



**VIXIO**

# U.S. States' Online Sports Betting Regulations

An Evaluation Against National Council on  
Problem Gambling Standards

September 2024

Prepared exclusively by  
Vixio Regulatory Intelligence



National Problem Gambling Helpline: Call or Text 1-800-GAMBLER or visit [1800gamblerchat.org](http://1800gamblerchat.org)

## Foreword

Dear Reader,

On behalf of the National Council on Problem Gambling (NCPG), I am pleased to present this report, compiled by Vixio Regulatory Intelligence, entitled U.S. States’ Sports Betting Regulations: An Evaluation Against National Council on Problem Gambling Standards. For over 50 years, NCPG has taken a leading role in advising state legislators, regulators, federal authorities, and the public on best practices around legalized gambling to ensure those who have developed or may develop a gambling problem are protected and prioritized by decision-makers. One way in which NCPG promotes best practices is through our Internet Responsible Gambling Standards (IRGS).

The IRGS were initially developed in 2012 with the express purpose of serving as a guide for operators, regulators, and vendors to base their programs on, ensuring that player protection remains at the forefront of operations. Over the years, NCPG has updated the IRGS as technology has evolved and research on best practices for protecting those who have or may develop a gambling problem has become available. The most recent updates to the IRGS were made in December 2023 to reflect the latest developments in the problem gambling and responsible gambling field.

This report is the first time that state sports betting laws and regulations have been evaluated against the NCPG’s Internet Responsible Gambling Standards. With the widespread adoption of legalized sports betting, NCPG felt there was a need for a report comparing sports betting laws and regulations to the IRGS.

It is important to share how this report should be used and its limitations. The IRGS includes 82 recommendations for player protection best practices. Although we believe all of the recommendations can and should be included in the law or regulations, some are certainly more applicable for operators.

We also recognize that it would be a tremendous amount of work, coordination, and organization for a state to include 100% of the recommendations—especially given that they are regularly updated.

Therefore, while each state is evaluated to give perspective on how their laws and regulations compare to the recommendations, there is no threshold for a “passing” or “failing” grade. Instead, the report should be used to show states where they could improve their sports betting laws or regulations to ensure player protection remains the primary priority. One limitation is that only formal regulations were evaluated. This report does not reflect informal guidance or policies issued by state gambling regulatory agencies.

NCPG is proud of the work that went into this report and appreciates Vixio Regulatory Intelligence for delving into the laws and regulations to conduct this evaluation. We hope this report presents an opportunity and a blueprint for states to follow to improve the safety and sustainability of their sports betting markets.

*Keith S. Whyte*  
Executive Director  
National Council on Problem Gambling

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## Introduction

This report provides a comparative analysis of responsible gambling requirements across those U.S. states with legal mobile sports wagering as of June 2024, by cross-referencing requirements established by state laws or regulations against independent standards developed by the National Council on Problem Gambling (NCPG).

Six years on from the U.S. Supreme Court's landmark May 2018 decision to overturn the federal prohibition on expanded sports wagering, online or mobile sports betting has been authorized in a total of 30 states as well as the District of Columbia. Each of those jurisdictions has adopted a unique regulatory framework, with a wide range of approaches to licensing, tax and—as evidenced by this report—responsible gambling and advertising.

The National Council on Problem Gambling (NCPG) released the first version of its Internet Responsible Gambling Standards in 2012, prior to the launch of legal internet gaming (or iGaming) operations in Nevada, Delaware and New Jersey the following year. The Internet Responsible Gambling Standards have since been updated on several occasions and most recently in December 2023 to reflect new regulations and technology. The standards have provided guidance for responsible gambling regulations in several states as online gambling has developed in the U.S. and are based on NCPG's experience in problem and responsible gambling, empirical evidence, existing international codes and feedback from experts in the field, including operators, regulators, vendors, researchers, clinicians and advocates.

In 2022, NCPG commissioned Vixio Regulatory Intelligence to evaluate the laws and regulations of the seven states where iGaming is legal against its Internet Responsible Gambling Standards, in order to analyze which of the NCPG standards are incorporated within the regulatory frameworks of each state. This report extends that analysis to state laws and regulations related to online sports betting.

As reflected in this report, the latest version of the NCPG Internet Responsible Gambling Standards, released December 2023, covers a total of 82 relevant policies across 10 distinct categories: governance and policy; staff training; supporting informed decision making by players; time and budget management; time-out and self-exclusion; customer support; marketing and advertising; game play; know your customer (KYC); and research, education and treatment.

While the laws and regulations of each state tend to emphasize different aspects of responsible gambling and readers are encouraged to review the analysis of each state in order to gain a broader understanding of that jurisdiction's framework, it is nonetheless evident from this report that certain states have established more extensive responsible gambling rules than others.

Overall, the laws and regulations of Connecticut, New Jersey and Virginia are most aligned with NCPG's Internet Responsible Gambling Standards, matching 49 of the 82 NCPG standards analyzed.

Including the three above, 11 states matched 40 or more of the NCPG standards: Colorado; Connecticut; District of Columbia; Louisiana; Massachusetts; New Jersey; New York; North Carolina; Pennsylvania; Tennessee; Virginia.

Nine states met 25 to 39 of the standards: Arizona; Illinois; Indiana; Maine; Maryland; Michigan; Ohio; Oregon; Vermont.

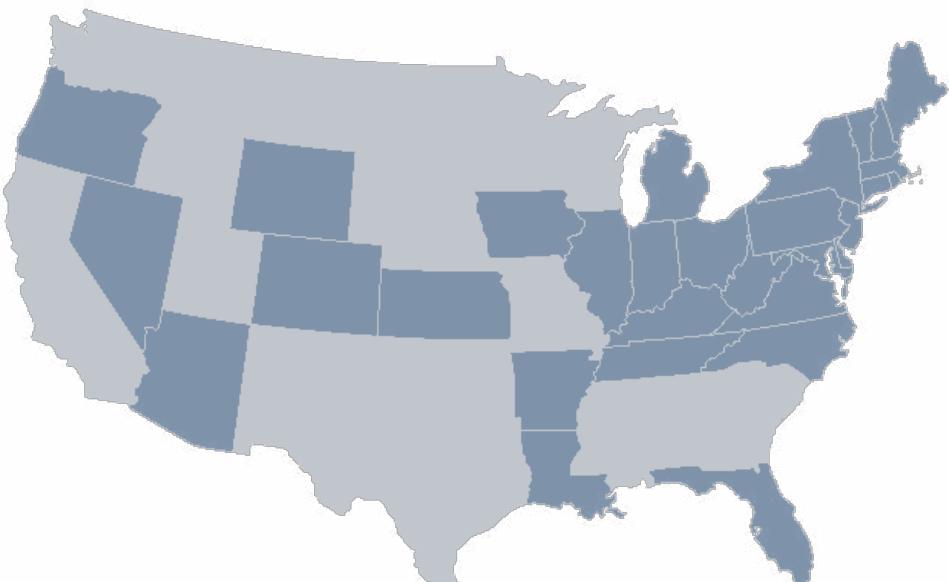
Meanwhile, the published laws and regulations of 11 states matched 10 to 24 of the 82 NCPG standards: Arkansas; Delaware; Florida; Iowa; Kansas; Kentucky; New Hampshire; Nevada; Rhode Island; West Virginia; Wyoming.

