

## NEW JERSEY STATE LOTTERY COMMISSION

### PUBLIC MEETING MAY 21, 2020

Executive Director Carey called the Commission meeting into session at 10:00 a.m. in the Lottery Office located at One Lawrence Park Complex, Lawrenceville, New Jersey.

#### COMMISSION MEMBERS

Robert D'Anton, Chairman (by phone)  
Marilyn Blazovsky, Vice Chair (by phone)  
Dini Ajmani, Treasurer's Designee (by phone)  
Gary Terwilliger, Division of Investment Designee (by phone)

James A. Carey, Jr., Executive Director  
Robert E. Kelly, Deputy Attorney General (by phone)  
Beth Mitchell, Assistant Attorney General (by phone)  
Craig Ambrose, Governor's Auth. Unit (by phone)

#### VISITORS (BY TELEPHONE)

Adam Perlow, Northstar  
Erica Helms, Northstar  
Foster Krupa, Northstar  
Sam Fromkin, Northstar

#### STAFF (BY TELEPHONE)

Regina Arcuri  
Jill Dawson  
Fran Edwards  
Missy Gillespie  
Jerry Guarino  
Dean Ialacci  
Robert Kersey  
Kalli Kostis  
Jason Lee  
Charlene Mello  
Daniel O'Brien  
Rick Pagnani  
Steve Palmieri  
Debbie Raub  
Mary Ann Rivell  
Ryan Schaffer  
Margaret Square  
John White

Executive Director Carey announced that the Lottery was in compliance with the provisions of the Open Public Meetings Act and that adequate notice of the meeting had been provided in the manner prescribed by law. Due to an unexpected conflict, the public meeting was postponed from 10:00 a.m. to 11:00 a.m. The public telephone line remained open and was monitored until the meeting started at 11:00 a.m.

After the Pledge of Allegiance, Executive Director Carey announced that the Lottery was in compliance with the provisions of the Open Public Meetings Act and that adequate notice of the meeting had been provided in the manner prescribed by law.

Executive Director Carey requested a motion to approve the minutes of the April 23, 2020 Commission meeting. Chairman D'Anton made the motion, which was seconded by Vice Chair Blazovsky. Executive Director Carey asked if there were any comments and there being none, the motion carried.

#### EXECUTIVE SESSION

Executive Director Carey requested a motion to go into Executive Session to discuss a legal matter, personnel matter or confidential negotiations. Vice Chair Blazovsky made the motion which was seconded by Chairman D'Anton. The motion carried.

As to any matter discussed in Executive Session, the subject and nature of the discussion will be timely made known to the public if and when the need for confidentiality ends.

Executive Director Carey requested a motion to close Executive Session. Investment Designee Terwilliger made the motion which was seconded by Chairman D'Anton. The motion carried.

## **DIRECTOR'S REPORT**

Executive Director Carey reviewed the Lottery's April results and activities. Highlights were:

All games total sales were: \$216.8 million  
Lotto games total sales were: \$22.7 million  
Daily machine games total sales were: \$67.1 million  
Scratch-Off Tickets total sales were: \$127 million

Executive Director Carey stated that sales in April had been severely impacted by the COVID-19 pandemic. All games total sales were \$216.8 million, compared to \$279.9 million, a 22.6% decrease.

Executive Director Carey stated that Pick-6 had sales of \$3.8 million compared to \$5 million the prior year, which was decrease of 22.4%.

Executive Director Carey stated that CASH4LIFE had sales of \$3.7 million compared to \$3.2 million the prior year, which was an increase of 17.4%. In May 2019, CASH4LIFE was drawn twice a week, now it is drawn seven days a week. The seven day a week extension helped with sales this month.

Executive Director Carey stated that Mega Millions had sales of \$8.04 million compared to \$14.8 million the prior year, which was a decrease of 46%.

Executive Director Carey stated that Powerball had sales of \$7 million compared to \$11 million the prior year, which was a decrease of 36%.

Executive Director Carey stated that Pick-3 had sales of \$30 million compared to \$35.4 million the prior year, which was a decrease of 14%.

Executive Director Carey stated that Pick-4 had sales of \$19.1 million compared to \$22.1 million the prior year, which was a decrease of 13%.

Executive Director Carey stated that Jersey Cash 5 had sales of \$9.6 million compared to \$12.9 million the prior year, which was a decrease of 25.7%.

