



Frequently Asked Questions

Calcutta Auctions

Q. What is a Calcutta?

A. A Calcutta is an auction pool conducted by an organization authorized by the department.

Competitors in an event are “sold” to the highest bidder and the winner(s) of the pool of money is determined by the results of the event. A Calcutta auction is commonly conducted in conjunction with golf tournaments, rodeos, March Madness college basketball tournaments, etc.

See our [Calcutta guide](#) for more information regarding how to properly run a Calcutta Auction.

Q. How do I conduct a Calcutta?

A. First you must obtain a permit. Apply [online through TAP](#) or fill out and submit to the department [Form 26](#).

Calcutta pools are auction pools:

- A person’s wager is equal to their bid.
- Proceeds from the pool minus prizes paid and administrative costs, are contributed to a charitable nonprofit organization, corporation, association or cause.
- Rules must be posted publicly.
- No more than one wager per competitor is allowed.
- At least 50% of the total pool is paid out in prizes.
- No bidding or wagering on elementary or high school sports is allowed.
- Underlying event has more than two entrants and can’t be contrived.

Q. Who can offer a Calcutta?

A. Any organization that has obtained a permit from the department may offer a Calcutta auction. To obtain a Calcutta permit, complete Form 26 and submit it to the division.

Casino Nights

Q. Who can offer a Casino Night?

A. Only nonprofit organizations that have obtained a permit may offer a Casino Night. See our [Casino Night Guide](#).

Q. What activities can be conducted during a Casino Night?

A. Live card games, live keno and bingo games, and raffles. Card game tournaments **may not** be conducted as any part of a casino night. See our Casino Night Guide for more information.

BLACKJACK, ROULETTE AND CRAPS ARE NOT LEGAL GAMES IN MONTANA.

Q. How do I conduct a Casino Night?

A. First fill out and submit to the department the Casino Night Permit Application ([Form 11](#)). You can also apply online through [TAP](#). Along with a complete application, nonprofit organizations must attach a copy of the rules regarding the event including the value of imitation money, entry fee amount, and method of awarding prizes. See our [Casino Night Guide](#).

Q. What gambling activities can be offered at a high school “Senior Night”, “All night party”, or other similar function that is free for students to attend?

A. The only gambling activities that are allowed to be played at that type of event are those that are specifically authorized in Montana including poker, keno, bingo, and raffles. Other skill-based games or amusement games that are not considered gambling may be allowed as well. Activities such as **blackjack, roulette and craps are illegal** in Montana and are not allowed to be played in a public setting.

Q. Do I need a casino night permit to offer gambling activities at a high school “Senior Night”, “All night party”, or other similar function?

A. If the event is free for the students to attend, then no permit is required. If there is an entrance fee or cost to participate, the event must be sponsored by a nonprofit organization and a Casino Night permit must be applied for through the Division (see [Casino Night Guidelines](#)). Attendees must be 18 to participate in a Casino Night. The only gambling activities that are allowed to be played at these types of functions (whether there is a cost or not) are those that are specifically authorized in Montana including poker, keno, bingo, and raffles. Other skill-based games or amusement games that are not considered gambling may be allowed as well. Activities such as **blackjack, roulette and craps are illegal** in Montana and are not allowed to be played in a public setting.

Credit Gambling

Q. Do I have to pay before I play?

A. **Yes**, players must pay before they participate in any gambling activity. This includes activities such as shake-a-day, sports pools, poker games, etc. Deferred payments are not allowed and are considered credit gambling.

Q. Can I use a credit card for any gambling activities?

A. **No**. It is illegal for a person to use a credit card to gamble in the state of Montana.

Q. Can I get cash back on my credit card for gambling?

A. **No**, any use of credit cards for gambling is prohibited.

Dice Games

Q. Is it true that it is now legal to play dice games in bars?

A. The 2021 legislature passed House Bill 548 which authorized the play of patron dice games. This means dice games involving wagers played by two or more patrons over 18 years of age on the premise of a licensed gambling operator are permitted. The licensed location (bar) does not promote, participate or have a financial interest in the game as a “bank” or source of credit for players. Dice games known as **craps, hazard or chuck-a-luck are NOT LEGAL** dice games in Montana.

