

**AMENDED: March 19, 2020**  
**EFFECTIVE: June 29, 2020**

**OFFICIAL GAME RULES**  
**JERSEY CASH 5**  
(5 OUT OF 45)

The following rules have been adopted by the New Jersey State Lottery Commission pursuant to the authorization contained in N.J.S.A. 5:9-7 and shall govern the operation of the “Jersey Cash 5” lottery game. The rules are as follows:

**1. DEFINITIONS**

**Authorized Claim Center** - means any “Jersey Cash 5” Agent or Retailer, or Party Lottery office in the state where the winning Official “Jersey Cash 5” ticket being claimed was purchased.

**Claimant** - means any person or Entity submitting a claim form within the required time period to collect a Prize for an Official Jersey Cash 5 Ticket. A Claimant may be the Purchaser, the person or Entity named on a signed Official Jersey Cash 5 Ticket, the bearer of an unsigned Official Jersey Cash 5 Ticket, or any other person or Entity who may seek entitlement to a Jersey Cash 5 Prize payment in accordance with the Jersey Cash 5 Rules.

**Claim Limitation Period or Expiration Period** - means the requirement that a Winning Ticket Prize must be claimed within one (1) year of the valid Drawing date for which it was purchased. One (1) year means the anniversary date of the Drawing unless the draw date is February 29th in which case the anniversary date is considered to be March 1st. All claims submitted beyond the one (1) year period are not eligible for Prize awards. Prizes that are not claimed within the Claim Limitation Period are known as Unclaimed or Expired Prizes.

**Director** - means the Executive Director of the New Jersey Lottery.

**Drawing** - means a formal process of randomly selecting the Winning Numbers in accordance with the Drawing Procedures.

**Entity** – Any Claimant other than a natural person who claims a Prize.

**Game** – means the game named in the title at the top of page 1 of these rules.

**Jackpot Prize** – means the Prize amount awarded for matching 5 out of 45 numbers. If more than one (1) Ticket wins the Jackpot Prize, the Jackpot Prize shall be divided among the persons holding such Tickets. The Jackpot Prize shall be guaranteed to be a minimum of \$100,000.

**Jersey Cash 5 Sales Cut-off** - means the time after which Lottery Plays will not be accepted for that Drawing. The Sales Cut-Off occurs Monday through Sunday at approximately 10:53 PM Eastern Time.

**Lottery** - means the New Jersey Division of State Lottery.

**Lottery Headquarters** – means the building where Lottery operations are conducted. Address is One Lawrence Park Complex, Brunswick Avenue Circle, Lawrenceville, NJ 08648. Mailing address is PO Box 041, Trenton, NJ 08625-0041.

**Matrix** – Contains a pool of numbers from one (1) to forty-five (45).

**Multi-Draw** - means a Game feature which allows a Player to select Plays for up to twenty-one (21) consecutive Drawings on one (1) or more Tickets, starting with the next scheduled Drawing. The cost of a Multi-Draw Ticket depends on how many Draws and how many Plays are selected.

**Official Game Rules** – means these rules.

**Pari-Mutuel** – means the Prize Pool is divided by the number of Winning Tickets for a Prize Level.

**Play or Wager** – means for each play a Player selects five (5) different numbers from a Matrix of forty-five (45). A Player may select numbers by orally communicating the five (5) numbers to a lottery Retailer; by marking five (5) numbered spaces on a Jersey Cash 5 Play Slip and submitting it to a Retailer; or by requesting a Quick Pick from a Retailer. Additionally, the Lottery may authorize other means to place a Wager. The Retailer shall then issue a Ticket containing the selected set or sets of numbers, each of which constitutes a Play. Each Play costs \$1.00.

**Play Slip/Bet Slip** - means an optically readable card on paper stock issued by the New Jersey Lottery that a Player uses to make a Jersey Cash 5 Play or Plays.

**Player** - means a person at least eighteen (18) years of age, who purchases a Jersey Cash 5 Ticket.

**Plays per Ticket** - means the number of Plays printed on a single Ticket. A Jersey Cash 5 Ticket can have up to ten (10) Plays per Ticket.

**Prize or Prizes** - means the winnings as defined in these Official Game Rules.

**Prize Fund** – means the number of dollars available to fund all Prizes. The Prize Fund for any Drawing is expected to be 50% of sales.

**Prize Level** – The Prizes as defined in Section 6(c) of these Official Game Rules.

**Prize Pool**- means the respective number of dollars from the Prize Fund allocated to each of the Prize Levels.

**Prizewinner** - means a Player who is entitled, as a result of successful Claimant verification and successful Play/Ticket validation, to receive a Prize under the rules of a Game.