Executive Director Carey stated that Quick Draw had sales of \$5.3 million compared to \$11.8 million the prior year, which was a decrease of 54.5%. Quick Draw is a social space game that is meant to be played in bars and restaurants, and with bars and restaurants closed throughout the state, the game took a big hit.

Executive Director Carey stated that fiscal year to date all games had total sales of \$2.64 billion compared to \$2.91 billion the prior year, which was a decrease of 9.1%.

Executive Director Carey stated that fiscal year to date Pick-6 had total sales of \$47 million compared to \$68 million the prior year, which was a decrease of 30%.

Executive Director Carey stated that fiscal year to date CASH4LIFE had total sales of \$47 million compared to \$31 million the prior year, which was an increase of 50.7%.

Executive Director Carey stated that fiscal year to date Mega Millions had total sales of \$115.9 million compared to \$244 million the prior year, which was a decrease of 52.5%.

Executive Director Carey stated that fiscal year to date Powerball had total sales of \$109.9 million compared to \$205.7 million the prior year, which was a decrease of 46.6%.

Executive Director Carey stated that fiscal year to date Pick-3 had total sales of \$331.8 million compared to \$340.6 million the prior year, which was a decrease of 2.6%.

Executive Director Carey stated that fiscal year to date Pick-4 had total sales of \$213.4 million compared to \$215.3 million the prior year, which was a decrease of 0.9%.

Executive Director Carey stated that fiscal year to date Jersey Cash 5 had total sales of \$108.5 million compared to \$128.5 million the prior year, which was a decrease of 15.6%.

Executive Director Carey stated that fiscal year to date Quick Draw had total sales of \$94.7 million compared to \$105.9 million the prior year, which was a decrease of 10%.

Executive Director Carey stated that fiscal year to date Fast Play had total sales of \$14.9 million compared to \$19.7 million the prior year, which was a decrease of 24.3%.

Executive Director Carey stated that fiscal year to date scratch off tickets had total sales of \$1.54 billion compared to \$1.55 billion the prior year, which was a decrease of 0.4%.

Executive Director Carey stated that the monthly Pension Fund L contribution was \$60.8 million compared to \$81.7 million the prior year, which was a decrease of 25.6%.

Executive Director Carey stated that the total contribution for the fiscal year to date was \$768.6 million compared to \$887 million the prior year, which was a decrease of 13.3%.

Executive Director Carey stated that net proceeds for the fiscal year to date were \$768.6 million or 29.03% of sales. Lotto games were \$132.6 million or 39.4% of sales. Daily games were \$295.3 million or 38.5% of sales. Scratch-off games were \$331.9 million or 21.4% of sales.

Executive Director Carey stated that total to date FY20 proceeds also include 30% of the current estimated forfeited prizes, or \$8.8 million.

Executive Director Carey stated that receipts and deposits for the month of April were \$481.5 million.

Executive Director Carey stated there were 150 electronic fund transfer (EFT) failures totaling \$436,410 or 0.09% of total receipts and deposits for the month. The Accounts Receivable Unit settled or closed 82% of EFT failures from March. Due to the COVID-19 crisis, Field Account Adjusters were not physically out in the field visiting retailers during the month of April.

Executive Director Carey asked John White, Deputy Director of Finance, to address the EFT transfers and how we compare to industry standards. Deputy Director White stated that Lottery is doing very well, the industry standard would be 0.30%. Internally the Lottery likes to do better than 0.22%. The numbers were a little skewed in Lottery's favor because of the nearly \$200 million that was received from New Jersey having the Powerball winner earlier in the month. That threw the percentage down. Lottery would have come in at 0.13%, which is still within the acceptable norms, if those funds are backed out.

Executive Director Carey stated that the top three selling non-core games for April were "Super 50," which generated \$11.1 million in sales, "\$200X the Money Bonus," which generated \$11 million in sales and "\$100X the Money Bonus," which generated \$8 million in sales.

Executive Director Carey stated that there were no new games launched in April due to COVID-19.

Executive Director Carey stated that the new games launched on May 4 were "Money Madness," "High Card Poker" and "\$3,000,000 Mega Bucks."

Executive Director Carey stated that new games to be launched on June 1 are "Quick \$100s," "Loteria," "Sapphire/Emerald/Ruby Mine 20X" and "Fast Cash."

Executive Director Carey stated there was no advertising to support scratch-off games in the month of April.

Executive Director Carey stated that there were many high tier winners throughout the state in April. On April 8, New Jersey had the Powerball jackpot winner of \$190 million in Middlesex County. On April 27, Pick-6 had a \$4,800,000 winner in Morris County.

