



# Florida Gaming Control Commission

JULIE I. BROWN, VICE CHAIR  
CHUCK DRAGO, COMMISSIONER  
JOHN D'AQUILA, COMMISSIONER  
TINA REPP, COMMISSIONER

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## Meeting Agenda Item # 14

14. Discussion of Cashless Wagering Rulemaking

## Notice of Development of Rulemaking

### **FLORIDA GAMING CONTROL COMMISSION**

RULE NO.: RULE TITLE:

[75-14.077](#): Cashless Wagering Definitions

[75-14.0771](#): General Cashless Wagering Requirements

[75-14.0772](#): Cashless Wagering System Requirements

[75-14.0773](#): Cashless Device Requirements

[75-14.0774](#): Cashless Player Account Requirements

PURPOSE AND EFFECT: The purpose and effect of this proposed rulemaking is to implement the provisions of chapter 551, F.S. for cashless wagering within licensed slot machine facilities.

SUBJECT AREA TO BE ADDRESSED: Cashless wagering at licensed slot machine facilities. RULEMAKING AUTHORITY: [16.712\(2\)\(a\)](#), [551.103\(1\)](#), [551.122](#), [551.123](#), FS.

LAW IMPLEMENTED: [16.712\(1\)\(c\)](#), [551.103\(1\)\(c\)](#), (d), (e), (g), [551.121](#), FS.

A RULE DEVELOPMENT WORKSHOP WILL BE HELD AT THE DATE, TIME AND PLACE SHOWN BELOW:

DATE AND TIME: May 13, 2025, at 1:30 PM

PLACE: Marriott Fort Lauderdale Airport, The Seabreeze Room, 166 N. Compass Way, Dania Beach, FL 33004

Pursuant to the provisions of the Americans with Disabilities Act, any person requiring special accommodations to participate in this workshop/meeting is asked to advise the agency at least 7 days before the workshop/meeting by contacting: the contact person listed below. If you are hearing or speech impaired, please contact the agency using the Florida Relay Service, 1(800)955-8771 (TDD) or 1(800)955-8770 (Voice).

THE PERSON TO BE CONTACTED REGARDING THE PROPOSED RULE DEVELOPMENT AND A COPY OF THE PRELIMINARY DRAFT, IF AVAILABLE, IS: Renee.Harkins@flgaming.gov or (850) 794-8074.

THE PRELIMINARY TEXT OF THE PROPOSED RULE DEVELOPMENT IS AVAILABLE AT NO CHARGE FROM THE CONTACT PERSON LISTED ABOVE.

# **Florida Gaming Control Commission**

## **Cashless Wagering Draft Rule Language**

### **75-14.077 Cashless Wagering Definitions**

Definitions. For purposes of Rules 75-14.077—14.0774, F.A.C., the following terms shall have the following meanings unless the context clearly indicates otherwise:

(1) “Cashless device” means a kiosk or a cashless slot machine with the capability to accept cashless transactions and any other critical gaming component maintained by the slot machine licensee and used in the cashless environment, including any additional device or software which is used to comply with the requirements of Rule Chapter 75-14, F.A.C.

(2) “Cashless player account” means an account maintained by the slot machine licensee or by a third-party cashless provider on behalf of a player for the player’s use and play of slot machines, wherein information relative to such use and play is recorded, including, but not limited to, the following types of transactions: (i) deposits; (ii) withdrawals; (iii) debits; (iv) credits; (v) service or other transaction-related charges authorized by the patron; and (vi) adjustments to the cashless player account. This term does not include an electronic payment account or a promotional account that is established solely for tracking player history.

(3) “Cashless wagering system” collectively refers to the electronic payment system and the electronic credit system and means the hardware, software, firmware, communications technology, other equipment, and internal control procedures implemented in order to facilitate cashless transactions and to manage cashless player accounts.

(4) “Cashless transaction” means the electronic transfer of funds between a cashless player account and a cashless device using the cashless wagering system. The term does not include an electronic funds transfer.

(5) “Cashless slot machine” means a slot machine that meets the definition of a cashless device.

(6) “Cashless wagering” or “cashless wager” means the use of an electronic payment system for wagering at a slot machine and returning or delivering payouts to the player and the use of an electronic credit system for receiving wagers at a slot machine and making payouts.

(7) “Electronic funds transfer” means a financial transaction involving an electronic transfer of funds between an electronic payment account and a cashless player account, including automated clearing house (“ACH”) transfers.

(8) “Electronic payment account” means an account maintained with a financial institution or third-party financial services provider for the purposes of making electronic funds transfers. The term does not include a cashless player account.

