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SALUS POPULI SUPREMA LEX ESTO

"The welfare of the people shall be the supreme law."



JASON KANDER
SECRETARY OF STATE

MISSOURI
REGISTER

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Documents will be accepted for filing on all regular workdays from 8:00 a.m. until 5:00 p.m. We encourage early filings to facilitate the timely publication of the *Missouri Register*. Orders of Rulemaking appearing in the *Missouri Register* will be published in the *Code of State Regulations* and become effective as listed in the chart above. Advance notice of large volume filings will facilitate their timely publication. We reserve the right to change the schedule due to special circumstances. Please check the latest publication to verify that no changes have been made in this schedule. To review the entire year's schedule, please check out the website at <http://www.sos.mo.gov/adrules/pubsched.asp>

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HOW TO CITE RULES AND RSMo

RULES—Cite material in the *Missouri Register* by volume and page number, for example, Vol. 28, *Missouri Register*, page 27. The approved short form of citation is 28 MoReg 27.

The rules are codified in the *Code of State Regulations* in this system—

Title	Code of State Regulations	Division	Chapter	Rule
1	CSR	10-	1.	010
Department		Agency, Division	General area regulated	Specific area regulated

They are properly cited by using the full citation, i.e., 1 CSR 10-1.010.

Each department of state government is assigned a title. Each agency or division within the department is assigned a division number. The agency then groups its rules into general subject matter areas called chapters and specific areas called rules. Within a rule, the first breakdown is called a section and is designated as (1). Subsection is (A) with further breakdown into paragraph 1., subparagraph A., part (I), subpart (a), item I. and subitem a.

RSMo—The most recent version of the statute containing the section number and the date.

Rules appearing under this heading are filed under the authority granted by section 536.025, RSMo 2000. An emergency rule may be adopted by an agency if the agency finds that an immediate danger to the public health, safety, or welfare, or a compelling governmental interest requires emergency action; follows procedures best calculated to assure fairness to all interested persons and parties under the circumstances; follows procedures which comply with the protections extended by the *Missouri* and the *United States Constitutions*; limits the scope of such rule to the circumstances creating an emergency and requiring emergency procedure, and at the time of or prior to the adoption of such rule files with the secretary of state the text of the rule together with the specific facts, reasons, and findings which support its conclusion that there is an immediate danger to the public health, safety, or welfare which can be met only through the adoption of such rule and its reasons for concluding that the procedure employed is fair to all interested persons and parties under the circumstances.

Rules filed as emergency rules may be effective not less than ten (10) days after filing or at such later date as may be specified in the rule and may be terminated at any time by the state agency by filing an order with the secretary of state fixing the date of such termination, which order shall be published by the secretary of state in the *Missouri Register* as soon as practicable.

All emergency rules must state the period during which they are in effect, and in no case can they be in effect more than one hundred eighty (180) calendar days or thirty (30) legislative days, whichever period is longer. Emergency rules are not renewable, although an agency may at any time adopt an identical rule under the normal rulemaking procedures.

Title 11—DEPARTMENT OF PUBLIC SAFETY Division 45—Missouri Gaming Commission Chapter 5—Conduct of Gaming

EMERGENCY AMENDMENT

11 CSR 45-5.053 Policies. The commission is amending sections (1) and (3).

PURPOSE: This amendment updates the license class designation, and eliminates the prohibition from lending money or any other thing of value for the purpose of wagering.

EMERGENCY STATEMENT: This emergency amendment is necessary to address statutory amendments enacted in SB 741 (2014) to sections 313.800, 313.812, 313.817, and 313.830, which become law on August 28, 2014. Prior to the passage of this bill, an extension of credit by the Class B licensees to the patrons was prohibited. SB 741 (2014) allows patrons to request the extension of credit directly from the Class B licensee. The legislation gives casino operators the ability to execute valid contracts creating debts that are enforceable by legal process by issuing lines of credit to qualified persons. The statute provides some broad guidelines for casinos to accept a credit application and allows the licensee to establish the creditworthiness of a person. According to SB 741, if a person qualifies for a line of credit of at least ten thousand dollars (\$10,000), credit may be extended to the person through the use of a credit instrument. The bill also provides for the amount of credit extended to be payable within thirty (30) days of issuance of the

extension of credit; the credit instrument is considered an unsecured loan and shall not bear interest.

The specifics of how a Class B licensee actually goes about accepting the credit instrument, how it extends the credit, and how that credit can be repaid are not made clear in the statutory language. The language in the bill does not address many of the processes that are triggered from accepting credit at the Class B licensees' casinos. The bill also does not delineate where credit may be processed at the casino, creating the potential that credit instruments could be accepted at gaming tables, thus potentially affecting the casino's adjusted gross receipts which are taxed by the state of Missouri. The submitted regulations were drafted to provide procedures for accepting applications, verifying applications, and approving lines of credit. In addition, several chapters of the Minimum Internal Control Standards (MICS) were revised to include procedures for processing and auditing credit instruments. The Missouri Gaming Commission (MGC) is responsible for establishing MICS to provide a framework from which each casino is required to develop its own internal control system. MGC requested input from the gaming industry regarding the new provisions for lines of credit, and used their feedback to modify the standards and procedures to ensure fairness to the industry. Without the emergency MICS, the casinos would be required to submit their internal controls for credit without any regulatory guidelines or minimum standards. Additionally, allowing casinos to issue credit involves large monetary transactions which could be subject to fraud or theft. Establishing minimum standards for documenting and processing those transactions in a controlled environment minimizes the potential for crime. These emergency standards provide a consistent regulatory framework from which all of the casinos can develop their own processes. Patrons will benefit from consistent standards as well, in that they can be secure in knowing that all casinos within the state comply with and operate within the same framework; these regulations will provide a level playing field for all parties involved.

Specifically, this emergency amendment removes the prohibition to lend money or any other thing of value for the purpose of wagering by the Class B licensee.

As such, the MGC finds an immediate threat to the public welfare or a compelling governmental interest to regulate the extension of credit by Class B licensees by August 28, 2014, which requires this emergency action. A proposed amendment which covers the same material is published in this issue of the *Missouri Register*. The scope of this emergency amendment is limited to the circumstances creating the emergency and complies with the protections extended in the *Missouri* and *United States Constitutions*. The Missouri Gaming Commission believes this emergency amendment is fair to all interested persons and parties under the circumstances. This emergency amendment was filed July 31, 2014, becomes effective August 28, 2014, and expires February 26, 2015.

(1) A holder of a Class [A] B license shall comply with all federal regulations and requirements for the withholding of taxes from winnings and the filing of currency transaction reports.

(3) The holder of a Class A or B license is expressly prohibited from the following activities:

(G) Permitting, if the [Class A] licensee was aware or should have been aware of, any cheating whatsoever;

(I) Permitting to remain in or upon any licensed premises, if the [Class A] licensee was aware, or should have been aware of, any gambling device which tends to alter the normal random selection of criteria which determines the results of the game or deceives the public in any way;

(L) Denying a commissioner or commission agent, information concerning any aspect of the riverboat operation; **and**

(M) Failing to report to the commission known or suspected violations of commission rules and applicable law[; and].

[(N) Lending to any person money or any other thing of value for the purpose of permitting that person to wager on any authorized gambling game. Any licensee who violates 11 CSR 45-5.053(3)(N) shall be subject to an administrative penalty of five thousand dollars (\$5,000) for each violation.]

AUTHORITY: section[s] 313.004, RSMo 2000, sections 313.305 and 313.807, RSMo Supp. [2008] 2013, and sections 313.800, 313.812, 313.817, and 313.830, SB 741, Second Regular Session, Ninety-seventh General Assembly, 2014. Original rule filed Feb. 19, 1998, effective Aug. 30, 1998. For intervening history, please consult the **Code of State Regulations**. Emergency amendment filed July 31, 2014, effective Aug. 28, 2014, expires Feb. 26, 2015. A proposed amendment covering this same material is published in this issue of the **Missouri Register**.

