

**Minnesota State Lottery
Official Game Rules
for Lotto Game
“Powerball Xs & Os™”**

Adopted September 8, 2026

1.1. Name of the Game and Game Description

The name of the Multi-State Lottery Association’s lotto game in Minnesota is “Powerball Xs & Os™.”

In addition to Powerball Xs & Os™, the Multi-State Lottery Association will offer ways to win prizes by entering Tickets into the Powerball Official app. These additional ways to win will be governed by the Rules for the Powerball Xs and Os™ National Promotions Program Offered on the Official Powerball® App and the Minnesota Lottery Powerball Xs and Os™ Promotional Rules. In the case of a conflict, the Rules for the Powerball Xs and Os™ National Promotions Program Offered on the Official Powerball® App and the MUSL Powerball Xs & Os™ Product Group Rules shall govern.

1.2. Definitions

- A. “Digital Play Slip” means a Play Slip created by using the Minnesota Lottery Mobile App.
- B. “Director” means the Director of the Minnesota State Lottery.
- C. “Drawing” means the formal process of selecting NFL team logos which determine the number of prizewinners for each prize level of the game.
- D. “Game Ticket” or “Ticket” means acceptable evidence of a Play, which is a Ticket produced by a retailer Terminal for the Powerball Xs & Os™ game.
- E. “Lottery” means the Minnesota State Lottery.
- F. “Lottery Retailer” or “Retailer” means a person or entity authorized by the Lottery to sell Lottery Game Tickets.
- G. “Lotto Game” means the Lottery game wherein a player selects NFL team logos out of a larger predetermined set or sets.
- H. “Mobile App” means the Minnesota Lottery Mobile App.
- I. “MUSL” means the Multi-State Lottery Association.
- J. “MUSL Powerball Xs & Os™ Product Group” or “Product Group” means the group of lotteries that have joined together to offer the Powerball Xs & Os™ lotto game according to the terms of the MUSL agreement and the MUSL Powerball Xs & Os™ Product Group Rules.
- K. “MUSL Powerball Xs & Os™ Product Group Rules” means the rules of the MUSL Powerball Xs & Os™ Product Group. In the event of a conflict between these Official Rules and the MUSL Powerball Xs & Os™ Product Group Rules, the MUSL Powerball Xs & Os™ Product Group Rules shall govern.

- L. “Panel” means an area of a Play Slip or Digital Play Slip which must be marked by the player to select the logos to play.
- M. “Pari-mutuel” means wagered funds that are pooled and then paid in equal shares to the prizewinners as described in these Rules.
- N. “Participating Lottery” or “Selling Lottery” means a state lottery or lottery of a political subdivision or entity that sells the Powerball Xs & Os™ game and is a member of the Product Group.
- O. “Party Lottery” means a state lottery or lottery of a political subdivision or entity that is a member of MUSL and that sells the games offered by the MUSL Powerball Xs & Os™ Product Group.
- P. “Play” means the one set of eight (8) NFL team logos chosen in the Powerball Xs & Os™ lottery game. Only one (1) play may be shown on an eligible Ticket.
- Q. “Play Slip” or “Digital Play” Slip means a physical or digital card used in marking a player’s game plays.
- R. “Quick Pick” means the random selection of logos by a Retailer Terminal that appears on a Ticket played by a player in the game.
- S. “Retailer” means a person or entity authorized by the Lottery to sell Powerball Xs & Os™ Tickets.
- T. “Set Prize” means all other prizes except the grand prize that are advertised to be paid by a single cash payment and, except in instances outlined in these rules, are equal to the prize amount established by these rules for the prize level.
- U. “Terminal” means a device authorized by the Lottery to function in an interactive mode with the Lottery’s computer system and Minnesota Lottery Mobile App for the purpose of issuing Lottery tickets and entering, receiving, and processing Lottery transactions, including purchases, Ticket validations, and report transmittals.
- V. “Winning Play” means the eight (8) NFL team logos from a field of thirty-two (32) NFL team logos randomly selected at each Drawing that are verified as official and used to determine winning plays contained on game Tickets that are logged on the Lottery computer system.

