

Pennsylvania Gaming Control Board
Know Your Customer (KYC) Requirements

Account Creation Requirements

Data Accuracy* – The following data must be authenticated using multisource authentication before patrons can initiate activity including deposits, withdrawals and wagering:

Items that require an exact match:

- Patron's date of birth
- Patron's Social Security Number (nine-digit SSN entered by patron or obtained from last four)
- Patron's last name

Items that permit flexible match:

- Patron's first name (Thomas or Tom would pass)
- Patron's address including street address, city, state and ZIP code (abbreviations would pass such as Ave. instead of Avenue. P.O. Box addresses are not permitted)

Other required items:

- Patron's phone number
- Patron's email address
- Patron acknowledgment that identity information provided is accurate

**The above KYC enhancement must be implemented by July 31, 2022.*

Account Authentication**– Reasonable measures must be taken to ensure the person providing identity information is truly the owner of the identity before a patron can initiate any activity including deposits, withdrawals and wagering. One of the options below is required:

1. Correctly answer three dynamic knowledge-based questions compiled from public and private data such as public records, credit reports, marketing data and other recorded facts.
2. Verification that the patron's phone number and device ID match the identity information provided by the patron
3. Valid government issued photo ID
4. Other method approved by PGCB

Manual KYC Process – If a patron's date of birth, SSN or last name cannot be verified based on information entered by the patron, operators may perform a manual KYC verification. Requirements for manual KYC data entry:

1. Multisource authentication is required for all exact match KYC fields following the re-entry or modification of a patron's date of birth, SSN or last name.
2. If the operator is unable to verify via a multisource authentication application, the operator must require the patron to provide additional documentation that includes all items listed below:
 - Valid government issued photo ID
 - Copy of patron's Social Security card
 - Proof of residence in the form of a bill addressed to the patron at their provided address

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3. Operators must maintain a log of patron accounts created using manually verified data that did not initially pass automated multisource authentication.
4. Operators must submit an Incident Report to PGCB anytime changes are made to a patron's date of birth or SSN after a verified account has been created. The report must include the reason for the change and an attestation by the Interactive Gaming manager, or another employee identified as the responsible party by the operator, that supporting documentation was obtained from the patron verifying the modified identity information is accurate.

***The above KYC enhancement must be implemented by September 30, 2022.*

Other KYC Requirements:

Attempted account creation for a deceased individual:

Operators must file a fraud form with the PGCB and Pennsylvania State Police anytime an attempt is made to create an account for a deceased individual or when an operator determines an account has been created for a deceased individual.

Operators that have a single account for use in multiple jurisdictions:

If a patron creates an account in another jurisdiction and attempts to use the account to participate in interactive gaming in Pennsylvania, operators must comply with the enhanced KYC requirements prior to allowing the patron to initiate activity on the Pennsylvania website or mobile application.