Certain NCPG standards—including those related to the availability of self-exclusion programs and player-set limits, among others—are reflected in a clear majority of state laws and regulations for online sports betting. Elsewhere, however,

only a smaller number of states have rules to prohibit credit card payments, while no state has a law or regulation that makes deposit limits mandatory.

As highlighted by the Methodology below, it should be noted that only publicly available laws, regulations and standards are included in this analysis, whereas certain of the NCPG standards may be covered by other non-publicly available documents such as operator internal controls, regulatory guidelines and other materials. Further, the scope of this analysis is limited to the laws and regulations of each state and does not purport to evaluate the actual policies and practices of online sports betting operators licensed in each jurisdiction. It should be acknowledged that sportsbook operators may align their responsible gambling policies and programs with NCPG standards, even without a formal regulatory requirement to do so, and therefore this report's analysis should not be read as reflecting the actual practices of those operators that are licensed in each state. It should also be noted that NCPG's Internet Responsible Gambling Standards, in part, offer recommended policies for operators and vendors and are not written in the form of model legislation or regulations; as such, certain standards are less likely to align with the formal requirements that are typically established by a state regulator.

Finally, it should be noted that this report does not cover the laws or regulations of the eight states that have legalized sports wagering but are yet to authorize online or mobile sports betting.



## Methodology

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In compiling this report, Vixio Regulatory Intelligence only used information made publicly available by each jurisdiction and its regulatory agency. Specifically, this report evaluates the [National Council on Problem Gambling's Internet Responsible Gambling Standards](#) against each jurisdiction's sports betting authorization statute or equivalent, accompanying regulations adopted by the state's appointed regulatory agency for sports betting, as well as other published documentation such as technical standards or formal guidance. This report does not reflect any additional regulatory requirements or guidelines that may be included in non-public documents such as operator internal controls, even though operators are in some cases obliged by regulations to comply with such controls. It also does not reflect the contents of responsible gambling plans that operators are required to develop and submit for regulatory approval as a condition of licensure in certain states.

In the case of Florida, this report reflects only the responsible gambling requirements that are outlined by the tribal gaming compact between the state and Seminole Tribe of Florida that authorizes the tribe to conduct online sports betting. More detailed regulations adopted by the Seminole Tribal Gaming Commission to govern online sports betting operations were not publicly available at the time of publication.

Additionally, this report does not evaluate any sports betting operator's product for responsible gambling standards and player protection methods. Vixio Regulatory Intelligence acknowledges the likelihood that some operators' responsible gambling programs may exceed what is expressly required by statute and regulation in each jurisdiction.

# U.S. States' Online Sports Betting Regulations

	AZ	AR	CO	CT	DE	DC	FL	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	NV	NH	NJ	NY	NC	OH	OR	PA	RI	TN	VT	VA	WV	WY
<b>GOVERNANCE &amp; POLICY</b>																															
Policy Commitment To Responsible Gambling				•	•	•	•			•	•		•		•	•	•	•	•	•	•	•	•	•	•	•	•	•	•		
Designated Executive For Responsible Gambling						•					•		•		•	•		•	•	•	•	•	•	•	•	•	•	•	•	•	
Annual Review Of Policy			•											•	•			•		•	•	•	•	•	•	•	•	•	•		
Strategy For Responsible Gambling			•	•						•		•		•	•	•	•			•	•	•	•	•	•	•	•	•	•		
Annual Strategy Evaluation and Progress Reporting																•				•		•	•		•	•	•	•	•		
Employee Protection Policy							•						•								•										
<b>STAFF TRAINING</b>																															
Annual Training	•						•	•				•		•	•	•	•	•		•	•	•	•	•	•	•	•	•	•		
Additional Training For Customer-Facing Staff				•			•	•	•	•			•	•				•				•		•	•	•	•	•			
Updates To Training Courses																				•			•								
Lived Experience In Training Content																															
Evaluation Of Training Effectiveness							•													•				•		•					
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>																															
PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:																															
Practical Tips To Keep Within Limits				•	•					•									•				•								
Promotion Of Responsible Gambling Tools At Account Creation	•			•														•		•		•	•								
Addressing Myths Associated With Gambling						•													•			•	•						•		
Information On Odds And House Advantage	•	•	•	•	•					•	•		•	•		•	•	•	•	•	•	•	•	•	•	•	•	•	•		
Preventing Access By Underage/Unauthorized Players	•				•					•			•	•	•	•	•	•	•	•	•		•	•	•	•	•	•	•		
Risks Associated With Gambling			•	•					•			•	•	•	•	•	•		•	•	•	•	•	•	•	•	•	•	•		
Signs Of A Potential Gambling Problem			•	•						•			•	•	•	•	•		•	•	•	•	•	•	•	•	•	•	•		
Behavior Related To Problem Gambling			•										•	•	•	•	•		•		•	•	•	•	•	•	•	•	•		
How To Access Personal Data On Responsible Gambling					•			•					•	•	•	•	•		•	•	•	•	•	•	•	•	•	•	•		
Direct Links To Problem Gambling Organization	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•		
Promotion Of Responsible Gambling Information	•		•				•		•		•		•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•		
Use Of Data To Promote Responsible Gambling Tools			•													•			•		•	•							•		
Evaluation Of Responsible Gambling Tool Adoption						•													•												

