

**CG TECHNOLOGY**  
**PROPOSED REGULATORY AMENDMENTS**  
**Draft as of July 16, 2015**

**N.B.: Revisions are to existing regulations**

**KEY:**

NEW LANGUAGE

~~[DELETED LANGUAGE]~~

**REGULATION 5**  
**OPERATION OF GAMING ESTABLISHMENTS**

**5.220 Operation of a mobile gaming system. [Effective 10/1/11].**

1. Definitions. As used in this section and section 5.221:

(a) "Chairman" means the chairman of the board or the chairman's designee.

(b) "Communications technology" means any method used and the components employed by a licensed gaming establishment to facilitate the transmission of information, including, without limitation, transmission and reception by systems based on wireless network, wireless fidelity, wire, cable, radio, microwave, light, optics or computer data networks. The term does not include the Internet.

(c) "Equipment associated with mobile gaming" means associated equipment as defined within NRS 463.0136, that will be approved as associated equipment.

(d) "Licensed gaming establishment" means the establishment of a licensee, which includes all land, together with all buildings and improvements located thereon.

(e) "Licensee" means a person or entity licensed to conduct nonrestricted gaming operations, who at all times exposes to the public for play, 100 or more slot machines and at least one table game, within its licensed gaming establishment. The term does not include a person or entity licensed as a holder of a security or other ownership interest in the licensee, or as an officer, director or key employee of the licensee, or due to any other relationship or involvement with the licensee or gaming operation.

(f) "Mobile communications device" means a device which displays information relating to the game to a participant in the game as part of a system.

(g) "Mobile gaming system" or "system" means a system that allows for the conduct of games through mobile communications devices operated solely within the licensed gaming establishment by the use of communications technology that allows a patron to bet or wager, and corresponding information related to the display of the game, gaming outcomes or other similar information.

(h) "Operator of a mobile gaming system" or "operator" means a licensee who has been licensed to operate a mobile gaming system, or a person or entity, who, under any agreement whereby consideration is paid or payable for the right to place a mobile gaming system, engages in the business of placing and operating a mobile gaming system within a licensed gaming establishment and who is authorized to share in the revenue from the mobile gaming system without having been individually licensed to conduct gaming at the establishment.

(i) "Wagering account" means an electronic ledger wherein the following types of transactions relative to a mobile gaming system are recorded:

(1) Deposits;

(2) Withdrawals;

(3) Amounts wagered;

(4) Amounts paid on winning wagers;

(5) Service or other transaction-related charges authorized by the patron; and

(6) Adjustments to the account.

2. No Change.

- 1 3. No Change.
- 2 4. No Change.
- 3 5. No Change.
- 4 6. No Change.

5 ~~[7. Before a wager may be made on a system, the patron must personally appear at~~  
6 ~~the licensee's establishment to open a wagering account. An employee of the licensee must~~  
7 ~~examine, in the presence of the patron, and record the patron's:~~

- 8 ~~(a) Driver's license;~~
- 9 ~~(b) Passport;~~
- 10 ~~(c) Non-resident alien identification card;~~
- 11 ~~(d) Other reliable government-issued identification credential; or~~
- 12 ~~(e) Other picture identification credential normally acceptable as a means of identification~~  
13 ~~when cashing checks.]~~

#### 14

#### 15 **5.221 Registration of Mobile Gaming Wagering Accounts**

16 1. Each licensee shall require a patron to choose a secure personal identification reasonably  
17 designed to prevent the acceptance of wagers from persons other than the patron for whom a  
18 wagering account is established.

19 2. Before a transaction may be made on a system, a patron must open a wagering account.

20 (a) A licensee may open a wagering account for a patron only if the patron provides the  
21 licensee with the following information:

- 22 (1) The identity of the patron;
- 23 (2) The patron's date of birth showing that the patron is 21 years of age or older;
- 24 (3) The physical address where the patron resides; and
- 25 (4) The social security number for the patron, if a United States resident.

26 (b) The licensee must maintain and record the following in relation to a wagering account:

- 27 (1) The information listed in subsection 2(a);
- 28 (2) The method used to verify the patron's identity and residence and a description,  
29 including the document number, of any identity credential used by the licensee to verify  
30 such information;
- 31 (3) The patron's approved credit limit or the amount of the patron's initial wagering  
32 account deposit;
- 33 (4) The patron's wagering account number with the licensee; and
- 34 (5) The date and time the patron's wagering account with the licensee is opened or  
35 closed.

36 3. Before opening a wagering account for a patron, the licensee must have the patron affirm  
37 the following:

38 (a) That the information provided to the licensee by the patron to open a wagering account  
39 is accurate;

40 (b) That the patron has reviewed and acknowledged access to the licensee's rules and  
41 procedures for its system;

42 (c) That the patron has been informed and has acknowledged that, as a patron, they are  
43 prohibited from allowing any unauthorized person access to or use of their wagering account;

44 (d) That the patron has been informed and has acknowledged that, if the licensee is unable  
45 to verify the information provided by the patron pursuant to subsection 2(a) within 30 days of  
46 opening a wagering account, any winnings or losses attributable to the patron will be retained by  
47 the licensee and the patron shall have no right to such winnings or to recover such losses;

48 (e) That the patron consents to the monitoring and recording by the licensee and the board  
49 of any wagering communications; and

50 (f) That the patron consents to the jurisdiction of the state of Nevada to resolve disputes  
51 arising out of the patron's use of the system.

52 4. A licensee may allow a patron to open a wagering account either remotely or in person.

1 5. Within 30 days of opening a wagering account, the licensee shall verify the information  
2 provided by the patron pursuant to subsection 2(a). Until such verification has occurred:

3 (a) The patron may not deposit more than \$5,000 in their wagering account; and

4 (b) The patron may not withdraw any funds from their wagering account.