*Rulemaking Authority 16.712(2)(a), 551.103(1), 551.122, 551.123 F.S. Law Implemented 16.712(1)(c), 551.103(1)(c), (d), (e), (g), 551.121, F.S. History—New XX-XX-25.*

### **75-14.0771 General Cashless Wagering Requirements**

(1) Subject to the requirements of chapter 551, F.S., and Rule Chapter 75-14, F.A.C., a slot machine licensee may allow cashless wagering at its facility.

(2) A slot machine licensee that allows cashless wagering at its facility shall:

(a) Maintain and operate a cashless wagering system that meets the requirements of Rule 75-14.0772, F.A.C., Cashless Wagering System Requirements.

(b) Allow cashless wagering at cashless slot machines and cashless transactions only at cashless devices that meet the requirements of Rule 75-14.0773, F.A.C., Cashless Device Requirements.

(c) Allow only players with established cashless player accounts that meet the requirements of Rule 75-14.0774, F.A.C., Cashless Player Account Requirements, to pay for the operation or play of a slot machine by cashless wager.

(d) No less than two weeks prior to allowing cashless wagering at its facility, contact the commission for a trial operation day to test the cashless wagering system and cashless devices. The commission will test for contingencies or situations that impact the cashless wagering system and cashless devices. If the cashless wagering system and cashless devices do not function as required by chapter 551, F.S., Rule Chapter 75-14, F.A.C., and the internal controls

## **Florida Gaming Control Commission Cashless Wagering Draft Rule Language**

submitted by the slot machine licensee, then the commission shall provide the slot machine licensee with a written list of deficiencies. The slot machine licensee shall advise the commission when those deficiencies have been addressed, and the commission shall retest those systems to verify compliance. A slot machine licensee shall not allow the operation of cashless slot machines until the commission acknowledges in writing that all deficiencies noticed by the commission are resolved;

(e) Subject to the requirements of Rule 75-14.058, F.A.C., establish procedures within its internal controls addressing cashless wagering that must be submitted to the commission for approval prior to deploying cashless wagering at its facility and prior to any change made to the procedures thereafter. The cashless wagering procedures in the internal controls must include:

1. Procedures to comply with the federal anti-money laundering and know your customer requirements, including the Financial Recordkeeping and Reporting of Currency and Foreign Transactions Act of 1970, as amended, and the regulations issued thereunder, including:

a. Training of personnel in the identification of unusual or suspicious transactions; and

b. Identifying the employee positions responsible for all areas of compliance with the federal anti-money laundering and know your customer requirements, including reporting unusual or suspicious transactions;

2. The identity of employee positions with administrator, accounting, and/or revenue audit access to the cashless wagering system and the functions or permissions assigned to those roles;

3. Procedures to revoke access of all terminated team members with access to the cashless wagering system within 24 hours of such termination;

4. Procedures to revoke access of all reassigned team members with access to the cashless wagering system within 72 hours of such reassignment;

5. If the slot machine licensee maintains cashless player accounts:

a. The identity of employee positions with permission to reset a player's access to a cashless player account;

b. Procedures for establishing cashless player accounts on behalf of players, including procedures for identity and age verification and checks against the facility's ejection and the commission's exclusion lists; and

c. The available funding sources for cashless player accounts, subject to the requirements of Rule Chapter 75-14, F.A.C.;

6. If a third party maintains cashless player accounts on behalf of the slot machine licensee in accordance with Rule 75-14.0774(2), F.A.C., procedures to verify that the third party complies with the requirements of chapter 551, F.S., and Rule Chapter 75-14, F.A.C.;

7. Procedures to ensure compliance with the requirements set forth in section 551.121, F.S., and Rules 75-14.0772(10)-(11), 75-14.0773(1), and 75-14.0774(9)-(10), F.A.C.;

8. Procedures to conduct internal controls audits of the cashless wagering system and the cashless devices;

9. Description of all software applications that comprise the cashless wagering system; and

10. Description of all integrated third-party service providers.

(f) The slot machine licensee and/or the third-party cashless provider, as applicable, shall create and maintain a regulator account, accessible only by the commission for the sole purpose of investigating compliance with section 551, F.S. and Rule Chapter 75-14, F.A.C. The regulator account must have all permissions and full functionality of a cashless player account.