	AZ	AR	CO	CT	DE	DC	FL	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	NV	NH	NJ	NY	NC	OH	OR	PA	RI	TN	VT	VA	WV	WY
Expert Input Into Responsible Gambling Resources					●		●			●											●	●	●	●	●						
Promotion Of Responsible Gambling On Social Media	●												●													●					
Testing Of External Links			●				●																	●							
<b>TIME AND BUDGET MANAGEMENT</b>																															
Instant Access To Personal Responsible Gambling Data	●	●	●		●		●		●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Mandatory Limit Setting At Account Creation																															
Promotion Of Limits On Platform		●	●		●				●		●			●		●		●	●	●	●	●	●	●	●	●	●	●	●	●	●
Ability To Set Deposit Limits	●	●	●		●		●		●		●		●		●		●		●		●		●		●		●		●		●
Ability To Set Time/Spend Limits	●	●	●	●	●	●		●		●		●		●		●		●		●		●		●		●		●		●	
Delayed Implementation For Increased Limits		●	●		●		●		●	●	●		●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●		
Prohibition On Reverse Withdrawals																															
Restriction On Promotions During Withdrawals				●		●			●							●			●												
<b>TIME-OUT AND SELF-EXCLUSION</b>																															
Time-Out Tool Available			●		●		●		●					●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Self-Exclusion Accessibility	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Self-Exclusion At Product Level																															
Self-Exclusion Length	●		●	●	●	●	●			●	●	●		●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Self-Exclusion Communication	●			●	●	●	●			●	●		●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Self-Exclusion Effective Immediately			●	●		●		●		●	●	●	●	●	●	●	●	●	●	●	●	●									
Communication With Excluded Players		●	●	●	●	●	●		●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	
Self-Exclusion Renewal			●			●		●		●				●		●			●			●				●					
Oversight Of Reinstatement Process			●	●		●		●		●												●	●	●	●	●					

	AZ	AR	CO	CT	DE	DC	FL	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	NV	NH	NJ	NY	NC	OH	OR	PA	RI	TN	VT	VA	WV	WY
<b>CUSTOMER SUPPORT</b>																															
Customer Service Easily Accessible					•		•			•								•			•					•					
Policies For Customers In Distress				•	•	•							•	•					•	•	•	•	•	•	•	•	•	•	•		
Monitoring For Signs Of Problem Gambling			•			•									•			•											•		
Accessible Complaints And Disputes Process	•		•	•	•	•		•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•		
<b>MARKETING AND ADVERTISING</b>																															
Marketing Policy Statement					•		•						•					•									•				
<b>MARKETING TO AVOID:</b>																															
Promoting Gambling As A Solution To Financial Problems	•						•						•	•	•	•			•	•	•								•		
Promoting Excessive Gambling	•				•								•						•	•	•										
Misleading Players On Chances Of Winning	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•		
Appealing To Minors	•		•	•	•		•		•	•			•	•	•	•			•	•	•	•	•	•	•	•	•	•	•		
Presenting Gambling As Risk-Free	•		•										•	•	•	•			•	•	•						•	•			
Encouraging Problematic Play	•		•	•		•							•			•			•	•	•	•						•			
Marketing Risk Assessment						•														•	•	•						•			
Conditions Of Bonus Offers Clear	•		•	•	•	•	•		•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•		
Separation Of Responsible Gambling And Product Marketing				•		•												•		•	•	•						•			
Advertising To Adults-Only	•		•	•	•	•		•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•		
Avoiding Higher-Risk Groups	•			•		•			•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•		
Age-Gating Of Social Media Marketing				•														•													
Opt-Out/Limits On Advertising Available					•		•		•	•							•		•	•	•	•			•	•	•	•			

	AZ	AR	CO	CT	DE	DC	FL	IL	IN	IA	KS	KY	LA	ME	MD	MA	MI	NV	NH	NJ	NY	NC	OH	OR	PA	RI	TN	VT	VA	WV	WY
<b>GAME PLAY</b>																															
Games Display Bets, Wins, Losses And Account Balances As Cash						•								•										•	•		•				
Site Avoids Reinforcing Myths																													•		
Responsible Gambling Review Of New Game Features																								•							
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	•			•	•	•	•						•		•			•	•	•											
Encouraging Positive Play													•										•		•	•					
Platform Accessibility																															
<b>KNOW YOUR CUSTOMER</b>																															
Minimum Age Stated On Platform	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	
Measures To Prevent Underage Access	•		•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	
Age Verification Required Upon Registration	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	
Immediate Blocking Of Underage Play				•	•	•	•	•					•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	
Addressing Underage Play At Approved Account					•								•		•									•							
Minimum Age Of 21	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	
Duplicate Accounts Prevented	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	
Age Verification When Adding New Payment Methods														•	•										•						
Prohibition On Offering Of Credit	•				•	•	•	•				•	•		•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	
Prohibition On Credit Cards										•					•			•							•	•	•				
<b>RESEARCH, EDUCATION AND TREATMENT</b>																															
Financial Commitment To Address Gambling-Related Harm				•	•	•		•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	•	
Evaluation Through Research Program			•														•		•	•		•	•	•	•	•	•	•	•	•	•
Contribution To Public Health Messaging			•															•													
Play Data Available To Research																				•										•	



## Arizona

Arizona passed legislation to legalize online event wagering in April 2021. Online sports betting operations were launched in September 2021. Under the law, operators must be partnered either with local sports teams and sports facilities, or with one of Arizona's federally recognized tribes. A maximum of 20 online betting licenses are available. Regulatory oversight is provided by the Arizona Department of Gaming. Notably, the state's formal regulations for sports wagering rely heavily upon licensed operators to comply with policies and procedures for responsible gaming that are developed by operators themselves and then submitted for approval by the Department.

### Key Market Data

Adult Population:	5.83m
Sports Betting Law:	Article 1, Chapter 11, Title 5, Arizona Revised Statutes
Key Sports Betting Regulation:	Article 1, Chapter 4, Title 19, Arizona Administrative Code
Regulatory Authority:	Arizona Department of Gaming
Sports Betting Market Opened:	April, 2021

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

**Policy Commitment To Responsible Gambling:**  
This is not expressly covered by Arizona statutes or regulations. However, operators must include a “responsible gaming training and education program” in the internal control submissions to be approved by the Department of Gaming. [Rule 19-4-111\(B\)\(14\), Arizona Administrative Code \(A.A.C.\)](#).

