<p>1.0 Name and Style of Game.
<p>A. The name of Instant Game No. 1511 is "20X CA\$H". The play style is "slots-straight line".
<p>1.1 Price of Instant Ticket.
<p>A. Tickets for Instant Game No. 1511 shall be $\$ 20.00$ per Ticket.
<p>1.2 Definitions in Instant Game No. 1511.
<p>A. Display Printing - That area of the Instant Game Ticket outside of the area where the overprint and Play Symbols appear.
<p>B. Latex Overprint - The removable scratch-off covering over the Play Symbols on the front of the Ticket.
<p>C. Play Symbol - The printed data under the latex on the front of the Instant Ticket that is used to determine eligibility for a prize. Each Play Symbol is printed in symbol font in black ink in positive except for dual-image games. The possible black Play Symbols are: 10X SYMBOL, 20X SYMBOL, BELL SYMBOL, 4 LEAF CLOVER SYMBOL, LEMON SYMBOL, MONEY CLIP SYMBOL, RAINBOW SYMBOL, GOLD BAR SYMBOL, TREASURE CHEST SYMBOL, GOLD COIN SYMBOL, STACK OF CASH SYMBOL, PIGGY BANK SYMBOL, SAFE SYMBOL, SINGLE CHERRY SYMBOL, WALLET SYMBOL, STAR SYMBOL, WISHBONE SYMBOL, BANANA SYMBOL, SUN SYMBOL, MONEY BAG SYMBOL, ANCHOR SYMBOL, DIAMOND SYMBOL, LIMO SYMBOL, PEARLS SYMBOL, DIAMOND RING SYMBOL, WATCH SYMBOL, HORSESHOE SYMBOL, POT OF GOLD SYMBOL, CROWN SYMBOL, LIGHTNING BOLT SYMBOL, MOON SYMBOL, HAT SYMBOL, CLUB SYMBOL, DAISY FLOWER SYMBOL, HEART SYMBOL, SPADE SYMBOL, BUTTERFLY SYMBOL, KEY SYMBOL, $\$ 20.00, \$ 25.00, \$ 50.00, \$ 100, \$ 150, \$ 200, \$ 500$, $\$ 1,000$, \$10,000 and \$1,000,000.
<p>D. Play Symbols caption - The printed material appearing below each Play Symbol which explains the Play Symbol. One caption appears under each Play Symbol and is printed in caption font in black ink in positive. The Play Symbol Caption which corresponds with and verifies each Play Symbol is as follows:

Table 1 of this section
Figure 1:16 TAC GAME NO. 1511 - 1.2D
<p>E. Serial Number - A unique 14 (fourteen) digit number appearing under the latex scratch-off covering on the front of the Ticket. There will be a four (4)-digit "security number" which will be individually boxed and randomly placed within the number.
The remaining ten (10) digits of the Serial Number are the Validation Number. The Serial Number is for validation purposes and cannot be used to play the game.
The format will be: 00000000000000 .
<p>F. Low-Tier Prize - A prize of \$20.00.
<p>G. Mid-Tier Prize - A prize of $\$ 25.00, \$ 50.00, \$ 70.00, \$ 100, \$ 150, \$ 200$ or $\$ 500$.
<p>H. High-Tier Prize - A prize of $\$ 1,000$, \$10,000 or $\$ 1,000,000$.
<p>I. Bar Code - A 24 (twenty-four) character interleaved two (2) of five (5) Bar Code which will include a four (4) digit game ID, the seven (7) digit Pack number, the three (3) digit Ticket number and the ten (10) digit Validation Number. The Bar Code appears on the back of the Ticket.
 number (1511), a seven (7) digit Pack number, and a three (3) digit Ticket number. Ticket numbers start with 001 and end with 025 within each Pack. The format will be: 1511-0000001-001.
$<p>K$. Pack - A Pack of " $20 \mathrm{X} \mathrm{CA} \mathrm{H}^{\prime \prime}$ Instant Game Tickets contains 025 Tickets, packed in plastic shrink-wrapping and fanfolded in pages of one (1). The front of Ticket 001 will be shown on the front of the Pack; the back of Ticket 025 will be revealed on the back of the Pack. All Packs will be tightly shrink-wrapped. There will be no breaks between the Tickets in a Pack. Every other book will reverse i.e., reverse order will be: the back of Ticket 001 will be shown on the front of the Pack and the front of Ticket 025 will be shown on the back of the Pack.
