

# RSG Payment Services Cost Sharing Program



April 1, 2025– March 31, 2026

BCLC and RSG retailers participate in a cost sharing payment services program to help retailers pay for the processing cost of their payment terminal machines.

## NOTICE OF UPCOMING FEE ADJUSTMENTS

Transactional processing costs are reviewed on an annual basis, and starting April 1, 2025 an adjustment to the flat fee RSG retailers pay for their Payment Services will be implemented for some accounts. If your location has been identified for a fee adjustment, the new flat fee will be reflected starting in Period 1.

## FEE STRUCTURE

(remains the same as last fiscal year)

Processing Costs Range	Flat Fee Applied
\$0 - \$139	\$50
\$140 - \$184	\$75
\$185 - \$249	\$105
\$250 - \$399	\$155
\$400 +	\$200

*Payment Services fees are subject to GST and PST*

### Did you know?

Debit and credit card sales account for 40% of overall sales at RSG sites.

This represents over **\$105 million** in card sales in 2024.



## HOW THE PAYMENT SERVICES COST SHARING PROGRAM WORKS

BCLC works with Moneris Solutions to provide the RSG network with point-of-sale (POS) payment terminals and processing services. The cost of the program is shared between BCLC and RSG retailers, resulting in substantial savings for RSG retailers.

BCLC pays all fees and adjustments directly to Moneris on behalf of RSG retailers and RSG retailers pay a flat fee to BCLC for the payment services program through their invoice.

The amount each retailer pays is based on the transactional processing costs for their site and is reviewed and adjusted, as needed, on an annual basis.



# RSG Payment Services Cost Sharing Program

April 1, 2025– March 31, 2026

## Q. How does BCLC determine the fees each retailer pays?

Throughout the year, BCLC keeps track of the monthly transaction processing costs for each location. At the end of the year, we average the monthly charges at each site to determine the correct flat fee that should be assigned. Every year, the monthly fee each retailer pays may increase or decrease based on the processing costs for their site.

## Q. Is the fee structure subject to change?

Yes. Each year BCLC reviews cost ranges and corresponding fee structure and makes adjustments as needed based on various market conditions. As an example, after seeing significant increases over the last 2 years in card use and fees across the network, we have included an additional tier.

## Q. Are there standard rates per transaction?

Each transaction conducted at retail has a processing charge associated with it depending on the type of card being used. For example, each debit card transaction costs on average 5 cents to process and each credit card transaction costs 2.5 cents plus a percentage of the purchase amount which varies between 1.7% - 2.7% depending on the type and brand of credit card as well as an additional assessment fee applied by either VISA or MasterCard of .04% to .08%.

### Calculation examples:

#### **\$50 Lottery Purchase**

Debit card = 5 cents to process

Credit Card = 2.5 cents + \$1.35 (2.7%) + .04 (.08%) = total of \$1.42

#### **\$100 Lottery Purchase**

Debit Card = 5 cents to process

Credit Card = 2.5 cents + \$2.70 (2.7%) + .08 (.08%) = total of \$2.81 to process this transaction.

