

TITLE 11—DEPARTMENT OF PUBLIC SAFETY
Division 45—Missouri Gaming Commission
Chapter 20—Sports Wagering

PROPOSED RULE

11 CSR 45-20.320 Online Sports Wagering Accounts

PURPOSE: This rule establishes requirements for online sports wagering accounts.

(1) Online wagering shall only be conducted by a patron through his or her online sports wagering account that he or she has established with a Mobile licensee over the internet or through an online sports wagering platform.

(2) A Mobile licensee shall implement methods or systems in the online sports wagering platform to detect unauthorized access to online sports wagering accounts, fraud, theft, suspicious wagering activity, or other prohibited activity. Those methods shall be documented in the internal control system.

(3) In order to establish an online sports wagering account, a Mobile licensee shall—

(A) Create an electronic patron file, which shall include at a minimum—

1. Patron's legal name;
2. Patron's date of birth;
3. Last four digits of the patron's Social Security number or equivalent for a foreign patron such as a passport or taxpayer identification number;
4. Account number;
5. Patron's residential address (a post office box is not acceptable);
6. Patron's electronic mail address;
7. Patron's telephone number;
8. Any other information collected from the patron used to verify his or her identity;
9. Date and method of identity verification, including the document number of the state or federal government-issued identification credential examined and its date of expiration and the electronic record documenting the process used to confirm the patron's identity; and
10. Patron's disclosure whether or not he or she is an athlete, competitor, referee, official, coach, manager, medical professional or athletic trainer or employee or contractor of a professional or collegiate team or athletic organization;

(B) Encrypt all of the following information contained in an electronic patron file:

1. Patron's Social Security number or equivalent for a foreign patron such as a passport or taxpayer identification number;
2. Patron's previous and current passwords, answers to security questions, PINs, or similar; and
3. Patron's debit or credit card numbers, bank account numbers, or other personal financial information;

(C) Verify the patron's identity using a methodology as described in the licensee's internal control system. The methodology shall include remote multi-sourced authentication, which may

include third-party or governmental databases, and examining the patron's valid, non-expired state or federal government-issued photo identification credential;

(D) Require the patron to establish a password or other access security feature to control access to the account. A Mobile licensee shall also utilize multi-factor authentication for each new device. After a successful login with multi-factor authentication for a specific device, a patron is not required to utilize multi-factor authentication to access his or her online sports wagering account from that device for a period of thirty (30) days. A patron shall have the ability to always require multi-factor authentication;

(E) Verify the patron is at least twenty-one (21) years of age, not on the List of Self-Excluded Persons or the Missouri Gaming Commission (MGC) Excluded Persons List, or otherwise prohibited from wagering with the licensee;

(F) Record the patron's acceptance of any terms and conditions, which shall at minimum include the patron's acknowledgment of Article III, Section 39(g), of the *Missouri Constitution* and this rule;

(G) Record the patron's certification that the information provided to the licensee by the patron is accurate;

(H) Record the patron's acknowledgement that the legal age for sports wagering is twenty-one (21) years and that he or she is prohibited from allowing any other person to access or use his or her online sports wagering account; and

(I) Notify the patron of the establishment of the account via electronic or regular mail.

(4) The Mobile licensee shall use commercially reasonable means to ensure that each patron has only one (1) online sports wagering account with that Mobile licensee. An online sports wagering account shall be—

(A) Non-transferable;

(B) Unique to the patron who established the account; and

(C) Distinct from any other account number that the patron may have established with the licensee.

(5) The Mobile licensee shall assign a unique identifier to each online sports wagering account.

(6) An online sports wagering account may only be funded through the following methods as approved in the licensee's internal control system:

(A) A patron's credit or debit card;

(B) A gift card;

(C) Reloadable prepaid card if it has been verified by the Mobile licensee as being issued to the patron and non-transferable;

(D) Automated Clearing House (ACH) transfer;

(E) Online and mobile payments through a money transmitter licensed under the Money Transmission Modernization Act (MTMA), sections 361.900 to 361.1035, RSMo;

(F) Wire transfer;

(G) Free or promotional credits; or

(H) Adjustments or refunds pursuant to this chapter.

