



# Manual Entry Credit Card Fraud Prevention

Ongoing Awareness

**BCLC has been alerted that some Retail locations have encountered “manual entry credit card” fraud attempts and chargebacks.** To help mitigate the risk of fraud at your location, please ensure you follow the payment processing procedures instructed by your corporate head office or payment processing vendor and check that the manual card entry setting on your point of sale (POS) device is configured accordingly.

**BCLC recommends you be aware of suspicious behavior and safeguard against fraud by following the [payment processing procedures](#) below:**

## Key Indicators of Theft

Be mindful that requests for **high value lottery products (total over \$75), particularly Keno and/or Scratch & Win tickets or unique lottery purchases** should trigger caution.

**Be aware:** Cashing in large amounts of winning tickets, keeping the cash and using a credit card to purchase more tickets.

## Be aware and diligent throughout the payment transaction

**Be diligent in observing the customer complete the payment transaction on your POS device from start to finish** when processing lottery transactions.

**Be aware:** Fraudsters may try to distract you, while they switch cards, or attempt to complete manual entry credit card transactions on the PIN pad.

## Manual Card Entry

Effective April 27, 2017, businesses using **EMV-enabled (chip card) terminals are NO LONGER REQUIRED to accept Visa, MasterCard or Discover cards via manual entry**, under certain conditions.

**Be aware:** If you accept a manual entry credit card transaction, you may be liable for the amount of the payment should a chargeback occur.

## Restrict access to Lottery tickets until payment is confirmed

**Collect payment** and ensure every POS credit/debit transaction completes successfully, **BEFORE** giving the lottery ticket(s) or placing the lottery ticket(s) in reach of the customer.

**Be aware:** Entering excessive key strokes (more than 4 numbers) on the POS (Debit / PIN pad) device should trigger caution.