2.1 Game Description

Powerball Xs and Os™ is a draw-based lottery game with a rolling “Match 8” Grand Prize jackpot supported by weekly sales and four (4) additional prize tiers with set cash prize levels as set forth in these rules. Individual NFL team logos comprise the thirty-two/32-symbol universe; players select, either manually or by Quick Pick, eight (8) NFL team logos. The winning NFL team logos are selected randomly by MUSL. To play the Powerball Xs & Os™ lottery game a player requests and pays for a Ticket on which there are thirty-two (32) NFL team logos available for player selection, or, at the player’s option, the logos may be randomly selected by Quick Pick. Players must choose eight (8) logos, request a Quick Pick of eight (8) logos, or choose fewer than eight (8) logos and

request a Quick Pick to equal eight (8) logos for a Play. A Player may also select eight (8) logos by using a Digital Play Slip.

2.2 Claims

A Ticket is the only proof of a game Play or Plays and the submission of a winning Ticket to the issuing Lottery or an authorized Retailer is the sole method of claiming a prize or prizes. A physical or Digital Play Slip has no monetary or prize value and does not constitute evidence of Ticket purchase or of NFL team logos selected. A Terminal-produced paper receipt has no monetary or prize value and does not constitute evidence of a Ticket purchase or of NFL team logos selected.

2.3 Cancellations Prohibited

A Ticket may not be voided or canceled by returning the Ticket to the selling Retailer, including Tickets that are printed in error.

2.4 Player Responsibility

It is the sole responsibility of the player to verify the accuracy of the game Play or Plays and other data printed or input on their Ticket(s). The placing of Plays is done at the player's own risk through the Retailer who acts on the player's behalf in entering the Play or Plays.

2.5 Price of Ticket

- A. Each Powerball Xs & Os™ play costs five dollars (\$5) and contains one (1) Play.
- B. A Retailer may discount the sales price of a Ticket in this game if the reduction in price is part of a store-wide discount promotion on all purchases (Lottery and non-Lottery) made by the player. The discount of the price does not relieve the Retailer from the obligation to pay the Lottery the full price of a Ticket as stated in this section.

2.6 Play Slip and Ticket Characteristics and Restrictions

- A. The player selects, or requests random selection from a Retailer by Quick Pick, eight (8) NFL team logos on a Play Slip or Digital Play Slip. Play Slips are available at no cost to players. The minimum entry of one (1) play costs five dollars (\$5). A Play Slip or Digital Play Slip has no monetary or prize value and does not constitute evidence of purchase or NFL team logos selected.
- B. To purchase a Ticket, players must pay the purchase price with a Ticket purchase and submit a completed Play Slip or Digital Play Slip or request selection by Quick Pick to an authorized Retailer. The Retailer will issue a standard game Ticket that contains the eight (8) NFL team logo selections played in each game grid, the Drawing date, amount bet, and validation number data. A standard Game Ticket is the only valid proof of a bet placed, and the only valid receipt for claiming a prize. The standard Game Ticket is valid only for the Drawing date or dates printed on the Ticket.
- C. If Play Slips or Digital Play Slips are unavailable, Plays may also be given verbally to an authorized Retailer in groups of eight (8) NFL team logo selections for each

five dollars (\$5) wagered. The selections are manually entered into the Terminal by the Retailer. Tickets can also be generated by the Terminal using the Quick Pick feature.

- D. A player may select NFL team logos for up to ten (10) Drawings, specifically the next Drawing and the nine (9) subsequent Drawings.
- E. No Ticket may be purchased or issued for a Drawing within a specified time, to be designated by the Director, of that Drawing.
- F. Plays may be entered manually only by using a Lottery Terminal keyboard, by means of a Play Slip provided by the Lottery and hand-marked by the player, by Digital Play Slip created on the Minnesota Lottery Mobile App and scanned by a Lottery terminal, or by such other means approved by the Lottery.
- G. A Retailer may not permit the use of facsimiles of Play Slips, copies of Play Slips, or other materials inserted into the Lottery terminal's Play Slip reader that are not printed or approved by the Lottery.
- H. A Retailer may not permit any device to be physically or wirelessly connected to the Lottery computer Terminal to enter Plays, except as approved by the Lottery.

2.7 Time, Place, and Manner of Conducting Drawings

- A. Powerball Xs & Os™ Drawings are held on Sunday no earlier than fifty-nine (59) minutes after the close of the game play sales. Sales closure will be no later than 7:58:50 p.m. Central Standard Time (CT), and the draw will take place at 9:00 p.m. CT after successful game closure. However, the Director or the MUSL Powerball Xs & Os™ Product Group may change the time of the Drawing without notice.
- B. Powerball Xs & Os™ Drawings are conducted by MUSL in locations designated by the MUSL Powerball Xs & Os™ Product Group.
- C. MUSL will draw, at random, eight (8) NFL team logos, which, after verification, are known as the Winning Play.

