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CROWN
Crown Resorts

Digital payments
framework –
'End state' vision

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Australia's
Integrated
Resort
Company

Background

- The purpose of this paper is to set out for discussion a proposed 'end state' vision of the digital payment framework

- To ensure consistency and alignment across multiple projects which will be required to deliver the proposed 'end state' vision – and to deliver an optimal customer experience – there are a number of elements which will need to be brought together under a single project, including:
  - Digital payment methods (including EFTPOS / debit cards and the eWallet)
  - Digital loyalty card
  - Crown mobile application
  - Payment end points

- This paper is intended to provide an overall framework which can apply across all of Crown's Australian properties
  - 'Appendices' or variances from this standard framework may be required for each property to account for regulatory or operational differences that arise

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'End State' vision – Customer device

- In order to transact with Crown, patrons would require one of the following:
    - Members: Virtual or physical (plastic) Crown Rewards Card
    - Non-members: Virtual or physical (plastic) debit card

Member activity
- If the patron was transacting using a Rewards card, the patron must:
    - Be a member of Crown Rewards; and
    - 'Opt in' to the eWallet (similar to current Ezy Pay 'opt in')

- A virtual Rewards card issued to a patron would be stored in an existing Apple or Google wallet

- In order to transact for gaming activity (i.e. purchase chips / TITO, transfer credits at a gaming machine etc.), the member would present their Rewards card:
    - physically (plastic card); or
    - by initiating a transaction from either an Apple or Google wallet

- There would also be a single Crown mobile application, which would be used:
    - To access eWallet functionality other than in relation to gaming activity (i.e. review balance, transfer funds into/out of account, set up deposit limits etc.)
    - To review Crown Rewards information (e.g. points balance & redemptions)
    - To review transactions (e.g. Player Activity Statements, deposit history)
    - To review general Crown information including promotions (on an 'opt-in' basis for gaming machine customers/promotions)

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'End State' vision – Buy-in

- Cash / cheques no longer accepted for gaming activity
- Patrons can transact (for gaming activity) through two means:
  1. **Debit card transactions to purchase chips / TITO tickets (e.g. Perth trial)**
     - Up to a certain threshold (E.g. Perth has a $400 transaction limit and $500 daily limit per card)
     - Accept both virtual and traditional plastic debit cards (credit cards would not be accepted)
     - Purchase points would include:
       - TITO ticket: Cage, TRT
       - Chips: Cage, Tables (incl buy-in table), TRT (to purchase a CPV which can be redeemed at a table for chips)
  2. **eWallet**
     - Patrons required to be members of Crown Rewards and 'opt-in' for the eWallet
       - Requires patron to complete appropriate level of KYC compliance
     - Wallet funded from a linked and verified bank account (incl debit card) - credit cards and other forms of credit (e.g. BNPL) would not be accepted
     - Allows patrons to transact in higher amounts
     - 'in-built' harm minimization measures:
       - Support self-exclusion
       - A delay (say 5 minutes) between funding an account, and having the funds available to spend (to emulate current time taken to walk to an ATM)
       - Real time transaction history on the mobile device
       - Player activity statements
       - Self-imposed 'top-up' limits (say over a 24 hour period)
         - *NB: it is not proposed there are any 'balance' limits*
       - Consideration to be given to 'red flag' automated alerts (e.g. multiple deposits over a short period of time)
     - Purchase points would include:
       - Machines & eTGs: At the machine (transfer to credit meter)
       - Tables: Tables (incl buy-in tables), Cage
- *NB: Consideration to be given to utilising debit cards to directly fund a cashless / DAB account as a tactical solution*
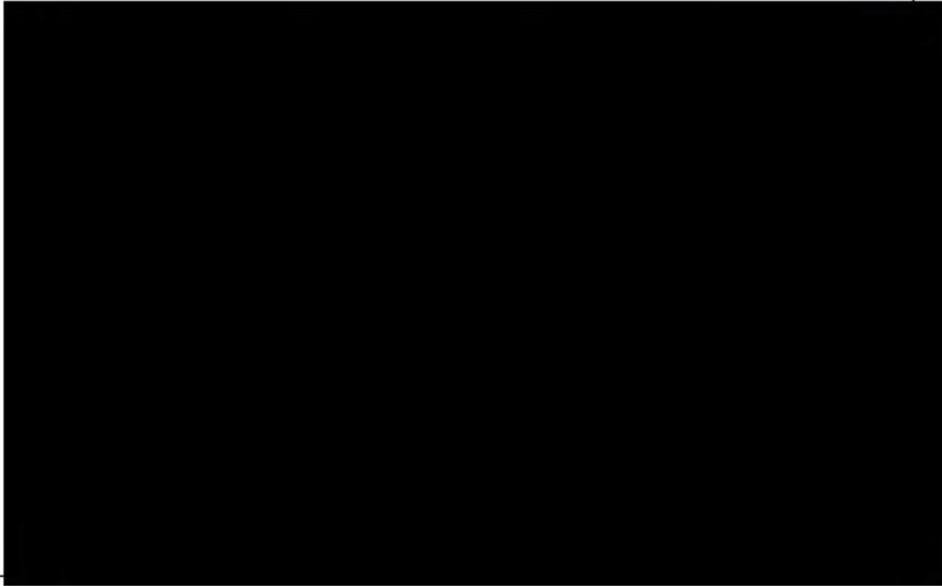
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'End State' vision – Buy-in (Gaming Machines & eTGs)

