



DIRECTOR'S ORDER NUMBER NINETY-TWO (2026)

VIRGINIA'S COMPUTER-GENERATED LOTTERY GAME "BANK A MILLION" FINAL RULES FOR GAME OPERATION.

The final rules for game operation in Virginia Lottery's Computer-generated Game "**Bank A Million**" are promulgated in accordance with §§ 2.2-4002B(15) and 58.1-4006A of the Code of Virginia. These rules amplify and conform to the duly adopted Virginia Lottery regulations for the conduct of lottery games.

A copy of these rules may be requested by email to publicrecords@valottery.com. The rules are also available for inspection and copying during normal business hours at the Virginia Lottery headquarters, 600 East Main Street, Richmond, Virginia, and at each of the Virginia Lottery offices. A copy of the game rules may also be requested by mail by writing to: FOIA Officer, Virginia Lottery, 600 East Main Street, Richmond, Virginia 23219.

This Director's Order becomes effective upon signing, fully replaces any and all Virginia Lottery "Bank A Million" Game Rules and Orders, and shall remain in full force and effect unless amended or rescinded by further Director's Order.

_____/s/Quan Kirk_____
Quan Kirk, Deputy General Counsel

06/26/2026
Date



Kevin Hall, Executive Director

_6/30/2026
Date



**VIRGINIA'S COMPUTER-GENERATED LOTTERY GAME
"BANK A MILLION"
OFFICIAL RULES FOR GAME OPERATION**

A. GENERAL REQUIREMENTS:

1. In addition to these specific Game Rules, all requirements in the language on the back of the Ticket, and the Virginia Lottery laws and regulations apply to the operation of this Game.
2. Game Rules and Virginia Lottery laws and regulations are on file at Virginia Lottery headquarters.

B. DEFINITIONS (for purposes of this Game):

"**Bank A Million** Cut-off" or "Imminent" means the time after which Lottery Plays will not be accepted for that Drawing. The Imminent occurs Wednesdays and Saturdays at 10:45 PM ET.

"**Bank A Million** Ticket" or "Ticket" means a valid Ticket produced by the Virginia Lottery's gaming system and sold by the Virginia Lottery for this Game.

"Bonus Ball" means the seventh numbered ball drawn by the Lottery. The Bonus Ball contains one (1) number from one (1) to forty (40).

"Cashing retailer" means an agency-licensed retailer that sells Lottery products and is authorized to pay prizes.

"Claimant" means a Person who presents a Ticket that the Person presumes to be a Winning Ticket.

"Computer-generated Game" means a Virginia Lottery Game in direct communication with a Mainframe computer operated by or at the direction of the Virginia Lottery.

"Director" means the Executive Director of the Virginia Lottery or Director's designee.

"Drawing" means a formal process of randomly selecting numbers in accordance with the Game Rules.

"Easy Pick" means a Game feature that allows a Player to have the gaming system randomly select the Player's numbers for an individual Play. The designation "EP" is printed on a Ticket to denote an Easy Pick Play.

"Entitled to the Prize" means the status of a Claimant whose Ticket has been validated by the Virginia Lottery as winning a Prize, unless Internal Revenue Service policy provides a different definition, in which case the Internal Revenue Service definition shall prevail.

"Fixed Prizes" means a set amount awarded in a Game.

"Future Play" means a Game feature which allows a Player to select numbers for any one (1) future Drawing scheduled after the next most immediate Drawing up through twenty-five (25) successive drawings
Computer-generated Game Rules - Bank A Million

that occur over the following thirteen (13) weeks. A Future Play can be for one (1) Drawing only.

"Game" means the Game named in the title at the top of Page 1 of these rules.

"Game Rules" or "Rules" means these rules.

"Lottery" means the Virginia Lottery.

"Lottery Board" means the Virginia Lottery Board established by Chapter 40 (§ 58.1-4000 et seq.) of Title 58.1 of the Code of Virginia.

"Lottery Gaming system" means any system owned, operated, or contracted by the agency that supports the sale, redemption, or validation of Lottery tickets or wagers.

