

# Appendix A

# Minimum Technical Requirements

# for Player Account Based Cashless Gambling Technology (Version 1)

# of the

# Gambling Act (Casino Gambling Equipment)

# Minimum Standard 2004

### 1. General

* 1. This standard comes into effect on TBA.
  2. For the avoidance of doubt:

1. The Gambling Act (Casino Gambling Equipment) Minimum Standard applies to all gambling equipment specified in this standard and in respect of all aspects not otherwise detailed in this Standard.
2. As contained in Schedule 14 Minimum Standards of the New Zealand International Convention Centre Project and Licensing Agreement, cashless card based functionality as approved under the Minimum Technical Requirements for Cashless Gambling complies - prior to or on the date this standard comes into force - with the requirements of this standard. For cashless card based functionality to comply with this standard the functionality must only be accessible with the use of a Player Account.
   1. This standard does not preclude co-joint use of common equipment (e.g. card readers) for other approved and authorised functions. Provided the standard requirements for those functions are met, this would apply to examples such as loyalty card promotions, pre-commitment etc.

### 2. Definition

1. **Automated Kiosks** means self-service machines where players can load money and redeem cash equivalent credits i.e. initiating electronic transfers of money to or from a player account.

1. **Casino Gambling Device** is any approved single terminal gaming machine, Multi-terminal and Multi-player gaming machine, Electronic Table Game or table game.
2. **Electronic Table Game** means a table game conducted by a dealer that utilises electronic player terminals that are not Gaming Machines.
3. **Gaming Machine** has the same meaning as in section 4 of the Gambling Act 2003.
4. **Multi-terminal or Multi-player gaming machine** means a Gaming Machine that:
   1. is designed and constructed such that the game can be played by more than one player at any one time; and
   2. comprises more than one terminal or player station and any associated game control and ancillary units.
5. **Non-Restricted Area** is an area where gambling is permitted but is outside of a restricted area.
6. **Player Account Based Cashless Gambling Technology** means gambling technology that is able to be accessed by a player who is a member of a Casino Loyalty Program and that enables electronic transfer of cash equivalent credits for conducting gambling and associated transactions. All such transactions are recorded against the player account.

Such a scheme is characterised by a player maintaining a Player Account on the Cashless Gambling Account Host Database system. A casino will provide the player a secure means of accessing the player account. Funds may be added to a player account at a cashier or a supporting kiosk (through the insertion of coins and notes).

The player account value can be reduced through debit transactions, within set limits. Once play is completed the player may have the option to move some of the credits back to the player account, again within set limits, or cash out credits.

1. **Player Account,** in relation to **Player Account Based Cashless Gambling Technology,** means a centralised account held on the CEMS host database, by a player who must be a member of a casino loyalty programme, to upload and download cash equivalent credits to or from a casino gambling device.

Note: where the terms upload and download are used, this is to be read as the equivalent to a credit or debit from a player account held on a Cashless Account Host Database.

1. **Restricted Area** in relation to **Player** **Account Based Cashless Gambling Technology** means, at a casino, either:
2. all areas to which access is restricted to players in specific loyalty tiers or their invited guest, or
3. where no restricted areas are provided, then has an equivalent meaning as a “VIP” or higher loyalty tier member[[1]](#footnote-1); but
4. cannot be both a. and b. for the purposes of determining play and limits on using Account Based Cashless Gambling Technology.
5. **Single Terminal Gaming Machine** means a Gaming Machine at which only one person may gamble at any time.
6. **VIP** means a player who is a member of the casino loyalty programme and has as a minimum VIP status according to the terms and conditions of the programme or the relevant casino policy that is in force at the time.

