



Bingo – Frequently Asked Questions

1. ***Can we sell an admission package of “All Games Included” (Admission book, early Bird, Player Select, Bonanza, Extra Jackpot, Tri-Color game, Quick Bingo Card etc.) at \$1 or \$2 discount IF the Admission is a 6-on instead of the usual 3-on OR the Extra Jackpot is Purple instead of the usual Pink OR the Tri-Color game is Red, White and Blue instead of the usual Blue, Green Red?***

Rule 4820.8 permits the sale of bingo packages that include admission cards and opportunities to participate in special games, provided identical admission cards are also offered for sale separately by the licensee for a price not to exceed the amount set forth in the General Municipal Law sections 479 and 481. However, in the example provided above, the sale of 6-ons in a package when 3-on admission cards are sold separately would violate Rule 4820.8, because the rule requires that both admission cards be “identical.” Selling 3-on admission cards separately and including 3-on admission cards in the packages would be compliant.

Since Early Birds; Player Select; Pre-Drawn bingo (“Bonanza”); extra jackpots; Tri-Color; and Quick Bingo are all “special games,” they may be included in such packages (pursuant to Rule 4820.14) and sold at a price per face-card lower than buying the cards singly, provided the opportunities sold separately are clearly different and readily distinguishable from the opportunities contained in the package (as described in the example provided in the question above).

It is pointed out that the example cited above does not comply with Rule 4820.14 because the cards offered in the package are a different color than the cards sold separately and do not “correspond” with the cards sold separately: The Extra Jackpot is Purple instead of the usual Pink OR the Tri-Color game is Red, White and Blue instead of the usual Blue, Green, and Red.

As a remedy we offer the following solution. Instead of selling different colored jackpot and Tri-Color cards, offer different cuts of paper and/or colored borders or stripes that correspond with, but are readily distinguishable from, the jackpots and Tri-Color cards sold separately. For example, if the jackpot card is a solid blue 1-on, the jackpot opportunity offered in the package can be one of the following:

A) a solid blue, 2-on, or larger cut; or

- B) a white, blue-bordered 1-on;
- C) a white, blue-bordered 2-on, or larger cut.

In the case of Tri-Color opportunities, the organization may offer a single, 6-face Tri-Color sheet for sale singly, and include a double, 12-face Tri-Color card (of identical colors) in their package. Since the single Tri-Color sheet and double Tri-Color sheet correspond with each other but are readily distinguishable from each other by their cut, such sales comply with Rule 5820.14

In view of the fact that the fundamental premise behind offering “all games included” packages is to increase profits, it makes sense to offer several packages with differing price ranges, wherein the number of face-cards is increased and the price per face-card is reduced, as the price per package increases.

Cards Sold Separately

3-on, six-up admission card - \$3.00;
Green 1-on sealed Pre-Drawn bingo card - \$1.00;
Solid blue 1-on Early Bird card for EB#1- \$1.00;
Solid red 1-on Early Bird card for EB#2 - \$1.00;
One six-face Tri-Color sheet - \$2.00; and
Yellow 1-on jackpot - \$2.00.

Note: We do not recommend selling jackpot cards or specials separately, but that was presented in the example above. Selling jackpots and specials solely as part of a package eliminates the possibility that a player buying a single card will win a large prize, thereby placating the bigger spenders and, ultimately, increasing profits.

Package #1: Price \$8

3-on, six-up admission card;
3-on, ten-up booklet containing 6 extra regular cards and 4 special cards;
One green 1-on sealed Pre-Drawn bingo card;
One blue 3-on Early Bird card for EB#1 (priced @ \$2.00, which is included in the EB prize);
One red 3-on Early Bird card for EB#2 (priced @ \$2.00, which is included in the EB prize);
One yellow 1-on jackpot card; and
One twelve-face (double) Tri-Color sheet.

Package #2 Price \$15

3-on, six-up admission card;
6-on, ten-up booklet containing 6 extra regular cards and 4 special cards;
One green 3-on sealed Pre-Drawn bingo card;
One blue 6-on Early Bird card For EB#1 (priced @ \$3.00, which is included in the EB prize);
One red 6-on Early Bird card For EB#2 (priced @ \$3.00, which is included in the EB prize);
One 3-on yellow jackpot card; and
One twelve-face (double) Tri-Color sheet.

