



## NOTICE OF MEETING AND AGENDA

Pursuant to the Massachusetts Open Meeting Law, G.L. c. 30A, §§ 18-25, and Chapter 107 of the Session Acts of 2022, notice is hereby given of a public meeting of the **Massachusetts Gaming Commission**. The meeting will take place:

**Thursday | November 17, 2022 | 10:00 a.m.**  
**VIA REMOTE ACCESS: 1-646-741-5292**  
**MEETING ID/ PARTICIPANT CODE: 111 318 9844**  
**All meetings are streamed live at [www.massgaming.com](http://www.massgaming.com).**

Please note that the Commission will conduct this public meeting remotely utilizing collaboration technology. Use of this technology is intended to ensure an adequate, alternative means of public access to the Commission's deliberations for any interested member of the public. If there is any technical problem with the Commission's remote connection, an alternative conference line will be noticed immediately on [www.massgaming.com](http://www.massgaming.com).

All documents and presentations related to this agenda will be available for your review on the morning of the meeting date by visiting our website and clicking on the News header, under the Meeting Archives drop-down.

### PUBLIC MEETING - #403

1. Call to Order
2. Review of Meeting Minutes
  - a. May 12, 2022 **VOTE**
3. Administrative Update
  - a. Casino Update – Bruce Band, Assistant Director, IEB and Gaming Agents Divisions Chief
4. Legal Division: Regulations – Todd Grossman, General Counsel
  - a. 205 CMR 2.01 – Application for License to Conduct a Racing Meeting by a New Operator; and Amended Small Business Impact Statement to finalize the promulgation process and send to Legislature
  - b. Sports Wagering Regulations
    - i. Draft 205 CMR 250: Protection of Minors and Underage Youth and Small Business Impact Statement for further review and possible emergency adoption **VOTE**



Massachusetts Gaming Commission

- ii. Draft 205 CMR 235: Sports Wagering Occupational Licenses and Small Business Impact Statement for further review and possible emergency adoption **VOTE**
- iii. Draft 205 CMR 202: Sports Wagering Authority and Definitions for further review and possible emergency adoption **VOTE**
- iv. Draft 205 CMR 251: Sports Wagering Operation Certificate and Small Business Impact Statement for initial review and possible emergency adoption **VOTE**
- v. Draft 205 CMR 243: Sports Wagering Equipment and Small Business Impact Statement for initial review and possible emergency adoption **VOTE**
- vi. Draft Amendment to 205 CMR 143: Kiosks and Small Business Impact Statement for initial review and possible emergency adoption **VOTE**
- vii. Draft 205 CMR 244: Approval of Sports Wagering Equipment and Testing Laboratories and Small Business Impact Statement for initial review and possible emergency adoption **VOTE**

5. Sports Wagering Process Update- Loretta Lillios, Director of Investigations and Enforcement Bureau

6. Commissioner Updates

7. Other Business - Reserved for matters the Chair did not reasonably anticipate at the time of posting.

I certify that this Notice was posted as “Massachusetts Gaming Commission Meeting” at [www.massgaming.com](http://www.massgaming.com) and emailed to [regs@sec.state.ma.us](mailto:regs@sec.state.ma.us). Posted to Website: November 14, 2022 | 3:00 p.m.

November 10, 2022

*Cathy Judd-Stein*

Cathy Judd-Stein, Chair

*If there are any questions pertaining to accessibility and/or further assistance is needed, please email [crystal.beauchemin@massgaming.gov](mailto:crystal.beauchemin@massgaming.gov).*



Massachusetts Gaming Commission




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## Massachusetts Gaming Commission

### Meeting Minutes

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**Date/Time:** May 12, 2022, 10:00 a.m.  
**Place:** Massachusetts Gaming Commission

VIA CONFERENCE CALL NUMBER: 1-646-741-5292  
 PARTICIPANT CODE: 112 611 8346

The Commission conducted this public meeting remotely utilizing collaboration technology. Use of this technology was intended to ensure an adequate, alternative means of public access to the Commission's deliberations for any interested member of the public.

#### **Commissioners Present:**

Chair Cathy Judd-Stein  
 Commissioner Eileen O'Brien  
 Commissioner Bradford Hill  
 Commissioner Nakisha Skinner

#### 1. [Call to Order](#) (00:39)

Chair Judd-Stein called to order the 379<sup>th</sup> Public Meeting of the Massachusetts Gaming Commission. Roll call attendance was conducted, and all four commissioners were present for the meeting.

#### 2. [Approval of Meeting Minutes](#) (1:06)

##### a. February 28, 2022

Commissioner O'Brien stated that there was one set of meeting minutes for review, from February 28, 2022. She noted that this meeting was held as a dual public meeting and public hearing on the proposed Wynn development project on East Broadway.

Commissioner O'Brien moved that the Commission approve the minutes from February 28, 2022, subject to any necessary changes for typographical changes or other non-material matters. The motion was seconded by Commissioner Hill.

#### *Roll call vote:*

<i>Commissioner O'Brien:</i>	<i>Aye.</i>
<i>Commissioner Hill:</i>	<i>Aye.</i>
<i>Commissioner Skinner:</i>	<i>Abstain.</i>

*Chair Judd-Stein:*                      *Aye.*  
*The motion passed unanimously, 3-0 with one abstention.*

### 3. [Administrative Update](#) (2:05)

Chair Judd Stein introduced Karen Wells, Executive Director. Prior to addressing the items on the meeting agenda, Executive Director Wells updated the Commission on the employee pay evaluation.

Last year, the Commission completed the Equal Pay Act Analysis which indicated the Commission was in compliance with the law regarding equal pay. Executive Director Wells noted that the Commission was completing a subsequent pay fairness analysis and incorporating the recommended paygrades into the analysis. Executive Director Wells further noted that the Commission looked to implement recommended salary modifications before the end of month for paygrades one through six, and that lower paid employees were the priority. She further noted that the Commission was looking at implementing appropriate retroactive pay or bonus pay mirroring, similar to the executive branch. She noted that for top-level management, review will occur without staff at the same level, to prevent conflicts of interest. Lastly, Executive Director Wells stated that the next pay raise cycle would occur in the fall during the performance review cycle. The Commissioners had no further questions and agreed to move forward with the process Executive Director Wells described.

#### a. [On-site Casino Updates](#) (9:42)

Executive Director Wells introduced Bruce Band, Assistant Director of Investigations & Enforcement Bureau and Gaming Agents Division Chief. Assistant Director Band reported that MGM Springfield (“MGM”) will be opening Costa Restaurant and Macho Taco within a few weeks. He further reports Encore Boston Harbor (“EBH”) is opening a beer garden owned by Night Shift Brewing on Saturdays and Sundays, located on the lawn.

#### b. [MGC Office Lease Update](#) (10:52)

Executive Director Wells reported that Chief Finance and Accounting Officer (“CFAO”) Derek Lennon, and the Executive Assistant to the Executive Director and Special Projects Manager Maryann Dooley were continuing to work on the office lease project. Executive Director Wells commented that more discussion on the topic was expected to occur in the proposed executive session planned for the end of today’s public meeting.

### 4. [Research and Responsible Gaming](#) (12:11)

#### a. FY23 Research Agenda Proposal

Director of Research and Responsible Gaming, Mark Vander Linden, presented the FY23 Research Agenda pursuant to G.L. c. 23K, § 71. Director Vander Linden explained that the purpose of the research agenda was to examine social and economic effects of expanded gambling and to obtain scientific research regarding gambling.

Director Vander Linden presented the proposed research agenda, including topics on economic impact, social impact, community engaged research, public safety, responsible gaming program evaluation, the Massachusetts data impact cohort, and data sharing. Director Vander Linden explained that the proposed research agenda incorporated advice from the Gaming Policy Advisory Committee (GPAC). The proposed FY23 Research Agenda was included in the Commissioner's Packet.

Director Vander Linden reported that the estimated cost for the FY23 research agenda was \$1.43 million, which was roughly half of the FY22 budget. He noted that the major difference was that FY22 had the Follow-up General Population Survey, which is completed, and returned to analysis and reporting. Director Vander Linden also stated that GPAC recommended the Commission remove the study regarding gambling advertising research in order to fund the workforce study, but that alternatively managed to keep both studies in the proposed Research Agenda.

Chair Judd-Stein asked how the budget for research was set. Director Vander Linden stated that the Public Health Trust Fund receives two sources of revenue: gaming revenue from Category 1 casinos; and assessment spread to all three licensees. He added further detail that the Secretary of Health and Human Services was the trustee of the Fund, and that the fund was split by the Commonwealth to operate the research agenda and for responsible gaming initiatives.

Chair Judd-Stein noted that an Ad Hoc report was not part of the proposed framework. Director Vander Linden explained that it was not included this year, due to budgetary restraints. Chair Judd-Stein responded that an Ad Hoc report on sports betting was expected by GPAC in June, and that she appreciated the flexibility of having an Ad Hoc report budgeted. Director Vander Linden reported that the Sports Betting Ad Hoc Report was on track to be completed for the deadline by the end of June.

Commissioner Hill further noted that he was concerned that GPAC recommended removal of the gambling advertisement study, as he would like to view research about how advertising affects gambling amongst young people. Chair Judd-Stein asked if the advertisement study would cover both casino play and sports betting. Director Vander Linden responded that the study encompasses advertising in general, including both casino betting and sports betting.

Commissioner O'Brien agreed with Commissioner Hill regarding evaluating the impact of gambling advertisement prior to sports betting being implemented in the Commonwealth and expressed interest in increasing spending towards that portion of the study and within the research agenda.

Commissioner Skinner sought clarification regarding the difference between the casino workforce study and the casino jobs and employment study. Director Vander Linden explained that the employment study focused on employee motivation for working at the casino, while the workforce study included research into salaries, benefits, and retention. Commissioner Skinner further asked if there was a prioritization amongst the research projects. Director Vander Linden responded that projects spanning multiple fiscal years were priorities, such as the General Population Survey Follow-up, as resources had already been invested.

Commissioner Skinner sought clarification as to whether the proposed research agenda guaranteed the projects would be completed within FY23. Director Vander Linden noted that some projects by design might continue into FY24 and recognized the possibility of unexpected delays. Chair Judd-Stein asked if the research team was committed to the research as it was

framed. Director Vander Linden clarified that the proposed agenda was an outline, but that it could be sufficiently narrowed down to the specifics going forward.

Chair Judd-Stein inquired about limitations to the scope of public safety research and crime levels and expressed interest in learning more about crimes such as human trafficking and money laundering. Director Vander Linden noted that constraints within G.L. c. 23K, § 71 limit public safety research to the general sense in regard to casinos but did clarify that human trafficking was included in the research agenda.

Commissioner O'Brien shared her desire to prioritize prior research that Consultant and Crime Analyst Christopher Bruce had compiled. She noted that local police chiefs pointed out issues and patterns that may be addressed with prior data. Commissioner O'Brien further noted that the Commission should reevaluate their review and analysis of data to ensure nothing is missed. Commissioner Hill moved that the Commission adopt the annual research agenda for fiscal year 2023 in accordance with G.L. c. 23K § 71 as detailed in the memorandum in the Commissioner's Packet. Commissioner O'Brien amended the motion to include the language "and as discussed here today." The motion was seconded by Commissioner Skinner.

*Roll call vote:*

*Commissioner O'Brien:* Aye.

*Commissioner Hill:* Aye.

*Commissioner Skinner:* Aye.

*Chair Judd-Stein:* Aye.

*The motion passed unanimously.*

b. [GameSense Quarterly Report](#) (1:05:31)

Director Vander Linden introduced Long Banh, Program Manager. Mr. Banh introduced GameSense Supervisor at the Massachusetts Council on Gaming and Health (MACGH) Ray Fluette. Mr. Fluette then introduced his team: GameSense Advisor at EBH, Eduardo Romero; Director of Marketing & Communication Phil Sherwood; Senior GameSense Advisor at PPC, Ken Averill; VSE Recovery & Outreach Liaison, Jodie Nealley; and Director of Programs and Services, Odessa Dwarika.

The GameSense team presented their quarterly report with topics including EBH numbers highlights, casino staff excellence rewards, augmented reality, parimutuel collaboration, preparation for sports wagering, designated agent training, outreach with community justice support centers, and the National Council on Problem Gambling Conference. The GameSense Team's presentation was included in the Commissioners' Packet. The Commissioners had no further questions, and thanked presenters for their report.

4. [Community Affairs Division](#) (1:56:13)

Chair Judd Stein introduced Joe Delaney, Chief of the Community Affairs Division. Chief Delaney noted that from the prior meeting, the Commission deferred an application for the Medford Wellington Rail Trail Study. The Commission received late information at the last meeting, and the revised memorandum was included in the current Commissioner's Packet.

The request was for \$70,000 to fund a study examining the feasibility of utilizing an inactive freight rail right of way to construct a multi-use trail that would help connect the Wellington and Glenwood neighborhoods. Chief Delaney recommended full funding of this grant, but also recommended to split the funding into two phases. Chief Delaney explained that first payment of \$25,000 would be to fund the investigation of ownership and inquire if the railway owner would convert the easement use to a multi-use trail. He further continued that the second phase would be a grant of \$45,000 to construct the multi-use path.

Chair Judd-Stein asked if Chief Delaney was comfortable that \$25,000 is the right figure. Chief Delaney responded that the budget had been broken down and \$25,000 was rounded up from the \$23,000 estimate provided.

Commissioner O'Brien then moved that the Commission approve the City of Medford's request for funding from the community mitigation fund for a total amount of \$70,000 for the purposes of studying the feasibility and then designing and constructing a multi-use trail as described in the memorandum in the Commissioner's Packet and as discussed in the last meeting and today, provided, however, that the City shall be initially provided with \$25,000 to conduct the feasibility study and the remaining \$45,000 will be released to the City upon providing proof satisfactory to the Commission in the form of the community mitigation fund team that the project is feasible to move forward, and further that the Commission staff be authorized to execute a grant instrument commemorating this award in accordance with 205 CMR 153.04. The motion was seconded by Commissioner Hill.

*Roll call vote:*

*Commissioner O'Brien:* Aye.

*Commissioner Hill:* Aye.

*Commissioner Skinner:* Aye.

*Chair Judd-Stein:* Aye.

*The motion passed unanimously.*

Commissioner O'Brien further noted that she would also ask that the team present the finding of satisfactory proof of feasibility to the Commission prior to the disbursement of additional funds.

#### a. Community Mitigation Fund Transportation Construction Applications

Chief Delaney commented to Commissioners that many of the grants and projects being proposed are currently being designed. He noted that as the grant applications were preliminary, they may have rough cost estimates. Chief Delaney explained that the maximum grant value is one-third of the project's total value, up to a maximum grant of \$1.5 million. Chief Delaney noted that due to the rough preliminary estimates in the proposals, any grant might have to be reduced below one-third of the project cost, if adjusted costs fall below the proposal amount.

The first proposed project was a request from the Town of Agawam for \$833,300 for the reconstruction of the intersection of Suffield Street, Cooper Street, and Rowley Street. Chief Delaney remarked that a fair amount of traffic to the casino used this intersection, and the proposal would reduce traffic congestion. He further noted that MGM Springfield and the Massachusetts Department of Transportation (MassDOT) support this project. Chief Delaney recommended full funding for this project. Chair Judd-Stein noted that this route was along

where the Big E is held and suggested the possibility of MGM leveraging a partnership or synergy there.

The second proposed project was a request from the City of Everett for \$1.335 million for the creation of pedestrian and bike paths for better access from the Mystic River Walk to Wellington station. Chief Delaney recommended full funding of this project.

The third proposed project was a request from the City of Medford for \$136,000 for safety improvements at Haines Square. Chief Delaney noted that this location was 3.7 miles northwest of Encore Boston Harbor and was studied as part of the original environmental impact survey for Encore. Chief Delaney remarked that the City of Medford reported an additional five second delay in traffic since the construction of Encore Boston Harbor. Chief Delaney noted that traffic in the area was pre-existing, and that an increase in traffic does not cause an increase in safety issues. While Encore Boston Harbor supported the grant, Chief Delaney stated that there was no nexus found between the City's concerns and the casino by the review team. He ultimately recommended the request be denied.

The fourth proposed project was a request from the City of Medford for \$192,500 and a waiver of the one-third of total cost maximum grant for the installation of BlueBikes stations. Chief Delaney noted that while the requested amount was the total cost for the installation of the four proposed BlueBikes stations, the City of Medford had evaluated the installation of thirteen to fifteen total stations. Chief Delaney recommended that due to the total expected cost of the project, the grant should be approved and the restriction of one-third of total project cost maximum should be waived.

Commissioner O'Brien inquired as to the procedure regarding the waiver of the restriction, and if a vote was needed on the waiver. She further noted that in looking at the total amount of expected BlueBikes stations, the City of Medford would likely not be in violation of the limit. Chair Judd-Stein clarified to her fellow Commissioners that the waiver vote would be separate from the vote taken to approve the request from the City of Medford.

The fifth project was a request from the City of Springfield for \$766,700 for the resurfacing of East Columbus Avenue and Hall of Fame Avenue which run on either side of I-91. Chief Delaney noted that approximately 70% or more of casino traffic enters the gaming establishment through these roads. Chief Delaney recommended full funding for this project, and further noted that MGM and MassDOT were in favor of approving this grant.

The sixth project was a request from the City of Springfield for \$1.5 million to maintain the roadway, landscape, streetscape, and underground infrastructure of the Court Square area. He added that this location was across the street from MGM's Elm Street housing project. Chief Delaney recommended full funding for this application.

Chair Judd-Stein sought clarification regarding MassDOT's memo, as it said \$4 million in one section and \$5 million elsewhere. Chief Delaney remarked that the \$4 million value is on the capital improvement plan but was not the final dollar value.

Commissioner Hill inquired whether the Commonwealth had put money into the Elm Street housing project. Chief Delaney replied that the housing project was funded by MGM, historic tax credits, Mass Housing, Mass Mutual, and funds from the City of Springfield for remediation of land.



The seventh project was a request from West Springfield for \$1.1 million for street transportation improvements on Elm Street. Chief Delaney noted that 5% of casino visitors use Route 20 along Elm Street to access the gaming establishment and recommended full funding for this project.

Commissioner Hill moved that the Commission deny the City of Medford's application for funding from the community mitigation fund for safety improvements in Haines Square as there was no clear nexus between the requested funding and any impacts created by the operation of the gaming establishment. The motion was seconded by Commissioner O'Brien.

*Roll call vote:*

*Commissioner O'Brien:* Aye.

*Commissioner Hill:* Aye.

*Commissioner Skinner:* Aye.

*Chair Judd-Stein:* Aye.

*The motion passed unanimously.*

Commissioner Hill moved that a waiver be granted for the full cost of the City of Medford's request for their BlueBikes for the installation for the reasons described in the submitted application, materials included in the Commissioner's Packet and the reasons described therein and discussed today. He further moved that the Commission approve the City of Medford's funding application for the community mitigation fund for 33% of the total project cost excluding the design cost up to \$192,500 with the final figure being determined by the Chief of Community Affairs upon receipt of a satisfactory documentation for the purpose described in the submitted application and materials included in the Commissioner's Packet and for the reasons described therein and discussed here today and further that the Commission staff be authorized to execute a grant instrument commemorating this award in accordance with 205 CMR 153.04.

Commissioner O'Brien suggested an amendment to the motion made by Commissioner Hill to change "waiver of the payment of the full cost" to "waiver of the 33% cap of the total amount". Commissioner Hill accepted the amendment. Commissioner Skinner seconded the amended motion.

*Roll call vote:*

*Commissioner O'Brien:* Aye.

*Commissioner Hill:* Aye.

*Commissioner Skinner:* Aye.

*Chair Judd-Stein:* Aye.

*The motion passed unanimously.*

Commissioner Skinner moved that the Commission approve each of the municipalities' application for funding from the community mitigation fund for 33% of the total project costs, excluding any design costs up to a maximum amount as discussed here today, with the final figure to be determined by the Chief of Community Affairs upon receipt of satisfactory documentation for the purposes described in the submitted application and materials included in the Commissioner's Packet and for reasons described therein and discussed here today and further that Commission staff be authorized to execute a grant instrument commemorating this award in accordance with 205 CMR 153.04. The motion was seconded by Commissioner Hill.

*Roll call vote:*

*Commissioner O'Brien:* Aye.

*Commissioner Hill:* Aye.

*Commissioner Skinner: Aye.*  
*Chair Judd-Stein: Aye.*  
*The motion passed unanimously.*

6. [Legal Division](#) (3:33:08)

a. High Card Flush Pay Table Rules Revision

General Counsel Todd Grossman introduced Associate General Counsel Carrie Torrissi. Associate General Counsel Torrissi presented a proposed change to the approved table game rules for the game of high card flush. Associate General Counsel Torrissi noted that the table game rules are not promulgated as regulations.

Associate General Counsel Torrissi explained that 205 CMR 147 governs how table game rules are authorized for use. She further noted that once this revision was approved by the Commission and the rules are posted on the website, they go into effect immediately. Associate General Counsel Torrissi noted that the changes in the pay table were located at page 52 in the Commissioner's Packet. She explained that no licensees were currently offering this game at properties, but the game had been previously authorized.

Commissioner O'Brien sought clarification regarding the change from Regulatory Compliance Manager Carpenter. Mr. Carpenter added that a licensee had brought the issue to the Commission, and it was simply a matter of shifting a numeric value on the table.

Commissioner O'Brien moved that the Commission approve and authorize for use the version of the table game rules for high card flush as included in the Commissioner's Packet. The motion was seconded by Commissioner Skinner.

*Roll call vote:*  
*Commissioner O'Brien: Aye.*  
*Commissioner Hill: Aye.*  
*Commissioner Skinner: Aye.*  
*Chair Judd-Stein: Aye.*  
*The motion passed unanimously.*

b. [Public Records Request Policy, Procedure and Technology](#) (3:38:10)

Associate General Counsel Torrissi explained that there were three documents in the Commissioner's Packet detailing: the Commission's public records request policy; the legal department's procedures; and a flow chart regarding process. She further reported that a portion of her presentation included a technology component, but that Chief Information Officer, Jagroop-Gomes was not available for today's public meeting. Associate General Counsel Torrissi presented the redlined edits of the Public Records Request Policy and an accompanying flow chart.

Associate General Counsel Torrissi encouraged staff to have requests for records submitted to the new portal on the Commission's website, and the Commission's public records email address, rather than forwarding requests to the legal division. She then outlined new provisions in the policy for when requested documents were not easily identifiable and how the departments could

work with IT to find responsive documents. She further outlined that the Commission could accommodate requests without assessing a fee unless the records request takes longer than 100 hours to fill.

Chair Judd-Stein sought clarification regarding what can be charged for during an assessment of fees. Associate General Counsel Torrasi explained that the Commission can only charge for time spent searching and segregating documents where it is required by law. She further noted that a fee cannot be assessed for the first four hours, and that a response to the request clarifying assessment fees must be sent to a requestor within ten days. After some discussion, Commissioners all agreed that fees should be assessed prior to the 100 hours noted in the drafted policy.

Commissioner Hill suggested a revision to lower the hours from 100 to 40. Chair Judd-Stein recommended the policy reference language in the statute. Commissioner O'Brien suggested the broader language of "we reserve a right to request a fee if the request is overly burdensome" be included within the Commission's policy. Commissioners agreed.

Commissioner Skinner inquired as to whether minor public records requests could be fulfilled by staff. Associate General Counsel Torrasi stated that all requests should be forwarded to the legal division, as the division was required to submit information on records requests at the end of the year, and the statistics need to be tracked. She further noted that every response to a public records request is required to include language explaining that a requestor has the right to appeal the Commission's response, and she does not expect staff members to know that language.

Commissioner Judd-Stein commented that while Associate General Counsel Torrasi held the official role as the Commission's Record Access Officer, those with responsive records should assist the legal division in the production of records in order to meet the ten-business day deadline regarding assessment of fees.

Commissioner Skinner commented that staff may not understand the nature of requests for documents being public records requests without context from other departments. Executive Director Wells stated that some documents exempt from public records requests may be easily identifiable, but that the legal division would still need to perform an evaluation as they must notify the requestor of all responsive documents being withheld from the production due to exemptions. Associate General Counsel Torrasi clarified that staff should not send the legal division their personal notes, as they are no longer personal once produced to legal or shared with other individuals. Commissioners thanked Attorney Torrasi for her presentation.

#### c. [Broadway Development Decision Update](#) (4:23:12)

Chair Judd-Stein introduced General Counsel Todd Grossman. General Counsel Grossman presented a draft memorandum relative to the Commission's decision from the March 10, 2022, public meeting regarding the proposed Broadway Development Project across the street from Encore Boston Harbor. He noted that the decision was commemorated in this format with the Commission's conditions on the gaming license included at the end of the memorandum.

General Counsel Grossman explained that as discussed in the March 10, 2022, and March 14, 2022, meetings, a four-part test was established as to whether a property was part of the gaming establishment. In the March 10 and March 14 meetings, the Commission found that the proposed structure could be considered in the bounds of the gaming establishment, but the Commission

could ensure oversight of the gaming establishment by imposing conditions on the gaming licensee rather than including the project in the boundary of the existing gaming establishment. The Commission approved the seven conditions during the March 14, 2022, public meeting.

Chair Judd-Stein sought clarification regarding the 90-day deadline on the proposal for the pedestrian bridge, and whether it began tolling at this meeting or the prior March 14, 2022, public meeting. Commissioner O'Brien noted that it was 90 days from the date of the Commission's vote. General Counsel Grossman noted he would modify the opening paragraph of the memorandum to include the second meeting date on March 14, 2022.

Commissioner Skinner sought clarification regarding the purpose of the memorandum, and if it would be issued to the licensee. Commissioner O'Brien stated that the memorandum was to memorialize the rationale underlying the vote on the issue and providing legal analysis for the conditions imposed on the licensee. General Counsel Grossman confirmed that once the Commissioners were comfortable with the memorandum, it would be issued to the licensee as a record of proceedings and conditions. The Commissioners agreed that the memorandum accurately reflects the decision and rationale held by the Commission.

#### 7. [Regulation Review Update](#) (4:45:46)

Executive Director Wells presented the update on the Commission's Regulatory Review process. The review looked at five criteria for regulation review: ensuring regulations are clearly written and understandable; eliminating duplicative or contradictory requirements; eliminating unnecessary and minimizing overly burdensome requirements; ensuring reporting requirements were necessary and providing information used by regulatory agency; and eliminating barriers to equity and inclusion.

Executive Director Wells introduced Crystal Beauchemin, Chief Administrative Officer to the Chair, and Special Projects Manager. Ms. Beauchemin noted that twelve to thirteen regulations had been received from the online submission form. She further noted that eleven of the submissions required review, and none of the regulations had no change necessary. Ms. Beauchemin noted that 205 CMR 133 and 205 CMR 116.03 were in progress, and initial reviews of 205 CMR 138 and 205 CMR 147 were upcoming. Associate General Counsel Torrisi presented the regulation promulgation timeline to Commissioners including that the process from authorization to begin the promulgation process to a regulation's finalization and publication takes approximately 60 to 90 days.

Commissioner Skinner inquired why there was a public hearing rather than a public comment period. General Counsel Grossman explained that regulations require public hearings under G.L. c. 30A, §§ 2 and 5. Chair Judd-Stein noted her appreciation that the Commission's policy of transparency lead to public comments given at the public hearings.

#### 8. [Commissioner Updates](#) (5:02:15)

##### a. Procedural Discussion Regarding Statutory Positions and Elections: Secretary and Treasurer

Chair Judd-Stein explained that pursuant to G.L. c. 23K, §3, the positions of Secretary and Treasurer of the Commission must be elected. Commissioner O'Brien shared her desire to

schedule a recurring time each year to vote upon the positions to ensure the statutory requirements of the position were met. She further noted that the election time should not coincide with scheduled end of Commissioner's terms. Commissioner O'Brien then commented that while the Internal Audit and Compliance Group are not statutory positions, they often have conflicts of interest with the Treasurer position, and that the compliance should be more narrowly drawn within the compliance committee. Commissioner O'Brien expressed her sentiment that the rotation of roles by Commissioners was likely the most equitable practice.

Chair Judd-Stein noted that the rotation of roles would benefit the Commission as it would highlight each Commissioner's unique set of skills, in addition to providing checks and balance. Commissioner Hill supported rotating the positions, as all positions were voted on, and not based in a specialty or specifically held background. He stated he would like to give everyone an opportunity in each role. Commissioner Skinner agreed with the rotation in roles but shared her sentiment in wanting the rotation of roles being separate from the concept of seniority, as the Commissioners all possess unique experiences and backgrounds.

Commissioner O'Brien inquired how to best implement the cycle to prevent conflicts of interest with the Compliance Committee and the Treasurer. Chair Judd-Stein commented on the possibility of a succession plan, which was not based in seniority, and is a common policy in other organizations. Chair Judd-Stein further elaborated that if the Treasurer would be appointed to the Compliance Committee, then a new Treasurer could be elected at that time.

After extensive discussion, the Commissioners reached a consensus that the positions could be rotational. Commissioner Skinner requested more clarity on the rotational process. Commissioner O'Brien noted that an annual election will signify rotation from one Commissioner to the next. Commissioner Skinner raised the issue of whether a Commissioner could be forced to perform a role if they do not wish to serve in that capacity. Commissioner Hill noted that Commissioners should be able to choose not to accept a position.

Commissioner Hill expressed his interest in the Secretary position, currently held by acting Secretary, Commissioner O'Brien. Commissioner O'Brien moved that the Commission elect Commissioner Hill to assume the responsibilities of Commission Secretary. The motion was seconded by Commissioner Skinner.

*Roll call vote:*

*Commissioner O'Brien: Aye.*

*Commissioner Hill: Aye.*

*Commissioner Skinner: Aye.*

*Chair Judd-Stein: Aye.*

*The motion passed unanimously.*

Chair Judd-Stein noted that Commissioner O'Brien had showed interest in the treasurer position, but recognized Commissioner O'Brien's previously raised concerns regarding conflicts of interest between her role with the Compliance Committee and the Treasurer role. Chair Judd-Stein noted that Commissioner Skinner also expressed an interest in the Treasurer role. Commissioner O'Brien stated that she would prefer to focus on establishing the Compliance Committee and would like to move forward seeing Commissioner Skinner serving a term as Treasurer.

Commissioner Hill moved that the Commission elect Commissioner Skinner to serve as Treasurer of the Commission in accordance with G.L. c. 23K, §3(f). The motion was seconded by Commissioner O'Brien.

*Roll call vote:*

*Commissioner O'Brien: Aye.*

*Commissioner Hill: Aye.*

*Commissioner Skinner: Abstain.*

*Chair Judd-Stein: Aye.*

*The motion passed unanimously, 3-0 with one abstention.*

As a point of order, Commissioner O'Brien requested that the elections should be set at a regular time. Chair Judd-Stein agreed and clarified that that the rotational policy was tabled for discussion and will not be implemented by today's vote.

b. [Legislative Update - Review of Proposed Letter Regarding Chapter 22 of the Acts of 2022 \(Remote Public Meetings\)](#) (5:57:53)

Chair Judd-Stein introduced Tom Mills, Communications Division Chief. Chief Mills stated that the provision in the Governor's March 2020 Executive Order allowing remote public meetings was set to expire on July 15, 2022. Mr. Mills presented a letter authored by the Commission to be sent to legislative leadership asking that the changes from this provision be made permanent or extended. The letter was included in the Commissioner's Packet.

Chair Judd-Stein expressed her desire to be on record on this issue as the Legislature considers extension or permanence of the existing law. Commissioner Hill suggested the letter include examples of how technology had affected the Commission's processes. The Commissioners agreed and reached unanimous consensus to send the letter to the Legislature.

Commissioner Skinner also shared a brief overview of the International Masters of Gaming Law conference she recently attended. She noted that many panels focused on technology, the future of online gaming, responsible gaming in online spaces, and acceptance of cryptocurrency as payment.

9. [Continuation of Lease Update](#) (6:12:37)

Given the length of the current meeting, Executive Director Wells suggested that the Commission move the executive session regarding the continuation of the office lease until the following Wednesday, prior to the start of the Commission's agenda setting meeting. She commented that the continuation of lease was not likely to be resolved during that executive session. Commissioners agreed with the suggestion.

Hearing no other business, Chair Judd-Stein called for a motion to adjourn.

Commissioner Hill moved to adjourn. Commissioner O'Brien seconded the motion.

*Roll call vote:*

*Commissioner O'Brien: Aye.*

*Commissioner Hill: Aye.*

*Commissioner Skinner: Aye.*

*Chair Judd-Stein: Aye.*

*The motion passed unanimously.*

### **List of Documents and Other Items Used**

1. Notice of Meeting and Agenda dated May 9, 2022
2. [Commissioners' Packet](#) from the May 12, 2022, meeting (posted on massgaming.com)



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## MEMORANDUM

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TO: Massachusetts Gaming Commission  
FROM: Judith Young, Associate General Counsel  
RE: 205 CMR 2.01: Application for License to Conduct a Racing Meeting by a New Operator  
DATE: November 17, 2022

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Enclosed for the Commission's review and vote of approval is 205 CMR 2.01: *Application for License to Conduct a Racing Meeting by a New Operator*. As previously discussed at the public meeting on September 15, 2022, this is an entirely new regulation designed to codify the contents of the application for a new license to conduct a racing meeting in a regulation (as opposed to an application for renewal, for which there is a separate application). This regulation is intended to clarify the statute governing the license application.

The application for a license to conduct a horse racing meeting is described in G.L. c. 128A, §2. The draft regulation includes all the information described in section 2, as well as several requirements and information described elsewhere in Chapter 128A (e.g., municipal approval of the location of a racetrack, ensuring racing competition honestly managed and of good quality, and the financial ability of an applicant to operate a racetrack).

As this is a racing regulation, the Commission must be mindful of G.L. c. 128A, §9B which requires a copy of the regulation be filed with the Clerk of the State Senate, prior to any racing regulation taking effect. The Legislature has approximately 60 days from the filing, to vote to disapprove the regulation. If the Legislature does not take such action, the regulation then takes effect. This means that the regulation will not become finalized until mid-January 2023, at the earliest.

A public hearing for this regulation was held at 9:30 am November 10, 2022, with two participants attending, but not offering comment. We received one substantive written public comment prior to the hearing and have included it within the packet to aide in discussion of this regulation at the November 17th public meeting.



Massachusetts Gaming Commission



205 CMR: MASSACHUSETTS GAMING COMMISSION  
205 CMR 2.00: HORSE RACING MEETING LICENSING

Section 2.01: Application for license to conduct a racing meeting by a new operator

- (1) Pursuant to M.G.L. c. 128A, §2, any person desiring to hold or conduct a horse racing meeting shall submit a completed application with the commission to do so on a form to be provided by the commission. Such application shall require, but not be limited to, submission of the following:
- a) The name of the applicant;
  - b) A \$300 licensing fee as described in M.G.L. c. 128A, § 4;
  - c) The post office address of the applicant, and if a corporation, the name of the state under the laws of which it is incorporated, the location of its principal place of business and the names and addresses of its directors and stockholders;
  - d) The location of the proposed racetrack where it is proposed to hold or conduct such meeting including the ownership of the proposed parcel(s);
  - e) The calendar year in which the applicant anticipates conducting the meeting, and the specific days on which it is intends to hold or conduct such a meeting;
  - f) The hours of each day between which it is intended to hold or conduct racing at such meeting subject to the restrictions described in M.G.L. c. 128A;
  - g) A summary of the project and racing facilities including a description of the proposed financing and source(s) of capital;
  - h) Submission of feasibility, viability, economic impact/development studies including projected revenues, purses, handles, tax payments, attendance, and employment figures;
  - i) Information and documentation of the applicant's receipt of required approvals from groups and entities outside of the commission including, but not limited to, a municipal approval pursuant to M.G.L. c. 128A, § 13A, an affirmative county vote pursuant to M.G.L. c. 128A, § 14, and other state or federal environmental, land use, building, and hospitality-related permits, licenses, or authorizations;
  - j) Information for the evaluation of the suitability of the applicant including all individual and entity qualifiers. A qualifier shall be considered any entity or individual that, in the commission's discretion, maintains an ability to influence or control the operation of the applicant and prospective licensee including any business associates. Suitability shall include, but not be limited to, an evaluation of the integrity, honesty, and good character of each qualifier, an evaluation of the financial stability, integrity, and background of the applicant and each qualifier, and the overall business ability of the applicant to establish and maintain an honestly managed racing meeting;
  - k) Information relative to the public interest and benefits associated with the conduct of the proposed racing meeting including the existence, or plan to execute, a purse agreement with a representative horsemen's organization, any support or opposition to the proposal received from the host and nearby communities, the applicant's plan to attract and employ a diverse workforce in both construction and operational phases of the proposal including use of vendors, and whether the applicant plans on entering into a Project Labor Agreement(s);
  - l) Information relative to the proposed pari-mutuel wagering plan for live racing, simulcasting, and advance deposit wagering;

- m) An attestation signed and sworn to that the applicant will comply, in case such license be issued, with all applicable laws and with all applicable rules and regulations prescribed by the commission, and that the applicant shall have an affirmative obligation to abide by every statement made in the application to the commission should it be awarded a license; and
  - n) Answers to such other questions as the commission may prescribe.
- (2) The application described in 205 CMR 2.01 shall not apply to a renewal of a license awarded the previous year or for a fair license described in M.G.L. c. 128A, §3.

**REGULATORY AUTHORITY**

G.L. c. 128A, §§ 2, 4, 9(B), 13A and 14

November 10, 2022

To the Massachusetts Gaming Commission

Re: Regulation Comment  
Proposed 205 CMR 2.01

Honorable Commissioners:

Thank you for the opportunity to present these written comments on the proposed Regulations for an Application for license to conduct a racing meeting by a new operator.

### **The Regulations Need to Specify Minimum Requirements**

The recently filed application by the Commonwealth Equine and Agricultural Center (CEAC) to conduct a new live racing meeting, is a textbook example of why the application and accompanying regulations need to have at least a few basic prerequisites to the filing of any application for a license to conduct a new live racing meeting. The current application form encourages the type of bare-bones factless application filed by the CEAC.

Rather than encouraging such vagueness, the regulations need to specifically state what absolutely needs to be in any application for a new racing meeting. Although there will necessarily be some facets of a new proposal which will need to be expanded upon in the future as construction begins, that does not negate the necessity to have an actual proposal before the commission which it can properly evaluate.

To imagine that an applicant might file an application with zero facts and zero answers, declare that all will be worked out later, but meanwhile request an immediate simulcasting license would be laughable if such had not actually occurred.

### **128A, Section 13A Local Approval**

First and foremost, local approval pursuant to MGL c.128A, section 13A must be obtained prior to the filing of an application. Especially because such local approval is a condition precedent to awarding a license, the Commission must require that it be obtained prior to the submittal of an application. Not only

must the approval be obtained, any conditions of such approval need to have been met prior to the filing with the Commission of an application for a new track license.

We have now had two years in a row where either the basic approval itself had not yet been obtained prior to October 1, or a conditioned approval was the basis for the application.

Last year's application had to be withdrawn when a condition of the local approval was not met. This year, the commission is faced with a more ridiculous proposition. Local approval was actually denied after the Commission conducted a public hearing. Now, at the last hour, and without proper notice, the Hardwick Board of Selectmen (BoS) has purported to "reconsider" such denial, and "approve" a location, with numerous conditions. Never mind that the location approved by the BoS is a much different description than the location noticed in their publication or public hearing. Nowhere in the notice nor in the evidence before the BoS was the actual location as moved and seconded last night. Moreover, last night's location "approval" has numerous conditions that may take years to be met.

### **Detailed Engineered Plans for the Race Track**

The second absolutely necessary requirement in the regulations must be detailed engineered plans for the construction of the proposed track. The recent CEAC application merely has artist sketches. But even those cursory drawings indicate some major work that will need to be performed before a horse could actually run on the imaginary track. Meanwhile, they claim and have promised the Town that all they need do is "overseed and mow."

### **Plans for Construction of Permanent Facilities for Horses, Participants, and Spectators**

Third, the application must include actual plans for the construction of all of the facilities required for the health and safety of the horses, the participants, and the spectators. Although it is likely that there would be some temporary facilities allowed in the first few years while permanent structures are being constructed, permanent structures would obviate the need for the Commission staff and local authorities to thoroughly review all of the nuts and bolts of each and every structure for every meet or race week/weekend. As an example of the problem with not requiring such construction, the CEAC

application provides for no permanent structures-ever. All necessary seating and restrooms and wagering areas and food and drink and horse stalls and jockey quarters etc etc etc will be temporary. They even seem to consider the race track itself to be a “temporary” use – after a few hay cuttings.

### **The Application Must Show Control of All the Premises**

The applicants must have control of all of the premises necessary for the safety of the equine athletes, the participants, and the spectators: sufficient on site parking; permanent structures or areas for spectator seating; and amenities such as food and drink and restrooms.

As an example of the problem with not having such a requirement, the instant CEAC application has no parking for spectators or participants. No car or trailer or RV parking areas.

In addition, the majority of the land, and the area of the track itself, is under a permanent Agricultural Preservation Restriction (APR). Building the track, allowing any temporary or permanent structures, and especially allowing this commercial use, will require a Special Permit from the MDAR. Such special permits are temporary, and can be revoked if at any time the use of or soils of the property are compromised.

Moreover, the CEAC plans to have the wagering and the majority of the spectator activities on the Town road, in violation of MGL chapter 128A, section 3(l). Pursuant to 128A section 2, the Commission is issuing a license as to the entire race track- which includes all of the amenities that CEAC plans to hold on public land. See definitions, 128A, section 1:

"Race track" shall include the track, grounds, auditorium, amphitheatre and/or bleachers, if any, and adjacent places used in connection therewith, where a horse or dog racing meeting may be held; provided, however, that each person licensed to conduct a running horse racing meeting, other than a licensee holding a racing meeting in connection with a state or county fair, shall conduct the racing meeting on a race track with a racing strip of not less than 1 mile.

A more detailed application would have revealed such problems with a “concept”.

### **The Application Must Be for Racing in the Immediately Following Calendar Year**

Finally, rather than adopting a legal fiction, that an application could actually be for some year in the future, not the immediately following calendar year as intended by the statute, the Commission should recognize that an application does not need to be filed at the last hour. Although historically applicants have waited until September 30 to file their applications, there is no reason that an application for a new race track cannot be filed in January, with all local approvals already obtained, and with an engineered plan for an actual race track. The timing would then be such that they could conceivably construct a track in time to actually race in the (actual) next calendar year.

Thank you for your consideration.

Barbara E Kellogg  
Hawley, MA



## **AMENDED SMALL BUSINESS IMPACT STATEMENT**

The Massachusetts Gaming Commission (“Commission”) hereby files this amended Small Business Impact Statement in accordance with G.L. c.30A, § 5 relative to the proposed promulgation of **205 CMR 2.01 - Application for License to Conduct a Racing Meeting by a New Operator**. A public hearing was held on November 10, 2011, discussing this proposed regulation.

The regulation is designed to codify in the regulations the contents of the application for a new license to conduct a racing meeting (as opposed to a renewal for which there is a separate application) and to clarify the statute governing the license application. The draft regulation includes all the information described in G.L. c. 128A, §2, as well as a number of materials and information described elsewhere in chapter 128A (e.g.- municipal approval of the location of a racetrack, ensuring racing competition honestly managed and of good quality, and the financial ability of an applicant to operate a racetrack) This regulation is governed by G.L. c. 128A, §§ 2, 4, 9(B), 13A, and 14.

The proposed regulation applies directly to applicants seeking a license to conduct a racing meeting. These applicants may consist of existing or new entities that could identify as small businesses; however, this proposed regulation is not likely to have a negative impact on small businesses.

In accordance with G.L. c.30A, §5, the Commission offers the following responses on whether any of the following methods of reducing the impact of the proposed regulation on small businesses would hinder achievement of the purpose of the proposed regulation:

1. Establishing less stringent compliance or reporting requirements for small businesses:

Given the potential for new racing applicants in the future, there is a possibility that this regulation could impact small businesses. Presently, there are no less stringent compliance or reporting requirements for small businesses.

2. Establishing less stringent schedules or deadlines for compliance or reporting requirements for small businesses:

The proposed regulation does not impose any reporting requirements for small businesses; however, it does require submission of the intended days the applicant, seeks to offer live racing.

3. Consolidating or simplifying compliance or reporting requirements for small businesses:

This regulation does not impose any reporting requirements for small businesses.



Massachusetts Gaming Commission

4. Establishing performance standards for small businesses to replace design or operational standards required in the proposed regulation:

The proposed regulation is prescriptive to ensure uniformity of information submitted to the commission. They are appropriate in this instance to allow for transparency to applicants seeking licensure.

5. An analysis of whether the proposed regulation is likely to deter or encourage the formation of new businesses in the Commonwealth:

This regulation could encourage the formation of new businesses in the Commonwealth, as it may encourage new businesses within the racing community or as vendors or contractors.

6. Minimizing adverse impact on small businesses by using alternative regulatory methods:

This regulation is not likely to adversely impact small businesses.

Massachusetts Gaming Commission  
By:

/s/ Judith Young  
Judith A Young  
Associate General Counsel  
Legal Division

Dated: November 4, 2022



Massachusetts Gaming Commission



TO: Cathy Judd-Stein, Chair  
Eileen O'Brien, Commissioner  
Brad Hill, Commissioner  
Nakisha Skinner, Commissioner  
Jordan Maynard, Commissioner

FROM: Carrie Torrisi, Deputy General Counsel  
Judith Young, Associate General Counsel  
Mark Vander Linden, Director of Research and Responsible Gaming  
David Mackey, Anderson & Kreiger LLP  
Annie Lee, Anderson & Kreiger LLP

DATE: November 4, 2022

RE: Proposed Responsible Sports Wagering Regulations: 205 CMR 233 and 250

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### Background

Section 13(e)(2) of G.L. c. 23N, the Massachusetts Sports Wagering Act, directs the Commission to (emphasis added):

**Establish a list of self-excluded persons from sports wagering.** A person may request their name to be placed on the list of self-excluded persons by filing a statement with the commission acknowledging that they are a problem gambler and by agreeing that, during any period of voluntary exclusion, they shall not collect any winnings or recover any losses resulting from any sports wagering. The commission shall adopt further regulations for the self-excluded persons list including procedures for placement, removal and transmittal of the list to sports wagering operators. The commission may revoke, limit, condition, suspend or fine a sports wagering operator if the operator knowingly or recklessly fails to exclude or eject from its premises any person placed on the list of self-excluded persons. The list of self-excluded persons from sports wagering shall not be open to public inspection.

Section 13(d) of G.L. c. 23N prohibits operators from accepting:

- (i) A wager from a person who is less than 21 years of age.

The proposed 205 CMR 233 carries out the Commission's mandate to create and maintain a list of individuals self-excluded from sports wagering. It largely tracks, and where appropriate

incorporates by reference, 205 CMR 133 governing the list of individuals self-excluded from gaming.

The proposed 205 CMR 250 creates obligations on sports wagering operators to establish and implement policies, practices and procedures to prevent minor and underage youth from sports wagering. It largely tracks, and where appropriate incorporates by reference, 205 CMR 150 governing the protection of minors and underage youth from gaming.

### **Summary of Sections**

- 233.01      Consistent with G.L. c. 23N, § 13(e)(2), this section reiterates the Commission's duty to create and maintain a list of individuals self-excluded from sports wagering. As with 205 CMR 133, the purpose of the self-exclusion list is to offer individuals means to help address or deter problematic sports wagering.
  
- 233.02      This section outlines the consequences of placement on the self-exclusion list, as well as the procedures by which an individual can apply to have their name placed on the voluntary self-exclusion list. The procedure follows the same procedures set out in 205 CMR 133. Unlike 205 CMR 133, which requires gaming licensees to update its internal management system with the names of individuals being added or removed from the self-exclusion list every 72 hours, this section requires sports wagering operators to make those updates every 24 hours.
  
- 233.03      This section sets out the minimum requirements for individuals to apply for inclusion on the self-exclusion list. These requirements follow the same requirements set out in 205 CMR 133, but as applicable to sports wagering.
  
- 233.04      The duration periods for which an individual can elect to be included on the self-exclusion list, and processes and procedures for applying to remove oneself from the self-exclusion list are the same as those provided in 205 CMR 133 for gambling. When an individual removes themselves from the self-exclusion list and participates in a reinstatement session, the individual will be automatically offered resources to address problematic sports wagering, unless they expressly decline such resources.
  
- 233.05      The Commission has the same obligations relative to the maintenance and custody of the voluntary self-exclusion list as it does under 205 CMR 133. Sports wagering operators have the same access to and obligations regarding the voluntary self-exclusion list as gaming licensees do under 205 CMR 133.
  
- 233.06      A sports wagering operator's responsibilities relative to the administration of the voluntary self-exclusion list follow the same responsibilities gaming licensees are subject to under 205 CMR 133 in the sports wagering context.

- 233.07      A sports wagering operator may be sanctioned for its failure to abide by its responsibilities set out in 205 CMR 233. Any sanctions are subject to the same procedural requirements, including review before the Commission, as set out in 205 CMR 133.
  
- 233.08      Just as an individual on the self-exclusion list is not entitled to recover losses, and a gaming licensee is not prohibited from seeking payment of a debt from an individual on a self-exclusion list under 205 CMR 133, the same applies to individuals self-excluded from sports wagering and sports wagering operators.
  
- 250.01      Consistent with G.L. c. 23N, § 13(d), this section requires sports wagering operators to implement policies, procedures and practices designed to prevent minors and underage youth from sports wagering. This section also includes provisions requiring sports wagering operators to submit for approval by the Commission a written policy memorializing such policies, procedures and practices, similar to the requirement for approval of a written policy under 205 CMR 133 and 233.
  
- 250.02-04      Sports wagering operators are required to monitor gaming establishments and sports wagering facilities for minors, prevent the service of alcohol to underage persons at such places, and report any such incidents discovered to the Commission, as gaming licensees are required to under 205 CMR 150.
  
- 250.05      This section provides that where a sports wagering operator violates its obligations as set forth in this section, sports wagering operators are subject to the same slate of potential sanctions, and if imposed, procedural requirements and review process, as those set forth in 205 CMR 133 and 233 for violations of the self-exclusion list.

## 205 CMR 250: PROTECTION OF MINORS AND UNDERAGE YOUTH FROM SPORTS WAGERING

### Section

- 250.01: Preventing Sports Wagering by Underage Persons
- 250.02: Monitoring the Premises for Unattended Minors
- 250.03: Preventing the Service of Alcohol to Underage Persons
- 250.04: Reporting Requirements Related to Minors and Underage Persons
- 250.05: Sanctions Against a Sports Wagering Operator

### 250.01: Preventing Sports Wagering by Underage Persons

- (1) Each Sports Wagering Operator shall implement policies, procedures and practices designed to prevent Persons younger than 21 years old, except for an employee 18 years of age or older solely acting in the performance of the employee's duties, from:
  - a. Entering a Sports Wagering Area or Sports Wagering Facility;
  - a.b. Placing a bet at a Sports Wagering Kiosk; or ~~or~~
  - b.c. Holding a Sports Wagering Account.
- (2) Each Sports Wagering Operator shall submit a written policy that includes the policies, procedures and practices described in 205 CMR 250.01(1) and (5), including but not limited to measures to prevent minors and underage youth from placing a Sports Wager at a Sports Wagering Kiosk, for Commission approval at least 30 days before the Sports Wagering Operator begins accepting bets from individuals participating in Sports Wagering from Massachusetts. The Commission shall review the plan, and if approved, the plan shall be implemented and followed by the Sports Wagering Operator. If the plan is not approved, the Commission may withhold issuance of an Operations Certificate until the Sports Wagering Operator has submitted a new policy that is approved by the Commission.
- (3) The Commission shall review each Sports Wagering Operator's written policy at least once a year.
- (4) If a Sports Wagering Operator amends its written policy prior to the Commission's annual review, the Sports Wagering Operator shall submit an amended written policy for Commission approval within 30 days of amending the written policy. The Sports Wagering Operator shall not implement the amended written policy until the Commission approves the amended written policy. While the Commission reviews the amended written policy, the Sports Wagering Operator shall continue to implement the written policy most recently approved by the Commission.
- (5) The policies, procedures and practices shall include but not be limited to an ongoing program of training for personnel at the gaming establishment or Sports Wagering Facility, or for personnel who are responsible for regulating access to a Sports Wagering Platform, that emphasizes the responsibility of those personnel for identifying and preventing Sports Wagering by persons younger than 21 years old.

- (6) In cooperation with the Commission, and where reasonably possible, the Sports Wagering Operator shall determine the amount wagered and lost by a Person younger than 21 years old. The monetary value of the losses shall be paid to the Commission for deposit into the Sports Wagering Fund within 45 days established in M.G.L. c. 23N, § 17.

250.02: Monitoring the Premises for Unattended Minors

Sports Wagering Operators shall be subject to the same responsibilities regarding the monitoring of parking areas and the safety of minors on the premises of a gaming establishment or Sports Wagering Facility as gaming licensees as set forth in 205 CMR 150.02.

250.03: Preventing the Service of Alcohol to Underage Persons

Each Sports Wagering Operator shall implement policies, procedures and practices in accordance with 205 CMR 138.12 to prevent the service of alcoholic beverages to underage Persons upon the premises of the gaming establishment or Sports Wagering Facility.

