



RULES OF
Department of Public Safety
Division 45—Missouri Gaming Commission
Chapter 20—Sports Wagering

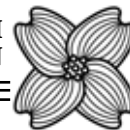
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TITLE 11 – DEPARTMENT OF PUBLIC SAFETY
Division 45 – Missouri Gaming Commission
Chapter 20 – Sports Wagering

11 CSR 45-20.010 Definitions

PURPOSE: This rule establishes definitions for sports wagering used in this chapter.

(1) Definitions beginning with A –

(A) Abnormal wagering activity – Wagering activity exhibited by a patron(s) that is a potential indicator of suspicious activity. Abnormal wagering activity may include the size of a patron's wager, increased wagering volume on a particular event or wager type, or a pattern of behavior by one (1) or more patrons;

(B) Adjusted gross revenue – The total of all cash and cash equivalents received by a licensee from sports wagering minus the total of –

1. All cash and cash equivalents paid out as winnings to patrons;

2. The actual costs paid by a licensee for anything of value provided to and redeemed by patrons, including merchandise or services distributed to patrons to incentivize sports wagering;

3. Voided and cancelled wagers;

4. The cost of free play or promotional credits provided to and redeemed by the applicable licensee's patrons, provided that the aggregate amount of such cost of free play or promotional credits that may be deducted under this paragraph in any calendar month shall not exceed twenty-five percent (25%) of the total of all cash and cash equivalents received by the applicable licensee for such calendar month;

5. Any sums paid as a result of any federal tax, including federal excise tax; and

6. Uncollectible sports wagering receivables, not to exceed two percent (2%) of the total of all sums, less the amount paid out as winnings to sports wagering patrons;

(C) Affiliate – An entity that is related to another through ownership, control, or contractual relationship; and

(D) Automated Clearing House (ACH) – An electronic payment system that allows for the transfer of funds between financial institutions in the United States.

(2) Definitions beginning with B – *(Reserved)*

(3) Definitions beginning with C –

(A) Cancelled wager – A sports wager that was legal and appropriate when originally placed, but some event, circumstance, or occurrence prevents the wager from being unequivocally determined;

(B) Class B license – A license granted by the commission to maintain, conduct gambling games on, and operate an excursion gambling boat and gaming facility at a specific location;

(C) Client or client software – Any software or application installed or operating on a patron's device for the purpose of interacting with an online sports wagering platform and conducting mobile wagering;

(D) Commercially reasonable – Conducted in good faith and in accordance with commonly accepted business practices;

(E) Commercially reasonable terms – For the purposes of official league data only, includes the following nonexclusive factors:

1. The availability of a sports governing body's tier two

official league data to a sports wagering operator from more than one (1) authorized source;

2. Market information, including but not limited to price and other terms and conditions, regarding the purchase by sports wagering operators of comparable data for the purpose of settling sports wagers in this state and other jurisdictions;

3. The nature and quantity of data, including the quality and complexity of the process utilized for collecting such data; and

4. The extent to which sports governing bodies or their designees have made data used to settle tier two bets or wagers available to operators and any terms and conditions relating to the use of that data;

(F) Commission – The Missouri Gaming Commission or its agents; and

(G) Critical component – Any subsystem for which failure or compromise can lead to unauthorized access to data used for generating reports for the regulatory body or loss of player entitlements, sports wagering data, or revenue. This includes but is not limited to wagering data, elements that control communication between the wagering device and the sports wagering system, or other components that are needed to ensure proper operation of the software.

(4) Definitions beginning with D –

(A) Designated nonpublic gaming area – Portions of a facility not accessible to the public in which the operation of sports wagering occurs, including but not limited to the employee side of a sportsbook cage, vault, surveillance rooms, count rooms, or rooms containing sports wagering equipment other than publicly accessible and operational kiosks. Designated nonpublic gaming area does not include off-site servers or data centers located at a facility where in-person wagering does not occur; and

(B) Dormant account – An online sports wagering account that has had no login activity for a period of five (5) years.

(5) Definitions beginning with E –

(A) Esports – Multi-player video game competitions played individually or as teams; and

(B) Excursion gambling boat – A boat, ferry, other floating facility, or any nonfloating facility licensed by the commission on or inside of which gambling games are allowed.

(6) Definitions beginning with F – *(Reserved)*

(7) Definitions beginning with G –

(A) Geofence or geofencing – The use of location-based navigation technology, such as global positioning system (GPS), to create virtual geographic borders within which sports wagering may occur; and

(B) Geolocation – The process or technique of identifying the geographical location of a person or device by means of digital information processed by digital means.

(8) Definitions beginning with H –

(A) House rules – A document compiled by a Retail or Mobile licensee for the purpose of summarizing portions of the internal control system and certain other information necessary to inform patrons of the functionality of the sports wagering operation.

(9) Definitions beginning with I –

(A) In-game wager – A sports wager placed on an event after the event has started; and



(B) Integrity monitoring provider – An individual or entity that receives reports of abnormal wagering activity from a licensee for the purpose of assisting in identifying suspicious wagering activity.

(10) Definitions beginning with J – *(Reserved)*

(11) Definitions beginning with K –

(A) Key business entity – Any holding, intermediary, or parent company that directly owns fifteen percent (15%) or more of an applicant or licensee;

(B) Key person –

1. The applicant's or licensee's board appointed chief executive officer and chief financial officer, or the equivalent individuals, as determined by the commission; and

2. The applicant's or licensee's principal owners who directly own ten percent (10%) or more of the applicant or licensee; and

(C) Kiosk – Any kiosk, terminal, machine, or other device through which a patron may place or redeem an in-person sports wager or a voucher without requiring the involvement of an employee. The term "kiosk" includes both "wagering kiosks" and "sports wagering redemption kiosks."

(12) Definitions beginning with L –

(A) Layoff bet – A wager placed between two (2) licensees on the outcome of an event for the purpose of offsetting or managing risk.

(13) Definitions beginning with M –

(A) Material change – Any change in personal identification or residence information, such as name, address, or phone number, or information that might affect an applicant's or licensee's suitability to hold a sports wagering license, including but not limited to arrests, convictions, guilty pleas, or disciplinary actions or license denials in other jurisdiction(s); and

(B) Mobile wagering – The conduct of sports wagering activities over the internet between a Mobile licensee and a patron, through the use of an online sports wagering platform.

(14) Definitions beginning with N – *(Reserved)*

(15) Definitions beginning with O –

(A) Online sports wagering platform – An online-enabled application, internet website, or other electronic or digital technology used to offer, conduct, or operate mobile sports wagering.

(16) Definitions beginning with P –

(A) Person – An individual, sole proprietorship, partnership, committee, association, corporation, limited liability company, or any other organization or business entity;

(B) Personal biometric data – An athlete's biological data, including but not limited to information derived from DNA, heart rate, blood pressure, perspiration rate, internal or external body temperature, hormone levels, glucose levels, hydration levels, vitamin levels, bone density, muscle density, and sleep patterns;

(C) Professional sports team – A team located in the state of Missouri that is a member of the National Football League, Major League Baseball, the National Hockey League, the National Basketball Association, Major League Soccer, the Women's National Basketball Association, or the National Women's Soccer League;

(D) Prohibited conduct – Any statement, action, or other communication intended to influence, manipulate, or control a wagering outcome of an event or of any individual occurrence or performance in an event in exchange for financial gain or to avoid financial or physical harm. Prohibited conduct includes statements, actions, and communications made to a protected person by a third-party or through social media, but does not include statements, actions, or communications made or sanctioned by a team or sports governing body;

(E) Protected person – Includes athletes, umpires, referees, and officials; personnel associated with clubs, teams, leagues, and athletic associations; medical professionals, including athletic trainers, who provide services to athletes and players; and the family members and associates of these persons; and

(F) Purged tickets – Expired, winning tickets that have not been redeemed.

(17) Definitions beginning with Q – *(Reserved)*

(18) Definitions beginning with R –

(A) Resettled wager – A wager where the original settled wager result is modified due to a change in the result of the underlying event or an error in the original settlement of the wager.

(19) Definitions beginning with S –

(A) Settled wager – A wager that has been resolved with the result of either a win, loss, or push and the patron has been paid;

(B) Sports district – The premises of a facility located in this state with a capacity of eleven thousand five hundred (11,500) people or more, at which one (1) or more professional sports teams plays its home games, and the surrounding area within four hundred (400) yards of such premises;

(C) Sports governing body – An organization that performs a regulatory or sanctioning function over the conduct of a sport (e.g., NFL, NBA, NCAA);

(D) Sports wagering equipment – A machine, mechanism, device, or implement that is integral to the operation of sports wagering or that monitors or records any wager, including without limitation –

1. Electronic, electrical, or mechanical devices for the making or recording of wagers;

2. Any system for recording, displaying, or determining wager information;

3. Any kiosk, terminal, or other device for the redemption of a wager or voucher;

4. Computer monitoring systems; and

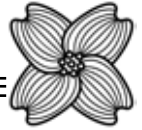
5. Gaming-related hardware and software;

(E) Sports wagering operation – The conduct of authorized sports wagering under Article III, Section 39(g), of the *Missouri Constitution* and all related activities, including but not limited to accepting wagers, redeeming wagers, accounting, security, surveillance, marketing, and advertising;

(F) Sports wagering operator – An entity that offers sports wagering or has been organized for the purpose of offering sports wagering;

(G) Sports wagering (SW) redemption kiosk – Any kiosk, terminal, machine, or other device through which a patron may redeem a sports wagering ticket or a voucher without requiring the involvement of an employee regardless of whether the redemption is for currency or for another ticket;

(H) Sports wagering system – Collectively all hardware, software, communications technology, and sports wagering equipment used to conduct sports wagering activity;



(I) Sportsbook – An approved area on the premises of an excursion gambling boat or a sports district where in-person sports wagering is offered; and

(J) Suspicious wagering activity – Abnormal wagering activity that is indicative of match fixing, the manipulation of an event, misuse of inside information, money laundering, or other prohibited or illegal activity.

(20) Definitions beginning with T –

(A) Ticket – A printed record issued or an electronic record maintained by the sports wagering system that evidences a sports wager;

(B) Tier one sports wager – A sports wager that is determined solely by the final score or final outcome of the sporting event and is placed before the sporting event has begun; and

(C) Tier two sports wager – A sports wager that is not a tier one sports wager.

(21) Definitions beginning with U –

(A) Unsettled wager – A wager that is still active and awaiting the outcome of the event.

(22) Definitions beginning with V –

(A) Voided wager – A wager that a licensee voids after acceptance that was either not valid at the time it was placed or was valid at the time it was placed but has since become invalid for any reason, including but not limited to the change in eligibility status of a patron or subject of the wager; and

(B) Voucher – A printed record issued by a wagering kiosk or an electronic record maintained by the sports wagering system for the amount of unwagered funds when a patron cashed out of a wagering kiosk.

(23) Definitions beginning with W –

(A) Wagering kiosk – Any kiosk, terminal, machine, or other device through which a patron may place an in-person sports wager without requiring the involvement of an employee.

(24) Definitions beginning with X – (*Reserved*)

(25) Definitions beginning with Y – (*Reserved*)

(26) Definitions beginning with Z – (*Reserved*)

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.020 Sports Wagering Licenses

PURPOSE: This rule establishes the types of licenses related to sports wagering, job positions that require licenses, and provisions related to such licenses.

(1) The following types of sports wagering licenses are issued by the commission:

- (A) Retail;
- (B) Mobile;
- (C) SW Supplier;
- (D) Official League Data Provider; and
- (E) Occupational –

1. Level I-SW;
2. Level I-SWC;
3. Level II-SW; and
4. Level II-SWC.

(2) A Retail license is a license authorizing the licensee to offer sports wagering in person to individuals at an excursion gambling boat or within a sports district, as approved by each applicable professional sports team that plays its home games in such sports district. A Retail license may be issued, pursuant to Article III, Section 39(g), of the *Missouri Constitution*, to –

- (A) A Class B licensee;
- (B) A sports wagering operator operating on behalf of the Class B licensee through a commercial agreement;
- (C) A professional sports team; or
- (D) A sports wagering operator operating on behalf of a professional sports team through a commercial agreement.

(3) If a Class B licensee or professional sports team executes a commercial agreement with a sports wagering operator to operate a retail sports wagering operation on its behalf, then that sports wagering operator shall submit to the commission for licensure and, if approved, shall be considered the Retail licensee.

(4) A Mobile license is a license authorizing the licensee to offer sports wagering through an online sports wagering platform to individuals physically located in the state of Missouri.

(5) An SW Supplier license shall be required for any individual or entity that –

- (A) Manufactures, sells, or leases sports wagering equipment, sports wagering systems, or other gaming items necessary to conduct sports wagering;
- (B) Provides sports wagering equipment maintenance or repair;
- (C) Provides independent testing laboratory services on sports wagering equipment or sports wagering systems;
- (D) Provides gaming-related services or software for player geolocation identification, integrity monitoring, odds and risk management, managed trading services, an online sports wagering platform, or player account management; or
- (E) Provides other categories of gaming-related goods, data, or services to a Retail or Mobile licensee if the commission determines that the goods, data, or services impact the integrity or security of the sports wagering operation.

(6) An SW Supplier license is not required for an individual or entity that only provides generally commercially available goods, services, or software that are not specifically designed for use in connection with sports wagering, including but not limited to telecommunications, networking, computing, data storage, data processing, and software as a service.

(7) An Official League Data Provider license shall be required for any sports governing body or its designee who provides official league data for determining the outcome of tier two sports wagers.

(8) An Occupational Level I-SW license is a license granted to a person other than a key person who has management control or decision-making authority over the sports wagering operation or sports wagering supplier operation, or other individuals identified by the commission in similar or equivalent positions.



(9) An Occupational Level I-SWC license is a license granted to a person whose job position requires an Occupational Level I license pursuant to 11 CSR 45-4 and also requires an Occupational Level I-SW license pursuant to this chapter in order to perform the duties of that position or a person who simultaneously holds more than one job position that requires both licenses to perform the duties of both positions. This license is reserved only for an individual whose job position(s) requires him or her to perform duties for both the gaming operation and the sports wagering operation.

(10) At a minimum, an Occupational Level I-SW or Occupational Level I-SWC license is required for the following job positions:

(A) Highest ranking on premises sportsbook department employee (for Retail licensees);

(B) Highest ranking employee(s) with direct authority over information technology, network security, and cybersecurity (for Retail and Mobile licensees);

(C) Highest ranking employee responsible for the operation and security of the sports wagering platform (for Retail and Mobile licensees);

(D) Highest ranking finance department employee (for Retail and Mobile licensees);

(E) Highest ranking on premises surveillance department employee (for Retail licensees);

(F) Highest ranking on premises security department employee (for Retail licensees);

(G) Highest ranking manager of an Official League Data Provider (for Official League Data Provider licensees);

(H) Managers responsible for ensuring the integrity of all testing standards and certifications (for independent testing laboratory SW Supplier licensees);

(I) Highest ranking employee with direct authority over the setting of betting lines, point spreads, odds, or their equivalent (for Retail and Mobile licensees);

(J) Highest ranking employee responsible for compliance regarding responsible gaming, geofencing, and anti-money laundering (for Mobile licensees);

(K) General Managers of a Class B licensee, if the Class B licensee holds a Retail or Mobile license or if any Class B employees perform duties related to sports wagering for the licensed sports wagering operator; and

(L) Any other person in a similar or equivalent position as directed by the commission.

(11) An Occupational Level II-SW license is a license granted by the commission to a person who is –

(A) Not required to hold an Occupational Level I-SW or an Occupational Level I-SWC license; and

(B) Assigned to a job position –

1. With a Retail licensee including sportsbook employees, wagering kiosk technicians, ticket writers, point of sale terminal technicians, audit, accounting, management information systems, count, security, surveillance, and compliance;

2. Where the employee's duties include access to a designated nonpublic gaming area that has sports wagering and performs duties in furtherance of or associated with the operation of sports wagering;

3. With a Mobile licensee that performs duties in furtherance of or associated with the operation of sports wagering, including but not limited to anyone who has write access to the live sports wagering system, has access to view patrons' banking or credit card information, or can make monetary changes to patrons' accounts;

4. With an SW Supplier licensee that would require

the employee to have in-person or remote access to the wagering kiosks, point of sale terminals, or the sportsbook area to perform his or her function or duties if such function or duties involve installation, servicing, maintenance, repair, or accessing secured or locked components of any sports wagering equipment or sports wagering systems, or involve verification or payment of patron awards; and

5. With similar or equivalent job duties to those described in this subsection as directed by the commission.

(12) An Occupational Level II-SWC license is a license granted to a person whose job position requires an Occupational Level II license pursuant to 11 CSR 45-4 and also requires an Occupational Level II-SW license pursuant to this chapter in order to perform the duties of that position or a person who simultaneously holds more than one (1) job position that requires both licenses to perform the duties of both positions. This license is reserved only for an individual whose job position(s) requires him or her to perform duties for both the gaming operation and the sports wagering operation.

(13) Holders of an Occupational Level I-SWC or an Occupational Level II-SWC license are subject to the regulations in Title 11, Division 45, Chapters 1 through 20, of the *Code of State Regulations*, sections 313.800 through 313.850 of the *Revised Statutes of Missouri*, and Article III, Section 39(g), of the *Missouri Constitution*.

(14) In this chapter, the term "SW Occupational license" refers collectively to an Occupational Level I-SW, Occupational Level I-SWC, Occupational Level II-SW, and Occupational Level II-SWC license, and the term "SW Occupational licensee" refers collectively to any person who has been granted an SW Occupational license.

(15) Retail licensees operating on behalf of a Class B licensee may contract with the Class B licensee to use the Class B licensee's employees to perform duties related to sports wagering; however, those employees shall obtain an Occupational Level I-SWC or Level II-SWC license prior to performing any sports wagering duties. The only sports wagering duties that can be contracted are duties related to security, surveillance, environmental services, and facilities.

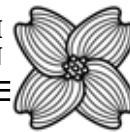
(16) An SW Occupational licensee shall be employed by a Retail, Mobile, SW Supplier, Official League Data Provider, or Class B licensee and shall not be under the age of twenty-one (21).

(17) An SW Occupational licensee of a Retail, Mobile, or Class B licensee shall only perform the activities approved by the commission for that licensed position in the Internal Control System.

(18) No person may perform any duties relating to sports wagering that requires a license in the state of Missouri unless that person has obtained the appropriate license.

(19) The commission may issue, deny, or discipline any license. Licensees and applicants may request a hearing pursuant to 11 CSR 45-13 regarding the commission's decision to deny or discipline a license.

*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 Feb. 18, 2025, effective Aug. 30, 2025.*



**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2024.*

11 CSR 45-20.030 Confidentiality of Records

PURPOSE: This rule establishes the confidentiality of records.

(1) Any submission to the commission under 11 CSR 45-20, including all documents, reports, and data submitted therewith, that contain proprietary information, trade secrets, financial information, or personal information about any person or entity shall be treated in the same confidential manner as submissions by other licensees of the commission and shall not be subject to disclosure pursuant to Chapter 610, RSMo.

(2) The commission shall, upon written request from any person, provide such person with the following information furnished by an applicant, licensee, or key person:

(A) The name, business address, and business telephone number of the applicant, licensee, or key person;

(B) The identity of the applicant, licensee, or key person including, if the applicant, licensee, or key person is not an individual, the state of incorporation or registration, and the corporate officers;

(C) Whether the applicant, licensee, or key person has been indicted, convicted of, pleaded guilty or *nolo contendere* to, or forfeited bail for any criminal offense under the laws of any jurisdiction, either felony or misdemeanor, except for traffic violations, including the date, the name and location of the court, the arresting agency and prosecuting agency, the case number, the offense, the disposition, and the location and length of incarceration;

(D) Whether the applicant, licensee, or key person has had any license or certificate issued by a licensing authority in this state or any jurisdiction denied, restricted, suspended, revoked, or not renewed and a statement describing the facts and circumstances concerning the denial, restriction, suspension, revocation, or nonrenewal, including the licensing authority, the date each such action was taken, and the reason for each such action;

(E) The name and business telephone number of the counsel representing the applicant, licensee, or key person in matters before the commission; and

(F) A description of the product or service to be supplied by an SW Supplier applicant or licensee.

(3) The Department of Revenue may furnish and the commission may receive income tax information pursuant to section 610.032, RSMo, to determine if applicants or licensees are complying with the tax laws of this state; however, any income tax information acquired by the commission related to applicants shall not become public record and shall be used exclusively for commission business.

*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 Feb. 18, 2025, effective Aug. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2024.*

11 CSR 45-20.040 License Application

PURPOSE: This rule establishes the application process for licenses.

PUBLISHER'S NOTE: The secretary of state has determined that publication of the entire text of the material that is incorporated by reference as a portion of this rule would be unduly cumbersome or expensive. This material as incorporated by reference in this rule shall be maintained by the agency at its headquarters and shall be made available to the public for inspection and copying at no more than the actual cost of reproduction. This note applies only to the reference material. The entire text of the rule is printed here. The Retail and Mobile License Application, the SW Supplier and Official League Data Provider License Application, the Occupational Level I-SW License Application, the Occupational Level I-SWC License Application, the Occupational Level II-SW License Application, the Occupational Level II-SWC License Application, and the SW Personal Disclosure Form may also be accessed at <http://www.mgc.dps.mo.gov>.

(1) The following forms are incorporated by reference and made part of this rule as adopted by the commission and published by the Missouri Gaming Commission, 3417 Knipp Dr., PO Box 1847, Jefferson City, MO 65102, and which may be accessed at <http://www.mgc.dps.mo.gov>:

(A) Retail and Mobile License Application as adopted by the commission on May 13, 2025. This rule does not incorporate any subsequent amendments or additions;

(B) SW Supplier and Official League Data Provider License Application as adopted by the commission on June 10, 2025. This rule does not incorporate any subsequent amendments or additions;

(C) Occupational Level I-SW License Application as adopted by the commission on May 13, 2025. This rule does not incorporate any subsequent amendments or additions;

(D) Occupational Level I-SWC License Application as adopted by the commission on May 13, 2025. This rule does not incorporate any subsequent amendments or additions;

(E) Occupational Level II-SW License Application as adopted by the commission on May 13, 2025. This rule does not incorporate any subsequent amendments or additions;

(F) Occupational Level II-SWC License Application as adopted by the commission on May 13, 2025. This rule does not incorporate any subsequent amendments or additions; and

(G) SW Personal Disclosure Form as adopted by the commission on May 13, 2025. This rule does not incorporate any subsequent amendments or additions.

(2) An applicant for a Retail or Mobile license shall submit –

(A) The Retail and Mobile License Application; and

(B) An SW Personal Disclosure Form for each key person associated with the applicant.

(3) An applicant for an SW Supplier or Official League Data Provider license shall submit –

(A) The SW Supplier and Official League Data Provider License Application; and

(B) An SW Personal Disclosure Form for each key person associated with the applicant.

(4) Every person upon becoming a key person shall file the SW Personal Disclosure Form within sixty (60) days.

(5) An applicant for an Occupational Level I-SW license shall submit an Occupational Level I-SW License Application.



(6) An applicant for an Occupational Level I-SWC license shall submit an Occupational Level I-SWC License Application.

(7) Every person upon being assigned to a position that requires an Occupational Level I-SW or an Occupational Level I-SWC license shall file the appropriate application within sixty (60) days. No duties that require a license shall be performed by that person until the appropriate license has been obtained.

(8) An applicant for an Occupational Level II-SWC license shall submit an Occupational Level II-SWC License Application.

(9) In addition to submitting an application, each applicant for an SW Occupational license is required to be photographed or provide a photograph, be interviewed if requested, and provide any documentation requested by the commission relevant to the application.

(10) An applicant for an SW Supplier license that holds a valid license pursuant to 11 CSR 45-4 is required to submit an application and pay the application fee and initial annual license fee to obtain an SW Supplier license.

(11) An independent testing laboratory (ITL) shall have an SW Supplier license to test and evaluate sports wagering equipment. An ITL that holds a valid license pursuant to 11 CSR 45-4 is required to submit an application and pay the application fee and initial annual license fee to obtain an SW Supplier license. In addition to any requirements provided in this chapter, the ITL shall comply with all applicable requirements and duties of ITLs in 11 CSR 45-4.

(12) The commission may require other materials in addition to those required by the application if the commission determines the information is necessary to determine the applicant's suitability for licensure. The commission may also require an affidavit, signed on behalf of the applicant, to be submitted as an addendum to the application, regarding matters related to the applicant.

(13) The applicant shall be responsible for keeping the application current at all times during the application period. The applicant shall notify the commission in writing within ten (10) calendar days of any material changes to any response in the application and this responsibility shall continue throughout any period during which an application is being considered by the commission. All updates to applications shall be submitted by exhibit so that each affected exhibit is resubmitted with the updated information and with the date of resubmission. If any application update is not made in this manner, the commission may deem the update not to be effective.

