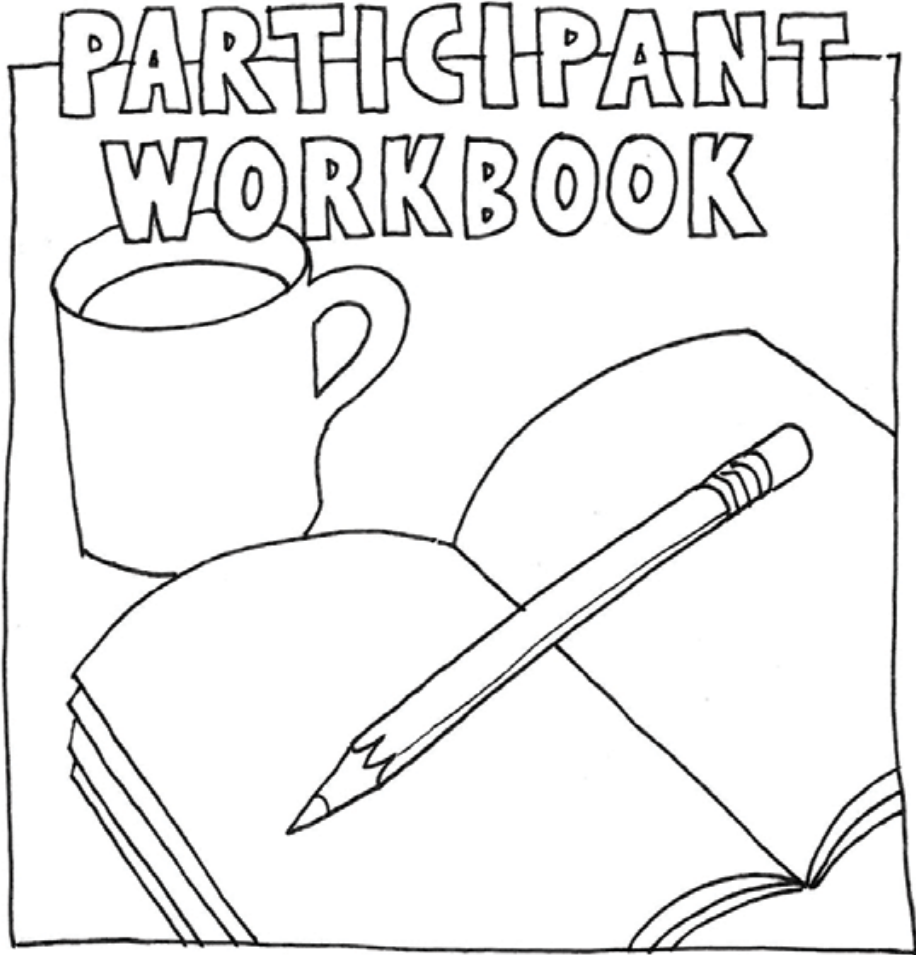




NVTC



Digital Wallets



Digital Wallets

An Overview

The time allotted for this virtual training will allow each of you to ask questions. The Q&A format of this training is anonymous. I challenge each of you to ask a question! Your participation will make this training a success today!

NOTES

Training Overview



- What is a Digital Wallet?
- Typical Digital Wallet Process
- Digital Wallet Features
- Digital Wallet Do's and Don'ts
- Digital Wallets in the News
- Digital Wallets Regulatory Questions

