

G3-247 Report SINGLE WALLET GAMING

One choice for the single-minded

Single Wallet Gaming offers operators the ability to connect their customers to every facet of their business, whether they are seeking to play on-site, via mobile or tablet, or from their home desktop PC. Each multi-channel gaming element is tied together with a single wallet solution, enabling the player to conveniently play from the same 'digital purse' wherever or whenever they chose. For the operator, the single wallet tethers their customers to their own branded 'single' source of funds for all types of play.

During the Apple Live Event, held at the Flint Center in Cupertino California, CEO Tim Cook announced that the company was launching a series of new hardware and software innovations. Amongst the applause for the iPhone 6 and iPhone 6+, new iOS 8 and Apple Watch, Apple also announced its new payments system - Apple Pay. Apple's new payment technology is designed to replace the wallet. Apple Pay promises payments through NFC technology and is launching in the US this year with American Express, MasterCard and Visa already onboard.

To work, Apple has to convince retailers that they should invest in a system that's essentially a slick payment solution and a very specific loyalty solution for iPhone 6 users. If you have an iPhone 6, payments are made simple, but for other phone users? And what's in it for the retailer? What are their benefits? Loyalty card programmes give obvious benefits to retailers, driving custom back through reward points and incentive schemes. The benefits of an agnostic Apple Pay system seem less appealing, and could be a hard sell. What would be ideal is a single wallet solution that could tie together land-based, mobile and online desktop pur-

chasing to a single retailer, ensuring loyalty through simplicity and rewards via existing loyalty programmes. It may surprise you that the casino industry has beaten Apple to the punch, not only in creating simple, single wallet solutions for players, but they have also ensured that operators feel real tangible benefits for adopting this cutting edge technology. We spoke to the leading exponents of single wallet solutions in the gaming industry to gauge the progress of these systems and ask about the future of this technology.

WHO DOES THE SINGLE WALLET APPEAL TO FROM A PLAYER PERSPECTIVE?

Aleš Gornjec, General Manager at Comtrade Gaming - Single wallet appeals to all kind of players, especially the ones who use multiple channels (mobile, online, land based casinos) and multiple products (from sports betting, casino, poker, etc.), as it allows the player to have funds available immediately across all betting products. It also means they are constantly aware of their total balance.

Luke Alvarez, CEO, Inspired Gaming Group -



Tailored systems, such as Playtech's Neon, which was recently implemented by MSC Cruises, allow for the

management and reconciliation of all revenues, providing operators with sophisticated analytics functionality that enables them to audit and monitor all operations. By implementing such technology, operators can now chart player activity across their lifecycle, allowing them to facilitate the creation of targeted marketing messages and implement live promotions, avoiding any specific cash requirements.

Luke Davis, Marketing Director, Playtech

"Single wallet is very handy for players who want to play cross channel and with the same operator. Player segments that only gamble online wouldn't find it useful obviously, but it could interest retail players who perhaps haven't tried a new phone app before."

Luke Davis, Marketing Director, Playtech - Multi-channel players have seen the single-wallet solution as a

concept that meets many of their previous demands. With the extra benefits the system offers, such as additional player privacy, we are seeing these players set the pace in terms of early adoption. However, the future success sits with those players who are currently committed to mainly one channel, as over time they become more aware of the benefits that specifically suit them.

For example, the ability to place a bet online and collect winnings instantly in cash from a land-based environment, means players can counter previous concerns, such as waiting 3-5 days for their funds to clear. This was one of the main topics of concern for UK bookmaker Coral, who recently launched their 'Coral Connect' multi-channel solution. Utilising Playtech's single-wallet functionality, Coral have been able to offer their players instant cash access to their online accounts. This allows their customers not only the ability to withdraw winnings within seconds, but also for cash deposits that can be used at home or on the go too.