3.1 Prize Pools

The prize pool for all prize categories consists of fifty-one percent (51%) of each drawing period's sales, including tax, after the prize pool accounts and prize reserve accounts are funded to the amount set by the MUSL Powerball Xs & Os™ Product Group.

The prize pool for the Powerball Xs & Os™ Promotional Prizes, awarded pursuant to the Rules for the Powerball Xs and Os™ National Promotions Program Offered on the Official Powerball® App, described in Section 1.1, is four percent (4%) of each drawing period's sales, including tax, after the prize pool accounts and prize reserve accounts are funded to the amount set by the MUSL Powerball Xs & Os™ Product Group.

3.2 Prize Pool Accounts and Prize Reserve Accounts

Up to five percent (5%) of Sales, including tax, may be placed in one (1) or more prize pool accounts and prize reserve accounts until the prize pool accounts and prize reserve

accounts reach the amount designated by the MUSL Powerball Xs & Os™ Product Group. Once the prize reserve account exceeds the designated amount, the excess becomes part of the prize pool. Any amount remaining in a prize reserve account at the end of this game is carried forward to a replacement prize pool account and prize reserve account or expended in a manner as directed by the MUSL Powerball Xs & Os™ Product Group.

3.3 Expected Prize Payout Percentages

- A. The grand prize is determined on a Pari-mutuel basis. Except as provided in these rules, all other prizes awarded are paid as set cash prizes with the following expected prize payout percentages:

Number of Matches per Play	Prize Payment	Approximate Prize Payout Percentage
Match 8	Grand Prize	34.9612%
Match 7	\$20,000	14.3168%
Match 6	\$500	14.4063%
Match 5	\$40	16.9033%
Match 4	\$7	19.4124%

- B. The prize money allocated to the grand prize category is divided equally by the number of plays winning the grand prize.
- C. The Set Prize pool (for cash prizes of one million dollars [\$1,000,000] or less) may be carried forward to subsequent drawings if all or a portion of the Set Prize pool is not needed to pay the set prizes awarded in the current drawing. If the total of the Set Prizes awarded in a drawing exceeds the percentage of the prize pool allocated to the Set Prizes, then the amount needed to fund the Set Prizes awarded may be drawn from the following sources, in the following order: (1) the amount allocated to the Set Prizes and carried forward from previous drawings, if any; and (2) an amount from the Set Prize reserve account, if available, not to exceed forty million dollars (\$40,000,000) per drawing. If, after these sources are depleted, there are not sufficient funds to pay the Set Prizes awarded then the highest Set Prize becomes a Pari-mutuel prize. If the amount of the highest Set Prize, when paid on a Pari-mutuel basis, drops to or below the next highest Set Prize and there are still not sufficient funds to pay the remaining Set Prizes awarded, then the next highest Set Prize becomes a Pari-mutuel prize. This procedure continues down through all Set Prize levels, if necessary, until all Set Prize levels become Pari-mutuel prize levels. In that instance, the money available from the funding sources listed in this procedure is divided among the winning plays in proportion to their respective prize percentage.

3.4 Probability of Winning

The following table shows the approximate probability of winning and the probable distribution of winners in and among each prize category based on the total number of possible combinations in the Powerball Xs & Os™ game. The overall odds of winning a prize are 1:12.158690.

Number of Matches per Play	Approximate Odds	Prize Payment
Match 8	1:10,518,300.0000	Grand Prize
Match 7	1:54,782.812500	\$20,000
Match 6	1:1,361.063665	\$500
Match 5	1:92.799795	\$40
Match 4	1:14.140921	\$7

3.5 Grand Prize Payments

All Grand Prizes are paid in cash by the Lottery. There is no annuity option in the Powerball Xs & Os™ Game.

3.6 Set Prize Payments

All Set Prizes are paid in cash by the Lottery. The Lottery may begin paying low-tier cash prizes after receiving authorization to pay from the MUSL central office.

3.7 Rollover

If the grand prize is not won in a drawing, the prize money allocated for the grand prize rolls over and is added to the grand prize pool for the following drawing.

3.8 Limited to Highest Prize Won

The holder of a winning ticket may win only one (1) prize per Play in connection with the NFL team logos drawn, and is entitled only to the prize won by those in the highest-matching prize category.

