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| **§ 543.15 - Lines of Credit**  |  |  |  |  |  |
| **(a)** | **Supervision** |  |  |  |  |  |
| 1. | Is supervision provided as needed for lines of credit by an agent(s) with authority equal to or greater than those being supervised? (Observation, inquiry and review other – e.g.: organization chart, department schedules, job description) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(a) |  |
| **(b)** | **Establishment of lines of credit policy** |  |  |  |  |  |
| 2. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:A process for the patron to apply for, modify, and/or re-establish lines of credit, to include required documentation and credit line limit? (Review SICS.) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(i) |  |
| 3. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:Authorization levels of credit issuer(s)? (Review SICS and review other – authorization list) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(ii) |  |
| 4. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:Identification of agents authorized to issue lines of credit? (Review SICS and review other – authorization list) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(iii) |  |
| 5. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:A process for verifying an applicant’s credit worthiness? (Review SICS and review other – patron credit file) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(iv) |  |
| 6. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:A system for recording patron information, to include:Name, current address, and signature? (Review SICS andreview supporting documentation) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(v)(A) |  |
| 7. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:A system for recording patron information, to include:Identification credential? (Review SICS and review supporting documentation) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(v)(B) |  |
| 8. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:A system for recording patron information, to include:Authorized credit line limit? (Review SICS and review supporting documentation) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(v)(C) |  |
| 9. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:A system for recording patron information, to include:Documented approval by an agent authorized to approve credit line limits? (Review SICS and review supporting documentation) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(v)(D) |  |
| 10. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:A system for recording patron information, to include:Date, time and amount of credit issuances and payments? (Review SICS and review supporting documentation) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(v)(E) |  |
| 11. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:A system for recording patron information, to include:Amount of available credit? (Review SICS and reviewsupporting documentation) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(v)(F) |  |
| 12. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:A process for issuing lines of credit to:Verify the patron’s identity? (Inquiry, review SICS, and review supporting documents) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(vi)(A) |  |
| 13. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:A process for issuing lines of credit to:Notify the patron of the lines of credit terms, including obtaining patron’s written acknowledgment of the terms by signature? (Inquiry, review SICS, and review supporting documentation) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(vi)(B) |  |
| 14. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:A process for issuing lines of credit to:Complete a uniquely identified, multi-part, lines of credit issuance form, such as a marker or counter check, which includes the terms of the lines of credit transaction? (Inquiry, review SICS, and review supporting documentation) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(vi)(C) |  |
| 15. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:A process for issuing lines of credit to:Obtain required signatures? (Inquiry, review SICS, and review supporting documentation) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(vi)(D) |  |
| 16. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:A process for issuing lines of credit to:Determine the amount of the patron’s available lines of credit? (Inquiry, review SICS, and review supporting documentation) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(vi)(E) |  |
| 17. | If the gaming operation extends lines of credit are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:A process for issuing lines of credit to:Update the credit balance record at the time of each transaction to ensure that lines of credit issued are within the established limit and balance for that patron? (Inquiry, review SICS, and review supporting documentation) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(vi)(F) |  |
| 18. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:A process for issuing lines of credit to:Require the agent issuing the lines of credit to be independent of the agent who authorized the lines of credit? (Inquiry, review SICS, and review supporting documentation) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(vi)(G) |  |
| 19. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:Apolicy establishing credit line limit exceptions to include the following:Identification of the agent(s) authorized to permit a credit line limit to be exceeded? (Review SICS) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(vii)(A) |  |
| 20. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:A policy establishing credit line limit exceptions to include the following:Authorization thresholds? (Review SICS) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(vii)(B) |  |
| 21. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:A policy establishing credit line limit exceptions to include the following:Required documentation? (Review SICS) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(vii)(C) |  |
| 22. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:A policy governing increases and decreases to a patron’s lines of credit account balances to include the following:Documentation and record keeping requirements? (Review SICS) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(viii)(A) |  |
| 23. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:A policy governing increases and decreases to a patron’s lines of credit account balances to include the following:Independence between the department that receives the payment and the department that maintains custody of the credit balance for payments made by mail? (Review SICS) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(viii)(B) |  |
| 24. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:A policy governing increases and decreases to a patron’s lines of credit account balances to include the following:Collections? (Review SICS) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(viii)(C) |  |
| 25. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:A policy governing increases and decreases to a patron’s lines of credit account balances to include the following:Periodic audits and confirmation of balances? (Review SICS) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(viii)(D) |  |
| 26. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:A policy governing increases and decreases to a patron’s lines of credit account balances to include the following:If a collection agency is used, a process to ensure documentation of increases and decreases to the lines of credit account balances? (Review SICS) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(viii)(E) |  |
| 27. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following**:**Apolicy governing write-offs and settlements to include:Identification of agent(s) authorized to approve write-offs and settlements? (Review SICS) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(ix)(A) |  |
| 28. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:A policy governing write-offs and settlements to include:Authorization levels for write-offs and settlements of lines of credit instruments? (Review SICS) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(ix)(B) |  |
| 29. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:A policy governing write-offs and settlements to include:Required documentation for write-offs and settlements? (Review SICS) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(ix)(C) |  |
| 30. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:A policy governing write-offs and settlements to include:Independence between the agent who established the lines of credit and the agent writing off or settling the lines of credit instrument? (Review SICS and review other – organizational chart) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(ix)(D) |  |
| 31. | If the gaming operation extends lines of credit, are controls established and procedures implemented to safeguard the assets of the gaming operation, including a lines of credit policy which includes the following:A policy governing write-offs and settlements to include:Necessary documentation for the approval of write-offs and settlements and transmittal to the appropriate department for recording and deductibility? (Review SICS) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(b)(1)(ix)(E) |  |
| **(c)** | **Variances** |  |  |  |  |  |
| 32. | Has the gaming operation established a threshold level, at which a variance must be reviewed to determine the cause? (Review SICS)State the type(s) of variance and threshold level(s) or percentage(s) : \_\_\_\_\_\_\_\_\_ | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(c) |  |
| 33. | Has the gaming operation received TGRA approval for the variance threshold(s)? (Review TGRA approval ) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(c) |  |
| 34. | Are reviews of variances exceeding the established threshold(s) documented? (Review supporting documentation) | \_\_\_\_ | \_\_\_\_ | \_\_\_\_ | 543.15(c) |  |