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Guidance Regarding Credit Card Payments and Electronic Payment Processors
(updated October 9, 2025)

Effective July 1, 2025, Qualified Organizations are allowed to accept payment by credit card for the purchase of a chance to enter a raffle or water race at an allowable activity. These transactions can be made face to face or over the internet. *See Indiana Code § 4-32.3-5-23(c)*.

Qualified Organizations may utilize electronic payment processing applications, including online sales platforms, for these transactions.

Utilization of electronic payment processing applications is subject to the following requirements:

1. Any organization desiring to utilize electronic payments processing applications for debit card and credit card transactions must obtain approval by the Commission for that particular electronic payment processing application prior to making any transactions.
2. The Qualified Organization must create and maintain a single account for the Qualified Organization for the organization to use for such transactions.
 - a) Utilizing an individual's electronic payment processing application account for transactions relating to the conduct of charity gaming is strictly prohibited.
 - b) The Qualified Organization's electronic payment processing application account must connect to the Qualified Organization's separate and segregated charity gaming account.
 - c) Proceeds from the conduct of charity gaming must be transferred from the Qualified Organization's electronic payment processing application account to the Qualified Organization's separate and segregated account within five (5) days pursuant to 68 IAC 21-10-9(n).
3. The electronic payment processing application must allow for the creation of a log of all transactions. *See Indiana Code § 4-32.3-5-5.*
4. Any fees charged by either the electronic payment processing application or credit card payment processor must be documented and accounted for by the Qualified Organization when calculating receipts or proceeds from an event. These fees must be accounted for as expenses relating to the conduct of an event.
5. If an online sales platform is utilized, the Qualified Organization must ensure that patrons purchasing chances for an allowable activity are located within the state of Indiana and are 18 years of age or over pursuant to Ind. Code 4-32.3-5-17 and Ind. Code 4-32.3-5-24.5.