

Sustainability Report 2025

Creating social value through safer play and
responsible operations



Who we are

As the collective voice for Europe's online gambling sector, the European Gaming and Betting Association (EGBA) is the Brussels-based trade association representing the leading online gambling operators established, licensed, and regulated within the EU. In a rapidly evolving regulatory and market landscape, the EGBA promotes a competitive, innovative, and well-regulated market that balances sustainable growth with strong consumer safeguards.

EGBA works together with national and EU authorities, and other stakeholders, towards a well-regulated and well-channelled online gambling market that recognises the realities of the internet and consumer demand while providing a high level of consumer protection. We promote smart regulations that make regulated online gambling sufficiently attractive to channel consumers away from unregulated websites that lack adequate protections.

As leaders in safer gambling, EGBA members adhere to various EGBA industry standards and codes to complement the many different and stringent licensing requirements they already comply with in European countries. We coordinate significant initiatives like the annual European Safer Gambling Week, which promotes safer gambling across the continent. Our comprehensive industry codes establish benchmarks for anti-money laundering, player safety, fairness, and responsible advertising, complementing the extensive licensing requirements our members fulfil across Europe.

Our membership represents significant market presence and regulatory compliance, with our operators collectively holding 321 online gambling licenses across 21 European countries, demonstrating their commitment

to operating within regulatory frameworks. EGBA members generate approximately one-third of Europe's regulated online gambling gross gaming revenue (GGR).

EGBA members actively protect sports integrity through their participation in the International Betting Integrity Association (IBIA). This collaboration has established sophisticated monitoring systems and alert platforms, working directly with major sports governing bodies including FIFA and the IOC to identify and prevent match-fixing.

EGBA has maintained registration in the EU Transparency register since 2009 (registration number: 29508582413-52), reflecting our long-standing commitment to open dialogue and transparency in our work. Looking ahead, we remain committed to being a responsible and trustworthy representative for Europe's online gambling sector and promoting a safe and sustainable gambling environment across the continent.

Our members

bet365

bet365.com

betssongroup

betssongroup.com

Entain

entaingroup.com

evoke

evokeplc.com

FDJ UNITED 

Online Betting and Gaming

fdjuned.com

FlutterTM

flutter.com



leovegasgroup.com

SUPERBET

superbetgroup.com

Associate members

aircash

aircash.eu

 **sumsub**

sumsub.com

About this report

This is the fifth consecutive Annual Sustainability Report for EGBA. It outlines the joint efforts and progress made by the association and its members in creating sustainable value for European society. The report aims to track yearly progress, support transparency, and reinforce a strong culture of social responsibility.

Included in the report are key sustainability highlights from EGBA and its members during the past year, as well as aggregated data from member operators across various sustainability metrics, including customers, safety tools, promotion of safer gambling, societal contributions, employment, energy and environment.

Unless stated otherwise, the data and commentary cover the online gambling operations of EGBA members in the EU and UK, for the reporting period from 1 January 2024, to 31 December 2024. There are also data points presented in the report that cover both online and land-based operations.¹ Some commentary may cover activities up to July 2025.

Please note that due to rounding, some data percentages may not precisely reflect absolute figures. The data included is aggregated from EGBA operator members. While the report has not undergone an external audit, every effort has been made to ensure accuracy.

We welcome feedback and suggestions about the contents of this report and remain grateful to our members, associate partners, and industry collaborators whose support and expertise have been instrumental in our collective progress throughout the past year.



Disclaimer: This report is for informational purposes only. While EGBA strives for accuracy, reliability, and transparency in all data and commentary, it does not accept any liability for the information contained herein. © EGBA 2025

¹ Where data points include both online and land-based operations, data provided by FDJ United covers its online operations only.

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Foreword: Creating economic and social value through sustainable gambling

First and foremost, thank you for taking the time to read our 2025 sustainability report. The importance of sustainability to us and our members is reflected in this report, but we can only share our progress if people are willing to take the time to read and consider the report.

In a year marked by both progress and challenges, EGBA members continue to demonstrate their commitment to sustainable business practices. This report — our fifth consecutive annual sustainability report — shows not just where we are, but how far we've come — and where we're heading. We publish this report to support transparency and reinforce our culture of social responsibility. It tracks our yearly progress and demonstrates our accountability to all stakeholders.

The landscape of European gambling is evolving rapidly. As new technologies emerge and player expectations shift, our members have responded with greater innovation and responsibility. This year's report outlines their progress, presenting new data and initiatives that provide a broad picture of our members' positive contributions to European society.

For the first time in our sustainability reporting, we're publishing comprehensive economic contribution data alongside traditional safer gambling and other sustainability metrics. This includes tax contributions and investments in European sports. These figures reveal how our members generate value for society: creating jobs, funding public services, supporting communities, and protecting players.

The report shows considerable progress. This past year, our members achieved record levels of safety tool use among their players, the number of safety messages they sent hit unprecedented volumes, while the increased share of staff trained in safer gambling represents their strongest commitment yet. These achievements demonstrate that social responsibility and long-term business viability go hand in hand.

We've also evolved how we measure success. Over recent years, we've explored ways to assess the real impact of our members' safer gambling efforts. This year, we're pleased to share data showing how personalised messages affect player behaviours — from deposit patterns to betting behaviour.

While there's no single way to measure success, this shift from outputs to outcomes helps answer the crucial question: are their efforts making a real difference for players?

The data increasingly says yes. We can clearly demonstrate that personalised interactions are creating meaningful behavioural change. If one message helps one player avoid riskier behaviour, it's a success. But what's encouraging is these protection efforts happen proactively and at scale. By helping players gamble safely and sustainably, our members are protecting both their customers and their own long-term business health.

The progress outlined in this report underscores the importance of maintaining a regulatory framework that supports the regulated market, not hinders it. Our members' investments in safer gambling, compliance, and social responsibility create genuine value for players and society — benefits that can only be sustained through continued support for regulated operators over black market alternatives. Unfortunately, the growth of the black market and crypto casinos are an increasing concern across Europe.

EGBA's role has evolved over time. We're facilitating collaboration and discussion between our members, sharing best practices and what works in safer gambling. Most importantly, we bridge the gap between operator experience and regulatory understanding, bringing evidence with us to stakeholder discussions.

Looking ahead, we're aiming to bring the industry together once again to promote safer gambling and highlight the latest research and developments during this year's European Safer Gambling Week (17-23 November). Building on last year's success, we're hoping to engage with healthcare professionals, researchers, and those working directly with gambling harm. Planning is underway, and we encourage all stakeholders to join us.

A major milestone involves the work to standardise markers of harm at European level. This EGBA-proposed initiative, being developed by the European Committee for Standardisation, will enable more consistent and earlier detection of risky play across operators and borders. The process to develop the standard is valuable — bringing together stakeholders to share knowledge and experiences to create something for the common good. This is precisely the kind of collaboration that we need more of. We hope that the standard will be finalised early next year.

This report captures the many successes of our members this past year and we congratulate them on raising the bar not only for themselves but the rest of the industry. Each area of progress reflects countless

hours of work by dedicated professionals across our membership who understand that safe and sustainable gambling is the foundation of lasting business success.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Maarten Haijer', with a stylized flourish at the end.

Maarten Haijer
Secretary General, EGBA



Key sustainability highlights (2024)

€3.8 billion contributed
in taxes to European
economies.

This represents the first comprehensive collection of our members' tax contributions, including corporate and gaming taxes.

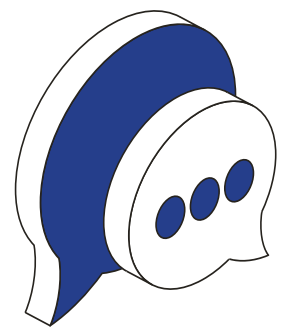


69% of all customers using
safety tools.

This accounted for 26.7 million customers.
Half of these customers – 13.2 million – were using tools voluntarily.

100 million messages sent
to customers to promote
safer play.

This represented a 48% yearly increase. Over a quarter of these messages – 27.9 million – were personalised based on a customer's playing behaviour.



Personalised messages had a positive impact on **42-46%** of customers with high-risk behaviours.



This included customers who either improved their play or maintained stable patterns following targeted messages.

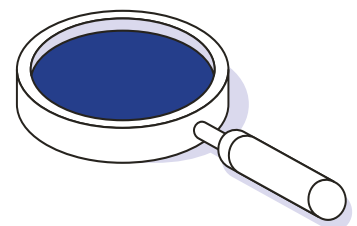


89% of employees trained in safer gambling.

This accounted for over 55,000 employees in both online and land-based operations and included various levels of training from basic refresher courses to specialised programmes.

€148.9 million in RET contributions.

This represented a 143% yearly increase in contributions to research, education, and treatment services to support gambling harm prevention in Europe.



Joint CEO letter: Securing a more sustainable future for regulated gambling in Europe

As CEOs of Europe's leading gaming and betting companies serving 38 million customer accounts across 21 countries, our principle is simple: safe players are sustainable players. We see every day how effective regulation can deliver safe environments for our players. But the long-term sustainability of our sector depends on a balanced regulatory approach that supports player protection, compliance, and competitiveness. Today, that balance is at risk.

Our responsibility and contribution

We're pleased to contribute to this year's EGBA Sustainability Report, which reflects our shared commitment to continue to build a thriving and responsible sector in Europe. As this report shows, our companies are significantly raising industry standards to generate economic and social benefits through responsible operations and promoting safer play.

Encouraging our players to play positively isn't just the right thing to do, it makes good business sense and reflects our commitment to contribute positively to European society.

In 2024, our companies paid €3.8 billion in taxes to help fund public services, sustaining 62,000 jobs, and developing player support tools, now used voluntarily by 34% of players, and sent a record 100 million messages to our players to promote safer play.

Our efforts are backed by dedicated teams working to support our customers every day, with 89% of our employees completing dedicated safer gambling training. We also invested €735 million in the success of European sports last year, from grassroots to professional competitions.

The black market challenge

Yet while we continue to invest significantly in responsible play and compliance, unregulated, untaxed black market operators, based outside Europe, are thriving across the continent. These operators target vulnerable players with unlimited access and significant bonuses, offer no customer protections or support for struggling players, and don't contribute to public

finances or European sports. They operate entirely beyond regulatory oversight, avoiding all costs and obligations, and face few repercussions.

And their appeal only grows when well-intentioned regulation becomes too restrictive. In the Netherlands, new spending caps introduced in 2024 prompted a surge in black market activity. Within just months, unregulated sites were matching the revenue of the country's regulated market.¹ In the UK, an estimated £2.7 billion is staked annually on black market websites, costing taxpayers £335 million in lost taxes.²

The path forward

The answer to this growing problem is not deregulation but smarter, more balanced regulation. We call for coordinated action:

- Policymakers should prioritise regulation that is evidence-based and behaviourally informed to channel players toward the safer, regulated environment — not away from it.
- Regulators should strengthen enforcement against black market operators based outside Europe who undermine the well-developed safety nets established in Europe.
- Industry stakeholders should promote and work only with operators licensed and regulated in Europe.

Our commitment to sustainability

Despite these challenges, Europe is well positioned to lead the world in sustainable gambling. Our companies have shown that commercial success and social responsibility go hand in hand. We'll continue to invest in messaging, training, research, and innovative tools that improve player protection and raise industry standards.