5 6. If verification of the information provided pursuant to subsection 2(a) has not occurred within  
6 30 days, the licensee shall:

7 (a) Immediately suspend the wagering account and not allow any further wagering activity  
8 on the wagering account; and

9 (b) Retain any winnings and losses attributable to the patron.

10 7. At least once every 18 month period, if there has been no activity on the wagering account  
11 within the prior 18 month period, a licensee shall require a patron to update the information  
12 provided pursuant to subsection 2(a) and affirm the accuracy of any such information provided. A  
13 licensee shall maintain and record such affirmations. If a patron does not affirm the accuracy of the  
14 information provided pursuant to subsection 2(a) on their wagering account that has no activity  
15 within the prior 18 month period, a licensee shall, in its discretion, either close the wagering  
16 account or suspend the wagering account. A system shall not accept any wagers from any  
17 wagering accounts that a licensee has closed or suspended. A licensee may reactivate a  
18 suspended wagering account upon a patron affirming the accuracy of the information provided  
19 pursuant to subsection 2(a).

20 8. Any winnings due to a patron prior to completion of the verification process shall be credited  
21 to the patron's wagering account immediately upon successful verification.

**REGULATION 22  
RACE BOOKS AND SPORTS POOLS**

**22.080 Payment of winning wagers.**

1. Except as otherwise provided in this subsection, books shall make payment on a winning wager to the person who presents the patron's copy of the betting ticket representing the wager. A book need not make payment to a person who the book or an agent or employee of the book knows is not the person to whom the patron's copy was issued. A book shall not make payment on a winning wager to a person who the book or its agent or employee knows or reasonably should know is collecting the payment on behalf of another for monetary consideration or in violation of federal law. A book may withhold payment of a wager if the patron refuses to supply identification and any other documentation required by state or federal law.

2. No Change.

3. Books shall honor winning betting tickets for 30 days after the conclusion of the event wagered upon unless a longer period is established by the book. The book shall state the redemption period on each betting ticket, in house rules and on notices conspicuously placed about the licensed premises. Payment by mail may be made only after presentment of the betting ticket and all identification information and documentation required by state or federal law, and must be made not later than 10 days after presentment of the betting ticket and all required identification information and documentation.

4. No Change.

**22.140 Wagering communications; establishing patron wagering accounts for sports, nonpari-mutuel race, and other event wagering.**

1. No Change.

2. No Change.

3. No Change.

4. No Change.

5. Each book shall prepare a written description of its rules and procedures for wagering communications, and shall make available ~~[furnish]~~ a copy to each patron for whom a wagering account is established.

6. Each book shall require a patron or authorized employee of a book pursuant to subsection 8 to choose ~~[issue each patron or authorized employee of a book]~~ a secure personal identification reasonably designed to prevent the acceptance of wagers from persons other than the patrons or authorized employees of books for whom wagering accounts are established. More than one patron or authorized employee of a book may be assigned to a single wagering account. ~~[;however, e]~~ Each patron ~~[or authorized employee of a book]~~ assigned to ~~[an]~~ a wagering account must comply with the provisions of subsections 7 ~~[, 8,]~~ and 9. Each authorized employee of a book assigned to a wagering account pursuant to subsection 8 must comply with the provisions of subsection 8.

7. Before a book accepts a wagering communication, or a call center accepts a wagering instruction, on any sporting event wager, on any nonpari-mutuel race wager, or on any other event wager, a patron must open a wagering account. ~~[;]~~

(a) A book may open a wagering account for an individual patron only if the patron provides the book with the following information:

(1) The identity of the patron;

(2) The patron's date of birth showing that the patron is 21 years of age or older;

(3) The physical address where the patron resides; and

(4) The social security number for the patron, if a United States resident.

~~[The patron must personally appear before employees of the book to open a wagering account. If the patron does not appear personally at the premises of the book or, for central site books, at an outstation, satellite or affiliated book, to open a wagering account, a book must file a request with the chairman for permission to have its employees open wagering accounts outside the premises of the book. The request must include a comprehensive marketing plan setting out, at~~

1 a minimum, the types of locations and types of potential patrons to which a book intends to send it  
2 employees for the purposes of opening wagering accounts. A book may not act under its marketing  
3 plan prior to the chairman approving the request. The chairman may impose limitations and  
4 conditions on any approved request. The chairman may rescind his approval of a request of a book  
5 to have its employees open wagering accounts outside the premises of the book upon written  
6 notice to the book. Wagering accounts may not be opened outside the State of Nevada;]

7 (b) A book may open a wagering account for an entity patron only if the patron provides the  
8 book with the appropriate information in accordance with NRS Chapter 463. [An employee of the  
9 book must examine, in the patron's presence, the patron's:-

10 (1) ~~Driver's license;~~

11 (2) ~~Passport;~~

12 (3) ~~Non-resident alien identification card;~~

13 (4) ~~Other reliable government issue identification credential; or~~

14 (5) ~~Other picture identification credential normally acceptable as a means of~~  
15 ~~identification when cashing checks;]~~

16 (c) The book [employee] must maintain and record the following in relation to a wagering  
17 account:

18 (1) The information listed in subsection 7(a) or 7(b); [patron's name, permanent home  
19 address (other than a post office box number), and home telephone number;]

20 (2) ~~[The patron's mailing address and, if the mailing address is not a post office box~~  
21 ~~number and is a residence or place of business of the patron, the telephone number~~  
22 ~~of the resident or place of business;~~

23 (3) ~~The patron's date of birth, gender, a description and number of the identity~~  
24 ~~credential examined, and social security number, for United States residents only;~~

25 (4) ~~The method used to verify the patron's identity and residence, and a description,~~  
26 ~~including the document number, of any [the] identity credential used by the book to~~  
27 ~~verify such information [examined];~~

28 (3) ~~[(5)]~~ The patron's approved credit limit or the amount of the patron's initial wagering  
29 account or front money deposit;

30 (4) ~~[(6)]~~ The patron's wagering account number with the book; and

31 (5) ~~[(7)]~~ The date and time the patron's wagering account with the book is opened or  
32 closed.

