

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 five dollars.

(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.

Amended by R.2006 d.69, effective February 21, 2006.

See: 37 N.J.R. 4210(a) 38 N.J.R. 1228(a).

In (c), increased the excess tip value from one dollar to five dollars.

#### 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 verbally reported to the casino manager, assistant casino manager, or table games shift manager in charge at such time, the security department and Commission inspector. For any discrepancy greater than \$5.00, security personnel will also promptly 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.

ii. Except as otherwise provided in (e)4ii below, restrictively endorsed "For Deposit Only" to the bank account of the casino licensee immediately upon acceptance by the general cashier and deposited no later than the next banking day following the date of the transaction.

4. A casino licensee may, in its discretion, allow a patron who has exchanged a cash equivalent (other than a travelers check or credit card) for currency, coin or a Customer Deposit Form to repurchase the cash equivalent for an equal amount of cash, gaming chips, plaques or slot tokens prior to the deposit of the cash equivalent by the casino licensee. If a casino licensee agrees to provide a patron with this repurchase option, the general cashier shall, prior to acceptance of the cash equivalent:

i. Immediately determine the validity of the cash equivalent by performing the verification required in (e)1 above; and

ii. In lieu of complying with the requirements of (e)3ii above, comply with the approved internal control procedures of the casino licensee for the processing of such transactions, which procedures shall include, at a minimum, the following:

(1) The creation of an audit trail which shall assure that no single employee is in a position to convert the cash equivalent to his or her personal use without detection;

(2) The establishment of a definite time limit on the repurchase rights of the patron, which time limit shall be no later than the end of the fifth calendar day following the date of acceptance of the cash equivalent; and

(3) Upon expiration of the time limit required by (e)4ii(2) above, the immediate restrictive endorsement of the cash equivalent "For Deposit Only" to the bank account of the casino licensee, and the deposit of the cash equivalent by no later than the next banking day.

5. Whenever a casino licensee accepts from a patron a cash equivalent payable to a holding company of the casino licensee where presented to enable the patron to take part in gaming or simulcasting activity as a player, the holding company shall, pursuant to an agreement with the casino licensee and in accordance with approved internal controls:

i. Indemnify and hold the casino licensee harmless for the face amount of the cash equivalent; and

ii. Cause a credit in the amount of such cash equivalent to be posted to the casino licensee's bank account by no later than the next banking day.

(f) Prior to the acceptance of any casino check, casino affiliate check or annuity jackpot trust check from a patron, a general cashier shall determine the validity of such check by contacting the New Jersey casino licensee which issued the check or by confirming, in a manner approved by the

Commission, the issuance of the check by the casino licensee affiliate or the annuity jackpot trust, as the case may be, and verifying the following information:

1. The date of the check;
2. The check number;
3. The name of the payee appearing on the check;
4. The amount of the check; and
5. That the check represents:
  - i. The return of a patron's deposit money;
  - ii. The redemption of the casino licensee's gaming chips; or
  - iii. The winnings from slot machine or keno payoffs;
  - iv. The winnings from simulcast wagering;
  - v. The winnings from table game progressive payouts;
  - vi. An annuity jackpot payment by an annuity jackpot trust pursuant to N.J.A.C. 19:45-1.40B; or
  - vii. A casino affiliate check.

(g) Each casino licensee shall maintain a casino check log and an annuity jackpot trust check log.

1. The general cashier of the casino licensee accepting a casino check or casino affiliate check shall document the verifications performed in (f) above in the casino check log and shall also record therein his or her name and license number and:

i. For a casino check, the name of the cashier providing such information and the date and time the information was obtained; or

ii. For a casino affiliate check, the name of the employee at the casino licensee affiliate providing such information, and the date and time the information was obtained.

2. The general cashier of the casino licensee accepting an annuity jackpot trust check shall document the verifications performed in (f) above in the annuity jackpot trust check log, and shall record therein the manner in which the information was obtained, including, if applicable, the name of any person providing the information and the date and time the information was obtained.

