



**HARM MINIMIZATION,  
SOLUTION  
NEXT PAYMENTS & COMS**

June 2023



# PREMIUM ATM's

## The Solution,

Next to interface with COMS, for ease and fast Harm Min recording



# The ATM Value Proposition

Next Payments is a leading ATM Supplier in class 4, with a growing fleet of over 570 ATMs in the sector, recognized for providing the best service, contract terms and ongoing developing new technology.



## Competitive Rebates and Fair Contracts

### Benefits

- Competitive rebates
- No hidden fees or charges
- No rollover clauses

### Outcome

Earn more  
Peace of mind and clear pricing



## 24/7 Support and 99% Uptime

### Benefits

- Over 99% ATM up-time
- 24/7 Australian-based Support Team
- Industry best service
- Free upgrades and maintenance
- Remote monitoring and fault repair

### Outcome

Higher uptime can result in more ATM transactions  
Staff spend less time resolving ATM faults thanks to pro-active 24/7 Support Team



## ATM Reporting via Concilio Essentials

### Benefits

- Access to data on cash levels, terminal status, transaction count, withdrawal volumes and more

### Outcome

Clear reporting and a live view of ATM status and cash levels for effective ATM management



## Harm Minimization ATM-QEC

### Benefits

- Integration with COMS
- Ease of visibility re problem gambling, warning alerts
- Clear Monitoring process though QEC
- Auditable, PCI compliant
- Set questions for incidence
- Easy visible by manger on spreadsheet

### Outcome

Provide an improved Harm minimization tool for Management and staff



## Free Onscreen Advertising

### Benefits

- Free onscreen advertising to promote your business
- Easy to manage through Next Payments' Support Team

### Outcome

Drive your sales or promotions

# Current active (Harm Min)

## Current harm minimisation systems

### ATM receipt messaging



#### Effect

Card holders are advised to “stay in your means” plus 0800 problem gambling line is advertised on ATM receipts

### Onscreen advertisements promoting responsible gaming



#### Effect

Card holders see the NZ gov't advertisement on the ATM screen for up to 13 seconds during their transactions



