

**NORTH DAKOTA OFFICE OF ATTORNEY  
GENERAL**

GAMING DIVISION

**GAMING POLICY MANUAL  
FOR CHARITY INC.**

(A Hypothetical Organization)

**June 2022**

## **INTRODUCTION**

N.D.A.C. § 99-01.3-02-03(3) requires an organization to have a policy manual on its conduct and play of games in the gaming area at a site available for review by any person. This policy manual is to be used for resolving a question, dispute, or violation of the gaming law and rules at a site. The manual cannot include internal controls. This manual is to be kept on site available in the gaming area for review by any person.

This manual is provided as a guide for developing an organization's own policy manual and is not a substitute for an organization's policy manual. This example policy manual may not include all policies an organization needs to address or all of the game types an organization may be conducting, although some of the policies included may be incorporated into its system. Every organization is unique and different policies may need to be included in the policy manual. The policies incorporated by the organization may not violate the requirements of the gaming laws and rules. As an organization grows, as laws and rules change, or as new issues arise, the policy manual must be updated.

This sample policy manual uses the example of a small organization, Charity Inc., which conducts bingo, twenty-one, pull tab dispensing device, and pull tabs through a jar bar. The policy manual for our hypothetical organization begins on the next page.

If an organization has a question, please call the Gaming Division at 1-800-326-9240.

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# **GENERAL INFORMATION**

## **Check Policies**

**(For checks written for pull tab jars, twenty-one, and bingo.)**

- Checks are to be made payable to the Charity, Inc., limit of \$100 per night, per customer.
- Photo identification must be presented prior to cashing the check.
- A player's check may be returned to the player as payment of a prize the player has won. This must be done on the same day the check is written.

## **Other Policies**

- All employees of Charity, Inc. are prohibited from playing games at any of the organization's sites.
- Bar employees may not play bingo or pull tabs, which involve a dispensing device, while on duty.
- A bar employee may play pull tabs involving a device while off duty after three hours of active play have occurred since the bar employee went off duty at that site.
- The organization prohibits an employee's common household member, spouse, child, parent, brother, or sister from playing any games at the site while the employee is on duty.
- The organization and its employees may prohibit a person from playing games at the site at their discretion.
- If a theft occurs at the site, contact the gaming manager immediately. The gaming manager will contact local law enforcement and the attorney general.



# BINGO

- Card sales for a game continue until the gaming employee announces all sales are closed and the applicable game number. The player must wait until the card sales for the next game are announced to purchase bingo cards for the session.
- Before *each session*, make the following announcements:
  - A bingo is timely called when a player calls “bingo” before the bingo caller announces the whole letter and number of the next ball to be called; otherwise, the bingo is a sleeper and will not be paid.
  - The bingo caller must hear and acknowledge a player who calls the word “bingo.”
  - A player is responsible for ensuring that the bingo caller hears and acknowledges the player.
- Before each game, the bingo caller is to announce the game’s winning bingo pattern.
- When a bingo cash prize of \$500 or more is awarded to a player, the player will receive \$200 cash from the gaming cash bank at the bingo session and the remaining amount to be awarded will be by check from the office. Complete the Record of Win and forward the form to the bookkeeper office.
- For cash or merchandise prizes which require the Record of Win, a photo ID must be provided by the player before the prize is awarded. If not available, the prize will be mailed to the player.
- Any disputes between a player and Charity, Inc. regarding a bingo game or bingo prize that can’t be agreed upon at the site is to be presented to the gaming manager as soon as possible by the gaming site manager. The employee is to take the player’s contact information, if possible, and provide it to the gaming manager.

# TWENTY-ONE

## Policies

- Due to a limited casino chip inventory, each player is limited to two cash outs per night.
- The last shoe will be at 12:00 a.m.

