

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

PROPOSED RULE

11 CSR 45-20.460 Redemption of Wagers

PURPOSE: This rule establishes standards for the redemption of wagers with Retail and Mobile licensees.

(1) Retail licensees shall redeem any winning ticket it has issued that has not expired or previously been redeemed. The ticket writer or kiosk shall verify the validity of the ticket in the sports wagering system prior to redemption. Upon redemption, the ticket writer or kiosk shall cause the sports wagering system to electronically change the ticket status to redeemed.

(2) Mobile licensees shall only redeem valid winning wagers. Upon redemption, the winning wagers status shall be changed to redeemed in the sports wagering system.

(3) A ticket shall expire one year after the date of the conclusion of the event or combination of events that are the subject of the wager.

(4) The amount of any winning ticket that expires shall be deposited monthly into the Gaming Commission Fund and deducted from adjusted gross revenue in the same manner as a redeemed wager.

(5) Retail licensees shall provide for in-person redemption of winning wagers at least eight (8) hours per day, five (5) days per week.

(6) All wagers shall be redeemed in United States currency. The winnings may be provided to the patron in any form that has been approved in the internal control system, provided that any wager redeemed in-person shall only be provided to the patron in the form of currency, check, or a combination thereof.

(7) Retail licensees may provide for redemption of winning tickets or refund of voided or cancelled wagers by mail. In that case, the licensee shall document methods in its internal control system to provide for compliance with all other rules, including, but not limited to—

- (A) Age verification;
- (B) Enforcement of the List of Self-Excluded Persons and MGC Excluded Persons List; and
- (C) Identification of illegal or suspicious activity.

(8) In the event of a failure of the sports wagering system's ability to pay winning wagers, the licensee shall have internal controls detailing the method by which winning wagers will be paid. The licensee shall also file an incident report with the commission for each system failure. The incident report shall document the date, time, and reason for the failure along with the date and time the system was restored.

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.