Package #3: Price \$20

3-on, six-up admission card;
9-on, ten-up booklet containing 6 extra regular cards and 4 special cards;
One green 3-on sealed Pre-Drawn bingo card;
One blue 9-on Early Bird card For EB#1 (priced @ \$4.00, which is included in the EB prize);
One red 9-on Early Bird card For EB#2 (priced @ \$4.00, which is included in the EB prize);
One yellow 6-on jackpot card; and
One eighteen-face (triple) Tri-Color sheet.

While offering packages in several different price ranges as illustrated above encourages players to buy the larger packages and get the best possible value, it also offers the smaller bettors a reasonably priced package that includes an opportunity to play in all bingo games. As a result, players on an extremely tight budget can still buy cards separately to participate in all regular games, the jackpot, two Early Bird games, and the Tri-Color game. However, those players wishing to purchase extra regular cards or cards to play in the four special games must purchase one of the packages.

Please note that, while Quick Bingo cards and Player Select cards are not traditionally offered in bingo packages, bingo programs and schedules can be adjusted to include them.

2. ***Can we offer a 7 number Player Select game with \$5,000 prize IF you get your 7 numbers in the first 17 numbers (or fewer) called, with a \$150 consolation if you get the 7 numbers in 18 or fewer calls, without having to increase the minimum number of calls every week?***

Yes, if the Player Select game is a “stand-alone” game; that is, it is not held in conjunction with another bingo game (to ensure that not more than \$5,000 is awarded). There is no requirement that the number of balls drawn be increased progressively from one occasion to the next until a winner is determined; licensed authorized organizations are free to decide for themselves how they will structure their progressive bingo games. [Please refer to Question 15, below, for additional information regarding the Player Select Game.]

3. ***Can we offer a Bonus prize that will guarantee a total prize of \$2500 IF you win on a designated number? For example, Regular bingo pays \$250, Letter X pays \$750 Round Robin pays \$1500 BUT if you win any of those games when the last number called is the designated number, your prize for that part of the game will be \$2500?***

Only if the total amount of prizes that can potentially be awarded in all parts of the game does not exceed \$5,000 (like the example cited), the series of prizes per occasion will not exceed 415,000 and the game is played on the ‘shaded paper’ cards bearing a ‘star’ or ‘burst’ pattern printed on one of the numbered squares on every face-card sold. Such cards offer every bingo face-card an equal opportunity to win on the last number called provided the winning bingo pattern selected can potentially win the “burst” pattern is printed in any of the twenty-four numbered spaces on a face-card.

While the “Regular Bingo” pattern suggested can potentially be won in any numbered space on the face-card, the “Letter X” and “Round Robin” patterns preclude many cards from winning and will result in demands for replacement cards at the time of purchase.

Substituting a “Block of Nines” and a “Crazy Top Hat” for the “Letter X” and “Round Robin” (or any other patterns that can potentially be won on every face-card) ensures that every face-card purchased is a potential winner in each of the three parts of that game.

Another alternative, however, would be to conduct Bonus Ball bingo in conjunction with that three-part game, and award a bonus prize to the player who obtains the winning pattern on the last number called. Instructions for conducting Bonus Ball bingo are accessible on the Charitable Gaming page of the Commission’s website under [Guidelines For Conducting Bonus Ball Bingo](#).

4. ***Can we use the Bingo Prize rule to offer a “Pick A Pet” game like they do in the Indian bingo games? The player(s) who obtain the winning pattern receive a guaranteed \$1000 cash prize and then get to choose one of the several stuffed animals that have envelopes underneath them. The envelope contains a card stating what the “Bonus Prize” will be, anything from \$1000 to \$4000 additional.***

"Pick A Pet" prize (which is based on the random selection of an envelope) is not contingent on a particular winning pattern or bingo face-card and, therefore, does not constitute a bonus prize permitted by Rule 4820.20, which states in part: "A bonus prize may be awarded on the basis of either a specific winning pattern or the type of face-card required to win a game provided the amount of the bonus prize is listed on the application for bingo license and on the licensed authorized organization’s bingo program required under Rule 4820.39 of this Subtitle, and provided the winning pattern and the type of bingo face-card to be used have been approved by the Commission in accordance with Section 4820.19(j) of this Subtitle."

