

**MINNESOTA STATE LOTTERY
GAME PROCEDURES
"CROSSWORD MULTIPLIER"
SCRATCH GAME NO. 723**

ADOPTED: FEBRUARY 28, 2011

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GAME PROCEDURES
SCRATCH GAME NO. 723**

1.0. Name of Game

The name of Scratch Game No. 723 is "CROSSWORD MULTIPLIER".

1.1. Price of the Game

- A. Tickets for Scratch Game No. 723 shall be three dollars (\$3.00) 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 shall not relieve the retailer from the obligation to pay the Lottery the full price of a 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. "Crossword Letters" mean the letters that appear on the bottom half on the front of the Ticket. Each of the Crossword Letters is printed in Symbol Font in black ink in positive. The possible Crossword Letters are as follows:

A B C D E F G H I J K L M
N O P Q R S T U V W X Y Z

- C. "Display Printing" means that area of each Ticket outside of the area where the Play Symbols appear.
- D. "Pack" means a Pack of fan-folded "CROSSWORD MULTIPLIER" 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. A Pack shall consist of 100 Tickets fan-folded by ones, bearing a common Pack Number and having a Ticket number starting at 000 and continuing through 099.

- E. "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 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 723-000001-1-000 (the 1 is an example and does not reflect the actual check digit calculation for this Pack Number).
- F. "Play Symbol" means the symbols that appear under the rub-off play area on the front of each Ticket. There are three (3) types of Play Symbols in the "CROSSWORD MULTIPLIER" scratch game: "Your Letters" Play Symbols, "Bonus Box" Play Symbols and "Multiplier" Play Symbols. Each Play Symbol is printed in Symbol Font in black ink in positive. The possible Play Symbols are as follows:
1. "Your Letters" Play Symbols:

A	B	C	D	E	F	G	H	I	J	K	L	M
N	O	P	Q	R	S	T	U	V	W	X	Y	Z
 2. "Bonus Box" Play Symbols:

A	B	C	D	E	F	G	H	I	J	K	L	M
N	O	P	Q	R	S	T	U	V	W	X	Y	Z
 3. "Multiplier" Play Symbols:

1X	2X	3X	10X
SINGLE	DOUBLE	TRIPLE	10TIMES
- G. "Ticket" or "Scratch Game Ticket" or "Scratch Ticket" means a "CROSSWORD MULTIPLIER" Scratch Game No. 723 Ticket.
- H. "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 each Ticket on the lower portion of the play area 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 and the requirements set out on the back of each Scratch Game Ticket.
- B. A prizewinner in the "CROSSWORD MULTIPLIER" scratch game is determined when the play area on the Ticket is rubbed off to expose all eighteen (18) "Your Letters" Play Symbols, the three (3) "Bonus Box" Play Symbols and the one (1) "Multiplier" Play Symbol on the front of the Ticket.

- C. The holder of a Ticket whose “Your Letters” and “Bonus Box” Play Symbols match the Crossword Letters to form at least three (3) different complete words wins the corresponding prize listed below. A word must contain at least three (3) letters. A word can only be formed linking Crossword Letters horizontally when read from left to right and vertically when read from top to bottom. A word cannot be formed by linking letters diagonally or by reading the letters from right to left or bottom to top. All of the letters in a complete word must match with the letters provided by the Play Symbols. The letters forming a word within a complete word can only be used to form one (1) complete word.

<u># of Complete Words Completed</u>	<u>Prize</u>
Three (3)	Three Dollars (\$3.00)
Four (4)	Five Dollars (\$5.00)
Five (5)	Fifteen Dollars (\$15.00)
Six (6)	Twenty-Five Dollars (\$25.00)
Seven (7)	One Hundred Dollars (\$100.00)
Eight (8)	Five Hundred Dollars (\$500.00)
Nine (9)	Seven Thousand Dollars (\$7,000.00)
Ten (10)	Twenty-One Thousand Dollars (\$21,000.00)

- D. The holder of a Ticket who has won a prize as indicated in Paragraph C. above will have their prize multiplied by the number designated by the “Multiplier” Play Symbol under the designation “Multiplier”.
- 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 prizes that may be won in the "CROSSWORD MULTIPLIER" scratch game are:

- Three Dollars (\$3.00)
- Five Dollars (\$5.00)
- Six Dollars (\$6.00)
- Nine Dollars (\$9.00)
- Ten Dollars (\$10.00)
- Fifteen Dollars (\$15.00)
- Twenty-Five Dollars (\$25.00)
- Thirty Dollars (\$30.00)
- Forty-Five Dollars (\$45.00)
- Fifty Dollars (\$50.00)
- Seventy-Five Dollars (\$75.00)
- One Hundred Dollars (\$100.00)
- One Hundred and Fifty Dollars (\$150.00)
- Two Hundred Dollars (\$200.00)
- Two Hundred and Fifty Dollars (\$250.00)
- Three Hundred Dollars (\$300.00)
- Five Hundred Dollars (\$500.00)

One Thousand Dollars (\$1,000.00)
Fifteen Hundred Dollars (\$1,500.00)
Seven Thousand Dollars (\$7,000.00)
Fourteen Thousand Dollars (\$14,000.00)
Twenty-One Thousand Dollars (\$21,000.00)

- G. The holder of a winning Ticket may win only one (1) prize amount from matching the Play Symbols with the Crossword Letters and shall be entitled only to the prize won by matching the highest number of complete words.

