

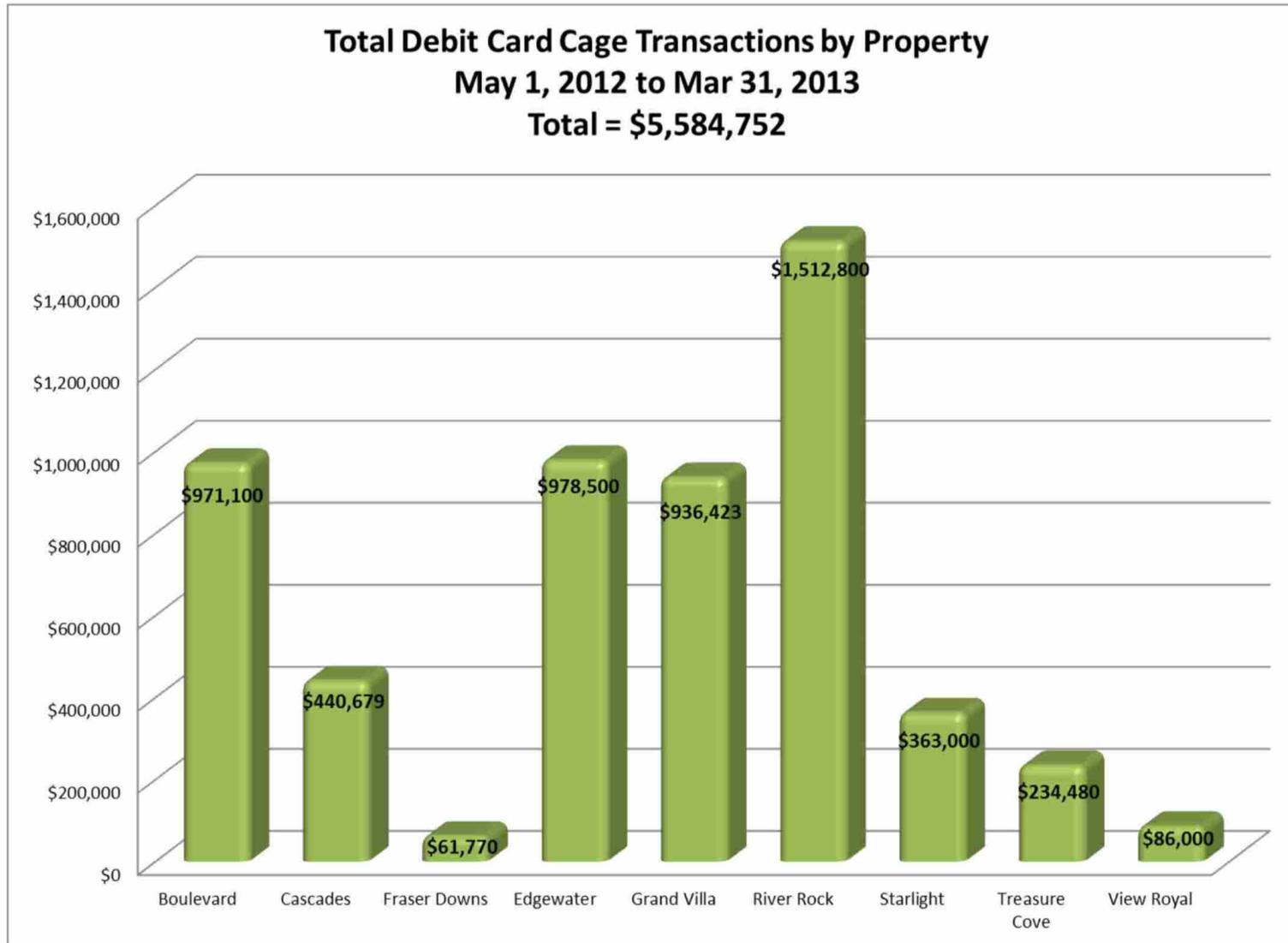
Reducing Reliance On Cash In BC Casinos & More....

Presented on 2013-04-18 at RCMP Green Timbers to Barry Baxter,
Supt. L. Bergerman, Murray Power, Cal Chrustie and others

