**Section 1770.185 Account Requirements**

a) Electronic Player Files. The Department will establish internet lottery player accounts for each player, upon request, as follows:

1) Create an electronic player file, which shall include, at a minimum, the following information for each player:

A) legal name;

B) date of birth;

C) Social Security number, or the last 4 digits thereof, or an equivalent identification number for a noncitizen player, such as a passport or taxpayer identification number;

D) residential address (a post office box is not acceptable);

E) email address;

F) telephone number;

G) any other information collected from the player used to verify the player's identity;

H) the method used to verify the player's identity; and

I) the date of verification.

2) Encrypt all of the following information contained in an electronic player file:

A) any portion of the player's Social Security number or equivalent identification number for a noncitizen player, such as a passport or taxpayer identification number.

B) the player's passwords and PINs.

C) the player's personal financial information.

3) Verify the player's identity in accordance with:

A) reliable forms of personal identification specified in internal controls; or

B) other methodology for remote multisource authentication, which may include third-party and governmental databases, as approved by the Director.

4) Record the document number of the government issued identification credential examined, if applicable. If a government issued identification credential is not required for registration, the electronic record that details the process used to confirm player identity must be recorded.

5) Require the player to establish a password or other access security feature as approved by the commission and advise the player of the ability to utilize strong authentication log in protection.

6) Record the player's acceptance of the Department's terms and conditions to participate in wagering through the mobile application or any authorized digital platform accepting wagers online.

7) Record the player's certification that the information provided to the Department is accurate.

8) Notify the player of the establishment of the account via email or regular mail.

b) Account funding. A player's lottery account may be funded through the use of:

1) a player's credit or debit card;

2) a player's reloadable prepaid card, which has been verified as being issued to the player and is nontransferable;

3) promotional credit;

4) winnings;

5) adjustments made by the Department with documented notification to the player;

6) ACH transfer, provided that the technical providers have security measures and controls to prevent ACH fraud regarding failed ACH deposits;

7) wire transfer; or

8) any other means approved by the Director. Transfer of funds from a patron account to another player account is prohibited.

c) Failed ACH Deposits. A failed ACH deposit attempt shall not be considered fraudulent if the player has successfully deposited funds via an ACH transfer on a previous occasion with no outstanding chargebacks. Otherwise, the Department will:

1) temporarily block the player's account for investigation of fraud after 5 consecutive failed ACH deposit attempts within a 10 minute period; if there is no evidence of fraud, the block may be vacated; and

2) suspend the player's account after 5 additional consecutive failed ACH deposit attempts within a 10 minute period.

d) Withdrawals; Account Closure; Dormant Accounts

1) The Department will provide an account statement with account details to a player on demand, which shall include detailed account activity for at least 6 months. In addition, an online lottery system shall, upon request, be capable of providing a summary statement of all player activity during the past 2 years.

2) The Department will periodically re-verify a player's identification upon reasonable suspicion that the player's identification has been compromised.

3) A player must be allowed to withdraw the funds maintained in their account, whether that account is open or closed.

4) The Department must honor a player request to withdraw funds within 5 business days of the request, unless the conditions set forth in subsection (c) are met.

5) The Department may decline to honor a player request to withdraw funds only if the Department believes in good faith that the player engaged in either fraudulent conduct or other conduct that would put the Department in violation of the Lottery Law. In these cases, the Department will:

A) provide notice to the player of the nature of the investigation of the account; and

B) conduct its investigation in a reasonable and expedient fashion, providing the player additional written notice of the status of the investigation every tenth business day starting from the day the original notice was provided to the player.

C) For purposes of this subsection (d), a request for withdrawal will be considered honored if it is processed by the Department notwithstanding a delay by a payment processor, credit card issuer, or the custodian of a financial account.

6) The Department will consider a player account to be dormant if the patron has not logged into the account for at least 3 years, then a dormant account shall be closed by the Department.

A) Funds of players that remain in a dormant player account shall be presumed abandoned.

B) The Department will report and deliver all funds of players that are presumed abandoned to the office of the Illinois Comptroller as provided in the Lottery Law.

C) At least 60 days prior to reporting any funds of the player to the Comptroller, the Department shall provide notice to the player's last known address and conduct due diligence to locate the player.

(Source: Added at 47 Ill. Reg. 13924, effective September 18, 2023)