Executive Director Carey stated that the Lottery's website had 865,923 users during the month.

Executive Director Carey stated that the NJ Lottery VIP Club increased its membership with 3,935 new registrations during the month of April.

Executive Director Carey stated that all drawings for April were completed with no abnormalities.

Executive Director Carey stated that all online game pools were closed according to procedures with no abnormalities. All Powerball and Mega Millions Drawings were verified and processed with no abnormalities. The Internal Control System (ICS) was processed for each drawing without any imbalances. All appropriate winning number information was broadcast correctly to all media contacts. All in-house staff received appropriate information via email.

Executive Director Carey stated that there were no Speaker's Bureau or Public Promotional events held in April due to COVID-19. He added that Speaker's Bureau events are very good and positive events. Mary Ann Rivell in our Public Information Office works very hard on planning them.

Executive Director Carey stated that there were 216 total open security cases at the end of the month. There were 46 security investigations initiated. There were 67 security investigations completed. There were 412 disables due to COVID-19 for the month ending April 30, 2020. As of April 1, there were 369 disables.

Executive Director Carey commended IMS Manager Rick Pagnani, Scott Golonka and Don Smart for getting the staff set up for GoToMyPC and working remotely. IMS spent significant efforts in April on work from home and connectivity issues. Lottery staff is set up with GoToMyPC and working remotely because of their work. Executive Director Carey stated that IMS reconfigured telephone switch settings to route incoming Call Center calls to cell phones in order for the Call Center to work remotely. The success of the Lottery being able to continue operating with so many people working from home, is very much because of the hard work that the IMS team has done.

Executive Director Carey stated that the Lottery continues to work with Northstar on our technology update that will be ongoing through the winter.

Executive Director Carey stated that the Validations staff sorted 2,595 mailed claim forms during the month. There are normally over 3,000 mailed in claims and 400 walk-in claim forms received during the month. There were no walk-in claim forms due to the COVID-19 emergency and the closure of the Lottery's lobby on March 20. During the month of April there were 2,176 claims totaling \$8.2 million that were paid to winners including annuity payments.

Executive Director Carey stated that the Validations unit has done very well with getting players paid. Under normal circumstances, it takes approximately 3 or 4 weeks for a player to be paid after they mail in a claim form. Currently, it is taking about 4 to 6 weeks to pay claimants. There is a system in place for bringing Validations staff in to the office to work and accomplish that safely and it has gone very well. Players are being paid a little more slowly than they would like and we appreciate that. It is an issue that we are working very hard on but we also have to take very seriously the issue of player safety and the safety of the staff at the Lottery.

Executive Director Carey stated that the Call Center handled 3,358 incoming calls during the month. They have also been receiving emails through the new Customer Service email address.

Executive Director Carey stated that the Warehouse received 282 packages from UPS and FedEx.

Executive Director Carey stated that the installation of a new roof at Lottery is nearly complete.

Executive Director Carey invited Adam Perlow, Vice President and Chief Operating Officer of Northstar, to comment on Northstar's operations. Mr. Perlow responded that Northstar has most of their staff working from home, and that includes the Field Sales staff, who normally visit a dozen retailers each day. They are now calling retailers on the phone and are having sales discussions with them and discussions in general about their business. Northstar has also taken several cost-cutting initiatives due to COVID-19 and due to the tough year that the Lottery and Northstar have been having from a sales perspective. Northstar has reduced marketing expenses by several million dollars by essentially putting all marketing on pause.

There were no television commercials, which meant a Quick Draw advertising promotion that was planned for May had to be cancelled. Northstar also had to furlough some employees who focus on bars and restaurants, and the Promotions team that promote the Lottery.

Executive Director Cary stated that the COVID-19 pandemic continues to influence the State and the Lottery operations. The Lottery's front desk remains closed. The Lottery is working with the State and the Treasurer's Office to have a good, solid plan in place to start having walk-in claims come in once we reopen and do it in a way that is safe for our players and our staff.

Executive Director Carey stated the Festival of Ballooning, which the New Jersey Lottery is sponsoring, has been postponed until October. The Lottery looks forward to working with the Festival of Ballooning going forward.