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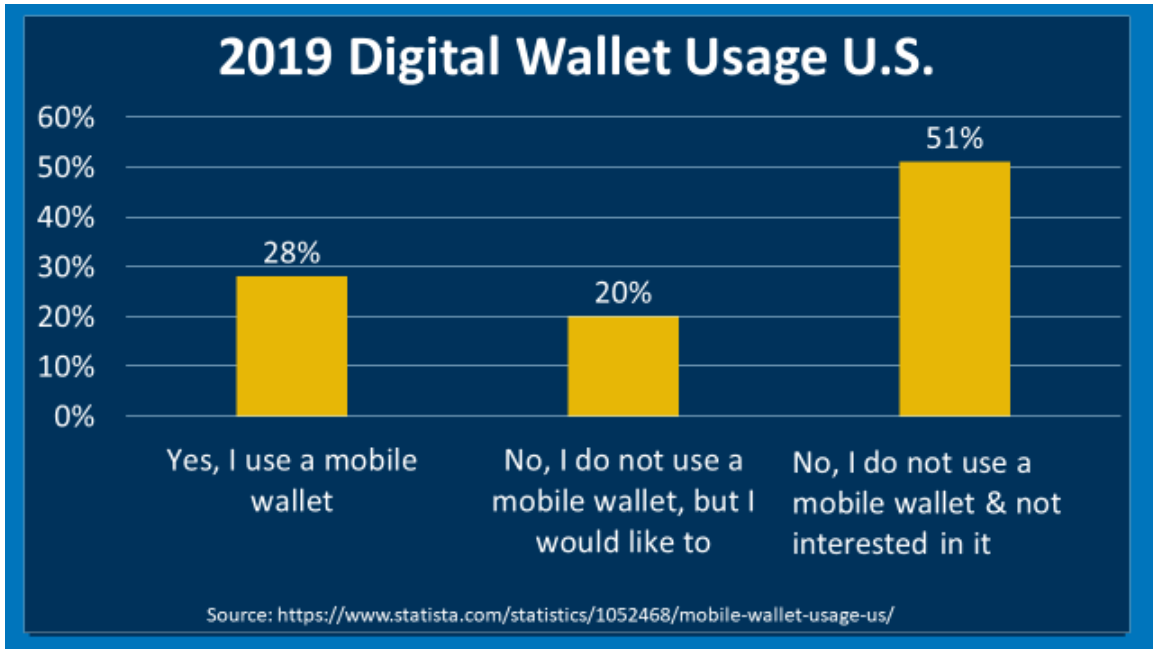


Digital Wallets are also referred to as “Mobile Wallets”

Some Industry Digital Wallets include:

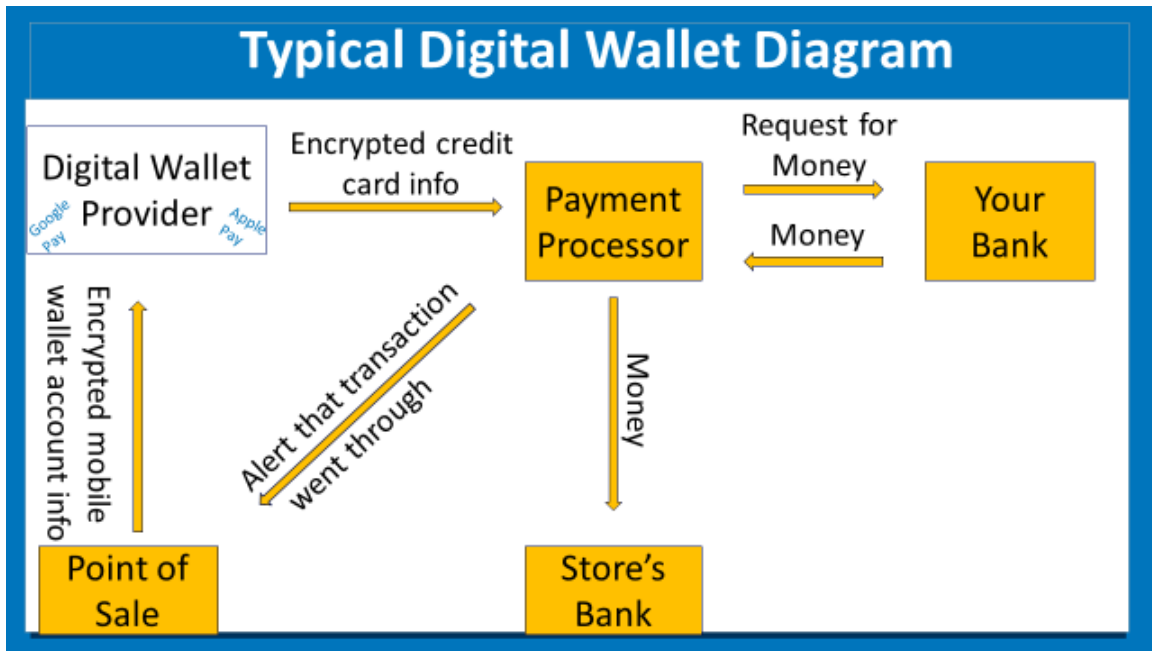
- Amazon Pay
- Android Pay

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Which category do you fall in?

