SweepsDuke

FREE

FREE GUIDE FROM SWEEPSDUKE

# Sweeps Coin redemption and KYC guide 2026

How to verify your account, redeem Sweeps Coins without delays, fix stuck requests and keep clean records for tax time.



- ✓ Checked rules for 7 popular sweepstakes casinos
- ✓ 8 copy-and-paste support templates
- ✓ State law changes, including Oklahoma and Iowa
- ✓ 2026 tax notes in plain English

**sweepsduke.com**

By Kristof George · Last updated October 28, 2026

21+ / 18+

START HERE

# Read this first

This free guide walks you through the part of sweepstakes casinos that causes the most frustration: turning Sweeps Coins into a prize. It covers verification (KYC), the redemption flow, the usual reasons a request gets stuck and what to say to support.

**Three things to know before you start**

- **Age rules differ.** Chumba, Pulsz, McLuck and Stake.us require players to be 21 or older. WOW Vegas and RealPrize accept players from 18. Check the rules at your casino.
- **Rules change.** Every fact here was checked against official operator pages, government sources or our own guides by October 28, 2026. Casinos update their terms often, so read the current rules on the casino's own help center before you redeem.
- **This is information, not advice.** Nothing in this guide is legal, tax or financial advice.

## What is inside


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| 1 | Gold Coins vs Sweeps Coins | The two currencies and the redemption flow |
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| | Sources and quick reference | Official records and a one-page checklist |


## What comes with this guide

- **sweepsduke-redemption-support-message-templates** (.docx and .txt): the 8 support messages from Chapter 5, ready to copy.
- **sweepsduke-redemption-and-tax-log.xlsx**: a spreadsheet to log every redemption, how long it took and what you actually received, with a yearly summary for tax time.


## Check the floor before you play

Minimums for cash and gift cards differ at every casino. Our live comparison is updated as rules change.

Redemption minimums | Browse casino reviews



CHAPTER 1

# Gold Coins vs Sweeps Coins, in plain English

Every US sweepstakes casino runs on two currencies. Only one of them can ever become a prize, and only after the casino's conditions are met.

| | Gold Coins (GC) | Sweeps Coins (SC) |
|---|---|---|
| **What they are** | Play-for-fun tokens | Sweepstakes entries. Names vary: Stake.us says "Stake Cash", McLuck says "Sweepstakes Coins" |
| **Prize value** | None. Never redeemable | None in themselves. SC won through play can be redeemed for prizes once the rules are met |
| **How you get them** | Daily bonuses, or optional Gold Coin packages you pay for | Free: daily logins, promotions and free-entry requests such as mail-in (AMOE). Many casinos also add bonus SC to Gold Coin packages |
| **Value when redeemed** | n/a | Often 1 SC = $1 in prize value. McLuck and Stake.us state this in their rules |

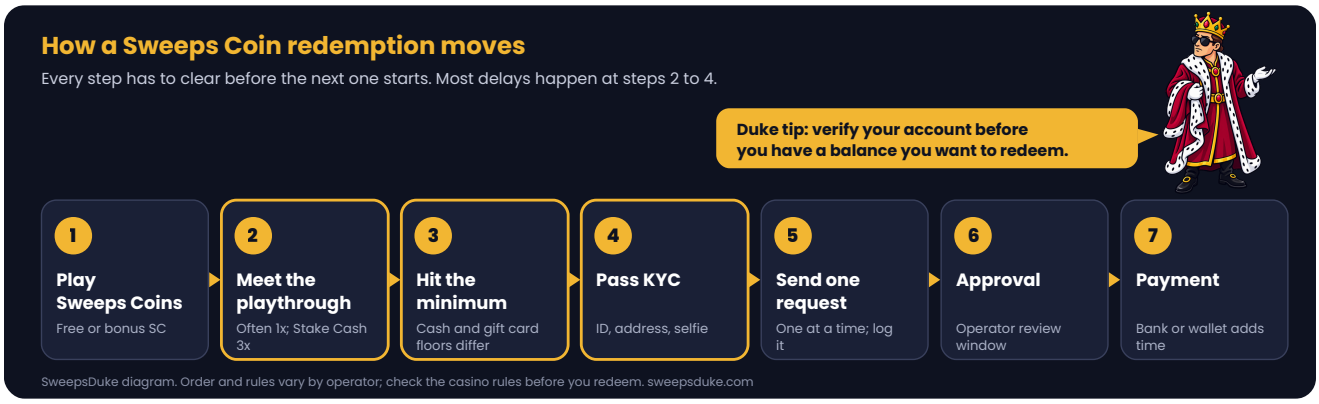
Sweepstakes casinos rely on the "No Purchase Necessary" principle of US sweepstakes law: there must always be a free way to get Sweeps Coins. That is why you redeem prizes instead of withdrawing, and why the free entry method matters. Read our guide to AMOE and mail-in Sweeps Coins for how free entries work. A growing number of states reject the sweepstakes argument (Chapter 6).

## Your balance is not your redeemable balance

Most casinos only let you redeem SC that you have played through a set number of times. This is the playthrough requirement. Your redemption screen usually shows the redeemable amount separately.

| Casino | Playthrough stated in the rules |
|---|---|
| Chumba | 1x. The Sweeps Rules allow the casino to raise it up to 20x (clause 4.6) |
| McLuck | SC must be played at least once before they qualify |
| RealPrize | Promotional SC must be played at least once |
| Stake.us | 3x for Stake Cash received with a Gold Coin package. No playthrough on Stake Cash you win |
| WOW Vegas, Crown Coins, Pulsz | Not in the public pages we checked. Check the redemption screen in your account |

For more detail, see our Sweeps Coins playthrough guide.




