

**MINNESOTA STATE LOTTERY
GAME PROCEDURES
“24 KARAT GOLD”
SCRATCH GAME NO. 640**

ADOPTED: OCTOBER 12, 2009

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GAME PROCEDURES
SCRATCH GAME NO. 640**

1.0. Name of Game

The name of Scratch Game No. 640 is "24 KARAT GOLD".

1.1. Price of Scratch Ticket

- A. Tickets for Scratch Game No. 640 shall be twenty dollars (\$20.00) per Ticket.
- B. A retailer may discount the sales price of a Ticket in this game if the reduction in price is part of a storewide discount promotion on all purchases (lottery and non-lottery) made by the player. The discount of the price of a Ticket shall not relieve the retailer from the obligation to pay the Lottery the full price of the Ticket as stated in this section.

1.2. Definitions

- A. "Bar Code" means the unique bar-coded representation of the game Pack-Ticket Number and the Validation Number. This Bar Code will represent 20 decimal digits that include a three-digit Game Identification Number, a six-digit compressed Validation Number, a six-digit Pack Number, a three-digit Ticket Number and a two-digit Check Code. The Bar Code will be printed in black ink and be printed horizontally across the bottom of the back of the Ticket.
- B. "Display Printing" means that area of the Scratch Game Ticket outside of the area where the Play Symbols appear.
- C. "Pack" means a Pack of fan-folded "24 KARAT GOLD" Scratch Game Tickets that are attached to each other by perforations the retailer tears when the retailer sells a Ticket. These fan-folded Tickets are packed in plastic shrink-wrapping and consist of 25 Scratch Game Tickets fan-folded by ones bearing a common Pack Number and having a Ticket Number starting at 000 and continuing through 024.
- D. "Pack-Ticket Number" means the 13-digit code printed in the Pack-Ticket Number Font in black ink in positive on the back of each Ticket located above the Bar Code in the form 000-000000-0-000. The first three (3) digits are the Game Identification Number, followed by a six-digit Pack Number, followed by a one-digit Check Digit, followed by a three-digit Ticket Number. Numbering begins with 640-000001-1-000 (the 1 is an example and does not reflect the actual check digit calculation for this Pack Number).

E. "Play Symbol" means the symbols that appear under the rub-off play area on the front of the Ticket. Each Play Symbol is printed in black ink in positive. There are thirteen (13) types of Play Symbols in the "24 KARAT GOLD" Scratch Game: "Tic Tac Toe" Play Symbols, "Game 1 Prize" Play Symbols, "Symbol Reveal" Play Symbols, "Gold Numbers" Play Symbols, "Your Numbers" Play Symbols, "Game 3 Prize" Play Symbols, "Game 4 Match" Play Symbols, "Game 4 Prize" Play Symbols, "Game 5 Match" Play Symbols, "Game 5 Prize" Play Symbols, "Game 6 Your Symbol" Play Symbols, "Game 6 Their Symbol" Play Symbol and "Game 6 Prize" Play Symbols. The possible Play Symbols are as follows:

1. "Tic Tac Toe" Play Symbols:



2. "Game 1 Prize" Play Symbols:



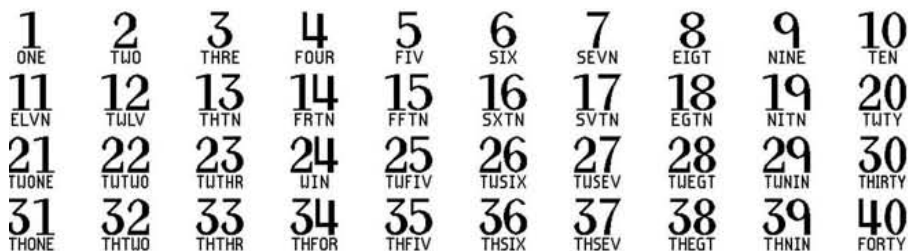
3. "Symbol Reveal" Play Symbols:



4. "Gold Numbers" Play Symbols:



