## **BASIS AND PURPOSE FOR RULE 12**

The purpose of Rule 12 is to establish a procedure for the testing and approval by the Commission of gaming devices and equipment, to establish requirements for the gaming devices and equipment to be used in limited gaming in Colorado, and to establish procedures for the storage of gaming devices and equipment in compliance with section 44-30-302 (2), C.R.S. The statutory basis for Rule 12 is found in sections 44-30-201, C.R.S., 44-30-203, C.R.S., 44-30-302, C.R.S., and 44-30-806, C.R.S.

## RULE 12 GAMING DEVICES AND EQUIPMENT

## 30-1296 CASHLESS SYSTEMS.

(1) A CASHLESS SYSTEM ALLOWS PLAYERS TO PLAY SLOT MACHINES GAMING DEVICES OR AUTHORIZED GAMES THROUGH THE USE OF A PLAYER CARD OR OTHER APPROVED INTERFACE METHOD, WHICH ACCESSES A PLAYER'S ACCOUNT AT THE GAMING SYSTEM OR OTHER APPROVED SYSTEM. FUNDS MAY BE ADDED TO THIS PLAYER CASHLESS ACCOUNT VIA COINS, TICKETS, VOUCHERS, BILLS, COUPONS, AND DIGITAL/ELECTRONIC WALLETS, INCLUDING SPORT BETTING WALLETS, AND ANY OTHER FUNDS-FUNDING METHODS APPROVED BY THE DIRECTOR. THE ACCOUNT VALUE MAY BE REDUCED EITHER THROUGH DEBIT TRANSACTIONS AT A SLOT MACHINE GAMING DEVICE OR BY CASHING OUT AT A CASHIER'S CAGE. A CASHLESS SYSTEM IS CHARACTERIZED AS A SYSTEM WHEREBY A PLAYER MAINTAINS AN ELECTRONIC ACCOUNT ON THE CASINO'S DATABASE OR DIGITAL WALLET. A CASINO ISSUES A PATRON WITHESTABLISHES A PROCESS FOR THE PATRON TO ACCESS THEIR CASHLESS ACCOUNTS, INCLUDING PASSWORD AND MULTI-FACTOR AUTHENTICATION FOR MOBILE DEVICES. ALL MONETARY TRANSACTIONS BETWEEN A SUPPORTING GAMING MACHINE-DEVICE AND THE APPROVED CASHLESS SYSTEM MUST BE SECURED. SECURE ACCESS TO A CASHLESS ACCOUNT MEANS A METHOD OF UNIQUELY IDENTIFYING A PATRON THROUGH WHICH THE LICENSEE CAN VERIFY THE IDENTITY OF THE PATRON AND ALLOW ACCESS TO, OR USE OF, A WAGERING ACCOUNT OR DIGITAL WALLET, WHICH CAN INCLUDE THE USE OF BIOMETRIC IDENTIFICATION MEASURES ON A PATRON'S MOBILE DEVICE. A PATRON SHALL NOT BE ABLE TO MAKE ANY WAGERS USING THE CASHLESS SYSTEM UNTIL THE PATRON'S IDENTITY IS CONFIRMED, DURING ACCOUNT CREATION, WITH AN UPLOAD OR PHYSICAL VALIDATION OF A VALID GOVERNMENT ISSUED PICTURE IDENTIFICATION CREDENTIAL COUPLED WITH AN IDENTIFICATION METHOD THAT ENABLES THE LICENSEE TO FORM A REASONABLE BELIEF THAT IT KNOWS THE TRUE IDENTITY OF THE PATRON. AFTER THE PLAYER'S IDENTITY IS CONFIRMED, THE DEVICE MUST VISIBLY DISPLAY THE PRESENT TRANSFER OPTIONS TO THE PATRON, WHICH REQUIRES SELECTION USING A KEYPAD/TOUCH SCREEN, OR OTHER APPROVED INTERFACE METHOD, BEFORE OCCURRING. SUCH OPTIONS SHALL INCLUDE HOW MANY CREDITS THE PLAYER WISHES TO WITHDRAW AND PLACE ON THE MACHINE-GAMING DEVICE THE PLAYER IS PLAYING. A SYSTEM WILL DEBIT THE PATRON DEFINED AMOUNT AND ADD THE CREDITS TO THE GAMING DEVICE FOR PLAY OR FOR PURCHASE OF CHIP/TOKENS. ONCE PLAY IS COMPLETE THE PLAYER MAY MOVE SOME OF THE CREDITS BACK TO THE PLAYER'S ACCOUNT OR CASH OUT SOME CREDITS. A SYSTEM MAY REQUIRE THAT THE ENTIRE CREDIT VALUE BE TRANSFERRED BACK TO THE SYSTEM. THE CASHLESS SYSTEM WILL DEFINE A PERIOD OF TIME WITH NO ACTIVITY, AFTER WHICH, A GAMING DEVICE IS CONSIDERED IDLE. ONCE IDLE, THE SYSTEM WILL TRANSFER THE REMAINING CREDITS BACK TO THE PLAYER'S ACCOUNT.