The seven steps of a Sweeps Coin redemption. Original SweepsDuke diagram.

## Minimums, limits and expiry

- **Minimums.** Every casino sets a floor, and cash and gift card floors often differ. McLuck is 75 SC for cash and 10 SC for gift cards. Chumba is 100 SC for any prize.
- **One request at a time.** Stake.us allows one redemption per 24 hours and McLuck one request per 48 hours. RealPrize allows one open redemption at a time. A second request does not speed up the first.
- **Caps.** Chumba, McLuck and RealPrize can limit redemptions to $10,000 a day. Some casinos set lower caps in certain states, and WOW Vegas allows up to 10,000 SC pending at once.
- **Expiry.** Chumba SC expire 60 days after your last login. McLuck SC expire after 60 days without SC play. Do not leave a balance sitting for months.

> **Brands close**
>
> VGW closed LuckyLand Slots on September 14, 2026, after ending Gold Coin sales on August 3 and gameplay on August 24. If a casino you use announces a closure or a state exit, verify and redeem well before the deadline.

### New to sweeps coins?

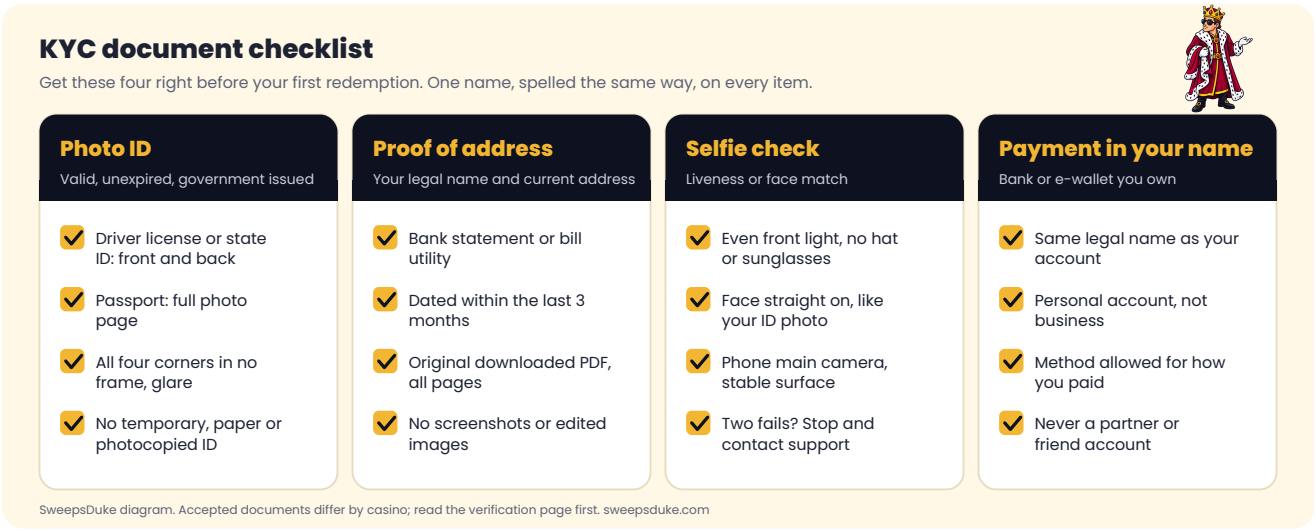
Two short explainers cover how each currency works and where the free entries come from.

What are Sweeps Coins | What are Gold Coins

CHAPTER 2

# Before your first redemption

Most redemption delays start with verification. Doing it early, before you have a balance you want to redeem, saves days.




What casinos usually ask for during KYC. Original SweepsDuke diagram; exact lists vary by casino.

## The pre-redemption checklist

☐ Your account name matches your government ID exactly, including middle names and suffixes. If your ID says Joseph and your account says Joe, fix it with support before you redeem.

☐ Your address in the account matches your proof of address.

☐ You have a recent bank statement or utility bill as a downloaded PDF. WOW Vegas, for example, wants a document from the last 3 months and does not accept mobile phone bills, medical bills or screenshots.

☐ Your payout account (bank or e-wallet) is personal and in your own name. McLuck says the payment method must match the account name.

☐ You know which methods your casino allows for how you paid. Stake.us pays crypto buys back in crypto and fiat in fiat, and bank transfer needs an earlier card payment.

☐ You check your spam folder. Document requests often land there.

☐ You turned on two-factor login if the casino offers it. Stake.us needs 2FA or an email code to redeem.

☐ You read the casino's current redemption page and wrote down its stated processing time.

## Getting the photos right

- Shoot your ID on a dark, flat surface in daylight, front and back, all four corners in the frame.
- For the selfie, use even front light, no hat or sunglasses, and hold the phone at eye level.
- If a selfie check fails twice, stop and ask support to reset the link. Our account verification guide covers the full process.
- Never edit a document, and upload only through the casino's secure verification page. Never send passwords, one-time codes or full card numbers by chat or email.

CHAPTER 3

# Casino-by-casino rules

Seven popular casinos, checked against each one's published rules and help center. Where a casino does not publish a figure, we say so instead of guessing.