### Designated Executive For Responsible Gambling:

This is not expressly covered by Arizona statutes or regulations. However, operators must include in their internal controls a policy to ensure “Functions, duties, and responsibilities are appropriately segregated and performed in accordance with sound practices by qualified personnel.” [Rule 19-4-111\(A\)\(7\), Arizona Administrative Code \(A.A.C.\)](#).

### Annual Review Of Policy:

This is not expressly covered by Arizona statutes or regulations.

### Strategy For Responsible Gambling:

This is not expressly covered by Arizona statutes or regulations. However, operators must include “procedures to mitigate problem gambling and

curtail compulsive gambling” and a “responsible gaming training and education program” in the internal control submissions to be approved by the Department of Gaming. [Rule 19-4-111\(B\)\(13-14\), Arizona Administrative Code \(A.A.C.\)](#).

### Annual Strategy Evaluation and Progress Reporting:

This is not expressly covered by Arizona statutes or regulations.

### Employee Protection Policy:

This is not expressly covered by Arizona statutes or regulations.

## Staff Training

### Annual Training:

This is not expressly covered by Arizona statutes or regulations. However, operators must include a “responsible gaming training and education program” in the internal control submissions to be approved by the Department of Gaming. [Rule 19-4-111\(B\)\(14\), A.A.C.](#)

### Additional Training For Customer-Facing Staff:

This is not expressly covered by Arizona statutes or

regulations.

#### **Updates To Training Courses:**

This is not expressly covered by Arizona statutes or regulations.

#### **Lived Experience In Training Content:**

This is not expressly covered by Arizona statutes or regulations.

#### **Evaluation Of Training Effectiveness:**

This is not expressly covered by Arizona statutes or regulations.

### **Supporting Informed Decision Making by Players**

#### **Providing Players With Readily Accessible Responsible Gambling Information:**

As part of their procedures and programs to mitigate problem gaming and curtail compulsive gambling, responsible parties shall: [...] 2. Display on each event wagering platform and/or kiosk, obvious and easily accessible messaging stating that help is available if a person has a problem with gambling, to include the statewide toll-free helpline telephone number, text message, website information established by the Department, and any other information as directed by the Department [and] 3. Include a responsible gaming message with the Department's statewide toll-free crisis helpline telephone number, or another toll-free crisis helpline telephone number as approved by the Department, on all advertisements for event wagering, including on television, radio, internet, printed advertisements, and billboards. [R19-4-150\(2-3\), A.A.C.](#)

#### **Practical Tips To Keep Within Limits**

This is not expressly covered by Arizona statutes or regulations. However, the practical tips are provided on the Department of Gambling's problem gambling website. Website information must be displayed on the event wagering platform. [R19-4-150\(2\), A.A.C.](#)

#### **Promotion Of Responsible Gambling Tools At Account Creation**

Player account terms and conditions shall include the following: [...] The statewide problem gambling toll-free helpline telephone number, text message and website information. [R19-4-134\(11\), A.A.C.](#)

#### **Addressing Myths Associated With Gambling**

This is not expressly covered by Arizona statutes or

regulations.

#### **Information On Odds And House Advantage.**

The house rules shall be conspicuously displayed in the retail wagering area and/or on the event wagering platform. House rules shall address:

1. Types of event wagers accepted;
2. Minimum and maximum event wager amounts accepted;
3. Method for calculation and payment of winning event wagers

[R19-4-132\(A\)\(1-3\), A.A.C.](#)

#### **Preventing Access By Underage/Unauthorized Players**

Responsible parties shall notify patrons of the establishment of a player account and the associated terms and conditions. [R19-4-133\(F\), A.A.C.](#)

Player account terms and conditions shall include the following: [...] Legal age policy. [R19-4-134\(6\), A.A.C.](#)

#### **Risks Associated With Gambling**

This is not expressly covered by Arizona statutes or regulations. However, information on risks associated with gambling is provided on the Department of Gaming's problem gambling website. Website information must be displayed on the event wagering platform. [R19-4-150\(2\), A.A.C.](#)

#### **Signs Of A Potential Gambling Problem**

This is not expressly covered by Arizona statutes or regulations. However, signs of a potential gambling problem are provided on the Department of Gaming's problem gambling website. Website information must be displayed on the event wagering platform. [R19-4-150\(2\), A.A.C.](#)

#### **Behavior Related To Problem Gambling**

This is not expressly covered by Arizona statutes or regulations. However, information on behavior related to problem gambling is provided on the Department of Gaming's problem gambling website. Website information must be displayed on the event wagering platform. [R19-4-150\(2\), A.A.C.](#)

#### **How To Access Personal Data On Responsible Gambling**

This is not expressly covered by the Arizona statutes or regulations.

#### **Direct Links To Problem Gambling Organization**

As part of their procedures and programs to mitigate

problem gaming and curtail compulsive gambling, responsible parties shall [...] Display on each event wagering platform and/or kiosk, obvious and easily accessible messaging stating that help is available if a person has a problem with gambling, to include the statewide toll-free helpline telephone number, text message, website information established by the Department, and any other information as directed by the Department. [R19-4-150\(2\), A.A.C.](#)

### Promotion Of Responsible Gambling Information:

As part of their procedures and programs to mitigate problem gaming and curtail compulsive gambling, responsible parties shall [...] Display on each event wagering platform and/or kiosk, obvious and easily accessible messaging stating that help is available if a person has a problem with gambling, to include the statewide toll-free helpline telephone number, text message, website information established by the Department, and any other information as directed by the Department. [R19-4-150\(2\), A.A.C.](#)

### Use Of Data To Promote Responsible Gambling Tools:

This is not expressly covered by Arizona statutes or regulations.

### Evaluation Of Responsible Gambling Tool Adoption:

This is not expressly covered by Arizona statutes or regulations.

### Expert Input Into Responsible Gambling Resources:

This is not expressly covered by Arizona statutes or regulations.

### Promotion Of Responsible Gambling On Social Media:

This is not expressly covered by Arizona statutes or regulations. However, as part of their procedures and programs to mitigate problem gaming and curtail compulsive gambling, responsible parties shall [...] Include a responsible gaming message with the Department's statewide toll-free crisis helpline telephone number, or another toll-free crisis helpline telephone number as approved by the Department, on all advertisements for event wagering, including on television, radio, internet, printed advertisements, and billboards. [R19-4-150\(3\), A.A.C.](#)

### Testing Of External Links:

This is not expressly covered by Arizona statutes or regulations.