3. A general cashier of the New Jersey casino which issue a casino check shall provide the information required by (f) above to the casino licensee accepting such check, and shall indicate that verification was requested by notating in the casino check log the following information:

- i. The date and time of the request;
- ii. The name of the casino requesting the information;
- iii. The name of the general cage cashier making the request;
- iv. The check number;

- v. The date of the check;
- vi. The name of the payee appearing on the check; and
- vii. The reason for the check as either:
  - (1) The return of a patron's deposit money;
  - (2) The redemption of the casino licensee's gaming chips;
  - (3) The winnings from slot machine payoffs;
  - (4) The winnings from simulcast wagering; or
  - (5) The winnings from table game progressive payouts; or
  - (6) A casino affiliate check.

4. Each casino licensee shall, upon request, provide to any other casino licensee a list, updated as necessary, of the name of each affiliate of that casino licensee which holds a gaming license in any jurisdiction, and the name and telephone number of a person at each such affiliate who can verify the issuance of a casino affiliate check by that affiliated casino.

(h) Prior to acceptance of a travelers check from a patron, the general cashier shall verify its validity by:

- 1. Requiring the patron to countersign the travelers check in his or her presence;
- 2. Comparing the countersignature with the original signature on the travelers check;
- 3. Examining the travelers check for any other signs of tampering, forgery or alteration; and
- 4. Performing any other procedures which the issuer of the travelers check requires in order to indemnify the acceptor against loss.

(i) A person may obtain cash or slot tokens at the cashiers' cage or slot booth or cash at the simulcast counter or keno booth to be used for gaming purposes by presenting a recognized credit or debit card to a general cashier, pari-mutuel cashier, keno writer or slot cashier in transactions known as a credit card cash transaction or a debit card cash transaction defined at N.J.A.C. 19:45-1.1. Each casino licensee that accepts a recognized credit or debit card in a credit or debit card cash transaction shall establish internal controls governing the transactions, which internal controls shall include procedures comparable to those required by the provisions of N.J.A.C. 19:45-1.18A.

(j) The following procedures and requirements over Counter Checks shall be observed:

- 1. Counter Checks shall be serially prenumbered forms; each series of Counter Checks shall be used in sequential order, and the series numbers of all Counter Checks received by a casino licensee shall be accounted for by employees with no incompatible functions. The original and all copies of void Counter Checks shall be marked "VOID" and shall require the signature of the casino clerk.

2. For establishments in which Counter Checks are manually prepared:

- i. Each series of Counter Checks shall be a five-part form, at a minimum, which consists of an original, a redemption copy, an accounting copy, an issuance copy and acknowledgment copy and shall be attached in a book that will permit an individual slip in the series and its copies to be written upon simultaneously, while still contained in the book, and that will allow the removal of the original and all duplicate copies.

- ii. Access to the Counter Checks shall be maintained and controlled at all times by the casino clerks responsible for controlling of and accounting for the unused supply of Counter Checks, and the preparation of Counter Checks for a patron's signature.

3. For establishments in which Counter Checks are computer prepared, each series of Counter Checks shall be a four-part form, at a minimum, which consists of an original, a redemption copy, an issuance copy and accounting copy and shall be inserted in a printer that will: simultaneously print an original and duplicates and store, in machine readable form, all information printed on the original and duplicates; and discharge the original and duplicates. The stored data shall not be susceptible to change or removal by any personnel after preparation of a Counter Check.

(k) For each Counter Check exchanged at a gaming table, the casino clerk shall:

- 1. Verify the patron's identity by either:

- i. Obtaining the patron's signature, on a form, which signature shall be compared to the signature contained within a patron signature file. The casino clerk shall sign the form indicating that the signature of the patron on the form appears to agree with the signature in the patron signature file. Such form shall be attached to the accounting copy of the Counter Check exchanged by the patron prior to forwarding it to the accounting department in conformity with (p) below.