CASHLESS SYSTEMS MUST INCLUDE THE ABILITY FOR THE PATRON TO SET LIMITS ON THE AMOUNT OF CREDITS TRANSFERRED FROM CASHLESS ACCOUNTS OR THE AMOUNTS DEPOSITED INTO A DIGITAL WALLET. THE SYSTEM MUST INCLUDE INITIAL PATRON TRANSFER OR DEPOSIT LIMITS THAT THE PATRON MAY CHANGE. THESE LIMITS SHALL FIRST BE AVAILABLE TO THE PATRON AT THE TIME OF ACCOUNT REGISTRATION AND ANY TIME THE ACCOUNT REMAINS OPEN. THESE LIMITS MUST INCLUDE THE AMOUNT ALLOWED TO BE TRANSFERRED OR DEPOSITED, THE TOTAL NUMBER OF TRANSFERS IN A 24-HOUR PERIOD, AND A SELF-IMPOSE "COOLING OFF PERIOD" ONCE THESE LIMITS ARE MET. PATRONS FUNDS

HELD IN AN EXTERNAL FUNDING ACCOUNT MUST BE HELD IN AN FDIC INSURED ACCOUNT. PATRONS
FUNDS HELD IN DIGITAL WALLETS OR INTERNAL CASINO ACCOUNTS SHALL BE INCLUDED IN THE LICENSEES
RESERVE REQUIREMENTS.

- (2) PATRON ACCOUNTS. IN ORDER TO ESTABLISH A CASHLESS ACCOUNT OR DIGITAL WALLET, PLAYERS MUST PROVIDE THE FOLLOWING:
  - (A) LEGAL NAME;
  - (B) DATE OF BIRTH;
  - (C) SOCIAL SECURITY NUMBER, BUT AT A MINIMUM MUST BE THE LAST FOUR DIGITS THEREOF, OR AN EQUIVALENT IDENTIFICATION NUMBER FOR A NONCITIZEN PATRON, SUCH AS A PASSPORT OR TAXPAYER IDENTIFICATION NUMBER;
  - (D) RESIDENTIAL ADDRESS; A POST OFFICE BOX IS NOT ACCEPTABLE;
  - (E) ELECTRONIC MAIL ADDRESS;
  - (F) TELEPHONE NUMBER;
  - (G) ANY OTHER INFORMATION COLLECTED FROM THE PATRON USED TO VERIFY HIS OR HER IDENTITY;
  - (H) ACKNOWLEDGEMENT OF THE TERMS AND CONDITIONS OF THE CASHLESS SYSTEM; AND
  - (I) ACKNOWLEDGEMENT OF THE PENALTIES FOR VIOLATION OF GAMING REGULATIONS.

