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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.

*Auth: 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.

*Auth: 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 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.

*Auth: section 313.220, RSMo (1986).  
Original rule filed May 5, 1986, effective May 15, 1986.*

#### 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 and for a late return fee.*

(1) Instant game tickets may be returned to the Missouri Lottery at any time prior to the end of an instant game and for fourteen (14) days after the announced end of an instant 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) Any tickets returned after the time period set forth in section (1) of this rule and up to one (1) year after the announced end of the instant game shall be charged a fifteen percent (15%) late return fee. If 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 fifteen percent (15%) late return charge.

(4) Returned instant game tickets will not be given any credit if returned more than one (1) year after the announced end of the game.

*Auth: section 313.220, RSMo (1986).  
Original rule filed May 5, 1986, effective May 15, 1986.*