5. "Your Numbers" Play Symbols:



6. "Game 3 Prize" Play Symbols:



7. "Game 4 Match" Play Symbols:



8. "Game 4 Prize" Play Symbols:



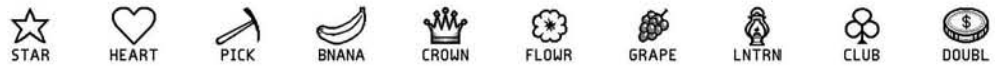
9. "Game 5 Match" Play Symbols:



10. "Game 5 Prize" Play Symbols:



11. "Game 6 Your Symbol" Play Symbols:



12. "Game 6 Their Symbol" Play Symbols:



13. "Game 6 Prize" Play Symbols:




F. "Ticket" or "Scratch Game Ticket" or "Scratch Ticket" means a Minnesota "24 KARAT GOLD" Scratch Game No. 640 Ticket.

- G. "Validation Number" means a game-wide, unique 10-digit Validation Number printed in Validation Font in black ink in positive located on the front of the Ticket on the lower right portion and will be covered with the latex and overprint. The first nine (9) digits will be the Validation Number followed by a one-digit Check Digit.


2.0. Determination of Prizewinners


- A. The determination of winners is subject to the general Ticket validation requirements set forth in Section 2.1. of these procedures and the requirements set out on the back of each Scratch Game Ticket.
- B. A prizewinner in the "24 KARAT GOLD" scratch game is determined when the play area on the Ticket is rubbed off to expose the two (2) "Prize Reveal" Play Symbols, the nine (9) "Tic Tac Toe" Play Symbols, the one (1) "Game 1 Prize" Play Symbol, the four (4) "Symbol Reveal" Play Symbols, the five (5) "Gold Numbers" Play Symbols, the twenty-four (24) "Your Numbers" Play Symbols, the twenty-four (24) "Game 3 Prize" Play Symbols, the three (3) "Game 4 Match" Play Symbols, the one (1) "Game 4 Prize" Play Symbol, the three (3) "Game 5 Match" Play Symbols, the one (1) "Game 5 Prize" Play Symbol, the six (6) "Game 6 Your Symbol" Play Symbols, the six (6) "Game 6 Their Symbol" Play Symbols and the six (6) "Game 6 Prize" Play Symbols.



- C. The holder of a Ticket who has three (3)  "Tic Tac Toe" Play Symbols in the "Game 1" area of the Ticket (top left portion of the play area) in a row, column or diagonal wins the amount designated by the "Game 1 Prize" Play Symbol that is immediately to the right of the bottom row of "Tic Tac Toe" Play Symbols.



- D. The holder of a Ticket who has a  in the "Game 2" area of the Ticket (top right portion of the play area) wins twenty-four dollars (\$24.00).
- E. The holder of a Ticket who has a "Your Numbers" Play Symbol (under the designation "Your Numbers") that matches any of the "Gold Numbers" (under the designation "Gold Numbers") in the "Game 3" area of the Ticket (middle portion of the play area) wins the amount designated by the "Game 3 Prize" Play Symbol immediately below the "Your Numbers" Play Symbol that matches one (1) of the "Gold Numbers" Play Symbols.
- F. The holder of a Ticket who has a 24 "Your Numbers" Play Symbol (under the designation "Your Numbers") in the "Game 3" area of the Ticket (middle portion of the play area) wins the amount designated by the "Game 3 Prize" Play Symbol immediately below the 24 "Your Numbers" Play Symbols.