250.04: Reporting Requirements Related to Minors and Underage Persons

Each Sports Wagering Operator shall submit an underage Person report to the bureau by the tenth day of each month reporting the following information for the previous month:

- (1) The number of Persons younger than 21 years old found in the Sports Wagering Facility;
- (2) The number of Persons younger than 21 years old found Sports Wagering or attempting to Sports Wager in the Sports Wagering Area, including but not limited to, wagering on a Sports Wagering Kiosk;
- (3) The number of Persons younger than 21 years old found Sports Wagering or attempting to Sports Wager on a Sports Wagering Platform;
- (4) The number of Persons younger than 21 years old found consuming or attempting to consume alcohol in the Sports Wagering Area or Sports Wagering Facility;
- (5) The number of Persons younger than 21 years old turned over to the proper law enforcement authority by the Sports Wagering Operator; and
- (6) The number of Persons younger than 21 years old escorted from the Sports Wagering Area.

~~250.05: Sanctions Against a Sports Wagering Operator~~

- ~~(1) Grounds for Action. A Sports Wagering Operator license may be conditioned, suspended, or revoked, or a Sports Wagering Operator assessed a civil administrative penalty if it is determined that a Sports Wagering Operator has:~~
- ~~(a) knowingly or recklessly failed to reject or block a sports wager placed by any Person younger than 21 years old. Provided, it shall not be deemed a knowing or reckless failure if a Person younger than 21 years old shielded their age or otherwise~~

~~attempted to avoid age verification while present at a Sports Wagering Area, Sports Wagering Facility, or on a Sports Wagering Platform; or~~

- ~~(b) — failed to abide by any provision of 205 CMR 250.00, M.G.L. c. 23N, §§ 12(a)(x) or 13(d)(i), a Sports Wagering Operator's approved written policy for compliance with the protection of minors and underage youth from sports wagering program pursuant to 205 CMR 250.00, or any law related to the protection of minors and underage youth from sports wagering in a Sports Wagering Area, Sports Wagering Facility or Sports Wagering Platform. Provided, a Sports Wagering Operator shall be deemed to have marketed to a minor or underage youth only if marketing materials are sent directly to an address, email address, telephone number, or other contact information for the minor or underage youth.~~
- ~~(2) — Finding and Decision. If the bureau finds that a Sports Wagering Operator has violated a provision of 205 CMR 250.05(1), it may issue a written notice of decision recommending that the Commission suspend, revoke, or condition said Sports Wagering Operator license. Either in conjunction with or in *lieu* of such a recommendation, the bureau may issue a written notice assessing a civil administrative penalty upon said Sports Wagering Operator. Such notices shall be provided in writing and contain a factual basis and the reasoning in support of the decision, including citation to the applicable statute(s) or regulation(s).~~
- ~~(3) — Civil Administrative Penalties. The Commission may assess a civil administrative penalty on a Sports Wagering Operator in accordance with M.G.L. c. 23N, § 16 for a violation of 205 CMR 250.05(1).~~
- ~~(4) — Review of Decision. A recommendation made by the bureau to the Commission that a Sports Wagering Operator license be suspended or revoked shall proceed directly to the Commission for review in accordance with 205 CMR 101.01. If the Sports Wagering Operator license is aggrieved by a decision made by the bureau in accordance with 205 CMR 250.05(2) and (3), it may request review of said decision in accordance with 205 CMR 101.00.~~

## 205 CMR 250: PROTECTION OF MINORS AND UNDERAGE YOUTH FROM SPORTS WAGERING

### Section

- 250.01: Preventing Sports Wagering by Underage Persons
- 250.02: Monitoring the Premises for Unattended Minors
- 250.03: Preventing the Service of Alcohol to Underage Persons
- 250.04: Reporting Requirements Related to Minors and Underage Persons

### 250.01: Preventing Sports Wagering by Underage Persons

- (1) Each Sports Wagering Operator shall implement policies, procedures and practices designed to prevent Persons younger than 21 years old, except for an employee 18 years of age or older solely acting in the performance of the employee's duties, from:
  - a. Entering a Sports Wagering Area or Sports Wagering Facility;
  - b. Placing a bet at a Sports Wagering Kiosk; or
  - c. Holding a Sports Wagering Account.
- (2) Each Sports Wagering Operator shall submit a written policy that includes the policies, procedures and practices described in 205 CMR 250.01(1) and (5), including but not limited to measures to prevent minors and underage youth from placing a Sports Wager at a Sports Wagering Kiosk, for Commission approval at least 30 days before the Sports Wagering Operator begins accepting bets from individuals participating in Sports Wagering from Massachusetts. The Commission shall review the plan, and if approved, the plan shall be implemented and followed by the Sports Wagering Operator. If the plan is not approved, the Commission may withhold issuance of an Operations Certificate until the Sports Wagering Operator has submitted a new policy that is approved by the Commission.
- (3) The Commission shall review each Sports Wagering Operator's written policy at least once a year.
- (4) If a Sports Wagering Operator amends its written policy prior to the Commission's annual review, the Sports Wagering Operator shall submit an amended written policy for Commission approval within 30 days of amending the written policy. The Sports Wagering Operator shall not implement the amended written policy until the Commission approves the amended written policy. While the Commission reviews the amended written policy, the Sports Wagering Operator shall continue to implement the written policy most recently approved by the Commission.
- (5) The policies, procedures and practices shall include but not be limited to an ongoing program of training for personnel at the gaming establishment or Sports Wagering Facility, or for personnel who are responsible for regulating access to a Sports Wagering Platform, that emphasizes the responsibility of those personnel for identifying and preventing Sports Wagering by persons younger than 21 years old.

- (6) In cooperation with the Commission, and where reasonably possible, the Sports Wagering Operator shall determine the amount wagered and lost by a Person younger than 21 years old. The monetary value of the losses shall be paid to the Commission for deposit into the Sports Wagering Fund within 45 days established in M.G.L. c. 23N, § 17.

250.02: Monitoring the Premises for Unattended Minors

Sports Wagering Operators shall be subject to the same responsibilities regarding the monitoring of parking areas and the safety of minors on the premises of a gaming establishment or Sports Wagering Facility as gaming licensees as set forth in 205 CMR 150.02.

250.03: Preventing the Service of Alcohol to Underage Persons

Each Sports Wagering Operator shall implement policies, procedures and practices in accordance with 205 CMR 138.12 to prevent the service of alcoholic beverages to underage Persons upon the premises of the gaming establishment or Sports Wagering Facility.

250.04: Reporting Requirements Related to Minors and Underage Persons

Each Sports Wagering Operator shall submit an underage Person report to the bureau by the tenth day of each month reporting the following information for the previous month:

- (1) The number of Persons younger than 21 years old found in the Sports Wagering Facility;
- (2) The number of Persons younger than 21 years old found Sports Wagering or attempting to Sports Wager in the Sports Wagering Area, including but not limited to, wagering on a Sports Wagering Kiosk;
- (3) The number of Persons younger than 21 years old found Sports Wagering or attempting to Sports Wager on a Sports Wagering Platform;
- (4) The number of Persons younger than 21 years old found consuming or attempting to consume alcohol in the Sports Wagering Area or Sports Wagering Facility;
- (5) The number of Persons younger than 21 years old turned over to the proper law enforcement authority by the Sports Wagering Operator; and
- (6) The number of Persons younger than 21 years old escorted from the Sports Wagering Area.



### **SMALL BUSINESS IMPACT STATEMENT**

The Massachusetts Gaming Commission (“Commission”) hereby files this Small Business Impact Statement in accordance with G.L. c. 30A, §2 relative to the proposed promulgation of 205 CMR 233.00: Sports Wagering Voluntary Self-Exclusion; notice of which was filed with the Secretary of the Commonwealth. This regulation will extend the process for enrolling in voluntary self-exclusion to the arena of Sports Wagering. 205 CMR 233.00 largely mirrors 205 CMR 133 and will govern the procedures and protocols relative to the list of Persons self-excluded from entering a Sports Wagering Area or a Sports Wagering Facility or placing a bet on a mobile or online Sports Wagering Platform.

This regulation was developed as part of the process of promulgating regulations governing the licensure and operation of Sports Wagering in the Commonwealth, and is primarily governed by M.G.L. c. 23N, § 13(e)(2).

205 CMR 133.00 applies to sports wagering licensees, individuals seeking a means to address their problem gambling behavior, and the Commission. Accordingly, this regulation is unlikely to have an impact on small businesses. Under G.L. c.30A, §2, the Commission offers the following responses to the statutory questions:

1. Estimate of the number of small businesses subject to the proposed regulation:

As a general matter, small businesses are not subject to the proposed regulation.

2. State the projected reporting, recordkeeping, and other administrative costs required for compliance with the proposed regulation:

There are no projected reporting, recordkeeping, or other administrative costs required for small businesses to comply with the proposed regulation.

3. State the appropriateness of performance standards versus design standards:

Specific design standards are required in this situation to ensure clarity and compliance with the intended regulation by the licensees.

4. Identify regulations of the promulgating agency, or of another agency or department of the Commonwealth, which may duplicate or conflict with the proposed regulation:

There appear to be no conflicting regulations in 205 CMR, and the Commission is unaware of any conflicting or duplicating regulations of any other agency or department of the Commonwealth.

5. State whether the proposed regulation is likely to deter or encourage the formation of new businesses in the Commonwealth:

This regulation is not likely to have any impact on the formation of new businesses in the Commonwealth.

Massachusetts Gaming Commission

By:

/s/ Carrie Torrasi

Carrie Torrasi

Deputy General Counsel

Dated: November 3, 2022

## SPORTS WAGERING OCCUPATIONAL LICENSES

- 235.01 Sports Wagering Employees Requiring Occupational Licenses
- 235.02 Forms; Fingerprinting
- 235.03 Submission by Applicants; Fee
- 235.04 Investigation, Determination, and Appeals for Occupational Licenses
- 235.05 Affirmative License Standards for Occupational Licenses
- 235.06 Temporary Occupational Licenses
- 235.07 Administrative Closure of Applications for Occupational Licenses
- 235.08 Term of Occupational License; Renewal
- 235.09 Duties of Licensees
- 235.10 Disciplinary Action
- 235.11 Application following Denial or Revocation

### 235.01 Sports Wagering Employees Requiring Occupational Licenses

- (1) Requirement for Licensure.
  - (a) No Person shall perform duties directly related to the operation of Sports Wagering in a supervisory role on behalf of a Sports Wagering Operator unless the Person has obtained an Occupational License in accordance with this 205 CMR 235.00.
  - (b) Notwithstanding 205 CMR 235.01(a), the following persons do not have to obtain Occupational Licenses:
    - (i) Any Qualifier to a Sports Wagering Operator pursuant to 205 CMR 215;
    - (ii) Any person licensed, qualified, or registered as a Key Gaming Employee or in association with a Gaming Vendor pursuant to 205 CMR 134.00; or
    - (iii) Any person licensed, qualified or registered in association with a Sports Wagering Vendor pursuant to 205 CMR 234.00.
- (2) Persons who perform duties directly related to the operation of Sports Wagering in a supervisory role on behalf of a Sports Wagering Operator shall include:
  - (a) An individual holding one of the following positions, and any person in a similar or equivalent position, regardless of job title, whose employment relates to Sports Wagering:
    - (i) Assistant General Manager;

- (ii) Gaming or Sports Wagering Manager;
- (iii) Chief of Security;
- (iv) General Manager;
- (v) Chief Surveillance Officer;
- (vi) Chief Compliance Officer;
- (vii) Principal executive officer;
- (viii) Principal accounting officer;
- (ix) Chief Information Officer;
- (x) Chief Technology Officer;
- (b) An individual holding one of the following positions, and any person in a similar or equivalent position, regardless of job title, whose employment relates directly to Sports Wagering:
  - (i) Electronic gaming device manager;
  - (ii) Information technology manager;
  - (iii) Software development manager;
  - (iv) Shift supervisor of an in-person Sports Wagering department, or a shift supervisor in surveillance, cage, or player development whose work relates directly to sports wagering;
  - (v) Other managerial employees who are not identified in 205 CMR 235.01(2)(a)-(b), but who are empowered to make discretionary decisions which impact Sports Wagering operations.

#### 235.02 Forms; Fingerprinting

- (1) Occupational License Application Form. Every Person applying for an Occupational License shall be obligated to complete and submit an Occupational License Application Form to the Division of Licensing. Said forms shall be created by the Bureau, subject to the approval of the Commission. The Bureau may create different Occupational License Application Forms for different categories of applicants. The Division of Licensing may make non-material changes to the forms. The Occupational License Application shall require, at a minimum, the following information:

- (a) The name of the Applicant;
  - (b) The address of the Applicant;
  - (c) A detailed employment history of the Applicant, as prescribed by the Bureau;
  - (d) The fingerprints of the Applicant;
  - (e) The Applicant's criminal and arrest record; and
  - (f) Any civil judgments obtained against the Applicant pertaining to antitrust or security regulation.
- (2) The Bureau may require the Applicant to provide additional information, as set forth in the application forms, including, but not limited to:
- (a) information related to the financial integrity of the Applicant;
  - (b) bank accounts and records of the Applicant;
  - (c) bank references for the Applicant;
  - (d) business and personal income and disbursement schedules of the Applicant;
  - (e) tax returns and other reports filed by government agencies regarding the Applicant; and
  - (f) business and personal accounting check records and ledgers of the Applicant.
- (3) Fingerprinting. Each Applicant for an Occupational License shall be fingerprinted under the supervision of the Commission in accordance with the procedures in 205 CMR 134.13.

#### 235.03 Submission by Applicants; Fee

- (1) An application for the initial issuance of an Occupational License shall include:
- (a) an Occupational License Form, as set forth in 205 CMR 235.02(1)-(2);
  - (b) Proof of an offer of employment from a Sports Wagering Operator in the manner prescribed by the Division of Licensing. Ongoing employment with an Operator is a prerequisite for an application for licensure to remain

a valid application not subject to administrative closure in accordance with 205 CMR 235.07;

- (2) Each Applicant shall file a complete application pursuant to 205 CMR 235.03(1) with the Division of Licensing in the manner prescribed by the Division of Licensing. The Division of Licensing shall not accept an incomplete application.
- (3) Fee.
  - (a) A non-refundable fee of \$100 for an initial application and \$100 for a renewal shall be paid at the time of application for occupational licensure.
  - (b) The provisions of 205 CMR 134.15(5) concerning employer payment and payroll deductions shall apply to the fees described in 205 CMR 235.03(3)(a).

#### 235.04 Investigation, Determination, and Appeals for Occupational Licenses

The investigation of, determination on, and any appeal resulting from an Occupational License Application shall follow the processes set forth in 205 CMR 234.04(1)-(3).

#### 235.05 Affirmative License Standards for Occupational Licensees

- (1) An Applicant for an Occupational License shall establish their suitability by clear and convincing evidence.
- (2) In determining whether an Applicant for an Occupational License is suitable for purposes of being issued an Occupational License, the Bureau shall evaluate and consider the overall reputation of the Applicant consistent with 205 CMR 234.05(2), deny an application for any of the reasons set out in 205 CMR 234.05(3), and consider rehabilitation and the Applicant's age consistent with 205 CMR 234.05(4).

#### 235.06 Temporary Occupational Licenses

- (1) Notwithstanding any other provision of 205 CMR 235.00, upon petition to the Commission by an Operator, the Commission may issue a temporary Occupational License to an Applicant for an Occupational License if:
  - (a) the Applicant for an Occupational License has filed a completed application with the Commission and has submitted all of the disclosure forms as required by the Division of Licensing;
  - (b) the Operator certifies, and the Bureau finds, that the issuance of a temporary Occupational License is necessary for the operation of Sports

Wagering and is not designed to circumvent the normal licensing procedures; and

- (c) the Operator certifies that, to the best of its reasonable knowledge and belief, the proposed temporary Occupational Licensee meets the qualifications for licensure pursuant to 205 CMR 234.05 and that the Operator understands that it may be denied an Operator License if it has willfully, knowingly or intentionally provided false or misleading information regarding the proposed vendor.
- (2) An Applicant for an Occupational License on or before August 31, 2023 shall demonstrate its suitability for temporary licensure upon certification by the Applicant under the pains and penalties of perjury that the Applicant:
- (a) is not disqualified under one or more of the criteria listed in 205 CMR 234.05(3);
  - (b) is properly licensed or registered, and in good standing, to conduct the same operations in every other jurisdiction where they are employed in an equivalent position; and
  - (c) has disclosed any other information not previously disclosed of which it is aware or reasonably should be aware which would negatively impact a determination on the Applicant's suitability for an Occupational License.
- (3) On or after September 1, 2023, a temporary Occupational License shall issue, unless:
- (a) A preliminary review of the Applicant shows that the Applicant is disqualified under one or more of the criteria listed in 205 CMR 234.05(3); or
  - (b) A preliminary review of the Applicant shows that the Applicant will be unable to establish his or her qualifications for licensure under the standards set forth in 205 CMR 234.05(1).
- (4) If an Applicant for a temporary Occupational License is licensed or registered in another jurisdiction within the United States with comparable license and registration requirements, as determined by the Bureau, and is in good standing in all jurisdictions in which they hold such a license or registration, the Commission may issue the Applicant a temporary Occupational License; provided, however, that the Commission shall reserve its rights to investigate the qualifications of an Applicant at any time.

- (5) Unless otherwise stated by the Commission, a temporary Occupational License issued under this 205 CMR 235.06 shall expire upon issuance of a full Occupational License or upon suspension or revocation of the temporary Occupational License, and in any event no later than the term of the license as set forth in 205 CMR 235.08(1).

#### 235.07 Administrative Closure of Applications for Occupational Licenses

Applications for Occupational Licenses shall be subject to the provisions of 205 CMR 234.08.

#### 235.08 Term of Occupational License; Renewal

- (1) Term. Occupational Licenses shall expire on March 1 of the third calendar year following the issuance or renewal of the license.
- (2) Renewal
  - (a) Not later than the expiration date of the Occupational License, an Occupational Licensee shall submit a renewal application on a form established by the Commission.
  - (b) If an Occupational Licensee has made timely and sufficient application for a renewal, the Applicant's existing license shall not expire and the Applicant shall remain in good standing until the Bureau has issued a decision on the application. If a renewal application is received after the expiration date and the license expires before the Commission issues a new license, the Person shall not conduct business with an Operator until a new license is issued.
  - (c) It shall be the responsibility of the Occupational Licensee to ensure that their license is current.

#### 235.09 Duties of Licensees

All Occupational Licensees shall have the same duties and obligations required of gaming vendor Applicants, licensees, and registrants pursuant to 205 CMR 134.18.

#### 235.10 Disciplinary Action

An Occupational Licensee may be disciplined in the same manner, for the same reasons, and through the same process set forth in 205 CMR 234.11. They may appeal said discipline through the process set forth in 205 CMR 234.11(4).



235.11 Application Following Denial or Revocation

No individual who has been denied a license or has had their license revoked pursuant to 205 CMR 235.10 may reapply for the same license prior to two years from the date of denial or revocation. If an individual has appealed the denial or revocation of their license, the two year period shall begin to run from the date that the denial or revocation is affirmed pursuant to 205 CMR 101.00 or otherwise pursuant to M.G.L. c. 30A.

DRAFT

**MASSACHUSETTS GAMING COMMISSION**  
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**SPORTS WAGERING OCCUPATIONAL LICENSES**

- 235.01 Sports Wagering Employees Requiring Occupational Licenses
- 235.02 Forms; Fingerprinting
- 235.03 Submission by Applicants; Fee
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- 235.05 Affirmative License Standards for Occupational Licenses
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- 235.07 Administrative Closure of Applications for Occupational Licenses
- 235.08 Term of Occupational License; Renewal
- 235.09 Duties of Licensees
- 235.10 Disciplinary Action
- 235.11 Application following Denial or Revocation

235.01 Sports Wagering Employees Requiring Occupational Licenses

- (1) Requirement for Licensure.
  - (a) No Person shall perform duties directly related to the operation of Sports Wagering in a supervisory role on behalf of a Sports Wagering Operator unless the Person has obtained an Occupational License in accordance with this 205 CMR 235.00.
  - (b) Notwithstanding 205 CMR 235.01(a), the following persons do not have to obtain Occupational Licenses:
    - (i) Any Qualifier to a Sports Wagering Operator pursuant to 205 CMR 215 ~~and 218~~;
    - (ii) Any person licensed, qualified, or registered as a Key Gaming Employee or in association with a Gaming Vendor pursuant to 205 CMR 134.00; or
    - (iii) Any person licensed, qualified or registered ~~as~~ in association with a Sports Wagering Vendor pursuant to 205 CMR 234.00.
- (2) Persons who perform duties directly related to the operation of Sports Wagering in a supervisory role on behalf of a Sports Wagering Operator shall include:
  - (a) An individual holding one of the following positions, and any person in a similar or equivalent position, regardless of job title, whose employment relates to Sports Wagering:
    - (i) Assistant General Manager;

**Commented [PK1]:** GLI to review these lists.

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- (ii) Gaming or Sports Wagering Manager;
- (iii) Chief of Security;
- (iv) General Manager;
- (v) Chief Surveillance Officer;
- (vi) Chief Compliance Officer;
- (vii) Principal executive ~~Officer~~ officer;
- (viii) Principal accounting ~~Officer~~ officer;
- (ix) Chief Information Officer;
- (x) Chief Technology Officer;
- (b) An individual holding one of the following positions, and any person in a similar or equivalent position, regardless of job title, whose employment relates directly to Sports Wagering:
  - (i) Electronic gaming device manager;
  - (ii) Information technology manager;
  - (iii) Software development manager;
  - ~~(iv) Pit boss;~~
  - ~~(v)~~(iv) Shift supervisor of an in-person Sports Wagering department, or a shift supervisor in surveillance, cage, or player development whose work relates directly to sports wagering;
  - ~~(vi) Cage manager;~~
  - ~~(vii)~~(v) Other managerial employees who are not identified in 205 CMR 235.01(2)(a)-(b), but who are empowered to make discretionary decisions which impact Sports Wagering operations, ~~or as determined by the Commission.~~

**235.02 Forms; Fingerprinting**

- (1) Occupational License Application Form. Every Person applying for an Occupational License shall be obligated to complete and submit an Occupational License Application Form to the Division of Licensing. Said

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forms shall be created by the Bureau, subject to the approval of the Commission. The Bureau may create different Occupational License Application Forms for different categories of applicants. The Division of Licensing may make non-material changes to the forms. The Occupational License Application ~~for Occupational Licensees~~ shall require, at a minimum, the following information:

- (a) The name of the Applicant;
  - (b) The address of the Applicant;
  - (c) A detailed employment history of the Applicant, as prescribed by the Bureau;
  - (d) The fingerprints of the Applicant;
  - (e) The Applicant's criminal and arrest record; and
  - (f) Any civil judgments obtained against the Applicant pertaining to antitrust or security regulation.
- (2) The Bureau may require the Applicant to provide additional information, as set forth in the application forms, including, but not limited to:
- (a) information related to the financial integrity of the Applicant;
  - (b) bank accounts and records of the Applicant;
  - (c) bank references for the Applicant;
  - (d) business and personal income and disbursement schedules of the Applicant;
  - (e) tax returns and other reports filed by government agencies regarding the Applicant; and
  - (f) business and personal accounting check records and ledgers of the Applicant.
- (3) Fingerprinting. Each Applicant for an Occupational License shall be fingerprinted under the supervision of the Commission in accordance with the procedures in 205 CMR 134.13.

**235.03 Submission by Applicants; Fee**

- (1) An application for the initial issuance of an Occupational License shall include:

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- (a) an Occupational License Form, as set forth in 205 CMR 235.02(1)-(2);
  - (b) Proof of an offer of employment from a Sports Wagering Operator in the manner prescribed by the Division of Licensing. Ongoing employment with an Operator is a prerequisite for an application for licensure to remain a valid application not subject to administrative closure in accordance with 205 CMR 235.07-~~2~~<sub>1</sub>;
- (2) Each Applicant shall file a complete application pursuant to 205 CMR 235.03(1) with the Division of Licensing in the manner prescribed by the Division of Licensing. The Division of Licensing shall not accept an incomplete application.
- (3) Fee.
- (a) A non-refundable fee of \$100 for an initial application and \$100 for a renewal shall be paid at the time of application for occupational licensure.
  - (b) The provisions of 205 CMR 134.15(5) concerning employer payment and payroll deductions shall apply to the fees described in 205 CMR 235.03(3)(a).

**235.04 Investigation, Determination, and Appeals for Occupational Licenses**

The investigation of, determination on, and any appeal resulting from an Occupational License Application shall follow the processes set forth in 205 CMR 234.04(1)-(3).

**235.05 Affirmative License Standards for Occupational Licensees**

- (1) An Applicant for an Occupational License shall establish their suitability by clear and convincing evidence.
- (2) In determining whether an Applicant for an Occupational License is suitable for purposes of being issued an Occupational License, the Bureau shall evaluate and consider the overall reputation of the Applicant consistent with 205 CMR 234.05(2), deny an application for any of the reasons set out in 205 CMR 234.05(3), and consider rehabilitation and the Applicant's age consistent with 205 CMR 234.05(4).

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235.06 Temporary Occupational Licenses

- (1) Notwithstanding any other provision of 205 CMR 235.00, upon petition to the Commission by an Operator, the Commission may issue a temporary Occupational License to an Applicant for an Occupational License if:
  - (a) the Applicant for an Occupational License has filed a completed application with the Commission and has submitted all of the disclosure forms as required by the Division of Licensing;
  - (b) the Operator certifies, and the Bureau finds, that the issuance of a temporary Occupational License is necessary for the operation of Sports Wagering and is not designed to circumvent the normal licensing procedures; and
  - (c) the Operator certifies that, to the best of its reasonable knowledge and belief, the proposed temporary Occupational Licensee meets the qualifications for licensure pursuant to 205 CMR 234.05 and that the Operator understands that it may be denied an Operator License if it has willfully, knowingly or intentionally provided false or misleading information regarding the proposed vendor.
- (2) An Applicant for an Occupational License on or before August 31, 2023 shall demonstrate its suitability for temporary licensure upon certification by the Applicant under the pains and penalties of perjury that the Applicant:
  - (a) is not disqualified under one or more of the criteria listed in 205 CMR 234.05(3);
  - (b) is properly licensed or registered, and in good standing, to conduct the same operations in every other jurisdiction where they are employed in an equivalent position; and
  - (c) has disclosed any other information not previously disclosed of which it is aware or reasonably should be aware which would negatively impact a determination on the Applicant's suitability for an Occupational License.
- (3) On or after September 1, 2023, a temporary Occupational License shall issue, unless:
  - (a) A preliminary review of the Applicant shows that the Applicant is disqualified under one or more of the criteria listed in 205 CMR 234.05(3); or

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- (b) A preliminary review of the Applicant shows that the Applicant will be unable to establish his or her qualifications for licensure under the standards set forth in 205 CMR 234.05(1).
- (4) If an Applicant for a temporary Occupational License is licensed or registered in another jurisdiction within the United States with comparable license and registration requirements, as determined by the Bureau, and is in good standing in all jurisdictions in which they hold such a license or registration, the Commission may issue the Applicant a temporary Occupational License; provided, however, that the Commission shall reserve its rights to investigate the qualifications of an Applicant at any time.
- (5) Unless otherwise stated by the Commission, a temporary Occupational License issued under this 205 CMR 235.06 shall expire upon issuance of a full Occupational License or upon suspension or revocation of the temporary Occupational License, and in any event no later than the term of the license as set forth in 205 CMR 235.08(1).

**235.07 Administrative Closure of Applications for Occupational Licenses**

Applications for Occupational Licenses shall be subject to the provisions of 205 CMR 234.08.

**235.08 Term of Occupational License; Renewal**

- (1) Term. Occupational Licenses shall expire on March 1 of the third calendar year following the issuance or renewal of the license.
- (2) Renewal
  - (a) Not later than the expiration date of the Occupational License, an Occupational Licensee shall submit a renewal application on a form established by the Commission.
  - (b) If an Occupational Licensee has made timely and sufficient application for a renewal, the Applicant's existing license shall not expire and the Applicant shall remain in good standing until the Bureau has issued a decision on the application. If a renewal application is received after the expiration date and the license expires before the Commission issues a new license, the Person shall not conduct business with an Operator until a new license is issued.
  - (c) It shall be the responsibility of the Occupational Licensee to ensure that their license is current.

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**235.09 Duties of Licensees**

All Occupational Licensees shall have the same duties and obligations required of gaming vendor Applicants, licensees, and registrants pursuant to 205 CMR 134.18.

**235.10 Disciplinary Action**

An Occupational Licensee may be disciplined in the same manner, for the same reasons, and through the same process set forth in 205 CMR 234.11. They may appeal said discipline through the process set forth in 205 CMR 234.11(4).

**235.11 Application Following Denial or Revocation**

No individual who has been denied a license or has had their license revoked pursuant to 205 CMR 235.10 may reapply for the same license prior to two years from the date of denial or revocation. If an individual has appealed the denial or revocation of their license, the two year period shall begin to run from the date that the denial or revocation is affirmed pursuant to 205 CMR 101.00 or otherwise pursuant to M.G.L. c. 30A.



## **SMALL BUSINESS IMPACT STATEMENT**

The Massachusetts Gaming Commission (“Commission”) hereby files this Small Business Impact Statement in accordance with G.L. c. 30A, §2 relative to the proposed adoption of **205 CMR 235 SPORTS WAGERING OCCUPATIONAL LICENSES**.

This regulation was developed as part of the process of promulgating regulations governing sports wagering in the Commonwealth, and is primarily governed by G.L. c. 23N, §4.

The adoption of 205 CMR 235 applies to potential individual sports wagering occupational licensees and the Commission. Accordingly, this regulation is unlikely to have an impact on small businesses. Under G.L. c.30A, §2, the Commission offers the following responses to the statutory questions:

1. Estimate of the number of small businesses subject to the proposed regulation:

This regulation is unlikely to have an impact on small businesses.

2. State the projected reporting, recordkeeping, and other administrative costs required for compliance with the proposed regulation:

There are no projected reporting, recordkeeping, or other administrative costs required for small businesses to comply with this regulation.

3. State the appropriateness of performance standards versus design standards:

No standards applicable to small businesses are set forth. Provided standards are performance standards.

4. Identify regulations of the promulgating agency, or of another agency or department of the Commonwealth, which may duplicate or conflict with the proposed regulation:

There are no conflicting regulations in 205 CMR, and the Commission is unaware of any conflicting or duplicating regulations of any other agency or department of the Commonwealth.

5. State whether the proposed regulation is likely to deter or encourage the formation of new businesses in the Commonwealth:

This amendment is unlikely to have any impact on the formation of new businesses in the Commonwealth.

Massachusetts Gaming Commission  
By:

/s/ Caitlin W. Monahan  
Caitlin W. Monahan, Deputy General Counsel

Dated: November \_\_, 2022

# KEY GAMING EMPLOYEE – STANDARD APPLICATION FORM

THIS APPLICATION IS USED FOR:

(Please check the appropriate box indicating the reason for submitting this application)

- ☐ KEY GAMING EMPLOYEE – STANDARD CASINO APPLICANTS
- ☐ GAMING VENDOR – PRIMARY INDIVIDUAL QUALIFIER APPLICANTS
- ☐ INDEPENDENT, SELF-EMPLOYED JUNKET REPRESENTATIVE APPLICANTS



Name of Applicant: \_\_\_\_\_

## KEY GAMING EMPLOYEE LICENSE - STANDARD APPLICATION INSTRUCTIONS

### PLEASE NOTE

#### COMPLETING A KEY GAMING EMPLOYEE LICENSE – STANDARD APPLICATION:

- This application form is to be completed by any person who wishes to apply for a position that requires you to be licensed as a key gaming employee - standard.
- As part of the application process, you are required to submit a Certificate of Good Standing/Tax Compliance Request Status from the Massachusetts Department of Revenue. Even if you haven't resided in the Commonwealth of Massachusetts, you still must apply for this certificate and submit it with your application. To obtain this certificate go to **MassTax Connect** at: <http://mtc.dor.state.ma.us/mtc/>
- The fee for a Key Gaming Employee – Standard Application is \$1000. In the event that the costs incurred by the Commission in the course of investigating an applicant's background exceed the upfront application fee, the Commission may, charge an additional fee to cover the actual costs of the investigation at hourly rates as established by the Commission.
- Application fees are non-refundable.
- If you are unable to understand this form fully in English, it is your responsibility to acquire adequate means of translation:

*Si usted no puede entender este formulario completamente en Inglés, es su responsabilidad obtener los metodos necesarios de traducción.*

### IMPORTANT INSTRUCTIONS FOR COMPLETING THIS APPLICATION

#### BEFORE SUBMITTING THIS APPLICATION TO THE COMMISSION, CHECK THAT:

- Please **read each question** carefully prior to answering.
- **Answer every question completely and honestly.** Do not omit information and be sure not to leave any question blank.
- This is **not an employment application** and the Massachusetts State Police will be conducting your background review to determine your suitability.
- Throughout this form, if you have nothing to disclose or if a question does not apply to you, please check "|| **N/A** ☐ ||" where available.
- Ensure that **all attachments required for this application are labeled** with the correct title and attachment numbers and are attached to the application filed with the Commission.
- **Initial and date** each page where indicated.
- All entries on this form, except signatures, must be **typed or printed in block lettering** using dark ink. If the application is not legible, it will not be accepted.  
(Note: the Commission will not accept your application if it is illegible or if you have modified any of the questions or pre-printed information on this application.)
- **Retain a completed copy** of this application for your own records.

### FINGERPRINTING and BACKGROUND INVESTIGATION

- Along with a completed application, you will be **required to be fingerprinted** so the Commission may initiate a criminal record check to determine your suitability for a Key Gaming Employee – Standard license.
- You will be **notified by your employer or the Commission of the location, time, and date** so that you may be fingerprinted and your photo taken.
- You will be required to provide **proof of identification** when you are being fingerprinted. Acceptable proof of identity includes:

Initials/Date: \_\_\_\_\_

1. A current and valid United States Passport; **OR** REAL ID driver's license; **OR** a Certificate of United States Citizenship, or a certificate of Naturalization; **OR** a current and valid identification card issued by the USCIS containing a photograph or fingerprints and identifying information such as name, date of birth, sex, height, color of eyes and address;

**OR**

2. A certified copy of a birth certificate issued by a state, county or municipal authority in the United States bearing an official seal, **AND any one of the following authentic documents:**
  - a. A current and valid Standard driver's license containing a photograph or identifying information such as name, date of birth, sex, height, color of eyes and address; **or**
  - b. A current and valid identification card issued to persons who serve in the United States Military or their dependents by the United States Department of Defense containing a photograph or identifying information such as name, date of birth, sex, height, color of eyes, and address; **or**
  - c. A current and valid student identification card containing a photograph, an expiration date, the seal or logo of the issuing institution, and the signature of the card holder; **or**
  - d. A current and valid identification card issued by a Federal, state or local government agency containing a photograph or identifying information such as name, date of birth, sex, height, color of eyes, and address.

**OR**

3. A current and valid foreign Passport with an employment authorization issued by the USCIS, **AND any one of the following authentic documents:**
  - a. A current and valid Standard driver's license containing a photograph or identifying information such as name, date of birth, sex, height, color of eyes, and address; **or**
  - b. A current and valid student identification card containing a photograph, an expiration date, seal or logo of the issuing institution, and the signature of the card holder; **or**
  - c. A current and valid identification card issued to persons who serve in the United States Military or their dependents by the United States Department of Defense containing a photograph or identifying information such as name, date of birth, sex, height, color of eyes, and address; **or**
  - d. A current and valid identification card issued by a Federal, state or local government agency containing a photograph or identifying information such as name, date of birth, sex, height, color of eyes, and address.

**NOTE:** Any person whose current legal name is different from the name on his or her certified birth certificate (for example, maiden name) must show legal proof of the name change. Such proof includes a certified marriage or civil union certificate, divorce decree or court order linking the new name with the previous name, provided that, a divorce decree may be used as authority to resume using a previous name only if it contains the new name and permits a return to use of the previous name.

### IMPORTANT INFORMATION

- All key gaming employee gaming employee applicants and licensees shall have the continuing duty to provide any assistance or information required by the Commission or the Investigations and Enforcement Bureau (Bureau) and to cooperate in any inquiry or investigation conducted by the Commission or the Bureau. Refusal to answer or produce information, evidence, or testimony by an applicant or licensee may result in denial of the application, suspension or revocation of the license.
- No applicant and licensee shall willfully withhold information from or knowingly give false or misleading information to the Commission or Bureau. If the Commission or Bureau determines that an applicant, or a close associate of an applicant, has willfully provided false or misleading information, such applicant shall not be eligible to receive a license under 205 CMR 134.00. A licensee who willfully provides false or misleading information may have its license conditioned, suspended, or revoked by the Commission.
- All key gaming employee applicants and licensees have a continuing duty to update changes to certain information the applicant or licensee is required to provide or has provided to the Commission.

Initials/Date: \_\_\_\_\_

- To fulfill this continuing obligation, a key gaming employee applicant or licensee must:
  1. Submit information about the change to the Commission **in writing no later than ten days** after the change occurs; and
  2. In the notice to the Commission, include the name and license number (if applicable) of the applicant or licensee.
- All notices regarding your application will be sent to the email address or home address that you provide on this application. You must notify the Commission immediately of any personal information changes.
- The Bureau or Commission shall deny or revoke a key gaming employee license if the individual has been convicted of a felony or other crime involving embezzlement, theft, fraud or perjury; submitted an application for a license under M.G.L. c. 23K, §30 and 205 CMR 134.00 that contains false or misleading information; committed prior acts which have not been prosecuted or in which the applicant was not convicted but form a pattern of misconduct that makes the applicant unsuitable.
- In determining whether an applicant for licensure is suitable for the purpose of being issued a key gaming employee license, the Bureau may evaluate and consider the overall reputation of the applicant including, without limitation: the integrity, honesty, good character, and reputation of the applicant; and whether the applicant has been convicted of a crime of moral turpitude.
- The applicant for a key gaming employee license may not appeal a decision made by the Bureau to the Commission in accordance with 205 CMR 134.09 (1)(a) that was based upon a disqualifying prior conviction in accordance with 205 CMR 134.10(4)(c) on the basis that the applicant wishes to demonstrate rehabilitation.
- The holder or applicant of a key gaming employee license may appeal a decision made by the Bureau based upon a disqualifying prior conviction in accordance with 205 CMR 134.10(4)(c) on the basis that they wish to demonstrate rehabilitation only if the conviction occurred before the 10 year period immediately preceding application for registration.
- An applicant for a key gaming employee license shall be at least 18 years of age at the time of application.
- The key gaming employee license shall be issued for an **initial term of 5 years**. The term of the key gaming employee license shall expire and be renewable on the last day of the month on the third anniversary of the issuance date. An application to renew key gaming employee license shall be submitted at a minimum of 150 days prior to the expiration of the license. A key gaming employee license renewal shall be for a **term of 3 years**.
- A gaming vendor – primary individual qualifier applicant's term of suitability is for a **term of 3 years**. An application for suitability renewal shall be submitted
- The Massachusetts Public Records Law (Law), <http://www.sec.state.ma.us/pre/preidx.htm> found at Chapter 66, Section 10 of the Massachusetts General Laws, applies to records made or received by a Massachusetts governmental entity. Unless the requested records fall under an exemption to the Law, the responsive documents must be made available to the requester. A list of exemptions may be found at Chapter 4, Section 7(26) of the Massachusetts General Laws.

***If you have any questions regarding this application, please contact the  
Division of Licensing at 617.979.8400 or [EmployeeLicensing.mgc@state.ma.us](mailto:EmployeeLicensing.mgc@state.ma.us)***

Initials/Date: \_\_\_\_\_

**KEY GAMING EMPLOYEE - STANDARD LICENSE APPLICATION FORM****PLEASE PRINT OR TYPE THE ANSWERS TO THE FOLLOWING QUESTIONS IN THE SPACES PROVIDED****IMPORTANT****FAILURE TO ANSWER ANY QUESTION ON THIS APPLICATION COMPLETELY AND TRUTHFULLY  
MAY RESULT IN THE DENIAL OF YOUR LICENSE APPLICATION****NAME AND ADDRESS**

NAME: LAST (INCLUDE SR., JR., ETC., IF APPLICABLE)			FIRST		MIDDLE	
MAILING ADDRESS: NUMBER AND STREET			APT#	CITY	STATE	ZIP CODE
HOME ADDRESS: IF DIFFERENT THAN MAILING ADDRESS			APT#	CITY	STATE	ZIP CODE
HOME TELEPHONE NUMBER		CELL TELEPHONE NUMBER		WORK TELEPHONE NUMBER		EMAIL ADDRESS

**DESCRIPTIVE INFORMATION**

DATE OF BIRTH: \_\_\_\_\_ HEIGHT: \_\_\_\_\_ FT \_\_\_\_\_ IN WEIGHT: \_\_\_\_\_ LBS SOCIAL SECURITY NUMBER: \_\_\_\_\_  
(MM/DD/YYYY)

**HAIR COLOR**

- ☐ BLACK    ☐ BROWN  
☐ BLONDE    ☐ RED  
☐ GRAY    ☐ WHITE  
☐ BALD

**EYE COLOR**

- ☐ BLACK    ☐ BROWN  
☐ HAZEL    ☐ BLUE  
☐ GRAY    ☐ GREEN

**SEX**

- ☐ MALE  
☐ FEMALE

**RACE**

- ☐ AMERICAN INDIAN / ALASKAN NATIVE    ☐ HISPANIC  
☐ BLACK / AFRICAN AMERICAN    ☐ WHITE  
☐ ASIAN / PACIFIC ISLANDER  
☐ OTHER \_\_\_\_\_

HAVE YOU EVER BEEN KNOWN BY ANY OTHER NAME OR NAMES? YES ☐ NO ☐ IF YES, LIST THE ADDITIONAL NAMES BELOW AND SPECIFY

DATES OF USE FOR EACH. (INCLUDE MAIDEN NAME, ALIASES, NICKNAMES, OR ANY OTHER NAME)

PLACE OF BIRTH: \_\_\_\_\_  
CITY/TOWN STATE/PROVINCE COUNTRY

**MANUALLY AFFIX A COLOR  
2" X 2" WITH  
A FULL-FACE, FRONT VIEW  
PHOTOGRAPH  
TAKEN WITHIN THE PAST  
6 MONTHS.**

(IF ELECTRONIC FILING APPLICATION  
YOUR CREDENTIAL PICTURE WILL  
BE SUFFICIENT FOR AFFIXING)

Initials/Date: \_\_\_\_\_

### REASON FOR FILING THIS APPLICATION

1. Check the appropriate box in either A or B below indicating the reason for submitting this application.

A. I am an applicant for a Key Gaming Employee:

☐ Standard

Or

B. I am a Gaming Vendor Primary Qualifier because I am a(n):

☐ Owner

☐ Principal Employee

☐ Investor

☐ Stockholder

☐ Officer

☐ Partner

☐ Director

☐ Other

Or

C. I am an applicant for a Key Gaming Employee:

☐ Independent, self-employed junket representative

D. Provide the following information about the gaming license applicant or licensee with which you are, or are seeking to be, associated:

NAME OF ENTITY \_\_\_\_\_

ADDRESS OF ENTITY: NUMBER AND STREET \_\_\_\_\_

CITY \_\_\_\_\_

STATE \_\_\_\_\_

ZIP CODE \_\_\_\_\_

NATURE OF APPLICANT'S POSITION WITH OR INTEREST IN SUCH ENTITY \_\_\_\_\_

### CITIZENSHIP

2. Are you a citizen of the United States?

Yes ☐ No ☐

3. If you are a naturalized citizen of the United States, attach a copy of your Certificate of Naturalization to this form labeled as **attachment to question 3**.

*If you answered "YES" to Question 2 and if applicable provided the certificate of naturalization, please continue to Question 6.*

4. If you are not a citizen of the United States, please indicate:

A. The country of which you are a citizen: \_\_\_\_\_

B. Your place of birth: \_\_\_\_\_

C. Your port of entry to the United States: \_\_\_\_\_

D. Name and address of your sponsor upon your arrival:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

5. If you are not a United States citizen, but you are a legally authorized permanent resident alien or you are authorized to be employed in the United States, please provide your "USCIS A" number or other USCIS authorization number in the space provided below. Attach to this form a copy of your USCIS identification card and/or any other USCIS document that conditions or restricts your employment labeled as **attachment to question 5**.

USCIS "A" number: \_\_\_\_\_

Initials/Date: \_\_\_\_\_



### RESIDENCE DATA

6. Beginning with your current residence and working backwards provide the following information with respect to each place where you have lived (including residences while attending college or while in the military) during the past 10 years.

DATES		ADDRESS (NUMBER, STREET, APARTMENT, CITY, STATE, COUNTRY AND ZIP CODE)	TELEPHONE NUMBER
FROM (MO\YR)	TO (MO\YR)		

**Note:** Should you require additional space, attach a separate sheet of paper in the same format and label it **attachment to question 6.**

7. List any other residence that you have had in other states or countries since the age of 18.

|| N/A ☐ ||

DATES		ADDRESS (NUMBER, STREET, APARTMENT, CITY, STATE, COUNTRY, AND ZIP CODE)	TELEPHONE NUMBER
FROM (MO\YR)	TO (MO\YR)		

**Note:** Should you require additional space, attach a separate sheet of paper in the same format and label it **attachment to question 7.**

### FAMILY/SOCIAL DATA

8. Check off your current status:

☐ Single   
 ☐ Married   
 ☐ Civil Union   
 ☐ Legally Separated   
 ☐ Divorced   
 ☐ Widow/Widower

Provide the information listed below regarding each marriage or civil union:

WHEN AND WHERE	NAME OF SPOUSE OR CIVIL UNION PARTNER AND FORMER SPOUSE(S) OR CIVIL UNION PARTNER(S) (INCLUDE MAIDEN NAME, IF APPLICABLE)	DATE OF BIRTH	IF ANNULLED, SEPARATED OR DIVORCED, INDICATE DATE AND JURISDICTION WHERE SUCH ACTION WAS TAKEN	PRESENT ADDRESSES OF SPOUSE OR CIVIL UNION PARTNER AND/OR FORMER SPOUSE(S) OR CIVIL UNION PARTNER(S) (NO., STREET, APT., STATE, COUNTRY, ZIP CODE, IF KNOWN)

**Note:** Should you require additional space, attach a separate sheet of paper in the same format and label it **attachment to question 8.**

### MILITARY SERVICE DATA

9. Have you ever served in the US Military or reserves of the United States?

Yes ☐ No ☐

*If you checked no, please continue to Question 11*

If you checked yes, provide the following information:

Branch of Service: \_\_\_\_\_ Service Serial #: \_\_\_\_\_ Highest Rank Held: \_\_\_\_\_

Period(s) of Active Service:

From \_\_\_\_\_ To \_\_\_\_\_

From \_\_\_\_\_ To \_\_\_\_\_

From \_\_\_\_\_ To \_\_\_\_\_

Initials/Date: \_\_\_\_\_

10. Date and type of discharge or separation (Honorable, Dishonorable, Honorable Conditions, Medical, etc.) from Military Service(s):

Date of each discharge/separation: \_\_\_\_\_

Type of discharge(s): \_\_\_\_\_

**\*\* Attach a copy of your military record (DD214). If unavailable, attach a copy of a letter to the appropriate branch of the military requesting a copy of your DD214. If in the reserves, please attach a copy of your discharge papers. Label any of the following as **attachment to question 10**.**

11. Have you ever been tried by military court martial or have you had charges filed against you under Article 15 of the Uniform Code of Military Justice (summary court, deck court, captain's mast, company punishment, etc.)?

Yes ☐ No ☐

If you checked yes, give details of the charge(s) and their disposition(s). On a separate sheet of paper, wherein you describe the (1) nature of the charge or arrest; (2) date and location of the charge or arrest; (3) name of the military organization filing the charges; (4) disposition (convicted, dismissed, pleading, etc.); and (5) sentence (if applicable), and attach it to this application, labeled as **attachment to question 11**.

### EDUCATIONAL DATA

12. Beginning with secondary school (high school), provide the information listed below with respect to each school, college, graduate or post graduate school you have attended.

DATES		NAME AND ADDRESS OF SCHOOL, TRAINING PROGRAM, ETC.	DESCRIPTION OF EDUCATION PROGRAM	LIST ANY DEGREE OR CERTIFICATION ATTAINED
FROM (MO\YR)	TO (MO\YR)			

**Note:** Should you require additional space, attach a separate sheet of paper in the same format and label it **attachment to question 12**.

### EMPLOYMENT AND LICENSING DATA

13. In the chart below, provide the information regarding your employment for the past ten (10) years or from age 18, whichever is less. Begin with your present job and work backwards. Give dates of any unemployment between jobs in proper sequence. Include all part-time and full-time employment and any military service. Note by means of an asterisk (\*) any gaming-related employment (such as casino gaming, horse racing, dog racing, pari-mutuel operation, lottery, sports betting, etc.)

DATES		NAME AND MAILING ADDRESS OF EMPLOYER(S)	TELEPHONE NUMBER	TITLE/POSITION HELD AND DESCRIPTION OF DUTIES	NAME OF SUPERVISOR	REASON FOR LEAVING
FROM: (MO\YR)	TO: (MO\YR)					

**Note:** Should you require additional space, attach a separate sheet of paper in the same format and label it **attachment to question 13**.

Initials/Date: \_\_\_\_\_

14. With regard to the previously listed employment:

(a). Were you ever discharged, suspended or asked to resign from employment? Yes ☐ No ☐

(b). During the last ten (10) year period, have you been subject to any disciplinary action related to your employment? Yes ☐ No ☐

If you checked yes to either question, complete the following chart as to each time you were discharged, suspended, asked to resign or disciplined:

DATE	NAME AND ADDRESS OF EMPLOYER	NAME OF SUPERVISOR	REASON FOR DISCHARGE, SUSPENSION, RESIGNATION OR DISCIPLINARY ACTION

**Note:** Should you require additional space, attach a separate sheet of paper in the same format and label it **attachment to question 14**.

15. Have you ever applied in Massachusetts or in any other jurisdiction for a license, permit, registration or other authorization to participate in a lawful gambling operation (including casino gaming, horse racing, dog racing, pari-mutuel operation, lottery, sports betting, etc.)?

Yes ☐ No ☐

If you checked yes, complete the following chart:

NAME & ADDRESS OF LICENSING AGENCY (INCLUDING COUNTRY, STATE, COUNTY OR MUNICIPALITY)	TYPE OF LICENSE, PERMIT, APPROVAL OR REGISTRATION	DATE OF APPLICATION	DISPOSITION (GRANTED, DENIED OR PENDING)	LICENSE, PERMIT, APPROVAL OR REGISTRATION NUMBER

**Note:** Should you require additional space, please attach a separate sheet of paper in the same format and label it **attachment to question 15**.

16. Have you ever had any license, permit or certification denied, suspended or revoked by a governmental agency in Massachusetts or anywhere else? (Do not include driver's license)

Yes ☐ No ☐

If you checked yes, complete the following chart:

TYPE OF LICENSE, PERMIT OR CERTIFICATE	NAME & ADDRESS OF GOVERNMENTAL AGENCY	DATE OF DENIAL, SUSPENSION OR REVOCATION	REASON(S) FOR DENIAL, SUSPENSION OR REVOCATION

**Note:** Should you require additional space, please attach a separate sheet of paper in the same format and label it **attachment to question 16**.

Initials/Date: \_\_\_\_\_

## CIVIL, CRIMINAL AND INVESTIGATORY PROCEEDINGS

The next question asks about any arrests, charges, or offenses you may have committed. Prior to answering this question, carefully review the definitions and instructions which follow:

### DEFINITIONS:

For purposes of this question:

- A. **Arrest:** means being taken into custody by any police or other law enforcement authority.
- B. **Charge:** includes any indictment, complaint, information or other notice of the alleged commission of any "offense," including juvenile charges.
- C. **Conviction:** includes the finding of guilty of any "offense" upon a trial or a plea of guilty. Findings of delinquency from a juvenile court must be disclosed and may be considered by the MGC in determining overall suitability; however, a finding of delinquency will not lead to automatic disqualification of your application.
- D. **Crime or Offense:** includes all felonies, misdemeanors, and juvenile delinquency matters.
- E. **Disposition:** is the way the case was resolved, for example: guilty, not guilty, continued without a finding, dismissed, pending, delinquent, not delinquent.

### INSTRUCTIONS:

- A. Please note, this is not an application for employment. Accordingly, you must answer all questions completely and may not omit information. Answer "yes" and provide all information to the best of your ability **EVEN IF**:
  - 1. You did not commit the offense charged;
  - 2. The charges were dismissed or subsequently downgraded to a lesser charge;
  - 3. You completed a diversionary program or the equivalent thereof;
  - 4. The charge(s) or offense(s) occurred when you were a juvenile;
  - 5. You were not convicted or found delinquent;
  - 6. You were not placed in handcuffs;
  - 7. You did not serve any time in prison or jail;
  - 8. The charge(s) or offense(s) happened a long time ago.
- B. Answer "No" **IF**: You have never been arrested or charged with any crime or offense.
- C. You are **NOT** required to disclose records of criminal appearances, criminal dispositions, and/or any information concerning acts of delinquency that have been sealed.