## Chumba

Operated by VGW

21+

| | |
|---|---|
| **Minimum** | 100 SC for any prize, cash or gift card (Sweeps Rules clause 6.5) |
| **Playthrough** | 1x, can be raised up to 20x (clause 4.6) |
| **Timing** | Review 1 to 2 business days, then 5 to 10 business days for cash. Gift cards through Prizeout up to 48 hours |
| **Limits** | May limit redemptions to $10,000 a day (clause 6.8). Request frequency limit not published |
| **Expiry** | SC expire 60 days after your last login (clause 3.7) |
| **Where** | Not available in 16 states. Check the Sweeps Rules list |

Source: Chumba Sweeps Rules v26.1 (September 16, 2026) and Chumba help center · SweepsDuke review

## Chumba Casino Sweeps Rules, clause 6.5

Version 26.1, last updated Sept 16, 2026. PDF saved Oct 19, 2026

6.3. Where an Eligible Participant has chosen to redeem prizes for cash, the payment will be made in USD to the financial account or online wallet from which the Eligible Participant purchased Gold Coins, or if this is not technically possible, then to an alternative bank account the Eligible Participant nominates. Sponsor/Promoter reserves the right to require the use of the same payment method for redemption of prizes as was used to purchase Gold Coins, or a specific payment method at Sponsor/Promoter's discretion.

6.4. Where an Eligible Participant has chosen to redeem prizes for gift cards, the gift cards will be allocated to the email address that the Eligible Participant has registered against their Customer Account.

6.5. Sponsor/Promoter will only process a prize redemption if the redeemed value of the prize is US$100 or more (i.e. a minimum of 100 eligible Sweeps Coins). Consequently, an Eligible Participant's Customer Account must have a balance of at least 100 Sweeps Coins before requesting a prize redemption.

6.6. TO BE ELIGIBLE FOR A SWEEPS COINS PRIZE OR A SWEEPS COINS PRIZE REDEMPTION:

Chumba Sweeps Rules v26.1, clause 6.5: the 100 SC minimum applies to every prize. Saved by SweepsDuke on October 19, 2026.

## McLuck

Operated by B-Two Operations Limited, Isle of Man

21+

| | |
|---|---|
| **Minimum** | 75 SC for cash, 10 SC for gift cards. 1 SC = $1 |
| **Playthrough** | SC must be played once |
| **Timing** | Gift cards about 48 hours, cash 3 to 5 business days, up to 10 days under the rules (clause 6.9) |
| **Limits** | One request per 48 hours (clause 6.8). Up to $10,000 a day; $5,000 a day in Florida. Over $2,500 may be split (clause 6.10) |
| **Watch out** | A chargeback on a payment cancels pending redemptions. SC expire after 60 days without SC play |
| **Where** | Leaving Oklahoma on November 1, 2026 |

Source: McLuck Sweepstakes Rules v1.9 and McLuck help center FAQ (September 21, 2026) · SweepsDuke review

**McLuck Sweepstakes Rules, section 6**

Version 1.9, last updated 5 May 2026. Text from the rules page saved Oct 19, 2026

### 6. Prizes & Redemptions

6.3. Cash Prize. Entrants whom accumulate and maintain 75 or more qualifying Sweepstakes Coins associated with their User Account may elect to accept a Cash Prize by following the redemption method steps on the Site while logged in. Such qualifying Users may claim a Cash Prize corresponding to $1.00 USD for each qualifying Sweepstakes Coin User chooses to redeem. Consequently, an Entrant's User Account must have a minimum balance of at least 75 qualifying Sweepstakes Coins before any Cash Prize may be claimed by User. Sponsor may charge a fee for processing of redemptions, in Sponsor's sole discretion. Such fee if applicable shall not exceed the reasonably estimated costs of the payment processing.

6.4. Gift Card Prize. Entrants whom accumulate and maintain 10 or more qualifying Sweepstakes Coins associated with their User Account may elect to accept a Gift Card Prize by following the redemption method steps on the Site while logged in. Such qualifying Users may claim a Gift Card Prize corresponding to $1.00 USD for each qualifying Sweepstakes Coin User chooses to redeem. Consequently, an Entrant's User Account must have a minimum balance of at least 10 qualifying Sweepstakes Coins before any Gift Card Prize may be claimed by User. Sponsor may charge a fee for processing of redemptions, in Sponsor's sole discretion. Such fee if applicable shall not exceed the reasonably estimated costs of the payment processing.

McLuck Sweepstakes Rules v1.9, section 6: the 75 SC cash and 10 SC gift card floors. Text from the rules page, laid out by SweepsDuke.



McLuck.com is owned and operated by B-Two Operations Limited, incorporated in Isle of Man with registration number 021483V and registered office at Second Floor, 18-20 North Quay, Douglas, Isle of Man, IM1 4LE. B2 Services OÜ company number 16579410 is the payment services agent with registered address at Tornimae 5, 10145, Tallinn 10145.

McLuck email footer naming B-Two Operations Limited as the operator. Personal details removed.

## Crown Coins

Check Terms

| | |
|---|---|
| **Minimum** | 50 SC, with a fully verified account |
| **Methods** | Instant bank transfer (not in Tennessee or California), ACH, Skrill (not in California), prepaid card |
| **Timing** | Approval 24 to 72 hours, up to 7 days. Then bank 1 to 5 business days, Skrill 1 to 3, prepaid immediate |
| **Limits** | New York and Florida: $5,000 per redemption. Skrill up to $14,500, prepaid up to $5,000. No fees. You can cancel before approval |
| **Watch out** | Only accounts you legally own. Duplicate accounts are closed and coins forfeited |

Source: Crown Coins help center: Minimum Requirements for Redemption and Redemption FAQs (June 25, 2026) · SweepsDuke review

## Crown Coins Help Center: redemption requirements

Help Center article, page saved Oct 19, 2026

### Minimum Requirements for Redemption

To be eligible for a prize redemption, you must meet the following criteria:

- **Account Verification:** Your account must be fully verified.
- **Minimum Balance:** You must have a minimum balance of **50 Sweeps Coins** in your account.
- **Compliance:** All redemptions must adhere to our Sweeps Policy and Terms of Service.

Crown Coins help center: a fully verified account and 50 SC are required to redeem. Saved October 19, 2026.

