

## **GAMBLING PAYMENT INTERCEPT (GPI) FAQs**

### **1. Who does the patron contact if the gambling payment intercept amount is disputed?**

Colorado Division of Child Support Enforcement (CDHS)  
State Enforcement Unit  
303-866-4300  
Fax 303-866-4380

State Court Administrator's Office (Judicial)  
Collections Unit  
720-625-5899 or  
1-800-888-0001 ext. 55899

Central Collection Services (DPA)  
1525 Sherman Street  
Denver, CO 80203  
303-866-6560

This information is on the letter(s) presented to the patron.

### **2. Who do licensees contact if they have password problems or difficulties in logging into the registry?**

The Colorado Interactive, dba "Colorado.gov" Help Desk at 303-534-3468, ext 0, or 1-800-970-3468 or [partnersupport@www.colorado.gov](mailto:partnersupport@www.colorado.gov)

The Division recommends that you add a shortcut to the Colorado Interactive (CI) website to help eliminate the possibility of receiving a "404" code which indicates the web address entered was incorrect and a non-existent site has been attempted.

### **3. What does a licensee do if they receive a 401 code or a 500 code when attempting to log into the CI website?**

A 401 code indicates that a site has been accessed that requires user authorization and the credentials supplied were incorrect (usually caused by a user forgetting or mistyping credentials). The user needs to reenter their username and password. A 500 code could originate at either the licensee or CI. The user needs to reenter their username and password. If it fails again, contact CI support (see 2 above).

### **4. What is the turnaround time for the departments to update their database with a payment?**

The balance will be updated immediately upon performing an intercept.

### **5. What happens if a patron wins a jackpot, the amount is intercepted, and the patron subsequently wins another jackpot the same day? Do I need to verify the patron again, even though I just ran him/her against the registry?**

It depends.

If a patron is verified against the registry and is found to owe no outstanding debt(s), you are not required to search the registry again for that same patron within the current 24-hour gaming day and payment may be made to the patron.

If a patron is verified against the registry and is found to have outstanding debt(s), and the current intercept satisfies all of the patron's outstanding debt(s), you are not required to search the registry again for that same patron within the current 24-hour gaming day and payment may be made to the patron.

If a patron is verified against the registry and is found to have outstanding debt(s), and the current intercept does **not** satisfy all of the patron's outstanding debt(s), you must search the registry again for that same patron in the event the patron wins another cash prize payment.

If it is unclear whether the current intercept satisfies all of the patron's outstanding debt(s), or you are unable to receive information from the registry operator after attempting in good faith to do so, you must search the registry again for that same patron in the event the patron wins another cash prize payment.

**6. What happens if a patron wins a jackpot, the amount is intercepted, and the patron subsequently wins another jackpot the same day, and the amount is intercepted again. How does the patron obtain a refund for the amount intercepted in excess of the debt(s).**

With the application enhancement on January 28, 2014, agency debt balances are updated upon performing an intercept, so this should not be an issue. However; if the withholdings exceed the amount owed by the patron, the patron must contact the agency receiving the intercept to obtain a refund of any amounts over withheld. The printed patron receipt will explain this to the patron.

**7. I just processed a large jackpot of \$1,500, completed the W-2G in its entirety, and ran a check against the registry which resulted in a match. I have already clicked on the "Complete" button and now the receipt for the patron is displayed and is ready to be printed. I suddenly realize that I mistakenly keyed in \$15,000 instead of \$1,500 as the amount of the jackpot. It's too late to start over. What do I do?**

At this point, you cannot delete the erroneous transaction. Print the receipt, then immediately re-enter the information as if starting a new transaction and enter the correct information. On the payment side of the application, there will be two pending payments for this individual. Click on **Make Payment** next to the appropriate intercept to complete a payment. To address the intercept that was made in error click **Report This Intercept as Error** next to the intercept that was made in error.

7.5 I just processed a large jackpot of \$1,200, and completed the W-2G in its entirety. I have clicked on the **Complete** button, but I forgot to check the **I agree** box, the search results in a match.

At this point, you cannot delete the erroneous transaction. Print the receipt, then immediately re-enter the information as if starting a new transaction, check the **I agree** box and click the **Complete** button. On the payment side of the application, there will be one pending payment for this individual.

**8. Am I required to run promotional payouts against the GPI registry?**

No. The intercept requirement applies only to a cash award that is a result from a wager for which the licensee is required to file a W-2G or substantially equivalent form with the IRS.

**9. The GPI ACT states that intercepted payments must be sent within 24 hours. What do I do with a payment that was intercepted on Friday afternoon at 5:30PM?**

The Department of Revenue's regulation states that intercepted payments must be remitted within 24 business hours. A payment intercepted Friday afternoon at 5:30 would be remitted by end of

the day Monday provided Monday is not a Holiday. Business hours are typically considered to be 8AM-5PM, Monday – Friday.

