



**Guidance Regarding Credit Card Payments and Electronic Payment Processors pursuant to IC 4-32.3-5-23**

Effective July 1, 2023, Qualified Organizations are allowed to accept payment by credit card for the purchase of a chance to enter a raffle or water race at an allowable activity, as long as the transaction is made face-to-face and not through the internet. Sales made through the internet remain prohibited. *See Indiana Code § 4-32.3-5-23(c).*

In order to effectuate these transactions, the Indiana Gaming Commission (the “Commission”) will begin allowing Qualified Organizations to utilize electronic payment processing applications, operating on telephone or tablet devices, to complete debit card and credit card transactions.

Utilization of electronic payment processors is subject to the following requirements:

1. Any organization desiring to utilize electronic payments processing applications for debit card and credit card transactions must provide notice to the Commission for that particular electronic payment processing application prior to using it for any transactions.
2. The Qualified Organization must create and maintain a single account for the Qualified Organization for the organization to use for such transactions.
  - a) Utilizing an individual’s electronic payment processing application account for transactions relating to the conduct of charity gaming is strictly prohibited.
  - b) The Qualified Organization’s electronic payment processing application account must connect to the Qualified Organization’s separate and segregated charity gaming account.
  - c) Proceeds from the conduct of charity gaming must be transferred from the Qualified Organization’s electronic payment processing application account to the Qualified Organization’s separate and segregated account within five (5) days pursuant to 68 IAC 21-10-9(n).
3. The electronic payment processing application must allow for the creation of a log of all transactions. *See Indiana Code § 4-32.3-5-5.*
4. Any fees charged by either the electronic payment processing application or credit card payment processor must be documented and accounted for by the Qualified Organization when calculating receipts or proceeds from an event. The total amount of the transaction, *including fees*, should be included in an organization’s gross revenue/receipts for an event. The fees can then be accounted for as expenses relating to the event.