33 (d) Before opening a wagering account for a patron, the book must have the patron affirm the  
34 following: [The patron must sign, in the presence of a supervising employee of the book, statements  
35 attesting that the patron:]

36 (1) That the information provided to the book by the patron to open a wagering account  
37 is accurate; [Confirms the accuracy of the information recorded;]

38 (2) That the patron has reviewed and acknowledged access to the book's rules and  
39 procedures for wagering communications; [Has received a copy of the book's rules and  
40 procedures for wagering communications;]

41 (3) That the patron has been informed and has acknowledged that, as a patron,  
42 they are prohibited from allowing any unauthorized person, other than a joint  
43 account holder listed on the wagering account, access to or use of their wagering  
44 account;

45 (4) That the patron has [Has] been informed and understands that patrons that  
46 establish a wagering account pursuant to this subsection 7 are prohibited by law  
47 from placing wagering communications from outside Nevada and that the book is  
48 prohibited by law from accepting them;

49 (5) ~~[(4)]~~ That the patron has [Has] been informed and understands that, with regard  
50 to pari-mutuel horse race wagers, a race book may only accept off-track pari-mutuel  
51 horse race account wagers pursuant to the provisions of Regulation 26C; ~~[and]~~

52 (6) ~~[(5)]~~ That the patron has been informed and has acknowledged that, if the book  
53 is unable to verify the information provided by the patron pursuant to subsection

1 7(a) or 7(b) within 30 days of opening the wagering account, any winnings or losses  
2 attributable to the patron will be retained by the book and the patron shall have no  
3 right to such winnings or to recover such losses; ~~[Consents to the monitoring and~~  
4 ~~recording by the board of any wagering communications; and]~~

5 (7) That the patron consents to the monitoring and recording by the book and the  
6 board of any wagering communications; and

7 (8) That the patron consents to the jurisdiction of the state of Nevada to resolve  
8 disputes arising out of wagers placed through a wagering communication.

9 (e) A book may allow a patron to open a wagering account either remotely or in person. A  
10 patron may not remotely open a wagering account from within the borders of a state or foreign  
11 jurisdiction that restricts such remote opening of a wagering account. ~~[The employee who verifies~~  
12 ~~the patron's identity and residence and who obtains and records the information on behalf of the~~  
13 ~~book and the supervising employee described in subparagraph (d), must each sign statements that~~  
14 ~~they witnessed the patron's signature and confirmed the patron's identity and residence.]~~

15 (f) Within 30 days of opening a wagering account, the book shall verify the information  
16 provided by the patron pursuant to subsection 7(a) or 7(b). Until such verification has occurred:

17 (1) The patron may not deposit more than \$5,000 in their wagering account; and

18 (2) The patron may not withdraw any funds from their wagering account.

19 (g) If verification of the information provided pursuant to subsection 7(a) or 7(b) has not  
20 occurred within 30 days, the book shall:

21 (1) Immediately suspend the wagering account and not allow any further wagering  
22 communications;

23 (2) Retain any winnings and losses attributable to the patron; and

24 (3) Refund the balance of deposits made to the wagering account to the source of  
25 such deposit or by issuance of a check and then permanently close the wagering  
26 account.

27 (h) At least once every 18 month period, if there has been no activity on the wagering  
28 account within the prior 18 month period, a book shall require a patron to update the information  
29 provided pursuant to subsection 7(a) or 7(b), and affirm the accuracy of any such information  
30 provided. The book shall maintain and record such affirmations. If a patron does not affirm the  
31 accuracy of the information provided pursuant to subsection 7(a) or 7(b) on their wagering account  
32 that has no activity within the prior 18 month period, a book shall, in its discretion, either close or  
33 suspend the wagering account. A book shall not accept any wagering communications for any  
34 wagering accounts it has closed or suspended. A book may reactivate a suspended wagering  
35 account upon a patron affirming the accuracy of the information provided pursuant to subsection  
36 7(a) or 7(b).

37 (i) Any winnings due to a patron prior to completion of the verification process shall be  
38 credited to the patron's wagering account immediately upon successful verification.

39 8. Before a book accepts a wagering communication, or a call center accepts a wagering  
40 instruction, on any sporting event wager, nonpari-mutuel race wager, or other event wager from  
41 another book:

42 (a) The authorized employee of the other book must personally appear at the premises of  
43 the book or, for central site books, at an outstation, satellite or affiliated book, to open a wagering  
44 account;

45 (b) The book employee must record:

46 (1) The authorized employee of the other book's name, permanent business  
47 address (other than a post office box number), and business telephone number;

48 (2) the documents used to verify the other book is a book, the authorized  
49 employee is an employee of the other book and is authorized to open this  
50 wagering account;

51 (3) The amount ~~of~~ the authorized employee of the other book's initial wagering  
52 account or front money deposit;

53 (4) The authorized employee of the other book's wagering account number with the

1 book; and  
2 (5) The date the authorized employee of the other book's wagering account with  
3 the book is opened.

4 (c) The authorized employee of the other book must sign, in the presence of a supervising  
5 employee of the book, statements attesting that the authorized employee of the other book:

- 6 (1) Confirms the accuracy of the information recorded;
- 7 (2) Has received a copy of the book's rules and procedures for wagering  
8 communications;
- 9 (3) Has been informed and understands that authorized employees of other  
10 books that establish a wagering account pursuant to this subsection are  
11 prohibited by law from placing wagering communications from outside  
12 Nevada and that the book is prohibited by law from accepting them;
- 13 (4) Has been informed and understands that, with regard to pari-mutuel horse  
14 race wagers, a race book may only accept off-track pari-mutuel horse race  
15 account wagers pursuant to the provisions of Regulation 26C; and
- 16 (5) Consents to the monitoring and recording by the board of any wagering  
17 communication. ~~[- and]~~

18 (d) The employee who verifies the authorized employee of the other book's information and  
19 who obtains and records the information on behalf of the book and the supervising employee  
20 described in subparagraph (c), must each sign statements that they witnessed the authorized  
21 employee's signature and confirmed the authorized employee of the other book's identity and  
22 residence.