### No credit card use at ATMs



#### Effect

No credit card withdrawals allowed to reduce likelihood of bad debt accrual

### ATM transaction limits

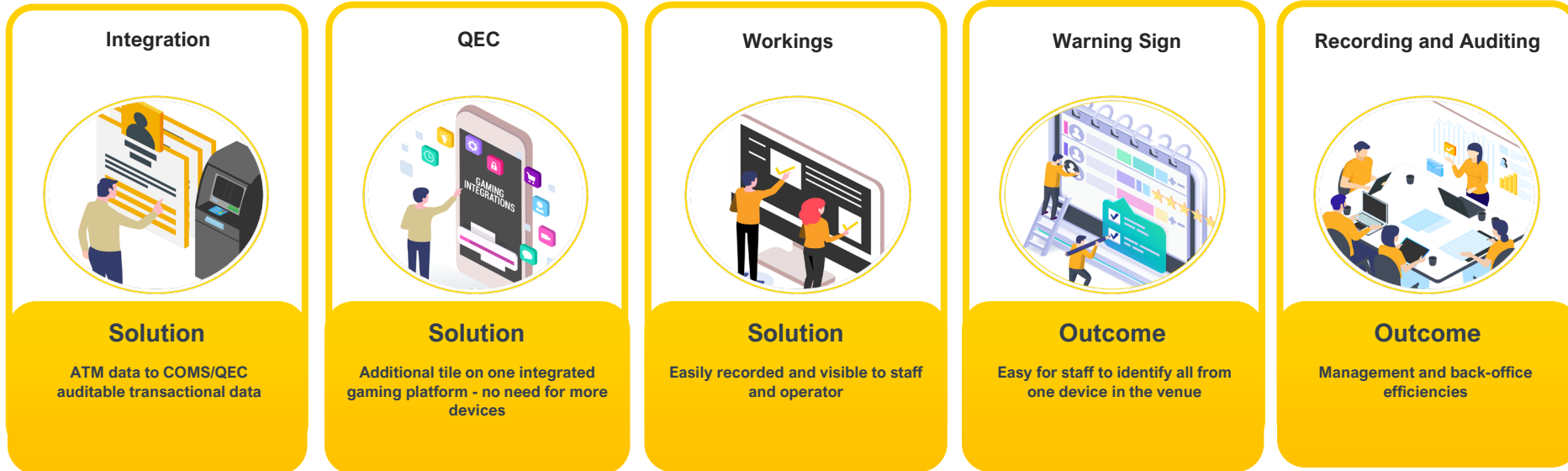


#### Effect

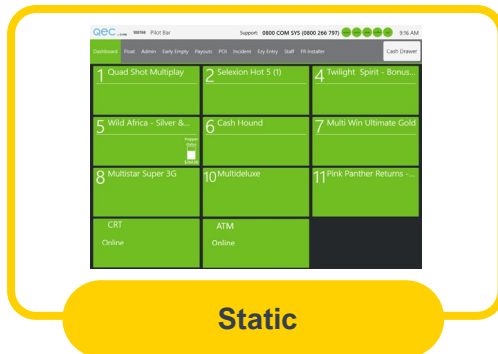
A card holder can only access up to \$200 per withdrawal or a min of \$20 per withdrawal

# Solution (Effected date 1 December 2023)

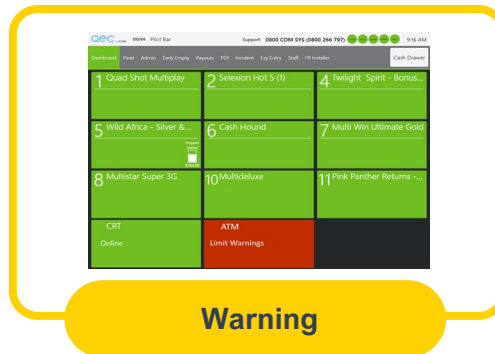
Sophisticated software that automates transactional data directly to the venue operate/staff while maintaining cash security, visibility and reporting – all driven by Concilio and visible on one COMS device, PCI compliance



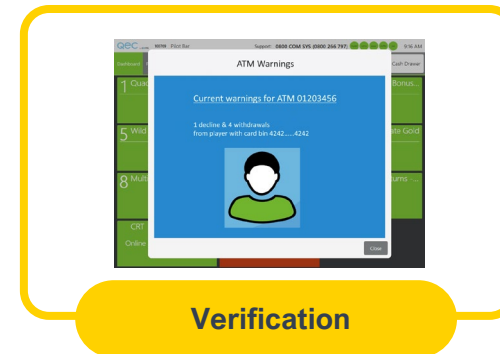
## QEC screen and ATM alerts



Static



Warning

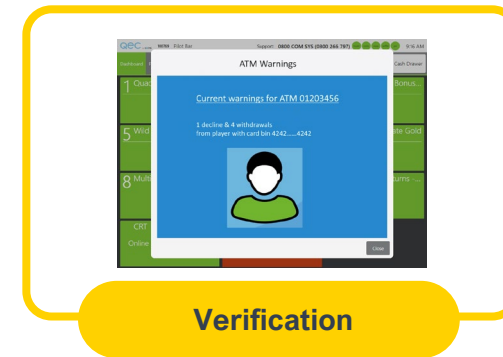
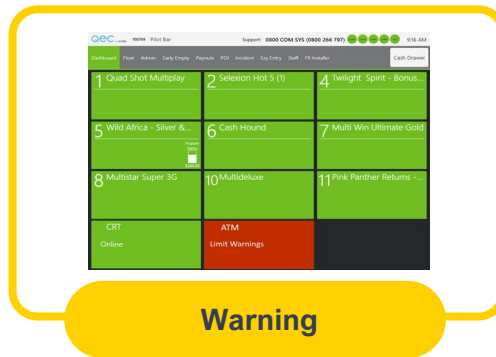
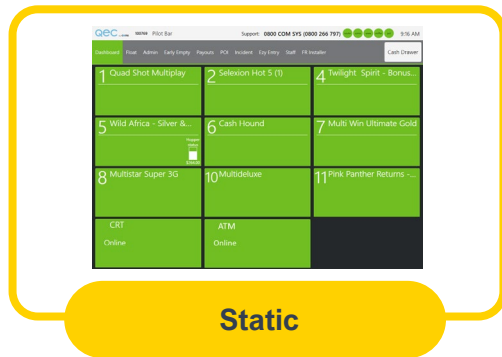


Verification

# QEC-COMS interaction

QEC, will prompt the staff and or manager with the following question, for ease of recording and storing of the data, all secure and PCI compliant, a weekly report will be available in a spreadsheet format for the manager to complete the required checks under the new rules.