But we cannot do this alone. We need a stable, long-term vision for regulated markets - one built on evidence, consultation, and collaboration, rather than measures that end up putting players in harm's way. Otherwise, Europe risks undermining its safe, regulated gambling environment that has been diligently built over many years. The black market isn't just a business challenge for us.

When regulation drives players away from the regulated market, everyone loses, especially vulnerable players.

Europe has a clear choice: either let regulated markets continue to lose ground to unregulated operators who undermine consumer protection and offer nothing positive to our society, or work together to protect players and support responsible operators who invest billions every year in Europe's future.

We believe in the path of cooperation and are committed to building it further.

Yours sincerely,



John Coates
Joint Group
Chief Executive,
bet365



Jesper Svensson
CEO,
Betsson Operations



Stella David
CEO,
Entain Group



Per Widerström
CEO,
Evoke



Nils Andén
Chief Online Betting and
Gaming Officer,
FDJ United



Peter Jackson
CEO,
Flutter Entertainment PLC



Mattias Wedar
CEO,
LeoVegas



Jimmy Maymann
Co-CEO,
Superbet Group

¹ Dashboard Monitoring report online gambling spring 2025, Dutch Gambling Authority (2025).

² The size and economic costs of black market gambling in Great Britain, Frontier Economics (2024).

Members data:

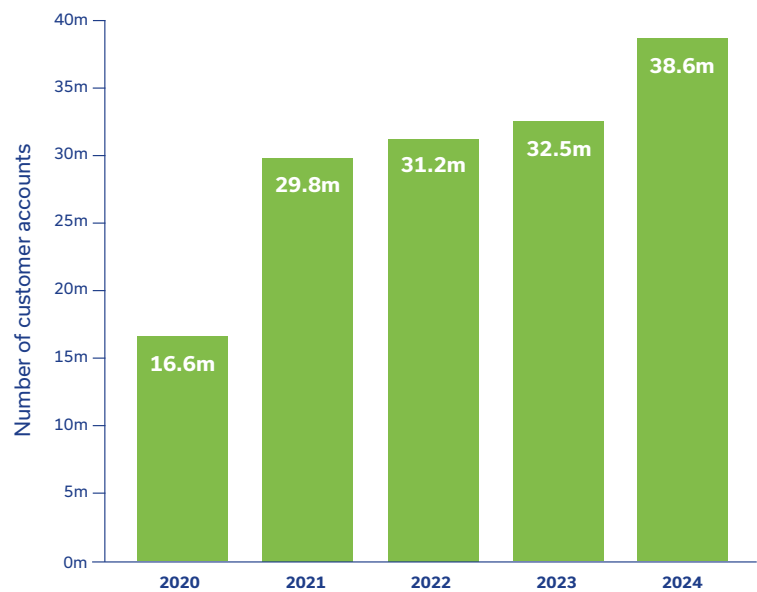
Key performance indicators (2024)



Customers

Our members collectively serve millions of customers across Europe through their regulated online gambling platforms. This section provides insights into their customer demographics and service interactions.

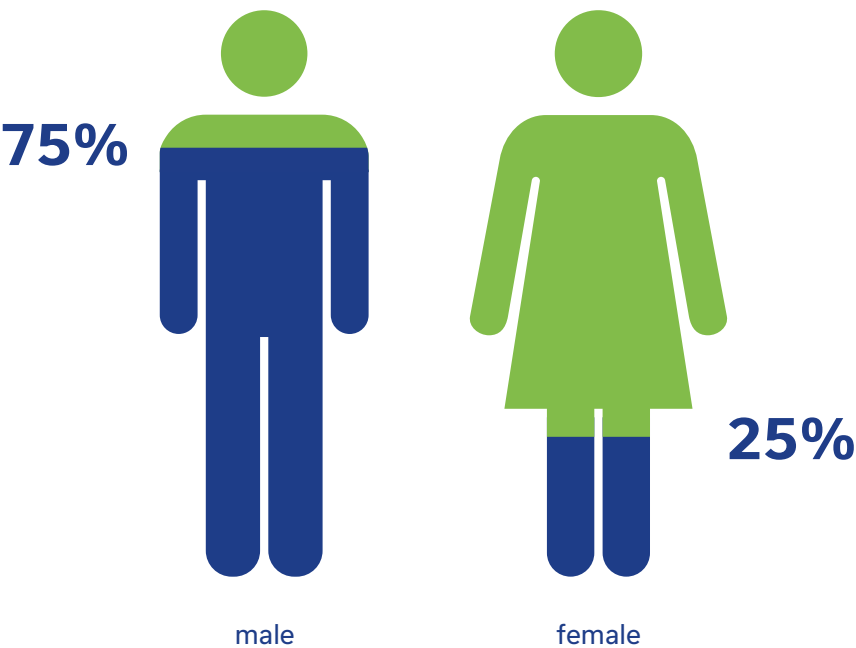
Number of customers



The number of customer accounts has shown an upward trend over the past five years. In 2024, the number of customer accounts reached 38.6 million, representing a 19% increase from the 32.5 million recorded in 2023.

Note: Based on active customer accounts (where a customer has placed a bet at least once during the reporting year). Data increases between 2020 and 2021 also include the onboarding of new members and their inclusion in EGBA's data reporting for the first time.

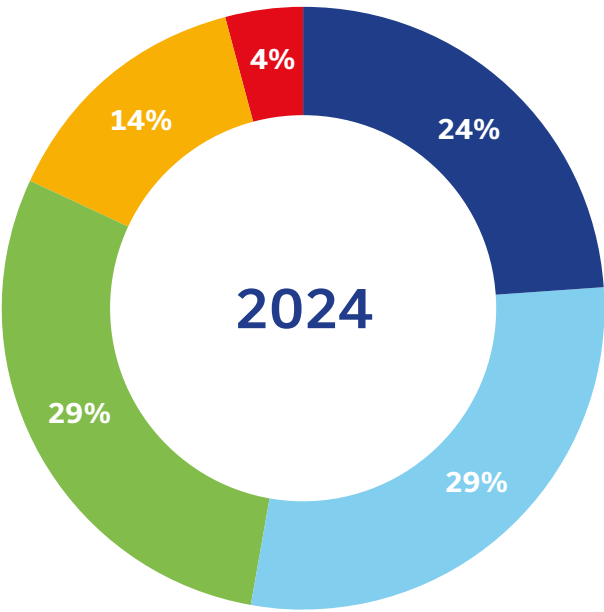
Gender of customers



In 2024, 75% of customers were male, which was an increase from 72% in 2023. There was a decrease in the percentage of female customers, from 28% in 2023 to 25% in 2024.

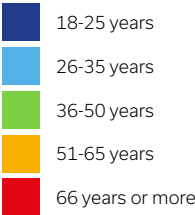
Note: Based on available data. The gender information was known for 93% of customers, while the information was not available for the remaining 7%. The data may reflect both organic changes to the customer base and EGBA's expanded membership composition.

Age groups of customers

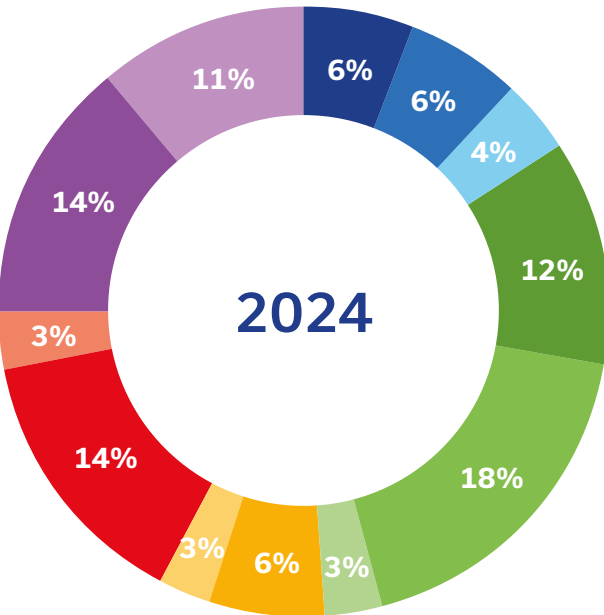


In 2024, the largest customer groups by age were the 26-35 years and 36-50 years groups, each representing 29% of customers. Together, these groups accounted for 58% of the customer base.

Note: A customer's age is counted from the last calendar day in the reporting year.

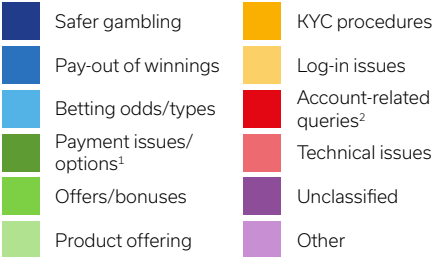


Customer service topics



In 2024, there were 15.9 million customer service interactions across our member operators, representing a 10% increase from 14.6 million in 2023. Customers sought assistance on a variety of topics, with the most common being offers/bonuses (18%), account-related queries (14%), and payment issues/options (12%). These three categories together accounted for 44% of all customer service interactions.

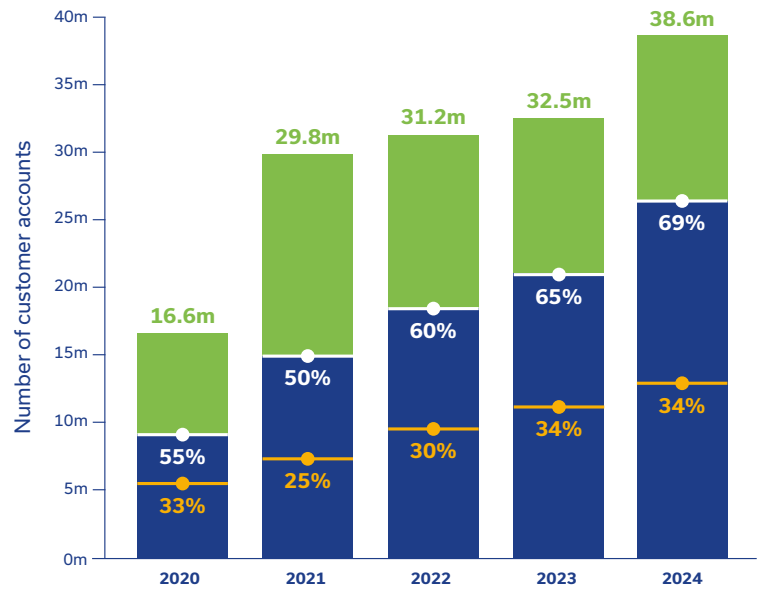
¹ Includes withdrawals and deposits.
² Includes subject access requests (SAR) and data requests.



Safer gambling tools

Safety tools, such as deposit limits, enable customers to manage their activity and are used either voluntarily or on a mandatory basis due to some regulatory or operator requirements. These tools are a cornerstone of safer gambling practices, empowering players to maintain control over their playing behaviour.