## WOW Vegas

18+

| | |
|---|---|
| **Minimum** | 50 SC for cash, 20 SC for gift cards |
| **Timing** | Business hours Monday to Friday, 9 to 5 ET. Requests after 12:00 PM ET start the next business day. Elite and Platinum same business day, Gold next business day, other tiers within 3 business days |
| **Methods** | Skrill up to 24 business hours, Trustly 3 to 5 business days, PrizeOut instant to 24 hours, MassPay 1 to 2 business days |
| **Watch out** | Full verification first. Proof of address within 3 months as a PDF. MassPay email must match your account. Reconnect Trustly for each redemption. Up to 10,000 SC pending |
| **Where** | SC play restricted in Iowa since October 6, 2026. No sign-ups in Idaho, Nevada or Washington |

Source: WOW Vegas help center articles on redemption times, rejected redemptions and excluded states (checked October 28, 2026) · SweepsDuke review

## Pulsz

Operated by Yellow Social Interactive

21+

| | |
|---|---|
| **Minimum** | Not published on the public pages we checked. See the redemption screen |
| **Verification** | Starts with your first redemption |
| **Timing** | Verification about 48 hours, then 3 to 5 business days, per one help article. Another article says 48 to 72 hours, then 1 to 5 business days |
| **Tip** | Verify early and keep the payout account in your own name |

Source: Pulsz Terms of Use v5.2 and Pulsz help center verification articles · SweepsDuke review

## RealPrize

Operated by RealPlay Tech

18+

| | |
|---|---|
| **Minimum** | 100 SC for cash, 45 SC for a Prizeout gift card (clauses 9.1 to 9.3) |
| **Playthrough** | Promotional SC must be played once |
| **Limits** | One open redemption at a time. Up to $10,000 a day |

Source: RealPrize Promotional Play Rules v3.1 (August 21, 2026) · SweepsDuke review

| Stake.us | 21+ |
|---|---|
| **Minimum** | Not published. No gift card route |
| **Playthrough** | 3x on Stake Cash received with Gold Coin packages. None on Stake Cash you win (Terms v18.0, clause 13.3) |
| **Limits** | One redemption per 24 hours |
| **Watch out** | Crypto buys redeem in crypto, fiat in fiat. Bank transfer needs an earlier card payment. 2FA or an email code is required |
| **Where** | Its excluded-state list named 23 states, including Oklahoma, when we checked it on October 3, 2026. Stake.us set October 30, 2026 for its Oklahoma exit in its notice to players |

Source: Stake.us Terms v18.0 and Stake.us help center · SweepsDuke review

## Summary at a glance

| Casino | Age | Cash minimum | Gift card minimum | Stated timing |
|---|---|---|---|---|
| **Chumba** | 21+ | 100 SC | 100 SC | 1 to 2 days review, then 5 to 10 business days |
| **McLuck** | 21+ | 75 SC | 10 SC | Gift card ~48 h; cash 3 to 5 business days |
| **Crown Coins** | See Terms | 50 SC | Not offered | 24 to 72 h approval, then method time |
| **WOW Vegas** | 18+ | 50 SC | 20 SC | By VIP tier and method |
| **Pulsz** | 21+ | Not published | Not published | ~48 h, then 3 to 5 business days |
| **RealPrize** | 18+ | 100 SC | 45 SC | Not published |
| **Stake.us** | 21+ | Not published | No gift cards | Not published |

Crown Coins methods listed in its FAQ are bank, Skrill and prepaid card; we found no gift card route there.

## Read the full reviews

Each SweepsDuke review covers redemption methods, limits and our scoring, and is updated when the rules change.

Browse casino reviews | Redemption methods | How to redeem



CHAPTER 4

# Why redemptions get stuck, and what to do

Find your symptom, check the likely cause, then take the fix. The template numbers (T1 to T8) point to Chapter 5.

| Symptom | Why it happens | What to do |
|---|---|---|
| **Name mismatch** | ID, account, bank and proof of address do not match exactly (nickname, middle or married name, suffix) | Contact support before you redeem (T4). Offer your ID plus a supporting document such as a marriage certificate. Never open a second account |
| **Address mismatch** | You moved, or the document is older than the casino allows | Update the address through support (T5) and upload a fresh PDF statement or bill |
| **Document not accepted** | Accepted lists differ by casino. WOW Vegas rejects mobile phone bills, medical bills and screenshots | Read the accepted list. A bank statement PDF is usually safest. Resubmit with T3 |
| **Blurry or cropped ID** | The checker cannot read it: glare, cut corners, low light | Retake on a dark surface in daylight, all four corners showing |
| **Expired or temporary ID** | Many casinos accept only valid, permanent ID | Use a valid passport, or tell support you are waiting for your new card |
| **Selfie check failed** | Light, angle, glasses, a timeout or a weak connection | After two fails, stop and ask support to reset the link |
| **Payout account not in your name** | Casinos pay only into personal accounts in your verified name | Add a personal account in your own name and request again |
| **Method does not match how you paid** | Return-to-source rules, such as Stake.us crypto vs fiat | Ask support which methods your account can use |
| **Trustly bank link failed** | WOW Vegas asks you to reconnect Trustly for every redemption | Reconnect, or pick another listed method |
| **Payout email mismatch** | A MassPay payout fails if its email differs from your casino email | Use the same email on both, or update one |
| **Playthrough not met** | Only redeemable SC count | Check the redeemable figure on the redemption screen |
| **Below the minimum** | Cash and gift card floors differ | Check the casino card in Chapter 3. A gift card may have a lower floor |
| **Request after the cutoff** | Some casinos process only on business days, and WOW Vegas moves requests after 12:00 PM ET to the next business day | Count business days, not calendar days, before you follow up |

| | | |
|---|---|---|
| **Pending past the stated time** | A review queue, a bank delay, or a step waiting on you | Use T1. Ask which stage it is at and whether anything is needed from you |
| **Repeated KYC rounds** | Each round may target a different item: ID, then address, then payment ownership | Ask for the complete list of open items in one message (T3) and send everything at once |
| **Redemption rejected** | Unverified account, wrong details or a rule breach | Ask for the written reason (T6), fix it and request again |
| **State exit or closure** | A new state law or a brand closing | Watch casino emails for deadlines. Verify and redeem well before any cutoff |
| **Chargeback on a payment** | At McLuck a chargeback cancels pending redemptions | Settle payment disputes with the casino first. Do not use chargebacks as leverage |