<p>L. Non-Winning Ticket - A Ticket which is not programmed to be a winning Ticket or a Ticket that does not meet all of the requirements of these Game Procedures, the State Lottery Act (Texas Government Code, Chapter 466), and applicable rules adopted by the Texas Lottery pursuant to the State Lottery Act and referenced in 16 TAC, Chapter 401.
<p>M. Ticket or Instant Game Ticket, or Instant Ticket - A Texas Lottery "20X CA\$H" Instant Game No. 1511 Ticket.
$<p>2.0$ Determination of Prize Winners. The determination of prize winners is subject to the general Ticket validation requirements set forth in Texas Lottery Rule 401.302, Instant Game Rules, these Game Procedures, and the requirements set out on the back of each Instant Ticket. A prize winner in the " $20 \mathrm{X} \mathrm{CA} \mathrm{CH}^{\prime \prime}$ Instant Game is determined once the latex on the Ticket is scratched off to expose 80 (eighty) Play Symbols. If a player reveals 3 matching Play Symbols in the same GAME, the player wins the PRIZE for that GAME. If a player reveals a 10X Play Symbol, the player wins 10 times the PRIZE for that GAME. If a player reveals a 20X Play Symbol, the player wins 20 times the PRIZE for that GAME. No portion of the Display Printing nor any extraneous matter whatsoever shall be usable or playable as a part of the Instant Game.
<p>2.1 Instant Ticket Validation Requirements.
<p>A. To be a valid Instant Game Ticket, all of the following requirements must be met:
$<p>1$. Exactly 80 (eighty) Play Symbols must appear under the Latex Overprint on the front portion of the Ticket;
$<p>2$. Each of the Play Symbols must have a Play Symbol Caption underneath, unless specified, and each Play Symbol must agree with its Play Symbol Caption;
$<p>3$. Each of the Play Symbols must be present in its entirety and be fully legible;
<p>4. Each of the Play Symbols must be printed in black ink except for dual image games;
$<p>5$. The Ticket shall be intact;
<p>6. The Serial Number, Retailer Validation Code and Pack-Ticket Number must be present in their entirety and be fully legible;
$<p>7$. The Serial Number must correspond, using the Texas Lottery's codes, to the Play Symbols on the Ticket;
$<p>8$. The Ticket must not have a hole punched through it, be mutilated, altered, unreadable, reconstituted or tampered with in any manner;
$<p>9$. The Ticket must not be counterfeit in whole or in part;
$<p>10$. The Ticket must have been issued by the Texas Lottery in an authorized manner;
<p>11. The Ticket must not have been stolen, nor appear on any list of omitted Tickets or non-activated Tickets on file at the Texas Lottery;
$<p>12$. The Play Symbols, Serial Number, Retailer Validation Code and Pack-Ticket Number must be right side up and not reversed in any manner;
$<p>13$. The Ticket must be complete and not miscut, and have exactly 80 (eighty) Play Symbols under the Latex Overprint on the front portion of the Ticket, exactly one Serial Number, exactly one Retailer Validation Code, and exactly one Pack-Ticket Number on the Ticket;
$<p>14$. The Serial Number of an apparent winning Ticket shall correspond with the Texas Lottery's Serial Numbers for winning Tickets, and a Ticket with that Serial Number shall not have been paid previously;
<p>15. The Ticket must not be blank or partially blank, misregistered, defective or printed or produced in error;
$<p>16$. Each of the 80 (eighty) Play Symbols must be exactly one of those described in Section 1.2.C of these Game Procedures;
<p>17. Each of the 80 (eighty) Play Symbols on the Ticket must be printed in the symbol font and must correspond precisely to the artwork on file at the Texas Lottery; the Ticket Serial Numbers must be printed in the serial font and must correspond precisely to the artwork on file at the Texas Lottery; and the Pack-Ticket Number must be printed in the Pack-Ticket Number font and must correspond precisely to the artwork on file at the Texas Lottery;
$<p>18$. The Display Printing on the Ticket must be regular in every respect and correspond precisely to the artwork on file at the Texas Lottery; and
<p>19. The Ticket must have been received by the Texas Lottery by applicable deadlines.
$<p>B$. The Ticket must pass all additional validation tests provided for in these Game Procedures, the Texas Lottery's Rules governing the award of prizes of the amount to be validated, and any confidential validation and security tests of the Texas Lottery.
