

## **JURISDICTION**

There is no single "best" country for registering and hosting an online card game; the ideal choice depends on our business goals, target audience, budget, and desired regulatory environment. My most popular destinations falls into two main categories: highly regulated, reputable markets and more flexible, cost-effective offshore options.

Running an unauthorised gambling operation is dangerous, and self destructive. Authorities can slap massive fines for illegal operations. Payment providers and platforms can cut ties instantly. Players today check credentials, and no license equals no trust. In some regions, operating without a gambling license can even lead to imprisonment. It's not just a regulatory matter — it's about survival. Unfortunately at the time of writing I haven't quite decided on any of my key considerations. The legality of the game (is it a game of skill or chance?), taxation, licensing costs and complexity, and their reputation amongst players. I have narrowed my choices down to four countries.

1. I've still to determine is Shoot Poker a 'Game of Skill' or a 'Game of Chance' This is a critical legal distinction. Poker is generally considered a game of skill in many jurisdictions, which can affect its legal classification and regulatory requirements compared to pure games of chance.
2. Our Target Audience determines where we can legally offer Shoot Poker. A license from the UK Gambling Commission only covers the UK market, while a Malta license grants access to many EU countries.
3. Credibility and Player Trust: A license from a highly-regarded authority like the Maltese Gambling Authority or the Isle of Man Gambling Supervision Commission inspires greater player confidence and makes it easier to partner with major payment processors and software suppliers.
4. Speed and Cost of Entry tease me to think Curaçao or Anjouan who offer faster, cheaper setup processes, making them attractive for many startups with limited budgets, though they may face more scrutiny from some banks and regulators.
5. I cannot deny that I'd rather spend money on excellent animation, smart clever avatars, and excellent graphic on both our game and website, to help breed Player confidence which probably more than a gaming license from Malta.

**Curaca**: Situated in the Caribbean, Curacao has firmly established itself as a pivotal player in the gaming industry since 2002. What distinguishes Curacao from other jurisdictions is its unified licensing system, accommodating various types of gambling activities under a single license. Financially, Curacao presents a compelling case for operators with its 0% VAT and a modest 2% corporate tax on net income. The efficiency of the Curacao eGaming Master License is evident in its swift 6-week processing time, and for startups and enterprises alike.

**Malta**: One of the gold standards for European markets. Malta, an island nestled in the Mediterranean, is not just known for its scenic beauty but also as a central hub in the gaming industry. Earning international acclaim, Malta offers a conducive environment for online lotteries, even allowing non-state entities to operate them. From a fiscal perspective, Malta impresses with a 5% effective corporate tax rate and the added assurance of not being on any offshore blacklists. Operators can find solace in the decade-long validity of licenses, with the Malta Gaming Authority stipulating an initial license fee of minimum €250,000

**Kahnawake**: The Kahnawake territory, located within Quebec, Canada, has carved a niche for itself as one of the most prestigious and recognizable jurisdictions in the gaming world. Its unified licensing approach, which caters to multiple gambling forms, attracts global operators. Those looking to set up shop here should be prepared for an initial licensing fee of \$40,000.

**Panama**: Panama's fame extends beyond its iconic canal; it's also recognized for its expansive offshore banking system. This Central American nation is particularly accommodating to gaming companies, offering them exemptions from currency controls. With non-residents enjoying tax exemptions, Panama provides a financial landscape that's hard to resist for budding and established gambling entities. Licenses procured here

have a generous 7-year validity, and the entire process, right from application to acquisition, can be completed in just 2 months. The Panama Gaming Control Board sets the initial licensing fee at \$41,000.

**Isle of Man:** High prestige and excellent reputation in iGaming licensing services. Located in the Irish Sea, the Isle of Man has emerged as a trusted name in the online gambling sphere. Its credibility is further enhanced by its membership on the white list of organizations dedicated to economic development and cooperation. The Isle of Man offers an all-encompassing license, covering every imaginable gaming activity. The fiscal environment is equally enticing: gambling activities are taxed between 0.1%-1.5% on gross income, while profits and capital gains enjoy a 0% tax rate. The modern telecommunication infrastructure promises seamless operations, and with the government's active support of the industry, the Isle of Man has become a top pick for many. The application fee is reasonably set between £5,000-£50,000 depending on the license type, ensuring the jurisdiction remains accessible to a diverse range of operators.

**Gibraltar:** One of the most respected jurisdictions for online gaming. Gibraltar, strategically located at the crossroads of Europe and Africa, has built a solid reputation for its rigorous regulatory oversight and commitment to player protection. A preferred choice for top-tier operators, Gibraltar offers an attractive fiscal landscape with significant tax advantages, including no VAT on gambling services and low corporate tax rates. The Gibraltar Gambling Licence is tailored for those who value integrity, operational security, and long-term stability, with the jurisdiction maintaining a high level of compliance aligned with international standards.