## Two habits that solve most problems

1. **Ask for the complete list.** "Please list every outstanding item on my account so I can send them all at once." One message can save several rounds.
2. **Keep one thread.** Reply inside the same ticket so your history stays linked.

**Scam warning**

No legitimate casino asks you to pay a "release fee", "tax deposit" or "unlock fee" to receive a prize. Be careful with direct messages from "support agents" on social media or Discord. Contact the casino only through its official help center.

## Still stuck on verification?

Our troubleshooting guide covers locked accounts, failed checks and stuck requests in more depth.

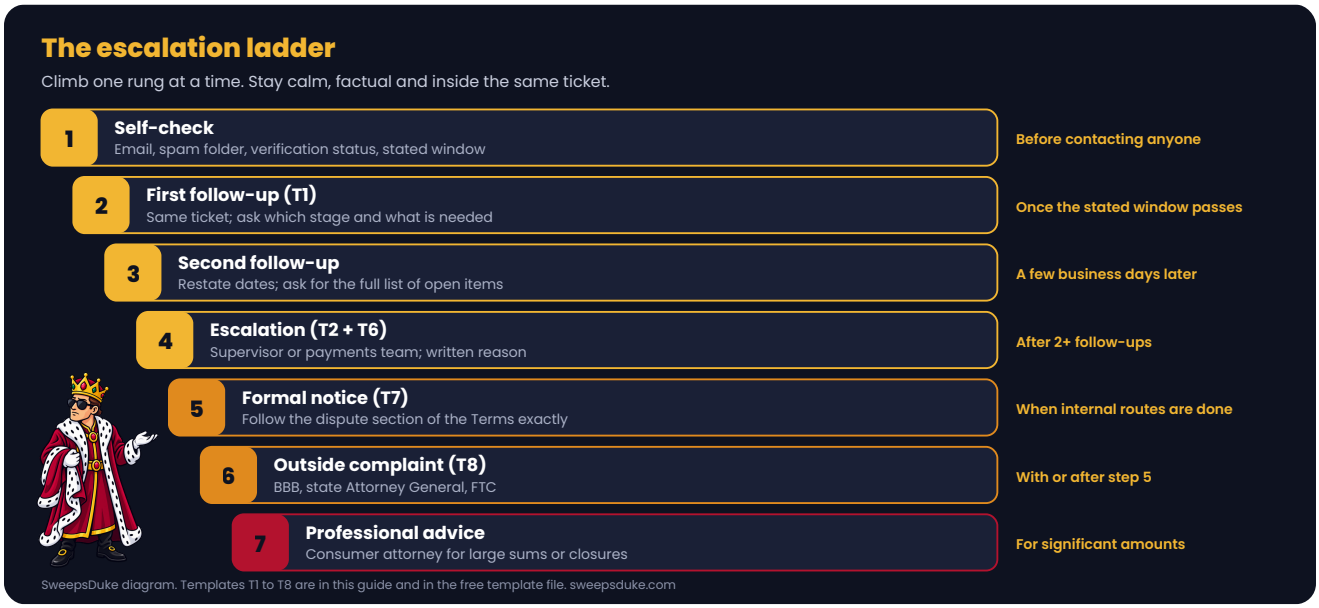
Troubleshooting guide | Verification guide



CHAPTER 5

# The escalation ladder

Wait out the casino's own stated window before you push, then climb one rung at a time.




The seven-rung escalation ladder. Original SweepsDuke diagram.

## What each outside route can and cannot do

| Route | What it does | Limits |
|---|---|---|
| **BBB** | A private nonprofit that forwards your complaint to the business and asks for a reply | Not a regulator; it cannot force payment |
| **State Attorney General** | Consumer protection offices take complaints and may mediate. New York's AG announced an $8 million settlement with VGW on September 9, 2026 | Results vary by state. In states that ban sweeps play, expect the operator to be treated as unlawful |
| **FTC** | ReportFraud.ftc.gov reports go into a database used by law enforcement | The FTC does not resolve individual reports |
| **CFPB** | For problems with your bank, e-wallet or prepaid card provider after a payout was sent | Not for complaints about the casino itself |

**Do not do these**

Chargebacks as leverage. Public threats or abuse toward support staff. Altered documents. Opening a second account to try again.

## Your evidence file

☐ A log row for every request: amount, method, request date, stated time and each follow-up (use the spreadsheet).

☐ Screenshots of the confirmation, the current status and the casino's published processing time, with the date.

☐ The full ticket thread.

☐ A private, secure record of what documents you uploaded and when.

☐ A saved copy of the Terms or Sweeps Rules version in force when you redeemed.

## The eight support templates

Fill in the brackets, keep the tone calm and send through the official help center. The same templates are in the .docx and .txt files that come with this guide.

### T1. Status check on a pending redemption

When: Once the stated processing time has passed.

Subject: Redemption status request: [REDEMPTION ID]

Hello,

I requested a redemption of [AMOUNT] SC by [METHOD] on [DATE]. The reference is [REDEMPTION ID]. Your published processing time is [STATED TIME], and that window has now passed.