### IMPORTANT

**The Massachusetts Gaming Commission will make inquiries to establish whether you have had any involvement with law enforcement agencies. Failure to disclose any such involvement will be taken into account in assessing your character, honesty, and integrity.**

17. Have you ever been arrested, charged and/or convicted of **any crime or offense in any jurisdiction (including Massachusetts)**?

Yes ☐ No ☐

If you checked "Yes", complete the following chart below and on the next page:

CHARGE OR OFFENSE (LIST ALL CHARGES ARISING FROM EACH INCIDENT)	DATE OF CHARGE OR OFFENSE	NAME AND ADDRESS OF LAW ENFORCEMENT OR COURT INVOLVED	DISPOSITION (EG: GUILTY, NOT GUILTY, DISMISSED, CONTINUED WITHOUT A FINDING, DELINQUENT, NOT DELINQUENT)	SENTENCE

Initials/Date: \_\_\_\_\_


**Note:** Should you require additional space, please attach a separate sheet of paper in the same format and label it **attachment to question 17.**

Initials/Date: \_\_\_\_\_

- NOTE:** A. The Bureau or Commission shall deny or revoke a key gaming employee license if the individual has been convicted of a felony or other crime involving embezzlement, theft, fraud or perjury; submitted an application for a license under M.G.L. c. 23K, §30 and 205 CMR 134.00 that contains false or misleading information; committed prior acts which have not been prosecuted or in which the applicant was not convicted but form a pattern of misconduct that makes the applicant unsuitable.
- B. In determining whether an applicant for licensure is suitable for purposes of being issued a key gaming employee license, the Bureau may evaluate and consider the overall reputation of the applicant including, without limitation: the integrity, honesty, good character and reputation of the applicant; and whether the applicant has been convicted of a crime of moral turpitude.
- C. The applicant for a key gaming employee license may not appeal a decision made by the Bureau to the Commission in accordance with 205 CMR 134.09 (1)(a) that was based upon a disqualifying prior conviction in accordance with 205 CMR 134.10(3)(a) on the basis that the applicant wishes to demonstrate rehabilitation.

18. Have you ever been called to testify before, been the subject of an investigation conducted by, or requested to take a polygraph exam by any governmental agency, court, committee, grand jury or investigatory body (municipal, state, county, provincial, federal, national, etc.) other than in response to a traffic summons?

Yes ☐ No ☐

If you checked yes, complete the following chart:

NAME AND ADDRESS OF COURT OR OTHER AGENCY	NATURE OF PROCEEDING OR INVESTIGATION	WAS TESTIMONY GIVEN?	DATE WHICH TESTIMONY WAS GIVEN

**Note:** Should you require additional space, attach a separate sheet of paper in the same format and label it **attachment to question 18**.

19. In the past ten years, have you been a party to a lawsuit? (Include matrimonial matters, negligence matters, auto accident matters, contract matters, collection matters, debt matters, etc.).

Yes ☐ No ☐

If you checked yes, complete the following chart:

DATE FILED	NAME & ADDRESS OF COURT	DOCKET NUMBER	OTHER PARTIES TO SUIT	NATURE OF SUIT	DISPOSITION	DATE OF DISPOSITION

**Note:** Should you require additional space, attach a separate sheet of paper in the same format and label it **attachment to question 19**.

#### VEHICLE OPERATOR DATA

20. Do you possess a current motor vehicle operator license?

Yes ☐ No ☐

If you checked yes, list all current motor vehicle operator licenses (automobiles, motorcycles, airplanes, boats, recreational vehicles, etc.) issued to you by Massachusetts or any other jurisdiction in the following chart:

DATE LAST ISSUED	LICENSE NUMBER	TYPE OF LICENSE	JURISDICTION ISSUING LICENSE	EXPIRATION DATE OF LICENSE

**Note:** Should you require additional space, attach a separate sheet of paper in the same format and label it **attachment to question 20**.

Initials/Date: \_\_\_\_\_

## FINANCIAL DATA

21. List any businesses in which you have held an ownership interest for the past fifteen years, or since the age of 18, whichever is less. (Do **not** include publicly traded corporations in which you own stock.)

DATES		NAME(S) & ADDRESS(ES) OF BUSINESS(ES)	CURRENT STATUS OF BUSINESS(ES)	% INTEREST HELD BY YOU	NAME(S) OF OTHER OWNER(S)	ADDRESS(ES) OF OTHER OWNER(S)
FROM: (MO\YR)	TO: (MO\YR)					

**Note:** Should you require additional space, attach a separate sheet of paper in the same format and label it **attachment to question 21**.

22. State when you filed your last Federal Income Tax Returns, what IRS Center was it sent, and the tax period it covered?

Date Filed: \_\_\_\_\_ Period Covered: \_\_\_\_\_

Federal Location: \_\_\_\_\_

Attach to the back of this form and label as **attachment to question 21**, copies of your Federal tax returns, including any extensions for the past 5 years. If you and your spouse filed separate tax returns for any year in the last five years, also attach a copy of your spouse's tax returns.

23. In the past fifteen years or since the age of 18, whichever is less, have you personally been adjudicated bankrupt or filed a petition for any type of bankruptcy or insolvency?

Yes ☐ No ☐

If you checked yes, complete the following chart:

DATE FILED	DOCKET NUMBER	NAME AND ADDRESS OF COURT	NAME & ADDRESS OF TRUSTEE

**Note:** Should you require additional space, attach a separate sheet of paper in the same format and label it **attachment to question 23**.

24. In the past twenty years or since the age of 18, whichever is less or in which you served as an officer or director has any business entity in which you held a 5% or greater ownership interest (other than ownership of stock in a publicly traded corporation) been adjudicated bankrupt or filed a petition for any type of bankruptcy or insolvency under any bankruptcy or insolvency law?

Yes ☐ No ☐

If you checked yes, complete the following chart:

DATE FILED	DOCKET NUMBER	NAME & ADDRESS OF COURT	NAME & ADDRESS OF FILING PARTY	NAME & ADDRESS OF TRUSTEE

**Note:** Should you require additional space, attach a separate sheet of paper in the same format and label it **attachment to question 24**.

Initials/Date: \_\_\_\_\_

25. Have your wages, earnings or other income been subject to garnishment, attachment, charging order, voluntary wage execution or the like during the past ten year period?

Yes ☐ No ☐

If you checked yes, complete the following chart:

DATE FILED	DOCKET NUMBER	NAME & ADDRESS OF COURT	NATURE OF OBLIGATION	AMOUNT OF OBLIGATION	NAME & ADDRESS OF HOLDER OF OBLIGATION

**Note:** Should you require additional space, attach a separate sheet of paper in the same format and label it **attachment to question 25**.

26. During the last ten year period, have you been:

- (a) An executor(trix), administrator or other fiduciary of any estate;  
 (b) A beneficiary or legatee under a will or received anything of value under an intestacy statute; or  
 (c) A settlor/grantor, beneficiary or trustee of any trust?

Yes ☐ No ☐

If you checked yes, complete the following chart as to each estate and trust:

NAME AND LOCATION OF ESTATE/TRUST	POSITION/INTEREST HELD	DATE(S) ON WHICH POSITIONS WERE HELD OR INTEREST WAS RECEIVED	AMOUNT OF COMPENSATION OR NATURE AND VALUE OF BENEFIT GRANTED/RECEIVED

**Note:** Should you require additional space, attach a separate sheet of paper in the same format and label it **attachment to question 26**.

27. During the last ten year period, have you had any right of ownership in, control over or interest in any foreign bank account(s)?

Yes ☐ No ☐

If you checked yes, complete the following chart:

DATE		NAME AND ADDRESS OF INSTITUTION HOLDING ACCOUNT	ACCOUNT NUMBER	NAME AND ADDRESS OF EACH PERSON/ENTITY APPEARING ON THE ACCOUNT	PRESENT AMOUNT HELD/AMOUNT HELD BEFORE CLOSING
FROM: (MO\YR)	TO: (MO\YR)				

**Note:** Should you require additional space, attach a separate sheet of paper in the same format and label it **attachment to question 27**.

28. During the last ten year period, have you or has your spouse or any of your children, while dependent, received a loan in excess of \$10,000.00?

Yes ☐ No ☐

If you checked yes, complete the following chart:

DATE RECEIVED LOAN	NAME AND ADDRESS OF LENDER	NAME OF BORROWER AND ALL CO-SIGNERS	ORIGINAL AMOUNT OF LOAN	INTEREST RATE (%)	TERMINATION DATE OF LOAN

**Note:** Should you require additional space, attach a separate sheet of paper in the same format and label it **attachment to question 28**.

Initials/Date: \_\_\_\_\_



29. During the last ten year period, have you or has your spouse or any of your children, while dependent, made any loan in excess of \$10,000?

Yes ☐ No ☐

If you checked yes, complete the following chart:

DATE OF LOAN	NAME AND ADDRESS OF BORROWER	ALL CO-PARTIES TO LOAN	NAME OF LENDER	ORIGINAL AMOUNT OF LOAN	INTEREST RATE %	TERMINATION DATE OF LOAN	SECURITY PLEDGED

**Note:** Should you require additional space, attach a separate sheet of paper in the same format and label it **attachment to question 29**.

30. Have you or has your spouse or any of your children, while dependent, filed any insurance claims in excess of \$100,000 within the past ten year period?

Yes ☐ No ☐

If you checked yes, complete the following chart:

DATE OF CLAIM	NATURE OF CLAIM	NAME AND ADDRESS OF INSURANCE CARRIER	DISPOSITION

**Note:** Should you require additional space, please attach a separate sheet of paper in the same format and label it **attachment to question 30**.

31. During the last five year period, have you, your spouse or dependent children given or received any gift or gifts, whether tangible or intangible, which either individually or in the aggregate exceeded \$10,000 in value in any one year period?

Yes ☐ No ☐

If you checked yes, complete the following chart as to each gift:

NAME OF THE DONOR OR DONEE	DATE GIFT GIVEN/RECEIVED	DESCRIPTION OF GIFT	APPROXIMATE VALUE

**Note:** Should you require additional space, attach a separate sheet of paper in the same format and label it **attachment to question 31**.

32. In the past five years or since the age of 18, whichever is less, have you received any referral or finder's fee in excess of \$10,000?

Yes ☐ No ☐

If you checked yes, complete the following chart:

NAME AND ADDRESS OF ALL PARTIES INVOLVED	NATURE OF GOODS OR SERVICES PROVIDED	AMOUNT RECEIVED	DATE RECEIVED

**Note:** Should you require additional space, attach a separate sheet of paper in the same format and label it **attachment to question 32**.

33. a) Do you have any bank accounts or safe deposit boxes in your name?

Yes ☐ No ☐

- b) Do you have access to the funds in any other bank accounts or safe deposit boxes?

Yes ☐ No ☐

Initials/Date: \_\_\_\_\_

If you checked yes to either question, complete the following chart:

NAME AND ADDRESS OF BANK	NAME(S) IN WHICH ACCOUNT(S) OR SAFE DEPOSIT BOX(ES) HELD	TYPE OF ACCOUNT (SAVINGS, CHECKING, SAFE DEPOSIT, ETC.)	ACCOUNT NO. OR SAFE DEPOSIT BOX NO.

**Note:** Should you require additional space, attach a separate sheet of paper in the same format and label it **attachment to question 33.**

### ANTITRUST, TRADE REGULATION AND SECURITY AGREEMENTS - STATUTORY AND REGULATORY VIOLATIONS

34. a) Have you ever had a judgment, order, consent decree or consent order pertaining to a violation or an alleged violation of the federal antitrust, trade regulation, securities laws, or similar laws of any state, province, or country entered against you?

Yes ☐ No ☐

b) In the past 10 years, have you had a judgment, order, consent decree, or consent order pertaining to a violation or an alleged violation of any state or federal statute, regulation or code that resulted in a penalty or fine of \$50,000 or more entered against you?

Yes ☐ No ☐

If you checked "YES" to either question, provide the following information for each judgment, order, consent decree, or consent order:

DATE OF OFFENSE	NATURE OF OFFENSE	TITLE OF CASE AND DOCKET NUMBER	NAME AND ADDRESS OF COURT OR AGENCY	NATURE OF JUDGMENT, DECREE OR ORDER	DATE ENTERED

**Note:** Should you require additional space, attach a separate sheet of paper in the same format and label it **attachment to question 34-A or B.**

### SETTLEMENTS, ALLEGATIONS, AND ADDITIONAL DISCLOSURES

35. Have you ever reached a settlement or had a settlement reached by another person or entity, on your behalf, prior to or in the absence of litigation or criminal charges being filed?

Yes ☐ No ☐

If you checked "Yes", provide a detailed explanation below:

**Note:** Should you require additional space, attach a separate sheet of paper in the same format and label it **attachment to question 35.**

Initials/Date: \_\_\_\_\_

36. Have you ever reached a settlement or had a settlement reached by another person or entity, on behalf of a company with which you were/are affiliated, prior to or in the absence of litigation or criminal charges being filed?

Yes ☐ No ☐

If you checked "Yes", provide a detailed explanation below:

**Note:** Should you require additional space, attach a separate sheet of paper in the same format and label it **attachment to question 36.**

37. Have you participated in any type of sexual harassment, sexual misconduct, or unlawful discrimination?

Yes ☐ No ☐

If you checked "Yes", provide a detailed explanation below:

**Note:** Should you require additional space, attach a separate sheet of paper in the same format and label it **attachment to question 37.**

38. Have any allegations of sexual harassment, sexual misconduct, or unlawful discrimination been made concerning your behavior (including by employees and/or subordinates)?

Yes ☐ No ☐

If you checked "Yes", provide a detailed explanation below:

**Note:** Should you require additional space, attach a separate sheet of paper in the same format and label it **attachment to question 38.**

Initials/Date: \_\_\_\_\_

39. In the interest of full disclosure and your obligation to be forthcoming in your application, is there any other information which might reflect adversely in an evaluation of your honesty, integrity, or good character, or otherwise impact a determination on your suitability for gaming licensure/qualification?

Yes ☐ No ☐

If you checked "Yes", provide a detailed explanation below:

**Note:** Should you require additional space, attach a separate sheet of paper in the same format and label it **attachment to question 39**.

Initials/Date: \_\_\_\_\_

### NET WORTH STATEMENT – ASSETS AND LIABILITIES

**NOTE:** Complete the financial statements on pages 19 through 26 and copy the totals in the appropriate space below. If you require additional space for the schedule questions, please attach a separate sheet of paper using the same format and label it the **appropriate schedule heading and attachment to corresponding numerical question.**

40. Please list all assets, tangible and intangible, in which a direct or indirect interest is held by you, your spouse or your dependent children. For each line item, list both the cost of the asset and the present market values as of the date of this statement unless this cannot reasonably be done, in which case any special valuation date should be noted in the column provided. Detail each line entry on the appropriate schedule.

ASSET	COST AT DATE ACQUIRED OR PURCHASED (A)	CURRENT MARKET VALUE (B)	SPECIAL VALUATION DATE, IF ANY
1. CASH A) ON HAND			
B) IN BANK (SCHEDULE A)			
2. NOTES RECEIVABLE (SCHEDULE B)			
3. LOANS AND OTHER RECEIVABLES (SCHEDULE C)			
4. SECURITIES (SCHEDULE D)			
5. REAL ESTATE INTERESTS (SCHEDULE E)			
6. CASH VALUE LIFE INSURANCE (SCHEDULE F)			
7. CASH VALUE PENSION/ RETIREMENT FUNDS (SCHEDULE G)			
8. FURNITURE AND CLOTHING (REASONABLE ESTIMATE)			
9. VEHICLES (SCHEDULE H)			
10. OTHER ASSETS (SCHEDULE I)			
<b>TOTAL ASSETS</b>			

Initials/Date: \_\_\_\_\_

41. Please list all liabilities of you, your spouse and your dependent children. Enter the amount as of the date of this statement. Detail each line entry on the appropriate schedule.

LIABILITY	ORIGINAL AMOUNT OF LIABILITY (C)	AMOUNT OUTSTANDING (D)
11. NOTES PAYABLE (SCHEDULE J)		
12. LOANS AND OTHER PAYABLES (SCHEDULE K)		
13. TAXES PAYABLE (SCHEDULE L)		
14. MORTGAGES OR LIENS ON REAL ESTATE (SCHEDULE M)		
15. LOANS AGAINST INSURANCE/PENSIONS (SCHEDULE N)		
16. OTHER INDEBTEDNESS (SCHEDULE O)		
<b>TOTAL LIABILITIES</b>		
NET WORTH TOTAL ASSETS (FROM COLUMN B) LESS TOTAL LIABILITIES (FROM COLUMN D)		
17. CONTINGENT LIABILITIES (SCHEDULE P)		

Date of Statement \_\_\_\_\_

Please provide the name, address, email address and phone number of the person completing this statement if it is completed by someone other than you.

Name \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

Telephone \_\_\_\_\_

Email address \_\_\_\_\_

Initials/Date: \_\_\_\_\_

**SCHEDULE "A" – CASH IN BANK**

42. List below all bank accounts (checking, savings, time deposits, certificates of deposit, money market funds, etc.) foreign and domestic, maintained by you, your spouse or dependent children. Identify with an asterisk (\*) any check writing accounts held with brokerage houses, insurance companies, etc.

|| N/A ☐ ||

NAME AND ADDRESS OF INSTITUTION	NAME OF PERSON(S) AND TAX IDENTIFICATION NUMBER(S) APPEARING ON ACCOUNT	ACCOUNT NUMBER	INTEREST RATE %	GENERAL NATURE OF ACCOUNT	DATE OF BALANCE	BALANCE
						<b>TOTAL CURRENT BALANCE</b> (ENTER THIS FIGURE IN ITEM 1, COLUMN B ON PAGE 18.)

**SCHEDULE "B" – NOTES RECEIVABLE**

43. List below all notes receivable held by you, your spouse or dependent children.

|| N/A ☐ ||

NAME AND ADDRESS OF DEBTOR	INTEREST RATE %	ORIGINAL LOAN AMOUNT	ORIGINAL DATE OF LOAN	TOTAL PAYMENTS	DATE DUE	NATURE OF SECURITY, IF ANY, INDICATE IF UNSECURED	CURRENT BALANCE
		<b>TOTAL ORIGINAL LOAN AMOUNT</b> (ENTER THIS FIGURE IN ITEM 2, COLUMN A ON PAGE 18.)					<b>TOTAL CURRENT BALANCE</b> (ENTER THIS FIGURE IN ITEM 2, COLUMN B ON PAGE 18.)

Initials/Date: \_\_\_\_\_

### SCHEDULE "C" – LOANS AND OTHER RECEIVABLES

44. List below all loans and other receivables held by you, your spouse or dependent children.

|| N/A ☐ ||

NAME AND ADDRESS OF DEBTOR	INTEREST RATE (%)	ORIGINAL LOAN AMOUNT	ORIGINAL DATE OF LOAN/ RECEIVABLE	TOTAL PAYMENTS	DATE DUE	NATURE OF ADVANCE	CURRENT BALANCE
		<b>TOTAL ORIGINAL LOAN PAYMENTS</b> (ENTER THIS FIGURE IN ITEM 3, COLUMN A ON PAGE 18.)				<b>TOTAL CURRENT BALANCE</b> (ENTER THIS FIGURE IN ITEM 3, COLUMN B ON PAGE 18.)	

### SCHEDULE "D" - SECURITIES

45. Provide the information in the table below for all stocks, bonds, mutual funds, commodity accounts, options, warrants, etc., held or controlled by you, your spouse or dependent children. Whenever interest exists through a mutual fund or holding company, the individual stocks or bonds held by such mutual fund or holding company need not to be listed; whenever such interest exists through a beneficial interest in a trust, the securities held in such trust shall be listed if you, your spouse or dependent children have knowledge of what securities are so held. INDICATE PUBLICLY TRADED SECURITIES BY AN ASTERISK (\*).

|| N/A ☐ ||

NUMBER OF SECURITIES OR ACCOUNTS HELD	TYPE OF SECURITY	NAME OF ISSUING COMPANY OR GOVERNMENT AGENCY	MARKET VALUE AT TIME OF ACQUISITION	DATE OF AND PRICE AT PURCHASE	% OF OWNERSHIP IF GREATER THAN 5%	REGISTERED OWNER	DATE OF VALUATION	CURRENT MARKET VALUE
				<b>TOTAL PURCHASE PRICE</b> (ENTER THIS FIGURE IN ITEM 4, COLUMN A ON PAGE 18.)		<b>TOTAL CURRENCY MARKET VALUE</b> (ENTER THIS FIGURE IN ITEM 4, COLUMN B ON PAGE 18.)		

Initials/Date: \_\_\_\_\_



**SCHEDULE "E" – REAL ESTATE INTERESTS**

46. Indicate below the location, size, general nature, acquisition date and other information requested regarding any real property in which any direct, indirect, vested or contingent interest is held by you, your spouse or dependent children, along with the names of all individuals or entities who share a direct, indirect, vested or contingent interest therein.

|| N/A ☐ ||

ADDRESS PARCEL LOT NUMBER	LOT SIZE/ SQUARE FOOTAGE OF BUILDING	TYPE OF PROPERTY	DATE ACQUIRED	INDIVIDUALS OR ENTITIES SHARING INTEREST (INCLUDE % OF OWNERSHIP FOR EACH)	PURCHASE PRICE OF % OWNED	MONTHLY RENTAL INCOME, IF ANY	ESTIMATED MARKET VALUE OF % OWNED
					<b>TOTAL PURCHASE PRICE</b> (ENTER THIS IN ITEM 5, COLUMN A ON PAGE 18.)		<b>TOTAL CURRENT MARKET VALUE</b> (ENTER THIS FIGURE IN ITEM 5, COLUMN B ON PAGE 18.)

**SCHEDULE "F" – CASH VALUE – LIFE INSURANCE**

47. Indicate below the information requested with regard to the cash value of all life insurance policies held by you, your spouse or your dependent children.

|| N/A ☐ ||

DATE PURCHASED	INSURANCE CARRIER	POLICY NUMBER	BENEFICIARY(IES)	FACE VALUE	ANNUAL PREMIUM PAYMENTS	CASH SURRENDER VALUE
						<b>TOTAL CASH SURRENDER VALUE</b> (ENTER THIS FIGURE IN ITEM 6, COLUMN B ON PAGE 18.)

Initials/Date: \_\_\_\_\_

**SCHEDULE "G" – CASH VALUE – PENSION/RETIREMENT FUNDS**

48. Indicate below the information requested with regard to the cash value of all pension funds held by you or your spouse. Include IRA, 401K and KEOGH plans.

|| N/A ☐ ||

TYPE OF FUND	TYPE OF SECURITIES HELD	EMPLOYER/ INSTITUTION	ACCOUNT NUMBER, IF ANY	CUMULATIVE EMPLOYEE CONTRIBUTION	CUMULATIVE EMPLOYER CONTRIBUTION	CURRENT CASH VALUE
				<b>TOTAL CUMULATIVE EMPLOYEE CONTRIBUTION</b> (ENTER THIS FIGURE IN ITEM 7, COLUMN A ON PAGE 18.)		<b>TOTAL CURRENT CASH VALUE</b> (ENTER THIS FIGURE IN ITEM 7, COLUMN B ON PAGE 18.)

**SCHEDULE "H" – VEHICLES**

49. Indicate below the information requested with regard to all vehicles owned or leased by you, your spouse, or your dependent children.

|| N/A ☐ ||

TYPE OF VEHICLE	SPECIFY IF OWNED OR LEASED*	DATE OF PURCHASE/ LEASE	MODEL YEAR	MAKE/ MODEL OF VEHICLE	COST**	IF OWNED, CURRENT MARKET VALUE
*If leased, specify in this column the length of the lease, total lease costs, down payments, monthly payments and number of payments over the life of the lease.  **If leased, enter the sum of the down payment plus monthly payments to date as the total cost					<b>TOTAL COST(S) OF VEHICLES</b> (ENTER THIS FIGURE IN ITEM 9, COLUMN A ON PAGE 18.)	<b>TOTAL CURRENT MARKET VALUE OF VEHICLES</b> (ENTER THIS FIGURE IN ITEM 9, COLUMN B ON PAGE 18.)

Initials/Date: \_\_\_\_\_

### SCHEDULE "I" – OTHER ASSETS

50. List below the information requested with regard to all other assets held by you, your spouse or your dependent children. Include such things as sole proprietorships, partnership interest, joint ventures, art collections, coin collections, antiques, etc.

|| N/A ☐ ||

NATURE OF ASSET	DATE OF ACQUISITION	COST	% OF OWNERSHIP INTEREST	DATE OF VALUATION	CURRENT MARKET VALUE
		<b>TOTAL COST(S) OF OTHER ASSETS</b> (ENTER THIS FIGURE IN ITEM 10, COLUMN A, ON PAGE 18.)		<b>TOTAL CURRENT MARKET VALUE OF OTHER ASSETS</b> (ENTER THIS FIGURE IN ITEM 10, COLUMN B ON PAGE 18.)	

### SCHEDULE "J" – NOTES PAYABLE

51. List below the information requested with regard to all notes payable for which you, your spouse or dependent children are obligated.

|| N/A ☐ ||

NAME & ADDRESS OF CREDITOR	ACCOUNT NUMBER IF ANY	DATE INCURRED	DUE DATE	INTEREST RATE (%)	AMOUNT OF PERIODIC PAYMENT/ PAY PERIOD	ORIGINAL AMOUNT OF NOTE	NATURE OF SECURITY, IF ANY	TOTAL PAYMENTS	OUTSTANDING AMOUNT OF LIABILITY
						<b>TOTAL ORIGINAL AMOUNT OF NOTES PAYABLE</b> (ENTER THIS FIGURE IN ITEM 11, COLUMN C ON PAGE 19.)	<b>TOTAL AMOUNT OF OUTSTANDING NOTES PAYABLE</b> (ENTER THIS FIGURE IN ITEM 11, COLUMN D ON PAGE 19.)		

Initials/Date: \_\_\_\_\_

### SCHEDULE "K" – LOANS AND OTHER PAYABLES

52. List below the information requested with regard to all accounts payable (include lines of credit, installment loans, revolving charge accounts and any other accounts) for which you, your spouse or your dependent children are obligated.

|| N/A ☐ ||

NAME & ADDRESS OF CREDITOR	ACCOUNT NUMBER, IF ANY	DATE OPENED OR INCURRED	DUE DATE	INTEREST RATE (%)	NATURE OF ACCOUNT	ORIGINAL AMOUNT OF LIABILITY	NATURE OF SECURITY, IF ANY	TOTAL PAYMENTS	CURRENT AMOUNT OUTSTANDING
						<b>TOTAL ORIGINAL AMOUNT OF LIABILITY</b> (ENTER THIS FIGURE IN ITEM 12, COLUMN C ON PAGE 19.)			
							<b>TOTAL AMOUNT OF OUTSTANDING LOANS AND OTHER PAYABLES</b> (ENTER THIS FIGURE IN ITEM 12, COLUMN D ON PAGE 19.)		

### SCHEDULE "L" – TAXES PAYABLE

53. List below the information requested with regard to all taxes payable for which you, your spouse, or your dependent children are obligated. Only real estate and income taxes need to be included.

|| N/A ☐ ||

TAXING AUTHORITY	NATURE OF TAX	DATE AND AMOUNT OF ORIGINAL OBLIGATION	FINES, PENALTIES AND INTEREST IF ANY	TOTAL AMOUNT DUE
		<b>TOTAL ORIGINAL TAX OBLIGATION(S)</b> (ENTER THIS FIGURE IN ITEM 13, COLUMN C ON PAGE 19.)		<b>TOTAL AMOUNT OF TAXES PAYABLE</b> (ENTER THIS FIGURE IN ITEM 13, COLUMN D ON PAGE 19.)

Initials/Date: \_\_\_\_\_

## SCHEDULE "M" – MORTGAGES OR LIENS PAYABLE ON REAL ESTATE

54. List below the information requested with regard to all mortgages or liens payable on real estate for which you, your spouse or your dependent children are obligated.

|| N/A ☐ ||

NAME & ADDRESS OF MORTGAGEE OR LIEN HOLDER	ACCOUNT NUMBER	DATE INCURRED	ORIGINAL AMOUNT OF LIABILITY	DESCRIPTION/ ADDRESS OF REAL ESTATE	TERM OF MORTGAGE/ INTEREST RATE (%)	AMOUNT OF PERIODIC PAYMENT/ PAY PERIOD	CURRENT MORTGAGE BALANCE
			<b>TOTAL ORIGINAL MORTGAGES OR LIENS PAYABLE ON REAL ESTATE</b> (ENTER THIS FIGURE IN ITEM 14, COLUMN C ON PAGE 19.)				<b>TOTAL MORTGAGES OR LIENS PAYABLE ON REAL ESTATE</b> (ENTER THIS FIGURE IN ITEM 14, COLUMN D ON PAGE 19.)

## SCHEDULE "N" – LOANS AGAINST INSURANCE/PENSION PLANS

55. List below the information requested with regard to all loans against life insurance policies, pension plans, 401K plans, etc., taken by you, your spouse or your dependent children.

|| N/A ☐ ||

INSURANCE CARRIER/ PENSION PLAN	PURPOSE OF LOAN	ORIGINAL AMOUNT OF LOAN	INTEREST RATE (%)	DATE OF LOAN	PERIODIC PAYMENT AMOUNT/ PAY PERIOD	CURRENT LOAN BALANCE
		<b>TOTAL ORIGINAL LIABILITY INSURANCE/PENSION LOANS</b> (ENTER THIS FIGURE IN ITEM 15, COLUMN C ON PAGE 19.)				<b>TOTAL AMOUNT OUTSTANDING INSURANCE/PENSION LOANS</b> (ENTER THIS FIGURE IN ITEM 15, COLUMN D ON PAGE 19.)

Initials/Date: \_\_\_\_\_

**SCHEDULE "O" – ANY OTHER INDEBTEDNESS**

56. List below the information requested with regard to any other indebtedness for which you, your spouse or your dependent children are obligated.

|| N/A ☐ ||

NAME & ADDRESS OF CREDITOR	INTEREST RATE (%)	DESCRIPTION OF LIABILITY, TYPE OF OBLIGATION AND NATURE OF SECURITY, IF ANY	DUE DATE	AMOUNT OF PERIODIC PAYMENT/ PAY PERIOD	ORIGINAL AMOUNT OF LIABILITY	OUTSTANDING AMOUNT OF INDEBTEDNESS
					<b>TOTAL ORIGINAL AMOUNT OTHER INDEBTEDNESS</b> (ENTER THIS FIGURE IN ITEM 16, COLUMN C ON PAGE 19.)	<b>TOTAL AMOUNT OUTSTANDING OTHER INDEBTEDNESS</b> (ENTER THIS FIGURE IN ITEM 16, COLUMN D ON PAGE 19.)

**SCHEDULE "P" – CONTINGENT LIABILITIES**

57. List below the information requested with regard to all contingent liabilities for which you, your spouse or your dependent children are obligated.

|| N/A ☐ ||

NAME & ADDRESS OF CONTINGENT CREDITOR	DATE INCURRED	ACCOUNT NUMBER	PRIMARY DEBTOR	DESCRIPTION OF OBLIGATION INCLUDING NATURE OF SECURITY, IF ANY	ORIGINAL AMOUNT OF CONTINGENT OBLIGATION	CURRENT AMOUNT OF CONTINGENT OBLIGATION
					<b>TOTAL ORIGINAL CONTINGENT LIABILITIES</b> (ENTER THIS FIGURE IN ITEM 17, COLUMN C ON PAGE 19.)	<b>TOTAL AMOUNT OF OUTSTANDING CONTINGENT LIABILITIES</b> (ENTER THIS FIGURE IN ITEM 17, COLUMN D ON PAGE 19.)

Initials/Date: \_\_\_\_\_

**STATEMENT OF TRUTH and CONSENT****Statement of Truth**

I, \_\_\_\_\_, hereby state under the pains and penalties of perjury that:  
Print Name

1. The information contained herein and accompanies this application is true and accurate to the best of my knowledge and understanding.
2. I personally supplied and/or reviewed the information contained in this form.
3. I understand and read the English language or I have had an interpreter read, explain and record the answer to each and every question on this application form.
4. Any document accompanying this application that is not an original document is a true copy of the original document.
5. I am aware that if any of the foregoing statements made by me are false or misleading this application may be denied.

**Consent**

I, \_\_\_\_\_, hereby consent to fingerprinting, photographing and the supplying of  
Print Name  
handwriting exemplars as authorized by 205 CMR 134.07.

I understand if I have questions regarding this form, I should ask an employee of Licensing.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

## RELEASE AUTHORIZATION

To Law Enforcement Agencies, Courts, Probation Departments, Military Organizations, Selective Service Boards, Employers, Educational Institutions, Banks, Financial and Other Such Institutions, All Gaming Regulatory Agencies, and All Governmental Agencies – federal, state and local, without exception, both foreign and domestic (the “issuing entity”).

I, \_\_\_\_\_ authorize the  
Print Name

Massachusetts Gaming Commission (Commission) and Investigations and Enforcement Bureau (Bureau) to conduct a full investigation into my background and activities.

I acknowledge that the Commission and/or Bureau may contract or may have contracted with third parties for the purpose of conducting due diligence suitability investigations on behalf of the Commission and/or Bureau in connection with my application filed with the Commission.

I authorize the release of any and all information pertaining to me, documentary or otherwise, as requested by any employee or agent of the Commission or Bureau, provided that he or she certifies to you that I have an application pending before the Commission or that I am presently a licensee or person required to be qualified.

I release any issuing entity, the Commission, the Bureau and their agents, representatives and employees, both individually and collectively, from any and all liability for damages of whatever kind, which may at any time result because of compliance with this authorization for release of information.

I acknowledge that this authorization shall supersede and replace any prior release authorization executed by me for the Commission and/or Bureau.

**This release shall be valid from the date of signature and, once issued, for the term of the license (3 years).**

A photocopy of this authorization will be considered as effective and valid as the original.

\_\_\_\_\_  
 Signature of Applicant

\_\_\_\_\_  
 Print Name

\_\_\_\_\_  
 Date

On this \_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_, before me, the undersigned notary public, personally appeared \_\_\_\_\_ (name of document signer), proved to me through satisfactory evidence of identification, which was \_\_\_\_\_, to be the person whose name is signed on the preceding or attached document, and acknowledged to me that (he) (she) signed it voluntarily for its stated purpose.

\_\_\_\_\_  
 Signature of Notary

Notary Stamp



**CERTIFICATION OF FILING AND PAYMENT OF FEDERAL TAXES  
(KEY GAMING EMPLOYEE and INDIVIDUAL QUALIFIER OF A PRIMARY GAMING  
VENDOR and INDEPENDENT, SELF-EMPLOYED JUNKET REPRESENTATIVE)**

*The Massachusetts Gaming Commission requires the submission of this Certification in  
accordance with M.G.L. c. 23K, §§ 12, 30 and 205 CMR 112, 134.10.*

I do hereby certify that (Check all boxes that apply):

1. ☐ I have filed all U.S. Federal tax returns required during the 5 years preceding my application;
2. ☐ I have not been notified of any unpaid U.S. Federal tax assessment for which liability remains unsatisfied, unless the assessment is the subject of an installment agreement or offer in compromise that has been approved by the Internal Revenue Service, and I am not in default;
3. ☐ I have not had any U.S. Federal tax returns that were examined, audited, or adjusted by the Internal Revenue Service in the past 5 years;
4. ☐ On \_\_\_\_\_, I have requested from the IRS my tax **Account Transcripts** for each of the past four (4) years through <https://www.irs.gov/individuals/get-transcript> (Get Transcript by Mail).

\_\_\_\_\_  
**OR**  
\_\_\_\_\_

5. ☐ I did not file U.S. Federal tax returns; however, I have filed all tax returns required by the applicable (foreign) taxing authority. Please list below the non-U.S. jurisdiction where tax returns were filed.  
  
\_\_\_\_\_
6. ☐ I have not had any tax returns that were examined, audited, or adjusted by the applicable (foreign) taxing authority in the past 5 years.

\_\_\_\_\_  
Printed Name of Applicant

\_\_\_\_\_  
Date



## MASSACHUSETTS SUPPLEMENTAL FORM

### PLEASE NOTE

- This application should be completed only after you have received an offer of employment from a Massachusetts casino.
- Make sure you are filling out the correct forms associated with your position (**Key Gaming Employee - Executive License**).
- The fee for a Key Gaming Employee License is \$1000, which shall be credited to the total fee. In the event that investigative costs incurred by the Commission exceed the upfront application fee, the Commission may, upon written notice, charge an additional fee to cover the actual costs of investigation at hourly rates established by the Commission. This fee may be initially paid by the casino and recovered by way of deduction from the applicant's paycheck.
- If you are unable to understand this form fully in English, it is your responsibility to acquire adequate means of translation.

*Si usted no puede entender este formulario completamente en Inglés, es su responsabilidad obtener los metodos necesarios de traducción.*

### IMPORTANT INSTRUCTIONS FOR COMPLETING THIS APPLICATION

- Please **read each question** carefully prior to answering.
- **Answer every question completely and honestly.** Do not omit information and be sure not to leave any question blank.
- This is **not an employment application** and the Massachusetts State Police will be conducting your background review to determine your suitability for licensure.
- Throughout this form, if you have nothing to disclose or if a question does not apply to you, please check "**|| N/A ||**" where available.
- Ensure that **all attachments required for this application are labeled** with the correct title and attachment numbers and are attached to the application filed with the Commission.
- **Initial and date** each page where indicated.
- All entries on this form, except signatures, must be **typed or printed in block lettering** using dark ink. If the application is not legible, it will not be accepted.

*(Note: the Commission will not accept your application if it is illegible or if you have modified any of the questions or pre-printed information on this application.)*

- **Retain a completed copy** of this application for your own records.

**After submitting, you will have access to your completed application through your online LMS account.  
Please keep your LMS username and password secure.**

Initials/Date: \_\_\_\_\_

## FINGERPRINTING & BACKGROUND INVESTIGATION

- Along with a completed application, you will be **required to be fingerprinted** so the Commission may initiate a criminal record check to determine your suitability for a Key Gaming Employee - Executive license.
- You will be **notified by your employer or the Commission of the location, time, and date** so that you may be fingerprinted and your photo taken.
- You will be required to provide **proof of identification** when you are being fingerprinted. Acceptable proof of identity includes:
  1. A current and valid United States passport; **OR** a REAL ID driver's license; OR a Certificate of United States Citizenship, or a Certificate of Naturalization; **OR** a current and valid identification card issued by the USCIS containing a photograph or fingerprints and identifying information such as name, date of birth, sex, height, color of eyes and address;

**OR**

2. A certified copy of a birth certificate issued by a state, county or municipal authority in the United States bearing an official seal, **AND any one of the following authentic documents**:
  - a. A current and valid Standard driver's license containing a photograph or identifying information such as name, date of birth, sex, height, color of eyes and address; or
  - b. A current and valid identification card issued to persons who serve in the United States military or their dependents by the United States Department of Defense containing a photograph or identifying information such as name, date of birth, sex, height, color of eyes and address; or
  - c. A current and valid student identification card containing a photograph, an expiration date, the seal or logo of the issuing institution, and the signature of the card holder; or
  - d. A current and valid identification card issued by a Federal, state or local government agency containing a photograph or identifying information such as name, date of birth, sex, height, color of eyes and address.

**OR**

3. A current and valid foreign passport with an employment authorization issued by the USCIS, **AND any one of the following authentic documents**:
  - a. A current and valid Standard driver's license containing a photograph or identifying information such as name, date of birth, sex, height, color of eyes and address; or
  - b. A current and valid student identification card containing a photograph, an expiration date, seal or logo of the issuing institution, and the signature of the card holder; or
  - c. A current and valid identification card issued to persons who serve in the United States military or their dependents by the United States Department of Defense containing a photograph or identifying information such as name, date of birth, sex, height, color of eyes and address; or
  - d. A current and valid identification card issued by a Federal, state or local government agency containing a photograph or identifying information such as name, date of birth, sex, height, color of eyes and address.

## IMPORTANT INFORMATION

- The Massachusetts Public Records Law (Law), <http://www.sec.state.ma.us/pre/preidx.htm> found in Chapter 66, Section 10 of the Massachusetts General Laws, applies to records made or received by a Massachusetts governmental entity. Unless the requested records fall under an exemption to the Law, the responsive documents must be made available to the requester. A list of exemptions may be found in Chapter 4, Section 7(26) of the Massachusetts General Laws.

***If you have any questions regarding this application, please contact the Commission's Division of Licensing at 617.979.8400 or [EmployeeLicensing.MGC@state.ma.us](mailto:EmployeeLicensing.MGC@state.ma.us).***

Initials/Date: \_\_\_\_\_

**MASSACHUSETTS SUPPLEMENTAL FORM FOR KEY GAMING EMPLOYEE - EXECUTIVES**

**PLEASE PROVIDE ANSWERS TO THE FOLLOWING QUESTIONS IN THE SPACES PROVIDED. FAILURE TO ANSWER ANY QUESTION ON THIS APPLICATION COMPLETELY AND TRUTHFULLY MAY RESULT IN THE DENIAL OF YOUR LICENSE APPLICATION.**

**IDENTIFYING AND DESCRIPTIVE INFORMATION**

NAME: LAST (INCLUDE SR., JR., ETC., IF APPLICABLE) FIRST MIDDLE

HAVE YOU EVER BEEN KNOWN BY ANY OTHER NAME OR NAMES? YES ☐ NO ☐ IF YES, LIST THE ADDITIONAL NAMES BELOW AND SPECIFY DATES OF USE FOR EACH. (INCLUDE MAIDEN NAME, ALIASES, NICKNAMES, OR ANY OTHER NAME)

--

**HAIR COLOR**

- ☐ BLACK ☐ BROWN
- ☐ BLONDE ☐ RED
- ☐ GRAY ☐ WHITE
- ☐ BALD

**EYE COLOR**

- ☐ BLACK ☐ BROWN
- ☐ HAZEL ☐ BLUE
- ☐ GRAY ☐ GREEN

HEIGHT: \_\_\_\_\_ FT \_\_\_\_\_ IN

WEIGHT: \_\_\_\_\_ LBS

**CITIZENSHIP**

1. If you are not a citizen of the United States, please indicate: || N/A ☐ ||
- A. Your country of citizenship: \_\_\_\_\_
- B. Your place of birth: \_\_\_\_\_  
CITY COUNTRY
- C. Your port of entry to the United States: \_\_\_\_\_
- D. Name and address of your sponsor upon your arrival:  
\_\_\_\_\_

**FINANCIAL INTERESTS**

2. Do you have any ownership interest, financial interest or financial investment in any business which is applying to, or presently licensed by, the Massachusetts Gaming Commission?

Yes ☐ No ☐

If you checked yes, complete the following chart:

NAME OF BUSINESS	NATURE AND AMOUNT OF YOUR INTEREST / INVESTMENT	% OF OWNERSHIP IN THE BUSINESS	GAMING AGENCY

**Note:** If you require additional space, continue this answer under “**Supplemental Answers**” which can be found at the end of this document.

Initials/Date: \_\_\_\_\_

3. During the last ten year period, have you held a 5% or greater interest in or been a director, officer or principal employee of any business that:
- A. Has held a foreign bank account or has had authority to control disbursements from a foreign bank account? Yes ☐ No ☐
- B. Has maintained a bank account, or other account, whether domestic or foreign, which was not reflected on the books or records of the business? Yes ☐ No ☐
- C. Has maintained a domestic or foreign numbered bank account or other bank account in a name other than the name of the business? Yes ☐ No ☐
- D. Has donated or loaned corporate funds or corporate property for the use or benefit of, or for the purpose of opposing, any government, political party, candidate or committee either domestic or foreign? Yes ☐ No ☐
- E. Has compensated any of its directors, officers or employees for time and expenses incurred in performing services for the benefit of or in opposition to any government or political party either domestic or foreign? Yes ☐ No ☐
- F. Has made any loans, donations or other disbursements to its directors, officers or employees for the purpose of making political contributions or reimbursing such individuals for political contributions? Yes ☐ No ☐
4. State when you filed your last Federal Income Tax Return 1040, to what IRS Center was it sent, and the tax period it covered.

Date Filed: \_\_\_\_\_ Period Covered: \_\_\_\_\_

IRS Location: \_\_\_\_\_

Has your Federal Income Tax Return ever been audited or adjusted? Yes ☐ No ☐

If you checked "Yes", for what tax year(s)? \_\_\_\_\_

5. Have you ever failed to file required Federal or State Income Tax Returns? Yes ☐ No ☐

If you checked "Yes", for what year(s)? \_\_\_\_\_

6. Have you or your spouse filed any type of tax return, statement or form in any jurisdiction outside the United States within the last ten years? Yes ☐ No ☐

If you checked "Yes", complete the following chart:

TAX YEAR(S) FILED	COUNTRY FILED	AMOUNT OF TAX

**Note:** If you require additional space, continue this answer under "Supplemental Answers" which can be found at the end of this document.

7. (A) Are you a party to **any currently pending** lawsuit? (Include matrimonial matters, negligence matters, auto accident matters, contract matters, collection matters, debt matters, foreclosure matters, etc.) Yes ☐ No ☐

(B) Have you had any financial liens or judgments filed against you **in the last ten years**? (Include federal tax liens, state tax liens, unemployment judgments, defaulted student loans, delinquent child support obligations, etc.) Yes ☐ No ☐

If you checked "Yes" to either question, complete the following chart:

DATE FILED	JURISDICTION	DOCKET NUMBER	OTHER PARTIES TO THE LAWSUIT	NATURE OF THE LAWSUIT	DISPOSITION (IF APPLICABLE)	DATE OF DISPOSITION (IF APPLICABLE)

**Note:** If you require additional space, continue this answer under "Supplemental Answers" which can be found at the end of this document.

Initials/Date: \_\_\_\_\_

8. Have your wages, earnings, or other income been subject to garnishment, attachment, charging order, voluntary wage execution, or the like **in the last ten years?**

Yes ☐ No ☐

If you checked "Yes", complete the following chart:

DATE FILED	DOCKET NUMBER	NAME AND ADDRESS OF THE COURT	NATURE OF OBLIGATION	AMOUNT OF OBLIGATION	NAME AND ADDRESS OF OBLIGATION HOLDER

**Note:** If you require additional space, continue this answer under "**Supplemental Answers**" which can be found at the end of this document.

### ANTITRUST, TRADE REGULATION AND SECURITY AGREEMENTS - STATUTORY AND REGULATORY VIOLATIONS

9. (A) Have you ever had a judgment, order, consent decree, or consent order pertaining to a violation, or an alleged violation of the federal antitrust trade regulation, securities laws, or similar laws of any state, province, or country entered against you?

Yes ☐ No ☐

- (B) In the past 10 years, have you had a judgment, order, consent decree, or consent order pertaining to a violation, or an alleged violation of any state or federal statute, regulation, or code that resulted in a penalty or fine of \$50,000 or more entered against you?

Yes ☐ No ☐

If you checked "Yes" to either question, complete the following chart:

DATE OF OFFENSE	NATURE OF OFFENSE	TITLE OF CASE AND DOCKET NUMBER	NAME AND ADDRESS OF COURT OR AGENCY	NATURE OF JUDGMENT, DECREE OR ORDER	DATE ENTERED

**Note:** If you require additional space, continue this answer under "**Supplemental Answers**" which can be found at the end of this document.

Initials/Date: \_\_\_\_\_

**SETTLEMENTS, ALLEGATIONS, AND ADDITIONAL DISCLOSURES**

10. Have you ever reached a settlement or had a settlement reached by another person or entity, on your behalf, prior to or in the absence of litigation or criminal charges being filed?

Yes ☐ No ☐

If you checked "Yes", provide a detailed explanation below:

**NOTE:** If you require additional space, continue this answer under "**Supplemental Answers**" which can be found at the end of this document.

11. Have you ever reached a settlement or had a settlement reached by another person or entity, on behalf of a company with which you were/are affiliated, prior to or in the absence of litigation or criminal charges being filed?

Yes ☐ No ☐

If you checked "Yes", provide a detailed explanation below:

**NOTE:** If you require additional space, continue this answer under "**Supplemental Answers**" which can be found at the end of this document.

12. Have you participated in any type of sexual harassment, sexual misconduct, or unlawful discrimination?

Yes ☐ No ☐

If you checked "Yes", provide a detailed explanation below:

**NOTE:** If you require additional space, continue this answer under "**Supplemental Answers**" which can be found at the end of this document.

Initials/Date: \_\_\_\_\_

13. Have any allegations of sexual harassment, sexual misconduct, or unlawful discrimination been made concerning your behavior (including by employees and/or subordinates)?

Yes ☐ No ☐

If you checked "Yes", provide a detailed explanation below:

**NOTE:** If you require additional space, continue this answer under "Supplemental Answers" which can be found at the end of this document.

14. In the interest of full disclosure and your obligation to be forthcoming in your application, is there any other information which might reflect adversely in an evaluation of your honesty, integrity, or good character, or otherwise impact a determination on your suitability for gaming licensure/qualification?

Yes ☐ No ☐

If you checked "Yes", provide a detailed explanation below:

**NOTE:** If you require additional space, continue this answer under "Supplemental Answers" which can be found at the end of this document.

Initials/Date: \_\_\_\_\_



QUESTION NUMBER	ANSWER
4	5/2000 – 5/2002, 123 Main St. Apt. 12a, Anytown PA 12345, 555-555-1212

Initials/Date: \_\_\_\_\_

## **MULTI JURISDICTIONAL**

## **PERSONAL HISTORY DISCLOSURE FORM**

## **MULTI JURISDICTIONAL PERSONAL HISTORY DISCLOSURE FORM**

This application is designed to allow applicants for casino/gaming qualification to complete one form that is acceptable to several jurisdictions. The questions contained in this form have been designed to satisfy the variety of filing and informational requirements of the different jurisdictions that have agreed to accept this form as an application for qualification.

Each jurisdiction accepting this form may require unique information and documentation that is not requested in this standardized form. Prior to completing this form, you should contact the appropriate agency in the jurisdictions where you are seeking qualification, licensure or approval and obtain copies of any documentation or forms that are supplemental to this standardized form. In addition, copies of this multi jurisdictional form and all supplemental forms used by the jurisdictions accepting this form may be found on the Internet at [www.iagr.org](http://www.iagr.org)

### **APPLICATION INSTRUCTIONS**

PLEASE READ ALL INSTRUCTIONS CAREFULLY BEFORE COMPLETING THIS FORM.

#### **I. COMPLETING THIS FORM:**

- a. You must make accurate statements and include all material facts. Any misrepresentation, or the failure to provide requested information, may result in the denial of your application.
- b. Read each question carefully prior to answering. Answer every question completely. Do not leave blank spaces. If a question does not apply to you, indicate "Does Not Apply" in response to that question. If there is nothing to disclose in response to a particular question, indicate "None" in response to that question. Failure to provide a response to every question could result in the rejection of your application.
- c. All entries on this form, except initials and signatures, must be typed or printed in block lettering using dark ink. If your application is not legible, it will not be accepted.
- d. You must use blue ink to personally initial, date and identify the gaming agency to which your application is being submitted in the space provided on the bottom of each page of the form.
- e. If the space available is insufficient to respond to a question, you are to supply the required information on an attachment page and clearly identify which question you are answering. The blank page on page 65 may be used to provide this additional information. You must use blue ink to personally initial, date and identify the gaming agency to which your application is being submitted at the bottom of each of these attachment pages.
- f. If you make any modification to the pre-printed questions or information contained in this form, your application will be rejected. Once your application is accepted, it becomes the property of the gaming agency with which it has been filed and will not be returned.

Initials\_\_\_\_\_ Gaming Agency\_\_\_\_\_ Date\_\_\_\_\_

Page 2

**II. BE SURE TO:**

- a. Attach a recent (within the past six months) color photograph of yourself in the space provided on page 5.
- b. Sign the Statement of Truth form on page 66 in the presence of a notary public, justice of the peace, commissioner for declarations or other person legally authorized to notarize your signature.
- c. Check to ensure that you have placed your initials, the date, and identified the gaming agency to which you are applying, on the bottom of each page of this form in the space provided and on any attachment pages.

**III. BEFORE YOU SUBMIT THIS FORM TO THE GAMING AGENCY TO WHICH YOU ARE APPLYING, BE SURE THAT:**

- a. You have reviewed the particular gaming agency's filing instructions for the type of license, approval or qualification that you are seeking.
- b. You have included all required attachments listed in this form.
- c. The Statement of Truth form is notarized on the original application.
- d. Every question has been answered completely.
- e. You retain a completed copy of your application package for your own records.
- f. You have completed any ancillary forms for the individual jurisdictions.

**IV. TIPS FOR COMPLETING THIS FORM:**

- a. Keep a blank copy of the form. When you need to update information, you can use the appropriate pages from the blank form to provide the information.
- b. Once all questions have been answered, make sufficient copies for all jurisdictions where you will file your application. Note that you should do this BEFORE the form is signed, dated and notarized. Since each jurisdiction must receive an application containing original signatures, it is advisable to make copies before signing the form.
- c. Keep an unsigned copy of your completed application. Should you need to file with another jurisdiction at some point in the future, you can then update the information rather than complete the form all over again.
- d. Be sure to use blue ink where you sign, initial, date and identify the gaming agency where you are filing your application. Using blue ink will make it clear to the jurisdiction where you are filing that your application is to be considered an original and not a photocopy.

