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

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PURPOSE: The purpose of this rule is to ensure the smooth transition to the EFT system. 


**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 establish an overdraft protection with his/her bank.

(B) After the overdraft protection has been established, a letter confirming the establishment of protection must be received by the Missouri Lottery from the licensee’s bank.

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

(D) 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. This policy will be required until the receipt of the confirmation letter provided in subsection (1)(B) of this rule.

(E) 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.

(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 twenty dollars ($20) for each NSF check returned.

(3) Any licensee who fails to obtain overdraft protection or fails to pay the amount of an NSF check 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.


**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).