"Lottery Retailer," "Lottery Sales Retailer," or "Retailer" means a person licensed by the Virginia Lottery to sell and dispense Virginia Lottery Products.

"Multi-Draw Purchase" means a Game feature which allows a Player to select Plays for up to twenty-six (26) consecutive Drawings on one (1) Ticket, starting with the next scheduled Drawing. The cost of a Multi-Draw Ticket depends on how many Draws and how many Plays are selected.

"Number of Draws" means the number of Drawings for which a Multi-Draw Purchase is valid.

"Pari-Mutuel" means the total amount of sales allocated to pay Prize Claimants, at the designated prize level, divided among the number of winning Tickets.

"Partial Easy Pick" means a Game feature that allows a Player to have the gaming system randomly select a portion of the Player's numbers for an individual Play. The designation "EP" is printed on a Ticket to denote a Partial Easy Pick Play.

"Person" means a natural person and may not extend to or be applied to a corporation, company, partnership, association or other entity or when referring to a Lottery retailer, the term as defined in § 58.1-4009 of the Code of Virginia.

"Play" means one (1) wager for a chance to win a Prize.

"Play Area" means a defined area on a Ticket within which distinct numbers, symbols, and/or Game grids are printed that are unique to the Game.

"Player" means a Person who is at least eighteen (18) years of age, who purchases or otherwise validly obtains a Play/Ticket. Licensed Virginia Lottery Retailers and their employees may be Virginia Lottery Players.

"Playslip" means an optically readable card on paper stock or digitally on the official Virginia Lottery mobile application issued by the Virginia Lottery that a Player uses to make a Play or Plays. A Playslip has no pecuniary or Prize value and shall not constitute evidence of a Ticket purchase or of numbers selected.

"Plays per Ticket" means the number of Plays printed on a single Ticket. A **Bank A Million** Ticket may contain up to ten (10) Plays per Ticket.

“Present at the Terminal” means that a Player remains physically present at the Virginia Lottery Terminal from the time the Player’s order for a Ticket is accepted by the Virginia Lottery Retailer, through completion of the order processing, payment, and delivery of the Ticket to the Player. Players must be present at the Terminal for any purchase.

“Prize” or “Prizes” means the winnings as defined in **Section H** (“Prize Structure”).

“Prizewinner” means a verified Claimant who is entitled, as a result of successful Play/Ticket validation, to receive a Prize under the rules of a Game.

“Self-service Vending Machine” or “Vending Machine” means an interactive device by which a Player may select a Game and purchase a Ticket without the help of a retail clerk or a Lottery employee at a Virginia Lottery office or other approved location.

“System Day” means the time at which a particular day begins in the Lottery’s gaming system (4:30 AM Eastern Time) to the time the same day ends in the Lottery’s gaming system (1:00 AM Eastern Time the following calendar day).

“Terminal” means a device that is located at a Lottery-authorized retail location or Lottery office and connected to the Lottery Gaming System for the purpose of issuing Tickets, Plays, or an electronic facsimile thereof, and entering, receiving, and processing Game-related transactions.

“Terminal-generated ticket” means a printed paper ticket or digital wager for a drawing issued through a Lottery gaming system to a player as a receipt for the number, numbers, or items or combination of numbers or items, the player has selected

“Ticket Message” means a message that may appear on each Ticket that consists of up to seven (7) lines, thirty-six (36) characters per line.

“Unclaimed Prize” means any cash Prize for a winning **Bank A Million Ticket** that has not been presented for payment within 180 days of the Drawing date for which the Ticket was purchased.

“Winning Number(s)” means the six (6) numbered balls, each containing one (1) number from one (1) to forty (40). Six (6) numbered balls and one (1) Bonus Ball selected during a **Bank A Million** Drawing will be used to determine Winning Plays.

“Winning Play” means the Play numbers making up a single Game Play which match the Winning Numbers with or without the Bonus Ball.

“Winning Ticket” means a Ticket that has passed all Lottery validation and security requirements and contains the Winning Play(s). Each winning Ticket must meet Virginia Lottery validation requirements as defined in the Virginia Lottery regulations.