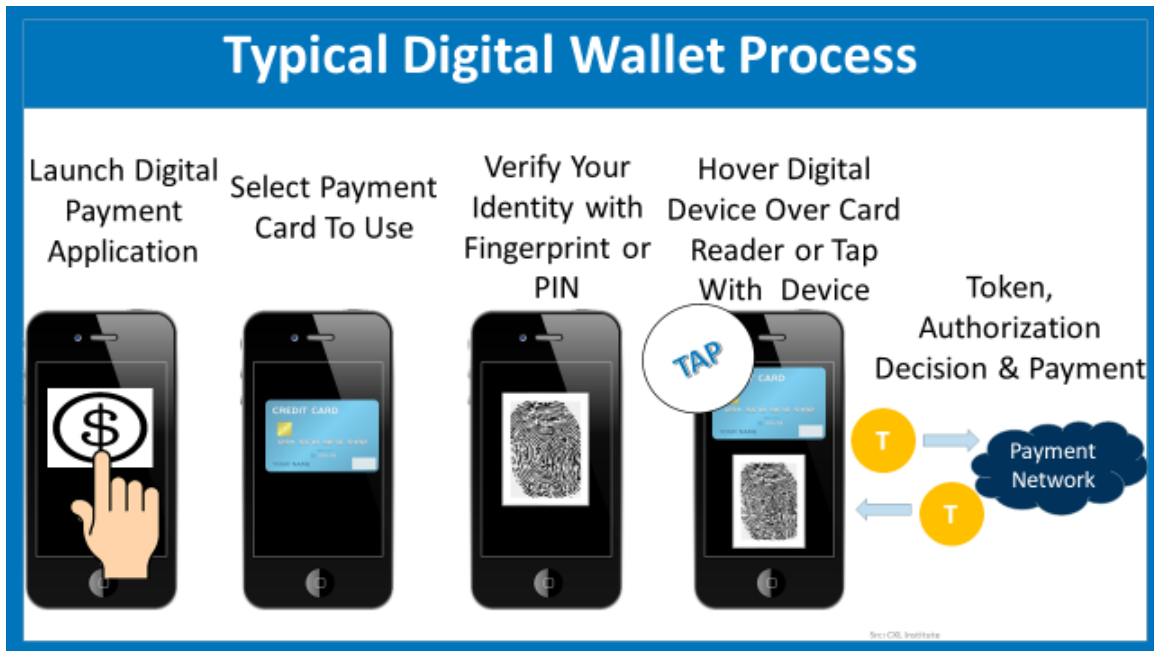
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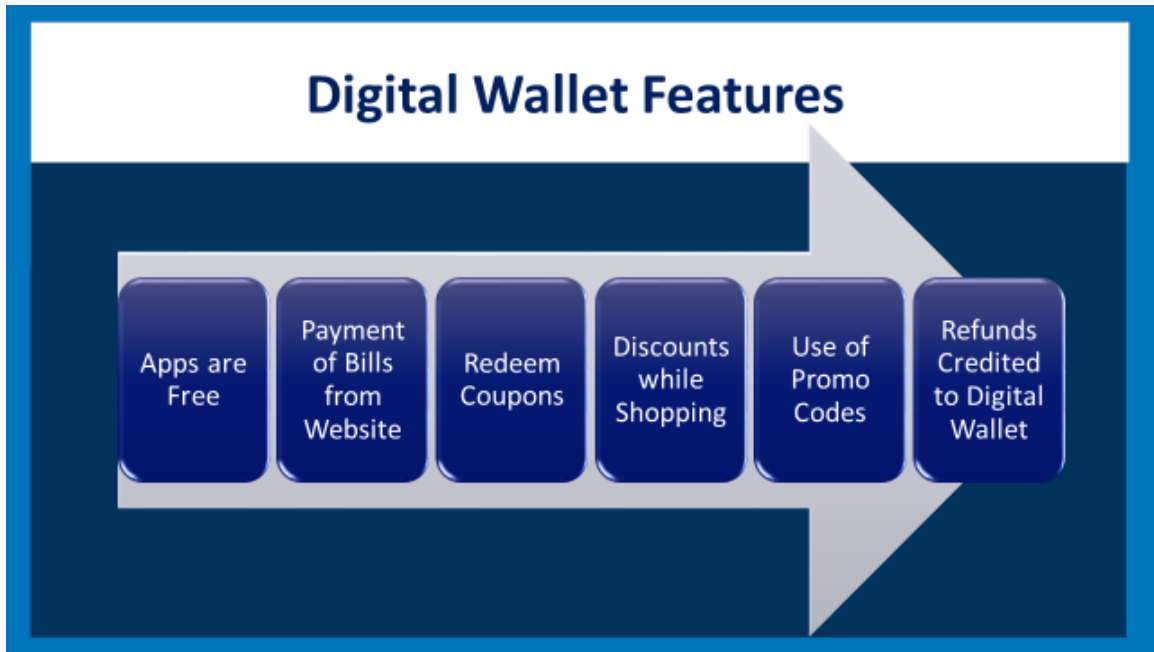
Typical process used for mobile/digital wallets and how the transaction is processed.

