

Minnesota State Lottery
Game Rules
Fast Play™ Bingo Lotto Game

Adopted March 26, 2026

1.1. Name of the Game

The name of the game is Fast Play™ Bingo.

1.2. Price of the Game

A single play for the Fast Play™ Bingo Lotto Game Ticket costs two dollars (\$2) for a “Classic” Ticket, five dollars (\$5) for a “Diamond” Ticket, ten dollars (\$10) for a “Wild” Ticket, or twenty dollars (\$20) for a “Lucky Symbol” Ticket.

1.3. Definitions




- A. **Bingo Card** or **Bingo Cards** means one or more sets of numbers and symbols that appear on the top of each Ticket in five (5) columns under the letters B, I, N, G, and O.
- B. **Call Numbers** means the twenty-five (25) numbers that appear on each Ticket. Each Call Number consists of a letter (B, I, N, G, or O) and a number (one [1] through seventy-five [75]).
- C. **Director** means the Director of the Minnesota State Lottery.
- D. **FREE Symbol** means a space on a Bingo Card where no match is required to complete a line or pattern.
- E. **Lottery** means the Minnesota State Lottery.
- F. **Lottery Retailer** or **Retailer** means a person or entity authorized by the Lottery to sell Lottery Tickets.
- G. **Lotto Game** means a Lottery game wherein a player pays a Retailer for and receives a Ticket through a Terminal or Self-service Lottery Terminal.
- H. **Play** means one (1) set of one (1) to four (4) Bingo Card(s) and one (1) set of Call Numbers on a Ticket.
- I. **Progressive Jackpot** means a jackpot that begins at fifty thousand dollars (\$50,000) and increases based on sales of all Fast Play™ Lotto Games.
- J. **Quick Pick** means the random selection of one (1) to four (4) sets of Bingo Card(s) and one (1) set of Call Numbers by a Lottery Terminal or Self-service Lottery Terminal that appears on a Ticket and is played by a player in the Fast Play™ Bingo Lotto Game.
- K. **Self-service Lottery Terminal** means a vending machine device authorized by the Lottery to function in an interactive mode with the Lottery computer system for the purpose of players directly purchasing and validating Lottery Tickets.

- L. **Terminal** means a device authorized by the Lottery to function in an interactive mode with the Lottery computer system for the purpose of issuing Lottery Tickets and entering, receiving, and processing Lottery transactions including purchases, Ticket validations, and report transmittals.
- M. **Ticket** means a Ticket produced by a Terminal or Self-service Lottery Terminal for the Fast Play™ Bingo Lotto Game.
- N. **Your Card** means the one (1) set of numbers one (1) through seventy-five (75) that appear on each Ticket in five (5) columns under YOUR CARD and the letters B, I, N, G, and O on a purchased \$2, \$5, \$10, or \$20 Fast Play™ Bingo Lotto Game. Each of the Bingo Cards has twenty-five (25) numbers or symbols with five (5) numbers in each column.

2.1. Game Description

The Fast Play™ Bingo Lotto Game allows for winning set prizes instantly and for a Progressive Jackpot as provided in these rules. To play the Fast Play™ Bingo Lotto Game, a player requests and pays for a \$2, \$5, \$10, or \$20 Fast Play™ Bingo Lotto Game Ticket from a Lottery Retailer. The Retailer then issues a Ticket, via the Terminal, or a player purchases a Ticket from a Self-service Lottery Terminal containing one (1), two (2), three (3), or four (4) set(s) of Bingo Card(s) and one (1) set of Call Numbers, each of which constitutes a Play. The \$10 and \$20 Tickets also have Bonus Plays as described in Section P below.