“Winning Ticket Validation” means the process used to validate a Winning Ticket following the purchase of a Winning Play as shown on the **Bank A Million** Ticket. Refer to **Section L** (“Ticket Validation Requirements”).

C. GAME DESCRIPTION: Bank A Million is a Computer-generated Game in which Players select numbers that could potentially match those selected during a random Drawing for a chance to win Prizes. Refer to **Section H** (“Prize Structure”).

D. ELIGIBILITY:

1. Minors purchasing or redeeming Tickets: Persons under the age of eighteen (18) are not permitted to purchase or redeem Lottery Tickets. No Ticket shall be given as a gift or otherwise to any Person under the age of eighteen (18) years. The transferee of any Ticket from a Person ineligible to purchase a Ticket is ineligible to receive any Prize.
2. Eligibility: No officer, employee or Board member of the Lottery, or any officer or employee or board member of any vendor to the Lottery of Computer-Generated or scratch game goods or services working directly on a contract with the Lottery for such goods or services, or any person residing in the same household of any such board member, officer or employee, or any person under the age of eighteen (18) years, shall be eligible to purchase Tickets. The Lottery will not pay a Prize on a Ticket purchased by, for, or gifted to or transferred to anyone referenced under this **Section D**, or to the transferee of such Person.

E. GAME PURCHASE:

1. Eligible Players may purchase Plays or Tickets, as applicable, via a Lottery Terminal at retail, a Self-Service Vending Machine, or via any means made available by the Virginia Lottery.
2. Price: Except as otherwise noted herein, or as otherwise announced by the Lottery, one (1) **Bank A Million** Play costs two dollars (\$2.00). This \$2.00 Play must consist of:
 - one set of six (6) numbers for a chance to win the \$1,000,000 Top Prize, or
 - two sets of six (6) numbers for a chance to win the \$500,000 Top Prize, or
 - four sets of six (6) numbers for a chance to win the \$250,000 Top Prize.

Split wagers (e.g., one dollar (\$1.00) on one (1) set of numbers and fifty cents (\$.50) on two (2) other sets of numbers) are not allowed.

3. By purchasing a Ticket, the Player agrees to comply with and abide by the Lottery laws and regulations, these Game Rules, all final decisions of the Director, and all procedures established by the Director for the conduct of the Game.
4. Risk: Players should sign the back of a Ticket after purchase. The Lottery shall not be responsible for any loss incurred as a result of a Player's failure to sign a Ticket. It shall be the sole responsibility of a Player to verify the accuracy of each Game Play printed on the Ticket (to include the cost, the numbers selected, and the date(s) of Play).
5. The placing of wagers is done at a Player's own risk. The Player acknowledges that a Lottery Retailer shall be deemed to be acting on behalf of the Player in selecting numbers via the Lottery Terminal.

F. HOW TO PLAY:

1. A Player selects six (6) numbers between one (1) and forty (40) or allows the Terminal to randomly select the numbers.
2. Players must match the numbers selected in their Play(s) to those drawn by the Lottery on the designated Drawing date to win a Prize. A Player is eligible to receive only one (1) (the highest) applicable Prize amount for each Winning Game Play.

3. Use of Playslips may be required: Lottery Retailers may require the use of **Bank A Million** Playslips for those Play selections and options that can be executed thereon in order to minimize the risk of error in entering Players' number selections and to expedite service to all Lottery customers. Options not available on the Playslip will be entered manually by the Lottery Retailer at the Player's request. The use of mechanical, electronic, computer generated or any other non-manual method of marking Playslips is prohibited.
4. Unaccepted Play: If for any reason the Player's Play is not accepted, the liability of the Lottery and its Retailer is limited to a refund of the amount paid for the Play.
5. Cut-off of Play: Plays for a particular Drawing will be accepted by the computer system until approximately 10:45 PM ET on the day of that Drawing.

