

13:690-1.3 Internet or mobile gaming accounts

(a) - (c) (No change.)

(d) A patron's Internet or mobile gaming account may be funded through the use of:

1. A patron's deposit account pursuant to N.J.A.C. 13:69D-1.24;
2. A patron's credit or debit card;
3. A patron's deposit of cash, gaming chips, or slot tokens at a cashiering location approved by the Division.
4. A patron's reloadable prepaid card, which has been verified as being issued to the patron and is non-transferable;
5. Cash complimentaries, promotional credits, or bonus credits;
6. Winnings;
7. Adjustments made by the licensee with documented notification to the patron; [or]
8. **ACH transfer, provided that the operator has security measures and controls to prevent ACH fraud pursuant to (e) below;**
9. Any other means approved by the Division.

(e) **A failed ACH deposit attempt shall not be considered fraudulent if the patron has successfully deposited funds via an ACH transfer on a previous occasion with no outstanding chargebacks. Otherwise, the operator shall:**

i. Temporarily block the patron's account for investigation of fraud after 5 consecutive failed ACH deposit attempts within a ten minute time period. If there is no evidence of fraud, the block may be vacated; and

ii. Suspend the patron's account pursuant to N.J.A.C. 13:690-1.4(j) after 5 additional consecutive failed ACH deposit attempts within a ten minute period.

(f) Prior to any withdrawal, if a patron used a credit or debit card to fund an Internet or mobile gaming account, any remaining balance in the account up to the amount of the deposit shall be refunded to the patron's credit or debit card account used to fund the Internet or mobile gaming account provided that a

credit or debit card issuer permits the return of a withdrawal from an Internet or mobile gaming account funded by the credit or debit card of the issuer.

[(f)] **(g)** Funds may be withdrawn from a patron's Internet or mobile gaming account for the following:

1. The funding of game play;
2. [Cash-out] **A cash-out, regardless of the deposit method used, at the cashier's cage [immediately upon patron request] if requested by a known patron;**
3. A cash-out transfer to a patron's deposit account established pursuant to N.J.A.C. 13:69D-1.24;
4. A cash-out transfer to a patron's reloadable prepaid cash card, which has been verified as being issued to the patron and is non-transferable;
5. Adjustments made by the licensee with documented notification to the patron;
6. [Cash-out transfers]**A cash-out transfer** directly to the patron's individual account with a bank or other financial institution (banking account) provided that the licensee verifies the validity of the account with the financial institution; or
7. Any other means approved by the Division.

§ 13:690-1.4 Internet or mobile gaming system standards and operational controls

(a) - (i) (No change)

(j) Internet and mobile gaming systems shall employ a mechanism that places an Internet or mobile gaming account in a suspended mode:

1. When requested by the patron for a specified period of time, which shall not be less than 72 hours;

2. When required by the Division; or
 3. When initiated by a licensee that has evidence that indicates:
 - i. Illegal activity;
 - ii. A negative patron account balance; [or]
 - iii. **After failed ACH deposit attempts pursuant to N.J.A.C.13:690-1.3(e); or**
 - iv. A violation of the terms of service has taken place on an authorized patron's Internet or mobile gaming account.
- (k) - (t) (No change)