## MULTI JURISDICTIONAL PERSONAL HISTORY DISCLOSURE FORM

**PLEASE PRINT OR TYPE THE ANSWERS TO THE  
FOLLOWING QUESTIONS IN THE SPACES PROVIDED**

### PERSONAL DATA

NAME: LAST (INCLUDE SR., JR., ETC., IF APPLICABLE)

FIRST

MIDDLE

MAILING ADDRESS/POSTAL ADDRESS:

NUMBER AND STREET

APT #/FLAT #

CITY/TOWN

STATE/PROVINCE

ZIP/POSTAL CODE

HOME ADDRESS: (IF DIFFERENT THAN MAILING ADDRESS/POSTAL ADDRESS)

NUMBER AND STREET

APT #/FLAT #

CITY/TOWN

STATE/PROVINCE

ZIP/POSTAL CODE

PRESENT BUSINESS ADDRESS:

NUMBER AND STREET

APT #/FLAT #

CITY/TOWN

STATE/PROVINCE

ZIP/POSTAL CODE

HOME TELEPHONE NUMBER:

(AREA CODE)

(NUMBER)

CURRENT BUSINESS TELEPHONE NO. AT PLACE OF EMPLOYMENT:

(AREA CODE)

(NUMBER)

(EXTENSION)

FAX NUMBER:

(AREA CODE)

(NUMBER)

DATE OF BIRTH: (MO)(DAY)(YEAR)

E-MAIL ADDRESS (OPTIONAL):

HAVE YOU BEEN KNOWN BY ANY OTHER NAME OR NAMES? YES ☐ NO ☐ IF YES, LIST THE ADDITIONAL NAMES BELOW AND SPECIFY DATES OF USE FOR EACH. (INCLUDE MAIDEN NAME, ALIASES, NICKNAMES, OTHER NAME CHANGES, LEGAL OR OTHERWISE.)

SEX

COLOR OF EYES

COLOR OF HAIR

HEIGHT

\_\_\_\_ FT \_\_\_\_ IN/ \_\_\_\_ CM

WEIGHT

\_\_\_\_ LBS/ \_\_\_\_ KG

DO YOU HAVE ANY SCARS, TATOOS, OR OTHER DISTINGUISHING MARKS AND/OR CHARACTERISTICS? IF SO, PLEASE DESCRIBE.

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_

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# IMPORTANT

**FAILURE TO ANSWER ANY QUESTION ON THIS  
FORM COMPLETELY AND TRUTHFULLY WILL  
RESULT IN DENIAL OF YOUR APPLICATION.**

AFFIX A COLOR PHOTOGRAPH  
HERE THAT WAS TAKEN WITHIN  
THE PAST SIX MONTHS.

PRINT YOUR NAME ON THE FRONT  
BOTTOM BORDER OF THE  
PHOTOGRAPH BEFORE  
ATTACHING IT.

Initials\_\_\_\_\_ Gaming Agency\_\_\_\_\_ Date\_\_\_\_\_

Page 5

1. Of what country are you a citizen? \_\_\_\_\_

A. Please indicate:

1. Date of birth: \_\_\_\_\_  
DAY MONTH YEAR

2. Place of birth: \_\_\_\_\_  
CITY/TOWN STATE/PROVINCE COUNTRY

3. Country of birth: \_\_\_\_\_

2. Have you ever been issued a passport? Yes ☐ No ☐

If yes, provide the following information about your passport(s):

PASSPORT NUMBER	COUNTRY OF ISSUE	PLACE ISSUED	DATE ISSUED	EXPIRATION DATE

## RESIDENCE DATA

3. Beginning with your current residence(s) and working backward, provide the following information with respect to each place where you have lived (including residences while attending college or while in military service) during the past fifteen (15) years or since the age of 18, whichever is less.

DATES		ADDRESS <small>(NO., STREET, APT#/FLAT#, CITY/TOWN, STATE/PROVINCE, COUNTRY &amp; ZIP/POSTAL CODE)</small>	OWN OR RENT	NAME, ADDRESS & TELEPHONE NO. OF LANDLORD OR MORTGAGE/BOND HOLDER, IF KNOWN
FROM: (MO/YR)	TO: (MO/YR)			

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_



## FAMILY/SOCIAL DATA

4. What is your current marital status:    Single ☐    Married ☐    Legally Separated ☐    Divorced ☐    Widow/Widower ☐    Engaged ☐

How many times have you been married? \_\_\_\_\_

### A. CURRENT MARRIAGE

Provide the information below regarding your current marriage and spouse:

Date of Marriage: \_\_\_\_\_ Where Married: \_\_\_\_\_  
CITY/TOWN COUNTY STATE/PROVINCE COUNTRY

Name of Spouse: \_\_\_\_\_ Spouse's Occupation: \_\_\_\_\_  
FIRST MIDDLE MAIDEN

Date of Birth: \_\_\_\_\_ Place of Birth: \_\_\_\_\_  
DAY MONTH YEAR CITY/TOWN STATE/PROVINCE COUNTRY

Home Address: \_\_\_\_\_ Telephone Number: \_\_\_\_\_  
STREET CITY/TOWN STATE/PROVINCE ZIP/POSTAL CODE AREA CODE NUMBER

### B. PREVIOUS MARRIAGES

Provide the information below regarding your previous marriages:  
 (Do **NOT** include current spouse.)

NAME OF FORMER SPOUSE(S) (INCLUDE MAIDEN NAME, IF APPLICABLE)	DATE AND PLACE OF MARRIAGE	DATE OF BIRTH	IF ANNULLED, SEPARATED OR DIVORCED,, INDICATE DATE AND JURISDICTION WHERE SUCH ACTION WAS TAKEN	DOCKET/CASE # OF DIVORCE ACTION (IF KNOWN)	PRESENT ADDRESSES OF FORMER SPOUSE(S) (NO., STREET, APT#/FLAT#, CITY/TOWN, STATE/PROVINCE, COUNTRY, ZIP/POSTAL CODE)

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_

5. a. In the chart below, list the names of all your children, step-children and adopted children and the amount of support, if dependent. Also list all other persons who you are supporting or contributing to the support of, and provide the amount of support.

NAME	DATE OF BIRTH	BIRTH PLACE	ADDRESS (NO., STREET, APT., CITY, STATE, COUNTRY, ZIP CODE)	AMT. OF SUPPORT (IF A DEPENDENT)

5. b. Please mark the appropriate response regarding your child support obligations:

- ☐ I am not subject to a court order for the support of a child.
- ☐ I am subject to a court order for the support of one or more children and am in compliance with a plan approved by the public agency/court enforcing the order for the repayment of the amount owed pursuant to the order (indicate amount in 5a. above); or
- ☐ I am subject to a court order for the support of one or more children and am NOT in compliance with the order or a plan approved by the public agency/court enforcing the order for the repayment of the amount owed pursuant to the order.

Identify the public agency/court responsible for enforcing the child support order:

Name \_\_\_\_\_

Address \_\_\_\_\_

Contact Person \_\_\_\_\_

6. List names, residence addresses, dates of birth, and most recent occupations of parents, parents-in-law, former parents-in-law, or legal guardians, living or deceased. If retired or deceased, list last address and occupation:

NAME (INCLUDE MAIDEN)	DATE OF BIRTH	ADDRESS (NO., STREET, APT#/FLAT#, CITY/TOWN, STATE/PROVINCE, COUNTRY, ZIP/POSTAL CODE)	PHONE NUMBER	OCCUPATION
Father:				
Mother:				
Father-in-law:				
Mother-in-law:				
Former Parents-in-law*:				

\* For former parents-in-law only provide names.

Initials\_\_\_\_\_ Gaming Agency\_\_\_\_\_ Date\_\_\_\_\_

7. List names, dates of birth, home addresses and phone numbers, and the most recent occupations of brothers and sisters and of their respective spouses:

NAME (INCLUDE MAIDEN)	DATE OF BIRTH	ADDRESS (NO., STREET, APT#/FLAT#, CITY/TOWN, STATE/PROVINCE, COUNTRY, ZIP/POSTAL CODE)	PHONE NUMBER	OCCUPATION
Sibling:				
Spouse:				
Sibling:				
Spouse:				
Sibling:				
Spouse:				
Sibling:				
Spouse:				
Sibling:				
Spouse:				
Sibling:				
Spouse:				
Sibling:				
Spouse:				

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_

## MILITARY SERVICE DATA

8. Have you ever served in a military organization of any country or have you been an active or inactive member of a reserve force of any country?

Yes ☐ No ☐

If yes, provide the following information:

Country of Service: \_\_\_\_\_

Branch of Service: \_\_\_\_\_ Service Serial #: \_\_\_\_\_

Highest Rank Held: \_\_\_\_\_

Period(s) of Active Service: From: \_\_\_\_\_ To: \_\_\_\_\_

From: \_\_\_\_\_ To: \_\_\_\_\_

9. Date and type of discharge or separation (Honorable, Dishonorable, Honorable Conditions, Medical, etc.) from Military Service(s):

Date of each discharge/separation: \_\_\_\_\_

Type of discharge(s): \_\_\_\_\_

Attach a copy of your military records\* labeled as Exhibit 9M. If unavailable, attach a copy of a letter to the appropriate branch of the military requesting a copy of your military records\* labeled as an Exhibit 9M. If in reserves, please attach a copy of your discharge papers.

10. Have you ever been tried by military court martial or have you had charges\*\* filed against you?

Yes ☐ No ☐

If yes, complete the following chart:

NATURE OF CHARGE OR ARREST	DATE AND LOCATION OF CHARGE OR ARREST	NAME OF MILITARY ORGANIZATION FILING CHARGES	DISPOSITION (CONVICTED, ACQUITTED, DISMISSED, PLEADING, ETC.)	SENTENCE

\*In the United States, a military record is called a DD214. If you have served in the U.S. military, you should provide a copy of this record. If your military service was in another country, you should provide a copy of whatever official documentation was provided to you at the time of your discharge.

\*\* Charges filed against you by the military authorities in any country would fall under the Code of Military Justice applicable to that jurisdiction.

In the United States, this means any charges filed against you under Article 15 of the Uniform Code of Military Justice (summary court, deck court, captain's mast, company punishment, etc.)

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_

EDUCATIONAL DATA

11. Beginning with secondary school (high school), provide the information listed below with respect to each school, college, graduate or post graduate school you have attended.

DATES		NAME AND ADDRESS OF SCHOOL, TRAINING PROGRAM, ETC.	DESCRIPTION OF EDUCATION PROGRAM	LIST ANY DEGREE OR CERTIFICATION ATTAINED	GRADUATED YES OR NO
FROM: (MO/YR)	TO: (MO/YR)				

## OFFICES AND POSITIONS

12. List all offices, trusteeships, directorships or fiduciary positions (including non-profit charitable entities and family trusts) held by you with any firm, corporation, association, partnership or other business entity during the last ten year period. Begin with the most recent and work backward.

DATES		TITLE OF OFFICE OR POSITION HELD	NAME AND ADDRESS OF FIRM, CORPORATION, ASSOCIATION, PARTNERSHIP OR OTHER BUSINESS ENTITY	COMPENSATION RECEIVED
FROM: (MO/YR)	TO: (MO/YR)			

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_

## 12. (Cont.)

DATES		TITLE OF OFFICE OR POSITION HELD	NAME AND ADDRESS OF FIRM, CORPORATION, ASSOCIATION, PARTNERSHIP OR OTHER BUSINESS ENTITY	COMPENSATION RECEIVED
FROM: (MO/YR)	TO: (MO/YR)			

13. List all government positions and offices, whether salaried or unsalaried, held by you during the last ten year period. Begin with the most recent and work backward.

DATES		TITLE OF OFFICE OR POSITION HELD	NAME AND ADDRESS OF GOVERNMENT AGENCY/ORGANIZATION
FROM: (MO/YR)	TO: (MO/YR)		

Initials\_\_\_\_\_ Gaming Agency\_\_\_\_\_ Date\_\_\_\_\_



## EMPLOYMENT AND LICENSING DATA

Packet Page 105

14. Have you ever been employed by a casino or gaming/gambling related company\* in any jurisdiction? Yes ☐ No ☐

\*Casino or gaming/gambling related company includes any form or type of casino, gaming/gambling related operation, any manufacturer of gaming/gambling equipment, junket enterprise, horse racing, dog racing, pari-mutuel operation, lottery, sports betting, Internet gaming, etc.

NAME OF GAMING/GAMBLING GAMING RELATED COMPANY AND COUNTRY/STATE WHERE YOU WERE EMPLOYED	NAME, MAILING ADDRESS AND TELEPHONE NUMBER OF EMPLOYER(S)	DATES		TITLE/POSITION HELD AND DESCRIPTION OF DUTIES	NAME OF SUPERVISOR	REASON FOR LEAVING
		FROM (MO/YR)	TO (MO/YR)			

Initials\_\_\_\_\_ Gaming Agency\_\_\_\_\_ Date\_\_\_\_\_

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15. In the chart below, provide the information regarding your employment for the past twenty years or from age 18, whichever is less. Begin with your present job and work backwards. Give dates of any unemployment between jobs in proper sequence. Include all part-time and full-time employment and any military service. For any casino or gaming/gambling related employment identified in the previous question, you are only required to fill in the dates of employment and the name of the casino or gaming/gambling related company on this chart.

DATES		NAME, MAILING ADDRESS, AND TELEPHONE NUMBER OF EMPLOYER(S)	TITLE/POSITION HELD AND DESCRIPTION OF DUTIES	NAME OF SUPERVISOR	REASON FOR LEAVING/ COMPENSATION AT DEPARTURE
FROM: (MO/YR)	TO: (MO/YR)				

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_

15. (Cont.)

DATES		NAME, MAILING ADDRESS, AND TELEPHONE NUMBER OF EMPLOYER(S)	TITLE/POSITION HELD AND DESCRIPTION OF DUTIES	NAME OF SUPERVISOR	REASON FOR LEAVING/ COMPENSATION AT DEPARTURE
FROM: (MO/YR)	TO: (MO/YR)				

*If additional space is needed, please provide an attachment.*

Initials\_\_\_\_\_ Gaming Agency\_\_\_\_\_ Date\_\_\_\_\_

16. With regard to the previously listed employment:

- a. Were you ever discharged, suspended or asked to resign from employment? Yes ☐ No ☐
- b. During the last ten year period, were you ever charged with any infraction in relation to any employment which was the subject of any disciplinary action? Yes ☐ No ☐

If yes to either question, complete the following chart as to each such time you were discharged, suspended, asked to resign or disciplined:

DATE OF DISCHARGE, SUSPENSION, RESIGNATION OR DISCIPLINARY ACTION	NAME AND ADDRESS OF EMPLOYER	NAME OF SUPERVISOR	REASON FOR DISCHARGE, SUSPENSION, RESIGNATION OR DISCIPLINARY ACTION

Initials\_\_\_\_\_ Gaming Agency\_\_\_\_\_ Date\_\_\_\_\_

17. List any and all compensated employment, of whatever nature, held by your spouse during the past twelve month period. Back to Page 109  
 spouse's current employer. Begin with your

DATES		NAME, ADDRESS AND TELEPHONE NUMBER OF EMPLOYER	TITLE/ POSITION HELD
FROM: (MO/YR)	TO: (MO/YR)		

18. To the best of your knowledge, have you or has your spouse served as a trustee or other fiduciary officer in any capacity during the last twelve month period?

Yes ☐ No ☐

If yes, complete the following chart:

DATES		CAPACITY	NATURE OF TRUST OR OTHER FUND	INCOME RECEIVED	FOR WHOM HELD
FROM: (MO/YR)	TO: (MO/YR)				

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_

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19. a. Have you or your spouse ever sought and been denied a position as a trustee or other fiduciary officer? Yes ☐ No ☐ Page 110

b. Have you or your spouse ever been suspended or removed from a position as a trustee or other fiduciary officer? Yes ☐ No ☐

If yes to either question, complete the following chart:

DATE	CAPACITY	NATURE OF TRUST OR OTHER OFFICE	REASON FOR DENIAL, SUSPENSION OR REMOVAL

20. Have you or has your spouse ever made application for, or held, any **NON-GAMING** professional or occupational license, permit or certification, in any jurisdiction, including but not limited to the following: real estate broker or salesman, accountant, attorney, medical, boxing promoter, manager or matchmaker, race horse owner, trainer or manager, jockey, race dog owner, securities dealer, contractor, pilot, insurance, or any other type of professional license. (Do not include alcoholic beverage or driver's license). You must answer "YES" to this question if you ever applied and your application was granted, denied, returned to you by the licensing agency for any reason, withdrawn or is currently pending.

Yes ☐ No ☐

If yes, complete the following chart:

NAME ON LICENSE	TYPE OF LICENSE	DATES		NAME AND ADDRESS OF LICENSING AGENCY/ORGANIZATION	DISPOSITION OF THE APPLICATION
		FROM: (MO/YR)	TO: (MO/YR)		

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_

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21. Have any of the licenses, permits or certifications applied for, or held by you or your spouse, as identified in the previous question ever been denied, suspended, revoked or subject to any conditions in any jurisdiction?

Yes ☐ No ☐

If yes, complete the following chart as to each denial, suspension, revocation or conditions:

TYPE OF LICENSE, PERMIT OR CERTIFICATE	NAME & ADDRESS OF GOVERNMENTAL AGENCY/ORGANIZATION	DATE OF DENIAL, SUSPENSION, REVOCATION OR CONDITION	REASON(S) FOR DENIAL SUSPENSION OR REVOCATION

22. Has any entity in which you, or your spouse, is/was a director, officer, partner or an owner of a 5% or greater interest ever had any license, permit or certificate issued by a governmental agency in any jurisdiction denied, suspended, revoked, or subject to any conditions?

Yes ☐ No ☐

If yes, complete the following chart as to each denial, suspension or revocation:

NAME OF ENTITY	POSITION HELD BY YOU OR YOUR SPOUSE	TYPE OF LICENSE, PERMIT OR CERTIFICATE	TYPE OF ACTION TAKEN	NAME AND ADDRESS OF GOVERNMENT AGENCY/ORGANIZATION TAKING ACTION	DATE OF ACTION	REASON(S) FOR ACTION

23. List any group, firm, partnership, corporation or any other businesses in which you have held an ownership interest of 5% or more for the past twenty years, or since the age of 18, whichever is less. (Do **not** include publicly traded corporations in which you owned stock.)

DATES		NAME(S) & ADDRESS(ES) OF BUSINESS(ES)	CURRENT STATUS OF BUSINESS(ES)	% INTEREST HELD BY YOU	NAME(S) OF OTHER OWNERS	ADDRESS(ES) OF OTHER OWNERS	STATE/PROVINCE AND COUNTRY OF ORGANIZATION OR INCORPORATION
FROM: (MO/YR)	TO: (MO/YR)						

Initials\_\_\_\_\_ Gaming Agency\_\_\_\_\_ Date\_\_\_\_\_



24. Have you or has your spouse ever made application for, or held, a license, permit, registration, finding of suitability, qualification or other authorization to participate in any form or type of casino, gaming/gambling related operation (including any manufacturer of gaming/gambling equipment, junket operation, horse racing, dog racing, pari-mutuel operation, lottery, sports betting, Internet gaming, etc.) or alcoholic beverage operation in any jurisdiction? You must answer "YES" to this question if you ever applied and your application was granted, denied, returned to you by the gaming agency for any reason, withdrawn or is currently pending.

Yes ☐ No ☐

If yes, complete the following chart:

NAME & ADDRESS OF LICENSING AGENCY/ORGANIZATION (INCLUDING COUNTRY, STATE/PROVINCE, COUNTY OR MUNICIPALITY/TOWN)	TYPE OF LICENSE, PERMIT, APPROVAL OR REGISTRATION	DATE OF APPLICATION	DISPOSITION (GRANTED, DENIED OR PENDING, ETC.)	LICENSE, PERMIT, APPROVAL OR REGISTRATION NUMBER

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_

25. For each casino, gaming/gambling related or alcoholic beverage operation application, license, permit, registration, finding of suitability, qualification or other authorization identified in the previous question, were you or your spouse ever called to appear to testify, or otherwise participate in a hearing or proceeding, before the licensing agency or commission to which you were applying?

Yes ☐ No ☐

If yes, complete the following chart:

NAME AND ADDRESS OF LICENSING AGENCY OR COMMISSION	DATE OF APPEARANCE(S)	NATURE OF HEARING	WAS TESTIMONY GIVEN?

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_

26. To the best of your knowledge, in the past twenty years or since the age of 18, whichever is less, have you held a direct or indirect financial or ownership interest in any group, firm, corporation, partnership or other business entity that has applied to any licensing agency in any jurisdiction for any license, permit, registration, finding of suitability, or qualification in connection with any form or type of a casino, gaming/gambling related operation (including any manufacturer of gaming/gambling equipment, junket operation, horse racing, dog racing, pari-mutuel operation, lottery, sports betting, Internet gaming, etc.), or alcoholic beverage operation? (Do not include publicly traded corporations or entities in which you held less than 1% of the stock.)

Yes ☐ No ☐

If yes, complete the following chart:

NAME AND ADDRESS OF BUSINESS ENTITY	NATURE OF YOUR INTEREST	DATE OF APPLICATION	NAME & ADDRESS OF LICENSING AGENCY TO WHICH APPLICATION WAS MADE	TYPE OF LICENSE APPLIED FOR	DISPOSITION OF APPLICATION

27. a. Are any members of your family (spouse, parents, grandparents, children, grandchildren, siblings, uncles, aunts, nephews, nieces, fathers-in-law, mothers-in-law, sons-in-law, daughters-in-law, brothers-in-law and sisters-in-law whether by whole or half blood, by marriage, adoption or natural relationship) associated with or employed in any form or type of casino or gaming/gambling related operation as defined in question 26 in any jurisdiction?

Yes ☐ No ☐

b. Do you or any members of your family (spouse, parents, grandparents, children, grandchildren, siblings, uncles, aunts, nephews, nieces, fathers-in-law, mothers-in-law, sons-in-law, daughters-in-law, brothers-in-law and sisters-in-law whether by whole or half blood, by marriage, adoption or natural relationship) have an ownership interest in any alcoholic beverage entity in any jurisdiction?

Yes ☐ No ☐

If yes to either question, complete the following chart:

NAME OF PERSON	RELATIONSHIP	NAME OF GAMING/GAMBLING OR ALCOHOLIC BEVERAGE BUSINESS AND ADDRESS	BUSINESS TELEPHONE

Initials\_\_\_\_\_ Gaming Agency\_\_\_\_\_ Date\_\_\_\_\_

The next question asks about any arrests, charges or offenses you, your spouse or your children may have committed. Prior to answering this question, carefully review the definitions and instructions which follow.

DEFINITIONS: For purposes of this question:

- A. "Arrest" includes any detaining, holding, or taking into custody by any police or other law enforcement authorities to answer for the alleged performance of any "offense."
- B. "Charge" includes any indictment, complaint, information, summons, or other notice of the alleged commission of any "offense."
- C. "Offense" includes all felonies, crimes, high misdemeanors, misdemeanors, disorderly persons offenses, petty disorderly offenses, driving while intoxicated/impaired motor vehicle offenses and violations of probation or any other court order. Juvenile offenses that occurred within the most recent 10 year period are also included within the definition of "offenses."

INSTRUCTIONS: 1. Answer "YES" and provide all information to the best of your ability EVEN IF:

- A. You did not commit the offense charged;
  - B. The charges were dismissed or subsequently downgraded to a lesser charge;
  - C. You completed a Pretrial Intervention (PTI) or equivalent diversionary program in other jurisdictions;
  - D. You were not convicted;
  - E. You did not serve any time in prison or jail; or
  - F. The charges or offenses happened a long time ago.
2. Answer "NO" IF any records relating to a charge, an arrest or conviction have been expunged or otherwise officially sealed by a court or government agency\*.

\* Some jurisdictions permit the gaming agency to obtain information about the expungement or sealing order as part of the licensing process. You should confer with the gaming agency to which you are applying to determine the applicable law.

**IMPORTANT**

**The gaming agency will make inquiries to establish whether the applicant has had any involvement with law enforcement agencies.**

**Failure to disclose any such involvement will be taken into account in assessing your character, honesty and integrity.**

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_

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28. Have you ever been arrested or charged with any crime or offense in any jurisdiction?

Yes ☐ No ☐

If yes, complete the following chart:

NATURE OF CHARGE OR OFFENSE/ LOCATION OF WHERE INCIDENT OCCURRED	DATE OF CHARGE OR OFFENSE	NAME AND ADDRESS OF LAW ENFORCEMENT AGENCY OR COURT INVOLVED	DISPOSITION (CONVICTED, ACQUITTED, DISMISSED, PENDING, PARDONED, ETC.)	SENTENCE

Initials\_\_\_\_\_ Gaming Agency\_\_\_\_\_ Date\_\_\_\_\_

29. To the best of your knowledge, has a criminal indictment, information or complaint ever been filed or returned against you, but for which you were not arrested or in which you were named as an unindicted party or unindicted co-conspirator in any criminal proceeding in any jurisdiction?

Yes ☐ No ☐

If yes, complete the following chart:

NAME AND ADDRESS OF GOVERNMENTAL AGENCY/ORGANIZATION INVOLVED	NATURE OF PROCEEDING	DATE

30. Have you ever been the subject of an investigation conducted by any governmental agency/organization, court, commission, committee, grand jury or investigatory body (local, state, county, provincial, federal, national, etc.) other than in response to a traffic summons?

Yes ☐ No ☐

If yes, complete the following chart:

NAME AND ADDRESS OF COURT OR OTHER AGENCY	NATURE OF PROCEEDING OR INVESTIGATION	WAS TESTIMONY GIVEN?	DATE ON WHICH TESTIMONY WAS GIVEN	APPROXIMATE TIME PERIOD OF INVESTIGATION

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_

31. a. Have you ever been called to testify before, or otherwise been questioned, interviewed, deposed, or requested to take a polygraph examination by any governmental agency/organization, court, commission, committee, grand jury or investigative body (local, state, county, provincial, federal, national, etc.) in any jurisdiction other than in response to a traffic summons? Yes ☐ No ☐

b. Have you ever been subpoenaed to appear or testify before a federal, national, state, county grand jury, or other criminal investigatory agency or body, or any board or commission, or any civil, criminal or administrative proceeding or hearing? Yes ☐ No ☐

If yes to either question, complete the following chart:

NAME AND ADDRESS OF COURT OR OTHER AGENCY/ORGANIZATION	NATURE OF PROCEEDING OR INVESTIGATION	WAS TESTIMONY GIVEN?	DATE ON WHICH TESTIMONY WAS GIVEN	APPROXIMATE TIME PERIOD OF INVESTIGATION

32. Have you ever received a pardon, or has any government agency/organization agreed to dismiss, suspend or defer any criminal investigation or prosecution against you for any criminal offense? Yes ☐ No ☐

If yes, complete the following chart:

DATE OF PARDON, DISMISSAL, SUSPENSION, OR DEFERAL	TYPE OF ACTION TAKEN	NAME AND ADDRESS OF GOVERNMENT AGENCY/ORGANIZATION GRANTING PARDON, DISMISSAL SUSPENSION OR DEFERAL

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_



33. Has your spouse or any of your children, step-children or adopted children ever been arrested or charged with any crime or offense (as defined at the beginning of this section) in any jurisdiction?

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Yes ☐

No ☐

If yes, complete the following chart:

NAME OF PERSON	RELATIONSHIP	NATURE OF CHARGE OR OFFENSE	DATE OF CHARGE OR OFFENSE	NAME & ADDRESS OF LAW ENFORCEMENT AGENCY OR COURT INVOLVED	DISPOSITION (CONVICTED, ACQUITTED, DISMISSED, PENDING, PARDONED, ETC.)	SENTENCE

34. In the past fifteen (15) years, have you as an individual, member of a partnership, or owner, director, or officer of a corporation, ever been a party to a lawsuit, as either a plaintiff or defendant or an arbitration as either a claimant or defendant? (Include matrimonial matters, negligence matters, auto accident matters, contract matters, collection matters, debt matters, bankruptcies, etc.)

Yes ☐ No ☐

If yes, complete the following chart:

DATE FILED	NAME & ADDRESS OF COURT	DOCKET/CASE NUMBER	OTHER PARTIES TO SUIT	NATURE OF SUIT	DISPOSITION	DATE OF DISPOSITION

35. In the past fifteen (15) years, has any general partnership, business venture, sole proprietorship or closely held corporation, which you were associated with as an owner, officer, director or partner, been a party to a lawsuit, arbitration or bankruptcy?

Yes ☐ No ☐

If yes, complete the following chart:

NAME OF ENTITY	TYPE OF ENTITY	APPROXIMATE DATE(S) OF LAWSUIT/ARBITRATION/BANKRUPTCY	WHERE ACTION FILED (CITY/TOWN, STATE/PROVINCE, COUNTY)

36. In the past ten years, have you been cited or charged with, or formally accused of, any violation of a statute, regulation or code of any local, state, county, municipal, provincial, federal or national government other than a criminal, disorderly persons, petty disorderly person or motor vehicle violation?

Yes ☐ No ☐

If yes, complete the following chart:

GOVERNMENTAL AGENCY/ORGANIZATION	NATURE OF CHARGE	DATE	DISPOSITION

Initials\_\_\_\_\_ Gaming Agency\_\_\_\_\_ Date\_\_\_\_\_

37. Have you ever been barred or otherwise excluded, for any reason, other than for the denial, suspension or revocation of a license or registration, from any form or type of casino or gaming/gambling related operation in any jurisdiction? (Check "YES" even if the disbarment or exclusion is no longer in effect or has been lifted.)

Yes ☐ No ☐

If yes, complete the following chart:

GAMING/GAMBLING AGENCY	DATE OF EXCLUSION	REASON FOR EXCLUSION

VEHICLE OPERATOR DATA

38. In the chart below, list all current motor vehicle operator licenses (automobiles, motorcycles, airplanes, boats, recreational vehicles, etc.) issued to you in any jurisdiction:

DATE LAST ISSUED	LICENSE NUMBER	TYPE OF LICENSE	JURISDICTION ISSUING LICENSE	EXPIRATION DATE OF LICENSE

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_

**FINANCIAL DATA**

39. Have any individual, local, city, county, provincial, state, Federal, national, or any other governmental liens/debts been filed against you as an individual, sole proprietor, member of a partnership, or owner of a corporation in any jurisdiction?

Yes ☐ No ☐

If yes, complete the following chart:

NATURE OF LIEN/DEBT	WHEN FILED	WHERE FILED	CURRENT STATUS

40. Have you personally ever been adjudicated bankrupt or filed a petition for any type of bankruptcy, insolvency or liquidation under any bankruptcy or insolvency law in any jurisdiction?

Yes ☐ No ☐

If yes, complete the following chart:

DATE FILED	DOCKET/CASE NUMBER	NAME AND ADDRESS OF COURT	NAME AND ADDRESS OF TRUSTEE

41. In the past twenty years or since the age of 18, whichever is less, has any business entity in which you held a 5% or greater ownership interest, or in which you served as an officer or director been adjudicated bankrupt or filed a petition for any type of bankruptcy or insolvency under any bankruptcy or insolvency law?

Yes ☐ No ☐

If yes, complete the following chart:

DATE FILED	DOCKET/CASE NUMBER	NAME AND ADDRESS OF COURT	NAME AND ADDRESS OF FILING PARTY	NAME AND ADDRESS OF TRUSTEE

Initials\_\_\_\_\_ Gaming Agency\_\_\_\_\_ Date\_\_\_\_\_

42. Have you as an individual, member of a partnership, or owner, director or officer of a corporation ever been in a business entity that has been in liquidation, receivership or been placed under some form of governmental administration or monitoring?

Yes ☐ No ☐

If yes, complete the following chart:

NAME AND ADDRESS OF BUSINESS ENTITY	YOUR RELATIONSHIP TO BUSINESS ENTITY	DATE PLACED UNDER LIQUIDATION, RECEIVERSHIP, ETC.	REASON PLACED UNDER LIQUIDATION, RECEIVERSHIP, ETC.	PRESENT STATUS

43. Have your wages, earnings, or other income been subject to garnishment, attachment, charging order, voluntary wage execution or the like during the past ten year period?

Yes ☐ No ☐

If yes, complete the following chart:

DATE FILED	DOCKET/CASE NUMBER	NAME AND ADDRESS OF COURT	NATURE OF OBLIGATION	AMOUNT OF OBLIGATION	NAME AND ADDRESS OF HOLDER OF OBLIGATION

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_

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44. In the past ten years, have you ever had any property, real or personal, repossessed by a finance company in any jurisdiction?

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Yes ☐ No ☐

If yes, complete the following chart:

TYPE OF PROPERTY	DATE REPOSSESSED	NAME AND ADDRESS OF COMPANY REPOSSESSING PROPERTY	REASON FOR REPOSSESSION

45. During the last ten year period, have you been:

- a. An executor(trix), administrator or other fiduciary of any estate;
- b. A beneficiary or legatee under a will or received any thing of value under an intestacy statute; or
- c. A settlor/grantor, beneficiary or trustee of any trust?

Yes ☐ No ☐

If yes, complete the following chart as to each estate and trust:

NAME AND LOCATION OF ESTATE/TRUST	POSITION/ INTEREST HELD	DATE(S) ON WHICH POSITIONS WERE HELD OR INTEREST WAS RECEIVED	AMOUNT OF COMPENSATION OR NATURE AND VALUE OF BENEFIT GRANTED/RECEIVED

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_

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46. Do you own, hold, or have an interest in any assets in a trust in any jurisdiction? (You may exclude those assets disclosed in your answer to question 45).

Yes ☐ No ☐

If yes, complete the following chart:

DESCRIPTION OF TRUST	LOCATION OF TRUST	NAME OF TRUSTEE(S)	NAMES OF OTHER(S) WITH INTERESTS IN TRUST

47. Do you hold, manage or control in trust, or otherwise, any assets or liabilities for another person or entity in any jurisdiction? (You may exclude those assets or liabilities disclosed in your answer to question 45).

Yes ☐ No ☐

If yes, complete the following chart:

DESCRIPTION OF TRUST	LOCATION OF TRUST	NAMES OF OTHER(S) WITH INTEREST IN TRUST

48. a. Please state your country of residence \_\_\_\_\_
- b. During the last ten year period have you had any right of ownership in, control over or interest in any bank account(s), which are located outside the country of residence identified in a. above?

Yes ☐ No ☐

If yes, complete the following chart:

DATES		NAME AND ADDRESS OF INSTITUTION HOLDING ACCOUNT	ACCOUNT NUMBER	NAME AND ADDRESS OF EACH PERSON/ENTITY APPEARING ON THE ACCOUNT	PRESENT AMOUNT HELD/ AMOUNT HELD BEFORE CLOSING
FROM: (MO/YR)	TO: (MO/YR)				

c. Do you own, manage or control any assets, or are you responsible for any liabilities, located outside the country of residence as identified in a. above (excluding any foreign bank accounts identified in b. above)?

Yes ☐ No ☐

If yes, complete the following chart:

DESCRIPTION OF ASSET/LIABILITY	LOCATION OF ASSET/LIABILITY

49. During the last ten year period, have you or has your spouse or any of your children, while dependent, received a loan in excess of \$25,000USD?  
(If you are applying in a jurisdiction other than the United States, the amount you are required to report is the equivalent to \$25,000USD in the national currency of the jurisdiction where you will be filing this application.)

Yes ☐ No ☐

If yes, complete the following chart:

DATE RECEIVED LOAN	NAME AND ADDRESS OF LENDER	NAME OF BORROWER AND ALL CO-SIGNERS	ORIGINAL AMOUNT OF LOAN	INTEREST RATE (%)	TERMINATION DATE OF LOAN

50. During the last ten year period, have you or has your spouse or any of your children, while dependent, made any loan in excess of \$10,000USD? (If you are applying in a jurisdiction other than the United States, the amount you are required to report is the equivalent of \$10,000USD in the national currency of the jurisdiction where you will be filing this application.)

Yes ☐ No ☐

If yes, complete the following chart:

DATE OF LOAN	NAME AND ADDRESS OF BORROWER	ALL CO-PARTIES TO LOAN	NAME OF LENDER	ORIGINAL AMOUNT OF LOAN	INTEREST RATE (%)	TERMINATION DATE OF LOAN	SECURITY PLEDGED

51. Have you individually ever exchanged currency in an amount of more than \$10,000USD within the past ten years? (If you are applying in a jurisdiction other than the United States, the amount you are required to report is the equivalent of \$10,000USD in the national currency of the jurisdiction where you will be filing this application.)

Yes ☐ No ☐

If yes, complete the following chart:

DATE AND AMOUNT OF EXCHANGE	LOCATION WHERE EXCHANGE MADE	REASON FOR EXCHANGE	DID YOU FILL OUT OR FILE ANY GOVERNMENTAL REPORTING DOCUMENT

52. Do you maintain a brokerage or margin account with any securities or commodities dealer?

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Yes ☐ No ☐

If yes, complete the following chart:

TYPE OF ACCOUNT	NAME AND ADDRESS OF DEALER	AMOUNT OF MARGIN

53. Have you or has your spouse or children, while dependent, filed any claims in excess of \$100,000USD under any fire, theft, automobile or insurance policy within the past ten year period? (If you are applying in a jurisdiction other than the United States, the amount you are required to report is the equivalent of \$100,000USD in the national currency of the jurisdiction where you will be filing this application.)

Yes ☐ No ☐

If yes, complete the following chart:

DATE OF CLAIM	NATURE OF CLAIM	NAME AND ADDRESS OF INSURANCE CARRIER	DISPOSITION

54. During the last five year period, have you, your spouse or dependent children given or received any gift or gifts, whether tangible or intangible which either individually or in the aggregate exceeded \$10,000USD in value in any one year period? (If you are applying in a jurisdiction other than the United States, the amount you are required to report is the equivalent of \$10,000USD in the national currency of the jurisdiction where you will be filing this application.)

Yes ☐ No ☐

If yes, complete the following chart as to each gift:

NAME OF THE DONOR OR DONEE	DATE GIFT GIVEN/RECEIVED	DESCRIPTION OF GIFT	APPROXIMATE VALUE

55. a. Do you have any safe deposit boxes in your name in any jurisdiction?

Yes ☐ No ☐

b. Do you have access to the funds in any other safe deposit boxes in any jurisdiction?

Yes ☐ No ☐

If yes to either question, complete the following chart:

NAME AND ADDRESS OF BANK OR OTHER INSTITUTION/BUSINESS WHERE LOCATED	NAME(S) IN WHICH ACCOUNT(S) OR SAFE DEPOSIT BOX(ES) HELD	TYPE OF ACCOUNT, (SAVINGS, CHECKING, SAFE DEPOSIT, ETC.)	ACCOUNT NO. OR SAFE DEPOSIT BOX NO.

56. In the past ten years, or since the age of 18, whichever is less, have you received any referral or finder's fee in excess of \$10,000USD

(If you are applying in a jurisdiction other than the United States, the amount you are required to report is the equivalent of \$10,000USD. In the national currency of the jurisdiction where you will be filing this application.)

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Yes ☐ No ☐

If yes, complete the following chart:

NAME AND ADDRESS OF ALL PARTIES INVOLVED	NATURE OF GOODS OR SERVICES PROVIDED	AMOUNT RECEIVED	DATE RECEIVED

57. Have you, in the past ten years or since the age of 18, whichever is less, given a guarantee, co-signed or otherwise insured payment of a loan, debt or other financial obligation in any jurisdiction?

Yes ☐ No ☐

If yes, complete the following chart:

NATURE OF OBLIGATION (PERSONAL GUARANTEE, ETC.)	DATE OBLIGATION MADE	NAME(S) OF PERSON RESPONSIBLE FOR OBLIGATION	STATUS OF UNDERLYING OBLIGATION



# NET WORTH STATEMENT -- ASSETS AND LIABILITIES

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**NOTE:** Complete the financial statements on pages 49 through 63 and copy the totals in the appropriate space below.

58. Please list all assets, tangible and intangible, in which a direct or indirect interest is held by you, your spouse or your dependent children. For each line item, list both the cost of the asset and the present market values as of the date of this statement unless this cannot reasonably be done, in which case any special valuation date should be noted in the column provided. Detail each line entry on the appropriate schedule.

ASSET	COST AT DATE ACQUIRED OR PURCHASED (A)	CURRENT MARKET VALUE (B)	SPECIAL VALUATION DATE, IF ANY
1. Cash			
a) On Hand		a)	
b) In bank (Schedule A)		b)	b)
2. Loans, Notes and Other Receivables (Schedule B)			
3. Securities (Schedule C)			
4. Real Estate Interests (Schedule D)			
5. Cash Value Life Insurance (Schedule E)			
6. Cash Value Pension/ Retirement Funds (Schedule F)			
7. Furniture and Clothing (Reasonable Estimate)			
8. Vehicles (Schedule G)			
9. Other (Schedule H)			
<b>TOTAL ASSETS</b>			

59. Please list all liabilities of you, your spouse and your dependent children.  
Enter the amount as of the date of this statement. Detail each line entry on the appropriate schedule.

LIABILITY	ORIGINAL AMOUNT OF LIABILITY (C)	AMOUNT OUTSTANDING (D)
10. Notes Payable (Schedule I)		
11. Loans and Other Payables (Schedule J)		
12. Taxes Payable (Schedule K)		
13. Mortgages or Liens on Real Estate (Schedule L)		
14. Loans Against Insurance/Pensions (Schedule M)		
15. Other Indebtedness (Schedule N)		
<b>TOTAL LIABILITIES</b>		
<b>NET WORTH</b>		
Total Assets (From Column B) less		
Total Liabilities (From Column D)		
16. Contingent Liabilities (Schedule O)		

Date of Statement \_\_\_\_\_

Please provide the name, address and phone number of the person completing this statement if it is completed by someone other than you.

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_

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## SCHEDULE "A" - CASH IN BANK

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60. List below all bank accounts (checking, savings, time deposits, certificates of deposit, money market funds, etc.) foreign and domestic, maintained by you, your spouse or dependent children. Identify with an asterisk (\*) any check writing accounts held with brokerage houses, insurance companies, etc.

NAME AND ADDRESS OF INSTITUTION	NAME OF PERSON(S) AND TAX IDENTIFICATION NUMBER(S) APPEARING ON ACCOUNT	ACCOUNT NUMBER	INTEREST RATE (%)	GENERAL NATURE OF ACCOUNT	DATE OF BALANCE	<b>BALANCE</b>
						\$ _____
						<b>TOTAL CURRENT BALANCE</b> (Enter this figure in item 1b, column B on page 48.)

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_

# SCHEDULE "B" – LOANS, NOTES AND OTHER RECEIVABLES

61. List below all loans, notes and other receivables held by you, your spouse or dependent children.

CHECK IF HELD BY SPOUSE OR DEPENDENT CHILD	NAME AND ADDRESS OF DEBTOR	INTEREST RATE (%)	ORIGINAL LOAN AMOUNT	ORIGINAL DATE OF LOAN/NOTE RECEIVABLE	TOTAL PAY-MENTS	DATE DUE	NATURE OF ADVANCE AND NATURE OF SECURITY, IF ANY (INDICATE IF UNSECURED)	CURRENT BALANCE
			\$ _____					\$ _____
			<b>TOTAL ORIGINAL LOAN AMOUNT(S)</b> (Enter this figure in items 2, column A on page 48.)					<b>TOTAL CURRENT BALANCE</b> (Enter this figure in items 2, column B on page 48.)

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_

## SCHEDULE "C" - SECURITIES

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62. Provide the information in the table below for all stocks, bonds, mutual funds, commodity accounts, options, warrants, etc., held or controlled by you, your spouse or dependent children in any jurisdiction. Whenever interest exists through a mutual fund or holding company, the individual stocks or bonds held by such mutual fund or holding company need not be listed; whenever such interest exists through a beneficial interest in a trust, the securities held in such trust shall be listed if you, your spouse or dependent children have knowledge of what securities are so held. INDICATE PUBLICLY TRADED SECURITIES BY AN ASTERISK( \* ).

CHECK IF HELD BY SPOUSE OR DEPENDENT CHILD	NUMBER OF SECURITIES OR CONTRACTS HELD	TYPE OF SECURITY	NAME OF ISSUING COMPANY OR GOVERNMENT AGENCY/ORGANIZATION	MARKET VALUE AT TIME OF ACQUISITION	DATE OF AND PRICE AT PURCHASE	% OF OWNERSHIP IF GREATER THAN 5%	REGISTERED OWNER	DATE OF VALUATION	CURRENT MARKET VALUE	
					\$ _____				\$ _____	
					<b>TOTAL PURCHASE PRICE</b> (Enter this figure in item 3, column A on page 48.)					<b>TOTAL CURRENT MARKET VALUE</b> (Enter this figure in item 3, column B on page 48.)

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_

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## SCHEDULE "D" - REAL ESTATE INTERESTS

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63. Indicate below the location, size, general nature, acquisition date and other information requested regarding any real property in any jurisdiction in which any direct, indirect, vested or contingent interest is held by you, your spouse or dependent children, along with the names of all individuals or entities who share a direct, indirect, vested or contingent interest therein.

CHECK IF HELD BY SPOUSE OR DEPENDENT CHILD	ADDRESS PARCEL/LOT NUMBER	LOT SIZE/ STAND NO./ SQUARE FOOTAGE OF BUILDING	TYPE OF PROPERTY	DATE ACQUIRED/ DOWN PAYMENT	INDIVIDUALS OR ENTITIES SHARING INTEREST (INCLUDE % OF OWNERSHIP FOR EACH)	PURCHASE PRICE OF % OWNED	MONTHLY RENTAL INCOME, IF ANY	ESTIMATED MARKET VALUE OF % OWNED
						\$ _____		\$ _____
						<b>TOTAL PURCHASE PRICE</b> (Enter this figure in item 4, column A on page 48.)		<b>TOTAL CURRENT MARKET VALUE</b> (Enter this figure in item 4, column B on page 48.)

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_

## SCHEDULE "E" - CASH VALUE - LIFE INSURANCE

64. Indicate below the information requested with regard to the cash value of all life insurance policies held by you, your spouse or your dependent children.

CHECK IF HELD BY SPOUSE OR DEPENDENT CHILD	DATE PURCHASED	INSURANCE CARRIER POLICY NUMBER	BENEFICIARY(IES)	FACE VALUE	ANNUAL PREMIUM PAYMENTS	CASH SURRENDER VALUE	EFFECTIVE DATE OF CASH SURRENDER VALUE
						\$ _____	
						<b>TOTAL CASH SURRENDER VALUE</b> (Enter this figure in item 5, column B on page 48.)	

Initials\_\_\_\_\_ Gaming Agency\_\_\_\_\_ Date\_\_\_\_\_

# SCHEDULE "F" - CASH VALUE - PENSION/RETIREMENT FUNDS

Packet Page 143

65. Indicate below the information requested with regard to the cash value of all retirement/investment/pension funds\* held by you or your spouse.

CHECK IF HELD BY SPOUSE	TYPE OF FUND	TYPE OF SECURITIES HELD AND ACCOUNT NUMBER, IF ANY	EMPLOYER/ INSTITUTION	CUMULATIVE EMPLOYEE CONTRIBUTION	CUMULATIVE EMPLOYER CONTRIBUTION	CURRENT CASH VALUE	EFFECTIVE DATE OF CASH VALUE
				\$ _____		\$ _____	
				<b>TOTAL CUMULATIVE EMPLOYEE CONTRIBUTION</b> (Enter this figure in item 6, column A on page 48.)		<b>TOTAL CURRENT CASH VALUE</b> (Enter this figure in item 6, column B on page 48.)	

\*If you are filing this application in the United States, the information is to include IRA, 401K and KEOGH plans.

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_

Page 54

## SCHEDULE "G" - VEHICLES

66. Indicate below the information requested with regard to all vehicles owned or leased by you, your spouse, or your dependent children.

CHECK IF HELD BY SPOUSE OR DEPENDENT CHILD	TYPE OF VEHICLE	SPECIFY IF OWNED OR LEASED*	DATE OF PURCHASE/ LEASE	MODEL YEAR	MAKE/ MODEL OF VEHICLE	COST**	IF OWNED, CURRENT MARKET VALUE
						\$ _____	\$ _____
<p>*If leased, specify in this column the length of the lease, total lease costs, down payments, monthly payments and number of payments over the life of the lease.</p> <p>**If leased, enter the sum of the down payment plus monthly payments to date as the total cost.</p>						<b>TOTAL COST OF VEHICLES</b> (Enter this figure in Item 8,column A on page 48.)	<b>TOTAL CURRENT CASH VALUE</b> (Enter this figure in Item 8,Column B on page 48.)

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_



## SCHEDULE "H" - OTHER ASSETS

Packet Page 145

67. List below the information requested regarding all other assets, including any business investments in which any direct, indirect, vested or contingent is held by you, your spouse or your dependent children. Business interests should include, but not be limited to, joint ventures, partnerships, sole proprietorships, corporations and LLCs. Other assets should include, but not be limited to, art collections, coin collections, and antiques.

CHECK IF HELD BY SPOUSE OR DEPENDENT CHILD	NATURE OF ASSET	DATE OF ACQUISITION	COST	% OF OWNERSHIP INTEREST	DATE OF VALUATION	CURRENT MARKET VALUE
			\$ _____			\$ _____
			<b>TOTAL COST(S) OF OTHER ASSETS</b> (Enter this figure in item 9, column A on page 48.)			<b>TOTAL CURRENT MARKET VALUE OF OTHER ASSETS</b> (Enter this figure in item 9, column B on page 48.)

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_

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# SCHEDULE "I" - NOTES PAYABLE

Packet Page 146

68. List below the information requested with regard to all notes payable for which you, your spouse or dependent children are obligated.

CHECK IF OWED BY SPOUSE OR DEPENDENT CHILD	NAME & ADDRESS OF CREDITOR	ACCOUNT NUMBER, IF ANY	DATE INCURRED	DUE DATE	INTEREST RATE (%)	AMOUNT OF PERIODIC PAYMENT/ PAY PERIOD	ORIGINAL AMOUNT OF NOTE	NATURE OF SECURITY, IF ANY	TOTAL PAYMENTS	OUTSTANDING AMOUNT OF LIABILITY
							\$ _____			\$ _____
							<b>TOTAL ORIGINAL AMOUNT OF NOTES PAYABLE</b> (Enter this figure in item 10, column C on page 48.)			<b>TOTAL AMOUNT OF OUTSTANDING NOTES PAYABLE</b> (Enter this figure in item 10, column D on page 48.)

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_

Page 57

## SCHEDULE "J" - LOANS AND OTHER PAYABLES

Packet Page 147

69. List below the information requested with regard to all accounts payable (include lines of credit, installment loans, revolving charge accounts and any other accounts) for which you, your spouse or your dependent children are obligated.

CHECK IF OWED BY SPOUSE OR DEPENDENT CHILD	NAME & ADDRESS OF CREDITOR	ACCOUNT NUMBER, IF ANY	DATE OPENED OR INCURRED	DUE DATE	INTEREST RATE (%)	NATURE OF ACCOUNT	ORIGINAL AMOUNT OF LIABILITY	NATURE OF SECURITY, IF ANY	TOTAL PAYMENTS	CURRENT AMOUNT OUTSTANDING	
							\$ _____			\$ _____	
							<b>TOTAL ORIGINAL AMOUNT OF LIABILITY</b> (Enter this figure in item 11, column C on page 48.)				<b>TOTAL AMOUNT OF OUTSTANDING LOANS AND OTHER PAYABLES</b> (Enter this figure in item 11, column D on page 48.)

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_

## SCHEDULE "K" - TAXES PAYABLE

70. List below the information requested with regard to all taxes payable for which you, your spouse, or your dependent children are obligated. Only real estate and income taxes need to be included.

CHECK IF OWED BY SPOUSE OR DEPENDENT CHILD	TAXING AUTHORITY	NATURE OF TAX	DATE AND AMOUNT OF ORIGINAL OBLIGATION	FINES, PENALTIES AND INTEREST, IF ANY	TOTAL AMOUNT DUE
			\$ _____		\$ _____
			<b>TOTAL ORIGINAL TAX OBLIGATION(S)</b> (Enter this figure in item 12, column C on page 48.)		<b>TOTAL AMOUNT OF TAXES PAYABLE</b> (Enter this figure in item 12, column D on page 48.)

Initials\_\_\_\_\_ Gaming Agency\_\_\_\_\_ Date\_\_\_\_\_

# SCHEDULE "L" - MORTGAGES OR LIENS PAYABLE ON REAL ESTATE

Packet Page 149

71. List below the information requested with regard to all mortgages or liens due and owing on real estate for which you, your spouse or your dependent children are obligated.