- G. The holder of a Ticket who has two (2) like “Game 4 Match” Play Symbols in the “Game 4” area of the Ticket (lower middle-left portion of the play area) wins the amount designated by the “Game 4 Prize” Play Symbol immediately to the right of the two (2) like “Game 4 Match” Play Symbols.
- H. The holder of a Ticket who has three (3) like “Game 4 Match” Play Symbols in the “Game 4” area of the Ticket (lower middle-left portion of the play area) wins the two (2) times the amount designated by the “Game 4 Prize” Play Symbol immediately to the right of the three (3) like “Game 4 Match” Play Symbols.
- I. The holder of a Ticket who has two (2) like “Game 5 Match” Play Symbols in the “Game 5” area of the Ticket (lower middle-right portion of the play area) wins the amount designated by the “Game 5 Prize” Play Symbol immediately to the right of the two (2) like “Game 5 Match” Play Symbols.
- J. The holder of a Ticket who has three (3) like “Game 5 Match” Play Symbols in the “Game 5” area of the Ticket (lower middle-right portion of the play area) wins two (2) times the amount designated by the “Game 5 Prize” Play Symbol immediately to the right of the three (3) like “Game 5 Match” Play Symbols.
- K. The holder of a Ticket who has a “Game 6 Your Symbol” Play Symbol (under the designation “Your Symbol”) that matches the “Game 6 Their Symbol” Play Symbol (under the designation “Their Symbol”) in the same row to the right of the designation “Row 1”, “ Row 2”, “Row”, “Row 4”, “Row 5” or “Row 6” in the “Game 6” area of the Ticket (bottom portion of the play area) wins the amount designated by the “Game 6 Prize” Play Symbol immediately to the right of the “Game 6 Their Symbol” Play Symbol.
- L. The holder of a Ticket who has a  “Game 6 Your Symbol” Play Symbol (under the designation “Your Symbol”) in the “Game 6” area of the Ticket (bottom portion of the play area) wins two (2) times the amount designated by the “Game 6 Prize” Play Symbol immediately to the right of the “Game 6 Their Symbol” Play Symbol in that row.
- M. No portion of the display printing or any other extraneous matter whatever shall be usable or playable as part of the scratch game.
- N. The possible combined prizes that may be won from a single Ticket in the “24 KARAT GOLD” scratch game are:

Twenty Dollars (\$20.00)
Twenty-Four Dollars (\$24.00)
Twenty-Five Dollars (\$25.00)
Thirty Dollars (\$30.00)
Forty Dollars (\$40.00)
Forty-Four Dollars (\$44.00)
Fifty Dollars (\$50.00)
Fifty-Four Dollars (\$54.00)
One Hundred Dollars (\$100.00)
Two Hundred and Forty Dollars (\$240.00)
Five Hundred Dollars (\$500.00)
One Thousand Dollars (\$1,000.00)
Twenty-Four Hundred Dollars (\$2,400.00)
Twenty-Four Thousand Dollars (\$24,000.00)
Five Hundred Thousand Dollars (\$500,000.00)

2.1. Ticket Validation Requirements

- A. To be a valid Scratch Game Ticket, all of the following requirements must be met:
1. exactly nine (9) "Tic Tac Toe" Play Symbols and one (1) "Game 1 Prize" Play Symbol must appear under the play area of the Ticket in the "Game 1" area of the Ticket (top left portion of the play area);
 2. exactly four (4) "Symbol Reveal" Play Symbols must appear under the play area of the Ticket in the "Game 2" area of the Ticket (top right portion of the play area);
 3. exactly five (5) "Gold Numbers" Play Symbols, twenty-four (24) "Your Numbers" Play Symbols and twenty-four (24) "Game 3 Prize" Play Symbols must appear under the play area of the Ticket in the "Game 3" area of the Ticket (middle portion of the play area);
 4. exactly three (3) "Game 4 Match" Play Symbols and one (1) "Game 4 Prize" Play Symbol must appear under the play area of the Ticket in the "Game 4" area of the Ticket (lower middle-left portion of the play area);
 5. exactly three (3) "Game 5 Match" Play Symbols and one (1) "Game 5 Prize" Play Symbol must appear under the play area of the Ticket in the "Game 5" area of the Ticket (lower middle-right portion of the play area);
 6. exactly six (6) "Game 6 Your Symbols" Play Symbols, six (6) "Game 6 Their Symbols" Play Symbols and six (6) "Game 6 Prize" Play Symbols must appear under the play area of the Ticket in the "Game 6" area of the Ticket (bottom portion of the play area);