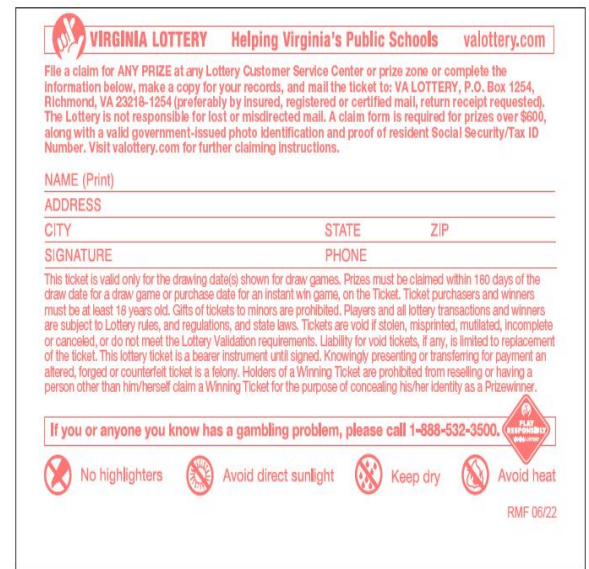
G. TICKET:

1. Ticket data: A **Bank A Million** Ticket may consist of up to ten (10) Plays, each having six (6) different numbers selected from a field of one (1) through forty (40).

The front of the Ticket must contain the logo for **Bank A Million**, the date and time of purchase, the purchase price of the Ticket, the Play Area, the Retailer and Terminal number that produced the Ticket, the Ticket serial number, a bar code representation of the Ticket serial number, the number of draws, and the draw date. If any Play was obtained using either the Easy Play or Partial Easy Pick option, the code "EP" must be presented for all applicable Plays.

The back of the Ticket must contain a sequential Ticket stock number which may be preceded or followed by two (2) alphabetic characters and general lottery game information and requirements.

2. **Bank A Million** Sample Ticket:



H. PRIZE STRUCTURE:

Prize Levels will be fixed as set forth in the following table:

Match	Odds 1 in:	\$2 Wager Prize	\$1 Wager Prize	\$.50 Wager Prize	Payout
6 Balls	3,838,380	\$1,408,451	\$704,226	\$352,113	18.3%
5 and Bonus Ball	639,730	\$20,000	\$10,000	\$5,000	1.5%
5 Balls	19,386	\$2,000	\$1,000	\$500	5.2%
4 and Bonus Ball	7,754	\$400	\$200	\$100	2.6%
4 Balls	485	\$40	\$20	\$10	4.1%
3 and Bonus Ball	363	\$40	\$20	\$10	5.5%
3 Balls	35	\$4	\$2	\$1	5.7%
BONUS: 2 and Bonus Ball	47	\$8	\$4	\$2	8.5%

Liability Cap: If the combined total of top Prizes won exceeds \$2,816,902 in any single Drawing, such Prizes will become Pari-Mutuel for that Drawing. Prize amounts will be rounded down to the nearest dollar. A Winning Play on a \$2.00 wager wins four (4) shares, on a \$1.00 wager wins two (2) shares, and on a \$.50 wager wins one (1) share of the Prize limit.

I. DRAWINGS:

1. Drawings will be held on Wednesdays and Saturdays, unless otherwise announced by the Director, at 11:00 PM ET or at a time as determined by the Director. Substitute Drawings will be held at the discretion of the Director.
2. The Lottery may digitally stream or televise, either live or delayed, the process of selecting the Winning Numbers. The Lottery will report the results to selected news outlets to inform the public of the Winning Numbers. All Drawing results will be available on the Virginia Lottery's official website, www.valottery.com, and on the official Virginia Lottery mobile application. In the event these methods of informing the public of the results are prevented for any reason, the Lottery will use alternate means to inform the public at the earliest reasonable opportunity.

All Winning Numbers, even though announced, are subject to validation by the Lottery, including, if necessary, review by the Director, whose decision is final. The Lottery shall not be liable for media misprints or incorrectly announced or scrolled Winning Numbers. The Lottery shall not be liable for any information pertaining to Virginia Lottery games, including drawing numbers and prizes, that are shown on other websites and/or mobile applications.