23 9. ~~The book shall accept wagers on the patron's wagering account only during the year after  
24 the account is opened, unless:~~

- 25 ~~(a) The patron places an account wager at least once every year; or~~
- 26 ~~(b) The patron renews the account. Patrons may renew accounts for one and only one  
27 additional year by appearing personally before employees of the book as set out in subsection 7(a)  
28 of this section prior to the expiration of the initial year and signing a renewal form. Two employees  
29 of the book, at least one of whom must be a supervising employee, shall witness the patron's  
30 signature on the renewal form and each shall attest thereto by signing the renewal form. When the  
31 renewal period expires, the book shall accept no further wagering communications from the patron  
32 until the patron again complies with the provisions of subparagraphs (a), (b), and (c) of subsection  
33 7. Additionally, a] A book shall not accept a wager on a wagering ~~[such an]~~ account if the patron is  
34 not physically located within Nevada's borders.~~

- 35 10. No Change.
- 36 11. No Change.
- 37 12. No Change.

38  
39 **22.147 Account wagering rules.** Each book that offers account wagering shall adopt,  
40 conspicuously display at its licensed premises, make available through the account wagering  
41 system, and adhere to written, comprehensive house rules governing account wagering  
42 transactions with patrons. Without limiting the generality of the foregoing, the rules must include  
43 statements to the effect that:

- 44 1. No Change.
- 45 2. No Change.
- 46 3. No Change.
- 47 4. The book has the right to;
  - 48 (a) Refuse the establishment or maintenance of accounts for what it deems good and  
49 sufficient reason;
  - 50 (b) Refuse deposits to wagering accounts for what it deems good and sufficient reason;
  - 51 (c) Refuse to accept all or part of any wager for what it deems good and sufficient reason;
  - 52 (d) Declare the account wagering system closed for receiving any or all wagers;
  - 53 (e) Suspend or close any wagering account at any time, provided, however, when ~~[an]~~ a

1 wagering account is closed, the book shall, within five business days, return the balance of the  
2 wagering account at the time of said action, subject to compliance with these regulations, the  
3 book's house rules, and federal and state laws and regulations, by sending a check to the patron's  
4 address of record; or

5 (f) Close any wagering account when the patron thereof attempts to operate with an  
6 insufficient balance or when the wagering account is dormant for a period established by the book.  
7 In either case, unless there is a pending unresolved patron dispute or unless the patron refuses to  
8 supply all identification information and documentation required by state or federal law, the book  
9 shall refund the balance of the wagering account, subject to compliance with these regulations, the  
10 book's house rules, and federal or state law.

11 5. The book shall keep confidential, except from the patron, the board, affiliates of the book, or  
12 as otherwise required by or in furtherance of federal or state law:

13 (a) The amount of money credited to, debited from, or present in any particular patron's  
14 wagering account;

15 (b) The amount of money wagered by a particular patron on any event;

16 (c) The account number and secure personal identification method that identifies the  
17 patron;

18 (d) The identities of particular entries on which a patron is wagering or has wagered; and

19 (e) Unless otherwise authorized by a patron, the name, address, and other information in  
20 the possession of the book that would identify the patron to anyone other than the board or the  
21 book.

22 6. If authorized by the patron, the book may share the information set forth in subsection 5 of  
23 this section with the person who has been issued a nonrestricted license at the establishment  
24 where the book is located.

25 7. If requested by the governing body of a professional or amateur sports league, conference or  
26 team for the purposes of fraud detection and to maintain the integrity of sports, a book may share  
27 the identity of a patron, the identities of particular events on which a patron is wagering or has  
28 wagered and the amounts wagered on those events.

29 8. Books shall disclose their policy regarding the acceptance of personal checks, cashier's  
30 checks, wire transfers, money orders, debit cards, credit cards and electronic transfers of money to  
31 the patron.

32 9. ~~(7)~~ Books shall disclose their policy regarding the patron's use of the wagering account  
33 while

34 the patron is on the premises of the book.

### 35 **22.160 Wagering account transactions.**

36 1. Wagering account deposits may be made by any of the following means:

37 (a) Cash deposits made directly;

38 (b) Personal checks, cashier's checks, wire transfers and money order deposits made  
39 directly or mailed;

40 (c) Credit instruments issued pursuant to Regulation 6.120 and in accordance with the  
41 Regulation 6.090 minimum internal control standards or the Regulation 6.100 internal control  
42 procedures, as applicable;

43 (d) Transfers from safekeeping or front money accounts otherwise held by the licensed  
44 gaming establishment excluding other race or sports wagering accounts;

45 (e) Debits from a patron's debit card or credit card, upon direct instructions of the patron,  
46 provided the use of such card has been pre-approved by the book and designated by the patron;

47 (f) Debits by electronic transfers of money from a monetary account controlled by a patron.  
48 The patron may be liable for any charges imposed by the transmitting and receiving entity and the  
49 charges may be deducted from the patron's wagering account; and

50 (g) Any other means approved by the chairman.