R. If I participate in a dice game that isn't authorized, will I get in trouble?

A. Customers participating in an illegal dice game (or any gambling activity not specifically authorized) are in violation of 23-5-156, MCA and may be charged with a misdemeanor or felony depending on the size of the game. If the customer solicits others to participate in an illegal dice game, they may be violation of 23-5-154, MCA as well which is also a misdemeanor.

S. How do I run a shake-a-day?

A. To learn about shake-a-days, see our [Shake-a-day Guide](#).

Fingerprinting

Q. If the Division is requesting I submit fingerprint cards, do I have to if I was recently fingerprinted by my employer or another agency?

A. Yes, federal requirements restrict the sharing of the results of fingerprint background checks between entities.

Q. Where can I have my fingerprints taken?

A. Visit your local law enforcement agency (Police Department or Sheriff's Office) to have your fingerprints taken. Some private security firms provide fingerprinting services as well.

License display guidelines

Q. Do I need to display my license?

A. **Yes**, it is required by state law that a licensed establishment prominently display their license where it is easily visible to the public.

Q. Where can I print a copy of my current license?

A. Log into your [TAP \(TransAction Portal\)](#) account and select your Gambling Operator Account. Your current license will be found under the "Letters" tab.

Live Card Tables

Q. What are the permitting fees for live card tables?

A. The annual permit fee is **\$250** for the first table, and **\$500 for each additional** table. Fees are charged in lieu of taxes.

[Live card table application](#)

Q. How do I run a live card game tournament?

A. To properly run a live card game tournament one must:

(i) Have at least one permitted live card table and a live card game tournament permit (**\$120 annual fee** for large-stakes tournaments and **\$500 annual fee** for small-stakes tournaments).

[Large Stakes Card Game Tournament Form](#)

[Small Stakes Tournament Form](#)

(ii) Provide a copy of the tournament rules to all participants and post where it can be easily seen by the public;

(iii) Use a licensed card dealer to conduct the tournament with someone present always overseeing the conduct of games and settling disputes;

(iv) Determine all winners after the tournament;

(v) Not allow playing between the hours of 2:00 AM and 8:00 AM unless the tournament played is in a jurisdiction where the local government has adopted an ordinance permitting play between the

hours of 2:00 AM and 8:00 AM.

Q. What are live card table hours of play?

A. **8:00 AM – 2:00 AM**; No play is allowed between the hours of 2:00 AM and 8:00 AM. However, in the jurisdiction of a local government where a game is played, the local government may adopt an ordinance which allows play during that time.

Q. Do I need to have a license to deal live card games?

A. **Yes.** A person may not deal in a live card game of panguingue or poker without being licensed annually by the department. The fee for the first year in which a license is effective is \$75, and the annual renewal fee is \$25.

Existing dealers can [renew](#) a license online.

Review this [webpage](#) for information regarding card dealer licensing.

Q. Can I use house players in a live card game?

A. **Yes.** House players may only be used for starting a card game or maintaining enough players in a card game. The operator, card room contractor, or dealer shall identify house players upon request.

Q. Where can I find a list of licensed card dealers?

A. On our [website \(dojmt.gov/gaming\)](http://dojmt.gov/gaming) under “Resources”, and “[Statistics and Reports](#),” select “Licensed Gambling Businesses.” A report of all licensed card dealers can be found on this page and is updated weekly.

Live Keno/Bingo

Q. As a licensed gambling operator, do I need a permit for live keno/bingo?

A. **Yes.** A licensed operator may be granted a \$250 annual permit (expires June 30) for live keno and bingo activities. Fill out and submit [Form 25](#).

Q. What do I need to do to be able to offer Bingo?

A. The requirements vary based on the type of organization wishing to offer Bingo. Please see our [Bingo guide](#) for more information.

Loans

Q. What is a Non-institutional loan (NIL)?

A. Non-institutional loan or financing is when someone, other than a regulated lender, loans money or

supplies financing to an applicant for a license or to a gambling licensee (ex. Non-bank loan).

