



Parlaymint Official Challenge

Rules

Fraternity Football Challenge

Version 1.1

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Table of Contents

- [1. Introduction](#)
- [2. Definitions](#)
- [3. Challenge Administration](#)
 - [3.1 Challenge Period](#)
 - [3.2 Prize Eligibility](#)
 - [3.3 Official Decisions](#)
 - [3.4 Technical Issues](#)
 - [3.5 Participant Removal and Disqualification](#)
- [4 Gameplay Rules](#)
 - [4.1 Eligibility](#)
 - [4.2 Starting Balance](#)
 - [4.3 Creating a Qualifying Group Parlay](#)
 - [4.4 Season Standings](#)
 - [4.5 Qualifying Parlays](#)
 - [4.6 Leaderboard](#)
 - [4.7 Challenge Winners](#)
 - [4.8 Sportsmanship](#)
 - [4.9 Rule Changes](#)
- [5. Responsible Gaming and Legal Disclosures](#)
- [6. Appendix A – Illustrative Settlement Examples](#)
 - [6.1 Example 1 — One Losing Pick](#)
 - [6.2 Example 2 — Two Losing Picks](#)
 - [6.3 Example 3 — All Picks Win](#)
 - [6.4 Example 4 — Push](#)
 - [6.5 Example 5 — Challenge Standings](#)
- [7. Fraternity Football Challenge FAQ](#)
 - [General](#)
 - [Eligibility](#)
 - [Playing](#)
 - [Leaderboard](#)
 - [Winners & Prizes](#)
 - [Gameplay](#)
 - [Coins](#)
 - [Only Losers Pay](#)

1. Introduction

Participating chapters and participants must meet the published eligibility requirements for the challenge. Each participant must be at least 18 years of age at the time of participation. Unless otherwise announced, a qualifying chapter must have at least 50 verified participants, with each participant completing at least three Qualifying Group Parlays during each Challenge Week.

These Official Rules govern participation in the Parlaymint Fraternity Football Challenge. By participating, each participant agrees to be bound by these Official Rules, the applicable Parlaymint platform rules, and all decisions made by Parlaymint in administering the challenge.

2. Definitions

Coins

The virtual scoring units used for challenge participation and leaderboard standings. Coins have no cash value, cannot be purchased or redeemed, and are not exchangeable for cash or prizes.

Participant

An individual who is at least 18 years of age, has a valid Parlaymint account, has joined the participating chapter's official private Parlaymint group, and satisfies the eligibility requirements established by these Official Rules.

Net Coins Gained

The cumulative change in a participant's Coin balance resulting from Qualifying Group Parlays during the challenge. Net Coins Gained determines leaderboard rankings.

Lock Preview

The 15-minute review period that begins after the required number of participants has joined a Qualifying Group Parlay. During Lock Preview, participants may review the parlay and leave before it becomes LIVE. No new participants may join, and no picks may be changed.

LIVE

The status of a Qualifying Group Parlay after the Lock Preview period ends and all participation requirements have been satisfied. Once a Qualifying Group Parlay is LIVE, participants may not join, leave, or modify their picks.

SETTLED

The status of a Qualifying Group Parlay after all underlying picks have been resolved and the applicable Coin results have been finalized.

Qualifying Group Parlay

A group parlay that satisfies these Official Rules, becomes LIVE during the official challenge period, and reaches SETTLED status.

3. Challenge Administration

3.1 Challenge Period

The Fraternity Football Challenge begins on the date announced by Parlaymint and concludes upon the completion of the final week of the NFL regular season.

A **Challenge Week** is the weekly period designated by Parlaymint for measuring participation requirements during the challenge.

Only Group Parlays that become LIVE during the Challenge Period are eligible to become Qualifying Group Parlays.

3.2 Prize Eligibility

Participants must be at least 18 years of age at the time of participation, satisfy all eligibility requirements, and remain in compliance with these Official Rules through the date prizes are awarded.

Parlaymint may withhold or deny any prize if a participant is determined to be ineligible, has violated these Official Rules or applicable platform rules, or has otherwise engaged in conduct that compromises the fairness or integrity of the challenge.

3.3 Official Decisions

Parlaymint is solely responsible for administering the Fraternity Football Challenge. All decisions regarding participant eligibility, chapter eligibility, challenge administration, leaderboard standings, scoring, rule interpretation, prize eligibility, and prize awards are final and binding.

If Parlaymint identifies an error affecting challenge results, standings, or prize awards, it may correct the error and take any action reasonably necessary to preserve the fairness and integrity of the challenge.