(3) If a slot machine licensee implements a geolocation solution in order to comply with the requirements of section 551.121, F.S., and Rules 75-14.0772(10)-(11), 75-14.0773(1), and 75-14.0774(9)-(10), F.A.C., then the following requirements apply:

(a) The provider of the geolocation solution or services must hold a current, valid, business occupational license with the commission;

(b) A slot machine licensee shall not deploy, operate, or modify the geolocation solution until an independent testing laboratory tests and certifies the geolocation solution's integration with the cashless wagering system for compliance with these rules. Prior to the deployment, operation, or modification of the geolocation solution, the slot machine licensee shall submit to the commission a copy of the independent test laboratory certification;

## **Florida Gaming Control Commission Cashless Wagering Draft Rule Language**

(c) Subject to the requirements of Rule 75-14.058, F.A.C., a slot machine licensee shall establish procedures within its internal controls to monitor the continuous integrity and function of the geolocation solution, including notification and documentation of any failure, malfunction, or manipulation of the geolocation system;

(d) The slot machine licensee shall notify the commission of any failure, malfunction, or manipulation of the geolocation solution within 90 minutes of such failure, malfunction, or manipulation; and

(e) If the geolocation solution loses communication with the cashless wagering system and/or the cashless slot machines, the slot machine licensee shall immediately terminate all cashless transactions on all affected cashless slot machines.

*Rulemaking Authority 16.712(2)(a), 551.103(1), 551.107(2)(b), 551.122, 551.123 F.S. Law Implemented 16.712(1)(c), 551.103(1)(c), (d), (e), (g), 551.107(2)(a), 551.121, F.S. History—New XX-XX-25.*

### **75-14.0772 Cashless Wagering System Requirements**

(1) A slot machine licensee shall not deploy, operate, or modify a cashless wagering system until an independent testing laboratory tests, including on-site tests conducted at the location of the cashless wagering system, cashless devices, and communications, and certifies the cashless wagering system for compliance with Rules 75-14.0771—14.0774, F.A.C. Prior to the deployment, operation, or modification of a cashless wagering system, the slot machine licensee shall submit to the commission a copy of the independent test laboratory certification.

(2) The cashless wagering system may be entirely integrated into the existing FBMS or exist as an entirely separate system.

(3) Password access or logon. The cashless wagering system must be able to notify the system administrator of user lockout or audit trail entry after no more than five (5) unsuccessful login attempts.

(4) Remote access into the cashless wagering system must follow the same requirements as set forth in Rule 75-14.074, F.A.C.

(5) Financial variances detected within the cashless wagering system shall be reported to the commission in accordance with Rule 75-14.087, F.A.C.

(6) Communications. The cashless wagering system must be equipped to process cashless transactions and to correctly read and store the applicable significant events and cashless transaction information and specific cashless meter values from cashless devices, according to the secure communication protocol implemented. Should the cashless wagering system lose communication with the FBMS, the requirements set forth in Rule 75-14.044(14), F.A.C., will apply.

(7) Retention of Information. The cashless wagering system must be capable of maintaining and backing up recorded information regarding cashless significant events, cashless transaction information, and, if a cashless wagering system supports a cashless player account, cashless player account information for the time period prescribed in Rule 75-14.080, F.A.C.

(a) Cashless transaction information includes the type of transaction (to or from the cashless device), the date and time of the transaction, the unique transaction ID, the transaction value, the transaction status (for example, pending or complete), the unique cashless device ID, and the unique cashless player account ID.

(b) If the cashless wagering system supports cashless player account management, cashless player account information includes:

1. Unique cashless player account ID and username, if different;
2. The date and method from which the cashless player account was opened, including relevant location information;
3. The personally identifiable information collected by the slot machine licensee to register a player and create an account, including the player's full legal name, date of birth, residential address, contact information, and any other information required by the slot machine licensee;
4. The player's full or partial government identification number, such as a social security number, taxpayer identification number, passport number, or equivalent) and their current and previous financial information, such as

## **Florida Gaming Control Commission Cashless Wagering Draft Rule Language**

credit or debit instrument numbers and bank account numbers, which shall be encrypted or hashed to a cryptographic algorithm;

5. The date and method of the player's identity verification, including, where applicable, a description of the identification credential provided by a player to confirm his or her identity and its date of expiration;

6. The date of player agreement to the slot machine licensee's terms and conditions and privacy policies, including the versions agreed upon;

7. The cashless player account's current and previous authentication credentials, which shall be encrypted or hashed to a cryptographic algorithm;

8. Cashless player account details and current balance;

9. The date and time the cashless player account is accessed by any person, including relevant location information;

10. Information relating to any limit, closure or suspension imposed on the cashless player account, including:

a. The date and time of the player's request to limit the deposits made into the cashless player account or impose any suspension of the cashless player account, or the slot machine licensee's decision to do so;

b. Description and reason of limitation or suspension;

c. The type of limitation or suspension (for example, a self-imposed limitation or suspension requested by the player or a weekly deposit limitation or a suspension of the cashless player account by the slot machine licensee based on the player's ejection from the facility); and

d. The date and time of the limitation or suspension commenced and ended.