- (1) After the patron's identity has been verified by the casino clerk as required above, the requirements for subsequent verification of the patron's identity during the same shift and in the same gaming pit may be satisfied by that casino clerk signing a form attesting to the patron's identity before each subsequent Counter Check is exchanged. The form shall include the patron's name and the serial number of the initial Counter Check exchanged by the patron. Such form shall be attached to the accounting copy of the Counter Check prior to forwarding it to the accounting department in conformity with (p) below; or

ii. Obtaining the attestation of a casino supervisor as to the identity of the patron. The casino supervisor shall sign a form attesting to the patron's identity and shall record his license number thereon. Such form shall be attached to the accounting copy of the Counter Check exchanged by the patron prior to forwarding it to the accounting department in conformity with (p) below.

2. Determine the patron's remaining credit limit from the cashiers' cage.

3. Prepare the Counter Check for a patron's signature by recording, at a minimum, on the face of the original and all duplicates of the Counter Check, with the exception of the acknowledgment copy which shall only have recorded on it the game and table number, or in stored data, the following information:

i. The name of the patron exchanging the Counter Check;

ii. The name of the patron's bank (required on the original copy only);

iii. The current date and time;

iv. The amount of the Counter Check expressed in numerals;

v. The game and table number;

vi. The signature of the casino supervisor authorizing acceptance of the check; and

vii. The signature of the preparer or, if computer prepared, the identification code of the preparer.

4. Place an impression on the back of the original Counter Check a restrictive endorsement "for deposit only" to the casino licensee's bank account.

5. Present the original and all duplicate copies of the Counter Check to the patron for signature; provided, however, that a casino licensee may, in accordance with approved internal controls, require the patron to sign the original Counter Check only and have a computer generated facsimile of the signature exemplar obtained from the patron's signature file preprinted on the redemption, issuance and accounting copies of a computer prepared Counter Check if:

i. The patron's signature has previously been recorded in a patron signature file in conformance with the requirements of N.J.A.C. 19:45-1.5A; and

ii. A legible copy of the signed original Counter Check is made by the casino licensee prior to the presentment of the original Counter Check for collection or payment in accordance with the provisions of this chapter, which copy shall be maintained by the casino licensee and be available for inspection by representatives of the Commission and Division upon request.

6. Receive the signed Counter Check directly from the patron; the issuance copy, which is the equivalent of a Check Credit Slip, of the Counter Check shall be immediately and directly given to the dealer or boxman. In no instance shall the chips or plaques be given to the patron prior to the receipt of the issuance copy of the Counter Check by the dealer or boxman.

i. The original, redemption, and acknowledgment copies of the Counter Check shall be expeditiously transported to the cashiers' cage where the original and redemption copies shall be maintained and controlled by the Check Bank Cashier;

ii. The accounting copy of the Counter Check shall be maintained and controlled at all times by the casino clerk; and

iii. The issuance copy of the Counter Check shall be deposited by the dealer or boxman in the drop box immediately after the issuance of chips or plaques to the patron.

(l) For establishments in which the Chip Bank Cashier receives the original, redemption and acknowledgment copies of the Counter Check the Chip Bank Cashier shall sign and time stamp the acknowledgment copy of the Counter Check and expeditiously return it to the casino clerk via a security department member or pneumatic tube system and shall transfer the original and redemption copies of the Counter Check to the Check Cashier in return for properly signed documentation.

(m) For establishments in which the Check Cashier receives the original, redemption and acknowledgment copies of the Counter Check directly from the casino clerk, whether through the use of the pneumatic tube system or transported by a security department member the Check Cashier shall:

1. Sign and time stamp the acknowledgment copy and shall transmit it to the casino clerk via a security department member or pneumatic tube system, and shall maintain the original and redemption copies of the Counter Check.

(n) The acknowledgment copy of the Counter Check returned to the casino clerk shall be agreed to the accounting copy and maintained and controlled by the casino clerk.

