

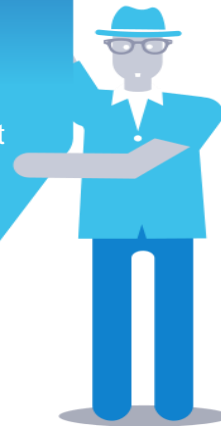
# SECTION 6.6 PRIZE PAYOUT



Effective **September 16, 2019**, BCLC Retailers have an additional option to pay lottery prizing, via, equivalent non-cash prize payments. Equivalent non-cash prize payments consist of either in-store gift cards or debit/credit card transactions, authorized by the payment provider, equal to the cash prize amount.

If an equivalent non-cash prize is to be paid in lieu of a cash prize, it is the responsibility of the Retailer to:

1. ensure the payment means is authorized by your payment provider and head office.
2. ensure the player has voluntarily agreed to the equivalent non-cash prize payment; and
3. provide the player with a receipt indicating the amount of the non-cash prize payment paid in full.



## Validation Reminders:

- All lottery tickets must be validated through your Lottery Terminal in order to pay out prizes.
- Lottery tickets must be signed by the player prior to validation.
- All lottery tickets and validation or claim slips must be returned to the player. This includes winning and non-winning tickets.

Please Note: Section 6.6 - Prize Payout of BCLC's Lottery Retailer Manual will be updated on September 16, 2019, to reflect the change.

# SECTION 6.6 PRIZE PAYOUT



## QUESTIONS & ANSWERS:

**Q: What are the changes to the Retailer Authorized Prize Payout policy (Section 6.6) in the Lottery Retailer Manual?**

**A:** Effective September 16, 2019, Retailers have the option to pay lottery prizing via cash or an equivalent non-cash prize (consisting of either in-store gift cards or debit/credit card transaction that is authorized by the payment provider).

**Q: How can I offer equivalent non-cash prize payouts in the form of debit or credit card transactions?**

**A:** You should contact your payment services provider and/or **head office** to understand **IF** you can pay players lottery prizing amounts via debit or credit card transactions and absorb any potential service fees.

**Q: Is it mandatory to offer equivalent non-cash prize payouts?**

**A:** No, it is not mandatory for you to offer equivalent non-cash prize payouts.

If an equivalent non-cash prize is to be paid in lieu of a cash prize, you must ensure the player agrees to the equivalent non-cash prize payment and you need to provide the player with a receipt indicating the amount of the full prize payout.

**Q: What in-store gift cards can I offer in lieu of a cash prize payout?**

**A:** You can offer any in-store gift cards equivalent to the full non-cash prize amount that the player voluntarily agrees to accept.

Note: According to Section 4.3 - Charging Additional Fees in the Retailer Manual, Lottery Retailers must not charge their customers any additional fees relating to the validation of the BCLC authorized lottery products or Services.

# SECTION 6.6 PRIZE PAYOUT



## QUESTIONS & ANSWERS:

**Q: When will the updated policy be posted on the Retailer Manual on BCLC's Retailer Hub?**

**A:** The new prize payout policy will be posted in Section 6.6 – Prize Payout of the BCLC Lottery Retailer Manual on September 16, 2019, to reflect the new optional Prize Payout option.

**Q: What is the mandatory prize payout amount I have to pay winners?**

**A:** You must pay players for all prizes of \$200 or less, as part of the Lottery Retailer Agreement (LRA). If a player does not accept an equivalent non-cash payment, you must pay the player the mandatory prize payout in cash.

**Q: What is the optional prize payout amount I can pay winners?**

**A:** You have the option to pay prizes between \$200.01 to \$2,000, as part of the LRA. If a player does not accept an equivalent non-cash payment, you can select "NO – CAN'T PAY" on your Lottery Terminal and the player can validate the same ticket at another location for prize payment. If you can't pay the prize, please return the ticket and validation information slip to the player and direct players to call Consumer Services at 1-866-815-0222 for the nearest BCLC Regional Prize Payout (RPP) location or BCLC Office in Vancouver or Kamloops.

**Q: What happens if I validate prizes of \$2,000.01 and over?**

**A:** You are not able to pay prizes of \$2,000.01 or over. Please direct your players to call Consumer Services at 1-866-815-0222 for the nearest BCLC Regional Prize Payout (RPP) location or BCLC Office to claim their prize.