

Online Gambling - Markers of Harm in Support of Identification and Prevention of Risky and Problem Gambling Behaviour

Technical Committee CEN/TC 456:
Reporting in support of online gambling supervision

Reference: EN 18144:2025

EGBA | European Gaming & Betting Association



'Operators are encouraged to integrate the standard into their player protection frameworks and practices.'

Introduction

The standard "Online Gambling - Markers of harm in support of identification and prevention of risky and problem gambling behaviour", developed by CEN Technical Committee CEN/TC 456 under the secretariat of AFNOR, establishes a minimum set of markers of harm to help online gambling operators identify players at risk of harm. It was developed with input from operators, regulators, academics and harm prevention experts from across Europe, and draws on an extensive review of the research literature. The national standardisation bodies of 34 countries are required to adopt it as a national standard.

The standard provides a foundational framework for behavioural analytics that supports safer gambling practices across Europe.

As a voluntary tool, it can be incorporated into operators' individual systems, whether developed in-house or through external service providers.

What Are Markers of Harm?

Markers of harm are individual behavioural variables derived from customer tracking data. These objective measures capture behavioural signs indicative of risky patterns, enabling operators to analyse gambling behaviours and develop strategies for minimising harm. They are not a clinical assessment of gambling disorder.

How the Markers Are Applied

Operators look at both absolute levels and changes in behaviour, compared with the player's own pattern and with the wider player population. Markers are assessed together, not in isolation. The nine markers are a minimum, and operators are encouraged to add others, such as chasing losses and third-party contacts.

The Nine Markers

The standard sets out the following nine markers of harm:

1 **Volume of Stakes**

Assessment of cumulative bet amount and number of stakes within gambling sessions and over time spans of day, week, month, 90 days, and 180 days.

2 **Speed of Play**

Measurement of time elapsed between placing wagers within sessions, assessed over day, week, and month periods.

3 **Depositing Behaviour**

Analysis of number of successful and declined deposits, amounts successfully deposited, deposit methods, and net deposits over day, week, month, 90 days, and 180 days.

4 **Cancelled Withdrawals**

Counting of withdrawal requests cancelled before completion over day, week, and month periods.

5 **Player-Initiated Contact**

Number of contacts initiated by the player, categorised as positive, neutral or negative, over day, week, and month periods.

6 Gambling Time

Measurement of gambling session length using two complementary methods:

- Combined length of sessions within time spans.
- Count of one-hour time slots with gambling activity over 24-hour periods.

7 Gambling Products

Number of different gambling products used during sessions and over day, week, and month periods.

8 Safety Tools

Quantity of modifications made to safety tools, such as deposit limits, with optional distinction between increases and reductions, and separate counting of self-exclusion activations, including all self-exclusions since account opening, over day, week, and month periods.

9 Losses

Calculation of financial cost incurred through two methods that must be consistent with each other:

- Sum of deposits minus change in account balance, withdrawals, and unsettled bets.
- Sum of stakes minus winnings and bonuses (settled bets only).

Important Considerations

Adherence to this standard is voluntary. Operators are encouraged to integrate the standard into their player protection frameworks and practices.

The standard does not set thresholds or prescribe interventions – these remain for operators to determine within national rules. Where regulation prevents the collection or analysis of certain markers, operators can still comply by omitting only those markers for players in that jurisdiction. The standard complements national regulation, and regulators may choose to require it in whole or in part.

This leaflet summarises EN 18144:2025 and is not a substitute for the full standard. The complete standard is available for purchase from national standardisation bodies across Europe.

For More Information

CEN/TC 456 Secretariat: AFNOR

Approved by CEN: 26 October 2025

Project Reference: EN 18144:2025

Date of Publication: 31 May 2026

How to Obtain the Standard

To obtain the European Standard, scan the QR code, visit the link below or search for the reference **EN 18144** on the website of your national standardisation body.

https://www.cencenelec.eu/european-standardization/european-standards/obtaining-european-standards/

EGBA | European Gaming & Betting Association