51 2. Wagering account credits may be made by any of the following means:

52 (a) Deposits; ~~and~~

1 (b) Amounts won by a patron ~~and~~ ;  
2 (c) Promotional credits or bonus credits provided by the book if such credits are clearly  
3 identified as such and are subject to the terms of use established by the book; or  
4 (d) Adjustments made by the book following the resolution of a dispute.  
5 3. Wagering account debits may be made by any of the following means:  
6 (a) Amounts wagered by a patron;  
7 (b) Service or other transaction-related charges authorized by the patron;  
8 (c) Purchases of horse racing related merchandise and services requested by a patron;  
9 ~~and~~  
10 (d) Withdrawals (which may be made by any means permissible under section 1);  
11 (e) Adjustments made by the book following the resolution of a dispute; or  
12 (f) Debits as otherwise approved by the chairman.  
13 4. Wagering account withdrawals shall be completed within five business days after the book  
14 receives a request from a patron by mail, telephone, or a communications technology accompanied  
15 by the valid account number and the patron's secure personal identification and, if by mail, a  
16 signed completed withdrawal slip unless there is a pending unresolved patron dispute or unless the  
17 patron refuses to supply all identification information and documentation required by state or  
18 federal law. ~~[If sufficient funds are available, the book shall refund to the patron the amount of the~~  
19 ~~requested withdrawal to the address of record. An electronic transfer of money may be used at the~~  
20 ~~discretion of the patron. Patrons may make withdrawals in person with such identification as~~  
21 ~~required by the book, the valid account number and the patron's secure personal identification.]~~  
22 5. For purposes of this section, credit shall not be deemed to have been extended where, although  
23 funds have been deposited into a wagering account, the book is awaiting actual receipt of such  
24 funds in the ordinary course of business

REGULATION 26C  
OFF-TRACK PARI-MUTUEL HORSE RACE ACCOUNT WAGERING

**26C.160 Wagering communications; establishing patron wagering accounts for pari-mutuel race wagering.**

1. No Change.

2. Each book shall prepare a written description of its house rules and procedures for wagering communications, and shall make available ~~[furnish]~~ a copy to each patron for whom a wagering account is established. Prior to adopting or amending such house rules, a book shall submit such rules to the chairman for approval.

3. Each book shall, pursuant to subsection 10, require a patron or authorized employee of a book to choose ~~[issue each patron]~~ a secure personal identification reasonably designed to prevent the acceptance of wagers from persons other than the patrons or authorized employee of a book for whom wagering accounts are established. More than one patron or authorized employee of a book may be assigned to a single wagering account. ~~[-; however, each]~~ Each patron assigned to ~~[an]~~ a wagering account must comply with the provisions of subsections 4, ~~5~~ or 6, as applicable. Each authorized employee of a book assigned to a wagering account pursuant to subsection 10 must comply with the provisions of subsection 10.

4. A race book licensed to accept off-track pari-mutuel horse race wagers may establish wagering accounts for the purpose of accepting off-track pari-mutuel horse race wagers. ~~[for residents of Nevada and residents of any state or foreign jurisdiction in which pari-mutuel horse race wagering is legal provided that the state or foreign jurisdiction does not otherwise restrict wagering on accounts located outside its borders. Such accounts may be established remotely or in person.]~~ Patrons having established ~~[an]~~ a wagering account pursuant to this subsection may place wagers only within the borders of the state or foreign jurisdiction in which the patron resides or a jurisdiction in which pari-mutuel horse race wagering is legal, and that the state or foreign jurisdiction does not otherwise restrict wagering on accounts located outside its borders.

5. Before a book accepts a wagering communication, a patron must open a wagering account. ~~[on such an account:]~~

(a) A book may open wagering account for an individual patron only if the patron provides the book with the following information: ~~[The patron must provide, and the account wagering system must record and maintain, the patron's:]~~

(1) The identity of the patron: ~~[Name, permanent home address (other than a post office box number), and home telephone number;]~~

(2) The patron's date of birth showing that the patron is 21 years of age or older: ~~[Mailing address and, if the mailing address is not a post office box number and is a residence or place of business of the patron, the telephone number of the residence or place of business;]~~

(3) The physical address where the patron resides; and ~~[Date of birth, gender, and a description and number of the identity credential provided and social security number, for United States residents only; and]~~

(5) The social security number for the patron, if a United States resident. ~~[Date of birth, gender, and a description and number of the identity credential provided and social security number, for United States residents only; and]~~

(b) A book may open a wagering account for an entity patron only if the patron provides the book with the appropriate information in accordance with NRS Chapter 463.

~~[The account wagering system must record and maintain the patron's acknowledgment of statements attesting that the patron:~~

~~(1) Confirms the accuracy of the information recorded;~~

~~(2) Has received a copy of the book's rules and procedures for wagering communications;~~

~~(3) Has been informed and understands that, with regard to pari-mutuel horse race wagers, a race book licensed to accept off-track pari-mutuel wagers may accept such~~

1 ~~wagers from patrons only when located within a state or foreign jurisdiction in which~~  
2 ~~the patron resides or in a jurisdiction in which pari-mutuel horse race wagering is legal,~~  
3 ~~and that the state or foreign jurisdiction does not otherwise restrict wagering on~~  
4 ~~accounts located outside its borders; and~~

5 ~~(4) Consents to the monitoring and recording by the board of any wagering~~  
6 ~~communications;]~~

7 (c) The book must maintain the following in relation to a wagering account:

8 (1) The information listed in subsection 5(a) or 5(b);

9 (2) The method used to verify the patron's identity and residence and a  
10 description, including the document number, of any identity credential used by the  
11 book to verify such information;

12 (3) The patron's approved credit limit or the amount of the patron's initial wagering  
13 account or front money deposit;

14 (4) The patron's account number with the book; and

15 (5) The date and time the patron's wagering account with the book is opened or  
16 closed.

