



**Global
Gambling
Guidance
Group**

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Responsible e-Betting

Code of Practice



Introduction

G4, the Global Gambling Guidance Group, aims to minimise the impact of problem gambling by promoting a worldwide accreditation programme.

In many parts of the world the gambling industry is being urged to develop responsible gambling programmes to minimize the impact of problem gambling on communities. This pressure has come from governments, from industry regulators and from the communities themselves.

G4 is the brainchild of a group of international experts in the field who come from the Netherlands, Australia, U.K and Sweden. Between them they have many years experience of working with the gambling industry worldwide to encourage responsible gambling and to minimize the harm caused by problem gambling. Their experience covers drafting responsible gambling programmes and devising and delivering training programmes for staff in gambling venues, as well as running help lines and face-to-face counselling services for problem gamblers themselves.

These experts have designed an accreditation programme that will set the international benchmark for responsible gambling. This accreditation programme will provide a model for the gambling industry and an opportunity for companies to demonstrate how seriously they take the concerns of local communities.

e-Betting Code of Practice

The following Code of Practice recognises that e-betting is a specific and distinctly different form of gambling from other gambling industries.

The Code is to be used as a guide only and must be matched to the local legislation applying to the relevant jurisdiction.

The e-Betting Company's Mission Statement

The Company acknowledges that, while most people participate in gambling activities in a socially enjoyable and harmless manner, gambling can create problems for some individuals. The extent of these problems ranges from occasional over-spending to the development of pathological gambling addictions.

The Company seeks to create a responsible gambling environment and is committed to implementing and maintaining Responsible Gambling legislation and best practice for the benefit of players, staff and management.

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Corporate Standards

Licensing

The company must have a license similar to that which applies to other members of the gaming industry. The objective of the licensing scheme is to protect the public interest through ensuring high standards of honesty and operational ability of the e-betting service provider and probity checking of any other party that is in a position to directly or indirectly benefit financially from the conduct of the e-betting service.

On the site it must be possible for the players, and others, to actively view the regulations governing the company's business either directly or by links to relevant Regulator's websites.

Technical operation

The company must have a control system that is approved by the government regulator or other appropriate authority. This control system is about trust. It is essential that the players can trust the company's technical system for fair betting. The control system must be a system of controls containing all the rules, terms and conditions and other matters displayed to a player and all internal controls for the proper conduct of e-betting. The company should display on the site the documents that explain their control system, who has approved it and who is supervising it.

Audit and inspection

The company should allow regulators to test, evaluate and audit systems and procedures at the service provider's premises by inspecting records, examining equipment and testing software in use.

Credit gambling

The company is not permitted to give direct credit. An online better will be able to deposit money into their previously created and authorised betting account. The company's conditions governing which credit cards they accept should be easy to read and should be displayed with pictures.

Money laundering

The company should take all measures possible to identify all transactions especially those that bear the characteristics of money laundering activity.

Taxation

The company must inform its players on the site of any arrangements regarding taxation of prizes.

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Privacy

The company must control and guard the privacy of the player. This must be done both in a technical way so that the player information database is stored securely, and so that all the laws in the jurisdiction are adhered to. If the player asks to view the information it should be made available.

Operational e-Betting Code of Practice

1. Age verification

- a) Sites must take steps to verify the age and identification of every new player. This is especially important in all cases where the method of payment does not itself constitute an age check (e.g. debit cards). Sites should either employ the use of a reliable electronic checking system or request visual proof of age and ID such as driving licence or passport.
- b) All sites should clearly display an 'over 18's only' or other legislated age requirement sign on their home page. This signage should link through to a page with a clear message about underage play.
- c) Sites must also clearly display that underage betting should not take place even in the company of parents or other adults over the legal gambling age.
- d) Through the registration process there should be a clear message regarding underage betting and the steps the Company takes to check on age. This will act as a deterrent to minors attempting to access a Company's site. Such a message should also be in the 'over 18's only' link.
- e) When the age verification systems in place are not deemed totally effective, the site should not be allowed to accept payments from cards that are available to those under the legal gambling age. This should also include third party payment systems that accept those cards as well – such as neteller, firepay, paybox etc.