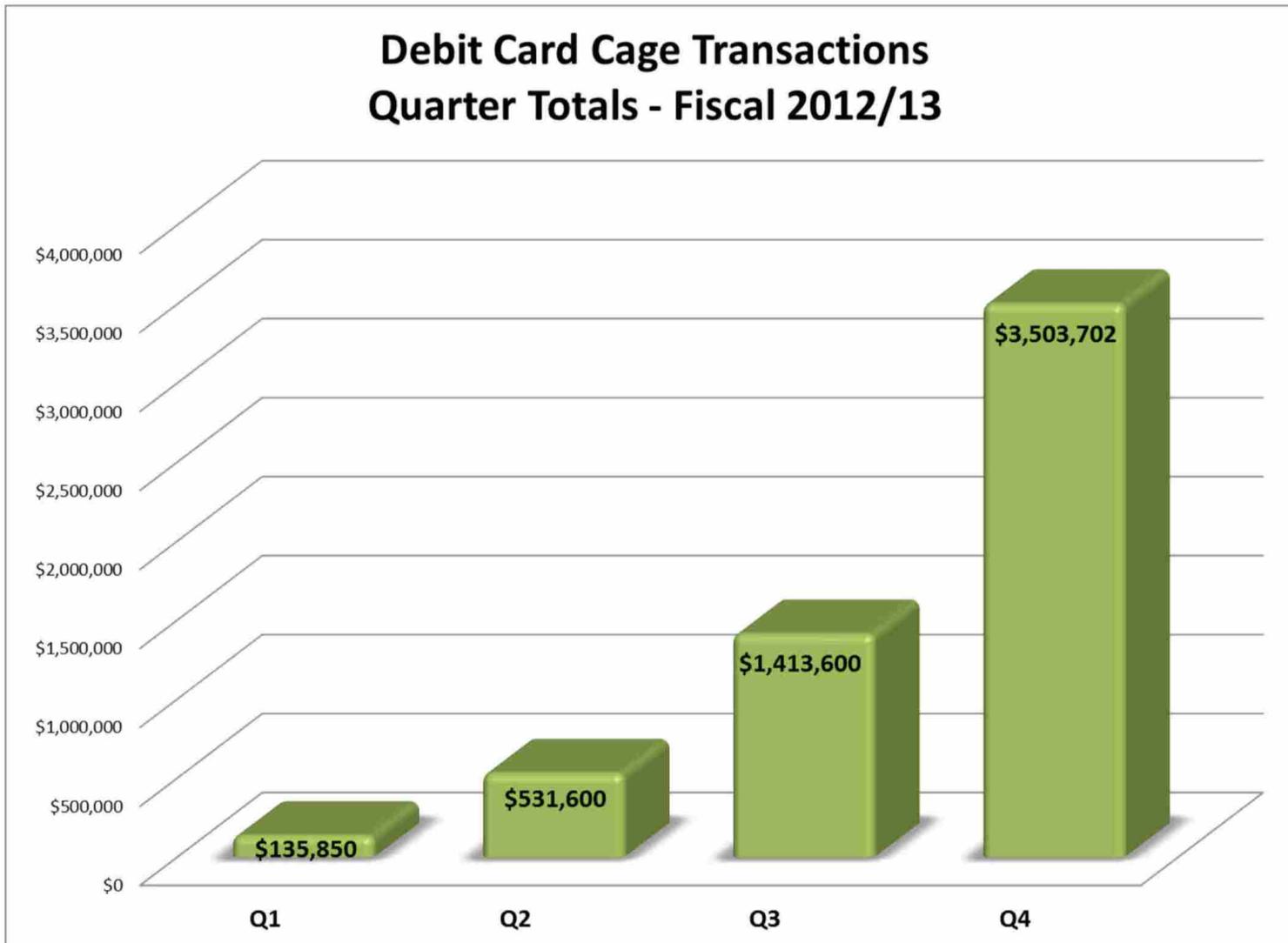


Use of Debit at Cash Cage

Debit Card use is intended for transactions in amounts above ATM limits

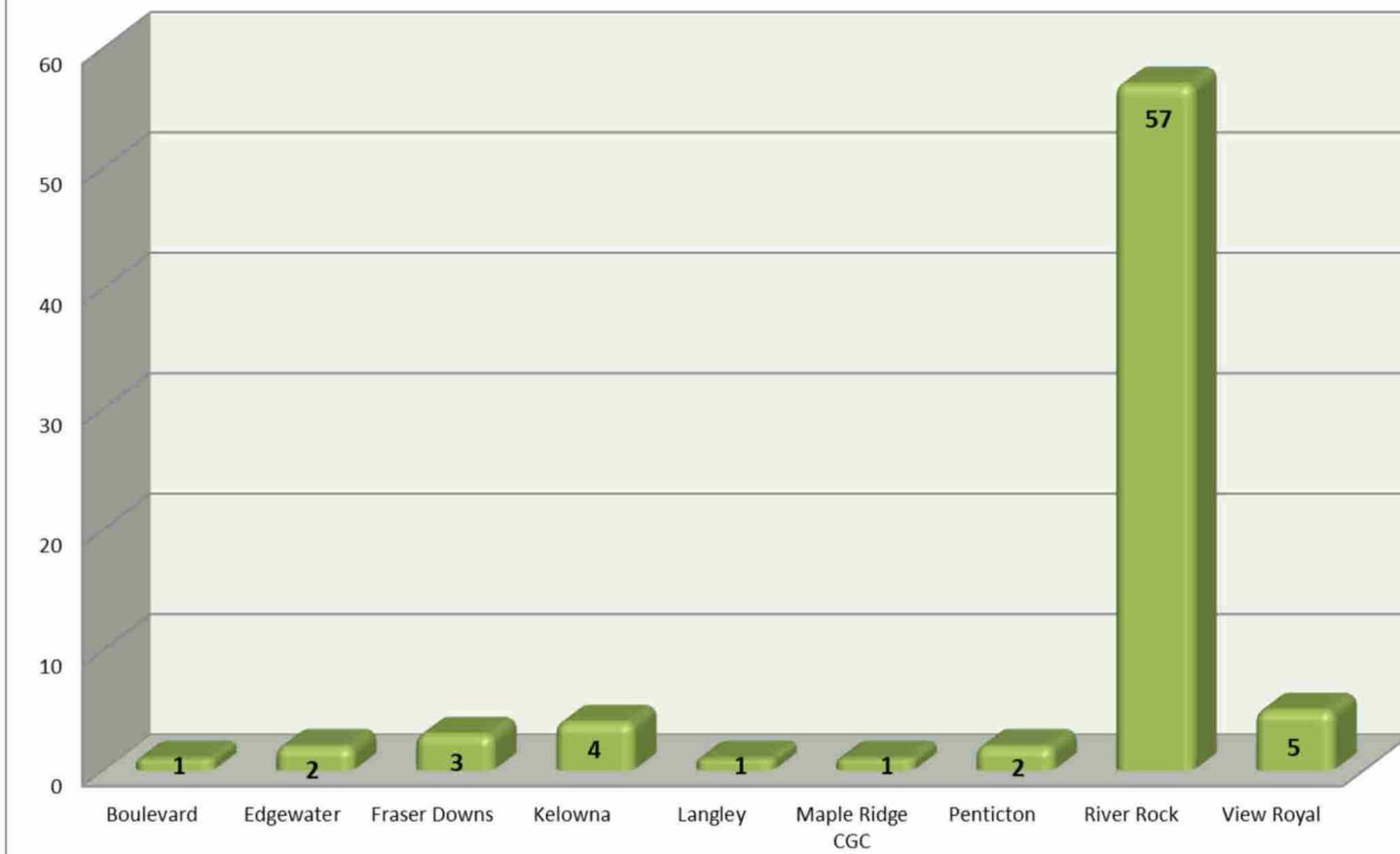


Debit Card Cash Cage Transactions



Convenience Cheques

**Convenience Cheques Issued
Apr 1, 2012 to Mar 31, 2013
Total \$ Amount = \$320,305