Many situations may fall under this category: relative or related entity loaning money to a licensee or license applicant; property owner allowing missed rent payments; a *non-licensee* making payments on a licensee's loan; *non-licensee* financing repairs or renovations; gift of money to a licensee.

Potential lenders can be landlords, family members, related entities, friends, or anyone helping-out financially.

Before funds are exchanged, download and submit the applicable form: [NIL](#) or [Gifting Statement](#). A background check on any lender or financing source and guarantor (if applicable) is required.

Q. Do I have to have prior approval from the division before obtaining a loan?

A. It depends.

Yes, prior approval is required in the case of a non-institutional loan. To initiate the process complete [Form 13](#).

No, prior approval is not required in the case of an institutional (bank) loan, however, a review of draft documents may be requested. Notification to the division of new institutional financing is required with annual license renewal paperwork.

Q. If someone in my family or a friend wants to give me money to fund business-related expenses, do I need to report it?

A. **Yes**. This could be considered non-institutional financing or "gifting." You must gain prior approval for this type of financing. Before any funds are exchanged, fill out and submit to the department the Non-Institutional loan [form](#) (NIL) or the Gifting Statement [form](#).

R. What if a guarantor makes a payment on my loan?

A. You must report this transaction to the department **within 90 days** of the payment being made. Contact the Gambling Control Division at (406) 896-4300 or email gcd@mt.gov.

S. Does my co-borrower or guarantor on an institutional loan need a background check?

A. **Yes**. All co-borrowers and guarantors will be required to undergo a background check during the loan review. In no case can a co-borrower or guarantor make a payment on a licensee's loan before they

have been **vett**ed for suitability (background check).

Location Manager

Q. What is a location manager?

A. A location manager is a person employed or designated by the licensee **to provide general oversight and ensure compliance** with gambling laws and regulations under the authority and general guidance of the owner. A location manager may be a licensed owner, general manager, or onsite manager. **Any change in location managers (except owners of the license) must be reported to the department within 30 days of the change.**

Q. What if I don't have a location manager?

A. A gambling operator shall designate **at least one** location manager. A location manager may be a licensed owner, but if the licensed owner *does not personally provide onsite management* of the premises, they must designate a location manager to perform such services.

Q. Where can I find information regarding the requirements for location managers?

A. The administrative rules regarding location managers are [23.16.508](#) and [23.16.510](#). The division has published a [Location Manager guide](#) as well which is available on our website.

Native American Gaming

Q. Where can I find information about gambling on the reservations?

A. While the compacts are negotiated through the Governor's Office, a summary of the current gaming compacts can be found on our website (dojmt.gov/gaming) under "Resources" by selecting the "[State-Tribal Gaming Compacts](#)" link.

Ownership Interest Transfers

Q. Can I transfer ownership interest among existing owners without approval?

A. Yes. An owner of an interest in a licensed gambling operation may transfer an ownership interest to another owner of an interest in the same license without prior department approval. These changes must be reported during renewals. Transfer is also permitted when transfers of a security interest or transfers results in under 5% ownership interest in a publicly traded corporation.

Problem Gambling

Q. If I have a gambling problem, who do I contact?

A. There are many resources available for those with a gambling problem as well as friends and family affected by problem gambling. Contact the Montana Council on Problem Gambling at (888) 900-9979 or one of the Gambler's Anonymous Montana hotlines. Visit the [Problem Gambling Page](#) on our website for more information.

Raffles

Q. Can raffles be conducted online?

A. It depends.

Yes. A nonprofit organization that has completed a one-time registration form ([Form 46](#)) supplied by the department may conduct raffles online. See the [raffle guideline](#) document for more information on how to properly conduct raffles.

No. Raffles ran by individuals or businesses (for-profit raffles) are **not permitted** to sell tickets online.

Q. What are the guidelines for advertising raffles?

A. A raffle sponsor must make all raffle terms available to the public prior to the sale of any raffle tickets. In all cases a raffle sponsor must establish and make available **the date of the raffle drawing**.