**Title 11—DEPARTMENT OF PUBLIC SAFETY
Division 45—Missouri Gaming Commission
Chapter 8—Accounting Records and Procedures; Audits**

EMERGENCY RULE

11 CSR 45-8.140 Application and Verification Procedures for Granting Credit

PURPOSE: *This emergency rule provides regulatory procedures for the Class B licensees to follow regarding standards for establishing lines of credit.*

EMERGENCY STATEMENT: *This emergency rule is necessary to address statutory amendments enacted in SB 741 (2014) to sections 313.800, 313.812, 313.817, and 313.830, which become law on August 28, 2014. Prior to the passage of this bill, an extension of credit by the Class B licensees to the patrons was prohibited. SB 741 (2014) allows patrons to request the extension of credit directly from the Class B licensee. The legislation gives casino operators the ability to execute valid contracts creating debts that are enforceable by legal process by issuing lines of credit to qualified persons. The statute provides some broad guidelines for casinos to accept a credit application and allows the licensee to establish the creditworthiness of a person. According to SB 741, if a person qualifies for a line of credit of at least ten thousand dollars (\$10,000), credit may be extended to the person through the use of a credit instrument. The bill also provides for the amount of credit extended to be payable within thirty (30) days of issuance of the extension of credit; the credit instrument is considered an unsecured loan and shall not bear interest.*

The specifics of how a Class B licensee actually goes about accepting the credit instrument, how it extends the credit, and how that credit can be repaid are not made clear in the statutory language. The language in the bill does not address many of the processes that are triggered from accepting credit at the Class B licensees' casinos. The bill also does not delineate where credit may be processed at the casino, creating the potential that credit instruments could be accepted at gaming tables, thus potentially affecting the casino's adjusted gross receipts which are taxed by the state of Missouri. The submitted regulations were drafted to provide procedures for accepting applications, verifying applications, and approving lines of credit. In addition, several chapters of the Minimum Internal Control Standards (MICS) were revised to include procedures for processing and auditing credit instruments. The Missouri Gaming Commission (MGC) is responsible for establishing MICS to provide a framework from which each casino is required to develop its own internal control system. MGC requested input from the gaming industry regarding the new provisions for lines of credit, and used their feedback to modify the standards and procedures to ensure fairness to the industry. Without the emergency MICS, the casinos would be required to submit their internal controls for credit without any regulatory guidelines or minimum standards.

Additionally, allowing casinos to issue credit involves large monetary transactions which could be subject to fraud or theft. Establishing minimum standards for documenting and processing those transactions in a controlled environment minimizes the potential for crime. These emergency standards provide a consistent regulatory framework from which all of the casinos can develop their own processes. Patrons will benefit from consistent standards as well, in that they can be secure in knowing that all casinos within the state comply with and operate within the same framework; these regulations will provide a level playing field for all parties involved.

Specifically, this emergency rule provides regulatory procedures for the Class B licensees to follow regarding standards for establishing lines of credit.

*As such, the MGC finds an immediate threat to the public welfare or a compelling governmental interest to regulate the extension of credit by Class B licensees by August 28, 2014, which requires this emergency action. A proposed rule which covers the same material is published in this issue of the **Missouri Register**. The scope of this emergency rule is limited to the circumstances creating the emergency and complies with the protections extended in the **Missouri and United States Constitutions**. The Missouri Gaming Commission believes this emergency rule is fair to all interested persons and parties under the circumstances. This emergency rule was filed July 31, 2014, becomes effective August 28, 2014, and expires February 26, 2015.*

(1) A person who wants to obtain credit from a Class B licensee shall file a credit application with the Class B licensee which contains, at a minimum, the following information:

- (A) The person's name;
- (B) The address of the person's residence;
- (C) The person's telephone number;
- (D) Bank account information including:
 1. The name of the person's bank; and
 2. The account number of the person's banking account upon which the person is individually authorized to draw and upon which all credit instruments will be drawn;

(E) The credit limit requested by the person; and

(F) The person's signature indicating acceptance of the terms of the credit agreement and attesting to the accuracy of the information provided. (For applications received electronically, the signature may be obtained at a later time prior to the final verification of the credit application.)

(2) The Class B licensee shall not approve a credit limit above the amount requested by the person unless the person requests the increase in writing.

(3) Upon receipt of an application for credit, a confidential credit file for that person containing the information required under section (1) shall be prepared by a cage or credit employee of the Class B licensee either manually or electronically prior to the Class B licensee's approval of a person's credit limit. The person's credit limit must be supported by the information contained in the person's credit file. The cage or credit employee who is responsible for receiving, processing, and verifying the information in credit applications shall not have authority to approve credit limits or credit limit increases.

(4) Prior to a Class B licensee's approval of a person's credit limit, an employee of the credit department or other employee as designated in the Class B licensee's internal control system shall—

- (A) Verify the person's identity by—

1. Obtaining the person's valid, non-expired government-issued photo identification (such as a driver's license, state ID card, or passport); and

2. Confirming the person's identity by comparing the photo, physical description, and identifying information on the photo identification to the person requesting the credit;

- (B) Verify the person's address (address must match at least one

(1) of the addresses on the reports used to determine creditworthiness);

(C) Perform a credit check and apply usual standards to determine the dollar amount of credit for which the person qualifies. If the person does not qualify for at least a ten thousand dollar (\$10,000) line of credit, the application shall be denied;

(D) Verify the person's banking account information which includes, but is not limited to, the following:

1. Account number; and

2. Name and title of the person or web-based service supplying the information;

(E) Verify that the person's name is not on the List of Disassociated Persons or the Missouri Gaming Commission (MGC) Excluded Persons List;

(F) Verify the application is signed by the person; and

(G) Sign the verifications. The date and time of the signature of the verifier shall be recorded either electronically or manually contemporaneously with the verification.

AUTHORITY: sections 313.004 and 313.800, RSMo 2000, section 313.805, RSMo Supp. 2013, and sections 313.812, 313.817, and 313.830, SB 741, Second Regular Session, Ninety-seventh General Assembly, 2014. Emergency rule filed July 31, 2014, effective Aug. 28, 2014, expires Feb. 26, 2015. A proposed rule covering this same material is published in this issue of the Missouri Register.

**Title 11—DEPARTMENT OF PUBLIC SAFETY
Division 45—Missouri Gaming Commission
Chapter 8—Accounting Records and Procedures; Audits**

EMERGENCY RULE

11 CSR 45-8.141 Approval of Credit Limits

PURPOSE: This emergency rule provides regulatory procedures for the Class B licensees to follow regarding the approval of credit limits.

EMERGENCY STATEMENT: This emergency rule is necessary to address statutory amendments enacted in SB 741 (2014) to sections 313.800, 313.812, 313.817, and 313.830, which become law on August 28, 2014. Prior to the passage of this bill, an extension of credit by the Class B licensees to the patrons was prohibited. SB 741 (2014) allows patrons to request the extension of credit directly from the Class B licensee. The legislation gives casino operators the ability to execute valid contracts creating debts that are enforceable by legal process by issuing lines of credit to qualified persons. The statute provides some broad guidelines for casinos to accept a credit application and allows the licensee to establish the creditworthiness of a person. According to SB 741, if a person qualifies for a line of credit of at least ten thousand dollars (\$10,000), credit may be extended to the person through the use of a credit instrument. The bill also provides for the amount of credit extended to be payable within thirty (30) days of issuance of the extension of credit; the credit instrument is considered an unsecured loan and shall not bear interest.

The specifics of how a Class B licensee actually goes about accepting the credit instrument, how it extends the credit, and how that credit can be repaid are not made clear in the statutory language. The language in the bill does not address many of the processes that are triggered from accepting credit at the Class B licensees' casinos. The bill also does not delineate where credit may be processed at the casino, creating the potential that credit instruments could be accepted at gaming tables, thus potentially affecting the casino's adjusted gross receipts which are taxed by the state of Missouri. The submitted regulations were drafted to provide procedures for accepting applications, verifying applications, and approving lines of credit. In addition, several chapters of the Minimum Internal Control Standards (MICS) were revised to include procedures for processing and auditing credit instru-

ments. The Missouri Gaming Commission (MGC) is responsible for establishing MICS to provide a framework from which each casino is required to develop its own internal control system. MGC requested input from the gaming industry regarding the new provisions for lines of credit, and used their feedback to modify the standards and procedures to ensure fairness to the industry. Without the emergency MICS, the casinos would be required to submit their internal controls for credit without any regulatory guidelines or minimum standards. Additionally, allowing casinos to issue credit involves large monetary transactions which could be subject to fraud or theft. Establishing minimum standards for documenting and processing those transactions in a controlled environment minimizes the potential for crime. These emergency standards provide a consistent regulatory framework from which all of the casinos can develop their own processes. Patrons will benefit from consistent standards as well, in that they can be secure in knowing that all casinos within the state comply with and operate within the same framework; these regulations will provide a level playing field for all parties involved.

Specifically, this emergency rule provides regulatory procedures for the Class B licensees to follow regarding the approval of credit limits.

As such, the MGC finds an immediate threat to the public welfare or a compelling governmental interest to regulate the extension of credit by Class B licensees by August 28, 2014, which requires this emergency action. A proposed rule which covers the same material is published in this issue of the Missouri Register. The scope of this emergency rule is limited to the circumstances creating the emergency and complies with the protections extended in the Missouri and United States Constitutions. The Missouri Gaming Commission believes this emergency rule is fair to all interested persons and parties under the circumstances. This emergency rule was filed July 31, 2014, becomes effective August 28, 2014, and expires February 26, 2015.

(1) A credit limit, and any temporary or permanent increases thereto, shall be approved by an occupational licensee other than the licensee who processed and verified the credit application information. Each Class B licensee shall designate in its internal control system the job titles authorized to approve credit limits.

(2) The approval of credit shall be recorded in the person's credit file (either manually or electronically) and shall include the:

(A) Amount of credit for which the person qualifies as determined by the results of the credit check;

(B) Approved credit limit amount, which shall not exceed the amount requested by the person;

(C) Information used to support the credit limit and any changes thereto, including the source of the information; and

(D) Signature of the occupational licensee approving the credit limit, together with the date and time of the approval, which shall be recorded before any actual extension of credit is tendered.