11. Financial transaction, including an electronic funds transfer, information, including:

a. The type of transaction (deposit, withdrawal, adjustment, etc.);

b. The date and time of the transaction;

c. The unique transaction ID;

d. The amount of the transaction;

e. The total account balance before/after the transaction;

f. The total amount of fees paid for the transaction, if any;

g. The unique ID of the cashless device that handled the transaction;

h. The transaction status;

i. The method of deposit or withdrawal (for example, cash, electronic funds transfer, wire transfer, cashier's check, etc.);

j. The deposit authorization number; and

k. The relevant location information.

12. The date and method by which the cashless player account was closed, including the relevant location information and the reason for the closure; and

13. The current status of the cashless player account.

(8) In addition to meeting the reporting requirements of Rule 75-14.043 and Rule 75-14.048, F.A.C., the cashless wagering system must maintain and provide information necessary to produce the following reports:

(a) Reports for reconciling each cashless device's metered amounts against the cashless wagering system's recorded amounts, including the unique cashless device ID, the cashless player account transfer in (WAT In) meter versus the cashless wagering system's WAT In transactions, the cashless player account transfer out (WAT Out) meter vs. the cashless wagering system's WAT Out transactions, and any other information needed for reconciliation;

(b) For cashless wagering systems that support cashless player account management:

1. Cashless player account activity reports that include, for each cashless player account, the balance, deposit, and withdrawal amounts, transfers to and from cashless devices, and adjustments; and

2. Cashless player account liability reports that include, for each gaming day, the starting liability amount, total additions and subtractions to account balances, and ending liability.

(c) Cashier summary and detail reports for each cashier session that performs financial transactions for cashless player accounts, including the unique cashier station ID or equivalent, the user account ID or name of cashier; the date and time the cashier session began and ended; the cashier balances at the start and end of the cashier session. For each

## **Florida Gaming Control Commission Cashless Wagering Draft Rule Language**

financial transaction, the report must include the unique transaction ID, the unique cashless player account ID, the type of transaction, the transaction value, and the date and time of the transaction.

(9) The cashless wagering system shall create an audit log for any alterations of any accounting, reporting or player data. Historical data of any such alternation may not be deleted by the slot machine licensee. The audit log must include:

- (a) The name of the data element altered;
- (b) The value of the data element prior to data alteration and after data alteration;
- (c) The time and date of alteration for each data element alteration event; and
- (d) The identification and position of the individual who performed the alteration.

(10) The cashless wagering system may only allow cashless wagering through a cashless transaction between the cashless player account and a cashless device. The cashless wagering system shall not allow the transfer of funds between a cashless slot machine and an electronic payment account, including a credit card, debit card, or a device similar to an automated teller machine designed to provide credit.

(11) The cashless wagering system cannot accept an electronic funds transfer from an electronic payment account while the player is in the designated slot machine gaming area of the facility of the slot machine licensee.

(12) If a slot machine licensee allows players to access cashless player accounts using smart card/device technology, including smartphone and tablet technology where the account information, including the current account balance, is maintained in the cashless wagering system's database, the cashless wagering system must validate that the amount on the card or device agrees with the amount stored within the cashless wagering system's database.

(13) The cashless wagering system must be able to perform a graceful shut down and only allow automatic restart on power up after the following procedures have been performed:

- (a) Successful completion of program resumption routine(s), including self-tests;
- (b) Authentication of all critical control program components of the cashless wagering system; and
- (c) Authentication and establishment of communication with all components necessary for cashless wagering system operation.

(14) The slot machine licensee shall provide a layered approach to security within the cashless environment. The slot machine licensee shall:

- (a) Secure all network hubs, services, and connection ports to prevent unauthorized access to the network;
- (b) Identify, manage, monitor, and control all entry and exit points to open public network systems;
- (c) Monitor all its cashless wagering systems in order to prevent, detect, mitigate, and respond to cyberattacks;
- (d) Establish and follow procedures to gather cyber threat intelligence and detect, prevent, mitigate, and respond to active and passive technical attacks;
- (e) Perform annual technical security tests on the cashless environment, including vulnerability assessments and penetration tests;
- (f) Perform security testing on changes to cashless wagering systems; and
- (g) Establish and follow patch management policies for cashless wagering systems.