17 ~~[Upon completion of the application process, the account wagering system must record~~  
18 ~~and maintain the:~~

19 ~~(1) Date the patron's account with the book is opened;~~

20 ~~(2) Account wagering number with the book; and~~

21 ~~(3) Approved credit limit or the amount of the patron's initial wagering account deposit;]~~

22 (d) Before opening a wagering account for a patron, the book must have the patron affirm  
23 the following:

24 (1) That the information provided to the book by the patron to open a wagering  
25 account is accurate;

26 (2) That the patron has reviewed and acknowledged access to the book's rules  
27 and procedures for wagering communications;

28 (3) That the patron has been informed and has acknowledged that, as a patron,  
29 they are prohibited from allowing any unauthorized person, other than a joint  
30 account holder listed on the wagering account, access to or use of their wagering  
31 account;

32 (4) That the patron has been informed and understands that, with regard to pari-  
33 mutuel horse race wagers, a race book licensed to accept off-track pari-mutuel  
34 wagers may accept such wagers from patrons only when located within a state or  
35 foreign jurisdiction in which the patron resides or in a jurisdiction in which pari-  
36 mutuel horse race wagering is legal, and that the state or foreign jurisdiction does  
37 not otherwise restrict wagering on accounts located outside its borders; and

38 (5) That the patron has been informed and has acknowledged that, if the book is  
39 unable to verify the information provided by the patron pursuant to subsection 5(a)  
40 or 5(b) within 30 days of opening the wagering account, any winnings or losses  
41 attributable to the patron will be retained by the book and the patron shall have no  
42 right to such winnings or to recover such losses;

43 (6) That the patron consents to the monitoring and recording by the board of any  
44 wagering communications;

45 (7) That the patron consents to the jurisdiction of the state of Nevada to resolve  
46 disputes arising out of wagers placed through a wagering communication.

47 (e) ~~[(d)]~~ A book may allow a patron to open a wagering account either remotely or in  
48 person. ~~[The race book shall utilize the services of an independent third party to perform identity,~~  
49 ~~residence, and age verification services with regard to the patron(s) establishing the wagering~~  
50 ~~account. The book shall maintain a record of such verification; and]~~

51 (f) ~~[(e)]~~ The race book shall confirm that the state or foreign jurisdiction in which the patron  
52 resides is a jurisdiction in which pari-mutuel horse race wagering is legal, and that the state or  
53 foreign jurisdiction does not otherwise restrict wagering on accounts located outside its borders,

1 prior to the book accepting wagers on such accounts. The book shall maintain a record of such  
2 confirmation.

3 6. Within 30 days of opening a wagering account, the book shall verify the information  
4 provided by the patron pursuant to subsection 5(a) or 5(b). Until such verification has occurred:

5 (a) The patron may not deposit more than \$5,000 in their wagering account; and

6 (b) The patron may not withdraw any funds from their wagering account.

7 7. If verification of the information provided pursuant to subsection 5(a) or 5(b) has not occurred  
8 within 30 days, the licensee shall:

9 (a) Immediately suspend the wagering account and not allow any further wagering activity  
10 on the wagering account; and

11 (b) Retain any winnings and losses attributable to the patron.

12 8. At least once every 18 month period, if there has been no activity on the wagering account  
13 within the prior 18 month period, a book shall require a patron to update the information provided  
14 pursuant to subsection 5(a) or 5(b) and affirm the accuracy of any such information provided. The  
15 book shall maintain and record such affirmations. If a patron does not affirm the accuracy of the  
16 information provided pursuant to subsection 5(a) or 5(b) on their wagering account that has no  
17 activity within the prior 18 month period, a book shall, in its discretion, either close the wagering  
18 account or suspend the wagering account. A book shall not accept any wagering communications  
19 for any wagering accounts it has closed or suspended. A book may reactivate a suspended  
20 wagering account upon a patron affirming the accuracy of the information provided pursuant to  
21 subsection 5(a) or 5(b).

22 9. Any winnings due to a patron prior to completion of the verification process shall be credited  
23 to the patron's wagering account immediately upon successful verification.

24 ~~{5. A race book licensed to accept off-track pari-mutuel horse race wagers may establish~~  
25 ~~a wagering account for any patron that is not a resident of Nevada that will place wagers on such~~  
26 ~~an account from within Nevada's borders. Such accounts must be established in-person. Before a~~  
27 ~~book accepts a wagering communication on such an account:~~

28 ~~(a) The patron must personally appear at the premises of the book or, for central site~~  
29 ~~books, at an outstation, satellite or affiliated book, to open a wagering account;~~

30 ~~(b) An employee of the book must examine, in the patron's presence, the patron's:~~

31 ~~(1) Driver's license;~~

32 ~~(2) Passport;~~

33 ~~(3) Non-resident alien identification card;~~

34 ~~(4) Other reliable government issue identification credential; or~~

35 ~~(5) Other picture identification credential normally acceptable as a means of~~  
36 ~~identification when cashing checks;~~

37 ~~(c) The employee must record:~~

38 ~~(1) The patron's name, permanent home address (other than a post office box~~  
39 ~~number), and home telephone number;~~

40 ~~(2) The patron's mailing address and, if the mailing address is not a post office box~~  
41 ~~number and is a residence or place of business of the patron, the telephone~~  
42 ~~number of the residence or place of business;~~

43 ~~(3) Date of birth, gender, a description and number of the identity credential~~  
44 ~~provided, and social security number, for United States residents only;~~

45 ~~(4) Method used to verify the patron's identity and residence, and a description,~~  
46 ~~including the document number, of the identity credential provided;~~

47 ~~(5) The patron's approved credit limit or the amount of the patron's initial wagering~~  
48 ~~account deposit;~~

49 ~~(6) The patron's account number with the book; and~~

50 ~~(7) The date the patron's account with the book is opened;~~

51 ~~(d) The patron must sign, in the presence of a supervising employee of the book,~~  
52 ~~statements attesting that the patron:~~