When thinking of your casino operations this process may be similar however will be fine-tuned for how you utilize Digital Wallets.

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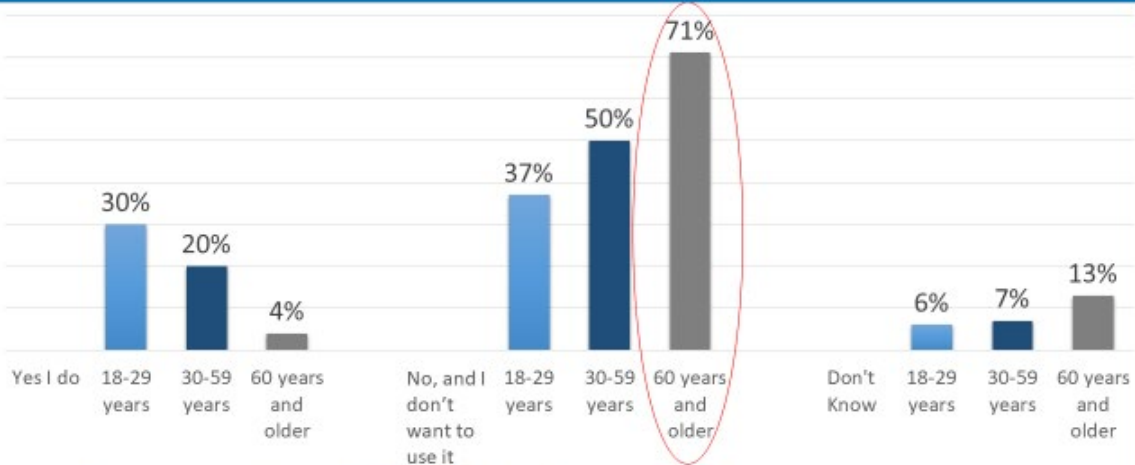


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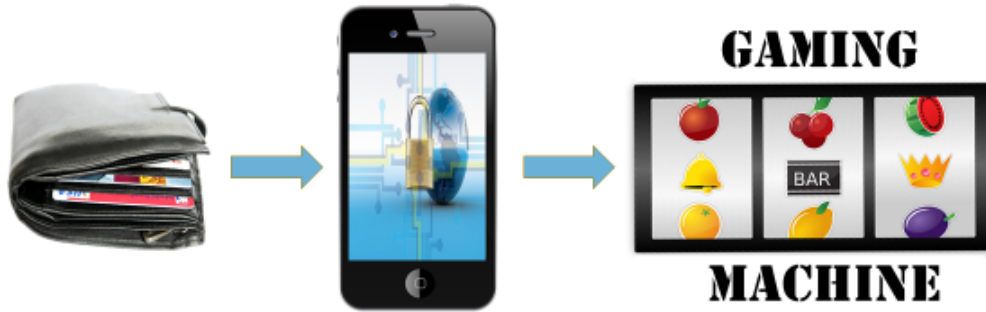
2017 Digital Wallet Usage U.S. by age group