## Time and Budget Management

### Instant Access To Personal Responsible Gambling Data:

This is not expressly covered by Arizona statutes or regulations. However, player account terms and conditions must include the availability of player account statements. [R19-4-134\(10\), A.A.C.](#)

### Mandatory Limit Setting At Account Creation:

This is not expressly covered by Arizona statutes or regulations.

### Promotion Of Limits On Platform:

This is not expressly covered by Arizona statutes or regulations.

### Deposit Limits:

This is not expressly covered by Arizona statutes or regulations.

### Time/Spend Limits:

This is not expressly covered by Arizona statutes or regulations.

### Delayed Implementation For Increased Limits:

This is not expressly covered by Arizona statutes or regulations.

### Prohibition On Reverse Withdrawals:

This is not expressly covered by Arizona statutes or regulations. However, a patron shall be allowed to withdraw the funds maintained in his or her player account.

1. Upon verification by the responsible party, the patron's request to withdraw funds shall be honored within seven days of the request.
2. The responsible party may decline to honor a patron request to withdraw funds if the responsible party believes that the patron engaged in either fraudulent conduct or other conduct that would put the responsible party in violation of the law or this Article. In such cases, the responsible party shall:
  - a. Provide notice to the patron of the delay in honoring the request to withdraw funds from the player account;
  - b. Investigate in an expedient fashion;

- c. Notify the patron of the final determination of the request to withdraw funds; and
- d. Notify the Department of any investigation that confirmed fraudulent conduct.

[R19-4-135\(B\), A.A.C.](#)

### Restriction On Promotions During Withdrawals:

This is not expressly covered by Arizona statutes or regulations. However, promotions and/or bonuses shall not restrict the patron from withdrawing their own funds, or withdrawing winnings from wagers placed using their own funds. [R19-4-136\(E\), A.A.C.](#)

## Time-Out and Self-Exclusion

### Time-Out Tool Available:

This is not expressly covered by Arizona statutes or regulations.

### Self-Exclusion Accessibility:

A licensee shall develop a procedure to inform players that help is available if a person has a problem with gambling and, at a minimum, provide the statewide toll-free helpline telephone number, text message and website information established by the department. [5-1320\(A\), Arizona Revised Statutes \(A.R.S.\)](#).

### Self-Exclusion At Product Level:

This is not expressly covered by Arizona statutes or regulations.

### Self-Exclusion Length:

According to the state's responsible gaming [website](#), the time period options for self-exclusion are one year, five years, or ten years.

### Self-Exclusion Communication:

The department and licensees shall comply with the following requirements to allow problem gamblers to voluntarily exclude themselves from event wagering statewide: [...] Event wagering operators, commercial sports license holders and limited event wagering operators shall establish procedures for advising persons who inquire about self-exclusion and offer self-exclusion application forms provided by the department to those persons when requested. [5-1320\(B\)\(2\), A.R.S.](#)

### Self-Exclusion Effective Immediately:

This is not expressly covered by Arizona statutes or regulations. However, operators must include

"procedures for the identification, notice, and removal of self-excluded or barred persons from event wagering facilities and event wagering platforms" in the internal control submissions to be approved by the Department of Gaming. [Rule 19-4-111\(B\)\(15\), A.A.C.](#)

### Communication with Excluded Players:

This is not expressly covered by Arizona statutes or regulations. However, operators must include "procedures for the identification, notice, and removal of self-excluded or barred persons from event wagering facilities and event wagering platforms" in the internal control submissions to be approved by the Department of Gaming. [Rule 19-4-111\(B\)\(15\), A.A.C.](#)

### Self-Exclusion Renewal:

This is not expressly covered by Arizona statutes or regulations. However, operators must include "procedures for the identification, notice, and removal of self-excluded or barred persons from event wagering facilities and event wagering platforms" in the internal control submissions to be approved by the Department of Gaming. [Rule 19-4-111\(B\)\(15\), A.A.C.](#)

Additionally, according to the state's responsible gaming [website](#), self-exclusion is irrevocable and cannot be altered or rescinded for any reason during the time period selected on the form.

A customer's name is removed only when the self-exclusion duration ends. There is no process to alter or rescind the self-exclusion. It is irrevocable and remains in effect for the entire time period elected. The name will remain on the self-exclusion list until the customer completes the entire exclusion period, regardless of any change in personal circumstances.

### Oversight Of Reinstatement Process:

This is not expressly covered by Arizona statutes or regulations. However, according to the state's responsible gaming [website](#), self-exclusion is irrevocable and cannot be altered or rescinded for any reason during the time period selected on the form.

A customer's name is removed only when the self-exclusion duration ends. There is no process to alter or rescind the self-exclusion. It is irrevocable and remains in effect for the entire time period elected. The name will remain on the self-exclusion list until the customer completes the entire exclusion period, regardless of any change in personal circumstances.

## Customer Support

### Customer Service Easily Accessible:

This is not expressly covered by Arizona statutes or regulations. However, approved house rules must contain a “process for patrons to submit questions and/or complaints” and a “notification of the patron dispute process.” [R19-4-132\(A\)\(12-13\), A.A.C.](#)

### Policies For Customers In Distress:

This is not expressly covered by Arizona statutes or regulations. However, operators must include “procedures to mitigate problem gambling and curtail compulsive gambling” and a “responsible gaming training and education program” in the internal control submissions to be approved by the Department of Gaming. [Rule 19-4-111\(B\)\(13-14\), A.A.C.](#)

### Monitoring For Signs Of Problem Gambling:

This is not expressly covered by Arizona statutes or regulations. However, operators must include “procedures to mitigate problem gambling and curtail compulsive gambling” and a “responsible gaming training and education program” in the internal control submissions to be approved by the Department of Gaming. [Rule 19-4-111\(B\)\(13-14\), A.A.C.](#)

### Accessible Complaints And Disputes Process:

The house rules shall be conspicuously displayed in the retail wagering area and/or on the event wagering platform. House rules shall address: [...] Process for patrons to submit questions and/or complaints; [and] Notification of the patron dispute process.

[R19-4-132\(A\)\(12-13\), A.A.C.](#)

## Marketing and Advertising

### Marketing Policy Statement:

This is not expressly covered by Arizona statutes or regulations.

