



1 NGC 24-15

2
3
4 **STATE OF NEVADA**

5 **BEFORE THE NEVADA GAMING COMMISSION**

6 NEVADA GAMING CONTROL BOARD,

7 Complainant,

8 vs.

9 NICOLE BOWYER,

10 In her capacity as an Independent Agent
11 registered with the Nevada Gaming Control
Board,

12 Respondent.

COMPLAINT

13
14 The State of Nevada, on relation of its NEVADA GAMING CONTROL BOARD
15 (BOARD), Complainant herein, by and through its counsel, AARON D. FORD, Attorney
16 General, MICHAEL P. SOMPS, Senior Deputy Attorney General, and NONA ML
17 LAWRENCE, Deputy Attorney General, hereby files this Complaint for disciplinary action
18 against NICOLE BOWYER, RESPONDENT, pursuant to Nevada Revised Statute (NRS)
19 463.310(2) and Nevada Gaming Commission (Commission) Regulations and 5.011(a)
20 and/or (k) and alleges as follows:

21 **JURISDICTION**

22 1. Complainant, BOARD, is a regulatory agency of the State of Nevada duly
23 organized and existing under and by virtue of Chapter 463 of the NRS and is charged with
24 the administration and enforcement of the gaming laws of this state as set forth in Title 41
25 of the NRS and the Regulations of the Nevada Gaming Commission.

26 2. RESPONDENT, NICOLE BOWYER, is presently, and at all times relevant
27 hereto, registered with the BOARD as an independent agent pursuant to NGC Regulation
28 25.020 and, as such, is subject to the provisions of the Nevada Gaming Control Act and the

1 Regulations of the Nevada Gaming Commission.

2 **RELEVANT LAW**

3 3. The Nevada Legislature set forth the importance of the gaming industry to
4 the State of Nevada and its responsibility to the State's inhabitants in NRS 463.0129. The
5 Legislature specifically set out that the continued growth and success of gaming is
6 dependent on public confidence and trust and that such "[p]ublic confidence and trust can
7 only be maintained by strict regulation of all persons, locations, practices, associations and
8 activities related to the operation of licensed gaming establishments" *See* NRS
9 463.0129.

10 4. To ensure proper oversight and control over the gaming industry, the Nevada
11 Legislature has granted the Commission "full and absolute power and authority to . . . limit,
12 condition, restrict, revoke, or suspend any . . . registration . . . or fine any person . . .
13 registered . . . for any cause deemed reasonable by the Commission." *See* NRS 463.1405(4).

14 5. The BOARD is statutorily charged with determining whether a violation of
15 the Gaming Control Act has occurred and "[t]o determine any facts, conditions, practices
16 or matters which it may deem necessary or proper to aid in the enforcement of any such
17 law or regulation." *See* NRS 463.310(1). If the BOARD is satisfied that discipline is
18 warranted, it shall initiate disciplinary action by filing a complaint with the Commission.
19 *See* NRS 463.310(2).

20 6. Commission Regulation 4.200 provides in relevant part the following:

21 1. All persons required to register with the Board
22 pursuant to Regulation[] . . . 25.020, shall register in accordance
with the provisions of this section.

23

24 3. All applications for registration, including applications
25 for renewal of registration, must include:

26

27 (b) A written statement, signed under penalty of perjury
28 on a form furnished or approved by the Board, affirming that the
registrant:

1 (1) Submits to the jurisdiction of the State of Nevada,
2 the Board, and the Commission;

3 (2) Agrees to be governed and bound by the laws of
4 the State of Nevada and the regulations of the Commission;

5 (3) Provided complete and accurate information to the
6 Board; and

7 (4) Will cooperate with all requests, inquiries, and
8 investigations of the Board or Commission.