**Comoros (Anjouan):** Known for its accessibility and speed, the Curacao gambling license is a go-to choice for startups and established operators looking to launch online casinos, sportsbooks, or poker platforms. Backed by the Curacao Gaming Control Board and the Ministry of Finance, this license offers broad coverage, simplified procedures, and low costs. Operators benefit from a favorable tax regime, remote company setup, and support for all types of iGaming. With quick processing and turnkey legal support from SBSB Fintech Lawyers, entering the global gambling market has never been easier.

**Tobique:** A fast, modern gateway to global online gambling markets. The Tobique Gambling License, issued by the Tobique First Nation in Canada, combines tax-free operations, rapid 1–2 week processing, and a flexible, no-local-company requirement — making it ideal for both startups and experienced operators. Governed by the 2023 Tobique Gambling Act, the license covers online casinos, sportsbooks, lotteries, and skill gaming. With clear regulations, remote infrastructure support, and mandatory AML measures, Tobique offers a chill but compliant environment for launching or scaling gaming platforms in record time.

**Alderney:** A top-tier jurisdiction for serious iGaming operators. Alderney, regulated by the Alderney Gambling Control Commission (AGCC), offers one of the most respected and secure licensing regimes in the world. Known for its strong compliance standards, low taxes, and international recognition, this British Crown Dependency attracts both B2C and B2B operators. The licensing process is transparent yet thorough, requiring detailed business documentation and robust internal controls. With several types of licenses — including full and temporary options — Alderney provides flexibility and prestige for companies aiming to build trust with partners, banks, and players alike.

**Costa Rica:** A popular choice for startups and cost-conscious operators. Costa Rica may not issue traditional gambling licenses. This flexible and budget-friendly approach has made the country a go-to destination for those looking to enter the market with minimal red tape. With no specific gaming authority or formal regulatory framework, Costa Rica offers operators significant freedom — though it's best suited for companies targeting markets outside of the U.S. and Europe. Its ease of incorporation and low operating costs continue to attract new entrants to the iGaming space.

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**White Label Gambling License:** An emerging destination for budget-friendly iGaming projects. The Comoros Islands, particularly through the Anjouan Offshore Financial Authority, offer a streamlined and low-cost licensing process ideal for startups and entrepreneurs. With a liberal regulatory approach, zero tax on gaming revenue, and a license that covers a wide range of gambling activities — from online casinos to esports — Comoros has positioned itself as a gateway to African, Latin America and Asian markets. Minimal bureaucracy, quick setup, and compliance with international AML standards make it an attractive option for those seeking affordable and fast market entry.

In today's highly regulated world, securing a gambling license isn't just a formality — it's the passport to operating legally, gaining player trust, and avoiding catastrophic legal pitfalls. Whether launching an online casino, a poker site, or a sports betting platform, having the right license is the foundation of a reputable and sustainable business. Without it, your platform risks being seen as a rogue operation — and regulators, banks, and players won't hesitate to show it the door. When it comes to gambling license requirements, things are rarely straightforward. In the United States, for example, gambling regulation is a patchwork quilt: while the federal government oversees some aspects, individual states set their own rules. New Jersey and Nevada, for instance, have well-established online gambling markets with strict licensing requirements, whereas other states either limit or outright ban certain forms of gaming. Internationally, each jurisdiction takes its own approach to licensing. Some prioritize player protection; others focus on tax revenue. But all serious jurisdictions demand strong gaming compliance consulting processes before approving any operator.

### My Top Four

| Jurisdiction | Reputation                      | Tax Advantages                                            | Speed & Cost                                            | Target Market Access                                                |
|--------------|---------------------------------|-----------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------------------|
| Anjouan      | Lower (Emerging/Budget)         | Zero tax on gaming revenue                                | Very fast (3-4 weeks), lowest cost option               | Global, good for lean startups with budget constraints              |
| Curaçao      | Moderate (Popular for startups) | 2% net tax on profits; no corporate tax on gaming profits | Fast (4-6 weeks), low application and maintenance fees  | Global, especially popular for new ventures targeting broad markets |
| Isle of Man  | High (Reputable British Crown)  | 0% corporate tax; low gaming tax (0.1%-1.5%)              | Moderate application time (3-4 months), reasonable fees | Global, strong player protection focus                              |
| Malta (MGA)  | High (Gold Standard EU)         | Effective 5% corporate tax rate                           | Longer application (3-6 months), higher fees            | European Union and global regulated markets                         |