## QEC screen and ATM alerts



**Alert**

First Prompt

Is the withdrawal Gaming related

Yes No

**No;** screen goes back to normal

**Yes:** follow Next Prompts

**Create Incident**

The system will automate the second transaction

Add players name of description

You can pause this incident and revisit later if you are busy

**Conversation**

Staff to approach player (if possible)

Add conversation with players in QEC

There will be a number of key question that can be ticked on by the staff

**Action takes**

Recorded any action taken at the time

Write in QEC the action taken and or players response

**Follow up and review**

Manger to review all data at the end of week

This will be presented in a spreadsheet format. Easy to read and monitor

All data captured will be stored in COMS, secure and under privacy

# QEC Staff Incident Observation report

INCIDENT AND OBSERVATION REPORT

Customer Demographics Required  Colour:

Add Notes

<p style="text-align: center; font-weight: bold; color: #000080; margin: 0;">Sex <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Male <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Female <span style="float: right;">Remove</span></p> <p style="text-align: center; font-weight: bold; color: #000080; margin: 0;">Add Option</p>	<p style="text-align: center; font-weight: bold; color: #000080; margin: 0;">Age <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> 18 - 30 <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> 31 - 40 <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> 41 - 50 <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> 51 - 60 <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> 61+ <span style="float: right;">Remove</span></p> <p style="text-align: center; font-weight: bold; color: #000080; margin: 0;">Add Option</p>	<p style="text-align: center; font-weight: bold; color: #000080; margin: 0;">Ethnicity <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Pakeha <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Maori <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Pacific Islander <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Asian <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Indian <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Other <span style="float: right;">Remove</span></p> <p style="text-align: center; font-weight: bold; color: #000080; margin: 0;">Add Option</p>
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General Signs Required  Colour:

Add Notes

<p style="text-align: center; font-weight: bold; color: white; margin: 0;">Anger [Behaviour] <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Anger/rude towards staff or other players caused by gaming <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Tries to play two or more machines <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Banging buttons/furniture <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Shows frustration (Grunting/groaning, playing roughly) <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Statements i.e. can't pay rent/mortgage. Need money for groceries, kids bills. <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Plays intensely without reacting to what's going on around them <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Shows some signs of distress (looked depressed, sweating, nervous/edgy) <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Has gambling rituals or superstitions <span style="float: right;">Remove</span></p> <p style="text-align: center; font-weight: bold; color: white; margin: 0;">Add Option</p>	<p style="text-align: center; font-weight: bold; color: white; margin: 0;">Time <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Gambles for long period of play (3 or more hours) [Note time in comments] <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Gambles most days <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Waiting at the door at opening <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Last to leave <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Multiple periods of play within one day <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Plays very fast (high spend per line) <span style="float: right;">Remove</span></p> <p style="text-align: center; font-weight: bold; color: white; margin: 0;">Add Option</p>	<p style="text-align: center; font-weight: bold; color: white; margin: 0;">Money <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Multiple EFTPOS/ATM Transactions [Note amount and time period in comments] <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Declined EFTPOS/ATM Transactions <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Leaves venue to find more money to gamble <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Complaints to staff about losing <span style="float: right;">Remove</span></p> <p style="text-align: center; font-weight: bold; color: white; margin: 0;">Add Option</p>
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Strong Signs Required  Colour:

Add Notes

<p style="text-align: center; font-weight: bold; color: white; margin: 0;">Anger [Behaviour] <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Causing damage to machines <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Tells staff that gambling is causing them problems <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Abusive behaviour/angry outburst towards staff, customer or machine (shouting/swearing/kicking/hitting machine) <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Shows obvious signs of distress (Mood swings/distressed, crying, holding head in hands, shaking) <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Poor self-hygiene <span style="float: right;">Remove</span></p> <p style="text-align: center; font-weight: bold; color: white; margin: 0;">Add Option</p>	<p style="text-align: center; font-weight: bold; color: white; margin: 0;">Time <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Prioritising gambling above friends, family, employment <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Gambles all day <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Goes out of their way to avoid being seen at the venue (including asking staff to not let others know they are there) <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Friends or family raise concerns <span style="float: right;">Remove</span></p> <p style="text-align: center; font-weight: bold; color: white; margin: 0;">Add Option</p>	<p style="text-align: center; font-weight: bold; color: white; margin: 0;">Money <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Attempts to borrow money <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Attempts to sell personal effects <span style="float: right;">Remove</span></p> <p><input type="checkbox"/> Gambling winnings <span style="float: right;">Remove</span></p> <p style="text-align: center; font-weight: bold; color: white; margin: 0;">Add Option</p>
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Excluded Customer Breach Required  Colour:

If customer has credits an Unpaid Prize must be completed. Please make sure to note the time the customer entered the venue and the time they were asked to leave.

