

**MINNESOTA STATE LOTTERY
GAME PROCEDURES
ONLINE GAME:
NORTHSTAR CASH®**

AS OF MARCH 16, 2006

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NORTHSTAR CASH**

1.0 Name of Game

The name of the Minnesota 5 of 31 cash Online Game is "NORTHSTAR CASH".

1.1. Definitions

- A. "Director" means the Director of the Minnesota State Lottery.
- B. "Drawing" means the formal process of selecting Winning Numbers that determine the number of winners for each prize level of the game.
- C. "Game Board" or "Boards" means that area of the Play Slip that contains thirty-one (31) squares, numbers one (01) through thirty-one (31).
- D. "Game Ticket" or "Ticket" means a Ticket produced by a Terminal for the "NORTHSTAR CASH" game.
- E. "Lottery" means the Minnesota State Lottery.
- F. "Online Lottery Game" means the lottery game wherein a player selects numbers out of a larger predetermined set or sets of numbers.
- G. "Panel" means an area of a Play Slip that has to be marked by the player to select the numbers to play and the amount to be played.
- H. "Play" means the five (5) different numbers from one (01) through thirty-one (31) that appear on a Ticket as a single numbered selection and are to be played by a player in the game.
- I. "Play Slip" means a card used in marking a player's game Plays and containing one or more Boards.
- J. "Quick Pick" means the random selection by the computer system of five (5) different two-digit numbers from one (01) through thirty-one (31) that appear on a Ticket and are played by a player in the game.
- K. "Retailer" means a person or entity authorized by the Lottery to sell lottery game tickets.
- L. "Terminal" means a device that is authorized by the Lottery to function in an online, interactive mode with the Lottery's computer system for the

purpose of issuing lottery Tickets and entering, receiving and processing lottery transactions, including purchases, validating Tickets and transmitting reports.

- M. "Winning Numbers" means the five (5) numbers between one (01) and thirty-one (31) randomly selected at each Drawing that shall be used to determine winning Plays contained on a Ticket.

2.0. Game Description

- A. NORTHSTAR CASH is a five (5) out of thirty-one (31) Online Lottery Game that pays set prizes for matching two (2) of the five (5) numbers selected, three (3) of the five (5) numbers selected and four (4) of the five (5) numbers selected and pays prizes on a parimutuel basis for matching five (5) of the five (5) numbers selected with a guaranteed minimum prize.
- B. To play NORTHSTAR CASH, a player selects a set of five (5) different numbers from the set of numbers one (01) through thirty-one (31) for input into a Terminal. The player may select a set by audibly communicating the five (5) numbers or Quick Pick to the Retailer or by marking five (5) numbered squares in any one Game Board or Quick Pick on a Play Slip and submitting the Play Slip to the Retailer. The Retailer will then issue a Ticket, via the Terminal, containing the selected set of numbers, each of which constitutes a game Play.

2.1. Claims

A Ticket shall be the only proof of a game Play or Plays and the submission of a winning Ticket to the Lottery or Retailer shall be the sole method of claiming a prize or prizes. A Play Slip has no pecuniary or prize value and shall not constitute evidence of Ticket purchase or of numbers selected.

2.2. Cancellations

A Ticket may be canceled by a player only if the following occur:

- a. the player produces the Ticket;
- b. the player returns the Ticket to the selling Retailer;
- c. the Ticket is canceled no later than fifteen (15) minutes prior to the time the Drawing for which the ticket is applicable;
- d. no Drawing applicable to the ticket has previously been held; and

- e. no more than thirty (30) minutes have elapsed since the Ticket was issued/purchased.

2.3. Player Responsibility

It shall be the sole responsibility of the player to verify the accuracy of the game Play or Plays and other data printed on the Ticket. The placing of Plays is done at the player's own risk through the Retailer who is acting on behalf of the player in entering the Play or Plays.

2.4. Price of Ticket

The price of each NORTHSTAR CASH Ticket shall be \$1.00 and shall contain one Play.

2.5. Play Slip and Ticket Characteristics and Restrictions

- A. The player shall select, or request selection by computer, five (5) numbered squares in the game grid on a Play Slip. Play Slips shall be available at no cost to the purchaser. The minimum Play amount is \$1.00.
- B. To purchase a Ticket, players shall, in addition to the purchase price, submit the completed Play Slip or request number selection by Quick Pick to a Retailer. The Retailer will then issue a Ticket that shall contain the five (5) number selections played in each game grid, the Drawing date, amount bet and system control number data.
- C. If Play Slips are unavailable, Plays may also be given verbally to an authorized Retailer in groups of five (5) number selections for each game grid for each \$1.00 wagered. The selections shall be manually entered into the Terminal by the Retailer.
- D. A player may select numbers for up to fourteen (14) Drawings, specifically the next Drawing and the thirteen (13) subsequent Drawings.
- E. No Ticket may be purchased or issued for a Drawing within fifteen (15) minutes of that Drawing.
- F. The Ticket shall only be valid for the Drawing dates printed on the Ticket.
- G. The Ticket shall be the only valid proof of the bet placed and the only valid receipt for claiming a prize.

