



SST Payment Service Procedures

May 26 – December 31, 2024

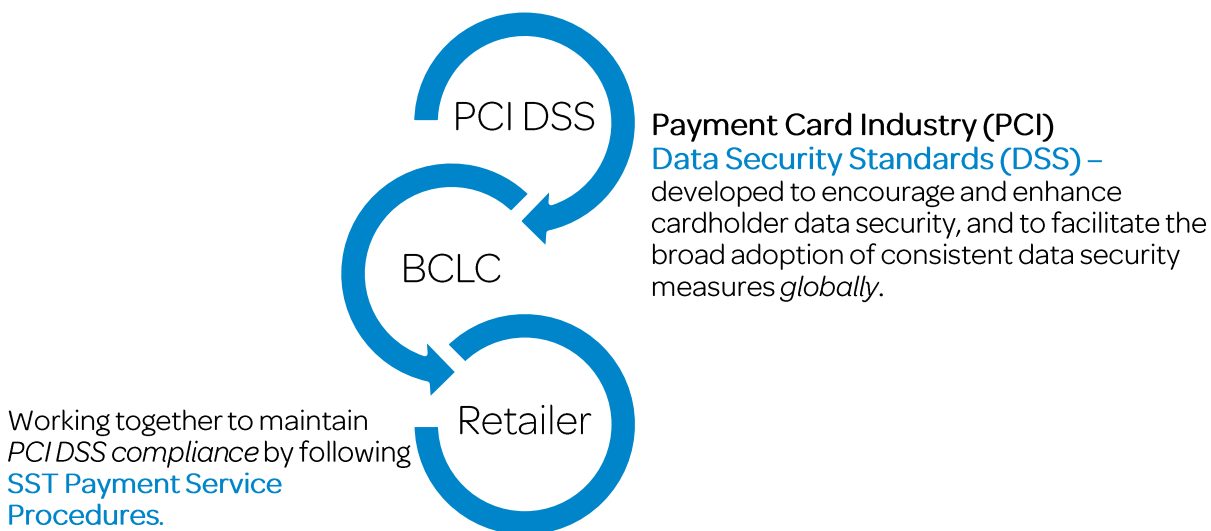
Table of Contents

WHAT IS THE SST PAYMENT SERVICE PROCEDURE?	3
STEPS REQUIRED TO MANAGE PIN PADS ON SSTs	4
INSPECT IT.....	4
RESTRICT IT	5
REPORT IT.....	6
WE'RE IN THIS TOGETHER	6
WILL REQUIREMENTS BE AUDITED?	7
SUMMARY – Why Is All This Important?	7
LEGAL NOTICE	7

WHAT IS THE SST PAYMENT SERVICE PROCEDURE?

The Self-Service Terminal (SST) Payment Service Procedures have been developed to ensure the business operations of BCLC, and its network of Lottery Retailers with PIN pad enabled SSTs, comply with applicable laws, Payment Card Industry standards as well as Card Brand rules and regulations. Ultimately, following these procedures will secure card data and protect players, Lottery Retailers and BCLC from fraudulent activity.

The procedural requirements identified in this document form part of the obligations under your Lottery Retailer Agreement (LRA) with BCLC as a Lottery Retailer with PIN pad enabled SSTs to process debit and credit transactions for lottery products.



FUN FACTS ABOUT SST TRANSACTIONS

- In 2023, approximately \$130M worth of lottery sales were processed on SSTs which accounted for 88% of overall lottery transactions within BCLC’s Hospitality Network.
- In other retailer networks, credit & debit transactions make up approximately 40% of transactions, so the availability of card payment on SSTs will be a significant improvement from a player convenience perspective. This amounts to potentially \$52M of credit & debit transactions on SSTs.
- BCLC will pay for all transaction fees and adjustments originating from credit and debit payments and retailers will continue to earn full commission and bonus for transactions on SSTs.
- Credit and debit payments through the SST are limited to only ‘tap’ and PIN verified transactions.

STEPS REQUIRED TO MANAGE PIN PADS ON SSTs

When BCLC developed the technical systems to accept credit and debit card payment on SSTs, state of the art technologies were used to ensure the highest level of security was met. Despite this, the physical security of PIN pads must be maintained to ensure they do not become a target for fraud or misuse and ensure the continued availability of safe credit and debit payments for players.

As a Lottery Retailer with a PIN pad enabled SST, it's important that procedural requirements are followed.