(3) Prior to approving a temporary or permanent credit limit increase, an employee of the credit department or other employee as designated in the Class B licensee's internal control system shall—

(A) Obtain a written request from the person which includes:

1. The date and time of the person's request;

2. The amount of credit limit increase requested by the person and if the increase requested is temporary or permanent; and

3. The signature of the person;

(B) Re-verify the information as required by the Class B licensee's internal control system for increasing credit limits;

(C) Include this information and documentation in the person's credit file; and

(D) Comply with the requirements of sections (1) and (2) of this rule.

AUTHORITY: section 313.004, RSMo 2000, sections 313.800 and 313.805, RSMo Supp. 2013, and sections 313.812, 313.817, and

313.830, SB 741, Second Regular Session, Ninety-seventh General Assembly, 2014. Emergency rule filed July 31, 2014, effective Aug. 28, 2014, expires Feb. 26, 2015. A proposed rule covering this same material is published in this issue of the *Missouri Register*.

**Title 11—DEPARTMENT OF PUBLIC SAFETY
Division 45—Missouri Gaming Commission
Chapter 8—Accounting Records and Procedures; Audits**

EMERGENCY RULE

11 CSR 45-8.142 Documentation of Customer Credit Transactions

PURPOSE: This emergency rule defines the documentation required for customer credit transactions.

EMERGENCY STATEMENT: This emergency rule is necessary to address statutory amendments enacted in SB 741 (2014) to sections 313.800, 313.812, 313.817, and 313.830, which become law on August 28, 2014. Prior to the passage of this bill, an extension of credit by the Class B licensees to the patrons was prohibited. SB 741 (2014) allows patrons to request the extension of credit directly from the Class B licensee. The legislation gives casino operators the ability to execute valid contracts creating debts that are enforceable by legal process by issuing lines of credit to qualified persons. The statute provides some broad guidelines for casinos to accept a credit application and allows the licensee to establish the creditworthiness of a person. According to SB 741, if a person qualifies for a line of credit of at least ten thousand dollars (\$10,000), credit may be extended to the person through the use of a credit instrument. The bill also provides for the amount of credit extended to be payable within thirty (30) days of issuance of the extension of credit; the credit instrument is considered an unsecured loan and shall not bear interest.

The specifics of how a Class B licensee actually goes about accepting the credit instrument, how it extends the credit, and how that credit can be repaid are not made clear in the statutory language. The language in the bill does not address many of the processes that are triggered from accepting credit at the Class B licensees' casinos. The bill also does not delineate where credit may be processed at the casino, creating the potential that credit instruments could be accepted at gaming tables, thus potentially affecting the casino's adjusted gross receipts which are taxed by the state of Missouri. The submitted regulations were drafted to provide procedures for accepting applications, verifying applications, and approving lines of credit. In addition, several chapters of the Minimum Internal Control Standards (MICS) were revised to include procedures for processing and auditing credit instruments. The Missouri Gaming Commission (MGC) is responsible for establishing MICS to provide a framework from which each casino is required to develop its own internal control system. MGC requested input from the gaming industry regarding the new provisions for lines of credit, and used their feedback to modify the standards and procedures to ensure fairness to the industry. Without the emergency MICS, the casinos would be required to submit their internal controls for credit without any regulatory guidelines or minimum standards. Additionally, allowing casinos to issue credit involves large monetary transactions which could be subject to fraud or theft. Establishing minimum standards for documenting and processing those transactions in a controlled environment minimizes the potential for crime. These emergency standards provide a consistent regulatory framework from which all of the casinos can develop their own processes. Patrons will benefit from consistent standards as well, in that they can be secure in knowing that all casinos within the state comply with and operate within the same framework; these regulations will provide a level playing field for all parties involved.

Specifically, this emergency rule defines the documentation required for customer credit transactions.

As such, the MGC finds an immediate threat to the public welfare

or a compelling governmental interest to regulate the extension of credit by Class B licensees by August 28, 2014, which requires this emergency action. A proposed rule which covers the same material is published in this issue of the *Missouri Register*. The scope of this emergency rule is limited to the circumstances creating the emergency and complies with the protections extended in the *Missouri and United States Constitutions*. The Missouri Gaming Commission believes this emergency rule is fair to all interested persons and parties under the circumstances. This emergency rule was filed July 31, 2014, effective August 28, 2014, and expires February 26, 2015.

(1) All transactions affecting a person's outstanding indebtedness, including all issuances of credit and payments thereof, to the Class B licensee shall be recorded in chronological order in the person's credit file (either manually or electronically). The following information shall be maintained in each person's credit file:

(A) A copy of the person's valid, non-expired government-issued photo identification presented prior to approval of the person's credit limit (may be held in a separate file);

(B) The date, amount, and check number, if applicable, of each credit instrument accepted from the person;

(C) The date, method, amount, and, if applicable, the personal check number of each payment transaction and the check number, if applicable, of the credit instrument returned to the person;

(D) The date, amount, and check number, if applicable, of each personal check used for a substitution transaction and the check number, if applicable, of the credit instrument returned to the person;

(E) The date, amount, and check number, if applicable, of each replacement credit instrument accepted from the person in a consolidation transaction and the check numbers, if applicable, of the initial credit instruments that were consolidated and returned to the person;

(F) The date, amount, and check number, if applicable, of each credit instrument deposited;

(G) The date, amount, and check number, if applicable, of each personal check or credit instrument returned to the Class B licensee by the person's bank and the reason for its return;

(H) The outstanding balance after each transaction; and

(I) The date, amount, and check number, if applicable, of any credit instruments or personal checks that have been partially or completely written off by the Class B licensee and a brief explanation of the reason for the write off.

(2) Player ratings (if rated), evidence of creditworthiness, and related documents shall be retained for a minimum of five (5) years, or as long as the debt remains unpaid, whichever is longer.

AUTHORITY: section 313.004, RSMo 2000, and sections 313.800 and 313.805, RSMo Supp. 2013, and sections 313.812, 313.817, and 313.830, SB 741, Second Regular Session, Ninety-seventh General Assembly, 2014. Emergency rule filed July 31, 2014, effective Aug. 28, 2014, expires Feb. 26, 2015. A proposed rule covering this same material is published in this issue of the *Missouri Register*.

**Title 11—DEPARTMENT OF PUBLIC SAFETY
Division 45—Missouri Gaming Commission
Chapter 9—Internal Control System**

EMERGENCY AMENDMENT

11 CSR 45-9.040 Commission Approval of Internal Control System. The commission is amending section (1).

PURPOSE: This amendment adds a requirement for procedures for lines of credit and credit instruments as approved in Senate Bill 741 to be included in the internal control system.

EMERGENCY STATEMENT: This emergency amendment is necessary

to address statutory amendments enacted in SB 741 (2014) to sections 313.800, 313.812, 313.817, and 313.830, which become law on August 28, 2014. Prior to the passage of this bill, an extension of credit by the Class B licensee to the patrons was prohibited. SB 741 (2014) allows patrons to request the extension of credit directly from the Class B licensee. The legislation gives casino operators the ability to execute valid contracts creating debts that are enforceable by legal process by issuing lines of credit to qualified persons. The statute provides some broad guidelines for casinos to accept a credit application and allows the licensee to establish the creditworthiness of a person. According to SB 741, if a person qualifies for a line of credit of at least ten thousand dollars (\$10,000), credit may be extended to the person through the use of a credit instrument. The bill also provides for the amount of credit extended to be payable within thirty (30) days of issuance of the extension of credit; the credit instrument is considered an unsecured loan and shall not bear interest.

The specifics of how a Class B licensee actually goes about accepting the credit instrument, how it extends the credit, and how that credit can be repaid are not made clear in the statutory language. The language in the bill does not address many of the processes that are triggered from accepting credit at the Class B licensees' casinos. The bill also does not delineate where credit may be processed at the casino, creating the potential that credit instruments could be accepted at gaming tables, thus potentially affecting the casino's adjusted gross receipts which are taxed by the state of Missouri. The submitted regulations were drafted to provide procedures for accepting applications, verifying applications, and approving lines of credit. In addition, several chapters of the Minimum Internal Control Standards (MICS) were revised to include procedures for processing and auditing credit instruments. The Missouri Gaming Commission (MGC) is responsible for establishing MICS to provide a framework from which each casino is required to develop its own internal control system. MGC requested input from the gaming industry regarding the new provisions for lines of credit, and used their feedback to modify the standards and procedures to ensure fairness to the industry. Without the emergency MICS, the casinos would be required to submit their internal controls for credit without any regulatory guidelines or minimum standards. Additionally, allowing casinos to issue credit involves large monetary transactions which could be subject to fraud or theft. Establishing minimum standards for documenting and processing those transactions in a controlled environment minimizes the potential for crime. These emergency standards provide a consistent regulatory framework from which all of the casinos can develop their own processes. Patrons will benefit from consistent standards as well, in that they can be secure in knowing that all casinos within the state comply with and operate within the same framework; these regulations will provide a level playing field for all parties involved.

Specifically, this emergency amendment adds a requirement for procedures for lines of credit and credit instruments as approved in SB 741 (2014) to be included in the internal control system.