7. each Play Symbol must be present in its entirety and be fully legible;
8. each Play Symbol must be printed in black ink;
9. the Ticket must be intact;
10. the Validation Number and Pack-Ticket Number must be present in their entirety and be fully legible;
11. the Validation Number must correspond, using the Lottery's codes, to the Play Symbols on the Ticket;
12. the Ticket must not have a hole punched through it, be mutilated, altered, unreadable, reconstituted or tampered with in any manner;
13. the Ticket must not be counterfeit in whole or in part;
14. the Ticket must have been issued by the Lottery in an authorized manner;
15. the Ticket must not have been stolen nor appear on any list of omitted Tickets or non-activated Tickets on file at the Lottery;
16. the Play Symbols, Validation Number and Pack-Ticket Number must be right side up and not reversed in any manner;
17. the Ticket must be complete and not miscut, having exactly one (1) Validation Number and exactly one (1) Pack-Ticket Number on the Ticket;
18. the Validation Number of an apparent winning Ticket must appear on the Lottery's Official List of Validation Numbers of the Winning Tickets and a Ticket with that Validation Number must not have been previously paid;
19. the Ticket must not be blank or partially blank, misregistered, defective or printed or produced in error;
20. each of the Play Symbols must be exactly one (1) of those described in Section 1.2.E.;
21. each Play Symbol on the Ticket must correspond precisely to the artwork on file at the Lottery;
22. the Ticket Validation Numbers must be printed in Validation Font and must correspond precisely to the artwork on file at the Lottery;

23. the Pack-Ticket Number must be printed in Pack-Ticket Number Font and must correspond precisely to the artwork on file at the Lottery; and
 24. the display printing on the Ticket must be regular in every respect and correspond precisely to the artwork on file at the Lottery.
- B. The Ticket must pass all additional validation tests provided for in these game procedures, the Lottery's Prize Payment Rules and any confidential validation tests of the Lottery.
- C. Any Ticket not passing all the validation requirements may be considered void and be ineligible for any prize. However, the Director may:
1. replace the invalid Ticket with an unplayed Ticket in that scratch game;
 2. replace the invalid Ticket with a Ticket of equivalent sales price from any other current scratch game;
 3. refund the retail sales price of the Ticket; or
 4. pay the prize for the Ticket if enough of the validation requirements have been met to determine that the Ticket is not fraudulent.

2.2. Procedures for Claiming Prizes

- A. To claim the scratch game prize of twenty dollars (\$20.00), twenty-four dollars (\$24.00), twenty-five dollars (\$25.00), thirty-dollars (\$30.00), forty dollars (\$40.00), forty-four dollars (\$44.00), fifty dollars (\$50.00), fifty-four dollars (\$54.00), one hundred dollars (\$100.00), two hundred and forty dollars (\$240.00) or five hundred dollars (\$500.00), a player must sign the back of the Ticket in the space designated on the Ticket and present the winning Ticket to any lottery retailer or mail it to the Lottery at the address printed on the back of the Ticket. The lottery retailer shall verify the claim and, if valid, make payment of the amount due the player and physically void the Ticket. In the event the lottery retailer cannot verify the claim, the lottery retailer must provide the player with a claim form and instruct the player on how to file a claim with the Lottery. If the claim is validated by the Lottery, a check shall be forwarded to the player in the amount due. In the event the claim is not validated, the claim shall be denied and the player shall be notified promptly.