**Purchaser or Player-** means a Player of Jersey Cash 5 who purchases a Ticket within New Jersey in accordance with these Official Game Rules and New Jersey laws and regulations.

**Quick Pick** – means a Game feature that allows the Player to have the gaming system randomly select their Jersey Cash 5 numbers for an individual Play.

**Reserve Prize Fund** – means an amount of two percent (2%) of the Prize Pool placed in a Jackpot Prize reserve account which is used to fund the minimum \$100,000 Jackpot Prize. Any excess funds accumulated in the Reserve Prize Fund may be applied to increase the advertised Jackpot Prize at the Director’s discretion.

**Retailer or Agent-** means the person who has been licensed and authorized by the New Jersey Lottery to sell lottery Tickets pursuant to the State Lottery Law, N.J.S.A. 5:9-1 et seq., and the Rules of the New Jersey Lottery Commission.

**Subscription** - Means an extended, Multi-Draw purchase option wherein the same set(s) of numbers may be placed for a specified number of consecutive draws effective on a future prescribed date.

**Terminal** - means a device that is authorized by the Lottery to interact with the Lottery’s central computer system to issue New Jersey Lottery Tickets and to enter, receive and process Lottery transactions that may include issuing Tickets, validating Tickets and transmitting reports. This includes Player self-service Terminals (PSST) for the purchase of Jersey Cash 5 Tickets. When using a PSST, the Player may make number selections by inserting a completed Bet Slip into the PSST’s optical mark reader, or by manually entering the selections on the PSST touch screen or selecting a Quick Pick option. Note: some PSST’s may not support all of the differing methods of number selection.

**Ticket** - means an official Jersey Cash 5 Game Ticket, produced on official paper stock by a Retailer in an authorized manner, bearing Player or computer selected numbers, Game name, Drawing date, amount of Wager, and validation data.

**Unclaimed Prize or Expired Prize** - means any Prize for a Winning Ticket that has not been presented for payment within the Claim Limitation Period.

**Wager** – See “Play”.

**Winning Numbers** - means the five (5) one- (1) or two- (2) digit numbers, randomly selected during a Jersey Cash 5 Drawing, that shall be used to determine the Winning Play.

**Winning Play(s)** – means the Play(s) that matches the Winning Numbers.

**Winning Ticket** - means a Ticket that has passed all Lottery validation and security requirements and that contains the Winning Play. Each Winning Ticket must meet New Jersey Lottery validation requirements.

## **2. GAME PLAY**

- a. To play Jersey Cash 5, a Player selects, or has the Terminal randomly assign (Quick Pick) five (5) numbers which includes a range of consecutive numbers from one (1) to forty-five (45). Bet selections of less than or more than five (5) numbers will be impermissible and void. All lottery Tickets issued for this Game shall be clearly identified with the name of the Game and the date or dates of the Drawing(s) for which they apply.
- b. The price of a single play shall be \$1.00, except that the Director may establish a discount for promotional purposes from time to time.
- c. Jersey Cash 5 Tickets will be sold every day during the normal business hours of the Retailers authorized to sell said Tickets, or other means authorized by the Lottery. The sale period for any given Jersey Cash 5 Lottery Drawing will terminate on the date of the Drawing at approximately 10:53 PM Eastern Time. Wagers may be placed for any of the first twenty-one (21) Drawings following the date and time the Wager is placed.
- d. It shall be the sole responsibility of the Purchaser to verify the accuracy and readability of the information printed on the Jersey Cash 5 Ticket at the time of purchase. A Jersey Cash 5 Ticket may only be canceled at the time of purchase. After the Purchaser leaves a Retailer location, neither a Retailer nor the Lottery shall be liable for any errors in the accuracy and readability of a Ticket occurring for any reason.
- e. Jersey Cash 5 Play Slips shall be available at no cost to the Player. Play Slips shall have no pecuniary or Prize value, and shall not constitute evidence of purchase or number selections.
- f. Replay Feature. Players may request that a Retailer utilize the barcodes of already purchased Jersey Cash 5 Tickets to duplicate another Ticket of the same price and with the same number selections and options.
- g. A Jersey Cash 5 game feature may be added at the discretion of the Lottery. A Jersey Cash 5 game feature is an alternative or additional method for playing the Game with the same basic design. Any game feature that may be added shall be publicly announced by the Lottery in advance of the effective date.

### **3. DRAWINGS**

- a. The Drawing to select the Winning Numbers shall be conducted at the studios of New Jersey Lottery Headquarters at approximately 10:57 PM Eastern Time. Jersey Cash 5 Drawings shall be conducted seven (7) days per week, Monday through Sunday at the designated time. Such a drawing will not be held on Christmas Day. However, the day, time or location of Jersey Cash 5 Drawings may be modified as determined by the Director and publicly announced by the Lottery, and/or as stated in the Jersey Cash 5 Drawing Procedures. All Jersey Cash 5 Drawings will be open to the public and shall be witnessed by an Independent Certified Public Accounting Firm.
- b. Jersey Cash 5 Drawings shall randomly generate, by mechanical means, Jersey Cash 5 Winning Numbers, pursuant to the controls and methods defined by the Lottery in the Drawing Procedures.