As such, the MGC finds an immediate threat to the public welfare or a compelling governmental interest to regulate the extension of credit by Class B licensees by August 28, 2014, which requires this emergency action. A proposed amendment which covers the same material is published in this issue of the Missouri Register. The scope of this emergency amendment is limited to the circumstances creating the emergency and complies with the protections extended in the Missouri and United States Constitutions. The Missouri Gaming Commission believes this emergency amendment is fair to all interested persons and parties under the circumstances. This emergency amendment was filed July 31, 2014, effective August 28, 2014, and expires February 26, 2015.

(1) Each Class B licensee and other licensees as directed by the commission shall describe, in a manner that the commission may approve or require, its administrative and accounting procedures in detail in a written system of internal control. Each written system must include a detailed narrative description of the administrative and accounting

procedures designed to satisfy the requirements of 11 CSR 45-9.020 and 11 CSR 45-9.030(1). Additionally, this description shall include a separate section for the following:

(C) A detailed, narrative description of the administrative and accounting procedures designed to satisfy the requirements of 11 CSR 45-9.020 and 11 CSR 45-9.030(1). Additionally, this description shall include a separate section for the following:

1. Procedures to account for the total number and amount of money received from admissions, including free passes or complimentary admission tickets;
2. Physical characteristics of drop box and tip box;
3. Transportation of drop and tip boxes to and from gaming tables;
4. Procedures for table inventories;
5. Procedures for opening and closing gaming tables;
6. Procedures for fills and credits;
7. Procedures for accepting tips or gratuities;
8. Procedures for transporting chips and tokens to and from gaming tables;
9. Procedures for shift changes at gaming tables;
10. Drop bucket characteristics;
11. Transportation of drop buckets to and from electronic gaming devices;
12. Procedures for chip and token purchases;
13. Procedures for [hopper fills] lines of credit and credit instruments;
14. Procedures for transportation of electronic gaming devices;
15. Procedures for jackpot payout;
16. Layout and physical characteristics of cashier's cage;
17. Procedures for accounting controls;
18. Procedures for exchange of checks submitted by gaming patrons;
19. Procedures for credit card and debit card transactions;
20. Procedures for acceptance, accounting for and redemption of patron's cash deposits;
21. Procedures for control of coupon redemption and other complimentary distribution programs;
22. Procedures for shoreside facilities, which is defined for purposes of this rule as those facilities based or built upon land;
23. Procedures for federal cash transactions reporting; and
24. Procedures for security and accountability of dice and cards; and

AUTHORITY: section 313.004, RSMo 2000, section 313.805, RSMo Supp. [2008] 2013, and sections 313.800, 313.812, 313.817, and 313.830, SB 741, Second Regular Session, Ninety-seventh General Assembly, 2014. Emergency rule filed Sept. 1, 1993, effective Sept. 20, 1993, expired Jan. 17, 1994. Emergency rule filed Jan. 5, 1994, effective Jan. 18, 1994, expired Jan. 30, 1994. Original rule filed Sept. 1, 1993, effective Jan. 31, 1994. For intervening history, please consult the Code of State Regulations. Emergency amendment filed July 31, 2014, effective Aug. 28, 2014, expires Feb. 26, 2015. A proposed amendment covering this same material is published in this issue of the Missouri Register.

**Title 11—DEPARTMENT OF PUBLIC SAFETY
Division 45—Missouri Gaming Commission
Chapter 9—Internal Control System**

EMERGENCY RULE

**11 CSR 45-9.104 Minimum Internal Control Standards (MICS)—
Chapter D**

PURPOSE: This rule defines the documentation required for customer credit transactions.

EMERGENCY STATEMENT: This emergency rule is necessary to address statutory amendments enacted in SB 741 (2014) to sections 313.800, 313.812, 313.817, and 313.830, which become law on August 28, 2014. Prior to the passage of this bill, an extension of credit by the Class B licensees to the patrons was prohibited. SB 741 (2014) allows patrons to request the extension of credit directly from the Class B licensee. The legislation gives casino operators the ability to execute valid contracts creating debts that are enforceable by legal process by issuing lines of credit to qualified persons. The statute provides some broad guidelines for casinos to accept a credit application and allows the licensee to establish the creditworthiness of a person. According to SB 741, if a person qualifies for a line of credit of at least ten thousand dollars (\$10,000), credit may be extended to the person through the use of a credit instrument. The bill also provides for the amount of credit extended to be payable within thirty (30) days of issuance of the extension of credit; the credit instrument is considered an unsecured loan and shall not bear interest.

The specifics of how a Class B licensee actually goes about accepting the credit instrument, how it extends the credit, and how that credit can be repaid are not made clear in the statutory language. The language in the bill does not address many of the processes that are triggered from accepting credit at the Class B licensees' casinos. The bill also does not delineate where credit may be processed at the casino, creating the potential that credit instruments could be accepted at gaming tables, thus potentially affecting the casino's adjusted gross receipts which are taxed by the state of Missouri. The submitted regulations were drafted to provide procedures for accepting applications, verifying applications, and approving lines of credit. In addition, several chapters of the Minimum Internal Control Standards (MICS) were revised to include procedures for processing and auditing credit instruments. The Missouri Gaming Commission (MGC) is responsible for establishing MICS to provide a framework from which each casino is required to develop its own internal control system. MGC requested input from the gaming industry regarding the new provisions for lines of credit, and used their feedback to modify the standards and procedures to ensure fairness to the industry. Without the emergency MICS, the casinos would be required to submit their internal controls for credit without any regulatory guidelines or minimum standards. Additionally, allowing casinos to issue credit involves large monetary transactions which could be subject to fraud or theft. Establishing minimum standards for documenting and processing those transactions in a controlled environment minimizes the potential for crime. These emergency standards provide a consistent regulatory framework from which all of the casinos can develop their own processes. Patrons will benefit from consistent standards as well, in that they can be secure in knowing that all casinos within the state comply with and operate within the same framework; these regulations will provide a level playing field for all parties involved.

Specifically, this emergency rule provides regulatory procedures for the Class B licensees to follow regarding the use of counter checks for table games.

As such, the MGC finds an immediate threat to the public welfare or a compelling governmental interest to regulate the extension of credit by Class B licensees by August 28, 2014, which requires this emergency action. A proposed rule which covers the same material is published in this issue of the *Missouri Register*. The scope of this emergency rule is limited to the circumstances creating the emergency and complies with the protections extended in the *Missouri and United States Constitutions*. The Missouri Gaming Commission believes this emergency rule is fair to all interested persons and parties under the circumstances. This emergency rule was filed July 31, 2014, effective August 28, 2014, and expires February 26, 2015.

PUBLISHER'S NOTE: The secretary of state has determined that the publication of the entire text of the material which is incorporated by reference as a portion of this rule would be unduly cumbersome or expensive. This material as incorporated by reference in this rule shall be maintained by the agency at its headquarters and shall be

made available to the public for inspection and copying at no more than the actual cost of reproduction. This note applies only to the reference material. The entire text of the rule is printed here. The *Minimum Internal Control Standards* may also be accessed at <http://www.mgc.dps.mo.gov>.

(1) The commission shall adopt and publish minimum standards for internal control procedures that in the commission's opinion satisfy 11 CSR 45-9.020, as set forth in *Minimum Internal Control Standards* (MICS) Chapter D—Table Games (Live Games), which has been incorporated by reference herein, as published by the Missouri Gaming Commission, 3417 Knipp Dr., PO Box 1847, Jefferson City, MO 65102. Chapter D does not incorporate any subsequent amendments or additions as adopted by the commission on July 30, 2014.

AUTHORITY: section 313.004, RSMo 2000, section 313.805, RSMo Supp. 2013, and sections 313.800, 313.812, 313.817, and 313.830, SB 741, Second Regular Session, Ninety-seventh General Assembly, 2014. Emergency rule filed July 31, 2014, effective Aug. 28, 2014, expires Feb. 26, 2015. A proposed rule covering this same material is published in this issue of the *Missouri Register*.

Title 11—DEPARTMENT OF PUBLIC SAFETY Division 45—Missouri Gaming Commission Chapter 9—Internal Control System

EMERGENCY AMENDMENT

11 CSR 45-9.107 Minimum Internal Control Standards (MICS)—Chapter G. The commission is amending section (1).

PURPOSE: This amendment describes changes made for credit relating to drops and counts for the internal controls for Chapter G of the *Minimum Internal Control Standards*.

EMERGENCY STATEMENT: This emergency amendment is necessary to address statutory amendments enacted in SB 741 (2014) to sections 313.800, 313.812, 313.817, and 313.830, which become law on August 28, 2014. Prior to the passage of this bill, an extension of credit by the Class B licensees to the patrons was prohibited. SB 741 (2014) allows patrons to request the extension of credit directly from the Class B licensee. The legislation gives casino operators the ability to execute valid contracts creating debts that are enforceable by legal process by issuing lines of credit to qualified persons. The statute provides some broad guidelines for casinos to accept a credit application and allows the licensee to establish the creditworthiness of a person. According to SB 741, if a person qualifies for a line of credit of at least ten thousand dollars (\$10,000), credit may be extended to the person through the use of a credit instrument. The bill also provides for the amount of credit extended to be payable within thirty (30) days of issuance of the extension of credit; the credit instrument is considered an unsecured loan and shall not bear interest.