9

10 Nev. Gaming Comm'n Reg. 4.200(1) and (3)(b).

11 7. Commission Regulation 5.011(1) provides in relevant part the following:

12 The Board and the Commission deem any activity on the
13 part of a licensee, registrant, or person found suitable by the
14 Commission, or an agent or employee thereof, that is inimical to
15 the public health, safety, morals, good order, or general welfare
16 of the people of the State of Nevada, or that would reflect or tend
17 to reflect discredit upon the State of Nevada or the gaming
18 industry, to be an unsuitable method of operation and shall be
19 grounds for disciplinary action by the Board and the Commission
20 in accordance with the Nevada Gaming Control Act and the
21 regulations of the Commission. The following acts or omissions,
22 without limitation, may be determined to be unsuitable methods
23 of operation:

24 (a) Failure to exercise discretion and sound judgment to
25 prevent incidents which might reflect on the repute of the State
26 of Nevada and act as a detriment to the development of the
27 industry.

28

(k) Failure to conduct gaming operations in accordance
with proper standards of custom, decorum, and decency, or
permit a type of conduct in a gaming establishment that reflects
or tends to reflect on the repute of the State of Nevada and act
as a detriment to the gaming industry.

. . . .

Nev. Gaming Comm'n Reg. 5.011(1)(a) and (k).

FACTUAL ALLEGATIONS

8. The BOARD initiated an investigation into Resorts World Las Vegas, LLC,
dba Resorts World Las Vegas (Resorts World or RWLV), a Nevada licensed gaming
establishment, upon information that alleged bookmaker Mathew Bowyer (Bowyer) visited

1 the property numerous times and placed millions of dollars in wagers.

2 9. During the BOARD's investigation into Resorts World, BOARD agents
3 reviewed relevant documentation, including but not limited to: audit sheets related to the
4 play of Bowyer, RESPONDENT, and other individuals related thereto; Resorts World's
5 Anti-Money Laundering (AML) programs and standard operating procedures; AML
6 committee minutes; Title 31 training materials; and emails and other communication
7 between and among Resorts World employees. The BOARD also conducted interviews with
8 numerous employees at Resorts World, which led to investigative hearings of individuals
9 with knowledge and involvement with Resorts World's AML committee and Bowyer. As
10 more fully alleged herein, as part of its investigation, the BOARD attempted to contact and
11 interview RESPONDENT.

12 10. On or about December 18, 2021, Resorts World conducted a source of funds
13 (SOF) review on Bowyer which identified a California real estate investment business
14 owned by Bowyer, but it did not include any information regarding the number of
15 employees for the business, a date the business was established, its annual sales, or its
16 legitimacy.

17 11. On or about December 22, 2021, Resorts World prepared a due diligence report
18 in relation to Bowyer's \$1 million front-money application. There was limited information
19 available regarding Bowyer's business or income and the report indicates Bowyer had a
20 previous bankruptcy and foreclosure. Bowyer was categorized as "medium risk," and the
21 comments indicate "[u]nable to confirm SOF. Applicant owns his own home but no other
22 assets."

23 12. Bowyer first visited Resorts World in February 2022. He made a \$1 million
24 front-money deposit and was allowed to wager even though Resorts World had not yet
25 adequately established his source of funds.

26 13. On or about April 14, 2022, Resorts World entered into an Independent Agent
27 Agreement with RESPONDENT.

28 14. The Independent Agent Agreement between Resorts World and

1 RESPONDENT required RESPONDENT to “use best efforts to locate and recommend new
2 individuals to become patrons” at Resorts World, offering goods and services as
3 appropriate, in exchange for a commission based on a percentage of a customer’s wagering
4 accounts.

5 15. Pursuant to the terms of the Independent Agent Agreement between Resorts
6 World and RESPONDENT, RESPONDENT agreed to become knowledgeable about Title
7 31 obligations, including the prohibitions or reporting of money laundering.

8 16. The Independent Agent Agreement entered into between Resorts World and
9 RESPONDENT states, in paragraph 1, the following:

10 Independent Agent acknowledges receiving from Company,
11 agreeing to read and agreeing to comply with the reporting and
12 filing requirements in Nevada Gaming Commission 25.
13 Independent Agent agrees to immediately submit all required
14 information to the Nevada Gaming Control Board (“NGCB”) and
15 to fully cooperate with the Company, NGCB and Nevada Gaming
16 Commission (“NGC”) with respect to regulatory compliance.