53 ~~(1) Confirms the accuracy of the information recorded;~~

- 1 ~~(2) Has received a copy of the book's rules and procedures for wagering~~  
2 ~~communications;~~  
3 ~~(3) Has been informed and understands that patrons that establish a wagering~~  
4 ~~account pursuant to this subsection 5 are prohibited by law from placing wagering~~  
5 ~~communications from outside Nevada and that the book is prohibited by law from~~  
6 ~~accepting them;~~  
7 ~~(4) Has read, understands, and is bound by the provisions of subsection 6; and~~  
8 ~~(5) Consents to the monitoring and recording by the board of any wagering~~  
9 ~~communications; and~~

10 ~~(e) The employee who verifies the patron's identity and residence and who obtains and~~  
11 ~~records the information on behalf of the book and the supervising employee described in~~  
12 ~~subparagraph (d), must each sign statements that they witnessed the patron's signature and~~  
13 ~~confirmed the patron's identity and residence.~~

14 ~~6. With regards to accounts opened pursuant to subsection 5, the book shall accept pari-~~  
15 ~~mutuel horse race wagers on the patron's wagering account only during the year after the~~  
16 ~~account is opened, unless:~~

17 ~~(a) The patron places account wagers in person at the licensed Nevada gaming~~  
18 ~~establishment in which the wagering account was established;~~

19 ~~(b) The patron places account wagers in person at another licensed Nevada gaming~~  
20 ~~establishment through the use of communications technology specifically approved for such~~  
21 ~~use; or~~

22 ~~(c) The patron renews the account. Patrons may renew accounts for one and only one~~  
23 ~~additional year by appearing personally at the premises of the book prior to the expiration of the~~  
24 ~~initial year and signing a renewal form. Two employees of the book, at least one of whom must be a~~  
25 ~~supervising employee, shall witness the patron's signature on the renewal form and each shall~~  
26 ~~attest thereto by signing the renewal form. When the renewal period expires, the book shall~~  
27 ~~accept no further wagering communications from the patron until the patron again complies with~~  
28 ~~the provisions of subparagraphs (a), (b), and (e) of subsection 5. Additionally, a book shall not~~  
29 ~~accept a wager on such an account if the patron is not physically located within Nevada's~~  
30 ~~borders.]~~

31 10. Before a book accepts a wagering communication, or a call center accepts a wagering  
32 instruction, on any sporting event wager, nonpari-mutuel race wager, pari-mutuel wager, or other  
33 event wager from another book or nonpari-mutuel book:

34 (a) The authorized employee of the other book or nonpari-mutuel book must personally  
35 appear at the premises of the book or, for central site books, at an outstation, satellite or affiliated  
36 book, to open a wagering account;

37 (b) The book employee must record:

38 (1) The authorized employee of the other book's or nonpari-mutuel book's name,  
39 permanent business address (other than a post office box number), and business  
40 telephone number;

41 (2) The documents used to verify the other book or nonpari-mutuel book is a book or  
42 nonpari-mutuel book, the authorized employee is an employee of the other book or  
43 nonpari-mutuel book and is authorized to open this wagering account;

44 (3) The amount of the authorized employee of the other book's or nonpari-mutuel  
45 book's initial wagering account or front money deposit;

46 (4) The authorized employee of the other book's or nonpari-mutuel book's account  
47 number with the book; and

48 (5) The date the authorized employee of the other book's or nonpari-mutuel book's  
49 wagering account with the book is opened;

50 (c) The authorized employee of the other book or nonpari-mutuel book must sign, in the  
51 presence of a supervising employee of the book, statements attesting that the authorized employee  
52 of the other book or nonpari-mutuel book:

53 (1) Confirms the accuracy of the information recorded;

1 (2) Has received a copy of the book's rules and procedures for wagering  
2 communications;

3 (3) Has been informed and understands that, with regard to pari-mutuel horse race  
4 wagers, a race book may only accept off-track pari-mutuel horse race account wagers  
5 pursuant to the provisions of Regulation 26C; and

6 (4) Consents to the monitoring and recording by the board of any wagering  
7 communication.

8 (d) The **book** employee who verifies the authorized employee of the other book's or  
9 nonpari-mutuel book's information and who obtains and records the information on behalf of the  
10 book and the supervising employee described in subparagraph (c), must each sign statements  
11 that they witnessed the authorized employee's signature and confirmed the authorized employee of  
12 the other book's or nonpari-mutuel book's identity and residence.

13 11. [7-] For each wagering account established for the purpose of accepting wagering  
14 communications, the book shall record the secure personal identification assigned to the patron,  
15 and the date/time and amount of each:

- 16 (a) Deposit;  
17 (b) Withdrawal;  
18 (c) Wager placed and accepted including the wagering transaction number;  
19 (d) Payout on winning wager;  
20 (e) Charge for horse racing-related services or merchandise;  
21 (f) Service or other transaction-related charge authorized by the patron; and  
22 (g) Adjustment to the wagering account.

23 12. [8-] In addition to the posting of the wager in the off-track pari-mutuel race system, all  
24 wagering communications shall be electronically recorded and retained for a period of 60 days.  
25 The method of recording the wager must be approved by the chairman. Such recordings  
26 must be made immediately available to any board agent upon request.

27 13. [9-] All wagering account applications or amendments thereto for active wagering  
28 accounts must be retained by the book. All wagering account applications or amendments  
29 thereto for rejected applications shall be retained by the book for no less than one year  
30 following the rejection of the related application. All wagering account applications or  
31 amendments thereto for closed wagering accounts shall be retained by the book for no less  
32 than one year following the closure of the related wagering account.

