

**MINNESOTA STATE LOTTERY
GAME PROCEDURES
“BLACK PEARLS”
SCRATCH GAME NO. 762**

ADOPTED: SEPTEMBER 19, 2011

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GAME PROCEDURES
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1.0. Name of Game

The name of Scratch Game No. 762 is "BLACK PEARLS".

1.1. Price of Scratch Ticket

- A. Tickets for Scratch Game No. 762 shall be five dollars (\$5.00) 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. 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 "BLACK PEARLS" 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 100 Scratch Game Tickets fan-folded by ones bearing a common Pack Number and having a ticket number starting at 000 and continuing through 099.
- D. "Pack-Ticket Number" means the 13-digit code printed in 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. Numbering begins with 762-000001-1-000 (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 three (3) types of Play Symbols in the "BLACK PEARLS" scratch game: "Winning Numbers" Play Symbols, "Your Numbers" Play Symbols and "Prize" Play Symbols. The possible Play Symbols are as follows:
 - 1. "Winning Numbers" Play Symbols:

1 ONE	2 THO	3 THR	4 FOR	5 FIV	6 SIX	7 SVN	8 EGT	9 NIN	10 TEN
11 ELV	12 TLV	13 THN	14 FRN	15 FTN	16 SXT	17 SVT	18 EGN	19 NIT	20 THY
21 TTO	22 TTH	23 TTR	24 TTF	25 TYF	26 TTS	27 TYS	28 TTE	29 TTN	30 TRY
31 TRO	32 TRT	33 TYT	34 TRF	35 TFV					

2. "Your Numbers" Play Symbols:

1 ONE	2 THO	3 THR	4 FOR	5 FIV	6 SIX	7 SVN	8 EGT	9 NIN	10 TEN
11 ELV	12 TLV	13 THN	14 FRN	15 FTN	16 SXT	17 SVT	18 EGN	19 NIT	20 THY
21 TTO	22 TTH	23 TTR	24 TTF	25 TYF	26 TTS	27 TYS	28 TTE	29 TTN	30 TRY
31 TRO	32 TRT	33 TYT	34 TRF	35 TFV					





3. "Prize" Play Symbols:

\$5 FIVDOL	\$10 TENDOL	\$15 FIFTN	\$20 THENTY	\$25 THYFIV	\$30 THIRTY	\$50 FIFTY
\$100 ONEHUN	\$200 THOHUN	\$500 FIVHUN	\$1,000 ONETHO	\$10,000 TENTHO	\$25,000 THYFIVTHO	\$100,000 ONEHUNTHO

- F. "Ticket" or "Scratch Game Ticket" or "Scratch Ticket" means a Minnesota "BLACK PEARLS" Scratch Game No. 762 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.

2.0. Determination of Prizewinners

- A. The determination of prizewinners is subject to the general Ticket validation requirements set forth in Section 2.1. of these procedures, Minnesota Statutes Chapter 349A, Minnesota Rules Chapter 7857 and the requirements set out on the back of each Scratch Game Ticket.
- B. To determine if a Ticket is a winning Ticket, the Validation Number printed on the front of the Ticket must be scanned or manually entered into a terminal connected to the Lottery's computer system and the computer system must verify that the Ticket is a winning Ticket and the prize level of the winning Ticket. The revealing of the Play Symbols on the front of the Ticket does not determine if a Ticket is a winning Ticket. The revealing of the Play Symbols is offered for entertainment purposes only.
- C. An apparent prizewinner in the "BLACK PEARLS" scratch game is determined when the play area on the Ticket is rubbed off to expose the four (4) "Winning Numbers" Play Symbols, the twenty (20) "Your Numbers" Play Symbols and the twenty (20) "Prize" Play Symbols on the front of the Ticket.

