



2021 Flat Fee Adjustments – Payment Services

Notice of Upcoming Fee Adjustments

Transactional processing costs are reviewed on an annual basis, and starting April 1, 2021 an adjustment to the flat fee RSG retailers pay for their Payment Services will be implemented for most accounts. **If your location has been identified for a fee adjustment, the new flat fee will be reflected starting in Period 1 and reflected on the Compensation Statement issued April 28, 2021.**

Fee Structure

Processing Cost Range	Flat Fee Applied*
\$0 - \$139	\$50
\$140- \$184	\$75
\$185 - \$249	\$105
\$250 +	\$155



Did you know?

Tap transactions account for almost 75% of all card transactions

This helps reduce touch points to keep players and retailers safe.

Debit and credit card sales account for almost 35% of overall sales at RSG sites.

This represents close to \$70 million in annual sales and continues to grow.

*Fees subject to GST & PST

Background: How the payment services program works

BCLC works with Moneris Solutions to provide the RSG network with point-of-sale (POS) terminals and processing services. The cost of the program is shared between BCLC and RSG retailers, which represents a significant savings to 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.

Program Highlights

Since RSG operators implemented the Password protect feature in conjunction with disabling the manual entry function, we have virtually eliminated charge backs and retrieval requests.





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

- A. 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?

- A. Yes. Each year BCLC reviews cost ranges and corresponding fee structure and makes adjustments as needed based on various market conditions.

Q. I have 2 Alturas and would like another debit terminal. How can I do this, and what will it cost?

- A. Talk to your Territory Manager about your desire to have a 2nd debit terminal. You may need to purchase a longer Ethernet cable. The cost would only increase if the transactional processing increases your site to the next tier in the fee structure.

Q. Are there standard rates per transaction?

- A. Each transaction conducted at retail has a processing charge associated with it. For example each debit card transaction costs 2.5 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%.

See below for calculation examples:

\$50 Lottery Purchase

Debit card = 2.5 cents to process

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

\$100 Lottery Purchase

Debit Card = 2.5 cents to process

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