You must: [Inspect It, Restrict It, Report It and More.](#)

INSPECT IT

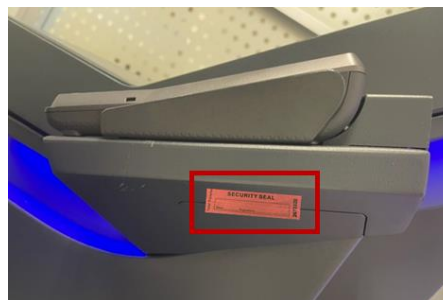
On a daily basis, as part of cash out procedures, perform inspections of your SST(s), SST cables and PIN pad(s) for signs of substitution, tampering or connection of an unauthorized device. This includes validating that the housing Tamper Seal is intact and has not been damaged.

Checking the Tamper Seal

PIN pads are mounted securely to the SST and there is an access plate that must be removed to install or replace the PIN pad. BCLC has attached a Tamper Seal to this plate that will be signed and dated by the installing technician.

If this seal is broken or damaged, it must be reported to BCLC immediately.

If an authorized technician repairs or replaces a PIN pad at your site, they will attach a new tamper seal to the plate.



Check for Damage or Other Signs of Physical Tampering

Look for scratches, broken casing, screw holes or misalignment of seams or unfamiliar add-ons. Examining the exposed surfaces of the PIN pad and housing should identify if someone has tried to remove, replace or alter the PIN pad.

Look at the Card Slot & Check for Unfamiliar Add-Ons

PIN pads must be closely examined including all around the card slot looking for any alterations or attached devices.

A common risk is the attachment of a 'Skimmer'. Skimmers are physical devices placed in front of the card slot on the PIN pad to read customer data from the card.

Also check the number pads for a 'Keyboard Logger'. A Keyboard Logger would be attached to the number pad to capture keystrokes and record a player's PIN number. The PIN pad on the SST has nothing on top of the keypad.

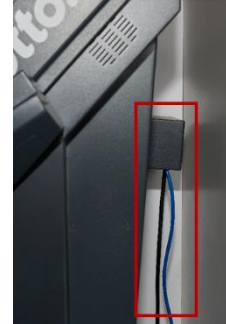
pictures below show an unaltered PIN pad with normal card slot and mount alignment



If any abnormal device or alteration is found, it must be reported to BCLC immediately.

Check the SST Cables. Examine the 2 cables (data & power) exiting from the back of the SST midway up the chassis. There should only be 2 cables with no other alterations or attachments.

SST power & data cabling



Check for Cameras. Fraudsters may try to install small cameras in the area of the SST to capture a player's PIN number. Look for holes in the ceiling, walls, or shelves that could conceal a small camera.

Similarly, retailer security cameras should not face in a way that could capture a player's PIN.

If you notice an unauthorized camera or anything attached to the SST cabling, it must be reported to BCLC immediately.

Record keeping is not mandated for your daily inspections; audits will be based on your understanding of the daily inspection requirement. Consider including a reminder for inspections as part of your cash out process.

RESTRICT IT

By its nature, the SST is openly accessible to players and potentially fraudsters. However, there are steps that retailers need to take to **Restrict Access** and ensure unauthorized individuals cannot access the SST inner cabinets or have unhindered access to the PIN pad and SST peripherals.

Verify 3rd Party Vendors

BCLC uses a company called Lang's Ventures Inc. (LVI) to service all its lottery equipment including the SST and PIN pad. **No other vendor, including Moneris, can service the SST and PIN pad.**

- **Confirming the Service Visit & Technician** - When an LVI Tech comes on site, retailers must verify the LVI Tech's GPEB Gaming Worker ID BEFORE they are granted access to the equipment and SST keys. Ensure that the technician remains accompanied by your staff during any work on the SST.
- **Contact BCLC** - If a retailer has any suspicions that the ID does not look right, are uncertain about the reason for the visit, or any other reason, contact BCLC Lottery Retail Support immediately. BCLC will have a record of the work order and will confirm that the individual is authorized.
- **Knowledge of Service Call** - BCLC will provide notification for scheduled SST or PIN pad maintenance and ad-hoc repairs can only be initiated by the retailer.

keyhole areas on SST



Safeguard SST Keys

BCLC's SST comes with 3 distinct keys so retailers can complete operations like changing the paper roll and completing daily cash-out.