17 17. The Independent Agent Agreement further states, in Attachment A,
18 paragraph 4, the following:

19 Compliance. The Independent Agent agrees to conduct all
20 services and activities in complete compliance with regulatory
21 requirements imposed in all applicable jurisdictions. It is the
22 responsibility of the independent Agent to obtain knowledge of
23 such regulatory requirements prior to conducting activities and
24 services. Independent Agent agrees to present proof of
25 compliance upon request.

26 18. On or about June 21, 2022, RESPONDENT registered with the BOARD as an
27 independent agent. RESPONDENT’s signed application acknowledged that she will
28 “provide complete and accurate information to the Board, and will cooperate with all
29 requests, inquiries, and investigations of the Board and Commission.”

30 19. Sometime in July 2022, at the request of Bowyer, Resorts World changed
31 Bowyer’s casino host to RESPONDENT, Bowyer’s wife.

32 20. Resorts World’s AML Compliance Committee evaluated Bowyer during
33 several of its meetings and discussed issues related to Resorts World’s inability to confirm
34 his source of funds, that his source of funds was inconsistent with his level of play and that

1 there were allegations that Bowyer was an illegal bookmaker. During those meetings it
2 was noted and/or discussed that Bowyer was using RESPONDENT's independent agent
3 business as a cover.

4 21. Bowyer was allowed to continue to play at Resorts World for approximately
5 20 months without adequately establishing his source of funds and/or that his source of
6 funds was consistent with his level of play, losing just under \$8 million dollars.

7 22. RESPONDENT was paid commissions on Bowyer's play, the play of his
8 entourage, as well as RESPONDENT's own play at Resorts World, earning \$165,661.73 in
9 2022 and \$501,786.18 in 2023.

10 23. RESPONDENT, as an independent agent for Resorts World with her husband
11 as her client, earned substantial commissions derived, in part, from Bowyer's losses at
12 Resorts World that may have been derived from an illegal bookmaking business. Thus,
13 RESPONDENT, at least in part, participated in the possible illegal laundering of money
14 through Resorts World.

15 24. On or about October 5, 2023, federal authorities descended upon the home of
16 Bowyer and his wife, Nicole Bowyer, RESPONDENT in this case, in San Juan Capistrano,
17 California. Authorities seized computers, phones and other electronic equipment related to
18 the bookmaking operation pursuant to a search warrant.

19 25. Bowyer was banned from Resorts World in October of 2023, shortly after
20 federal authorities raided his home.

21 26. On or about March 21, 2024, a media outlet reported that Bowyer's attorney
22 confirmed that Bowyer was a bookmaker.

23 27. On August 9, 2024, in the U.S. District Court for the Central District of
24 California, Bowyer pleaded guilty to federal criminal charges of operating an unlawful
25 gambling business, money laundering, and subscribing to a false tax return.

26 28. As part of the BOARD's investigation into Resorts World, BOARD agents
27 attempted to contact and/or speak with RESPONDENT regarding her position as a
28 registered independent agent as follows:

1 a. On or about June 10, 2024, BOARD agents attempted to contact
2 RESPONDENT by phone at numbers provided by RESPONDENT to the BOARD in her
3 independent agent application and left a voice message asking her to return the call.

4 b. On or about June 17 and/or June 18, 2024, BOARD agents again
5 attempted to contact RESPONDENT by phone at numbers provided by RESPONDENT to
6 the BOARD in her independent agent application and left a voice message asking her to
7 return the call.

8 c. On or about June 17, 2024, BOARD agents sent RESPONDENT an e-
9 mail to the e-mail address provided by RESPONDENT to the BOARD in her independent
10 agent application informing her of the nature of the BOARD's request for cooperation and
11 reminding her of her obligations under the Gaming Control Act.

12 29. To date, RESPONDENT has not responded to any requests for contact with
13 the BOARD.

14 30. RESPONDENT was trespassed from Resorts World and her independent
15 agent agreement was suspended pending further investigation on October 9, 2023.

16 **COUNT ONE**
17 **ACTING AS AN INDEPENDENT AGENT FOR AN APPARENT ILLEGAL**
18 **BOOKMAKER**
19 **VIOLATION OF NRS COMMISSION REGULATIONS**
20 **5.011(1), 5.011(1)(a), and/or 5.011(1)(k)**

21 31. The BOARD realleges and incorporates the above paragraphs by reference as
22 though set forth in full herein.

