

5. If the wager wins, it shall be paid in accordance with the terms and conditions of the coupon; and

6. Whether the wager wins or loses, the coupon shall be deposited by the dealer into the drop box attached to the gaming table at the time the winning wager is paid or the losing wager is collected.

(c) Whenever a progressive wager coupon is presented by a patron, pursuant to N.J.A.C. 19:45-1.46(j)5, at an authorized game in which a progressive payout wager coupon may be used, the dealer shall:

1. Comply with the procedures set forth in (a)1 and 2 above;

2. Remove from the table inventory container a chip that is equal in value to the value of the progressive wager coupon, place the chip in the progressive wager acceptor device and prohibit the patron from withdrawing such progressive payout wager;

3. Immediately after placing the chip in the progressive wager acceptor device, take the coupon from the top of the gaming table and place it in the drop box attached to the gaming table; and

4. Only permit one progressive wager coupon to be used by a patron during a hand.

(d) A casino licensee may, in its discretion, require a coupon to be cancelled upon acceptance by the dealer or boxperson, in a manner approved by the Commission, so as to preclude its subsequent use.

Amended by R.1981 d.437, effective November 16, 1981.

See: 13 N.J.R. 534(b), 13 N.J.R. 848(b).

(a)3: added "except . . . denominations."

Amended by R.1993 d.75, effective February 16, 1993.

See: 24 N.J.R. 2536(a), 24 N.J.R. 4243(a), 25 N.J.R. 717(a).

In (a), added "coupon". Added (b).

Amended by R.1994 d.137, effective March 21, 1994.

See: 25 N.J.R. 5902(a), 26 N.J.R. 1373(b).

Amended by R.1994 d.298, effective June 20, 1994.

See: 26 N.J.R. 1441(a), 26 N.J.R. 2594(b).

Administrative Correction.

See: 26 N.J.R. 4788(a).

Amended by R.1996 d.562, effective December 2, 1996.

See: 28 N.J.R. 3900(a), 28 N.J.R. 5082(a).

Amended by R.1997 d.423, effective October 6, 1997.

See: 28 N.J.R. 4181(b), 29 N.J.R. 4304(b).

Substantially amended (b).

**19:45-1.18A Presentation of recognized credit card or debit card in exchange for gaming chips or plaques**

(a) A casino licensee may, in accordance with the provisions of this section, provide gaming chips or plaques to a patron at a gaming table in exchange for a valid charge or cash advance in the amount of gaming chips or plaques provided the patron against a recognized credit card account or recognized debit card account maintained by the patron, thereby establishing a valid and enforceable debt owed by the patron. For the purposes of the rules of the Commis-

sion, each such exchange shall be known, respectively, as a "credit card chip transaction" or a "debit card chip transaction." Each casino licensee shall display in a conspicuous manner in its casino and, if applicable, casino simulcasting facility the name or registered credit or debit card logo of each recognized credit card or recognized debit card that may be accepted by the casino licensee as part of a credit or debit card chip transaction.

(b) Each credit or debit card chip transaction shall be initiated by a patron presenting a recognized credit card or recognized debit card at a gaming table and requesting the purchase of gaming chips or plaques from the dealer or boxperson. The dealer or boxperson shall notify the pit clerk of the request and present the recognized credit or debit card to the pit clerk for processing.

(c) The pit clerk shall perform the procedures and prepare the documents or computer records that are required by the internal controls of the casino licensee to evidence a credit or debit card chip transaction. At a minimum, these procedures and documents or computer records shall enable a casino licensee to:

1. Maintain oversight of the transaction at all times by at least two mandatory departments;

2. Create a record of the removal of gaming chips or plaques from the table inventory by requiring the deposit in the drop box of a document that identifies the value of the gaming chips or plaques being exchanged and the reason for their exchange;

3. Maintain an accounting log of each credit or debit card chip transaction by gaming table and by shift;

4. Establish the identity of its employees who participate in the transaction;

5. Provide a receipt to the patron indicating the amount being charged against the patron's recognized credit or debit card account; and

6. Obtain a valid exemplar of the signature of the patron presenting the recognized credit or debit card.

(d) Prior to the issuance of gaming chips or plaques to the patron by the dealer or boxperson, the pit clerk shall:

1. Verify the validity of the patron's recognized credit or debit card by:

i. For a credit card chip transaction, contacting, either directly or through the use of a registered electronic funds transfer company, the issuer of the recognized credit card;

ii. For a debit card chip transaction, contacting, either directly the issuer of the recognized debit card or through the use of a registered debit card verification agency which either:

(1) Performs the validation directly based on information supplied to it by the financial institution where the patron maintains the account that is being accessed with the debit card; or

(2) Relays the verification request to the financial institution where the patron maintains the account being accessed with the debit card, which financial institution then validates the card based on its own records;