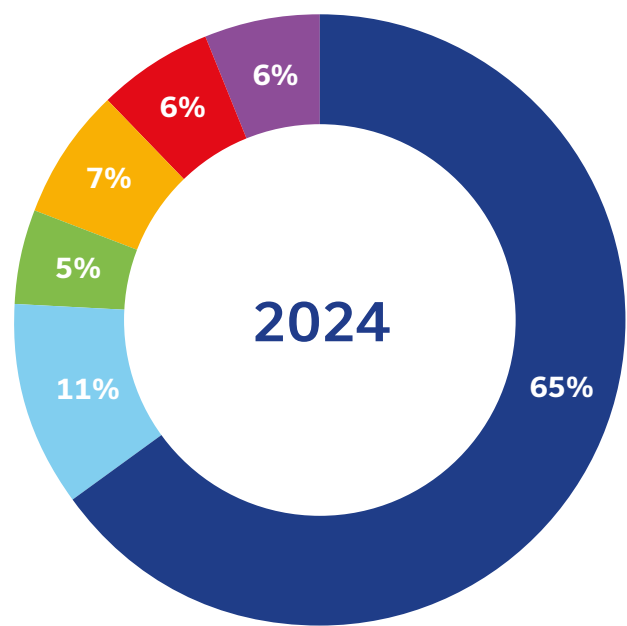
Use of safety tools



In 2024, a record 26.7 million customers had one or more safety tools activated in their playing accounts, a 28% increase from 21 million in 2023. This accounted for 69% of total customers, up from 65% in 2023. Additionally, 13.2 million customers - 34% of all customers - used safety tools voluntarily. While the share of customers using safety tools voluntarily remained stable, compared to 2023, the absolute number increased 21% from 10.9 million.

- Number of customers
- Number of customers using mandatory or voluntary tools
- Share of customers using mandatory or voluntary tools
- Share of customers using voluntary tools

Types of safety tools used



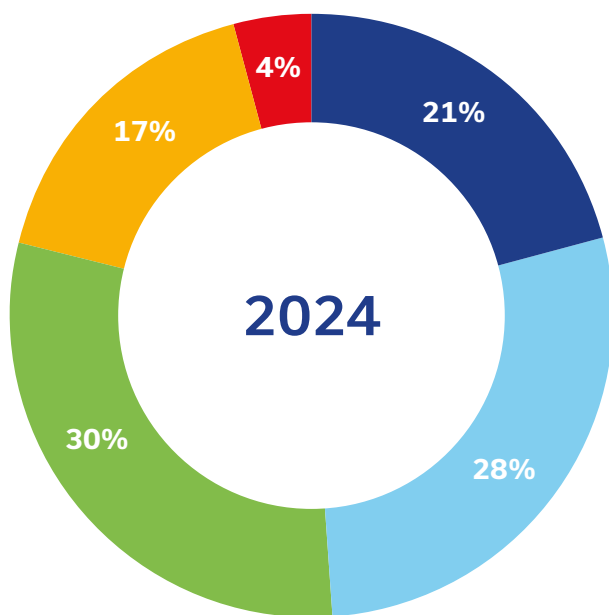
Deposit limits are the most popular safety tool, accounting for 65% of the safety tools used by customers voluntarily, down from 70% in 2023. The “other” category of safety tools showed the most significant change, increasing from 1% to 7%, indicating an expansion in the variety of safety tools available to customers.

¹ Includes loss limits and stake limits.

Note: Based on voluntary use of safety tools. Includes data from customers who had more than one tool active in their account. Does not include customers who use a safety tool on a mandatory basis due to regulatory or operator requirements.

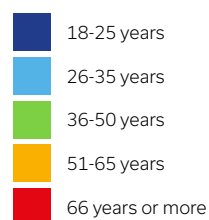
- Deposit limits
- Time limit/reality checks
- Product blocks
- Other¹
- Self-exclusion ≥ 6 months
- Self-exclusion < 6 months

Age groups of customers using safety tools



In 2024, 49% of customers who used safety tools voluntarily were 35 years old or younger, reflecting our members' commitment to encourage safe play among young people.

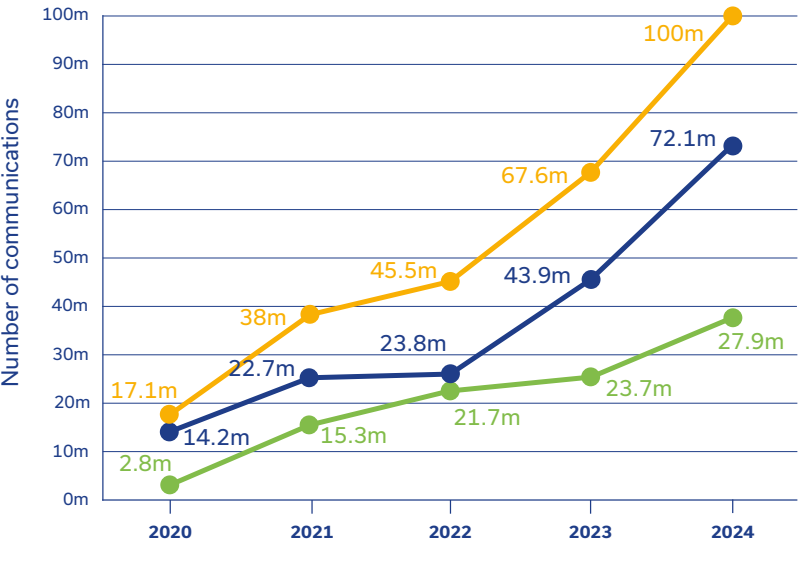
Note: Based on voluntary use of safety tools. This does not include customers who use a safety tool on a mandatory basis due to regulatory or operator requirements. A customer's age is counted from the last calendar day in the reporting year.



Promotion of safer gambling

Our members proactively promote safer gambling through targeted communications, comprehensive employee training, and substantial contributions to research, education, and treatment initiatives. These efforts demonstrate their commitment to player protection and harm prevention across all customer touchpoints.

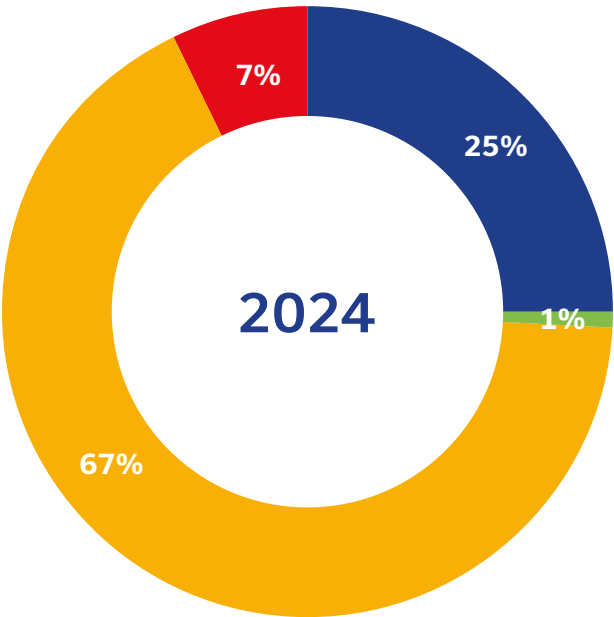
Safety messages sent to customers



Our members sent a record 100.0 million messages to their customers in 2024 to promote safer gambling, reflecting an increase of 48% from 67.6 million messages in 2023. This included 72.1 million generic messages, a 64% increase from 43.9 million in 2023, and 27.9 million personalised messages, an 18% increase from 23.7 million in the previous year. Personalised messages accounted for 28% of all safety messages sent to customers.

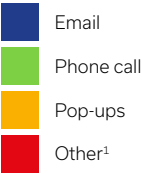
Note: Includes email, phone call, pop-up, player account inbox, and other direct messages (including SMS). Data increases between 2020 and 2021 also includes the onboarding of new members and their inclusion in the data reporting for the first time.

Format of personalised safety messages

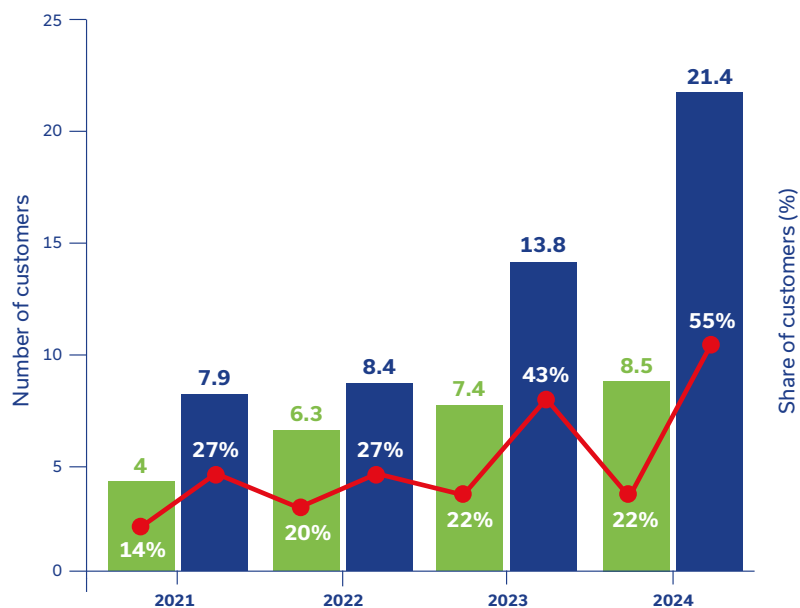


In 2024, 67% of personalised safety messages sent to customers were delivered via on-screen pop-ups, down from 70% in 2023, while email remained stable at 25%. Our members made 270,000 phone calls to their customers, equivalent to 1% of the personalised messages delivered, up from 160,000 calls in 2023. The "other" category increased from 4% to 7%, reflecting further diversification of communication channels.

¹ Includes SMS and player account inbox.

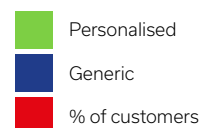


Customers who were sent safety messages

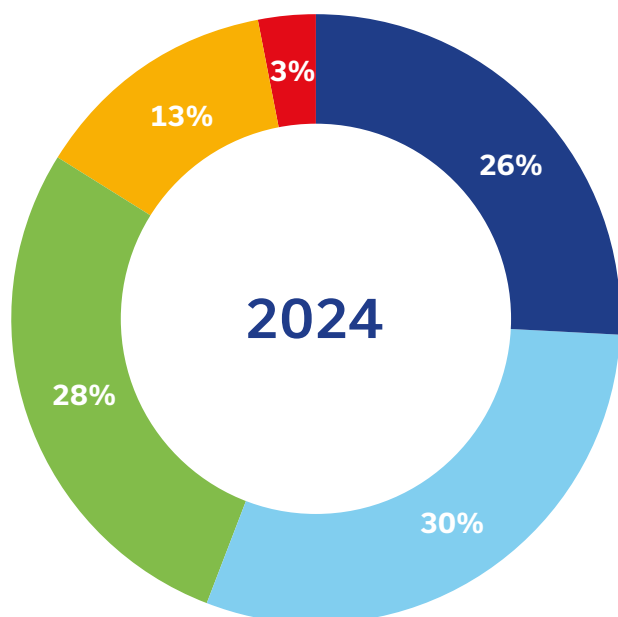


In 2024, 8.5 million customers - 22% of all customers - were sent personalised safety messages, a 16% increase compared to 7.3 million in 2023. Meanwhile, 21.4 million customers - 55% of all customers - were sent generic safety messages, an increase of 55% from 13.8 million in 2023.