5. ***Can we offer a “Bonus Prize” for winning with a certain number: While playing the “7” pattern, can we offer a \$77 bonus prize if they obtain the number 7 on any number that ends in 7 (B-7, I-17, I-27, etc.)?***

Yes since the bonus prize is based on the winning pattern. In theory, it is similar to the wild ball, where the players mark all spaces that end in the same digit (ie 5, 15, 25, 35, etc). The “Lucky Seven Bonus Prize” must be clearly listed on the license application and explained on the bingo program.

6. ***Can we offer to Double the Prize on any regular bingo that is obtained in the first four numbers called?***

Yes, as long as the prize for the game does not exceed the single prize limit of \$5,000 or the \$15,000 limit on the series of prizes, and that the rules for "Double the Prize Bingo" are clearly listed on the license application and explained in the bingo program.

7. ***Can you have more than one Wild Number in a single game? For example, “Wild Number Full Board Game: First three (non-duplicate numbers called will be wild.”***

Such an option is permissible, provided the game can otherwise be conducted in accordance

with the definition of “Wild Number Game” in 4800.1(ae):

""Wild Number Game' shall mean a 'speed-up game' in which players mark those numbers appearing on their face-cards whose second digits match the 'wild number's' single digit number (or its second digit if the 'wild number' is a two-digit number) so designated by the licensed authorized organization prior to the start of the occasion by drawing a bingo ball and announcing it to be the 'wild number ball' and returning it to the receptacle prior to the start of the game. 'Wild Number Games' are permitted only when the bingo system utilized has a 'wild number' function that automatically causes the bingo display board to illuminate the 'wild number' ball and all numbers corresponding with it."

8. ***Can we have a “Cash Ball” number? The Cash Ball Bonus Prize is a bonus prize awarded to the player obtaining a winning bingo pattern within a specified Cash Ball game, when the last number called is the Cash Ball Number designated for that occasion. To play Cash Ball, a bingo ball is drawn, displayed and announced immediately prior to the start of a bingo session, and it is then returned to the receptacle with the remaining 74 bingo balls. Players wishing to compete for the cash Ball Bonus Prize must purchase a two-part, carbon-less “Cash Ball Receipt” for \$1 upon which they write their name. The original receipt is collected along with the \$1 fee, and the player retains the copy for verification. Any player obtaining a winning pattern when the last ball is called is the designated Cash Ball Number will receive (or share, if there is more than one winner) the Cash Ball Bonus Prize.***

Yes, “Cash Ball” is a name commonly used to describe "Bonus Ball" bingo, an authorized game described in the [Guidelines For Conducting Bonus Ball Bingo](#) and the [Guidelines For Conducting Bonus Ball Bingo During Double and Triple Header Sessions](#).

9. ***Can the Bonus Ball Prize be in the form of a “progressive carry over?”***

Bonus Ball prizes, pursuant to statute, MUST be “progressive carry-over” games. Each winner of a bonus ball game shall be awarded a cash prize equal to a percentage of the proceeds collected from the sale of opportunities to participate in bonus ball, which cannot exceed seventy-five percent of the proceeds derived from such sales. The remaining percentage of the proceeds from those sales, which cannot be less than twenty-five percent, is retained by the licensed authorized organization as profit. The percentage of sales used to calculate bonus ball prizes must be specified in the licensed authorized organization’s application for bingo license, on its license, and on its bingo program and must be consistently applied.

(Note: Although the prizes awarded in Bonus Ball games are comprised of a predetermined percentage of the proceeds collected from the sale of opportunities identical to the prizes awarded in Early Bird bingo games, Early Bird and Bonus Ball are two distinctly separate bingo games. Authorized organizations may be licensed to conduct two Early Bird games per occasion and can also designate any or all of the regular and/or special bingo games conducted during that occasion to be Bonus Ball games.)