2. Obtain, using the same methods identified in (d)1 above, the approval of the issuer of the recognized credit or debit card for a charge or cash advance against the account of the patron in an amount that is equal to the value of the gaming chips or plaques requested by the patron;

3. Examine the recognized credit or debit card to ensure that a signature appears on the card in the space provided for the signature of the authorized user; and

4. Confirm the identity of the presenting patron as the authorized user of the recognized credit or debit card by:

i. Performing any identification procedures that the issuer of the recognized credit or debit card or, if applicable, the registered electronic funds transfer company or registered debit card verification agency, requires a merchant to follow upon presentation of the card by the cardholder; or

ii. If the issuer of the recognized credit or debit card or, if applicable, the registered electronic funds transfer company or debit card verification agency does not require a merchant to perform any identification procedures upon presentation of the card by a cardholder, either:

(1) Comparing the signature on the credit or debit card with the signature affixed by the patron on at least one of the documents used by the casino licensee to evidence the credit or debit card chip transaction; or

(2) Obtaining the written and signed attestation of a casino supervisor as to the identity of the patron on a form on which the casino supervisor's name and license number is recorded.

(e) Each casino licensee that uses a registered electronic funds transfer company to comply with the requirements of (d)1 and 2 above may, in lieu of establishing a direct charge or cash advance against the credit card account of the patron, permit the registered electronic funds transfer company to establish such direct charge or cash advance and accept the check or draft of the registered electronic funds transfer company as being the source of payment for the gaming chips or plaques to be exchanged with the patron. Any check or draft accepted by a casino licensee from a registered electronic funds transfer company pursuant to this subsection shall be:

1. Processed by the casino licensee in accordance with the requirements of (d) above;

2. Drawn incident to, and as a direct result of, a patron requesting a charge or cash advance against his or her recognized credit card account in order to obtain gaming chips or plaques as part of a credit card chip transaction;

3. Made payable to the casino licensee or to the patron requesting the transaction and dated with the date of the transaction; and

4. Printed on a machine that is connected telephonically to the registered electronic funds transfer company and located, at the option of the casino licensee, in the pit where the credit card is presented or in the cashiers' cage; provided that, for checks printed in the cashiers' cage, the casino licensee shall transport the check or draft from the cashiers' cage to the appropriate pit by a secure method as approved in its internal controls.

(f) After the pit clerk completes all documents or computer records required for the processing of the credit or debit card chip transaction and obtains the endorsement, if required, or signature of the patron presenting the recognized credit or debit card, the pit clerk shall deliver the document to be deposited into the drop box to the dealer or boxperson, who shall process the document as if it were cash in accordance with N.J.A.C. 19:45-1.18.

(g) Unless the procedures of the issuer of the recognized credit or debit card or, as applicable, the registered electronic funds transfer company or registered debit card verification agency, require the confiscation of the recognized credit or debit card presented by the patron, the pit clerk shall return the recognized credit or debit card to the patron at the conclusion of the credit or debit card chip transaction.

(h) Each casino licensee that accepts a recognized credit or debit card in a credit or debit card chip transaction shall indicate in its internal controls the method by which it will notify a patron of the fees, if any, that the casino licensee or, as applicable, registered electronic funds transfer company or registered debit card verification agency, will charge the patron for processing a credit or debit card chip transaction.

(i) Any credit or debit card presented by a patron as part of a credit or debit card chip transaction that has not been signed in the space provided for the signature of the authorized user prior to its presentation at the table (an "unsigned card") or that does not require and has no space for the authorized user to sign the card, shall not qualify as a recognized credit or debit card for purposes of this section; provided, however, that an unsigned card that qualifies as a recognized credit or debit card but for the absence of the signature of the authorized user may be accepted in a credit or debit card chip transaction if:

1. The issuer of the credit or debit card and, if applicable, the registered electronic funds transfer company or registered debit card verification agency, permits any merchant to which the card is presented to accept the card without the authorized user signing the card before it is presented, and the casino licensee follows the procedures established by the issuer of the recognized credit or debit card and, if applicable, the registered electronic funds transfer company or registered debit card verification agency, for accepting the credit or debit card in such circumstances; and

2. Either of the following two conditions is satisfied:

i. The casino licensee performs additional steps to verify, in accordance with its internal controls, that the patron presenting the unsigned card is the authorized user of the card, which steps shall be recorded in a log to be maintained by the casino licensee; or

ii.—The unsigned card is designed to and does include a clear photograph of the face of the authorized user as a permanent part of the card and the casino licensee reasonably concludes that the presenting patron is the person whose picture is on the card.

New Rule, R.1996 d.439, effective September 16, 1996.  
See: 28 N.J.R. 2809(a), 28 N.J.R. 4236(a).