(14) The commission may serve any applicant and his or her employer with written notice by personal delivery, electronic mail, or regular mail, requiring the applicant to complete all or any specific portion of the application process or provide additional information, on or before the date set forth in the notice, which shall not be less than five (5) business days from the date of the notice. If the applicant fails to comply with the notice, the commission may consider the application withdrawn and the application process closed.

(15) An application shall not be considered filed until the completed application form, including all required documents and materials, has been received by the commission.

(16) A temporary Retail or Mobile license may be issued to an applicant pending a determination on the application for licensure. The commission may revoke a temporary license at any time for a violation. If an applicant's temporary license is revoked, the applicant shall immediately cease any sports wagering operations in the state of Missouri.

(17) The commission may issue to the applicant for an SW Supplier license or Official League Data Provider license a temporary license during the time the application is pending with the commission. The commission may revoke a temporary license at any time for a violation. If an applicant's temporary license is revoked, the applicant shall not provide any Retail or Mobile licensee any equipment, supplies, or services that would otherwise require a license. The commission shall also notify all Retail or Mobile licensees of the revocation of the applicant's temporary license.

(18) The commission may issue to the applicant for an SW Occupational license a temporary license, allowing the individual to perform his or her duties during the time the application is pending with the commission. The commission may revoke or suspend a temporary license at any time for a violation. If the temporary license is revoked or suspended, the individual shall immediately cease performing any duties for the licensed entity that would otherwise require an SW Occupational license. Should the commission revoke or suspend a temporary license and seek denial of licensure, this action shall be reported to the licensee who employed the applicant and the applicant.

(19) If a temporary license expires prior to completion of the background investigation, another temporary license may be issued.

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 Feb. 18, 2025, effective Aug. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2024.*

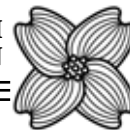
11 CSR 45-20.050 Direct Mobile License Competitive Application Process

PURPOSE: This rule establishes the competitive application process for a direct Mobile license.

(1) A direct Mobile license is a Mobile license issued directly to qualified applicants that are sports wagering operators. A direct Mobile license is not affiliated with an excursion gambling boat or a sports district.

(2) When a direct Mobile license is available, the commission will post a notice on the commission's website that the commission is accepting applications for a direct Mobile license and include the application period for such license. After December 1, 2025, the application period shall be not less than sixty (60) days.

(3) No application for a direct Mobile license will be accepted after the close of the application period. Any application that is not complete by the close of the application period shall be disqualified.



(4) In evaluating and prioritizing the applications for any available direct Mobile license, the commission will consider the following:

- (A) Expertise in the business of online sports wagering;
- (B) The integrity, sustainability, and safety of the applicant's online sports wagering platform;
- (C) Past relevant experience of the applicant;
- (D) Advertising and promotional plans to increase and sustain revenue;
- (E) Ability to generate, maximize, and sustain revenues for the state;
- (F) Demonstrated commitment to and plans for the promotion of responsible gaming; and
- (G) Capacity to increase the number of bettors on the applicant's online sports wagering platform.

(5) After evaluation, the commission shall select the top qualified applicant(s) for the available direct Mobile license(s) for investigation for licensure by the commission. Such top applicant(s) will be invoiced for the applicant license fee.

(6) If during the investigation into the top qualified applicant(s) and before the issuance of any available license the commission determines that any of the selected applicants are not suitable for licensure, that applicant shall be denied a license. The commission shall select another top applicant from the remaining qualified applicants.

*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 Feb. 18, 2025, effective Aug. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2024.*

11 CSR 45-20.060 Suitability for Licensure

PURPOSE: This rule establishes the requirements for the suitability for licensure.

(1) All applicants have an obligation to demonstrate suitability for licensure.

(2) An applicant for a Retail, Mobile, SW Supplier, Official League Data Provider, or SW Occupational license shall not be granted the respective license if the applicant, any owner of the applicant, any key person of the applicant, or any employee who participates in the management of sports wagering operations has been convicted of a felony or any gambling offense in any state or federal court of the United States.

(3) The commission may deny or refuse to renew a license or revoke or suspend a license if the applicant or licensee, or a key person of the applicant or licensee –

- (A) Associates in business affairs with or employs a person who has failed to cooperate with any officially constituted investigatory or administrative body, including but not limited to the commission;
- (B) Has been convicted of a crime involving dishonesty or moral turpitude;
- (C) Has submitted an application for a license, or any other documentation, to the commission that contains false information or has failed to disclose required information;
- (D) Has had a sports wagering or gaming-related license

revoked, suspended, or denied in Missouri or any other jurisdiction, or is an affiliate of a person who has had a sports wagering or gaming-related license revoked, suspended, or denied in any other jurisdiction;

(E) Has a background, including a criminal record, reputation, habits, business associations, or prior activities that –

- 1. Poses a threat to the public interests of the state of Missouri or to the security and integrity of sports wagering;
- 2. Poses a threat to public health, safety, morals, good order, and general welfare of the people of the state of Missouri; or
- 3. Discredits or tends to discredit the Missouri sports wagering industry or the state of Missouri;

(F) Creates or enhances the dangers of unsuitable, unfair, or illegal practices, methods, and activities in the conduct of sports wagering; or

(G) Presents questionable business practices and financial arrangements relating to the conduct of sports wagering.

(4) The commission may refuse to issue or renew an SW Occupational license to any person or revoke or suspend an SW Occupational license of any person who has failed to prove his or her suitability for licensure, including but not limited to any applicant or licensee –

(A) Who has been convicted of a crime or has been found guilty of, pleaded guilty or *nolo contendere* to, or entered an Alford plea to a crime, or received a suspended imposition of sentence, for violations of any federal, state, county, or city law including ordinance violations;

(B) Who is unqualified to perform the duties required;

(C) Who fails to disclose or states falsely information called for in the application process or uses fraud, deception, misrepresentation, or bribery in securing a license issued by the commission;

(D) Who has failed to comply with or make provision for complying with any federal, state, or local law or regulation, or internal controls of the licensed entity;

(E) Who fails to comply with any rule, order, or ruling of the commission;

(F) Whose license has been suspended, revoked, or denied in any jurisdiction;

(G) Who is a past or present member or participant in organized crime as such membership or participation may be found or determined by the commission;

(H) Who is not lawfully in the United States;

(I) Who is an employee of the commission or is a spouse, child, brother, sister, parent, son-in-law, daughter-in-law, stepchild, or stepparent of any employee or member of the commission;

(J) Who demonstrates a pattern of being financially irresponsible;

(K) Who is not of good moral character or has associated in business affairs with or employed a person of notorious or unsavory reputation or who has a law enforcement record involving crimes of moral turpitude, or who has failed to cooperate with any officially constituted investigatory or administrative body;

(L) Who would adversely affect public confidence and trust in gambling;

(M) Who provides the commission with false or misleading information, documents, or data or who makes false or misleading statements to the commission;

(N) Who fails to cooperate with any licensing or regulatory investigation;

(O) Who commits an act or omission that, if committed by any licensee, would be grounds for discipline or denial of an application;



(P) Who obtains or attempts to obtain any fee, charge, or other compensation by fraud, deception, or misrepresentation; or

(Q) Who demonstrates incompetence, misconduct, gross negligence, fraud, misrepresentation, or dishonesty in the performance of the functions or duties regulated by Article III, Section 39(g), of the *Missouri Constitution* or Chapter 313, RSMo.

(5) All licensees shall have an ongoing obligation to demonstrate suitability to hold a license. The commission may reopen the investigation of a licensee at any time.

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 Feb. 18, 2025, effective Aug. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2024.*

11 CSR 45-20.070 License Issuance

PURPOSE: This rule establishes the process for the issuance of licenses.

PUBLISHER'S NOTE: The secretary of state has determined that publication of the entire text of the material that is incorporated by reference as a portion of this rule would be unduly cumbersome or expensive. This material as incorporated by reference in this rule shall be maintained by the agency at its headquarters and shall be made available to the public for inspection and copying at no more than the actual cost of reproduction. This note applies only to the reference material. The entire text of the rule is printed here. The Transfer / Rehire Occupational Level II Form may also be accessed at <http://www.mgc.dps.mo.gov>.

(1) The following form is incorporated by reference and made part of this rule as adopted by the commission and published by the Missouri Gaming Commission, 3417 Knipp Dr., PO Box 1847, Jefferson City, MO 65102, and which may be accessed at <http://www.mgc.dps.mo.gov>:

(A) Transfer / Rehire Occupational Level II Form as adopted by the commission on February 18, 2025. This rule does not incorporate any subsequent amendments or additions.

(2) The commission may issue a license if it determines the applicant has proven that it is suitable for licensure. In making the required determinations, the commission may consider all information which the applicant discloses and any information disclosed during the background investigation.

(3) The commission may issue a Retail, Mobile, SW Supplier, Official League Data Provider, or SW Occupational license after the applicant has paid all required fees.

(4) Each Retail or Mobile license is effective on the earlier of the issuance of its license or its temporary license and shall expire five (5) years after issuance.

(5) Each SW Supplier, Official League Data Provider, or SW Occupational license is effective on the earlier of the issuance of its license or its temporary license and shall expire two (2) years after issuance.

(6) A license for sports wagering shall not be assignable or

transferable without approval of the commission.

(7) If an applicant is denied a license, the applicant may not reapply for a license for one (1) year from the date on which the denial was issued by the commission.

(8) If the employment of an SW Occupational licensee with a licensed entity is terminated for any reason, the licensed entity shall notify the commission within ten (10) calendar days. The commission will then place the SW Occupational licensee into a restricted status. Restricted status is the status assigned to an occupational licensee with an unexpired license who is not currently employed by a licensed entity. An SW Occupational licensee in a restricted status shall not work in a position that requires an SW Occupational license until –

(A) The commission receives notice that the SW Occupational licensee has been hired by a licensed entity;

(B) The Occupational Level I-SW or Level I-SWC has updated his or her application or the Occupational Level II-SW or Level II-SWC licensee has completed the Transfer/Rehire Occupational Level II Form;

(C) The licensee has completed an interview, if required;

(D) The licensee has fulfilled all document requests; and

(E) The licensee has been notified by the commission that the license is no longer in a restricted status.

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 Feb. 18, 2025, effective Aug. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2024.*

11 CSR 45-20.080 License Renewal

PURPOSE: This rule establishes the renewal process for licenses.

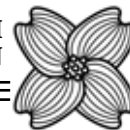
PUBLISHER'S NOTE: The secretary of state has determined that publication of the entire text of the material that is incorporated by reference as a portion of this rule would be unduly cumbersome or expensive. This material as incorporated by reference in this rule shall be maintained by the agency at its headquarters and shall be made available to the public for inspection and copying at no more than the actual cost of reproduction. This note applies only to the reference material. The entire text of the rule is printed here. The Retail and Mobile License Application, the SW Supplier and Official League Data Provider License Application, the Occupational Level I-SW License Application, the Occupational Level I-SWC License Application, and the SW Personal Disclosure Form may also be accessed at <http://www.mgc.dps.mo.gov>.

(1) The following forms are incorporated by reference and made part of this rule as adopted by the commission and published by the Missouri Gaming Commission, 3417 Knipp Dr., PO Box 1847, Jefferson City, MO 65102, and which may be accessed at <http://www.mgc.dps.mo.gov>:

(A) Retail and Mobile License Application as adopted by the commission on May 13, 2025. This rule does not incorporate any subsequent amendments or additions;

(B) SW Supplier and Official League Data Provider License Application as adopted by the commission on June 10, 2025. This rule does not incorporate any subsequent amendments or additions;

(C) Occupational Level I-SW License Application as adopted



by the commission on May 13, 2025. This rule does not incorporate any subsequent amendments or additions;

(D) Occupational Level I-SWC License Application as adopted by the commission on May 13, 2025. This rule does not incorporate any subsequent amendments or additions; and

(E) SW Personal Disclosure Form as adopted by the commission on May 13, 2025. This rule does not incorporate any subsequent amendments or additions.

(2) Each Retail and Mobile licensee shall file for license renewal at least one hundred eighty (180) calendar days before the expiration of its license by submitting to the commission a completed Retail and Mobile License Application updating all required information for the prior five (5) years and paying the respective license renewal fee.

(3) Each SW Supplier licensee and Official League Data Provider licensee shall file for license renewal at least one hundred twenty (120) calendar days before the expiration of its license by submitting to the commission a completed SW Supplier and Official League Data Provider License Application updating all required information for the prior two (2) years.

(4) The renewal process for Retail, Mobile, SW Supplier, and Official League Data Provider shall include the submission of a completed SW Personal Disclosure Form for each key person identified in the application.

(5) Each Occupational Level I-SW licensee shall file for license renewal at least ninety (90) calendar days before his or her license expires by submitting to the commission a completed Occupational Level I-SW License Application updating all required information for the prior two (2) years.

(6) Each Occupational Level I-SWC licensee shall file for license renewal at least ninety (90) calendar days before his or her license expires by submitting to the commission a completed Occupational Level I-SWC License Application updating all required information for the prior two (2) years.

(7) Each Occupational Level II-SW and Level II-SWC licensee shall notify the commission within fifteen (15) calendar days prior to the expiration month of his or her license if he or she is applying for renewal of his or her license. In the absence of specific notice to the commission from the Occupational Level II-SW or Level II-SWC licensee, inclusion of the name of a licensee on the report due under 11 CSR 45-20.080(8) shall be deemed notice that the licensee is applying for renewal in the following month, and such notice shall be deemed sufficient.

(8) Each Retail, Mobile, SW Supplier, Official League Data Provider, and Class B licensee shall file a report with the commission on or prior to the fifteenth day of each calendar month identifying all of the personnel associated with that licensee who, as of the first day of the following month, hold positions requiring an SW Occupational license issued by the commission and whose expiration date(s) for such license occurs within the following calendar month.

(A) Each licensee shall indicate, on a report provided by the commission, each SW Occupational licensee to be renewed.

(B) Each Occupational Level II-SW and Occupational Level II-SWC licensee is required to obtain his or her renewed license by the tenth day of the renewal month.

(9) The commission may require other materials in addition

to those required by the application if the commission determines the information is necessary to determine the licensee’s suitability for licensure. The commission may require an affidavit, signed on behalf of the licensee, to be submitted as an addendum to the application, regarding matters related to the licensee.

(10) The licensee applying for renewal shall be responsible for keeping the renewal application current at all times. The licensee shall notify the commission in writing within ten (10) calendar days of any material changes to any response in the renewal application and this responsibility shall continue throughout any period during which an application is being considered by the commission. All updates to applications shall be submitted by exhibit so that each affected exhibit is resubmitted with the updated information and with the date of resubmission. If any application update is not made in this manner, the commission may deem the update not to be effective.

(11) The commission may adjust renewal dates of licenses to economize commission resources. Any such adjustments shall result in a pro rata adjustment of fees. The commission shall provide notice to the licensee at least one hundred fifty (150) days prior to the due date of the renewal application.

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 Feb. 18, 2025, effective Aug. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2024.*

11 CSR 45-20.090 License Fees, Application Fees, and License Renewal Fees

PURPOSE: This rule establishes licensing fees for Retail, Mobile, SW Supplier, Official League Data Provider, and SW Occupational licenses.

- (1) The applicant license fee shall be –
 - (A) Retail \$250,000
 - (B) Mobile \$500,000
- (2) The license renewal fee shall be –
 - (A) Retail \$250,000
 - (B) Mobile \$500,000
- (3) The application fee shall be –
 - (A) SW Supplier \$ 25,000
 - (B) Official League Data Provider \$ 10,000
 - (C) Occupational –
 - 1. Level I-SW \$ 2,000
 - 2. Level I-SWC \$ 2,000
 - 3. Level II-SW \$ 100
 - 4. Level II-SWC \$ 100
- (4) The annual license fee shall be –
 - (A) SW Supplier \$ 10,000
 - (B) Occupational –
 - 1. Level I-SW \$ 250
 - 2. Level I-SWC \$ 250
 - 3. Level II-SW \$ 75
 - 4. Level II-SWC \$ 75



(5) The annual license fee for an Official League Data Provider license is payable to the commission at the end of each year of licensure based on the amount of data sold to Retail and Mobile licensees as official league data during the most recent year of licensure, as follows:

- (A) For data sales up to and including \$500,000, the fee is \$10,000;
- (B) For data sales in excess of \$500,000 and up to and including \$750,000, the fee is \$15,000;
- (C) For data sales in excess of \$750,000 and up to and including \$1,000,000, the fee is \$20,000;
- (D) For data sales in excess of \$1,000,000 and up to and including \$1,500,000, the fee is \$50,000;
- (E) For data sales in excess of \$1,500,000 and up to and including \$2,000,000, the fee is \$100,000; and
- (F) For data sales in excess of \$2,000,000, the fee is \$150,000.

(6) The applicant license fee or renewal fee for a Retail or Mobile license shall be paid prior to any license being issued.

(7) The application fee for an SW Supplier, Official League Data Provider, or SW Occupational license shall be paid prior to any license being issued.

(8) The annual license fee for SW Supplier and SW Occupational licensees is due upon issuance of the initial license and thereafter is due annually.

(9) All fees, except Retail and Mobile license fees, are nonrefundable and shall be paid regardless of whether the applicant is granted a license.

(10) All fees billed by the commission shall be paid within thirty (30) calendar days of the date of invoice.

(11) The commission may waive the application fee and the annual license fee for an SW Occupational licensee who is currently licensed pursuant to 11 CSR 45-4.

(12) The commission may waive or modify licensing fees for good cause, except for Retail or Mobile licenses.

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 Feb. 18, 2025, effective Aug. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2024.*

11 CSR 45-20.100 Duties of Licensees and Applicants

PURPOSE: This rule outlines duties of licensees and applicants.

(1) Each licensee and applicant for licensure has an ongoing duty to –

- (A) Comply with all federal, state, and local laws and regulations;
- (B) Comply with all internal controls;
- (C) Conduct themselves in a professional manner when communicating with licensees, the public, and the commission;
- (D) Conduct the licensee’s sports wagering operation in a manner that does not pose a threat to the public health, safety, morals, good order, or general welfare of the people of the state of Missouri;

(E) Conduct the licensee’s sports wagering operation in a manner that does not discredit or tend to discredit the Missouri gaming or sports wagering industry or the state of Missouri;

(F) Conduct the licensee’s sports wagering operation in a manner that does not reflect adversely on the security or integrity of the Missouri sports wagering industry;

(G) Keep current in all payments and obligations to the state of Missouri and to other licensees with whom sports wagering business is conducted;

(H) Maintain suitability for licensure at all times; and

(I) Cooperate with investigations conducted by law enforcement agencies, regulatory bodies, and sports governing bodies.

(2) Each Retail and Mobile licensee has an ongoing duty to comply with the following:

(A) Maintain secure premises for the conduct of a retail sports wagering operation and a secure platform for the conduct of a mobile sports wagering operation, as applicable;

(B) Prevent unaccompanied access to designated nonpublic gaming areas by individuals who do not hold occupational licenses;

(C) Assume the primary responsibility for the sports wagering operation;

(D) Assume responsibility for payment of tax remittance to the state of Missouri;

(E) As required by the commission, obtain and install, at no cost to the state of Missouri, all hardware, software, and related accessories necessary to allow for remote monitoring of sports wagering by the commission;

(F) Accept no prohibited wagers;

(G) Install, post, and display signage as required by the commission, including signage indicating that sports wagering is limited to persons twenty-one (21) years of age or older and signage relating to problem gambling;

(H) Provide the commission, upon request, an accounting of all wagering activity or any subset of the wagering activity;

(I) To promptly notify the commission and any relevant sports governing body of any information relating to –

1. Abnormal betting activity or patterns that may indicate a concern with the integrity of a sporting event or events;

2. Suspicious or illegal betting activities if known to the licensee;

3. Any potential violation of the relevant sports governing body’s internal rules and codes of conduct pertaining to sports wagering of which a licensee has knowledge; and

4. Any other conduct that corrupts a betting outcome of a sporting event or events for purposes of financial gain, including match fixing;

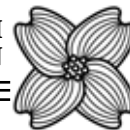
(J) To promptly notify the commission of any information relating to –

1. Criminal, disciplinary, or regulatory proceedings commenced against the licensee or affiliated person in connection with its gaming or sports wagering operations in any jurisdiction; and

2. Suspicious or illegal wagering activities, including use of funds derived from illegal activity, wagers to conceal or launder funds derived from illegal activity, using agents to place wagers, and using false identification;

(K) Provide to the commission any contract or commercial agreement to operate sports wagering on behalf of an excursion gambling boat or professional sports team;

(L) Document and investigate any report by an employee of any violation of Article III, Section 39(g), of the *Missouri Constitution*, state or federal laws or regulations, or the licensee’s



internal control system related to operations in Missouri, and provide a summary of those reports and investigations to the commission upon completion; and

(M) Report to the commission any facts the licensee has reasonable grounds to believe indicate a violation of Article III, Section 39(g), of the *Missouri Constitution*, state or federal laws or regulations, or the licensee's internal control system related to operations in Missouri.

(3) Each SW Supplier licensee has an ongoing duty to comply with the following:

(A) Provide technical assistance and training to its customers and commission staff, as requested;

(B) Sell, distribute, lease, or market in the state of Missouri only sports wagering equipment that has been tested and certified for use in the state of Missouri; and

(C) Promptly notify Retail and Mobile licensees with which the licensed SW Supplier does business if the licensed SW Supplier's hardware or software used in the operation of sports wagering is compromised or revoked under any circumstances.

(4) Each Official League Data Provider licensee has an ongoing duty to comply with the following:

(A) Provide to the commission copies of any contracts between the licensee and sports governing bodies pursuant to which the licensee will be providing official league data;

(B) Provide to the commission copies of any contracts between the licensee and any Retail or Mobile licensees pursuant to which the licensee will be providing official league data in the state of Missouri; and

(C) Provide official league data to Retail or Mobile licensees on commercially reasonable terms.

(5) Each SW Occupational licensee has an ongoing duty to comply with the following:

(A) Carry and display the appropriate occupational license badge issued by the commission when working at a retail sports wagering operation; and

(B) Report violations of Article III, Section 39(g), of the *Missouri Constitution*, state or federal laws or regulations, or the internal control system to his or her employer and the commission.

(6) All licensees shall provide all information requested by the commission. Access to this information shall be immediate and copies of the information shall be delivered within seven (7) calendar days or less if the commission so orders.

(7) All Retail, Mobile, SW Supplier, Official League Data Provider, Occupational Level I-SW, and Occupational Level I-SWC licensees shall have a continuing duty to disclose in writing, within fifteen (15) calendar days, any material change in the information provided in the application and requested materials submitted to the commission. Any change in information that is not material shall be disclosed to the commission during the licensee's subsequent application for license renewal.

(8) All Occupational Level II-SW and Occupational Level II-SWC licensees shall have a continuing duty to disclose in writing, within ten (10) calendar days, any material change in the information provided in the application and requested materials submitted to the commission.

(9) All licensees shall promptly report to the commission any facts which the licensee has reasonable grounds to believe

indicate a violation of law (other than minor traffic violations), the licensee's internal controls for Missouri operations, or commission rules committed by licensees, their employees, or others, including, without limitation, the performance of licensed activities different from those permitted under their license.

(10) In the event that a licensee or any employee of the licensee knows or should have known that an illegal or violent act has been committed at the retail sports wagering location or on the online sports wagering platform, they shall immediately report the occurrence to law enforcement authorities and the commission and shall cooperate with law enforcement authorities and agents of the commission during the course of any investigation into the occurrence.

(11) Licensees shall take reasonable actions to safeguard from loss all tickets, vouchers, cash, checks, funds, and other sports wagering assets.

(12) Licensees shall take reasonable actions to safeguard from loss, tampering, alteration, destruction, and unauthorized access to all sports wagering-related reports, records, files, automated data, accounting information, and data systems.

(13) Retail, Mobile, SW Supplier, Official League Data Provider, and applicable Class B licensees shall ensure that all agents and SW Occupational licensees employed by said licensees have a working knowledge of Article III, Section 39(g), of the *Missouri Constitution*, Title 11 Division 45 of the *Code of State Regulations*, and the licensee's system of internal controls as they pertain to the responsibilities and limitations of their respective job positions.

(14) All SW Occupational licensees shall have a working knowledge of Article III, Section 39(g), of the *Missouri Constitution*, Title 11 Division 45 of the *Code of State Regulations*, and the internal controls of the licensees for whom they are currently employed by as they pertain to the responsibilities and limitations of their respective job positions.

(15) When a patron informs a licensee that he or she desires to speak to a commission agent, the licensee shall contact a commission agent without delay. If the licensee is unable to contact a commission agent or the commission agent is not available, the licensee shall prepare a detailed written report describing the facts of the incident and the method(s) used to contact the commission agent. The licensee shall submit the report to the commission prior to the end of the next calendar day.

(16) Each Retail, Mobile, SW Supplier, and Official League Data Provider licensee shall investigate the background and qualifications of all applicants for jobs that require licensure in the state of Missouri. No licensee may solely rely on the commission's issuance of an SW Occupational license as the sole criterion for hiring a job applicant.