The specifics of how a Class B licensee actually goes about accepting the credit instrument, how it extends the credit, and how that credit can be repaid are not made clear in the statutory language. The language in the bill does not address many of the processes that are triggered from accepting credit at the Class B licensees' casinos. The bill also does not delineate where credit may be processed at the casino, creating the potential that credit instruments could be accepted at gaming tables, thus potentially affecting the casino's adjusted gross receipts which are taxed by the state of Missouri. The submitted regulations were drafted to provide procedures for accepting applications, verifying applications, and approving lines of credit. In addition, several chapters of the Minimum Internal Control Standards (MICS) were revised to include procedures for processing and auditing credit instruments. The Missouri Gaming Commission (MGC) is responsible for

establishing MICS to provide a framework from which each casino is required to develop its own internal control system. MGC requested input from the gaming industry regarding the new provisions for lines of credit, and used their feedback to modify the standards and procedures to ensure fairness to the industry. Without the emergency MICS, the casinos would be required to submit their internal controls for credit without any regulatory guidelines or minimum standards. Additionally, allowing casinos to issue credit involves large monetary transactions which could be subject to fraud or theft. Establishing minimum standards for documenting and processing those transactions in a controlled environment minimizes the potential for crime. These emergency standards provide a consistent regulatory framework from which all of the casinos can develop their own processes. Patrons will benefit from consistent standards as well, in that they can be secure in knowing that all casinos within the state comply with and operate within the same framework; these regulations will provide a level playing field for all parties involved.

Specifically, this emergency amendment provides regulatory procedures for the Class B licensees to follow regarding the drops and counts for counter check issue slips.

As such, the MGC finds an immediate threat to the public welfare or a compelling governmental interest to regulate the extension of credit by Class B licensees by August 28, 2014, which requires this emergency action. A proposed amendment which covers the same material is published in this issue of the *Missouri Register*. The scope of this emergency amendment is limited to the circumstances creating the emergency and complies with the protections extended in the *Missouri and United States Constitutions*. The Missouri Gaming Commission believes this emergency amendment is fair to all interested persons and parties under the circumstances. This emergency amendment was filed July 31, 2014, effective August 28, 2014, and expires February 26, 2015.

(1) The commission shall adopt and publish minimum standards for internal control procedures that in the commission's opinion satisfy 11 CSR 45-9.020, as set forth in *Minimum Internal Control Standards (MICS) Chapter G—Drops and Counts*, which has been incorporated by reference herein, as published by the Missouri Gaming Commission, 3417 Knipp Dr., PO Box 1847, Jefferson City, MO 65102. Chapter G does not incorporate any subsequent amendments or additions as adopted by the commission on [July 24, 2013] **July 30, 2014**.

AUTHORITY: section 313.004, RSMo 2000, section 313.805, RSMo Supp. [2012] 2013, and sections 313.800, 313.812, 313.817, and 313.830, SB 741, Second Regular Session, Ninety-seventh General Assembly, 2014. Original rule filed March 28, 2013, effective Nov. 30, 2013. Emergency amendment filed July 31, 2014, effective Aug. 28, 2014, expires Feb. 26, 2015. A proposed amendment covering this same material is published in this issue of the Missouri Register.

**Title 11—DEPARTMENT OF PUBLIC SAFETY
Division 45—Missouri Gaming Commission
Chapter 9—Internal Control System**

EMERGENCY AMENDMENT

11 CSR 45-9.108 Minimum Internal Control Standards (MICS)—Chapter H. The commission is amending section (1).

PURPOSE: This amendment provides regulatory procedures for the Class B licensees to follow regarding the documentation of credit issuance and credit payments at the cage.

EMERGENCY STATEMENT: This emergency amendment is necessary to address statutory amendments enacted in SB 741 (2014) to sections 313.800, 313.812, 313.817, and 313.830, which become law on August

28, 2014. Prior to the passage of this bill, an extension of credit by the Class B licensees to the patrons was prohibited. SB 741 (2014) allows patrons to request the extension of credit directly from the Class B licensee. The legislation gives casino operators the ability to execute valid contracts creating debts that are enforceable by legal process by issuing lines of credit to qualified persons. The statute provides some broad guidelines for casinos to accept a credit application and allows the licensee to establish the creditworthiness of a person. According to SB 741, if a person qualifies for a line of credit of at least ten thousand dollars (\$10,000), credit may be extended to the person through the use of a credit instrument. The bill also provides for the amount of credit extended to be payable within thirty (30) days of issuance of the extension of credit; the credit instrument is considered an unsecured loan and shall not bear interest.

The specifics of how a Class B licensee actually goes about accepting the credit instrument, how it extends the credit, and how that credit can be repaid are not made clear in the statutory language. The language in the bill does not address many of the processes that are triggered from accepting credit at the Class B licensees' casinos. The bill also does not delineate where credit may be processed at the casino, creating the potential that credit instruments could be accepted at gaming tables, thus potentially affecting the casino's adjusted gross receipts which are taxed by the state of Missouri. The submitted regulations were drafted to provide procedures for accepting applications, verifying applications, and approving lines of credit. In addition, several chapters of the *Minimum Internal Control Standards (MICS)* were revised to include procedures for processing and auditing credit instruments. The Missouri Gaming Commission (MGC) is responsible for establishing MICS to provide a framework from which each casino is required to develop its own internal control system. MGC requested input from the gaming industry regarding the new provisions for lines of credit, and used their feedback to modify the standards and procedures to ensure fairness to the industry. Without the emergency MICS, the casinos would be required to submit their internal controls for credit without any regulatory guidelines or minimum standards. Additionally, allowing casinos to issue credit involves large monetary transactions which could be subject to fraud or theft. Establishing minimum standards for documenting and processing those transactions in a controlled environment minimizes the potential for crime. These emergency standards provide a consistent regulatory framework from which all of the casinos can develop their own processes. Patrons will benefit from consistent standards as well, in that they can be secure in knowing that all casinos within the state comply with and operate within the same framework; these regulations will provide a level playing field for all parties involved.

Specifically, this emergency amendment provides regulatory procedures for the Class B licensees to follow regarding the documentation of credit issuance and credit payments at the cage.

As such, the MGC finds an immediate threat to the public welfare or a compelling governmental interest to regulate the extension of credit by Class B licensees by August 28, 2014, which requires this emergency action. A proposed amendment which covers the same material is published in this issue of the *Missouri Register*. The scope of this emergency amendment is limited to the circumstances creating the emergency and complies with the protections extended in the *Missouri and United States Constitutions*. The Missouri Gaming Commission believes this emergency amendment is fair to all interested persons and parties under the circumstances. This emergency amendment was filed July 31, 2014, effective August 28, 2014, and expires February 26, 2015.

(1) The commission shall adopt and publish minimum standards for internal control procedures that in the commission's opinion satisfy 11 CSR 45-9.020, as set forth in *Minimum Internal Control Standards (MICS) Chapter H—Casino Cashiering and Credit*, which has been incorporated by reference herein, as published by the Missouri Gaming Commission, 3417 Knipp Dr., PO Box 1847, Jefferson City, MO 65102. Chapter H does not incorporate any subsequent amendments or

additions as adopted by the commission on [February 22, 2012] July 30, 2014.

AUTHORITY: section 313.004, RSMo 2000, section 313.805, RSMo Supp. [2011] 2013, and sections 313.800, 313.812, 313.817, and 313.830, SB 741 Second Regular Session, Ninety-seventh General Assembly, 2014. Original rule filed Oct. 31, 2011, effective June 30, 2012. Emergency amendment filed July 31, 2014, effective Aug. 28, 2014, expires Feb. 26, 2015. A proposed amendment covering this same material is published in this issue of the *Missouri Register*.

**Title 11—DEPARTMENT OF PUBLIC SAFETY
Division 45—Missouri Gaming Commission
Chapter 9—Internal Control System**

EMERGENCY RULE

**11 CSR 45-9.109 Minimum Internal Control Standards (MICS)—
Chapter I**

PURPOSE: This rule provides regulatory procedures for the Class B licensees to follow regarding the investigation and reconciliation of credit instruments and payment of counter checks in the accounting records.

EMERGENCY STATEMENT: This emergency rule is necessary to address statutory amendments enacted in SB 741 (2014) to sections 313.800, 313.812, 313.817, and 313.830, which become law on August 28, 2014. Prior to the passage of this bill, an extension of credit by the Class B licensees to the patrons was prohibited. SB 741 (2014) allows patrons to request the extension of credit directly from the Class B licensee. The legislation gives casino operators the ability to execute valid contracts creating debts that are enforceable by legal process by issuing lines of credit to qualified persons. The statute provides some broad guidelines for casinos to accept a credit application and allows the licensee to establish the creditworthiness of a person. According to SB 741, if a person qualifies for a line of credit of at least ten thousand dollars (\$10,000), credit may be extended to the person through the use of a credit instrument. The bill also provides for the amount of credit extended to be payable within thirty (30) days of issuance of the extension of credit; the credit instrument is considered an unsecured loan and shall not bear interest.