Other raffle terms may include:

- (a) the name and contact information of the raffle sponsor;
- (b) persons eligible or ineligible to purchase tickets;
- (c) locations where sales are known to be prohibited;
- (d) cost of raffle tickets;
- (e) a complete description of the prize(s) and its value;
- (f) an estimated number of tickets to be sold which may be unlimited;
- (g) the date ticket sales close; and
- (h) the method of drawing winning ticket(s).

See [Raffle Guide](#) for more information.

Q. Can someone pay for a raffle ticket with a credit card?

A. **No.** Payment with a credit card is prohibited. Acceptable payment methods include cash, check, e-check or debit card.

Q. Are there restrictions on the type of prizes that can be offered in a raffle – such as a gun or a house?

A. The gambling regulations do not restrict the type of prizes that may be offered in a raffle. There are other restrictions on raffle prizes such as the value and ownership of the prize. See our [Raffle Guide](#) for more information.

Sports Betting

Q. Is sports betting legal in Montana?

A. The 2019 Montana Legislature passed a law allowing sports wagering through the Montana Lottery. The Montana Lottery regulates sports betting in Montana.

R. If I have questions, where can I access the latest information on sports wagering?

A. You can find sports wagering information on the [Sports Bet Montana website](#) or, you can call the Lottery at 406-444-5825.

Questions or information related to illegal sports wagering can be directed to the Gambling Control Division by calling (406) 896-4300 or by submitting a report on the [Anonymous Tip Reporting page](#).

Sports Boards

Q. Who can offer a sports pool board or sports tab game?

A. As of October 1, 2019, sports pools and sports tab games may be conducted only by a licensed gambling operator.

Q. Are charitable sports pools or sports tab games legal?

A. Only licensed gambling operators can offer a sports pool or sports tab game, but the operator may conduct a sports pool or sports tab game to support a named nonprofit organization and donate up to

50% of the value to the nonprofit organization.

Q. What is a multiple competitor sports pool?

A. A multiple competitor sports pool is a pool in which three or more competitors simultaneously compete in a collage or professional sports event or series of sports events. This includes but is not limited to events in which competitors are placed into a bracket. There must be at least one winner but there may be categories of winners among the participants in the pool. Nothing in the multiple competitor pool law 23-5-512 (2)(b) requires competitors be randomly assigned to a participant in a sports pool.

Q. Are there approved templates that I can use to run a sports pool?

A. Yes, the Gambling Control Division has created templates, see our 25-Square Sports Pool Template and 100-Square Sports Pool Template.

Q. How much can I charge per chance?

A. In 2021 HB193 changed sports pool boards to be unlimited for the price per chance and unlimited for the payout.

Q. How many boards can I run for each game?

A. You can run unlimited boards per game if they are independent from each other.

Q. What if I don't sell all the spaces on the board before the start of the game?

A. The sponsor selling spaces is **required to buy** any unsold space. The board can never be altered after it is started (cancelling or changing the board to a later sports event to allow more time to sell spaces is prohibited).

Q. Where should I store the money for each board?

A. In a safe location which is also **available for inspection** by a Gambling Compliance Specialist or local law enforcement officer. Money from separate boards must be **kept separate** (in separate envelopes or other method for segregating the money) and the envelopes should be labeled to correspond with the board it represents. Compliance Specialists may randomly select fully or partially sold boards and count the money specific to that board. No charitable proceeds can be removed from the proceeds until after the outcome of the sports event.

Q. Can I lock the sports board money in the safe until it's paid out?

A. **Yes**, if it is made immediately available for inspection by Gambling Compliance Specialist or local law

enforcement officer and if each envelope corresponds to an associated board.

Q. Can I accept checks or credit cards for the sale of sports pool chances?

A. **No.** Only cash may be accepted for the sale of sports pool chances.

Q. When do I assign numbers to the horizontal and vertical rows?

A. Once **all spaces are sold** but **before the start** of the sports event, numbers are then to be randomly assigned to the horizontal rows and vertical columns. Any unsold spaces must be purchased by the bar (or sponsor) and that person or entity must mark those spaces as sold.