SST Key Storage - When not in use, SST keys must be kept in a secure location such as a safe, cash box, etc... SST keys should only be accessible to those staff authorized to manage cash and lottery equipment at your site and must be included in BCLC's Lottery Retailer Database.

Lost or Stolen Keys? Should any of your SST keys ever be misplaced or stolen, retailers must contact BCLC Lottery Retail Support immediately to report the incident. BCLC will replace the missing keys and ensure that the SST locks are appropriately managed.

REPORT IT

When a security incident occurs or is suspected based on your inspection or observation, retailers must immediately contact [BCLC Lottery Retail Support at 1-800-667-1649](tel:1-800-667-1649).


- the Lottery Retail Support Agent will disable your PIN pad, log the incident, dispatch an LVI Tech to investigate and if required, replace your PIN pad. Your SST will continue to sell lottery with cash-only functionality.
- if a security incident is confirmed by the LVI Tech, they may have to wait for BCLC Investigations to complete a further investigation and the retailer will be asked to contact the Gaming Policy Enforcement Branch and their police of jurisdiction.

WE'RE IN THIS TOGETHER

It's important that inspections are occurring and are tracked for audit purposes. To support this requirement, your BCLC Territory Manager will also be inspecting your SST, PIN pad and peripherals on every visit they make to your sites.

Behind the scenes BCLC Operations reviews SST PIN pad payment transactions to manage the service and look out for suspicious activity. Should BCLC identify any issues, BCLC Investigations will request your support to review the incident. This will include access to security and other surveillance video, photographs, and interviews with your personnel.

On an annual basis, your BCLC Territory Manager will execute a payment service training review with you. The review will include an update on the applicable requirements for operating a PIN pad enabled SST as well as training on pertinent topics or new risks related to security and monitoring of the equipment.



The SST PIN pad is a critical piece of equipment for player convenience and effective lottery operations.

It's important to safeguard the SST and PIN pad with the highest level of compliance to mitigate fraud and ensure continuity of business operations.

WILL REQUIREMENTS BE AUDITED?

Organizations that process a high volume of credit card transactions are required to have their procedures independently assessed for compliance. BCLC will contract Qualified Security Assessors to perform visits to sites with SSTs throughout the year. They will be checking your knowledge and compliance of the above requirements through observation and asking you questions.

SUMMARY – Why Is All This Important?

It is critical that we all play our part in securing payment hardware and taking precautions to mitigate fraudulent activity that can meaningfully impact players and our shared business and reputations.

Complying with the procedural requirements set out in the SST Payment Service Procedures is part of your LRA and failure to satisfy these requirements could result in the removal of your payment services; and this major impact to business operations could lead to termination of the LRA with BCLC.

BCLC contracts with Moneris to provide credit and debit payment services for SSTs and to make these payment methods available to players. If the procedures noted in this information sheet are not upheld, *Moneris may terminate the credit and debit payment services at individual or all sites with SSTs.*

[If you have any concerns about meeting these procedures, please reach out to your BCLC Territory Manager.](#)



LEGAL NOTICE

BCLC has entered into an agreement with Moneris for the provision of payment services for Lottery Retailers with PIN pad enabled SSTs. The payment services will be used by Lottery Retailers as part of their Equipment.

Pursuant to Article 3 of the LRA, Lottery Retailers must comply with the procedures and operational instructions outlined in this document, any other related Policies, and all applicable laws, including Payment Card Industry Standards and Card Brand rules and regulations. The purpose of this procedure document is to provide guidance to assist Lottery Retailers in complying with the above-noted requirements.

Article 3.2 of the LRA outlines that:

The Retailer will:

- (a) provide the Services in compliance with this Agreement, the Policies and Applicable Law;
- ...
- (d) locate and use the Equipment as approved by BCLC;
- ...
- (h) provide at all times for the physical security of any Tickets, Equipment, and Records in the Retailer's care or control and immediately notify BCLC of any suspected or actual damage, misappropriation, misuse, malfunction, theft, or destruction of any Tickets, Equipment or Records;
- ...
- (j) not attempt to repair, move, reverse engineer, alter or otherwise tamper with the Equipment, except as approved by BCLC.

Non-compliance with the procedures and operational instructions in this document, any other related Policies, or any applicable laws, may result in a suspension or termination of your LRA or the payment services.

Capitalized terms in this procedure document will have the same meaning assigned in the Lottery Retailer Agreement, unless otherwise defined herein.