(17) In addition to all other reporting requirements, Retail, Mobile, SW Supplier, and Official League Data Provider licensees shall notify the commission within fifteen (15) calendar days after receiving notification that any of the following persons is being investigated by a regulatory, administrative, or law enforcement agency for a violation of a rule, regulation, or statute relating to licensed gambling, Securities and Exchange



Commission (SEC) regulations, Financial Crimes Enforcement Network (FinCEN) regulations, or criminal offenses, or has been disciplined or charged with a violation by such agencies:

- (A) The licensee;
- (B) The licensee's parent corporation; or
- (C) The licensee's officers or key persons.

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 Feb. 18, 2025, effective Aug. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2024.*

11 CSR 45-20.110 Prohibition and Reporting of Certain Transactions

PURPOSE: This rule prohibits certain transactions and establishes the procedures for the reporting of certain transactions.

PUBLISHER'S NOTE: The secretary of state has determined that publication of the entire text of the material that is incorporated by reference as a portion of this rule would be unduly cumbersome or expensive. This material as incorporated by reference in this rule shall be maintained by the agency at its headquarters and shall be made available to the public for inspection and copying at no more than the actual cost of reproduction. This note applies only to the reference material. The entire text of the rule is printed here. The SW Corporate Securities and Finance Transaction Information Sheet and the SW Corporate Securities and Finance Compliance Affidavit may also be accessed at <http://www.mgc.dps.mo.gov>.

(1) The following forms are incorporated by reference and made part of this rule as adopted by the commission and published by the Missouri Gaming Commission, 3417 Knipp Dr., PO Box 1847, Jefferson City, MO 65102, and may be accessed at <http://www.mgc.dps.mo.gov>:

(A) SW Corporate Securities and Finance Transaction Information Sheet as adopted by the commission on February 18, 2025. This rule does not incorporate any subsequent amendments or additions; and

(B) SW Corporate Securities and Finance Compliance Affidavit as adopted by the commission on February 18, 2025. This rule does not incorporate any subsequent amendments or additions.

(2) The following definitions apply to the terms used in this rule:

(A) Material change in ownership or control – Any transfer or issuance of ownership interest in a Retail or Mobile licensee or other contract or arrangement resulting in a person or group of persons acting in concert, directly or indirectly –

1. Owning, controlling, or having power to vote twenty-five percent (25%) or more of the voting ownership interest in the Retail or Mobile licensee, if the acquiring person or group of persons did not previously hold twenty-five percent (25%) or more of the voting ownership interest of the Retail or Mobile licensee prior to the change in control; or

2. Controlling in any manner the election of a majority of the directors or managers of a Retail or Mobile licensee, if the controlling person or group of persons did not previously exercise such control; and

(B) Ownership interest – An interest which shall include but

not be limited to any corporation stock, partnership interest, limited liability company interest, or similar ownership interest conveying equity or voting rights.

(3) No licensee may pledge, hypothecate, or transfer in any way any license issued by the commission or any interest in a license issued by the commission. Upon any purported pledge, hypothecation, or transfer of such a license or interest in such a license, the license shall automatically become null and void and of no legal effect.

(4) Ownership interest in a licensee that is not a publicly held entity –

(A) May not be pledged or hypothecated in any way to, or otherwise be subject to any type of security interest held by, any entity or person other than a financial institution without prior approval of the commission; and

(B) May not be pledged or hypothecated in any way, or otherwise subject to any type of security interest except in compliance with this rule.

(5) Any not publicly held licensee shall notify the commission of its intention to consummate any issuance of ownership interest in the licensee that will equal ten percent (10%) or greater of the ownership interest in the licensee after the issuance is complete. The notice shall occur at least sixty (60) calendar days prior to such consummation. The commission may disapprove the transaction or require the transaction to be delayed pending further investigation.

(6) Any publicly held Retail, Mobile, or SW Supplier licensee shall notify the commission of its intention to consummate any issuance of ownership interest in the licensee that will equal ten percent (10%) or greater of the ownership interest in the licensee after the issuance is complete. The notice shall occur at least fifteen (15) calendar days prior to such consummation. The commission may reopen the licensing investigation of the applicable licensee prior to or following the consummation date to consider the effect of the transaction on the licensee's suitability.

(7) Any entity required to report a transaction prior to consummation or obtain approval of a transaction under this rule shall submit the following as part of the required notice and before any approval shall be considered:

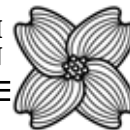
(A) An executed copy of the SW Corporate Securities and Finance Transaction Information Sheet; and

(B) An executed copy of the SW Corporate Securities and Finance Compliance Affidavit from each other party to the transaction or a representative authorized to act on behalf of such parties.

(8) Not later than ten (10) calendar days after the consummation of any of the following transactions, any licensee shall report such consummation to the commission:

(A) Any transfer or issuance of ownership interest in a publicly held licensee, if such transfer or issuance has resulted in an entity or group of entities acting in concert directly owning a total amount of ownership interest equaling ten percent (10%) or greater of the ownership interest in the licensee; and

(B) Any pledge or hypothecation of, or grant of a security interest in, ten percent (10%) or more of the ownership interest in a publicly held licensee, provided that if any part of such ownership interest is transferred voluntarily or involuntarily pursuant to such a pledge, hypothecation, or security interest,



separate notice to the commission is required not later than ten (10) calendar days after the consummation of such transfer.

(9) Any licensee shall notify the commission of its intention or the intention of any entity affiliated with it to consummate any transaction that involves or relates to the licensee and is ten percent (10%) or greater of total assets, provided that such notice shall be given no later than ten (10) calendar days following such consummation.

(10) Any action or decision to refrain from acting by the commission under this rule shall not indicate or suggest that the commission has considered or passed in any way on the marketability of any securities of a licensee, or any other matter, other than the suitability of the pertinent licensee company for licensure by the commission under Missouri law.

(11) All notices required under this rule shall be addressed to the executive director of the commission and shall clearly contain the following language in bold type and all capital letters on the top of the first page: “REQUIRED SW CORPORATE SECURITIES AND FINANCE NOTICE.” The commission may waive or reduce any notice period required under this rule if such waiver or reduction is determined by the commission to be in the best interest of the public. Any notice or report required under this rule shall be in addition to any required application update or submission.

(12) Violations of this rule, including but not limited to consummation of transactions prohibited by the commission hereunder, may be grounds for discipline against any licensee or grounds for denial of any application. This rule shall not be construed as making any asset inalienable in nature but shall provide a regulatory penalty enforcement mechanism for certain types of asset transfers as set forth herein.

(13) Upon any voluntary material change in ownership or control, the licensee that is the subject of the material change in ownership or control shall automatically become null and void and of no legal effect, unless the commission has approved such material change in ownership or control by vote of the commissioners prior to its consummation. The commission may grant a petition to approve a material change in ownership or control if the petitioner proves by clear and convincing evidence that –

(A) The transfer is in the best interest of the state of Missouri;

(B) The transfer is not injurious to the public health, safety, morals, good order, or general welfare of the people of the state of Missouri, and that it would not discredit or tend to discredit the Missouri sports wagering industry or the state of Missouri;

(C) It would have no material negative competitive impact;

(D) It would have no potential to affect the licensee’s suitability to hold a Retail or Mobile license; and

(E) It would not potentially result in any significant negative changes in the financial condition of the licensee.

(14) Upon an involuntary material change in ownership or control (including but not limited to open market acquisitions of publicly traded stock not facilitated by a licensee, death, appointment of a guardian by a court of competent jurisdiction, or involuntary bankruptcy) the executive director with the concurrence of the chairman may, within ten (10) calendar days, extend the license held by the licensee that is the subject of the material change in ownership or control until the next commission meeting, at which time the commission may

extend the license until such time as a material change in ownership or control is approved. In the event the executive director does not extend the license within ten (10) calendar days of the involuntary material change in ownership or control, or the commission does not extend it at its next meeting, the license shall become null and void.

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 Feb. 18, 2025, effective Aug. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800–313.850, see Revised Statutes of Missouri, 2016 and Supp. 2024.*

11 CSR 45-20.120 SW Occupational License Badge

PURPOSE: This rule provides requirements for a commission-issued SW occupational license badge.

(1) Upon issuance of an SW Occupational license or a temporary license, the applicant shall receive an SW occupational license badge from the commission. The commission may waive this requirement for SW Occupational licensees of Mobile licensees who do not work on the premises of an excursion gambling boat or sports district.

(2) SW Occupational licensees shall at all times, while performing the functions of their job positions at an excursion gambling boat or sports district, display in a clearly visible manner a valid, commission-issued SW occupational license badge.

(3) SW occupational license badges shall be used to access designated nonpublic gaming areas of the retail sports wagering operation.

(4) Retail licensees shall be responsible for ensuring that only SW Occupational licensees access designated nonpublic gaming areas of the retail sports wagering operation. All other individuals accessing such areas shall be escorted by an SW Occupational licensee who works in that area.

(5) Whenever an SW occupational license badge is lost or destroyed, a duplicate SW occupational license badge will be issued by the commission upon written request of the licensee. The fee for a replacement SW occupational license badge is thirty dollars (\$30).

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 Feb. 18, 2025, effective Aug. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800–313.850, see Revised Statutes of Missouri, 2016 and Supp. 2024.*

11 CSR 45-20.130 Casino Access Badge Requirements for Retail Locations on Excursion Gambling Boats

PURPOSE: This rule establishes requirements for issuing casino access badges for retail locations on excursion gambling boats.

(1) Any Occupational Level I-SWC and Level II-SWC licensee employed by a Class B licensee shall be issued a casino access badge in accordance with 11 CSR 45-4.410.



(2) A casino access badge shall be issued by the Class B licensee to any Occupational Level I-SW or Level II-SW licensee who works for the Retail licensee at that excursion gambling boat.

(3) Retail licensees shall restrict access to designated nonpublic gaming areas of the sports wagering operation to SW Occupational licensees who are displaying their casino access badges and who are authorized to be in that location. All other individuals accessing such areas shall be escorted by an SW Occupational licensee of the Retail or Class B licensee.

(4) No casino access badge may be held by any person unless that person is an employee of the Class B licensee or the Retail licensee and has been authorized for such access by the Class B licensee for which the badge is issued.

(5) Each SW Occupational licensee shall at all times while performing the functions of his or her position display on his or her person in a clearly visible manner a valid casino access badge, unless a waiver has been granted in writing by the commission for a particular job function.

(6) The casino access badge for SW Occupational licensees shall meet the casino access badge requirements in 11 CSR 45-4.410, except that the color-coded background for use around the occupational field or title on the front side shall be solid orange for Occupational Level I-SW and Occupational Level II-SW licensees.

(7) Casino access badges are not transferable and upon resignation or termination of employment, the casino access badge shall be returned to the Class B licensee.

(8) Class B licensees shall issue casino access badges in accordance with this rule. Failure to do so is grounds for disciplinary action.

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 Feb. 18, 2025, effective Aug. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2024.*

11 CSR 45-20.140 Cooperation with Investigations

PURPOSE: This rule establishes the requirement for Retail, Mobile, SW Supplier, and Official League Data Provider licensees to notify the commission of requests for sports wagering information from law enforcement or sports governing bodies.

(1) Retail, Mobile, SW Supplier, and Official League Data Provider licensees shall cooperate with investigations conducted by law enforcement agencies, regulatory bodies, and sports governing bodies, including but not limited to using commercially reasonable efforts to provide or facilitate the provision of wagering information, including account-level sports wagering information. Disclosures under this rule are subject to a licensee's obligations to comply with federal, state, and local laws and regulations, including those relating to privacy and personally identifiable information.

(2) Retail, Mobile, SW Supplier, and Official League Data Provider licensees shall notify the commission within five (5)

calendar days of a request from a law enforcement agency or sports governing body for cooperation with an investigation regarding sports wagering operations in Missouri, except where prohibited by the terms of a law enforcement subpoena. The notification shall be in writing and shall include a detailed description of the request.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.150 Disciplinary Actions

PURPOSE: This rule establishes grounds for disciplinary actions against licensees.

(1) Licensees shall be subject to the imposition of fines, license probation, license suspension, license revocation, or other disciplinary action for any violation of Article III, Section 39(g), of the *Missouri Constitution*, law, or regulation. The following acts or omissions may be grounds for discipline:

(A) Failing to comply with or make provision for compliance with any federal, state, or local law or regulation, or internal control standard;

(B) Failing to comply with any order or ruling of the commission pertaining to the regulation of sports wagering in Missouri;

(C) Being found ineligible for a gaming license, having an application for a gaming license denied for cause, or having a gaming license of any kind revoked or suspended in any state or other gaming jurisdiction;

(D) Employing, associating with, or participating in any enterprise or business with persons –

1. Who have law enforcement records involving crimes of moral turpitude; or

2. Who have failed to cooperate with any officially constituted investigatory or administrative body;

(E) Failing to establish and maintain standards and procedures designed to prevent ineligible or unsuitable persons from being employed by the licensee;

(F) Misrepresenting any information to the commission;

(G) Intentionally making, causing to be made, or aiding, assisting, or procuring another to make any false statement in any report, disclosure, application, permit, form, or any other document, including improperly notarized documents;

(H) Submitting tardy, inaccurate, or incomplete material or information to the commission;

(I) Obstructing or impeding the lawful activities of the commission;

(J) Willfully or repeatedly failing to pay amounts due or to be remitted to the state of Missouri;

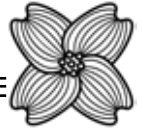
(K) Failing to timely pay amounts due or to be remitted to the state of Missouri;

(L) Failing to timely pay a fine imposed by the commission;

(M) Failing to respond in a timely manner to communications from the commission;

(N) Aiding and abetting a violation by a commission member or employee, or other government official, of a requirement established by statute, resolution, ordinance, personnel code, or code of conduct;

(O) Violations of Article III, Section 39(g), of the *Missouri*



Constitution and laws, rules, and regulations by any person identified as a key person;

(P) Knowingly employing or associating in business affairs with any enterprise or business with a person determined unsuitable to be a licensee or a key person of an applicant or licensee by the commission or any other gaming jurisdiction;

(Q) Facilitating, enabling, or participating in sports wagering other than in accordance with Article III, Section 39(g), of the *Missouri Constitution* and laws, rules, and regulations of this state or any other state or country;

(R) Engaging in, or facilitating, unfair methods of competition or unfair or deceptive acts or practices, including the use or employment of any deception, fraud, false pretense, false promise or misrepresentation, or the concealment, suppression, or omission of any material fact in the conduct of any sports wagering operation;

(S) Acting in bad faith in the conduct of any business, transaction, or interaction with any other applicant, licensee, or the commission;

(T) Being found, through final determination by a court or regulatory body, to have engaged in unfair labor practices, discrimination, or violations of regulation of gaming or sports wagering;

(U) Failing to satisfy any judgments, orders, or decrees of any court;

(V) Failing to maintain suitability for licensure; or

(W) Any cause that, if known to the commission, would have resulted in the denial of a license.

(2) An SW Occupational licensee whose employment has been terminated is subject to revocation of his or her license for any act or failure to act that occurred while licensed.

(3) A person who has had a license revoked by the commission may not reapply for a license without permission from the commission. Permission may be requested by submission of written correspondence to the commission for consideration at a regularly scheduled commission meeting.

(4) The commission may impose fines upon any person required to hold a license but does not.

(5) Any fines imposed shall not exceed fifty thousand dollars (\$50,000) per violation or one hundred thousand dollars (\$100,000) resulting from violations of the same occurrence of events.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.160 Temporary Suspension of Sports Wagering Activities

PURPOSE: This rule establishes the process for temporary suspension of the licensed activities of Retail, Mobile, SW Supplier, and Official League Data Provider licensees.

(1) The commission may issue an order to a licensee to temporarily suspend its sports wagering operations without prior notice or hearing if the commission determines that

continuing the sports wagering operation –

(A) Jeopardizes the safety or health of patrons or employees; or

(B) Poses a significant, imminent danger to the integrity of the Missouri sports wagering industry.

(2) The commission shall notify the licensee of a temporary suspension.

(3) A Retail or Mobile licensee subject to an order of temporary suspension shall accept no wagers during the suspension period.

(4) A Retail or Mobile licensee subject to an order of temporary suspension shall redeem wagers during the suspension period, if so ordered by the commission.

(5) An SW Supplier or Official League Data Provider licensee subject to an order of temporary suspension shall cease all activities in the state of Missouri for which it was licensed.

(6) An order of temporary suspension is for the protection of the public interest and is not disciplinary in nature. The issuance of an order of temporary suspension is not a final determination as to the merits of the alleged facts in the notice of suspension.

(7) The commission will rescind the order of temporary suspension upon determination that the licensee has taken sufficient corrective action and that continuing the sports wagering operation no longer jeopardizes the safety or health of patrons or employees, or poses a significant, imminent danger to the integrity of the Missouri sports wagering industry.

(8) Rescission of an order of temporary suspension is not a final determination as to the merits of the alleged facts in the order. A licensee may still be subject to disciplinary action related to any alleged facts.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.170 Reporting Prohibited Conduct, Criminal Behavior, and Violations

PURPOSE: This rule establishes a process by which individuals may report allegations of prohibited conduct, criminal behavior, or violations to the commission.

(1) The commission shall offer an electronic form on its website to allow individuals to report allegations of prohibited conduct, as defined in 11 CSR 45-20.010, criminal behavior, or violations of any federal, state, or local law or any regulation related to sports wagering.

(2) Any individual making a report shall be required to include the following:

(A) Summary of the facts supporting the allegation;

(B) Affirmation by the individual that all information contained in the report is true and correct to the best of his or her knowledge and belief; and



(C) Acknowledgment by the individual that knowingly making false statements in the report may subject the individual to criminal penalties or discipline if the individual has an occupational license.

(3) The identity of any individual making a report and the contents of any report shall be confidential and not be subject to disclosure, pursuant to Chapter 610 and section 313.847, RSMo.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.180 Integrity Monitoring

PURPOSE: This rule establishes requirements for integrity monitoring for Retail and Mobile licensees.

(1) Retail licensees and Mobile licensees shall contract with an independent, commission-licensed integrity monitoring provider.

(2) Retail licensees and Mobile licensees shall have controls in place to identify abnormal wagering activity and report such activity to an integrity monitoring provider.

(3) All integrity monitoring providers shall share information with each other and shall disseminate all reports of abnormal wagering activity to all participating licensees. All Retail licensees and Mobile licensees shall review such reports and notify the integrity monitoring provider of whether or not they have experienced similar activity.

(4) If an integrity monitoring provider finds that previously reported abnormal wagering activity rises to the level of suspicious wagering activity, it shall immediately notify all other integrity monitoring providers, its participating licensees, the commission, the appropriate sports governing body, and all other regulatory agencies as directed by the commission. All integrity monitoring providers receiving a report under this rule shall share such report with their participating licensees.

(5) A Retail or Mobile licensee receiving a report of suspicious wagering activity shall be permitted to suspend wagering on events related to the report but may only cancel related wagers after written commission approval pursuant to 11 CSR 45-20.470(3).

(6) Integrity monitoring providers shall provide the commission with remote access to their monitoring system, which shall provide at a minimum –

- (A) All reports of abnormal wagering activity;
- (B) If the activity was determined to be suspicious; and
- (C) The actions taken by the integrity monitoring provider.

(7) The commission may share information regarding the integrity of events. The commission may use information received from any source, including a sports governing body, to determine whether wagering shall be permissible on a particular event or wager type.

(8) All information and data received or distributed pursuant to this rule by the commission related to abnormal or suspicious wagering activity shall be considered confidential and shall not be revealed in whole or in part, except upon the lawful order of a court of competent jurisdiction or with any law enforcement entity, team, sports governing body, or regulatory agency that the commission deems appropriate.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.190 Reserve Requirements

PURPOSE: This rule establishes standards for reserve requirements for Retail and Mobile licensees.

(1) Retail licensees and Mobile licensees shall maintain a reserve in the form of cash, cash equivalents, payment processor reserves, payment processor receivables, surety bond, irrevocable letter of credit, or combination thereof, of not less than the greater of five hundred thousand dollars (\$500,000) or the amount necessary to cover the outstanding sports wagering liability. Cash equivalents are investments with an original maturity of three (3) months or less which would be permissible investments under Missouri law for state monies held by the state treasurer. The outstanding sports wagering liability shall be the sum of cashable funds held in player accounts, the aggregate amounts accepted as wagers on sporting events whose outcomes have not been determined, and amounts owed but unpaid on winning wagers.

(2) If, at any time, the Retail licensee's or Mobile licensee's available reserve should be less than the amount required by this rule, the licensee shall notify the commission of this deficiency within forty-eight (48) hours. A licensee may satisfy the reserve requirement in this rule if the licensee adds sufficient funds to cover the calculated requirement prior to the end of the following business day. Failure to maintain the minimum reserve required by this rule or failure to notify the commission of any deficiencies is grounds for disciplinary action.

(3) Any cash, cash equivalent, or other means used for any purpose in this rule may not be applied to other purposes, including other purposes within this chapter.

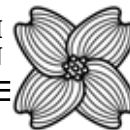
AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.200 Surveillance Requirements for Retail Licensees

PURPOSE: This rule establishes surveillance requirements for Retail licensees.

(1) All equipment that is used to monitor or record shall be



solely accessible to the surveillance personnel, except when that equipment is being repaired or replaced.

(2) The interior of the surveillance room shall not be visible to the public.

(3) The commission shall at all times be afforded immediate access to the surveillance room and all records relating to that surveillance.

(4) Each surveillance room shall have a minimum of four (4) monitors, with appropriate switching capability to ensure that all surveillance cameras are accessible.

(5) While the sportsbook cage is open, surveillance shall observe ticket writer transactions periodically to ensure internal control procedures are followed and wagers are accepted and winnings are paid appropriately.

(6) Each kiosk drop process, including the transportation of drop devices, and the kiosk count process shall be continuously monitored and recorded by surveillance personnel, including emergency drops and counts.

(7) The surveillance camera views shall be recorded. All video recordings shall be maintained for at least thirty (30) days.

(8) Surveillance room personnel shall maintain a surveillance shift log of all surveillance activities. The surveillance shift log shall –

- (A) Be continuously maintained by surveillance personnel;
- (B) Be chronological;
- (C) Include entries for –

1. The notification of any maintenance or repair of any kiosk, point of sale equipment, or money handling equipment;

2. Any detention or questioning of patrons or employees by the security department, including the identity of –

- A. The patrons or employees; and
- B. The security personnel involved;

3. The beginning, end, and any interruptions of all required drop and count processes, including emergency drops;

4. Any observed procedural or internal control violations;

5. Any observed criminal activity;

6. Any surveillance conducted on anyone or any activity that appears –

- A. To be abnormal, suspicious, illegal, or an emergency;

or

- B. To violate the rules of the commission;

7. Any surveillance conducted at the request of –

- A. An employee; or
- B. A commission agent;

8. All persons reviewing surveillance recordings;

9. All persons entering and exiting the surveillance room, excluding surveillance personnel and commission personnel;

10. All surveillance personnel entering and exiting the surveillance room only at the beginning and ending of their shifts; and

11. Any other notations deemed necessary by surveillance personnel or the commission to ensure compliance with the statutes, regulations, and internal controls;

- (D) Be provided to the commission daily; and
- (E) Be retained for at least one (1) year.

(9) A surveillance incident report shall be completed for any activity involving unusual or criminal activity and any viola-

tion of the statutes, regulations, or internal controls and shall –

(A) Be made by the employee responsible for monitoring the activity;

(B) Contain the report number and details of the incident observed;

(C) Be provided to the commission daily; and

(D) Be retained for at least one (1) year.

(10) All recordings of surveillance incident reports shall be retained for one (1) year and shall be listed on a surveillance recording retention log by surveillance personnel with the date, times, and identification of the person monitoring the recording. Original recordings shall be released to the commission upon request.

(11) Any recording that records illegal or suspected illegal activity or suspicious wagering activity shall, upon completion of the recording, be transferred to a read-only, non-erasable format. The recording shall be placed in a separate, secure area and the commission shall be notified.

(12) A surveillance release log shall be maintained to record who receives a copy of video recordings. Video recordings of criminal or regulatory investigations or violations shall not be released to anyone without the approval of the commission or pursuant to a lawful court order.

(13) Any malfunction of surveillance equipment shall necessitate the immediate replacement or repair. If immediate replacement or repair is not possible, the commission shall be notified.

(14) Any Retail licensee, who is not a Class B licensee, operating on an excursion gambling boat may contract with the Class B licensee to provide the surveillance requirements for the sports wagering operation through its approved surveillance system.

(15) Any Retail licensee who is a Class B licensee may utilize its existing surveillance operation to provide the surveillance requirements for the sports wagering operation.

(16) The Retail licensee shall maintain a closed surveillance system. Remote access to the surveillance system is prohibited.

(17) Each Retail licensee shall submit a surveillance plan to the commission prior to commencing sports wagering operations. The plan shall include a floor plan that shows the placement of all surveillance cameras and a detailed description of the procedures utilized in the operation of the surveillance system and its equipment.

