

**Nicole Wendt**

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**From:** Phillip Batsakis  
**Sent:** Wednesday, 26 March 2014 3:33 PM  
**To:** Debra Tegoni  
**Cc:** Jason O'Connor  
**Subject:** RE: Credit / debit card cash out policy

Good afternoon Deb

please find attached a updated credit and debit card policy document for your reference.



Credit and debit  
card cash out...

Best regards

Phil

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**From:** Phillip Batsakis  
**Sent:** Friday, February 28, 2014 11:11 AM  
**To:** Debra Tegoni  
**Cc:** Jason O'Connor [REDACTED]  
**Subject:** Credit / debit card cash out policy

Morning Deb

As requested earlier this week, please find attached a copy of the VIP International credit and debit card policy as well as a copy of the NAB agreement.

<< Message: China Union Pay Transactions >> << File: Letter\_Of\_Offer\_15487 (NAB).pdf >>

Best regards

Phil  
X6945



VIP International  
Credit and debit card cash out policy  
March 2014

Please refer below for key steps in relation to credit and debit card cash outs:

1. International Sales / Director to confirm that patron requesting facility is an International patron, has an open program and is staying at a Crown Hotel. Patron is to be made aware that:
  - o Crown is unable to ascertain card issuer limits (if any) on values of transactions.
  - o only personal credit / debit cards can be used (i.e. corporate / company cards are not permitted).
  - o the name on credit / debit card must match patron passport and syco program name.
  - o there is a maximum withdrawal of AUD \$500k per transaction.

2. International sales / service staff to complete the transaction detail table below and then submit to an appropriate approver.

Transaction detail:

Patron Full Name	
SYCO Patron ID	
Estimated date of transaction	
Crown Towers booking reference	
Cash out amount requested	
Card type	
Passport nationality & number	

Approver:

Transaction value (AUD)	Approver
Less than or equal to \$50k	Peter Lawrence, Heidi Huang, Veng Anh, Indran Subramaniam
Less than or equal to \$100k	Phillip Batsakis
Less than or equal to \$500k	VIP International GM (or above)

3. Once approved, International Sales / Director to email approval to Hotel Duty Manager, Front Desk Supervisor, Andrew Cairns and Stephen Hancock with transaction and approval details.

4. Processing the transaction:

- I. Sales staff/Director to notify Crown Towers Duty Manager at least 30 minutes prior to the transaction.
- II. Patron must be present for transaction with a credit /debit card in their name and a matching valid passport.
- III. Crown Towers Duty Manager to take copy of patron's passport and raise charge on patron's room including amount requested and card processing fee of **1.65%**.
- IV. Crown Towers Duty Manager process card transaction for full amount (i.e. including card processing fee). Note, patron (card owner) must sign relevant forms and enter a valid pin number.
- V. If transaction declined, reverse charge on the patron hotel room (no further action required).
- VI. If transaction approved, patron to sign credit / debit card receipt and relevant opera forms.
- VII. Hotel to provide patron with copy of approved credit / debit card transaction receipt and Opera invoice to present to Mahogany Room (MR) cage staff.

5. Cage to validate customer for AML purposes. Upon presentation at the Cage of the approved credit / debit card transaction receipt and Opera invoice, the Cage will raise a cage payout voucher for the amount and charge Crown Towers via account - 112540 and department code – 40085010
6. MR Cage will deposit the approved funds (excluding card transaction fee) into patrons DAB account for use as required by patron.

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