

OHIO CASINO CONTROL COMMISSION



SUMMARY OF PROPOSED RULE FOR FILING

Ohio Adm.Code 3775-16-03, *Sports gaming accounts*, is being amended to require sports gaming proprietors that use deposit enabled accounts (online accounts or digital wallets) to use multi-factor authentication to protect access to patrons' sports gaming accounts. The original language of this rule provided multi-factor authentication as an option instead of a requirement for the applicable sports gaming proprietors.

- **3775-16-03 (amendment), titled, “Sports gaming accounts.”** This rule governs the use of and requirements for sports gaming accounts. The rule specifically governs online accounts, digital wallets, and account registrations for in-person gaming above the anonymous wager threshold. The requirements of the rule largely center around ensuring an individual’s identity is verified and that any individual establishing an account or placing wagers through an account is not a prohibited person. To that end, the rule states the general requirements of accounts, including ensuring proprietors gather standard identification data and perform a standard identification check of the patron, either through a data match or through examination of a government-issued identification. Additionally, the rule ensures that patrons are provided with responsible gambling information. For accounts that are deposit-enabled (online accounts or digital wallets), the rule also implements some further consumer protections, including limit setting, greater data collection for identity verification and contact and prompt payment requirements. The amendment to this rule changes the use of multi-factor authentication from an option to a requirement for accounts that are deposit-enabled. Sports gaming proprietors will have the option to use a “similar authentication method” as approved by the executive director. The purpose of this rule is to implement several of the required rules and provisions of R.C. 3775.02, including ensuring that wagers are accepted appropriately, there are protections for patrons placing wagers, proprietors are promoting methods to ensure responsible gambling, and that patron identities are being verified. Moreover, the rule implements R.C. 3775.11 and 3775.12’s requirements that online wagers are placed through accounts and in-person wagers are placed through a patron’s registration with the proprietor, unless the wager is below the anonymous wager threshold set in Ohio Adm.Code 3775-18-05.