If there is no winner during a bingo occasion in which opportunities to play bonus ball are sold, the bonus ball prize money shall be carried over and added to the specified percentage of the proceeds derived from the sale of bonus ball opportunities during each subsequent bingo

occasion, until a winner is determined, and the bonus ball prize is awarded. *Note: pursuant to Subsection 11-b of Section 1 of Section 476 of the General Municipal Law, no bonus ball prize can exceed the sum of \$6,000. Therefore, when a bonus ball prize reaches \$6,000, the prize must remain at \$6,000 until a winner is determined. All proceeds from the sale of opportunities collected after a bonus ball prize has reached \$6,000 shall be retained by the licensed authorized organization as profit until the \$6,000 bonus ball prize is awarded, at which time the caller shall declare the bonus ball game closed for the remainder of that bingo occasion.*

Bonus ball prizes are exempt from the single game prize limitation of \$5,000 and \$15,000 limit on the series of prizes imposed by Subsections 5 and 6 of Section 479, paragraph (a) of Subsection 1 of Section 481 of the General Municipal Law, and Section 4820.25 of the Commission's Rules and Regulations. However, pursuant to Subsection 11-b of Section 1 of Section 476 of the General Municipal Law, no bonus ball prize can exceed the sum of \$6,000. Therefore, when a bonus ball prize reaches \$6,000, the prize must remain at \$6,000 until a winner is determined. As explained above, all proceeds from the sale of opportunities collected after a bonus ball prize has reached \$6,000 shall be retained by the licensed authorized organization as profit until the \$6,000 bonus ball prize is awarded, at which time the caller shall declare the bonus ball game closed for the remainder of that bingo occasion.

10. ***Can we stipulate that “the Jackpot game will payout \$1250 with fewer than 75 players, \$2500 with fewer than 100 players and \$5,000 with 100 players or more”?***

Yes, provided those payouts are clearly described in the application for bingo license (or amendment) pursuant to the “attendance option” permitted by Rule 4820.28

11. ***Can we have a Pre-Drawn Game that pays \$5,000 to any player(s) that obtain a full board in 52 numbers or fewer and a consolation prize of 50% of sales if obtained in 53 numbers or more?***

No; the game described offers both a fixed “bonus prize” and a consolation prize based on a percentage of the sale of opportunities to participate in that game. The organization must offer either a fixed bonus prize and a fixed consolation prize, or conduct this game as one of its two Early Bird games offering, for example, 75% of the sales of cards sold for that game to the winner obtaining a full-card in 52 or fewer numbers, or a consolation prize to the winner obtaining a full-card in 53 or more numbers comprised of 50% of the sales of the cards sold for that game.

12. ***Must any regular bingo or special game that pays out a percentage prize be listed as one of the two early bird games or as one of the Bonus Ball games?***

Yes. The General Municipal law permits only two types of bingo games in which prizes are based upon percentages of the sales opportunities to participate: Early Bird and Bonus Ball. While a licensee may designate any or all of its bingo games as Bonus Ball games, not more than two Early Bird games shall be conducted during any bingo occasion.

13. ***Can we sell Bonus Ball cards at the start of a Double-Header or triple-Header session, or must we sell them separately during each of the occasions?***

Yes, Bonus Ball cards can be sold prior to the start of the first occasion of a Double-Header or Triple Header session, provided the monies collected from the sale of Bonus Ball cards for each occasion is maintained separately. (See [Guidelines For Conducting Bonus Ball Bingo During Double and Triple Header Sessions](#).)

For example, if there is a Bonus Ball winner during the first occasion of a Triple-Header, the Bonus Ball prize (which includes the percentage of the sale of Bonus Ball cards for the first occasion only) shall be awarded, and an announcement shall be made that the Bonus Ball game is closed for the remainder of that occasion.