Note: Includes email, phone call, pop-ups, player account inbox, and other direct messages (including SMS).player account inbox, and other direct messages (including SMS).

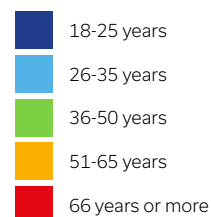


Age groups of customers sent personalised safety messages

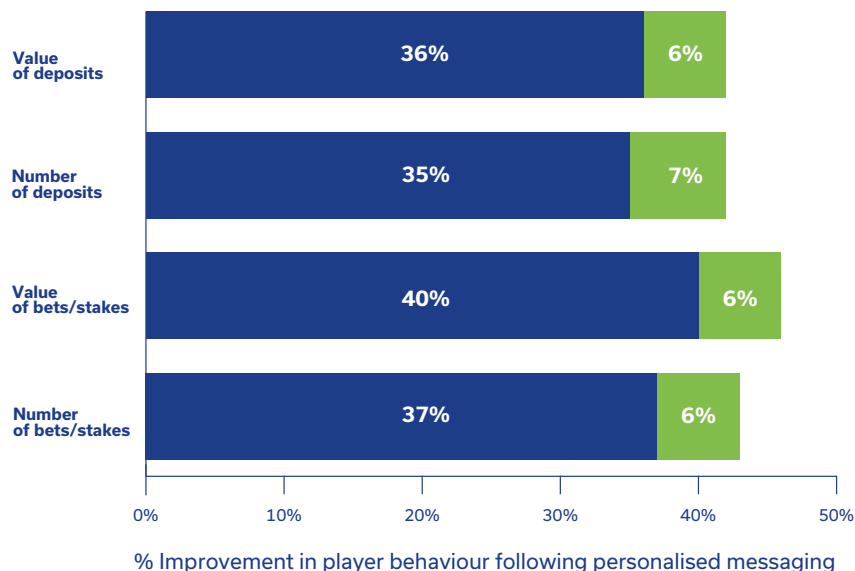


In 2024, 56% of personalised safety messages were sent to customers aged 35 years or younger, reflecting our members' commitment to encourage safe play among young people, while 28% of messages were sent to customers in the 36-50 years old age group.

Note: The customer age is counted as of the day when they were sent the last message during the reporting year.



Improvement effects of personalised safety messages

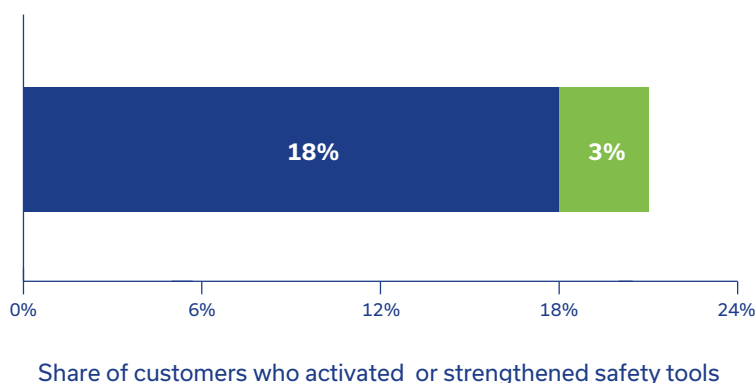


Personalised safety messages effectively promoted positive behavioural changes, and had a positive impact on 42-46% of customers who displayed high-risk behaviours in 2024. Specifically, 35-40% of customers who displayed high-risk behaviours showed decreased gambling activity and an additional 6-7% achieved stable behaviour following targeted interactions with personalised messages. These positive results were consistent across different behavioural metrics.

Note: Analysis is based on behavioural changes measured by comparing playing behaviour over the 30-day period following customers being sent their first personalised safety message in 2024 with the customer's behaviour over the 30-day period immediately preceding that message. Results represent unweighted averages across EGBA members to ensure equal representation regardless of operator size. Members apply their own internal definitions of high-risk behaviour.

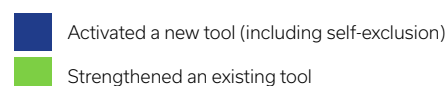


Safety tool activation following personalised safety messages

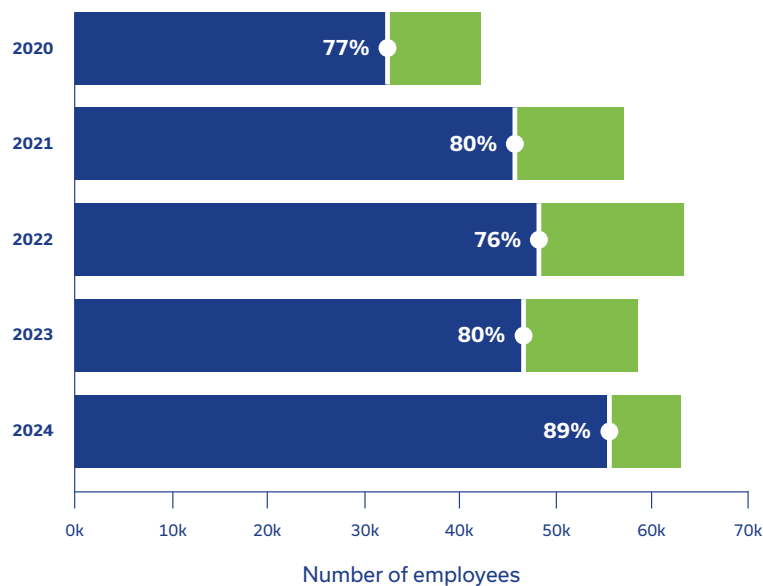


In 2024, 21% of customers who displayed high-risk behaviours activated a new safety tool or strengthened an existing tool following personalised messages.

Note: Analysis is based on safety tool activation over the 30-day period following customers being sent their first personalised safety message in 2024. Results represent aggregated data across EGBA members. Members apply their own internal definitions of high-risk behaviour.



Employees trained in safer gambling

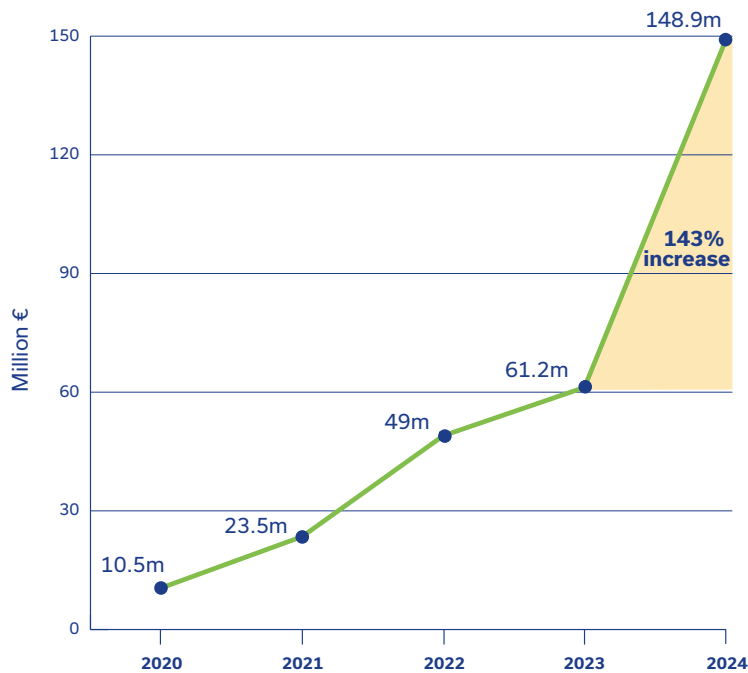


In 2024, a record 89% of all employees received dedicated safer gambling training, up from 80% in 2023. While safer gambling teams and other customer-facing employees, such as customer service teams, receive a high degree of training in safer gambling, this figure also includes employees in corporate functions and those who do not work in customer-facing positions.

Note: Employee numbers include both online and land-based operations. Includes various levels of training, from basic refresher courses to specialised training designed for safer gambling teams.

- Number of employees
- Number of employees who received safer gambling training
- Share of employees who received safer gambling training

Contributions to research, education, and treatment (RET)



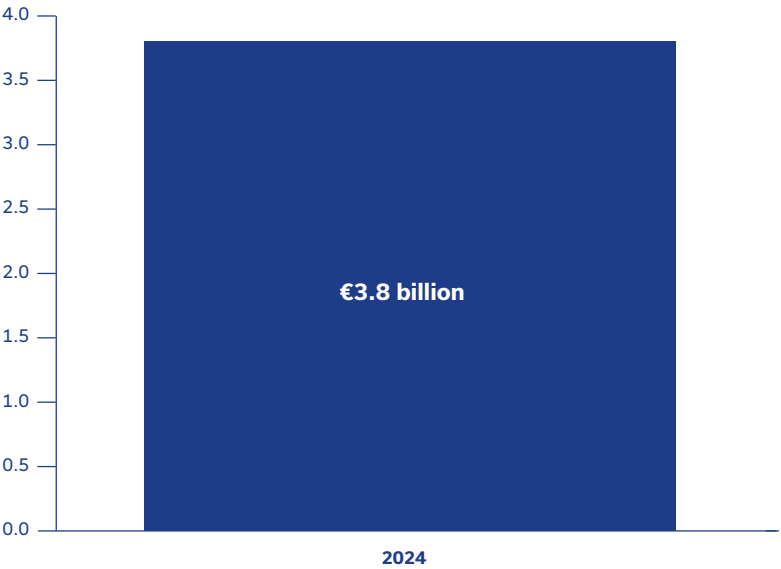
In 2024, our members contributed €148.9 million to research, education, and treatment (RET) to support gambling harm prevention in Europe, marking a substantial 143% increase from €61.2 million in 2023.

Note: The increase reflects both organic growth and EGBA's expanded membership composition.

Social contributions

Beyond their core business operations, EGBA members contribute significantly to European society through tax payments, sports investments, and charitable donations. These contributions support public services, sporting ecosystems, and various social causes across the continent.

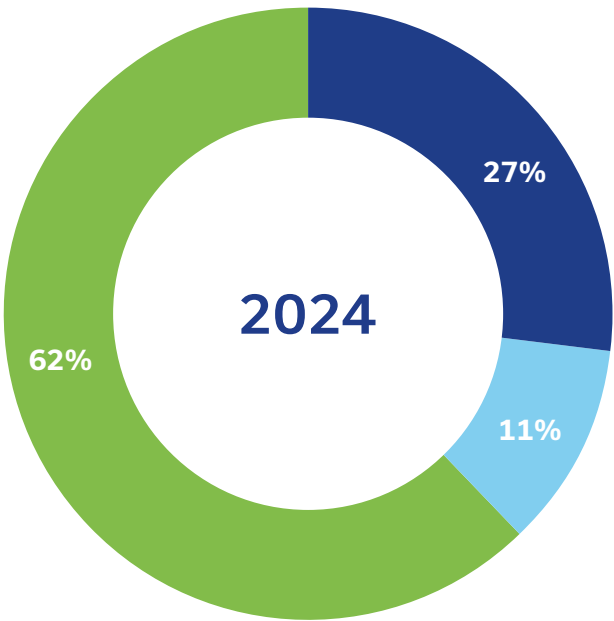
Tax contributions



In 2024, EGBA members contributed €3.8 billion in taxes to European economies, including corporate taxes and gaming taxes, providing vital funding for public services and community initiatives.

