



RSG Payment Card Terminal (v400c) Procedures

April 1, 2023 – March 31, 2024

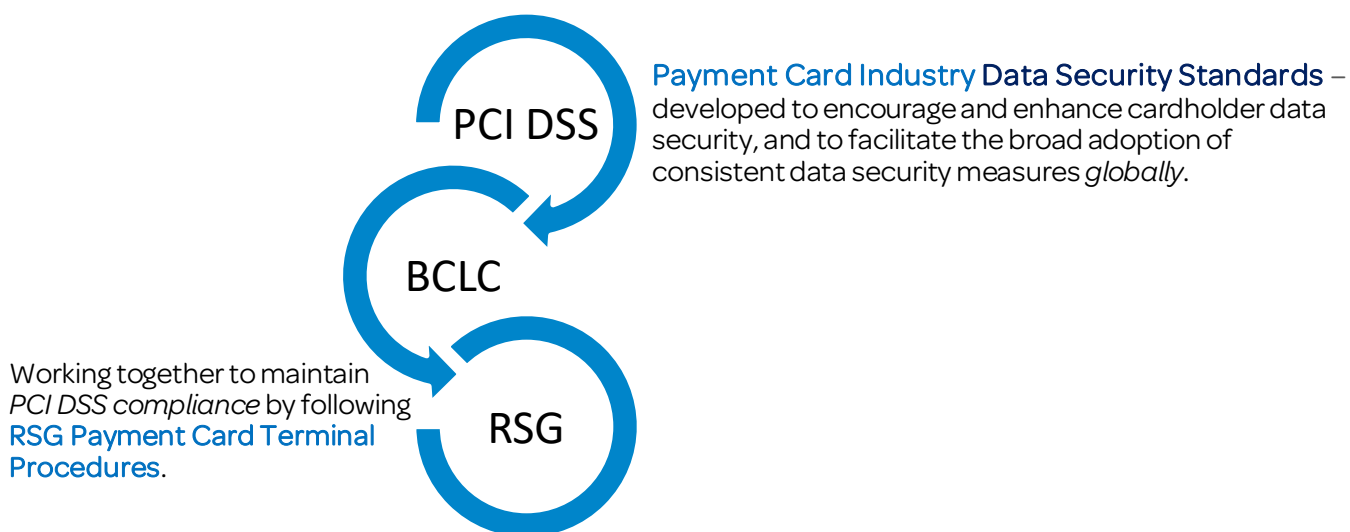
Table of Contents

WHAT IS THE RSG PAYMENT CARD TERMINAL PROCEDURES?	3
STEPS REQUIRED FOR RSG OPERATORS	4
LOCK IT – New!.....	4
RESTRICT IT.....	5
INSPECT IT.....	5
REPORT IT.....	6
VERIFY 3 RD PARTY VENDORS.....	6
TERMINAL SETTINGS	6
TRANSACTION PROCESSING PRACTICES	7
WE'RE IN THIS TOGETHER	7
WILL REQUIREMENTS BE AUDITED?	8
SUMMARY – Why Is All This Important?	8
LEGAL NOTICE	8
APPENDIX I – How to Disconnect the Payment Card Terminal	9

WHAT IS THE RSG PAYMENT CARD TERMINAL PROCEDURES?

The RSG Payment Card Terminal Procedures has been developed to ensure BCLC and its Retail Stores Group (RSG) business operations 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, RSG 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 an RSG Lottery Retailer.



FUN FACTS ABOUT RSG AND PAYMENT TRANSACTIONS

- Calendar year 2021 there were over 4.6 million payment card terminal transactions processed - approximately a 40% increase over the last two years.
- RSG exceeded \$96 million in card sales in 2021. With total lottery sales amounting to \$264 million, this means 36% of all RSG sales are transacted with a debit or credit card.
- Close to 80% of all card transactions are done by tap – a significant increase year over year.

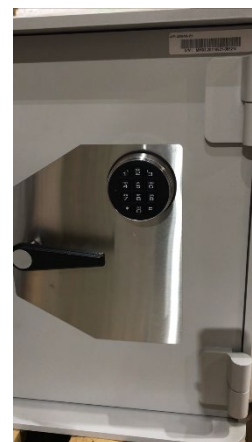
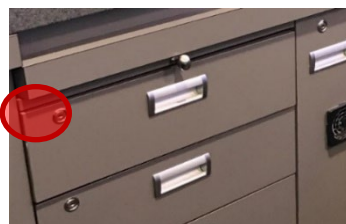
STEPS REQUIRED FOR RSG OPERATORS

Many RSG Lottery Retailers are already doing some of the procedural requirements, but it's important that everyone follow the new and existing requirements.