### Marketing To Avoid:

#### Promoting Gambling As A Solution To Financial Problems

Advertising, marketing, and promotion of event wagering shall not promote irresponsible or excessive participation in event wagering, or suggest that social, financial, or personal success is guaranteed by engaging in event wagering. [R19-4-110\(C\), A.A.C.](#)

#### Promotion Of Excessive Gambling

Advertising, marketing, and promotion of event

wagering shall not promote irresponsible or excessive participation in event wagering, or suggest that social, financial, or personal success is guaranteed by engaging in event wagering. [R19-4-110\(C\), A.A.C.](#)

#### Misleading Players On Chances of Winning

Advertising, marketing, and promoting of event wagering shall not be misleading or contain false information. [R19-4-110\(B\), A.A.C.](#)

#### Appealing To Minors

Advertising, marketing, and promoting of event wagering shall not target, or otherwise be of a kind that specifically appeals to, persons under 21 years of age. [R19-4-110\(A\), A.A.C.](#)

Additionally, advertising, marketing, and promotion of event wagering shall not occur at event venues where most of the audience at most of the events at the venue is reasonably expected to be under 21 years of age. [R19-4-110\(D\), A.A.C.](#)

Event wagering messages, including logos, trademarks, or brands, shall not be used, or licensed for use, on clothing, toys, games, or game equipment intended primarily for persons

under 21 years of age. [R19-4-110\(E\), A.A.C.](#)

Event wagering shall not be promoted or advertised in college or university-owned news assets, including digital news assets. [R19-4-110\(F\), A.A.C.](#)

Event wagering shall not be promoted or advertised on college or university campuses, except for generally available advertising, including television, radio, and digital advertising. [R19-4-110\(G\), A.A.C.](#)

#### Presenting Gambling As Risk-Free

Advertising, marketing, and promotion of event wagering shall not promote irresponsible or excessive participation in event wagering, or suggest that social, financial, or personal success is guaranteed by engaging in event wagering. [R19-4-110\(C\), A.A.C.](#)

#### Encouraging Problematic Play

Advertising, marketing, and promotion of event wagering shall not promote irresponsible or excessive participation in event wagering, or suggest that social, financial, or personal success is guaranteed by engaging in event wagering. [R19-4-110\(C\), A.A.C.](#)

#### Marketing Risk Assessment:

This is not expressly covered by Arizona statutes or regulations.

#### Conditions Of Bonus Offers Clear:

- a. Responsible parties may offer promotions and/or bonuses.
- b. The responsible party shall submit a written notification to the Department for a promotion and/or bonus prior to implementation. The responsible party need not submit structurally similar or ongoing promotions and/or bonuses after the initial submission, unless otherwise determined by the Department.
- c. The promotion and/or bonus rules shall be clear and unambiguous, and include:
  1. Date and time the promotion or bonus is active and expires;
  2. Rules of play;
  3. Nature and value of prizes or awards;
  4. Eligibility restrictions or limitations;
  5. Wagering and redemption requirements, including any limitations;
  6. Eligible events or wagers;
  7. Cancellation requirements; and
  8. Terms and conditions that are full, accurate, concise, transparent, and do not contain misleading information.
- d. Promotions and/or bonuses described as free shall clearly disclose material facts, terms, and conditions.
- e. Promotions and/or bonuses shall not restrict the patron from withdrawing their own funds, or withdrawing winnings from wagers placed using their own funds.
- f. Responsible parties shall make the promotion or bonus rules available to eligible patrons. [R19-4-136, A.A.C.](#)

### Separation Of Responsible Gambling And Product Marketing:

This is not expressly covered by Arizona statutes or regulations.

### Advertising To Adults-Only:

Advertising, marketing, and promoting of event wagering shall not target, or otherwise be of a kind that specifically appeals to, persons under 21 years of age. [R19-4-110\(A\), A.A.C.](#)

Additionally, advertising, marketing, and promotion of event wagering shall not occur at event venues where most of the audience at most of the events at the venue is reasonably expected to be under 21 years of age. [R19-4-110\(D\), A.A.C.](#)

Event wagering messages, including logos, trademarks, or brands, shall not be used, or licensed for use, on clothing, toys, games, or game equipment intended primarily for persons under 21 years of age. [R19-4-110\(E\), A.A.C.](#)

Event wagering shall not be promoted or advertised in college or university-owned news assets, including digital news assets. [R19-4-110\(F\), A.A.C.](#)

Event wagering shall not be promoted or advertised on college or university campuses, except for generally available advertising, including television, radio, and digital advertising. [R19-4-110\(G\), A.A.C.](#)

### Avoiding Higher-Risk Groups:

Advertising, marketing, and promoting of event wagering shall not target, or otherwise be of a kind that specifically appeals to, persons under 21 years of age. [R19-4-110\(A\), A.A.C.](#)

Additionally, advertising, marketing, and promotion of event wagering shall not occur at event venues where most of the audience at most of the events at the venue is reasonably expected to be under 21 years of age. [R19-4-110\(D\), A.A.C.](#)

Event wagering messages, including logos, trademarks, or brands, shall not be used, or licensed for use, on clothing, toys, games, or game equipment intended primarily for persons under 21 years of age. [R19-4-110\(E\), A.A.C.](#)

Event wagering shall not be promoted or advertised in college or university-owned news assets, including digital news assets. [R19-4-110\(F\), A.A.C.](#)

Event wagering shall not be promoted or advertised on college or university campuses, except for generally available advertising, including television, radio, and digital advertising. [R19-4-110\(G\), A.A.C.](#)

### Age-Gating Of Social Media Marketing:

This is not expressly covered by Arizona statutes or regulations.

### Opt-Out/Limits On Advertising Available:

This is not expressly covered by Arizona statutes or regulations.

## Game Play

### Games Display Bets, Wins, Losses And Account Balances As Cash:

This is not expressly covered by Arizona statutes or regulations.

### Site Avoids Reinforcing Myths:

This is not expressly covered by Arizona statutes or regulations.

### Responsible Gambling Review Of New Game Features:

This is not expressly covered by Arizona statutes or regulations.