Total Cheques = 76**

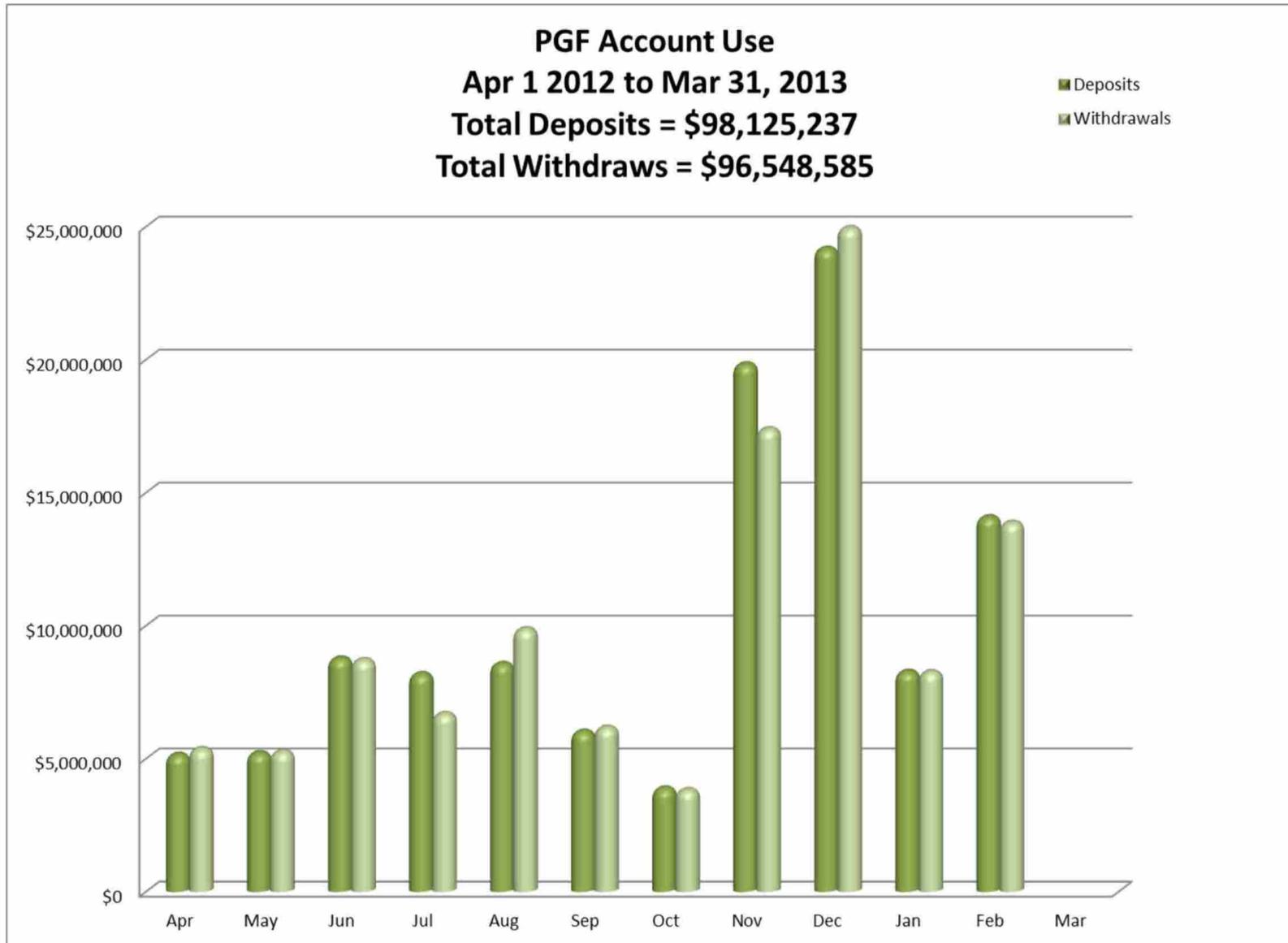


PGF Accounts

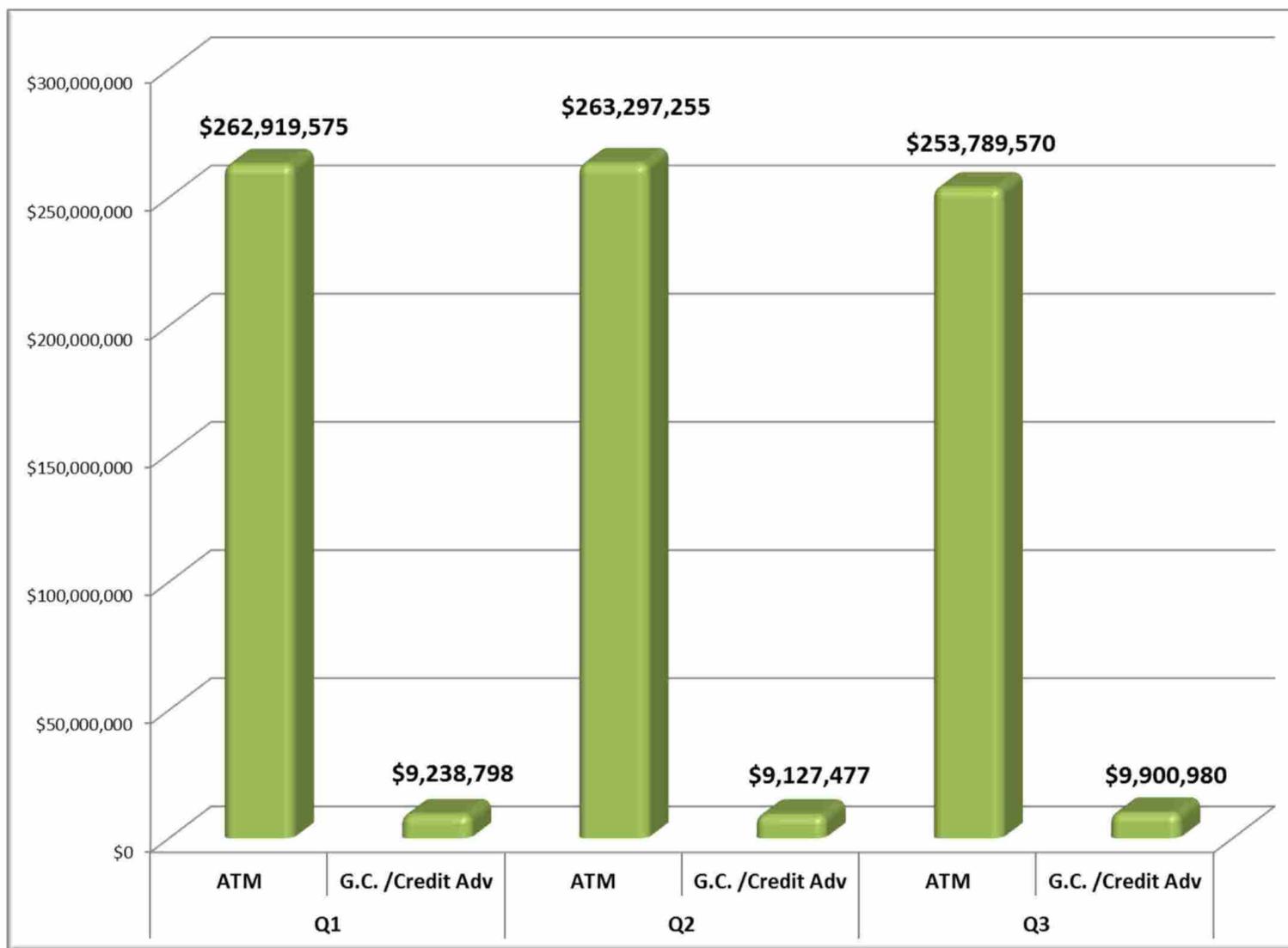
Data from April 1 to March 31, 2013

- 111 new PGF accounts opened since April 1, 2012
- 89% of the new accounts are active
- Total dollars deposited - \$98,125,237 (does not include totals for March)
- Total dollars withdrawn - \$96,548,585 (does not include totals for March)
- 1,425 PGF account transactions reported to FINTRAC

PGF Account Data



Current Options



Cheque Hold/Marker

The Participating Casinos that are going to include the Hold Cheque Option are listed with approval dates. Currently this option has not been utilized by any patrons.

