

Sec. 12-865-12. Age and Identity Verification

(a) Online gaming operators shall conduct a comprehensive identity check before an individual is allowed to open an internet gaming account. An online gaming operator may contract with a third-party for age and identity verification of individuals seeking to open an internet gaming account.

(b) The online gaming operator shall ensure that any individual under the legal age to participate is denied the ability to open an internet gaming account, deposit funds or participate in gaming. The comprehensive identity check shall include, at minimum, an identity search of the individual's name, date of birth, address, and last four digits of the individual's social security number, government issued identification card, including, but not limited to, a passport or other U.S. government issued travel document or tax identification number. In addition, prior to opening an internet gaming account, an online gaming operator shall utilize identity authentication questions that require a patron to provide information known only to the patron such as previous addresses or credit transactions, unless an alternate method of authentication of equal or greater security and effectiveness is approved in writing by the department. Where a prospective patron's age or identity information is rejected by the online gaming operator, the prospective patron shall be afforded a means to attempt to resolve the rejection by providing additional identifying information.

(c) An identity check to create an internet gaming account exclusively for the purpose of fantasy contests shall not be subject to the provisions of subsection (b) of this section. To verify the identity of a patron engaging exclusively in fantasy contests, an online gaming operator shall require the patron to submit the individual's full legal name, date of birth, address, and electronic mailing address. Online gaming operators shall take commercially and technologically reasonable measures to verify fantasy contest patrons' true identities and shall use such information, at a minimum, to enforce age restrictions. The patron shall also attest to the patron's age and authenticity of identity.

(d) Only patrons twenty-one years of age and older may open an internet gaming account, deposit funds or participate in sports wagering or online casino gaming.

(e) Only patrons eighteen years of age and older may open an internet gaming account, deposit funds or participate in fantasy contests, keno or the purchase of tickets for lottery draw games through the Internet or a mobile application.

(f) An online gaming operator shall void all wagers and entry fees placed by a patron who does not meet the minimum age requirement, in accordance with section 12-865-34 of the Regulations of Connecticut State Agencies, and shall dispense any amounts won to the patron or patrons who were the next runner- or runners-up and to each next eligible patron in the fantasy contest, if possible to determine, or the amounts deposited and won shall be dispensed to the chronic gamblers treatment rehabilitation account, established under section 17a-713 of the Connecticut General Statutes. An online gaming operator shall keep a record of any such voided transactions and the reason for voiding the transaction.

(g) Before accepting a wager from a patron, an online gaming operator shall use commercially reasonable standards to confirm that the patron is not a prohibited patron with regard to the internet game the patron is seeking to participate in, including but not limited to using reasonably available public information and by exercising reasonable efforts to

obtain information from the department or the relevant sports governing body.

(h) Online gaming operators shall check the self-exclusion database established pursuant to section 12-865-23 of the Regulations of Connecticut State Agencies to confirm that a patron is not an excluded person prior to opening an internet gaming account and shall refuse to open the account if such patron is an excluded person.

(i) Online gaming operators and online gaming service providers shall protect the details of patron verification in the same manner as confidential information.

(j) An online gaming operator shall develop and implement risk-based procedures for conducting ongoing patron due diligence, including, but not limited to:

(1) Obtaining and analyzing patron information such as the patron's historical pattern of transactions and the patron's historic funding source for the purpose of developing a patron risk profile;

(2) Conducting ongoing monitoring to identify and report suspicious transactions; and

(3) Identifying signs that a patron's identification has been compromised.

(k) Prior to conducting internet gaming or establishing an internet gaming account, the online gaming operator shall develop and implement a policy for the handling of patrons discovered to be using an internet gaming account in a fraudulent manner, that includes but is not limited to:

(1) The maintenance of information about any patron's activity, such that if fraudulent activity is detected, the department or law enforcement has all of the necessary information to investigate and take appropriate action;

(2) The suspension process for any internet gaming account discovered to be providing access to fraudulent patrons; and

(3) The treatment of deposits, wagers, and wins associated with a fraudulent internet gaming account.

(Effective February 1, 2022)