3.9 Prize Claim Period

Prize claims must be submitted within one (1) year of the drawing date. 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. 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.

3.10 Prizes Rounded

Prizes may be rounded down so that prizes can be paid in multiples of whole dollars. Breakage resulting from rounding these prizes is carried forward to the prize pool for the next drawing.

3.11 Funding of Guaranteed Prizes

The MUSL Powerball Xs & Os™ Product Group may offer guaranteed minimum grand prize amounts or minimum increases in the grand prize amount between drawings or make other changes in the allocation of prize money where the MUSL Powerball Xs & Os™ Product Group finds that it would be in the best interest of the game.

3.12 Procedure for Claiming a Prize

- A. 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 retailer that sells Powerball Xs & Os™ game Tickets. The retailer will verify the claim through use of the Retailer Terminal and, if valid, make payment of the amount due the player. In the event the retailer cannot verify the claim or does not have the funds on hand to pay the claim, the 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, the claim will be denied and the player will be notified promptly.
- B. To claim a prize of fifty thousand dollars (\$50,000) or less, but greater than six hundred dollars (\$600), a player must sign the winning Ticket, fill out a [Ticket Claim form](#) in its entirety, and present both at any Lottery Regional Office or at Lottery Headquarters at 2645 Long Lake Road, Roseville, Minnesota, 55113, or mail both to the Minnesota State Lottery, P.O. Box 131000, Roseville, MN 55113. If mailed, date of claim is date of receipt by the Minnesota Lottery. 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. Pursuant to [Minn. Stat. § 349.08](#), if the claim is validated by the Lottery, the check in the appropriate amount will be forwarded to the player less any applicable federal and state withholding tax and debt owed under [Minn. Stat. § 270A.03](#). In the event that 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 greater than fifty thousand dollars (\$50,000), a player must sign the winning Ticket, fill out a [Ticket Claim form](#) in its entirety, and present both at Lottery Headquarters at 2645 Long Lake Road, Roseville, Minnesota, 55113. Pursuant to [Minn. Stat. § 349.08](#), if the claim is validated by the Lottery, the check in the appropriate amount will be forwarded to the player, less any applicable federal and state withholding tax and debt owed under [Minn. Stat. § 270A.03](#). In the event that the claim is not validated by the Lottery, the claim will be denied and the player will be notified promptly.

4.1 Ticket Responsibility

- A. A Powerball Xs & Os™ prize claim is deemed to be submitted by the person whose name appears on the Ticket or, in the case of a Ticket not completed with name and address, by the person holding the Ticket.
- B. The Lottery is not responsible for lost or stolen Powerball Xs & Os™ Tickets.
- C. The purchaser of a Powerball Xs & Os™ Ticket has the sole responsibility for checking the accuracy and condition of the data printed on the Ticket.
- D. The Lottery will not be responsible for Powerball Xs & Os™ Tickets redeemed in error by a player from a Retailer.

4.2 Ticket Validation Requirements

- A. To be a valid Powerball Xs & Os™ Ticket, the following conditions must be met:
1. The Ticket validation number is present in its entirety and corresponds, using the computer validation file, to the selected NFL team logos 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 is not counterfeit or an exact duplicate of another winning Ticket.
 6. The Ticket has been issued by the Lottery through a Retailer in an authorized manner.
 7. The Ticket has not been stolen or canceled.
 8. The Ticket data have been recorded on the Lottery central computer system before the Drawing and the Ticket data match the computer record in every respect.
 9. The Player-selected or Terminal-selected NFL team logos, the validation data, and the Drawing date of an apparent winning Ticket appear on the official file of winning Tickets, and a Ticket with that exact date 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 all other confidential security checks of the Lottery.
- B. A Ticket not passing the validation checks in Subsection A above is considered invalid and will not be paid.
1. When the validity of a Ticket is in doubt, the determination of the Director of the Lottery is final and binding.
 2. If a defective Ticket is purchased or if the Director determines that an adjustment must be made for an error, the sole and exclusive remedy will be the replacement of the defective or erroneous Ticket with a Ticket of equivalent sale price from a current Lottery game.
 3. If a Ticket is not paid by the Lottery and a dispute occurs as to whether the Ticket is a winning Ticket, the Lottery may replace the Ticket as provided in Paragraph 2 above. This is the sole and exclusive remedy of the holder of the Ticket.

