

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

PROPOSED RULE

11 CSR 45-20.330 Online Sports Wagering Account Suspension

PURPOSE: This rule establishes the process to suspend an online sports wagering account.

(1) Online sports wagering platforms shall employ a mechanism to suspend online sports wagering accounts.

(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—

(A) Prevent the patron from wagering. If the patron has pending wagers prior to being suspended these wagers shall be handled in accordance with the terms and conditions;

(B) Prevent the patron from depositing funds, unless for the purpose of remedying a negative balance;

(C) Prevent the patron from withdrawing funds, except when the reason for the suspension is that the patron is a prohibited person pursuant to 11 CSR 45-20.360 or that a responsible gaming investigation is being conducted;

(D) Prevent the patron from making changes to the online sports wagering account information;

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

(F) Prominently display to the patron that the online sports wagering account is suspended, the restrictions in place, and any further course of action needed to remove the suspension.

(5) A suspension may only be lifted—

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

(B) If the patron is no longer a prohibited person;

(C) If any negative balance has been remedied;

(D) At the conclusion of an investigation into suspected illegal or suspicious wagering activity, if it was determined that there was no illegal or suspicious wagering activity; or

(E) At the conclusion of a responsible gaming investigation, if it was determined the patron is able to continue to wager safely.

(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.

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.