*Rulemaking Authority 16.712(2)(a), 551.103(1), 551.122, 551.123 F.S. Law Implemented 16.712(1)(c), 551.103(1)(c), (d), (e), (g), 551.121, F.S. History—New XX-XX-25.*

### **75-14.0773 Cashless Device Requirements**

(1) A cashless slot machine may only accept a cashless transaction from a cashless player account. A slot machine licensee shall not allow a cashless slot machine or other cashless device in the designated slot machine gaming area to accept financial transactions from an electronic payment account, including any electronic funds transfer, a credit card, a debit card, or any device similar to an automated teller machine designed to provide credit or dispense cash. A slot machine licensee shall conduct on-site testing of each cashless device within a designated slot machine gaming area for compliance with this subsection. The slot machine licensee shall include information regarding the on-site

## **Florida Gaming Control Commission Cashless Wagering Draft Rule Language**

testing, including the time and date of the testing and the testing results, in the annual compliance audit pursuant to Rule 75-14.0861, F.A.C.

(2) A slot machine licensee shall ensure that the cashless device is in compliance with the following minimum standards:

(a) The cashless device must include controls for any diagnostic functionality available at the cashless device such that all activity may be reported to the cashless wagering system that would reflect the specific accounts and the individuals tasked to perform such diagnostics.

(b) Player Identification Component. The cashless device must contain software and/or hardware which supports a means for players to provide identification information (a “player identification component”) and includes components such as a card reader, a barcode reader, a biometric scanner, or a similar device. The following requirements apply to player identification components:

1. The player identification component must be electronically based and constructed in a manner that ensures proper handling of inputs and that protects against vandalism, abuse, or fraudulent activity;

2. The player identification component must be designed to prevent manipulation that may impact integrity and shall provide a method to enable the software to interpret and act appropriately upon a valid or invalid input;

3. The player identification component hardware must be secured in a locked enclosure or sealed casing or located within a locked area of the cashless device, such as an area that requires opening of the main door for access. Only the areas of the component that require physical interaction may be accessible to the player;

4. Acceptance of any identification information must only be possible when the cashless device is enabled for use. Other states, such as error conditions including door opens, must cause the disabling of the player identification component;

5. Any player identification component which locally stores information relating to cashless transactions cannot have means to compromise such information and shall not allow the removal of its information until that information has been successfully transferred and acknowledged by the cashless wagering system;

6. A card reader must be electronically based and able to detect the use of a valid card, as applicable;

7. Barcode reader software must be able to associate the barcode visible on a card or an allowed software application on a player’s mobile device, as applicable, with data stored in an external database as a means to identify and validate an account association, or for purpose of redemption;

8. A biometric scanner must be able to associate a person’s physical characteristics with those recorded within an external database as means to authenticate the identity of a player and for the purpose of account association;

9. Software that controls communications between a Cashless Device and any wireless devices that are conducted using contactless transmission technologies such as Near Field Communications, Bluetooth, Wi-Fi, or optical must:

a. Use secure communication methods to prevent unauthorized access to sensitive information by unintended recipients;

b. Employ a method to detect data corruption; upon detection of corruption, either correct the error, or terminate the communication while providing a suitable error message;

c. Employ a method to prevent unauthorized modification of sensitive information that impacts device integrity or that represents secure player data; and

d. Only be possible with authorized player identification components; and

10. The cashless device must have mechanisms to interpret and act upon an error condition related to the malfunction of any player identification component, including communication failures. If a player identification component error condition is identified, the cashless device must display an appropriate error message and disable the player identification component. This error condition must be communicated to the connected system when such a compatible system and protocol is supported.

(c) Authentication of cashless transactions. All cashless transactions between a cashless device and the cashless wagering system must be secured using a method of authentication, such as a card insertion or contactless capacity on the player identification component, a similar process that allows for the authentication of the cashless player account and the source of funds if a software application on a player’s mobile device is used, or a secure alternative means.



## **Florida Gaming Control Commission Cashless Wagering Draft Rule Language**

1. A cashless device must display an explanatory message if there is an authentication failure. A cashless device must be automatically locked-out after five successive authentication failures.

2. A cashless device must display current account balance information to the player once authenticated, with all discretionary account funds indicated separately.

3. When a cashless transaction is processed, a confirmation/denial message must be displayed to the player, including the type of transaction (transfer to/from a cashless device), the transaction value, and for denied transactions, a descriptive message as to why the transaction did not complete as initiated.

(d) Transfers between a cashless device and a cashless player account:

1. Funds may only be transferred between a cashless player account and a cashless device after the cashless device confirms the player's identity;

2. A cashless device shall not accept a cashless transaction that could cause the cashless player account to have a negative account balance. If the cashless player account balance is less than the amount requested by the player, a transfer of available funds may be processed only if the player is clearly notified that the player has transferred less than requested;

3. A cashless player account balance may be debited only when the transfer is accepted by the cashless wagering system and funds are added to the cashless device's credit meter;

4. For a cashless slot machine, once game play is completed, the player must have the option to transfer some or all of the funds on the cashless slot machine's credit meter back to his or her cashless player account balance or cash-out funds via voucher issuance or other method;

5. Any attempt to transfer funds on the cashless device to a cashless player account that results in a communication failure for which this is the only available payout medium must result in a handpay lockup or tilt on the cashless device;

6. If a player initiates a cashless transaction which would exceed the configured limits of the cashless device or the cashless wagering system or any limit that has been established by the player for purposes of responsible gaming, then the cashless transaction may only be processed provided that the player is clearly notified that he or she has transacted less than requested.

