

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

ORDER OF RULEMAKING

By the authority vested in the Missouri Gaming Commission under section 39(g) of Article III, *Missouri Constitution*, the commission adopts a rule as follows:

11 CSR 45-20.330 is adopted.

A notice of proposed rulemaking containing the text of the proposed rule was published in the *Missouri Register* on June 16, 2025 (50 MoReg 816). Those sections with changes are reprinted here. This proposed rule becomes effective thirty (30) days after publication in the *Code of State Regulations*.

SUMMARY OF COMMENTS: The public comment period ended July 16, 2025, and the commission held a public hearing on the proposed rule on July 17, 2025. There were three (3) attendees at the public hearing, but no comments were made. The commission received three (3) written comments on the proposed rule. The Joint Committee on Administrative Rules made three (3) comments on the proposed rule.

COMMENT #1: Craig Williams, a member of the general public, suggested amending this rule to require investigations to conclude within ninety (90) days of the day the account is suspended and if it is not, the patron shall be given the right to withdraw the funds from the account.

RESPONSE: The operator's terms and conditions will address the funds held in a suspended account. No changes have been made to the rule as a result of this comment.

COMMENT #2: Subsection (2)(A) – The Joint Committee on Administrative Rules suggested revising as the language gave the commission broad authority.

RESPONSE AND EXPLANATION OF CHANGE: Agreed and removed. Renumbered remaining subsections.

COMMENT #3: Section (3) – Rebecca London, with DraftKings, suggested revising the language to not require accounts be permanently suspended after five (5) additional consecutive failed ACH deposit attempts within a ten (10) minute period. She also suggested revising the language to state, "...the licensee shall suspend the patron's account, pending patron actions for reinstatement."

RESPONSE AND EXPLANATION OF CHANGE: Agreed and revised.

COMMENT #4: Subsection (4)(E) – Cory Fox, with FanDuel, suggested revising the current language to state, "Prevent the removal of the online sports wagering account from the online sports wagering platform."

RESPONSE AND EXPLANATION OF CHANGE: Agreed and revised.

COMMENT #5: Subsection (5)(A) – The Joint Committee on Administrative Rules suggested revising as the language gave the commission broad authority.

RESPONSE AND EXPLANATION OF CHANGE: Agreed and revised.

COMMENT #6: Subsections (5)(D) and (5)(E) – The Joint Committee on Administrative Rules suggested revising as the language was unclear as to what happens to the patron's funds in an account that remains suspended.

RESPONSE AND EXPLANATION OF CHANGE: Agreed and added a new section (6) that addresses funds remaining in a suspended account.

11 CSR 45-20.330 Online Sports Wagering Account Suspension

(2) An online sports wagering account shall be suspended by a Mobile licensee—

(A) Upon determination that a patron is prohibited from placing any wagers with that Mobile licensee pursuant to 11 CSR 45-20.360;

(B) When a patron owes funds to the Mobile licensee;

(C) When a Mobile licensee has suspicion of illegal activity or suspicious wagering activity; and

(D) When a Mobile licensee is conducting a responsible gaming investigation based on information obtained by the licensee.

(3) After five (5) consecutive failed ACH deposit attempts within a ten- (10-) minute time period the licensee shall temporarily suspend the patron's account for a fraud investigation. If there is no evidence of fraud, the suspension may be lifted. After five (5) additional consecutive failed ACH deposit attempts within a ten- (10-) minute period, the licensee shall suspend the patron's account, pending patron actions for reinstatement.

(4) When an online sports wagering account is suspended, the online sports wagering platform shall—

(E) Prevent the removal of the online sports wagering account from the online sports wagering platform;

(5) A suspension may only be lifted—

(A) By order of the commission after appropriate investigation into the reason for the suspension;

(6) If a suspension is not lifted, the funds in the patron's account shall be handled in accordance with the Mobile licensee's terms and conditions.