- D. The holder of a Ticket that has a “Your Numbers” Play Symbol under the designation “Your Numbers” (bottom portion of the play area) that matches any of the “Winning Numbers” Play Symbols under the designation “Winning Numbers” (top portion of the play area) wins the amount indicated by the “Prize” Play Symbol immediately below the “Your Numbers” Play Symbol that matches the “Winning Numbers” Play Symbol. If a Ticket reveals a  “Your Numbers” Play Symbol, the player wins the amount indicated by the “Prize” Play Symbol immediately below the  “Your Numbers” Play Symbol. If a Ticket reveals a  “Your Numbers” Play Symbol, the player wins two (2) times the amount indicated by the “Prize” Play Symbol immediately below the  “Your Numbers” Play Symbol.
- E. No portion of the display printing or any other extraneous matter whatever shall be usable or playable as part of the scratch game.
- F. The possible combined prizes that may be won from a single Ticket in the “BLACK PEARLS” scratch game are:

- Five Dollars (\$5.00)
- Ten Dollars (\$10.00)
- Fifteen Dollars (\$15.00)
- Twenty Dollars (\$20.00)
- Twenty-Five Dollars (\$25.00)
- Thirty Dollars (\$30.00)
- Fifty Dollars (\$50.00)
- One Hundred Dollars (\$100.00)
- Two Hundred Dollars (\$200.00)
- Five Hundred Dollars (\$500.00)
- One Thousand Dollars (\$1,000.00)
- Ten Thousand Dollars (\$10,000.00)
- Twenty-Five Thousand Dollars (\$25,000.00)
- One Hundred Thousand Dollars (\$100,000.00)

2.1. Ticket Validation Requirements

- A. To be a valid Scratch Game Ticket, all of the following requirements must be met:
1. a sufficient amount of the Validation Number and Pack-Ticket Number must be present and be legible in order to allow the information to be used to perform the Lottery’s official validation process to determine if the Ticket is a winner and the prize level of the winning Ticket;
 2. the Ticket must not altered, reconstituted or tampered with in any manner;

3. the Ticket must not be counterfeit in whole or in part;
 4. the Ticket must have been issued by the Lottery in an authorized manner;
 5. the Ticket must not have been stolen nor appear on any list of omitted Tickets or non-activated Tickets on file at the Lottery;
 6. the Validation Number of an apparent winning Ticket must be verified as a winning Ticket on the Lottery's computer system and the Ticket must not have been previously paid; and
 7. the Ticket must not be printed or produced in error.
- B. The Ticket must pass all additional validation tests provided for in these game procedures, the Lottery statute (Minnesota Chapter 349A), the Lottery's Prize Payment Rules (Minnesota Rules Chapter 7857) and any confidential validation tests of the Lottery.
- C. Any Ticket not passing all the validation requirements is void and is ineligible for any prize.

2.2. Procedures for Claiming Prizes

- A. To claim the scratch game prize of five dollars (\$5.00), ten dollars (\$10.00), fifteen dollars (\$15.00), twenty dollars (\$20.00), twenty-five dollars (\$25.00), thirty dollars (\$30.00), fifty dollars (\$50.00), one hundred dollars (\$100.00), two hundred dollars (\$200.00) 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), ten thousand dollars (\$10,000.00) or twenty-five thousand dollars (\$25,000.00), the player must sign the winning Ticket, fill out a claim form and present both at any Lottery Regional Office, Lottery Headquarters 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 one hundred thousand dollars (\$100,000.00), 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 claim 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 349A.08, subdivision 8.

2.4. Payment of Prizes to a Person Under 18

No prize in the "BLACK PEARLS" 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. 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 \$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, the \$10,000.00, the \$25,000.00 or the \$100,000.00 prize, the Director will make payment to each person who is a party to a valid prize sharing agreement.

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

4.0. Number and Value of Prizes

There will be approximately 2,400,000 Tickets in Scratch Game No. 762. 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>
\$5	336,000	1:7.14
\$10	204,000	1:11.76
\$15	24,000	1:100
\$20	24,000	1:100
\$25	24,000	1:100
\$30	24,000	1:100
\$50	12,000	1:200
\$100	6,000	1:400
\$200	500	1:4,800
\$500	350	1:6,857.14
\$1,000	10	1:240,000
\$10,000	10	1:240,000
\$25,000	10	1:240,000
\$100,000	5	1:480,000

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. 762 are 1:3.66.

5.0. Emergency Termination of the Scratch Game

The Director may, at any time, announce the termination of Scratch Game No. 762 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.