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

LOCK IT – NEW!

When the lottery location is closed or otherwise unattended, the V400c payment card terminal(s) **must be stored in a locked cupboard or drawer; or in your safe.**



End of Day:

Batch the day's transactions before disconnecting the terminal.

How to Disconnect/Re-Connect

You will be disconnecting the multi-port box and storing it together with the payment terminal. The connection between these two devices is hardwired and cannot be separated.

Disconnect:

1. Unplug the **E**thernet cable from the multi-port box.
2. Unplug the **p**ower cable from the multi-port box.
3. Unplug the **p**hone line from the multi-port box.

Reconnect:

***It's important to reconnect the cables in the below order to reduce the risk of a power shortage/surge.

1. Plug the **E**thernet cable back into the multi-port box
2. Plug the **p**ower cable back into the multi-port box.
3. Plug the **p**hone line back into the multi-port box.

Remember - **E** comes before **P** – connect the **E**thernet cable first.

– See Appendix I for illustrated instructions

RESTRICT IT

At all other times when not in use, the payment card terminal shall not be in easy reach of patrons. Pull the payment card terminal back after every transaction ensuring it's not accessible by players when not in use.

INSPECT IT

On a daily basis, as part of daily closing procedures, perform inspections of your payment card terminal and cables for signs of substitution, tampering or connection of an unauthorized terminal. This includes serial number confirmation.

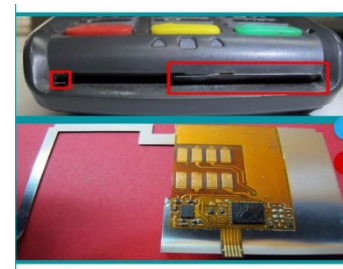
- **Verify the serial number - – letter V followed by 7 digits**
Check that it hasn't been switched for a fraudulent terminal to collect payment card information.



How to Find the Terminal Serial Number On Screen:

- From Main Menu:
 - Select Settings > Communication > Communication Setup > Terminal Management
 - Terminal Serial Number is V##### (the letter V followed by 7 digits)
- **Check for physical tampering.** Look for broken or different coloured casing, screw holes, seams or any external markings. Inspect the area around the Payment Terminal. Look for holes in the ceiling, walls, or shelves that could conceal a small camera.

- **Check for unfamiliar add-ons.** Look for unfamiliar equipment connected to the payment terminal (ie. pin pad, skimming devices). **Skimming devices** can be added to or inserted into the card cover plate to illegally capture payment card details.



Skimming takes place when the customer card data is read through special equipment.

- **Check the cable.** Examine the cable attached to the terminal for any small equipment that is not supposed to be there but can appear like it is part of the normal cabling.



Record keeping is not mandated for your daily inspections; audits will be based on your understanding of the daily inspection requirement.

RETAIL STORES GROUP							
DAILY CASHOUT/RECONCILIATION SHEET							
DATE: _____							
Payment Terminal checked and no signs of tampering				Cables	Serial #		
Product	Beginning Inventory	+ Purchases	- Returns	Ending Inventory =	Tickets Sold @	Unit Price =	Value Sold
\$1 Scratch & Win		+	-	=	@	\$1.00 =	
\$2 Scratch & Win		+	-	=	@	\$2.00 =	

Consider using the *Daily Cashout Sheet* or an operational document you use daily to keep PCI requirements top of mind.

REPORT IT

When a security incident occurs:

- **DO NOT USE** your payment terminal if there is any suspicion or evidence of tampering.
- **DO NOT INSTALL or replace** the payment terminal without verification and authorization from BCLC or Moneris.
- **REPORT** the incident, or suspected incident, to BCLC Lottery Hotline and Moneris (1-866-319-7450) and put that terminal in a secure location until it is collected and replaced.

VERIFY 3RD PARTY VENDORS

Verify identity of third party repair or maintenance persons prior to granting them access to your kiosk, lottery equipment and to the payment terminal. BCLC will provide notification for payment terminal upgrades; and repairs can only be initiated by RSG Lottery Retailers.

- ✓ Ask for verification of employment with the Vendor - badge ID or BCLC letter.
- ✓ Ensure you or BCLC has requested the third-party (Moneris or LVI) visit for authorization to work on any terminal or wiring.
- ✓ Ensure that the technician remains accompanied by your staff during any work on the payment terminal.
- ✓ Be aware of any suspicious behavior. Report any suspicious behavior and indication of device tampering to BCLC Lottery Hotline Support and Moneris.