USING THIS INFORMATION, LICENSEES MUST VERIFY THE PLAYER'S IDENTITY, AND THEN ESTABLISH THE PATRON ACCOUNT OR DIGITAL WALLET. TO ENSURE THAT PATRON INFORMATION REMAINS UP-TO-DATE, THIS INFORMATION MUST BE UPDATED, AT THE MINIMUM, ONCE EVERY 18 MONTHSREGULARLY WITH THE FREQUENCY DETERMINED BY THE DIRECTOR.

PERSONAL INFORMATION, LIKE A PATRON'S SOCIAL SECURITY, TAXPAYER IDENTIFICATION NUMBER, AND PLAYER ACCESS CODE MUST BE ENCRYPTED.

- (3) CURRENCY TRANSACTION REPORTING. LICENSEES THAT ALLOW PLAYERS TO USE A CASHLESS GAMING SYSTEM MUST ESTABLISH INTERNAL CONTROL MINIMUM PROCEDURES TO COMPLY WITH FINCEN AND BANK SECRECY ACT REQUIREMENTS.
- (4) Phases of Certification. For the approval of Cashless systems see Regulation 30-1202.
- (5) CONFIGURING CASHLESS TRANSACTIONS ON A GAMING DEVICE. SINCE A CASHLESS FEATURE IMPACTS

  THE ELECTRONIC ACCOUNTING METERS, ALL COMMUNICATIONS BETWEEN GAMING DEVICES AND THE

  CASHLESS SYSTEM MUST BE ROBUST AND STABLE ENOUGH TO SECURE ALL TRANSACTIONS SUCH THAT

  ALL TRANSACTION CAN BE IDENTIFIED AND LOGGED FOR SUBSEQUENT AUDIT AND RECONCILIATION.
- (6) AUDIT TRAILS FOR CASHLESS TRANSACTIONS. A GAMING DEVICE CONFIGURED FOR CASHLESS

  FUNCTIONALITY MUST HAVE THE ABILITY TO RECALL AT LEAST 25 MONETARY TRANSACTIONS RECEIVED

  FROM THE GAMING SYSTEM OR CASHLESS SYSTEM, AND AT LEAST 25 MONETARY TRANSACTIONS

  TRANSMITTED TO THE GAMING SYSTEM OR CASHLESS SYSTEM. HOWEVER, IF A GAMING DEVICE HAS

PROMOTIONAL OR HOST-BONUSING FEATURES, OR BOTH, ENABLED SIMULTANEOUSLY WITH CASHLESS FEATURES, A SINGLE 100-EVENT LOG IS SUFFICIENT. THE FOLLOWING INFORMATION MUST BE DISPLAYED:

- (A) THE TYPE OF TRANSACTION (UPLOAD/DOWNLOAD);
- (B) THE NATURE OF THE TRANSACTION (E.G. PROMOTION, BONUS, CASH);
- (C) THE TRANSACTION VALUE;
- (D) THE TIME AND DATE; AND
- (E) THE PLAYER'S ACCOUNT NUMBER OR A UNIQUE TRANSACTION NUMBER, EITHER OF WHICH CAN BE USED TO AUTHENTICATE THE SOURCE OF THE FUNDS.
- (7) TRANSACTION CONFIRMATION. THE GAMING DEVICE, SYSTEM DISPLAY OR MOBILE DEVICE, MUST BE

  CAPABLE OF PROVIDING CONFIRMATION OR DENIAL OF EVERY CASHLESS TRANSACTION INITIATED. THIS

  CONFIRMATION OR DENIAL MUST INCLUDE:
  - (A) THE TYPE OF TRANSACTION (UPLOAD OR DOWNLOAD);
  - (B) THE TRANSACTION VALUE;
  - (C) THE TIME AND DATE (IF PRINTED CONFIRMATION);
  - (D) THE PLAYER'S ACCOUNT NUMBER OR A UNIQUE TRANSACTION NUMBER, EITHER OF WHICH CAN BE USED TO AUTHENTICATE THE SOURCE OF THE FUNDS; AND
  - (E) A DESCRIPTIVE MESSAGE AS TO WHY THE TRANSACTION WAS NOT COMPLETED AS INITIATED.