- B. To claim a prize of one thousand dollars (\$1,000.00), twenty-four hundred dollars (\$2,400.00) or twenty-four thousand dollars (\$24,000.00), the player must sign the winning Ticket, fill out a claim form and present both at any Lottery Regional Office or mail both to the Minnesota State Lottery at the address printed on the back of the Ticket. If the claim is validated by the Lottery, a check shall be forwarded to the player for payment in the amount due less any appropriate debt set-off under Minnesota Statutes, Chapter 270A and applicable federal and state withholding tax. In the event that the claim is not validated by the Lottery, the claimant shall be denied and the player shall be notified promptly.
- C. To claim a prize of five hundred thousand dollars (\$500,000.00), the player must sign the winning Ticket, fill out a claim form and present both at the Minnesota State Lottery headquarters in Roseville, Minnesota. If the claim is validated by the Lottery, a check shall be forwarded to the player for payment in the amount due less any appropriate debt set-off under Minnesota Statutes, Chapter 270A and applicable federal and state withholding tax. In the event that the claim is not validated by the Lottery, the claimant shall be denied and the player shall be notified promptly.

2.3. Allowance for Delay of Payment

The Lottery may delay payment of the prize pending a final determination by the Director under any of the following circumstances:

- a) if a dispute occurs or it appears likely that a dispute may occur regarding the prize;
- b) if there is any question regarding the identity of the claimant;
- c) if there is any question regarding the validity of the Ticket presented for payment; or
- d) if the claim is subject to any setoff for delinquent taxes or debts owed by the claimant under Minnesota Statutes, Section 349.08, subdivision 8.

2.4. Payment of Prizes to Persons Under 18

No prize in the "24 KARAT GOLD" scratch game may be paid directly to a person under 18 years of age.

2.5. Scratch Ticket Claim Period

All scratch game prizes must be claimed within one (1) year of the announced end of the scratch game. If the one (1) year deadline is a Saturday, Sunday or a legal holiday, a claim must be submitted by close of business the following business day.

3.0. Scratch Game Ticket Ownership

- A. Until such time as a signature is placed upon the back portion of a Scratch Game Ticket in the space designated therefor, a Ticket shall be owned by the physical possessor of said Ticket. When a signature is placed on the back of the Ticket in the space designated therefor, the player whose signature appears in that area shall be the owner of the Ticket and shall be entitled to any prize attributable thereto. Notwithstanding any name or names submitted on a claim form, the Director shall make payment to the player whose signature appears on the back of the Ticket in the space designated therefor.

- B. If more than one (1) name appears on the back of the Ticket or more than one (1) person has agreed to share the prize and the prize being claimed is less than six hundred dollars (\$600.00), the Director will require that one (1) of those players whose name appears thereon or have agreed to share the prize be designated to receive payment. If more than one (1) name appears on the back of a Ticket or there is a valid agreement among more than one (1) person agreeing to share the prize and the prize being claimed is for the \$1,000.00, \$2,400.00, \$24,000.00 or the \$500,000.00 prize, the Director will make payment to each person who is a party to a valid prize sharing agreement.

- C. The Lottery shall not be responsible for lost or stolen Scratch Game Tickets.

4.0. Number and Value of Prizes

There will be approximately 960,000 Tickets in Scratch Game No. 640. The expected number and value of prizes in the game are as follows:

<u>PRIZE</u>	<u>APPROXIMATE NUMBER OF WINNERS IN THE GAME</u>	<u>CHANCES OF WINNING</u>
\$20	134,400	1:7.14
\$24	19,200	1:50
\$25	28,800	1:33.33
\$30	19,200	1:50
\$40	24,000	1:40
\$44	5,600	1:171.43
\$50	48,000	1:20
\$54	3,200	1:300
\$100	38,400	1:25
\$240	260	1:3,692.31
\$500	160	1:6,000
\$1,000	24	1:40,000
\$2,400	24	1:40,000
\$24,000	8	1:120,000
\$500,000	3	1:320,000

The actual number of Tickets in the game may be increased or decreased at the sole discretion of the Lottery. The overall odds of winning a prize in Scratch Game No. 640 are 1:2.99.

5.0. Emergency Termination of the Scratch Game

The Director may, at any time, announce the termination of Scratch Game No. 640 without advance notice at which point no further Tickets in the scratch game may be sold.

6.0. Governing Law

In purchasing a Scratch Game Ticket, the player agrees to comply with and abide by these game procedures; Minnesota Statutes, Chapter 349A; the Lottery's Prize Payment Rules; and all final decisions of the Director.