**3. Player Account Based Cashless Gambling Technology – New Technology**

1. The use of technologies other than Loyalty Card based cashless technology (e.g. barcode, transmission technologies such as Near Field Communications (NFC), Wi-Fi, etc.; retina and fingerprint scanning, mobile phone application) are not excluded but must:
2. require that a risk assessment analysis be done that forms the basis of the Player Account Cashless Gambling Technology security architecture design and policy; and
3. only be possible between approved player interaction devices that have been registered and authenticated as valid; and
4. ensure that only the intended owner of a Player Account can access that account, for example the use of second-factor authentication or similar; and
5. use and management of these technologies form part of the CEMS IT security infrastructure.

Note: The New Zealand Information Security Manual (NZISM) published by the Government Communications Security Bureau should be used as part of industry IT security technology standards used in designing and implementing alternative technologies.

**4. Player Account - Host Database**

* 1. If a Casino Electronic Monitoring System (CEMS) provides an Account Based Cashless Technology system, these standards apply to that system notwithstanding the Minimum Technical Requirements for Casino Electronic Monitoring System section 1.2.9.
  2. A pre-commitment facility, in accordance with Minimum Technical Requirements for CEMS section 5.4, must be available for player use.
  3. Communication and Network Security must be in accordance with Minimum Technical Requirements for Casino Electronic Monitoring System Section 3.2 - Information Security Management System.
  4. Each component within the totality of a Player Account Based Cashless Gambling Technology system that would affect the integrity of the system must have a method in place to allow for an independent integrity check of the component software that is critical to its operation. The method of checking must be approved as part of the approval process.[[2]](#footnote-2)

### 5. Player Account

* 1. A player account must be maintained on the CEMS host system database, be secure and distinguish, log and provide an adequate audit trail with sufficient detail including corresponding time-stamps for each:

1. insertion and removal of a player loyalty card
2. card verification attempts whether successful or otherwise
3. deposit and withdrawal of cash
4. manual account balance adjustments which can only be made by authorised personnel
5. equivalent electronic cash credit transfers to and from a casino gambling device
6. equivalent electronic cash credit transfers to and from an approved kiosk.
   1. A facility must be available which will show the player their current player account balance without the requirement to transfer funds or use a gaming machine to play a game.

### 6. Player Loyalty Card Reader interface

* 1. There must be a secure method for player loyalty card reading and security of card information.
  2. A cashless transaction can be made provided that:

1. The casino gambling device is available for play and is not in a non-playable state (e.g. fault conditions, audit mode, demonstration mode, and tournament mode);
2. A kiosk is not in a non-operative or ‘Error’ state;
3. A players loyalty card is inserted into the card reader and correctly authenticated with a valid account;
4. Player Loyalty Card Authentication requires, at a minimum, the use of a 4-digit pin number or other protected means;
5. The account is not in lockout state following a maximum number of incorrect PIN entries;
6. Once authenticated a player must be able to view their player account balance;
7. Any single or a series of multiple transactions does not over-ride electronic Credit Cashless transfer limits or Pre-commitment limits.
   1. A message must be displayed providing either confirmation or non-completion of every cashless transaction initiated. As a minimum this should include:
8. Invalid account;
9. Invalid PIN/Account lock-out;
10. Type of transaction (debit/credit from/to cashless account);
11. Transaction value;
12. Transaction would exceed Electronic Credit Transfer limits;
13. Player has insufficient funds;
14. The player’s loyalty account number or a unique transaction number, either of which can be used to authenticate the transaction;
15. Either confirmation of a transaction or, if the transaction failed, a descriptive message indicating why the transaction did not complete e.g. communications failure, insufficient funds.
    1. The Players Loyalty Card Interface must be capable of providing, on request, details of every transaction initiated which, as a minimum, must show:
    2. The type of transaction;
    3. The transaction value;
    4. The date and time of transaction;
    5. The player’s loyalty account number or a unique transaction number, either of which can be used to authenticate the transaction;
    6. Either confirmation of a transaction or, if the transaction failed, a descriptive message indicating why the transaction did not complete e.g. communications failure, insufficient funds.
    7. The interface may take the form of a screen display attached to, incorporated within, or overlaid on the EGM screen. The use of any on-screen overlay display must not interfere or compromise any display of approved base game or game information. For example, resizing of the display must not cause the game played and/or game information to no longer comply with the NS requirements under which the game was approved.
    8. As a minimum, when a players loyalty card is inserted to commence play, a snapshot must be taken of the turnover, cash-in and cash-out meters. When a card is removed following the cessation of play, a snapshot must be taken of the turnover, cash-in and cash-out meters.
    9. Any additional equipment or software installed in a casino gambling device for the purpose of facilitating Player Account Based Cashless Technology must not compromise EGM hardware and/or software approvals.
    10. Cashless devices must have the capacity to display a complete transaction history for the most recent twenty-five (25) player account transactions. Retention of transaction history for additional prior transactions is strongly encouraged.
    11. Credits or winnings may be paid by the machine by secure electronic credit transfer to a player account in accordance with Electronic Credit Transfer Limits.

