

Online Gambling FOCUS

Your quarterly guide to the key issues affecting Europe's online gambling sector

Responsible gambling tools for player protection



Introduction

Responsible gambling tools are the focus of our last Online Gambling Focus of 2018.

Digital innovations are changing the online world as we know it. And these

changes are bringing with it new challenges – and opportunities – to protect players in online gambling. The development of mobile apps, artificial intelligence, as well as online self-exclusion registers, all have an important role to play in keeping players safe online. But these shouldn't let us forget about more traditional and equally necessary tools, such as education and its role in raising awareness about problem gambling behaviour.

In this edition we are honoured to receive contributions from both the public and private sphere about responsible gambling tools and how these can be harnessed to protect players and minimise or prevent gambling-related harm in online gambling.

Miriam Dalli, a member of the European Parliament, gives her take on why responsible gambling tools are important and why gambling regulation needs to keep up with technological developments in the digital sphere to ensure that players are better protected in online gambling.

Our second article comes from **Paul Buck, CEO and founder of EPIC Risk Management**, an independent gambling harm-minimisation consultancy. EPIC works directly with a range of organisations including sports leagues and clubs, private companies, the financial sector, education bodies, online gambling operators and public-sector bodies, to deliver face-to-face education programmes aimed at reducing gambling-related harm, particularly in high-risk sectors.

In the challenge of protecting consumers online all tools – including traditional and new – are equally important

Maarten Haijer,
Secretary General, EGBA



Players' safety requires developing regulation

By **Miriam Dalli**, Member of the European Parliament

Technological advancements and demographic developments have increased the popularity of online gaming. From step-by-step tutorials, to playing from the comfort of one's own home, to modern interfaces and promotional schemes that make online gaming more appealing. At the end of the day, online gaming inevitably reflects that our world is becoming more digital.

The reality is also that consumers are heavily targeted through hefty advertising budgets and marketing. Moreover, the industry is increasingly using artificial intelligence (AI) to predict consumer habits and personalise promotions to engage with current or potential customers.



»» For some players, online gaming can go beyond being a fun and responsible form of entertainment and can become problematic, causing personal, financial and psychological hardships.

In 2013, the European Parliament passed a resolution that, among others, called on operators to display clear, prominent and explicit warning to minors declaring that it is illegal for them to engage in online gaming. A simple measure that is not yet enforced across all the Member States of the EU.

Likewise, the Parliament's 2013 resolution called for the possibility of EU-wide interoperability between national self-exclusion registers that are accessible to national authorities and licensed online gaming operators across Europe. However, not even half of the Member States have an exclusion register. Operators too have an obligation towards safeguarding their players. Tools such as the self-exclusion of players are often still a voluntary process. Regulators should be encouraged to put a harmonised system in place. Without such a system, an excluded player can still seek the services of different operators, albeit being excluded from some.

Unfortunately, in recommendations issued in 2014 by the European Commission on consumer protection, the European Parliament's recommendation for an EU-wide exclusion register was omitted. The Commission had only limited itself to encouraging Member States to facilitate the access of operators to national registries of excluded players, where these are established.

In this digital age where the internet is borderless, if regulators really want to help problem gamblers, then an EU-wide exclusion register is not only desirable, but absolutely necessary.

Under the new GDPR rules, users have the right to data portability and the right to be forgotten. But this right does not forsake operators from ensuring that they remain compliant with their obligations. For example, the Malta Gaming Authority issued guidelines for the Maltese Gaming industry explaining that, if a player is undergoing a self-exclusion period, and requests to have his or her own data sent over to another operator, the operator should not only include the self-exclusion data, but should also ensure that

responsible-gaming professionals within its operation reach out to the player and refer him or her to help groups.

We are living the digital revolution and this revolution should be geared towards consumer protection. AI is already used to analyse consumer habits and predict what products will be interesting to them in the future. We know that AI is used to encourage players to join different platforms. But what if AI is used to identify or caution a player who shows signs of moving from enjoying online gambling responsibly into displaying problematic gambling behaviour?

Innovation and research should allow for the identification of such warning signs, particularly to be able to identify the moment that playing becomes a problem. If we take the example of BetBuddy, a London-based data analytics platform for the gaming industry, it provides a predictive analytics and personalisation platform that enables operators to have an improved understanding of their customers. It has developed a patent-pending behavioural identification and modification platform, creating an "early warning system" that has been designed to detect potentially addictive gambling behaviour.

Coupled with the knowledge that advertising is becoming increasingly individualized and targeted, the BetBuddy platform allows for the player to receive fewer marketing messages and more generic responsible gambling messages to increase people's awareness about problem gambling behaviour.

The use of smartphones means that online gaming is just a tap of the finger away – equally accessible are also the mobile apps that allow people to self-exclude at source by installing software that prevents their phone or computer accessing betting sites. This emphasises even more the need for such apps to be available.