The percentage of the receipts from the sale of the second occasion (which were separated before the first occasion began) now represent the Bonus Ball Prize for the second occasion. If there is a Bonus Ball winner in the second occasion, the Bonus Ball prize shall be awarded, and an announcement shall be made that the Bonus Ball game is closed for the remainder of that occasion.

If there is no winner of the Bonus Ball Prize during the second occasion, the prize money from the second occasion shall be added to the receipts from the sale of the third occasion (which were separated before the first occasion began) and shall represent the Bonus Ball Prize for the third occasion. If there is a Bonus Ball winner in the third occasion, the Bonus Ball prize shall be awarded, and an announcement shall be made that the Bonus Ball game is closed for the remainder of that occasion.

If there is no Bonus Ball winner during the third occasion, the Bonus Ball prize money for that occasion shall be deposited along with the other bingo receipts from that session and shall be carried-over to form the start of the Bonus Ball prize pool at the next bingo occasion.

14. ***Can we make our jackpot (or any game) \$2500 if more than 100 players are in attendance and \$1259 if fewer than 100 players in attendance if it is clearly spelled out on our program and license? Can SOME games be reduced in prizes, or MUST ALL prizes be reduced due to low attendance?***

Prizes may be based on attendance, as explained in Question 10 above, provided those payouts are clearly described in the application for bingo license (or amendment) pursuant to the “attendance option” permitted by Rule 4820.28.

Asking whether some or all of the prizes must be reduced is an excellent question, and many people are confused with the provision in Rule 4820.28 stating that, "If such option is exercised, it must apply to all games." The intent of this rule is not to require that an organization lower all of its prizes to take advantage of the Attendance Option; it is intended to prevent licensed organizations from arbitrarily “picking and choosing” which games they will reduce prizes in during the middle of a bingo occasion.

To utilize the attendance option, we recommend that a licensed organization include at least two prize schedules with their application for bingo license, each of which specifies the prize to be awarded in each game played, and a specific range of attendance. By listing each prize separately, organizations choose which games will have reduced prizes and which will not. Generally, the larger prizes will vary based upon attendance, but smaller dollar amounts

remain unchanged.

15. ***Can we use the Player Select as a progressive Early Bird game? Must we increase the numbers needed to obtain the Player Select Full Card or can we simply state that it must be obtained in 17 numbers or fewer to receive the full 75% plus carryover from previous weeks?***

This question is similar to Question 2 above, in that it proposes that the number of calls are not increased from one occasion to another, while the prize is increased in the occasion following one in which a bonus prize is not awarded.

In this case, however, the prize suggested is a Progressive Early Bird, and not the fixed Bonus/Consolation Prize recommended in Question 2.

As stated earlier in the review of Progressive Games, since there is no requirement that the number of balls drawn be increased progressively from one occasion to the next until a winner is determined, licensed authorized organizations are free to decide for themselves how they will structure their progressive bingo games.

A Player Select game can, therefore, be designated as either an Early Bird game or a Progressive Early Bird game, at the discretion of the licensed organization.

16. ***Can we use tri-color paper as an Early Bird game with payouts 50% on Red, and 60% on White with multiple winners on multiple colors sharing 50% of total sales?***

Yes and no. Tri-Color bingo opportunities may, pursuant to Rule 4820.56, be conducted as Early Bird Games in which the prize for each of the three colors is based on a percentage (not to exceed 75%) of the gross receipts from the sale of bingo opportunities to participate in that game.

However, multiple winners cannot be awarded 50% of the total sales as suggested; the prize for each color must be divided by the total number of winners in all colors, pursuant to Rule 4820.56(f):

When it is determined that there are multiple winners in a Tri-Color game on face-cards of different colors, the winner in each color shall be awarded the dollar amount of the prize scheduled for that color, divided by the total number of winners in all colors for that game.

For example, if there are three winners on one color, two winners on a second color and one winner on the third color, the three winners on the first color will each be awarded one-sixth of the dollar amount of the prize for that color; the two winners on the second color will each receive one-sixth of the dollar amount of the prize for the second color; and the sole winner on the third color shall be awarded one-sixth of the dollar amount of the prize for the third color.