Q. How long do I need to keep my sports pool boards after the football game(s)?

A. A sports pool card/board must be held for **at least 90 days** from the date of the sports event and be made available for inspection upon request. The names of the sports pool winner(s) must be prominently displayed on each board. Sports tab games are required to be maintained for **at least one year**.

Q. When do I have to award the prizes?

A. Prizes must be awarded **after** the sports event (or series of sports events) is over and **as soon as the winner appears** to claim their prize.

Q. Can merchandise be awarded as prizes?

A. **Yes**, you can award merchandise as the prize(s) to the winner(s) of the sports pool. However, a prize in the form of merchandise must be identified before the sale of any chances; the purchase price of the merchandise must equal the value of winning square, or the difference in value must be paid in cash to the winner. Proof of the purchase price (receipts) of merchandise must be retained for at least 90 days from the date of the sports event.

Q. When do the team names have to be placed on the horizontal and vertical axes?

A. Team names should be placed on the axes prior to the start of the game. The sporting event itself must be identified on the board prior to the sale of any chances. You may choose which team goes on the horizontal axis or the vertical axis of the board.

Q. Our beer distributor gave the bar free sports pool boards. Are they in compliance?

A. Free sports pool boards from beer distributors are not necessarily in compliance: it is the responsibility of the bar or person offering the sports pool to ensure the boards being used are legal. Distributors are not required to verify that their boards are legal in MT prior to handing them out.

Q. What is Temporary Gambling Authority (TGA)?

A. Temporary Gambling Authority is permission to operate a licensed gambling business while final approval of the gambling operator application is pending with the department.

Q. How do I receive Temporary Gambling Authority (TGA)?

A. The criteria for approval of TGA includes:

- ❖ [Form 5](#) and [Form TA](#) are submitted **electronically** using [TransAction Portal \(TAP\)](#).
- ❖ The application is deemed complete by Gambling Control Division and Alcoholic Beverage Control Division staff.
- ❖ The premises have been licensed for gambling or alcoholic beverages within the last 12 months and the floor plan has not been altered.
- ❖ There are no adverse reports on owners, officers, or managers at the time of the request for temporary operating authority.
- ❖ The seller is in good standing with the Department of Revenue (Business and Income Tax Division).

The Department of Justice (DOJ) and the Department of Revenue (DOR) coordinate all temporary operating authority approvals. For further questions refer to the [Form 5 Guide](#) or call (406) 896-4300.

Q. How long can I operate with Temporary Gambling Authority (TGA)?

A. Temporary operating authority may be issued for no more than 45 days. The division may provide an extension of the temporary operating authority, but only when the reason for the delay is beyond the applicant's control. Any extension request must be made in writing and should be received by the division one week prior to the expiration date to avoid an interruption to the business. (*Reference [23.16.509, ARM](#)*)

VGM Services on TransAction Portal (TAP)

Q. What is TAP?

A. TransAction Portal (TAP) is an online portal providing access to government services. The Video Gambling Machine (VGM) Services allow easy access for Gambling and Route Operators to permit gambling machines and allow for transmission of video gambling machine information. This includes the ability to enter electronic meter readings, mechanical meter readings, service reports, letters of


withdrawal, online permitting, and the ability to receive tax estimates for each quarter of operation.

Q. How do I get access to the Video Gambling Machine (VGM) online services?

First, you must be a licensed Gambling or Route Operator. Then, you must sign up for an online account. You will be requested to provide your gambling operator or manufacturer/distributor/route operator account number.

Once access approval is granted, you will receive an email with your authorization code which must be entered the first time you log in and gain access to the system. Some of the VGM services such as viewing tax estimates will be located under the VGM Account (instead of GOA). See the TAP User Guide for more information.

Q. Who can I contact for help?

A. If you have problems during your session on TAP, click the Menu button  and make note of your support ID. Contact the Gambling Control Division at (406) 896-4300 or email gcd@mt.gov and provide the support ID for specialized assistance. Resources are also available [on our website](#).

R. Can other operators see my machines or data on TAP?

A. No. Access is only for machines owned by you or your Route Operator, if applicable. Transmission of data to Gambling Control is secured through an encryption process that prohibits others from reading it.

