

**TITLE 11—DEPARTMENT OF PUBLIC SAFETY**  
**Division 45—Missouri Gaming Commission**  
**Chapter 20—Sports Wagering**

**PROPOSED RULE**

**11 CSR 45-20.330 Online Sports Wagering Account Suspension**

*PURPOSE: This rule establishes the process to suspend an online sports wagering account.*

- (1) Online sports wagering platforms shall employ a mechanism to suspend online sports wagering accounts.
- (2) An online sports wagering account shall be suspended by a Mobile licensee—
  - (A) When ordered by the commission during any pending investigation;
  - (B) Upon determination that a patron is prohibited from placing any wagers with that Mobile licensee pursuant to 11 CSR 45-20.360;
  - (C) When a patron owes funds to the Mobile licensee;
  - (D) When a Mobile licensee has suspicion of illegal activity or suspicious wagering activity; and
  - (E) When a Mobile licensee is conducting a responsible gaming investigation based on information obtained by the licensee.
- (3) After five (5) consecutive failed ACH deposit attempts within a ten- (10-) minute time period the licensee shall temporarily suspend the patron's account for a fraud investigation. If there is no evidence of fraud, the suspension may be lifted. After five (5) additional consecutive failed ACH deposit attempts within a ten- (10-) minute period, the licensee shall permanently suspend the patron's account.
- (4) When an online sports wagering account is suspended, the online sports wagering platform shall—
  - (A) Prevent the patron from wagering. If the patron has pending wagers prior to being suspended these wagers shall be handled in accordance with the terms and conditions;
  - (B) Prevent the patron from depositing funds, unless for the purpose of remedying a negative balance;
  - (C) Prevent the patron from withdrawing funds, except when the reason for the suspension is that the patron is a prohibited person pursuant to 11 CSR 45-20.360 or that a responsible gaming investigation is being conducted;
  - (D) Prevent the patron from making changes to the online sports wagering account information;
  - (E) Prevent the closure of the online sports wagering account by the patron;
  - (F) Prominently display to the patron that the online sports wagering account is suspended, the restrictions in place, and any further course of action needed to remove the suspension.
- (5) A suspension may only be lifted—
  - (A) By order of the commission;
  - (B) If the patron is no longer a prohibited person;
  - (C) If any negative balance has been remedied;

(D) At the conclusion of an investigation into suspected illegal or suspicious wagering activity, if it was determined that there was no illegal or suspicious wagering activity; or

(E) At the conclusion of a responsible gaming investigation, if it was determined the patron is able to continue to wager safely.

*AUTHORITY: section 39(g) of Article III, Mo. Const., sections 313.004 and 313.800–313.850, RSMo 2016 and Supp. 2024. Original rule filed May 14, 2025.*

*PUBLIC COST: This proposed rule will not cost state agencies or political subdivisions more than five hundred dollars (\$500) in the aggregate.*

*PRIVATE COST: This proposed rule will not cost private entities more than five hundred dollars (\$500) in the aggregate.*

*NOTICE OF PUBLIC HEARING AND NOTICE TO SUBMIT COMMENTS: Anyone may file a statement in support of or in opposition to this proposed rule via email to [MGCPolicy@mgc.dps.mo.gov](mailto:MGCPolicy@mgc.dps.mo.gov), or by mail to the Missouri Gaming Commission, Policy Section, PO Box 1847, Jefferson City, MO 65102. To be considered, comments must be received within thirty (30) days after publication of this notice in the **Missouri Register**. A public hearing is scheduled for July 17, 2025, at 10:00 a.m., in the Missouri Gaming Commission's Hearing Room, 3417 Knipp Drive, Jefferson City, MO.*