit or enter the count room during the count except for emergencies or scheduled breaks.

(2) Surveillance must be notified whenever count room agents exit or enter the count room during the count.

(3) The count team policy, at a minimum, must address the transportation of extraneous items such as personal belongings, tool boxes, beverage containers, etc., into or out of the count room.

(c) Count team. Controls must be established and procedures implemented to ensure security of the count and the count room to prevent unauthorized access, misappropriation of funds, forgery, theft, or fraud. Such controls must include the following:

(1) For Tier A and B operations, all counts must be performed by at least two agents. For Tier C operations, all counts must be performed by at least three agents.