(18) The Retail licensee shall, in its surveillance department, maintain a copy of its surveillance system plan, which shall be kept current, documenting any changes to the surveillance system, placement of equipment, or the description of procedures utilized in its operation. Surveillance system plans or a copy thereof shall be made immediately available to any agent of the commission upon request.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*



11 CSR 45-20.210 Required Surveillance Equipment and Coverage

PURPOSE: This rule establishes required surveillance equipment and coverage and requires commission approval.

(1) A Retail licensee shall install and maintain at the retail location a closed-circuit surveillance system in accordance with the specifications in this rule and shall provide access to the system to the commission. The closed-circuit surveillance system shall be comprised of or include the following:

(A) Individual solid-state, color cameras with minimum four hundred seventy plus (470+) line resolution with matrix or pan, tilt, and zoom capabilities, or a combination of them, secreted from public and non-surveillance personnel view which is augmented with appropriate color-corrected lighting to effectively and clandestinely monitor in detail, from various vantage points, all required views;

(B) Closed-circuit cameras equipped with lenses of sufficient magnification to allow the operator to clearly distinguish the value of cash used in any transaction;

(C) Video monitors that meet or exceed the resolution requirement for video cameras with solid state circuitry and time and date insertion capabilities for recording what is being viewed by any camera in the system. Each video monitor screen shall measure diagonally at least twelve (12) inches;

(D) Video printers capable of adjustment and possessing the capability to generate instantaneously, upon command, a clear, color copy of the image depicted on the recording;

(E) Global date and time generators based on a synchronized, master clock and the date and time shall be visible on any monitor and when recorded;

(F) Wiring to prevent tampering. The system and its equipment shall be directly and securely wired in a way to prevent tampering with the system. The system shall be supplemented with a back-up generator as a power source that is automatically engaged in case of a power outage. The back-up generator shall be capable of returning to full power within seven (7) to ten (10) seconds and maintaining power until regular power is restored;

(G) An additional uninterrupted power supply system capable of sustaining the full surveillance system at full operating capacity until the backup generator achieves full power so that time and date generators remain active and accurate, and switching gear memory and video surveillance is continuous;

(H) Video switchers capable of both manual and automatic sequential switching for the entire surveillance system;

(I) Video recorders capable of producing high-quality, first-generation pictures with a minimum horizontal resolution of three hundred plus (300+) lines. Digital video recording (DVR) systems are required to be utilized which are capable of storage and playback of images at thirty (30) images per second for each camera at four (4) Common Intermediate Format (CIF) resolution, ensuring the video compression technology used shall not cause any degradation of the images recorded. All DVR equipment and systems shall have –

1. A failure notification system that provides an audible, as well as a visual, notification of any failure in the surveillance system or the DVR media storage system;

2. A media storage system failover configured with full redundancy so that a failure of any single component will not result in the loss of any data;

3. Simultaneous playback and live viewing while recording live images; and

4. On any storage media produced from the system, the

time and date it was recorded superimposed thereon, the media player software necessary to view the images, and a video verification encryption code (watermark); and

(J) Audio capability in the count room.

(2) All digital recording systems shall be on a secure network independent and separated from any sports wagering systems or related information technology.

(3) The following dedicated camera views are required:

(A) All ticket writer station countertops and drawers where sports wagering transactions occur;

(B) All ticket writer station point of sale devices;

(C) All ticket writer stations, including the capturing of the patron's facial image when conducting transactions at the counter;

(D) All kiosks and the area immediately surrounding any wagering kiosk or redemption kiosk;

(E) All areas of the vault and count room(s), including walls, doors, drop boxes, safes, and counting surfaces, and all entrances and exits thereto;

(F) The surveillance room and all entrances and exits thereto;

(G) Any nonpublic areas containing sports wagering equipment and all entrances and exits thereto;

(H) Areas where the movement of cash or cash equivalents may occur between the sportsbook cage and any wagering kiosk, redemption kiosk, vault, count room, or other location;

(I) All areas within the sportsbook cage and all entrances and exits thereto;

(J) Overall views of the sportsbook, including all entrances and exits thereto;

(K) All areas where the movement of drop devices or kiosk cassettes occurs; and

(L) Other areas as designated by the commission.

(4) The surveillance coverage shall be of sufficient clarity to allow the surveillance operator to clearly distinguish –

(A) The denomination of cash, the value of cash equivalents, tickets, vouchers, or coupons, and the identification of paperwork on countertops at ticket writer stations;

(B) The amount of any transaction on the point of sale monitor;

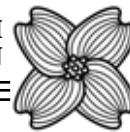
(C) Currency input, output, and reject areas of currency counters and currency sorters in the count room and the sportsbook cage and vault; and

(D) Identification of individuals at entrances and exits that require surveillance coverage.

(5) Licensees shall ensure there is constant, adequate lighting in all areas where camera coverage is required. The lighting shall be of sufficient intensity to produce clear recording and still picture production and correct color correction. The video shall demonstrate a clear picture in existing light under normal operating conditions.

(6) The commission shall approve all required camera coverage. The licensee shall not change the approved, required camera coverage without approval of the commission. The licensee shall not change the location of kiosks or ticket writer windows without commission approval.

*AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. * Original rule filed May 14, 2025, effective Nov. 30, 2025.*



**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.220 Information Technology

PURPOSE: This rule establishes requirements for information technology for Retail and Mobile licensees.

(1) Retail licensees and Mobile licensees shall have an information technology department that is responsible for the quality, reliability, and accuracy of all computer systems used in the sports wagering operation. Information technology functions shall only be outsourced to SW Supplier licensees.

(2) Each individual who has write access to the sports wagering system shall possess a commission-issued SW Occupational license, unless otherwise approved in writing by the commission.

(3) Retail licensees and Mobile licensees shall ensure that duties in the information technology department are adequately segregated and monitored to detect procedural errors, unauthorized access to financial transactions and assets, and to prevent the concealment of fraud.

(4) The information technology environment and infrastructure shall be maintained in a secured physical location, which may include but is not limited to a comprehensive cloud computing platform or data center, that is restricted to authorized employees.

(5) Retail licensees and Mobile licensees shall adopt procedures in the internal controls for responding to, monitoring, investigating, resolving, documenting, and reporting security incidents associated with information technology systems.

(6) System enforced security parameters for passwords shall be documented in the Retail licensee's or Mobile licensee's internal control system and meet industry standards.

(7) Each user account in the sports wagering system shall be assigned to an individual and shall not be made available or used by any other individual. The individual assigned to the user account will be held responsible for all activities performed under that individual's user account.

(8) A system administrator shall establish all user accounts. Each account shall only provide access consistent with the employee's current job responsibilities as delineated in the employee's job description. The access shall maintain proper segregation of duties and restrict unauthorized users from viewing, changing, or deleting critical files and directories.

(9) Anytime an employee transfers to a new position, the employee's account(s) shall be reviewed and adjusted within seventy-two (72) hours of the change in position to align with the requirements of the new position. Any access no longer required for the new position shall be removed prior to granting new access privileges.

(10) Retail licensees and Mobile licensees shall generate on request user access listings, which shall include at a minimum –

(A) Employee name;

(B) Title, position, or job group;

(C) User login name;

(D) Full list and description of application functions that each group/user account may execute;

(E) Date and time account created;

(F) Date and time of last login;

(G) Date of last password change;

(H) Date and time account disabled/deactivated; and

(I) Group membership of user account, if applicable.

(11) When multiple user accounts for one (1) employee per application are used, only one (1) user account shall be active (enabled) at a time, if the concurrent use of the multiple accounts by the employee could create a segregation of duties deficiency. Additionally, the user account shall have a unique prefix/suffix to easily identify the users with multiple user accounts within one (1) application.

(12) The information technology department shall be notified upon termination of any employee who has access to the sports wagering system. The terminated employee's user account(s) shall be disabled or deactivated within seventy-two (72) hours of termination or suspension subject to termination or, if the user account has remote access, the account shall be disabled by the end of the next calendar day.

(13) Except when a Retail licensee or Mobile licensee implements multi-factor authentication controls, user accounts shall be automatically locked out after at most five (5) failed login attempts. The system may release a locked-out account after thirty (30) minutes have elapsed.

(14) All user and system accounts shall be logged out or the screen shall be locked after fifteen (15) minutes of inactivity.

(15) Employees shall only access the sports wagering system using their own username and password, which shall not be shared with or used by any other person.

(16) All passwords shall be encrypted during electronic transmission and storage in the sports wagering system.

(17) Generic user accounts shall be read-only. Generic user accounts are accounts that are shared by multiple users and are not assigned to an individual. Service accounts, on which automated system functions are executed, are not considered generic accounts for the purpose of this rule.

(18) Retail licensees and Mobile licensees shall maintain a backup of all data related to sports wagering. The commission may approve the use of cloud storage located in the United States for duplicated data upon written request by the licensee.

(19) Information technology employees shall test the recovery procedures of the sports wagering system on a sample basis at least once every six (6) months. The results shall be documented and available to the commission upon request.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*



11 CSR 45-20.230 SW Supplier Standards

PURPOSE: This rule establishes the standards for SW Supplier licensees.

(1) An SW Supplier licensee who does not manufacture the sports wagering equipment, systems, or supplies that it sells must notify the commission of the specific components being sold by the SW Supplier that it does not manufacture, and must purchase said items from a licensed SW Supplier as directed by the commission if regulatory oversight is necessary for the integrity of sports wagering.

(2) An SW Supplier licensee shall maintain a log of all complaints received relating to sports wagering products and services provided and shall provide the log and supporting documentation to the commission upon request.

(3) Licensed independent testing laboratories (ITLs) shall not participate in the development of any products they are testing and certifying to maintain their independence. Other than to perform an evaluation for regulatory compliance, ITLs shall not participate, consult, or otherwise be involved in the design, development, programming, or manufacturing of any sports wagering equipment, sports wagering system, or any component thereof or modification thereto.

(4) No ITL or its owners, officers, directors, managers, consultants, employees, or any other position deemed by the commission shall own any interest in any Retail, Mobile, Official League Data Provider, or SW Supplier licensee other than the ITL for whom the person is an officer, director, manager, consultant, or employee.

(5) No Retail, Mobile, Official League Data Provider, SW Supplier, or SW Occupational licensee or key person of such licensee shall own any interest in or be employed by an ITL performing services relating to the conduct or regulation of sports wagering in Missouri unless such person is an SW Occupational licensee or a key person of the ITL.

(6) The ITL shall not subcontract any testing or certification of sports wagering equipment or systems performed for or on behalf of the commission.

(7) The ITL shall maintain an electronic repository of all software for sports wagering equipment or systems submitted for testing for the state of Missouri. Such electronic repository shall utilize tools which support, at a minimum, hash-based message authentication code Secure Hash Algorithm 1 (HMAC-SHA1) and SHA1 hashing. The repository of critical components shall be secure and have restricted access. The primary electronic repository shall reside at the ITL's place of business and shall be equipped with environmental controls to protect hardware and software.

(8) Upon the ITL's certification of sports wagering equipment or systems, a unique identification code or signature acceptable to and approved by the commission shall be assigned to each critical component as defined in 11 CSR 45-20 using a tool, device, mechanism, or other methodology which possesses the ability to export results. The assigned identification code or signature and the means for generating such code or signature shall be included on all certification letters, documents, reports, and databases as determined by the commission.

(A) The ITL shall provide the commission with step-by-step verification procedures for each tool, device, mechanism, or other methodology used to assign the unique identification codes or signatures.

(B) The ITL shall provide to the commission, at no charge, any verification tool, device, or mechanism that is required for commission agents to verify the code or signature of any certified critical component for the state of Missouri.

(C) The ITL shall support the verification tools, devices, or mechanisms and replace, repair, update, or upgrade them as deemed necessary by the commission to ensure the integrity of sports wagering.

(9) The ITL shall develop and maintain a database of all sports wagering equipment or systems certified by the ITL for the state of Missouri.

(A) The ITL shall maintain a quality assurance mechanism to ensure uniform data and data entry processes.

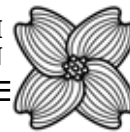
(B) The database and report(s) must be current as of the end of the previous business day and accessible by the commission.

(10) The ITL shall provide, free of charge to the commission, technical and regulatory compliance support. In instances where the ITL providing the support is also conducting the testing, the time allocated for support shall be considered part of the testing process and the ITL may bill the licensee for the cost of the technical support. In instances where the ITL providing the support is not conducting the testing, the commission may require the licensee to reimburse the ITL at the rate the ITL charges licensees for such support.

(11) The ITL shall draft and maintain test scripts to address Missouri statutes, regulations, and technical standards for testing a specific sports wagering device or system. In addition, the ITL shall create specific testing procedures (test cases) that shall be used to assess compliance with the applicable test scripts. All sports wagering equipment and systems shall be tested in accordance with said test scripts and test cases. Each test script shall have a unique version number and be submitted to the commission. The ITL shall list the specific test script(s) and version(s) used during compliance testing on any issued certification letters. The ITL shall modify the test scripts and test cases to adapt to new technology, rule changes, or as directed by the commission. Anytime a Missouri test script is revised, a copy with the effective date shall be forwarded to the commission within seven (7) calendar days.

(12) The ITL shall report to the commission, within forty-eight (48) hours, any known ITL testing deficiency or failure to properly perform testing against any Missouri standard that has been identified for any sports wagering equipment or system that is currently certified for the state of Missouri. The ITL shall perform an investigation and report the findings to the commission within seven (7) calendar days of the ITL being apprised of the deficiency.

(13) The ITL shall conduct forensic evaluations or analyses on sports wagering equipment and systems as directed by the commission if there is concern with the integrity of the equipment or system. A final forensic report shall be drafted and provided to the commission outlining all testing performed, the cause of the problem, and the outcome of the investigation, if specifically identified.



(14) The ITL shall maintain copies of the results of any International Organization for Standardization/International Electrotechnical Commission (ISO/IEC) 17020/17025 or similar standard audits or reviews and shall forward a copy of the results to the commission within fifteen (15) calendar days of when they become available to the ITL.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.240 Testing, Certification, and Approval of Sports Wagering Equipment and Systems

PURPOSE: This rule establishes standards for testing, certification, and approval of sports wagering equipment and systems for use in Missouri.

(1) All sports wagering equipment and systems must be tested and certified by a licensed independent testing laboratory (ITL) prior to sale or distribution by an SW Supplier licensee.

(2) ITLs shall test and certify all sports wagering equipment and systems for compliance with Missouri laws, regulations, and adopted technical standards for use in Missouri.

(3) All sports wagering equipment and systems testing shall be documented in a report issued by the ITL and provided to the commission which includes –

(A) The extent to which the sports wagering equipment and systems meet the adopted technical standards;

(B) Whether the sports wagering equipment and systems meet the requirements of all applicable laws and regulations;

(C) The test script and version utilized during testing;

(D) The unique identification code or signature, acceptable to and approved by the commission, assigned to each critical component; and

(E) Any additional information necessary to ensure the integrity of the equipment and systems for approval.

(4) A Retail, Mobile, SW Supplier, or Official League Data Provider applicant or licensee shall be responsible for any expenses, including any third-party expenses, associated with the testing, certification, installation, training, review, and approval of sports wagering equipment and systems.

(5) The commission shall review the written test reports issued by the ITL and may evaluate all sports wagering equipment and systems for proper mechanical and electronic functioning.

(6) After the review of the sports wagering equipment and systems, the commission may approve the sports wagering equipment or systems for use in Missouri or may deny the sports wagering equipment or systems that do not meet the standards of this rule.

(7) Sports wagering equipment and systems shall be approved by the commission prior to use by a Retail or Mobile licensee.

(8) The sports wagering system shall be tested and recertified by a licensed ITL at least once every twelve (12) months.

Additional testing may be required if a substantial system change occurs, pursuant to 11 CSR 45-20.310.

(9) The commission may suspend or revoke the approval of any sports wagering equipment and system without notice if the commission has good cause to believe the continued operation of the sports wagering equipment and system poses a threat to the security and integrity of the Missouri sports wagering industry.

(10) The commission may issue temporary approval of any sports wagering equipment or system that has been previously tested and approved for operation in another jurisdiction similar to Missouri.

(11) In determining whether to issue temporary approval, the commission may consider any relevant factor, including but not limited to –

(A) Sports wagering equipment and system standards and testing in the other jurisdiction(s);

(B) Date of the most recent testing;

(C) Professional reputation and history of the supplier;

(D) The best interests and needs of the Missouri sports wagering industry; and

(E) Whether issuing temporary approval would pose a threat to the health, safety, good order, and general welfare of the people of the state of Missouri, the confidence and trust in the Missouri sports wagering industry, or to the integrity and security of the Missouri sports wagering industry.

(12) The commission may rescind temporary approval at any time for any just cause.

(13) Temporary approval shall expire after ninety (90) days. The commission may renew any temporary approval for good cause shown.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.250 Sports Wagering Equipment Requirements

PURPOSE: This rule establishes standards for sports wagering equipment.

(1) Sports wagering equipment software shall contain sufficient information to identify the software and version number of the information stored on the sports wagering equipment. Sports wagering equipment software critical components shall be capable of verification.

(2) Sports wagering equipment able to accept or redeem wagers shall have the ability to authenticate that all critical components being used are valid upon installation of the software, each time the software is loaded for use, and upon manual request.

(3) In the event of a failed authentication or other error which impacts the integrity of the sports wagering system, the sports wagering equipment shall cease accepting or redeeming



wagers and display an appropriate error message.

(4) Each kiosk shall –

(A) Have an identification plate affixed to the exterior of the device by the licensed supplier. The plate shall not be removable without evidence of tampering. The plate shall include the following information:

1. The name of the SW Supplier;
2. A unique serial number; and
3. Model number;

(B) Comply with the following hardware requirements:

1. Any circuit board, including modifications, switches, or jumpers, shall be documented prior to approval by the commission;

2. Any reconfiguration of a circuit board, switch, or jumper shall constitute a different version of the sports wagering equipment;

3. Power and data cables shall be routed so that they are not accessible to the general public;

4. Wired communication ports shall be clearly labeled and must be securely housed within the device to prevent unauthorized access to ports or cable connectors;

5. Devices shall not be adversely affected by surges or dips of twenty percent (20%) or less of supply voltage;

6. Device power supplies shall be appropriately protected by fuses or circuit breakers; and

7. Devices shall resist liquid spills;

(C) Comply with the following security requirements:

1. External doors shall be manufactured of materials that are suitable for allowing only legitimate access to the inside of the kiosk, and capable of withstanding determined and unauthorized efforts to gain access to the interior of the device;

2. The seal of the door of any locked area of a kiosk shall be designed to resist the entry of objects;

3. Doors that provide access to secure areas of a kiosk shall be monitored by a door access detection system audible in the surveillance room; and

4. Cease wagering operations when any secured area door is open;

(D) Comply with the following memory requirements:

1. Nonvolatile memory, stored either at the kiosk or on the sports wagering system, shall be used to store all data elements that are considered vital to the continued operation of the kiosk, including device configuration and state of operations;

2. Nonvolatile memory shall not retain sensitive information outside of kiosk operations;

3. All devices shall have backup or archive capability for the recovery of nonvolatile memory should a failure occur;

4. Nonvolatile memory storage shall be maintained by a method that enables errors to be identified. Acceptable methods include but are not limited to signatures, check sums, redundant copies, database error checks, or other methods;

5. Comprehensive checks of critical nonvolatile memory data elements shall be made on startup; and

6. An unrecoverable corruption of critical nonvolatile memory shall result in an error. Upon detection, the device software shall cease to function. Additionally, the critical nonvolatile memory error shall cause any communication external to the device to cease; and

(E) Comply with the following software error requirements:

1. After a program interruption, a kiosk shall recover to the state it was in immediately prior to the interruption, but shall not allow any further action by a patron without intervention by an attendant unless the kiosk is able to recover and complete any interrupted operation without loss or corruption

of any locally stored nonvolatile memory or installed software;

2. Any communication to an external device shall not begin until the program resumption routine, including any self-test, is completed successfully; and

3. Any program interruption or recovery shall be electronically logged by either the affected kiosk or the sports wagering system.

(5) Tickets generated by a kiosk or point of sale device shall include all of the following information:

(A) Licensee's name, retail location's name, city, and state;

(B) A unique wager identifier;

(C) A barcode or similar machine-readable marking corresponding to a unique wager identifier;

(D) Identification of the kiosk or point of sale device that dispensed the ticket;

(E) If generated by a point of sale device, identification of the ticket writer;

(F) Identification of the event and wager;

(G) Amount of the wager;

(H) Odds and payout upon winning;

(I) Date and time of the generation of the ticket; and

(J) Expiration date of the ticket.

(6) The process for ticket redemption shall comply with the following requirements:

(A) Winning tickets shall be redeemed by a ticket writer through a point of sale device or by an SW redemption kiosk after verifying the validity of the ticket;

(B) The point of sale device or kiosk shall electronically document the redemption of the wager and record the following information:

1. Date and time of redemption; and

2. Serial number of the device or kiosk; and

(C) If a ticket is unreadable or otherwise cannot be validated by an SW redemption kiosk, the kiosk shall return the ticket to the patron.

(7) Kiosks shall comply with the following error detection requirements:

(A) A kiosk shall be capable of recognizing limitations or errors that render the kiosk not capable of operation, including but not limited to –

1. Printer failure or jam;

2. Bill dispenser or acceptor jams;

3. Insufficient funds; or

4. Communications failure. The SW redemption kiosk shall electronically record the error and issue an error receipt;

(B) A kiosk that detects any error shall be automatically rendered inoperable until intervention by an attendant;

(C) If any error occurs during the processing of a transaction of any kind, the kiosk shall electronically record the error and issue an error receipt. The electronic record and error receipt shall include, at a minimum –

1. Date and time of the attempted redemption;

2. Serial number of the SW redemption kiosk;

3. The nature of the error; and

4. In the case of a redemption error, the amount of the redemption and amount of any currency dispensed; and

(D) A Retail licensee shall retain a record of all logged errors for no less than one (1) year and provide the log to the commission upon request.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp.



2025.* Original rule filed May 14, 2025, effective Nov. 30, 2025.

*Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.

11 CSR 45-20.260 Shipping, Maintenance, and Disposal of Sports Wagering Equipment

PURPOSE: This rule establishes standards for the shipping, maintenance, and disposal of sports wagering equipment.

(1) An SW Supplier licensee shall only be permitted to sell, distribute, transfer, or supply approved sports wagering equipment to any person in the state of Missouri who is a Retail, Mobile, or SW Supplier licensee.

(2) Retail licensees and Mobile licensees shall only be permitted to sell, distribute, transfer, or supply kiosks to any person in the state of Missouri who is a Retail, Mobile, or SW Supplier licensee.

(3) Licensees shipping kiosks as defined in 11 CSR 45-20.010 into, out of, or within Missouri, shall file a notice with the commission at least five (5) calendar days prior to such shipment. The notice shall include the following information, if applicable:

- (A) Shipper's name;
- (B) Shipper's address;
- (C) Shipper's license number;
- (D) Submission date;
- (E) Shipping date;
- (F) Shipper's contact information;
- (G) Recipient's name;
- (H) Recipient's license number;
- (I) Item type and description (i.e., cabinet/hardware, part number, model number, serial number, manufacturer);
- (J) Invoice/sales order number;
- (K) Destination name;
- (L) Destination address;
- (M) Destination contact information;
- (N) Quantity of each item; and
- (O) Estimated arrival date.

(4) Sports wagering equipment shall only be serviced or maintained by commission-licensed employees of a Retail, Mobile, or SW Supplier licensee.

(5) Retail licensees and Mobile licensees shall only dispose of sports wagering equipment in a manner as prescribed in its approved internal control system, ensuring no critical or confidential data is retrievable after disposal.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

*Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.

11 CSR 45-20.270 Online Sports Wagering Platform Requirements

PURPOSE: This rule establishes standards for online sports wagering platforms.

(1) A Mobile licensee conducting sports wagering over the internet shall use a single online sports wagering platform, all the integral components of which have been tested, certified, and approved, pursuant to 11 CSR 45-20.240.

(2) An online sports wagering platform shall employ a mechanism to detect the physical location of a patron prior to placement of the first wager after logging in and prior to placement of any wager at least every thirty (30) minutes thereafter to ensure wagers are only accepted from patrons physically in the state of Missouri.

(3) An online sports wagering platform must have methods to detect and prevent efforts to defeat or circumvent the location detection mechanisms.

(4) An online sports wagering platform shall not permit a patron to place a wager if it detects attempts to defeat or circumvent the location detection mechanisms.

(5) Online sports wagering platforms shall prominently display information regarding compulsive gaming. The online sports wagering platform shall display a hyperlink to responsible gaming information.

(6) Each Mobile licensee shall maintain modern best practices to ensure the security and integrity of the online sports wagering platform, including but not limited to –

- (A) Network security;
- (B) Patron identity authentication;
- (C) Location detection;
- (D) Error detection; and
- (E) Data security.