<p>C. Any Instant Game Ticket not passing all of the validation requirements is void and ineligible for any prize and shall not be paid. However, the Executive Director may, solely at the Executive Director's discretion, refund the retail sales price of the Ticket. In the event a defective Ticket is purchased, the only responsibility or liability of the Texas Lottery shall be to replace the defective Ticket with another unplayed Ticket in that Instant Game (or a Ticket of equivalent sales price from any other current Instant Lottery game) or refund the retail sales price of the Ticket, solely at the Executive Director's discretion.
<p>2.2 Programmed Game Parameters.
<p>A. Consecutive Non-Winning Tickets within a Pack will not have identical patterns of either Play Symbols or Prize Symbols.
<p>B. A Ticket will win as indicated by the prize structure.
<p>C. A Ticket can win up to twenty (20) times.
<p>D. On all Tickets, a prize amount will not appear more than 3 times, except as required by the prize structure to create multiple wins.
<p>E. This Ticket consists of sixty (60) Play Symbols and twenty (20) Prize Symbols.
<p>F. On winning and Non-Winning Tickets, the top cash prizes of $\$ 10,000$ and $\$ 1,000,000$ will each appear at least once, except on Tickets winning twenty (20) times.
<p>G. On winning Tickets, a non-winning prize amount will not match a winning prize amount.
<p>H. There will be no occurrence of three (3) or more consecutive identical Play Symbols vertically or diagonally.
<p>I. Play Symbols will appear at least once and no more than three (3) times on a Ticket, with respect to other parameters, play action or prize structure.
$<p>J$. The "10X" Play Symbol will only appear with the caption WIN10X and will only appear according to the prize structure.
<p>K. The "20X" Play Symbol will only appear with the caption WIN20X and will only appear according to the prize structure.
$<p>L$. The " $10 X$ " and " $20 X$ " Play Symbols will not appear on a Non-Winning Ticket.
<p>M. On "10X" or " 20 X " winning GAMES, the remaining two (2) Play Symbols within that GAME will be different.
<p>N. A "10X" Play Symbol and a " $20 X^{\prime \prime}$ Play Symbol will only appear as per prize structure.
<p>2.3 Procedure for Claiming Prizes.
<p>A. To claim a "20X CA\$H" Instant Game prize of \$20.00, \$25.00, \$50.00, \$70.00, \$100, \$150, $\$ 200$ or $\$ 500$, a claimant shall sign the back of the Ticket in the space designated on the Ticket and present the winning Ticket to any Texas Lottery Retailer. The Texas Lottery Retailer shall verify the claim and, if valid, and upon presentation of proper identification, if appropriate, make payment of the amount due the claimant and physically void the Ticket; provided that the Texas Lottery Retailer may, but is not required, to pay a \$25.00, \$50.00, \$70.00, \$100, \$150, $\$ 200$ or $\$ 500$ Ticket. In the event the Texas Lottery Retailer cannot verify the claim, the Texas Lottery Retailer shall provide the claimant with a claim form and instruct the claimant on how to file a claim with the Texas Lottery. If the claim is validated by the Texas Lottery, a check shall be forwarded to the claimant in the amount due. In the event the claim is not validated, the claim shall be denied and the claimant shall be notified promptly. A claimant may also claim any of the above prizes under the procedure described in Section 2.3.B and Section 2.3.C of these Game Procedures.
<p>B. To claim a "20X CA\$H" Instant Game prize of $\$ 1,000, \$ 10,000$ or $\$ 1,000,000$, the claimant must sign the winning Ticket and present it at one of the Texas Lottery's Claim Centers. If the claim is validated by the Texas Lottery, payment will be made to the bearer of the validated winning Ticket for that prize upon presentation of proper identification. When paying a prize of $\$ 600$ or more, the Texas Lottery shall file the appropriate income reporting form with the Internal Revenue Service (IRS) and shall withhold federal income tax at a rate set by the IRS if required. In the event that the claim is not validated by the Texas Lottery, the claim shall be denied and the claimant shall be notified promptly.
<p>C. As an alternative method of claiming a "20X CA\$H" Instant Game prize, the claimant must sign the winning Ticket, thoroughly complete a claim form, and mail both to: Texas Lottery Commission, Post Office Box 16600, Austin, Texas 78761-6600. The Texas Lottery is not responsible for Tickets lost in the mail. In the event that the claim is not validated by the Texas Lottery, the claim shall be denied and the claimant shall be notified promptly.
