

Payments Modernization: Frequently Asked Questions

What is the AGA doing to advance payments modernization?

Over the last 18 months, the AGA has engaged in a collaborative process to understand the current state of payments and formulate a **framework** for introducing payment options on the casino floor. The Payments Modernization Working Group—made up of commercial and tribal operators and suppliers—has heard directly from customers, worked with regulators and policy makers, held open dialogues with responsible gaming and problem gambling advocates, and brought card networks and payment processors to the table.

The AGA and its members are working to modernize regulations to allow payment choice on the casino floor. Payments modernization and the introduction of digital payments would allow customers to pre-fund accounts, set limits via an app or with their financial institution, and better track their gaming activities on the casino floor.

What types of digital payments can I use?

Digital payments include debit and credit payments as well as platforms like Apple Pay, Google Pay, PayPal, etc. Each state and tribal jurisdiction's regulations will determine which type of payment methods are allowed. In Nevada, for example, patrons are able to use debit products today to fund accounts and gaming activities, but credit card usage is currently not permitted.

Will this work like a store app where I can pre-load gaming funds instead of bringing cash to the casino?

Every operator and property will develop offerings to best suit the needs of their customers and business while abiding by local regulations. Providing customers with a digital wallet for use throughout an integrated resort—including the gaming floor, restaurants, bars, entertainment venues, and more—will be offered at many properties.

I prefer to use cash when I gamble. Will I still be able to?

Yes. Our goal is to offer customers expanded choice—which includes cash—in how gaming activities are funded.

Can I use my digital payments account across various types of gaming?

While each payments product and operator approach is different, payments modernization strives to create a seamless experience throughout the casino floor and beyond for jurisdictions with mobile or iGaming.

How does payments modernization support responsible gaming activities?

Digital payments provide customers with more options to wager responsibly throughout their gaming experience. This starts with limit setting—on how much they wager and how long to play—as part of account initiation. Guests can also track their spending behavior at casinos, restrict their funding mechanisms to certain cards or accounts, or self-exclude in real time. Digital options empower customers with robust tools to ensure they are able to self-monitor and govern their own spending and gaming behavior.

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What safeguards are in place to ensure I don't go above and beyond my spending limits?

Setting limits is key to responsible gaming. It happens at three levels with digital payments:

1. Guests have the ability to pre-set limits, track spending, set daily or hourly spending limits, and more.
2. Financial institutions will have limits put in place based on a guest's risk profile, the funds available through overdraft protection, and controls that limit your spending within a set period of time.
3. Casinos will have increased visibility and tools to ensure that guests are gaming responsibly and safely.

Can someone spend their whole credit limit in a casino?

No. In states where gaming on a credit card is permitted, it still is not possible to use your entire credit limit on gaming. Your financial institution understands your unique credit profile, and based on your individual characteristics will only permit a certain percentage of your credit limit to be spent on gaming within a set time period. These limitations are established by your bank based on their established policies and procedures.

How do digital payments aid in Know Your Customer policies to reinforce established anti-money laundering procedures?

Digital payments streamline the Know Your Customer process. As part of account setup, customers are required to verify their identity before gaming, which is essential to compliance with anti-money laundering laws and regulations. This verification ensures that gaming customers are who they truly say they are—and that they are gaming for fun and entertainment.

How can I be sure the casino will be able to safeguard my information?

Gaming companies are leaders in customer data privacy and security. Working with our payment processing and financial institution partners, casinos employ state of the art tools and methods to protect your personal information. This includes allowing customers to decide what information they share with the casino when setting up a digital payment account.

How would this integrate into my casino's loyalty program?

Digital payments provide the opportunity for a more integrated loyalty program experience. With a seamless program, guests can earn loyalty points for their spending across the casino and have easier access to offers and comps.

When will I be able to use digital payments products on the casino floor?

Rollout for new payment options will be determined on a state-by-state and property-by-property basis. Some properties already offer digital payments options while others are working to introduce digital payments in 2020 or further into the future. Contact the property you plan to visit to understand local regulations and options.

I'm worried about using cash given the COVID-19 pandemic. How are casinos addressing those concerns?

To responsibly open, operators have established robust, regulator-approved protocols to safeguard the health of guests and employees. This includes innovative approaches like contactless technologies, which is, in part, why we are advancing opportunities for payment choice on the casino floor. Digital options provide customers the option to choose their preferred payment type.