2. Reality Checks

It is vital that, where the e-betting system allows virtually continuous, interactive and rapid gambling without a reasonable break, there should be mechanisms implemented that help the player to monitor their losses so they can make conscious decisions as to whether to stop or continue.

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The following are recommended:

- a) A clearly visible clock or digital time display, which shows the time within the player's time zone correct to within 10 minutes, should be visible on the screen at all times.
- b) The currency unit of the amount bet should be clearly displayed on the e-betting screen as well as the current betting account balance.

It should be possible for the player to place a limit on the amount that they can lose for a specified period. If the player would like to increase this limit, the operator has to be contacted. It must take at least seven days to effect this increase after the notice was sent. If the player would like to decrease this limit, it will take effect immediately.

3. Self Exclusion

- a) The player should be able to exclude themselves from making any bet on a site
- b) The period of self-exclusion must be for at least 6 months
- c) Information regarding the self-exclusion policy and process must be clearly explained within the responsible gambling/player protection page.
- d) The site may also provide a 7 day cooling off exclusion as well as the full 6 month exclusion opportunity. However once a player has excluded themselves 3 times via the 7 day exclusion option they should be automatically excluded for at least 6 months.
- e) Once a player has excluded themselves from the site, the following must occur:
 - a. any bets placed on future events should be cancelled and refunded where possible. Should such cancellation of bets contradict either Company policy or legislation in place, any winnings must be paid out by company cheque to the mailing address of the player.
 - b. the player must be taken off any mailing list that they have subscribed to on the Company's site and their database record should be flagged to prohibit mailouts/promotions during the self-exclusion period.
- f) In the event of a third party making the application for an exclusion, such a party must, in the opinion of the Company's Chief Executive, be "a person who has a close personal interest in the welfare of the person for whom the prohibition is sought".

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In addition to the Self Exclusion procedures detailed above, the company should take measures to actively contact those players who log in, and place bets/plays, x times during a period of four months, to give them information on RG/PG. The company should also contact those players who repeatedly increase their betting limits. As a 'rule of thumb', any player who logs in and places bets on average three times per day over a period of four months, might be considered worthy of contact and any player who has requested an increase to their betting limits four or more times over a period of four months, might also be considered worthy of contact.

The key issue here is to make players aware of the amounts of time and money they are spending betting with the Company'

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4 Social responsibility / Player protection information

The site's home page should contain the logo and link to the Company's social responsibility partner.

The site's home page should also contain a link to both the player protection page and responsible gambling page. This information must be placed in strategic places on the site, to provide information on problem gambling, self-test, self-exclusion and counselling possibilities. Strategic places for this information might be the betting account summary, the self-test and where the gambler set the limits for time and betting.

- I. The social responsibility page should contain at a minimum:
 - a. A warning that gambling could be harmful if not controlled and kept in moderation.
 - b. Advice on responsible gambling and a link to the social responsibility partner and other sources of help on problem gambling, including helpline number(s) and/or email addresses.
 - c. A link to an accepted and simple "self-assessment" process to determine risk potential.
 - d. A list of player protection measures that are available on the site, and a link to that page (if separate to the social responsibility page).
 - e. Link(s) to a recognised filtering programme to enable players to prevent minors from accessing gambling sites.
 - f. Details or a link to a page with details, of the Company's social responsibility policy.



- II. The player protection page information should contain the protection measures available to the player should they wish to use them.

Such measures should include options on player determined loss limits and the self-exclusion instructions with a link to the email address required or button(s) for automatic exclusion.

- III. The deposit page should contain a reminder to the player about the need to gamble responsibly, with a link to the responsible gambling/player protection page. This information must be clearly visible without the need to scroll down the page.
- IV. The responsible gambling/player protection page(s) should be readily available from any screen where a bet can be made.
- V. Messages of a Company's support of social responsibility should not be misleading. (i.e. a Company should not claim to be a member of or have support for a social impact or support organisation if this is not true.)