(e) If a cashless device loses communication with the cashless wagering system, the cashless device must cease operations related to that communication and must display a message to the player that cashless transactions cannot currently be processed.

(f) Cashless Meters and Logs. The cashless meters and transaction logs must have the ability to be displayed on demand using an authorized access method to ensure that only authorized personnel are allowed access. The meters and logs may be maintained locally by the cashless device and/or by an external critical component which records these meters and logs.

(g) Meters must be labeled so they can be clearly understood in accordance with their function. The required electronic accounting meters for each cashless device are as follows:

1. A meter that accumulates the total value of cashable player funds electronically transferred to the cashless device from a cashless player account through a cashless wagering system (the Cashless Player Account Transfer In or WAT In). This meter does not include transfers of promotional credits.

2. A meter that accumulates the total value of cashable player funds electronically transferred from the Cashless Device to a cashless player account through the cashless wagering system (the Cashless Player Account Transfer Out or WAT Out). This meter does not include transfers of promotional credits.

3. The operation of meters for cashless devices required by Rule 75-14.042, F.A.C. must not be impacted directly by cashless transactions.

## **Florida Gaming Control Commission Cashless Wagering Draft Rule Language**

4. In addition to the requirements of Rule 75-14.043, F.A.C., a cashless device must have the capacity to display a complete transaction log for the previous thirty-four transactions prior to the most recent transaction that incremented any of the cashless meters. The following information must be displayed:

- a. The type of transaction;
- b. The transaction value in dollars;
- c. The time of day of the transaction;
- d. The date of the transaction; and
- e. The unique cashless player account ID.

*Rulemaking Authority 16.712(2)(a), 551.103(1), 551.122, 551.123 F.S. Law Implemented 16.712(1)(c), 551.103(1)(c), (d), (e), (g), 551.121, F.S. History—New XX-XX-25.*

### **75-14.0774 Cashless Player Account Requirements**

(1) A slot machine licensee shall ensure that a cashless player account is established and maintained for each player who engages in cashless wagering at its facility and that the cashless player account is compliant with the requirements of chapter 551, F.S. and Rule Chapter 75-14, F.A.C.

(2) A slot machine licensee may maintain and operate cashless player accounts on its cashless wagering system or may contract with a third party to operate and maintain cashless player accounts on behalf of the slot machine licensee provided the following requirements are met:

(a) A slot machine licensee may only use a third party that holds a current, valid business occupational license with the commission and a current, valid money transmitter license with the Florida Office of Financial Regulation (the “third-party cashless provider”);

(b) The third-party cashless provider that operates and maintains cashless player accounts is subject to the provisions of Rule Chapter 75-14, F.A.C., applicable to cashless player account services to the same extent as the slot machine licensee;

(c) The third-party cashless provider maintains and back up recorded information regarding cashless player account information in accordance with Rule 75-14.0772(7), F.A.C.

(3) The slot machine licensee or the third-party cashless provider may create a cashless player account only after it has registered the player, either remotely or in person, as follows:

(a) Cashless player account registration

1. A cashless player account must not be created for any player who identifies a date of birth that indicates that the player is under 21 years of age;

2. A cashless player account must not be created for any player who is not a United States (U.S.) citizen;

3. The player must be informed of all information fields that are required to register and the consequences of not filling in the fields;

4. The player must be prompted to review and agree to the terms and conditions, written in plain language, for accessing and using the cashless player account and the privacy policies for protection of personally identifiable information;

5. The player must acknowledge that he or she is prohibited from allowing any other person to access or use his or her cashless player account;

6. The player must consent to monitoring of and access to his or her cashless player account by the slot machine licensee or third-party cashless provider and the commission;

7. The player must affirm that the personally identifiable information that the player is providing to open the cashless player account is accurate;

8. A player may hold only one active cashless player account at a time; and

9. The player must be notified of the establishment of his or her cashless player account via electronic mail or regular mail.

## **Florida Gaming Control Commission Cashless Wagering Draft Rule Language**

(b) Identity Verification. A slot machine licensee or third-party cashless provider may only create a cashless player account after information about the identity of the player has been obtained, recorded, and verified, including the player's full legal name, date of birth, and full or partial government-issued identification number and that the player is not on the slot machine licensee's ejection list or the commission's exclusion list. Details of identity verification shall be kept in a secure manner.

