Payment Card Terminal Policy

April 1, 2022

Purpose

BCLC's Policies regarding Lottery Retailer roles and responsibilities are set out in its Retailer Policy Manual. This Payment Card Terminal Policy sets out supplementary roles and responsibilities applicable to all Retail Store Group (RSG) locations. This Policy supersedes the Lottery Retailer Policy Manual.

This Policy, as amended from time to time, forms part of an amended BCLC Lottery Retailer Agreement (LRA) between BCLC and those parties that BCLC authorizes to provide lottery retailer Services.

Definitions

Defined (capitalized) terms or acronyms used but not defined in this policy have the same meaning attributed to them in BCLC's Lottery Retailer Policy Manual.

Section 1 – Sensitive Authentication Data (SAD)

Retailers are prohibited to store any Sensitive Authentication Data (SAD) after credit card authorization. This includes:

1. Full magnetic strip data found on the back of the card;
2. Data generated by chip and/or contactless cards;
3. 3 digit Card Verification Value (CVV) located on the back of the card; and
4. Customer Personal Identification Number (PIN) or PIN Block.

Section 2 – Cardholder Data

Cardholder Data refers to any information contained on the customer's payment card such as; primary account number (PAN), cardholder name, and expiration date. Retailers are prohibited to store any Cardholder Data via end-user messaging technologies such as, but not limited to:

1. Short Message Service (SMS);
2. Text message;
3. Instant message; and
4. Electronic mail.

Section 3 – Payment Card Terminal Security

Retailers are prohibited to modify or alter BCLC provided network hardware and Payment Card Terminals or connect unauthorized equipment including, but not limited to:

1. Personal computers;
2. Mobile phones; and
3. External hard drives

Retailers are required to always keep the Payment Card Terminal in a secure location, and to perform daily inspections for signs of tampering.

Security of Payment Card Terminal;

1. When lottery location is closed or otherwise unattended, Payment Card Terminal must be locked in a secure location.
2. When lottery location is open, and while Payment Card Terminal is not in use, Payment Card Terminal must be kept out of reach of patrons and restrict public viewing of screens.

Daily inspection of Payment Card Terminal;

1. Verify serial number is accurate;
2. Check for physical tampering; and
3. Check for unfamiliar electronic equipment connected to Payment Terminal.

Daily inspection of cables;

1. Check for Key Loggers; and
2. Check for changes to the current cable connection.

Retailer are prohibited to using Payment Card Terminal if there are any signs of suspicious activity or signs of tampering. Retailer must report all incidents to BCLC Lottery Hotline Support 1-800-667-1649 and Moneris 1-866-319-7450.

3rd Party Vendor;

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 Retailers.

1. Ask for verification of employment with the Vendor – badge ID or BCLC letter.
2. Ensure technician remains accompanied during the time work is being done on payment terminals or other BCLC equipment.

Guideline Ownership

Contact Position   Channel Group

Procedure Owner   Taylor McLeod, Sr. Manager Lottery Operations and Support

Approving Body   Director, Cyber Security

Revision History

Version	Effective	Approved by	Amendment
1.0	March 31, 2021	Director, Cyber Security	Initial release
2.0	April 1, 2022	Director, Cyber Security	Section 3, increase to security requirements