Grand Villa Casino

- Cheque Hold Approved on May 24th, 2012

Starlight Casino

- Cheque Hold Approved on May 13th, 2012

Edgewater Casino

- Hold Cheque Approved on April 10th, 2012

River Rock Casino

- Hold Cheque Approved July 20th, 2012

New Payment Initiatives

- Internet Banking – ability to use internet banking to transfer funds into PGF accounts. Gateway properties is working on establishing this process.
- EFTs from US banks
- EFTs from Foreign banks - developing



Summary

Total Cash Removed from Casinos since April 1, 2012

New Initiatives – Total \$104,030,294

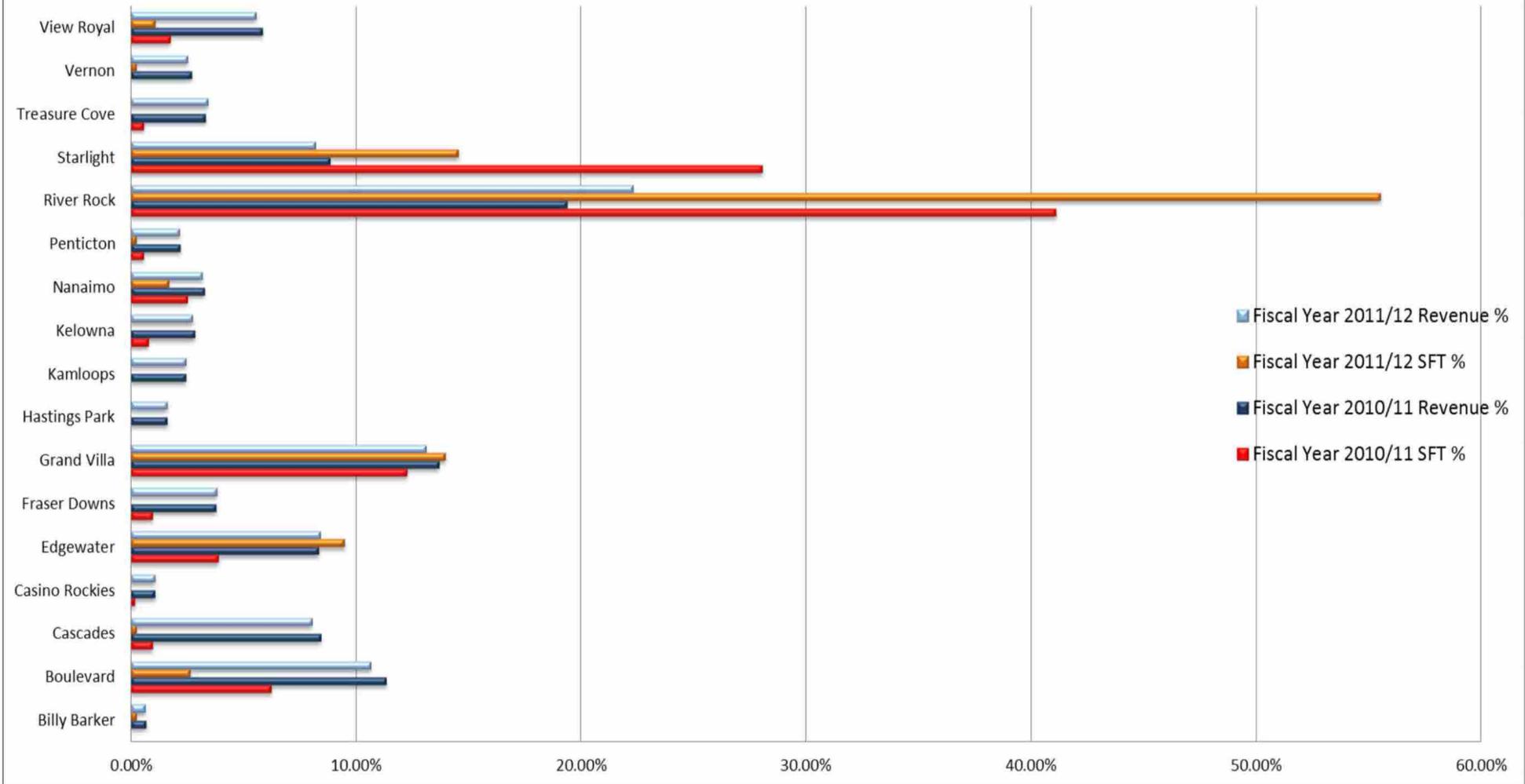
- Debit at Cage = \$5,584,752
- Convenience Cheques = \$320,305
- PGF Accounts = \$98,125,237