The specifics of how a Class B licensee actually goes about accepting the credit instrument, how it extends the credit, and how that credit can be repaid are not made clear in the statutory language. The language in the bill does not address many of the processes that are triggered from accepting credit at the Class B licensees' casinos. The bill also does not delineate where credit may be processed at the casino, creating the potential that credit instruments could be accepted at gaming tables, thus potentially affecting the casino's adjusted gross receipts which are taxed by the state of Missouri. The submitted regulations were drafted to provide procedures for accepting applications, verifying applications, and approving lines of credit. In addition, several chapters of the Minimum Internal Control Standards (MICS) were revised to include procedures for processing and auditing credit instruments. The Missouri Gaming Commission (MGC) is responsible for establishing MICS to provide a framework from which each casino is required to develop its own internal control system. MGC requested input from the gaming industry regarding the new provisions for lines of credit, and used their feedback to modify the standards and procedures to ensure fairness to the industry. Without the emergency MICS, the casinos would be required to submit their internal controls for credit without any regulatory guidelines or minimum standards. Additionally, allowing casinos to issue credit involves large monetary transactions which could be subject to fraud or theft. Establishing minimum standards for documenting and processing those transactions in a controlled environment minimizes the potential for crime. These

emergency standards provide a consistent regulatory framework from which all of the casinos can develop their own processes. Patrons will benefit from consistent standards as well, in that they can be secure in knowing that all casinos within the state comply with and operate within the same framework; these regulations will provide a level playing field for all parties involved.

Specifically, this emergency rule provides regulatory procedures for the Class B licensees to follow regarding the investigation and reconciliation of credit instruments and payment of counter checks in the accounting records.

As such, the MGC finds an immediate threat to the public welfare or a compelling governmental interest to regulate the extension of credit by Class B licensees by August 28, 2014, which requires this emergency action. A proposed rule which covers the same material is published in this issue of the *Missouri Register*. The scope of this emergency rule is limited to the circumstances creating the emergency and complies with the protections extended in the *Missouri and United States Constitutions*. The Missouri Gaming Commission believes this emergency rule is fair to all interested persons and parties under the circumstances. This emergency rule was filed July 31, 2014, effective August 28, 2014, and expires February 26, 2015.

PUBLISHER'S NOTE: The secretary of state has determined that the publication of the entire text of the material which is incorporated by reference as a portion of this rule would be unduly cumbersome or expensive. This material as incorporated by reference in this rule shall be maintained by the agency at its headquarters and shall be made available to the public for inspection and copying at no more than the actual cost of reproduction. This note applies only to the reference material. The entire text of the rule is printed here. The *Minimum Internal Control Standards* may also be accessed at <http://www.mgc.dps.mo.gov>.

(1) The commission shall adopt and publish minimum standards for internal control procedures that in the commission's opinion satisfy 11 CSR 45-9.020, as set forth in *Minimum Internal Control Standards (MICS) Chapter I—Casino Accounting*, which has been incorporated by reference herein, as published by the Missouri Gaming Commission, 3417 Knipp Dr., PO Box 1847, Jefferson City, MO 65102. Chapter I does not incorporate any subsequent amendments or additions as adopted by the commission on July 30, 2014.

AUTHORITY: section 313.004, RSMo 2000, section 313.805, RSMo Supp. 2013, and sections 313.800, 313.812, 313.817, and 313.830, RSMo Supp. 2013 and SB 741 Second Regular Session, Ninety-seventh General Assembly, 2014. Emergency rule filed July 31, 2014, effective Aug. 28, 2014, expires Feb. 26, 2015. A proposed rule covering this same material is published in this issue of the *Missouri Register*.

**Title 11—DEPARTMENT OF PUBLIC SAFETY
Division 45—Missouri Gaming Commission
Chapter 9—Internal Control System**

EMERGENCY AMENDMENT

**11 CSR 45-9.111 Minimum Internal Control Standards (MICS)—
Chapter K.** The commission is amending section (1).

PURPOSE: This amendment provides regulatory procedures for the Class B licensees to follow regarding currency transactions reporting requirements affected by credit issuance or credit payments.

EMERGENCY STATEMENT: This emergency amendment is necessary to address statutory amendments enacted in SB 741 (2014) to sections 313.800, 313.812, 313.817, and 313.830, which become law on August 28, 2014. Prior to the passage of this bill, an extension of

credit by the Class B licensees to the patrons was prohibited. SB 741 (2014) allows patrons to request the extension of credit directly from the Class B licensee. The legislation gives casino operators the ability to execute valid contracts creating debts that are enforceable by legal process by issuing lines of credit to qualified persons. The statute provides some broad guidelines for casinos to accept a credit application and allows the licensee to establish the creditworthiness of a person. According to SB 741, if a person qualifies for a line of credit of at least ten thousand dollars (\$10,000), credit may be extended to the person through the use of a credit instrument. The bill also provides for the amount of credit extended to be payable within thirty (30) days of issuance of the extension of credit; the credit instrument is considered an unsecured loan and shall not bear interest.

The specifics of how a Class B licensee actually goes about accepting the credit instrument, how it extends the credit, and how that credit can be repaid are not made clear in the statutory language. The language in the bill does not address many of the processes that are triggered from accepting credit at the Class B licensees' casinos. The bill also does not delineate where credit may be processed at the casino, creating the potential that credit instruments could be accepted at gaming tables, thus potentially affecting the casino's adjusted gross receipts which are taxed by the state of Missouri. The submitted regulations were drafted to provide procedures for accepting applications, verifying applications, and approving lines of credit. In addition, several chapters of the Minimum Internal Control Standards (MICS) were revised to include procedures for processing and auditing credit instruments. The Missouri Gaming Commission (MGC) is responsible for establishing MICS to provide a framework from which each casino is required to develop its own internal control system. MGC requested input from the gaming industry regarding the new provisions for lines of credit, and used their feedback to modify the standards and procedures to ensure fairness to the industry. Without the emergency MICS, the casinos would be required to submit their internal controls for credit without any regulatory guidelines or minimum standards. Additionally, allowing casinos to issue credit involves large monetary transactions which could be subject to fraud or theft. Establishing minimum standards for documenting and processing those transactions in a controlled environment minimizes the potential for crime. These emergency standards provide a consistent regulatory framework from which all of the casinos can develop their own processes. Patrons will benefit from consistent standards as well, in that they can be secure in knowing that all casinos within the state comply with and operate within the same framework; these regulations will provide a level playing field for all parties involved.

Specifically, this emergency amendment provides regulatory procedures for the Class B licensees to follow regarding currency transactions reporting requirements affected by credit issuance or credit payments.

As such, the MGC finds an immediate threat to the public welfare or a compelling governmental interest to regulate the extension of credit by Class B licensees by August 28, 2014, which requires this emergency action. A proposed amendment which covers the same material is published in this issue of the *Missouri Register*. The scope of this emergency amendment is limited to the circumstances creating the emergency and complies with the protections extended in the *Missouri and United States Constitutions*. The Missouri Gaming Commission believes this emergency amendment is fair to all interested persons and parties under the circumstances. This emergency amendment was filed July 31, 2014, effective August 28, 2014, and expires February 26, 2015.

(1) The commission shall adopt and publish minimum standards for internal control procedures that in the commission's opinion satisfy 11 CSR 45-9.020, as set forth in *Minimum Internal Control Standards (MICS) Chapter K—Currency Transaction Reporting*, which has been incorporated by reference herein, as published by the Missouri Gaming Commission, 3417 Knipp Dr., PO Box 1847, Jefferson City, MO 65102. Chapter K does not incorporate any subsequent amend-

ments or additions as adopted by the commission on [February 26, 2014] July 30, 2014.

AUTHORITY: section 313.004, RSMo 2000, section 313.805, RSMo Supp. 2013, and sections 313.800, 313.812, 313.817, and 313.830, SB 741, Second Regular Session, Ninety-seventh General Assembly, 2014. Original rule filed Oct. 31, 2013, effective June 30, 2014. Emergency amendment filed July 31, 2014, effective Aug. 28, 2014, expires Feb. 26, 2015. A proposed amendment covering this same material is published in this issue of the Missouri Register.

**Title 11—DEPARTMENT OF PUBLIC SAFETY
Division 45—Missouri Gaming Commission
Chapter 9—Internal Control System**

EMERGENCY RULE

**11 CSR 45-9.112 Minimum Internal Control Standards (MICS)—
Chapter L**

PURPOSE: This rule establishes the internal controls for Chapter L of the Minimum Internal Control Standards.

