



# RSG Payment Card Terminal Procedures

April 1, 2022 – March 31, 2023



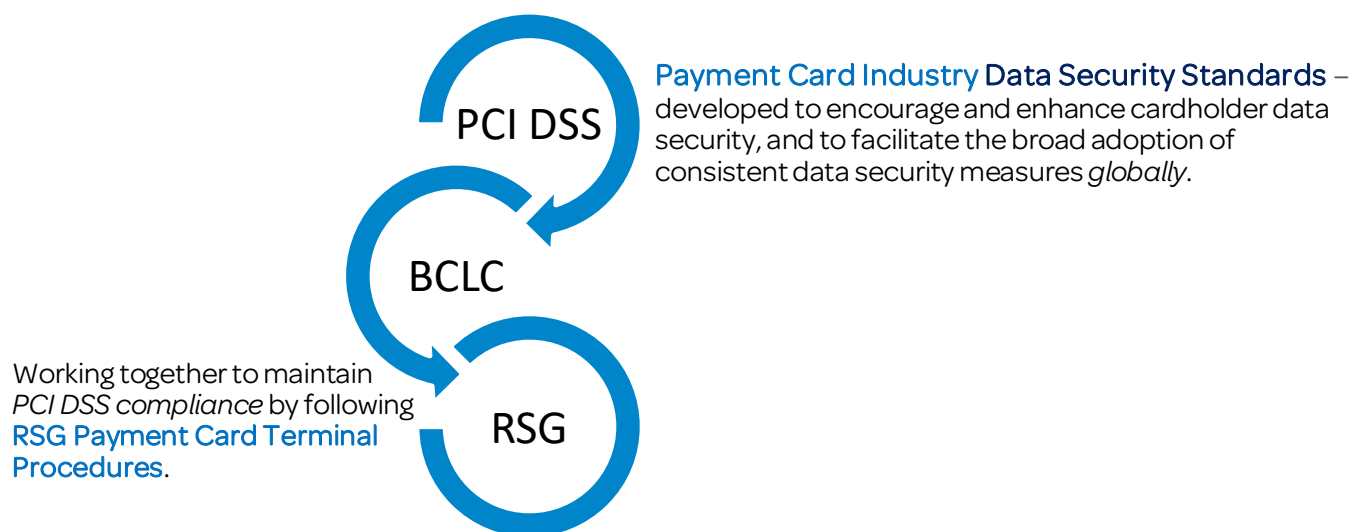
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## WHAT IS THE RSG PAYMENT CARD TERMINAL PROCEDURES?

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.

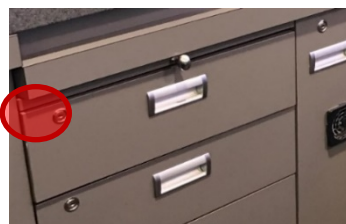
## STEPS REQUIRED FOR RSG OPERATORS

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 iCT250 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 magic 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 magic box.
2. Unplug the **p**ower cable from the magic box.
3. Unplug the **p**hone line from the magic 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 magic box
2. Plug the **p**ower cable back into the magic box.
3. Plug the **p**hone line back into the magic box.

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

*– See Appendix I for illustrated instructions*



## 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 3<sup>RD</sup> 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 and must be in place.

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. **Disable the Manual (Card) Entry option.** Protects against transactions facilitated by the manual entry of card data.
3. **Enable Admin Password Protect feature and establish a unique passcode.** Protects against unauthorized changes to your terminal's settings.

**Retailer Action:** RSG Lottery Retailers must report to Moneris and BCLC Hotline if their Moneris Admin Card is lost or stolen.

## 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 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.

## 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:** Locate the Magic Box behind the lottery terminal.



**Step 2:** Familiarize yourself with the cables and ports.



### Step 3: Disconnect Cables from the Magic Box

1. Unplug the Ethernet cable.
2. Unplug the power cable.
3. Unplug the phone line.



### Step 4: Lock It!

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



## Step 5: Reconnecting the Magic 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 magic box
2. Plug the power cable back into the magic box.
3. Plug the phone line back into the magic box.