<https://www.statista.com/statistics/315961/us-digital-wallet-users-age-group/>

NOTES

Digital Wallets in Casinos



Depending on Game Vendor; they should have an app for your customers to utilize

Not a new concept some prior cashless technology include:

- Electronic Funds Transfer (EFT)
- Ticket In Ticket Out (TITO)
- Advanced Funds Transfer (AFT)

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Digital Wallet in Layman's Terms

- Digital Wallet has software and an information component.
- The software provides security and encryption for the personal information and for the transaction.
- Normally mobile wallets are stored on the client side and are easily self-maintained and fully compatible with most e-commerce websites.
- A server-side mobile wallet, also known as a thin wallet is one that the organization creates for you and maintains on its servers.
- The information component is a database of user input information. Information that consists of at least:
 - Your Shipping Address
 - Billing Address
 - Payment Methods (including credit card numbers, expiration dates and security codes)

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Digital Wallet Do's and Don'ts

Do's

- ✓ Use Strong Passwords
- ✓ Download Apps from trusted sources
- ✓ Check your mobile wallet statement carefully

Don'ts

- ✓ Don't use public Wi-fi
- ✓ Don't fall for cashback offers
- ✓ Don't add too much money

NOTES

Digital Wallet and NIGC Regulations: 25 C.F.R. § 543.20

- (d) Physical Security
 - Data and Hardware Separation & Access History
- (e) Logical Security
 - Proximity Software & Passwords
- (f) User Controls
 - Credential Access

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Before Adding Digital Wallet Technology

- a) Review Tribal Internal Control Standards
- b) Review Applicable Technical Standards
- c) Review and Revise System of Internal Controls/Policies and Procedures as needed to address Digital Wallets

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SLIDE 14: NIGC REGULATION

543.14 What are the minimum internal control standards for patron deposit accounts and cashless systems?

(a) Supervision. Supervision must be provided as needed for patron deposit accounts and cashless systems by an agent(s) with authority equal to or greater than those being supervised.

(b) Patron deposit accounts and cashless systems.

(1) Smart cards cannot maintain the only source of account data.

(2) Establishment of patron deposit accounts. The following standards apply when a patron establishes an account.

(i) The patron must appear at the gaming operation in person, at a designated area of accountability, and present valid government issued picture identification; and

(ii) An agent must examine the patron's identification and record the following information:

(A) Type, number, and expiration date of the identification;

(B) Patron's name;

(C) A unique account identifier;

