



CREDIT GAMBLING

In Montana, any form of credit gambling is prohibited. Consideration (or cost) for the chance to play in every gambling activity must be made in cash.



A debit card may not be held as collateral for gambling activities.



A check or debit card with pin (not a credit card) may be used to obtain cash to participate in a gambling activity.



A participant shall present the cash needed to play the game as the game is being played.

If a check or debit card is used to obtain cash on the premises of a licensee, then it must be delivered and accepted unconditionally.

A licensee or employee of a licensee may not hold a check or other evidence of indebtedness for redemption pending the outcome of a gambling activity.

Violators are guilty of criminal offense and will be punished according to 23-5-161 or 23-5-162.

EXCEPTIONS:

Calcutta auctions, card games normally scored with points, casino nights, and raffle tickets may be paid by debit cards, checks, and e-checks.

EXAMPLES:

- Accepting credit cards for cash advances or the sale of items that may be redeemed for cash, such as gambling chips, money orders, checks, electronic checks (e-checks), vouchers, travelers' checks, wire transfers, or gift cards.
- Holding a check, credit card, or debit card pending the outcome of a gambling activity.
- Giving customers a loan of any kind at any time.
- Any form of deferred payment, including a note, IOU, post-dated check, hold check, or other evidence of indebtedness.
- Selling a space on a sports pool board by accepting deferred payment.
- Allowing the sum of a credit card transaction to exceed the actual price charged for food, beverages, items offered for sale, tax where applicable, any service tip offered to and retained by the licensee's staff plus any credit card transaction fee charged the customer.
- Allowing the use of a credit card to purchase raffle tickets.
- Selling poker chips for anything other than cash at the time of the purchase.

Questions? Contact Gambling Control Division at (406) 896-4300, visit <https://dojmt.gov/gaming> or email gcd@mt.gov.

Reference [23-5-112\(20\)](#), [23-5-156](#), [23-5-157](#), [23-5-161](#), [23-5-162](#), MCA [23.16.202](#), ARM