CHECK IF OWED BY SPOUSE OR DEPENDENT CHILD	NAME AND ADDRESS OF MORTGAGEE OR LIEN HOLDER	ACCOUNT NUMBER	DATE INCURRED	ORIGINAL AMOUNT OF LIABILITY	DESCRIPTION/ ADDRESS OF REAL ESTATE	TERM OF MORTGAGE/ INTEREST RATE (%)	AMOUNT OF PERIODIC PAYMENT/ PAY PERIOD	CURRENT MORTGAGE BALANCE
				\$ _____				\$ _____
				<b>TOTAL ORIGINAL MORTGAGES OR LIENS PAYABLE ON REAL ESTATE</b> (Enter this figure in item 13, column C on page 48.)				<b>TOTAL MORTGAGES OR LIENS PAYABLE ON REAL ESTATE</b> (Enter this figure in item 13, column D on page 48.)

Initials \_\_\_\_\_

Gaming Agency \_\_\_\_\_

Date \_\_\_\_\_

Page 60

# SCHEDULE "M" - LOANS AGAINST INSURANCE/PENSION PLANS

Packet Page 150

72. List below the information requested with regard to all loans against life insurance policies, pension plans, etc., taken by you, your spouse or your dependent children.

CHECK IF OWED BY SPOUSE OR DEPENDENT CHILD	INSURANCE CARRIER/ PENSION PLAN	PURPOSE OF LOAN	ORIGINAL AMOUNT OF LOAN	INTEREST RATE (%)	DATE OF LOAN	PERIODIC PAYMENT AMOUNT/ PAY PERIOD	CURRENT LOAN BALANCE
			\$ _____				\$ _____
			<b>TOTAL ORIGINAL LIABILITY INSURANCE/ PENSION LOANS</b> (Enter this figure in item 14, column C on page 48.)				<b>TOTAL AMOUNT OUTSTANDING INSURANCE/PENSION LOANS</b> (Enter this figure in item 14, column D on page 48.)

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_

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## SCHEDULE "N" - ANY OTHER INDEBTEDNESS

Packet Page 151

73. List below the information requested with regard to any other indebtedness for which you, your spouse or your dependent children are obligated.

CHECK IF OWED BY SPOUSE OR DEPENDENT CHILD	NAME AND ADDRESS OF CREDITOR	INTEREST RATE (%)	DESCRIPTION OF LIABILITY, TYPE OF OBLIGATION AND NATURE OF SECURITY, IF ANY	DUE DATE	AMOUNT OF PERIODIC PAYMENT/ PAY PERIOD	ORIGINAL AMOUNT OF LIABILITY	OUTSTANDING AMOUNT OF INDEBTEDNESS
						\$ _____	\$ _____
						<b>TOTAL ORIGINAL AMOUNT OTHER INDEBTEDNESS</b> (Enter this figure in item 15, column C on page 48.)	<b>TOTAL AMOUNT OUTSTANDING OTHER INDEBTEDNESS</b> (Enter this figure in item 15, column D on page 48.)

Initials \_\_\_\_\_ Gaming Agency \_\_\_\_\_ Date \_\_\_\_\_

## SCHEDULE "O" - CONTINGENT LIABILITIES

74. List below the information requested with regard to all contingent liabilities for which you, your spouse or your dependent children are obligated.

CHECK IF OWED BY SPOUSE OR DEPENDENT CHILD	NAME AND ADDRESS OF CONTINGENT CREDITOR	DATE INCURRED	ACCOUNT NUMBER	PRIMARY DEBTOR	DESCRIPTION OF OBLIGATION INCLUDING NATURE OF SECURITY, IF ANY	ORIGINAL AMOUNT OF CONTINGENT OBLIGATION	CURRENT AMOUNT OF CONTINGENT OBLIGATION
						\$ _____	\$ _____
						<b>TOTAL ORIGINAL CONTINGENT LIABILITIES</b> (Enter this figure in item 16, column C on page 48.)	<b>TOTAL AMOUNT OF OUTSTANDING CONTINGENT LIABILITIES</b> (Enter this figure in item 16, column D on page 48.)

Initials\_\_\_\_\_ Gaming Agency\_\_\_\_\_ Date\_\_\_\_\_



75. Provide the names and other information requested of three (3) references over the age of 18 who have known you for at least one year and can attest to your good character and reputation. No person can be a reference who is a member of your family. (Spouse, parents, grandparents, children, grandchildren, siblings, uncles, aunts, nephews, nieces, fathers-in-law, mothers-in-law, sons-in-law, daughters-in-law, brothers-in-law and sisters-in-law whether by whole or half blood, by marriage, adoption or natural relationship.)

REFERENCE ONE

Name \_\_\_\_\_ Business Address \_\_\_\_\_  
 Address \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 Telephone No. \_\_\_\_\_ Occupation \_\_\_\_\_  
 How long have you known the reference?  
 \_\_\_\_\_

REFERENCE TWO

Name \_\_\_\_\_ Business Address \_\_\_\_\_  
 Address \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 Telephone No. \_\_\_\_\_ Occupation \_\_\_\_\_  
 How long have you known the reference?  
 \_\_\_\_\_

REFERENCE THREE

Name \_\_\_\_\_ Business Address \_\_\_\_\_  
 Address \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 Telephone No. \_\_\_\_\_ Occupation \_\_\_\_\_  
 How long have you known the reference?  
 \_\_\_\_\_

76. As indicated in the instructions on page 2 of this form, this page is to be used by you for any questions which require additional space to answer. The number of the question must be stated immediately prior to your answer. If additional pages are needed, photocopy this page or add paper of similar size and identify these pages with corresponding numbers and letters. **You must use blue ink to personally initial, date and identify the gaming agency to which your application is being submitted at the bottom of any new page added.**

**IDENTIFY ALL ANSWERS BY ORIGINAL QUESTION NUMBERS**

**USE ADDITIONAL PAGES IF NECESSARY**

## STATEMENT OF TRUTH

STATE/PROVINCE OF \_\_\_\_\_:

SS:

COUNTY/DISTRICT OF \_\_\_\_\_:

\_\_\_\_\_, being duly sworn according to law deposes and says:

1. I am the applicant who is submitting this application form.
2. I personally supplied the information contained in this form.
3. I understand and read the English language or I have had an interpreter read, explain and record the answer to each and every question on this application form.
4. Any document accompanying this Multi Jurisdictional Casino/Gaming License Personal History Disclosure Form that is not an original document is a true copy of the original document.
5. I swear (or affirm) that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

DATED: \_\_\_\_\_ (LEGAL SIGNATURE)  
*(Signature of Applicant)*

Subscribed and sworn to  
 before me this \_\_\_\_\_ day  
 of \_\_\_\_\_,

\_\_\_\_\_  
 NOTARY PUBLIC, JUSTICE OF THE PEACE/  
 COMMISSIONER FOR DECLARATIONS OR OTHER  
 PERSON AUTHORIZED TO TAKE DECLARATIONS

\_\_\_\_\_  
 STATE/PROVINCE, COUNTRY

## 205 CMR 202: SPORTS WAGERING AUTHORITY AND DEFINITIONS

202.01 Authority  
202.02 Definitions

202.01 Authority

205 CMR 202.00, *et seq.* are issued pursuant to M.G.L. c. 23K, §§ 4(42) and 5 and M.G.L. c. 23N, §§ 4(a), 4(b) and 5, unless otherwise specified.

202.02 Definitions

As used in 205 CMR 202.00, *et seq.*, the following words and phrases shall have the following meanings, unless the context clearly requires otherwise:

Adjusted Gross Fantasy Wagering Receipts means as defined in M.G.L. c. 23N, § 3.

Adjusted Gross Sports Wagering Receipts means as defined in M.G.L. c. 23N, § 3.

Affiliate means as defined in M.G.L. c. 23N, § 3.

Annual Assessment means the annual assessment required to be paid by Operators pursuant to M.G.L. c. 23N, § 15(c).

Applicant means as defined in M.G.L. c. 23N, § 3.

Category 1 Sports Wagering License means as defined in M.G.L. c. 23N, § 3.

Category 2 Sports Wagering License means as defined in M.G.L. c. 23N, § 3.

Category 3 Sports Wagering License means as defined in M.G.L. c. 23N, § 3.

Close Associate means as defined in M.G.L. c. 23N, § 3.

Collegiate Sport or Athletic Event means as defined in M.G.L. c. 23N, § 3.

Collegiate Tournament means as defined in M.G.L. c. 23N, § 3.

Commission means as defined in M.G.L. c. 23N, § 3.

Electronic Sports or eSports means as defined in M.G.L. c. 23N, § 3.

Governmental Authority means as defined in M.G.L. c. 23N, § 3.

House Rules means comprehensive house rules for game play governing sports wagering transactions with an Operator's patron as required pursuant to M.G.L. c. 23N, § 10.

License means as defined in M.G.L. c. 23N, § 3.

Mobile Application means a Sports Wagering Platform accessible through an application on a mobile phone or other mobile device through which an individual is able to place a Sports Wager.

National Criminal History Background Check means as defined in M.G.L. c. 23N, § 3.

Non-Sports Wagering Vendor means a Person who offers to an Operator goods or services which are not directly related to Sports Wagering and who does not meet the definition of a Sports Wagering Vendor.

Occupational License means as defined in M.G.L. c. 23N, § 3.

Official League Data means as defined in M.G.L. c. 23N, § 3.

Operation(s) Certificate means a certificate of compliance issued by the Commission to an Operator.

Operator or Sports Wagering Operator means as defined in M.G.L. c. 23N, § 3.

Operator License means as defined in M.G.L. c. 23N, § 3.

Person means as defined in M.G.L. c. 23N, § 3.

Personal Biometric Data means as defined in M.G.L. c. 23N, § 3.

Players Association means as defined in M.G.L. c. 23N, § 3.

Professional Sport or Athletic Event means as defined in M.G.L. c. 23N, § 3.

Promotional Gaming Credit means as defined in M.G.L. c. 23N, § 3.

Qualified Gaming Entity means as defined in M.G.L. c. 23N, § 3.

Qualifier means a person whose qualification must be established in evaluating the suitability of an applicant in accordance with the standards and criteria set forth in M.G.L. c. 23N and 205 CMR 200 *et seq.*

Sports Event or Sporting Event means as defined in M.G.L. c. 23N, § 3.

Sports Governing Body means as defined in M.G.L. c. 23N, § 3.

Sports Wager means as defined in M.G.L. c. 23N, § 3.

Sports Wagering means as defined in M.G.L. c. 23N, § 3.

Sports Wagering Account means as defined in M.G.L. c. 23N, § 3.

Sports Wagering Area means the part of a Gaming Establishment operated by a Category 1 Sports Wagering Licensee for in-person Sports Wagering.

Sports Wagering Control Fund means the fund established pursuant to M.G.L. c. 23N, § 15.

Sports Wagering Equipment means, an electronic, electrical or mechanical contrivance, machine, or system used in connection with Sports Wagering.

Sports Wagering Facility means a facility operated by a Category 1 Sports Wagering Licensee or Category 2 Sports Wagering Licensee and approved by the Commission for in-person Sports Wagering.

Sports Wagering Fund means the fund established pursuant to M.G.L. c. 23N, § 17.

Sports Wagering Kiosk means any self-service automated kiosk, terminal, machine or other device which a Person may use to place or redeem a Wager.

Sports Wagering License means a Category 1 Sports Wagering License, Category 2 Sports Wagering License, or Category 3 Sports Wagering License.

Sports Wagering Platform means a website, application, widget or other digital platform accessible via the internet, or mobile or wireless technology on which a Person may place or redeem a Wager.

Sports Wagering Registrant means a Non-Sports Wagering Vendor or Subcontractor required to register with the Commission pursuant to 205 CMR 234.01(2).

Sports Wagering Subcontractor means a Person that contracts with a Sports Wagering Vendor or Sports Wagering Registrant to provide goods or services necessary to fulfill the licensed sports wagering vendor's contract with an Operator.

Sports Wagering Vendor. A Person that is not required to be licensed as an Operator or Sports Wagering Operator under M.G.L. c. 23N, or as a gaming vendor under M.G.L. c. 23K, who regularly provides goods or services to an Applicant for an Operator License or an Operator; which goods, software, or services directly relate to Sports Wagering operations, including but not limited to:

- a. Sports Wagering platform design, operation or maintenance;
- b. line and odds setting;
- c. Sports Wagering risk management;
- d. geolocation;
- e. customer verification;
- f. integrity monitoring;
- g. Sports Wagering kiosks;
- h. sportsbook data; or
- i. third-party marketing entities.

Sports Wagering Vendor License means a license issued by the Commission pursuant to 205 CMR 234.00 that permits the licensee to act as a vendor to a Sports Wagering Operator.

Temporary License means a Sports Wagering License issued pursuant to M.G.L. c. 23N, § 6(c) and 205 CMR 219.

Tethered Category 3 License. A Category 3 License connected to a Category 1 or Category 2 License pursuant to M.G.L. c. 23N, § 6.

Tier 1 Sports Wager means as defined in M.G.L. c. 23N, § 3.

Tier 2 Sports Wager means as defined in M.G.L. c. 23N, § 3.

Untethered Category 3 License. A Category 3 License not connected to a Category 1 or Category 2 License pursuant to M.G.L. c. 23N, § 6.

Wager means as defined in M.G.L. c. 23N, § 3.

Wager Category means a specific type of sporting event or other event governed by a specific Sports Governing Body or other oversight body (for example, professional basketball governed by the National Basketball Association).

[11.15.22 A&K Revisions](#)

**205 CMR 202.00: SPORTS WAGERING AUTHORITY AND DEFINITIONS**

202.01 Authority  
202.02 Definitions

202.01 Authority

205 CMR 202.00, *et seq.* are issued pursuant to M.G.L. c. 23K, §§ 4(42) and 5 and M.G.L. c. 23N, §§ 4(a), 4(b) and 5, unless otherwise specified.

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As used in 205 CMR 202.00, *et seq.*, the following words and phrases shall have the following meanings, unless the context clearly requires otherwise:

[Adjusted Gross Fantasy Wagering Receipts](#) means as defined in M.G.L. c. 23N, § 3.

[Adjusted Gross Sports Wagering Receipts](#) means as defined in M.G.L. c. 23N, § 3.

[Affiliate](#) means as defined in M.G.L. c. 23N, § 3.

[Annual Assessment](#) means the annual assessment required to be paid by Operators pursuant to M.G.L. c. 23N, § 15(c).

[Applicant](#) means as defined in M.G.L. c. 23N, § 3.

[Category 1 Sports Wagering License](#) means as defined in M.G.L. c. 23N, § 3.

[Category 2 Sports Wagering License](#) means as defined in M.G.L. c. 23N, § 3.

[Category 3 Sports Wagering License](#) means as defined in M.G.L. c. 23N, § 3.

[Close Associate](#) means as defined in M.G.L. c. 23N, § 3.

[Collegiate Sport or Athletic Event](#) means as defined in M.G.L. c. 23N, § 3.

[Collegiate Tournament](#) means as defined in M.G.L. c. 23N, § 3.

[Commission](#) means as defined in M.G.L. c. 23N, § 3.

[Electronic Sports or eSports](#) means as defined in M.G.L. c. 23N, § 3.

[Governmental Authority](#) means as defined in M.G.L. c. 23N, § 3.

[House Rules](#) means comprehensive house rules for game play governing sports wagering transactions with an Operator's patron as required pursuant to M.G.L. c. 23N, § 10.

[License](#) means as defined in M.G.L. c. 23N, § 3.

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Mobile Application means a Sports Wagering Platform accessible through an application on a mobile phone or other mobile device through which an individual is able to place a Sports Wager.

National Criminal History Background Check means as defined in M.G.L. c. 23N, § 3.

Non-Sports Wagering Vendor—A means a Person who offers to an Operator goods or services which are not directly related to Sports Wagering and who does not meet the definition of a Sports Wagering Vendor.

Occupational License means as defined in M.G.L. c. 23N, § 3.

Official League Data means as defined in M.G.L. c. 23N, § 3.

Operation(s) Certificate means a certificate of compliance issued by the Commission to an Operator.

Operator or Sports Wagering Operator means as defined in M.G.L. c. 23N, § 3.

Operator License means as defined in M.G.L. c. 23N, § 3.

Person means as defined in M.G.L. c. 23N, § 3.

Personal Biometric Data means as defined in M.G.L. c. 23N, § 3.

Players Association means as defined in M.G.L. c. 23N, § 3.

Professional Sport or Athletic Event means as defined in M.G.L. c. 23N, § 3.

Promotional Gaming Credit means as defined in M.G.L. c. 23N, § 3.

Qualified Gaming Entity means as defined in M.G.L. c. 23N, § 3.

Qualifier means a person whose qualification must be established in evaluating the suitability of an applicant in accordance with the standards and criteria set forth in M.G.L. c. 23N and 205 CMR 200 *et seq.*

Sports Event or Sporting Event means as defined in M.G.L. c. 23N, § 3.

Sports Governing Body means as defined in M.G.L. c. 23N, § 3.

Sports Wager means as defined in M.G.L. c. 23N, § 3.

Sports Wagering means as defined in M.G.L. c. 23N, § 3.

Sports Wagering Account means as defined in M.G.L. c. 23N, § 3.

Sports Wagering Area means the part of a Gaming Establishment operated by a Category 1 Sports Wagering Licensee for in-person Sports Wagering.

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Sports Wagering Control Fund means the fund established pursuant to M.G.L. c. 23N, § 15.

Sports Wagering Equipment means, an electronic, electrical or mechanical contrivance, machine, or system used in connection with Sports Wagering.

Sports Wagering Facility means a facility operated by a Category 1 Sports Wagering Licensee or Category 2 Sports Wagering Licensee and approved by the Commission for in-person Sports Wagering.

Sports Wagering Fund means the fund established pursuant to M.G.L. c. 23N, § 17.

Sports Wagering Kiosk means any self-service automated kiosk, terminal, machine or other device which a Person may use to place or redeem a Wager.

Sports Wagering License means a Category 1 Sports Wagering License, Category 2 Sports Wagering License, or Category 3 Sports Wagering License.

Sports Wagering Platform means a website, application, widget or other digital platform accessible via the internet, or mobile or wireless technology on which a Person may place or redeem a Wager.

Sports Wagering Registrant—~~A~~ means a Non-Sports Wagering Vendor or Subcontractor required to register with the Commission pursuant to 205 CMR 234.01(2).

Sports Wagering Subcontractor—~~A~~ means a Person that contracts with a Sports Wagering Vendor or Sports Wagering Registrant to provide goods or services necessary to fulfill the licensed sports wagering vendor's contract with an Operator.

Sports Wagering Vendor. A Person that is not required to be licensed as an Operator or Sports Wagering Operator under M.G.L. c. 23N, or as a gaming vendor under M.G.L. c. 23K, who regularly provides goods or services to an Applicant for an Operator License or an Operator; which goods, software, or services directly relate to Sports Wagering operations, including but not limited to:

- a. Sports Wagering platform design, operation or maintenance;
- b. line and odds setting;
- c. Sports Wagering risk management;
- d. geolocation;
- e. customer verification;
- f. integrity monitoring;
- g. Sports Wagering kiosks;
- h. sportsbook data; or
- ~~i. testing and certification; or~~
- ~~j-i.~~ third-party marketing entities.

Sports Wagering Vendor License—~~A~~ means a license issued by the Commission pursuant to 205 CMR 234.00 that permits the licensee to act as a vendor to a Sports Wagering Operator.

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Temporary License means a Sports Wagering License issued pursuant to M.G.L. c. 23N, § 6(c) and 205 CMR 219.

Tethered Category 3 License. A Category 3 License connected to a Category 1 or Category 2 License pursuant to M.G.L. c. 23N, § 6.

Tier 1 Sports Wager means as defined in M.G.L. c. 23N, § 3.

Tier 2 Sports Wager means as defined in M.G.L. c. 23N, § 3.

Untethered Category 3 License. A Category 3 License not connected to a Category 1 or Category 2 License pursuant to M.G.L. c. 23N, § 6.

Wager means as defined in M.G.L. c. 23N, § 3.

Wager Category means a specific type of sporting event or other event governed by a specific Sports Governing Body or other oversight body (for example, professional basketball governed by the National Basketball Association).

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TO: Cathy Judd-Stein, Chair  
 Eileen O'Brien, Commissioner  
 Brad Hill, Commissioner  
 Nakisha Skinner, Commissioner  
 Jordan Maynard, Commissioner

FROM: Carrie Torrisi, Deputy General Counsel  
 Mina Makarious, Anderson & Kreiger LLP  
 Paul Kominers, Anderson & Kreiger LLP

DATE: November 10, 2022

RE: Proposed Operation Certificate Regulation: 205 CMR 251

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### **Background**

The proposed 205 CMR 251 mirrors 205 CMR 151 and requires Sports Wagering Operators to obtain an operation certificate following licensing, but prior to commencing operations. This provides the Commission and the Operator an opportunity to review and test operations before the “go live” of the operation.

### **Summary of Sections**

- 251.01      This section identifies the steps Operators must take to obtain an Operation Certificate including approval of its system of internal controls, providing a list of vendors and employees (to ensure they are properly licensed or registered under 205 CMR 234 and 235 as required); ensuring in-person Sports Wagering facilities are properly built; and complying with any specific license condition. It also requires the Operation Certificate to be publicly posted in a Category 1 or Category 2 Sports Wagering facility or prominently displayed on a Sports Wagering website or mobile application for a Category 3 Licensee.
- 251.02      This section provides for a test period to allow the Commission to ensure the proposed operation is functioning properly.
- 251.03      This section provides for the term of the Operation Certificate, which is concurrent with the Term of the License.

**205 CMR 251: SPORTS WAGERING OPERATION CERTIFICATE**

- 251.01 Issuance and Posting of Operation Certificate
- 251.02 Operation Certificate: Test Period
- 251.03 Operation Certificate: Effective Date: Duration

**251.01 Issuance and Posting of Operation Certificate**

- (1) Before a Sports Wagering Operator may conduct Sports Wagering, other than for testing purposes in accordance with 205 CMR 251.02, a Sports Wagering Operator must request and obtain from the Commission an Operation Certificate. The Operation Certificate shall not issue until the Commission has conducted all reviews, including, for Category 1 Sports Wagering Operators and Category 2 Sports Wagering Operators, on-site tests and inspections required in accordance with 205 CMR 251.00 or otherwise deemed necessary by the Commission. The Commission may authorize a designee to issue a conditional Operation Certificate, subject to ratification by the full Commission, subsequent to a successful test period in accordance with 205 CMR 251.02 and satisfaction of any other outstanding condition.
- (2) The Operation Certificate shall be in the form prescribed by the Commission and shall be conspicuously posted within a Category 1 or Category 2 Sports Wagering Facility, or prominently displayed on a Category 3 Sports Wagering website or mobile application.
- (3) An Operation Certificate shall not issue unless the Sports Wagering Operator has demonstrated to the Commission that it has complied with all requirements of M.G.L. c. 23N, 205 CMR, and all applicable laws. Such compliance includes, but is not limited to:
  - (a) Approval of its system of internal controls including implementation of all approved policies and procedures required;
  - (b) Provision of a current list of all Sports Wagering employees, Sports wagering Vendors, and Non-Sports Wagering Vendors;
  - (c) For a Category 1 or Category 2 Sports Wagering Licensee, the Sports Wagering facility has been built and is of a superior quality and complies with any applicable conditions of licensure;
  - (d) For a Category 1 or Category 2 Sports Wagering Licensee, a copy of an emergency response plan that includes, but is not limited to, the elements listed in 205 CMR 151.01(3)(g), and which is filed with the Commission and with fire department and police department of the Host Community; or an update to such plan already filed pursuant to 205 CMR 151.01;
  - (e) For a Category 1 or Category 2 Sports Wagering Licensee, a copy of the certificate of occupancy issued by a building commissioner or inspector of buildings of the Host Community in accordance with 780 CMR 111.00: *Certificate of Occupancy* that includes an approval under 521 CMR: *Architectural Access Board*, indicating the necessary use and occupancy to operate the Sports Wagering Facility; as well as copies of any other permits required to be issued by the Host Community prior to the opening of a like facility; and
  - (f) Compliance with any other condition imposed by the Commission to secure the objectives of G.L. c. 23N and 205 CMR.

#### 251.02 Operation Certificate: Test Period

- (1) Prior to the issuance of an Operation Certificate, a Sports Wagering Operator shall successfully complete an evaluation and test period in accordance with such terms and conditions as are reasonably calculated by the Commission to allow the Commission to assess whether the licensee is in compliance with G.L. c. 23N and this 205 CMR 251.
- (2) The Commission will provide the Sports Wagering Operator with the terms and conditions of the test period promptly upon receipt of the licensee's request for an Operation Certificate.
- (3) The terms and conditions of the test period as determined by the Commission, or its designee, shall incorporate, at a minimum, the following:
  - (a) The dates and times of the test period; provided, said schedule may be increased or decreased by the Commission or its designee as necessary;
  - (b) Any physical areas of a Sports Wagering facility that will be tested, inspected, and reviewed including a review of the layout of the Sports Wagering facility; and
  - (c) Any actions necessary to preserve and to assure an effective evaluation of the Sports Wagering Operator during such test period.

#### 251.03 Operation Certificate: Effective Date; Duration

- (1) Upon the successful completion of the test period in accordance with 205 CMR 251.03 the Commission shall establish the effective date of the Operation Certificate and the scope of the Sports Wagering Operator's authority to conduct Sports Wagering.
- (2) Each certificate, once issued, shall remain in effect throughout the term of the Sports Wagering Operator License under such terms and conditions as the Commission may impose, but may be revoked, suspended, limited, or otherwise altered by the Commission.
- (3) Each Sports Wagering licensee to which an Operation Certificate is issued shall conduct Sports Wagering strictly in accordance with the terms of its original Operation Certificate and shall not change any of the items to which the Operation Certificate applies except as otherwise approved by the Commission.

## **SMALL BUSINESS IMPACT STATEMENT**

The Massachusetts Gaming Commission (“Commission”) hereby files this Small Business Impact Statement in accordance with G.L. c. 30A, §2 relative to the proposed amendment of **205 CMR 251 SPORTS WAGERING OPERATION CERTIFICATE**.

This regulation was amended as part of the process of promulgating regulations governing sports wagering in the Commonwealth, and is primarily governed by G.L. c. 23K, §5 and G.L. c. 23N, §4. It is intended to require sports wagering operators to undergo a final review after licensing and prior to operations.

The regulation applies to potential sports wagering operators and the Commission. Accordingly, this regulation is unlikely to have an impact on small businesses. Under G.L. c.30A, §2, the Commission offers the following responses to the statutory questions:

1. Estimate of the number of small businesses subject to the proposed regulation:

This regulation is unlikely to have an impact on small businesses.

2. State the projected reporting, recordkeeping, and other administrative costs required for compliance with the proposed regulation:

There are no projected reporting, recordkeeping, or other administrative costs required for small businesses to comply with this regulation.

3. State the appropriateness of performance standards versus design standards:

No standards applicable to small businesses are set forth. Provided standards are performance standards.

4. Identify regulations of the promulgating agency, or of another agency or department of the Commonwealth, which may duplicate or conflict with the proposed regulation:

There are no conflicting regulations in 205 CMR, and the Commission is unaware of any conflicting or duplicating regulations of any other agency or department of the Commonwealth.

5. State whether the proposed regulation is likely to deter or encourage the formation of new businesses in the Commonwealth:

This amendment is unlikely to have any impact on the formation of new businesses in the Commonwealth.

Massachusetts Gaming Commission  
By:

/s/ Carrie Torrissi  
Carrie Torrissi, Deputy General Counsel

Dated: November 10, 2022



## 205 CMR 243.00: SPORTS WAGERING EQUIPMENT

### 243.01: Standards for Sports Wagering Equipment

- (1) A Sports Wagering Operator and Sports Wagering Vendor shall comply with, and the commission adopts and incorporates by reference, *Gaming Laboratories International, LLC Standard GLI-33: Event Wagering Systems* and its appendices, version 1.1, released May 14, 2019, subject to the following amendments:
  - (a) Delete section 1.1.1 and replace with the following: "The following sets forth the technical standards for sports wagering equipment as identified in 205 CMR 244.01."
  - (b) Delete section 1.1.2.
  - (c) Delete section 1.2.1.
  - (d) Delete section 1.3.3 and replace with the following: "This GLI technical standard is adopted in whole, subject to the modifications described in 205 CMR 243.01. To create a congruent regulatory framework, the standard and modifications should always be read in conjunction with 205 CMR and the standards reference in section 1.4.1."
  - (e) Add the following after section 2.1.1 "and the modifications described in 205 CMR 243.01."
  - (f) Delete the second sentence of section 2.5.1 and replace with the following: "In addition to the requirements contained within this section, and 205 CMR, the "Player Account Controls" section of this document shall also be met."
  - (g) Delete section 2.5.6(b) and replace with the following: "A deposit into a player account shall not be made using a credit card and must be made by methods which can produce a sufficient audit trail."
  - (h) Delete from section 2.7.1 the words "Where required by the regulatory body"
  - (i) Add the following at the end of section 2.7.4: "All wagers must be initiated and received or otherwise made by an individual located in the Commonwealth. Consistent with the intent of the federal Unlawful Internet Gambling Enforcement Act of 2006, 31 U.S.C. section 5361 to 5367, inclusive, the intermediate routing of electronic data related to a lawful intrastate wager authorized pursuant to M.G.L. c. 23N shall not determine the location or locations in which the wager is initiated, received, or otherwise made."
  - (j) Replace in section 2.7.4(a) the words "or as otherwise specified by the regulatory body" with "after a period of 5 minutes since the previous location check if within one mile of the border, and prior to placement of the next wager after detection of a change to the player's IP Address"
  - (k) Add the following as section 2.7.4(e): "The location detection service or application used by the Event Wagering System shall be certified by the approved Independent Testing Laboratory, including applicable field testing, before its deployment."
  - (l) Delete section 2.8.2(o) and replace with the following: "(o) The personally identifiable information of a player who places a wager that exceeds \$10,000 or wins a wager exceeding \$600 and is 300 times the amount wagered including, the legal name, residential address, date of birth, and encrypted government identification number (full or partial social security number, taxpayer identification number, passport number, or equivalent)."
  - (m) Delete from section 2.8.5(j)(ix) the words "or credit"
  - (n) Replace in section 2.8.8(d) the words "a value specified by the regulatory body" with "\$10,000, or \$600 and is 300 times the amount wagered"
  - (o) Replace in section 2.8.8(e) the words "a value specified by the regulatory body" with

"\$10,000"

- (p) Replace in section 2.8.8(n)(iv).the words "a value specified by the regulatory body" with "\$10,000"
- (q) Add the following as section 2.9.1(c): "The operator shall timely file with the commission the reports required by this section in accordance with M.G.L. c. 23N, § 12(a)(ix) and 205 CMR."
- (r) Replace in section 3.3.1 the words "other applicable jurisdictional requirements observed by the regulatory body" with "the modifications described in 205 CMR 143.07"
- (s) Add the following as section A.1.2: "A.1.2 Independent Audit. Each operator shall have their procedures and practices for wagering operations independently audited at least once every two (2) years with the results documented in a written report. Reports shall be maintained and available to the commission upon request. An operator's audit practices shall include, but not be limited to, the following:
  - a) Independent audits may be conducted by the commission, or a commission approved third-party auditor. The commission may, in its discretion, allow for an internal audit department within the operator or parent company of the operator, which is independent of the wagering operation, to serve as a third-party auditor for use in completing this audit.
  - b) The commission, or third-party auditor shall be responsible for auditing the operator's compliance with M.G.L. c. 23N, 205 CMR, this appendix, the internal control system, and any other applicable rules and regulations.
  - c) Documentation, including checklist, programs, reports, corrective actions, and other items, shall be prepared to evidence all independent audit work performed as it relates to the requirements of 205 CMR 243.01 and this appendix, including all instances of noncompliance.
  - d) Independent audit reports shall include objectives, procedures and scope, findings and conclusions, and recommendations.
  - e) Independent audit findings shall be reported to management. Management shall be required to respond to the independent audit findings and the stated corrective measures to be taken to avoid recurrence of the audit exception. Such management responses shall be included in the final independent audit report.
  - f) Follow-up observation and examinations shall be performed to verify that corrective action has been taken regarding all instances of noncompliance cited by the independent audits, or by the commission. The verification shall be performed within six (6) months following the date of notification.
  - g) It is acceptable to leverage the results of prior audits conducted within the audit period by the same third-party auditor in another jurisdiction. Such leveraging shall be noted in the audit report. This leveraging does not include any procedures and practices unique to the Commonwealth, which will require new audits."
- (t) Add the following at the end of section A.2.1: "The internal control procedures shall meet the requirements of this appendix and 205 CMR 238."
- (u) Replace in section A.4.5 the word "credit card" with "financial"
- (v) Delete section A.7.4(d) and replace with the following: "(d)Is kept for at least one year after a sporting event occurs."
- (w) Delete from section A.8.3 the words "where required by the regulatory body"
- (x) Add the following as section B.1.2: " B.1.2 Independent Audit. The operator shall, within

ninety (90) days after commencing operations in the Commonwealth, and annually thereafter, have a technical security control audit conducted by a qualified independent technical expert selected by the operator and subject to approval of the commission. The commission will establish minimum qualifications for technical experts, to be published on its website, which must be reviewed and updated annually.

- a) The scope of the technical security control audit is subject to approval of the commission or its designee and must include, at a minimum, all of the following:
  - i. A vulnerability assessment of all digital platforms, mobile applications, internal, external, and wireless networks with the intent of identifying vulnerabilities of all devices, the servers, and applications transferring, storing, and/or processing personally identifiable information and/or other sensitive information connected to or present on the networks.
  - ii. A penetration test of all digital platforms, mobile applications, internal, external, and wireless networks to confirm if identified vulnerabilities of all devices, the servers, and applications are susceptible to compromise.
  - iii. A review of the firewall rules to verify the operating condition of the firewall and the effectiveness of its security configuration and rule sets performed on all the perimeter firewalls and the internal firewalls;
  - iv. An information security assessment against the provisions adopted in M.G.L. c. 23N, 205 CMR, this appendix with generally accepted professional standards and as approved by the commission;
  - v. If a cloud service provider is in use, an assessment performed on the access controls, account management, logging and monitoring, and over security configurations of their cloud tenant;
  - vi. An evaluation of information security services, payment services (financial institutions, payment processors, etc.), location services, and any other wagering services which may be offered directly by the operator or involve the use of third parties against the provisions adopted in these rules; and
  - vii. Any other specific criteria or standards for the technical security control audit as prescribed by the commission or its designee.
- b) To qualify as an independent technical expert, the independent technical expert shall:
  - i. Have relevant education background or in other ways provide relevant qualifications in assessing Event Wagering Systems;
  - ii. Obtain and maintain certifications sufficient to demonstrate proficiency and expertise as a network penetration tester by recognized certification boards, either nationally or internationally;
  - iii. Have at least five years' experience performing technical security control audits on Event Wagering Systems; and
  - iv. Meet any other qualifications as prescribed by the commission or its designee.
- c) The full independent technical expert's report on the assessment must be submitted to the commission no later than thirty (30) days after the assessment is conducted and must include all the following:
  - i. Scope of review;
  - ii. Name, company affiliation, contact information, and qualifications of the individual(s) who conducted the assessment.
  - iii. Date of assessment;

- iv. Findings;
  - v. Recommended corrective action, if applicable; and
  - vi. The operator's response to the findings and recommended corrective action.
- d) It is acceptable to leverage the results of prior assessments within the past year conducted by the same independent technical expert in another jurisdiction or against standards such as ISO/IEC 27001, ISO/IEC 27017, ISO/IEC 27018, the NIST Cybersecurity Framework (CSF), the Payment Card Industry Data Security Standards (PCI-DSS), or equivalent. Such leveraging shall be noted in the independent technical expert's report. This leveraging does not include critical components unique to the Commonwealth which will require fresh assessments.
  - e) If the independent technical expert's report recommends corrective action, the Sports Wagering Operator must provide the commission with a remediation plan and any risk mitigation plans which detail the operator's actions and schedule to implement the corrective action. Once the corrective action has been taken, the Sports Wagering Operator shall provide the commission with documentation evidencing completion."
  - (y) Replace the paragraph in B.2.2 with the following: "The Sports Wagering Operator shall provide the commission with information on the secure locations of all servers and other equipment used for Sports Wagering for its approval. Unless otherwise approved by the commission, the primary server or other equipment responsible for the acceptance of sports wagers shall be placed in secure locations within the Commonwealth. In addition, secure location(s) shall:"
  - (z) Replace section B.4.5 with the following: B.4.5 Communications in Wagering Venues. If a guest network is offered that provides internet access for players, venue guests, or vendors, the guest network must be physically or logically segregated from the network used to serve the Event Wagering System. Communications on the guest network must be non-routable to the Event Wagering System network.
  - (aa) Delete from section B.7.6 the words "If required by the regulatory body"
  - (bb) Add the following to the beginning of section B.9.5: "The commission may approve of the use of internet or cloud-based hosting of duplicate data or data not related to transactional wagering data upon written request of the operator."

## **SMALL BUSINESS IMPACT STATEMENT**

The Massachusetts Gaming Commission (“Commission”) hereby files this Small Business Impact Statement in accordance with G.L. c. 30A, §2 relative to the proposed adoption of **205 CMR 143 KIOSKS; 205 CMR 243 SPORTS WAGERING EQUIPMENT; 205 CMR 244 APPROVAL OF SPORTS WAGERING EQUIPMENT AND TESTING LABORATORIES.**

These regulations were developed as part of the process of promulgating regulations governing sports wagering in the Commonwealth, and are primarily governed by G.L. c. 23N, §4.

The adoption of 205 CMR 143, 205 CMR 243, and 205 CMR 244 applies to potential sports wagering operators, sports wagering vendors, and the Commission. Accordingly, these regulations are unlikely to have an impact on small businesses. Under G.L. c. 30A, §2, the Commission offers the following responses to the statutory questions:

1. Estimate of the number of small businesses subject to the proposed regulations:

These regulations are unlikely to have an impact on small businesses.

2. State the projected reporting, recordkeeping, and other administrative costs required for compliance with the proposed regulations:

There are no projected reporting, recordkeeping or other administrative costs required for small businesses to comply with these regulations.

3. State the appropriateness of performance standards versus design standards:

205 CMR 243 and 205 CMR 244 contain largely design standards, which are necessary in this case because it is important that the parties know what the specifications will be and the process for improvement. Further, it is important that a uniform process be in place.

4. Identify regulations of the promulgating agency, or of another agency or department of the Commonwealth, which may duplicate or conflict with the proposed regulations:

There are no conflicting regulations in 205 CMR and the Commission is unaware of any conflicting or duplicating regulations of any other agency or department of the Commonwealth.

5. State whether the proposed regulations are likely to deter or encourage the formation of new businesses in the Commonwealth:

These regulations are unlikely to have any impact on the formation of new businesses in the Commonwealth.

Massachusetts Gaming Commission

By:

/s/ Todd M. Grossman

Todd M. Grossman, General Counsel

Dated: November 17, 2022

**GLI STANDARD SERIES**

**GLI-33:**

**STANDARDS FOR EVENT WAGERING SYSTEMS**

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**VERSION: 1.1**

**REVISION DATE: MAY 14, 2019**



# GAMING LABORATORIES INTERNATIONAL®

## About This Standard

This technical standard has been produced by **Gaming Laboratories International, LLC (GLI)** for the purpose of providing independent technical analysis and/or certifications to wagering industry stakeholders indicating the state of compliance for wagering operations and systems with the requirements set forth herein.

This document is intended to be used by regulatory bodies, operators, and industry suppliers as a compliance guideline for technologies and procedures pertaining to event wagering. This standard is not intended to represent a set of prescriptive requirements that every Event Wagering System and operator shall comply with; however, it does establish a standard regarding the technologies and procedures used to facilitate these operations.

Operators and suppliers are expected to provide internal control documentation, credentials and associated access to a production equivalent test environment with a request that it be evaluated in accordance with this technical standard. Upon completion of testing, GLI will provide a certificate of compliance evidencing the certification to this Standard.

GLI-33 should be viewed as a living document that provides a level of guidance that will be tailored periodically to align with this developing industry over time as wagering implementations and operations evolve.





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## Chapter 1: Introduction to Event Wagering Systems

### 1.1 Introduction

#### 1.1.1 General Statement

**Gaming Laboratories International, LLC (GLI)** has been testing gaming equipment since 1989. Over the years, GLI has developed numerous technical standards utilized by jurisdictions all over the world. This document, *GLI-33*, sets forth the technical standards for Event Wagering Systems.

#### 1.1.2 Document History

This document is a compilation based upon many standards documents from around the world. Some were written by GLI; others were written by industry regulators with input from independent test laboratories and Event Wagering System operators, developers, and suppliers. GLI has taken each of the standards documents and merged the unique rules, eliminated some rules and updated others, to reflect both the change in technology and the purpose of maintaining an objective standard that achieves common regulatory objectives without unnecessarily impeding technological innovation. GLI lists below, and gives credit to, agencies whose documents were reviewed prior to writing this Standard. It is the policy of GLI to update this document as often as warranted to reflect changes in technology and/or testing methods. This document will be distributed without charge and may be obtained by downloading it from the GLI website at [www.gaminglabs.com](http://www.gaminglabs.com) or by contacting GLI at:

**Gaming Laboratories International, LLC.**  
600 Airport Road  
Lakewood, NJ 08701  
Phone: (732) 942-3999  
Fax: (732) 942-0043

### 1.2 Acknowledgment of Other Standards Reviewed

#### 1.2.1 General Statement

This technical standard has been developed by reviewing and using portions of documents from the following organizations. GLI acknowledges and thanks the regulators and other industry participants who have assembled these documents:

- a) Nevada Gaming Commission and Gaming Control Board.
- b) British Columbia Gaming Policy and Enforcement Branch (GPEB).
- c) Association of Racing Commissioners International (ARCI).
- d) Tasmanian Liquor and Gaming Commission.
- e) Northern Territory Racing Commission.
- f) Victorian Commission for Gambling and Liquor Regulation.
- g) Danish Gambling Authority.
- h) Spanish Directorate General for the Regulation of Gambling (DGOJ).

- i) South African Bureau of Standards (SABS).

## **1.3 Purpose of Technical Standards**

### **1.3.1 General Statement**

The purpose of this technical standard is as follows:

- a) To eliminate subjective criteria in analyzing and certifying Event Wagering Systems.
- b) To test the criteria that impact the credibility and integrity of Event Wagering Systems from both the revenue collection and player's perspective.
- c) To create a standard that will ensure wagers on events are fair, secure, and able to be audited and operated correctly.
- d) To distinguish between local public policy and Independent Test Laboratory criteria. It is up to each local jurisdiction to set its own public policy with respect to wagering.
- e) To recognize that the evaluation of internal control systems (such as Anti-Money Laundering, Financial and Business processes) employed by the operators of the Event Wagering System should not be incorporated into the laboratory testing of the standard but instead be included within the operational audit performed for local jurisdictions.
- f) To construct a standard that can be easily revised to allow for new technology.
- g) To construct a standard that does not specify any particular design, method, or algorithm. The intent is to allow a wide range of methods to be used to conform to the standards, while at the same time encourage new methods to be developed.

### **1.3.2 No Limitation of Technology**

One should be cautioned that this document shall not be read in such a way that limits the use of future technology. This document should not be interpreted to mean that if the technology is not mentioned, then it is not allowed. To the contrary, GLI will review this standard and make changes to incorporate minimum standards for any new and related technology.

### **1.3.3 Adoption and Observance**

This technical standard can be adopted in whole or in part by any regulatory body that wishes to implement a comprehensive set of requirements for Event Wagering Systems.

## **1.4 Other Documents That May Apply**

### **1.4.1 Other GLI Standards**

This technical standard covers the requirements for Event Wagering Systems. Depending on the technology utilized by a system, additional GLI technical standards may also apply.

**NOTE:** The entire family of GLI Standards is available free of charge at [www.gaminglabs.com](http://www.gaminglabs.com).

## **1.4.2 Operator's Minimum Internal Control Standards (MICS)**

The implementation of an Event Wagering System is a complex task, and as such will require the development of internal processes and procedures to ensure that the system is configured and operated with the necessary level of security and control. To that end, it is expected that the operator will establish a set of Minimum Internal Control Specifications (MICS) to define the internal processes for the creation, management, and handling of wagering transactions as well as the requirements for internal control of any system or component software and hardware, and their associated accounts.

## **1.5 Interpretation of this Document**

### **1.5.1 General Statement**

This technical standard applies to systems that support wagering on sports, competitions, matches, and other event types approved by the regulatory body. The requirements in this technical standard apply to wagering on events in a way that is general in nature and does not limit or authorize specific events, markets or types of wagers. The intent is to provide a framework to cover those currently known and permitted by law. This document is not intended to define which parties are responsible for meeting the requirements of this technical standard. It is the responsibility of the stakeholders of each operator to determine how to best meet the requirements laid out in this document.

### **1.5.2 Software Suppliers and Operators**

The components of an Event Wagering System, although they may be constructed in a modular fashion, are designed to work seamlessly together. In addition, Event Wagering Systems may be developed to have configurable features; the final configuration of which depends on the options chosen by the operator. From a testing perspective, it might not be possible to test all of the configurable features of an Event Wagering System submitted by a software supplier in the absence of the final configuration chosen by the operator; however, the configuration that will be utilized in the production environment shall be communicated to the independent test laboratory to facilitate creating a functionally equivalent test environment. Because of the integrated nature of an Event Wagering System, there are several requirements in this document which may apply to both operators and suppliers. In these cases, where testing is requested for a “white-label” version of the system, a specific configuration will be tested and reported.

## **1.6 Testing and Auditing**

### **1.6.1 Laboratory Testing**

The independent test laboratory will test and certify the components of the Event Wagering System in accordance with the chapters of this technical standard within a controlled test environment, as applicable. Any of these requirements which necessitate additional operational procedures to meet the intent of the requirement shall be documented within the evaluation report and used to supplement the scope of the operational audit.

### 1.6.2 Operational Audit

The integrity and accuracy of the operation of an Event Wagering System is highly dependent upon operational procedures, configurations, and the production environment's network infrastructure. As such, an operational audit is an essential addition to the testing and certification of an Event Wagering System. The operational audit, outlined within the following appendices of this technical standard, shall be performed at a frequency specified by the regulatory body:

- a) Appendix A: Operational Audit of Event Wagering Procedures and Practices. This includes, but is not limited to, review of the MICS, procedures and practices for wagering operations, including, but not limited to establishing wagering rules, suspending events, handling various wagering and financial transactions, creating markets, settling wagers, closing markets, cancellations of events, voiding or cancelling wagers, player account management, fundamental practices relevant to the limitation of risks, and any other objectives established by the regulatory body.
- b) Appendix B: Operational Audit of Technical Security Controls. This includes, but is not limited to, an information security system (ISS) assessment, review of the operational processes that are critical to compliance, penetration testing focused on the external and internal infrastructure as well as the applications transferring, storing and/or processing of player data and/or sensitive information, and any other objectives established by the regulatory body.

## Chapter 2: System Requirements

### 2.1 Introduction

#### 2.1.1 General Statement

If the Event Wagering System is comprised of multiple computer systems at various sites, the system as a whole and all communication between its components shall conform to the applicable technical requirements within this document.

### 2.2 System Clock Requirements

#### 2.2.1 System Clock

The Event Wagering System shall maintain an internal clock that reflects the current date and time that shall be used to provide for the following:

- a) Time stamping of all transactions and events;
- b) Time stamping of significant events; and
- c) Reference clock for reporting.

#### 2.2.2 Time Synchronization

The Event Wagering System shall be equipped with a mechanism to ensure the time and dates between all components that comprise the system are synchronized.

### 2.3 Control Program Requirements

#### 2.3.1 General Statement

In addition to the requirements contained within this section, the auditing procedures indicated in the “Verification Procedures” section of this document shall also be met.

#### 2.3.2 Control Program Self-Verification

The Event Wagering System shall be capable of verifying that all critical control program components contained on the system are authentic copies of the approved components of the system, upon installation, at least once every 24 hours, and on demand using a method approved by the regulatory body. The critical control program authentication mechanism shall:

- a) Employ a hash algorithm which produces a message digest of at least 128 bits;
- b) Include all critical control program components which may affect wagering operations, including but not limited to: executables, libraries, wagering or system configurations, operating system files, components that control required system reporting, and database elements that affect system operations; and



- c) Provide an indication of the authentication failure if any critical control program component is determined to be invalid.

### **2.3.3 Control Program Independent Verification**

Each critical control program component of the Event Wagering System shall have a method to be verified via an independent third-party verification procedure. The third-party verification process shall operate independently of any process or security software within the system. The independent test laboratory, prior to system approval, shall approve the integrity check method.

### **2.3.4 Shutdown and Recovery**

The Event Wagering System shall be able to perform a graceful shut down, and only allow automatic restart on power up after the following procedures have been performed at a minimum:

- a) Program resumption routine(s), including self-tests, complete successfully;
- b) All critical control program components of the system have been authenticated using a method approved by the regulatory body; and
- c) Communication with all components necessary for system operation have been established and similarly authenticated.

## **2.4 Wagering Management**

### **2.4.1 Wagering Management**

The Event Wagering System shall be able to suspend the following on demand:

- a) All wagering activity;
- b) Individual events;
- c) Individual markets;
- d) Individual Wagering Devices (if applicable); and
- e) Individual player logins (if applicable).

## **2.5 Player Account Management**

### **2.5.1 General Statement**

The requirements of this section apply to player accounts where supported by the Event Wagering System. In addition to the requirements contained within this section, the “Player Account Controls” section of this document shall also be met.

**NOTE:** Player account registration and verification are required by the Event Wagering System for a player to participate in remote wagering.

### **2.5.2 Registration and Verification**



There shall be a method to collect player information prior to the registration of a player account. Where player account registration and verification are supported by the Event Wagering System either directly by the system or in conjunction with a third-party service provider's software, the following requirements shall be met:

- a) Only players of the legal wagering age for the jurisdiction may register for a player account. Any person that submits a birth date that indicates they are underage shall be denied the ability to register for a player account.
- b) Identity verification shall be undertaken before a player is allowed to place a wager. Third-party service providers may be used for identity verification as allowed by the regulatory body.
  - i. Identity verification shall authenticate the legal name, physical address and age of the individual at a minimum as required by the regulatory body.
  - ii. Identity verification shall also confirm that the player is not on any exclusion lists held by the operator or the regulatory body or prohibited from establishing or maintaining an account for any other reason.
  - iii. Details of identity verification shall be kept in a secure manner.
- c) The player account can only become active once age and identity verification are successfully completed, the player is determined to not be on any exclusion lists or prohibited from establishing or maintaining an account for any other reason, the player has acknowledged the necessary privacy policies and terms and conditions, and the player account registration is complete.
- d) A player shall only be permitted to have one active player account at a time unless specifically authorized by the regulatory body.
- e) The system shall allow the ability to update passwords, registration information and the account used for financial transactions for each player. A multi-factor authentication process shall be employed for these purposes.

### 2.5.3 Player Access

A player accesses their player account using a username (or similar) and a password or a secure alternative means for the player to perform authentication to log in to the Event Wagering System. Authentication methods are subject to the discretion of the regulatory body as necessary. The requirement does not prohibit the option for more than one method of authentication being available for a player to access their account.

- a) If the system does not recognize the username and/or password when entered, an explanatory message shall be displayed to the player which prompts the player to re-enter the information.
- b) Where a player has forgotten their username and/or password, a multi-factor authentication process shall be employed for the retrieval of the username/resetting of the password.
- c) Current account balance information and transaction options shall be available to the player once authenticated.
- d) The system shall support a mechanism that allows for an account to be locked in the event that suspicious activity is detected (e.g., too many failed attempts for login). A multi-factor authentication process shall be employed for the account to be unlocked.

#### 2.5.4 Player Inactivity

For player accounts accessed remotely for wagering or account management, after 30 minutes of inactivity on that device, or a period determined by the regulatory body, the player shall be required to re-authenticate to access their player account.

- a) No further wagering or financial transactions on that device are permitted until the player has been re-authenticated.
- b) A simpler means may be offered for a player to re-authenticate on that device, such as operating system-level authentication (e.g., biometrics) or a Personal Identification Number (PIN). Each means for re-authentication will be evaluated on a case-by-case basis by the independent test laboratory.
  - i. This functionality may be disabled based on preference of the player and/or regulatory body.
  - ii. Once every 30 days, or a period specified by the regulatory body, the player will be required to provide full authentication on that device.

#### 2.5.5 Limitations and Exclusions

The Event Wagering System shall be able to correctly implement any limitations and/or exclusions put in place by the player and/or operator as required by the regulatory body:

- a) Where the system provides the ability to directly manage limitations and/or exclusions, the applicable requirements within the “Limitations” and “Exclusions” sections of this document shall be evaluated;
- b) The self-imposed limitations set by a player shall not override more restrictive operator-imposed limitations. The more restrictive limitations shall take priority; and
- c) Limitations shall not be compromised by internal status events, such as self-imposed exclusion orders and revocations.

#### 2.5.6 Player Funds Maintenance

Where financial transactions can be performed automatically by the Event Wagering System the following requirements shall be met:

- a) The system shall provide confirmation/denial of every financial transaction initiated.
- b) A deposit into a player account may be made via a credit card transaction or other methods which can produce a sufficient audit trail.
- c) Funds shall not be available for wagering until they are received from the issuer or the issuer provides an authorization number indicating that the funds are authorized. The authorization number is to be maintained in an audit log.
- d) Payments from an account are to be paid (including funds transfer) directly to an account with a financial institution in the name of the player or made payable to the player and forwarded to the player’s address using a secure delivery service or through another method that is not prohibited by the regulatory body. The name and address are to be the same as held in player registration details.
- e) If a player initiates a player account transaction and that transaction would exceed limits put in

place by the operator and/or regulatory body, this transaction may only be processed provided that the player is clearly notified that they have withdrawn or deposited less than requested.