<p>D. Prior to payment by the Texas Lottery of any prize, the Texas Lottery shall deduct:
<p> 1. A sufficient amount from the winnings of a prize winner who has been finally determined to be:
<p>a. delinquent in the payment of a tax or other money to a state agency and that delinquency is reported to the Comptroller under Government Code Section 403.055;
<p>b. in default on a loan made under Chapter 52, Education Code; or
<p>c. in default on a loan guaranteed under Chapter 57, Education Code; and
$<p>2$. delinquent child support payments from the winnings of a prize winner in the amount of the delinquency as determined by a court or a Title IV-D agency under Chapter 231, Family Code.
$<p>E$. If a person is indebted or owes delinquent taxes to the State, other than those specified in the preceding paragraph, the winnings of a person shall be withheld until the debt or taxes are paid.
<p>2.4 Allowance for Delay of Payment. The Texas Lottery may delay payment of the prize
pending a final determination by the Executive Director, under any of the following circumstances:
<p>A. if a dispute occurs, or it appears likely that a dispute may occur, regarding the prize;
<p>B. if there is any question regarding the identity of the claimant;
$<p>C$. if there is any question regarding the validity of the Ticket presented for payment; or
<p>D. if the claim is subject to any deduction from the payment otherwise due, as described in Section 2.3.D of these Game Procedures. No liability for interest for any delay shall accrue to the benefit of the claimant pending payment of the claim.
<p>2.5 Payment of Prizes to Persons Under 18. If a person under the age of 18 years is entitled to a cash prize under $\$ 600$ from the "20X CA\$H" Instant Game, the Texas Lottery shall deliver to an adult member of the minor's family or the minor's guardian a check or warrant in the amount of the prize payable to the order of the minor.
$<p>2.6$ If a person under the age of 18 years is entitled to a cash prize of $\$ 600$ or more from the " $20 \mathrm{X} \mathrm{CA} \mathrm{HH}^{\prime \prime}$ Instant Game, the Texas Lottery shall deposit the amount of the prize in a custodial bank account, with an adult member of the minor's family or the minor's guardian serving as custodian for the minor.
<p>2.7 Instant Ticket Claim Period. All Instant Game prizes must be claimed within 180 days following the end of the Instant Game or within the applicable time period for certain eligible military personnel as set forth in Texas Government Code Section 466.408 . Any rights to a prize that is not claimed within that period, and in the manner specified in these Game Procedures and on the back of each Ticket, shall be forfeited.
<p>2.8 Disclaimer. The number of prizes in a game is approximate based on the number of Tickets ordered. The number of actual prizes available in a game may vary based on number of Tickets manufactured, testing, distribution, sales and number of prizes claimed. An Instant Game Ticket may continue to be sold even when all the top prizes have been claimed.
<p>3.0 Instant Ticket Ownership.
<p>A. Until such time as a signature is placed upon the back portion of an Instant Game Ticket in the space designated, a Ticket shall be owned by the physical possessor of said Ticket. When a signature is placed on the back of the Ticket in the space designated, the player whose signature appears in that area shall be the owner of the Ticket and shall be entitled to any prize
attributable thereto. Notwithstanding any name or names submitted on a claim form, the Executive Director shall make payment to the player whose signature appears on the back of the Ticket in the space designated. If more than one name appears on the back of the Ticket, the Executive Director will require that one of those players whose name appears thereon be designated by such players to receive payment.
<p>B. The Texas Lottery shall not be responsible for lost or stolen Instant Game Tickets and shall not be required to pay on a lost or stolen Instant Game Ticket.
<p>4.0 Number and Value of Instant Prizes. There will be approximately 3,000,000 Tickets in the Instant Game No. 1511. The approximate number and value of prizes in the game are as follows:

Table 2 of this section
Figure 2:16 TAC GAME NO. 1511- 4.0
$<p>A$. The actual number of Tickets in the game may be increased or decreased at the sole discretion of the Texas Lottery Commission.
$<p>5.0$ End of the Instant Game. The Executive Director may, at any time, announce a closing date (end date) for the Instant Game No. 1511 without advance notice, at which point no further Tickets in that game may be sold. The determination of the closing date and reasons for closing will be made in accordance with the Instant Game closing procedures and the Instant Game Rules. See 16 TAC § $401.302(j)$.
<p>6.0 Governing Law. In purchasing an Instant Game Ticket, the player agrees to comply with, and abide by, these Game Procedures for Instant Game No. 1511, the State Lottery Act (Texas Government Code, Chapter 466), applicable rules adopted by the Texas Lottery pursuant to the State Lottery Act and referenced in 16 TAC, Chapter 401, and all final decisions of the Executive Director.