#### 19:45-1.19 Acceptance of tips or gratuities from patrons

(a) No casino key employee or boxperson, floorperson, or any other casino employee who serves in a supervisory position shall solicit or accept, and no other casino employee shall solicit, any tip or gratuity from any player or patron of the casino or casino simulcasting facility where he or she is employed. The casino licensee shall not permit any practices prohibited by this section.

(b) All tips and gratuities allowed dealers in the casino or casino simulcasting facility shall be:

1. Immediately deposited in a transparent locked box reserved for that purpose. If non-value chips are received at a roulette or pokette table, the marker button indicating their specific value shall not be removed until after a dealer, in the presence of a casino supervisor, has expeditiously converted them into value chips which shall then be immediately deposited in a transparent locked box reserved for that purpose;

2. Accounted for; and

3. Placed in a common pool for distribution pro rata among all dealers in accordance with (d) below. Notwithstanding the foregoing, a casino licensee which offers the game of poker may either:

i. Establish a separate common pool for tips and gratuities received by its poker dealers; or

ii. Permit each poker dealer to retain his or her own tips and gratuities, in which case the tips and

gratuities received by each poker dealer shall be deposited, in accordance with procedures set forth in (c) below, in a transparent locked box assigned to the particular dealer, which box shall be moved from table to table with the dealer.

(c) Upon receipt from a patron of a tip or gratuity, a dealer shall extend his or her arm in an overt motion, and deposit such tip or gratuity in the locked box reserved for such purpose. In addition, a poker dealer who is permitted to retain his or her own tips and gratuities shall verbally notify a supervisor prior to depositing any tip or gratuity with a value in excess of one dollar.

(d) Tips and gratuities placed in a common pool shall be distributed pro rata among all the dealers in the pool based upon the number of hours worked. In determining the number of hours which an employee has worked for purposes of tip pool distribution, a casino licensee may, in its discretion, establish standards for distribution which include hours of vacation time, personal leave time or any other authorized leave of absence in the number of hours worked by each employee. Any such standards shall apply uniformly to all employees, except that the casino licensee may establish different standards for full-time or part-time employees.

(e) Any distribution of tips and gratuities from a common tip pool pursuant to this section shall occur no more frequently than once every seven calendar days.

Amended by R.1984 d.624, effective January 21, 1985.  
See: 16 N.J.R. 2076(a), 17 N.J.R. 212(a).

Substituted "boxperson, floorperson" for "boxman, floorman".  
Amended by R.1992 d.453, effective November 16, 1992.  
See: 24 N.J.R. 2140(a), 24 N.J.R. 4279(b).

In (b)1, added reference to pokette; deleted text regarding receptacle attached to rim of roulette wheel; stipulated "casino" supervisor and changed "are immediately deposited" to "shall then be immediately deposited".

Amended by R.1993 d.37, effective January 19, 1993.  
See: 24 N.J.R. 3695(a), 25 N.J.R. 348(b).

Simulcast and tips to pari-mutuel cashiers provisions added.  
Amended by R.1993 d.320, effective July 6, 1993.

See: 25 N.J.R. 1674(a), 25 N.J.R. 2913(a).  
Amended by R.1995 d.285, effective June 5, 1995.  
See: 26 N.J.R. 2218(a), 27 N.J.R. 2254(a).

Amended by R.1998 d.19, effective January 5, 1998.  
See: 29 N.J.R. 3439(a), 30 N.J.R. 117(b).

In (b)3, inserted second and third sentences; and added (g).  
Amended by R.1998 d.164, effective April 6, 1998.  
See: 29 N.J.R. 2632(a), 30 N.J.R. 1304(a).

Deleted former (c) and (d); recodified former (e) as (c), and deleted a reference to casino pari-mutuel cashiers and keno writers; and recodified former (f) and (g) as (d) and (e).

Amended by R.2000 d.49, effective February 7, 2000.  
See: 31 N.J.R. 120(a), 32 N.J.R. 453(a).

In (a), made an internal reference change; rewrote (b)3; in (c), added a second sentence; and in (d), added a new first sentence.

#### 19:45-1.20 Table inventories

(a) Whenever a gaming table in a casino or casino simulcasting facility is opened for gaming, operations shall commence with an amount of gaming chips, coins and plaques to be known as the "table inventory" and no casino licensee

shall cause or permit gaming chips, coins or plaques to be added to, or removed from, such table inventory during the gaming day except:

1. In exchange for cash, coupons, issuance copies of Counter Checks presented by casino patrons, or documents prepared to evidence a credit or debit card chip transaction, in conformity with the applicable provisions of N.J.A.C. 19:45-1.18, 1.18A and 1.25;
2. In payment of winning wagers and collection of losing wagers made at such gaming table;
3. In exchange for gaming chips or plaques received from a patron having an equal aggregate face value;
4. In conformity with the Fill and Credit Slip procedures described in N.J.A.C. 19:45-1.22 and 1.23;
5. In conformity with N.J.A.C. 19:47-3.3 and 7.3, coin may be used for the purpose of marking baccarat vigorish;
6. In conformity with N.J.A.C. 19:47-14.14, the rake collected from patrons playing the game of poker shall always be placed in the table inventory container;
7. In conformity with a table inventory return device utilized in the game of pai gow poker pursuant to N.J.A.C. 19:46-1.13B or caribbean stud poker pursuant to N.J.A.C. 19:46-1.13G, the gaming chips wagered on the progressive payout shall always be placed in the table inventory container; and
8. In conformity with N.J.A.C. 19:47-18.7, 18.8 and 18.9, gaming chips placed on or in the wagering devices utilized for the optional bonus wager in the game of let it ride poker pursuant to N.J.A.C. 19:46-1.13H(e), shall always be placed in the table inventory container.

(b) Whenever a gaming table is not open for gaming activity, the table inventory and the Table Inventory Slip prepared in conformity with the procedures set forth in N.J.A.C. 19:45-1.31 shall be stored in a separate, locked clear container which shall be clearly marked on the outside with the game and the gaming table number to which it corresponds. The information on the Table Inventory Slip shall be visible from the outside of the container. All containers shall be stored either in the cashiers' cage or secured to the gaming table, provided that there is adequate security, as approved by the Commission.

(c) The keys to the locked containers containing the table inventories shall be maintained and controlled by the casino department in a secure place and shall at no time be made accessible to any cashiers' cage personnel or to any person responsible for transporting such table inventories to or from the gaming tables.

Amended by R.1989 d.97, effective February 21, 1989.  
See: 20 N.J.R. 2647(b), 21 N.J.R. 460(a).

Added (a)5.  
Amended by R.1992 d.110, effective March 2, 1992.  
See: 23 N.J.R. 3243(a), 24 N.J.R. 858(c).

In (b): added "Whenever . . . gaming activity, the . . ." to beginning of subsection.

Amended by R.1993 d.37, effective January 19, 1993.  
See: 24 N.J.R. 3695(a), 25 N.J.R. 348(b).

Simulcast provisions added.  
Amended by R.1993 d.75, effective February 16, 1993.  
See: 24 N.J.R. 2536(a), 25 N.J.R. 717(a).

In (a)1, added "coupons".  
Amended by R.1994 d.141, effective March 21, 1994.  
See: 25 N.J.R. 5906(a), 26 N.J.R. 1380(a).

Temporary Amendment: Caribbean Stud Poker.  
See: 26 N.J.R. 3464(a).

Amended by R.1995 d.430, effective August 7, 1995.  
See: 27 N.J.R. 1767(b), 27 N.J.R. 2967(a).

Added (a)7 regarding Caribbean stud poker.  
Amended by R.1996 d.439, effective September 16, 1996.  
See: 28 N.J.R. 2809(a), 28 N.J.R. 4236(a).

Amended by R.1998 d.554, effective November 16, 1998.  
See: 30 N.J.R. 3176(a), 30 N.J.R. 4068(a).

In (a), added a new 8.  
Amended by R.2002 d.185, effective June 17, 2002.

See: 34 N.J.R. 980(a), 34 N.J.R. 2143(a).

In (a)7, inserted "pai gow poker pursuant to N.J.A.C. 19:46-1.13B or" preceding "caribbean stud poker".

#### 19:45-1.21 Procedure for opening tables for gaming

(a) Whenever gaming tables are to be opened for gaming activity, the locked container with the table inventory and the Table Inventory Slip, if not already attached to the gaming tables, shall be transported directly from the cashiers' cage to the gaming table by a security department member.

(b) Immediately prior to opening the gaming table for gaming, the casino supervisor assigned to such table shall unlock the container after assuring that it is the proper container for that table.

(c) The dealer or boxman assigned to the gaming table shall count the contents of the container in the presence of the casino supervisor assigned to such table and shall agree the count to the Opener removed from the container.

(d) Signatures attesting to the accuracy of the information recorded on the Opener shall be placed on such Opener by the dealer or boxman assigned to the table and the casino supervisor that observed the dealer or boxman count the contents of the container.

(e) Any discrepancy between the amount of gaming chips, coins and plaques counted and the amount of the gaming chips, coins and plaques recorded on the Opener shall be immediately reported to the casino manager, assistant casino manager, or table games shift manager in charge at such time, the security department and Commission inspector verbally. Security will then complete the standard security report in writing, as approved by the Division, and immediately forward a copy to the Commission inspector and the Division.

(f) After the count of the contents of the container and the signing of the Opener, such slip shall be immediately deposited in the drop box attached to the gaming table by the dealer or boxman after the opening of such table.