Executive Director Carey announced that Regina Arcuri, who is Draw Manager and a member of Lottery's Senior Staff, is retiring after 38 years with the New Jersey Lottery. Executive Director Carey stated that it was a big deal because 38 years with the Lottery means that the Lottery is going to lose someone with a lot of experience and a lot of historical knowledge. When there was a problem with a drawing in the middle of the night, it was good to know that there was someone here like Regina, and a couple other people, that know how to respond to that problem. Executive Director Carey stated that at every Commission meeting he reads a statement that "all drawings were completed with no abnormalities and all on-line game pools were closed according to procedures with no abnormalities." Executive Director Carey stated that he reads that at every meeting and there are many people that work on draws but the Draw Manager is most responsible for that being accomplished. Ms. Arcuri has done an excellent job with managing the drawings during the time that Executive Director Carey has been at the New Jersey Lottery. It is a loss for the Lottery and he is sorry to see her go. Executive Director Carey congratulated Ms. Arcuri on a job well done and on a great career with the New Jersey Lottery. Ms. Arcuri will be missed.

Chairman D'Anton asked if the resolution that Vice Chair Blazovsky wrote for Ms. Arcuri could be entered into the record. Executive Director Carey asked Chairman D'Anton to read the resolution.

Chairman D'Anton read the resolution into record that this Commission commends Regina Arcuri for her distinguished years of service and extends its gratitude for her noteworthy contributions to the New Jersey Lottery and to the State of New Jersey. The resolutions reads as follows:

**Resolution  
of the  
New Jersey Lottery  
Commission**

**REGINA ARCURI**

**WHEREAS**, Regina Arcuri, began her career in state government in 1982 and has served at the New Jersey Division of State Lottery with distinction for the past 38 years, exercising thoroughness, dedication, excellence, and with concern for integrity, best practices and good of the employees, retailers and players; and

**WHEREAS**, during her career at New Jersey State Lottery, Ms. Arcuri served in various positions that included: Acting Deputy Director of Administration and Compliance and Lottery Draw Manager; Promotions and Special Events Manager; and in numerous other administrative support functions; and

**WHEREAS**, as Lottery Draw Manager, she managed the staff and operations of five NJ based draw games and three multi-state games and the oversight of the prize calculations for \$1 billion in jackpots and disseminations of sales and winner data; and

**WHEREAS**, the depth of her institutional knowledge and vast gaming experience in marketing, sales, promotions, security and draws contributed to the successful operations of the New Jersey Lottery; and

**WHEREAS**, Regina Arcuri was recognized by State Treasurer Elizabeth Maher Muoio with the State Employees Community Service Award for her outstanding contributions to her community of Robbinsville, her service as an Honorary Commander at Joint Base McGuire Dix Lakehurst, and as the recipient of the Mercer County Commission on the Status of Women 2018 Women of Achievement Award; and

**WHEREAS**, the New Jersey Lottery Commission is grateful for Ms. Arcuri's dedication and commitment to the New Jersey Lottery as a valued employee over the past 38 years and appreciates her many contributions and exemplary service.

**NOW, THEREFORE**, The New Jersey Commission does hereby Resolve as follows:

That this Commission commends Regina Arcuri for her distinguished years of service and extends its gratitude for her noteworthy contributions to the New Jersey Lottery and to the State of New Jersey and further extends its best wishes for continued success in all her future endeavors.

Signed:

\_\_\_\_\_  
Robert J. D'Anton, Chairman

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Marilyn T. Blazovsky, Vice Chair

Chairman D'Anton stated that he has personally known Regina since 2001 when he joined the board. Chairman D'Anton echoed some of the words the Executive Director Carey said. Ms. Arcuri has been a great asset. Anytime Chairman D'Anton had an issue, concern or question she was more than accommodating to answer them. Chairman D'Anton personally wishes her well in her future endeavors.

Vice Chair Blazovsky stated that she would like to wish Ms. Arcuri well and say that it was a pleasure working with her in the early days. Everything that Ms. Arcuri was given to do was always done with 100%. Vice Chair Blazovsky wanted to personally thank her for her dedication and diligence that she demonstrated and contributed with her service.

Executive Director Carey invited Regina Arcuri to say a few words.

Ms. Arcuri thanked Executive Director Carey, Chairman D'Anton and Commissioner Blazovsky. Ms. Arcuri stated she is over the moon. It is a very exciting time for her but, as Executive Director Carey said, it is bittersweet. During her 38 years, Ms. Arcuri appreciated the opportunity to serve the citizens of the State, the Lottery retailers and the players. Ms. Arcuri stated that she learned a lot and she contributed a lot to the innovations over the years. Ms. Arcuri stated she worked in just about every department and over all those years, she made so many true friends that she holds so very dear today and she will hold very dear forever. Ms. Arcuri thanked everyone and said that she will miss everyone.