(7) If a Mobile licensee becomes aware of a reproducible error in the online sports wagering platform that relates to network security, data security, location detection, or otherwise calls into question the security and integrity of the online sports wagering platform, the licensee shall notify the commission immediately. The notification shall include –

- (A) A description of the error;
- (B) Risks created or imposed by the error; and
- (C) Efforts being taken by the Mobile licensee to prevent any impact to the security and integrity of the online sports wagering platform or 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. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

*Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.

11 CSR 45-20.280 Client Requirements

PURPOSE: This rule establishes client requirements.

(1) Prior to login by a patron, client software shall prominently display a statement regarding how a patron can obtain assistance with a gambling problem.

(2) The client shall require multi-factor authentication when a patron logs in to his or her online sports wagering account through a specific device for the first time and every thirty (30)



days thereafter.

(3) Client software shall give a patron prominent and convenient access to a support page, screen, menu, or equivalent, which at a minimum contains access to the following:

- (A) Name and contact information of the Mobile licensee, including at a minimum a phone number and email address;
- (B) Complete explanation of all house rules;
- (C) Responsible gaming limit functionality;
- (D) Means by which a patron can submit a complaint to the licensee;
- (E) Contact information for the commission, including at a minimum a link to the commission's website;
- (F) Terms and conditions; and
- (G) Instructions and means to close an online sports wagering account.

(4) When terms and conditions change, the client shall require a patron to acknowledge acceptance of the change.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.290 Sports Wagering System Requirements

PURPOSE: This rule establishes standards for sports wagering systems.

(1) Each Retail or Mobile licensee shall operate a single sports wagering system through which all sports wagering activity is conducted and recorded.

(2) Each Retail or Mobile licensee shall provide the commission remote, read-only, real-time access to the sports wagering system. That access shall include, at a minimum –

- (A) Complete access to all records of wagers, including canceled, voided, pending, and redeemed wagers;
- (B) Ability to query or sort wagering data; and
- (C) Ability to export wagering data in a non-proprietary format.

(3) Sports wagering systems that offer in-game wagers shall be capable of the following:

- (A) The accurate and timely update of odds for in-game wagers;
- (B) The ability to notify the patron of any change in odds after the placement of a wager is attempted;
- (C) The ability for the patron to confirm the wager after notification of the change in odds; and
- (D) The ability to freeze or suspend the offering of wagers, when necessary.

(4) The commission may develop and implement a central sports wagering monitoring system for the purpose of compiling all sports wagering activity data from all Retail and Mobile licensees. In such event, each Retail or Mobile licensee shall provide all sports wagering activity data in a format compatible with the central sports wagering monitoring system.

(5) All servers used to receive transmissions of requests to place wagers and that transmit confirmation of acceptance of wagers on events placed by patrons shall be physically located in the state of Missouri. Licensees shall provide the commission with the physical location of such servers. Backup servers may be located outside of Missouri, but within the United States. Any data center where a sports wagering system server is housed must be secure and have access controls in place to prevent unauthorized access to the sports wagering system server or other equipment.

(6) Each Retail or Mobile licensee shall maintain modern best practices to ensure the security and integrity of the sports wagering system, including but not limited to –

- (A) Physical security;
- (B) Access control;
- (C) Network security;
- (D) Resistance to manipulation;
- (E) Redundancy;
- (F) Error detection;
- (G) Data backup and recovery; and
- (H) Encryption.

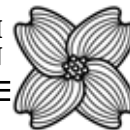
(7) A sports wagering system shall maintain records of all wagers for a period of not less than five (5) years.

(8) A sports wagering system shall record at a minimum the following information for each wager:

- (A) Description of event or contest;
- (B) Unique identifier for the event or contest;
- (C) Wager selection;
- (D) Type of wager;
- (E) Amount of wager;
- (F) Odds and amount of potential payout;
- (G) Date and time of wager;
- (H) Unique identifier for the wager;
- (I) Unique identifier of the online sports wagering account or patron, if applicable;
- (J) Internet protocol address and geolocation information, if the wager is not placed at a retail location;
- (K) Unique identifier of the kiosk or point of sale device through which the wager was placed, if applicable;
- (L) The identity of the ticket writer accepting the wager, if applicable;
- (M) Expiration date of the sports wagering ticket;
- (N) Date, time, amount, and description of settlement;
- (O) Unique identifier of the kiosk or point of sale device through which the wager was redeemed, if applicable;
- (P) Identity of the ticket writer settling the wager, if applicable;
- (Q) Whether a wager was cancelled and the reason; and
- (R) Whether a wager was voided and the reason.

(9) The sports wagering system shall be capable of generating reports necessary to record gross sports wagering revenue, wagering liability, ticket and voucher redemption, and such other information relating to sports wagering as deemed necessary by the commission. Such reports shall distinguish by type and status where applicable.

(10) A sports wagering system shall perform, at least once every twenty-four (24) hours, a self-authentication process on all software used to offer, record, and process wagers to ensure there have been no unauthorized modifications. In the event of an authentication failure, the Retail or Mobile licensee shall



immediately notify the commission. The results of all self-authentication attempts shall be recorded by the system and maintained for a period of not less than one (1) year.

(11) Each Retail or Mobile licensee shall have internal controls in place to review the accuracy and timeliness of any data feeds used to offer or settle wagers. In the event that an incident or error occurs that results in a loss of communication with data feeds used to offer or redeem wagers, that error shall be recorded in a log capturing the date and time of the error, the nature of the error and a description of its impact on the system's performance. That information shall be maintained for a period of not less than one hundred eighty (180) days.

(12) If a Retail or Mobile licensee becomes aware of a reproducible error in the sports wagering system that relates to network security, data security, accurate placement of wagers, recording of wagers, or redemption of wagers, or otherwise calls into question the security and integrity of the sports wagering system, the licensee shall notify the commission immediately. The notification shall include –

- (A) A description of the error;
- (B) Risks created or imposed by the error; and
- (C) Efforts being taken by the Retail or Mobile licensee to prevent any impact to the security and integrity of the sports wagering system.

(13) If an active sports wagering system ever fails, crashes, or becomes inoperable for any reason, the Retail or Mobile licensee shall notify the commission no later than the end of the following calendar day.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.300 Integrity and Security Assessment

PURPOSE: This rule establishes standards for integrity and security assessments.

(1) Each Retail and Mobile licensee shall ensure a system integrity and security assessment of sports wagering systems and online sports wagering platforms is conducted by an independent security assessment professional within ninety (90) days of commencing operations, and annually thereafter.

(2) The scope of the assessment shall include, at a minimum, the following:

(A) A vulnerability assessment of the online sports wagering platform, sports wagering system, internal, external, and wireless networks with the intent of identifying vulnerabilities of all devices, platforms, and applications connected to or present on the networks;

(B) A penetration test of all online sports wagering platforms, sports wagering systems, internal, external, and wireless networks to confirm if identified vulnerabilities of all devices, platforms, and applications are susceptible to compromise;

(C) A policy and procedures review against the current International Organization for Standardization (ISO) 27001 standard or another similar standard approved by the commission;

(D) A review of the firewall rules to verify the operating condition of the firewall and the effectiveness of its security configuration; and

(E) Any other specific criteria or standards for the integrity and security assessment that align with industry best practices as requested by the commission to ensure the integrity of the sports wagering operation.

(3) The independent security assessment professional's report on the assessment shall be submitted to the commission and shall include –

- (A) Assessment procedures and scope of the review;
- (B) Name and company affiliation of the individual(s) who conducted the assessment;
- (C) Date of assessment;
- (D) Findings;
- (E) Recommended corrective action, if applicable; and
- (F) The licensee's response to the findings and recommended corrective action.

(4) The independent security assessment professional's report on the assessment shall be submitted to the commission within sixty (60) days after the conclusion of the integrity and security assessment.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.310 Software Change Management

PURPOSE: This rule establishes standards for software change management.

(1) As used in this rule, the following terms shall have the following meaning:

(A) A core function is any function related to the placement, recording, and resolution of wagers, or any other function or feature that affects the security, integrity, availability, or recordkeeping of the sports wagering system in Missouri;

(B) A substantial change is any change that directly affects the functionality of a core function;

(C) A non-core function is any other function of a sports wagering system that is not identified as a core function.

(2) After testing, certification, approval, and installation of a sports wagering system, any further changes to the software of the system must be in compliance with this rule.

(3) Any new core function shall be tested and certified by a licensed independent testing laboratory (ITL) and approved by the commission in accordance with this chapter prior to installation on a live sports wagering system.

(4) A Retail or Mobile licensee shall notify the commission prior to the installation of any substantial change to a core function on a live sports wagering system. The notification shall include a clear identification of the core function that is affected, an explanation of the reason for the change, and an identification of any critical files affected. The commission may order that the substantial change be tested, certified, and



approved in accordance with this chapter prior to installation on a live sports wagering system. If the commission does not order testing and certification within three (3) business days after the notification, the Retail or Mobile licensee may install the substantial change on the sports wagering system.

(5) When an unanticipated incident occurs that causes a disruption in the collection, accuracy, integrity, or availability of the sports wagering system, the Retail or Mobile licensee shall notify the commission in writing by the end of the following calendar day. When such an incident is reported, the Retail or Mobile licensee may implement substantial changes to core functions of the sports wagering system without prior notification to the commission.

(6) Emergency changes shall be documented in the change log and the Retail or Mobile licensee shall notify the commission in writing within twenty-four (24) hours upon implementation of any emergency changes. The notification to the commission shall include the information documented on the change log. Upon review of the change, the commission may order the change be tested, certified, and approved.

(7) The change log shall –

- (A) Include all changes to the sports wagering system;
- (B) Include the date of change, summary of change, implementer, and results of the change; and
- (C) Be made available to the commission upon request.

(8) Each Retail and Mobile licensee shall include in its internal control system information detailing the software change management process for the sports wagering system, online sports wagering platform, client software, and any other software that is a component of those systems. The internal control system must, at a minimum, address the following:

- (A) A description of the process, including –
 - 1. Roles in change management process, including segregation of duties;
 - 2. Testing in a non-production environment;
 - 3. Handling requests for change;
 - 4. Installation of changes into the production environment;
 - 5. Change classification procedure; and
 - 6. Procedures for rollback of changes;
- (B) Writing release notes;
- (C) Commission notification process; and
- (D) Creating entries on the change log.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

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;

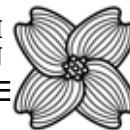
(C) Verify the patron's identity using a methodology as described in the licensee's internal control system. The methodology shall include remote multi-sourced authentication, which may include third-party or governmental databases, and examining the patron's valid, non-expired state or federal government-issued 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. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

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; and

(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. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.340 Requests to Authorize Events and Competitions

PURPOSE: This rule addresses the procedures for Retail and Mobile licensees to request approval for professional or collegiate athletic or sporting events or competitive events or awards not already authorized by the commission.

(1) Retail licensees and Mobile licensees may only accept wagers on events approved by the commission and published in the catalog of approved events.

(2) Retail licensees and Mobile licensees may submit to the commission in writing a request to permit wagering on other specific athletic, sporting, and other competitive events and awards involving human participants that are not already approved by the commission.

(3) The request to the commission shall be in writing and include the following:

(A) A detailed description of the sport, event, league, or competition; and

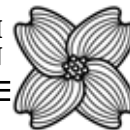
(B) Identification of any known or possible risks to the integrity of the event or competition and what steps the organizer or governing body of the event or competition has taken or will take to minimize those risks.

(4) In determining whether to approve or deny a request, any relevant factor may be considered, including but not limited to –

(A) The best interests and needs of the Missouri sports wagering industry;

(B) Any known or possible risks to the integrity of the event or competition; and

(C) Whether granting the request would pose a threat to



public confidence and trust in the Missouri sports wagering industry.

(5) Upon approval of a request, the commission shall notify all Retail licensees and Mobile licensees of the approval and any licensee may offer wagering on the requested sport, event, league, or competition.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.350 Requests to Restrict or Exclude Wagering

PURPOSE: This rule addresses requests to restrict or exclude certain types of sports wagering and the commission's ability to grant such requests.

(1) The commission may restrict, limit, or exclude a type, form, or category of wagering, or wagering on a specific sport, event, league, or competition, if it concludes the wagering in question would be contrary to public policy, unfair to patrons, or affects the integrity of a particular sport or the Missouri sports wagering industry.

(2) A Retail or Mobile licensee, sports governing body, professional sports team, league, or association, institution of higher education, players association, or the executive director may submit to the commission a request to restrict, limit, or exclude a certain type, form, or category of wagering, or wagering on a specific sport, event, league, or competition.

(3) The request shall be in writing and shall include the following:

(A) A detailed description of the type, form, or category of wagering, or the specific sport, event, league, or competition; and

(B) A detailed description of how the wagering in question is contrary to public policy, unfair to patrons, or affects the integrity of a particular sport or the Missouri sports wagering industry.

(4) The commission shall post a copy of the request to its website for public review.

(5) The commission shall solicit comments from licensees on all such requests made. Licensees may submit comments or responses in writing to be considered by the commission.

(6) After giving due consideration to all comments received, the commission shall, upon a demonstration of good cause from the requestor that such type, form, or category of sports wagering is likely to undermine the integrity and perceived integrity of such sports governing body or sporting event(s) of the applicable sports governing body, grant the request.

(7) The commission shall respond to the request concerning a sporting event before the start of the event, or, if it is not feasible to respond before the start of the event, no later than seven (7) days after the request is made, and if the commission determines that the requestor is more likely than not to prevail

in successfully demonstrating good cause for its request, the commission may provisionally grant the request pending the commission's final determination thereon. Unless the commission provisionally grants the request, licensees may continue to offer sports wagering and accept wagers on the covered sporting event pending a final determination by the commission.

(8) If the commission grants the request, the type or form of wagering shall be deemed a prohibited wager.

(9) If the commission grants the request, any unredeemed wagers placed prior to the commission's decision shall be cancelled.

(10) Procedures for temporary suspension include the following:

(A) On the date the request is posted or at any time thereafter, the executive director may temporarily suspend wagering of the type or form of wagering identified in the request if the executive director determines that the wagering poses a significant likelihood of serious risk to the integrity of the Missouri sports wagering industry or the public health, safety, morals, good order, or general welfare of the people of the state of Missouri;

(B) During the period of temporary suspension, no wagers of the type or form subject to the request may be placed or redeemed;

(C) The executive director may rescind the temporary suspension at any time; and

(D) The temporary suspension shall be rescinded upon issuance of a final order by the commission.

(11) A licensee, professional sports team, league, or association, sports governing body, institution of higher education, or the executive director may request that a prohibition previously instituted be removed.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.360 Prohibited Wagering Activity

PURPOSE: This rule establishes prohibited wagering activity for Retail and Mobile licensees.

(1) Retail licensees and Mobile licensees shall comply with the following regarding prohibited wagering activity:

(A) No person under twenty-one (21) years of age may place or redeem a wager;

(B) No person not physically located in the state of Missouri may place a wager;

(C) No person located outside a sports district may place a retail wager with that sports district or its designee;

(D) No person located off the gaming floor of an excursion gambling boat may place a retail wager with that excursion gambling boat or its designee;

(E) No person on the List of Self-Excluded Persons (SEP List) or who has been placed on the MGC Excluded Persons List may place a wager;



(F) No athlete, competitor, referee, official, coach, manager, medical professional or athletic trainer, or employee or contractor of a team or athletic organization who has access to nonpublic information concerning an athlete or team may engage in sports wagering on an event or the performance of an individual in an event in which the person is participating or otherwise has access to nonpublic or exclusive information;

(G) No individual whose participation may undermine the integrity of wagering or a sporting event may place or redeem a wager on such sporting event;

(H) No key person or employee of a licensee may place or redeem a wager with that licensee; and

(I) No individual may place a wager on behalf of another.

(2) Retail licensees and Mobile licensees shall not allow wagering on –

(A) A youth or high school event;

(B) The performance or nonperformance of any individual athlete participating in a single game or match of a collegiate sporting event in which a collegiate team from Missouri is a participant;

(C) A fantasy sports contest;

(D) Any event or portion thereof where the majority of the participants are under eighteen (18) years of age; and

(E) Any event or portion of an event, or wagering by type or form, which has not been approved by the commission.

(3) Retail licensees and Mobile licensees shall not accept or redeem a prohibited wager or a wager from a prohibited person.

(4) Retail licensees and Mobile licensees shall not accept a wager from a partnership, a corporation, an association, or any other entity that is not an individual.

(5) Retail licensees and Mobile licensees shall not offer any specialized wagering propositions or set or move its wagering odds, lines, or limits in an attempt to provide a benefit to a patron, unless as part of a sports wagering promotion conducted by the licensee in accordance with the promotional rules.

(6) Retail licensees and Mobile licensees have an affirmative duty to actively prevent the placement of a wager by individuals under twenty-one (21) years of age, on the SEP List, or on the MGC Excluded Persons List. Licensees have an affirmative duty to actively prevent the redemption of a wager by individuals under twenty-one (21) years of age or any wager that was placed by an individual who was on the SEP List or MGC Excluded Persons List at the time of the wager.

(7) If a Retail licensee or Mobile licensee discovers it has accepted a prohibited wager, it shall notify the commission in writing within twenty-four (24) hours of the discovery.

(8) Any wager that was prohibited at the time it was made shall be deemed void and the amount of the wager shall be refunded by the Retail licensee or Mobile licensee and deducted from adjusted gross revenue. If the voided wager is not refunded prior to the expiration date of the ticket, the amount of the wager shall be remitted to the Gaming Commission Fund and deducted from adjusted gross revenue. If there are any winnings from the voided wager, the winnings shall be nullified.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.370 Personal Biometric Data Prohibition

PURPOSE: This rule prohibits the use of an athlete's or competitor's personal biometric data without permission.

(1) Licensees shall not purchase, sell, or use any personal biometric data of an athlete or competitor unless the licensee has received written permission from the athlete or competitor or the athlete's or competitor's representative.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.380 Internal Control System

PURPOSE: This rule establishes the requirements for the submission and approval of the internal control system and modifications thereto. This rule also establishes the process if a licensee's internal control system fails to comply with the objectives and requirements of an internal control system.

(1) Each Retail and Mobile licensee shall establish, maintain, and update a written internal control system that includes the following:

(A) Administrative control which includes but is not limited to the plan of organization and the procedures and records that are concerned with the decision processes leading to management's levels of authorization of transactions involving sports wagering; and

(B) Accounting control which includes the plan of organization and the procedures and records that are concerned with the safeguarding of assets, the accountability over assets is maintained, the accuracy and reliability of financial records, and are consequently designed to provide reasonable assurance that –

1. Transactions are performed only in accordance with the specific or general authorization of the licensee;

2. Transactions are recorded adequately to permit proper reporting of sports wagering adjusted gross revenue and taxes, to maintain accountability for assets, and in conformity with generally accepted accounting principles;

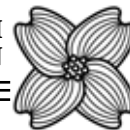
3. Access to assets is permitted only by authorized personnel;

4. The documented accountability for assets is compared with actual assets at reasonable, specific intervals and appropriate action is taken with respect to any discrepancies;

5. Functions, duties, and responsibilities are appropriately segregated and performed in accordance with sound practices by competent, qualified personnel;

6. Sports wagering is conducted with integrity; and

7. The requirements of Article III, Section 39(g), of the *Missouri Constitution* and federal and state laws and regulations are followed.



(2) The internal control system of an applicant or licensee shall be initially approved by the commission prior to the commencement of sports wagering operations. The procedures shall be approved by the commission in its sole and absolute discretion.

(3) Proposed changes to the internal control system shall be submitted in writing to the commission for approval. No internal control system change may be implemented by the licensee unless approved by the commission.

(4) Each Retail and Mobile licensee shall submit proposed changes to the approved internal control system to the commission in a time frame as directed by the commission. The proposed changes to the system may be approved or denied by the commission. No licensee shall alter its internal control system unless and until the changes are approved by the commission.

(5) The commission shall review each submission and shall determine whether it conforms to the requirements of this rule and whether the system submitted provides adequate and effective controls for the operations of the licensee. If the commission finds any insufficiencies, they shall be specified in writing to the licensee, who shall make appropriate alterations.

(6) If at any time the commission determines that a licensee's administrative or accounting procedures or its internal control system does not comply with the requirements of this chapter or require improvement, the commission shall notify the licensee in writing. Within fifteen (15) calendar days after receiving the notification, the licensee shall amend its procedures and internal control system accordingly and shall submit a copy of the internal control system, as amended, and a description of any other remedial measures taken.

(7) Violations of the licensee's internal control system by the licensee or an agent or employee of the licensee shall be evidence of unsuitable conduct for which the licensee and/or its agents or employees may be subject to discipline.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.390 Internal Control System Requirements

PURPOSE: This rule establishes the requirements for the internal control system.

(1) The internal control system shall include a detailed narrative description of the Retail or Mobile licensee's sports wagering, administrative, and accounting procedures, including without limitation separate sections comprehensively describing the specific procedures that the licensee will follow in meeting the requirements of this chapter. The internal control system shall include at a minimum the following topics:

(A) An organizational chart depicting appropriate segregation of sports wagering functions and responsibilities;

(B) A description of the duties and responsibilities of each job position shown on the organizational chart;

(C) A detailed, narrative description of the administrative and accounting procedures designed to satisfy the requirements of this chapter. Additionally, this description shall include a separate section for the following:

1. Access control, including –
 - A. General – location and physical access; and
 - B. Sensitive key procedures;
2. Conduct of wagering, including –
 - A. Wagering and payout procedures;
 - B. Definition of obvious errors;
 - C. Methods by which the licensee will identify and cancel or void wagers, including logging all cancelled and voided wagers;
 - D. Procedures to review the accuracy and timeliness of any data feeds used to offer or settle wagers;
 - E. Payout procedures when the sports wagering system or kiosk fails;
 - F. Effect of schedule changes of events and what constitutes a material change in the determination of cancelling a wager; and
 - G. Statistics;
3. Rules of wagering, including –
 - A. What may be wagered upon; and
 - B. Establishing lines or payout odds;
4. Wagering equipment, including –
 - A. Access and computer monitoring procedures;
 - B. Point of sale devices;
 - C. Kiosks;
 - D. Location, conversion, and movement of kiosks;
 - E. Suspected defective or malfunctioning equipment procedures, including when a ticket or voucher fails to print; and
 - F. Procedures for the disposal of sports wagering equipment;
5. Kiosk fill and counts, including the –
 - A. Fill process;
 - B. Drop process, including emergency drops;
 - C. Process for counting and recording drops, including emergency drops;
 - D. Description of where the counts are conducted (i.e., count room or vault); and
 - E. Manual count procedures in the event of equipment failure;
6. Cashiering, including –
 - A. Layout and physical characteristics of the sportsbook cage;
 - B. Transportation of cash and cash equivalents to and from the sportsbook cage;
 - C. Procedures for each type of transaction conducted at the sportsbook cage, including credit card, debit card, gift card, reloadable prepaid card, ACH transfer, and wire transfer;
 - D. Procedures for the acceptance of wagers at the sportsbook cage;
 - E. Procedures for payout of winning tickets;
 - F. Procedures for redeeming vouchers;
 - G. Procedures for redemption of lost tickets and vouchers;
 - H. Procedures for reprinting tickets and vouchers;
 - I. Procedures for fills to ticket writer's drawer;
 - J. Procedures for the reconciliation of assets and documents contained in a ticket writer's drawer;
 - K. Procedures for the reconciliation of assets and documents contained in kiosks;
 - L. Sportsbook cage accountability; and
 - M. Vault accountability;
7. Tips, including –



- A. Physical characteristics of tip boxes;
- B. Transportation of tip boxes to and from writer stations; and
- C. Procedures for accepting tips or gratuities;
- 8. Mobile wagering, including –
 - A. Procedures for creating, activating, adjusting, suspending, deactivating, and flagging sports wagering accounts;
 - B. Identity verification, including a description of the methodology for remote multi-source authentication;
 - C. Online sports wagering platform description, including a description of and the inter-relationships and dependencies between the online sports wagering platform and the sports wagering system and all integrated supplier modules and security features and integrated third-party systems;
 - D. Method for establishing a patron's geographic location, including a description of the geolocation system used;
 - E. Identity protection;
 - F. Fraud prevention;
 - G. Description of methods used by a patron to fund an online sports wagering account;
 - H. Contested transaction procedures;
 - I. Patron terms and conditions;
 - J. Methods for a patron to withdraw funds from his or her account;
 - K. Procedures for adjustments to a patron's account; and
 - L. Procedures for closing or temporarily suspending a patron's account by the licensee and the patron, including procedures for unsettled wagers;
- 9. Accounting, including –
 - A. Accounting records;
 - B. Controls over locked accounting box(es);
 - C. Procedures for monitoring and reviewing wagering operations;
 - D. Monthly reporting requirements; and
 - E. Mail-in ticket procedures;
- 10. Procedures for federal cash transaction reporting, including –
 - A. A description of the process for accepting multiple wagers from one patron in a twenty-four (24) hour cycle; and
 - B. The process used to identify patron structuring of wagers to circumvent recording and reporting requirements;
- 11. Procedures for suspicious activity reporting, including –
 - A. Financial activity; and
 - B. Wagering activity;
- 12. Internal audit, including –
 - A. Required internal audits; and
 - B. Reporting guidelines;
- 13. Surveillance, including –
 - A. Surveillance room access and control;
 - B. Surveillance system description;
 - C. Camera outage procedures; and
 - D. Surveillance reports;
- 14. Security, including –
 - A. Case number system/incident reports;
 - B. Lost casino access badges;
 - C. Power failure;
 - D. Enforcement of wagering restrictions for prohibited persons; and
 - E. Handling of emergencies;
- 15. Promotions, including –
 - A. Procedures for the issuance and control of free play and other promotional offers;
 - B. Procedures for redemption of free play and other promotional offers that are redeemed to place wagers; and

- C. Procedures for redemption of promotional offers other than those used to place wagers;
- 16. Responsible gaming, including –
 - A. Methods for securely implementing the self-exclusion program for sports wagering;
 - B. Plan for removing persons on the List of Self-Excluded Persons (SEP List) from advertising and marketing offers;
 - C. Plan for using commercially and technologically reasonable methods to ensure that marketing and advertisements do not purposely target persons on the SEP List;
 - D. Plan for denying access to sports wagering activities to persons on the SEP List; and
 - E. Description of training programs offered related to responsible gaming;
- 17. Layoff bets, including –
 - A. Procedures for recording and auditing; and
 - B. Procedures for initiating a request and entering an agreement;
- 18. Information technology, including –
 - A. Sports wagering system user access controls;
 - B. Procedures for resetting patrons' PINs or passwords;
 - C. List of positions that have system access to view full validation numbers of tickets and vouchers;
 - D. Change management procedures; and
 - E. Procedures for responding to, monitoring, investigating, resolving, documenting, and reporting security incidents associated with information technology systems; and
- 19. Forms, including –
 - A. Description of each form mentioned in the licensee's internal control system, including the name and required fields; and
 - (D) Other items the commission may require to ensure the security and integrity of the sports wagering operation.