The 2014 European Commission recommendation encourages the promotion of regular education and public awareness-raising campaigns to raise awareness about the risks of gambling among consumers and vulnerable groups, including minors. This awareness however cannot be truly effective if it is not complemented by actions and resources that are able to match online gambling marketing and its attractiveness.



»» In this digital age where the internet is borderless, if regulators really want to help problem gamblers, then an EU-wide exclusion register is not only desirable, but absolutely necessary.

Miriam Dalli, Member of the European Parliament



EPIC is committed to providing insightful information that improves a person's understanding and enables them to form balanced opinions that allows them to better self-regulate their gambling.

Paul Buck, CEO, EPIC Risk Management

Education as a tool for raising awareness of risks associated with problem gambling

By **Paul Buck**, CEO, EPIC Risk Management

Education underpins EPIC's work, as the UK and Ireland's leading gambling harm minimisation consultancy, we work to enhance understanding of gambling and its potential harms.

The way people now gamble has evolved, as must the way we educate; the advent of online gambling sites and the continuous access to betting apps provided by smartphones evokes a vulnerability that necessitates targeted education.

Providing accessible education surrounding the dangers associated with problem gambling is the first stage in reducing its impact; the nature of gambling related harm means its strains are not felt in isolation, with people simultaneously experiencing breakdowns in personal relationships, financial difficulties and further mental health problems, such as depression, anxiety and, criminal activity and in extreme cases, suicide.

EPIC has completed extensive work across professional sport, the armed forces, financial services and within the gambling industry itself, our awareness and protection seminars draw on hard-hitting real-life experiences, providing audiences with credible information relating to the potential dangers of problematic gambling.

With the benefit of several ex-professional athletes within our team, we recognise that untold salaries and spare time cultivate the prime environment for problem gambling. Our comprehensive work in this area, targets awareness, enabling athletes to make better informed choices, reducing distraction and maximising performance.

2018 saw the launch of our five-year responsible gambling programme across all 72 English Football League (EFL) clubs, supported by SkyBet and the EFL, this programme is committed to increasing awareness of gambling related harm. With the recent spotlight on gambling within professional football heightened, this programme ensures players understand the risks associated with gambling, the rules around betting integrity and know to look out for signs of potential harm in their teammates.

Safeguarding young people relies upon informed action, therefore providing post-session data reports help to deliver actionable insights that can frame targeted intervention workshops, alongside this we educate staff to identify signs of problem gambling in pupils and, where necessary, signpost additional help.

With evidence confirming that problem gambling remains of the highest prevalence among employees within the financial sector and the reputational and legal risks attached to failed controls, financial institutions are under increasing pressure to ensure relevant procedures are in





With evidence confirming that problem gambling remains of the highest prevalence among employees within the financial sector and the reputational and legal risks attached to failed controls, financial institutions are under increasing pressure to ensure relevant procedures are in place.

Paul Buck, CEO, EPIC Risk Management

place, we provide our expertise to analyse and review policy, as well as supporting industry staff training that influences safer gambling.

With a view of making gambling safer and fairer, our work with the gambling industry sees high importance placed upon harm prevention, combining specialist AML, source of funds, customer interaction and overall safer gambling training to staff in order to improve processes and thus reducing the prevalence of player vulnerability. Training encompasses the identification of problem gamblers and offers advice relating to effective interaction that minimises harm.

Although the main purpose of gambling awareness sessions are based around education and harm prevention, a percentage of participants may already be experiencing gambling related harm. To this end, we collaborate with treatment providers within each of our working sectors to ensure the pathway of support is signposted at every stage. For example, as part of our EFL Responsible Gambling Programme, EPIC have formed links with Sporting Chance Clinic to provide professional footballers with ongoing support should they identify with any problematic behaviours post session.

We also recognise the role of customer care within the gambling industry as an effective way of minimising harm. Having worked extensively with two operators over the past 18 months that share our views and ideals around safer gambling, we have been able to work together to implement and ensure Responsible Gambling tools are highlighted and made easy to use for the customer and that staff are trained to enable them to interact and signpost in the best and most effective manner. This, along with the clear and available exclusion tools, signposts to both blocking sites such as Gamban and the ready information of treatment providers such as Gamcare and the National Problem Gambling helpline will ensure that harm minimisation and focus on safer gambling remains a vital part of the industry.

To conclude, we believe that informed decision, sustained by education, represents an impactful way to affect change, EPIC is committed to providing insightful information that improves a person's understanding and enables them to form balanced opinions that allows them to better self-regulate their gambling.

EGBA | European Gaming & Betting Association

The European Gaming and Betting Association (EGBA) is the Brussels-based trade association representing the leading online gaming and betting operators established, licensed and regulated within the EU. EGBA works together with national and EU authorities and other stakeholders towards a well-regulated market that provides a high level of consumer protection and takes into account the reality of the digital economy and consumer demand.

European Gaming and Betting Association
50 rue Gray
1040 Brussels
Belgium

T: +32 2 554 0890

E: egba@egba.eu

egba.eu