### Communications Do Not Encourage Increased Play Or Chasing Losses:

Advertising, marketing, and promotion of event wagering shall not promote irresponsible or excessive participation in event wagering, or suggest that social, financial, or personal success is guaranteed by engaging in event wagering. [R19-4-110\(C\), A.A.C.](#)

### Encouraging Positive Play:

This is not expressly covered by Arizona statutes or regulations. However, as part of their procedures and programs to mitigate problem gaming and curtail compulsive gambling, responsible parties shall [...] Display on each event wagering platform and/or kiosk, obvious and easily accessible messaging stating that help is available if a person has a problem with gambling, to include the statewide toll-free helpline telephone number, text message, website information established by the Department, and any other information as directed by the Department. [R19-4-150\(2\), A.A.C.](#)

### Platform Accessibility:

This is not expressly covered by Arizona statutes or regulations.

## Know Your Customer

### Minimum Age Stated On Platform:

Responsible parties shall notify patrons of the establishment of a player account and the associated terms and conditions. [R19-4-133\(F\), A.A.C.](#)

Player account terms and conditions shall include [...]

Legal age policy. [R19-4-134\(6\), A.A.C.](#)

### Measures To Prevent Underage Access:

Responsible parties shall verify a patron's age and identity before allowing that patron to utilize a player account to place event wagers. Responsible parties may utilize an identity verification service provider to confirm a patron's age and identity. [R19-4-133\(B-C\), A.A.C.](#)

### Age Verification Required Upon Registration:

Responsible parties shall verify a patron's age and identity before allowing that patron to utilize a player account to place event wagers. Responsible parties may utilize an identity verification service provider to confirm a patron's age and identity. [R19-4-133\(B-C\), A.A.C.](#)

### Immediate Blocking Of Underage Play:

This is not expressly covered by Arizona statutes or regulations. However, the responsible party may decline to honor a patron request to withdraw funds if the responsible party believes that the patron engaged in either fraudulent conduct or other conduct that would put the responsible party in violation of the law or this Article. In such cases, the responsible party shall:

- a. Provide notice to the patron of the delay in honoring the request to withdraw funds from the player account;
- b. Investigate in an expedient fashion;
- c. Notify the patron of the final determination of the request to withdraw funds; and
- d. Notify the Department of any investigation that confirmed fraudulent conduct. [R19-4-135\(B\)\(2\), A.A.C.](#)

### Addressing Underage Play At Approved Account:

This is not expressly covered by Arizona statutes or regulations.

### Minimum Age Of 21:

A licensee may not [...] Allow a person under twenty-one years of age to place a wager. [5-1311\(B\)\(1\), A.R.S.](#)

### Duplicate Accounts Prevented:

Responsible parties shall prohibit a patron from having more than one player account and username. [R19-4-133\(D\), A.A.C.](#)

### Age Verification When Adding New Payment Methods:

This is not expressly covered by Arizona statutes or regulations.

### Prohibition On Offering Of Credit:

An operator cannot offer, accept or extend credit to a bettor. [5-1311\(B\)\(2\), A.R.S.](#)

### Prohibition On Credit Cards:

This is not expressly covered by Arizona statutes or regulations. In fact, payment for event wagering activity or for deposit into a player account can be

made by credit card. [R19-4-128\(A\), A.A.C.](#)

## Research, Education and Treatment

### Financial Commitment To Addressing Gambling-Related Harm:

This is not expressly covered by Arizona statutes or regulations.

### Evaluation Through Research Program:

This is not expressly covered by Arizona statutes or regulations. However, the Arizona Department of Gambling Problem Gambling [website](#) includes published surveys and study reports on problem gambling.

### Contribution To Public Health Messaging:

This is not expressly covered by Arizona statutes or regulations.

### Play Data Available For Research:

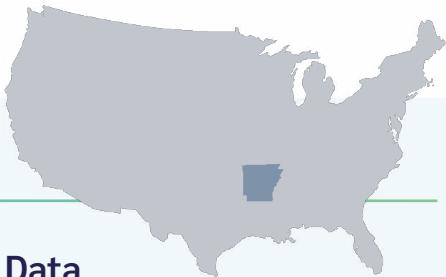
This is not expressly covered by Arizona statutes or regulations.

ARIZONA	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	
Designated Executive For Responsible Gambling	
Annual Review Of Policy	
Strategy For Responsible Gambling	
Annual Strategy Evaluation and Progress Reporting	
Employee Protection Plan	
<b>STAFF TRAINING</b>	
Annual Training	✓
Additional Training For Customer-Facing Staff	
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	
Promotion Of Responsible Gambling Tools At Account Creation	✓
Addressing Myths Associated With Gambling	
Information On Odds And House Advantage	✓
Preventing Access By Underage/Unauthorized Players	✓
Risks Associated With Gambling	
Signs Of A Potential Gambling Problem	
Behavior Related To Problem Gambling	
How To Access Personal Data On Responsible Gambling	
Direct Links To Problem Gambling Organization	✓
Promotion Of Responsible Gambling Information	✓
Use Of Data To Promote Responsible Gambling Tools	
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	
Promotion Of Responsible Gambling On Social Media	✓
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	
Ability To Set Deposit Limits	
Ability To Set Time/Spend Limits	
Delayed Implementation For Increased Limits	
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	✓
Self-Exclusion Communication	✓
Self-Exclusion Effective Immediately	
Communication With Excluded Players	
Self-Exclusion Renewal	
Oversight Of Reinstatement Process	
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	
Policies For Customers In Distress	
Monitoring For Signs Of Problem Gambling	
Accessible Complaints And Disputes Process	✓
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	✓
Promoting Excessive Gambling	✓
Misleading Players On Chances Of Winning	✓
Appealing To Minors	✓

ARIZONA	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	✓
Encouraging Problematic Play	✓
Marketing Risk Assessment	
Conditions Of Bonus Offers Clear	✓
Separation Of Responsible Gambling And Product Marketing	
Advertising To Adults-Only	✓
Avoiding Higher-Risk Groups	✓
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	✓
Encouraging Positive Play	
Platform Accessibility	

EXPRESSLY COVERED	
<b>KNOW YOUR CUSTOMER</b>	
Minimum Age Stated On Platform	✓
Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Immediate Blocking Of Underage Play	
Addressing Underage Play At Approved Account	
Minimum Age Of 21	✓
Duplicate Accounts Prevented	✓
Age Verification When Adding New Payment Methods	
Prohibition On Offering Of Credit	✓
Prohibition On Credit Cards	
<b>RESEARCH, EDUCATION AND TREATMENT</b>	
Financial Commitment To Address Gambling-Related Harm	
Evaluation Through Research Program	
Contribution To Public Health Messaging	
Play Data Available To Research	



## Arkansas

Mobile sports betting was launched in Arkansas in March 2022, less than three months after implementing regulations were approved by the Arkansas Racing Commission. Legislation to authorize sports wagering through land-based casinos was approved by voters in November 2018. While state regulations allow licensed casinos to deploy up to two sportsbook platforms under their licenses, unique rules limiting the potential revenue-share for outside partners have restricted the market to sportsbook platforms controlled directly by local land-based casino operators.