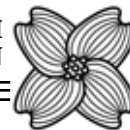
AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.400 Forms

PURPOSE: This rule establishes requirements for forms for Retail and Mobile licensees.

- (1) All information required by this chapter to be recorded shall be recorded in a permanent form.
- (2) Retail and Mobile licensees shall use the forms approved in the internal control system.
- (3) If monetary corrections must be made to a form, the form shall be voided and replaced with a new form.
- (4) In the event a form has to be voided, the original and all copies shall be marked "void" and accompanied by the signature of the employee voiding the form and an employee verifying the void, with a brief explanation of why it was voided. If a void is required because a sequentially numbered form failed to print, this information, along with the form control number, date, and time, shall be recorded on a supplemental document and retained.



- (5) The internal control system shall include a copy of each form discussed in the licensee's internal control system.
- (6) The information required on the form shall be accurately recorded by the employee who completes the form.
- (7) When a multi-part form is required, ensure that each part is distinguishable.
- (8) All signatures shall include the employee's first initial, last name, and the last six (6) digits of the employee's occupational license number, which shall be legible.
- (9) The form descriptions in the internal control system shall specify the job positions of the individuals whose signatures are required on each form.
- (10) When a form is signed, the individual signing the form is attesting to the accuracy of information recorded on the form. Therefore, forms shall not be signed before the information on the form has been recorded and verified. Revenue audit shall have a means by which the authenticity of signatures can be verified.
- (11) An electronic signature is acceptable only when the signature is auto-populated to the form from the employee's login by the computer system. The signature cannot be manually keyed into the report to meet the requirement of an electronic signature. Electronic signatures can be recorded as user IDs, as long as the user ID is unique and identifiable to the employee. The electronic signature does not require the occupational license number to be recorded. Employee passwords shall be kept confidential and shall not be shared. An employee's login and password shall only be used by the employee to whom it belongs. A report listing the user IDs and the corresponding employee's name shall be available to the commission upon request.
- (12) If a form requires a report number, the forms shall be sequentially numbered.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.410 House Rules

PURPOSE: This rule establishes requirements for Retail and Mobile licensees' house rules.

- (1) Each Retail licensee and Mobile licensee shall establish and maintain house rules and shall conduct sports wagering in accordance with its house rules.
- (2) Retail licensees and Mobile licensees shall not include any content in the house rules that are inconsistent with the approved internal controls or any existing regulations.
- (3) Retail licensees and Mobile licensees shall provide upon request a copy of its house rules to any patron or the commission.
- (4) Retail licensees shall conspicuously post a notice, within

view of any in-person wagering location, that copies of the house rules are available.

- (5) Mobile licensees shall provide access to the house rules on their online sports wagering platform.
- (6) The house rules shall include but not be limited to –
- (A) A description of each type of wager that is accepted;
 - (B) A description of how winning wagers are determined;
 - (C) The effect of schedule changes of events and what constitutes a material change in the determination of cancelling a wager;
 - (D) The method of notifying patrons of odds or proposition changes;
 - (E) An explanation of how to redeem winning wagers and the expiration period for winning wagers;
 - (F) Procedures for patrons to redeem winning tickets by mail, if permitted by the Retail licensee;
 - (G) The lost or damaged ticket policy;
 - (H) A description of how and when wagers may be cancelled or voided and the consequences of the cancellation or voiding;
 - (I) A list of all forms of payment the Retail licensee or Mobile licensee accepts for placement of wagers;
 - (J) A list of all forms of payment in which a patron may have a winning wager redeemed;
 - (K) A description of individuals prohibited from wagering and prohibited wagering activities;
 - (L) A description of means by which a patron may submit a complaint to the Retail licensee or Mobile licensee, including –
 1. Providing a response to the complaint within ten (10) calendar days; and
 2. Providing the patron information regarding how to file a written complaint with the commission if the complaint is not resolved; and
 - (M) Instructions on how to report prohibited conduct, criminal behavior, and violations to the commission.

(7) Each Retail licensee and Mobile licensee shall submit a copy of its house rules and any subsequent revisions to its house rules to the commission for approval. Any house rules or amendments thereto shall be approved by the commission prior to implementation.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.420 Tier One and Tier Two Wagering

PURPOSE: This rule establishes requirements for tier one and tier two wagering.

- (1) Retail and Mobile licensees may use any data source for determining the results of any and all tier one sports wagers on any and all sporting events and the results of any and all tier two sports wagers on sporting events of an organization that is not headquartered in the United States.
- (2) If a sports governing body, headquartered in the United States, does not notify the commission of its desire to supply official league data, Retail and Mobile licensees may use any



data source for determining the results of any and all tier two sports wagers on sporting events of such sports governing body.

(3) There shall be no tier two wagers on the injury of an athlete or competitor.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.430 Official League Data

PURPOSE: This rule establishes notification requirements for official league data providers and the requirement to use official league data for tier two wagers, unless certain conditions are present.

(1) A sports governing body shall notify the commission in writing of its intent to supply official league data to Retail and Mobile licensees only after the sports governing body or a designee authorized by the sports governing body has been issued an Official League Data Provider license.

(2) If a sports governing body notifies the commission of its intent to supply official league data for the purposes of determining the outcome of tier two wagers, Retail and Mobile licensees shall only use tier two data provided by the Official League Data Provider licensee unless the Retail or Mobile licensee can establish that such data is not being made available on commercially reasonable terms.

(3) Notification by the sports governing body of its intent to supply official league data shall include the following:

(A) Identification and contact information for at least one (1) specific individual who will be the primary point of contact for issues related to the provision of official league data and compliance;

(B) If the sports governing body is not a licensee, the identity of the designee holding an Official League Data Provider license;

(C) If the sports governing body is not a licensee, any contract between the sports governing body and the designee holding an Official League Data Provider license;

(D) If the sports governing body is an Official League Data Provider licensee, all contracts with Retail and Mobile licensees or applicants; and

(E) A description of the data provided.

(4) Within five (5) days of the receipt of notification, the commission shall electronically inform all Retail and Mobile licensees of the notification, including the date upon which all licensees are required to use official league data.

(5) Within sixty (60) days of the commission notifying each licensee of a sports governing body’s notification to the commission, licensees shall use only official league data to determine the results of tier two sports wagers on sporting events of that sports governing body, unless –

(A) The sports governing body or its designee cannot provide a feed of official league data to determine the results of a

particular type of tier two sports wager, in which case licensees may use any data source for determining the results of the applicable tier two sports wager until such time as such a data feed becomes available from the sports governing body on commercially reasonable terms and conditions; or

(B) A licensee can demonstrate to the commission that the sports governing body or its designee will not provide a feed of official league data to the licensee on commercially reasonable terms and conditions.

(6) A sports governing body may rescind its notice at any time. The rescission shall be in writing to the commission and all Retail and Mobile licensees to whom the governing body or its designee is currently providing official league data.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.440 Commercial Reasonableness

PURPOSE: This rule establishes a process for determining whether official league data is being provided on commercially reasonable terms.

(1) Sports governing bodies or their designees providing official league data shall do so on commercially reasonable terms.

(2) Retail and Mobile licensees may petition the commission for a determination that the terms under which official league data is being provided are not commercially reasonable.

(3) Any petition under this rule shall be submitted electronically to the commission and to the Official League Data Provider licensee. The petition shall –

(A) Identify the petitioning Retail or Mobile licensee, including name, address, and contact information for any legal counsel;

(B) Identify the Official League Data Provider licensee;

(C) Include a complete copy of the contract or offer sheet the Retail or Mobile licensee alleges includes the unreasonable terms, which shall be a closed record;

(D) Include any facts upon which the Retail or Mobile licensee will rely to show that the terms of the contract or offer are not commercially reasonable;

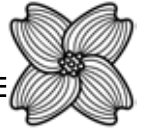
(E) Include a summary of the Retail or Mobile licensee’s argument as to why the terms of the contract or offer are not commercially reasonable;

(F) Contain the following statement, “The undersigned certifies that the statements set forth in this request are true and correct, except as to matters therein stated to be on information and belief and as to such matters the undersigned certifies as aforesaid that he/she verily believes the same to be true.”; and

(G) Be notarized.

(4) If the commission determines that a petition does not meet all requirements, that petition shall be rejected and it shall notify both parties.

(5) The Official League Data Provider licensee shall submit an



answer electronically to the commission and to the Retail or Mobile licensee within twenty-one (21) days after submission of the petition. The answer shall –

(A) Identify the Official League Data Provider licensee, including name, address, and contact information of any legal counsel;

(B) Include specific responses to any factual allegations made in the petition;

(C) Include any additional facts upon which the Official League Data Provider licensee will rely;

(D) Include a summary of the Official League Data Provider licensee's argument as to why the terms of the contract or offer are commercially reasonable;

(E) Contain the following statement, "The undersigned certifies that the statements set forth in this request are true and correct, except as to matters therein stated to be on information and belief and as to such matters the undersigned certifies as aforesaid that he/she verily believes the same to be true."; and

(F) Be notarized.

(6) Failure to submit an answer within twenty-one (21) days, or failure to submit an answer that complies with all requirements of this rule shall constitute an admission of all facts in the petition.

(7) The commission will determine whether the official league data has been made available on commercially reasonable terms, within one hundred twenty (120) days of receiving the petition. The commission shall consider the following factors when determining whether the terms of a contract or offer are commercially reasonable:

(A) The availability of a sports governing body's tier two official league data to a Retail or Mobile licensee from more than one (1) authorized source;

(B) Market information, including but not limited to price and other terms and conditions, regarding the purchase by licensees of comparable data for the purpose of settling sports wagers in this state and other jurisdictions;

(C) The nature and quantity of data, including the quality and complexity of the process utilized for collecting such data;

(D) The extent to which sports governing bodies or their designees have made data used to settle tier two wagers available to operators and any terms and conditions relating to the use of that data; and

(E) Whether and to what extent the terms of the contract or offer are against the public interest of the state of Missouri.

(8) While the commission is evaluating the petition, Retail and Mobile licensees may use any data source for determining the results of any and all tier two sports wagers.

(9) Once the commission has made a determination, the commission will notify the interested parties.

(A) If the commission determines that the official league data was not made available on commercially reasonable terms, Retail and Mobile licensees may use other licensed suppliers of league data for tier two wagers.

(B) If the commission determines that the official league data was made available on commercially reasonable terms, Retail and Mobile licensees shall continue to use the Official League Data Provider licensee.

(10) Either party who disagrees with the determination of the commission may request a hearing pursuant to 11 CSR 45-13.

(11) All hearings shall be conducted under the same procedures as those in 11 CSR 45-13, with the following exceptions:

(A) Any party may move that the hearing officer make a recommendation on the pleadings. In any such motion, all facts will be strictly construed against the movant. A recommendation to grant a motion on the pleadings shall be considered by the commission prior to any other proceedings on the merits;

(B) Any oral argument of any substantive motion and any oral proceeding involving contested facts shall be transcribed in accordance with 11 CSR 45-13; and

(C) The hearing officer shall tender any recommendation to both parties electronically and simultaneously.

(12) The hearing officer, in making his or her recommendation to the commission, shall consider the same list of factors that the commission used to determine whether official league data is being offered on commercially reasonable terms.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.450 Placement of Wagers

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

(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 –

(A) The outcome can be verified;

(B) The outcome can be generated by a reliable and independent process;

(C) The outcome is not affected by any wager placed; and

(D) The event is conducted in conformity with all applicable laws and regulations.

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

(5) Retail licensees 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.

(6) When a wager is placed in-person through either a wagering kiosk or with a ticket writer, the patron shall be issued a ticket as evidence of the wager.

(7) Patrons bear the responsibility of ensuring the accuracy of their wagers prior to leaving the window or kiosk. Leaving the window or kiosk with the ticket is deemed an acceptance



of the wager. Patrons also bear the responsibility of ensuring the accuracy of their wagers prior to confirming the wager placement on an online sports wagering platform.

(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.

(11) A wager placed pursuant to Article III, Section 39(g), of the *Missouri Constitution* is not transferrable between patrons. If a Retail licensee has reason to believe a ticket has been transferred, the licensee shall report it to the commission. Prior to the redemption of a wager, if the commission determines that a ticket has been transferred, the commission may order that the specific wager be cancelled.

(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.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

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. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.470 Cancelled and Voided Wagers

PURPOSE: This rule addresses standards for cancelled and voided wagers for Retail and Mobile licensees.

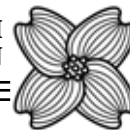
(1) Retail licensees and Mobile licensees shall not cancel any wager except in accordance with this rule.

(2) Cancellation by a Retail licensee or Mobile licensee of an otherwise validly placed wager shall be nondiscretionary. A licensee shall only cancel a wager under the following circumstances:

(A) Any wager where an event that is the subject of the wager is cancelled, or postponed or rescheduled to a different date prior to completion of the event.

1. In the case of a wager on a portion of an event, that wager shall be valid and not cancelled when the event is cancelled, postponed, or rescheduled if the outcome of the affected portion was determined prior to the cancellation, postponement, or rescheduling.

2. A licensee may establish a time frame in which an event may be rescheduled or postponed without cancelling the wager. This time frame shall be tied to specific events, subject to the approval of the commission, and documented in the



internal control system;

(B) Any tier one wager in a non-team event when an individual athlete or competitor fails to participate in the event and the outcome of the wager is solely based upon that one (1) individual's performance;

(C) Any tier two wager when an individual athlete or competitor fails to participate in the event and the outcome of the wager is solely based upon that one (1) individual's performance;

(D) A material change in circumstances occurs.

1. What constitutes a material change in circumstances for a given event or wager type shall be documented in the internal control system.

2. What constitutes a material change in circumstances shall be clearly and prominently displayed to a patron at the time of placement of the wager;

(E) The licensee's approved house rules otherwise provide for the cancellation; or

(F) When ordered by the commission pursuant to this rule.

(3) Retail licensees and Mobile licensees may request the commission to order the cancellation of all wagers of a specific type, kind, or subject not otherwise identified in section (2). A request to cancel shall be in writing, and contain the following:

(A) A description of the type, kind, or subject of wager the licensee is requesting to cancel;

(B) A description of any facts relevant to the request; and

(C) An explanation why cancelling the wagers ensures the integrity of the Missouri sports wagering industry.

(4) The commission shall issue an order in writing approving or denying the request to cancel. In determining whether to approve or deny the request, the commission may consider any relevant factors, including but not limited to the following:

(A) Whether the alleged facts implicate an issue with the integrity of the event subject to the wager or the Missouri sports wagering industry;

(B) Whether the alleged facts suggest possible illegal activity relating to the event or the Missouri sports wagering industry;

(C) Whether allowing the wager would be unfair to wagering patrons; and

(D) Whether allowing the wager is contrary to public policy.

(5) No wager subject to the request to cancel shall be redeemed until the commission issues an order approving or denying the request to cancel.

(6) If the commission approves the request to cancel, the Retail licensee or Mobile licensee shall make commercially reasonable efforts to notify patrons of the cancellation.

(7) The commission has discretion to order all Retail licensees and Mobile licensees to cancel all wagers on a specific event or wagers of a specific type or kind on a specific event.

(8) Any cancelled wager shall be refunded automatically for mobile wagers and upon request by a patron for retail wagers. The request shall be made prior to the expiration of the original redemption period and the amount of the refunded cancelled wager shall be deducted from adjusted gross revenue.

(9) At the expiration of any outstanding cancelled wager which has not been refunded, the original amount of the outstanding wager shall be deducted from adjusted gross revenue and

remitted to the Gaming Commission Fund.

(10) A Retail licensee or Mobile licensee may declare a wager to be void if the licensee has reasonable basis to believe there was obvious error in the placement or acceptance of the wager. Those errors include but are not limited to –

(A) Human error in the placement of the wager;

(B) The ticket does not correctly reflect the wager; or

(C) Equipment failure rendering a ticket unreadable.

(11) Retail licensees and Mobile licensees shall not void a wager solely because the wager was placed with incorrect odds without prior approval of the commission.

(12) If a wager is declared void, the wager shall be refunded to the patron and that amount shall be deducted from adjusted gross revenue. For a printed ticket, the ticket shall be marked void. If there are any winnings from the voided wager, the winnings shall be nullified.

(13) A wager shall only be declared void with the documented approval of a supervisory or compliance employee who is independent of the initial transaction.

(14) A wagerer may request that the commission review any wager declared void by a Retail licensee or Mobile licensee. If the commission concludes there is no reasonable basis to void the wager, the commission may order the licensee to honor the wager.

(15) When a wager is voided or cancelled, the sports wagering system shall clearly indicate that the ticket is voided or cancelled and make an entry in the system indicating the voiding or cancellation of the wager and the identity of the ticket writer or automated process completing the void or cancellation.

(16) All voided and cancelled wagers and all refunds of any such wagers shall be logged at the time they occurred.

(17) Retail licensees and Mobile licensees shall provide a monthly summary report of all cancelled, voided, and refunded wagers to the commission.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.480 Retail Sports Wagering Locations and Operations

PURPOSE: This rule establishes locations where sports wagering may occur and procedures for operations.

(1) Retail sports wagers may only be placed or redeemed in person at –

(A) One (1) or more fixed windows or counters through a ticket writer at the sportsbook cage; or

(B) Self-service kiosks of the retail licensee.

(2) Fixed windows or counters with ticket writers may be



operated at any location approved by the commission within a designated retail location on the gaming floor of an excursion gambling boat or in a sports district operated by a Retail licensee.

(3) Kiosks may be operated within a designated retail location on the gaming floor of an excursion gambling boat or in a sports district operated by a Retail licensee.

(4) Kiosks shall be supervised by an attendant at all times unless located inside a portion of a sports district restricted to persons twenty-one (21) years of age or older.

(5) When kiosks are not located within a portion of a sports district restricted to persons twenty-one (21) years of age or older, the attendant shall be responsible for verifying the age of wagerers.

(6) A kiosk may issue vouchers for unwagered funds deposited in the kiosk. Each voucher design shall be approved by the commission and each voucher shall, at a minimum, contain the following printed information:

- (A) Licensee's name, retail location's name, city, and state;
- (B) Kiosk asset number or location identifier that issued the voucher;
- (C) Date and time (24-hour format acceptable);
- (D) Alpha and numeric dollar amount of the voucher;
- (E) Voucher unique identifier;
- (F) Validation number;
- (G) Bar code or any machine-readable code representing the validation number; and
- (H) An indication that the voucher can only be redeemed in exchange for a sports wager or cash.

(7) Kiosks shall not –

- (A) Issue or redeem a voucher of more than three thousand dollars (\$3,000);
- (B) Issue a ticket with a potential payout of more than ten thousand dollars (\$10,000); and
- (C) Redeem a ticket with a value of more than three thousand dollars (\$3,000).

(8) The Retail licensee shall ensure the voucher validation system in use at the licensee's facility utilizes an encryption algorithm with a minimum of a 128-bit key size, password protection, or another similarly secure method approved by the commission for files and directories containing critical or sensitive data. The voucher validation system may be integrated within the retail sports wagering system. The voucher validation system shall possess a non-alterable user audit trail. The licensee shall restrict users from viewing the contents of such files and directories, which at a minimum shall provide for the following:

- (A) The effective segregation of duties and responsibilities of the users with regard to the system to prevent fraudulent redemption and creation of vouchers; and
- (B) The automatic monitoring and recording by the system of access by any person to such files and directories.

(9) The Retail licensee shall maintain a system manual that includes the following for the validation of vouchers:

- (A) An example of each report and, if applicable, the specific regulation for which the report is used for compliance; and
- (B) A list of system codes and the corresponding explanation for each code.

(10) The sports wagering system shall be capable of recording the following information for each voucher:

- (A) Amount of the voucher;
- (B) Date, time, and location of issuance;
- (C) Unique voucher identifier used for redemption, at least three (3) digits of which shall be masked on all system menus, printed reports, and displays for all unredeemed vouchers; and
- (D) Date, time, and location of redemption, if applicable.

(11) Vouchers shall not expire in the system and shall have no expiration date printed on them. Vouchers may, on their reverse, contain wording which indicates vouchers that cannot be validated may be considered void.

(12) The internal controls shall include procedures for when a kiosk is unable to print a voucher upon patron request.

(13) Patrons may redeem vouchers at ticket writer windows, wagering kiosks, or redemption kiosks for the specific amount of the voucher.

(14) Cash received by or paid out from a ticket writer window shall be spread on the counter in full view of the patron and within the dedicated surveillance coverage.

(15) The sports wagering system shall prevent a voucher from being redeemed more than once.

(16) A voucher shall only be redeemed the first time it is presented for redemption.

(17) All vouchers redeemed at a ticket writer window shall be forwarded to revenue audit on a daily basis.

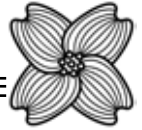
(18) Once the validation information is stored in the database, the data may not be altered in any way. No job position shall have system access to view full validation numbers unless approved in the internal control system. Approved positions shall have a segregation of duties, ensuring those positions do not have the ability to redeem vouchers for cash. Any kiosk or system hardware on the kiosk that holds ticket information shall not have any options or methods that would allow for viewing of the full validation number prior to redemption.

(19) The Retail licensee shall maintain a record of "voucher liability" for vouchers that have been issued but not yet redeemed, which shall be stored in the system for not less than five (5) years from the date of issuance of the voucher, provided that –

(A) Any unredeemed voucher removed from the system shall be stored and controlled in a manner approved by the commission;

(B) Prior to redemption the complete validation number of the unredeemed voucher shall only be available to the system and the positions approved in the internal controls; and

(C) Any unredeemed voucher which is abandoned, lost, or unclaimed shall be disposed of in accordance with sections 447.500 through 447.595, RSMo, and once delivered to the Missouri State Treasurer shall have its status changed to "redeemed" in the voucher validation system. Vouchers shall not be delivered until at least five (5) years have passed since the date of issuance. The detailed records of any unredeemed vouchers shall not be destroyed until the unredeemed liability has been delivered to the Missouri State Treasurer.