Could you tell me which stage the request is at and whether you need anything from me? If documents are needed, please list them all so I can send them together.

Thank you,
[NAME ON ACCOUNT]
[ACCOUNT EMAIL]

### T2. Escalation request

When: After two or more follow-ups without a clear answer.

Subject: Escalation request: redemption [REDEMPTION ID]

Hello,

I have followed up on this redemption on [DATE 1] and [DATE 2] in this ticket. It was requested on [DATE] for [AMOUNT] SC and is now well beyond the stated time of [STATED TIME].

Please escalate this to a supervisor or the payments team, and give me a date by which I can expect an update.

Thank you,
[NAME ON ACCOUNT]

### T3. Sending documents (all at once)

When: When support asks for verification documents.

Subject: Verification documents: [ACCOUNT EMAIL]

Hello,

I have uploaded the following through the secure verification page on [DATE]:
1. [DOCUMENT 1]
2. [DOCUMENT 2]
3. [DOCUMENT 3]

Please confirm whether anything else is needed so I can send it in one go.

Thank you,
[NAME ON ACCOUNT]

### T4. Name mismatch

When: Before redeeming, if your account name differs from your ID.

Subject: Name on account does not match my ID

Hello,

The name on my account is [ACCOUNT NAME], but my government ID shows [ID NAME]. I would like to correct this before I redeem. I can provide my ID and [SUPPORTING DOCUMENT, e.g. marriage certificate].

Please tell me how to update it.

Thank you,
[NAME ON ID]

### T5. Address update

When: When you have moved.

Subject: Address update request

Hello,

I have moved. My new address is [NEW ADDRESS]. I can upload a [BANK STATEMENT / UTILITY BILL] dated [DATE] showing this address.

Please update my account and tell me if anything else is needed.

Thank you,
[NAME ON ACCOUNT]

### T6. Request a written reason

When: When a redemption is rejected or an account is restricted.

Subject: Written reason for [REJECTION / RESTRICTION]: [REDEMPTION ID]

Hello,

My redemption [REDEMPTION ID] of [AMOUNT] SC was [REJECTED / CANCELLED] on [DATE]. Please tell me in writing the specific reason and the rule it relates to, and what I can do to resolve it.

Thank you,
[NAME ON ACCOUNT]

### T7. Formal notice of dispute

When: When internal routes are done. Check the dispute section of the Terms for the exact address and steps.

Subject: Notice of dispute: [NAME], [ACCOUNT EMAIL]

To [OPERATOR LEGAL NAME],

This is a formal notice of dispute under section [SECTION] of your Terms.

Account: [ACCOUNT EMAIL]
Redemption: [REDEMPTION ID], [AMOUNT] SC, requested [DATE]
Summary: [TWO OR THREE FACTUAL SENTENCES]
What I am asking for: [PAYMENT OF THE REDEMPTION / A WRITTEN REASON]

I have attached my ticket history and log. I am open to resolving this informally within the period set out in your Terms.

[NAME]
[DATE]

### T8. Outside complaint (BBB, Attorney General, FTC)

When: For an outside complaint form. Keep it factual.

I am [YOUR AGE] and live in [STATE]. I hold an account with [CASINO / OPERATOR LEGAL NAME]. On [DATE] I requested a redemption of [AMOUNT] SC ([REDEMPTION ID]). The casino states a processing time of [STATED TIME]. I completed verification on [DATE] and have followed up on [DATES]. The redemption has not been paid and I have not received a written reason. I am asking the company to pay the redemption or explain in writing why it will not. I have kept copies of all messages.

CHAPTER 6

# State law changes you should know

Several states have moved against sweepstakes casinos. When your state changes, casinos usually set a last date for play and redemptions. Miss it and you may lose access to your balance.

**Oklahoma: SB 1589 takes effect November 1, 2026**

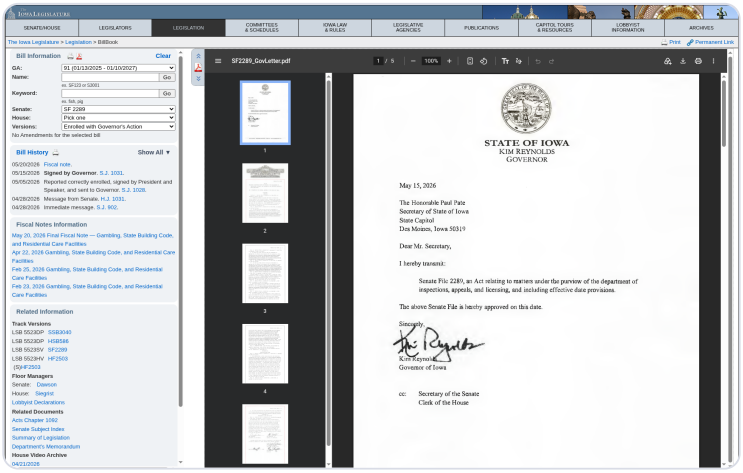
Exit dates set by casinos: High 5 Casino ended access on October 29, 2026 (no new accounts or Gold Coin sales from October 15). Stake.us set October 30, 2026 in its notice to players. McLuck and its sister sites Hello Millions, SpinBlitz and PlayFame stop operating in Oklahoma on November 1, 2026. If you live in Oklahoma and still hold a redeemable balance, check your casino's notice today.