(o) If the total amount of chips or plaques possessed by a patron exceeds \$500, the casino licensee shall request the patron to apply all chips or plaques in his possession to the redemption of Counter Checks or Slot Counter Checks exchanged for purposes of gaming prior to exchanging such chips or plaques for cash or prior to departing from the casino or casino simulcasting facility areas.

(p) At the end of each gaming day, at a minimum, the following procedures and requirements shall be observed:

1. The original and all copies of void Counter Checks and the accounting and acknowledgment copies of the Counter Check shall be forwarded by a representative of the accounting or security department to the accounting department for agreement, on a daily basis, with the issuance copy of the Counter Check removed from the drop box or stored data.

2. The redemption copy of a Counter Check maintained and controlled in conformity with (k)6i above shall be forwarded to the accounting department subsequent to the redemption, consolidation or deposit of the original Counter Check for agreement with the accounting and issuance copies of the Counter Check or stored data.

Amended by R.1981 d.437, effective November 16, 1981.  
See: 13 N.J.R. 534(b), 13 N.J.R. 848(b).  
(d)iv.: Added \$200.00 check limit per patron per day.  
Added (e) and (f); renumbered (c)-(k) as (g)-(m).  
Amended by R.1984 d.624, effective January 21, 1985 (operative September 30, 1985).  
See: 16 N.J.R. 2076(a), 17 N.J.R. 212(a), 17 N.J.R. 1917(b).  
(h) and (l) substantially amended.  
Operative date changed from July 20, 1985.  
Amended by R.1985 d.41, effective February 19, 1985.  
See: 16 N.J.R. 3302(b), 17 N.J.R. 480(c).  
(e) amended.  
Amended by R.1986 d.77, effective April 7, 1986.  
See: 17 N.J.R. 2245(a), 18 N.J.R. 706(b).  
New (f)-(h) added; old (f)-(m) now (i)-(p).  
Petition for Rulemaking: Verification procedures to be followed by the Casino prior to the acceptance of recognized travelers checks from a casino patron.  
See: 20 N.J.R. 1489(a).  
Amended by R.1988 d.304, effective July 5, 1988.  
See: 20 N.J.R. 51(a), 20 N.J.R. 1572(a).  
Added (e)1 concerning cashing of travelers checks.  
Amended by R.1990 d.2, effective January 2, 1990.  
See: 21 N.J.R. 2954(a), 22 N.J.R. 63(a).  
In (f)5: deleted "either" from phrase and added new 5iii.  
Amended by R.1991 d.229, effective May 6, 1991.  
See: 22 N.J.R. 3205(a), 23 N.J.R. 1455(a).  
In (j)3, revised text read "accounting" copy; in (o), added "Slot Counter Checks."  
Amended by R.1991 d.231, effective May 6, 1991.  
See: 22 N.J.R. 3711(a), 23 N.J.R. 1463(a).  
In (c): added text providing casino licensees with an additional method to verify patron identification.  
Amended by R.1991 d.300, effective June 17, 1991.  
See: 23 N.J.R. 397(a), 23 N.J.R. 1964(a).  
In (i): added options of slot booth and slot cashier.  
Amended by R.1991 d.301, effective June 17, 1991.  
See: 23 N.J.R. 191(a), 23 N.J.R. 1963(b).  
In (b): added rule text to describe expanded check exchanges procedures.  
Amended by R.1992 d.13, effective January 6, 1992.  
See: 23 N.J.R. 3087(a), 24 N.J.R. 110(a).  
Added new (h)7iii; winnings from slot machine payoffs.  
Amended by R.1992 d.110, effective March 2, 1992.  
See: 23 N.J.R. 3243(a), 24 N.J.R. 858(c).  
In (d)1.v.: added text defining "day" as used in subparagraph; in (p): stylistic revisions.  
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.  
Temporary Amendment: Caribbean Stud Poker.  
See: 26 N.J.R. 3464(a).  
Amended by R.1994 d.473, effective September 19, 1994.  
See: 26 N.J.R. 2216(a), 26 N.J.R. 3893(a).  
Administrative Correction.  
See: 26 N.J.R. 4216(a).