- (20) Vouchers shall not be manually added to the voucher validation system for any reason.
- (21) Vouchers shall not be issued by employees.
- (22) Each sportsbook cage shall be designed and constructed to provide maximum security for the materials stored and the activities performed therein. Such design and construction shall be approved by the commission.
- (23) Each ticket writer station shall contain –
- (A) A ticket writer's drawer and terminal through which financial transactions related to sports wagering will be conducted;
 - (B) Manually triggered silent alarm systems, which shall be connected directly to the surveillance monitoring room; and
 - (C) Fixed physical barriers sufficient to prevent unauthorized access, unless funds in excess of twenty thousand dollars (\$20,000) are either secured in a locked drop safe approved by the commission or transferred to the vault.
- (24) Each Retail licensee shall have a secure location, known as the vault, for the purpose of storing funds to be used in the operation of a sportsbook. The vault shall –
- (A) Be a fully enclosed room with solid outer walls and no windows that can be opened, located in an area not open to the public;
 - (B) Have a metal door with a locking mechanism;
 - (C) Have an alarm device that signals the surveillance department whenever the door to the vault is opened; and
 - (D) Have clear, glass-like tables, if the vault is used to count the kiosk drop.
- (25) All transactions with the vault shall be supported by documentation, except for even exchanges of currency of one hundred dollars (\$100) or less.
- (26) All transfers of funds of more than five hundred dollars (\$500) shall be escorted by security and observed by surveillance.
- (27) A sportsbook cage shall have an operating balance not to exceed an amount described in the internal controls. Funds in excess of the operating balance shall be transferred to the vault at the end of each shift in a secured, locked container by an employee of the sportsbook cage escorted by a security officer. Prior to transporting the funds, security shall notify surveillance that the transfer will take place. Surveillance shall monitor the transfer. The funds shall be transferred with appropriate documentation.
- (28) At the end of each shift, the outgoing vault cashier shall count the vault inventory, record the inventory detail and the total inventory on a vault accountability form, and sign the form. The vault cashier shall also record the opening balance, the amount of each type of accountability transaction, the closing balance, and any variance between the counted inventory and the closing balance.
- (29) The assets for which each ticket writer is responsible shall be maintained on an imprest basis. A ticket writer shall not permit any other person to access his or her imprest inventory. A ticket writer shall begin a shift with an imprest amount of currency and coin to be known as the sports wagering inventory. No funds shall be added to, or removed from, the sports wagering inventory during such shift, except –
- (A) In collection of sports wagers;
 - (B) In order to make change for a patron buying a ticket;
 - (C) In payment of winning tickets;
 - (D) In payment for sports wagering vouchers;
 - (E) In transfers with the sports wagering vault; or
 - (F) To refund a voided or cancelled wager.
- (30) Retail licensees shall not accept or cash checks.
- (31) A sports wagering count sheet shall be completed for the inventory issued to a ticket writer and signed by the sports wagering supervisor, and the following information, at a minimum, shall be recorded thereon at the commencement of a shift:
- (A) The date, time, and shift of preparation;
 - (B) The denomination of currency and coin in the sports wagering inventory issued to the ticket writer;
 - (C) The total amount of each denomination of currency and coin in the sports wagering inventory issued to the ticket writer;
 - (D) The sports wagering station number to which the ticket writer is assigned; and
 - (E) The signature of the sports wagering supervisor.
- (32) A ticket writer assigned to a ticket writer station shall, at the beginning of his or her shift, count and verify the sports wagering inventory at the sports wagering vault or other approved location and shall agree the count to the sports wagering count sheet. The ticket writer shall sign the count sheet attesting to the accuracy of the information recorded thereon. The sports wagering inventory shall be placed in a secured ticket writer's drawer, transported directly to the appropriate ticket writer station by the ticket writer. The ticket writer's original sports wagering count sheet shall be placed in and remain in the ticket writer's drawer until the conclusion of the shift. The ticket writer's drawer shall be secured when the ticket writer is not present in the sportsbook.
- (33) Whenever funds are transferred from the vault to a ticket writer, the vault cashier responsible for the vault shall prepare a two- (2-) part writer transfer-out form. Upon completion of the form, the duplicate shall be retained by the vault cashier and the original shall be retained by the ticket writer. The form shall include, at a minimum, the –
- (A) Date and time of the transfer;
 - (B) Designation of the vault location;
 - (C) Ticket writer station to where the funds are being transferred;
 - (D) Amount of each denomination being transferred;
 - (E) Total amount of the transfer;
 - (F) Signature of the vault cashier verifying and issuing the funds; and
 - (G) Signature of the ticket writer verifying and receiving the funds.
- (34) Whenever funds are transferred from the ticket writer to a vault, a two- (2-) part writer transfer-in form shall be prepared. Upon completion of the form, the original shall be immediately transferred with the funds to the vault and the duplicate shall be retained by the ticket writer. The form shall include, at a minimum, the –
- (A) Date and time of the transfer;
 - (B) Designation of the vault location to where the funds are being transferred;



(C) Ticket writer station from which the funds are being transferred;

(D) Amount of each denomination of cash and currency being transferred;

(E) Total amount of the transfer;

(F) Signature of the ticket writer verifying and sending the funds to the vault; and

(G) Signature of the vault cashier verifying and receiving the funds.

(35) At the conclusion of a ticket writer's shift, the content in the ticket writer's drawer shall be transported directly to the vault or to a location approved by the commission, where the ticket writer shall count the contents and record the following information, at a minimum, on the sports wagering count sheet:

(A) The date, time, and shift of preparation;

(B) The denomination of currency, coin, and coupons in the drawer;

(C) The total amount of each denomination of currency, coin, and coupons in the drawer;

(D) The total of the writer transfer-out forms;

(E) The total of the writer transfer-in forms;

(F) The total amount in the drawer; and

(G) The signature of the ticket writer.

(36) The sports wagering supervisor shall compare the ticket writer system closing balance to the sports wagering count total, record any over or short amount, and sign the sports wagering count sheet.

(37) If the sports wagering count sheet lists an overage or shortage, the ticket writer and the sports wagering supervisor shall attempt to determine the cause of the discrepancy in the count. If the discrepancy cannot be resolved, such discrepancy shall be reported to the surveillance department and the sports wagering manager or department supervisor in charge at such time. Any discrepancy in excess of five hundred dollars (\$500.00) shall be reported to the commission. The report shall include the following:

(A) Date;

(B) Shift;

(C) Name of the ticket writer;

(D) Name of the supervisor;

(E) Station number; and

(F) Amount of the discrepancy.

(38) The premises where any sports wagering or any sports wagering activity is being conducted shall be open for inspection by the commission.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.490 Mandatory Drops

PURPOSE: This rule establishes the requirement for mandatory drops for Retail licensees.

(1) Retail licensees shall drop and count the licensee's gross receipts from sports wagering at least once every seven (7)

calendar days.

(2) Retail licensees shall report to the commission the time(s) when the required drop devices of kiosks will be removed and the contents counted. All drop devices shall be removed and counted at the time(s) previously designated to the commission. Removal and counting of contents at any time(s) other than the designated time(s) is prohibited unless the licensee provides advance written notice to the commission of a change in time(s). An emergency removal of the funds may only be conducted due to a drop device malfunction or full drop device and shall be conducted in accordance with the approved internal controls.

(3) Retail licensees shall follow the approved internal controls for dropping and counting gross receipts. The internal control procedures shall comply with the following:

(A) The keys to drop devices and the count room or vault shall be considered sensitive keys and handled accordingly;

(B) The locks for drop devices shall be maintained in an identified secure location;

(C) Drops shall be counted in the commission-approved count room or vault;

(D) The count room or vault shall have –

1. Solid outer walls;

2. No windows that can be opened; and

3. Clear, glass-like count tables for emptying, sorting, and counting the contents of the drop devices;

(E) The count room or vault shall be locked when the room is unoccupied and locked from the interior during the count;

(F) The count room shall not contain any supplies and equipment not related to the count process, unless otherwise approved in the internal controls;

(G) Individuals accessing the count room or vault, except security, vault cashier, internal and external auditors, and commission personnel shall wear a one- (1-) piece, pocketless jumpsuit;

(H) Once the count has begun any person exiting the count room or vault, for any reason other than to complete the drop, shall remove his or her jumpsuit. A security officer shall observe the individual removing the jumpsuit to detect any assets that may have been concealed on the employee's person. The jumpsuit shall be removed directly outside the count room door or vault;

(I) When accessing the count room or the vault for the count of kiosks, at least two (2) persons shall be present for the duration of the access;

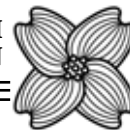
(J) A security officer shall inspect all containers, equipment, paperwork, and other items being removed from the count room or vault;

(K) The count of the contents from each drop device or collection bag shall be recorded on the count sheet or into a computer system prior to commingling the funds with funds from other devices; and

(L) No funds other than the sports wagering drop shall be in the count room or vault during the sports wagering count unless the other funds are secured for the duration of the count.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*



11 CSR 45-20.500 Accounting Records

PURPOSE: This rule establishes standards for accounting records for licensees.

(1) Retail and Mobile licensees shall maintain complete, accurate, legible, and permanent records of all transactions pertaining to its revenues, expenses, assets, liabilities, and equity.

(2) Official League Data Provider licensees shall maintain complete, accurate, legible, and permanent records of all data sales to Retail and Mobile licensees.

(3) The accounting records shall be maintained in accordance with generally accepted accounting principles using a double-entry system of accounting, with transactions recorded on an accrual basis and supported by detailed, supporting, and subsidiary records.

(4) Retail and Mobile licensees shall maintain a general ledger chart of accounts and accounting classifications. The chart of accounts shall be the minimum level of detail to be maintained for each accounting classification by each licensee.

(5) The detailed, supporting, and subsidiary records shall include at a minimum the following:

(A) Detailed records identifying all revenues, expenses, assets, liabilities, and equity for each licensee;

(B) Records of all investments, advances, loans, and receivables due to the licensee;

(C) Records related to investments in property and equipment;

(D) Records of all loans and other amounts payable by the licensee;

(E) Journal entries prepared by the licensee or an independent certified public accountant;

(F) Tax workpapers used in preparation of any state or federal tax return;

(G) Records which identify by sporting contest or event, gross sports wagering receipts, winnings paid to wagerers, tier one sports wagers, tier two sports wagers, ticket redemptions, voucher issuances and redemptions, and such other information relating to sports wagering as required by its internal control system;

(H) Records of –

1. All cash and cash equivalents received by a licensee from sports wagering;

2. All cash and cash equivalents paid out as winnings to patrons;

3. The actual costs paid by a licensee for anything of value provided to and redeemed by patrons, including merchandise or services distributed to patrons to incentivize sports wagering;

4. Voided and cancelled wagers;

5. The cost of free play or promotional credits provided to and redeemed by the applicable licensee's patrons;

6. Any sums paid as a result of any federal tax, including federal excise tax; and

7. Uncollectible sports wagering receivables;

(I) Records of the cost for complimentary goods and services;

(J) Records of any player reward program incentives;

(K) Records required to fully comply with all federal financial recordkeeping as required by federal law;

(L) Workpapers supporting the daily reconciliation of cash and cash equivalents accountability; and

(M) Records required by the licensee's internal control

system.

(6) If a Retail or Mobile licensee fails to maintain records used to compute taxes or fees due to the state, the commission may compute and determine the amounts due on the basis of an audit conducted by the commission, available information, statistical analysis, or a combination of these.

(7) Retail and Mobile licensees shall permit the commission or commission agents access to its books and records upon request.

*AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. * Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.510 Record Retention

PURPOSE: This rule establishes record retention requirements for Retail and Mobile licensees.

(1) Retail licensees and Mobile licensees shall maintain in a place, secure from theft, loss, or destruction, adequate records of business operations and all records noted in this chapter or the internal control system that shall be made available to the commission upon request. These records shall be maintained for five (5) years or longer if otherwise prescribed by general accounting and auditing procedures, litigation needs, or state or federal law. These records shall be maintained either physically or digitally in a manner accessible to the commission.

(2) Retail licensees and Mobile licensees shall keep accurate, complete, and legible records of any books, records, or documents pertaining to, prepared in, or generated by the sports wagering operation, regardless of physical form, characteristics, or subject matter. Such records shall include but are not limited to all forms, reports, accounting records, ledgers, subsidiary records, computer maintained and generated data, internal audit records, internal control records, patron complaints, copies of all promotional material and advertising, correspondence, and personnel records.

(3) All records shall be organized and indexed in such a manner to provide immediate accessibility to the commission upon request.

(4) Records required to be maintained by this chapter or the internal controls shall not be destroyed prior to five (5) years without prior approval of the commission, unless a shorter retention period is expressly noted in the regulations.

*AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. * Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.520 Standard Financial and Statistical Records

PURPOSE: This rule establishes standards for standard financial



and statistical records for Retail and Mobile licensees.

(1) Retail licensees and Mobile licensees shall file monthly reports of statistical data and annual reports of their financial statements with the commission using electronic transmission as prescribed in this rule. Financial statements shall include a balance sheet, income statement, statement of cash flows, and statement of changes in equity.

(2) All reports, other than the statistical data report, required under this rule shall be prepared in accordance with generally accepted accounting principles.

(3) The following shall be included in the monthly statistical data report:

- (A) Wager by event type (i.e., football, baseball, etc.);
- (B) Handle by event type;
- (C) Payout by event type; and
- (D) Taxable adjusted gross revenue by event type.

(4) Annual reports shall be based on the Retail licensee's or Mobile licensee's fiscal year. Monthly statistical reports shall be based on calendar months.

(5) Reports required to be filed pursuant to this rule and any supporting schedules and documentation for the reports, as prescribed by the commission, shall be submitted electronically no later than the required filing date. The required filing dates are as follows:

- (A) Monthly reports shall be due by the fifteenth calendar day of the following month regardless of whether or not the fifteenth day falls on a weekend or holiday; and
- (B) Annual reports shall be due ninety (90) calendar days following the end of the licensee's fiscal year or ten (10) days after Form 10-K is filed with the Securities and Exchange Commission, whichever comes first.

(6) Retail licensees and Mobile licensees shall submit any adjustments to the reports resulting from review or audit by the commission within five (5) business days after written notification.

(7) Delays in electronic transmissions are the Retail licensee's or Mobile licensee's responsibility.

(8) Any adjustments resulting from the annual audit performed by an independent certified public accountant shall be recorded in the accounting records of the period to which it relates. In the event that the adjustments were not reflected in the Retail licensee's or Mobile licensee's annual report and the independent certified public accountant concludes the adjustments are material, a revised report shall be submitted to the commission. The revised filing shall be due within thirty (30) calendar days after written notification to the licensee.

(9) Retail licensees and Mobile licensees shall furnish to the commission, upon its written request, statistical and financial data for the purpose of compiling, evaluating, and disseminating financial information regarding the economics and trends within the sports wagering industry in Missouri.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.530 Annual and Special Audits and Other Reporting Requirements

PURPOSE: This rule establishes standards for annual and special audits for Retail and Mobile licensees.

(1) An annual audit shall be performed of the annual financial statements of the Missouri sports wagering operation of each Retail and Mobile licensee. If a licensee has audited financial statements prepared at the parent company level, the licensee shall include with its audited consolidated financial statements a supplemental schedule, which may be unaudited, of the licensee's sports wagering operations in Missouri. The annual audit shall be performed by an independent certified public accountant who is or whose firm is licensed in the state of Missouri.

(2) The annual audit shall be performed in accordance with generally accepted auditing standards. The annual audit report is to be presented in accordance with generally accepted accounting principles and contain the opinion of the independent certified public accountant as to its fair presentation in accordance with the generally accepted accounting principles.

(3) The commission may require, for just cause, a special audit of a Retail or Mobile sports wagering operation to be conducted by an independent certified public accountant who is, or whose firm is, licensed in Missouri. The commission shall establish the scope, procedures, and reporting requirements of any special audit.

(4) Each Retail and Mobile licensee shall prepare a written response to each finding noted in the independent certified public accountant's report. The response shall indicate in detail the corrective action taken and shall be incorporated in the independent certified public accountant's report.

(5) The annual report required under this rule shall be submitted electronically no later than ninety (90) days after the last day of the licensee's fiscal year.

(6) All of the audits and reports required by this rule shall be prepared at the sole expense of the Retail or Mobile licensee.

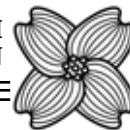
AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.540 Wagering Tax

PURPOSE: This rule establishes standards for the wagering tax.

(1) For the purposes of this rule, "wagering tax" means the tax assessment due pursuant to Article III, Section 39(g), of the Missouri Constitution. Each Retail and Mobile licensee is subject to a tax liability assessment. Wagering tax shall be calculated on a cash basis, meaning wagers shall be reported when



received by the licensee and deductions for winning wagers shall only be reported when the patron has been paid or when funds have been remitted to the Gaming Commission Fund in accordance with the rules.

(2) Wagering taxes shall be paid via an electronic funds transfer system employing an Automated Clearing House Debit method (ACH-Debit). Each Retail and Mobile licensee shall maintain an account with sufficient funds to pay, in a timely fashion, all tax liabilities due. The account shall be maintained at a financial institution capable of making electronic funds transfer payments to the state.

(3) The commission will provide a computer program for the input of tax calculation information for the monthly sports wagering tax remittance. Each Retail and Mobile licensee shall enter the required data for the calculation of the tax liability for each monthly reporting period by the due date.

(4) The monthly sports wagering tax remittance shall be submitted to the commission no later than 12:00 noon Central time on the due date. Wagering tax payments shall be transferred electronically to the commission's designated financial institution no later than 12:00 noon Central time on the due date. For purposes of tax schedules and tax payments, the due date shall be the fifteenth day of the month following the calendar month in which the adjusted gross revenue was received and the wagering tax obligation was accrued. The tax payment shall be remitted by the due date regardless of whether or not the fifteenth day falls on a banking day.

(5) The wagering tax imposed on the Retail or Mobile licensee shall be based on adjusted gross revenue from sports wagering. Adjusted gross revenue for a given month equals the total value of all cash and cash equivalents received by the licensee for sports wagers minus the total of –

(A) All cash and cash equivalents paid out as winnings to sports wagering patrons;

(B) The actual cost paid by a licensee for anything of value provided to and redeemed by patrons, including merchandise or services distributed to sports wagering patrons to incentivize sports wagering;

(C) Voided wagers;

(D) Cancelled wagers;

(E) The cost of free play or promotional credits provided to and redeemed by the applicable licensee's patrons, provided that the aggregate amount of such cost of free play or promotional credits that may be deducted under this subsection in any calendar month shall not exceed twenty-five percent (25%) of the total of all cash and cash equivalents received by the applicable licensee for such calendar month;

(F) Any sums paid as a result of any federal tax, including federal excise tax; and

(G) Uncollectible sports wagering receivables, not to exceed two percent (2%) of the total of all sums, less the amount paid out as winnings to sports wagering patrons.

(6) If the amount of adjusted gross revenue in a calendar month is a negative number, the licensee shall remit no sports wagering tax for that calendar month. Any negative adjusted gross revenue shall be carried over and calculated as a deduction in the subsequent calendar months until the negative balance has been brought to zero.

(7) The sports wagering tax remittance shall include all infor-

mation necessary for adjustments and reconciliation of tax liability and shall be subject to audit by the commission. Adjustments to previously reported tax information shall be made by the licensee, except that no adjustment of twenty-five thousand dollars (\$25,000) or more shall be made to previously reported adjusted gross revenue without the prior written approval of the commission.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.550 Procedures for Accounting and Revenue Audit

PURPOSE: This rule establishes requirements for accounting and revenue audit reviews.

(1) Retail licensees shall generate the following daily reports from the sports wagering system, each of which shall include the gaming date:

(A) A sports wagering intake summary report, which includes the following transaction information for each ticket writer location:

1. Tickets written;
2. Tickets paid;
3. Tickets voided;
4. Each ticket cancelled;
5. Vouchers redeemed;
6. Over or short amount of ticket writer's drawer; and
7. Grand total of each transaction type for all ticket writers;

(B) A sports wagering ticket expiration detail report, which shall list the following for each expired ticket:

1. Ticket identification number;
2. Date and time of ticket issuance;
3. Event;
4. Wager description;
5. Wager amount; and
6. Payout amount;

(C) A sports wagering voided ticket report, which shall include the following:

1. Ticket identification number;
2. Date and time of ticket issuance;
3. Event;
4. Wager description;
5. Wager amount;
6. Ticket writer name or identification number; and
7. Reason for void;

(D) A sports wagering cancelled ticket report, which shall include the following:

1. Ticket identification number;
2. Date and time of ticket issuance;
3. Event;
4. Wager description;
5. Wager amount; and
6. Reason for cancellation;

(E) A sports wagering ticket liability report, which shall list the following for each outstanding ticket:

1. Ticket identification number;
2. Date and time of ticket issuance;
3. Event;



4. Wager description;
5. Amount; and
6. Status (for example, pending or complete); and

(F) A sports wagering voucher liability report, which shall list the following for each unpaid voucher:

1. Voucher identification number;
2. Date and time of voucher issuance; and
3. Amount of the voucher.

(2) Sports wagering gross revenue for retail operations shall equal the total of all wagers received less voided or cancelled wagers and amounts paid out for winning wagers, as reported on the sports wagering results summary report.

(3) A revenue auditor shall reconcile the sports wagering results summary report to the sports wagering intake summary report. Any discrepancy shall be reported to the tax section of the commission.

(4) Any overages identified on the Retail licensee's sports wagering intake summary report shall be added to sports wagering revenue, unless otherwise authorized by the tax section of the commission.

(5) Retail and Mobile licensees shall generate monthly reports from the sports wagering system as supporting documentation for each amount reported on the monthly sports wagering tax remittance. These reports shall contain detailed information sufficient to support the totals for each number used in adjusted gross revenue. Each report(s) shall include the date and time range for which it was generated and the date and time the report was created. These reports shall be provided to the commission upon request.

(6) Mobile licensees shall generate, on a daily basis, a sports wagering liability report. The report shall be provided to the commission upon request. The report shall include the –

- (A) Date and time generated;
- (B) Patron account identifier;
- (C) Wager identification number;
- (D) Event type;
- (E) Wager description;
- (F) Date and time of issuance;
- (G) Event date;
- (H) Amount; and
- (I) Status (for example, pending or complete).

(7) For Retail licensees, a revenue auditor shall, on a daily basis, reconcile issued and redeemed vouchers to the change in the unpaid vouchers dollar amount using the reports generated by the system. Any variances shall be investigated and the results shall be documented.

(8) For Retail licensees, a revenue auditor shall, on a daily basis, compare for each ticket writer station the write and payouts to the cash proceeds and the disbursements and document any variances. The revenue auditor shall investigate all variances of one hundred dollars (\$100) or more per ticket writer. The results of the investigation shall be documented.

(9) For Retail licensees, a revenue auditor shall, on a daily basis, select a random sample of five (5) paid transactions from the sports wagering system transaction report and trace the transaction to the patron's copy of the paid ticket.

(10) For Retail and Mobile licensees, a revenue auditor or compliance employee shall, on a monthly basis, perform the following for all winning tickets in excess of ten thousand dollars (\$10,000) and for a random sample of ten (10) of all other winning tickets:

(A) Recalculate and regrade the tickets using the record of event results;

(B) Compare the date and starting time of the event per the results report to the date and time on the ticket and on the sports wagering system transaction report; and

(C) Compare the terms of the wagers (e.g., point spreads or money lines) per the sports wagering system transaction report or other report indicating all point spreads and money lines at which wagers were written to an independent source for any questionable activity. For winning tickets, the terms of the wagers can be compared to an independent source such as a newspaper (or its website), a sports league website, a licensed sports information service, or other reputable source.

(11) For Retail licensees, on a daily basis, a revenue auditor shall perform the following for payouts made without sports wagering system authorization at the time of payment –

(A) Trace all payouts to the sports wagering system transaction report or the purged tickets report to verify authenticity of the initial wager;

(B) For payouts subsequently entered into the sports wagering system by sports wagering personnel, compare the manual payout amount to the sports wagering system amount; and

(C) For payouts not entered into the sports wagering system by sports wagering personnel, the payout shall be entered into the sports wagering system and the revenue auditor shall compare the manual payout amount to the sports wagering system amount. If the system is inoperative, manually regrade the ticket to ensure the proper payout amount was made.

(12) For Retail licensees, a revenue auditor shall, on a daily basis, perform the following for all voided tickets:

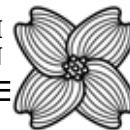
(A) Examine the sports wagering system reports which display voided ticket information to verify that tickets were properly voided in the computer system;

(B) Examine the voided tickets for a void designation and proper signatures, and for not-in-computer voids, examine the date and time stamp on the ticket for the time of the void; and

(C) For a sports wagering system that prints voided tickets, verify a voided ticket is attached to the original ticket.

(13) For Retail and Mobile licensees, on a weekly basis, system exception reports shall be reviewed, by an individual independent of the transaction, for propriety of transactions and unusual occurrences including but not limited to changes in odds, cut-off times, results, and event data (both information input by book employees and information provided directly by a disseminator); in-progress events and void authorizations. All noted improper transactions or unusual occurrences noted during the review of exception reports shall be investigated with the results documented. If a regulatory violation is found, it shall be reported to the commission. An exception report is defined as a report produced by the computerized system identifying unusual occurrences, changes to system configuration parameters, alteration to initially recorded data, voids, etc.

(14) For the last day of each month, Retail and Mobile licensees shall verify the cash reserve meets all requirements of this chapter. By the fifteenth day of the following month, each licensee shall remit to the commission a monthly attestation



of the cash reserve compliance with accompanying documentation.

(15) For Retail licensees, for one (1) day per calendar quarter, a revenue auditor shall –

(A) Recalculate and verify the change in the unpaid winners balance to the total purged tickets;

(B) If future wagers are accepted, review the sports wagering system reports to ascertain that future wagers are properly included in write on the day the wager was accepted; and

(C) Select twenty (20) winning tickets to verify that the wager was accepted and payouts were made in accordance with the posted house rules.

(16) For Retail licensees, revenue audit or compliance personnel shall, on a daily basis, review all wagering multiple transaction logs and either ensure that Currency Transaction Reports (CTRs) have been completed for all reportable transactions or prepare CTRs for all reportable transactions pursuant to federal law.