2.6. Time, Place and Manner of Conducting a Drawing

- A. The NORTHSTAR CASH Drawing will be held each day as determined and publicly announced by the Lottery.
- B. The NORTHSTAR CASH Drawings will be conducted by the Lottery in places designated by the Lottery.
- C. During each Drawing, the Lottery will draw, at random, five (5) numbers from the set of one (01) through thirty-one (31) that will be known as the Winning Numbers after verification.

3.0. Prize Pool

The prize pool for all prize categories shall consist of fifty percent (50%) of each Drawing period's sales after the prize reserve accounts are funded to the amount set by the Director.

3.1. Determination of Prize Winners

- A. The prizes awarded for the grand prize, matching all of the five (5) numbers selected, shall be determined on a parimutuel basis starting at \$25,000.00 in the grand prize pool.
- B. An owner of a Ticket matching four (4) of the five (5) numbers selected is entitled to a prize of fifty dollars (\$50.00).
- C. An owner of a Ticket matching three (3) of the five (5) numbers selected is entitled to a prize of five dollars (\$5.00).
- D. An owner of a Ticket matching two (2) of the five (5) numbers selected is entitled to a prize of one dollar (\$1.00).
- E. The holder of a winning Ticket may win only one prize per Board in connection with the Winning Numbers selected and shall be entitled only to the prize won by those numbers.

3.2. Funding of Guaranteed Prizes

The Lottery may offer guaranteed minimum grand prize amounts or minimum increases in the grand prize amount between Drawings or make other changes in

the allocation of prize money where the Lottery finds that it would be in the best interest of the game.

3.3. Expected Prize Payout Percentages

- A. The grand prize shall be determined on a parimutuel basis. All other prizes awarded shall be paid as set cash prizes with the following expected prize payout percentages:

Prize Pool		
Number of Matches Per Play	Prize Payment	Percentage Allocated to Prize
All five (5) Numbers	Grand Prize	42.62%
Any four (4) Numbers	\$ 50.00	7.65%
Any three (3) Numbers	\$ 5.00	19.13%
Any two (2) Numbers	\$ 1.00	30.6%

- B. The prize money allocated to the grand prize category shall be divided equally by the number of Game Boards winning the grand prize.

3.4. Probability of Winning

The following table sets forth the probability of winning and the probable distribution of winners in and among each prize category based upon the total

number of possible combinations in NORTHSTAR CASH. The overall odds of winning a prize in the NORTHSTAR CASH Game are 1:6.

Number of Matches Per Ticket	Probability of Winning	Probable/Set Prize Amount
All five (5) Numbers	1:169,911	Grand Prize
Any four (4) Numbers	1:1,307	\$ 50.00
Any three (3) Numbers	1:52	\$ 5.00
Any two (2) Numbers	1:7	\$ 1.00

3.5. Rollover

If the grand prize is not won in a Drawing, the prize money allocated for the grand prize shall roll over and be added to the grand prize pool for the following Drawing.

3.6. Prize Claim Period

Prize claims must be submitted within one (1) year of the Drawing date. 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.

3.8. Procedure for Claiming a Prize

A. To claim a prize of one dollar (\$1.00), five dollars (\$5.00) or fifty dollars (\$50.00), a player shall sign the back of the ticket in the space designated on the Ticket and present the winning Ticket to any Retailer. The Retailer shall verify the claim through use of the Terminal and, if valid, make payment of the amount due the player. In the event the Retailer cannot verify the claim, the Retailer shall 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 less than thirty thousand dollars (\$30,000.00), the player must sign the winning Ticket, fill out a claim form and present both at any Lottery office or mail both to the Minnesota State Lottery, P.O. Box 131000, Roseville, MN 55113. If the claim is validated by the Lottery, the check in the appropriate amount will be forwarded to the player less any applicable Federal and State withholding tax and debt owed under

Minnesota Statutes 270A.03. In the event that the claim is not validated by the Lottery, the claim shall be denied and the player shall be notified promptly.

