

Sec. 12-865-11. Internet Gaming Account Management

(a) Prior to engaging in internet gaming, a patron shall establish an internet gaming account. A patron shall have only one internet gaming account for each online gaming operator for use in the State of Connecticut, except if the online gaming operator is operating multiple types of internet games on separate electronic wagering platforms, the patron may have one internet gaming account for each electronic wagering platform operated by such online gaming operator.

(b) The electronic wagering platform shall display a message prior to an internet gaming account being established informing the patron that certain individuals are prohibited from engaging in certain types of gaming. The message shall include a link to a location that provides additional information on the categories of persons prohibited from gaming. The electronic wagering platform will require the patron to affirm that the patron will not place a wager on an internet game from which the patron is prohibited.

(c) In order to establish an internet gaming account, the online gaming operator shall:

(1) Create an electronic patron file, which shall include at a minimum:

(A) Patron's legal name;

(B) Patron's date of birth;

(C) Entire or last four digits of the patron's Social Security number or equivalent for a foreign patron such as a passport number or taxpayer identification number;

(D) Patron's internet gaming account number;

(E) Patron's address;

(F) Patron's electronic mail address;

(G) Patron's telephone number;

(H) Any other information collected from the patron used to verify the patron's identity;

(I) The method used to verify the patron's identity; and

(J) Date of verification.

(2) Encrypt all confidential information contained in an electronic patron file.

(3) Verify the patron's identity in accordance with section 12-865-12 of the Regulations of Connecticut State Agencies or other methodology for remote multi-sourced authentication, which may include third-party and governmental databases, that may be approved by the department.

(4) Follow NIST Special Publication 800-63-3 "Digital Identity Guidelines" or other technical standards established pursuant to section 12-865-3(n) of the Regulations of Connecticut State Agencies for password and access security including required multi-factor identification.

(5) Verify that the patron meets the minimum legal age requirement and is not on the self-exclusion list, or otherwise prohibited from participation in gaming;

(6) Record the patron's acceptance of the gaming entity licensee's terms and conditions to participate in internet gaming;

(7) Record the patron's certification that the information provided to the online gaming operator by the individual who registered is accurate;

(8) Record the patron's acknowledgement that the patron meets the minimum legal age requirement and acknowledgement that the patron is prohibited from allowing any other person to access or use the patron's internet gaming account; and

(9) Notify the patron of the establishment of the internet gaming account via electronic mail.

(d) Online gaming operators shall implement methods for securely issuing, modifying, and resetting a patron's internet gaming account password, personal identification number, or other approved security feature, if applicable. Any method shall include notification to the patron following any modification via electronic or regular mail, text message, or other manner approved by the department. Such methods shall include, at a minimum, one of the following:

(1) The correct response to two or more challenge questions; or

(2) Strong authentication.

(e) Each internet gaming account shall be:

(1) Non-transferable;

(2) Unique to the patron who establishes the account; and

(3) Distinct in account number from any other account that the patron may have established with the online gaming operator in another state, territory, or on a reservation.

(f) A patron's internet gaming account may be funded through the use of:

(1) An electronic fund transfer from patron's account, not a trust or business entity account, with a bank or other financial institution provided that the gaming entity licensee verifies the validity of the account with the financial institution;

(2) One credit card held in the name of the patron, not through a payment gateway, payment aggregator or other third-party payment processor that does not require the use of a merchant account, or one debit card, held in the name of the patron, through direct payment. A patron may only link one credit card or one debit card to the patron's internet gaming account at any point in time. A patron may change the patron's credit card or debit card at any point in time as long as the patron deletes the card actively linked to the internet gaming account and subsequently activates and links a different credit or debit card;

(3) Complimentaries;

(4) Winnings or prizes;

(5) Travelers checks;

(6) Certified checks;

(7) Wire transfer;

(8) Adjustments made by the online gaming operator with documented notification to the patron; or

(9) Any other means approved by the department.

(g) Funds may be withdrawn from a patron's internet gaming account by the following methods:

(1) Adjustments made by the online gaming operator with documented notification to the patron;

(2) A cash-out transfer to the debit card or credit card that was used to fund patron's internet gaming account;

(3) Cash-out transfers directly to the patron's individual, not a trust or business entity account, account with a bank or other financial institution provided that the licensee verifies the validity of the account with the financial institution; or

(4) Any other means approved by the department.

(h) An online gaming operator shall not permit a patron to transfer funds to another patron.

(i) All adjustments to internet gaming accounts for amounts of \$500.00 or less shall be periodically reviewed by supervisory personnel as set forth in the online gaming operator's internal controls. All other adjustments shall be authorized by supervisory personnel prior to being entered.

(j) Electronic wagering platforms shall provide an account statement with account details to a patron immediately on demand, which shall include detailed account activity for at least the twelve months preceding the request unless the patron requests a shorter period. In addition, an electronic wagering platform shall, upon request, be capable of providing a summary statement of all patron activity since the internet gaming account was established. Information to be provided on the summary statement shall include, at a minimum, the following:

- (1) Deposits to the internet gaming account;
- (2) Withdrawals from the internet gaming account;
- (3) Win or loss statistics, including monetary amount won or lost;
- (4) Beginning and ending account balances; and
- (5) Self-imposed responsible gaming limit history, if applicable.

(k) The online gaming operator shall maintain a reserve in the amount necessary to ensure the security of funds held by the online gaming operator on behalf of patrons in internet gaming accounts. The reserve shall be in the form of:

- (1) Cash or cash equivalents maintained in a U.S. bank account segregated from the online gaming operator's operational funds;
- (2) An irrevocable letter of credit;
- (3) A bond;
- (4) Any other form acceptable to the department; or
- (5) Any combination of the allowable forms set forth in subdivisions (1) to (4), inclusive, of this subsection.