    THIS APPLIES ONLY TO THE DENIED TRANSACTIONS. CUSTOMER SERVICE CONTACT INFORMATION FOR PATRONS TO CONTACT TO PROVIDE FURTHER INFORMATION REGARDING DECLINED TRANSACTIONS.
- (8) ERROR CONDITIONS. THE FOLLOWING SUBDIVISIONS OUTLINE THE ERROR CONDITIONS THAT APPLY TO THE:
  - (A) HOST SYSTEM. THE FOLLOWING CONDITIONS MUST BE MONITORED AND A MESSAGE MUST BE DISPLAYED TO THE PLAYER AT THE HOST CARD READER, FOR THE FOLLOWING:
    - (I) INVALID PLAYER ACCESS CODE OR PLAYER ID (PROMPTS FOR REENTRY UP TO A CERTAIN NUMBER OF TIMES); AND
    - (II) ACCOUNT UNKNOWN; AND
  - (B) ANY CREDITS ON THE CASHLESS GAMING DEVICE THAT ARE ATTEMPTED TO BE TRANSFERRED TO THE HOST SYSTEM, THAT RESULT IN A COMMUNICATION FAILURE FOR WHICH THIS IS THE ONLY AVAILABLE PAYOUT MEDIUM FOR THE PLAYER TO CASH OUT, MUST RESULT IN AN ERROR CONDITION ON THE GAMING DEVICE.
- (9) TRANSFER OF TRANSACTIONS. IF A PLAYER INITIATES A CASHLESS TRANSACTION AND THAT TRANSACTION

  EXCEEDS GAME CONFIGURED LIMITS INCLUDING THE CREDIT LIMIT, THE TRANSACTION MAY ONLY BE

  PROCESSED PROVIDED THAT THE PLAYER IS CLEARLY NOTIFIED THAT THE PLAYER HAS RECEIVED OR

  DEPOSITED LESS THAN REQUESTED AMOUNT TO AVOID PLAYER DISPUTES.

- (10) IDENTIFYING A CASHLESS DEVICE. A PLAYER SHALL BE ABLE TO IDENTIFY EACH CASHLESS COMPATIBLE
  GAMING DEVICE BY A MEANS LEFT TO THE DISCRETION OF THE DIVISION. WITH THE DIVISION'S APPROVAL
  THE LICENSEE MAY REMOVE DISPLAY MENU ITEMS THAT PERTAIN TO CASHLESS OPERATION FOR GAMING
  DEVICES NOT PARTICIPATING; PROVIDE A HOST MESSAGE INDICATING CASHLESS CAPABILITY; OR AFFIX A
  SPECIFIC STICKER ON GAMING MACHINES DEVICE TO INDICATE PARTICIPATION OR NON-PARTICIPATION.
- (11) SYSTEMS IN A CASHLESS ENVIRONMENT. THE GAMING SYSTEM AND/OR OTHER APPROVED SYSTEM, MUST

  ONLY ALLOW AUTHORIZED LICENSED PERSONNEL THE ABILITY FOR CHANGING OF ANY OF THE

  ASSOCIATED PARAMETERS OR ACCESSING ANY PLAYER ACCOUNT. ADDITIONALLY, THE COMMUNICATION

  PROCESS USED BY THE CASHLESS GAMING DEVICE AND THE GAMING SYSTEM AND/OR OTHER APPROVED

  SYSTEM, MUST BE ROBUST AND STABLE ENOUGH TO SECURE EACH CASHLESS TRANSACTION SUCH THAT

  ANY FAILURE EVENT MAY BE IDENTIFIED AND LOGGED FOR SUBSEQUENT AUDIT AND RECONCILIATION.