Add New Group

Add Group Heading Remove

<input type="checkbox"/> Asked customer to leave <span style="float: right;">Remove</span>	<input type="checkbox"/> Venue Rep Notified <span style="float: right;">Remove</span>	<input type="checkbox"/> Facial Rec/lor CCTV <span style="float: right;">Remove</span>
<input type="checkbox"/> PLEASE CHECK PLAYERS ID <span style="float: right;">Remove</span>	<input type="checkbox"/> Add Option	

Action Taken Required  Colour:

Add Notes

Add Group Heading Remove

<input type="checkbox"/> Had a conversation <span style="float: right;">Remove</span>	<input type="checkbox"/> The customer was provided a leaflet <span style="float: right;">Remove</span>	<input type="checkbox"/> Issued an Exclusion Order <span style="float: right;">Remove</span>
<input type="checkbox"/> Person taken to a private area & explained the Exclusion Order Process <span style="float: right;">Remove</span>	<input type="checkbox"/> Checked Players ID <span style="float: right;">Remove</span>	<input type="checkbox"/> Add Option

Follow Up Actions Required  Colour:

Add Notes

Add Group Heading Remove

<input type="checkbox"/> No further actions required <span style="float: right;">Remove</span>	<input type="checkbox"/> Monitor/Observe and Record <span style="float: right;">Remove</span>	<input type="checkbox"/> Intervention Interview on return <span style="float: right;">Remove</span>
<input type="checkbox"/> Provide information on return to venue <span style="float: right;">Remove</span>	<input type="checkbox"/> Exclude on return to venue <span style="float: right;">Remove</span>	<input type="checkbox"/> Escalate to Venue Rep <span style="float: right;">Remove</span>

Add Option

Add Section

# Incident-report manager

Also add the Relates To/Incident Type (default all)

- ATM
- Room Sweep
- TIV
- POI

Filter by client Clients  No Time Range  Filter By Tag(s)

Filter By: Create Date      Filter By: Status      Incident Tag

Venue Name	Created At	Status	Area	Customer Name	Relates To	Attachment(s)
The Pilot Bar	18 Jul 2023, 12:44 2 minutes ago	Submitted	Gaming	peter pan	-	view files <input type="button" value="View"/>

**Customer Demographics** Sex: Male; Age: 18 -30; Ethnicity: Pacific Islander

**General Signs** Gambles most days;

**Strong Signs** Prioritising gambling above friends, family, employment; Attempts to borrow money strong sign comments

**Excluded Customer Breach** .

**Action Taken** .

**Follow Up Actions** .

Summary comments (this is the comments shown in the last page when creating an incident)

### Review

**Did the venue personnel take appropriate action after the identification of 1 or more signs of harm in a player?** Yes  No