J. TICKET OWNERSHIP:

1. A Ticket is a bearer instrument. When a signature is written on the back of a Ticket, the Person whose signature appears in such area shall be the owner of the Ticket and shall be entitled to any Prize resulting from the Ticket. The Lottery shall pay the Claimant whose signature appears on the back of the Winning Ticket.
2. If more than one (1) signature appears on a Winning Ticket or there are multiple parties presenting one Ticket, each Prizewinner shall complete a *Prizewinner Claim Form* and a *Player Affidavit of Multiple Ownership* to receive payment. Certain restrictions may apply to the minimum amount of an individual Prizewinner's Prize payment.

3. Non-Responsibility: The Lottery shall not be responsible for lost, stolen, altered, forged, or fraudulently made Tickets.

K. CLAIMANT VERIFICATION:

1. Methods used by the Lottery to establish and confirm a Claimant's identity include, but are not limited to:
 - viewing and/or copying the Claimant's valid government-issued photo identification;
 - viewing and/or copying proof of taxpayer identification number (e.g., Social Security number);
 - asking identity-verifying questions in the absence of the aforementioned document proof; and/or
 - viewing and/or retaining the information provided on a Lottery *Prizewinner Claim Form*.
2. **In order to verify a Claimant's age, in all cases involving a cash Prize greater than \$100 paid at a Lottery office**, the Lottery must be provided with the Claimant's valid government-issued photo identification and taxpayer identification number (e.g., Social Security number). Payment will be delayed until such a number is provided and the Claimant shall not be entitled to interest on the Prize funds attributable to such delay.

Any Prize for which a taxpayer identification number has been requested but not furnished within 180 days of the date of the Drawing from which the winning Play resulted will be forfeited and treated as an Unclaimed Prize.

L. TICKET VALIDATION REQUIREMENTS:

1. To be a valid Ticket, all requirements unique to a particular Game and all requirements set out in regulation and statute must be met.
2. The Ticket must have been issued by the Lottery in an authorized manner. A printed Ticket must be intact and must not, in whole or in part, be defectively printed, produced in error, counterfeit, unreadable, incomplete, mis-registered, defective, torn, stolen, mutilated, altered, reconstituted, tampered with, or previously paid.
3. The Ticket data must have been recorded in the Lottery's central computer system prior to cashing.
4. The information appearing on the Ticket must correspond precisely with the Lottery's computer records.
5. The serial number must appear in its entirety and must correspond to a matching serial number on the Lottery's validation file.
6. All information appearing on an apparent Winning Ticket must correspond to the Lottery's records of Winning Tickets, and no Ticket with identical data shall be or have been paid.
7. The display printing on the Ticket must be regular in every respect, correspond precisely to the artwork on file at the Lottery, and must pass all other security criteria determined by the Lottery Director.
8. The Ticket must be validated in accordance with the provisions of the Lottery regulations relating to procedures for claiming Prizes and for the payment thereof.
9. An apparent printed Winning Ticket shall be void unless the Ticket is printed on a paper stock roll issued by the Lottery and in use at the time of the Play and validly issued to the Lottery Retailer from whom the Ticket was purchased.
10. If a Ticket fails to pass all of the validation requirements set forth in these Game Rules or in the Lottery's regulations, the Ticket shall be void and ineligible for any Prize and shall not be paid.