(l) The reserve shall be not less than the sum of the following:

- (1) The daily ending cashable balance of all patrons' internet gaming accounts;
- (2) Pending withdrawals; and
- (3) The sum of all pending internet wagers, funds transferred to an internet game not yet wagered, and pending wins.

(m) Funds held in internet gaming accounts shall not be automatically transferred by the online gaming operator. The online gaming operator shall not require a patron to transfer funds from the patron's internet gaming account in order to circumvent the provisions of subsection (l) of this section.

(n) Amounts available to patrons for wagering that are not redeemable for cash may be excluded from the reserve computation.

(o) Upon request, the department may allow the online gaming operator to combine the reserve for all of its Connecticut internet wagering.

(p) The online gaming operator shall have access to all internet gaming account and transaction data to ensure the amount of its reserve is sufficient. Unless otherwise directed by the department, the online gaming operator shall file a monthly attestation with the

department, in the form and manner prescribed by the department, that the reserve is adequately funded pursuant to this section.

(q) At least annually, the online gaming operator shall, at the operator's own expense, submit to an independent audit of such licensee's reserve accounts. A copy of the audit shall be provided to the department within ten days of receipt by the online gaming operator. Additionally, the department may audit an online gaming operator's reserve accounts at any time.

(r) Based on the results of any such audits, the department may direct an online gaming operator to take any action necessary to ensure the purposes of subsections (k) to (q), inclusive, of this section are achieved, including but not limited to requiring the online gaming operator to modify the form of its reserve or increase the amount of its reserve.

(s) Patron protection information shall be readily accessible to the patron. The patron protection information shall contain at a minimum:

(1) Information about potential risks associated with excessive participation in gaming, and where to get help related to responsible gaming education and compulsive gaming support;

(2) Self-imposed limitations invoked by the patron;

(3) A list of the available patron protection measures that can be invoked by the patron, such as self-imposed limits and self-exclusion, and information on how to invoke those measures; and

(4) Mechanisms available to the patron to detect unauthorized use of the patron's account, such as reviewing credit card statements against known deposits and for unknown charges.

(t) Patrons shall be provided an easy and obvious method to impose limitations for gaming parameters including, but not limited to, deposit caps, individual and cumulative wager maximums, and time-based limitations. Online gaming operators that offer fantasy contests may request a hardship exemption to the requirement to impose time-based limitations for fantasy contest activity, and the commissioner may waive this requirement, if the online gaming operator can demonstrate that such waiver will not detrimentally impact problem gambling or consumer protections. The self-imposed limitation method shall provide the following functionality:

(1) Upon receiving any self-imposed limitation order, the online gaming operator shall ensure that all specified limits are correctly implemented immediately or at the point in time that was clearly indicated by the patron;

(2) The self-imposed limitations set by a patron shall not override more restrictive operator imposed limitations. The more restrictive limitations shall take priority; and

(3) Once established by a patron and implemented by the online gaming operator, it shall only be possible to reduce the severity of self-imposed limitations upon twenty-four hours' notice, or as required by the department.

(u) The electronic wagering platform shall either clearly display the amount of time, or provide a periodic pop-up message at least once every thirty minutes if a patron has not logged out of the patron's account during such thirty minute period, that states the amount of time a patron has spent on the electronic wagering platform during that patron session.

(v) The electronic wagering platform shall clearly display to the patron the amount of

funds available in the patron's internet gaming account.

(w) An electronic wagering platform shall employ a mechanism that places an internet gaming account in a suspended mode under any of the following conditions:

(1) When requested by the patron for a specified period of time, if time-based limitations are required pursuant to subsection (t) of this section, which period shall be no less than seventy-two hours;

(2) When required by the department;

(3) Upon a determination that, based on the specific type of gaming a patron is engaged in, that such patron is a prohibited patron; and

(4) When initiated by an online gaming operator that has evidence that indicates any of the following:

(A) Illegal activity;

(B) A negative internet gaming account balance; or

(C) A violation of the internet gaming account terms and conditions.

(x) When an internet gaming account is in a suspended mode, the electronic wagering platform shall do all of the following:

(1) Prevent the patron from internet gaming;

(2) Prevent the patron from depositing funds unless the internet gaming account is suspended due to having a negative balance but only to the extent the internet gaming account balance is brought back to zero dollars;

(3) Prevent the patron from withdrawing funds from the patron's suspended account, unless the suspended mode was initiated by the patron or the withdrawal request is from the patron in the absence of any suspected fraud or misconduct;

(4) Prevent the patron from making changes to the patron's internet gaming account;

(5) Prevent the deletion of the internet gaming account from the electronic wagering platform; and

(6) Prominently display to the patron that the internet gaming account is in a suspended mode, the restrictions placed on the internet gaming account, and any further course of action needed to remove the suspended mode.

(y) The online gaming operator shall notify a patron immediately via electronic mail and text message, unless the patron has selected either electronic mail or text message solely for fantasy contest internet gaming accounts, or other method approved by the department, whenever the patron's internet gaming account has been closed or placed in a suspended mode. Such notification shall include the restrictions placed on the internet gaming account and any further course of action needed to remove the restriction.

(z) A suspended account may be restored for any of the following reasons:

(1) Upon expiration of the time period established by the patron;

(2) If authorized by the department;

(3) When the patron is no longer a prohibited patron; and

(4) When the online gaming operator has lifted the suspended status after concluding that the basis for the suspension no longer applies to the account or patron.

(Effective February 1, 2022)