5 Advertising and promotional material

- a) Advertising and promotions must be compliant with the relevant regulatory and advisory codes of practice.
- b) Advertising should not target those under the legal gambling age. This includes not only content but placement of advertising as well.
- c) Advertising should give a balanced message with regards to winning and losing.
- d) Players should not be encouraged to chase their losses or re-invest their winnings.
- e) At no time should it be suggested that gambling is a means of solving financial difficulties.

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6. Player account

- a) The player should only be allowed to use or register one debit card/credit card or other form of payment for their account. If for whatever reason they need to change that card they should be required to call or e-mail the player service line.
- b) The player should only be able to register one account on a site and not multiple accounts with the same name and address but different user names.

The ability to set up multiple accounts using multiple credit cards not only increases the possibility for fraud, but also increases the risks of problem gambling and uncontrollable debt.

7. Player led session limits

- a) To assist the player in controlling their gambling and protecting against the possibility of virtuously continuous, rapid gambling without a break, the player should have the option of setting a session duration limit. This limit will determine how long the player will be able to place bets until a break is enforced. This should apply to any form of e-betting that involves rapid virtuously continuous gaming.
G4 can advise on games that would require session limits.
- b) The minimum time limit available should be no more than 10 minutes.
- c) The player should be able to set the session time limit as a default for all sessions.
- d) If a session duration limit is not set by the player then a default of four hours should be the maximum default time for all players.
- e) When the session duration has expired and, on completion of the last bet, a message should appear to inform the player that their time has elapsed and if they wish to continue they will have to re-enter the site from the log-in screen. At that point they should have to acknowledge the message by clicking on it. The screen will then close and the player will be brought back into the site's menu screen so they have to click on the log-in button if they wish to continue. This process should take no less than 10 seconds. The fact that they have to make a conscious decision to continue will help the player to keep track of their betting losses and time.

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8. Player led loss limits

- a) Whilst sites should still be able to set their own limits on player losses and even vary those limits on an individual basis, sites should also provide the ability for the player to determine their own loss limits as well. This is important in empowering the player and making them responsible for their own gambling decisions.
- b) Sites should provide options for setting limits on player losses per day, per week and/or per month.
- c) The minimum amount for losses should be the same as the minimum deposit required on the Company's site, with the maximum losses going up to the site's set limit.
- d) When a player reaches their previously set limit the operator will be responsible for ensuring that no other bets are accepted from them.
- e) The player can only increase their previously set limit once a cooling off period of at least 24 hours has elapsed. The increase in loss limit must not take place for seven (7) days. However, they should be able to decrease their limit with immediate effect.

9. Training and support

The Company should ensure that their player service team are trained on the issues of social responsibility and problem gambling. This is especially important for the occasions when a problem gambler, or a third party, contacts the player service line, or when the Company suspects one of their players may have a gambling problem. This training should be refreshed on a yearly basis and records of staff training conducted must be kept by the Company.

10. Bet-For-Fun or Free Betting

Where Bet-For-Fun or Free Betting is offered, the following conditions must be met:

- a) the free bets must mirror the real bets in payout percentages and method of betting;
- b) the free bets must offer the same age restriction, social responsibility and player protection information as the real betting site;
- c) players must register with a verified email address at a minimum; and
- d) players should have time session limits imposed of say one hour.

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Definition of Loss

For e-betting sites conducting sports betting, race betting etc, the total player loss is determined as follows:

$$\text{Loss} = \text{Total Amount of Bets} - \text{Total Amount of Winnings}$$

Eg. Player has \$100 in the betting account and through the course of a session makes 40 bets of \$10 each which return a total of \$310 in winnings. The loss is \$400 - \$310 = \$90 ie the player would have only \$10 left in the betting account.

For e-betting sites conducting poker and other similar games, the total player loss is determined as follows:

$$\text{Loss} = \text{Initial account balance} + \text{any further deposits} - \text{Final account balance}$$

Eg. Player has \$100 in the betting account and through the course of a session adds another \$500. At the end of the session, the account balance is \$340. The loss is \$100 + \$500 - \$340 = \$260.

In both of the examples above, a negative loss is of course deemed a win.

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