



# **THEFT AND FRAUD BEST PRACTICES**

**FOR LOTTERY RETAILERS**



# COMMON SIGNS OF THEFT AND FRAUD

## **MANUAL CREDIT CARD ENTRY**

Contacting your PIN Pad provider to remove manual card entry can mitigate this risk.

## **RECEIVING PAYMENT**

Do not issue or place tickets on the counter in front of the customer until the payment has been successfully processed.

## **TICKET SWAPS**

Do not leave tickets on the counter while waiting for payment. They can be easily swapped with tickets that have already been scratched.

## **GRAB AND DASH**

Tickets left on the counter are an easy target for grab and dash scenarios where the customer can run off with the tickets without paying.

# SECURE INSTANT TICKETS

- Treat activated tickets like cash. Once tickets are activated, they are considered “live” and paid for by the retailer.
- During the day, use the locking mechanisms on your Silent Sellers.
- Don’t leave trays unattended.
- Remove trays from Silent Sellers when the store is closed.
- Don’t remove trays to let customers choose a ticket. Have customers point to the ticket they want.



## RECEIVE PAYMENT FIRST

- Minimize the risk of theft by receiving payment before pulling out trays. Suspects often target entire trays or individual tickets.

**TIP!** Do not issue or place tickets on the counter in front of the customer until payment has been successfully processed.

# BE AWARE OF CREDIT CARD FRAUD

- Never allow a customer to manually enter credit card numbers on your device. If you process a manual entry credit card transaction, you may be liable for the chargeback. Retailers are responsible for financial losses from fraudulent transactions.
- Watch as customers complete a credit card transaction on the PIN pad.
- Check with your payment device provider to assist with removing the manual entry option.
- Check ID when a large number of tickets is purchased with a credit card to confirm the ID matches the name on the credit card.

## CREDIT CARD FRAUD RED FLAGS

- Customers who purchase an excessive number of lottery products, including gift cards, with credit cards and/or prepaid Visa cards
- Customers who ask to purchase full unopened packs of INSTANT tickets and pay with credit cards and/or prepaid Visa cards
- It takes seconds to enter a PIN. Be aware of those taking longer as they could be trying to manually enter credit card information. Turning off manual entry will mitigate this risk.
- Customers who make payments with multiple credit cards or prepaid Visa cards

**TIP!** Reach out to your payment device provider to remove the manual entry option.

# GIFT CARD SWITCHES

Non-activated gift cards are swapped for an activated gift card after the debit or credit card payment is declined. This includes OLG gift cards.

**TIP!** Ensure the number on the card returned matches the number on the activation receipt.



## INSTANT TICKET SWAPS

INSTANT tickets with barcodes that have been scratched are swapped for new tickets. Once the new tickets are on the counter, they create a distraction. Customers then swap the new tickets for the scratched tickets, claim they cannot pay for the tickets, and leave the store with the new tickets.

**TIP!** Be aware of customers creating distractions.

# WHEN TO CONTACT OLG

## THEFT

- Retailers are required to contact OLG and report any theft of lottery products as soon as possible.
- Retailers should also report any theft of lottery products to their local police. Theft of lottery can be traced. Your assistance makes it easier for police to identify, charge, and convict the person responsible.

## SUSPICIOUS BEHAVIOUR

- Report any unusual activity relating to lottery purchases to OLG at **1-800-387-0104**.



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