M. PRIZE CLAIMS:

1. A retail Ticket shall be the only proof of a Play. Submission of a Winning Ticket to a Lottery Customer Service Center/Prize Zone or through the Lottery Mobile Application or its authorized Lottery Cashing Retailer shall be the sole method of claiming a Prize or Prizes unless purchased online. Prize claims for online purchase shall be handled in accordance with the *Online Gaming Rules* and the *Lottery Account Terms and Conditions*.
2. All claims must be made within 180 days of the date of the Drawing. Any cash Prize not claimed within the specified period shall be forfeited and revert to the Virginia State Literary Fund.
3. In accordance with the provisions of the Servicemembers Civil Relief Act, 50 U.S.C.S. app. §§ 501-597b, any Person while in active military service may claim exemption from the 180-day Ticket redemption requirement. Any such Person must claim the forfeited Prize by presenting the Winning Ticket no later than 180 days after discharge from active military service. Within thirty (30) days of such presentation, the Director shall verify the claim and direct payment in accordance with the Lottery regulations then in effect regarding the manner of payment of Prizes to the holders of Winning Tickets or shares.
4. Employees of the Lottery or of a Cashing Lottery Retailer shall verify the Ticket and, if valid, pay the amount due to the Claimant. If a claim form is required, the Claimant will be so advised. No payment shall be made unless the Claimant presents a valid Winning Ticket.
5. A Claimant shall bear all risk of loss or damage incurred by sending a Ticket through the mail or other delivery service, regardless of delivery confirmation status.
6. Prizes may be claimed via the following methods:

LOCATION/METHOD		PRIZE AMOUNT	REQUIREMENTS
Customer Service Center or Prize Zone		any amount	<p>FOR PRIZES OVER \$100 –</p> <ul style="list-style-type: none"> Claimant's valid government-issued photo identification. Claimant's taxpayer identification number documentation (e.g., Social Security card).
Lottery Mobile Application		\$5000 or less	<p>FOR PRIZES OVER \$100 –</p> <p>additional information may be required to process (e.g., valid government-issued photo identification; taxpayer identification documentation).</p> <p>FOR PRIZES OVER \$600 –</p> <p>an online claim form must be submitted and approved before the Prize can be added to the Claimant's wallet.</p>
Mail-in	<p>Complete and sign the back of the Ticket and mail* it, with all required documentation, to:</p> <p style="text-align: center;">Virginia Lottery P. O. Box 1254 Richmond, Virginia 23218-1254</p> <p>*Preferably by insured, registered, or certified mail, return receipt requested</p>	any amount	<p>FOR PRIZES OVER \$100 –</p> <ul style="list-style-type: none"> Completed and signed Ticket*. Copy of Claimant's government-issued photo identification. Copy of document verifying Claimant's taxpayer identification number (e.g., Social Security card). <p>*Player should retain a copy of the front and back of the Ticket for the Player's records.</p>
Cashing Retailer licensed by the Lottery		\$600 or less	Completed and signed Ticket.

7. Virginia Lottery law prohibits the holder of a Winning Ticket from reselling or having a Person other than the Winning Ticket holder claim a Winning Ticket for the purpose of concealing the Winning Ticket holder's identity as a Prizewinner. Any Person found to have engaged in the foregoing shall be fined as determined by the Director: (a) for Prizes of less than \$1,000, not more than \$250; (b) for Prizes of \$1,000 or more but less than \$5,000, more than \$250 but not more than \$500; and (c) for Prizes of \$5,000 or more, no less than \$1,000.

8. IMPORTANT: Claimants should consult www.valottery.com for any updates or temporary modifications to claiming procedures made necessary as a result of any Executive Order issued by the Governor of Virginia, including but not limited to, orders addressing public health emergencies.