**Is further action required with respect to the player?** Yes  No

**Do you have reasonable grounds to believe that the player is a problem gambler?** Yes  No

Additional comments

**Has any future action been taken as a result of this review?** Yes  No

Actions taken

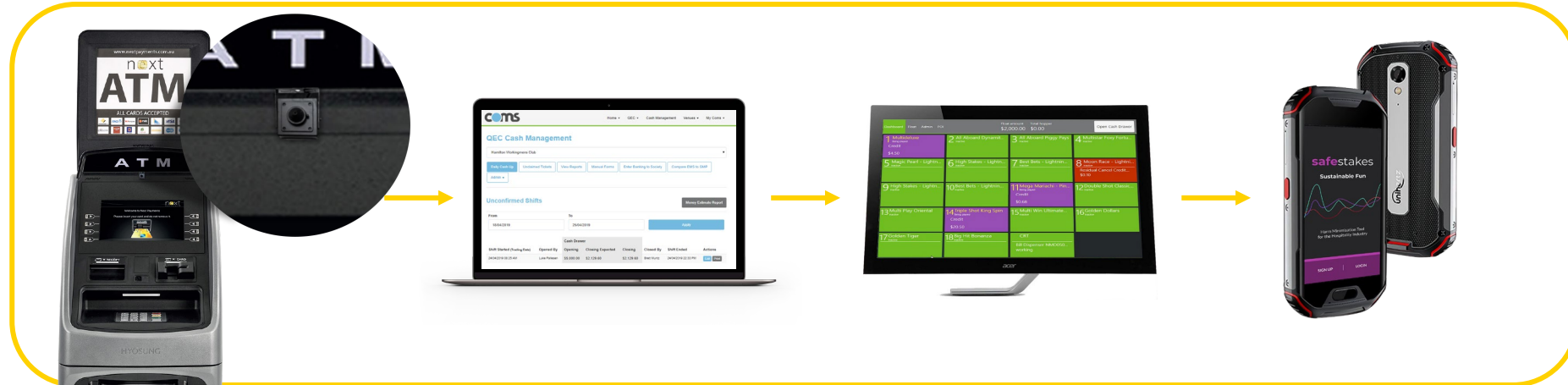
Add a Tag

Add Save button

The Pilot Bar	04 Jul 2023, 10:20 14 days ago	Reviewed	Gaming	424242...4242	ATM	view files <input type="button" value="View"/>
The Pilot Bar	21 Jun 2023, 14:25 27 days ago	Reviewed	Gaming	424242...4242	ATM	view files <input type="button" value="View"/>
The Pilot Bar	20 Jun 2023, 11:53 28 days ago	Submitted	Gaming	the guys with the red shirt	TIV	view files <input type="button" value="View"/>
The Pilot Bar	20 Jun 2023, 11:49 28 days ago	Draft	Gaming	-	-	view files <ul style="list-style-type: none"><li>Add Note</li><li>View Note(s)</li><li>Download Incident</li></ul>

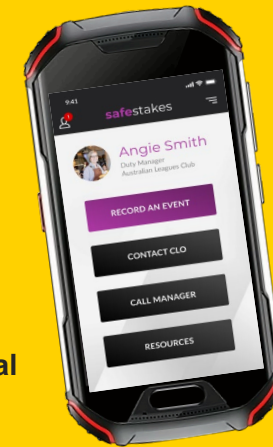


# Support Tools



## CUSTOM (Pager) VENUE LIMITS

- **Expenditure Levels**
  - ATM limits
  - ATM warnings
- **Room sweep**
- **Refills and Canceled Credits**
  - EGMs
  - CRTs
- **POI Detection**
- **Time in venue Notification**
- **Hopper refills**
- **MVE Exclusion Acceptance**
- **COMS can customize for individual needs/requirements**



# Pricing Harm Min COMS Integration

## Three available options



### Basic

- ✓ An additional tile will be added to the QEC for the ATM
- ✓ Next will push through to COMS the data, for the required measurable transactions, 2 withdraws from the ATM
- ✓ Next will push through to COMS the data, for the required measurable transactions, 2 withdraws from the ATM
- ✓ Staff to follow their procedure (prompted on screen, easy recording)
- ✓ Transaction data will be cloud-based and stored accordingly by each venue,
- ✓ Fully privacy and PCI compliance

**\$50 Per Month**

### Essential

- ✓ All the Basic requirements, plus:
- ✓ A pin hole facial recognition camera to be added to the ATM.
- ✓ Alert been displayed on QEC, and an images of the person taken with the same date and time stamp
- ✓ Staff can do the required harm minimisation procedure and record this in QEC
- ✓ All data stored

