

# Credit Gambling in Montana: What Operators Can and Cannot Do

*It is illegal to extend credit to gamble in Montana.*

## DEBIT CARDS

**You can:**

- Have an ATM that provides customers with cash for gambling;
- Give customers cash back from debit card purchases if a PIN number is entered.

## CREDIT CARDS

**You cannot:**

- Advance cash to a customer through any credit card transaction;
- Advance cash to a customer and record the credit card transaction as the sale of goods, food, beverages, or services;
- Overstate the value of food, beverages, or tips on a credit card transaction in order to return cash to the customer;
- Accept credit cards for the sale of gift cards or certificates that may be redeemed for cash.

## CHECKS

**You can:**

- Cash a check to provide cash for gambling.

**You cannot:**

- Accept a post-dated check;
- Hold a check with the understanding that the customer will buy it back if he or she wins;
- Allow a customer to buy back a check after noon the following day;
- Allow a customer to alter the amount of the check;
- Accept a check if you know the check is likely to be bad.

## CARD GAMES

**You can:**

- Sell chips for cash.

**You cannot:**

- Accept checks for the purchase of chips.
- Provide chips on the basis of chits or loans;
- Allow players to loan or advance chips to other players.

\*Specific rules apply to "House players". See ARM 23.16.1225 for more information.

NOTE: These are only for your guidance; statutes and rules govern any conflict between the two. For more information contact your Regional GIB Office or the Helena Office at (406) 444-1971. (Reference: 23-5-157, MCA; 23.16.202, ARM)