

**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 45-20.450 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 828). 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 two (2) written comments on the proposed rule. Commission staff made one (1) comment on the proposed rule.

**COMMENT #1:** Sections (1)-(5), (8)-(10), and (12)-(13) – A staff member suggested clarifying which licensees are being referenced.

**RESPONSE AND EXPLANATION OF CHANGE:** Agreed and revised.

**COMMENT #2:** Section (4) – Craig Williams, a member of the general public, suggested revising the language to clarify that licensees should accept wagers unless there is a problem with the account or the patron has violated the terms and conditions with wager types that have led to account action, such as limiting.

**RESPONSE:** There are many legitimate reasons why operators would not accept a wager. These reasons would be included in the terms and conditions and house rules. No changes have been made to the rule as a result of this comment.

**COMMENT #3:** Section (4) – Craig Williams, a member of the general public, suggested revising the language to require licensees to display the maximum bet amount a patron may wager for that specific wager in the bet slip prior to submission.

**RESPONSE:** Prior industry feedback suggested that having to publish fixed maximum wagers in the house rules would be difficult for operators. No changes have been made to the rule as a result of this comment.

**11 CSR 45-20.450 Placement of Wagers**

(1) Retail licensees and Mobile licensees shall not accept any wager of any type or kind, unless the type or kind of wager and subject of the wager has been approved by the commission.

(2) Retail licensees and Mobile licensees shall not knowingly accept wagers on any event for which the outcome has already been determined. If the licensee becomes aware that a wager was placed on an event where the outcome had already been determined, the licensee shall void and refund the wager.

(3) Retail licensees and Mobile licensees shall only accept wagers on events for which—

(4) Retail licensees and Mobile licensees shall always have the right to decline to accept any wager a patron attempts to place.

(5) Retail licenses and Mobile licensees shall only accept and record wagers in United States currency. Sources of currency accepted by a licensee shall be documented in its internal control system.

(8) Retail licensees and Mobile licensees shall not accept wagers if the sports wagering system is not available.

(9) Retail licensees and Mobile licensees shall implement methods and procedures to detect and document abnormal or suspicious wagering activity. Those methods and procedures shall be documented in the internal control system.

(10) Retail licensees and Mobile licensees shall not offer a loan, credit, or advancement of anything of value to any person to take part in sports wagering either directly or through a third-party.

(12) Employees or key persons of any Retail, Mobile, SW Supplier, or Official League Data Provider licensee shall not advise or encourage an individual patron to place a specific wager of any specific type, kind, subject, or amount. This restriction does not prohibit general advertising or promotional activities.

(13) Retail licensees and Mobile licensees shall not hold a patron's funds on the understanding that the licensee will accept the funds as a wager only upon the occurrence of a specified, future contingency.