**One off cost \$650 for FR**  
\*for venues that have FR currently

**\$175 Per Month**

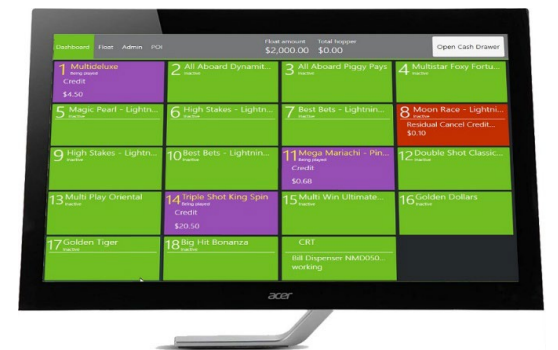
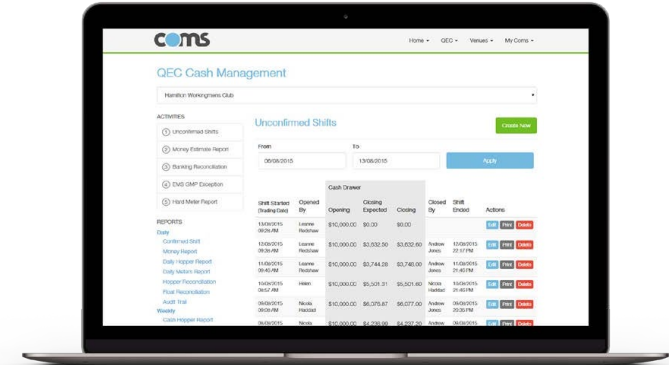
Trust to install a Data Cable to Coms

### Complete

- ✓ All Basic and Essential requirements, plus:
- ✓ Site to purchase pager/tables
- ✓ Full electronic harm minimisation on pager/tablet (Wi-Fi based)
- ✓ Staff receive alert via pager/tablet,
- ✓ Tablet prompts all required questions and procedure, including an image of person
- ✓ All data stored

**One off cost \$1500 per Tablet**

**\$300 Per Month**



# Signage required

## ATM-FR signage

- We have sought legal advice re what type of notification\ is required to inform the Card Holders re privacy.
  - All ATM will have displayed a notice



**It is also recommended that there is a notice been placed by the trust near the ATM, displaying/advising the following point**

- That the information, including a photo, is being collected.
- The purpose of the collection (monitoring for the signs of gambling harm).
- The name and address of the agency that will hold the information.
- That the information is being collected in accordance with the Gambling (Harm Prevention and Minimisation) Amendment Regulations 2023.
- The right to access and correct the information collected.

## Trust/venue/club Logo

This is to advise that due to the new preventable harm minimization gaming laws, some additional measurement have been activated.

- You may be photographed in the gaming room or ATM
- A staff member might need to talk to you, please do not feel offended, we are just following the required Harm Prevention and Minimization regulation act of 2023
- All information is stored and protected under the New Zealand Privacy act

*add your tag line*

# In Linen Of Sight

## In Line of Sight

- All ATM's are required to be In Line Of Sight by December 1 2023.
  - what do we require from you
    - Location Name
    - Location address
    - Floor plan sketch (Next will supply floor plan document) of where the ATM is to be located to

### Next Payment will arrange the following

- Upon receiving the details as above, we will log a job with our technicians, and we will relocate the ATM as per the new floorplan
- Self-cashed site will be operational after the relocation
- Cash In Transit, will be cashed the following day by Armourguard, (the ATM will be out of cash for 2 days).


### The cost

- For a self-cashed site \$365 plus GST
- Cash In Transit site \$635 Plus GST, for rural an additional \$100 plus GST
- The Department has confirmed that the cost of the relocation can be claimed back under the ARN

## DIA response

- If an ATM needs to be moved in order to ensure compliance to the regulations, then the Society will be able to pay for it through their Actual, Reasonable and Necessary (ARN) expenditure, provided it meets the criteria.

Dated 29 August 2023

ATM Placement & Floor Plan			
Next Payments New Zealand Limited, PO Box 28464 Remuera Auckland 1541 New Zealand			
			
Customer Details			
Business Name			
Contact Name		Installers Name	
Address		Installation Date	
City		Terminal ID	
Contact numbers		Terminal Communication details	
Floor plan of ATM Placement			
<small>Clearly identify: Power Point and distance, do not place ATM in-front of Windows, provide floor plan from trust where required (Gaming sites only)</small>			
ATM Brand	ATM number	ATM Topper	ATM style
Other info		Trust Name /contact/ DIA floor plan	POS Materials
Stairs <input type="checkbox"/> Concrete floor <input type="checkbox"/>			
Wooden floor <input type="checkbox"/> Power point <input type="checkbox"/>			
Other info:			
Signed on delivery and installation			
Merchant Signature	Date (dd/mm/yyyy)	Installer Signature	Date (dd/mm/yyyy)



THANK YOU