- c. All Winning Numbers, even though announced, are subject to validation by the New Jersey Lottery, including, if necessary, review by the Director, whose decision shall be final. The Lottery shall not be liable for media misprints or incorrectly announced Winning Numbers.

#### **4. CLAIMS AND VALIDATIONS**

- a. In accordance with N.J.A.C. 17:20-7.12, the Claimant of a Winning Ticket for Jersey Cash 5 can take said Ticket to any Retailer for validation. If said Winning Ticket entitles the holder to a Prize of \$599.00 or less, that Prize may be paid by the Retailer upon presentation and validation of the Winning Ticket. If the Winning Ticket entitles the holder to a Prize that is more than \$599.00, then the Retailer shall validate the Winning Ticket, the Claimant and Retailer shall fill out a claim form issued by the Retailer and mail the completed claim form, validated Ticket, and validation receipt to Lottery Headquarters in the claim form mailer envelope. Once a Winning Ticket and claim form are received at Lottery Headquarters and validated, it will be considered "claimed" and will not be returned to the winner, but will be retained by the Lottery and the payment will be processed. The Winner should retain a copy of the claim form prior to mailing to Lottery Headquarters. The Claimant should sign the back of the Ticket.
- b. Claimant of a Winning Ticket must provide proof of age and other information consistent with N.J.A.C. 17:20-7.1.
- c. The Ticket must have been issued by an authorized Retailer on official paper stock of the Lottery.
- d. The Winning Ticket must have been recorded on the central computer system prior to the Drawing and must match exactly with the official file of Winning Tickets and must not have been previously paid. In the event of a contradiction between information as printed on the Ticket and as accepted by the Lottery computer, the Wager accepted by the Lottery computer system shall be the valid Wager.
- e. Tickets are void if:
  - i) Stolen, unissued, unreadable, mutilated, altered, reconstituted, counterfeit in whole or in part, miscut, multiply-printed, defective, tampered with, printed or produced in error, or blank or partially blank.
  - ii) Printing is irregular.
  - iii) Apparent or asserted symbols are not confirmed by validation number.
  - iv) The Ticket fails any of the Lottery's other validation tests.
- f. A Jersey Cash 5 Ticket matching all Game play, serial number, and other validation data recorded in the Lottery's gaming system computer shall be the only valid proof of a Wager placed and the only valid receipt for claiming or redeeming any Prize.
- g. All Prizes in excess of \$5,000.00 will be subject to federal withholding tax at the prevailing federal tax rate. All Prizes in excess of \$10,000.00 additionally will be subject to New Jersey gross income tax withholding at the prevailing tax rate. In addition, all Prizes may be subject to garnishment per N.J.S.A. 5:9-13.5, 13.14, and 13.17 in accordance with the procedures in N.J.A.C. 17:42-1.1 et seq. and N.J.A.C. 17:43-1.1 et seq.

- h. The Claim Limitation period for Jersey Cash 5 Prizes is one (1) year from the date of the Drawing. All persons holding Winning Tickets must file for a Prize within one (1) year after the date of the Drawing. One (1) year means the anniversary of the date of the draw unless the draw date is February 29<sup>th</sup> in which case the anniversary is considered to be March 1<sup>st</sup>. All Winning Tickets submitted beyond the one-year period are not eligible for Prize awards. For Tickets claimed and scanned at an authorized New Jersey Lottery Retailer within the Claim Limitation period and then sent to Lottery Headquarters for validation, said Ticket must be received at the headquarters' office by the close of business on the thirtieth (30th) day after the expiration of the official claim period in order to be paid.
- i. Pursuant to the New Jersey Lottery Law (N.J.S.A. 5:9-1 et seq. and N.J.A.C. 17:20-1 et seq.), holders of winning tickets or shares may remain anonymous indefinitely. The identity of a holder choosing to remain anonymous shall not be included under materials available to public inspection pursuant to the New Jersey Open Public Records Act (N.J.S.A. 47:1A-1 et seq. and N.J.A.C. 17:20-7.7). Holders of winning tickets or shares may expressly authorize use by the New Jersey Lottery of his or her name, address, prize amount and photographic or video-graphic likeness, in any medium for the sole purpose of advertising and publicity.