- f) It shall not be possible to transfer funds between two player accounts.

### 2.5.7 Transaction Log or Account Statement

The Event Wagering System shall be able to provide a transaction log or account statement history to a player upon request. The information provided shall include sufficient information to allow the player to reconcile the statement or log against their own financial records. Information to be provided shall include at a minimum, details on the following types of transactions:

- a) Financial Transactions (time stamped with a unique transaction ID):
  - i. Deposits to the player account;
  - ii. Withdrawals from the player account;
  - iii. Promotional or bonus credits added to/removed from the player account (outside of credits won in wagering);
  - iv. Manual adjustments or modifications to the player account (e.g., due to refunds);
- b) Wagering Transactions:
  - i. Unique identification number of the wager;
  - ii. The date and time the wager was placed;
  - iii. The date and time the event started and ended or is expected to occur for future events (if known);
  - iv. The date and time the results were confirmed (blank until confirmed);
  - v. Any player choices involved in the wager, including market and line postings, wager selection, and any special condition(s) applying to the wager;
  - vi. The results of the wager (blank until confirmed);
  - vii. Total amount wagered, including any promotional/bonus credits (if applicable);
  - viii. Total amount won, including any promotional/bonus credits (if applicable);
  - ix. Commission or fees collected (if applicable); and
  - x. The date and time the winning wager was paid to the player.

### 2.5.8 Player Loyalty Programs

Player loyalty programs are any programs that provide incentives for players, typically based on the volume of play or revenue received from a player. If player loyalty programs are supported by the Event Wagering System, the following principles shall apply:

- a) All awards shall be equally available to all players who achieve the defined level of qualification for player loyalty points;
- b) Redemption of player loyalty points earned shall be a secure transaction that automatically debits the points balance for the value of the prize redeemed; and
- c) All player loyalty points transactions shall be recorded by the system.

## 2.6 Wagering Instrument Functionality

### 2.6.1 General Statement

Event Wagering Systems which support the issuance and/or redemption of wagering instruments (vouchers and coupons) shall meet the applicable requirements established within the “Machine Vouchers” section of the *GLI-11 Standards for Gaming Devices* and the “Validation System Requirements” of the *GLI-13 Standards for On-Line Monitoring and Control Systems (MCS) and Validation Systems* and other applicable jurisdictional requirements observed by the regulatory body.

## 2.7 Location Requirements for Remote Wagering

### 2.7.1 General Statement

Where required by the regulatory body, the requirements within this section shall apply when the Event Wagering System supports remote wagering.

**NOTE:** The operator or third-party service provider maintaining these components, services and/or applications shall meet the auditing procedures indicated in the “Location Service Provider” section of this document.

### 2.7.2 Location Fraud Prevention

The Event Wagering System shall incorporate a mechanism to detect the use of remote desktop software, rootkits, virtualization, and/or any other programs identified as having the ability to circumvent location detection. This shall follow best practice security measures to:

- a) Detect and block location data fraud (e.g., fake location apps, virtual machines, remote desktop programs, etc.) prior to completing each wager;
- b) Examine the IP address upon each Remote Wagering Device connection to a network to ensure a known Virtual Private Network (VPN) or proxy service is not in use;
- c) Detect and block devices which indicate system-level tampering (e.g., rooting, jailbreaking, etc.);
- d) Stop "Man-In-The-Middle" attacks or similar hacking techniques and prevent code manipulation;
- e) Utilize detection and blocking mechanisms verifiable to an application level; and
- f) Monitor and prevent wagers placed by a single player account from geographically inconsistent locations (e.g., wager placement locations were identified that would be impossible to travel between in the time reported).

### 2.7.3 Location Detection for Remote Wagering on a WLAN

Where remote wagering occurs over a Wireless Local Area Network (WLAN), the Event Wagering System shall incorporate one of the following methods that can track the locations of all players connected to the WLAN:

- a) A location detection service or application in which each player shall pass a location check prior to completing each wager. This service or application shall meet the requirements specified in the next section for “Location Detection for Remote Wagering Over the Internet”; or

- b) A location detection component that detects in real-time when any players are no longer in the permitted area and prevent further wagers from being placed. This can be accomplished with the use of specific IT hardware such as directional antennas, Bluetooth sensors or other methods to be evaluated on a case-by-case basis by the independent test laboratory.

#### **2.7.4 Location Detection for Remote Wagering Over the Internet**

Where remote wagering occurs over the internet, the Event Wagering System shall incorporate a location detection service or application to reasonably detect and dynamically monitor the location of a player attempting to place a wager; and to monitor and enable the blocking of unauthorized attempts to place a wager.

- a) Each player shall pass a location check prior to completing the first wager after logging in on a specific Remote Wagering Device. Subsequent location checks on that device shall occur prior to completing wagers after a period of 30 minutes since the previous location check, or as otherwise specified by the regulatory body:
  - i. If the location check indicates the player is outside the permitted boundary or cannot successfully locate the player, the wager shall be rejected, and the player shall be notified of this.
  - ii. An entry shall be recorded in a time stamped log any time a location violation is detected, including the unique player ID and the detected location.
- b) A geolocation method shall be used to provide a player's physical location and an associated confidence radius. The confidence radius shall be entirely located within the permitted boundary.
- c) Accurate location data sources (Wi-Fi, GSM, GPS, etc.) shall be utilized by the geolocation method to confirm the player's location. If a Remote Wagering Device's only available location data source is an IP Address, the location data of a mobile device registered to the player account may be used as a supporting location data source under the following conditions:
  - i. The Remote Wagering Device (where the wager is being placed) and the mobile device shall be determined to be near one another.
  - ii. If allowed by the regulatory body, carrier-based location data of a mobile device may be used if no other location data sources other than IP Addresses are available.
- d) The geolocation method shall possess the ability to control whether the accuracy radius of the location data source is permitted to overlap or exceed defined buffer zones or the permitted boundary; and
- e) To mitigate and account for discrepancies between mapping sources and variances in geospatial data, boundary polygons based on audited maps approved by the regulatory body as well as overlay location data onto these boundary polygons shall be utilized.

## **2.8 Information to be Maintained**

### **2.8.1 Data Retention and Time Stamping**

The Event Wagering System shall be capable of maintaining and backing up all recorded data as discussed within this section:

- a) The system clock shall be used for all time stamping.

- b) The system shall provide a mechanism to export the data for the purposes of data analysis and auditing/verification (e.g., CSV, XLS).

### 2.8.2 Wager Record Information

For each individual wager placed by the player, the information to be maintained and backed up by the Event Wagering System shall include:

- a) The date and time the wager was placed;
- b) Any player choices involved in the wager:
  - i. Market and line postings (e.g., money line bet, point spreads, over/under amounts, win/place/show);
  - ii. Wager selection (e.g., athlete or team name and number);
  - iii. Any special condition(s) applying to the wager;
- c) The results of the wager (blank until confirmed);
- d) Total amount wagered, including any promotional/bonus credits (if applicable);
- e) Total amount won, including any promotional/bonus credits (if applicable);
- f) Commission or fees collected (if applicable);
- g) The date and time the winning wager was paid to the player;
- h) Unique identification number of the wager;
- i) User identification or unique Wagering Device ID which issued the wager record (if applicable);
- j) Relevant location information;
- k) Event and market identifiers;
- l) Current wager status (active, cancelled, unredeemed, pending, void, invalid, redemption in progress, redeemed, etc.);
- m) Unique player ID, for wagers conducted using a player account;
- n) Redemption period (if applicable); and
- o) Open text field for attendant input of player description or picture file (if applicable);

### 2.8.3 Market Information

For each individual market available for wagering, the information to be maintained and backed up by the Event Wagering System shall include:

- a) The date and time the wagering period started and ended;
- b) The date and time the event started and ended or is expected to occur for future events (if known);
- c) The date and time the results were confirmed (blank until confirmed);
- d) Total amount of wagers collected, including any promotional/bonus credits (if applicable);
- e) The line postings that were available throughout the duration of a market (time stamped) and the confirmed result (win/loss/push);
- f) Total amount of winnings paid to players, including any promotional/bonus credits (if applicable);
- g) Total amount of wagers voided or cancelled, including any promotional/bonus credits (if applicable);
- h) Commission or fees collected (if applicable);



- i) Event status (in progress, complete, confirmed, etc.); and
- j) Event and market identifiers.

## 2.8.4 Contest/Tournament Information

For Event Wagering Systems which support contests/tournaments, the information to be maintained and backed up by the Event Wagering System shall include for each contest/tournament:

- a) Name of the contest/tournament;
- b) The date and time the contest/tournament occurred or will occur (if known);
- c) Unique player ID and name of each registered player, amount of entry fee paid, and the date paid;
- d) Unique player ID and name of each winning player, amount paid, and the date paid;
- e) Total amount of entry fees collected, including any promotional/bonus credits (if applicable);
- f) Total amount of winnings paid to players, including any promotional/bonus credits (if applicable);
- g) Commission or fees collected (if applicable); and
- h) Contest/tournament status (in progress, complete, etc.).

## 2.8.5 Player Account Information

For Event Wagering Systems which support player account management, the information to be maintained and backed up by the Event Wagering System shall include for each player account:

- a) Unique player ID and player name;
- b) Player data (including verification method);
- c) The date of player agreement to the operator's terms and conditions and privacy policy;
- d) Account details and current balance;
- e) Open text field for attendant input of player description or picture file (if applicable);
- f) Previous accounts, if any, and reason for de-activation;
- g) The date and method from which the account was registered (e.g., remote vs. on-site);
- h) The date and time of last log in;
- i) Exclusions/limitations information as required by the regulatory body:
  - i. The date and time of the request (if applicable);
  - ii. Description and reason of exclusion/limitation;
  - iii. Type of exclusion/restriction (e.g., operator-imposed exclusion, self-imposed limitation);
  - iv. The date exclusion/limitation commenced;
  - v. The date exclusion/limitation ended (if applicable);
- j) Financial Transaction information:
  - i. Type of transaction (e.g., deposit, withdrawal, adjustment);
  - ii. The date and time of the transaction;
  - iii. Unique transaction ID;
  - iv. Amount of transaction;
  - v. Total account balance before/after transaction;
  - vi. Total amount of fees paid for transaction (if applicable);
  - vii. User identification or unique Wagering Device ID which handled the transaction (if applicable);

- viii. Transaction status (pending, complete, etc.);
- ix. Method of deposit/withdrawal (e.g., cash, debit or credit card, personal check, cashier's check, wire transfer, money order);
- x. Deposit authorization number; and
- xi. Relevant location information.

## 2.8.6 Promotion/Bonus Information

For Event Wagering Systems which support promotions and/or bonuses that are redeemable for cash, wagering credits, or merchandise, the information to be maintained and backed up by the Event Wagering System shall include for each promotion/bonus:

- a) The date and time the promotion/bonus period started and ended or will end (if known);
- b) Current balance for promotion/bonus;
- c) Total amount of promotions/bonuses issued;
- d) Total amount of promotions/bonuses redeemed;
- e) Total amount of promotions/bonuses expired;
- f) Total amount of promotion/bonus adjustments; and
- g) Unique ID for the promotion/bonus.

## 2.8.7 Wagering Device Information

For each individual Self-Service Wagering Device or POS Wagering Device, the information to be maintained and backed up by the Event Wagering System shall include, as applicable:

- a) Unique Wagering Device ID;
- b) Wager record purchases;
- c) Winning wager record redemptions, if supported;
- d) Wager record voids and cancellations; and
- e) User identification and session information, for POS Wagering Devices;

## 2.8.8 Significant Event Information

Significant event information to be maintained and backed up by the Event Wagering System shall include:

- a) Failed login attempts;
- b) Program error or authentication mismatch;
- c) Significant periods of unavailability of any critical component of the system;
- d) Large wins (single and aggregate over defined time period) in excess of a value specified by the regulatory body, including wager record information;
- e) Large wagers (single and aggregate over defined time period) in excess of a value specified by the regulatory body, including wager record information;
- f) System voids, overrides, and corrections;
- g) Changes to live data files occurring outside of normal program and operating system execution;



- h) Changes that are made to the download data library, including the addition, changing or deletion of software, where supported;
- i) Changes to operating system, database, network, and application policies and parameters;
- j) Changes to date/time on master time server;
- k) Changes to previously established criteria for an event or market (not including line posting changes for active markets);
- l) Changes to the results of an event or market;
- m) Changes to promotion and/or bonus parameters;
- n) Player Account Management:
  - i. Adjustments to a player account balance;
  - ii. Changes made to player data and sensitive information recorded in a player account;
  - iii. Deactivation of a player account;
  - iv. Large financial transactions (single and aggregate over defined time period) in excess of a value specified by the regulatory body, including transaction information;
- o) Irrecoverable loss of sensitive information;
- p) Any other activity requiring user intervention and occurring outside of the normal scope of system operation; and
- q) Other significant or unusual events as deemed applicable by the regulatory body.

### 2.8.9 User Access Information

For each user account, the information to be maintained and backed up by the Event Wagering System shall include:

- a) Employee name and title or position;
- b) User identification;
- c) Full list and description of functions that each group or user account may execute;
- d) The date and time the account was created;
- e) The date and time of last log in;
- f) The date and time of last password change;
- g) The date and time the account was disabled/deactivated; and
- h) Group membership of user account (if applicable).

## 2.9 Reporting Requirements

### 2.9.1 General Reporting Requirements

The Event Wagering System shall be capable of generating the information needed to compile reports as required by the regulatory body. In addition to meeting the requirements in the section above for “Data Retention and Time Stamping”, the following requirements shall apply for required reports:

- a) The system shall be able to provide the reporting information on demand and for intervals required by the regulatory body including, but not limited to, daily, month-to-date (MTD), year-to-date (YTD), and life-to-date (LTD).
- b) Each required report shall contain:
  - i. The operator, the selected interval and the date/time the report was generated; and

- ii. An indication of “No Activity” or similar message if no information appears for the period specified.

**NOTE:** In addition to the reports outlined in this section, the regulatory body may also require other reports utilizing the information stored under the “Information to be Maintained” section of this document.

### 2.9.2 Operator Revenue Reports

The Event Wagering System shall be able to provide the following information needed to compile one or more reports on operator revenue for each event as a whole and for each individual market within that event which may be used for operator taxation information:

- a) The date and time each event started and ended;
- b) Total amount of wagers collected;
- c) Total amount of winnings paid to players;
- d) Total amount of wagers voided or cancelled;
- e) Commission and fees collected (if applicable);
- f) Event and market identifiers; and
- g) Event status (in progress, complete, confirmed, etc.).

### 2.9.3 Operator Liability Reports

The Event Wagering System shall be able to provide the following information needed to compile one or more reports on operator liability:

- a) Total amount held by the operator for the player accounts (if applicable);
- b) Total amount of wagers placed on future events; and
- c) Total amount of winnings owed but unpaid by the operator on winning wagers.

### 2.9.4 Future Events Reports

The Event Wagering System shall be able to provide the following information needed to compile one or more reports on future events for the gaming day:

- a) Wagers placed prior to the gaming day for future events (total and by wager);
- b) Wagers placed on the gaming day for future events (total and by wager);
- c) Wagers placed prior to the gaming day for events occurring on that same day (total and by wager);
- d) Wagers placed on the gaming day for events occurring on that same day (total and by wager);
- e) Wagers voided or cancelled on the gaming day (total and by wager); and
- f) Event and market identifiers.

### 2.9.5 Significant Events and Alterations Reports

The Event Wagering System shall be able to provide the following information needed to compile one or more reports for each significant event or alteration as applicable:

- a) The date and time of the significant event or alteration;
- b) Event/component identification (if applicable);
- c) Identification of user(s) who performed and/or authorized the significant event or alteration;
- d) Reason/description of the significant event or alteration, including data or parameter altered;
- e) Data or parameter value before alteration; and
- f) Data or parameter value after alteration.

## Chapter 3: Wagering Device Requirements

### 3.1 Introduction

#### 3.1.1 General Statement

A wager may be placed using one of the following types of Wagering Devices as allowed by the regulatory body. Any other types of Wagering Devices will be reviewed on a case-by-case basis, as allowed by the regulatory body.

- a) Point-of-Sale (POS) Wagering Device: An attendant station that at a minimum will be used by an attendant for the execution or formalization of wagers placed on behalf of a player.
- b) Self-Service Wagering Device: A kiosk that at a minimum will be used for the execution or formalization of wagers placed by a player directly and, if supported, may be used for redemption of winning wager records.
- c) Remote Wagering Device: A player-owned device operated either on an in-venue wireless network or over the internet that at a minimum will be used for the execution or formalization of wagers placed by a player directly. Examples of a Remote Wagering Device include a personal computer, mobile phone, tablet, etc.

### 3.2 Wagering Software

#### 3.2.1 General Statement

Wagering Software is used to take part in wagering and financial transactions with the Event Wagering System which, based on design, is downloaded to or installed on the Wagering Device, run from the Event Wagering System which is accessed by the Wagering Device, or a combination of the two.

#### 3.2.2 Software Identification

Wagering Software shall contain sufficient information to identify the software and its version.

#### 3.2.3 Software Validation

For Wagering Software installed locally on the Wagering Device, it shall be possible to authenticate that all critical components contained in the software are valid each time the software is loaded for use, and where supported by the system, on demand as required by the regulatory body. Critical components may include, but are not limited to, wagering rules, elements that control the communications between the Wagering Device and the Event Wagering System, or other components that are needed to ensure proper operation of the software. In the event of a failed authentication (i.e., program mismatch or authentication failure), the software shall prevent wagering operations and display an appropriate error message.

**NOTE:** Program verification mechanisms will be evaluated on a case-by-case basis and approved by the regulatory body and the independent test laboratory based on industry-standard security practices.

### 3.2.4 User Interface Requirements

The user interface is defined as an interface application or program through which the user views and/or interacts with the Wagering Software. The user interface shall meet the following requirements:

- a) The functions of all buttons, touch or click points shall be clearly indicated within the area of the button, or touch/click point or within the help menu. There shall be no functionality available through any buttons or touch/click points on the user interface that are undocumented.
- b) Any resizing or overlay of the user interface shall be mapped accurately to reflect the revised display and touch/click points.
- c) User interface instructions, as well as information on the functions and services provided by the software, shall be clearly communicated to the user and shall not be misleading or inaccurate.
- d) The display of the instructions and information shall be adapted to the user interface. For example, where a Wagering Device uses technologies with a smaller display screen, it is permissible to present an abridged version of the wagering rules accessible directly from within the wagering screen and make available the full/complete version of the wagering rules via another method, such as a secondary screen, help menu, or other interface that is easily identified on the visual wagering screen.

### 3.2.5 Simultaneous Inputs

Wagering Software shall not be adversely affected by the simultaneous or sequential activation of the various inputs and outputs which might, whether intentionally or not, cause malfunctions or invalid results.

### 3.2.6 Wager Record Printers

If the Wagering Device uses a printer to issue printed wager records to the player, the printed wager record shall include information as indicated in “Wager Record” section of this document. It may be permissible for some of this information to be contained on the ticket stock itself.

### 3.2.7 Communications

Wagering Software shall be designed or programmed such that it may only communicate with authorized components through secure communications. If communication between the Event Wagering System and the Wagering Device is lost, the software shall prevent further wagering operations and display an appropriate error message. It is permissible for the software to detect this error when the device tries to communicate with the system.

## 3.3 Self-Service Wagering Devices

### 3.3.1 General Statement

A player places a wager at a Self-Service Wagering Device by using funds from their player account or by using peripheral devices as authorized by the regulatory body. In addition to the requirements for “Wagering Software”, the applicable requirements established within the *GLI-20 Standards for Kiosks* and other applicable jurisdictional requirements observed by the regulatory body shall be met for all proprietary components of the Self-Service Wagering Device.

## 3.4 POS Wagering Devices

### 3.4.1 General Statement

A player places a wager at POS Wagering Device by using funds from their player account or by providing payment for the wager(s) directly to the attendant. In addition to the requirements for “Wagering Software”, the requirements established in this section shall be met for POS Wagering Devices.

### 3.4.2 Touch Screen Displays

Touch screen displays, if in use by the Wagering Software, shall be accurate, and if required by their design, shall support a calibration method to maintain that accuracy; alternatively, the display hardware may support automatic self-calibration.

### 3.4.3 Printing Wager Records

If the POS Wagering Device connects to a printer to produce printed wager records and/or wagering instruments (vouchers and coupons), the printer and/or Wagering Software shall be able to detect and indicate the following error conditions, where supported. It is permissible for the error condition to be detected when it tries to print:

- a) Low battery (where power is external to the POS Wagering Device);
- b) Out of paper/paper low; and
- c) Printer disconnected.

### 3.4.4 Wireless POS Wagering Devices

For wireless POS Wagering Devices, the applicable requirements for “Client-Server Interactions” of the next section shall also be met. Additionally, communication shall only occur between the wireless POS Wagering Device and the Event Wagering System via authorized access points within the venue.

## 3.5 Remote Wagering Devices

### 3.5.1 General Statement

A player may only place a wager on a Remote Wagering Device by using funds from their player account (i.e. anonymous wagering transactions are prohibited). Depending on the implementation(s)

authorized by the regulatory body, Remote Wagering Devices may be used on an in-venue Wireless Local Area Network (WLAN) or over the internet. In addition to the requirements for “Wagering Software”, the requirements established in this section shall be met for Remote Wagering Devices.

### 3.5.2 Client-Server Interactions

The player may obtain/download an application or software package containing the Wagering Software or access the software via a browser to take part in wagering and financial transactions with the Event Wagering System.

- a) Players shall not be able to use the software to transfer data to one another, other than chat functions (e.g., text, voice, video, etc.) and approved files (e.g., user profile pictures, photos, etc.);
- b) The software shall not automatically alter any device-specified firewall rules to open ports that are blocked by either a hardware or software firewall;
- c) The software shall not access any ports (either automatically or by prompting the user to manually access) which are not necessary for the communication between the Remote Wagering Device and the server;
- d) If the software includes additional non-wagering related functionality, this additional functionality shall not alter the software’s integrity in any way;
- e) The software shall not possess the ability to override the volume settings of the Remote Wagering Device; and
- f) The software shall not be used to store sensitive information. It is recommended that auto complete, password caching, or other methods that will fill in the password field are disabled by default for the software.

### 3.5.3 Compatibility Verification

During any installation or initialization and prior to commencing wagering operations, the Wagering Software used in conjunction with the Event Wagering System shall detect any incompatibilities or resource limitations with the Remote Wagering Device that would prevent proper operation of the software (e.g., software version, minimum specifications not met, browser type, browser version, plug-in version, etc.). If any incompatibilities or resource limitations are detected the software shall prevent wagering operations and display an appropriate error message.

### 3.5.4 Software Content

Wagering Software shall not contain any malicious code or functionality deemed to be malicious in nature by the regulatory body. This includes, but is not limited to, unauthorized file extraction/transfers, unauthorized device modifications, unauthorized access to any locally stored personal information (e.g., contacts, calendar, etc.) and malware.

### 3.5.5 Cookies

Where cookies are used, players shall be informed of the cookie use upon Wagering Software installation or during player registration. When cookies are required for wagering, wagering cannot occur if they are not accepted by the Remote Wagering Device. All cookies used shall contain no



malicious code.

### 3.5.6 Information Access

The Wagering Software shall be able to display, either directly from the user interface or from a page accessible to the player, the items specified in the following sections of this document. For Remote Wagering Devices which only allow wagers within a venue, it is acceptable to disclose to the player the means of obtaining the information required by this section:

- a) “Wagering Rules and Content”;
- b) “Player Protection Information”;
- c) “Terms and Conditions”;
- d) “Privacy Policy”;
- e) “Wagering Displays and Information”; and
- f) “Results Display”.

**NOTE:** It is accepted that the system will unavoidably be subject to a certain degree of synchronization delay for updates to this information as displayed on the software, and it is possible that information may only be updated at the player’s next interaction with the software which causes the on-screen information to be refreshed.



## Chapter 4: Event Wagering Requirements

### 4.1 Introduction

#### 4.1.1 General Statement

This chapter sets forth technical requirements for wagering operations, including, but not limited to rules for wager placement and results for markets within an event.

### 4.2 Wagering Displays and Information

#### 4.2.1 Posting of Wagering Rules

Comprehensive wagering rules shall be posted by an operator for the markets and event types currently offered. Where the Wagering Software includes these wagering rules directly, the software will be evaluated against the requirements within the “Wagering Rules” section of this document.

#### 4.2.2 Dynamic Wagering Information

The following information shall be made available without the need for placing a wager. Within a venue this information may be displayed on a Wagering Device and/or an external display.

- a) Information regarding the events and markets available for wagering;
- b) Current odds/payouts and prices for available markets;
- c) For types of markets where individual wagers are gathered into pools:
  - i. Up-to-date odds/payouts information for simple market pools. For complex market pools, it is accepted that there may be reasonable limitations to the up-to-date accuracy of the pool estimates displayed to the player;
  - ii. Up-to-date values of total investments for all market pools; and
  - iii. The dividends of any decided market.

**NOTE:** This information shall be displayed as accurately as possible within the constraints of communication delays and latencies.

#### 4.2.3 Player Resources/Features

Where allowed by the regulatory body, player resources/features may be provided such as one that offers advice, hints, or suggestions to a player, or a data stream that may be used to externally facilitate wager selection, if they conform to the following requirements:

- a) The player shall be made aware of each resource/feature that is available, the advantage it offers (if any), and the options that exist for selection.
- b) The method for obtaining each resource/feature shall be disclosed to the player. Any player resources/features that are offered to the player for purchase shall clearly disclose the cost.

- c) The availability and functionality of player resources/features shall remain consistent for all players.
- d) For peer-to-peer wagering, the player shall be provided with sufficient information to make an informed decision, prior to participation, as to whether to participate with player(s) who may possess such resources/features.

## **4.3 Wager Placement**

### **4.3.1 General Statement**

Wagers are placed in conjunction with a player account or by funds provided to a Wagering Device or an attendant. Depending on the type of Wagering Device, wagers may be placed directly by the player or on behalf of a player by an attendant.

**NOTE:** Wagers placed using a Remote Wagering Device may only be placed in conjunction with a player account.

### **4.3.2 Placement of a Wager**

The following rules only apply to the placement of a paid wager directly by a player on the Wagering Device:

- a) The method of placing a wager shall be straightforward, with all selections (including their order, if relevant) identified. When the wager involves multiple events (e.g., parlays), such groupings shall be identified.
- b) Players shall have the ability to select the market they want to place a wager on.
- c) Wagers shall not be automatically placed on behalf of the player without the player's consent/authorization.
- d) Players shall have an opportunity to review and confirm their selections before the wager is submitted. This does not preclude the use of "single-click" wagering where permitted by the regulatory body and opted in by the player.
- e) Situations shall be identified where the player has placed a wager for which the associated odds/payouts or prices have changed, and unless the player has opted in to auto-accept changes as permitted by the regulatory body, provide a notification to confirm the wager given the new values.
- f) Clear indication shall be provided that a wager has been accepted or rejected (in full or in part). Each wager shall be acknowledged and clearly indicated separately so that there is no doubt as to which wagers have been accepted.
- g) For wagers conducted using a player account:
  - i. The account balance shall be readily accessible.
  - ii. A wager shall not be accepted that could cause the player to have a negative balance.
  - iii. The account balance is to be debited when the wager is accepted by the system.

### **4.3.3 Automatic Acceptance of Changes in Wagers**

Where allowed by the regulatory body, an Event Wagering System may support a feature that allows a player while placing a wager to auto-accept changes in odds/payouts or price of the wager provided that it conforms to the following requirements:

- a) Any auto-accept options available (e.g., auto-accepting all wagers with higher price, auto-accepting all wagers with lower price, etc.) shall be explained to the player;
- b) The player shall manually opt in to use this functionality (i.e., it shall not be set by default); and
- c) The player shall be able to opt out at any time.

#### **4.3.4 Wager Record**

Upon completion of a wagering transaction, the player shall have access to a wager record which contains the following information:

- a) The date and time the wager was placed;
- b) The date and time the event is expected to occur (if known);
- c) Any player choices involved in the wager:
  - i. Market and line postings (e.g., money line bet, point spreads, over/under amounts, win/place/show, etc.);
  - ii. Wager selection (e.g., athlete or team name and number);
  - iii. Any special condition(s) applying to the wager;
- d) Total amount wagered, including any promotional/bonus credits (if applicable);
- e) Unique identification number and/or barcode of the wager;
- f) User identification or unique Wagering Device ID which issued the wager record (if applicable);
- g) Venue Name/Site Identifier (for printed wager record, it is permissible for this information to be contained on the ticket stock itself); and
- h) Redemption period (for printed wager records it is permissible for this information to be contained on the ticket stock itself).

**NOTE:** Some of the above-listed information may also be part of the unique identification number and/or barcode. Multiple barcodes are allowed and may represent more than just the unique identification number.

#### **4.3.5 Wagering Period Close**

It shall not be possible to place wagers once the wagering period has closed.

#### **4.3.6 Free Play Mode**

Where allowed by the regulatory body, the Event Wagering System may support free play mode, which allows a player to participate in wagering without paying. Free play mode shall not mislead the player about the odds/payouts available in the paid version.

### **4.4 Results and Payment**

#### **4.4.1 Results Display**

Results entry shall include the entry of all information which may affect the outcome of all types of wagers offered for that event.

- a) It shall be possible for a player to obtain the results of their wagers on any decided market once the results have been confirmed.
- b) Any change of results (e.g., due to statistics/line corrections) shall be made available.

#### **4.4.2 Payment of Winnings**

Once the results of the event are entered and confirmed, the player may receive payment for their winning wagers. This does not preclude the ability for the player to perform a redemption for an adjusted payout before event conclusion where offered and allowed by the regulatory body.

#### **4.4.3 Winning Wager Record Redemption**

The following requirements apply to the redemption of a winning wager at a Wagering Device, as allowed by the regulatory body. This section does not apply to winning wagers tied to a player account which automatically updates the account balance.

- a) The Event Wagering System shall process winning wager record redemption according to the secure communication protocol implemented.
- b) No winnings are issued to the player prior to confirmation of winning wager record validity.
- c) The Event Wagering System shall have the ability to identify and provide a notification in the case of invalid or unredeemable wager records for the following conditions:
  - i. Wager record cannot be found on file;
  - ii. Wager record is not a winner;
  - iii. Winning wager record has already been paid; or
  - iv. Amount of winning wager record differs from amount on file (requirement can be met by display of winning wager amount for confirmation during the redemption process).
- d) The Event Wagering System shall update the wager record status on the database during each phase of the redemption process accordingly. In other words, whenever the wager record status changes, the system shall update the database.

### **4.5 Virtual Event Wagering**

#### **4.5.1 General Statement**

Virtual event wagering allows for the placement of wagers on simulations of sporting events, contests, and races whose results are based solely on the output of an approved Random Number Generator (RNG) as allowed by the regulatory body. The following requirements are only applicable to cases that virtual event wagering is conducted in total by the Event Wagering System where a wager is placed at a Wagering Device or through interaction with an attendant and then the virtual event is displayed via a public or common display (e.g. external display, website, etc.). For virtual events conducted by a gaming device (e.g., player makes a wager and the event plays out before them on their machine or a shared display on a multi-player machine), please refer to the *GLI-11 Standards for Gaming Devices* or other jurisdictional requirements observed by the regulatory body.

#### 4.5.2 Randomization and Virtual Events

A cryptographic RNG shall be utilized to determine virtual event outcomes and shall comply with the applicable jurisdictional requirements set out for RNGs. In the absence of specific jurisdictional standards, the “Random Number Generator (RNG) Requirements” chapter of the *GLI-11 Standards for Gaming Devices* shall be used as applicable. Additionally, the evaluation of virtual event outcomes using an RNG shall comply with the following rules:

- a) Where more than one RNG is used to determine different virtual event outcomes, each RNG shall be separately evaluated; and
- b) Where each instance of an RNG is identical, but involves a different implementation within the virtual event, each implementation shall be separately evaluated.

#### 4.5.3 Virtual Event Selection Process

Determination of events of chance that result in a monetary award shall not be influenced, affected, or controlled by anything other than the values selected by an approved RNG, in accordance with the following requirements:

- a) It shall not be possible to ascertain the outcome of the virtual event prior to its commencement;
- b) When making calls to the RNG, the virtual event shall not limit the outcomes available for selection, except as provided for by design;
- c) The virtual event shall not modify or discard outcomes selected by the RNG due to adaptive behavior. Additionally, outcomes shall be used as described by the rules of the virtual event;
- d) After the commencement of a virtual event, no further actions or decisions may be made that change the behavior of any of the elements of chance within the virtual event, other than player decisions;
- e) Except as provided for by the rules of the virtual event, events of chance shall be independent and shall not correlate with any other events within the same virtual event, or events within previous virtual events;
- f) Any associated equipment used in conjunction with an Event Wagering System shall not influence or modify the behaviors of the system’s RNG and/or random selection process, except as authorized, or intended by design;
- g) Virtual event outcomes shall not be affected by the effective bandwidth, link utilization, bit error rate or other characteristics of the communications channel between the Event Wagering System and the Wagering Device; and
- h) Wagering Software shall not contain any logic utilized to generate the result of any virtual event. All critical functions including the generation of any virtual event shall be generated by the Event Wagering System and be independent of the Wagering Device.

#### 4.5.4 Virtual Event Display

Displays for a virtual event shall conform to applicable display requirements of this standard. In addition, the following display requirements apply:

- a) Statistical data that is made available to the player pertaining to the virtual event shall not misrepresent the capabilities of any virtual participant. This does not prevent the use of an element of chance or randomness from impacting performance of the virtual participant during the virtual event.
- b) For scheduled virtual events, a countdown of the time remaining to place a wager in that event shall be displayed to the player. It shall not be possible to place wagers on the event once this time has passed; however, this requirement does not prohibit the implementation of in-play wagers.
- c) Each virtual participant shall be unique in appearance, where applicable to the wager. For instance, if the wager is on one team to beat another, the virtual participants themselves do not need to be unique in appearance, however the teams that they are on shall be visually distinct from each other.
- d) The result of a virtual event shall be clear, unambiguous, and displayed for a sufficient length of time to allow a player a reasonable opportunity to verify the virtual event's outcome.

#### 4.5.5 Simulation of Physical Objects

Where a virtual event incorporates a graphical representation or simulation of a physical object that is used to determine virtual event outcome, the behaviors portrayed by the simulation shall be consistent with the real-world object, unless otherwise denoted by the virtual event rules. This requirement does not apply to graphical representations or simulations that are utilized for entertainment purposes only. The following shall apply to the simulation:

- a) The probability of any event occurring in the simulation that affects the outcome of the virtual event shall be analogous to the properties of the physical object;
- b) Where the virtual event simulates multiple physical objects that would normally be expected to be independent of one another based on the rules of the virtual event, each simulation shall be independent of any other simulation; and
- c) Where the virtual event simulates physical objects that have no memory of previous events, the behavior of the simulated objects shall be independent of their previous behavior, so as to be non-adaptive and non-predictable, unless otherwise disclosed to the player.

#### 4.5.6 Physics Engine

Virtual events may utilize a “physics engine” which is specialized software that approximates or simulates a physical environment, including behaviors such as motion, gravity, speed, acceleration, inertia, trajectory, etc. A physics engine shall be designed to maintain consistent play behaviors and virtual event environment unless an indication is otherwise provided to the player by the virtual event rules. A physics engine may utilize the random properties of an RNG to impact virtual event outcome.

**NOTE:** Implementations of a physics engine in a virtual event will be evaluated on a case-by-case basis by the independent test laboratory.

### 4.6 External Wagering Systems



#### 4.6.1 General Statement

This section contains requirements for the circumstances where the Event Wagering System communicates with an external wagering system in any of the following configurations:

- a) The Event Wagering System is acting as the “host wagering system” receiving, for its own markets, wagers from one or more external “guest wagering systems”; or
- b) The Event Wagering System is acting as a “guest wagering system” passing wagers to an external “host wagering system,” for that system’s markets.

**NOTE:** The requirements of this section apply to the interoperability of the Event Wagering System with the external wagering system and are not a complete evaluation of the external wagering system itself. The external wagering system may independently be subject to evaluation by the independent test laboratory per regulatory body discretion.

#### 4.6.2 Information

The following requirements apply to information being conveyed between the host wagering system and the guest wagering system:

- a) If the host wagering system provides pari-mutuel wagering for the guest wagering system, the Event Wagering System shall be able to:
  - i. When acting as the guest wagering system, receive the current dividends for active pools sent from the host wagering system.
  - ii. When acting as the host wagering system, pass the current dividends for active pools to all receiving guest wagering systems.
- b) If the host wagering system provides fixed odds wagering for the guest wagering system where the odds/payouts and prices can be dynamically changed, the Event Wagering System shall be able to:
  - i. When acting as the guest wagering system, receive the current odds/payouts and prices sent from the host wagering system whenever any odds/payouts and prices are changed.
  - ii. When acting as the host wagering system, pass the current odds/payouts and prices to all receiving guest wagering systems whenever any odds/payouts and prices are changed.
- c) Change of event status information shall be passed from the host wagering system to the guest wagering system whenever any change occurs, including:
  - i. Withdrawn/reinstated selections;
  - ii. Altered event starting time;
  - iii. Individual markets opened/closed;
  - iv. Results entered/modified;
  - v. Results confirmed; and
  - vi. Event cancelled.

#### 4.6.3 Wagers

The following requirements apply to wagers being placed between the host wagering system and the guest wagering system:

- a) Wagers placed on the guest wagering system shall receive clear acknowledgment of acceptance, partial acceptance (including details), or rejection sent by the host wagering system.
- b) If the cost of the wager is determined by the host wagering system, there shall be a positive confirmation sequence in place to enable the player to accept the wager cost and the guest wagering system to determine that there are enough funds in the account balance to meet the wager cost prior to making an offer to the host wagering system.
- c) Where wagers may be placed in bulk, the following requirements apply:
  - i. If the stream of wagers is interrupted for any reason, there shall be a means available to determine where in the stream that the interruption occurred.
  - ii. No wager in the stream may be greater than the account balance. If such a wager is attempted, the entire stream is to be halted.
- d) The account balance shall be debited an amount equaling the offer and cost to the host wagering system. The funds shall remain as a pending transaction with details of the offer to the host wagering system logged. On receipt of acknowledgment from the host wagering system, the appropriate adjustments shall be made to the "pending" account and the account balance on the guest wagering system.
- e) Cancellation requests from the guest wagering system shall receive clear acknowledgment of acceptance or rejection by the host wagering system. The player is not to be credited by the guest wagering system until final confirmation is received from the host wagering system including the amount of the voided or cancelled wager.

#### 4.6.4 Results

When results are entered and confirmed on the host wagering system, each winning wager shall be transferred to the guest wagering system with the amount of the win. Confirmation of receipt of the winning wagers shall be acknowledged by the guest wagering system.



## Appendix A: Operational Audit for Wagering Procedures and Practices

### A.1 Introduction

#### A.1.1 General Statement

This appendix sets forth procedures and practices for wagering operations which will be reviewed in an operational audit as a part of the Event Wagering System evaluation, including, but not limited to establishing wagering rules, suspending events, handling various wagering and financial transactions, creating markets, settling wagers, closing markets, cancellations of events, voiding or cancelling wagers, player account management, fundamental practices relevant to the limitation of risks, and any other objectives established by the regulatory body.

**NOTE:** It is also recognized that additional procedures and practices which are not specifically included within this standard will be relevant and required for an operational audit as determined by the operator and/or regulatory body within their rules, regulations, and Minimum Internal Control Standards (MICS).

### A.2 Internal Control Procedures

#### A.2.1 Internal Control Procedures

The operator shall establish, maintain, implement and comply with internal control procedures for wagering operations, including performing wagering and financial transactions.

#### A.2.2 Information Management

The operator's internal controls shall include the processes for maintaining the recorded information specified under the section entitled "Information to be Maintained" for a period of five years or as otherwise specified by the regulatory body.

#### A.2.3 Risk Management

The operator's internal controls shall contain details on its risk management framework, including but not limited to:

- a) Automated and manual risk management procedures;
- b) Employee management, including access controls and segregation of duties;
- c) Information regarding identifying and reporting fraud and suspicious conduct;
- d) Controls ensuring regulatory compliance;
- e) Description of Anti-Money Laundering (AML) compliance standards including procedures for detecting structuring to avoid reporting requirements;
- f) Description of all software applications that comprise the Event Wagering System;
- g) Description of all types of wagers available to be offered by the operator;

- h) Description of the method to prevent past-post wagers from being placed;
- i) Description of all integrated third-party service providers; and
- j) Any other information required by the regulatory body.

#### **A.2.4 Restricted Players**

The operator's internal controls shall describe the method to prevent players from wagering on events in which they might have insider information, including, but not limited to the following examples, as required by the regulatory body:

- a) Players identified as employees, subcontractors, directors, owners, and officers of an operator, as well as those within the same household, shall not place wagers on any event, except in private pools where their association with the operator is clearly disclosed.
- b) Players identified as professional or collegiate athletes, team employees and owners, coaches, managers, handlers, athletic trainers, league officials and employees, referees, umpires, sports agents, and employees of a player or referee union, as well as those within the same household, shall not place wagers on any event in the sport in which they participate, or in which the athlete they represent participates.

### **A.3 Player Account Controls**

#### **A.3.1 Registration and Verification**

Where player account registration is done manually by the operator, procedures shall be in place to satisfy the requirements for "Registration and Verification" as indicated within this document.

#### **A.3.2 Fraudulent Accounts**

The operator shall have a documented public policy for the treatment of player accounts discovered to being used in a fraudulent manner, including but not limited to:

- a) The maintenance of information about any account's activity, such that if fraudulent activity is detected, the operator has the necessary information to take appropriate action;
- b) The suspension of any account discovered to be engaged in fraudulent activity, such as a player providing access to underage persons; and
- c) The handling of deposits, wagers, and wins associated with a fraudulent account.

#### **A.3.3 Terms and Conditions**

A set of terms and conditions shall be available to the player. During the registration process and when any terms and conditions are materially updated (i.e. beyond any grammatical or other minor changes), the player shall agree to the terms and conditions. The terms and conditions shall:

- a) State that only individuals legally permitted by their respective jurisdiction can participate in wagering;
- b) Advise the player to keep their authentication credentials (e.g., password and username) secure;

- c) Disclose all processes for dealing with lost authentication credentials, forced password changes, password strength and other related items;
- d) Specify the conditions under which an account is declared inactive and explain what actions will be undertaken on the account once this declaration is made; and
- e) Clearly define what happens to the player's pending wagers placed prior to any self-imposed or operator-imposed exclusion, including the return of all wagers, or settling all wagers, as appropriate.

#### **A.3.4 Privacy Policy**

A privacy policy shall be available to the player. During the registration process and when the privacy policy is materially updated (i.e. beyond any grammatical or other minor changes), the player shall agree to the privacy policy. The privacy policy shall state

- a) The player data required to be collected;
- b) The purpose for information collection;
- c) The period in which the information is stored;
- d) The conditions under which information may be disclosed; and
- e) An affirmation that measures are in place to prevent the unauthorized or unnecessary disclosure of the information.

#### **A.3.5 Player Data Security**

Any information obtained in respect to the player account, including player data, shall be done in compliance with the privacy policy and local privacy regulations and standards observed by the regulatory body. In addition:

- a) Any player data which is not subject to disclosure pursuant to the privacy policy shall be kept confidential, except where the release of that information is required by law.
- b) There shall be procedures in place for the security and sharing of player data, funds in a player account and other sensitive information as required by the regulatory body, including, but not limited to:
  - i. The designation and identification of one or more employees having primary responsibility for the design, implementation and ongoing evaluation of such procedures and practices;
  - ii. The procedures to be used to determine the nature and scope of all information collected, the locations in which such information is stored, and the storage devices on which such information may be recorded for purposes of storage or transfer;
  - iii. The measures to be utilized to protect information from unauthorized access; and
  - iv. The procedures to be used in the event the operator determines that a breach of data security has occurred, including required notification to the regulatory body.

#### **A.3.6 Financial Transactions**

Procedures shall be in place to ensure all financial transactions are conducted in accordance with local commerce regulations and requirements mandated by the regulatory body:

- a) Where financial transactions cannot be performed automatically by the Event Wagering System, procedures shall be in place to satisfy the requirements for “Player Funds Maintenance” as indicated within this document.
- b) Positive player identification or authentication shall be completed before the withdrawal of any funds can be made by the player.
- c) A player’s request for withdrawal of funds (i.e., deposited and cleared funds and wagers won) shall be completed by the operator within a reasonable amount of time, unless there is a pending unresolved player complaint/dispute or investigation. Such investigation shall be documented by the operator and available for review by the regulatory body.
- d) The operator shall have security or authorization procedures in place to ensure that only authorized adjustments can be made to player accounts, and these changes are auditable.

### **A.3.7 Limitations**

Players shall be provided with a method to impose limitations for wagering parameters including, but not limited to deposits and wagers as required by the regulatory body. In addition, there shall be a method for the operator to impose any limitations for wagering parameters as required by the regulatory body.

- a) Once established by a player and implemented by the operator, it shall only be possible to reduce the severity of self-imposed limitations upon 24 hours’ notice, or as required by the regulatory body;
- b) Players shall be notified in advance of any operator-imposed limits and their effective dates. Once updated, operator-imposed limits shall be consistent with what is disclosed to the player; and
- c) Upon receiving any self-imposed or operator-imposed limitation order, the operator shall ensure that all specified limits are correctly implemented immediately or at the point in time (e.g., next login, next day) clearly indicated to the player.

### **A.3.8 Exclusions**

Players shall be provided with a method to exclude themselves from wagering for a specified period or indefinitely, as required by the regulatory body. In addition, there shall be a method for the operator to exclude a player from wagering as required by the regulatory body.

- a) Players shall be given a notification containing exclusion status and general instructions for resolution where possible;
- b) Immediately upon receiving the exclusion order, no new wagers or deposits are accepted from that player, until the exclusion has been removed;
- c) While excluded, the player shall not be prevented from withdrawing any or all of their account balance, provided that the operator acknowledges that the funds have cleared, and that the reason(s) for exclusion would not prohibit a withdraw; and
- d) All advertising or marketing material shall not specifically target players that have been excluded from play.

### **A.3.9 Inactive Accounts**

A player account is considered to be inactive under the conditions as specified in the terms and conditions. Procedures shall be in place to:

- a) Protect inactive player accounts that contain funds from unauthorized access, changes or removal; and
- b) Deal with unclaimed funds from inactive player accounts, including returning any remaining funds to the player where possible.

## **A.4 General Operating Procedures**

### **A.4.1 Operator Reserves**

The operator shall have processes in place for maintaining and protecting adequate cash reserves, as determined by the regulatory body, including segregated accounts of funds held for player accounts and operational funds such as those used to cover unclaimed winning wagers, potential winning wagers for the gaming day, etc.

### **A.4.2 Protection of Player Funds**

The operator shall have processes in place to ensure funds in an operator account are either to be held in trust for the player in a special purpose segregated account that is maintained and controlled by a properly constituted corporate entity that is not the operator and whose governing board includes one or more corporate directors who are independent of the operator and of any corporation related to or controlled by the operator. In addition, the operator shall have procedures that are reasonably designed to:

- a) Ensure that funds generated from wagering are safeguarded and accounted for;
- b) Make clear that the funds in the segregated account do not belong to the operator and are not available to creditors other than the player whose funds are being held; and
- c) Prevent commingling of funds in the segregated account with other funds including, without limitation, funds of the operator.

### **A.4.3 Taxation**

The operator shall have a process in place to identify all wins that are subject to taxation (single wins or aggregate wins over a defined period as required) and provide the necessary information in accordance with each regulatory body's taxation requirements.

**NOTE:** Amounts won that exceed any jurisdictional specified limit shall require the appropriate documentation to be completed before the winning player is paid.

### **A.4.4 Complaint/Dispute Process**

The operator shall provide a method for a player to make a complaint/dispute, and to enable the player to notify the regulatory body if such complaint/dispute has not been or cannot be addressed by the operator, or under other circumstances as specified by the law of the regulatory body.

- a) Players shall be able to log complaints/disputes on a 24/7 basis.
- b) Records of all correspondence relating to a complaint/dispute shall be maintained for a period of five years or as otherwise specified by the regulatory body.
- c) A documented process shall exist between the operator and the regulatory body on the complaint/dispute reporting and resolution process.

#### **A.4.5 Player Protection Information**

Player protection information shall be available to the player. The player protection information shall contain at a minimum:

- a) Information about potential risks associated with excessive wagering, and where to get help for a gambling problem;
- b) A statement that no underage persons are permitted to participate in wagering;
- c) A list of the available player protection measures that can be invoked by the player, such as self-imposed exclusion, and information on how to invoke those measures;
- d) For player accounts, mechanisms in place which can be used to detect unauthorized use of their account, such as reviewing credit card statements against known deposits;
- e) Contact information or other means for reporting a complaint/dispute; and
- f) Contact information for the regulatory body and/or a link to their website.

### **A.5 Wagering Rules and Content**

#### **A.5.1 Wagering Rules**

Wagering rules refers to any written, graphical, and auditory information provided to the public regarding event wagering operations. The operator shall adopt, and adhere to comprehensive wagering rules which shall be approved by the regulatory body:

- a) Wagering rules shall be complete, unambiguous, and not misleading or unfair to the player.
- b) Wagering rules that are presented aurally (via sound or voice) shall also be displayed in written form.
- c) Wagering rules shall be rendered in a color that contrasts with the background color to ensure that all information is clearly visible/readable.
- d) The operator shall keep a log of any changes to the wagering rules relating to placing wagers.
- e) Where wagering rules are altered for events or markets being offered, all rule changes shall be time and date stamped showing the rule applicable in each period. If multiple rules apply to an event or market, the operator shall apply the rules that were in place when the wager was accepted.

#### **A.5.2 Wagering Rules Content**

The following information shall be made available to the player. For wagers placed within a venue, it is acceptable for this information to be displayed by the Wagering Device directly or by external signage, forms, or brochures available:



- a) The methods of funding a wager or player account, including a clear and concise explanation of all fees (if applicable);
- b) As allowed by the regulatory body, any prizes that are offered in the form of merchandise, annuities, lump sum payments, or payment plans instead of cash payouts for each market that is offering such a prize;
- c) The procedures by which any unrecoverable malfunctions of hardware/software are addressed including if this process results in the voiding or cancelling of any wagers; and
- d) The procedures to deal with interruptions caused by the discontinuity of data flow from the network server during an event.
- e) Rules of participation, including all wagering eligibility and scoring criteria, available events and markets, types of wagers accepted, line postings, all advertised awards, and the effect of schedule changes;
- f) Payout information, including possible winning positions, rankings, and achievements, along with their corresponding payouts, for any available wager option;
- g) Any restrictive features of wagering, such as wager amounts or maximum win values;
- h) A description on restricted players, including any applicable limitations on wagering for them (e.g. athletes shall not wager on their sport);
- i) The procedures for handling incorrectly posted events, markets, odds/payouts, prices, wagers, or results;
- j) A wager cancellation policy which shall cater for wagers with multiple events (e.g., parlays) and indicate any prohibitions of voiding or cancelling wagers (e.g., after a fixed time period);
- k) Whether the odds/payouts are locked-in at the time of the wager, or if the odds/payouts may change dynamically prior to the commencement of the event and the method of noticing changes to the odds/payouts;
- l) For types of wagers where the odds/payouts are fixed at the time the wager is placed, any situations where the odds/payouts may be adjusted such as atypical winning outcomes (e.g., dead heats), cancelled legs of wagers with multiple events (e.g., parlays), and prorating;
- m) For types of wagers where individual wagers are gathered into pools, the rules for dividend calculation including the prevailing formula for pool allocations and the stipulations of the event being wagered upon as approved by the regulatory body;
- n) For in-play wagering, due to varying communication speeds or broadcast transmission latencies:
  - i. Updates of the displayed information may put a player at a disadvantage to others who may have more up-to-date information; and
  - ii. There may be delays incorporated in the registered time of an in-play wager to prevent past-post wagers and cancellations.
- o) A statement that the operator reserves the right to:
  - i. Refuse any wager or part of a wager or reject or limit selections prior to the acceptance of a wager for reasons indicated to the player in these rules;
  - ii. Accept a wager at other than posted terms; and
  - iii. Close wagering periods at their discretion;
- p) If prizes are to be paid for combinations involving participants other than solely the first-place finisher (e.g., in an Olympic competition), the order of the participants that can be involved with these prizes (e.g., result 8-4-7);
- q) The rules for any exotic wagering options (e.g., perfecta, trifecta, quinella, etc.) and the expected payouts;

- r) What is to occur when an event or market is cancelled or withdrawn, including the handling of selections wagers with multiple events (e.g., parlays) where one or more of these legs are cancelled or withdrawn;
- s) How a winning wager is determined and the handling of an award in any case where a tie is possible;
- t) The payment of winning wagers, including the redemption period and the method for calculation. Where the calculation of payouts may involve rounding, information on how these circumstances are handled shall clearly explain:
  - i. Rounding up, down (truncation), true rounding; and
  - ii. Rounding to what level (e.g., 5 cents).