2.1. Scratch Ticket Validation Requirements

- A. To be a valid "CROSSWORD MULTIPLIER" Scratch Game Ticket, all of the following requirements must be met:
1. exactly eighteen (18) "Your Letters" Play Symbols, three (3) "Bonus Box" Play Symbols and one (1) "Multiplier" Play Symbol must appear under the play area on the Ticket;
 2. each Play Symbol must be present in its entirety and be fully legible;
 3. exactly seventy-nine (79) Crossword Letters must appear on the bottom portion of the Ticket below the play area;
 4. each Crossword Letter must be present in its entirety and be fully legible;
 5. each Play Symbol and Crossword Letter must be printed in black ink;
 6. the Ticket must be intact;
 7. the Validation Number and Pack-Ticket Number must be present in their entirety and be fully legible;
 8. the Validation Number must correspond, using the Lottery's codes, to the Play Symbols on the Ticket;
 9. the Ticket must not have a hole punched through it, be mutilated, altered, unreadable, reconstituted or tampered with in any manner;
 10. the Ticket must not be counterfeit in whole or in part;
 11. the Ticket must have been issued by the Lottery in an authorized manner;
 12. the Ticket must not have been stolen nor appear on any list of omitted Tickets or non-activated Tickets on file at the Lottery;
 13. the Play Symbols, Crossword Letters, Validation Number and Pack-Ticket Number must be right side up and not reversed in any manner;

14. the Ticket must be complete and not miscut, having exactly one (1) Validation Number and exactly one (1) Pack-Ticket Number on the Ticket;
 15. 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;
 16. the Ticket must not be blank or partially blank, misregistered, defective or printed or produced in error;
 17. each of the Play Symbols must be exactly one (1) of those described in Section 1.2.F.;
 18. each of the seventy (70) Crossword Letters must be exactly one (1) of those described in Section 1.2.C.;
 19. each Play Symbol and Crossword Letter on the Ticket must be printed in Symbol Font and must correspond precisely to the artwork on file at the Lottery;
 20. the Ticket Validation Numbers must be printed in Validation Font and must correspond precisely to the artwork on file at the Lottery;
 21. 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
 22. 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 a prize of three dollars (\$3.00), five dollars (\$5.00), six dollars (\$6.00), nine dollars (\$9.00), ten dollars (\$10.00), fifteen dollars (\$15.00), twenty-five dollars (\$25.00), thirty dollars (\$30.00), forty-five dollars (\$45.00), fifty dollars (\$50.00), seventy-five dollars (\$75.00), one hundred dollars (\$100.00), one hundred and fifty dollars (\$150.00), two hundred dollars (\$200.00), two hundred and fifty dollars (\$250.00), three hundred dollars (\$300.00) 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 by the Lottery, the claim shall be denied and the player shall be notified promptly.
- B. To claim a prize of one thousand dollars (\$1,000.00), fifteen hundred dollars (\$1,500.00), seven thousand dollars (\$7,000.00), fourteen thousand dollars (\$14,000.00) or twenty-one thousand dollars (\$21,000.00), the player must sign the winning Ticket, fill out a claim form and present both the Ticket and the claim form at any Lottery Regional Office or mail both to the 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 any 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 a 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 a dispute occurs or it appears likely that a dispute may occur regarding the ownership of the Ticket;
- c) if there is any question regarding the identity of the claimant;
- d) if there is any question regarding the validity of the Ticket presented for payment; or

- e) if the claim is subject to any setoff for delinquent debts owed by the claimant under Minnesota Statutes, Section 349A.08, subdivision 8.

2.4. Payment of Prizes to Persons Under 18

No prize in the "CROSSWORD MULTIPLIER" scratch game may be paid to a person under 18 years of age.

2.5. Scratch Ticket Claim Period

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

3.0. Scratch 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, \$1,500.00, \$7,000.00, \$14,000.00 or the \$21,000.00 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 Tickets.

4.0. Number and Value of Prizes

There will be approximately 8,640,000 Tickets in the game. The expected number and value of prizes in the "CROSSWORD MULTIPLIER" scratch game are as follows:

<u>Prize</u>	<u>Approximate Number of Winners</u>	<u>Chances of Winning</u>
\$3	1,123,200	1:7.69
\$5	432,000	1:20
\$6	345,600	1:25
\$9	86,400	1:100

\$10	86,400	1:100
\$15	129,600	1:66.67
\$25	86,400	1:100
\$30	21,600	1:400
\$45	14,400	1:600
\$50	7,200	1:1,200
\$75	3,600	1:2,400
\$100	6,948	1:1,243.52
\$150	180	1:48,000
\$200	36	1:240,000
\$250	36	1:240,000
\$300	36	1:240,000
\$500	18	1:480,000
\$1,000	18	1:480,000
\$1,500	18	1:480,000
\$7,000	18	1:480,000
\$14,000	18	1:480,000
\$21,000	36	1:240,000

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 the "CROSSWORD MULTIPLIER" scratch game are 1:3.69.

5.0. Emergency Termination of the Game

The Director of the Lottery may, at any time, announce the termination of the "CROSSWORD MULTIPLIER" scratch game without advance notice at which point no further Tickets in the scratch game may be sold.

6.0. Governing Law

In purchasing a Ticket in the "CROSSWORD MULTIPLIER" scratch game, the player agrees to comply with and abide by these game procedures for Scratch Game No. 723; Minnesota Statutes, Chapter 349A; the Lottery's Prize Payment Rules; and all final decisions of the Director of the Lottery.