1. The identity of the player may be confirmed by the player personally appearing before an employee of the slot machine licensee at the slot machine licensee's facility where the player presents a valid government-issued picture identification credential;

2. The identity of the player may otherwise be confirmed remotely by the slot machine licensee or third-party cashless provider by the player providing a valid government issued picture identification credential coupled with an identity verification method that enables the slot machine licensee or third-party cashless provider to form a reasonable belief that it knows the true identity of the player; and

3. A cashless player account cannot be created anonymously or in a fictitious name.

(4) The player must have the ability to access and update cashless player account authentication credentials, registration information, and the accounts used for financial transactions.

(5) Subject to the restrictions of subsections (10) and (11) of this Rule, a cashless player account may be funded by any means permitted by the slot machine licensee.

(6) When a financial transaction is processed, the cashless player account must display a confirmation/denial message to the player, including the type of transaction, the transaction value, and for denied transactions, a descriptive message as to why the transaction did not complete as initiated.

(7) If a player initiates a financial transaction that exceeds the limits put in place by the slot machine licensee, third-party cashless provider, or the player, the cashless player account may only process the transaction if the player is notified that the amount withdrawn or deposited is less than the requested amount.

(8) If a cashless player account may be funded by financial transactions through an electronic funds transfer, the cashless player account must have security measures and controls in place to prevent fraud. A failed electronic funds transfer will not be considered fraudulent if the player has successfully performed an electronic funds transfer on a previous occasion with no outstanding chargebacks. Otherwise, the cashless player account must:

(a) Be temporarily locked-out for investigation of fraud after five consecutive failed electronic funds transfers within a ten-minute period. If there is no evidence of fraud, the cashless player account may be unlocked; and

(b) Be suspended after five additional consecutive failed electronic funds transfer attempts within a ten-minute period.

(9) A slot machine licensee, or third-party cashless provider when a player is in the designated slot machine gaming area, shall not make any loan, extend credit, or advance cash to a player in order to fund a cashless player account. For purposes of this subsection, credit is not deemed to have been extended if funds have been deposited into a cashless player account but the slot machine licensee is awaiting actual receipt of such funds in the ordinary course of business.

(10) The slot machine licensee shall restrict a player from funding the cashless player account by a debit instrument, credit card, a device similar to an automated teller machine designed to provide credit, or by any other electronic funds transfer while a player is within the designated slot machine gaming areas of the facility of a slot machine licensee.

(11) A patron must be permitted to withdraw funds from the cashless player account as follows:

(a) Issuance of cash directly to the player by the slot machine licensee;

(b) Issuance of a check, money order, or wire transfer by the slot machine licensee made payable to the player and issued directly or mailed to the player;

(c) Credits to the player's debit instrument, prepaid access instrument, or credit card; or

(d) Transfers to an electronic payment account verified to be controlled by the player.

(12) Credits to a cashless player account may be made by the following means:

(a) Bill or ticket deposits made directly with the slot machine licensee;

(b) Amounts won by the player;

**Florida Gaming Control Commission**  
**Cashless Wagering Draft Rule Language**

- (c) Transfers from a cashless device; or
- (d) Adjustments made by a slot machine licensee following the resolution of a dispute.

(13) Debits to a cashless player account may be made by the following means:

- (a) Withdrawals;
- (b) Amounts wagered by the player;
- (c) Transfers to a Cashless Device;
- (d) Adjustments made by the slot machine licensee following the resolution of a dispute; or
- (e) Service or other transaction-related charges authorized by the player.

(14) Unless there is a pending unresolved player dispute or investigation, a slot machine licensee or third-party cashless provider shall comply with a request for withdrawal of funds by a player from the cashless player account in accordance with the terms of the cashless player account agreement between the slot machine licensee or third-party cashless account and the player. The slot machine licensee or third-party cashless provider shall document the investigation and make the records available for review by the commission.

(a) Positive player identification or authentication must be completed before the withdrawal of any funds can be made by the player.

(b) For withdrawals not paid directly to a player, payments from the cashless player account must be paid directly to an account with a financial institution or third-party financial services provided in the name of the player or made payable to a player and forwarded to the player's residential address using a secure delivery service. The name and residential address must be the same as provided by the player in registering the cashless player account or the residential address as changed by the player in accordance with procedures of the slot machine licensee or third-party cashless provider.

(15) A slot machine licensee shall restrict a player from electronically transferring funds from his or her cashless player account to any other player's cashless player account.