EACH CASINO-LICENSEE SHALL PERFORM AN ANNUAL SYSTEM INTEGRITY AND SECURITY ASSESSMENT CONDUCTED BY AN INDEPENDENT PROFESSIONAL SELECTED BY THE LICENSEE, SUBJECT TO THE APPROVAL OF THE DIVISION. THE INDEPENDENT PROFESSIONAL'S REPORT ON THE ASSESSMENT SHALL BE SUBMITTED TO THE DIVISION ANNUALLY AND SHALL INCLUDE:

- (A) THE SCOPE OF REVIEW;
- (B) THE NAME AND COMPANY AFFILIATION OF THE INDIVIDUAL(S) WHO CONDUCTED THE ASSESSMENT;
- (C) THE DATE OF THE ASSESSMENT;
- (D) THE FINDINGS;
- (E) THE RECOMMENDED CORRECTIVE ACTION, IF APPLICABLE; AND
- (F) THE CASINO LICENSEE'S RESPONSE TO THE FINDINGS AND RECOMMENDED CORRECTIVE ACTION.
- (12) MODIFICATION OF PLAYER INFORMATION. PLAYER INFORMATION MAY ONLY BE CHANGED BY AN AUTHORIZED, LICENSED, EMPLOYEE AT THE REQUEST OF THE PATRON, OR BY THE PATRON. SECURITY OF THIS INFORMATION, INCLUDING A PLAYER ACCESS CODE OR EQUIVALENT PLAYER IDENTIFICATION MUST BE GUARANTEED AT ALL TIMES.
- (13) BALANCE ADJUSTMENTS. LICENSEES MUST ESTABLISH THE AMOUNT OF AN ADJUSTMENT TO AN ACCOUNT BALANCE THAT REQUIRES A SUPERVISOR'S APPROVAL WITH EACH ADJUSTMENT BEING LOGGED OR REPORTED, OR BOTH, INDICATING WHO, WHAT, WHEN, AND THE ITEM VALUE BEFORE THE ADJUSTMENT, INCLUDING THE REASON FOR THE ADJUSTMENT.
- (14) SECURITY LEVELS. THE HOST SYSTEM MUST HAVE THE ABILITY TO STRUCTURE PERMISSION LEVELS AND LOGINS SO THAT USER ROLES MAY BE SEPARATED.
- (15) PREVENTION OF UNAUTHORIZED TRANSACTIONS. THE FOLLOWING MINIMAL CONTROLS SHALL BE

  IMPLEMENTED TO ENSURE THAT EACH GAME IS PREVENTED FROM RESPONDING TO ANY COMMAND FOR

  CREDITING OUTSIDE OF A PROPERLY AUTHORIZED CASHLESS TRANSACTION:
  - (A) THE NETWORK HUB IS SECURED EITHER IN A LOCKED AND MONITORED ROOM OR AREA AND NO ACCESS IS ALLOWED ON ANY NODE WITHOUT VALID LOGIN AND PASSWORD;
  - (B) THE NUMBER OF STATIONS WHERE CRITICAL CASHLESS APPLICATIONS OR ASSOCIATED DATABASES MAY BE ACCESSED IS LIMITED; AND

- (C) THE PROCEDURES SHALL BE IN PLACE ON THE SYSTEM TO IDENTIFY AND FLAG SUSPECT PLAYER
  AND EMPLOYEE ACCOUNTS TO PREVENT UNAUTHORIZED USE INCLUDING:
  - (I) ESTABLISHING A MAXIMUM NUMBER OF INCORRECT PIN AND/OR LOGIN CREDENTIAL ENTRIES BEFORE ACCOUNT LOCKOUT;
  - (II) FLAGGING OF A HOT ACCOUNTS SUSPECTED FRAUD ACCOUNT LOCKOUT BASED ON
    UNUSUAL PLAYER ACTIVITY, INCLUDING MULTIPLE FUNDING SOURCES, CHARGEBACKS
    OR WHERE CARDS HAVE BEEN STOLEN;
  - (III) INVALIDATING SUSPECT ACCOUNTS AND TRANSFERRING BALANCES INTO A NEW ACCOUNT AT A LEGITIMATE PATRON'S DIRECTION; AND
  - (IV) ESTABLISHING LIMITS FOR MAXIMUM CASHLESS ACTIVITY IN AND OUT AS A GLOBAL OR INDIVIDUAL VARIABLE TO PRECLUDE MONEY LAUNDERING.
- (16) DIAGNOSTIC TESTS ON A CASHLESS GAMING DEVICE. ANY TESTING OR TEST ACCOUNT MUST BE LOGGED BY THE HOST SYSTEM. NO PERSON MAY PERFORM ANY CASHLESS ACTIVITY WITHOUT BEING LOGGED BY THE SYSTEM.
- (17) CASHLESS SYSTEM TECHNOLOGY. THE HOST SYSTEM MAY ALLOW A PLAYER TO ACCESS THE PLAYER'S