(17) For all promotions, promotional payouts (including payouts from computerized player tracking activity), drawings, and giveaway programs for Retail and Mobile licensees, the following documentation shall be maintained:

(A) Copies of the information provided to the patrons describing the promotion, promotional payouts, drawings, and giveaway programs (e.g., brochures or flyers);

(B) Effective dates;

(C) A list of winners and the amount won by each; and

(D) Accounting treatment, including general ledger accounts, if applicable.

(18) Retail and Mobile licensees shall, on a monthly basis, perform procedures to ensure that promotional payouts, drawings, and giveaway programs are conducted in accordance with the conditions in the dated, written rules of the promotion. The results of the review shall be documented and maintained.

(19) Sensitive keys for Retail licensees include but are not limited to keys used to access designated nonpublic gaming areas, date and time stamping machines, ticket writer drawers, and kiosks. Quarterly, an inventory of all sensitive keys shall be performed and reconciled to records of keys made, issued, and destroyed. Investigations shall be performed for all keys unaccounted for, with the investigations being documented.

(20) For sports wagering computerized player tracking systems for Retail and Mobile, an accounting or revenue audit employee shall perform the following procedures at least one (1) day per quarter:

(A) Review for propriety all point addition/deletion authorization documentation, other than for point additions/deletions made through an automated process;

(B) Review exception reports for propriety of transactions and unusual occurrences. The review should include but is not limited to transfers between accounts; and

(C) Review the documentation related to reactivating inactive and closed accounts to verify an employee reviewed the inactive account and affirmed that the account is permitted to be reopened prior to reopening.

(21) Documentation (e.g., log, checklist, notation on reports, and tapes attached to original documents) shall be maintained evidencing the performance of sports wagering audit

procedures, including any reviews, the exceptions noted, and follow-up of all audit exceptions.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.560 Internal Audit Procedures for Retail Licensees

PURPOSE: This rule establishes internal audit procedures for retail sports wagering operations.

(1) At least semi-annually for each kiosk, internal audit shall foot the winning tickets and the vouchers redeemed for a week and trace the totals to the totals recorded in the system(s) and the related accountability document. Internal audit shall document the test and the results of investigations into all variances, by kiosk.

(2) Procedures shall be performed semi-annually to verify the integrity of the sports wagering system (e.g., ensure that vouchers are only being created by active terminals on the casino floor). The nature of the review shall be delineated in the written internal control system. Internal audit shall review a sequential voucher exception report, if available, for breaks in the sequence or other unusual activity. Internal audit shall investigate improper transactions or unusual occurrences and document the results.

(3) At least semi-annually, internal audit personnel shall foot the write on the sports wagering system's record of written tickets for a minimum of three (3) ticket writers for each sportsbook for two (2) days and trace the total to the total produced by the sports wagering system.

(4) At least semi-annually, internal audit personnel shall foot the patrons' copies of paid tickets for a minimum of one (1) ticket writer station for one (1) day per month and trace the totals to those produced by the sports wagering system.

(5) At least semi-annually, for two (2) days, internal audit personnel shall foot the redeemed vouchers for one (1) ticket writer station and trace the totals to those produced by the system(s).

(6) The results of the aforementioned internal audit reviews shall be included in an audit report submitted to the commission no later than ninety (90) days following the semi-annual audit period. The report shall include the auditee's response to any audit exceptions.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*



11 CSR 45-20.570 Promotions and Marketing

PURPOSE: This rule establishes requirements for sports wagering promotions and marketing campaigns for Retail and Mobile licensees.

(1) Retail licensees and Mobile licensees may offer sports wagering promotions, which are any events designed to attract patrons. Promotions include but are not limited to contests, drawings, games, player reward programs, coupons, giveaways, free play, and promotional credit offers. Licensees shall be responsible for the conduct of promotional activities.

(2) For the purposes of this rule, advertising and marketing includes but is not limited to –

- (A) Direct mail or electronic mail;
- (B) Telemarketing;
- (C) Broadcast media;
- (D) Billboards or signage;
- (E) Internet advertising;
- (F) Promotional material; and
- (G) Patron acquisition, referral, reward, or retention programs.

(3) Retail licensees and Mobile licensees shall create and maintain dated, written rules governing each promotion offered. The written rules shall –

- (A) Include terms and conditions that are full, accurate, clear, concise, and transparent, and shall not contain misleading information;
- (B) Disclose applicable terms if the patron has to risk or lose the patron's own money as part of the promotion or has conditions attached to the patron's own money as a result of the promotion;
- (C) Not be described as risk-free if the patron needs to incur any loss or risk the patron's own money to use or withdraw winnings from the risk-free bet; and
- (D) Not restrict the patron from withdrawing the patron's own funds or withdrawing winnings from bets placed using the patron's own funds.

(4) Retail licensees and Mobile licensees shall ensure advertising materials for promotions include material terms and conditions for that promotion and have those material terms in close proximity to the headline claim of the promotion and in a reasonably prominent size. Material conditions include information about the cost to participate and the nature of the promotion, to assist patrons in understanding the terms and conditions of the promotion.

(5) Retail licensees and Mobile licensees shall ensure the promotional rules pertaining to any available promotions are accessible to patrons and the commission upon request. Any advertisement or information provided to patrons for a promotion shall be consistent with the rules of the promotion.

(6) Retail licensees and Mobile licensees shall maintain a record of all promotional wagering offers for five (5) years in a file that shall be provided to the commission upon request. All promotional wagering offers shall be stated in clear and unambiguous terms and shall be readily accessible by the patron before and after the offer is accepted and prior to completion. Offer terms and the record of all offers shall include at a minimum –

- (A) The date and time made publicly available;
- (B) The date and time the offer is active and expires;

(C) Patron eligibility, including any limitations on patron participation;

- (D) Any restriction on withdrawals of funds;
- (E) Wagering requirements and limitations;
- (F) The order in which funds are used for wagers;
- (G) Eligible events or wagers; and
- (H) Rules regarding cancellation.

(7) Retail licensees and Mobile licensees shall be responsible for the content and conduct of any and all advertising or marketing done on its behalf or to its benefit whether conducted by the licensee, an employee or agent of the licensee, an affiliated entity, or a third party pursuant to contract.

(8) Retail licensees and Mobile licensees shall retain a copy of all advertising and marketing materials intended to promote any sports wagering operation in the state of Missouri, including a publication log, to be retained for five (5) years, of when and how those materials have been published, aired, displayed, or distributed.

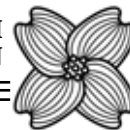
(9) All advertising and marketing materials and the publication log shall be made available to the commission upon request.

(10) Retail licensees and Mobile licensees shall use commercially and technologically reasonable means to ensure marketing and advertisements –

- (A) Do not purposefully target individuals under twenty-one (21) years of age;
- (B) Do not purposefully target individuals who have self-excluded from sports wagering;
- (C) Are not false, misleading, or deceptive to a reasonable consumer; and
- (D) Clearly and conspicuously disclose the material terms of any promotional offer in the advertisement. Any promotion or advertisement shall provide the consumer with the full and complete terms of a promotion by providing a website, or other location in the promotional advertisement, that directs the viewer to where the full and complete promotional terms can be viewed. This may be satisfied by the promotional advertisement containing a hyperlink that takes the viewer directly to the full and complete offer and terms.

(11) All advertising and marketing materials published, aired, displayed, or distributed by or on behalf of any Retail licensee or Mobile licensee –

- (A) Shall not directly advertise or promote sports wagering to individuals under twenty-one (21) years of age;
- (B) Shall prominently display information regarding compulsive gaming (e.g., toll-free helpline, problem gambling website, etc.);
- (C) Shall state patrons must be twenty-one (21) years of age or older to wager;
- (D) Shall not contain images, symbols, celebrity or entertainer endorsements, or language designed to appeal specifically to those under twenty-one (21) years of age;
- (E) Shall not feature anyone who is, or appears to be, under twenty-one (21) years of age;
- (F) Shall not be published, aired, displayed, or distributed in media outlets, including social media, that appeal primarily to individuals under twenty-one (21) years of age;
- (G) Shall not be placed before any audience where the majority of the viewers or participants are presumed to be under twenty-one (21) years of age;
- (H) Shall not imply greater chances of winning versus other



licensees;

(I) Shall not imply greater chances of winning based on wagering in greater quantity or amount;

(J) Shall not indicate that any promotional credits or funds are “free” if there are any monetary conditions that are required to be met to obtain the promotional credits or funds; and

(K) Shall, for all direct marketing, allow the option to unsubscribe.

(12) Retail licensees and Mobile licensees shall not enter into an agreement with a third party to conduct advertising or marketing on behalf of, or to the benefit of, the licensee when compensation is dependent on, or related to, the volume or outcome of wagers instead of the number of patrons acquired.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.580 Responsible Gaming

PURPOSE: This rule establishes requirements for responsible gaming.

(1) An online sports wagering platform shall permit a patron to voluntarily impose limitations on deposits, wagers that can be placed through the online sports wagering platform, and time-based limitations. The self-imposed limitations set by a patron shall not override any more restrictive licensee-imposed limitations.

(2) The online sports wagering platform shall allow, at a minimum, a patron to place daily, weekly, or monthly limits on –

- (A) His or her time on the platform;
- (B) His or her deposits;
- (C) Bet limits per wager; and
- (D) Total wagers.

(3) A limitation selected by a patron shall remain in effect until a patron requests to modify or remove the limitation. If the request is more restrictive, it shall become effective immediately. If the request is less restrictive or is for removal of the limit, the new limit or removal will only become effective after the more restrictive limit has elapsed.

(4) The online sports wagering platform shall allow a patron to temporarily suspend his or her account.

(5) Patrons shall be permitted to determine the length of time of the temporary suspension, consistent with the Mobile licensee’s terms and conditions, but no such suspension shall be imposed for less than seventy-two (72) hours or greater than one (1) year. The temporary suspension shall not be modified or removed until the selected period of suspension has expired.

(6) The existence of any limitation or temporary suspension shall not prevent a patron from withdrawing funds from an online sports wagering account or requesting closure of the account.

(7) If a patron has imposed a temporary suspension under this

rule, a Mobile licensee shall not send sports wagering-related direct digital marketing or promotional materials to the patron, including but not limited to electronic mail or push notifications.

(8) The Mobile licensee shall display a hyperlink on its online sports wagering platform to responsible gaming information, including but not limited to a hyperlink to the commission’s application for placement on the List of Self-Excluded Persons (SEP List).

(9) Retail licensees shall post signs with a statement regarding obtaining assistance with problem gambling. The text must include instructions on accessing information on the commission’s website regarding the self-exclusion program. The signs must be conspicuously posted and visible from any kiosk or wagering location.

(10) Retail licensees shall post signs stating individuals must be at least twenty-one (21) years old to place sports wagers. The signs must be conspicuously posted and visible from any kiosk or wagering location.

(11) Retail and Mobile licensees shall establish and maintain a self-exclusion program for patrons specific to that licensee. The licensee’s specific self-exclusion program is separate from the commission’s SEP List.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.590 Compulsive Gaming Prevention Fund

PURPOSE: This rule establishes standards for distribution of monies from the Compulsive Gaming Prevention Fund.

(1) Pursuant to Article III, Section 39(g), of the *Missouri Constitution*, the Compulsive Gaming Prevention Fund is a dedicated fund to be utilized for the purposes of –

- (A) Researching and detecting patterns of compulsive gaming;
- (B) Providing counseling and other support services for compulsive and problem gamblers;
- (C) Developing and implementing problem gaming treatment and prevention programs; and
- (D) Providing grants to supporting organizations that provide assistance to compulsive gamblers.

(2) The commission shall utilize interagency agreements with the Missouri Department of Mental Health to facilitate the distribution and use of monies from the fund.

(3) Such agreements shall include the obligations and responsibilities of each agency, including but not limited to –

- (A) Utilization of fund monies for the causes and programs specified in Article III, Section 39(g), of the *Missouri Constitution*;
- (B) Reporting requirements for use of fund monies; and
- (C) Submission of budget requests as related to use of fund monies.



AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.600 Self-Excluded Persons List Created – Right to Self-Exclude from Sports Wagering Activities

PURPOSE: This rule establishes a List of Self-Excluded Persons which consists of those persons who have voluntarily declared that they will no longer participate in sports wagering activities in Missouri.

(1) There is hereby created a “List of Self-Excluded Persons” (SEP List) which shall consist of those persons who have complied with the applicable provisions of 11 CSR 45-20.600 through 11 CSR 45-20.640 and have been placed on such SEP List by the commission. The SEP List is established for the purpose of allowing persons to formally notify the commission that they no longer intend to participate in sports wagering activities in Missouri. The request to be placed on the SEP List shall be made only by the individual seeking to be placed on the SEP List. Each person seeking placement on the SEP List acknowledges that it is his or her responsibility to refrain from participating in sports wagering activities in Missouri.

(2) The individual filing an initial application for placement on the SEP List is requesting to be excluded from sports wagering activities for five (5) years. The exclusion becomes effective on the date of application, unless otherwise notified by the commission. At the end of the five- (5-) year exclusion period, the individual will be automatically removed from the SEP List, unless the self-excluded person requests to remain on the SEP List for an additional five (5) years.

(3) An individual on the SEP List shall be prohibited from placing wagers and if a wager is identified as having been placed by an individual on the SEP List, that wager shall be deemed void.

(4) An individual who is placed on the SEP List may, at the time of placement or within the following fourteen (14) calendar days, return any in-person wagering ticket to the Retail licensee that issued it to obtain a refund of the original wager amount, provided the refund occurs prior to the commencement of any event or series of events on which the outcome of the wager is dependent. If any event or series of events on which the outcome of the wager is dependent has already commenced or the fourteen (14) calendar days have elapsed, no refund shall be issued.

(5) All Retail and Mobile licensees shall ensure that they have a process for removing any restriction on creating an online sports wagering account or placing a wager by any person after that person’s placement on the SEP List has elapsed at the end of the five- (5-) year exclusion period upon notice from the commission that an individual has been removed from the SEP List.

(6) All Retail and Mobile licensees shall submit internal controls which set forth the following:

(A) The licensee’s plan for removing those persons on

the SEP List from advertising its Missouri operation, such as marketing offers, player reward programs, VIP member programs, telemarketing programs, and other such marketing promotions; however, this rule shall not be construed to prohibit mass mailings to “Resident”;

(B) The licensee’s plan for using commercially and technologically reasonable methods to ensure that marketing and advertisements do not purposely target persons on the SEP List; and

(C) The licensee’s plan for denying access by persons on the SEP List to –

1. Cash advances, credit card transactions, debit card transactions, and wire transfers for deposits into the patron’s wagering account or for placing wagers;

2. Sports wagering player reward programs or other promotions;

3. Sports wagering;

4. Creation of online sports wagering accounts;

5. Sports wagering privileges; and

6. Collect taxable winnings or prizes and any winnings greater than three thousand dollars (\$3,000) at retail locations and all winnings for mobile wagers for wagers placed after placement on the SEP List.

(7) After an individual’s application for placement on the SEP List has been reviewed and approved by the commission staff and the individual’s name is added to the SEP List, that individual shall remain on the SEP List until five (5) years has elapsed.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

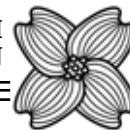
11 CSR 45-20.610 Procedure for Applying for Placement on the List of Self-Excluded Persons

PURPOSE: This rule establishes the procedure for placement on the commission’s List of Self-Excluded Persons (SEP List).

(1) The commission may place a person on the SEP List if the person has –

(A) Filed an application for placement on the SEP List with the commission. The applicant agrees that placement on the SEP List is for five (5) years and the commission is not authorized to remove a person from the SEP List until such five- (5-) year period has elapsed. By filing the application, the applicant acknowledges that licensees may use the information provided in the application to notify their affiliated sports wagering operations that the applicant has self-excluded from sports wagering. Therefore, the applicant may be excluded from sports wagering in other jurisdictions as a result of his or her request to be placed on the SEP List. The applicant agrees that any unsettled in-person wagers may be voided and refunded within fourteen (14) calendar days of placement on the list and all unsettled online wagers will be voided and refunded. The applicant agrees that once placed on the SEP List, if he or she is discovered to be participating in sports wagering, any winnings will be forfeited. The application for placement on the SEP List shall include –

1. The applicant’s full name and all aliases;



2. A physical description including height, weight, hair and eye color, ethnic origin, and any other noticeable physical characteristics;

3. The applicant's current home address;

4. The applicant's mobile phone number;

5. All email addresses used by the applicant;

6. Social Security number, when voluntarily provided in accordance with section 7 of the Privacy Act of 1974 (5 U.S.C. section 552a) or International Identification Number;

7. Date of birth;

8. A copy of the applicant's valid, federal or state-issued identification;

9. A photograph of the applicant suitable for the commission and licensees to use in identifying the person requesting to be placed on the SEP List;

10. A photograph of the applicant holding his or her valid, federal or state-issued identification suitable for the commission to use in identifying the person requesting to be placed on the SEP List;

11. Interpreter information and affirmation, if applicable; and

12. Other information as deemed necessary by the commission to ensure the accuracy of the application;

(B) Submitted a signed acknowledgement verifying he or she wishes to be placed on the commission's SEP List and the commission is specifically authorized and requested to release all contents of the person's application to all Retail and Mobile licensees and their agents and employees; and

(C) Executed a full and complete waiver/release on a form provided by the commission releasing the commission, all Retail and Mobile licensees, and their affiliates and agents as identified in 11 CSR 45-20.630 from any liability associated with acts or omissions relating to the provisions of 11 CSR 45-20.600 through 11 CSR 45-20.650.

(2) The application shall be verified, reviewed, and either approved or denied by the commission.

(3) An individual applying for placement on the SEP List agrees to forfeit any cash or non-cash benefit, free play, credits, rewards, points, or complimentaries earned by or provided to the individual before the individual submits the application for placement on the SEP List. The individual's cash balance in his or her online sports wagering account shall remain available for withdrawal or shall be returned to the individual in accordance with the licensee's internal controls.

(4) Neither this chapter nor any of the rights, duties, or obligations established herein shall create any cause of action, right of action, claim, or other right whatsoever in favor of any person other than the commission against the state of Missouri, the commission, any Retail or Mobile licensee, or any of its agents or employees.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.620 Procedure for Entry of Names onto the List of Self-Excluded Persons

PURPOSE: This rule establishes the procedures for entry of names onto the commission's List of Self-Excluded Persons (SEP List).

(1) Upon filing of an application for placement on the SEP List, the commission may file a notice of placement on the SEP List. Notwithstanding the status of some information contained therein that may be closed under section 610.021, RSMo, the application and notice may be disclosed to all Retail and Mobile licensees and their agents and employees responsible for ensuring that individuals on the SEP List are not permitted to place wagers.

(2) The commission shall deliver a copy of the notice of placement on the SEP List to the applicant via regular U.S. mail to the address contained on the application, or other address provided by the applicant, or by appointment. The applicant is deemed to be placed on the SEP List at the time the person executes the application for placement on the SEP List, not at the time such notice is delivered to the applicant.

(3) Should the commission find that an applicant does not qualify for placement on the SEP List, the commission shall notify the applicant via regular U.S. mail to the address contained on the application, an email address provided by the applicant, or other address provided by the applicant.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.630 Confidentiality of the List of Self-Excluded Persons

PURPOSE: This rule establishes the procedure for maintaining the confidentiality of those placed on the List of Self-Excluded Persons (SEP List).

(1) The commission may disclose to each Retail licensee and Mobile licensee and any of its agents or employees responsible for ensuring that individuals on the SEP List are not permitted to place wagers any or all information contained on the person's application. The commission shall make the current SEP List available to Retail and Mobile licensees for download.

(2) Each Retail licensee and Mobile licensee shall submit to the commission a plan for the dissemination of the information regarding persons placed on the SEP List, as well as persons who have been removed from the SEP List. The plan shall be designed to safeguard, as best as is reasonably possible, the confidentiality of the information but shall include dissemination to the agents or employees of the licensee whose duties require enforcement of the SEP List. Licensees or agents or employees of the licensee may not disclose the name of, or any information about, a person who has been placed on or removed from the SEP List to anyone other than employees and agents of the licensee whose duties and functions require access to the information. The plan must be approved by the commission. All information disclosed to any licensee regarding anyone placed



on or removed from the SEP List shall be deemed a closed record; however, the information may be disclosed as authorized by the individual seeking placement on the SEP List, by law, and through the provisions contained in this chapter.

(3) Retail licensees and Mobile licensees may disclose the information contained in the applications to its affiliates or agents of such affiliates who require this information in the performance of their duties. The disclosed information shall be used solely for the limited purposes of assisting in the administration of problem and responsible gaming programs and allowing the affiliate or agent of the affiliate to determine whether to deny a person on the SEP List access to sports wagering or to areas where sports wagering is conducted. Licensees may also disclose the information contained in the applications to entities engaged in marketing activities on their behalf, solely to the extent necessary to prohibit excluded individuals from receiving direct marketing or promotional communications. The licensee is responsible for maintaining the confidentiality of any information disclosed. Such information shall not be used to deny services unrelated to sports wagering to a person on the SEP List.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*

11 CSR 45-20.640 Procedure to Re-Establish Self-Exclusion on the List of Self-Excluded Persons

PURPOSE: This rule establishes the procedures for extending self-exclusion and re-entry onto the List of Self-Excluded Persons (SEP List) for individuals who have previously been removed from the commission's SEP List.

(1) Within three (3) months prior to a self-excluded person's automatic expiration date, the self-excluded person may request to remain on the SEP List without submitting a new application for placement on the SEP List. The self-excluded person will be required to provide proof of identity and acknowledge that he or she will remain on the SEP List for an additional five- (5-) year period from the automatic expiration date.

(2) A former self-excluded person who has been automatically removed from the SEP List may request at any time to re-establish his or her self-exclusion on the SEP List by submitting a new application for placement on the SEP List per the procedures provided in 11 CSR 45-20.610. Re-establishing self-exclusion shall result in placement on the SEP List for an additional five- (5-) year period which will automatically expire at the conclusion of the five- (5-) year period.

(3) An individual may request to remain on the SEP List or reapply to be added to the SEP List as many times as elected by the individual.

AUTHORITY: section 39(g) of Article III, Mo. Const., section 313.004, RSMo 2016, and sections 313.800–313.850, RSMo 2016 and Supp. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850,*

see Revised Statutes of Missouri, 2016 and Supp. 2025.

11 CSR 45-20.650 Duties of Licensees Regarding the List of Self-Excluded Persons

PURPOSE: This rule establishes requirements for Retail and Mobile licensees regarding the commission's List of Self-Excluded Persons (SEP List).

(1) Retail and Mobile licensees shall download the updates to the SEP List from the designated commission server at least once every seven (7) calendar days and update SEP List information in all associated applications within three (3) calendar days of the download of new or updated information. The updates to the SEP List will include individuals added to and removed from the SEP List since the last update.

(2) Licensees shall ensure any person on the SEP List is removed from all mailing, marketing, and promotional lists and databases using the person's name, address, and birth date.

(3) Licensees shall not send advertising, marketing, or promotional materials to any person on the SEP List following compliance with section (1) of this rule.

(4) Licensees shall maintain a system designed to detect persons on the SEP List to enforce this chapter.

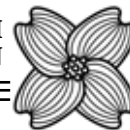
(5) Prior to performing any of the following transactions with a patron, the Retail licensee shall require the patron to present valid, non-expired state or federal government-issued photo identification. The licensee shall perform a search of the individual's date of birth as listed on the identification in the downloaded SEP List or the MGC Web SEP List to determine whether the patron is a self-excluded person (SEP). If the search generates any names that have the same first or last name as recorded on the photo identification, the licensee shall research further to determine if the individual presenting the ID is a SEP. The Retail licensee shall check the SEP List prior to performing any of the following transactions:

- (A) Accepting a wager greater than five hundred dollars (\$500);
- (B) Redeeming a winning ticket greater than three thousand dollars (\$3,000);
- (C) Debit or credit card transactions; or
- (D) Wire Transfers.

(6) Any Retail licensee or its agent or employee that identifies a person attempting to place a sports wager or collect winnings from a sports wager at a retail sports wagering location and has knowledge that such person is included on the SEP List shall immediately notify the commission and any security officer on duty, refrain from accepting the wager or paying out any winnings to the identified person, and, if applicable, return the wager associated with the winnings to said person.

(7) Retail licensees shall provide a means by which an individual on the SEP List may turn in unredeemed tickets prior to the commencement of an event to obtain a refund within fourteen (14) days of the individual being placed on the list.

(8) Mobile licensees shall –
(A) Not allow an individual on the SEP List to activate a new



online sports wagering account;

(B) Identify and suspend any online sports wagering account of any individual on the SEP List;

(C) Void all outstanding wagers; and

(D) Refund any remaining balance to the patron in a manner consistent with the licensee's internal control 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. 2025. Original rule filed May 14, 2025, effective Nov. 30, 2025.*

**Original authority: 313.004, RSMo 1993, amended 1994, 2014, and 313.800-313.850, see Revised Statutes of Missouri, 2016 and Supp. 2025.*