TERMINAL SETTINGS

Over the years, RSG has implemented a number of settings to safeguard against fraudulent activity. These are *default* settings on the payment terminals:

1. **PIN and Tap only.** Payment terminal(s) must be configured to only accept PIN and Contactless (tap) transactions. Please follow the credit card payment processing procedures to avoid chargebacks to your account.
2. **Disabled Manual (Card) Entry option.** Protects against transactions facilitated by the manual entry of card data.
3. **High-Security User & Password protect.** Protects against unauthorized changes to your terminal's settings.

TRANSACTION PROCESSING PRACTICES

Below is a list of mandatory practices for processing transactions, interacting with cardholder data and safeguarding your location against fraudulent activity:

- ✓ Never enter a Personal Identification Number (PIN) for a customer.
- ✓ If security cameras are focused on your kiosk, make sure they don't capture the PIN that customers are entering
- ✓ Ensure you provide your customers enough room around the payment terminal to comfortably shield it when entering their PIN.
- ✓ Know your staff – Practice due diligence when hiring and supervising employees. Fraudsters can operate within your business as well as outside your business.
- ✓ Retailers are prohibited from storing any Cardholder Data including primary account number, cardholder name and expiration via end-user messaging technologies (i.e. email, text, instant message, etc....).
- ✓ Retailers are prohibited to store any Sensitive Authentication Data (SAD) after credit card authorization. This includes magnetic strip data, chip card data, 3-digit CVV number and PIN.

WE'RE IN THIS TOGETHER

It's important that steps being taken are tracked for audit purposes. To support this requirement, your Territory Manager will also be inspecting your terminal serial number every second visit they make to your kiosk. In addition, behind the scenes BCLC Lottery Operations team reviews RSG payment transactions on a weekly basis looking for suspicious activity and will contact locations to verify.



The payment card terminal at RSG is a critical piece of equipment.

It's important to safeguard the payment terminal 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 (QSA) to perform visits to RSG locations throughout the year. They will be checking your knowledge and compliance of the above requirements through observation and asking you questions. Any audits or assessments will be pre-announced to provide context that a BCLC representative or QSA will be visiting your kiosk with the request to interview your staff and access the cabinet or payment card terminal.

SUMMARY – Why Is All This Important?

It is critical that we all play our part in securing payment card transactions and taking precautions to mitigate fraudulent activity that can cost significant financial setback for your business, your player and BCLC.

Complying with the procedural requirements set out in this RSG Payment Terminal Security Procedures is part of RSG Lottery Retailer's LRA and failure to satisfy these requirements could result in the removal of your payment terminal; 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 to the RSG network 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 RSG locations.**



If you have any concerns about meeting these procedures, please reach out to your BCLC Territory Manager.