### **A.5.3 Promotions and/or Bonuses**

Players shall be able to access information in the wagering rules pertaining to any available promotions and/or bonuses, including how the player is notified when they have received a promotional award or bonus win and the terms of their withdrawal. This information shall be clear and unambiguous, especially where promotions or bonuses are limited to certain events, markets, or when other specific conditions apply.

### **A.5.4 Contests/Tournaments**

A contest/tournament, which permits a player to either purchase or be awarded the opportunity to engage in competitive wagering against other players, may be permitted provided the following rules are met:

- a) Rules shall be made available to a player for review prior to contest/tournament registration. The rules shall include at a minimum:
  - i. All conditions registered players shall meet to qualify for entry and advancement through, the contest/tournament;
  - ii. Specific information pertaining to any single contest/tournament, including the available prizes or awards and distribution of funds based on specific outcomes; and
  - iii. The name of the organization (or persons) that conducted the contest/tournament on behalf of, or in conjunction with, the operator (if applicable).
- b) Procedures shall be in place to record the results of each contest/tournament and make publicly available for the registered players to review for a reasonable period of time. Subsequent to being posted publicly, the results of each contest/tournament shall be made available upon request. The results include the following:
  - i. Name of the contest/tournament;
  - ii. Date(s)/times(s) of the contest/tournament;
  - iii. Total number of entries;
  - iv. Amount of entry fees;
  - v. Total prize pool; and
  - vi. Amount paid for each winning category.



**NOTE:** For free contests/tournaments (i.e., registered player does not pay an entry fee), the information required by the above shall be recorded except for the number of entries, amount of entry fees and total prize pool.

## **A.6 Wagering Procedures and Controls**

### **A.6.1 Odds/Payouts and Prices**

There shall be established procedures for setting and updating the odds/payouts and prices including publicly providing the current odds/payouts and prices, changing odds/payouts and prices as necessary to handle exceptions, and properly logging and periodically logging the odds/payouts and prices.

### **A.6.2 Statistics/Line Data**

The operator shall ensure that any statistics/line data that is made available to the player pertaining to an event uses a source allowed by the regulatory body and is kept reasonably accurate and updated. As required by the regulatory body, controls shall be implemented for the operator to:

- a) Review the accuracy and timeliness of any statistics/line services; and
- b) When an incident or error occurs that results in a loss of communication with statistics/line services, record the incident or error in a log along with the date and time of occurrence, its duration, nature, and a description of its impact on the system's performance. This information shall be maintained for a period of 90 days, or as otherwise specified by the regulatory body.

### **A.6.3 Suspending Markets or Events**

There shall be established procedures for suspending markets or events (i.e. stop accepting wagers for that market or markets associated with that event). When wagering is suspended for an active event, an entry shall be made in an audit log that includes the date and time of suspension and its reason.

### **A.6.4 Wager Cancellations**

Wagering transactions cannot be modified except to be voided or cancelled as provided for in the operator's published cancellation policy. A cancellation grace period may be offered to allow players to request a cancellation of wagers placed. The following requirements apply to wager cancellations:

- a) Player initiated cancellations may be authorized in accordance with the cancellation policy.
- b) Operator initiated cancellations shall provide a reason for cancellation to a player (e.g., past-post wager).
- c) An operator shall not void or cancel any wager without the prior approval of the regulatory body.

### **A.6.5 Wagering Periods**

Documentation shall be in place to provide how the wagering period is controlled. This would include any cases where the wagering period is first opened, when it is closed, or any other time in between where a wager is unable to be placed (e.g., odds/payouts and prices are being updated).

#### **A.6.6 Results**

Before publicly announcing results and declaring winners, there shall be a policy for the confirmation of results based on qualified and approved sources, unless automated by an external feed. If an external feed is in use, there shall be procedures in place for cases where access to the external feed is unavailable. There shall also be a procedure in place to handle changes in results (e.g., due to statistics/line corrections).

#### **A.6.7 Winning Wager Payment**

In the event of a failure of the Event Wagering System's ability to pay winning wagers, the operator shall have controls detailing the method of paying these wagers.

#### **A.6.8 Virtual Events**

An operator who offers virtual event wagering shall maintain all information necessary to adequately reconstruct the virtual events, including the virtual event outcome and/or virtual participant actions, conducted within the past 90 days or as required by the regulatory body. This information may be recorded by the Event Wagering System or associated equipment, using some combination of text, logs, video, graphics, screen captures, or other means (e.g., "flight recorder" mechanism). Alternatively, procedures may be included to have the public display of the virtual event be recorded by the surveillance system.

### **A.7 Wagering Venue Specifications**

#### **A.7.1 Venue Verification Audit**

The wagering venue will be required to meet the applicable aspects of the appropriate policy and/or procedure documents as determined by the operator in consultation with the regulatory body. To maintain the integrity of wagering operations, venues may be subject to an additional verification audit as required by the regulatory body. The following specifications apply to venues:

#### **A.7.2 Wagering Equipment**

The venue shall provide a secure location for the placement, operation, and usage of wagering equipment, including Wagering Devices, displays, and communications equipment. Security policies and procedures shall be in place and reviewed periodically to ensure that risks are identified, mitigated and underwritten by contingency plans. In addition:

- a) Wagering equipment shall be installed according to a defined plan and records of all installed wagering equipment shall be maintained.
- b) Wagering equipment shall be sited or protected to reduce the risks from:

- i. Environmental threats and hazards;
  - ii. Opportunities for unauthorized access;
  - iii. Power failures; and
  - iv. Other disruptions caused by failures in supporting utilities.
- c) Access to the wagering equipment by an employee shall be controlled by a secure logon procedure or other secure process approved by the regulatory body to ensure that only authorized employees are allowed access. It shall not be possible to modify the configuration settings of the wagering equipment without an authorized secure process.
- d) A user session, where supported by wagering equipment, is initiated by the employee logging in to their user account using their secure username and password or an alternative means for the employee to provide identification information as allowed by the regulatory body.
  - i. All available options presented to the employee shall be tied to their user account.
  - ii. If the wagering equipment does not receive input from the employee within 5 minutes, or a period specified by the regulatory body, the user session shall time out or lock up, requiring the employee to re-establish their login in order to continue.
- e) To ensure its continued availability and integrity, wagering equipment shall be correctly maintained, inspected and serviced at regular intervals to ensure that it is free from defects or mechanisms that could interfere with its operation.
- f) Prior to disposal or re-use, wagering equipment containing storage media shall be checked to ensure that any licensed software, player account information, and other sensitive information has been removed or securely overwritten (i.e., not just deleted).

### A.7.3 Wagering Operations

The following procedures shall be in place for wagering operations within the venue:

- a) Procedures to enable a suitable response to any security issue within the venue.
- b) Procedures to prevent any person from tampering with or interfering with the operation of any wagering or wagering equipment;
- c) Procedures to describe the operations and the servicing of POS Wagering Devices and Self-Service Wagering Devices, including the handling of error conditions and performing reconciliations;
- d) Procedures to ensure accessibility requirements observed by the regulatory body are met for the installation of Self-Service Wagering Devices.
- e) Procedures for wager transactions using a POS Wagering Device, including:
  - i. Accepting wagers from players only during the wager period;
  - ii. Notifying players if their wager attempt is rejected;
  - iii. Requiring the recording of player data or player account registration if their wager exceeds a value specified by the regulatory body;
  - iv. Providing notification of any odds/payouts or price changes which occur while attempting to process a wager;
  - v. Providing a player access to a wager record once the wager is authorized;
- f) Procedures for handling cancelled events and withdrawn selections for wagers with multiple events (e.g., parlays), including providing refunds to players who were not refunded automatically by the system (e.g., wagers placed anonymously); and
- g) Procedures for redemption of winning wagers, including:

- i. Scanning the barcode of a wager record (via a barcode reader or equivalent); or
- ii. Manually inputting the wager identification number and performing a verification with the system.

#### **A.7.4 Surveillance and Recording**

The venue will be required to install, maintain, and operate a surveillance system that has the capability to monitor and record continuous unobstructed views of all wagering and financial transactions as well as any dynamic displays of wagering information. Procedures shall be in place to ensure that the recording:

- a) Covers the defined wagering areas with sufficient detail to identify any discrepancies;
- b) Is captured in such a way that precludes interference or deletion;
- c) Can be reviewed by the operator and/or regulatory body in the event of a player complaint/dispute; and
- d) Is kept for at least 90 days or as required by the regulatory body.

### **A.8 Monitoring Procedures**

#### **A.8.1 Monitoring for Collusion and Fraud**

The operator shall take measures designed to reduce the risk of collusion or fraud, including having procedures for:

- a) Identifying and/or refusing to accept suspicious wagers which may indicate cheating, manipulation, interference with the regular conduct of an event, or violations of the integrity of any event on which wagers were made;
- b) Reasonably detecting irregular patterns or series of wagers to prevent player collusion or the unauthorized use of artificial player software; and
- c) Monitoring and detecting events and/or irregularities in volume or swings in odds/payouts and prices which could signal suspicious activities as well as all changes to odds/payouts and prices and/or suspensions throughout an event.

#### **A.8.2 Anti-Money Laundering (AML) Monitoring**

The operator shall have AML procedures and policies put in place, as required by the regulatory body, to ensure that:

- a) Employees are trained in AML, and this training is kept up to date;
- b) Player accounts are monitored for opening and closing in short time frames and for deposits and withdrawals without associated wagering transactions; and
- c) Aggregate transactions over a defined period may require further due diligence checks and may be reportable to the relevant organization if they exceed the threshold prescribed by the regulatory body.

### A.8.3 Location Service Provider Monitoring

The operator, who offers remote wagering, or a third-party location service provider authorized by the regulatory body shall, where required by the regulatory body:

- a) Have procedures to maintain a real-time data feed of all location checks and an up-to-date list of potential location fraud risks (e.g., fake location apps, virtual machines, remote desktop programs, etc.);
- b) Offer an alert system to identify unauthorized or improper access;
- c) Allow periodic audits to assess and measure its continued ability to detect and mitigate existing and emerging location fraud risks;
- d) Ensure the location detection service or application used for location detection:
  - i. Utilizes closed-source databases (IP, proxy, VPN, etc.) that are frequently updated and periodically tested for accuracy and reliability; and
  - ii. Undergoes frequent updates to maintain cutting-edge data collection, device compatibility, and fraud prevention capabilities against location fraud risks.

## Appendix B: Operational Audit for Technical Security Controls

### B.1 Introduction

#### B.1.1 General Statement

This appendix sets forth technical security controls which will be reviewed in an operational audit as a part of the Event Wagering System evaluation, including, but not limited to, an information security system (ISS) assessment, review of the operational processes that are critical to compliance, penetration testing focused on the external and internal infrastructure as well as the applications transferring, storing and/or processing player data and/or sensitive information, and any other objectives established by the regulatory body. The security controls outlined in this appendix apply to the following critical components of the system:

- a) Components which record, store, process, share, transmit or retrieve sensitive information (e.g., validation numbers, PINs, player data);
- b) Components which generate, transmit, or process random numbers used to determine the outcome of virtual events (if applicable);
- c) Components which store results or the current state of a player's wager;
- d) Points of entry to and exit from the above components (other systems which are able to communicate directly with core critical systems); and
- e) Communication networks which transmit sensitive information.

**NOTE:** It is also recognized that additional technical security controls which are not specifically included within this standard will be relevant and required for an operational audit as determined by the operator and/or regulatory body within their rules, regulations, and Minimum Internal Control Standards (MICS).

### B.2 System Operation & Security

#### B.2.1 System Procedures

The operator shall be responsible for documenting and following the relevant Event Wagering System procedures. These procedures shall at least include the following as required by the regulatory body:

- a) Procedures for monitoring the critical components and the transmission of data of the entire system, including communication, data packets, networks, as well as the components and data transmissions of any third-party services involved, with the objective of ensuring integrity, reliability and accessibility;
- b) Procedures and security standards for the maintenance of all aspects of security of the system to ensure secure and reliable communications, including protection from hacking or tampering;
- c) Procedures for defining, monitoring, documenting, and reporting, investigating, responding to, and resolving security incidents, including detected breaches and suspected or actual hacking or tampering with the system;



- d) Procedure for monitoring and adjusting resource consumption and maintaining a log of the system performance, including a function to compile performance reports;
- e) Procedures to investigate, document and resolve malfunctions, which address the following:
  - i. Determination of the cause of the malfunction;
  - ii. Review of relevant records, reports, logs, and surveillance records;
  - iii. Repair or replacement of the critical component;
  - iv. Verification of the integrity of the critical component before restoring it to operation;
  - v. Filing an incident report with the regulatory body and documenting the date, time and reason for the malfunction along with the date and time the system is restored; and
  - vi. Voiding or cancelling wagers and pays if a full recovery is not possible.

### **B.2.2 Physical Location of Servers**

The Event Wagering System server(s) shall be housed in one or more secure location(s) which may be located locally, within a single venue, or may be remotely located outside of the venue as allowed by the regulatory body. In addition, secure location(s) shall:

- a) Have sufficient protection against alteration, tampering or unauthorized access;
- b) Be equipped with a surveillance system that shall meet the procedures put in place by the regulatory body;
- c) Be protected by security perimeters and appropriate entry controls to ensure that access is restricted to only authorized personnel and that any attempts at physical access are recorded in a secure log; and
- d) Be equipped with controls to provide physical protection against damage from fire, flood, hurricane, earthquake and other forms of natural or manmade disaster.

### **B.2.3 Logical Access Control**

The Event Wagering System shall be logically secured against unauthorized access by authentication credentials allowed by the regulatory body, such as passwords, multi-factor authentication, digital certificates, PINs, biometrics, and other access methods (e.g., magnetic swipe, proximity cards, embedded chip cards).

- a) Each user shall have their own individual authentication credential whose provision shall be controlled through a formal process.
- b) Authentication credential records shall be maintained either manually or by systems that automatically record authentication changes and force authentication credential changes.
- c) The storage of authentication credentials shall be secure. If any authentication credentials are hard coded on a component of the system, they shall be encrypted.
- d) A fallback method for failed authentication (e.g., forgotten passwords) shall be at least as strong as the primary method.
- e) Lost or compromised authentication credentials and authentication credentials of terminated users shall be deactivated, secured or destroyed as soon as reasonably possible.
- f) The system shall have multiple security access levels to control and restrict different classes of access to the server, including viewing, changing or deleting critical files and directories.

Procedures shall be in place to assign, review, modify, and remove access rights and privileges to each user, including:

- i. Allowing the administration of user accounts to provide an adequate separation of duties;
  - ii. Limiting the users who have the requisite permissions to adjust critical system parameters;
  - iii. The enforcement of adequate authentication credential parameters such as minimum length, and expiration intervals; and
- g) Procedures shall be in place to identify and flag suspect accounts where authentication credentials may have been stolen.
  - h) Any logical access attempts to the system applications or operating systems shall be recorded in a secure log.
  - i) The use of utility programs which can override application or operating system controls shall be restricted and tightly controlled.

**NOTE:** Where passwords are used as an authentication credential, it is recommended that they are changed at least once every 90 days, are at least 8 characters in length and contain a combination of at least two of the following criteria: upper case letters, lower case letters, numeric and/or special characters.

#### **B.2.4 User Authorization**

The Event Wagering System shall implement the following user authorization requirements:

- a) A secure and controlled mechanism shall be employed that can verify that the system component is being operated by an authorized user on demand and on a regular basis as required by the regulatory body.
- b) The use of automated equipment identification to authenticate connections from specific locations and equipment shall be documented and shall be included in the review of access rights and privileges.
- c) Any authorization information communicated by the system for identification purposes shall be obtained at the time of the request from the system and not be stored on the system component.
- d) The system shall allow for system administrator notification and user lockout or audit trail entry, after a set number of unsuccessful authorization attempts.

#### **B.2.5 Server Programming**

The Event Wagering System shall be sufficiently secure to prevent any user-initiated programming capabilities on the server that may result in modifications to the database. However, it is acceptable for network or system administrators to perform authorized network infrastructure maintenance or application troubleshooting with sufficient access rights. The server shall also be protected from the unauthorized execution of mobile code.

#### **B.2.6 Verification Procedures**

There shall be procedures in place for verifying on demand that the critical control program components of the Event Wagering System in the production environment are identical to those approved by the regulatory body.



- a) Signatures of the critical control program components shall be gathered from the production environment through a process to be approved by the regulatory body.
- b) The process shall include one or more analytical steps to compare the current signatures of the critical control program components in the production environment with the signatures of the current approved versions of the critical control program components.
- c) The output of the process shall be stored in an unalterable format, which detail the verification results for each critical control program authentication and:
  - i. Be recorded in a system log or report which shall be retained for a period of 90 days or as otherwise specified by the regulatory body;
  - ii. Be accessible by the regulatory body in a format which will permit analysis of the verification records by the regulatory body; and
  - iii. Comprise part of the system records which shall be recovered in the event of a disaster or equipment or software failure.
- d) Any failure of verification of any component of the system shall require a notification of the authentication failure being communicated to the operator and regulatory body as required.
- e) There shall be a process in place for responding to authentication failures, including determining the cause of the failure and performing the associated corrections or reinstallations needed in a timely manner.

### **B.2.7 Electronic Document Retention System**

Reports required by this standard and the regulatory body may be stored in an electronic document retention system provided that the system:

- a) Is properly configured to maintain the original version along with all subsequent versions reflecting all changes to the report;
- b) Maintains a unique signature for each version of the report, including the original;
- c) Retains and reports a complete log of changes to all reports including who (user identification) performed the changes and when (date and time);
- d) Provides a method of complete indexing for easily locating and identifying the report including at least the following (which may be input by the user):
  - i. Date and time report was generated;
  - ii. Application or system generating the report;
  - iii. Title and description of the report;
  - iv. User identification of who is generating the report; and
  - v. Any other information that may be useful in identifying the report and its purpose;
- e) Is configured to limit access to modify or add reports to the system through logical security of specific user accounts;
- f) Is configured to provide a complete audit trail of all administrative user account activity;
- g) Is properly secured through use of logical security measures (user accounts with appropriate access, proper levels of event logging, and document the version control, etc.);
- h) Is physically secured with all other critical components of the Event Wagering System; and
- i) Is equipped to prevent disruption of report availability and loss of data through hardware and software redundancy best practices, and backup processes.

### B.2.8 Asset Management

All assets housing, processing or communicating sensitive information, including those comprising the operating environment of the Event Wagering System and/or its components, shall be accounted for and have a nominated owner.

- a) An inventory shall be drawn up and maintained of all assets holding controlled items.
- b) A procedure shall exist for adding new assets and removing assets from service.
- c) A policy shall be included on the acceptable use of assets associated with the system and its operating environment.
- d) Each asset shall have a designated “owner” responsible for:
  - i. Ensuring that information and assets are appropriately classified in terms of their criticality, sensitivity, and value; and
  - ii. Defining and periodically reviewing access restrictions and classifications.
- e) A procedure shall exist to ensure that recorded accountability for assets is compared with actual assets at intervals required by the regulatory body and appropriate action is taken with respect to discrepancies.
- f) Copy protection to prevent unauthorized duplication or modification of software may be implemented provided that:
  - i. The method of copy protection is fully documented and provided to the independent test laboratory, to verify that the protection works as described; or
  - ii. The program or component involved in enforcing the copy protection can be individually verified by the methodology approved by the regulatory body.

## B.3 Backup and Recovery

### B.3.1 Data Security

The Event Wagering System shall provide a logical means for securing the player data and wagering data, including accounting, reporting, significant event, or other sensitive information, against alteration, tampering, or unauthorized access.

- a) Appropriate data handling methods shall be implemented, including validation of input and rejection of corrupt data.
- b) The number of workstations where critical applications or associated databases may be accessed shall be limited.
- c) Encryption or password protection or equivalent security shall be used for files and directories containing data. If encryption is not used, the operator shall restrict users from viewing the contents of such files and directories, which at a minimum shall provide for the segregation of system duties and responsibilities as well as the monitoring and recording of access by any person to such files and directories.
- d) The normal operation of any equipment that holds data shall not have any options or mechanisms that may compromise the data.
- e) No equipment may have a mechanism whereby an error will cause the data to automatically clear.

- f) Any equipment that holds data in its memory shall not allow removal of the information unless it has first transferred that information to the database or other secured component(s) of the system.
- g) Data shall be stored in areas of the server that are encrypted and secured from unauthorized access, both external and internal.
- h) Production databases containing data shall reside on networks separated from the servers hosting any user interfaces.
- i) Data shall be maintained at all times regardless of whether the server is being supplied with power.
- j) Data shall be stored in such a way as to prevent the loss of the data when replacing parts or modules during normal maintenance.

### **B.3.2 Data Alteration**

The alteration of any accounting, reporting or significant event data shall not be permitted without supervised access controls. In the event any data is changed, the following information shall be documented or logged:

- a) Unique ID number for the alteration;
- b) Data element altered;
- c) Data element value prior to alteration;
- d) Data element value after alteration;
- e) Time and date of alteration; and
- f) Personnel that performed alteration (user identification).

### **B.3.3 Backup Frequency**

Backup scheme implementation shall occur at least once every day or as otherwise specified by the regulatory body, although all methods will be reviewed on a case-by-case basis.

### **B.3.4 Storage Medium Backup**

Audit logs, system databases, and any other pertinent player data and wagering data shall be stored using reasonable protection methods. The Event Wagering System shall be designed to protect the integrity of this data in the event of a failure. Redundant copies of this data shall be kept on the system with open support for backups and restoration, so that no single failure of any portion of the system would cause the loss or corruption of data.

- a) The backup shall be contained on a non-volatile physical medium, or an equivalent architectural implementation, so that should the primary storage medium fail, the functions of the system and the process of auditing those functions can continue with no critical data loss.
- b) Where the regulatory body allows for the use of cloud platforms, if the backup is stored in a cloud platform, another copy may be stored in a different cloud platform.
- c) If hard disk drives are used as backup media, data integrity shall be assured in the event of a disk failure. Acceptable methods include, but are not limited to, multiple hard drives in an acceptable RAID configuration, or mirroring data over two or more hard drives.

- d) Upon completion of the backup process, the backup media is immediately transferred to a location physically separate from the location housing the servers and data being backed up (for temporary and permanent storage).
  - i. The storage location is secured to prevent unauthorized access and provides adequate protection to prevent the permanent loss of any data.
  - ii. Backup data files and data recovery components shall be managed with at least the same level of security and access controls as the system.

**NOTE:** The distance between the two locations should be determined based on potential environmental threats and hazards, power failures, and other disruptions but should also consider the potential difficulty of data replication as well as being able to access the recovery site within a reasonable time (Recovery Time Objective).

### **B.3.5 System Failure**

The Event Wagering System shall have sufficient redundancy and modularity so that if any single component or part of a component fails, the functions of the system and the process of auditing those functions can continue with no critical data loss. When two or more components are linked:

- a) The process of all wagering operations between the components shall not be adversely affected by restart or recovery of either component (e.g., transactions are not to be lost or duplicated because of recovery of one component or the other); and
- b) Upon restart or recovery, the components shall immediately synchronize the status of all transactions, data, and configurations with one another.

### **B.3.6 Accounting of Master Resets**

The operator shall be able to identify and properly handle the situation where a master reset has occurred on any component which affects wagering operations.

### **B.3.7 Recovery Requirements**

In the event of a catastrophic failure when the Event Wagering System cannot be restarted in any other way, it shall be possible to restore the system from the last backup point and fully recover. The contents of that backup shall contain the following critical information including, but not limited to:

- a) The recorded information specified under the section entitled “Information to be Maintained”;
- b) Specific site or venue information such as configuration, security accounts, etc.;
- c) Current system encryption keys; and
- d) Any other system parameters, modifications, reconfiguration (including participating sites or venues), additions, merges, deletions, adjustments and parameter changes.

### **B.3.8 Uninterruptible Power Supply (UPS) Support**

All system components shall be provided with adequate primary power. Where the server is a stand-alone application, it shall have an Uninterruptible Power Supply (UPS) connected and shall have sufficient capacity to permit a graceful shut-down and that retains all player data and wagering data during a power loss. It is acceptable that the system may be a component of a network that is supported by a network-wide UPS provided that the server is included as a device protected by the UPS. There shall be a surge protection system in use if not incorporated into the UPS itself.

### **B.3.9 Business Continuity and Disaster Recovery Plan**

A business continuity and disaster recovery plan shall be in place to recover wagering operations if the Event Wagering System's production environment is rendered inoperable. The business continuity and disaster recovery plan shall:

- a) Address the method of storing player data and wagering data to minimize loss. If asynchronous replication is used, the method for recovering data shall be described or the potential loss of data shall be documented;
- b) Delineate the circumstances under which it will be invoked;
- c) Address the establishment of a recovery site physically separated from the production site;
- d) Contain recovery guides detailing the technical steps required to re-establish wagering functionality at the recovery site; and
- e) Address the processes required to resume administrative operations of wagering activities after the activation of the recovered system for a range of scenarios appropriate for the operational context of the system.

## **B.4 Communications**

### **B.4.1 General Statement**

This section will discuss the various wired and wireless communication methods, including communications performed across the internet or a public or third-party network, as allowed by the regulatory body.

### **B.4.2 Connectivity**

Only authorized devices shall be permitted to establish communications between any system components. The Event Wagering System shall provide a method to:

- a) Enroll and un-enroll system components;
- b) Enable and disable specific system components;
- c) Ensure that only enrolled and enabled system components, including Wagering Devices, participate in wagering operations; and
- d) Ensure that the default condition for components shall be un-enrolled and disabled.

### **B.4.3 Communication Protocol**

Each component of the Event Wagering System shall function as indicated by a documented secure communication protocol.

- a) All protocols shall use communication techniques that have proper error detection and recovery mechanisms, which are designed to prevent intrusion, interference, eavesdropping and tampering. Any alternative implementations will be reviewed on a case-by-case basis and approved by the regulatory body.
- b) All data communications critical to wagering or player account management shall employ encryption and authentication.
- c) Communication on the secure network shall only be possible between approved system components that have been enrolled and authenticated as valid on the network. No unauthorized communications to components and/or access points shall be allowed.

#### **B.4.4 Communications Over Internet/Public Networks**

Communications between any system components, including Wagering Devices, which takes place over internet/public networks, shall be secure by a means approved by the regulatory body. Player data, sensitive information, wagers, results, financial information, and player transaction information shall always be encrypted over the internet/public network and protected from incomplete transmissions, misrouting, unauthorized message modification, disclosure, duplication or replay.

#### **B.4.5 Wireless Local Area Network (WLAN) Communications**

Wireless Local Area Network (WLAN) communications, as allowed by the regulatory body, shall adhere to the applicable jurisdictional requirements specified for wireless devices and network security. In the absence of specific jurisdictional standards, the “Wireless Device Requirements” and “Wireless Network Security Requirements” of the *GLI-26 Standards for Wireless Systems* shall be used as applicable.

**NOTE:** It is imperative for operators to review and update internal control policies and procedures to ensure the network is secure and threats and vulnerabilities are addressed accordingly. Periodic inspection and verification of the integrity of the WLAN is recommended.

#### **B.4.6 Network Security Management**

Networks shall be logically separated such that there should be no network traffic on a network link which cannot be serviced by hosts on that link. The following requirements apply:

- a) All network management functions shall authenticate all users on the network and encrypt all network management communications.
- b) The failure of any single item shall not result in a denial of service.
- c) An Intrusion Detection System/Intrusion Prevention System (IDS/IPS) shall be installed on the network which can listen to both internal and external communications as well as detect or prevent:
  - i. Distributed Denial of Service (DDOS) attacks;
  - ii. Shellcode from traversing the network;



- iii. Address Resolution Protocol (ARP) spoofing; and
- iv. Other "Man-In-The-Middle" attack indicators and sever communications immediately if detected.
- d) In addition to the requirements in (c), an IDS/IPS installed on a WLAN shall be able to:
  - i. Scan the network for any unauthorized or rogue access points or devices connected to any access point on the network at least quarterly or as defined by the regulatory body;
  - ii. Automatically disable any unauthorized or rogue devices connected to the system; and
  - iii. Maintain a history log of all wireless access for at least the previous 90 days or as otherwise specified by the regulatory body. This log shall contain complete and comprehensive information about all wireless devices involved and shall be able to be reconciled with all other networking devices within the site or venue.
- e) Network Communication Equipment (NCE) shall meet the following requirements:
  - i. NCE shall be constructed in such a way as to be resistant to physical damage to the hardware or corruption of the contained firmware/software by normal usage.
  - ii. NCE shall be physically secured from unauthorized access.
  - iii. System communications via NCE shall be logically secured from unauthorized access.
  - iv. NCE with limited onboard storage shall, if the audit log becomes full, disable all communication or offload logs to a dedicated log server.
- f) All network hubs, services and connection ports shall be secured to prevent unauthorized access to the network. Unused services and non-essential ports shall be either physically blocked or software disabled whenever possible.
- g) In virtualized environments, redundant server instances shall not run under the same hypervisor.
- h) Stateless protocols, such as UDP (User Datagram Protocol), shall not be used for sensitive information without stateful transport. Note that although HTTP (Hypertext Transport Protocol) is technically stateless, if it runs on TCP (Transmission Control Protocol) which is stateful, this is allowed.
- i) All changes to network infrastructure (e.g., network communication equipment configuration) shall be logged.
- j) Virus scanners and/or detection programs shall be installed on all systems. These programs shall be updated regularly to scan for new strains of viruses.

## **B.5 Third-Party Service Providers**

### **B.5.1 Third-Party Communications**

Where communications with third-party service providers are implemented, such as player loyalty programs, financial services (banks, payment processors, etc.), location service providers, cloud service providers, statistics/line services, and identity verification services, the following requirements apply:

- a) The Event Wagering System shall be capable of securely communicating with third-party service providers using encryption and strong authentication.
- b) All login events involving third-party service providers shall be recorded to an audit file.
- c) Communication with third-party service providers shall not interfere or degrade normal Event Wagering System functions.

- i. Third-party service provider data shall not affect player communications.
  - ii. Connections to third-party service providers shall not use the same network infrastructure as player connections.
  - iii. Wagering shall be disabled on all network connections except for the player network;
  - iv. The system shall not route data packets from third-party service providers directly to the player network and vice-versa
  - v. The system shall not act as IP routers between player networks and third-party service providers.
- d) All financial transactions shall be reconciled with financial institutions and payment processors daily or as otherwise specified by the regulatory body.

### **B.5.2 Third-Party Services**

The security roles and responsibilities of third-party service providers shall be defined and documented as required by the regulatory body. The operator shall have policies and procedures for managing them and monitoring their adherence to relevant security requirements:

- a) Agreements with third-party service providers involving accessing, processing, communicating or managing the system and/or its components, or adding products or services to the system and/or its components shall cover all relevant security requirements.
- b) The services, reports and records provided by the third-party service providers shall be monitored and reviewed annually or as required by the regulatory body.
- c) Changes to the provision of third-party service providers, including maintaining and improving existing security policies, procedures and controls, shall be managed, taking account of the criticality of systems and processes involved and re-assessment of risks.
- d) The access rights of third-party service providers to the system and/or its components shall be removed upon termination of their contract or agreement or adjusted upon change.

## **B.6 Technical Controls**

### **B.6.1 Domain Name Service (DNS) Requirements**

The following requirements apply to the servers used to resolve Domain Name Service (DNS) queries used in association with the Event Wagering System.

- a) The operator shall utilize a secure primary DNS server and a secure secondary DNS server which are logically and physically separate from one another.
- b) The primary DNS server shall be physically located in a secure data center or a virtualized host in an appropriately secured hypervisor or equivalent.
- c) Logical and physical access to the DNS server(s) shall be restricted to authorized personnel.
- d) Zone transfers to arbitrary hosts shall be disallowed.
- e) A method to prevent cache poisoning, such as DNS Security Extensions (DNSSEC), is required.
- f) Multi-factor authentication shall be in place.
- g) Registry lock shall be in place, so any request to change DNS server(s) will need to be verified manually.



### B.6.2 Cryptographic Controls

A policy on the use of cryptographic controls for protection of information shall be developed and implemented.

- a) Any player data and/or sensitive information shall be encrypted if it traverses a network with a lower level of trust.
- b) Data that is not required to be hidden but shall be authenticated shall use some form of message authentication technique.
- c) Authentication shall use a security certificate from an approved organization.
- d) The grade of encryption used shall be appropriate to the sensitivity of the data.
- e) The use of encryption algorithms shall be reviewed periodically to verify that the current encryption algorithms are secure.
- f) Changes to encryption algorithms to correct weaknesses shall be implemented as soon as practical. If no such changes are available, the algorithm shall be replaced.
- g) Encryption keys shall be stored on a secure and redundant storage medium after being encrypted themselves through a different encryption method and/or by using a different encryption key.

### B.6.3 Encryption Key Management

The management of encryption keys shall follow defined processes established by the operator and/or regulatory body. These defined processes shall cover the following:

- a) Obtaining or generating encryption keys and storing them;
- b) Managing the expiry of encryption keys, where applicable;
- c) Revoking encryption keys;
- d) Securely changing the current encryption keyset; and
- e) Recovering data encrypted with a revoked or expired encryption key for a defined period after the encryption key becomes invalid.

## B.7 Remote Access and Firewalls

### B.7.1 Remote Access Security

Remote access is defined as any access from outside the system or system network including any access from other networks within the same site or venue. Remote access shall only be allowed if authorized by the regulatory body and shall:

- a) Be performed via a secured method;
- b) Have the option to be disabled;
- c) Accept only the remote connections permissible by the firewall application and system settings;
- d) Be limited to only the application functions necessary for users to perform their job duties:
  - i. No unauthorized remote user administration functionality (adding users, changing permissions, etc.) is permitted; and
  - ii. Unauthorized access to the operating system or to any database other than information retrieval using existing functions is prohibited.

**NOTE:** Remote access security will be reviewed on a case-by-case basis, in conjunction with the implementation of the current technology and approval from the regulatory body.

### **B.7.2 Remote Access Procedures and Guest Accounts**

A procedure for strictly controlled remote access shall be established. It is acknowledged that the supplier may, as needed, access the system and its associated components remotely for product and user support or updates/upgrades, as permitted by the regulatory body and the operator. This remote access shall use specific guest accounts which are:

- a) Continuously monitored by the operator;
- b) Disabled when not in use; and
- c) Restricted through logical security controls to access only the necessary application(s) and/or database(s) for the product and user support or providing updates/upgrades.

### **B.7.3 Remote Access Activity Log**

The remote access application shall maintain an activity log which updates automatically depicting all remote access information, to include:

- a) Identification of user(s) who performed and/or authorized the remote access;
- b) Remote IP Addresses, Port Numbers, Protocols, and where possible, MAC Addresses;
- c) Time and date the connection was made and duration of connection; and
- d) Activity while logged in, including the specific areas accessed and changes made.

### **B.7.4 Firewalls**

All communications, including remote access, shall pass through at least one approved application-level firewall. This includes connections to and from any non-system hosts used by the operator.

- a) The firewall shall be located at the boundary of any two dissimilar security domains.
- b) A device in the same broadcast domain as the system host shall not have a facility that allows an alternate network path to be established that bypasses the firewall.
- c) Any alternate network path existing for redundancy purposes shall also pass through at least one application-level firewall.
- d) Only firewall-related applications may reside on the firewall.
- e) Only a limited number of user accounts may be present on the firewall (e.g., network or system administrators only).
- f) The firewall shall reject all connections except those that have been specifically approved.
- g) The firewall shall reject all connections from destinations which cannot reside on the network from which the message originated (e.g., RFC1918 addresses on the public side of an internet firewall).
- h) The firewall shall only allow remote access over the most up to date encrypted protocols.

### B.7.5 Firewall Audit Logs

The firewall application shall maintain an audit log and shall disable all communications and generate an error if the audit log becomes full. The audit log shall contain:

- a) All changes to configuration of the firewall;
- b) All successful and unsuccessful connection attempts through the firewall; and
- c) The source and destination IP Addresses, Port Numbers, Protocols, and where possible, MAC Addresses.

**NOTE:** A configurable parameter ‘unsuccessful connection attempts’ may be utilized to deny further connection requests should the predefined threshold be exceeded. The system administrator shall also be notified.

### B.7.6 Firewall Rules Review

If required by the regulatory body, the firewall rules shall be periodically reviewed to verify the operating condition of the firewall and the effectiveness of its security configuration and rule sets and shall be performed on all the perimeter firewalls and the internal firewalls.

## B.8 Change Management

### B.8.1 General Statement

A change management policy is selected by the regulatory body for handling updates to the Event Wagering System and its components based on the propensity for frequent system upgrades and chosen risk tolerance. For systems that require frequent updates, a risk-based change management program may be utilized to afford greater efficiency in deploying updates. Risk-based change management programs typically include a categorization of proposed changes based on regulatory impact and define associated certification procedures for each category. The independent test laboratory will evaluate the system and future modifications in accordance with the change management policy selected by the regulatory body.

### B.8.2 Program Change Control Procedures

Program change control procedures shall be adequate to ensure that only authorized versions of programs are implemented on the production environment. These change controls shall include:

- a) An appropriate software version control or mechanism for all software components and source code;
- b) Records kept of all new installations and/or modifications to the system, including:
  - i. The date of the installation or modification;
  - ii. Details of the reason or nature of the installation or change such as new software, server repair, significant configuration modifications;
  - iii. A description of procedures required to bring the new or modified component into service (conversion or input of data, installation procedures, etc.);
  - iv. The identity of the user(s) performing the installation or modification;

- c) A strategy for reverting back to the last implementation (rollback plan) if the install is unsuccessful, including complete backups of previous versions of software and a test of the rollback plan prior to implementation to the production environment;
- d) A policy addressing emergency change procedures;
- e) Procedures for testing and migration of changes;
- f) Segregation of duties between the developers, quality assurance team, the migration team and users; and
- g) Procedures to ensure that technical and user documentation is updated as a result of a change.

### **B.8.3 Software Development Life Cycle**

The acquisition and development of new software shall follow defined processes established by the operator and/or regulatory body.

- a) The production environment shall be logically and physically separated from the development and test environments. When cloud platforms are used, no direct connection may exist between the production environment and any other environment.
- b) Development staff shall be precluded from having access to promote code changes into the production environment.
- c) There shall be a documented method to verify that test software is not deployed to the production environment.
- d) To prevent leakage of sensitive information, there shall be a documented method to ensure that raw production data is not used in testing.
- e) All documentation relating to software and application development shall be available and retained for the duration of its lifecycle.

### **B.8.4 Patches**

All patches should be tested whenever possible on a development and test environment configured identically to the target production environment. Under circumstances where patch testing cannot be thoroughly conducted in time to meet the timelines for the severity level of the alert and if authorized by the regulatory body, then patch testing should be risk managed, either by isolating or removing the untested component from the network or applying the patch and testing after the fact.

## **B.9 Periodic Security Testing**

### **B.9.1 Technical Security Testing**

Periodic technical security tests on the production environment shall be performed as required by the regulatory body to guarantee that no vulnerabilities putting at risk the security and operation of the Event Wagering System exist. These tests shall consist of a method of evaluation of security by means of an attack simulation by a third-party following a known methodology, and the analysis of vulnerabilities will consist in the identification and passive quantification of the potential risks of the system. Unauthorized access attempts shall be carried out up to the highest level of access possible and shall be completed with and without available authentication credentials (white box/black box

type testing). These allow assessments to be made regarding operating systems and hardware configurations, including but not limited to:

- a) UDP/TCP port scanning;
- b) Stack fingerprinting and TCP sequence prediction to identify operating systems and services;
- c) Public Service Banner grabbing;
- d) Web scanning using HTTP and HTTPS vulnerability scanners; and
- e) Scanning routers using BGP (Border Gateway Protocol), BGMP (Border Gateway Multicast Protocol) and SNMP (Simple Network Management Protocol).

### **B.9.2 Vulnerability Assessment**

The purpose of the vulnerability assessment is to identify vulnerabilities, which could be later exploited during penetration testing by making basic queries relating to services running on the systems concerned. The assessment shall include at least the following activities:

- a) External Vulnerability Assessment – The targets are the network devices and servers which are accessible by a third-party (both a person or a company), by means of a public IP (publicly exposed), related to the system from which is possible to access sensitive information.
- b) Internal Vulnerability Assessment – The targets are the internal facing servers (within the DMZ, or within the LAN if there is no DMZ) related to the system from which is possible to access sensitive information. Testing of each security domain on the internal network shall be undertaken separately.

### **B.9.3 Penetration Testing**

The purpose of the penetration testing is to exploit any weaknesses uncovered during the vulnerability assessment on any publicly exposed applications or systems hosting applications processing, transmitting and/or storing sensitive information. The penetration testing shall include at least the following activities:

- a) Network Layer Penetration Test – The test mimics the actions of an actual attacker exploiting weaknesses in the network security examining systems for any weakness that could be used by an external attacker to disrupt the confidentiality, availability and/or integrity of the network.
- b) Application Layer Penetration Test – The test uses tools to identify weaknesses in the applications with both authenticated and unauthenticated scans, analysis of the results to remove false positives, and manual testing to confirm the results from the tools and to identify the impact of the weaknesses.

### **B.9.4 Information Security Management System (ISMS) Audit**

The audit of the Information Security Management System (ISMS) is to be conducted, including all the locations where sensitive information are accessed, processed, transmitted and/or stored. The ISMS will be reviewed against common information security principles in relation to confidentiality, integrity and availability, such as the following sources or equivalent:

- a) ISO/IEC 27001 Information Security Management Systems (ISMS);
- b) Payment Card Industry Data Security Standards (PCI-DSS); and
- c) World Lottery Association Security Control Standards (WLA-SCS).

#### **B.9.5 Cloud Service Audit**

An operator making use of a cloud service provider (CSP), as allowed by the regulatory body, to store, transmit or process sensitive information shall undergo a specific audit as required by the regulatory body. The CSP will be reviewed against common information security principles in relation to the provision and use of cloud services, such as ISO/IEC 27017 and ISO/IEC 27018, or equivalent.

- a) If sensitive information is stored, processed or transmitted in a cloud environment, the applicable requirements will apply to that environment, and will typically involve validation of both the CSP's infrastructure and the operator's usage of that environment.
- b) The allocation of responsibility between the CSP and the operator for managing security controls does not exempt an operator from the responsibility of ensuring that sensitive information is properly secured according to the applicable requirements.
- c) Clear policies and procedures shall be agreed between the CSP and the operator for all security requirements, and responsibilities for operation, management and reporting shall be clearly defined and understood for each applicable requirement.



## Glossary of Key Terms

**Access Control** – The process of granting or denying specific requests for obtaining and using sensitive information and related services specific to a system; and to enter specific physical facilities which houses critical network or system infrastructure.

**Algorithm** – A finite set of unambiguous instructions performed in a prescribed sequence to achieve a goal, especially a mathematical rule or procedure used to compute a desired result. Algorithms are the basis for most computer programming.

**ARP, Address Resolution Protocol** – The protocol used to translate IP addresses into MAC addresses to support communication on a wireless or wired local area network.

**Audit Trail** – A record showing who has accessed a system and what operations the user has performed during a given period.

**Authentication** – Verifying the identity of a user, process, software package, or device, often as a prerequisite to allowing access to resources in a system.

**Backup** – A copy of files and programs made to facilitate recovery if necessary.

**Barcode** – An optical machine-readable representation of data. An example is a barcode found on printed wager records.

**Barcode Reader** – A device that is capable of reading or interpreting a barcode. This may extend to some smartphones or other electronic devices that can execute an application to read a barcode.

**Biometrics** – A biological identification input, such as fingerprints or retina patterns.

**Bluetooth** – A low power, short-range wireless communications protocol utilized for the interconnection of cellular phones, computers, and other electronic devices, including Wagering Devices. Bluetooth connections typically operate over distances of 10 meters or less and rely upon short-wavelength radio waves to transmit data over the air.

**Cache Poisoning** – An attack where the attacker inserts corrupt data into the cache database of the Domain Name Service (DNS).

**Commission** – An amount retained and not distributed by the operator from the total amount wagered on an event.

**Contingency Plan** – Management policy and procedures designed to maintain or restore wagering operations, possibly at an alternate location, in the event of emergencies, system failures, or disaster.

**Coupon** – A wagering instrument that is used primarily for promotional purposes and which can be redeemed for restricted or unrestricted credits.

**Critical Component** – Any sub-system for which failure or compromise can lead to loss of player entitlements, government revenue or unauthorized access to data used for generating reports for the regulatory body.

**Critical Control Program** – A software program that controls behaviors relative to any applicable technical standard and/or regulatory requirement.

**Cryptographic RNG** – A Random Number Generator (RNG) which is resistant to attack or compromise by an intelligent attacker with modern computational resources who has knowledge of the source code of the RNG and/or its algorithm. Cryptographic RNGs cannot be feasibly ‘broken’ to predict future values.

**Data Integrity** – The property that data is both accurate and consistent and has not been altered in an unauthorized manner in storage, during processing, and while in transit.

**DDOS, Distributed Denial of Service** – A type of attack where multiple compromised systems, usually infected with a destructive software program, are used to target a single system. Victims of a DDOS attack consist of both the end targeted system and all systems maliciously used and controlled by the hacker in the distributed attack.

**Dividend** – The amount corresponding to the winner of a pari-mutuel wager.

**DNS, Domain Name Service** – The globally distributed internet database which (amongst other things) maps machine names to IP numbers and vice-versa.

**Domain** – A group of computers and devices on a network that are administered as a unit with common rules and procedures.

**DRP, Disaster Recovery Plan** – A plan for processing critical applications and preventing loss of data in the event of a major hardware or software failure or destruction of facilities.

**Encryption** – The conversion of data into a form, called a ciphertext, which cannot be easily understood by unauthorized people.

**Encryption Key** – A cryptographic key that has been encrypted in order to disguise the value of the underlying plaintext.

**Event** – Occurrence related to sports, competitions, matches, and other types of activities approved by the regulatory body on which wagers may be placed.

**Event Wagering** – The wagering on sports, competitions, matches, and other event types approved by the regulatory body where the player places wagers on markets within an event.

**Event Wagering System** – The hardware, software, firmware, communications technology, other equipment, as well as operator procedures implemented in order to allow player participation in wagering, and, if supported, the corresponding equipment related to the display of the wager



outcomes, and other similar information necessary to facilitate player participation. The system provides the player with the means to place and manage wagers. The system provides the operator with the means to review player accounts, if supported, suspend events, generate various wagering/financial transaction and account reports, input outcomes for events, and set any configurable parameters.

**External Wagering System** – System hardware and software separate from that which comprises the Event Wagering System, which may drive the features common to wager offerings, wager configurations, reporting, etc. The player initially communicates directly with the Event Wagering System which can be integrated with one or more External Wagering Systems.

**Firewall** – A component of a computer system or network that is designed to block unauthorized access or traffic while still permitting outward communication.

**Fixed Odds Wagers** – Wager types where the payout is to be fixed at the time the wager is placed. If the predictions are correct, the odds are first multiplied by each other and then by the amount of the wager.

**Free Play Mode** – A mode that allows a player to participate in wagering without placing any financial wager, principally for the purpose of learning or understanding wagering mechanics.

**Geolocation** – Identifying the real-world geographic location of an internet connected Remote Wagering Device.

**Group Membership** – A method of organizing user accounts into a single unit (by job position) whereby access to system functions may be modified at the unit level and the changes take effect for all user accounts assigned to the unit.

**Hash Algorithm** – A function that converts a data string into an alpha-numeric string output of fixed length.

**HTTP, Hypertext Transfer Protocol** – The underlying protocol used to define how messages are formatted and transmitted, and what actions servers and browsers shall take in response to various commands.

**In-Play Wager** – A wager that is placed while an event is in-progress or actually taking place.

**Information Security** – Protecting information and information systems from unauthorized access, use, disclosure, disruption, modification, or destruction in order to provide integrity, confidentiality, and availability

**Internet** – An interconnected system of networks that connects computers around the world via TCP/IP.

**IDS/IPS, Intrusion Detection System/Intrusion Prevention System** – A system that inspects all inbound and outbound network activity and identifies suspicious patterns that may indicate a

network or system attack from someone attempting to break into or compromise a system. Used in computer security, intrusion detection refers to the process of monitoring computer and network activities and analyzing those events to look for signs of intrusion in your system.

**IP Address, Internet Protocol Address** – A unique number for a computer that is used to determine where messages transmitted on the Internet should be delivered. The IP address is analogous to a house number for ordinary postal mail.

**Jailbreaking** – Modifying a smartphone or other electronic device to remove restrictions imposed by the manufacturer or operator to allow the installation of unauthorized software.

**Key** – A value used to control cryptographic operations, such as decryption, encryption, signature generation or signature verification.

**Key Management** – Activities involving the handling of cryptographic keys and other related security parameters (e.g., passwords) during the entire life cycle of the keys, including their generation, storage, establishment, entry and output, and zeroization.

**Line Posting** – A value that establishes a wager's potential payout (e.g., money line + 175) or the conditions for a wager to be considered a win or loss (e.g., point spread + 2.5).

**MAC, Message Authentication Code** – A cryptographic checksum on data that uses a symmetric key to detect both accidental and intentional modifications of the data.

**Malware** – A program that is inserted into a system, usually covertly, with the intent of compromising the confidentiality, integrity, or availability of the victim's data, applications, or operating system or of otherwise annoying or disrupting the victim.

**"Man-In-The-Middle" Attack** – An attack where the attacker secretly relays and possibly alters the communication between two parties who believe they are directly communicating with each other.

**Market** – A wager type (e.g., money line, spread, over/under) on which opportunities are built for wagering on one or more events.

**Message Authentication** – A security measure designed to establish the authenticity of a message by means of an authenticator within the transmission derived from certain predetermined elements of the message itself.

**Mobile Code** – Executable code that moves from computer to computer, including both legitimate code and malicious code such as computer viruses.

**Multi-Factor Authentication** – A type of authentication which uses two or more of the following to verify a user's identity: Information known only to the user (e.g., a password, pattern or answers to challenge questions); An item possessed by a user (e.g., an electronic token, physical token or an identification card); A user's biometric data (e.g., fingerprints, facial or voice recognition).

**NCE, *Network Communication Equipment*** – One or more devices that controls data communication in a system including, but not limited to, cables, switches, hubs, routers, wireless access points, and telephones

**Operator** – A person or entity that operates an Event Wagering System, using both the technological capabilities of the Event Wagering System as well as their own internal procedures.

**Pari-Mutuel Wagers** – Wager types where individual wagers are gathered into a pool. The winnings are calculated by sharing the pool among all winning bets.

**Parlay** – A single wager that links together two or more individual wagers and is dependent on all of those wagers winning together.

**Participant** – The athlete, team, or other entity that competes in an event.

**Password** – A string of characters (letters, numbers, and other symbols) used to authenticate an identity or to verify access authorization.

**Past-Post Wager** – A wager that was made after the result of an event is accepted or after the selected participant has gained a material advantage (e.g., a score).

**Perfecta** (aka “Exacta”) – A wager in which the player picks the first and second place finishers in a competition in the correct order.

**Physics Engine** – Specialized software that approximates the laws of physics, including behaviors such as motion, gravity, speed, acceleration, mass, etc. for a virtual event’s elements or objects. The physics engine is utilized to place virtual event elements/objects into the context of the physical world when rendering computer graphics or video simulations.

**PIN, *Personal Identification Number*** – A numerical code associated with an individual and which allows secure access to a domain, account, network, system, etc.

**Player Account** (aka “Wagering Account”) – An account maintained for a player where information relative to wagering and financial transactions are recorded on behalf of the player including, but not limited to, deposits, withdrawals, wagers, winnings, and balance adjustments. The term does not include an account used solely by an operator to track promotional points or credits or similar benefits issued by an operator to a player which may be redeemed for merchandise and/or services.

**Player Data** – Sensitive information regarding a player and which may include items such as full name, date of birth, place of birth, social security number, address, phone number, medical or employment history, or other personal information as defined by the regulatory body.

**Player Loyalty Program** – A program that provides incentives for players based on the volume of play or revenue received from a player.

**POS Wagering Device, *Point-of-Sale Wagering Device*** – An attendant station that at a minimum will be used by an attendant for the execution or formalization of wagers placed on behalf of a player.

**Port** – A physical entry or exit point of a module that provides access to the module for physical signals, represented by logical information flows (physically separated ports do not share the same physical pin or wire).

**Printer** – A Wagering Device peripheral that prints wager records and/or wagering instruments.

**Proxy** – A proxy is an application that “breaks” the connection between client and server. The proxy accepts certain types of traffic entering or leaving a network and processes it and forwards it. This effectively closes the straight path between the internal and external networks. Making it more difficult for an attacker to obtain internal addresses and other details of the internal network.

**Protocol** – A set of rules and conventions that specifies information exchange between devices, through a network or other media.

**Quinella** – A wager in which the first two places in a competition shall be predicted, but not necessarily in the finishing order.

**Remote Access** – Any access from outside the system or system network including any access from other networks within the same site or venue.