By creating a cash centric environment, a new breed of customers will become available to operators and by doing so, create a reality out of what was once a dream

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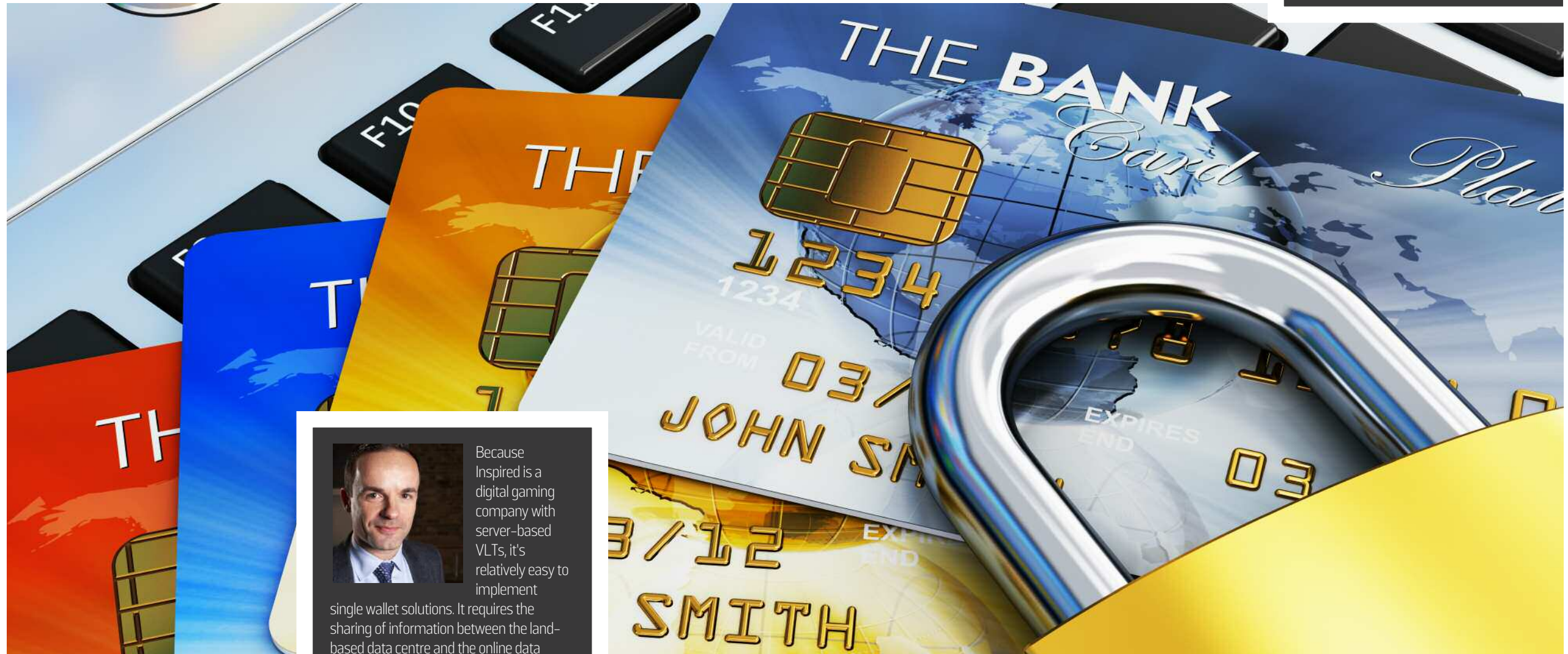
for both the online and offline gaming worlds.

Jan Volhejn, IT consultant, Synot - It has become a norm for gambling operators to offer wide range of products, from casino games and poker to sports betting to lotteries. Players, especially the young ones, expect single registration, single wallet solution and seamless user experience using these products across all channels, not only online and mobile, but also using VLTs, self service betting terminals, or at a counter in a betting shop.

ARE WE AT THE POINT WHEREBY CASH IS BEING TOTALLY REPLACED WITHIN THE LAND-BASED ENVIRONMENT?

Luke Davis, Marketing Director, Playtech - Whilst cash has always been a key element within land-based venues, the introduction of new casino management systems are of huge importance to the future of the industry. Tailored systems, such as Playtech's Neon, which was recently implemented by MSC Cruises, allow for the management and reconciliation of all revenues, providing operators with sophisticated analytics functionality that enables them to audit and monitor all operations. By implementing such technology, operators can now chart player activity across their lifecycle, allowing them to facilitate the creation of targeted marketing messages and implement live promotions, avoiding any specific cash requirements.

