

Section 1900.1220 Sports Wagering Accounts

- a) Internet wagering shall only be engaged in by a patron through a sports wagering account established with a master sports wagering licensee.
- b) In order to establish a sports wagering account, a master sports wagering licensee 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, if voluntarily provided, or equivalent for a foreign patron such as a passport or taxpayer identification number;
 - D) Account number;
 - E) Patron's residential address;
 - F) Patron's electronic mail address;
 - G) Patron's telephone number;
 - H) Any other information collected from the patron used to verify his or her identity;
 - I) Method used to verify the patron's identity;
 - J) Date of identity verification;
 - K) Patron's disclosure whether or not he or she is an athlete, competitor, referee, official, coach, manager, medical professional or athletic trainer or employee or contractor of a team or athletic organization.
 - 2) Encrypt all of the following information contained in an electronic patron file:
 - A) Patron's Social Security Number or equivalent for a foreign patron such as a passport or taxpayer identification number;
 - B) Patron's passwords, answers to security questions, or similar; and
 - C) Patron's debit or credit card numbers, bank account numbers, or other personal financial information.
 - 3) Patron Information

- A) Verify the patron's identity either:
 - i) In person, by recording a signature and examining one government-issued photographic identification credential; or
 - ii) Other methodology for remote multi-sourced authentication, which may include third-party or governmental databases, as described in the master sports wagering licensee's internal control system and approved by the Administrator;
 - B) Provide the option to establish a password and means of two-factor authentication, and provide a patron with the option to always require two-factor authentication;
 - C) Verify the patron is at least 21 years of age, not enrolled in the self-exclusion program, or otherwise prohibited from wagering with the master sports wagering licensee;
 - D) Record the patron's acceptance of any terms and conditions, which shall at minimum include the patron's acknowledgment of the Act and this Part;
 - E) Record the patron's certification that the information provided to the master sports wagering licensee by the patron is accurate;
 - F) Record the patron's acknowledgement that the legal age for sports wagering is 21 and that he or she is prohibited from allowing any other person to access or use his or her sports wagering account; and
 - G) Notify the patron of the establishment of the account via electronic or regular mail.
- c) A patron shall have only one sports wagering account with each master sports wagering licensee. A sports wagering account shall be:
- 1) Non-transferable;
 - 2) Unique to the patron who established the account; and
 - 3) Distinct from any other account number that the patron may have established with the master sports wagering licensee.
- d) A sports wagering account may only be funded through:
- 1) A patron's ~~credit or~~ debit card;

- 2) Deposit of United States currency by the patron at an in-person wagering location, including both cashiers or self-service kiosks;
 - 3) When the master sports wagering licensee is also an organization gaming licensee or owners licensee, the deposit of chips or other cash value vouchers issued pursuant to the organization gaming or owners license by the patron with a cashier at an in-person wagering location, if that practice is documented in both the master sports wagering license and owners license or organization gaming license internal controls;
 - 4) Reloadable prepaid card if it has been verified by the master sports wagering licensee as being issued to the patron and non-transferrable;
 - 5) ACH transfer;
 - 6) Deposit of United States currency through a money transmitter licensed under the Transmitters of Money Act [205 ILCS 657];
 - 7) Complimentary, reward, or promotional amounts; or
 - 8) Adjustments or refunds pursuant to this Part.
- e) Funds may be withdrawn from a sports wagering account for the following:
- 1) The placement of wagers;
 - 2) Cash withdrawal from a cashier at an in-person wagering location;
 - 3) Cash transfer to a patron's reloadable prepaid cash card, which has been verified by the master sports wagering licensee as being issued to the patron and is non-transferrable;
 - 4) Cash transfer to a patron's individual account with a bank or other financial institution;
 - 5) Cash withdrawal from a redemption kiosk up to \$3,000;
 - 6) Adjustments made pursuant to the this Part; or
 - 7) Any other means in the approved internal control system.
- f) Upon any deposit, withdrawal, or adjustment, the master sports wagering licensee shall send a confirmation email to the patron's registered address, and shall provide a means through which a patron may contest any transaction.
- g) Adjustments shall only be made:
- 1) To correct an overpayment or underpayment to a sports wagering account due to error, regardless of whether the error was human or technological in nature; or

- 2) Due to a wager being canceled or deemed void.
- h) All adjustments under \$500 shall be periodically reviewed by supervisory personnel as set forth in the internal control system. All other adjustments shall be authorized by supervisory personnel prior to being entered.
- i) The internet wagering system shall provide an account statement to patrons on demand, which shall include detailed account activity for at least the six months preceding 24 hours prior to the request.
- j) The internet wagering system shall, both every six months and upon request, provide a summary statement of all of a patron's activity during at least the prior six months. When a statement is requested, it shall be transmitted no later than 24 hours after the request is made. The statement shall include, at minimum:
 - 1) Deposits to the sports wagering account;
 - 2) Withdrawals from the sports wagering account;
 - 3) Win or loss statistics;
 - 4) Beginning and ending account balances;
 - 5) Responsible gaming limit history, if applicable; and
 - 6) A statement regarding obtaining assistance with gambling problems, the text of which shall be determined under Department of Human Services rules (see 77 Ill. Adm. Code 2059.103).
- k) A master sports wagering licensee shall periodically verify a patron's identification upon reasonable suspicion that the patron's identification has been compromised.
- l) An internet wagering system shall provide a conspicuous and readily accessible method for a patron to close his or her sports wagering account. Any remaining balance in the sports wagering account shall be refunded pursuant to the master sports wagering licensee's internal control system.
- m) Licensees shall not charge patrons a fee to withdraw or receive funds from a sports wagering account.

(Source: Amended at 45 Ill. Reg. 3460, effective March 4, 2021)