## OFFICE OF THE ARKANSAS LOTTERY

## RULES FOR INSTANT GAMES

## A. General Provision

1. The Rules for Instant Games are comprised of: (1) the Arkansas Scholarship Lottery Act; (2) the Office of the Arkansas Lottery (OAL) Operational Rules; (3) the OAL Rules for Claims in Contract or Tort; and (4) the Rules for Instant Games. Each numbered item cited above shall have equal weight unless there is an inconsistency between or among the documents, in which case the document listed first shall be controlling.
2. These rules may be amended at the OAL's discretion.

## B. Definitions and Ticket Elements

1. Game Number - the unique three (3) digit number assigned to identify each instant game.
2. Instant Game - a game in which tickets are covered by a removable scratch-off covering and winning can be determined instantly.
3. Pack - a shrink-wrapped, fan-folded set of instant tickets attached to each other by perforations.
4. Pack-Ticket Number - the thirteen (13) digit number of the form 001-000001-0-000, printed back of the ticket in black ink. This number includes the game number, pack number, and ticket number.
5. Play and Prize Symbol - symbols which appear under the scratch-off covering. Play and prize symbols are used by the player to determine whether a ticket is winning and for what amount. Symbols may include a caption further describing the symbol.
6. Play It Again ${ }^{\text {TM }}$ - the program wherein non-winning instant tickets may be entered for a second chance to win a monetary prize.
7. Price Point - the price of each game as displayed on the front of the ticket.
8. Retailer Validation Code - consists of three (3) small letters found underneath the scratch-off covering on every instant ticket, which OAL and retailers use to verify and validate winners.
9. Ticket Number - the three (3) digit number printed on the front of the ticket in a white box that represents the ticket's placement in the pack. Packs begin with ticket 000.
10. Top Prize - the highest prize available in an instant game.
11. Validation Barcode - the barcode located under the scratch-off covering that is scanned by retailers to validate winning tickets.
12. Validation Number - the unique twelve (12) digit number printed in the play area on the front of the ticket underneath the scratch-off covering.

## C. Ticket Purchases

1. The price of a ticket varies based on game and is printed on the front of the ticket.
2. Instant games are games in which tickets are covered by a removable scratch-off covering and winning can be determined instantly.
3. Play and prize symbols appear under the scratch-off covering and are used by the player to determine whether a ticket is winning and for what amount. Symbols may include a caption further describing the symbol.
4. Instant tickets are put into packs, which are shrink-wrapped, fan-folded sets of instant tickets attached to each other by perforations.
5. Play instructions vary by game and appear on the front or back of the ticket as directed.

## D. Determination of Instant Prize Winners

1. Winning tickets are determined at the time of manufacture when winning tickets are produced at random with the aid of equipment in accordance with the payout percentage and prize structure established for the game.
2. Winning tickets must be validated by either an OAL retailer or claim center. Removing the scratch-off covering on the ticket is for entertainment value and does not identify a winning ticket. The ticket must be validated through the OAL central computer system.
3. The win methods outlined in the play instructions for an individual game are the only ways to win for that game. Win methods from one game cannot be used for another game.
4. No portion of any point-of-sale material, website, or other extraneous matter is usable or playable as a part of any instant game.
5. The Validation Number, Ticket Number, and Retailer Validation Code are not Play or Prize Symbols and are not usable as such.

## E. Prizes and Odds

1. A ticket may win more than once, but the total of the winnings will not exceed the top prize amount shown on the front of the ticket.
2. The overall odds of winning a prize, including breakeven prizes, in each game are printed on the back of the ticket.
3. The overall odds are calculated by the total number of tickets in the game divided by the number of winning tickets in the game. The overall odds are an average for the entire game, not for any string of tickets or individual pack. Overall odds of one (1) in four (4) do NOT guarantee a win in every four (4) tickets. They do mean that on average for all tickets printed, approximately one (1) in four (4) tickets is a winner.

## F. Play It Again ${ }^{\text {m }}$

1. A monetary prize will be available throughout the life of eligible instant games as a prize in the Play It Again ${ }^{T M}$ second-chance program, as detailed in the Play It Again ${ }^{\text {TM }}$ Rules.

## G. Validation Requirements

1. To be a valid ticket, all of the following requirements must be met:
i. The ticket was issued by OAL in an authorized manner;
ii. The ticket is not counterfeit in whole or in part;
iii. The ticket was not stolen nor does it appear on any list of omitted tickets on file with OAL;
iv. The ticket is not blank or partially blank, misregistered, defective, or printed or produced in error;
v. The ticket is intact, complete, and not miscut;
vi. The ticket was not mutilated, altered, unreadable, reconstituted, or tampered with in any manner that prevents reliable validation;
vii. The ticket has exactly one (1) Retailer Validation Code, one (1) Validation Barcode, and one (1) Validation Number;
viii. All Play Symbols and Prize Symbols on the ticket correspond to the symbols for that game on file at OAL;
ix. The ticket has the correct number of Play Symbols and Prize Symbols in the correct positions and the symbols are present in their entirety, legible, rightside up, and not reversed in any manner;
x. Captions shown with Play Symbols or Prize Symbols agree with their symbols;
xi. The Validation Number of an apparent winning ticket appears on OAL's official list of Validation Numbers of winning tickets and a ticket with that Validation Number has not been paid previously;
xii. The Play Symbols, Prize Symbols, Validation Number, Validation Barcode, and Retailer Validation Code are right-side up and not reversed in any manner;
xiii. The Pack-Ticket Number, Validation Number, and Retailer Validation Code are present in their entirety and fully legible;
xiv. The ticket passes all additional confidential validation tests.
2. A ticket which fails any of OAL's validation checks is invalid and ineligible for any prize. The Director may replace an invalid ticket with an un-played ticket from the same game or any other game. If a defective ticket is purchased, the only responsibility or liability of the Director shall be the replacement of the defective ticket with an un-played ticket from the same game, or any other game, or a refund of the sale price of the ticket.

## H. Claim Procedures

1. Prizes of five hundred dollars $(\$ 500.00)$ or less can be claimed at any OAL retailer or claim center.
2. Prizes over five hundred dollars $(\$ 500.00)$ must be claimed at an OAL claim center.
3. Prizes over one million dollars $(\$ 1,000,000.00)$ must be claimed at the Little Rock Claim Center, 124 West Capitol Avenue, Little Rock, AR 72201 (1st Floor Union Plaza Building).
4. Prize claims may be mailed to OAL, P.O. Box 3838, Little Rock, AR 72203. Prize claims must include a completed OAL claim form.
5. All prizes are subject to all applicable taxes and debt setoff. A prizewinner's ultimate tax liability will depend exclusively upon the winner's other personal income and deductions. A top prize amount described as "Taxes Paid" is the gross top prize amount less State tax withholding of seven percent (7\%) and Federal tax withholding of twenty-five percent (25\%). Actual withholding depends on the prizewinner.

## I. Claim Period and Ticket Responsibility

1. All instant game prizes must be claimed within ninety (90) days of the last day the game is authorized for sale. Any prize not claimed within that period and in the manner specified above will be forfeited.
2. A ticket is a bearer instrument. Players should fill in the claim information in the space provided on the reverse side of the ticket and sign the ticket immediately after the purchase. The individual presenting a ticket for validation is presumed to be the owner of the ticket, and OAL assumes no liability for claims made by third parties.
3. OAL will not be responsible for lost or stolen tickets, tickets lost in the mail, mailed to an incorrect address, or mailed to an address other than the address specified by OAL to receive prize claims.
4. OAL will not be responsible for tickets claimed by a player in error for a lower prize at a retailer.