Note: This represents the first year of comprehensive tax contribution data collection across EGBA membership.

Sports investments



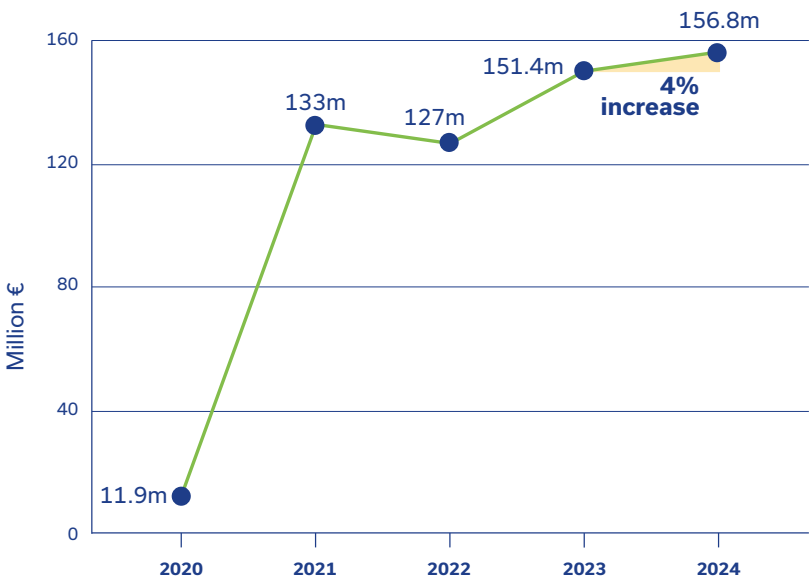
Sports are at the heart of what we do, and our members are investing in their success. In 2024, EGBA members invested €735 million in the success of European sports, spanning grassroots to professional competitions, through various sponsorships, fees, and streaming rights payments. Streaming rights represent the largest area of support, accounting for 62% of the total investments by our members, reflecting growing customer demand for live sports content.

¹ These are payments to enable operators to live stream sports on their betting websites or inside their betting shops. Includes payments to sports media intermediaries.

Note: Investments from our members cover payments related to both their online and land-based operations.

- Sponsorships
- Levies/fees
- Streaming rights¹

Donations to charities

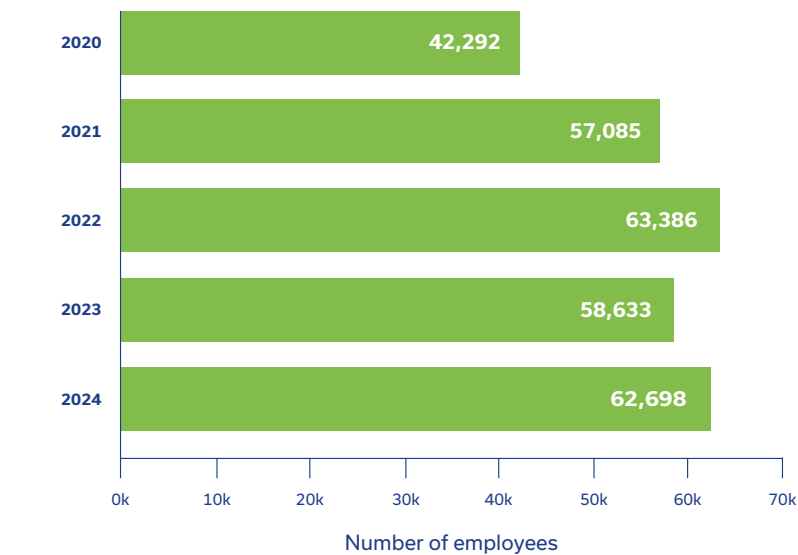


In 2024, our members donated €156.8 million to various charities and community initiatives in Europe, marking a 4% increase from €151.4 million in 2023.

Employment and diversity

Our members are major employers across Europe, providing diverse career opportunities in both online and land-based operations. Their workforce spans various roles from technology and customer service to compliance and safer gambling specialists.

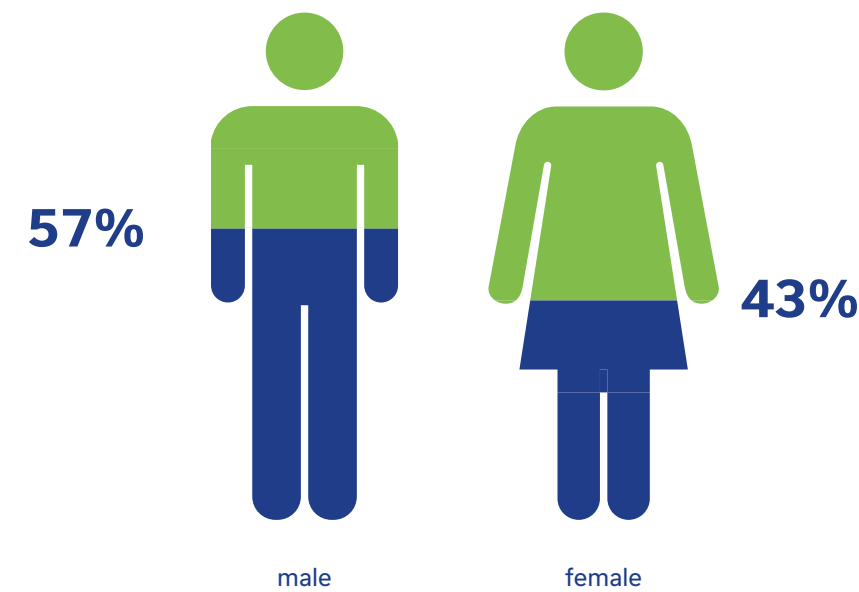
Number of employees



In 2024, our members had 62,698 employees, reflecting a 7% increase from 58,633 in 2023.

Note: Employee data includes both online and land-based operations. The increase reflects both organic growth and EGBA's expanded membership composition.

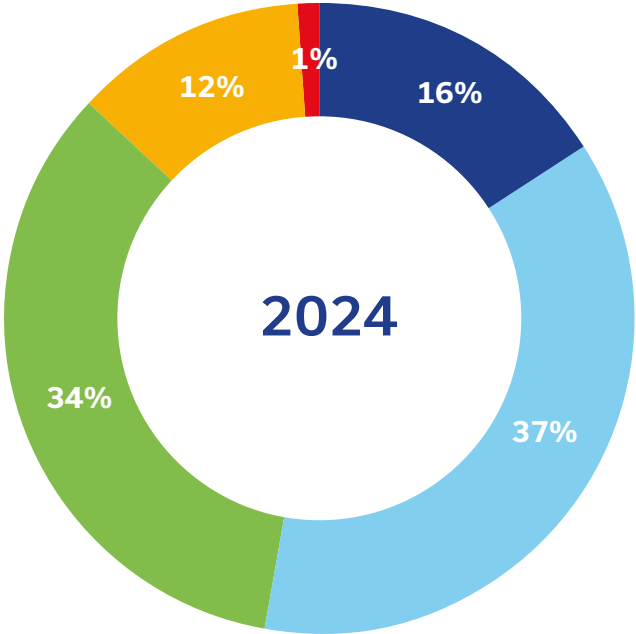
Gender of employees



In 2024, 57% of employees were male, while 43% were female, maintaining the same gender distribution as in 2023.

Note: Employee data includes both online and land-based operations.

Age of employees



In 2024, employees aged 26-35 constituted the largest age group, comprising 37% of our members' total workforce, maintaining the same share as in 2023.

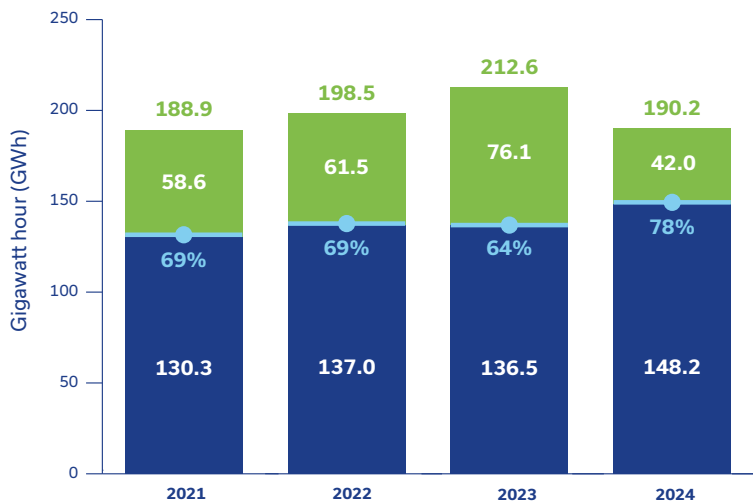
Note: Employee data includes both online and land-based operations.

- 18-25 years
- 26-35 years
- 36-50 years
- 51-65 years
- 66 years or more

Energy and environment

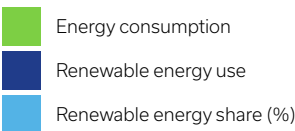
As online businesses, EGBA members recognise their environmental responsibilities and are committed to reducing their ecological footprint. This includes efforts to decrease energy consumption and increase the use of renewable energy sources across their operations.

Energy consumption and renewable energy use

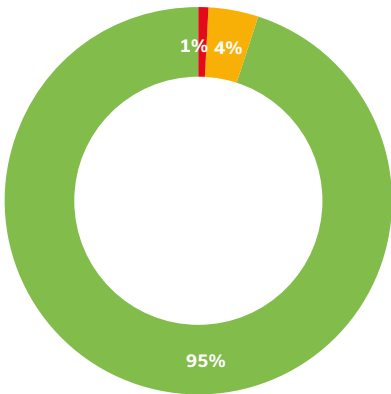
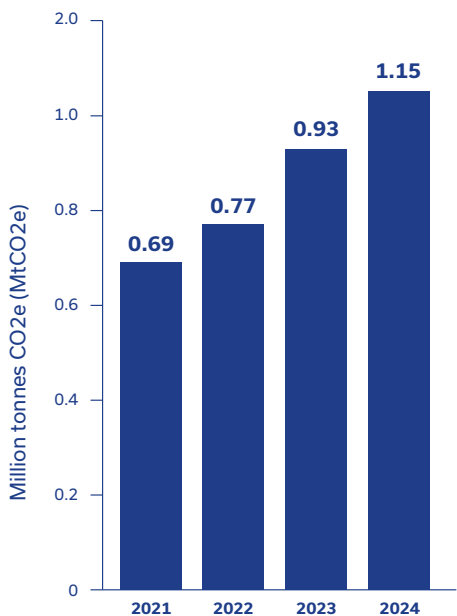


In 2024, our members’ total energy consumption amounted to 190.2 gigawatt hours (GWh), an 11% decrease from 212.6 GWh in 2023. Of this total, 78% was sourced from renewable energy, a significant increase from 64% in 2023.