EMERGENCY STATEMENT: This emergency rule is necessary to address statutory amendments enacted in SB 741 (2014) to sections 313.800, 313.812, 313.817, and 313.830, which become law on August 28, 2014. Prior to the passage of this bill, an extension of credit by the Class B licensees to the patrons was prohibited. SB 741 (2014) allows patrons to request the extension of credit directly from the Class B licensee. The legislation gives casino operators the ability to execute valid contracts creating debts that are enforceable by legal process by issuing lines of credit to qualified persons. The statute provides some broad guidelines for casinos to accept a credit application and allows the licensee to establish the creditworthiness of a person. According to SB 741, if a person qualifies for a line of credit of at least ten thousand dollars (\$10,000), credit may be extended to the person through the use of a credit instrument. The bill also provides for the amount of credit extended to be payable within thirty (30) days of issuance of the extension of credit; the credit instrument is considered an unsecured loan and shall not bear interest.

The specifics of how a Class B licensee actually goes about accepting the credit instrument, how it extends the credit, and how that credit can be repaid are not made clear in the statutory language. The language in the bill does not address many of the processes that are triggered from accepting credit at the Class B licensees' casinos. The bill also does not delineate where credit may be processed at the casino, creating the potential that credit instruments could be accepted at gaming tables, thus potentially affecting the casino's adjusted gross receipts which are taxed by the state of Missouri. The submitted regulations were drafted to provide procedures for accepting applications, verifying applications, and approving lines of credit. In addition, several chapters of the Minimum Internal Control Standards (MICS) were revised to include procedures for processing and auditing credit instruments. The Missouri Gaming Commission (MGC) is responsible for establishing MICS to provide a framework from which each casino is required to develop its own internal control system. MGC requested input from the gaming industry regarding the new provisions for lines of credit, and used their feedback to modify the standards and procedures to ensure fairness to the industry. Without the emergency MICS, the casinos would be required to submit their internal controls for credit without any regulatory guidelines or minimum standards. Additionally, allowing casinos to issue credit involves large monetary transactions which could be subject to fraud or theft. Establishing minimum standards for documenting and processing those transactions in a controlled environment minimizes the potential for crime. These emergency standards provide a consistent regulatory framework from which all of the casinos can develop their own processes. Patrons will

benefit from consistent standards as well, in that they can be secure in knowing that all casinos within the state comply with and operate within the same framework; these regulations will provide a level playing field for all parties involved.

Specifically, this emergency rule provides regulatory procedures for the Class B licensees to follow regarding internal audit procedures to be conducted for credit records in the casino cashiering department.

As such, the MGC finds an immediate threat to the public welfare or a compelling governmental interest to regulate the extension of credit by Class B licensees by August 28, 2014, which requires this emergency action. A proposed rule which covers the same material is published in this issue of the *Missouri Register*. The scope of this emergency rule is limited to the circumstances creating the emergency and complies with the protections extended in the *Missouri and United States Constitutions*. The Missouri Gaming Commission believes this emergency rule is fair to all interested persons and parties under the circumstances. This emergency rule was filed July 31, 2014, effective August 28, 2014, and expires February 26, 2015.

PUBLISHER'S NOTE: The secretary of state has determined that the publication of the entire text of the material which is incorporated by reference as a portion of this rule would be unduly cumbersome or expensive. This material as incorporated by reference in this rule shall be maintained by the agency at its headquarters and shall be made available to the public for inspection and copying at no more than the actual cost of reproduction. This note applies only to the reference material. The entire text of the rule is printed here. The *Minimum Internal Control Standards* may also be accessed at <http://www.mgc.dps.mo.gov>.

(1) The commission shall adopt and publish minimum standards for internal control procedures that in the commission's opinion satisfy 11 CSR 45-9.020, as set forth in *Minimum Internal Control Standards (MICS) Chapter L—Internal Audit*, which has been incorporated by reference herein, as published by the Missouri Gaming Commission, 3417 Knipp Dr., PO Box 1847, Jefferson City, MO 65102. Chapter L does not incorporate any subsequent amendments or additions as adopted by the commission on July 30, 2014.

AUTHORITY: section 313.004, RSMo 2000, section 313.805, RSMo Supp. 2013, and sections 313.800, 313.812, 313.817, and 313.830, RSMo Supp. 2013 and SB 741 Second Regular Session, Ninety-seventh General Assembly, 2014. Emergency rule filed July 31, 2014, effective Aug. 28, 2014, expires Feb. 26, 2015. A proposed rule covering this same material is published in this issue of the *Missouri Register*.

**Title 11—DEPARTMENT OF PUBLIC SAFETY
Division 45—Missouri Gaming Commission
Chapter 9—Internal Control System**

EMERGENCY RULE

**11 CSR 45-9.116 Minimum Internal Control Standards (MICS)—
Chapter P**

PURPOSE: This rule establishes the internal controls for Chapter P of the *Minimum Internal Control Standards*.

EMERGENCY STATEMENT: This emergency rule is necessary to address statutory amendments enacted in SB 741 (2014) to sections 313.800, 313.812, 313.817, and 313.830, which become law on August 28, 2014. Prior to the passage of this bill, an extension of credit by the Class B licensees to the patrons was prohibited. SB 741 (2014) allows patrons to request the extension of credit directly from the Class B licensee. The legislation gives casino operators the ability to execute

valid contracts creating debts that are enforceable by legal process by issuing lines of credit to qualified persons. The statute provides some broad guidelines for casinos to accept a credit application and allows the licensee to establish the creditworthiness of a person. According to SB 741, if a person qualifies for a line of credit of at least ten thousand dollars (\$10,000), credit may be extended to the person through the use of a credit instrument. The bill also provides for the amount of credit extended to be payable within thirty (30) days of issuance of the extension of credit; the credit instrument is considered an unsecured loan and shall not bear interest.

The specifics of how a Class B licensee actually goes about accepting the credit instrument, how it extends the credit, and how that credit can be repaid are not made clear in the statutory language. The language in the bill does not address many of the processes that are triggered from accepting credit at the Class B licensees' casinos. The bill also does not delineate where credit may be processed at the casino, creating the potential that credit instruments could be accepted at gaming tables, thus potentially affecting the casino's adjusted gross receipts which are taxed by the state of Missouri. The submitted regulations were drafted to provide procedures for accepting applications, verifying applications, and approving lines of credit. In addition, several chapters of the *Minimum Internal Control Standards (MICS)* were revised to include procedures for processing and auditing credit instruments. The Missouri Gaming Commission (MGC) is responsible for establishing MICS to provide a framework from which each casino is required to develop its own internal control system. MGC requested input from the gaming industry regarding the new provisions for lines of credit, and used their feedback to modify the standards and procedures to ensure fairness to the industry. Without the emergency MICS, the casinos would be required to submit their internal controls for credit without any regulatory guidelines or minimum standards. Additionally, allowing casinos to issue credit involves large monetary transactions which could be subject to fraud or theft. Establishing minimum standards for documenting and processing those transactions in a controlled environment minimizes the potential for crime. These emergency standards provide a consistent regulatory framework from which all of the casinos can develop their own processes. Patrons will benefit from consistent standards as well, in that they can be secure in knowing that all casinos within the state comply with and operate within the same framework; these regulations will provide a level playing field for all parties involved.

Specifically, this emergency rule provides regulatory procedures for the Class B licensees to follow to ensure credit transactions shall not be performed with an Excluded Person. This rule applies to all locations that conduct credit transactions, such as the cage and table games.

As such, the MGC finds an immediate threat to the public welfare or a compelling governmental interest to regulate the extension of credit by Class B licensees by August 28, 2014, which requires this emergency action. A proposed rule which covers the same material is published in this issue of the *Missouri Register*. The scope of this emergency rule is limited to the circumstances creating the emergency and complies with the protections extended in the *Missouri and United States Constitutions*. The Missouri Gaming Commission believes this emergency rule is fair to all interested persons and parties under the circumstances. This emergency rule was filed July 31, 2014, effective August 28, 2014, and expires February 26, 2015.

PUBLISHER'S NOTE: The secretary of state has determined that the publication of the entire text of the material which is incorporated by reference as a portion of this rule would be unduly cumbersome or expensive. This material as incorporated by reference in this rule shall be maintained by the agency at its headquarters and shall be made available to the public for inspection and copying at no more than the actual cost of reproduction. This note applies only to the reference material. The entire text of the rule is printed here. The *Minimum Internal Control Standards* may also be accessed at <http://www.mgc.dps.mo.gov>.

(1) The commission shall adopt and publish minimum standards for internal control procedures that in the commission's opinion satisfy 11 CSR 45-9.020, as set forth in *Minimum Internal Control Standards* (MICS) Chapter P—Excluded Persons, which has been incorporated by reference herein, as published by the Missouri Gaming Commission, 3417 Knipp Dr., PO Box 1847, Jefferson City, MO 65102. Chapter P does not incorporate any subsequent amendments or additions as adopted by the commission on July 30, 2014.

AUTHORITY: section 313.004, RSMo 2000, section 313.805, RSMo Supp. 2013, and sections 313.800, 313.812, 313.817, and 313.830, SB 741 Second Regular Session, Ninety-seventh General Assembly, 2014. Emergency rule filed July 31, 2014, effective Aug. 28, 2014, expires Feb. 26, 2015. A proposed rule covering this same material is published in this issue of the *Missouri Register*.