Temporary Amendment: Double Down Stud.  
See: 26 N.J.R. 4445(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.1995 d.430, effective August 7, 1995.  
See: 27 N.J.R. 1767(b), 27 N.J.R. 2967(a).  
Added (f)5v and (g)2vii(5).  
Amended by R.1995 d.466, effective August 21, 1995.  
See: 27 N.J.R. 2113(a), 27 N.J.R. 3219(a).  
Added casino checks and annuity jackpot trust checks in (b) and (e) through (g); added winnings from table game progressive payouts at (f)5v and (g)3vii(5); and renumbered existing (g)3 as (g)2 and inserted new (g)2.  
Amended by R.1995 d.620, effective December 4, 1995.  
See: 27 N.J.R. 3307(a), 27 N.J.R. 4909(a).  
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.1996 d.441, effective September 16, 1996.  
See: 28 N.J.R. 3245(a), 28 N.J.R. 4241(a).  
Amended by R.1998 d.148, effective March 16, 1998.  
See: 30 N.J.R. 36(a), 30 N.J.R. 1059(a).  
In (i), inserted "or cash at the simulcast counter or keno booth" and "pari-mutuel cashier, keno writer".  
Amended by R.1998 d.267, effective June 1, 1998.  
See: 30 N.J.R. 807(a), 30 N.J.R. 2076(a).  
Rewrote (e)2; and in (k)1i, substituted references to signature files for references to credit files throughout the introductory paragraph.  
Amended by R.2000 d.333, effective August 21, 2000.  
See: 32 N.J.R. 1918(a), 32 N.J.R. 3076(a).  
In (e), added 5.  
Amended by R.2004 d.150, effective April 19, 2004.  
See: 35 N.J.R. 2794(a), 36 N.J.R. 1957(a).  
Rewrote (k)5.

#### Cross References

Casino licensee's right to apply chips, plaques, slot tokens or prize tokens presented by a patron towards redemption of patron's counter checks, see N.J.A.C. 19:46-1.5 and N.J.A.C. 19:46-1.35.

#### Case Notes

Taxpayer did not realize income when gambling debt was forgiven.  
*Zarin v. C.I.R.*, 1990, 916 F.2d 110.

Regulation requiring on back of original countercheck a restrictive endorsement "for deposit only" to casino licensee's bank account does not require depository bank's name. *GNOC, Corp. v. Endico, C.A.2 (N.Y.)* 1989, 876 F.2d 1076.

Common-law contract defenses of incapacity, duress, and unconscionability exist, in action to have casino markers declared void. *Lomonaco v. Sands Hotel Casino and Country Club*, 259 N.J.Super. 523, 614 A.2d 634 (L.1992).

Casino Control Act does not confer private cause of action in favor of losing players. *Miller v. Zoby*, 250 N.J.Super. 568, 595 A.2d 1104 (A.D.1991), certification denied 606 A.2d 366, 127 N.J. 553.

Casino operator's write-off of patron's indebtedness as bad debt without reasonable attempt to collect was properly disallowed. *Adamar of New Jersey, Inc. v. State, Dept. of Law and Public Safety, Div. of Gaming Enforcement*, 250 N.J.Super. 275, 593 A.2d 1237 (A.D. 1991).

Commission did not violate procedural due process when it considered regulations not cited in complaint. *Adamar of New Jersey, Inc. v. State, Dept. of Law and Public Safety, Div. of Gaming Enforcement*, 250 N.J.Super. 275, 593 A.2d 1237 (A.D.1991).

Credit transaction may not be bifurcated with casino personnel receiving payment of counter check at off-site location and counter check then being released when funds are received at cashiers' cage. *Petition of Adamar of New Jersey, Inc.*, 222 N.J.Super. 464, 537 A.2d 704 (A.D.1988).