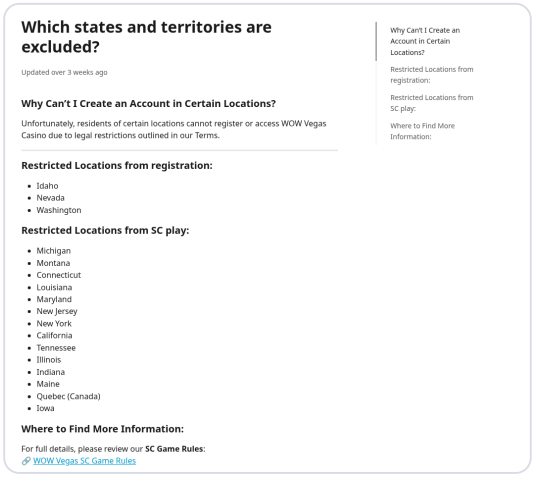

The SweepsDuke Oklahoma state guide on sweepsduke.com, captured October 28, 2026.

## Iowa: SF 2289

Signed on May 15, 2026 and in effect since July 1, 2026. The law lets the Iowa Racing and Gaming Commission use cease-and-desist orders and injunctions against illegal sweepstakes. WOW Vegas restricted SC play in Iowa from October 6, 2026.




Iowa Legislature BillBook page for SF 2289, with the Governor's signing letter of May 15, 2026.




WOW Vegas help center, excluded states, with Iowa listed under SC play restrictions. Captured October 28, 2026; browser bar removed.

## Other state laws

| State | Law |
|---|---|
| **Tennessee** | SB 2136 / HB 1885, Public Chapter 1117, effective May 22, 2026 |
| **Indiana** | HEA 1052, signed March 12, 2026; ban effective July 1, 2026, with civil penalties up to $100,000 |
| **Louisiana** | HB 883, effective August 1, 2026 |
| **Maine** | LD 2007, Chapter 645, signed April 6, 2026 |
| **California** | AB 831, Chapter 623, signed October 11, 2025 (Penal Code 337o) |
| **New York** | S5935A, signed December 5, 2025 |
| **New Jersey** | P.L.2025, c.128 (A5447), approved August 15, 2025, effective immediately |
| **Connecticut** | Public Act 25-112, effective October 1, 2025 |
| **Montana** | SB 555 (2025) |

Casinos also keep their own excluded-state lists, which can be longer than the list of states with new laws. Using a VPN or a false location breaks casino terms and can lead to a closed account and forfeited coins.

### Check your state

Our state guides track the law and which casinos still operate where you live.

State guides | Oklahoma | Iowa exits



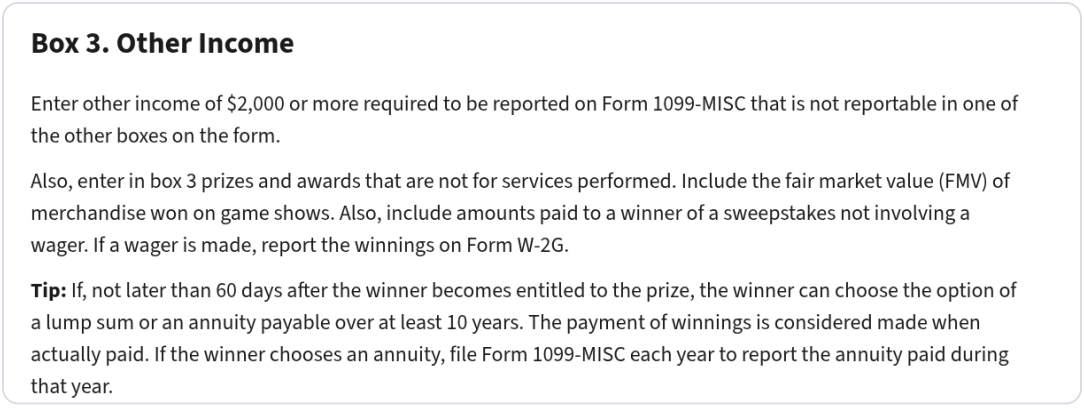
CHAPTER 7

# Taxes on sweepstakes prizes

> **Not tax or legal advice**
> This chapter is general information based on IRS publications as of October 28, 2026. Tax rules depend on your situation. Speak with a qualified tax professional before you file.

## The basics

- **Prizes are taxable income.** You are expected to report prizes whether or not you get a tax form.
- **The $2,000 form threshold.** IRS instructions for Form 1099-MISC say to report other income of $2,000 or more in box 3, including amounts paid to a winner of a sweepstakes not involving a wager. If a wager is made, winnings go on Form W-2G instead.
- **W-9 and your SSN.** A casino may ask for your Social Security number or a Form W-9. If you do not give a correct taxpayer ID, the payer may have to apply backup withholding at 24%.
- **State tax.** Your state may tax prizes too.



**Box 3. Other Income**

Enter other income of $2,000 or more required to be reported on Form 1099-MISC that is not reportable in one of the other boxes on the form.

Also, enter in box 3 prizes and awards that are not for services performed. Include the fair market value (FMV) of merchandise won on game shows. Also, include amounts paid to a winner of a sweepstakes not involving a wager. If a wager is made, report the winnings on Form W-2G.

**Tip:** If, not later than 60 days after the winner becomes entitled to the prize, the winner can choose the option of a lump sum or an annuity payable over at least 10 years. The payment of winnings is considered made when actually paid. If the winner chooses an annuity, file Form 1099-MISC each year to report the annuity paid during that year.

IRS Instructions for Forms 1099-MISC and 1099-NEC, Box 3. Other Income: the $2,000 threshold and sweepstakes not involving a wager. Captured from irs.gov.

## The 2026 loss rule

For tax years beginning after December 31, 2025, the deduction for wagering losses is limited to 90% of those losses, and it still cannot exceed your winnings. You can only claim it if you itemize on Schedule A (IRS Topic 419; Internal Revenue Bulletin 2026-19, under Public Law 119-21). Whether Sweeps Coin play counts as wagering for this rule depends on your facts, which is one more reason to ask a tax professional.