Current Methods

- ATM/Global Cash = \$808,273,655 (does not include totals for last quarter)

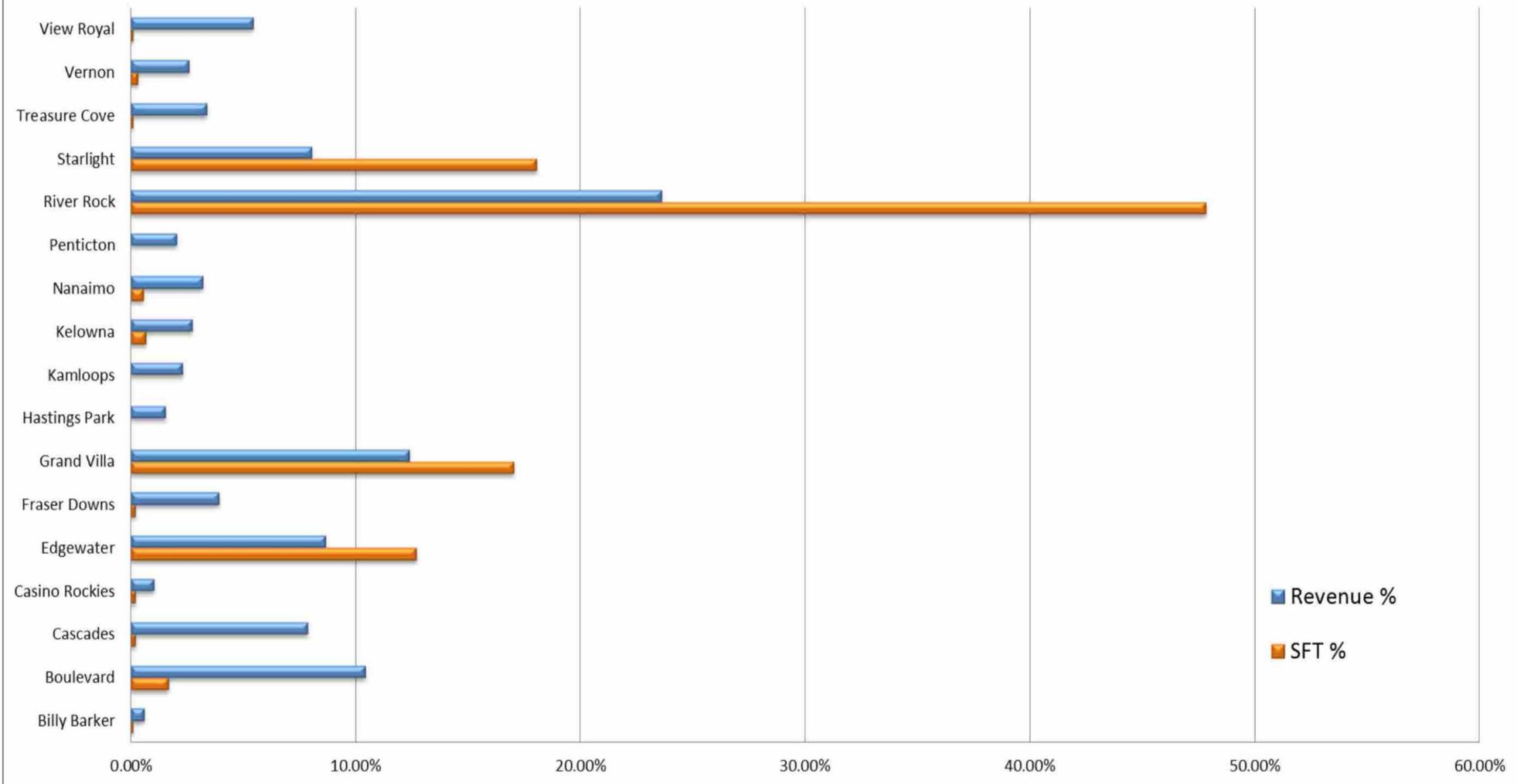
Grand Total = \$912,303,949

Fiscal Years 2010/11 and 2011/12 Comparison of Revenue vs SFT Reports

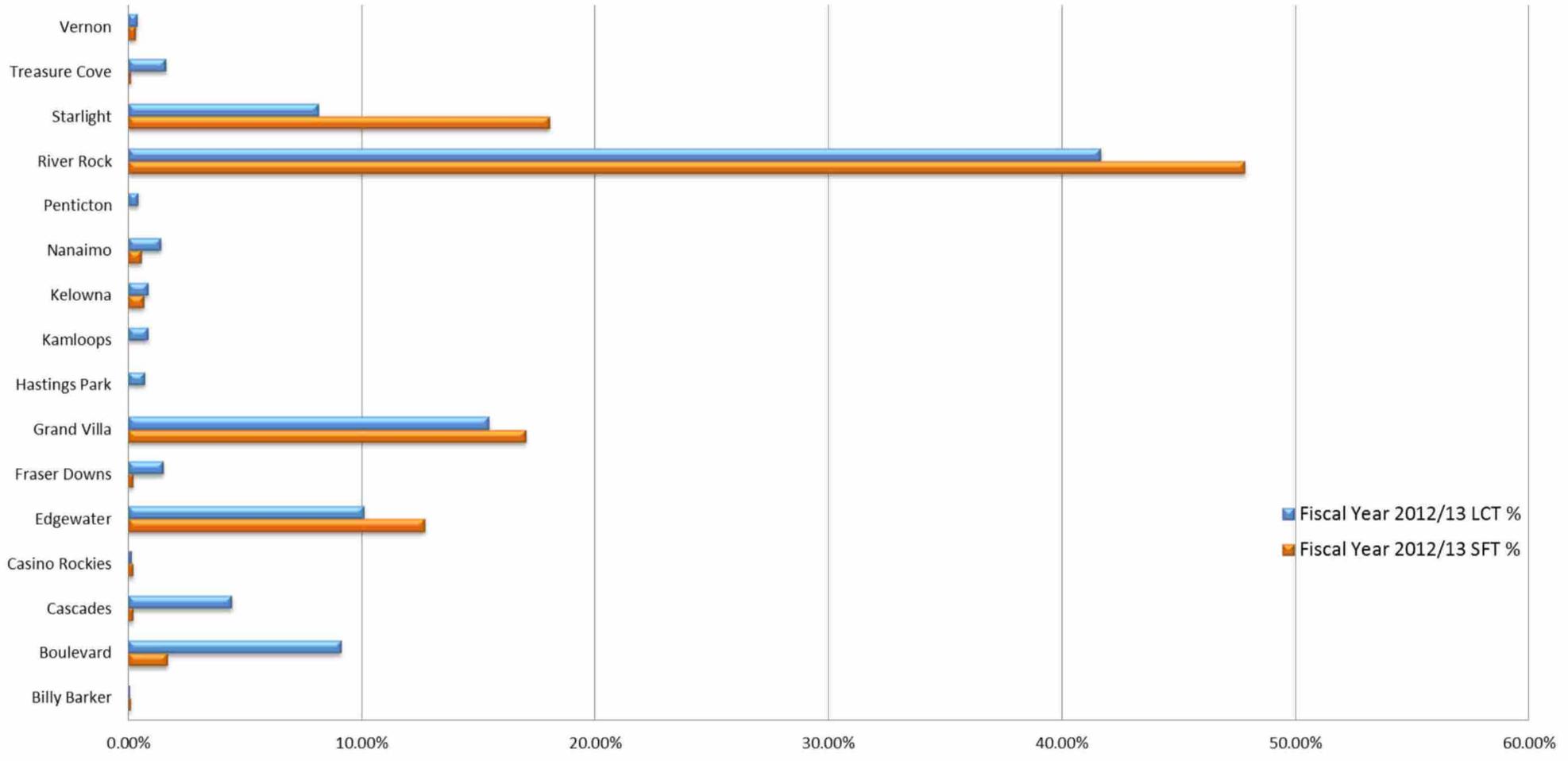


Fiscal Year 2012/13 Comparison of Revenue vs SFT Reports

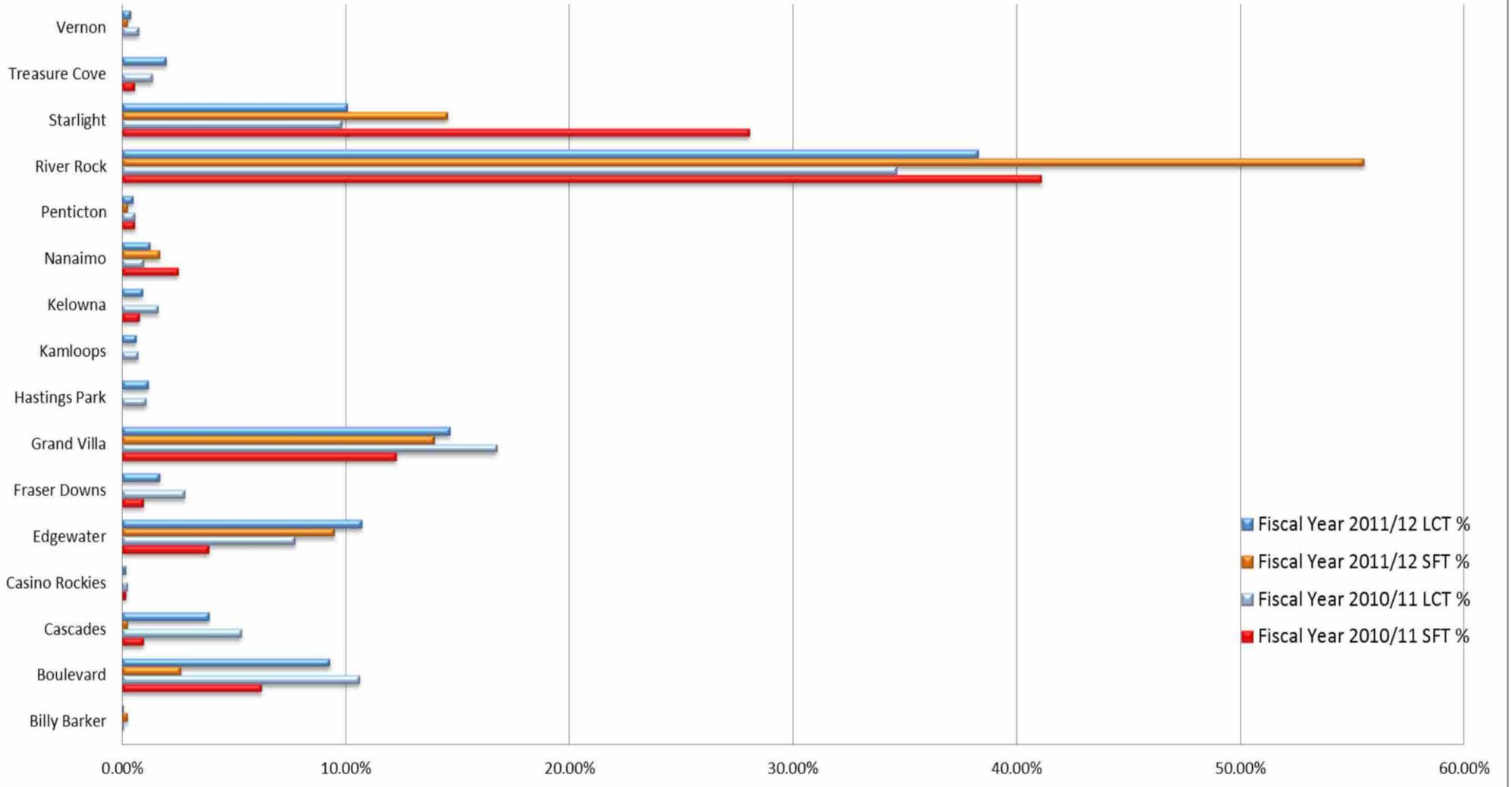
Note: Report shows data to Feb 2013



Fiscal Year 2012/13 Comparison of LCT Reports vs SFT Reports



Fiscal Years 2010/11 and 2011/12 Comparison of LCT Reports vs SFT Reports



Indicators of Suspicious Financial Transactions

(Taken from the FINTRAC website)

The following are examples of common indicators:

- Client admits or makes statements about involvement in criminal activities.
- Client conducts transactions at different physical locations in an apparent attempt to avoid detection.
- Client is accompanied and watched. (possible criminal or gang activity)
- Client shows uncommon curiosity about internal systems, controls and policies.
- Client is nervous, not in keeping with the transaction.
- Client is involved in transactions that are suspicious but seems blind to being involved in money laundering activities.