Cash will become less prominent within the land-based environment over the course of time, as operators start to fine tune a thin line between their own digital benefits and those of their players.



Aleš Gornjec, General Manager at Comtrade Gaming – Trends show there is shift towards this direction, but it will take a long way to reach this point. Although many land-based players still prefer to play anonymously, cashless systems and player membership clubs established themselves everywhere. Once money gets into the casino system it can very conveniently circulate between machines or tables electronically either using cashless cards or tickets. But in many cases initial deposits and withdrawals are still made with cash and not electronically. There are already many jurisdictions that allow usage of electronic wallets to simplify this process (players would deposit cash into their wallet before they travel and visit a casino) because in this way cash transaction are much easier to monitor.

Jan Volhejn, IT consultant, Synot – Surely not. Anonymity of cash is still attractive for many players, especially in jurisdictions where registration is complex and where verification of address and bank account requires additional actions or documents from the player.

Luke Alvarez, CEO, Inspired Gaming Group – “Cash is not being replaced in UK street gaming – there are still regulations against using cards in UK bookmakers, so cash is very important. Players in the UK also still like the cash experience of putting real money into the machine.”

ARE PLAYERS NOW MORE RELAXED ABOUT PAYING FOR GAMING TRANSACTIONS VIA CARDS, VIA MOBILE DEVICES, AND TO HAVING THESE TRANSACTIONS EFFECTIVELY MONITORED IN THIS WAY?

Luke Alvarez, CEO, Inspired Gaming Group – “There isn't any other option but to pay on card when you're playing online or on mobile, so people have got used to it. As it is not face to face some people still feel quite anonymous even though their spend and game play is being tracked.”

Aleš Gornjec, General Manager at Comtrade Gaming – Yes, definitely, but this represents a change society in general towards more and more online transactions, people are quite happy to pay for entertainment via cards and gambling is no different to that. With a Single wallet the transactions are becoming more transparent and the payment processing is much faster. Mobile devices however are still not that widely used for payments. This adoption is slower and is different from region to region. In some regions it is used for micro payments but not yet for bigger transactions.

Jan Volhejn, IT consultant, Synot – The situation is changing, but there is much variation among countries due to availability of different payment options. Usage data show that younger players are more likely to use a card or mobile payment than the older ones.

Luke Davis, Marketing Director, Playtech – The growth of mobile specific activity indicates that player's are now more relaxed about paying for gaming transactions via a card, via a mobile. By ensuring reliable and dependable systems, operators are starting to gain the trust of a wider base of players and will continue to see growth as long as they commit to doing so.

Because Inspired is a digital gaming company with server-based VLTs, it's relatively easy to implement single wallet solutions. It requires the sharing of information between the land-based data centre and the online data centre. It's obviously impossible if you have analogue machines that aren't connected to a data centre or don't even have SAS or G2S. The big advantage for the operator is having a single view of the player and being able to increase player retention and brand loyalty using rewards and by personalising the customer experience.
Luke Alvarez, CEO, Inspired Gaming Group.

and in self service betting terminals.

Aleš Gornjec, General Manager at Comtrade Gaming – We would like to emphasize three major advantages of a single wallet solution:

- Easier player migration across multiple products (betting, casino, bingo) and channels (land-based, online, mobile);
- Enabling a single player view, which brings faster customer service due to the fact every single data about a player is saved on one spot;
- Great opportunity for cross-selling, as there are no more boundaries and operators can attract players by

giving them bonuses which they can use in a land based casino or online;

- Central analytics based on all players activities combined with promotional tools improves player retention by awarding most valuable players.

Setting up a central wallet solution involves a separate integration steps on both land-based and online side of the business and at the end integration of these two wallets. On the land-based side this involves introduction of some sort of cashless system that is based on electronic wallet, which is typically already in place in most venues. On the online side integration between 3rd party content providers and platform wallet has to enable seamless transactions. Operators today are still often running remote wallets which means that players have to manually manage transitions of their credits between them.