## **5. LIABILITY OF THE LOTTERY**

- a. The liability of the Lottery for Tickets printed or produced in error or for defective Tickets shall be limited to the replacement of the defective Ticket with another un-played Ticket or reimbursement of the holder at the retail sale price of the Ticket.
- b. All winners, Tickets, and transactions are subject to New Jersey State Lottery rules and regulations, and New Jersey State Law. All Prize awards are subject to claim procedures, validation tests, and other applicable requirements of the Lottery.
- c. If the Jersey Cash 5 Game is no longer offered in New Jersey, any amount remaining in the Prize Pool or any Reserve Prize Fund at the end of the Game shall be carried forward to a replacement game or used in a manner as permitted by New Jersey law.
- d. Except as herein provided, all rules and regulations of the Lottery shall govern the operation of the Jersey Cash 5 Game. All determinations of Winning Tickets shall be made by the Director whose judgment shall be final.

## **6. PRIZE STRUCTURE**

- a. **Prize Fund.** The Prize Fund for the aggregate of all Prize Levels shall consist of 50% percent of the gross sales receipts for each Drawing.

b. **Prize Payout and Structure.** There are three (3) Prize Levels in the Jersey Cash 5 Game. The amount of money in the prize pool shall be divided among the winners in accordance with a pari-mutuel formula. The Prize payouts and Prize structure are as follows:

PRIZE LEVEL	NUMBERS MATCHED (5 OF 45)	ODDS	ESTIMATED PRIZE *	% OF PRIZE FUND
Jackpot Prize (1)	5 of 5	1:1,221,759	Jackpot***	62.48%
Second (2)	4 of 5	1:6,109	\$500	16.37%
Third (3)	3 of 5	1:157	\$15	19.15%
Reserve**	-	-	-	2.00%
<b>OVERALL ODDS OF WINNING ANY PRIZE ARE 1 IN 153</b>				<b>100%</b>

\* Prizes are estimated based on the odds, expected sales, and number of winners for each prize level.  
 \*\*The Reserve will be used to fund any shortfall to the minimum guaranteed \$100,000 Jackpot Prize.  
 \*\*\*Guaranteed minimum prize \$100,000.

c. **Highest Prize Won.** In a single drawing, a Claimant may win in only one (1) Prize Level per single Play and shall be entitled only to the highest Prize Level for that Winning Play.

d. Prizes will be paid in a single disbursement without annuity or deferral.

- a. All payments shall be made to the winner, or his or her estate.
- b. Prizes will be rounded down to the nearest dollar.
- c. There will be a total roll forward for each prize pool tier if there are no winners in the 5 out of 5, 4 out of 5, and 3 out of 5 categories for any given drawing. All prize money will be added to the prize pool for the succeeding drawing(s) until there is a winner.
- d. Promotional prizes for Jersey Cash 5 tickets may take place for a limited term at the discretion of the Director.

**7. RETAILER REQUIREMENTS, COMMISSIONS AND BONUSES**

- a. Electronic Fund Transfer (EFT). As per N.J.A.C. 17:20-6.3, all Retailers are required to have on deposit in their lottery bank account, no later than the close of their bank business day each Thursday, gross sales receipts less commission and cash Prizes paid out for the previous sales week ending Wednesday. In case of deficiencies in EFT, the Director may debit the Retailer’s account \$25.00 per failure.
- b. Commissions. Retailers will receive a commission equal to five percent (5%) of the gross sales dollars. In addition, all Retailers paying out cash Prizes up to \$599.00 shall receive a commission equal to 1.25% of

the money paid out in Prizes. On a temporary basis, the Director may from time to time raise the commission rates for promotional purposes.

- c. Bonuses. The Retailer(s) selling a Jackpot Prize Winning Ticket shall receive a \$2,000.00 bonus from the Lottery. The bonus shall be paid for each Jackpot Prize winning Ticket sold. Bonuses paid shall not be confidential and are subject to the publicity requirements outlined in Section 4(j) of these Official Game Rules.
- d. Offsets. Retailer commissions and bonuses may be offset, at the Director's discretion, against monies due from the Retailer to the Lottery. In such cases, if applicable, a net payment will be made to the Retailer. All data regarding Retailers' sales and compensation shall be kept confidential by the Lottery, except for income tax reporting required by law and bonuses per Section 8(c) above.
- e. Validate all Jersey Cash 5 tickets for a period of one (1) year from the date of the drawing. Tickets redeemed by agents are to be destroyed and properly disposed. Failure to do so will expose the agent to liability for restitution.
- f. Jersey Cash 5 tickets may be canceled at the time of purchase. The agent must retain any canceled bet transaction(s) for a thirteen (13) month period. Failure to do so will expose the agent to liability for the full sales price of the canceled bet or bets, plus reimbursements if any to holders of "winning" tickets pursuant to N.J.A.C. 17:20-6.4(b). No commissions are payable on canceled bets.