2.2 Determination of Prizewinners

- A. The determination of prizewinners is subject to the general Ticket validation requirements set forth in Section 2.4 of these rules.
- B. The holder of a Fast Play™ Bingo Ticket on which the Call Numbers match Your Card numbers in a One (1) Line, Two (2) Lines, Three (3) Lines, Four (4) Corners, Inside Square, Letter X, Letter W, Letter Z, Diamond, or Outside Square Winning Pattern wins the amount designated on the Ticket. The winning Lines or Patterns are determined by whether the player purchased two dollar (\$2) Classic Ticket, a five dollar (\$5) Diamond Ticket, a ten dollar (\$10) Wild Ticket, or a twenty dollar (\$20) Lucky Symbol Ticket. Each winning pattern is displayed on the Ticket.
- C. Each Bingo Card contains one or more free spaces specific to the corresponding Bingo game. Free spaces are identified by a FREE Symbol: free, diamond, paw, or clover symbol (FREE, , , ). Free spaces are specific to the corresponding Bingo game. Winning patterns may include a free space.
- D. For a \$2 Fast Play™ “Classic” Bingo Lotto Game, the possible prizes are:

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Winning Pattern Match	Prize Amount
One (1) Line	\$2 (two dollars)
Two (2) Lines	\$5 (five dollars)
Three (3) Lines	\$10 (ten dollars)
Four (4) Corners	\$20 (twenty dollars)
Inside Square	\$50 (fifty dollars)
Letter X	\$100 (one hundred dollars)
Letter Z	\$250 (two hundred fifty dollars)
Diamond	\$500 (five hundred dollars)
Outside Square	10% of the Progressive Jackpot

If numbers marked form multiple winning patterns, only the highest prize will be paid in a Fast Play™ “Classic” Bingo Lotto Game.

- E. For a \$5 Fast Play™ “Diamond” Bingo Lotto Game Your Card 1 Game, the possible prizes are:

Winning Pattern Match	Prize Amount
Line	\$5 (five dollars)
Four (4) Corners	\$25 (twenty-five dollars)
Letter X	\$100 (one hundred dollars)
Letter Z	\$1,000 (one thousand dollars)
Outside Square	25% of the Progressive Jackpot

- F. For a \$5 Fast Play™ “Diamond” Bingo Lotto Game Your Card 2 Game, the possible prizes are:

Winning Pattern Match	Prize Amount
Line	\$10 (ten dollars)
Four (4) Corners	\$50 (fifty dollars)
Letter X	\$500 (five hundred dollars)
Letter Z	\$5,000 (five thousand dollars)
Outside Square	25% of the Progressive Jackpot

If numbers marked form multiple winning patterns, only the highest prize will be paid in a Fast Play™ Bingo Lotto Game. A player may win on both cards in the Fast Play™ “Diamond” Bingo Lotto Game.

- G. For a \$10 Fast Play™ “Wild” Bingo Lotto Game Your Card 1 Game, the possible prizes are:

Winning Pattern Match	Prize Amount
Line	\$10 (ten dollars)
Four (4) Corners	\$25 (twenty-five dollars)
Letter X	\$50 (fifty dollars)
Letter W	\$250 (two hundred fifty dollars)
Outside Square	50% of the Progressive Jackpot

- H. For a \$10 Fast Play™ “Wild” Bingo Lotto Game Your Card 2 Game, the possible prizes are:

Winning Pattern Match	Prize Amount
Line	\$15 (fifteen dollars)
Four (4) Corners	\$30 (thirty dollars)
Letter X	\$75 (seventy-five dollars)
Letter W	\$2,000 (two thousand dollars)
Outside Square	50% of the Progressive Jackpot

- I. For a \$10 Fast Play™ “Wild” Bingo Lotto Game Your Card 3 Game, the possible prizes are:

Winning Pattern Match	Prize Amount
Line	\$20 (twenty dollars)
Four (4) Corners	\$40 (forty dollars)
Letter X	\$100 (one hundred dollars)
Letter W	\$10,000 (ten thousand dollars)
Outside Square	50% of the Progressive Jackpot

If numbers marked form multiple winning patterns, only the highest prize will be paid in a Fast Play™ Bingo Lotto Game. A player may win on all three (3) cards in the Fast Play™ “Wild” Bingo Lotto Game.