  ACCOUNT USING ANY TESTED AND CERTIFIED TECHNOLOGY, INCLUDING BUT NOT LIMITED TO MAGNETIC

  STRIP AND SMART CARDS, AND MOBILE DEVICES (E.G., CELL PHONES.)
- (18) LOSS OF COMMUNICATION. IF COMMUNICATION BETWEEN THE CASHLESS ACCOUNTING SYSTEM AND THE CASHLESS GAMING DEVICE IS LOST, THE GAME OR SYSTEM DISPLAY MUST DISPLAY A MESSAGE OR VISUAL INDICTOR TO THE PLAYER THAT CASHLESS TRANSFERS CANNOT CURRENTLY BE PROCESSED.
- (19) ENCRYPTION. ALL COMMUNICATION RELATING TO CASHLESS OPERATION MUST EMPLOY ENCRYPTION

  TECHNOLOGY, WHICH TECHNOLOGY MUST BE REVIEWED AND APPROVED BY THE DIVISION. THIS SECTION

  DOES NOT APPLY TO ANY COMMUNICATION BETWEEN THE SLOT MACHINEGAMING DEVICE AND THE

  INTERFACE ELEMENT.
- (20) CASHLESS SYSTEM LOGS. THE HOST SYSTEM SHALL BE ABLE TO PRODUCE LOGS FOR ALL PENDING AND COMPLETED CASHLESS TRANSACTIONS. THESE LOGS SHALL BE CAPABLE OF BEING FILTERED BY:
  - (A) MACHINE-GAMING DEVICE NUMBER;
  - (B) PLAYER ACCOUNT; AND
  - (C) TIME AND DATE.
- (21) CASHLESS SYSTEM REPORTS. THE HOST SYSTEM SHALL BE ABLE TO PRODUCE THE FOLLOWING FINANCIAL AND PLAYER REPORTS:
  - (A) PLAYER ACCOUNT SUMMARY AND DETAIL REPORT. THIS REPORT SHALL BE IMMEDIATELY

    AVAILABLE TO A PLAYER UPON REQUEST. THE REPORT SHALL INCLUDE BEGINNING AND ENDING

    ACCOUNT BALANCE, TRANSACTION INFORMATION DEPICTING GAMING MACHINE-DEVICE NUMBER,

    DOLLAR OR CREDIT AMOUNT, AND DATE AND TIME;