3.4 Technical Issues

Parlaymint is not responsible for interruptions, delays, platform outages, data errors, connectivity issues, or other technical or operational issues that may affect participation or challenge administration.

If a technical issue materially affects the fairness or operation of the challenge, Parlaymint may suspend, modify, cancel, or resume the challenge, adjust standings, or take any other action reasonably necessary to preserve the fairness and integrity of the challenge.

3.5 Participant Removal and Disqualification

Parlaymint may remove or disqualify any participant or chapter that violates these Official Rules, applicable platform rules, or otherwise engages in conduct that compromises the fairness or integrity of the challenge.

If a participant or chapter is removed or disqualified, Parlaymint may adjust leaderboard standings, challenge results, prize eligibility, or take any other action reasonably necessary to preserve the fairness and integrity of the challenge.

4 Gameplay Rules

4.1 Eligibility

To participate in the Fraternity Football Challenge, an individual must:

- Be at least 18 years of age at the time of participation.
- Have a valid Parlaymint account.
- Be a verified member of a participating fraternity chapter and join that chapter's official private Parlaymint group.
- Follow these Official Rules and Parlaymint's applicable platform rules.
- To qualify for the Fraternity Football Challenge, a chapter must:
- Register at least 50 verified participants who satisfy the participant eligibility requirements above.
- Maintain one official private Parlaymint group for the challenge.
- Satisfy the participation requirements established by these Official Rules.
- Parlaymint may verify participant and chapter eligibility, review challenge activity, and exclude ineligible participants or entries.

Parlaymint may verify participant eligibility, review challenge activity, and exclude ineligible participants or entries.

4.2 Starting Balance

Each participant begins the season with **20,000 Coins**.

Coins have no cash value, cannot be purchased or withdrawn, and are used only for challenge participation and leaderboard standings.

If a participant no longer has enough Coins to meet the minimum buy-in, the participant cannot join additional qualifying parlays for the remainder of the challenge.

4.3 Creating a Qualifying Group Parlay

The parlay creator:

- Selects a group size of **3 to 12 participants**.
- Chooses the eligible sports, leagues, and wager types from the markets available in Parlaymint.
- Sets the Coin buy-in, with a minimum of **100 Coins per participant**.

Every participant uses the same Coin buy-in and contributes exactly one pick that complies with the creator's selected parlay criteria.

Once the required number of participants has joined, a **15-minute Lock Preview** begins. During Lock Preview, participants may review all picks, assigned odds, the Coin buy-in, and event start times.

No new participants may join or change their picks during Lock Preview. Participants may leave the parlay before the review period ends.

Each participant is responsible for reviewing all picks during the Lock Preview period before the group parlay becomes LIVE.

When the Lock Preview ends and all requirements are satisfied, the parlay becomes **LIVE**.

4.4 Season Standings

Each Qualifying Group Parlay affects the participant's **Net Coins Gained**.

Participants are ranked within their own chapter based on **Net Coins Gained** during the challenge.

At the end of the challenge, the participant with the highest **Net Coins Gained** in each chapter is that chapter's champion.

If two or more participants finish with the same **Net Coins Gained**, ties are broken in the following order:

1. Highest winning percentage.
2. Most Qualifying Group Parlays completed.
3. Highest single-parlay Net Coins Gained.

If participants remain tied after all three tie-breakers, they are declared co-champions of their chapter. Any prize awarded to the chapter champion is divided equally among the co-champions.

4.5 Qualifying Parlays

Only **SETTLED** Qualifying Group Parlays qualify for:

- Weekly participation requirements.
- Season standings.
- Championship eligibility.

Cancelled Qualifying Group Parlays do not qualify.

A Qualifying Group Parlay counts toward the Challenge Week in which it becomes LIVE.

Each participant must complete at least three Qualifying Group Parlays during each Challenge Week to satisfy that participant's weekly participation requirement. There is no maximum number of Qualifying Group Parlays a participant may complete during a Challenge Week.

4.6 Leaderboard

The leaderboard ranks participants within their own chapter based on cumulative **Net Coins Gained** during the challenge.

Parlaymint will update the leaderboard throughout the challenge.

The final leaderboard published by Parlaymint after all Qualifying Group Parlays have settled determines each chapter's champion.

4.7 Challenge Winners

At the conclusion of the challenge:

- The final leaderboard becomes official.

- The participant ranked first in each chapter is declared that chapter's Fraternity Football Challenge Champion.
- Championship prizes are awarded in accordance with the **Official Prize Announcement**.