- C. To claim the a prize of thirty thousand dollars (\$30,000.00) or more, the player must sign the winning Ticket, fill out a claim form and present both at the Lottery's main office in Roseville, Minnesota or at such other locations as may be authorized by the Director. If the claim is validated by the Lottery, the check in the appropriate amount will be forwarded to the player less applicable Federal and State withholding tax and debt owed under Minnesota Statutes 270A.03. In the event that the claim is not validated by the Lottery, the claim shall be denied and the player shall be notified promptly.

4.0. Ticket Responsibility

- A. A NORTHSTAR CASH prize claim is deemed to be submitted by the person whose name appears on the Ticket or, in the case of a Ticket not completed with name and address, by the person holding the Ticket.
- B. The Lottery will not be responsible for lost or stolen NORTHSTAR CASH Tickets.
- C. The purchaser of the NORTHSTAR CASH Ticket has the sole responsibility for checking the accuracy and condition of the data printed on the Ticket.
- D. The Lottery will not be responsible for NORTHSTAR CASH Tickets redeemed in error by a player from a Retailer.

4.1. Ticket Validation Requirements

- A. To be a valid NORTHSTAR CASH Ticket, the following conditions shall be met:
 - 1. The Ticket system control number shall be present in its entirety and shall correspond, using the computer validation file, to the

selected numbers printed on the Ticket for the date printed on the Ticket.

2. The Ticket shall be intact.
3. The Ticket may not be mutilated, altered, reconstituted or tampered with.
4. The Ticket may not be counterfeit or an exact duplicate of another winning Ticket.
5. The Ticket shall have been issued by the Lottery through a Retailer in an authorized manner.
6. The Ticket may not have been stolen or canceled.
7. The Ticket data shall have been recorded on the central computer system prior to the Drawing and the Ticket data shall match this computer record in every respect.
8. The player selected or computer selected numbers, the system control number data and the Drawing date of an apparent winning Ticket shall appear on the official file of winning Tickets and a Ticket with that exact date may not have been previously paid.
9. The Ticket may not be misregistered, defectively printed or printed or produced in error to an extent that it cannot be processed by the Lottery.
10. The Ticket shall pass other confidential security checks of the Lottery.

B. A Ticket not passing the validation checks in subsection A will be considered invalid and will not be paid.

1. In cases of doubt, the determination of the Director of the Lottery is final and binding. The Lottery may replace an invalid Ticket with a ticket of equivalent sale price from a current Lottery game.
2. If a defective Ticket is purchased or if the Director determines to adjust an error, the sole and exclusive remedy will be the

replacement of the defective or erroneous Ticket with a ticket of equivalent sale price from a current Lottery game.

3. If a Ticket is not paid by the Lottery and a dispute occurs as to whether the Ticket is a winning ticket, the Lottery may replace the ticket as provided in paragraph 2. This is the sole and exclusive remedy of the holder of the Ticket.

4.2. 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 debts owed by the claimant under Minnesota Statutes, Section 349A.08, subdivision 8.

No liability for interest for any delay shall accrue to the benefit of the claimant pending payment of the claim.

4.3. Payment of Prizes to Person Under 18

A prize in the NORTHSTAR CASH game may not be paid to a person under 18 years of age.

5.0. Ticket Ownership

- A. Until such time as a signature is placed upon the back portion of a 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.

- B. 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 except as provided below.
- C. If more than one (1) name appears on the back of the Ticket or more than one (1) person have agreed to share the prize and the prize being claimed is not for the grand prize (matching all 5 numbers selected), the Director shall require that one (1) of those players whose name appears thereon or have agreed to share the prize be designated to receive payment.
- D. 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 grand prize (matching all 5 of the numbers selected), the Director may make payment to each person who is party to a valid prize sharing agreement.

6.0. Governing Law

In purchasing a Ticket, the player agrees to comply with and abide by these game procedures for the NORTHSTAR CASH game; Minnesota Statutes, Chapter 349A (the State Lottery Law); the Lottery's Prize Payment Rules; and all final decisions of the Director.

7.0 Retailer's Conduct, Bulk Purchase Restrictions

- A. No transaction or any part thereof of NORTHSTAR CASH Tickets may be made at the general corporate office of any Retailer unless that office is open to the public and has contracted with the Lottery as a separate Retailer.
- B. A Retailer may not enter into any special agreement with any person, group of persons or agent thereof for the purchase of over \$500 of NORTHSTAR CASH Tickets for any one (1) Drawing.

- C. A Retailer must immediately report to the Lottery any attempt made by any person, or group of persons or an agent thereof to purchase more than 50% of the number combinations for NORTHSTAR CASH for any one (1) Drawing.
- D. A Retailer must obtain the name and address of any person purchasing more than \$5,000 in NORTHSTAR CASH Tickets for any one (1) Drawing and report the information to the Lottery before the sale.