## Dealing Mistakes

- A card found turned face upwards in a dealing shoe must be burned.
- If no cards are dealt to a player's betting space containing a wager, the betting space is inactive for the round. If only one card is dealt to a player's betting space, at the player's option, a dealer shall deal a second card to the player after all other players have received a second card. Otherwise, a player's betting space is inactive and the card dealt must be burned.
- If a dealer deals a card to an inactive betting space and continues dealing cards to active betting spaces, the dealer shall burn the card dealt to the inactive betting space.
- If a dealer misses dealing the dealer's first or second card, the dealer shall continue dealing the first two cards to each player, and then deal the proper number of cards to the dealer.
- If a dealer does not ask a player if the player desires to place an insurance wager and the hand is played, the hand is valid.
- If a dealer drops a player's or dealer's card off a table, the dealer shall burn the card.
- A card drawn from a dealing shoe in error without the card's face being exposed to any player must be used as if it were the next card from the shoe.
- After the first two cards are dealt to each player and a card is drawn from a dealing shoe in error with the card's face exposed to any player, the card must be burned.
- If an insufficient number of cards remains in a dealing shoe to complete a round of play, all of the cards in a discard holder must be shuffled and cut, the first card must be burned, and a dealer shall complete the round of play.
- If a dealer has a count of at least seventeen and draws a hit card, the card must be burned.

- If a dealer permits a player to wager an unlawful amount and the player's hand wins, the dealer shall return the improper portion of the wager to the player. A dealer shall value a player's hand at the proper wager for the payoff. However, if a dealer permits a player to wager fifty cents and is dealt a card, the dealer shall return the fifty cents to the player and burn the card.
- If a dealer or player suspects that the dealer miscounted the dealer's hand after a round of play, the dealer shall play back the cards.
- If a dealer does not burn a card at the beginning of dealing a shoe, the dealer shall burn the card after the first complete round of play.
- If a dealer's facedown card is exposed to any player before the decisions of all the players are carried out, the dealer shall burn the card and, after the decisions of all the players have been carried out, draw a new facedown card.
- If a dealer misses dealing a player a hit card, the dealer shall continue dealing any requested hit cards to all other players and then deal a hit card to the player who was missed.

## PULL TABS

- If before the band is broken, a player determines that the set contains less than the standard number of tickets, an employee may issue the player a new set of tickets or only the number of tickets determined to be missing.
- If a player is redeeming a winning ticket and the serial number does not match the serial number of the games currently in play, retain the ticket, take down the player's name, address and daytime phone number. This information is to be given to the gaming manager as soon as possible.
- Pull tab games are the last games closed for the evening. Player's may buy and redeem tickets until a half hour before the bar is scheduled to close.
- When a game is being *closed*:
  - The posted information is discontinued when there are less than six winning pull tabs that remain unredeemed.
  - A notice will be posted that the game is being sold out.
  - Each player is limited to 50 tickets at a time. Tickets must be opened before another 50 will be sold to that player.

## **PULL TAB DISPENSING DEVICES**

- If the bar chooses to accept checks from players for playing the dispensing device, the checks must be written payable to the bar and the bar is responsible for any NSF check returned.
- If the device malfunctions and the player is claiming credits are owed, determine if credits are displaying on the device or not and then complete the *Credit Redemption Register*.
- If a theft occurs, contact the gaming manager and law enforcement. The gaming manager will contact the attorney general's office.
- Any person found tampering with the device will be prohibited from playing the device, reported to gaming manager and local law enforcement.

## ELECTRONIC PULL TABS

- If the bar chooses to accept checks from players for playing the Electronic Pull Tab machine, the checks must be written payable to the bar and the bar is responsible for any NSF check returned.
- If the device malfunctions and the player is claiming credits are owed, if credits are displayed on the device, then complete the *Credit Redemption Register*.
- If the device malfunctions and the player is claiming credits are owed, and credits are not displayed on the device, record information on the *Credit Redemption Register* and contact runner/employee.
- If a malfunction of an electronic pull tab device is known by the bar, the bar will notify the gaming manager.
- If a theft occurs, contact the gaming manager and law enforcement. The gaming manager will contact the attorney general's office.
- Any person found tampering with the device will be prohibited from playing the device, reported to gaming manager and local law enforcement.
- Players must redeem credit ticket vouchers prior to the close of business for the bar on the same business day in which the Credit Ticket Voucher was issued.
- The bar and organization are not responsible for credits left in an unattended machine. If a player intends to step away from a machine it is their responsibility to first cash out any Credit Ticket Vouchers for remaining credits prior to leaving the machine unattended. Electronic Pull Tab Machines may not be reserved for any period of time.
- A player may play only one electronic pull tab device at a time.
- If a malfunction occurs with the system, suspend play notifying all players currently playing and then contact gaming manager or runner.
- If a bar loan is depleted, suspend play for that manufacturer's devices and notify the gaming manager or runner.