

3775-16-03

Sports gaming accounts.

- (A) Online sports pool wagers may only be placed through a sports gaming account compliant with the provisions of this rule.
- (B) As required by division (B) of section 3775.12 of the Revised Code, a patron must register with a type B sports gaming proprietor and place all wagers on sporting events with a type B sports gaming proprietor through that registration. This registration is to be a sports gaming account compliant with the provisions of this rule.
- (C) Each sports gaming proprietor must have procedures for ensuring sports gaming accounts comply with this rule and any other requirements of Chapter 3775. of the Revised Code and the rules adopted thereunder, including ensuring, through commercially reasonable means, that:
 - (1) An individual who falls into a category of a prohibited person under section 3775.13 of the Revised Code is not permitted to create a sports gaming account, or permitted to continue to make wagers once they become prohibited, for as long as that status applies; and
 - (2) A patron's identification is re-verified upon reasonable suspicion that the patron's identification or account has been compromised.
- (D) Sports gaming proprietors must ensure that all sports gaming accounts:
 - (1) Include the following information for each patron, and the sports gaming proprietor must update this information each time it becomes aware of changes:
 - (a) Full legal name;
 - (b) Date of birth;
 - (c) Primary address;
 - (d) Sports gaming account number or username;
 - (e) If obtained pursuant to paragraph (D)(2)(a) of this rule, the type of government-issued identification examined, the government-issued identification number on the identification, and a digital copy of the identification;
 - (f) The method and any other information used to verify the patron's identity;

- (g) The date of identity verification; and
 - (h) A history of the wagers placed;
- (2) Are only created for patrons whose identities have been successfully verified and documented. Verifying and documenting the patron's identity must include:
 - (a) Digital or physical examination of the patron's government-issued identification, including the use of verification software designed to confirm the authenticity of the identification; or
 - (b) Methodology for multi-source authentication, which may include third party and governmental databases, as approved by the executive director;
- (3) Provide for the following upon account creation:
 - (a) A patron must certify that the information provided to the sports gaming proprietor is accurate and they are not an excluded or otherwise prohibited sports gaming participant. The sports gaming proprietor must document this certification;
 - (b) A patron must acknowledge that the legal age for sports gaming is twenty-one years of age, and that they are prohibited from allowing any other person to access or use their sports gaming account. The sports gaming proprietor must document this acknowledgment; and
 - (c) A patron must be notified of available responsible gaming resources;
- (4) Provide patrons with a readily accessible method for closing an account through the sports gaming proprietor's website or application or upon contact with the proprietor's customer service team. Upon account closure, the patron must be notified of available responsible gaming resources, including a helpline number compliant with paragraph (A)(3) of rule 3775-16-08 of the Administrative Code; and
- (5) Provide patrons with on-demand access to a summary statement of all their patron account wagering activity during the past year. In addition, a sports gaming proprietor must provide patrons the ability to request a summary statement of all their patron account wagering activity during the past five years. On-demand access and requests must be accessible

through the sports gaming proprietor's website, application, or sports gaming facility.

(E) A sports gaming proprietor may allow a sports gaming account to be deposit-enabled. In addition to the listed requirements, a deposit-enabled account must:

- (1) Allow, in accordance with the proprietor's house rules, accounts to be funded only through the use of:
 - (a) Deposit of cash or vouchers at an approved cashiering or kiosk location;
 - (b) ~~Credit or debit~~ Debit card;
 - (c) Promotional credit;
 - (d) Winnings;
 - (e) Corrections made by the sports gaming proprietor with documented notification to the patron;
 - (f) ACH transfer;
 - (g) Wire transfer; or
 - (h) Any other means approved by the executive director;
- (2) Notify the patron of the establishment of a sports gaming account via electronic mail or regular mail;
- (3) Provide patrons with an easy and obvious method, immediately upon initial account registration and at all times through the sports gaming proprietor's website or application, to impose limitations for betting parameters including, but not limited to, deposits, wagers, and time-based limitations. The self-imposed limitation method must provide the following functionality:
 - (a) Upon receiving any self-imposed limitation request, the sports gaming proprietor must ensure that all specified limits are correctly implemented immediately or at the point in time that was clearly indicated by the patron;

- (b) The self-imposed limitations set by a patron must not override more restrictive sports gaming proprietor-imposed limitations. The more restrictive limitations must take priority;
 - (c) Once established by a patron and implemented by the sports gaming system, it must only be possible to reduce the severity of self-imposed limitations upon the expiration of the self-imposed period; and
 - (d) An option must be available for patrons to set automatically renewing self-imposed limits;
- (4) Include the following additional information for each patron, and the sports gaming proprietor must update this information each time it becomes aware of changes:
 - (a) Telephone number;
 - (b) Electronic mail address; and
 - (c) Social security number, or the last four digits of the social security number, or an equivalent identification number for a noncitizen patron, such as a passport or taxpayer identification number;
- (5) Require patrons to protect access to funded sports gaming accounts with multi-factor authentication or similar authentication method, as approved by the executive director;
- (6) Prohibit a patron from transferring funds from a sports gaming account to another sports gaming account;
- (7) Allow ~~patrons~~ a patron to withdraw the funds maintained in ~~his or her~~ the patron's account, whether such account is open or closed, within five business days of the request. A request for withdrawal will be considered honored if it was processed by the sports gaming proprietor notwithstanding a delay by a payment processor, ~~credit~~ card issuer, or the custodian of a financial account. If the sports gaming proprietor believes in good faith that the patron engaged in either fraudulent conduct or other conduct that would put the sports gaming proprietor in violation of the law, the sports gaming proprietor may delay the withdraw of funds to investigate or otherwise comply with the law. In such cases, the sports gaming proprietor must:

- (a) Provide notice to the patron of the general nature of the investigation of the account; and
 - (b) Conduct its investigation in a reasonable and expedient fashion, providing the patron additional written notice of the status of the investigation at least every tenth business day starting from the day the original notice was provided to the patron; and
- (8) Refund any balance remaining in a sports gaming account closed by a patron according to the account withdrawal requirements of this rule.
- (F) A sports gaming proprietor that allows for deposit-enabled sports gaming accounts as described in paragraph (D) of this rule must have procedures in place to ensure that the manual addition or subtraction of funds, by the sports gaming proprietor, in a deposit-enabled sports gaming account are either:
 - (1) Reviewed for any adjustments of five hundred dollars or less; or
 - (2) Authorized in advance by supervisory personnel for all other adjustments.