- J. A player who matches the Bonus Play Numbers to any of the Call Numbers and completes any line on a “Wild” Fast Play Lotto Game wins ten dollars (\$10).
- K. For a \$20 Fast Play™ “Lucky Symbol” Bingo Lotto Game Your Card 1 Game, the possible prizes are:

Winning Pattern Match	Prize Amount
Line	\$20 (twenty dollars)
Four (4) Corners	\$50 (fifty dollars)
Letter X	\$150 (one hundred fifty dollars)
Letter Z	\$500 (five hundred dollars)
Outside Square	100% of the Progressive Jackpot

- L. For a \$20 Fast Play™ “Lucky Symbol” Bingo Lotto Game Your Card 2 Game, the possible prizes are:

Winning Pattern Match	Prize Amount
Line	\$25 (twenty-five dollars)
Four (4) Corners	\$60 (sixty dollars)
Letter X	\$200 (two hundred dollars)
Letter Z	\$1,000 (one thousand dollars)
Outside Square	100% of the Progressive Jackpot

- M. For a \$20 Fast Play™ “Lucky Symbol” Bingo Lotto Game Your Card 3 Game, the possible prizes are:

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Winning Pattern Match	Prize Amount
Line	\$30 (thirty dollars)
Four (4) Corners	\$75 (seventy-five dollars)
Letter X	\$250 (two hundred fifty dollars)
Letter Z	\$5,000 (five thousand dollars)
Outside Square	100% of the Progressive Jackpot

- N. For a \$20 Fast Play™ “Lucky Symbol” Bingo Lotto Game Your Card 4 Game, the possible prizes are:

Winning Pattern Match	Prize Amount
Line	\$40 (forty dollars)
Four (4) Corners	\$100 (one hundred dollars)
Letter X	\$300 (three hundred dollars)
Letter Z	\$20,000 (twenty thousand dollars)
Outside Square	100% of the Progressive Jackpot

- O. If numbers marked form multiple winning patterns, only the highest prize will be paid in a Fast Play™ “Lucky Symbol” Bingo Lotto Game. A player may win on all four (4) cards in the Fast Play™ Lucky Symbol Bingo Lotto Game.
- P. A player who matches the Bonus Play Numbers to any of the Call Numbers on a “Lucky Symbol” Fast Play™ Lotto Game wins the prize shown immediately below that number. Bonus Play numbers cannot be used on Cards 1, 2, 3, or 4 on a “Lucky Symbol” Lotto Fast Play™ Game.

2.3 Cancellation Prohibited

A Ticket for the Fast Play™ Bingo Lotto Game may not be voided or canceled by returning the Ticket to the Lottery or the selling Lottery Retailer, including Tickets that are printed in error or from a Self-service Lottery Terminal.

2.4 Ticket Validation Requirements

- A. To be valid, a Fast Play™ Bingo Lotto Game Ticket that entitles its holder to receive a prize must meet the following conditions:
1. The Ticket validation number is present in its entirety and corresponds, using the computer validation file, to the selected numbers printed on the Ticket for the date printed on the Ticket.
 2. The Ticket is intact.
 3. The Ticket is not mutilated, altered, reconstituted, or tampered with in any way.
 4. Any signature in the signature area must not have been removed or altered in any way.
 5. The Ticket may not be counterfeit or an exact duplicate of another winning Ticket.
 6. The Ticket was issued by the Lottery in an authorized manner.