Note: Data for energy and renewables energy use includes both online and land-based operations. 2023 figures have been revised due to the availability of updated data sets. 2024 data represents six member companies.

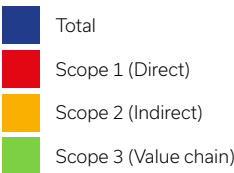


Greenhouse gas emissions



In 2024, our members’ total greenhouse gas (GHG) emissions amounted to 1.15 million tonnes CO₂e (MtCO₂e), a 24% increase from 0.93 MtCO₂e in 2023. Scope 1 (direct) and Scope 2 (indirect) emissions accounted for 1% and 4% respectively. Scope 3 emissions, representing value chain emissions not directly owned or controlled by our members’ businesses, comprised 95% of the total and increased 25% from 0.88 MtCO₂e in 2023 to 1.1 MtCO₂e in 2024.

Note: Data for GHG emissions includes both online and land-based operations. 2024 data represents six member companies and the increase reflects organic growth, enhanced Scope 3 emissions reporting, and EGBA’s expanded membership composition.



Highlights from our members

Our members are putting sustainability at the heart of what they do. In 2024, they launched various initiatives to promote a sustainable approach to gambling and contribute positively to society in Europe.

In this section you will find these highlights from our members this past year.

bet365

bet365.com

betssongroup

betssongroup.com

Entain

entaingroup.com

evoke

evokeplc.com

FDJ UNITED 

Online Betting and Gaming

fdjunitied.com

Flutter TM

flutter.com



leovegasgroup.com

SUPERBET

superbetgroup.com

Associate members

aircash

aircash.eu

 **sumsub**

sumsub.com

Protecting customers — a step further

bet365 was a founding member of the UK betting industry's GamProtect scheme.

Known as the Single Customer View scheme at its outset in 2020, and borne out of the UK trade body, the Betting and Gaming Council (BGC), the scheme has now graduated to becoming its own entity with regulator backing — 'GamProtect'.¹

bet365, as with any reputable operator, has no business or interest in profiting from an individual suffering from gambling-related harm.

Via a suite of Responsible Gambling tools sign-posted across our sites — including deposit limits, time-outs, the requirement for a customer to actively opt-into marketing, and others — customers are able to take their own steps towards taking control of their gambling behaviour.

These tools sit side-by-side with our own operator-led responsible gambling practices and tools. A central component of this is bet365's early risk detection system (ERDS) which continually monitors customer behaviours and play by using behavioural algorithms to identify instances where there are signs that the player may be at risk of, or experiencing, harm. Once a customer is flagged by the ERDS, a tiered approach to interaction is adopted.

Our data shows that in the overwhelming majority of cases where a customer receives an intervention, the intervention is received positively and the customer amends their behaviour accordingly.

In the event that a customer wishes to cease gambling entirely, self-exclusion — which allows a customer to effectively self-ban themselves from an operator – or from all UK licensed operators for a period ranging from 6 months to 5 years via GamStop² is a valuable option.

Some individuals will, however, not be in a position to take that step. It is at this point that the significant industry investment in the GamProtect scheme becomes clear.

GamProtect was created in partnership with other industry operators, the Betting and Gaming Council, the GB Gambling Commission, and the UK Government's Department for Culture, Media and Sport (DCMS) with the task of reducing the "risk of harm by providing a holistic view of the risk of harm to consumers and for it to be delivered in a proportionate manner".

GamProtect provides the ability for operators to compliantly and securely share information with other

participants in order to help identify those customers who need that additional level of support and protection from harm. This system thereby helps ensure that customers are protected regardless of who they decide to gamble with.

The tool has already proven its worth — and over 6,000 individuals have been registered with it — helping operators identify and therefore protect the most vulnerable.

However, GamProtect is currently limited by its relatively small membership of participating operators. Membership of GamProtect, whilst encouraged³ by the Gambling Commission, is not yet mandated.

Whilst the challenge set by the Gambling Commission at the start of the development of GamProtect was clear and meeting it proved difficult, the benefits are abundantly clear.

Membership of GamProtect by all operators is essential.

Our data shows that in the overwhelming majority of cases where a customer receives an intervention, the intervention is received positively and the customer amends their behaviour accordingly.



By Sheila Preston
Chief Regulatory Officer

More information:
Read more about bet365's sustainability efforts⁴



1. <https://www.gamprotect.co.uk/>
2. <https://www.gamstop.co.uk/>
3. <https://www.gamblingcommission.gov.uk/news/article/gamprotect-launch-event-tim-miller-speech>
4. <https://responsiblegambling.bet365.com/en>

Sustainability in Action

At Betsson, we believe in the power of the regulated gaming industry coming together to drive positive change. As a licensed operator, Betsson doesn't just provide entertainment – we create jobs, invest in our people, drive technological innovation, and give back to the communities where we operate.

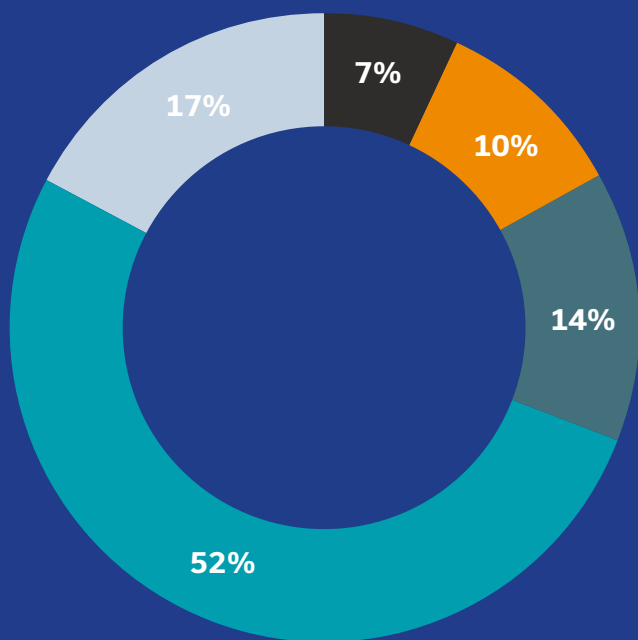
Unlike unlicensed operators, we uphold a strong duty of care for our customers. We offer tools and resources to promote responsible gaming, ensuring that play remains safe and enjoyable. And while the black market avoids accountability, we contribute to society by paying taxes and complying with strict regulatory standards.

Our commitment to sustainability goes far beyond compliance. We actively engage in local communities, support charitable initiatives, and take meaningful steps to reduce our environmental impact.

For Betsson, sustainability is not a trend - it's a long-standing principle. Since our start in 1963, we've built a business rooted in sustainable, profitable growth, robust compliance, and a diverse, inclusive workplace.

We deliver value to shareholders while enabling our players to enjoy entertainment in a safe and supportive environment.

In 2024, Betsson proudly hosted the first-ever Sustainability Track¹ at the NEXT Valletta Summit, one of Europe's premier iGaming events. This full-day seminar brought together industry leaders to share ideas, explore best practices, and inspire collective action on ESG matters. From responsible gaming to employee expectations and investor demands, the agenda reflected the growing importance of sustainability in our sector. If there's one takeaway from the event, it's this: while as operators we may compete in business, we are united in our commitment to a more sustainable future.



The accompanying chart illustrates how Betsson distributes created economic value to employees in the form of salaries, suppliers for purchases of products and services, shareholders in the form of dividends and society in general by taxes, fees and charitable contributions.

- Retained in Company
- Shareholders
- Employees
- Suppliers
- Society

A Snapshot of 2024 at Betsson

Last year, Betsson's global team represented over 70 nationalities, reflecting our commitment to diversity and inclusion. 100% of the managers who completed our mandatory, global leadership training confirmed it was directly applicable to their role.

On the customer side, 90% of active players had at least one responsible gaming tool activated, underscoring our commitment to safer play. Our efforts were further recognised with six industry awards for excellence in safer gambling and customer service alone.

We continued working to reduce our emissions according to our climate roadmap — offsetting 100% of our carbon footprint, adding an extra 10%, and even covering the emissions from the electricity used by our customers' devices while they play.

In line with our social impact framework, we supported the Malta Rangers Unit, enabling 1,000 additional hours of countryside protection, donated to foodbanks across our locations, and joined the 'Employers Against Domestic Abuse' initiative, launched in partnership with the Estonian President Emeritus Kaljulaid's Foundation.

Our sustainability efforts were recognised² with a top-tier AAA ESG rating from MSCI, and the 'ESG Strategy of the Year' award at the EGR Operator Awards for the second year in a row.

At Betsson, we strive to lead by example. We're proud of how far we've come and mindful that there's still more to do. We recognise that our business is influenced by the world around us, and that we have the opportunity — and responsibility — to help shape that world in return.

For Betsson, sustainability is not a trend — it's a long-standing principle.



By Jonna Danlund

Head of ESG

More information:

Read more about Betsson's sustainability efforts³



1. <https://www.betssongroup.com/esg-track-2024/>
2. <https://www.betssonab.com/sustainability/certifications-and-esg-ratings>
3. <https://www.betssonab.com/sustainability>

Entain's sustainability progress: four pillars of action in 2024

2024 saw Entain focus on embedding our new Sustainability Strategy¹ which we launched at the end of 2023, and commence our preparation for forthcoming changes to important sustainability reporting regulation.

Looking back, we're proud to highlight the significant progress made across the four pillars of action:

Be a leader in player protection

Entain is committed to player safety, and our global efforts are guided by three principles - Engage, Support, and Protect. In 2024, we advanced on our safer betting and gaming approach by piloting financial risk checks in collaboration with the UK Betting and Gaming Council and credit agencies, delivering bespoke training to senior leaders across the global business with EPIC Global Solutions, and maintaining 20% of advertising budget in the UK for safer betting and gaming communications.

Provide a secure and trusted platform

Entain continues to spearhead a balanced approach to regulation and invest in core business operations. We maintained 100% of revenue from regulated or regulating markets, and expanded our cyber security monitoring to 24/7 coverage, as well as launching our first global AI Policy.² Our inaugural integrity

survey was launched to understand better the views of our colleagues in corporate ethical culture, something reinforced through 98.9% completion of the Big4 compliance training (a mandatory company commitment to unlock bonus eligibility), which covers safer gambling, data privacy, and anti-bribery.

Creating the environment for everyone to do their best work

Entain advanced its people strategy through its first global Employer Value Proposition and implemented a new global recruitment and candidate management platform. We increased focus on further embedding diversity, equity and inclusion (DE&I) through growing employee networks and our efforts to promote wellbeing and inclusion were recognised by our 2nd place position in the 2024 All-In-Diversity Project Index. Through the Well-Me strategy and Unmind partnership, 96% of managers completed mental health training, with 95% taking action as a result of the course, and we achieved Tier 1 status in the CCLA UK Corporate Mental Health Benchmark.

Positively impact our communities

We voluntarily contributed £21.9m to safer gambling initiatives, grassroots sports and other good causes, and continued to support aspiring athletes and clubs through our long-term partnerships with SportsAid and our Pitching In investment programme.