Executive Director Carey requested a motion to approve the Commission's resolution for Regina Arcuri's service to the New Jersey Lottery and the State of New Jersey. Investment Designee Terwilliger made the motion, which was seconded by Chairman D'Anton. Executive Director Carey asked if there were any comments and there being none, the motion carried.

Executive Director Carey asked if there were any questions or comments.

Executive Director Carey stated that getting the agenda out this month was difficult and labored. Executive Director Carey stated as an explanation, it is very difficult to put these meetings on with all the logistical problems that we have with the pandemic, particularly employees working from home. The next Commission meeting is scheduled for Thursday, June 18. Executive Director Carey stated that the agenda and supporting documents will be emailed to the Commissioners on Wednesday, June 10.

Chairman D'Anton asked if the Commission meeting scheduled for June 18, 2020 could be moved to 11:00 a.m. due to a scheduling conflict. Executive Director Carey responded that the Lottery would make sure it works for all the Commissioners and get back to him shortly.

Executive Director Carey concluded the Director's Report.

Executive Director Carey requested a motion to approve the Director's Report. Vice Chair Blazovsky made the motion, which was seconded by Chairman D'Anton.

## **NEW BUSINESS**

Executive Director Carey certified that consideration for each game included, but was not limited to, intended target market, product family, seasonal factors, launch plans, overall market strategy, sales goals, prior experience, current market trends and market place demands. Additionally, as part of our overall responsible gaming initiatives, these games have been reviewed to identify any problematic elements that could present a risk to vulnerable problem gamblers.

Executive Director Carey requested a motion to approve the instant ticket game rules for "\$20,000 Riches," "\$200,000 Riches," "\$500,000 Riches" and "\$1,000,000 Riches." Chairman D'Anton made the motion, which was seconded by Investment Designee Terwilliger. Executive Director Carey asked if there were any comments and there being none the motion carried.

Executive Director Carey requested a motion to approve the amended "Crossword Bonanza" instant ticket game rules. This game was approved at the Commission meeting held in April. The original rules as approved stated that players can win up to six times on this ticket, however there are five scratch-off zones where players have a chance to win on this ticket. Therefore, the game rules adopted in April were not correct and the game rules needed to be readopted. Additionally, the prize structure chart on page two of the rules was revised to state, "FREE \$20 TICKET" for clarity and to be consistent with past games. Chairman D'Anton made the motion, which was seconded by Vice Chair Blazovsky. Executive Director Carey asked if there were any comments and there being none the motion carried.

Executive Director Carey requested a motion to approve the three on-line game rules for FAST PLAY. The game rules for approval were "Smokin' Hot Cash," "Backyard Bingo" and "Word Search." Chairman D'Anton made the motion which was seconded by Vice Chair Blazovsky. Executive Director Carey asked if there were any questions comments.

Vice Chair Blazovsky asked if the formatted ticket image provided to the Commissioners is the way it comes out of the machine. Executive Director Carey responded that the formatted ticket is not showing a perfect image. It is not a perfect representation because it does not show the play symbols and does not show a specific number.

Vice Chair Blazovsky asked if it is possible to have a more accurate representation of what that looks like going forward. Executive Director Carey asked Sam Fromkin, Senior Manager, Strategy and Planning at Northstar to respond.

Mr. Fromkin stated that the images that you see in the rule packet is the non-variable data. That is the information that will always appear on the ticket, everything else varies slightly. This symbol will change on each ticket when it is printed.

Executive Director Carey stated that it will be looked at to see how the images could possibly be revised a little further for future meetings and future games. Executive Director Carey asked if there were any comments and there being none the motion carried.

Executive Director Carey requested a motion to approve the amendment to the general rules governing FAST PLAY progressive and the twelve amended FAST PLAY game specific. The twelve game rules for approval were "5X the Cash," "10X the Cash," "25X the Cash," "50X the Cash," "Cashword," "Diamonds & Dollars," "\$1 Jersey Jackpot," "\$2 Jersey Jackpot," "\$5 Jersey Jackpot," "\$10 Jersey Jackpot," "Lots of \$50s" and "Tic Tac Cash." The change in the rules for will increase the odds of winning of a progressive jackpot from 1 in 150,000 to 1 in 300,000. The FAST PLAY progressive jackpot will reset to \$10,000 when a \$10 top prize winning ticket is sold. Executive Director Carey noted that Northstar and IGT are investing in FAST PLAY. There will be new jackpot signs rolling out as part of the tech refresh later in the year and FAST PLAY jackpot will be added to the signs. In addition to the jackpot signs, there is also a marketing plan lined up for that game. Chairman D'Anton made the motion which was seconded by Investment Designee Terwilliger. Executive Director Carey asked if there were any comments.

