**Section 325.30 Advance Deposit Wagering Rules**

a) The ADW licensee shall notify the patron, at the time of opening the account, of any rules the ADW licensee has made concerning deposits, withdrawals, average daily balance, user fees, interest payments and any other aspect of the operation of the account. The ADW licensee shall notify the patron, whenever the rules governing the account are changed, before the new rules are applied to the account and shall include the opportunity for the patron to close or cash-in the account. The patron shall be deemed to have accepted the rules of account operation upon establishing and maintaining a balance on the account.

b) The ADW licensee reserves the right at any time and for any reason to refuse to open a patron account, to accept a wager, to accept a deposit, or to close an account.

c) Each account holder shall provide such personal information as the ADW licensee and the Board require by mail, email or on-line application, including an address to which communications are to be delivered. The ADW licensee shall provide each account holder an account number, username and password to be used by the patron to confirm the validity of every account transaction. Each account holder shall be responsible for keeping his or her username and password confidential and shall be deemed to be aware of the status of that account at all times and responsible for all activity on the account. Wagers shall not be accepted that would exceed the available balance of that account. Any account not updated when a transaction is completed shall be inoperable until the transaction is posted and the account balance updated.

d) Account deposits may be made in cash, check, money order, credit card, debit card, other electronic fund transfers, or any other means if permitted by the ADW licensee. As allowable by State and federal law, deposit holding periods will be permitted by the ADW licensee. A receipt for the deposit, in hard copy or electronic format, shall be issued to the account holder, but does not need to reflect the current account balance.

e) When a customer account is entitled to a payout or refund, monies shall be credited promptly to the respective accounts. The account holder shall verify proper credits and notify the ADW licensee pursuant to the terms of the customer agreement. Unresolved disputes may be forwarded to the Board by the ADW licensee or the account holder. No claim shall be considered by the Board unless submitted in writing and accompanied by supporting evidence.

f) Account Operation

1) The ADW licensee must maintain complete records of every deposit, withdrawal, wager and winning payout. These records shall be made available to the Board upon request.

2) For account wagers made by telephone, the ADW licensee shall make a voice or data recording of the entire transaction and shall not accept any wager if the voice or data recording system is inoperable. Voice and data recordings shall be retained for not less than 6 months and shall be made available to the Board upon request. In the case of a wager made by telephone, the voice or data recording of the confirmation of the transaction shall be deemed to be the actual wager, regardless of what was recorded by the pari-mutuel system.

3) The ADW licensee shall provide for the account holder's review and verification of a wager before it is accepted by the ADW licensee. Neither the account holder nor the ADW licensee shall change a wager after the account holder has reviewed and verified the wager. All wagering cancellation policies shall be approved by the State Director of Mutuels.

g) The ADW licensee may close any account with an insufficient balance or dormancy pursuant to the terms of the customer agreement. The ADW licensee shall refund the remaining balance of the closed account to the account holder.