4.3 Allowance for Delay of Payment

- A. The Lottery may delay payment of the prize pending a final determination by the Director, under any of the following circumstances:
 - 1. if a dispute occurs, or it appears likely that a dispute may occur, regarding the prize;
 - 2. if there is any question regarding the identity of the claimant;
 - 3. if there is any question regarding the validity of the Ticket presented for payment; or
 - 4. if the claim is subject to any setoff for delinquent debts owed by the claimant under [Minn. Stat. § 349A.08, subd. 8](#).
- B. The Lottery may delay payment of a grand prize for up to fifteen (15) days as permitted by MUSL Powerball Xs & Os™ Product Group rules.
- C. No liability for interest for any delay will accrue to the benefit of the claimant pending payment of the claim.

5.1 Ticket Ownership

- A. Until the area designated for a signature on the back of a Ticket is signed, a Ticket is owned by the physical possessor of said Ticket. When a Ticket is signed in the designated area, the player whose signature appears in the signature area is the owner of the Ticket and is entitled to any prize attributable thereto. Signatures may not be removed or altered.
- B. The Director may make payment to each person who has agreed to share a prize so long as the prize being claimed is more than \$599.99. If the prize being claimed is less than six hundred dollars (\$600.00), the Director will require that one (1) of those players whose name appears on the back of the Ticket or is party to the prize sharing agreement be designated to receive payment by submission of the agreement among the players that has been approved by the Director.
- C. The Lottery is not responsible for lost or stolen Powerball Xs & Os™ game Tickets.

6.1 Governing Law

In purchasing a Ticket, the player agrees to comply with, and abide by, the rules for Powerball Xs & Os™; Minnesota law including <https://www.revisor.mn.gov/statutes/cite/349A> (State Lottery); [Minn. R. 7857](#) (Lottery Prize Payments); MUSL Powerball Xs & Os™ Product Group Rules; and all final decisions of the Director.

7.1. Ineligible Players

A Minnesota State Lottery Powerball Xs & Os™ Ticket may not be purchased by, and a prize won by any such Ticket may not be paid to:

- A. a MUSL employee, officer, or director;

- B. a contractor or consultant under agreement with the MUSL to review the MUSL audit and security procedures;
- C. an immediate family member of an individual described in subsections (A) and (B) above and residing in the same household;
- D. Employees (including immediate family residing in the same household) of the Lottery, employees (including immediate family residing in the same household) of any company that is not eligible to receive a prize from the Lottery pursuant to law or a contract with the Lottery; or all other persons prohibited by law.

8.1 Retailer's Conduct, Bulk Purchase Restrictions

- A. A Lottery Retailer authorized to sell Lottery tickets for lotto games, or an employee of a Retailer may not request, demand, or accept gratuities or additional compensation from any person, or agent thereof, in exchange for the purchase of Powerball Xs & Os™ Tickets.
- B. A Lottery Retailer authorized to sell Lottery tickets for lotto games must make Powerball Xs & Os™ Lottery Tickets available for sale to the public during the hours that sale of Powerball Xs & Os™ Tickets are authorized to be sold and that business is open to the public.
- C. A Lottery Retailer authorized to sell Lottery tickets for lotto games may sell Powerball Xs & Os™ Lottery Tickets only on the premises described in the Retailer's contract, except as specially authorized in writing by the Director. No transaction, or any part thereof, of Powerball Xs & Os™ Lottery Tickets may be made at the general corporate office of any Retailer unless that office is open to the public and has contracted with the Lottery as a separate Lottery Retailer.
- D. A Lottery Retailer authorized to sell Lottery Tickets for lotto games may not enter into any special agreement with any person, group of persons, or agent thereof, for the purchase of over \$5,000 of only Powerball Xs & Os™ Lottery Tickets for any one (1) Drawing.
- E. A Lottery Retailer authorized to sell Lottery Tickets for lotto games must immediately report to the Lottery any attempt made by any person, or group of persons, or an agent thereof, to purchase more than 50% of the combinations for Powerball Xs & Os™ for any one (1) Drawing.
- F. A Lottery Retailer authorized to sell Lottery Tickets for lotto games must obtain the name and address of any person purchasing more than \$5,000 in Powerball Xs & Os™ Lottery Tickets for any one (1) Drawing and report the information to the Lottery before the sale.
- G. A person may not purchase a Ticket or combinations of Tickets and a Lottery Retailer may not directly or knowingly sell a Ticket or combination of Tickets to any person which would guarantee the purchaser a grand prize win or any win.