Luke Davis, Marketing Director, Playtech – Whilst the range of benefits are vast, there are 3 clear advantages for operators utilising a single-wallet solution.

Firstly, operators now have the ability to break down obstacles that had previously prevented single-channel players from growing into multi-channel players, with cash access being a key tool. Secondly, the single-wallet solution allows operators to enjoy complete visibility of

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a player's life-cycle, meaning they can start to tailor targeted activity based around player behaviour. Finally, the element of loyalty that a single-wallet encourages is indispensable to any operator. The strength of the promotions used to maximise player conversion between channels, will ensure that players are more inclined to utilise one brand.

In terms of setting up this solution, guaranteeing a total sync between offline and online activity, supported by detailed team training and focused marketing communications, will ensure a smooth and successful implementation.

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DO PLAYERS CURRENTLY MIGRATE BETWEEN LAND-BASED AND ONLINE - AND IF SO, WHAT'S THE PERCENTAGE OF OVER-ALL PLAYERS THAT MOVE BETWEEN THE TWO ENVIRONMENTS?

Aleš Gornjec, General Manager at Comtrade Gaming – They do migrate, yes. There are more and more migrations between land-based and online, though the mindset of some casino managers is still fairly protective. They fear that if their land-based player will start to play online they will have less to spend in the casino. It's important for both sides of the business to be incentivised to cross sell.

BALLY TECHNOLOGIES - MOBILE CREDITS

The Mobile Credits application from Bally Technologies revolutionizes slot play by enabling players to fund their gaming directly from their mobile device. This groundbreaking technology removes the need for players to visit an ATM or carry vouchers around on the casino floor—possibly even eliminating the need for cash on hand at all.

Mobile Credits is the industry's first technology that allows players to load credits onto their game from a mobile phone or tablet. This cutting-edge product empowers players to manage their funds through a simple and easy-to-use mobile application designed to work on any tablet or phone, including Android and iOS.

As the next generation of funds management, Mobile Credits provides many benefits to operators. This simple solution will increase coin-in by reducing the time spent away from a slot machine while players visit an ATM or redeem vouchers. Guests will appreciate that they only have to carry their mobile device in addition to their player card, and that they can avoid the high ATM fees found in many casinos. Mobile Credits enables operators to transition from a cash to cash-less gaming environment, modernizing the slot floor much like the ticket-in, ticket out (TITO) technology that replaced coin hoppers with printed vouchers.

Mobile Credits works on any Bally gaming machine and requires minimal or no retrofits to the machine, and NO changes to the player club card. Additionally, as mobile and online gaming grows, players can utilize Mobile Credits to manage their funds across all channels – land-based casino, mobile, and online.

Mobile Credits keeps up with the increasing popularity of mobile functionality used in banking and consumer markets. Experts estimate that 45 million people and growing use mobile banking to check balances, deposit checks, transfer funds, and pay bills—all from the con-



venience of their mobile device. Meanwhile, more and more people are using mobile apps to pay for their purchases at stores such as Starbucks. Mobile Credits takes advantage of this global adoption of mobile payments by enabling players to manage their funds "on the go" from a smart phone or tablet, much like they would their own banking accounts.

Patrons already familiar with mobile banking and mobile payments will be excited to use this new technology to transfer funds from a banking account to a slot machine before and during their gaming session.

After downloading the application from an app store – or eventually from the casino's mobile concierge app – players configure the app to link to a banking or credit card account. They can choose up to four secure authentication methods to ensure that no one else can

access the funds from their mobile device: four-digit personal identification number (PIN), security question, image recognition, or voice recognition.

This solution offers flexibility to operators. Some casinos may choose to require a player club card to use this technology. In that case, no modifications to the machine are necessary and the player's existing club card can be used with no additional chip required. Before or after inserting their card, players launch the app and log in, then select how much money they want to transfer to the game. The money is instantly transferred to the credit meter. If they have a remaining balance at the end of their gaming session, the money would go back into the player's Mobile Credits when they cash out.

Other operators may prefer the card-less solution so



their players don't need to carry around a wallet full of player club cards. For this option, the operator would install an inexpensive beacon inside their machines that would detect when someone was standing in front of it, similar to technology that pairs a phone with a Bluetooth device. Mobile Credits effectively replaces the player club card, with casinos still tracking their players and players still accumulating points.

