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**Rules of**  
**Department of Revenue**  
**Division 40—State Lottery**  
**Chapter 20—Fiscal**

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**Title 12—DEPARTMENT OF  
REVENUE**

**Division 40—State Lottery  
Chapter 20—Fiscal**

**12 CSR 40-20.010 Licensees to Authorize  
Electronic Funds Transfer**

*PURPOSE: The purpose of this rule is to require licensed retailers to authorize transfer by electronic funds from their bank account.*

(1) Licensees, at the request of the director, shall authorize the debiting of an account in their names for the purpose of electronic funds transfer to a collection account.

(A) The licensee, when the director requests, shall execute all forms required by his/her bank and any forms required by the transferring bank.

(B) The licensee, at his/her option, may establish a separate account for the purpose of transferring funds electronically to the Missouri State Lottery Fund.

*AUTHORITY: section 313.220, RSMo 1986. Original rule filed Jan. 10, 1986, effective Jan. 20, 1986. Amended: Filed May 5, 1986, effective May 15, 1986.*

**12 CSR 40-20.020 Electronic Funds Transfer System (EFT)**

*PURPOSE: The purpose of this rule is to implement an Electronic Funds Transfer System which was established through agreement with the State Lottery Commission and the state treasurer.*

(1) The Electronic Funds Transfer System (EFT), established pursuant to section 313.305, shall be implemented by the director in the following manner:

(A) The director may group retailers having similar characteristics for the purpose of implementing the EFT. The director shall notify licensees so grouped that s/he is requesting the authorization of forms required by 12 CSR 40-20.010.

1. For current licensees, within twenty (20) days of this request by the director, all licensees notified under this rule shall execute and return all documents required by 12 CSR 40-20.010.

2. For persons applying for a retail license after implementation, the documents required by 12 CSR 40-20.010 shall be executed prior to the issuance of a license; and

(B) The director is authorized to phase in the EFT system through the groupings authorized by subsection (1)(A) of this rule so as to

ensure the smooth transition to the EFT system.

*AUTHORITY: section 313.220, RSMo 1986. Original rule filed May 5, 1986, effective May 15, 1986. Amended: Filed Dec. 5, 1988, effective April 27, 1989.*

**12 CSR 40-20.030 Nonsufficient Funds Checks/EFT Debits**

*PURPOSE: The purpose of this rule is to establish policy for the treatment of nonsufficient funds checks submitted by the licensees. The policy will also cover EFT debits where insufficient funds to cover the debit exist.*

(1) Ticket Receipts.

(A) Any licensee whose check for the payment of tickets is returned from his/her bank as nonsufficient funds (NSF) or whose account does not contain sufficient funds for debiting by electronics funds transfer (EFT) for the payment of tickets shall be subject to changes in credit limits or establishment of special payment arrangements as may be required by the Missouri Lottery.

(B) This policy shall apply to licensees using the manual check system of remitting receipts and also licensees using the EFT system.

(C) After the Missouri Lottery notifies a licensee of an NSF check, all ticket purchases must be made with certified check, cashier's check or money order prior to the delivery of additional tickets.

(D) The retailer shall pay the amount of the NSF check by certified check, cashier's check or money order immediately upon notification of an NSF check as directed by the Missouri Lottery.

(2) Other Products or Services.

(A) In the event an NSF check is received for the payment of any licensing fee, bond, service mark fee or any other product or service provided by the Missouri Lottery, service will not be provided until the NSF check has been paid.

(B) The payment of the NSF check under this subsection of the rule shall be by certified check, cashier's check or money order.

(C) The lottery may charge an additional fee of up to fifty dollars (\$50) for each NSF check returned.

(3) Any licensee who fails to comply with the conditions established by the Missouri Lottery shall be subject to suspension or revocation under section 313.255.6(3).

(4) If the director is satisfied that a check or debit was returned NSF as a result of the Missouri Lottery or of mistakes by any banking institution, s/he may waive the requirements of this rule.

*AUTHORITY: section 313.220, RSMo Supp. 1999.\* Original rule filed May 5, 1986, effective May 15, 1986. Amended: Filed Aug. 23, 2000, effective March 30, 2001.*

*\*Original authority: 313.220, RSMo 1985, amended 1988, 1993, 1995.*

**12 CSR 40-20.040 Return of Tickets for the Instant Game**

*PURPOSE: The purpose of this rule is to establish a period of time for the return of instant game tickets at the end of an instant game.*

(1) Instant game tickets may be returned to the Missouri Lottery at any time prior to the end of an instant game and up to ninety (90) days following the last day on which prizes may be claimed for that game for full credit.

(2) Any instant game tickets returned within the time period set forth in section (1) of this rule will receive a full credit in the amount of money invoiced.

(3) Returned instant game tickets will not be given credit if returned after the time period set forth in section (1), unless the director is satisfied that a return after the period set forth in section (1) of this rule is the result of the Missouri Lottery or other conditions beyond the control of the licensee, s/he may waive the time period restriction set forth in section (1).

*AUTHORITY: section 313.220, RSMo Supp. 1998.\* Original rule filed May 5, 1986, effective May 15, 1986. Amended: Filed June 3, 1999, effective Dec. 30, 1999.*

*\*Original authority: 313.220, RSMo 1985, amended 1988, 1993, 1995.*