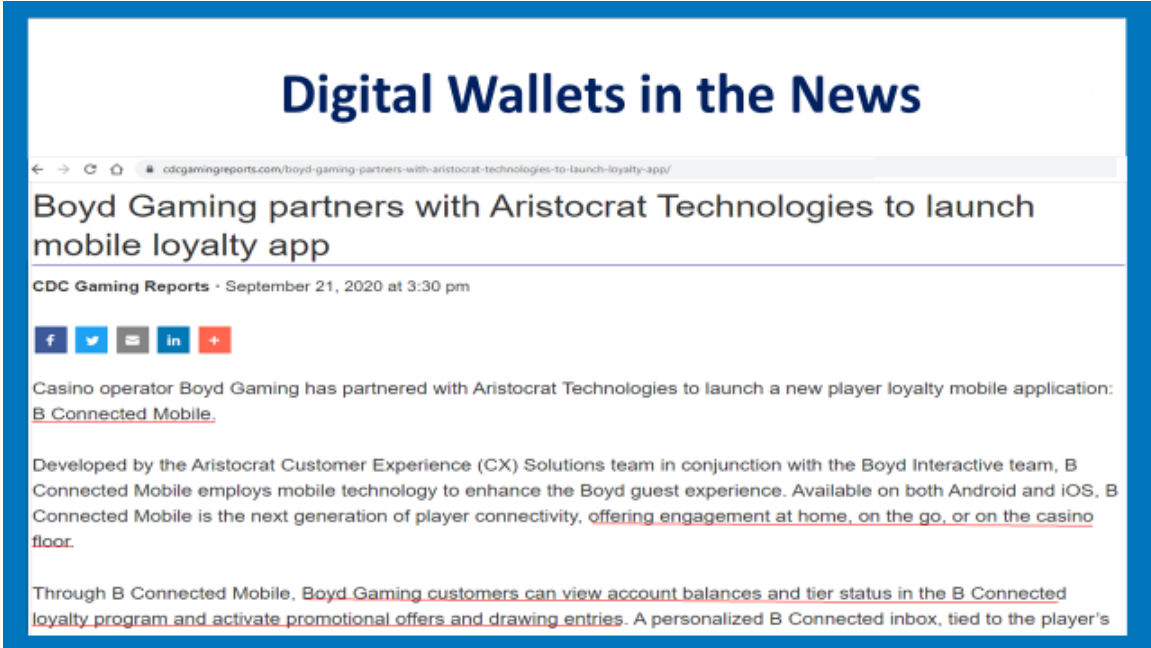
(D) Date the account was opened; and

(E) The agent's name.

(3) The patron must sign the account documentation before the agent may activate the account.

(4) The agent or cashless system must provide the patron deposit account holder with a secure method of access

NOTES



NIGC is not promoting any of the mobile wallets just providing information for your review.

NOTES

Digital Wallets in the News

cdogamingreports.com/everi-says-it-will-roll-out-its-mobile-wallet-in-casinos-by-the-end-of-2020/

EXCLUSIVE

Everi says it will roll out its mobile wallet in casinos by the end of 2020

Howard Stutz, CDC Gaming Reports · August 18, 2020 at 7:25 am

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Gaming equipment provider Everi Holdings said its mobile wallet – a cashless gaming product – will be available in casinos by the end of the year.

The technology has been under development and the subject of casino industry interest long before COVID-19 brought the issue of cashless gaming to the forefront. The topic has been discussed by Everi executives on quarterly earnings conference calls going back to last year.

The Las Vegas-based company said in a statement last week it would roll out the program – dubbed *CashClub Wallet* –

NIGC is not promoting any of the mobile wallets just providing information for your review.

NOTES

Digital Wallets in the News

<https://www.cdcgamingreports.com/scientific-games-rolling-out-cashless-products-cleaning-systems-in-post-pandemic-era/>

Scientific Games rolling out cashless products, cleaning systems in post-pandemic era

Howard Stutz, CDC Gaming Reports - June 1, 2020 at 7:00 am

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Matt Wilson began his role as chief executive for Scientific Games Gaming Group on March 1.

Wilson said the mobile wallet product, called Unified Wallet, eliminates lines at ATMs to withdraw cash or at kiosks to redeem tickets. Money from the gaming session transfers between the wallet and the machine via Bluetooth technology. He said casinos will see a reduction in maintenance costs for bill validators, ticket printers, and ticket redemption kiosks.

Timing on the mobile wallet's roll-out depends on the regulatory approval process, which is different in every state.

The primary concern for Scientific Games, initially, is helping casino operators implement their reopening plans under health and safety guidelines that include social distancing mandates and stringent cleaning and sanitation protocols.

As of Friday, more than 220 casinos had reopened in 19 states. On Monday, five more states are allowing casinos to reopen, with Nevada scheduled to relaunch the nation's largest gaming market on Thursday.

NIGC is not promoting any of the mobile wallets just providing information for your review.