Another benefit of Mobile Credits is that it will integrate with Bally's new Take 'n Play product, which has generated tremendous excitement from operators. With Mobile Credits, players who have transferred their game to a tablet will not need to return to the machine they are playing when their money runs out. They can use Mobile Credits to load more money onto the game from wherever they are at, whether in a lounge, restaurant, or outside.

When Bally demonstrated Mobile Credits for customers at the Global Gaming Expo (G2E) in September 2013, casino operators responded extremely positively to the product. Casinos said Mobile Credits would address the challenge of appealing to the younger generation of players who don't carry cash and are used to doing everything on their phones, including transferring funds and paying for purchases.

How Mobile Credits is an Advancement over Previous Technology:

- Mobile Credits is the first technology that enables players to load funds onto their game directly from their mobile device
- Mobile Credits takes advantage of the global adoption of mobile payments by enabling players to man-

age their funds "on the go" from a smart phone or tablet, much like they would their own banking accounts

- Robust security feature allows players to choose up to four authentication methods to ensure that no one else can access their funds from their mobile device: four-digit personal identification number (PIN), security question, image recognition, or voice recognition.

- Mobile Credits requires minimal or no retrofits to the slot machine. In fact, no modifications are required for operators choosing the player card option. Those choosing the card-less option simply install an inexpensive beacon in their gaming machines

- Mobile Credits can eventually provide cross-channel functionality between an operator's land-based casino, mobile app, and website

The Benefits of Mobile Credits:

- Casinos can increase coin-in by reducing the time spent away from a game while players visit an ATM or redeem vouchers

- Offers convenience by eliminating the need for players to carry cash or visit an ATM to load funds onto a machine. Players will appreciate that they don't have to carry anything other than their mobile device in addition to their player card, and that they can avoid the high ATM fees found in many casinos.

- Only possible machine modification is inexpensive piece of hardware

- Mobile Credits appeals to the younger generation of players who don't carry cash and are used to doing everything on their mobile devices, including transferring funds and paying for purchases.

Luke Alvarez, CEO, Inspired Gaming Group – "Players do migrate between land-based and online – we've proven this through successful multi-channel launches where we've seen increased performance for these games versus retail only or online only games. And we are starting to identify some of those cross channel players more clearly from single wallet schemes."

Luke Davis, Marketing Director, Playtech – Current migration is certainly evident, with clear indications that savvy players are soaking up the individual benefits from both the online and land-based environments.

However, the core of current migration stems from player convenience rather than access, a matter that will develop as operators implement single-wallet solutions and their players begin to understand the benefits that specifically suit them and their needs.

Jan Volhejn, IT consultant, Synot – While we are witnessing transfer of players from brick-and-mortar environment to the online world, there is about a third

The same wallet will never be enough to convince an online-exclusive player to play also in a land-based location. This can be achieved with a special kind of promotion like awarding bonuses that can be redeemed in casino.

of players betting in both environments, and this fraction does not change much. Some of them are people who don't trust internet and mobile payment services and use self service betting terminals or betting shop counter to top up their betting account with cash.

ARE ONLINE-EXCLUSIVE PLAYERS MORE LIKELY TO PLAY IN A LAND-BASED LOCATION IF THEY CAN USE THE SAME WALLET

OR WILL IT BE CROSS-PROMOTIONS USING THE SINGLE-WALLET THAT DRIVES MULTI-ENVIRONMENT PLAY?

Aleš Gornjec, General Manager at Comtrade Gaming – The same wallet will never be enough to convince an online-exclusive player to play also in a land-based location. This can be achieved with a special kind of promotion like awarding bonuses that can be redeemed in casino.

Luke Alvarez, CEO, Inspired Gaming Group – "Typically if you're an online only player then there isn't much that's going to change your behaviour to go to a venue. You might be a lapsed retail player, on bingo for example, and then visit a certain venue again because of a cross channel promotion."