We made the decision to rebaseline our Net Zero environmental targets from 2020 to 2023. This provides a more accurate and representative base to monitor our progress against. Whilst we have made great progress sourcing 73% of our electricity from renewables, we partnered with Normative, a science-based carbon

accounting platform, to drive emissions reduction further improving data accuracy and energy efficiency measures, including EV adoption. We also strengthened supplier sustainability via partners such as EcoVadis, Supplier.io, and a new Modern Slavery Strategy.

Overall, Entain continues to show a strong performance across ESG rating agencies. We were recognised as a Leader in MSCI with a AAA score, maintained our position in the DJSI Sustainability Yearbook, FTSE4Good and CDP rated B. Looking ahead, in 2025 we are preparing for new sustainability regulations, refreshing our materiality assessment aligned with CSRD double materiality requirements.

Entain is committed to player safety, and our global efforts are guided by three principles — Engage, Support, and Protect.



By Sophie Platts

Group Head of Sustainability

More information:

Read more about Entain's sustainability efforts³



1. <https://www.entaingroup.com/media/2rlc5po2/entain-esg-strategy-2023-v2.pdf>
2. <https://www.entaingroup.com/media/lshkd2b/artificial-intelligence-policy.pdf>
3. <https://www.entaingroup.com/sustainability-esg/>

Advancing sustainability through Players, People, and Planet

2024 was a transformational year for evoke, defined by our corporate rebrand and a renewed commitment to sustainability. Through our updated Value Creation Plan, sustainability is now at the heart of business operations. With ESG governance elevated to Board level, and with our strategy aligned to the UN Sustainable Development Goals, we are committed to being a force for long-term value creation.

Our strategy continues to centre around three pillars: Players, People, and Planet.

Players

At evoke, we believe that player protection is central to business sustainability. In 2024, we launched the Positive Play Score across our Core Markets, allowing us to better understand customer behaviours and design experiences that encourage safe, sustainable gambling. This was supported by the rollout of our international behavioural algorithm in 11 jurisdictions, and a new partnership with Mindway AI in the UK, combining neuroscience and artificial intelligence to identify early signs of gambling-related harm.

We are proud to support the **Armed Forces Gambling Support Network (AFGSN)**, a unique collaboration dedicated to raising awareness and providing tailored support to current and former military personnel affected by gambling harm. Through our partnership, we have helped create bespoke educational resources and signposting tools for those within the armed forces community. This initiative reflects our commitment to targeted harm prevention and demonstrates the power of cross-sector collaboration in addressing gambling-related risks.

People

The evoke rebrand unified our global workforce under one identity and vision. We launched our "One Company" ethos to improve collaboration, introduced our new intranet, One Hub, and held monthly One Company Calls and executive listening sessions. We also invested heavily in leadership development: 239 managers graduated from formal programmes, and all training is now accredited by the Institute of Leadership.

Our social impact work saw meaningful success in 2024. The inaugural **evoke the Stars Gala** raised over £117,000 for the Motor Neurone Disease Association. Across the year, evoke employees delivered 3,987 **volunteer hours**, while the Group contributed over **£9.2 million** to gambling harm research, prevention, and treatment. We also piloted a new volunteering programme in retail, giving customer-facing colleagues time to support partner charities—the feedback for this was hugely positive, and we are excited to build on the pilot in 2025.

Planet

Our 2024 environmental programme focused on meaningful reductions and better data. We deployed **smart meters** integrated with **EMMA AI** across our retail estate to monitor and optimise energy use in real time. In addition, we installed **waterless urinals** across betting offices, cutting water consumption significantly.

We completed our first formal **Double Materiality Assessment**, capturing both environmental and

financial risk across our value chain. Our efforts delivered measurable results, including a **12% year-on-year reduction in Scope 3 emissions**.

We retained our AA MSCI ESG rating, remained on the FTSE4Good Index, and improved our CDP climate score to B-. All of these reflect our continued commitment to sustainability, but also the meaningful progress being made within the organisation.

At evoke, we believe that player protection is central to business sustainability.



By Ben Wright

Director of ESG and Sustainability

More information:
Read more about Evoke's sustainability efforts¹



1. <https://www.evokeplc.com/sustainability/>

Proof that smart regulation works

In 2010, 62% of Danish players used gambling operators outside the locally regulated market. By 2024, that figure had dropped to just 8.5%. Today, online gambling contributes DKK 1.611 billion in tax revenue to Danish society, rising to DKK 3.862 billion when including physical casinos and the state monopoly.

Denmark shows how consistent, well-designed regulation can steer players into safer, licensed environments while generating long-term value. FDJ UNITED has fully committed to this model. We've invested in local staff, partnered with Danish tech firms, and funded groundbreaking research on gambling-related harm through our collaboration with Dansk Ludomanikomit  and Aarhus University Hospital.

This regulatory stability has enabled us to become part of Denmark's cultural fabric through our Unibet brand, which has sponsored Danish record champions FC Copenhagen since 2012 and became front-of-shirt sponsor in 2021. These long-term partnerships are only possible in stable regulatory environments that support responsible business.

Despite being one of the lowest-spending gambling populations in the Nordics, Danish players have access to a regulated, competitive offer backed by effective tools like ROFUS, the national self-exclusion register. The result is a sustainable market that protects consumers and supports society.

But not all European markets are following this path. In countries where regulation becomes too restrictive or fragmented, more players turn to unlicensed operators. These platforms offer no safeguards, pay no taxes, and undermine the very goals regulation is meant to achieve.

That's why we welcome Finland's upcoming transition to a licensed online gambling market in 2026. FDJ UNITED has closely followed developments and strongly supports the reform. The goal - to maximise channelling, protect consumers, and ensure tax contributions - is the right one. Denmark proves it can be done.

Finland now has a unique opportunity to create a world-class regulatory framework from the outset. This includes enabling long-term investment in sport and community initiatives, just as we've done in Denmark. With the right balance of player protection and market viability, Finland can establish a thriving, sustainable market that benefits all stakeholders.

At FDJ UNITED, we believe regulation should empower responsible operators to grow, contribute, and protect — not push players toward riskier alternatives. We're committed to being part of markets that get this balance right.

Denmark shows the way. Finland can be next.

At FDJ UNITED, we believe regulation should empower responsible operators to grow, contribute, and protect — not push players toward riskier alternatives.



By Jamie Abbey

Head of OBG
Communications Strategy

More information:
Read more about FDJ United's sustainability efforts¹



1. <https://www.fdjunited.com/commitments/>

Changing the game for good

Flutter is committed to positive change in sports betting and gaming, delivering long-term sustainable growth for our business while leading progress across our industry. Our Positive Impact Plan sets out our clear sustainability strategy, addressing the issues and opportunities that are specific to Flutter and the wider sector.

In 2024, we made tangible progress across all four pillars of this plan:

- **Play Well**¹ remains the foundation of our Positive Impact Plan. It guides our approach to player protection and ensures it is embedded across our organisation. This year, 44.5% of customers globally used our Play Well tools — another strong step toward our goal of 50% by 2026. We also increased investment in responsible gambling by 8% to \$139 million, enhancing our global capabilities to promote positive play.
- We're proud of the progress we've made through our **Do More** pillar, which supports the communities in which we live, work, and play. In 2024, we donated \$16.4 million to local causes, positively impacting more than one million lives — bringing the total number to over 2.5 million.
- Creating a great place to work is also core to our strategy. Through **Work Better**, we've continued to invest in our inclusive culture where Every Voice Matters. In 2024, we expanded our colleague

networks and improved access to development opportunities globally, supporting our people to succeed at every level.

- And through **Go Zero**, our environmental ambition remains clear. This year, we achieved a 5% reduction in emissions, a critical step as we work toward our net zero goal.

Spotlight on Play Well in Europe

Our customers are at the heart of everything we do and we want them to have an entertaining and positive experience with us. We believe providing tools, education, and active engagement helps everyone to Play Well across our global footprint.

This year in the UK & Ireland (UKI), we led research into tool usage that informed a decision to embed responsible gambling messages into all marketing campaigns. This led to a 15-percentage point increase in tool use among Betfair customers.

Powered by the Flutter Edge and inspired by efforts by Sportsbet in Australia, our UKI brands are developing a UKI specific real-time model, which looks at unusual customer play. This model will build on an existing approach and will use data to understand which behaviours can drive negative habits and result in potential harm.

In Italy, Sisal launched the FAIR Foundation in collaboration with Università Cattolica di Milano. As part of this, Sisal has established and funded a research doctorate on gambling behaviours and helped establish a Scientific Committee on the topic. This foundation will develop a responsible gambling model and will act as a catalyst for change, inspiring initiatives that promote transparency, safety, and protection for players in Italy.

PokerStars successfully renewed our RG Check certification, while Sisal achieved Level 4 certification under the World Lottery Association framework for the fifth year running.

Looking Ahead

We're proud of what we've achieved in 2024 — but we know there's more to do. In 2025, we will continue to prioritise player wellbeing, together with data integrity and insight. Our aspiration is to use the learnings of our Play Well program to benefit the industry as a whole and to collaborate with others to drive progress.

Our customers are at the heart of everything we do and we want them to have an entertaining and positive experience with us.



By Sue Albion

Group Director of
Sustainability
and Regulatory Affairs

More information:
Read more about Flutter's sustainability efforts³



1. <https://www.flutter.com/play-well/>
2. <https://www.fondazionefair.org/en>
3. <https://www.flutter.com/sustainability/>

Creating a positive and lasting impact

At LeoVegas Group, our ambitions go beyond our mission to create the world's greatest iGaming experience. That's why we launched *LeoLegacy*¹, our corporate social responsibility framework that supports our communities across three key pillars: LeoInitiative, LeoInsights, and LeoCares.

LeoInitiative supports wildlife conservation

Over the past two decades, the world's lion population has decreased by 43 percent, classifying them as a vulnerable species. As a group and brand inspired by the king of the jungle, LeoVegas Group wanted to take action to help protect these big cats. In partnership with the big cat shelter *Stichting Leeuw*², we rescued two lions — Bruno and Omar — from critical conditions in Eastern Europe. They now live at a sanctuary at the Schrikloof Private Nature Reserve in South Africa, where they enjoy spacious grounds resembling their natural habitat and receive top-quality care.

As part of the LeoInitiative, four employees were selected to volunteer at the sanctuary in November. Interest in the opportunity was overwhelming, with approximately 10 percent of all employees applying — a clear sign of the strong commitment and engagement across the Group. The selected volunteers assisted in caring for Omar, Bruno, and other rescued animals, while also supporting the foundation with important daily tasks. This hands-on experience has provided an important platform for employees to engage in discussions about the importance of wildlife conservation and efforts to protect our planet's biodiversity.

Evidence-based insights through LeoInsights

Through LeoInsights, we support academic research aimed at finding evidence-based solutions to mitigate problem gambling. Our current initiative is a four-year joint research project with one of the world's leading medical universities, Karolinska Institutet. Funded by LeoVegas Group, the project offers researchers full academic freedom and aims to deepen understanding of the patterns and behaviours that lead to problem gambling. The ultimate goal is to identify the most effective methods for early detection and prevention.