Vice Chair Blazovsky asked what percentage of the marketing plan for FAST PLAY will be spent on point-of-sale material versus advertising and what the planned launch date is. Mr. Perlow stated the progressive jackpot odds change would occur in July. An advertising campaign will begin in October. Point of Sale is a very small portion of marketing plan. The marketing campaign will focus on television, radio and out of home.

Vice Chair Blazovsky asked if that involves a new commercial. Mr. Perlow responded that it does.

Vice Chair Blazovsky asked what the estimated increase in sales that are projected will be with the change in the odds. Executive Director Carey responded that the sales growth could go up as much as \$5 million next year for FAST PLAY given this change, from \$18 to \$23 million a year. Executive Director Carey asked if there were any comments and there being none the motion carried.

Executive Director Carey requested a motion to approve the amendment of Pick-3, Pick-4 and Jersey Cash-5 game rules to provide that tickets purchased through a Courier Service are non-cancellable. The rule change will permit courier services to sell those games. The rule change was proposed in response to the COVID-19 pandemic and will allow players to purchase tickets for the daily games and maintain social distancing. The rules for the daily games were revised to add a definition of the term "courier" in each rule. The definition is taken from the courier statute, which was incorporated into the Lottery statute at NJSA 5:9-14.3 and states that "courier service" means a person or business entity that is registered with the State Lottery Commission to purchase State Lottery tickets on behalf of individuals within the State and deliver those tickets to those individuals in the State as a for-profit service. Chairman D'Anton made the motion which was seconded by Investment Designee Terwilliger. Executive Director Carey asked if there were any comments.

Vice Chair Blazovsky asked if the Lottery is putting a time limit on this in terms of how long they will be able to do this. Executive Director Carey stated that the Lottery could put a time limit on it, if that is what the Commissioners would like. Executive Director Carey suggested putting a specific time limit on it and that the Commission could revisit it in six months at the November meeting.

Chairman D'Anton stated that he agrees with revisiting it in six months. Executive Director Carey stated this will be reflected in the Commission meeting minutes. The Lottery will target October for a presentation from Lottery staff, Northstar staff and any retailers that have had their terminals enabled to permit them to sell these tickets. The commission will have the opportunity to hear those presentations in October and reevaluate in November on how the Lottery wants to proceed with this. Executive Director Carey asked if there were any comments and there being none the motion carried.

## **PUBLIC COMMENT**

Joe Randazzo, Chief Executive Officer of Buy Lotto Now asked what the status is for legislation enacted in July 2019, which permits lottery sales agents to accept decoupled debit as a form of payment from patrons for the purchase of lottery tickets. Mr. Randazzo added that Buy Lotto Now has a number of retailers that are interested in proceeding with this independently of IGT using their current method of accepting debit cards.

Executive Director Carey stated that he appreciated Mr. Randazzo's comments. The Lottery continues to look at all options for Lottery and operating our business as best as possible in this environment. The Lottery hoped to have rules in place by now that would address the law that was passed. The Lottery's rule drafting has fallen behind because Lottery is dealing with the logistics of the pandemic. The Lottery is still working on the rules and hopes to have something together that will clarify how the decoupled products could be used with a lottery. Executive Director Carey stated he would welcome a conversation with any retailers that want to try out using decoupled debit cards. Executive Director Carey asked Mr. Randazzo to reach out to them and him to see how to accomplish that goal.



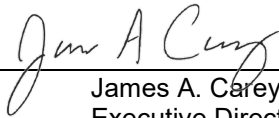
**ADJOURNMENT**

Executive Director Carey asked for a motion to adjourn the Public meeting. Chairman D'Anton made the motion, which was seconded by Vice Chair Blazovsky. The motion carried.

I HEREBY CERTIFY that the foregoing is a true and correct copy of the minutes of the New Jersey Lottery Commission meeting held on May 21, 2020.

IN WITNESS WHEREOF, I hereby set my hand on

the \_\_\_\_\_ 9th \_\_\_\_\_ day of \_\_\_\_\_ June \_\_\_\_\_, 2020.

  
\_\_\_\_\_  
James A. Carey, Jr.  
Executive Director