7. The Ticket has not been stolen.
 8. The Ticket data have been recorded on the Lottery central computer system and the Ticket data matches this computer record in every respect.
 9. The Terminal-selected winning data and the validation number data of an apparent winning Ticket appears on the Official File of Winning Tickets and a Ticket with that exact data has not been previously paid.
 10. The Ticket is not misregistered, defectively printed, or printed or produced in error to an extent that it cannot be processed by the Lottery.
 11. The Ticket passes other confidential security checks by the Lottery.
- B. A Ticket not passing the validation requirements and checks specified in Paragraph A above will be considered invalid and a prize will not be paid for that Ticket.
- C. When the validity of a Ticket is in doubt, the determination of the Director is final and binding.
- D. If a defective Ticket is purchased or if the Director determines that an adjustment must be made for error, the sole and exclusive remedy is the replacement of the defective or erroneous Procedure for Claiming Prizes

2.5 Procedures for Claiming a Prize

- A. The Lottery is not responsible for lost or stolen Tickets. The Lottery recommends that players use [registered mail](#) to send Tickets and Ticket Claim forms to the Lottery and that players keep a legible copy of the front and back of any Ticket sent.
- B. To claim a prize of less than six hundred dollars (\$600) a player must sign the back of the Ticket in the signature area and present the winning Ticket to any Lottery retailer or to Lottery headquarters at 2645 Long Lake Rd, Roseville, MN, or mail the Ticket to the Lottery at Minnesota State Lottery, P.O. Box 131000, Roseville, MN 55113. The Lottery retailer or Lottery staff will verify the claim and, if valid, make payment of the amount due the player and physically void the Ticket. If a Lottery retailer cannot verify a claim or does not have the funds on hand to pay a claim, the Lottery retailer will provide the player with a Ticket 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 will be forwarded to the player in the amount due. In the event the claim is not validated by the Lottery, the claim will be denied, and the player will be notified promptly.
- C. To claim a prize of six hundred dollars (\$600) to fifty thousand dollars (\$50,000), the player must sign the winning Ticket, complete a [Ticket Claim form](#) in its entirety and present both the Ticket and the completed Ticket Claim form at any Lottery office or mail both to the Lottery at Minnesota State Lottery, P.O. Box 131000, Roseville, MN 55113. If the claim is validated by the Lottery, a check will

be forwarded to the player for payment in the amount due less any appropriate debt set-off under [Minn. Stat. § 270A](#) and any applicable federal and state withholding tax. If the claim is not validated by the Lottery, the claim will be denied, and the player will be notified promptly.

- D. To claim a prize greater than fifty thousand dollars (\$50,000), the player must sign the winning Ticket, complete a [Ticket Claim form](#) in its entirety, and present both the Ticket and the completed Ticket Claim form at the Minnesota State Lottery headquarters at 2645 Long Lake Road, Roseville, Minnesota, 55113. If the claim is validated by the Lottery, a check will be given to the player for payment in the amount due less any appropriate debt set-off under [Minn. Stat. § 270A](#) and any applicable federal and state withholding tax. If the claim is not validated by the Lottery, the claim will be denied, and the player will be notified promptly.

2.6. **Allowance for Delay of Payment**

The Lottery may delay payment of a prize pending a final determination by the Lottery 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 a dispute occurs or it appears likely that a dispute may occur regarding the ownership of the Ticket;
- C. if there is any question regarding the identity of the claimant;
- D. if there is any question regarding the validity of the Ticket presented for payment; or
- E. if the claim is subject to any setoff for delinquent debts owed by the claimant under [Minn. Stat. § 349A.08, subd. 8](#).

2.7. **Payment of Prizes to Persons Under Age 18**

No prize in the Fast Play™ Bingo Lotto Game may be paid to a person under 18 years of age.

2.8. **Prize Claim Period**

All prizes must be claimed within one (1) year of the transaction date that appears on the Fast Play™ Bingo Lotto Game Ticket. For prizes claimed by mail, date of claim is date of receipt by the Lottery. For prizes of \$600 or more, the claim period ends at the close of business on the last day of the claim period that Lottery offices are open. Claims of \$600 or more must have a [Ticket Claim form](#) completed in its entirety to be a valid claim. Lottery offices are closed for the holidays and events listed on [mnlottery.com](#), and one or more Lottery offices may close unexpectedly due to weather or other unforeseen circumstances.