## Keep records as you go

- ☐ Log each redemption by the date the money actually arrived. That date usually decides the tax year.
- ☐ Record the amount you actually received, after any fees or currency conversion.
- ☐ Keep your Gold Coin payment history, bank or e-wallet statements and any 1099 forms with your log.

The **sweepsduke-redemption-and-tax-log.xlsx** file that comes with this guide does this for you: it groups redemptions by the year received and adds a yearly summary.

CHAPTER 8

# Play responsibly

Sweepstakes casinos are entertainment. Many players never redeem more than they spend, so only spend money you are comfortable losing.

- Set a budget and a time limit before you play, and use the casino's own limit tools.
- Never chase losses or play to pay bills.
- Take breaks, and step away if play stops being fun.
- Self-exclusion tools let you block your account. See our self-exclusion guide.

> **Need to talk to someone?**
> Call or text **1-800-GAMBLER**, or call the National Council on Problem Gambling helpline at **1-800-MY-RESET**. Both are free and confidential. More resources are on our responsible gaming page.

## Disclaimers

This guide is free information from SweepsDuke and is not legal, tax or financial advice. It is not endorsed by any casino or operator named in it. Casino names are used only to describe their published rules. Rules, limits and laws change; check the current Terms and help center of your casino and the law in your state before you play or redeem. Play only where sweepstakes casinos are legal for you and only if you meet the age rule (21+ at Chumba, Pulsz, McLuck and Stake.us; 18+ at WOW Vegas and RealPrize). This guide contains no affiliate links. SweepsDuke may earn commissions from some casinos featured on sweepsduke.com; see our affiliate disclosure and review methodology. Written by Kristof George. Last updated October 28, 2026.

# Sources

Every fact in this guide comes from one of these official records or our own published guides, checked by October 28, 2026.


1. **Casino rules and help centers:** Chumba Sweeps Rules v26.1 (September 16, 2026) and help center; McLuck Sweepstakes Rules v1.9 and help center FAQ (September 21, 2026); Crown Coins Redemption FAQs (June 25, 2026) and Minimum Requirements for Redemption; WOW Vegas help center articles on redemption times, rejected redemptions and excluded states; Pulsz Terms of Use v5.2 and verification articles; RealPrize Promotional Play Rules v3.1 (August 21, 2026); Stake.us Terms v18.0 and help center; High 5 Casino and McLuck sister-site Oklahoma notices in their terms.
2. **IRS:** Instructions for Forms 1099-MISC and 1099-NEC, Box 3 (irs.gov/instructions/i1099mec).
3. **IRS:** Topic 419, Gambling income and losses, and Internal Revenue Bulletin 2026-19 (90% loss limit, Public Law 119-21).
4. **State laws:** Oklahoma SB 1589; Iowa SF 2289 (Iowa Legislature BillBook); Tennessee Public Chapter 1117; Indiana HEA 1052 (iga.in.gov); Louisiana HB 883; Maine LD 2007; California AB 831; New York S5935A; New Jersey P.L.2025, c.128; Connecticut Public Act 25-112; Montana SB 555.
5. **New York Attorney General:** VGW settlement announcement, September 9, 2026 (ag.ny.gov).
6. **Help lines:** 1-800-GAMBLER, and the National Council on Problem Gambling, 1-800-MY-RESET (ncpgambling.org).
7. **Complaint routes:** BBB (bbb.org), NAAG directory of state Attorneys General (naag.org), FTC ReportFraud (reportfraud.ftc.gov), CFPB (consumerfinance.gov).
8. **SweepsDuke guides:** How to redeem Sweeps Coins, Minimum redemption, Account verification, State guides, and the casino reviews linked in Chapter 3.

# One-page quick reference

| Step | Do this |
|---|---|
| **1. Check age and state** | 21+ or 18+ by casino. Confirm your state is allowed and watch for exit dates |
| **2. Match your name** | Account, ID, bank and proof of address all show the same legal name |
| **3. Verify early** | ID front and back, a PDF proof of address from the last 3 months, a clean selfie |
| **4. Use your own payout account** | Personal, in your name, and allowed for how you paid |
| **5. Clear playthrough** | Check the redeemable SC figure, not your total balance |
| **6. Hit the minimum** | Cash and gift card floors differ. See the Chapter 3 summary |
| **7. Send one request** | Note the date, amount, method and stated processing time in your log |
| **8. Wait out the window** | Count business days. Then use T1 in the same ticket |
| **9. Escalate calmly** | T2, then T6 for a written reason, T7 for a formal notice, T8 outside |
| **10. Keep records** | Log the date received and the amount actually received for tax time |
| **Never** | Pay a release fee, edit documents, open a second account, use a VPN or file a chargeback as leverage |

Help: 1-800-GAMBLER · 1-800-MY-RESET. Not legal, tax or financial advice. Free guide from SweepsDuke, sweepsduke.com.

# Keep your next redemption smooth

SweepsDuke checks casino rules, minimums and state changes so you do not have to dig through the fine print. Everything on the site is free to read.

**Browse casino reviews** →
Redemption methods, limits and scores

**Redemption minimums** →
Cash and gift card floors side by side

**State guides** →
Where sweeps play is allowed, and what changed

**Follow SweepsDuke on X** →
Rule changes and state news as they happen




The sweepsduke.com homepage, captured October 28, 2026.



**sweepsduke.com · By Kristof George · Last updated October 28, 2026**
**21+ or 18+ by casino. Play responsibly: 1-800-GAMBLER. No prize is guaranteed, and this guide is not legal, tax or financial advice.**