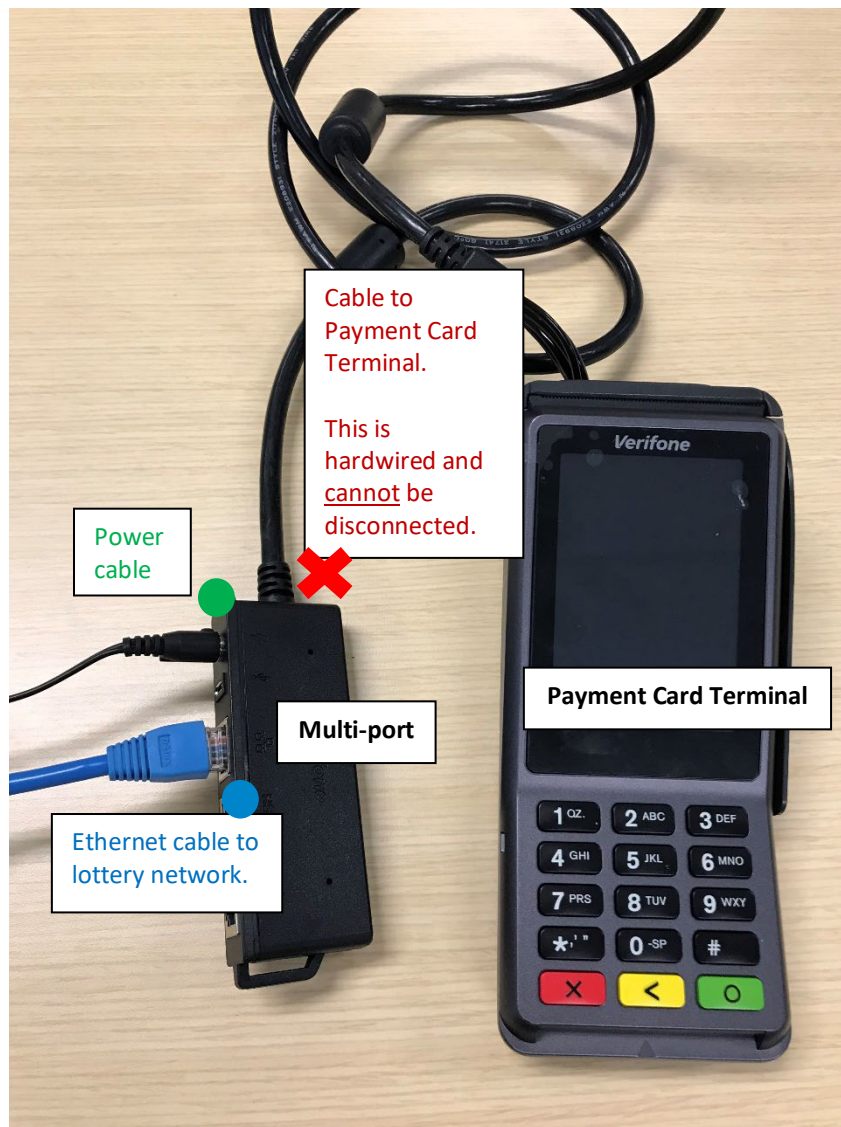
LEGAL NOTICE

BCLC has entered into an agreement with Moneris for the provision of payment services for RSG Lottery Retailers pursuant to section 4.4 of the Lottery Retailer Agreement (LRA). In order to receive the payment services, RSG Lottery Retailers must comply with the Card Brand Rules and Regulations, the Data Security Standards, the Operating Manual and Procedures and all applicable laws related to cardholder data. The purpose of this procedure document is to provide guidance to assist RSG Lottery Retailer compliance with these requirements.

In order to facilitate payment processing, BCLC has entered into an agreement for the provision of payment services for RSG Lottery Retailer under which BCLC has agreed, strictly and solely for the limited purposes of that agreement, that the RSG Lottery Retailer is an agent of BCLC. This is a limited exception to Article 13.5 of the LRA, which remains in full effect as between BCLC and RSG Lottery Retailers. RSG Lottery Retailers are responsible for ensuring their compliance with all Applicable Rules and will be responsible for any contravention in accordance with the terms of the LRA.

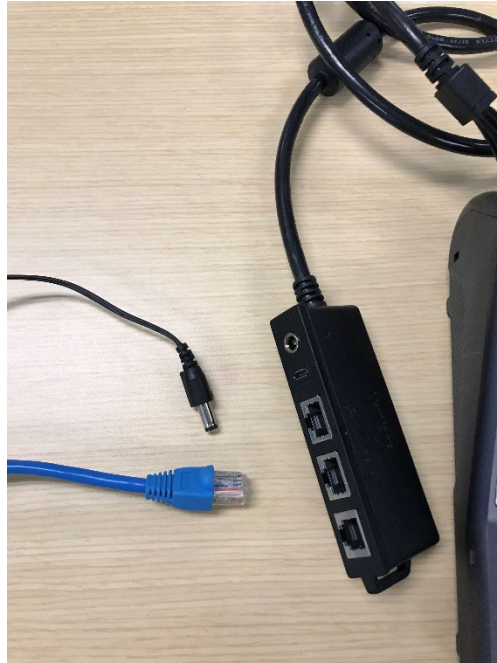
APPENDIX I – How to Disconnect the Payment Card Terminal

Step 1: Familiarize yourself with the cables and ports.



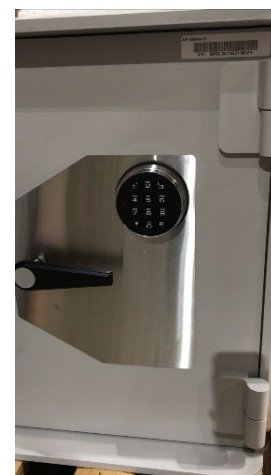
Step 3: Disconnect Cables from the Multi-Port Box

1. Unplug the Ethernet cable.
2. Unplug the power cable.



Step 4: Lock It!

Lock the Multi-Port Box and the Payment Card Terminal in the network cupboard or drawer; or in your safe.



Step 5: Reconnecting the Multi-Port Box

***It's important to reconnect the cables in the below order to reduce the risk of a power shortage/surge.

Remember - **E** comes before **P** – connect the **E**thernet cable first.

1. Plug the Ethernet cable back into the multi-port box
2. Plug the power cable back into the multi-port box.