Jan Volhejn, IT consultant, Synot – Again, conditions much differ among countries. Good single wallet solution has advantages for both online and land based players. The main driver is shared loyalty solution and availability of both cash and cashless payment methods.

Luke Davis, Marketing Director, Playtech – The single-wallet solution goes a long way towards actively encouraging online-exclusive players to play in a land-based location. Features such as operators now implementing synced content across all channels, with players being able to utilise the same account funds, irrelevant of the channel played on, will undoubtedly change player behaviour.

However, the key driver for multi-environment play does stem from cross-promotional activity, particularly for early stage adoption. Operators with the single-wallet functionality are able to use channel specific product promotions to drive players into a channel that suits them.

WHAT ARE THE MOST IMPORTANT ELEMENTS OF THE SINGLE WALLET SOLUTION - AND WILL IT BE THE RIGHT PRODUCT FOR ALL LAND-BASED/ONLINE OPERATORS?

Luke Alvarez, CEO, Inspired Gaming Group – "The most important factor in getting single wallet technology

right is that it has to be a seamless experience for transactions so that it's easy and the player has confidence in the security of it.

"One common log in, being able to set preferences across channels, and making the whole gaming experience more personalised are also big advantages to get right."

Jan Volhejn, IT consultant, Synot – Proper single wallet solution provides seamless experience to the players. They can go from VLT to mobile to web to self service betting terminal and use the same playing account and earn the same loyalty points. The future undoubtedly lies in this convergence of brick and mortar and online world and a good shared wallet solution is advantage for both online and traditional land based operators.

Aleš Gornjec, General Manager at Comtrade Gaming – The most important elements of a single wallet solution are:

- Central loyalty & bonusing, where all game play on any channel or product contributes loyalty points and

triggers potential promotions;

- Analytics, on the basis of which you can track players and make promotions and migrations of most valuable players;

- Multichannel CRM, operators have to communicate with players in a personalized way either via email campaigns, printed adverts, in-game messages or chat via online portal.

Where regulative restrictions allow land-based/online operators to use this solution, this is most certainly the right product.

Luke Davis, Marketing Director, Playtech – The ability to have a single view of all your customers is priceless. Operators with the single-wallet functionality are now able to view a player's full life-cycle, rather than define them through the channel they have predominantly wished to use, as has been the case.

Being seen to offer choice to your players is an essential



element too. As players become more savvy and demanding, the ability to meet their demands will ensure operators are seen as the innovator, with modern players most definitely picking up on that innovation.

As a complex system, there are a variety of elements to the single-wallet functionality that makes all or part of the concept the right product for multi-channel operators. Ensuring it is then implemented in the most ideal way is the challenge however.

HOW DO YOU ENROL A PLAYER INTO THE SINGLE WALLET SOLUTION? WHAT'S THE BEST PRACTICE?

Luke Davis, Marketing Director, Playtech –

Clear positioning of the single-wallet solution will contribute to successful enrolment. Many of the previous boundaries that have prevented single-channel players from becoming multi-channel have now been removed.

For land-based only players, being able to play their favourite games online, or deposit cash and play at their own convenience, are big pulls. Ensuring the right angle

is taken with these customers is key for enrolment. Positioning specific key messages for online-exclusive players will encourage enrolment too. Whilst synced content will also gather their interest, the ability to collect winnings in cash is the big demand they have been crying out for.

Whilst there are no explicit best practice guidelines, operators need to ensure they tailor communications to shout about the specific player benefits that will ultimately encourage enrolment.

Aleš Gornjec, General Manager at Comtrade Gaming – The most important step, which is quite often forgotten, is to educate players through every marketing channel what the single wallet solution is bringing to them.

Jan Volhejn, IT consultant, Synot – We offer very simple registration to the traditional land based VLT players used to the cash in cash out type of play. They provide no personal data, only their mobile number, and get a loyalty card. Using the card they can play for cash as usual and they can transfer money between the VLT credit and the shared wallet. Based on their play they



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collect loyalty points which can be converted to play credit.

If they want to play online or on mobile, they upgrade their simple registration to the standard one with all the usual information required and verified. The data show that vast majority of players do upgrade their registration and use it for sports betting or other products.

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