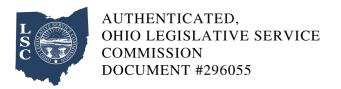


## Ohio Administrative Code Rule 3772-10-11 Credit.

Effective: February 28, 2022

- (A) A casino operator may extend credit to a patron in a commercially reasonable manner considering the patron's finances and in accordance with this rule.
- (B) If a casino operator chooses to extend credit to patrons, the casino operator's internal controls must detail the procedures for extending credit, including a description of the application process, the identification of employees involved, a requirement for prompt recording of the transactions that impact the patron's credit line, and placement of safeguards on credit extension.
- (C) The casino operator's internal controls must detail the information contained in, the use of, and security for patron credit files. A credit file for each patron must be prepared before the casino operator's approval of a patron's credit limit and include, at a minimum, the following:
- (1) The patron's name;
- (2) The patron's address;
- (3) The patron's telephone number;
- (4) A copy of the patron's government issued identification;
- (5) The patron's banking information;
- (6) The patron's income information;
- (7) The patron's credit limit, showing how it was established and how the casino operator considered other outstanding total indebtedness;
- (8) The credit agreement;

- (9) A listing of all transactions affecting a patron's outstanding indebtedness to the casino operator and its affiliates; and
- (10) Any other information the executive director deems necessary to ensure the reasonableness of the credit extension.
- (D) Before extending credit to a patron, a casino operator must verify that the patron is not participating in the Ohio voluntary exclusion program or on the commissions involuntary exclusion list.
- (E) A casino operator may not extend credit to any patron who has not made a payment on the patron's outstanding credit within a period of thirty days.
- (F) Except as otherwise provided in this rule, no person who is employed by a casino operator or is acting on behalf of or under any arrangement with a casino operator may extend credit to a patron in connection with the conduct of casino gaming.
- (G) Procedures must be established for the issuance, use, and payment of markers, including the following:
- (1) A designation of employees who are authorized to issue markers;
- (2) A designation of where markers can be issued;
- (3) A description of the marker's documentation and signatures required to authorize the marker;
- (4) Verification of the patron's identity and available credit before issuance of the marker;
- (5) Controls on how the transaction will be recorded;
- (6) Controls on the use of markers;



- (7) Controls on how markers may be repaid; and
- (8) Any other information deemed necessary by the executive director.