(7) Proceeds of a winning wager shall be deposited and reflected in the balance of the online sports wagering account no later than twenty-four (24) hours after the official results of the event or series of events are determined.

(8) Funds may be withdrawn or removed from an online sports wagering account for the following:

- (A) The placement of wagers;
- (B) Credits to the patron's credit or debit card;
- (C) Cash transfer to a patron's reloadable prepaid card, which has been verified by the licensee as being issued to the patron and is non-transferable;
- (D) Cash transfer to an account with a bank or other financial institution on which the patron is named;
- (E) Online and mobile withdrawals through a money transmitter licensed under the Money Transmission Modernization Act (MTMA), sections 361.900 to 361.1035, RSMo;
- (F) Adjustments made pursuant to this chapter; or
- (G) Any other means in the approved internal control system.

(9) Upon any deposit, withdrawal, or adjustment, the licensee shall send a confirmation email to the patron's registered address and shall provide a means through which a patron may contest any transaction.

(10) Adjustments shall only be made by individuals in job positions as specified in the internal control system. Adjustments shall only be made—

- (A) To correct an overpayment or underpayment to an online sports wagering account due to error, regardless of whether the error was human or technological in nature;
- (B) Due to a wager being canceled or deemed void;
- (C) Due to the addition of test funds; or
- (D) Any other reason as identified in the approved internal control system.

(11) All adjustments under five hundred dollars (\$500) shall be reviewed at least monthly by supervisory personnel as set forth in the internal control system. All adjustments of five hundred dollars (\$500) or more shall be authorized by supervisory personnel prior to being entered.

(12) The online sports wagering platform shall provide a summary statement on demand of the patron's activity during at least the prior six (6) months. When a statement is requested, it shall be transmitted no later than five (5) calendar days after the request is made and an online sports wagering platform shall be capable of providing a summary statement of all authorized participant activity during the past two (2) years. The statement shall include, at a minimum—

- (A) Deposits to the online sports wagering account;
- (B) Withdrawals from the online sports wagering account;
- (C) Win or loss statistics, meaning a patron's total amount wagered minus total amount won (net win or loss);
- (D) Beginning and ending account balances;
- (E) Responsible gaming limit history, if applicable; and
- (F) A statement regarding how patrons can obtain assistance with gambling problems.

(13) A licensee shall reverify a patron's identification any time there is reasonable suspicion that the patron's identification has been compromised.

(14) A patron shall be allowed to withdraw the funds maintained in his or her online sports wagering account.

(A) Upon verification by the Mobile licensee, the patron's request to withdraw funds shall be honored within five (5) business days of the request.

(B) The Mobile licensee may decline to honor a patron request to withdraw funds if the licensee believes the patron engaged in either fraudulent conduct or other conduct that would put the licensee in violation of any federal, state, or local law or regulation or internal control of the licensee. In such cases, the licensee shall—

1. Provide notice to the patron of the delay in honoring the request to withdraw funds from the online sports wagering account;

2. Investigate in an expedient fashion;

3. Notify the patron of the final determination of the request to withdraw funds; and

4. Notify the commission of any investigation that confirmed fraudulent conduct.

(15) The Mobile licensee shall consider an online sports wagering account to be dormant if the patron has not logged into the account for at least five (5) years. A dormant account shall be closed by the licensee. Upon closure of a dormant account, the licensee shall make reasonable efforts to contact the account holder to return any unclaimed funds. One hundred twenty (120) days after attempting to contact the account holder, the unclaimed funds in a dormant account shall be presumed abandoned. Licensees shall remit all abandoned funds in accordance with the "Missouri Uniform Disposition of Unclaimed Property Act," section 447.500 et seq., RSMo.

(16) An online sports wagering platform shall provide a conspicuous and readily accessible method for a patron to temporarily suspend or close his or her online sports wagering account. Any remaining balance in the online sports wagering account shall be refunded within five (5) business days of the request, unless the licensee believes in good faith that the patron engaged in either fraudulent or prohibited conduct. If a patron has suspended his or her account, the licensee shall not send gaming-related electronic mail to such patron while the account is suspended.

(17) Mobile licensees shall establish test accounts for the commission to be used to test the various components and operations of the sports wagering system.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2024. Original rule filed May 14, 2025.