(16) A slot machine licensee or a third-party cashless provider shall not allow a cashless player account to be overdrawn unless caused by payment processing issues outside the slot machine licensee's or third-party cashless provider's control. Where payment processing issues cause a cashless player account to have a negative account balance, the cashless player account shall be suspended until the negative account balance is settled.

(17) Security or authorization procedures shall be in place to ensure that only authorized adjustments can be made to cashless player account balances and that the changes are auditable.

(a) All adjustments to a cashless player account balance for amounts of \$500 or less must be periodically reviewed by supervisory personnel as set forth in the slot machine licensee's internal controls; and

(b) All other adjustments must have a supervisor's approval before being entered.

(18) Cashless Player Account Access. A cashless player account must be accessed by using the player's authentication credentials.

(a) If the cashless player account system does not recognize the player's authentication credentials, an explanatory message must be displayed to the player.

(b) The cashless player account must be automatically locked-out after five successive failed active access attempts.

(c) The cashless player account system must support a mechanism that allows for the cashless player account to be locked-out or suspended in the event that suspicious activity is detected.

(19) The cashless player account must be able to provide a transaction log or account statement history to a player upon request. The information provided must include sufficient information to allow the player to reconcile the statement or log against his or her own financial records. Information to be provided shall include at a minimum, details on the types of transactions, time-stamped with a unique transaction ID within the past year or other time period requested by the player:

- (a) Deposits to the cashless player account;
- (b) Withdrawals from the cashless player account;
- (c) Funds added to/removed from the account balance from play at a cashless slot machine;
- (d) Manual adjustments or modifications to the cashless player account balance;

## **Florida Gaming Control Commission Cashless Wagering Draft Rule Language**

(e) Any other additions to, or deductions from, the account balance that would not otherwise be metered under any of the above; and

(f) The player's limitation and suspension history.

(20) A slot machine licensee or third-party cashless provider shall suspend a cashless player account if:

(a) The player requests the suspension of the cashless player account; or

(b) The player has been ejected from the slot machine licensee's facility or excluded by the commission from all pari-mutuel facilities in the state, for a period not to exceed the period of suspension.

(21) A player cannot be prohibited from withdrawing funds from a suspended cashless player account provided that the funds are not the subject of an investigation involving fraud or other malfeasance.

(22) The cashless player account system must be able to correctly implement any limitations or suspensions put in place by the player and/or the slot machine licensee or third-party cashless provider.

(a) Limitations. A player and the slot machine licensee or third-party cashless provider must be provided with a method to impose limitations on cashless player account activity, such as on deposits and cashless transactions, over a defined time period. Once established by the player or the slot machine licensee or third-party cashless provider, the cashless player account's limitations cannot be reduced until after the time period of the limitation has expired.

1. A player must receive advance notice of any system-imposed limits and their effective dates. Once updated, system-imposed limits must be consistent with what is disclosed to the player.

2. Upon receiving any self-imposed or slot machine licensee or third-party cashless provider-imposed limitation order, the cashless player account system must ensure that all specified limits are implemented immediately or at the point in time clearly indicated to the player.

3. The self-imposed limits set by a player must not override more restrictive limits imposed by the slot machine licensee or third-party cashless provider. The more restrictive limitations must take priority.

4. Limitations must not be compromised by internal status events, such as suspension orders.

(b) Suspensions. A player must be provided with a method to suspend his or her cashless player account for a specified period. In addition, the slot machine licensee or third-party cashless provider must be able to suspend a cashless player account as required by subsection (20) of this Rule.

1. The cashless player account system must notify the player that the cashless player account is suspended, the restrictions placed on the account, and general instructions for resolution where possible.

2. During a suspension period, a player must not:

a. Perform cashless transactions other than the transfer of funds from the cashless device back to his or her cashless player account and the withdrawal of cashable player funds from his or her cashless account provided that the funds are not the subject of an investigation involving fraud or other malfeasance;

b. Deposit funds into the cashless player account with the exception of settling a negative account balance; or

c. Make changes to or close his or her cashless player account, unless authorized by the slot machine licensee or third-party cashless provider.

(23) Account closure. A slot machine licensee or third-party cashless provider must provide a player with a method to close his or her cashless player account at any time unless the slot machine licensee or third-party cashless provider suspended the cashless player account. The slot machine licensee or third-party cashless provider shall refund any cashable player funds remaining in a cashless player account, provided that the funds have been cleared.

*Rulemaking Authority 16.712(2)(a), 551.103(1), 551.107(2)(b), 551.122, 551.123 F.S. Law Implemented 16.712(1)(c), 551.103(1)(c), (d), (e), (g), 551.107(2)(a), 551.121, F.S. History—New XX-XX-25.*