N. PRIZE PAYMENT:

1. When paying any Prize claim **in excess of \$600**, the Lottery shall report the winnings or withhold taxes pursuant to rules established by the Internal Revenue Service and Virginia Department of Taxation and shall file the appropriate income reporting form(s) with the Internal Revenue Service and the Virginia Department of Taxation.
2. When paying a cash Prize claim **in excess of \$100** at a Lottery office, the Lottery shall withhold any monies due under the Commonwealth's Set-Off Debt Collection Act if the agency has registered such debt with the Virginia Department of Taxation and timely notice of the debt has been furnished by the Virginia Department of Taxation to the Lottery.
3. One Prize: Subject to the validation requirements contained herein, Players are eligible to receive only one (1) (the highest) applicable Prize for each Winning Game Play.
4. No right of any Person to a Prize shall be assignable except that:
 - a. the Lottery may pay any Prize according to the terms of a deceased Prizewinner's beneficiary designation or similar form filed with the Lottery, or to the estate of a deceased Prizewinner who has not completed such a form; and
 - b. the Prize to which a Prizewinner is entitled may be paid as directed by an appropriate judicial order.
5. Each Prizewinner is legally required to include the value of the Prize, as well as any taxes paid by the Lottery on the Prizewinner's behalf, in the Prizewinner's taxable income for tax reporting purposes. As a result of accepting a Prize, and taking into account a Prizewinner's total taxable income for the year in which the Prize is accepted, a Prizewinner may fall into a higher tax bracket for The Prizewinner's federal and state tax liabilities for the year in which the Prize is accepted.
6. Virginia law prohibits the disclosure of information about an individual Prizewinner's identity (Name, home town, amount won) unless that Prizewinner consents in writing to such disclosure.
7. The agency may use a Prizewinner's photograph and conduct a press conference with a Prizewinner, provided the agency obtains the prior written consent of the Prizewinner.
8. No consideration shall be paid by the agency to a Prizewinner for the use of the Prizewinner's photograph .

IMPORTANT: Claimants should consult www.valottery.com for any updates or temporary modifications to claiming procedures made necessary as a result of any Executive Order issued by the Governor of Virginia, including but not limited to, orders addressing public health emergencies.

O. CANCELLATION POLICY:

Once printed, a **Bank A Million** Ticket purchased from a Self-service Vending Machine **cannot be canceled**.

A Ticket purchased from a Retailer **can** be canceled by the Retailer using the same Terminal on which the Ticket was purchased, provided such cancellation takes place **(a)** on the same day of purchase and **(b)** prior to the Imminent, **and provided the Ticket was not purchased in connection with a Promotion**. Tickets can only be canceled by scanning the Ticket barcode.

1. Canceled Drawings or sales: The Director has the right to cancel Drawings or sales, either or both, of Tickets on holidays, days of special importance, or on days when conditions make conducting the Drawings or sales impractical or inappropriate and to conduct Drawings or makeup Drawings at times and dates as determined by the Director. Neither the Lottery, the Director, nor any employee of the Lottery or member of the Lottery Board, shall have any liability whatsoever for any such re-schedule/cancellation.
2. Termination of Game: The Director may, at any time, announce a suspension or termination of a Game without advance notice and at the Director's sole discretion, at which point no further Tickets will be sold and no additional Prizes shall be awarded. Neither the Lottery, the Director, nor any employee of the Lottery or member of the Lottery Board shall have any liability whatsoever for any such suspension/termination.

P. DISPUTES:

The Director may refrain from paying a Prize pending final determination under any of the following circumstances:

- a. if a dispute related to any Prize occurred or if it appears that a dispute may occur;
- b. if there is any question regarding the identity of the Claimant; or
- c. if there is any question regarding the validity of any Ticket presented for payment.

No liability for interest arising because of any such delay, or any delay beyond the Lottery's control, shall accrue to the benefit of the Claimant pending payment of the claim. The Lottery is neither liable for, nor has it any responsibility to resolve, disputes between or among competing Claimants.

In the event of a dispute or other instance of doubt, the decision of the Director shall be final and binding. However, the Director may, solely at the Director's option, refund the purchase price of a Ticket/Play or replace an invalid, defective or otherwise erroneous Ticket with a Ticket of equivalent sale price from any current Virginia Lottery game. Replacement of the Ticket shall be the bearer's or Claimant's sole and exclusive remedy.

Q. GOVERNING LAW:

By purchasing this Game, each person agrees to comply with and abide by the Lottery laws, Lottery regulations, all final decisions of the Director of the Lottery, these and any other applicable Rules established by the Lottery Board and/or Director of the Lottery for the conduct of this Game, as applicable. Any dispute arising that relates to any aspect of this Game shall be governed by the laws of the Commonwealth of Virginia, and the venue for the determination of any such dispute shall be in the city of Richmond, Virginia.

R. AMERICANS WITH DISABILITIES ACT ("ADA"):

The Lottery is not responsible for any third party's compliance with ADA Rules and Regulations where applicable in connection with a Prize.