**Title 11—DEPARTMENT OF PUBLIC SAFETY
Division 45—Missouri Gaming Commission
Chapter 9—Internal Control System**

EMERGENCY AMENDMENT

**11 CSR 45-9.117 Minimum Internal Control Standards (MICS)—
Chapter Q.** The commission is amending section (1).

PURPOSE: This amendment describes changes made for credit relating to Disassociated Persons for the internal controls for Chapter Q of the *Minimum Internal Control Standards*.

EMERGENCY STATEMENT: This emergency amendment is necessary to address statutory amendments enacted in SB 741 (2014) to sections 313.800, 313.812, 313.817, and 313.830, which become law on August 28, 2014. Prior to the passage of this bill, an extension of credit by the Class B licensees to the patrons was prohibited. SB 741 (2014) allows patrons to request the extension of credit directly from the Class B licensee. The legislation gives casino operators the ability to execute valid contracts creating debts that are enforceable by legal process by issuing lines of credit to qualified persons. The statute provides some broad guidelines for casinos to accept a credit application and allows the licensee to establish the creditworthiness of a person. According to SB 741, if a person qualifies for a line of credit of at least ten thousand dollars (\$10,000), credit may be extended to the person through the use of a credit instrument. The bill also provides for the amount of credit extended to be payable within thirty (30) days of issuance of the extension of credit; the credit instrument is considered an unsecured loan and shall not bear interest.

The specifics of how a Class B licensee actually goes about accepting the credit instrument, how it extends the credit, and how that credit can be repaid are not made clear in the statutory language. The language in the bill does not address many of the processes that are triggered from accepting credit at the Class B licensees' casinos. The bill also does not delineate where credit may be processed at the casino, creating the potential that credit instruments could be accepted at gaming tables, thus potentially affecting the casino's adjusted gross receipts which are taxed by the state of Missouri. The submitted regulations were drafted to provide procedures for accepting applications, verifying applications, and approving lines of credit. In addition, several chapters of the *Minimum Internal Control Standards* (MICS) were revised to include procedures for processing and auditing credit instruments. The Missouri Gaming Commission (MGC) is responsible for establishing MICS to provide a framework from which each casino is required to develop its own internal control system. MGC requested input from the gaming industry regarding the new provisions for lines of credit, and used their feedback to modify the standards and procedures to ensure fairness to the industry. Without the emergency MICS, the casinos would be required to submit their internal controls for credit without any regulatory guidelines or minimum standards.

Additionally, allowing casinos to issue credit involves large monetary transactions which could be subject to fraud or theft. Establishing minimum standards for documenting and processing those transactions in a controlled environment minimizes the potential for crime. These emergency standards provide a consistent regulatory framework from which all of the casinos can develop their own processes. Patrons will benefit from consistent standards as well, in that they can be secure in knowing that all casinos within the state comply with and operate within the same framework; these regulations will provide a level playing field for all parties involved.

Specifically, this emergency amendment provides regulatory procedures for the Class B licensees to follow to ensure credit transactions shall not be performed with a disassociated person (DAP). This rule applies to all locations that conduct credit transactions, such as the cage and table games.

*As such, the MGC finds an immediate threat to the public welfare or a compelling governmental interest to regulate the extension of credit by Class B licensees by August 28, 2014, which requires this emergency action. A proposed amendment which covers the same material is published in this issue of the *Missouri Register*. The scope of this emergency amendment is limited to the circumstances creating the emergency and complies with the protections extended in the *Missouri and United States Constitutions*. The Missouri Gaming Commission believes this emergency amendment is fair to all interested persons and parties under the circumstances. This emergency amendment was filed July 31, 2014, effective August 28, 2014, and expires February 26, 2015.*

(1) The commission shall adopt and publish minimum standards for internal control procedures that in the commission's opinion satisfy 11 CSR 45-9.020, as set forth in *Minimum Internal Control Standards* (MICS) Chapter Q—Disassociated Persons, which has been incorporated by reference herein, as published by the Missouri Gaming Commission, 3417 Knipp Dr., PO Box 1847, Jefferson City, MO 65102. Chapter Q does not incorporate any subsequent amendments or additions as adopted by the commission on [August 24, 2011] **July 30, 2014**.

AUTHORITY: sections 313.004 and 313.813, RSMo 2000, section 313.805, RSMo Supp. [2011] 2013, and sections 313.800, 313.812, 313.817, and 313.830, RSMo Supp. 2013 and SB 741 Second Regular Session, 97th General Assembly, 2014. Original rule filed Aug. 25, 2011, effective March 30, 2012. Emergency amendment filed July 31, 2014, effective Aug. 28, 2014, expires Feb. 26, 2015. A proposed amendment covering this same material is published in this issue of the *Missouri Register*.

**Title 11—DEPARTMENT OF PUBLIC SAFETY
Division 45—Missouri Gaming Commission
Chapter 9—Internal Control System**

EMERGENCY AMENDMENT

**11 CSR 45-9.118 Minimum Internal Control Standards (MICS)—
Chapter R.** The commission is amending section (1).

PURPOSE: This emergency amendment adds the Counter Check, Counter Check Log, and the Main Bank Counter Check Accountability form requirements for use by the casino for tracking credit transactions.

EMERGENCY STATEMENT: This emergency amendment is necessary to address statutory amendments enacted in SB 741 (2014) to sections 313.800, 313.812, 313.817, and 313.830, which become law on August 28, 2014. Prior to the passage of this bill, an extension of credit by the Class B licensees to the patrons was prohibited. SB 741 (2014) allows patrons to request the extension of credit directly from the Class B

licensee. The legislation gives casino operators the ability to execute valid contracts creating debts that are enforceable by legal process by issuing lines of credit to qualified persons. The statute provides some broad guidelines for casinos to accept a credit application and allows the licensee to establish the creditworthiness of a person. According to SB 741, if a person qualifies for a line of credit of at least ten thousand dollars (\$10,000), credit may be extended to the person through the use of a credit instrument. The bill also provides for the amount of credit extended to be payable within thirty (30) days of issuance of the extension of credit; the credit instrument is considered an unsecured loan and shall not bear interest.

The specifics of how a Class B licensee actually goes about accepting the credit instrument, how it extends the credit, and how that credit can be repaid are not made clear in the statutory language. The language in the bill does not address many of the processes that are triggered from accepting credit at the Class B licensees' casinos. The bill also does not delineate where credit may be processed at the casino, creating the potential that credit instruments could be accepted at gaming tables, thus potentially affecting the casino's adjusted gross receipts which are taxed by the state of Missouri. The submitted regulations were drafted to provide procedures for accepting applications, verifying applications, and approving lines of credit. In addition, several chapters of the Minimum Internal Control Standards (MICS) were revised to include procedures for processing and auditing credit instruments. The Missouri Gaming Commission (MGC) is responsible for establishing MICS to provide a framework from which each casino is required to develop its own internal control system. MGC requested input from the gaming industry regarding the new provisions for lines of credit, and used their feedback to modify the standards and procedures to ensure fairness to the industry. Without the emergency MICS, the casinos would be required to submit their internal controls for credit without any regulatory guidelines or minimum standards. Additionally, allowing casinos to issue credit involves large monetary transactions which could be subject to fraud or theft. Establishing minimum standards for documenting and processing those transactions in a controlled environment minimizes the potential for crime. These emergency standards provide a consistent regulatory framework from which all of the casinos can develop their own processes. Patrons will benefit from consistent standards as well, in that they can be secure in knowing that all casinos within the state comply with and operate within the same framework; these regulations will provide a level playing field for all parties involved.

Specifically, this emergency amendment adds the Counter Check, Counter Check Log, and the Main Bank Counter Check Accountability form requirements for use by the casino for tracking credit transactions.

As such, the MGC finds an immediate threat to the public welfare or a compelling governmental interest to regulate the extension of credit by Class B licensees by August 28, 2014, which requires this emergency action. A proposed amendment which covers the same material is published in this issue of the **Missouri Register**. The scope of this emergency amendment is limited to the circumstances creating the emergency and complies with the protections extended in the **Missouri and United States Constitutions**. The Missouri Gaming Commission believes this emergency amendment is fair to all interested persons and parties under the circumstances. This emergency amendment was filed July 31, 2014, effective August 30, 2014, and expires February 28, 2015.

AUTHORITY: section 313.004, RSMo 2000, section 313.805, RSMo Supp. [2012] 2013, and sections 313.800, 313.812, 313.817, and 313.830, SB 741 Second Regular Session, 97th General Assembly, 2014. Original rule filed June 30, 2010, effective Jan. 30, 2011. For intervening history, please consult the Code of State Regulations. Emergency amendment filed July 31, 2014, effective Aug. 30, 2014, expires Feb. 28, 2015. A proposed amendment covering this same material is published in this issue of the Missouri Register.

(1) The commission shall adopt and publish minimum standards for internal control procedures that in the commission's opinion satisfy 11 CSR 45-9.020, as set forth in *Minimum Internal Control Standards (MICS) Chapter R—Forms*, which has been incorporated by reference herein, as published by the Missouri Gaming Commission, 3417 Knipp Dr., PO Box 1847, Jefferson City, MO 65102. Chapter R does not incorporate any subsequent amendments or additions as adopted by the commission on *[December 4, 2013] July 30, 2014*.