- Client appears to be acting on behalf of a third party, but does not tell you.
- Client insists that a transaction be done quickly.
- Inconsistencies appear in the client's presentation of the transaction.

Indicators of Suspicious Financial Transactions-Continued

- Client attempts to develop close rapport with staff.
- Client uses aliases and a variety of similar but different addresses.
- Client spells his or her name differently from one transaction to another.
- Client uses a post office box or General Delivery address, or other type of mail drop address, instead of a street address when this is not the norm for that area.
- Client provides false information or information that you believe is unreliable.
- Client offers you money, gratuities or unusual favors for the provision of services that may appear unusual or suspicious.
- You are aware that a client is the subject of a money laundering or terrorist financing investigation.
- You are aware or you become aware, from a reliable source (that can include media or other open sources), that a client is suspected of being involved in illegal activity.
- A new or prospective client is known to you as having a questionable legal reputation or criminal background.

iTrak

Gaming Facility Reporting Management System

- Database/reporting system used by all casino and community gaming facilities in BC – 38 properties
- Access is restricted by property and permission levels, BCLC has access to all data
- Uses include:
 - Incident reporting
 - LCT reporting and file submission
 - “subjects” or patron’s database is global and accessible by all users, provides users with real time information on self excluded or barred patrons
 - Vehicle module – stores data on vehicles. License plate recognition technology in use at some facilities alerts surveillance staff when vehicle arrives on property
 - Daily Log module – allows staff to record every day operational occurrences
 - Briefing Log module – similar to an internal email system used to communicate with other users of the system
 - Notifications module – allows custom alerts to be created on incidents of high importance

Moving Forward...

- Establishment of a BCLC Intelligence Unit
 - Increase analytical capacity
 - “own” AML regimen
 - Focus on the player, not the commodity (money)
 - Increase understanding of our players (KYC)
 - Higher level of due dilligence
 - Predictive analysis
- AML Conference (tentative – Fall 2013)