**10. What if I am unable to access the registry because the (CI) application is down?**

If the system is not accessible through no fault of the licensee, the licensee may process the winner's payment without recourse, except that the licensee must maintain a listing of cash prize payment winners during the period of inaccessibility and maintain documentation explaining why the licensee was not accountable for the period of inaccessibility.

If the licensee is unable to access the registry for a period of 24 hours, the licensee must notify the Division of Gaming. Please email [dor\\_coloradocasinos@state.co.us](mailto:dor_coloradocasinos@state.co.us). Notify Colorado Interactive dba Colorado.gov directly at 1-800-970-3468 if you encounter problems with logging onto the registry.

**11. What if I am unable to access the registry because my casino has lost internet connectivity?**

If the issue is lost internet connectivity because of a service interruption, follow question 10 above (except you do not need to notify CI). If the issue is that the licensee no longer subscribes to an internet service, then this is not allowed. Licensees are required to have internet service.

**12. Will CI be performing periodic system maintenance and if so, will we be able to access the registry during those times?**

CI will be performing system maintenance approximately every 3-4 months. If you attempt to run a check against the registry and are unable to log on, you have made a reasonable effort to comply. The licensee must maintain a listing of cash prize payment patrons during the period of inaccessibility and maintain documentation explaining why the licensee was not accountable for the period of inaccessibility.

**13. Situation: A patron wins a large jackpot, he/she does not wish taxes to be withheld, and the W-2G is completed and signed. Then the patron finds out the amount will be checked against the GPI registry for delinquent child support, outstanding criminal restitution, and certified state debt. The patron then changes his/her mind and wants the maximum amount of taxes withheld. Should I void the W-2G and issue another one, withhold the maximum amount of taxes, THEN check the lesser amount against the registry?**

W-2Gs should not be voided for the purposes of avoiding an intercept and circumventing the intent of the Gambling Payment Intercept Act. Additionally, a licensee does not have the authority to allow a patron to withhold an amount greater than that required by the IRS.

**14. Regarding statewide progressive jackpots, do the Intercept Rules apply to only the Colorado jackpots, or all winners who reside in Colorado, or all winners no matter where they hit or reside?**

The Intercept Rules apply only to the jackpots that are won in Colorado, regardless of where the winner resides.

**15. Does the intercept requirement apply to the person who receives a Bad Beat?**

The Gambling Payment Intercept Act defines a payment as cash winnings from limited gaming..., payable by a licensee for which the licensee is required to file a form W2-G, or substantially equivalent form.

If the prize value, for example a Bad Beat prize, equals or exceeds \$600 in cash, which triggers the issuance of a form 1099-MISC, a search of the registry is required prior to payout. In this instance the form 1099-MISC is considered to be equivalent to a form W-2G. The 1099-MISC may be issued at the end of the year; however, the search would occur at the time of the event prior to the payout.

A form 1099-MISC would not be equivalent to a W-2G when it is used for promotional non-cash prizes or the aggregate of cash winnings, totaling \$600 or more over the year.

**16. Can a jackpot winner request that 100% of his/her winnings be withheld as income taxes so that none of his/her winnings will be intercepted?**

No. According to the IRS, "the casino has no authority authorized by law to withhold 100% of gambling winnings... the law has not provided for a way to allow for such a transaction." In fact, the casino has no authority to withhold an amount greater than that required by the IRS.

**17. If a patron has a hyphenated last name or what appears to be multiple last names, which name should be used for the GPI search?**

The licensee must check all last names provided by the patron through the GPI database. Front line staff will need to communicate the need for multiple searches for a single W-2G transaction to accounting staff for the search report to reconcile to the number of W-2Gs issued.

**18. What is a substantially equivalent form to a W-2G?**

Any form required to be filed by the Internal Revenue Service as a result of cash winnings from gaming.

As an example, a patron's winnings from limited gaming that by itself would require the issuance of a form 1099-MISC, would make the 1099-MISC equivalent to a form W-2G. While the 1099-MISC may be issued at the end of the year, the search would occur at the time of the event, prior to the payout.

A Form 1099-MISC would not be equivalent to a W-2G when it is issued for promotional non-cash prizes or for the aggregate of cash winnings less than \$600 over the year.

**19. If a patron's winnings from a poker tournament is more than \$5,000, reduced by the wager or buy-in, or a patron's winnings for certain table games are \$600 or more reduced by the wager what amount is searched?**

The licensee must search the payout amount. The winnings over a certain amount reduced by the wager are what qualify the payout as a reportable gambling winning to be reported on IRS Form W-2G. The winnings may be reduced by taxes withheld to arrive at a payout amount.

**20. If a patron has a debt with all three agencies, CDHS, Judicial and DPA, but the debt amounts are small \$200, \$100 and \$25, would the search result in a match?**

Yes, Gambling Payment Regulations states: "Outstanding debt" is a collective term meaning the aggregate debt certified by all departments to the registry operator. An outstanding debt may not be less than three hundred dollars."