- (B) LIABILITY REPORT. THIS REPORT IS TO INCLUDE PREVIOUS DAYS ENDING VALUE OR TODAY'S

  STARTING VALUE OF OUTSTANDING CASHLESS LIABILITY, TOTAL CASHLESS-IN AND TOTAL

  CASHLESS-OUT AND THE CURRENT DAY'S ENDING CASHLESS LIABILITY;
- (C) CASHLESS METER RECONCILIATION SUMMARY AND DETAIL REPORT. THIS REPORT SHALL RECONCILE EACH PARTICIPATING SLOT MACHINE'S CASHLESS METER AGAINST THE HOST SYSTEM'S CASHLESS ACTIVITY; AND
- (D) CASHIER SUMMARY AND DETAIL REPORT. THIS REPORT SHALL INCLUDE PLAYER ACCOUNT, BUY-INS AND CASH-OUT, AMOUNT OF TRANSACTION, AND THE DATE AND TIME OF TRANSACTION.
- (22) MONETARY TRANSACTIONS. ANY MONETARY TRANSACTION BETWEEN A SUPPORTING CASHLESS GAMING DEVICE AND THE HOST SYSTEM MUST BE SECURED BY AN APPROVED ACCESS METHOD. AFTER THE PLAYER'S IDENTITY IS CONFIRMED, THE DEVICE MUST PRESENT TRANSFER OPTIONS TO THE PATRON WHICH REQUIRES SELECTION USING A KEYPAD OR TOUCH SCREEN BEFORE OCCURRING. SUCH OPTIONS MAY INCLUDE HOW MUCH MONEY THE PLAYER WISHES TO WITHDRAW AFTER ENSURING THE PLAYER-IMPOSED LIMITS ARE NOT EXCEEDED, AND BE PLACED ON THE CASHLESS GAMING DEVICE. A HOST SYSTEM MAY MOVE THE ENTIRE PLAYER'S BALANCE TO THE MACHINE-GAMING DEVICE FOR PLAY, IF DOING SO DOES NOT EXCEED THE PLAYER IMPOSED OR GAMING DEVICE LIMITS. ONCE PLAY IS COMPLETE THE PLAYER MAY HAVE THE OPTION TO MOVE SOME OF THE CREDITS BACK TO THE ACCOUNT OR CASH OUT. A HOST SYSTEM MAY REQUIRE THAT THE ENTIRE CURRENCY VALUE OF THE CREDIT BALANCE BE TRANSFERRED BACK TO THE CASHLESS SYSTEM.
- (23) ADDING MONEY TO A PLAYER'S ACCOUNT. MONEY MAY BE ADDED TO THE PLAYER'S ACCOUNT VIA A

  CASHIER STATION OR ANY SYSTEM-CONTROLLED KIOSK. THE SYSTEM-CONTROLLED KIOSK MUST BE

  TESTED AND CERTIFIED. MONEY MAY ALSO BE ADDED BY ANY SUPPORTING CASHLESS GAMING DEVICE

  THROUGH CREDITS WON, THE INSERTION OF COINS, VOUCHERS, DOLLAR CURRENCY, OR COUPONS.
- (24) REMOVING MONEY FROM A PLAYER'S ACCOUNT. MONEY MAY BE REMOVED FROM A PLAYER'S ACCOUNT EITHER THROUGH DOWNLOADING OF CREDITS TO THE CASHLESS GAMING DEVICE, BY CASHING OUT AT A CASHIER'S CAGE, SYSTEM-CONTROLLED KIOSK, OR THE ORIGINATING DIGITAL/ELECTRONIC WALLET.
- (25) MOVEMENT OF MONEY. A PLAYER MAY BE PROVIDED THE OPTION OF MOVING THE PLAYER'S SYSTEM

  CREDIT TO A CASHLESS GAMING DEVICE THROUGH WITHDRAWAL FROM THE PLAYER'S ACCOUNT, WHICH IS

  MAINTAINED BY THE HOST SYSTEM. WHEN THE PLAYER IS FINISHED PLAYING, THE PLAYER MAY DEPOSIT

  THE BALANCE FROM THE MACHINE-GAMING DEVICE ONTO THE PLAYER'S ACCOUNT.
- (26) PLAYER ACCOUNT BALANCE. CURRENT PLAYER ACCOUNT BALANCE INFORMATION SHALL BE AVAILABLE
  ON DEMAND FROM ANY PARTICIPATING SLOT MACHINEGAMING DEVICE VIA THE ASSOCIATED CARD READER
  OR ITS EQUIVALENT, THE DIGITAL WALLET APPLICATION, AFTER CONFIRMATION OF PLAYER IDENTITY. THE
  PLAYER ACCOUNT BALANCE SHALL BE PRESENTED IN TERMS OF CURRENCY TO THE PLAYER.