23 32. Pursuant to the Independent Agent Agreement between RESPONDENT and
24 Resorts World, RESPONDENT agreed to become knowledgeable about Title 31 obligations,
25 including the prohibition or reporting of money laundering.

26 33. RESPONDENT knew, or should have known, that her husband was or may
27 be engaged in an illegal bookmaking business and that the funds derived therefrom may
28 have been used to wager millions of dollars at Resorts World.

.....

.....

1 34. RESPONDENT, as a registered independent agent for Resorts World, had a
2 duty to exercise discretion and sound judgment to prevent incidents that might reflect on
3 the repute of the State of Nevada and act as a detriment to the development of the industry.

4 35. RESPONDENT demonstrated poor judgment when she entered into an
5 Independent Agent Agreement with Resorts World, a licensed gaming establishment, and
6 accepted her husband, an alleged illegal bookmaker, and several of his friends, as
7 customers resulting in commissions worth hundreds of thousands of dollars from their
8 wagering activity.

9 36. RESPONDENT's actions, or lack thereof, as described herein, are in violation
10 of Commission Regulations 5.011(1), 5.011(1)(a), and/or 5.011(1)(k).

11 37. RESPONDENT's failure to comply with Commission Regulations 5.011(1),
12 5.011(1)(a), and/or 5.011(1)(k) is grounds for disciplinary action against RESPONDENT.
13 *See* NRS 463.1405(4).

14 **COUNT TWO**
15 **FAILING TO COOPERATE WITH BOARD AGENTS**
16 **VIOLATION OF COMMISSION REGULATIONS**
5.011(1) and 5.011(1)(a)

17 38. The BOARD realleges and incorporates the above paragraphs by reference as
18 though set forth in full herein.

19 39. The BOARD attempted to contact and communicate with RESPONDENT on
20 at least three separate occasions through telephone voice mail messages and through an e-
21 mail message using contact information provided by RESPONDENT.

22 40. RESPONDENT failed to cooperate with the BOARD in an ongoing
23 investigation in violation of her Independent Agent Agreement and regulatory
24 requirements.

25 41. RESPONDENT's actions, or lack thereof, as described herein, are in violation
26 of Commission Regulations 5.011(1) and 5.011(1)(a).

27
28

1 42. RESPONDENT's failure to comply with Commission Regulations 5.011(1) and
2 5.011(1)(a) is grounds for disciplinary action against RESPONDENT. See NRS 463.1405(4).

3 **PRAYER FOR RELIEF**

4 WHEREFORE, based upon the allegations contained herein, which constitute
5 reasonable cause for disciplinary action against RESPONDENT, pursuant to NRS 463.310
6 and/or NGC Regulation 5.011, the BOARD prays for relief as follows:

7 1. That the Commission serve a copy of this Complaint on RESPONDENT
8 pursuant to NRS 463.312(2);

9 2. That the Commission fine RESPONDENT a monetary sum pursuant to the
10 parameters defined at NRS 463.310(4) for each separate violation of the provisions of the
11 Nevada Gaming Control Act or the Regulations of the Commission;

12 3. That the Commission take action against RESPONDENT's registration
13 pursuant to the parameters defined in NRS 463.310(4); and

14
15
16
17
18
19
20
21
22
23
24
25
26
27
28

1 4. For such other and further relief as the Commission may deem just and
2 proper.

3 DATED this 15th day of August 2024.

4 NEVADA GAMING CONTROL BOARD

5 
6 _____
7 KIRK D. HENDRICK, Chairman

8 
9 _____
10 BRITTANIE WATKINS, PhD., Member

11 
12 _____
13 HON. GEORGE ASSAD (RET.), Member

13 Submitted by:

14 AARON D. FORD
15 Attorney General

16 By:  for _____
17 MICHAEL P. SOMPS
18 Senior Deputy Attorney General
19 NONA ML LAWRENCE
20 Deputy Attorney General
21 Gaming Division
22 (775) 687-2124
23
24
25
26
27
28