S. How do I know my meter readings have been accepted through TAP?

A. Under the Correspondence tab on the main page, you can “View all requests”. If the Meter Reading request is listed as Pending, this means that the request is in the system and will be processed that evening.

T. How do I know my tax payment has been accepted through TAP?

A. Under the Correspondence tab on the main page, you can “View all requests.” If you see the “VGM Return Pmt” request as Pending, this means that the request is in the system and will be processed that evening.

Q. Can my bank information be kept online?

A. Yes, you can save your bank account information for future use during your first payment entry.

Q. How can I protect myself from Video Gambling Machine ticket forgeries?

A. Attached is a rack card ([pages 1 & 2](#)) GCD has put together to assist casino owners, managers, and employees in recognizing forged VGM ticket vouchers.



Q. What hours can video gambling machines be played legally?

A. **8:00 AM – 2:00 AM**; No play is allowed between the hours of 2:00 AM and 8:00 AM unless the local government where the machine is being played has adopted an ordinance which allows play during that time. Check with the local government (city if within city limits and county if outside of city limits) to determine if an ordinance has been adopted to extend video gambling machine play.

R. Can bartenders or casino attendants play video gambling machines at the establishment in which they are employed?

A. Yes. There are no legal restrictions regarding owners or employees playing video gambling machines. Individual locations may have policies regarding this topic.

S. Are video gambling machine wins really random?

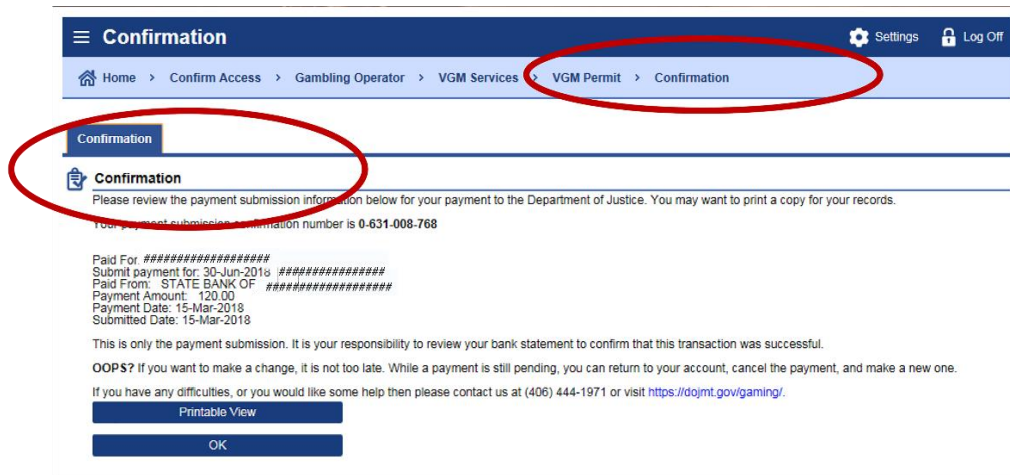
A. Yes, all video gambling machines are equipped with a random number generator. See the brochure “Inside Video Gambling Machines” for more information. The Gambling Control Division has engineers that test all machines to ensure compliance with Montana statutes and rules before they can be placed in a licensed bar or casino.

T. Who should I call when I have an issue with a video gambling machine?

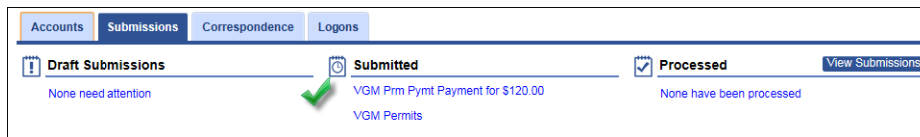
A. Typically issues with a video gambling machine are taken care of by the machine owner (casino owner or route operator). If there is a player dispute or other issue that the machine owner is unable to resolve, contact the Gambling Control Division at (406) 896-4300.