### 7. Automated Kiosks

* 1. Kiosk design, build security, coin and note acceptors should, where applicable, comply with hardware, software and accounting requirements as specified in NS 15 for Gaming Machines.
  2. A kiosk that conforms to GLI Labs Certified Standard Series GLI-20 Kiosks is deemed to comply with the requirements of this section.
  3. All kiosk cabinets must be securely locked.
  4. The power supply to the kiosk and connected displays must not be able to be accessed by players.
  5. All exposed cables must be enclosed in plastic conduits to prevent tampering.
  6. The kiosk lockable secure cabinet must have a secure label affixed showing the following information:

1. Manufacturer’s Name
2. Unique serial number
3. Model number
4. Date of manufacture
   1. A kiosk must retain critical memory data for at least 30 days following power disconnection.
   2. There must be provision for a tower light or other alternate means to indicate when an error condition has occurred or that allows a player to ‘Call Attendant’.
   3. Appropriate metering shall be provided for both individual and total kiosk cash and player account activity. For example:

* if a kiosk accepts coin and notes, then a meter for ‘coin in’, a meter(s) for each note denomination and total meters for ‘total notes in’ and ‘total in’ for all coins and notes.
* ‘Cashless In’ and ‘Cashless Out’ meters for electronic credit funds transfer.
  1. Kiosks must detect and display the following conditions:

1. Loss of host system communication
2. Power Reset
3. Security Door open/closed (e.g. cabinet, logic area, note acceptor stacker)
4. Failed to make cash payment
5. Failed to accept cash (e.g. note stacker full)
6. Low RAM battery (if provided).

### 8. Electronic Transfer Limits

### 8.1 These limits in dollar values may only be set or changed by a downloadable parameter from the CEMS or by accessing the logic area of the gaming machine or other relevant device.

### Non-Restricted Areas

* + 1. A kiosk can, for equivalent cash in any one transaction,:

1. transfer equivalent credits to a player account up to a maximum value of $5,999;
2. cash out in cash with no greater than a $20 denomination equivalent player account credits up to a maximum of $5,999.
   * 1. A casino gambling device can, for equivalent cash in any one transaction,:
3. transfer/accept cash equivalent credits for play up to a maximum of $5,999;
4. transfer any credits to a player account up to a maximum of $5,999 with credit balances greater than $5,999 requiring a hand pay.

### Restricted Areas

* + 1. A kiosk can, for equivalent cash in any one transaction,:

1. transfer equivalent credits to a player account up to a maximum value of $5,999;
2. cash out in cash equivalent to a player account credits up to a maximum of $5,999 in any denomination.
   * 1. A casino gambling device can, in any one transaction,:
3. transfer/accept unlimited cash equivalent credits from a player account;
4. transfer unlimited credits to a player account.

1. Play limits are applied to either play within a casino provided restricted area or if a restricted area is not provided then by restriction to a ‘VIP’ or higher loyalty card tier in normal play area. [↑](#footnote-ref-1)
2. Component for example could be Host Database, casino gambling device or Kiosk. [↑](#footnote-ref-2)