2.9. Ticket Ownership

- A. Until the area designated for a signature on the back of a Ticket is signed, a Ticket is considered owned by the physical possessor of said Ticket. Removed or altered signatures may void a Ticket; the Ticket will be ineligible for any prize. When a Ticket is signed in the designated area, the player whose signature appears in the signature area is considered the owner of the Ticket and is entitled to any prize attributable thereto.
- B. Notwithstanding any name or names submitted on a claim form, the Director will make payment to the player whose signature appears on the back of the Ticket in the signature area. If more than one (1) name appears on the back of the Ticket in the signature area or more than one (1) person has agreed to share the prize and the prize being claimed is less than \$600, the Director will require that one (1) of those players whose name appears thereon or have agreed to share the prize be designated to receive payment. 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 \$600 or greater, the Director will make payment to each person who is a party to a valid prize-sharing agreement.
- C. The Lottery is not responsible for lost or stolen Tickets.

3.1. Probability of Winning

- A. The approximate overall odds of winning a prize in the Fast Play™ “Classic” Bingo Lotto Game are 1:3.47. The approximate odds of winning 10% of the Progressive Jackpot are 1:250,000. The following table lists the approximate odds of winning prizes for a Fast Play™ “Classic” Bingo Lotto Game:

Prize Amount	Odds
\$500	1:125,000.00
\$250	1:62,500.00
\$100	1:125,000.00
\$50	1:2,500.00
\$20	1:208.33
\$10	1:40.32
\$5	1:17.86
\$2	1:4.95

- B. The approximate overall odds of winning a prize in the Fast Play™ “Diamond” Bingo Lotto Game are 1:3.38. The approximate odds of winning 25% of the Progressive Jackpot are 1:250,000. The following table lists the approximate odds of winning prizes for a Fast Play™ “Diamond” Bingo Lotto Game:

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Prize Amount	Odds
\$5,000	1:125,000.00
\$1,000	1:83,333.33
\$500	1:50,000.00
\$150	1:5,555.56
\$100	1:2,500.00
\$75	1:833.33
\$50	1:333.33
\$35	1:333.33
\$25	1:250.00
\$15	1:83.33
\$10	1:8.93
\$5	1:6.25

- C. The approximate overall odds of winning a prize in the Fast Play™ “Wild” Bingo Lotto Game are 1:3.09. The approximate odds of winning 50% of the Progressive Jackpot are 1:250,000. The following table lists the approximate odds of winning prizes in a Fast Play™ “Wild” Bingo Lotto Game:

Prize Amount	Odds
\$10,000	1:125,000.00
\$2,000	1:125,000.00
\$250	1:16,666.67
\$100	1:625.00
\$75	1:416.67
\$50	1:75.76
\$40	1:238.10
\$30	1:154.32
\$25	1:166.56
\$20	1:10.42
\$15	1:16.67
\$10	1:7.46

- D. The approximate overall odds of winning a prize in the Fast Play™ “Lucky Symbol” Bingo Lotto Game are 1:2.74. The approximate odds of winning 100% of the Progressive Jackpot are 1:250,000. The following table lists the approximate odds of winning prizes prize for a Fast Play™ “Lucky Symbol” Bingo Lotto Game:

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Prize Amount	Odds
\$20,000	1:250,000.00
\$5,000	1:125,000.00
\$1,000	1:62,500.00
\$500	1:41,666.67
\$300	1:41,666.67
\$250	1:20,833.33
\$200	1:4,166.67
\$150	1:3,125.00
\$125	1:1,351.35
\$100	1:178.57
\$75	1:52.63
\$60	1:50.00
\$50	1:39.06
\$40	1:41.67
\$30	1:20.00
\$25	1:16.78
\$20	1:6.25

4.1. **Governing Law**

In purchasing a Fast Play™ Bingo Lotto Game, the player agrees to comply with and abide by these rules, Minn. Stat. § 349A (State Lottery); Minn. R. 7857 (Lottery Prize Payments), and all final decisions of the Director.