Q. Can I pay for permits online?

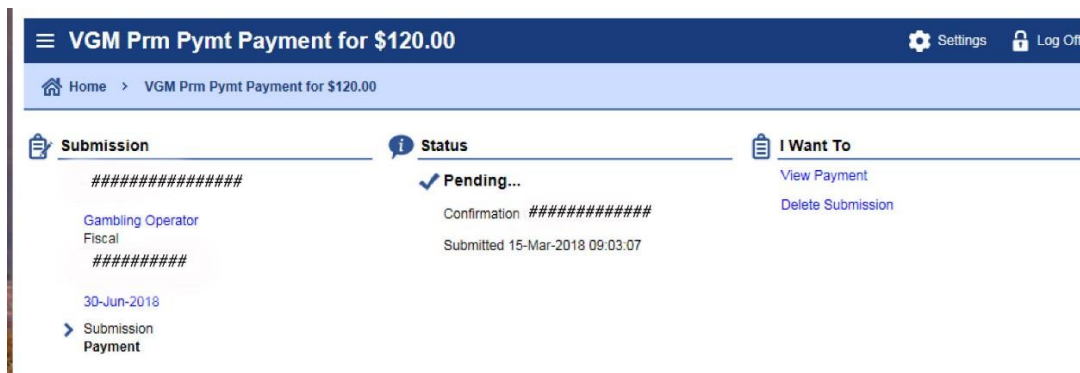
A. **Yes.** You can pay for your permits online via an eCheck or credit card. When permitting video gambling machines on [TAP](#) try to avoid unnecessary dual payments: if you receive your permit for the new machines, the division has received your payment. *Due to timing issues*, the payment is not immediately reflected on your TAP account. Your account will continue to reflect money due. Please do not pay again. A confirmation page will appear after you have paid.



You may double check to see if the payment was made by selecting the “Submissions Tab” on the home page after log in.



Select the “VGM Prm Payment for \$_____” link to provide more detail about when payment was made.



If you have permitted a machine and paid for it, you will receive a new permit. For any questions regarding your payments, please contact the division before you try to pay again at (406) 896-4300.

Q. Where can I find my current video gambling machine tax estimate?

A. Log into TransAction Portal (TAP) and from the home page, select your VGM Tax account. Under “Account Options,” select “VGM Tax Estimate” for your current quarter tax estimate.

Q. Do I have to pay my taxes online?

A. **Yes**, it is required that you pay your taxes online when you receive a tax estimate. You can pay online through TAP via an e-Check or credit card.

R. What should I do if my video gambling machine tax estimate shows a zero-tax due and it does not match my records?

A. First, ensure you have selected the “VGM Tax Estimate” link in the account options. Second, contact the division at (406) 896-4300 if there is still a discrepancy.

S. If the 15th of the month in which video gambling machine taxes are due falls on a weekend or holiday, can they be paid on the next business day without being considered late?

A. Yes. If the day video gambling machine taxes are due falls on a weekend or national holiday, they may be paid on the next business day without being considered late.

Other

Q. Are charitable pull-tabs legal?

A. **No**, pull-tabs are not a legal gambling activity in Montana. There is an exception provided for pull-tabs used only as a promotional game of chance (no cost to participate). Please note, pull-tabs are not the same as sports pool tabs, which are legal in Montana.

Q. Where can I find a list of all the licensed gambling operators in Montana?

A. On our website (dojmt.gov/gaming) under “Resources”, select “Statistics and Reports” and see “Licensed Gambling Businesses” tab. A report of all licensed gambling operators can be found on this page and is updated monthly.

Q. Can I play the sport guessing game “pick-the-winners”?

A. A public pick-the-winners game in which participants pay to play is illegal. Pick-the-winners may only be offered as a promotional game of chance in which there is no cost to participate.

Q. What is a gift enterprise?

A. A gift enterprise is a gambling activity in which participants must purchase goods or services to become eligible for participation in a gambling activity (see [23-5-112\(16\), MCA](#)). While there are limited exceptions for financial institutions and non-profit organizations, gift enterprises are illegal. A common example of a gift enterprise is when the purchase of an item is required to allow entry into a raffle.

Contact Information

Please contact the Gambling Control Division at (406) 896-4300, email gcd@mt.gov or visit our website <https://dojmt.gov/gaming> for resources and contact information for regional office locations and phone numbers.