Digital Wallets in the News

[cdcgamingreports.com/igt-resort-wallet-technology-leads-evolution-of-cashless-gaming-in-new-york-state/](https://www.cdcgamingreports.com/igt-resort-wallet-technology-leads-evolution-of-cashless-gaming-in-new-york-state/)

IGT's Resort Wallet technology leads evolution of cashless gaming in New York State

CDC Gaming Reports - October 13, 2020 at 5:04 pm

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International Game Technology is contributing to the evolution of casino operations with its Resort Wallet cashless solution at the newly reopened Resorts World Catskills Casino and Resort in Monticello, N.Y., a subsidiary of the Genting Group. Resort Wallet gives Resorts World Catskills' patrons the option of a contactless and safe cashless gaming experience. Players can use their Resorts World Catskills Players Club card to load cash into a secure digital wallet from either the casino cashier or any slot machine, and access those funds from any slot machine.

In addition, Resort Wallet minimizes line-ups at kiosks and the cashier to encourage social distancing. It also generates greater operational efficiencies by reducing cash-handling costs and associated safety and security risks. Cashless play also lessens machine maintenance and results in fewer cash-handling errors.

Digital Wallets Regulatory Questions



- How does this support responsible gaming?
- Generally, does the casino or the mobile wallet company have ownership of the sales and marketing data collected from a patron's use of a mobile wallet?
- When people use digital wallet lets say pay pal to buy something and they want a refund do they get the refund from pay pal or from where they bought it?
-

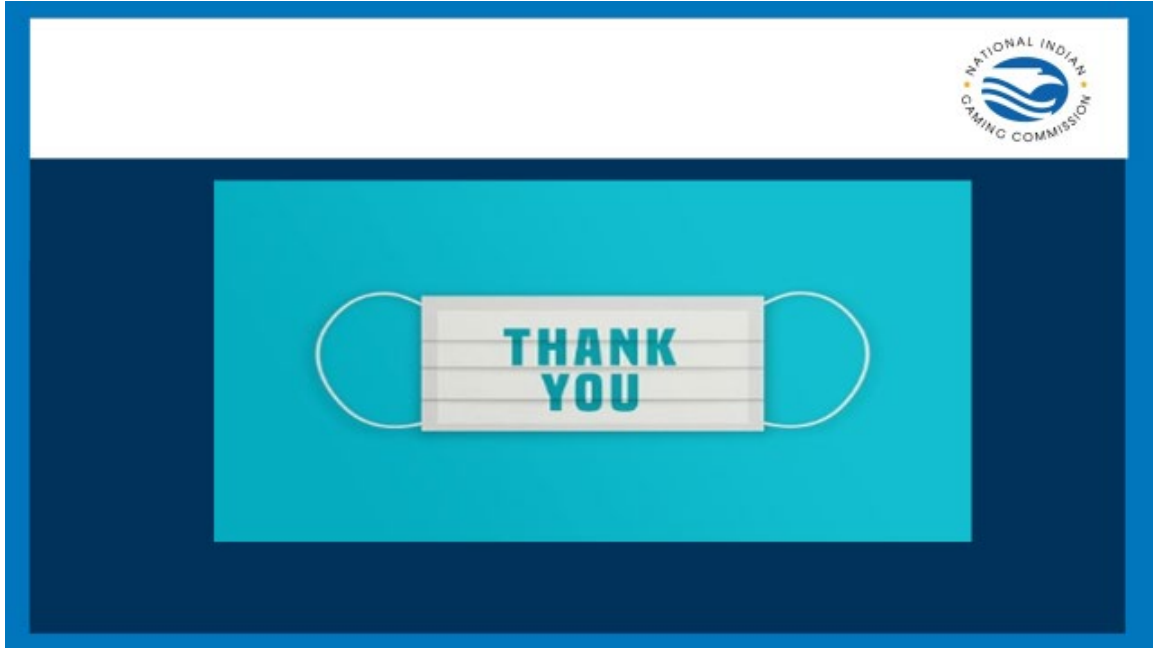
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Digital Wallet Recap



- Industry-wide there are many types of Digital Wallets: Apple Pay, Google Pay, Amazon Pay, etc.
- More Gaming Vendors are getting their Digital Wallets certified to be able to use in your operations

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Thank you for your participation and attending this session of the Information Technology Boot Camp!

After you log out you will receive a Survey. We ask that you complete the survey as the feedback helps us to get better at what we do!

We hope that you will join us for the next session.

NIGC Training can be reached at traininginfo@nigc.gov