**Remote Wagering** – Wagering conducted using Remote Wagering Devices on an in-venue wireless network or over the internet, depending on the implementation(s) authorized by the regulatory body.

**Remote Wagering Device** – A player-owned device operated either on an in-venue wireless network or over the internet that at a minimum will be used for the execution or formalization of wagers placed by a player directly. Examples of a Remote Wagering Device include a personal computer, mobile phone, tablet, etc.

**Risk** – The likelihood of a threat being successful in its attack against a network or system.

**RNG, *Random Number Generator*** – A computational or physical device, algorithm, or system designed to produce numbers in a manner indistinguishable from random selection.

**Rooting** – Attaining root access to the operating system code to modify the software code on the mobile phone or other Remote Wagering Device or install software that the manufacturer would not allow to be installed.

**Secure Communication Protocol** – A communication protocol that provides the appropriate confidentiality, authentication and content integrity protection.

**Security Certificate** – Information, often stored as a text file that is used by the TSL (Transport Socket Layers) Protocol to establish a secure connection. A Security Certificate contains information

about whom it belongs to, who it was issued by, valid dates, a unique serial number or other unique identification that can be used to verify the contents of the certificate. In order for an TLS connection to be created, both sides shall have a valid Security Certificate, which is also called a Digital ID.

**Security Policy** – A document that delineates the security management structure and clearly assigns security responsibilities and lays the foundation necessary to reliably measure progress and compliance

**Self-Service Wagering Device** – A kiosk that at a minimum will be used for the execution or formalization of wagers placed by a player directly and, if supported, may be used for redemption of winning wager records.

**Sensitive Information** – Information such as player data, wagering data, validation numbers, PINs, passwords, secure seeds and keys, and other data that shall be handled in a secure manner.

**Server** – A running instance of software that is capable of accepting requests from clients, and the computer that executes such software. Servers operate within a Client-Server Architecture, in which “servers” are computer programs running to serve the requests of other programs (“clients”). In this case the “server” would be the Event Wagering System and the “clients” would be the Wagering Devices.

**Shellcode** – A small piece of code used as a payload in the exploitation of security. Shellcode exploits vulnerability and allows an attacker the ability to reduce a system’s information assurance.

**Stateless Protocol** – A communications scheme that treats each request as an independent transaction that is unrelated to any previous request so that the communication consists of independent pairs of requests and responses.

**System Administrator** – The individual(s) responsible for maintaining the stable operation of the Event Wagering System (including software and hardware infrastructure and application software).

**TCP/IP, Transmission Control Protocol/Internet Protocol** – The suite of communications protocols used to connect hosts on the Internet.

**Threat** – Any circumstance or event with the potential to adversely impact network operations (including mission, functions, image, or reputation), assets, or individuals through a system via unauthorized access, destruction, disclosure, modification of information, and/or denial of service. Also, the potential for a threat-source to successfully exploit a system vulnerability.

**Time Stamp** – A record of the current value of the Event Wagering System date and time which is added to a message at the time the message is created.

**Touch Screen** – A video display device that also acts as a user input device by using electrical touch point locations on the display screen.

**Trifecta** – A wager in which a player wins by selecting the first three finishers of a competition in the correct order of finish.

**Unauthorized Access** – A person gains logical or physical access without permission to a network, system, application, data, or other resource.

**User Interface** – An interface application or program through which the user views and/or interacts with the Wagering Software to communicate their actions to the Event Wagering System.

**Version Control** – The method by which an evolving approved Event Wagering System is verified to be operating in an approved state.

**Virtual Event Wagering** – A form of wagering that allows for the placement of wagers on sports, contests, and matches whose results are determined solely by an approved Random Number Generator (RNG).

**Virtual Participant** – The athlete or other entity that competes in a virtual event.

**Virus** – A self-replicating program, typically with malicious intent, that runs and spreads by modifying other programs or files.

**Virus Scanner** – Software used to prevent, detect and remove computer viruses, including malware, worms and Trojan horses.

**Voucher** – A wagering instrument which can be redeemed for cash or used to subsequently redeem for credits.

**VPN, *Virtual Private Network*** – A logical network that is established over an existing physical network and which typically does not include every node present on the physical network.

**Vulnerability** – Software, hardware, or other weaknesses in a network or system that can provide a “door” to introducing a threat.

**Wager** – Any commitment of credits or money by the player on the results of events.

**Wager Record** – A printed ticket or electronic message confirming the acceptance of one or more wagers.

**Wagering Device** – An electronic device that converts communications from the Event Wagering System into a human interpretable form and converts human decisions into communication format understood by the Event Wagering System.

**Wagering Instrument** – A printed or virtual representative of value, other than a chip or token and includes coupons and vouchers. A virtual wagering instrument is an electronic token exchanged between a player's mobile device and the wagering device which is used for credit insertion and redemption.



**Wagering Rules** – Any written, graphical, and auditory information provided to the public regarding event wagering operations.

**Wagering Software** – The software used to take part in wagering and financial transactions with the Event Wagering System which, based on design, is downloaded to or installed on the Wagering Device, run from the Event Wagering System which is accessed by the Wagering Device, or a combination of the two. Examples of Wagering Software include proprietary download software packages, html, flash, etc.

**Wi-Fi** – The standard wireless local area network (WLAN) technology for connecting computers and electronic devices to each other and/or to the internet.

# 205 CMR 143.00: GAMING DEVICES AND ELECTRONIC GAMING EQUIPMENT

## 143.07: Kiosks

(1) A gaming licensee and gaming device vendor, ~~and a Sports Wagering Operator and Sports Wagering Vendor~~, shall comply with and the Commission adopts and incorporates by reference Gaming Laboratories International, LLC Standard GLI-20: Kiosks, version ~~1-52.0~~, released ~~September 6, 2011~~ **May 14, 2019**, subject to the following amendments:

- (a) Delete section ~~1-1-31.1.1~~ and replace with the following: "The following sets forth the technical standards for Kiosks as identified in 205 CMR 144.01(2)."
- (b) Delete section ~~1-31.1.2~~.
- (c) Delete section 1.2
- (d) Delete section 1.3.3 and replace with the following: "This GLI technical standard is adopted in whole subject to the modifications described in 205 CMR 143.07. The standard and modifications should at all times be read in conjunction with 205 CMR and the standards referenced in section 1.4.1 so as to create a harmonious regulatory framework."



205 CMR 243.00: SPORTS WAGERING EQUIPMENT

243.02: Kiosks

A Sports Wagering Operator and a Sports Wagering Vendor making use of a kiosk for Sports Wagering shall comply with 205 CMR 143.07.

# **GLI STANDARD SERIES**

## **GLI-20:**

### **STANDARDS FOR KIOSKS**

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**VERSION: 2.0**

**REVISION DATE: MAY 14, 2019**



# GAMING LABORATORIES INTERNATIONAL®

## About This Standard

This technical standard has been produced by **Gaming Laboratories International, LLC (GLI)** for the purpose of providing independent technical analysis and/or certifications to gaming and wagering industry stakeholders indicating the state of compliance for kiosks with the requirements set forth herein.

This document is intended to be used by regulatory bodies, operators, and industry suppliers as a compliance guideline for technologies pertaining to kiosks. This standard is not intended to represent a set of prescriptive requirements that every kiosk shall comply with; however, it does establish a standard regarding the technologies used to facilitate these operations.

Suppliers are expected to submit equipment with a request that it be certified in accordance with this technical standard. Upon completion of testing, GLI provides a certificate of compliance evidencing the certification of the kiosk to this standard.

GLI-20 should be viewed as a living document that provides a level of guidance that will be tailored periodically to align with this developing industry over time as kiosk implementations and operations evolve.



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## Chapter 1: Introduction to Kiosks

### 1.1 Introduction

#### 1.1.1 General Statement

**Gaming Laboratories International, LLC (GLI)** has been testing gaming equipment since 1989. Over the years, GLI has developed numerous technical standards utilized by jurisdictions all over the world. This document, *GLI-20*, sets forth the technical standards for kiosks.

#### 1.1.2 Document History

This document is a compilation based upon many standards documents from around the world. Some were written by GLI; others were written by industry regulators with input from independent test laboratories and kiosk manufacturers. GLI has taken each of the standards documents and merged the unique rules, eliminated some rules and updated others, to reflect both the change in technology and the purpose of maintaining an objective standard that achieves common regulatory objectives without unnecessarily impeding technological innovation. GLI lists below, and gives credit to, organizations whose documents were reviewed prior to writing this standard. It is the policy of GLI to update this document as often as warranted to reflect changes in technology and/or testing methods. This document will be distributed without charge and may be obtained by downloading it from the GLI website at [www.gaminglabs.com](http://www.gaminglabs.com) or by contacting GLI at:

**Gaming Laboratories International, LLC.**  
600 Airport Road  
Lakewood, NJ 08701  
Phone: (732) 942-3999  
Fax: (732) 942-0043

### 1.2 Acknowledgment of Other Standards Reviewed

#### 1.2.1 General Statement

This technical standard has been developed by reviewing and using portions of the documents from the following organizations. GLI acknowledges and thanks the regulators and other industry participants who have assembled these documents:

- a) Nevada Gaming Commission and Gaming Control Board.
- b) US Tribal Compacts from Tribal Governments and State Governments including Arizona, Connecticut, Iowa, Kansas, Louisiana, Michigan, Minnesota, Mississippi, North Carolina, North Dakota, Oregon, and Wisconsin.
- c) Colorado Division on Gaming.
- d) Illinois Gaming Board.
- e) Indiana Gaming Commission.
- f) Iowa Racing and Gaming Commission.

- g) Missouri Gaming Commission.
- h) Pennsylvania Gaming Control Board.
- i) South Dakota Commission on Gaming.

## **1.3 Purpose of Technical Standards**

### **1.3.1 General Statement**

The purpose of this technical standard is as follows:

- a) To eliminate subjective criteria in analyzing and certifying the regulated operations of a kiosk.
- b) To test the criteria that impact the credibility and integrity of a kiosk from both the revenue collection and security perspective.
- c) To create a standard that will ensure that kiosks are fair, secure, and able to be audited and operated correctly.
- d) To distinguish between local public policy and Independent Test Laboratory criteria. It is up to each local jurisdiction to set its own public policy with respect to kiosks.
- e) To recognize that non-gaming testing (such as electrical testing) should not be incorporated into this standard but left to appropriate test laboratories that specialize in that type of testing. Except where specifically identified in this standard, testing is not directed at health or safety matters. These matters are the responsibility of the manufacturer, purchaser, and operator of the kiosk.
- f) To construct a standard that can be easily revised to allow for new technology.
- g) To construct a standard that does not specify any particular design, method, or algorithm. The intent is to allow a wide range of methods to be used to conform to the standards, while at the same time encourage new methods to be developed.

### **1.3.2 No Limitation of Technology**

One should be cautioned that this document shall not be read in such a way that limits the use of future technology. This document should not be interpreted to mean that if the technology is not mentioned, then it is not allowed. To the contrary, GLI will review this standard and make changes to incorporate minimum standards for any new and related technology.

### **1.3.3 Adoption and Observance**

This technical standard can be adopted in whole or in part by any regulatory body that wishes to implement a comprehensive set of requirements for kiosks.

## **1.4 Other Documents That May Apply**

### **1.4.1 Other GLI Standards**

This technical standard covers the requirements for the regulated operations of kiosks. Depending on the technology utilized by a kiosk, additional GLI technical standards may also apply.

**NOTE:** The entire family of GLI Standards is available free of charge at [www.gaminglabs.com](http://www.gaminglabs.com).

## 1.5 Definition of a Kiosk

### 1.5.1 General Statement

Kiosks are player interface units that, as approved by the regulatory body, may be used to perform various regulated operations when interfaced (either directly or through a back-office platform installed externally to the kiosk terminal) with a compatible host system including, but not limited to:

- a) Wagering Instrument Issuance and/or Redemption – Kiosks that issue and/or redeem wagering instruments (vouchers and/or coupons) will be interfaced with a host system (Validation System) which supports wagering instruments.
- b) Player Account Management – Kiosks that allow players to manage their player account (e.g. registration, deposits, withdrawals, etc.) and/or redeem their promotional points for cashable credits will be interfaced with a host system (Cashless Wagering System, Promotional System, etc.) which supports player accounts. This standard will not address the use of kiosks for redemption of promotional points for merchandise and/or services.
- c) Event Wagering – Kiosks that allow players to place wagers on events and/or redeem winning wagers will be interfaced with a host system (Event Wagering System).
- d) Games of Chance Consumable Purchase and/or Redemption – Kiosks that allow players to purchase consumables for games of chance (raffle tickets, lottery tickets, pull-tabs, bingo cards, keno tickets, etc.) and/or redeem winners will be interfaced with the applicable host system(s).
- e) Bill Breaking – Bill Breaking is the act of making change. A player may insert a bill for any combination of change. It may include an insertion of a large denomination bill for the issuance of smaller denomination bills. It may also include the insertion of small denomination bills for the issuance of coins.
- f) Information Reporting – The kiosk can be used to display marketing information for players. This feature is not covered by this standard as it does not affect the integrity of kiosk security and/or accounting.

**NOTE:** Additional requirements beyond this document might apply for kiosks based on their functionality. Please refer to the applicable jurisdictional requirements or GLI Standards for the compatible systems which the kiosk is intended to work with.

## Chapter 2: Kiosk Terminal Requirements

### 2.1 Introduction

#### 2.1.1 General Statement

This chapter sets forth the technical requirements for the key attributes of a kiosk terminal. All proprietary devices developed for kiosks shall meet the applicable requirements within this chapter. Unless otherwise directed by the regulatory body, this chapter does not apply to kiosks that solely utilize unaltered commercial off-the-shelf (COTS) components, such as PCs or tablets. For kiosks that utilize modified off-the-shelf (MOTS) components, sections of this chapter will apply only to the modifications made to the components unless otherwise directed by the regulatory body.

### 2.2 Player Safety

#### 2.2.1 Physical Hazards and Environmental and Electrical Safety Testing

Electrical and mechanical parts and design principles of the kiosk terminal shall not subject a player to any physical hazards. The independent test laboratory does not make any findings with regard to Electro-Magnetic Compatibility (EMC) or Radio Frequency Interference (RFI), as that is the responsibility of the manufacturer of the kiosk, or those that purchase the kiosk. Such EMC and RFI testing may be required under separate statute, regulation, law, or act and should be researched accordingly by those parties who manufacture or purchase said kiosk. The independent test laboratory does not test for, is not liable for, nor makes any findings related to these matters. However, during the course of testing, the independent test laboratory may inspect for marks or symbols indicating that a kiosk has undergone product safety or other compliance testing by some other party but that is outside the scope of the requirements defined by this technical standard.

### 2.3 Environmental Effects on Integrity

#### 2.3.1 General Statement

This section on integrity is only applicable for a kiosk terminal which has locally stored critical NV memory and/or installed software which has the potential to influence the regulated operations of the kiosk.

#### 2.3.2 Kiosk Integrity

The independent test laboratory shall perform certain tests to determine whether or not an electrostatic discharge (ESD) or a power surge impacts the integrity of a kiosk. ESD testing and power surge testing are intended to simulate techniques observed in the field that may be used in an attempt to disrupt the integrity of a kiosk.

#### 2.3.3 ESD Effects



Protection against ESD requires that the kiosk terminal's conductive cabinet be earthed in such a way that static discharge energy shall not permanently damage or permanently impact the normal operation of the electronics or other components within the kiosk terminal. A kiosk may exhibit temporary disruption when subjected to a significant external ESD with a severity level of 15kV air discharge. The kiosk shall exhibit a capacity to recover and complete any interrupted operation without loss or corruption of any locally stored control information or critical data following any temporary disruption.

#### **2.3.4 Power Surges**

The kiosk terminal shall not be adversely affected, other than resets, by surges or dips of  $\pm 10\%$  of the power supply voltage. It is acceptable for the kiosk to reset provided no damage to the equipment or loss or corruption of locally stored data is experienced which cannot be automatically recovered from the back-office platform. Alternatively, the kiosk terminal may be equipped with an Uninterruptible Power Supply (UPS) or battery backup that, when detecting power loss, allows the completion of the current transaction before ceasing operations.

### **2.4 Basic Hardware Requirements**

#### **2.4.1 Identification Information**

The kiosk terminal shall be identifiable by model number, manufacturer identification, and any other information required by the regulatory body.

#### **2.4.2 On/Off Switch**

An on/off switch that controls the electrical current supplied to the kiosk terminal shall be located in a secured area of the kiosk terminal. The on/off positions of the switch shall be clearly labeled.

#### **2.4.3 Touch Screen Displays**

Touch screen displays, if in use by regulated operations of the kiosk, shall be accurate, and if required by their design, shall support a calibration method to maintain that accuracy; alternatively, the display hardware may support automatic self-calibration.

### **2.5 Custom and Modified Hardware**

#### **2.5.1 General Statement**

This section only applies to custom and modified hardware components which have the potential to influence the regulated operations of the kiosk.

#### **2.5.2 Printed Circuit Board (PCB) Identification Requirements**

Each PCB shall be clearly identifiable by an alphanumeric identification and, when applicable, a revision number. If track cuts, patch wires, or other circuit alterations are introduced to the PCB, then a new revision number shall be assigned.

### **2.5.3 Switches and Jumpers**

If the kiosk contains switches and/or jumpers, they shall be fully documented for evaluation by the independent test laboratory.

### **2.5.4 Kiosk Wiring**

The kiosk terminal shall be designed so that power and data cables into and out of the kiosk terminal can be routed so that they are not accessible to the public.

**NOTE:** The independent test laboratory will make no determination as to whether the kiosk installation conforms to local electrical codes, or to any other electrical testing standards and practices.

### **2.5.5 Wired Communication Ports**

Wired communication ports shall be clearly labeled and shall be securely housed within the kiosk terminal to prevent unauthorized access to the ports or their associated cable connectors.

### **2.5.6 Charging Mechanisms**

The kiosk may support the use of an externally accessible charging mechanism, such as a Universal Serial Bus (USB) charging port, or some other analogous technology (e.g., cables, inductive chargers, etc.). The mechanism may be used to provide external power or charging access for an electronic device such as a smartphone, tablet, etc. If so equipped, the charging mechanism shall:

- a) Be appropriately fused and/or electrically-protected;
- b) Not impact the integrity of the regulated operations of the kiosk; and
- c) Not allow any data transmission between the kiosk and the charging mechanism.

## **2.6 Doors and Security**

### **2.6.1 General Statement**

This section on doors and security is only applicable for a kiosk terminal which:

- a) Performs transactions using peripheral devices installed within the terminal; and/or
- b) Has locally stored critical NV memory and/or installed software which has the potential to influence the regulated operations of the kiosk.

### **2.6.2 Physical Security**

The kiosk terminal shall be robust enough to resist forced entry into any secured doors, areas, or compartments. In the event that extreme force is applied to the cabinet materials causing a potential breach in kiosk terminal security, evidence of tampering shall be conspicuous. “Secured areas” or “secured compartments” shall include, as applicable, the external doors such as the main door, currency compartment doors such as a drop box door or stacker door, and/or other sensitive access areas of the kiosk terminal.

### **2.6.3 External Doors**

The following requirements apply to kiosk terminals which contain external doors into any secured areas or compartments:

- a) External doors shall be manufactured of materials that are suitable for allowing only legitimate access to the inside of the kiosk terminal.
- b) External doors and their associated hinges shall be capable of withstanding determined and unauthorized efforts to gain access to the interior of the kiosk terminal and shall leave conspicuous evidence of tampering if such an attempt is made;
- c) The seal between the kiosk terminal and the external door shall be designed to resist the entry of objects. It shall not be possible to insert an object into the kiosk terminal that disables a door open sensor when the kiosk terminal’s door is fully closed, without leaving conspicuous evidence of tampering; and
- d) All external doors shall be secure and support the installation of locks.

### **2.6.4 Door Monitoring**

Any doors that provide access to secure areas of the kiosk terminal shall be monitored by door access detection software.

- a) The detection software shall register a door as being open when the door is moved from its fully closed and locked position, provided power is supplied to the kiosk.
- b) When any door that provides access to a secured area or secured compartment registers as open, the kiosk shall cease operation and display an appropriate error message. This error condition shall be communicated to the back-office platform when such functionality is supported.

## **2.7 Peripherals**

### **2.7.1 Peripheral Requirements**

A peripheral is defined as an internal or external device connected to the kiosk terminal that supports credit acceptance, credit issuance, player identification, or other specialized function(s) which are used in the regulated operations of the kiosk. The following requirements apply for kiosk peripherals as supported:

- a) Bill validators and stackers shall meet the applicable jurisdictional requirements for bill validators. In the absence of specific jurisdictional standards, the requirements established

within the “Bill Validators and Stackers” section of the *GLI-11 Standards for Gaming Devices* shall be used as applicable.

- b) Coin acceptors, diverters, and drop boxes shall meet the applicable jurisdictional requirements for coin acceptors. In the absence of specific jurisdictional standards, the requirements established within the “Coin Acceptors, Diverters, and Drop Boxes” section of the *GLI-11 Standards for Gaming Devices* shall be used as applicable.
- c) Integrated player identification components shall meet the applicable jurisdictional requirements for these components. In the absence of specific jurisdictional standards, the requirements established within the “Integrated Player Identification Components” section of the *GLI-11 Standards for Gaming Devices* shall be used as applicable. This does not apply to the use of kiosks for player tracking only or for the redemption of promotional player points for merchandise and/or services.
- d) Hoppers and/or printers shall meet the applicable jurisdictional requirements for these devices. In the absence of specific jurisdictional standards, the requirements established within the “Machine Payment and Payment Devices” and “Machine Vouchers” sections of the *GLI-11 Standards for Gaming Devices* shall be used as applicable.

**NOTE:** The requirement for error conditions within the above referenced sections to “sound an alarm and/or illuminate the tower light” is not applicable for kiosks. However, these error conditions shall be communicated to the back-office platform when such functionality is supported. Additionally, the “Bill Validator Recall” and “Voucher-Out Log” are not required if the “Transaction Log” specified in the next chapter contains these transactions.

## Chapter 3: Kiosk Software Requirements

### 3.1 Introduction

#### 3.1.1 General Statement

This chapter sets forth the requirements for the kiosk software. Kiosk software refers to the software used to take part in regulated operations which, based on design, is downloaded to or installed on the kiosk terminal, run from the back-office platform, or a combination of the two.

### 3.2 Software Requirements

#### 3.2.1 Software Identification

Kiosk software shall contain sufficient information to identify the software revision level.

#### 3.2.2 Software Validation

The kiosk and/or back-office platform shall have the ability to authenticate that all regulated critical components contained in any kiosk software are valid each time the software is loaded for use and, where supported by the system, on demand. Critical components may include but are not limited to elements that control kiosk communications, peripheral device firmware, or other components that affect regulated operations of the kiosk.

- a) The authentication shall employ a hash algorithm which produces a message digest of at least 128 bits. Other test methodologies shall be reviewed on a case-by-case basis.
- b) In the event of a failed authentication (i.e., program mismatch or authentication failure), the kiosk shall cease operation and display an appropriate error message. This error condition shall be communicated to the back-office platform when such functionality is supported.

**NOTE:** Program verification mechanisms will be evaluated on a case-by-case basis and approved by the regulatory body and the independent test laboratory based on industry-standard security practices.

#### 3.2.3 Independent Software Verification

It shall be possible to perform an independent integrity check of the kiosk software from an outside source. This verification is required for all control programs that affect the integrity of the kiosk. The verification shall be accomplished by being authenticated by a third-party application run from the kiosk and/or back-office platform, by allowing a third-party device to authenticate the media, or by allowing for removal of the media such that it can be verified externally. The independent test laboratory, prior to software approval, shall evaluate the integrity check method.

### 3.3 Critical Non-Volatile (NV) Memory

### 3.3.1 Contents of Critical NV Memory

Critical Non-Volatile (NV) memory shall be used to store all data elements that are considered vital to the continued operation of the kiosk software. Critical NV memory may be maintained by the kiosk and/or the back-office platform. These data elements include, but are not limited to:

- a) All electronic meters and logs defined in the “Electronic Meters and Logs” section of this standard;
- b) Current player balance (as applicable); and
- c) Kiosk configuration data (e.g., communications, etc.) and state of operations (e.g., error conditions, etc.).

### 3.3.2 Critical NV Memory Backup

Kiosks whose operation relies on locally stored critical NV memory shall have a backup or archive capability, which allows the recovery of critical NV memory should a failure occur.

### 3.3.3 Critical NV Memory Errors

Critical NV memory storage shall be maintained by a methodology that enables errors to be identified. This methodology may involve signatures, checksums, redundant copies, database error checks, and/or other method(s) approved by the regulatory body.

### 3.3.4 Critical NV Memory Checks

Comprehensive checks of critical NV memory data elements shall be made upon power up and program resumption. NV memory that is not critical to kiosk integrity is not required to be checked.

### 3.3.5 Unrecoverable Corruption of Critical NV Memory

An unrecoverable corruption of critical NV memory, shall result in an error. Upon detection, the kiosk software shall cease operation and display an appropriate error message. Additionally, the critical NV memory error shall cause any communication external to the kiosk to cease.

**NOTE:** This section is not intended to preclude the use of alternate storage media types, such as hard disk drives, for the retention of critical data. Such alternate storage media is still expected to maintain critical data integrity in a manner consistent with the requirements in this section, as applicable to the specific storage technology implemented.

## 3.4 Kiosk Operations

### 3.4.1 Player Interface Requirements

The player interface is defined as an application or program through which the player views and/or interacts with the kiosk software. The player interface shall meet the following:

- a) The functions of all buttons, touch or click points shall be clearly indicated within the area of the button, or touch/click point and/or within the help menu. There shall be no functionality available through any buttons or touch/click points on the player interface that are hidden or undocumented.
- b) Any resizing or overlay of the player interface shall be mapped accurately to reflect the revised display and touch/click points.
- c) Player interface instructions, as well as information on the functions and services provided by the kiosk, shall be clearly communicated to the player and shall not be misleading or inaccurate.
- d) The display of this information shall be adapted to the player interface. For example, where a kiosk uses technologies with a smaller display screen, it is permissible to present an abridged version of this information accessible directly from within the transaction screen and make available the full/complete version of this information via another method, such as a secondary screen, help menu, or other interface that is easily identified on the visual transaction screen.

### **3.4.2 Simultaneous Inputs**

The kiosk software shall not be adversely affected by the simultaneous or sequential activation of the various inputs and outputs which might, whether intentionally or not, cause malfunctions or invalid results.

### **3.4.3 Current Player Balance**

Where applicable, the current player balance shall be displayed to the player any time a transaction may be conducted unless a tilt condition or malfunction exists, or unless the player opts to view an informational screen such as a menu or help screen item. The amount displayed shall be updated upon every transaction performed.

## **3.5 Kiosk Configurations and Functionality**

### **3.5.1 Configuration Settings**

Changes to any configuration settings for the regulated operations of the kiosk may only be performed by a secure means.

### **3.5.2 Transaction Limits**

The kiosk software shall have the ability to configure transaction limits, where required by the regulatory body. If a player attempts a transaction which exceeds these limits, then this transaction may only be processed provided that the player is clearly notified that they have transacted less than requested.

### **3.5.3 Bill Breaking/Dispensing Functionality**

If allowed by the regulatory body, the kiosk software may have the functionality of acting as a bill breaker/dispenser. The bill dispenser software for bill-breaking shall have preset amounts, player



selection or the option to set dispensing amounts. The kiosk shall identify options on bill dispensing selectable options on denominations when bill dispensing.

### **3.5.4 Automated Teller Machine (ATM) Functionality**

If allowed by the regulatory body, the kiosk software may have the ability to issue funds from an automated teller machine (ATM) network however, the ATM network shall not interact with the host system and the kiosk shall be capable of separately identifying and summarizing ATM transactions from other transactions.

**NOTE:** The independent test laboratory does not make any findings with regard to evaluating or certifying ATM functionality as such requirements fall under Federal (Banking) Regulations. It is the responsibility of the manufacturer of the kiosk and provider of ATM services to ensure these regulations are met prior to installation.

### **3.5.5 Test/Diagnostic Mode**

Test/diagnostic mode (sometimes called demonstration or audit mode) allows an attendant to view execute auditing and/or diagnostic functions supported by the kiosk software. If test/diagnostic mode is supported, the following rules shall apply:

- a) Entry to test/diagnostic mode shall only be possible using a secure means.
- b) If the kiosk is in a test/diagnostic mode,
  - i. The kiosk shall clearly indicate that it is in this mode; and
  - ii. Any test or diagnostic that incorporates funds entering or leaving the kiosk shall be completed prior to the resumption of normal kiosk operation.
- c) Any funds on kiosk that were accrued during the test/diagnostic mode shall be automatically cleared when the mode is exited.

## **3.6 Communication Protocol**

### **3.6.1 Integrity of Protocol Communications**

The kiosk software shall accurately function as indicated by the communications protocol that is implemented, and as required by the regulatory body. In addition, the following rules shall be met:

- a) The kiosk software shall be designed or programmed such that it may only communicate with authorized system components through secure communications.
- b) After a program interruption, any communications to an external device shall not begin until the program resumption routine, including any self-test, is completed successfully.
- c) If communication between the kiosk and the host system is lost, the kiosk software shall cease operations related to that communication and display an appropriate error message. It is permissible for the kiosk software to detect this error when the kiosk tries to communicate with the system. Non-system transactions, such as bill breaking if supported, may continue while system communication is down.



### 3.6.2 Protection of Sensitive Information

The kiosk software shall not allow any information contained in communication to or from the kiosk that is intended by the communication protocol to be protected, or which is of a sensitive nature, to be viewable through any display mechanism supported by the kiosk. This includes, but is not limited to, validation numbers, secure PINs, player data, or secure seeds and keys.

### 3.6.3 Kiosk Communication

Any kiosk which is capable of bidirectional communication with internal or external associated equipment, or other equipment, shall utilize a robust communication protocol which ensures that erroneous data or signals do not adversely affect the integrity or operation of the kiosk.

### 3.6.4 Kiosk Clock

If the kiosk maintains an internal clock, it shall be able to accurately reflect the current time and date and synchronize its clock to that of the host system.

## 3.7 Electronic Meters and Logs

### 3.7.1 Information Access

The electronic meters and logs shall only be accessible by an authorized person and shall have the ability to be displayed on demand using a secure means.

### 3.7.2 Electronic Accounting Meters

Electronic accounting meters shall be at least ten (10) digits in length. Eight (8) digits shall be used for the dollar amount and two (2) digits used for the cents amount. The meter shall automatically roll over to zero once its maximum logical value has been reached. Meters shall be labeled so they can be clearly understood in accordance with their function. The required electronic accounting meters are as follows:

- a) Handpay. The kiosk software shall have a meter that accumulates the total value of payments made by an attendant when the kiosk is incapable of making the proper payment;
- b) Physical Coin In. The kiosk software shall have a meter that accumulates the total value of coins or tokens inserted into the kiosk;
- c) Physical Coin Out. The kiosk software shall have a meter that accumulates the total value of coins or tokens physically paid by the kiosk;
- d) Bill In. The kiosk software shall have a meter that accumulates the total value of currency accepted;
- e) Bill Out. The kiosk software shall have a meter that accumulates the total value of currency physically paid by the kiosk;
- f) Voucher In. The kiosk software shall have a meter that accumulates the total value of all wagering vouchers accepted by the kiosk;

- g) Voucher Out. The kiosk software shall have a meter that accumulates the total value of all wagering vouchers issued by the kiosk;
- h) Electronic Funds Transfer In (EFT In). The kiosk software shall have a meter that accumulates the total value of cashable credits electronically transferred to the kiosk from a financial institution through a host system;
- i) Player Account Transfer In (WAT In). The kiosk software shall have a meter that accumulates the total value of cashable credits electronically transferred to the kiosk from a player account through a host system;
- j) Player Account Transfer Out (WAT Out). The kiosk software shall have a meter that accumulates the total value of cashable credits electronically transferred from the kiosk to a player account through a host system;
- k) Cashable Electronic Promotion In (CEP In). The kiosk software shall have a meter that accumulates the total value of cashable credits electronically transferred to the kiosk from a player account through a host system;
- l) Cashable Electronic Promotion Out (CEP Out). The kiosk software shall have a meter that accumulates the total value of cashable credits electronically transferred from the kiosk to a player account through a host system;
- m) Non-Cashable Electronic Promotion In (NCEP In). The kiosk software shall have a meter that accumulates the total value of non-cashable credits electronically transferred to the kiosk from a player account through a host system;
- n) Non-Cashable Electronic Promotion Out (NCEP Out). The kiosk software shall have a meter that accumulates the total value of non-cashable credits electronically transferred from the kiosk to a player account through a host system;
- o) Coupon Promotion In. The kiosk software shall have a meter that accumulates the total value of all promotional coupons accepted by the kiosk;
- p) Coupon Promotion Out. The kiosk software shall have a meter that accumulates the total value of all promotional coupons issued by the kiosk; and
- q) Other Meters. Kiosk software that allows for transactions related to regulated operations of the kiosk that would not otherwise be metered under any of the above electronic accounting meters, shall maintain sufficient meters to properly reconcile all such transactions.

**NOTE:** Any accounting meter that is not supported by the functionality of the kiosk, is not required to be implemented by the supplier.

### 3.7.3 Electronic Occurrence Meters

Occurrence meters shall be at least eight (8) digits in length however, are not required to automatically roll over. Meters shall be labeled so they can be clearly understood in accordance with their function. The required electronic occurrence meters are as follows:

- a) External Doors. The kiosk software shall have meters that accumulate the number of times any external door (e.g., main or belly door, drop box door, currency area with an external door, etc.) has been opened since the last NV memory clear, provided power is supplied to the kiosk.
- b) Stacker Door. The kiosk software shall have a meter that accumulates the number of times the stacker door has been opened since the last NV memory clear provided power is supplied to the kiosk;

- c) Bill Denomination In. The kiosk software shall have a specific occurrence meter for each denomination of currency accepted by the kiosk;
- d) Bill Denomination Out. The kiosk software shall have a specific occurrence meter for each denomination of currency dispensed by the kiosk;
- e) Wagering Instruments Accepted. The kiosk software shall have a specific occurrence meter that records the number of all other notes not including bills, such as vouchers and coupons, accepted by the kiosk; and
- f) Wagering Instruments Issued. The kiosk software shall have a specific occurrence meter that records the number of all other notes not including bills, such as vouchers and coupons, issued by the kiosk.

**NOTE:** Any occurrence meter that is not supported by the functionality of the kiosk, is not required to be implemented by the supplier.

### 3.7.4 Transaction Log

There shall be the capacity to display a complete transaction log for the previous thirty-five (35) transactions that incremented any of the meters related to bills, wagering instruments, EFT, and player account transactions. The following information shall be displayed:

- a) The transaction value in local monetary units in numerical form;
- b) The time of day of the transaction, in twenty-four (24) hour format showing hours and minutes;
- c) The date of the transaction, in any recognized format, indicating the day, month, and year;
- d) For wagering instrument transactions, the validation number with the following conditions:
  - i. Where the log can be displayed from kiosk terminal, only the last four (4) digits may be displayed for voucher-out transactions where the vouchers are yet to be redeemed;
  - ii. Where the log can be displayed from back-office platform, at least the last four (4) digits shall be displayed for voucher-in transactions;
- e) For player account transactions:
  - i. The type of transaction (upload/download) including restrictions (cashable, non-cashable, etc.); and
  - ii. The account number or a unique transaction number, either of which can be used to authenticate the source of the funds (i.e. where funds came from/went to).

**NOTE:** It is acceptable for items accepted by the bill validator to be omitted from this log if there is a timestamped bill validator recall log maintained which indicates the item type and denomination/value for last five (5) items accepted by the bill validator. It is also acceptable for issued vouchers to be omitted from this log if there is a timestamped voucher-out log maintained which indicates the above information for the last twenty-five (25) issued vouchers.

### 3.7.5 Significant Event Log

The last one hundred (100) significant events for kiosks shall be stored with an appropriate timestamp in one or more secure logs that are not accessible to the player and which minimally include the following events, as applicable:

- a) Software verification errors or critical NV memory errors, if technically possible to log these

- events based on the nature and/or severity of the error;
- b) Changes made to kiosk configurations;
- c) Kiosk communication failure, if supported;
- d) Power resets;
- e) Handpay conditions;
- f) Access to secured areas or secured compartments; and
- g) Peripheral errors, if supported.

## Glossary of Key Terms

**Back-Office Platform** – A component external to the kiosk terminal which may govern some or all the regulated operations of the kiosk, such as metering and communications between the host system and the kiosk terminal. The back-office platform may be integrated into the host system. For the purposes of this technical standard, the back-office platform is considered a part of the kiosk.

**Barcode** – An optical machine-readable representation of data. A good example is a barcode found on printed vouchers.

**Barcode Reader** – A device that is capable of reading or interpreting a barcode. This may extend to some smartphones or other electronic devices that can execute an application to read a barcode.

**Bill In/Out** – The total value of all currency accepted or paid out by a bill validator.

**Bill Validator** – A kiosk peripheral that accepts paper currency, wagering instruments, and other approved items in exchange for credits.

**Card Reader** – A kiosk peripheral that reads data embedded on a magnetic strip, or stored in an integrated circuit chip, for player identification.

**Cashable Credits** (aka “Unrestricted Credits”) – Credits that are redeemable for cash.

**CEP, *Cashable Electronic Promotion*** – Cashable credits electronically transferred to/from a kiosk from/to a promotional account.

**Coin Acceptor** – A kiosk peripheral that accepts coins or tokens in exchange for credits. The coin-in assembly receives, verifies, counts and appropriately routes coins deposited into the machine.

**Control Program** – A software program that controls kiosk behaviors relative to any applicable technical standard and/or regulatory requirement.

**Coupon** – A wagering instrument that is used primarily for promotional purposes and which can be redeemed for cashable or non-cashable credits.

**Coupon Promotion In/Out** – The total value of all promotional coupons accepted or paid out by the kiosk.

**Critical Non-Volatile (NV) Memory** – Memory used to store all data that is considered vital to the continued operation of the kiosk.

**Diverter** – The portion of the coin-in assembly that channels coins to either the hopper or the drop box.

**Drop Box** – A secure container housed within a kiosk cabinet that collects coins when the hopper is full or when the diverter directs coins to it.

**EFT, *Electronic Funds Transfer*; ECT, *Electronic Credits Transfer*** – EFT (or ECT) is a system by which currency can be electronically transferred to or from a kiosk in the form of credits. EFT requires some form of communication between the kiosk and a host system.

**Electronic Accounting Meter** (aka “Software Meter” / “Soft Meter”) – An accounting meter that is implemented in the main program software of a kiosk.

**EMC, *Electromagnetic Compatibility*** – The principal in which any electronic or electrical appliance should be able to operate without causing, or being affected by, electromagnetic interference.

**EMI, *Electromagnetic Interference*** – Any electromagnetic disturbance that interrupts, obstructs, or otherwise degrades or limits the effective performance of electronics and electrical equipment.

**ESD, *Electro-Static Discharge*** – The release of static electricity when two objects come into contact. It is the sudden flow of electricity between two electrically charged objects caused by contact, an electrical short, or a dielectric breakdown.

**Hopper** – An electromechanical assembly inside the kiosk that receives, holds and dispenses coins and/or currency.

**Integrated Player Identification Component** – An integrated player identification component is an electronic device controlled by kiosk software which provides a means for players to enter their secure identification information. Examples include a card reader, a barcode reader, or a biometric scanner.

**Jumper** – A removable connector (plug, wire, etc.) that electrically joins together or short-circuits two separate physical connections.

**Kiosk** – Kiosks are player interface units that may be used to perform regulated operations when interfaced with a compatible host system. This includes the kiosk terminal and the back-office platform.

**Kiosk Software** – The software used to take part in regulated operations which, based on design, is downloaded to or installed on the kiosk terminal, run from the back-office platform, or a combination of the two.

**Kiosk Terminal** – An electronic device that converts communications from the kiosk software into a human interpretable form and converts human decisions into communication format understood by the kiosk software.

**MI, *Magnetic Interference*** – Any magnetic disturbance that interrupts, obstructs, or otherwise degrades or limits the effective performance of electronics and electrical equipment.

**NCEP, *Non-Cashable Electronic Promotion*** – Non-cashable credits electronically transferred to/from the kiosk from a promotional account.



**Non-Cashable Credits** (aka “Restricted Credits”) – Credits that have no cash redemption value.

**PCB, Printed Circuit Board** – A hardware component of a computer or other electronic device, consisting of a flat piece of a non-conductive, rigid material to which Integrated Circuits (ICs) and other electronic components such as capacitors, resistors, etc. are mounted. Electrical connections are made between the ICs and components using a copper sheet that is laminated into the overall board assembly.

**Peripheral** – An internal or external device connected to a machine that supports credit acceptance, credit issuance, player interaction, or other specialized function(s).

**Physical Coin In/Out** – The total value of coins or tokens inserted into or paid out by the kiosk.

**PIN, Personal Identification Number** – A numerical code associated with an individual and which allows secure access to a domain, account, network, system, etc.

**Player Account** (aka “Wagering Account” / “Cashless Account”) – An account maintained for a player where information relative to financial and wagering/gaming transactions are recorded on behalf of the player including, but not limited to, deposits, withdrawals, wagers, winnings, and balance adjustments. The term does not include an account used solely by an operator to track promotional points or credits or similar benefits issued by an operator to a player which may be redeemed for merchandise and/or services.

**Player Account Transfer** (aka “Wagering Account Transfer” / “Cashless Account Transfer”) – Cashable credits electronically transferred to/from the kiosk from a player account.

**Player Data** – Sensitive information regarding a player and which may include items such as full name, date of birth, place of birth, social security number, address, phone number, medical or employment history, or other personal information as defined by the regulatory body.

**Printer** – A kiosk peripheral that prints wagering instruments and other items as necessary.

**Protocol** – A set of rules and conventions that specifies information exchange between devices, through a network or other media.

**RFI, Radio Frequency Interference** – Electromagnetic radiation which is emitted by electrical circuits carrying rapidly changing signals, as a by-product of their normal operation, and which causes unwanted signals (interference or noise) to be induced in other circuits.

**Secure Areas or Secure Compartments** – Sensitive areas of a kiosk such as the external doors such as the main door, currency compartment doors such as a drop box door or stacker door, and/or other sensitive access areas of the kiosk terminal.

**Sensitive Information** – Includes information such as PINs, player data, passwords, secure seeds and keys, and other data that shall be handled in a secure manner.

**Stacker** – An electromechanical bill validator component that loads paper currency, wagering instruments, and other approved items into a locked container for secure storage within the kiosk.

**Tilt** – An error in kiosk operation that halts or suspends operations and/or that generates some intelligent fault message.

**Touch Screen** – A video display device that also acts as a player input device by using electrical touch point locations on the display screen.

**Voucher** – A wagering instrument which can be redeemed for cash or used to subsequently redeem for credits.

**Voucher In/Out** (aka “Ticket In/Out”) – The total value of all wagering vouchers accepted or paid out by the kiosk.

**Wagering Instrument** – A printed or virtual representative of value, other than a chip or token and includes coupons and vouchers. A virtual wagering instrument is an electronic token exchanged between a player's mobile device and the kiosk which is used for credit insertion and redemption.



## **Executive Summary of Changes for “GLI-20 Standards for Kiosks V2.0”, Issued May 14, 2019**

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Below is an Executive Summary of the changes in the “GLI-20 Standards for Kiosks V2.0”:

- Updated layout and formatting of the document to provide a modern feel to the standard.
- Reorganized and restructured document into more consumable chapters and sections, providing better distinction among the major technical areas of the Kiosk Terminal and the Kiosk Software.
- Added Glossary of Key Terms.
- Updated Kiosk definition to incorporate additional functionalities of kiosks, such as Player Account Management and Event Wagering.
- Incorporated requirements based upon industry best practices.
- Added various content to Kiosk Software Requirements based on alignment with other GLI Standards and current best practices.
- Incorporated limited alignment with widely-accepted jurisdictional and international standards.
- Revised Kiosk Terminal Requirements to improve clarity and applicability of certain requirements.
- Revised Error Condition layout and improved consistency of these requirements.
- Delineated Significant Events more clearly based on industry norms.
- Revised Metering and Logging requirements to better reflect current industry norms.
- Removed peripheral requirements, instead opting to point to the latest version of the GLI-11 standards to ensure consistency.
- Added various notes to improve clarity of requirements, and to better document known conditions or restrictions.
- Made various grammatical changes throughout the document to improve clarity and readability.
- Made minor updates based on regulatory and supplier feedback.

# 205 CMR 244.00 APPROVAL OF SPORTS WAGERING EQUIPMENT AND TESTING LABORATORIES

## Section

- 244.01: Sports Wagering Equipment
- 244.02: Testing and Approval of Sports Wagering Equipment
- 244.03: Integration and Change Management Requirements
- 244.04: Required Testing by Independent Testing Laboratories
- 244.05: Fees for Testing Sports Wagering Equipment
- 244.06: Independent Testing Laboratory Certification

## 244.01: Sports Wagering Equipment

- (1) For purposes of 205 CMR 244.00, Sports Wagering Equipment shall include, but not be limited to:
  - (a) Equipment necessary for a Sports Wagering Operator to allow an individual to place, review, modify or receive winnings from a Sports Wager;
  - (b) Equipment used by a Sports Wagering Operator to review, manage, and report information related to a Sports Wagering Account or Sports Wager;
  - (c) Equipment that directly relates to, affects, or is used or consumed in Sports Wagering, including, but not limited to:
    1. Any mechanical, electronic, or other device, mechanism, or equipment, including kiosks subject to 205 CMR 243.02: *Sports Wagering Kiosks*;
    2. Any software, application, components, or other goods that directly relate to, affect, are used or consumed in Sports Wagering; and
    3. Anything to be installed or used on a personal device used by an individual to engage in Sports Wagering.
  - (d) Devices used in conjunction with Sports Wagering equipment, including, but not limited, bill validators, printers, and any other associated devices identified by the Commission; and
  - (e) Any other software and hardware required to be tested in accordance with 205 CMR 243.00.
- (2) For purposes of 205 CMR 244.00, Sports Wagering Equipment shall not include:
  - (a) Equipment or communications technology used to access a Sports Wagering Platform;
  - (b) Intermediary software that connects an individual to the individual's financial institution; and
  - (c) Any other device, software, or component that does not affect the operational integrity of Sports Wagering, as determined by the Commission.

244.02: Testing and Approval of Sports Wagering Equipment

- (1) In order for Sports Wagering equipment to be approved and for critical updates to the equipment to be approved for use in Sports Wagering, a Sports Wagering Operator or Sports Wagering Vendor, at its own expense, shall submit the Sports Wagering equipment for testing and technical evaluation in accordance with 205 CMR 244.04 by a Commission certified independent testing laboratory certified pursuant to 205 CMR 244.06 to determine compliance with M.G.L. c. 23N and 205 CMR 243.00.
- (2) The Sports Wagering Operator or Sports Wagering Vendor shall provide the certified independent testing laboratory with all documentation and other materials necessary to conduct testing and evaluate compliance, including access to any software source code and the means to verify compilation of such source code. The result of the compiled source code must be identical to that in the software submitted for evaluation.
- (3) If the Sports Wagering equipment meets or exceeds the specifications set forth in M.G.L. c. 23N and 205 CMR 243.00, the independent testing laboratory shall certify the Sports Wagering equipment. The Sports Wagering Operator and Sports Wagering Vendor shall not make use of any Sports Wagering equipment to offer Sports Wagering in the Commonwealth without such certification.
- (4) No Sports Wagering equipment shall be operated in Massachusetts, nor shall previously approved Sports Wagering equipment be critically updated, unless the Sports Wagering operator or Sports Wagering Vendor first submits a request for approval to the commission, as directed, at least three business days prior to the anticipated operation or modification. The commission, or its designee, may approve such request on shorter notice in exceptional circumstances. The request for approval shall be in the form prescribed by the commission.
- (5) The Commission's gaming technology lab may conduct any additional testing of the Sports Wagering equipment it deems necessary and may require any further subsequent action prior to or after approval.
- (6) The Sports Wagering Operator and Sports Wagering Vendor shall promptly notify the Commission if it becomes aware of any negative action taken in another jurisdiction relative to Sports Wagering equipment operating in the Commonwealth, or if it becomes aware of an issue that may negatively impact the reporting of revenue, Sports Wagering, or the integrity of such equipment.

244.03: Integration and Change Management Requirements

- (1) The Sports Wagering Operator shall be responsible for the Sports Wagering realized through the Sport Wagering Operator's Sports Wagering Vendors.
  - (a) The servers and other devices of Sports Wagering Vendors shall be considered part of the Sports Wagering Operator's Sports Wagering equipment and shall comply with M.G.L. c. 23N and 205 CMR 243.00.
  - (b) The Sports Wagering Operator shall guarantee that any integration with the servers and other devices of Sports Wagering Vendors complies with M.G.L. c. 23N and 205 CMR 243.00.
  - (c) An independent testing laboratory shall conduct integration testing and certification for each server and other device with the Sports Wagering Operator's Sports

Wagering equipment prior to its deployment and as required by the Commission.

- (2) The Sports Wagering Operator shall submit its proposed change management procedures to the Commission for approval in the manner described in 205 CMR 238.00. Such change management processes shall detail evaluation procedures for identifying the criticality of updates and determining the updates that shall be submitted to a certified independent testing laboratory for review and certification. The submission shall, at a minimum, reflect the following:
  - (a) These change management submission shall be:
    1. Developed in accordance with the Gaming Laboratories International, LLC Guide *GLI-CMP: Change Management Program Guide*, version 1.0, released May 6, 2020;
    2. Approved by the Commission prior to its deployment; and
    3. Audited at least annually by an independent testing laboratory.
  - (b) The Sports Wagering Operator shall issue quarterly change reports to an independent testing laboratory for review. The independent testing laboratory shall review the submission to ensure risk is being assessed according to the approved change management processes, and documentation for all changes are complete.
  - (c) Sports Wagering equipment operating under the approved change management processes shall be certified to the specifications set forth in M.G.L. c. 23N and 205 CMR 243.00 and accompanied by formal certification documentation from the independent testing laboratory on at least an annual basis. The Sports Wagering Operator or Sports Wagering Vendor may request an extension beyond the annual approval if it can demonstrate a hardship that prevents it from meeting the requirements for annual approval. The granting of a hardship waiver shall be in the sole discretion of the Commission.

244.04: Required Testing by Independent Testing Laboratories

- (1) Any testing by the independent testing laboratory for the purposes of certifying Sports Wagering equipment shall be conducted in compliance with M.G.L. c. 23N and 205 CMR 243.00 and 244.00.
- (2) The independent testing laboratory shall issue a report of the testing results to the Sports Wagering Operator or Sports Wagering Vendor and to the Commission. Such report shall contain:
  - (a) the part and version numbers of the Sports Wagering equipment tested;
  - (b) attachments containing documents sufficient to describe the functionality and operation of all material components of the Sports Wagering equipment;
  - (c) a statement as to whether each of the components within the Sports Wagering equipment, each interaction between components, and the equipment as a whole is compliant with the M.G.L. c. 23N and 205 CMR 243.00;
  - (d) the date the Sports Wagering equipment was submitted for testing;
  - (e) the start and end dates of the Sports Wagering equipment testing;

- (f) the location of the facility used to perform the testing; and
  - (g) a statement, signed under penalty of perjury, that all information provided in the report is accurate and complete.
- (3) The independent testing laboratory's report shall not contain any information in its body that, if publicly released, may harm the integrity of the Sports Wagering equipment, but such information may be disclosed in an attachment to the independent testing laboratory's report.
  - (4) The independent testing laboratory may communicate with the Sports Wagering Operator or Sports Wagering Vendor to request additional documentation or to discuss potentially non-compliant components. The independent testing laboratory shall log any communication between itself and the applicant and provide copies of all documents transmitted to or from the applicant for a minimum of the past seven years following issuance of the independent testing laboratory's report, to the Commission upon request.
  - (5) The independent testing laboratory may rely on testing conducted and data collected from testing conducted for another jurisdiction, whether by the independent testing laboratory or by another entity, if the testing was performed by an independent party with no apparent interest in the result. An independent testing laboratory relying on such external testing or data shall clearly identify in its report all such reliance and independently verify the validity of such data or testing by making a finding that the methods described in the earlier test are reliable and there is no indication that the data is incorrect.
  - (6) An independent testing laboratory may rely on any data or results of testing conducted by a Commission certified independent testing laboratory when such testing was conducted for purposes of permitting Sports Wagering equipment in the Commonwealth. Any reliance pursuant to 205 CMR 244.04(5) or (6) shall be clearly identified in the report.

244.05: Fees for Testing Sports Wagering Equipment

- (1) The Commission may assess a fee to a Sports Wagering Operator or Sports Wagering Vendor representing the cost associated with any additional testing of Sports Wagering equipment required by the Commission's gaming technology lab in accordance with 205 CMR 244.02(5), at hourly rates to be posted by the Commission.
- (2) A Sports Wagering Operator or Sports Wagering Vendor requesting that a Commission certified independent testing laboratory conduct testing shall pay all costs of the testing directly to the independent testing laboratory.

244.06: Independent Testing Laboratory Certification  
(reviewed separately)