In the event of any inconsistency, the Official Prize Announcement published by Parlaymint governs the prizes awarded for the challenge.

4.8 Sportsmanship

Participants must compete fairly and in accordance with these Official Rules.

Participants may not:

- Create fraudulent or duplicate accounts.
- Attempt to manipulate challenge results or leaderboard standings.
- Exploit software bugs, technical errors, or platform vulnerabilities.
- Interfere with, harass, or disrupt other participants.
- Engage in any other conduct that Parlaymint reasonably determines compromises the fairness or integrity of the challenge.

Parlaymint reserves the right to investigate suspected violations and may remove participants, disqualify participants or chapters, void Qualifying Group Parlays, or take any other action reasonably necessary to protect the fairness and integrity of the challenge.

4.9 Rule Changes

Parlaymint may amend these Official Rules to correct errors, clarify procedures, comply with applicable requirements, or protect the fairness and integrity of the challenge.

Any material change will be communicated to participants before it takes effect, unless immediate action is reasonably necessary to address fraud, a technical issue, a legal requirement, or another circumstance affecting the challenge.

5. Responsible Gaming and Legal Disclosures

Participation in the Fraternity Football Challenge is limited to individuals who are at least 18 years of age and is subject to Parlaymint's applicable Terms of Service, Privacy Policy, and Responsible Gaming policies.

Parlaymint encourages responsible gaming. Participants should play within their means and may discontinue participation at any time, subject to these Official Rules.

The Fraternity Football Challenge may only be available in jurisdictions where Parlaymint is authorized to operate. Participants are responsible for ensuring they are legally eligible to participate.

Participation in the Fraternity Football Challenge constitutes acceptance of these Official Rules.

Questions regarding these Official Rules may be directed to support@parlaymint.com.

6. Appendix A – Illustrative Settlement Examples

These examples are provided for educational purposes only. If an example conflicts with these Official Rules, the Official Rules control.

6.1 Example 1 – One Losing Pick

Participant	Pick Result	Net Winnings
Alex	✓ Win	0 Coins
Blake	✓ Win	0 Coins
Casey	✗ Loss	-300 Coins

- Buy-in: **100 Coins** per participant
- Total group buy-in: **300 Coins**
- Group Net Coins gained: **0 Coins**

Settlement

- Alex receives a full refund of **100 Coins**.
- Blake receives a full refund of **100 Coins**.
- Casey funds the group's cost and does not receive a refund.

Only the participant with the losing pick pays.

6.2 Example 2 — Two Losing Picks

Participant	Pick Result	Net Winnings
Alex	✓ Win	0 Coins
Blake	✗ Loss	-200 Coins
Casey	✗ Loss	-200 Coins
Drew	✓ Win	0 Coins

- Buy-in: **100 Coins** per participant
- Total group buy-in: **400 Coins**
- Total Group Total Payout: **0 Coins**

Settlement

- Alex receives **100 Coins**.
- Drew receives **100 Coins**.
- Blake and Casey share the group's cost equally.

Only participants with losing picks pay.

6.3 Example 3 — All Picks Win

Participant	Individual Odds	Pick Result	Net
Winnings			
Alex	+110	✓ Win	+3,141
Coins			
Blake	+150	✓ Win	
+4,493 Coins			

Casey	+220	✓ Win	+7,425
Coins			
Drew	+350	✓ Win	
+14,781 Coins			

- Buy-in: **100 Coins** per participant
- Total group buy-in: **400 Coins**
- Total Group Total Payout: **30, 240 Coins**

Settlement

Every pick wins. The Qualifying Group Parlay wins.

Each participant receives a net profit based on the odds of that participant's individual pick in accordance with Parlaymint's payout methodology. Participants with higher-risk winning picks receive larger payouts because those picks contribute more risk to the winning parlay.

Because longer-odds picks contribute more risk to the group parlay, they receive a larger share of the profit. In this example, Drew's +350 pick receives the largest payout, while Alex's +110 pick receives the smallest payout.

6.4 Example 4 — Push

Participant	Pick Result	Net Winnings
Alex	✓ Win	0 Coins
Blake	— Push	0 Coins
Casey	✗ Loss	-400 Coins

- Buy-in: **100 Coins** per participant
- Total group buy-in: **400 Coins**
- Total Group Net Profit: **0 Coins**

The pushed pick is removed from settlement calculations.

Settlement is determined using only the remaining winning and losing picks.

6.5 Example 5 — Challenge Standings

A participant completes five Qualifying Group Parlays during a Challenge Week.