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'End State' vision – Buy-in (Table Games)

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'End State' vision – Pay-out

- Cash / cheques no longer paid out
- Patrons can redeem credits from credit meter / chips through two means:
    1. **Direct debiting to a patron's bank account**
        - Say using their mobile phone PayID or other form of payment back onto debt card account
        - Machines & eTGs: at the Cage or at a TRT by redeeming a TITO ticket
        - Tables: at the Cage by redeeming chips
        - *Question: what limit would apply to this type of payment before an eWallet and/or enhanced KYC was required?*
    2. **Depositing back into a patron's eWallet**
        - Machines: by directly transferring credit from the credit meter to the eWallet (through the patron's linked cashless account), by depositing a TITO ticket into the eWallet at the Cage / TRT
        - Tables: by depositing chips at the Cage
        - Once inside the eWallet, a patron can initiate a transaction from the patron's eWallet to their linked and verified bank account

Pay-out limit on gaming machines

- Current pay-out limit on gaming machines (e.g. credit above $2,000 on a restricted machine on the MGF, which must be paid by cheque) would be emulated by digital methods
- Where the pay-out limit applied:
    - TITO: A 'winning' TITO ticket could only be redeemed at the Cage. This ticket could be direct debited into a patron's bank account, but would not be 'cleared' into the patron's bank account for a period of 24 hours
    - eWallet: Credit transferred back to the eWallet. Credit in excess of the pay-out limit would be 'quarantined' for a period of 24 hours (similar to 'load' delay, where the funds would be visible but unable to be spent / withdrawn)
    - NB: electronic transfers are currently permitted in venues provided funds "are not available to the person for 24 hours after the transfer" (Gambling Regulation Act (s3.5.33(3))

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'End State' vision – Pay-out (Gaming Machines & eTGs)

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'End State' vision – Pay-out (Table Games)

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'End State' vision – Carded play

- Given the 'buy-in' restrictions, all players above a certain threshold would need to hold an eWallet and would therefore be known to Crown

Gaming Machines
- Credit limits would be determined based on whether a player was 'carded':
    - A lower credit limit (say set at the debit card purchase limit) would apply for 'uncarded' play
    - Current credit limits would apply for 'carded' play (effectively a restriction on transfers from the eWallet to the credit meter)
    - *NB: credit limit in Perth (current $100) to be considered further*
- Where a patron has transferred funds from their eWallet to a gaming machine credit meter, and subsequently 'collected' and withdrawn a ticket, they would be issued with a 'member ticket'. This 'member ticket' could only be utilised at a subsequent gaming machine if that patron represents their Rewards card (to continue their 'carded' play)
    - This ticket could also subsequently be deposited back into their eWallet at the Cage or at a TRT

Tables Games
- Players are not required to present a 'card' to play
- However, utilisation of technology allows for:
    - Recognition of players at a table/box (either facial recognition (Sen Sen) or by presenting a player card (Angel)); and
    - Attribution of bets against each player

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Elements to be delivered in the 'end state'

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