33  
34 **26C.180 Account wagering rules.** Each book that offers account wagering shall adopt,  
35 conspicuously display at its licensed premises, make available through the account wagering  
36 system, and adhere to written, comprehensive house rules governing account wagering  
37 transactions with patrons. Prior to adopting or amending such house rules, a book shall submit  
38 such rules to the chairman for approval. Without limiting the generality of the foregoing, the rules  
39 must include statements to the effect that:

- 40 1. No Change.  
41 2. No Change.  
42 3. No Change.  
43 4. The book has the right to:

44 (a) Refuse the establishment or maintenance of wagering accounts for what it deems good  
45 and sufficient reason;

- 46 (b) Refuse deposits to wagering accounts for what it deems good and sufficient reason;  
47 (c) Refuse to accept all or part of any wager for what it deems good and sufficient reason;  
48 (d) Declare the account wagering system closed for receiving any or all wagers;  
49 (e) Suspend or close any wagering account at any time, provided, however, when ~~an~~ a

50 wagering account is closed, the book shall, within five business days, return the balance of the  
51 wagering account at the time of said action, subject to compliance with these regulations, the  
52 book's house rules, and federal

53 and state laws and regulations, by sending a check to the patron's address of record; or

1 (f) Close any wagering account when the patron thereof attempts to operate with an  
2 insufficient balance or when the wagering account is dormant for a period established by the book.  
3 In either case, unless there is a pending unresolved patron dispute or unless the patron refuses to  
4 supply all identification information and documentation required by state or federal law, the book  
5 shall refund the balance of the wagering account, subject to compliance with these regulations, the  
6 book's house rules, and federal or state law.

7 5. The book shall keep confidential, except from the patron, the board, affiliates of the book,  
8 or as otherwise required by or in furtherance of federal or state law:

9 (a) The amount of money credited to, debited from, or present in any particular  
10 patron's wagering account;

11 (b) The amount of money wagered by a particular patron on any event;

12 (c) The wagering account number and secure personal identification method that identifies  
13 the patron;

14 (d) The identities of particular entries on which a patron is wagering or has wagered; and

15 (e) Unless otherwise authorized by a patron, the name, address, and other information in  
16 the possession of the book that would identify the patron to anyone other than the board or the  
17 book.

18 6. If authorized by the patron, the book may share the information set forth in subsection 5 of  
19 this section with the person who has been issued a nonrestricted license at the establishment  
20 where the book is located.

21 7. If requested by the governing body of a professional or amateur racing authority or a track,  
22 totalizer, or an operator of an off-track pari-mutuel pool for the purposes of fraud detection and to  
23 maintain the integrity of racing, a book may share the identity of a patron, the identities of  
24 particular events on which a patron is wagering or has wagered and the amounts wagered on  
25 those events.

26 8. Books shall disclose their policy regarding the acceptance of personal checks, cashier's  
27 checks, wire transfers, money orders, debit cards, credit cards and electronic transfers of money  
28 to the patron.

29 9. ~~7.~~ Books shall disclose their policy regarding the patron's use of the wagering account  
30 while the patron is on the premises of the book.

31 10. ~~8.~~ Books shall disclose their policy that pari-mutuel race wagers are accepted from  
32 patrons only when located within a state or foreign jurisdiction in which the patron resides  
33 or in a jurisdiction in which pari-mutuel horse race wagering is legal, and that the state or  
34 foreign jurisdiction does not otherwise restrict wagering on accounts located outside its borders.  
35

### 36 **26C.190 Wagering account transactions.**

37 1. Wagering account deposits may be made by any of the following means:

38 (a) Cash deposits made directly;

39 (b) Personal checks, cashier's checks, wire transfers and money order deposits made  
40 directly or mailed;

41 (c) Credit instruments issued pursuant to Regulation 6.120 and in accordance with the  
42 Regulation 6.090 minimum internal control standards or the Regulation 6.100 internal control  
43 procedures, as applicable;

44 (d) Transfers from safekeeping or front money accounts otherwise held by the licensed  
45 gaming establishment excluding other race or sports wagering accounts;

46 (e) Debits from a patron's debit card or credit card, upon direct instructions of the patron,  
47 provided the use of such card has been pre-approved by the book and designated by the patron;

48 (f) Debits by electronic transfers of money from a monetary account controlled by a patron.  
49 The patron may be liable for any charges imposed by the transmitting and receiving entity and the  
50 charges may be deducted from the patron's wagering account; and

51 (g) Any other means approved by the chairman.

52 2. Wagering account credits may be made by any of the following means:

53 (a) Deposits; ~~and~~

- 1 (b) Amounts won by a patron ~~and~~ ;  
2 (c) Promotional credits or bonus credits provided by the book if such credits are clearly  
3 identified as such and are subject to the terms of use established by the book; or  
4 (d) Adjustments made by the book following the resolution of a dispute.

5 3. Wagering account debits may be made by any of the following means:

- 6 (a) Amounts wagered by a patron;  
7 (b) Service or other transaction-related charges authorized by the patron;  
8 (c) Purchases of horse racing related merchandise and services requested by a patron;  
9 ~~and~~  
10 (d) Withdrawals (which may be made by any means permissible under section 1);  
11 (e) Adjustments made by the book following the resolution of a dispute; or  
12 (f) Debits as otherwise approved by the chairman.

13 4. Wagering account withdrawals shall be completed within five business days after the book  
14 receives a request from a patron by mail, telephone, or a communications technology accompanied  
15 by the valid account number and the patron's secure personal identification and, if by mail, a  
16 signed completed withdrawal slip unless there is a pending unresolved patron dispute or unless the  
17 patron refuses to supply all identification information and documentation required by state or  
18 federal law. ~~If sufficient funds are available, the book shall refund to the patron the amount of the~~  
19 ~~requested withdrawal to the address of record. An electronic transfer of money may be used at the~~  
20 ~~discretion of the patron. Patrons may make withdrawals in person with such identification as~~  
21 ~~required by the book, the valid account number and the patron's secure personal identification.~~

22 5. For purposes of this section, credit shall not be deemed to have been extended where,  
23 although funds have been deposited into a wagering account, the book is awaiting actual receipt of  
24 such funds in the ordinary course of business.  
25