Parlay	Net Coins Gained
1	+180
2	-100
3	+250
4	-50
5	+120

Net Coins Gained: +400

The participant's leaderboard position is determined by cumulative **Net Coins Gained**, not by the number of winning picks or winning parlays.

7. Fraternity Football Challenge FAQ

The following Frequently Asked Questions are provided for convenience only. If any answer conflicts with these Official Rules, the Official Rules govern.

General

What is the Fraternity Football Challenge?

The Fraternity Football Challenge is a season-long competition where fraternity members compete within their own chapter by participating in Parlaymint Qualifying Group Parlays. Participants earn or lose Coins based on their results, and the member with the highest **Net Coins Gained** at the end of the challenge becomes their chapter champion.

How do I join the challenge?

Join your fraternity's private Parlaymint group using the invitation provided by your chapter. Once registered, participate in Qualifying Group Parlays throughout the challenge.

Is there a cost to participate?

No. The challenge uses virtual Coins only. Coins have no cash value and cannot be purchased, redeemed, or withdrawn.

Eligibility

How does my chapter qualify?

Unless otherwise announced, a chapter qualifies by registering at least 50 verified participants who satisfy the participant eligibility requirements and maintaining one official private Parlaymint group for the Challenge. Each participant must also satisfy the weekly participation requirements established by these Official Rules.

What happens if my chapter drops below 50 participants?

A chapter must have at least 50 verified participants when its eligibility for the Challenge is confirmed. A subsequent reduction below 50 participants does not automatically disqualify the chapter. Parlaymint may review continued eligibility if participant attrition or other circumstances materially affect the fairness or administration of the Challenge.

Playing

How many picks can I submit?

One pick per Qualifying Group Parlay.

Can I participate in more than three Qualifying Group Parlays each week?

Yes. Three Qualifying Group Parlays is the minimum weekly participation requirement. You may participate in additional Qualifying Group Parlays.

Can I leave a Qualifying Group Parlay after joining?

Yes, but only during the **15-minute Lock Preview** period. Once a Qualifying Group Parlay becomes **LIVE**, participants may no longer join, leave, or change their picks.

What happens if a Qualifying Group Parlay is cancelled?

Cancelled Qualifying Group Parlays do not count toward weekly participation requirements or leaderboard standings.

Leaderboard

How is the leaderboard calculated?

Participants are ranked within their own chapter based on cumulative **Net Coins Gained** during the challenge.

How are ties broken?

Ties are broken in the following order:

1. Highest winning percentage.
2. Most Qualifying Group Parlays completed.
3. Highest single-parlay Net Coins Gained.

If participants remain tied, they are declared co-champions.

Winners & Prizes

How is my chapter champion determined?

At the end of the challenge, the participant with the highest **Net Coins Gained** in each chapter is declared that chapter's champion.

When are prizes awarded?

Prizes are awarded after the final leaderboard becomes official and participant eligibility has been verified.

What happens if I violate the rules?

Parlaymint may remove or disqualify participants or chapters that violate the Official Challenge Rules or compromise the fairness or integrity of the challenge.

Gameplay

What is Lock Preview?

Lock Preview is a 15-minute review period after a Qualifying Group Parlay fills. During this time, participants may review all picks and leave the parlay if they choose. No new participants may join, and no picks may be changed.

What does LIVE mean?

A Qualifying Group Parlay becomes LIVE when the Lock Preview period ends and all participation requirements have been satisfied. Once LIVE, the parlay is locked until settlement.

What does SETTLED mean?

A Qualifying Group Parlay is SETTLED after all wagers have been resolved and challenge results have been finalized.

Coins

What are Coins?

Coins are virtual scoring units used only for challenge participation and leaderboard standings. They have no cash value and cannot be purchased or redeemed.

What is Net Coins Gained?

Net Coins Gained is the cumulative change in your Coin balance resulting from Qualifying Group Parlays during the challenge. It determines your position on the leaderboard.

Only Losers Pay

What does “Only Losers Pay” mean?

Every participant contributes the same Coin buy-in when joining a Qualifying Group Parlay. If one or more picks lose, participants whose picks win receive their full Coin buy-in back, while participants with losing picks collectively fund the cost of the Qualifying Group Parlay.

What happens if everyone wins?

If every pick wins, the Qualifying Group Parlay wins. Payouts are calculated in accordance with Parlaymint’s gameplay rules.

What happens if my pick pushes?

A pushed pick is removed from settlement calculations in accordance with Parlaymint’s gameplay rules.

Still have questions? Contact the Parlaymint team or your chapter administrator for assistance.