LeoCares contributes to local communities

LeoCares fosters a culture of engagement and social responsibility within our local communities. Each LeoVegas Group office receives funds to support a local charity, chosen through an employee vote based on shared values and community needs. In 2024, our offices selected five different charities:

- **Our Malta office** donated €5,000 to MSPCA³, the nation's oldest animal shelter, supporting its rehabilitation, rehoming, and community education efforts.

- **The Newcastle office** contributed £5,000 to the *Newcastle United Foundation*⁴, aiding its work in community engagement, education, wellbeing, and personal development.
- **Our office in Warsaw** partnered with the *One More Tree Foundation*⁵, where employees planted nearly 100 trees in the Kabacki Forest as part of a reforestation initiative.
- **Our colleagues in the Netherlands** chose *Stichting Opkikker*⁶, which supports families with long-term illness by organising personalised "Opkikkerdagen"—unforgettable activity days ranging from helicopter rides to fairy-tale experiences.

- **The office in Málaga** supported *Voluntarios Amigos del Mar*⁷, a group focused on beach and marine conservation. Employees took part in a beach clean-up to promote environmental awareness and plastic pollution reduction.

In addition, at the end of 2024, LeoVegas Group donated €10,000 to the *Malta Community Chest Fund Foundation* (MCCFF)⁸. The donation will help fund critical medical treatments for individuals, including children. The annual MCCFF fundraiser has been a Maltese TV staple since 1995, raising over €5.2 million last year — with LeoVegas Group proud to contribute to that total.

At LeoVegas Group, our ambitions go beyond our mission to create the world's greatest iGaming experience.



By Rikard Rinaldo

Director of Corporate Communications

More information:

Read more about LeoVegas' sustainability efforts.⁹



1. <https://leovegasgroup.com/about-us/leolegacy/>
 2. <https://stichtingleeuw.nl/en>
 3. <https://maltaspc.org/>
 4. <https://www.nufoundation.org.uk/>
 5. <https://one-more-tree.org/>
 6. <https://opkikker.nl/>

7. <https://voluntarios-amigos-del-mar.ueniweb.com/>
 8. <https://www.mccff.org.mt/en/>
 9. <https://www.leovegasgroup.com/leolegacy/>

Building communities through sport and social responsibility

As we continue to write exciting chapters in our journey of growth, we remain deeply committed to supporting local communities that share a passion for sports, promoting a safe environment for our customers, and investing in initiatives that create lasting social value.

A cornerstone of Superbet's sustainability efforts is the Superbet Foundation¹, which has achieved remarkable results across Europe. In 2024, through our Foundation, we partnered with the Grand Chess Tour, reaching over 20 million fans worldwide and supporting the development of more than 2,000 chess players. This partnership, which began in 2019 with the Super Chess Classic in Bucharest, has since expanded to Warsaw and Zagreb, inspiring young generations through events featuring legendary players such as chess grandmaster Garry Kasparov. Through these initiatives, we are elevating the discipline of chess, while also nurturing talents and creating community engagement across Romania, Poland², and Croatia.

Going further, working with the Romanian Chess Federation, we helped talented junior players secure 21 international medals in 2024, an impressive 90% increase compared to the previous year. This achievement has earned us a prestigious FIDE award for advancing chess globally.

Beyond promoting the core values of chess, our community impact strategy extends into critical causes like education, healthcare, and high performance in sports.

Through the Superbet Foundation, we supported over 400 young athletes, who brought home numerous awards for their accomplishments. Our commitment to wheelchair basketball earned Romania international recognition for promoting inclusive sports. In Poland, we championed accessibility in football and collaborated with the Polish Paralympic Committee Foundation to prepare athletes for the Paris Paralympics 2024.

In healthcare, we partnered with specialised NGOs to provide free medical services to over 7,000 disadvantaged individuals, including the elderly, homeless, and people with disabilities. Through our partnership with Race for the Cure, we participated in a breast cancer awareness campaign that reached over 9 million people across Europe, highlighting the importance of early detection procedures.

In education, we improved learning conditions by renovating schools, directly impacting over 700 students and teachers.

With regards to partnerships, we have built a sponsorship portfolio that reflects our passion for sport and respect for community values.

In Romania, we have elevated the Superliga, Romania's top tier football league, creating a content strategy and a brand activation ecosystem that celebrates sports entertainment. Furthermore, we are currently sponsoring some of the biggest sports clubs in Romania, Poland, and Belgium, seeing these partnerships as meaningful connections with passionate fans.

The company's investments in responsible gambling and player data protection have consolidated the trust relationship we have nurtured with our customers. A strong example of our commitment to ethical marketing

is our decision to remove all commercial messages from out-of-home advertising in Romania. Completed two years ago, this self-regulation initiative continues to represent a new standard in advertising ethics within the local market.

To conclude, our vision for sustainable business combines innovation, ethical partnerships, and safety measures, building a brand that is setting a benchmark for social responsibility and community impact across Europe. This holistic approach reinforces consumer trust and helps create vibrant, inclusive communities where sports and social causes thrive together.

In 2024, through our Foundation, we partnered with the Grand Chess Tour, reaching over 20 million fans worldwide and supporting the development of more than 2,000 chess players.



**By Albert
Simsensohn**

Chief Operating Officer,
Superbet Group

More information:
Read more about Superbet's sustainability efforts.⁴



1. <https://superbetfoundation.com/en/news/>
2. <https://igamingexpress.com/big-money-for-less-mainstream-sports-how-superbet-is-reshaping-the-sports-landscape/>
3. <https://superbetfoundation.com/>
4. <https://www.linkedin.com/company/superbet-foundation/>

Privacy and security of over one million users come first

Throughout 2024, Aircash has continued to strengthen its position as a growing European fintech company, now serving over one million users across Europe and expanding into new markets. Our digital wallet simplifies a wide range of payment services every day, enabling users to make fast, secure, and seamless financial transactions wherever they are.

We operate as a licensed electronic money institution, authorised by the Croatian National Bank. Additionally, we are listed in the EU register of electronic money institutions with the European Banking Authority, underscoring our commitment to the highest standards of security and transparency. All transactions conducted via Aircash are fully secure, thanks to advanced security protocols and continuous monitoring. The implementation of strict procedures and oversight ensures effective prevention of money laundering and terrorist financing, in full compliance with EU regulations.

Paperless and Fully Digital

To reduce waste further, Aircash has established a fully digital customer onboarding and support system, eliminating all printed contracts, statements, and communications. These measures not only reduce our ecological footprint but also streamline processes for our users. At the same time, our operations are entirely carbon-neutral, confirming our dedication to sustainable business practices and environmental protection.

We believe our employees are the foundation of our success. Aircash continually invests in the development and well-being of its teams through various benefits, such as sporting activities, health check-ups, and support during difficult times. We also offer education and advancement programs, providing opportunities for professional growth and fostering a supportive work environment. This approach builds a culture of trust, innovation, and mutual respect. Notably, the number of employees grew by nearly 30 per cent in 2024.

Supporting Youth, Sports, and Education

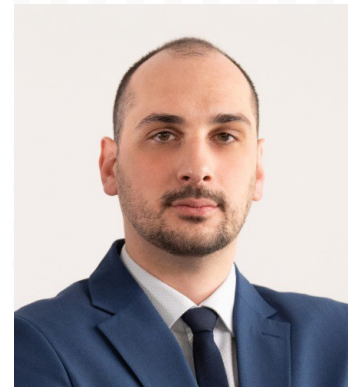
Beyond making everyday life easier for users with advanced financial services, Aircash actively contributes to the community. In 2024, we made numerous donations to various non-governmental organisations. Special attention was given to supporting sports clubs and individual athletes, helping them secure better training and competition conditions, as well as participation in international sporting events.

Recognising the importance of investing in education, Aircash has supported schools by donating IT equipment, providing scholarships to students, and assisting in organising educational workshops and competitions. Our goal is to encourage the development of the next generation of experts and innovators and ensure equal opportunities for all young people. Our social responsibility is reflected in our ongoing support for youth development, sports, and education, as well as the promotion of equality and solidarity. We believe that

every donation and initiative can have a positive impact on the communities in which we operate.

These activities in 2024 confirm that responsible business practices and the application of ESG principles can be successfully integrated into the daily operations of fintech companies. Through digitalisation, environmental sustainability, investment in our people, and social responsibility, we continue to build user trust and contribute to a better future for all.

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By Josip Tolić

Head of Regulatory and
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More information:
Read more about Aircash.¹



1. <https://aircash.eu/about-us/>

Making digital services work for everyone

In 2024, SumsuB focused its sustainability efforts on digital inclusion and accessibility, working to remove barriers that prevent people from accessing online services.

Inclusion and accessibility

Through our Greenflag¹ initiative, we're working to address digital exclusion and help people access online services through improved identity verification approaches. This strategic project tackles a big problem. Around 627 million people can't access digital services because systems wrongly flag them as risky. SumsuB aims to support digital exiles in future applications. This will ensure that citizens who are trustworthy and ready to integrate seamlessly into the digital economy are properly verified.

SumsuB has rebuilt its identity verification systems to work for everyone of legal age. The company partnered with Allyant², a testing firm that employs people with disabilities. The redesign improved liveness detection for users with motor disabilities, made document capture work with assistive technologies, and added screen reader support to the SDK.

The changes were practical and immediate. Better colors and contrast for people with vision problems. Bigger buttons and keyboard controls for people with motor challenges. Clear language instead of confusing

jargon for people with learning difficulties or low digital literacy level, as this is a major reason they feel left out of technology. Required fields are now marked clearly, to make the onboarding experience easier and faster.

SumsuB follows WCAG 2.2 standards, going beyond the basic requirements. All employees involved in the UX get training on accessibility — developers, designers, managers, and testers all learn why it matters and how to build it in. In kick-off meetings, sprint planning, and QA reviews, accessibility is now a standard question, not an afterthought. The company provides accessibility documentation for all its products.

Community & Wellness

Local community support creates real economic impact as well. In the UK and Cyprus, SumsuB supports dog shelters with money, food donations, and volunteer time. Employees bring their families for dog-walking events, building stronger community ties that help business relationships. These efforts mirror SumsuB's mission to protect vulnerable users online, extending that care to abandoned animals in local communities.

Instead of buying corporate gifts nobody wants, the company offers clients the option to opt in for donations to WWF to protect endangered animals. Clients appreciate this approach, and it builds better connections for everyone involved.

The PAWerful Sports Challenge combines employee fitness with charity fundraising. Staff track their exercise activities, and the company donates money to shelters for every activity shared. Sumsb also sponsors employees in Iron Man competitions and provides triathlon spots. These programs keep people healthy while supporting good causes.

Wellness programs pay for themselves through better productivity and lower staff turnover. The Sumsb Chillout podcast features leaders sharing stories on burnout, productivity, social impact, and other important topics of the day.

These sustainability efforts prove that compliance companies can drive business growth while making a positive social impact. Sumsb's identity verification and fraud prevention platform becomes the foundation for inclusive growth that benefits excluded users, gaming clients, and society. The 2024 work shows that helping people and making a profit aren't opposites — they work together when done right.

Sumsb focused our sustainability efforts on digital inclusion and accessibility.



By Kat Cloud

Head of Government
Relations at Sumsb

More information:
Read more about Sumsb.³



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1. <https://greenflag.me/>
 2. <https://allyant.com/>
 3. <https://sumsub.com/about/>



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