### Key Market Data

Adult Population:	2.36m
Sports Betting Law:	Arkansas Casino Gaming Amendment of 2018
Key Sports Betting Regulation:	Arkansas Racing Commission Casino Gaming Rules
Regulatory Authority:	Arkansas Racing Commission
Sports Betting Market Opened:	July 2019

*Source: U.S. Census Bureau, Vixio GamblingCompliance*

## Governance & Policy

### Policy Commitment To Responsible Gambling:

This is not expressly covered by Arkansas statutes or regulations.

### Designated Executive For Responsible Gambling:

This is not expressly covered by Arkansas statutes or regulations.

### Annual Review Of Policy:

This is not expressly covered by Arkansas statutes or regulations.

### Strategy For Responsible Gambling:

This is not expressly covered by Arkansas statutes or regulations.

### Annual Strategy Evaluation and Progress Reporting:

This is not expressly covered by Arkansas statutes or regulations.

### Employee Protection Policy:

This is not expressly covered by Arkansas statutes or regulations.

## Staff Training

### Annual Training:

This is not expressly covered by Arkansas statutes or regulations. However, operators must have and put into effect policies and procedures for self-exclusion [that include] employee training to ensure enforcement of these policies and procedures. [Rule 5.130\(c\) Arkansas Casino Gaming Regulations](#).

### Additional Training For Customer-Facing Staff:

This is not expressly covered by Arkansas statutes or regulations.

### Updates To Training Courses:

This is not expressly covered by Arkansas statutes or regulations.

### Lived Experience In Training Content:

This is not expressly covered by Arkansas statutes or regulations.

### Evaluation Of Training Effectiveness:

This is not expressly covered by Arkansas statutes or regulations.

## Supporting Informed Decision Making by Players

### Providing Players With Readily Accessible Responsible Gambling Information:

This is not expressly covered by Arkansas statutes or regulations. However, each operator shall establish, maintain, implement and comply with standards that the Commission shall adopt and publish pursuant to the provisions of these Rules. Such minimum standards shall include internal controls for [...] promoting responsible interactive gaming and preventing individuals who have self-excluded from engaging in interactive gaming. [Rule 5.070 Arkansas Casino Gaming Rules](#).

### Practical Tips To Keep Within Limits

This is not expressly covered by Arkansas statutes or regulations.

### Promotion Of Responsible Gambling Tools At Account Creation

This is not expressly covered by Arkansas statutes or regulations.

### Addressing Myths Associated With Gambling

This is not expressly covered by Arkansas statutes or regulations.

### Information On Odds And House Advantage

Each sportsbook shall adopt, adhere to, and make available upon request or online, written comprehensive house rules governing wagering transactions with patrons. Without limiting the generality of the foregoing, the rules must specify the amounts to be paid on winning wagers, the effect of schedule changes, the redemption period for winning tickets, and the method of noticing odds or line changes to patrons. House rules must state that wagers may be accepted at other than the currently posted terms, if applicable. Prior to adopting or amending such house rules, a book shall submit such rules to the Commission for approval. [Rule 20.150 Arkansas Casino Gaming Rules](#)

### Preventing Access By Underage/Unauthorized Players

This is not expressly covered by Arkansas statutes or regulations.

### Risks Associated With Gambling

This is not expressly covered by Arkansas statutes or regulations.

### Signs Of A Potential Gambling Problem

This is not expressly covered by Arkansas statutes or regulations.

### Behavior Related To Problem Gambling

This is not expressly covered by Arkansas statutes or regulations.

### How To Access Personal Data On Responsible Gambling

This is not expressly covered by Arkansas statutes or regulations. However, each operator shall establish, maintain, implement and comply with standards that the Commission shall adopt and publish pursuant to the provisions of these Rules. Such minimum standards shall include internal controls for [...] promoting responsible interactive gaming and preventing individuals who have self-excluded from engaging in interactive gaming. [Rule 5.070 Arkansas Casino Gaming Rules](#).

### Direct Links To Problem Gambling Organization

Licensees shall conspicuously display and make available to patrons, upon access to their wagering account, the following responsible gambling message: [Licensee's name] encourages you to gamble responsibly. If you or someone you know has a gambling problem, assistance is available by calling or texting 1-800-522-4700, chatting online via <http://www.ncpgambling.org/help-treatment/chat/> or visiting the National Council on Problem Gambling Services website at <http://www.ncpgambling>. The Licensee may modify the foregoing message by inserting any other problem gambling hotline number and/or website approved for such purpose by the Commission. If either the helpline number or website address changes, the Commission may administratively approve the use of an alternative helpline number or website address. [Rule 4.225\(17\)\(b\) Arkansas Casino Gaming Rules](#).

### Promotion Of Responsible Gambling Information:

This is not expressly covered by Arkansas statutes or regulations.

### Use Of Data To Promote Responsible Gambling Tools:

This is not expressly covered by Arkansas statutes or regulations.

### Evaluation Of Responsible Gambling Tool Adoption:

This is not expressly covered by Arkansas statutes or

regulations.

### Expert Input Into Responsible Gambling Resources:

This is not expressly covered by Arkansas statutes or regulations.

### Promotion Of Responsible Gambling On Social Media:

This is not expressly covered by Arkansas statutes or regulations.

### Testing Of External Links:

Operators must provide for the prominent display of the following information on a page which, by virtue of the construction of the website, authorized players must access before beginning a gambling session: Active links to [...] a problem gambling website that is designed to offer information pertaining to responsible gaming. [Rule 5.150\(6\)\(b\) Arkansas Casino Gaming Rules](#).

## Time and Budget Management

### Instant Access To Personal Responsible Gambling Data:

Each licensee that offers wagering accounts shall adopt, conspicuously display, make available, and adhere to written, comprehensive rules governing wagering account transactions. Such rules must include, at a minimum [...] that the licensee shall provide each patron, upon reasonable request and consistent with its internal control policies, with a statement of account showing each wagering account deposit, withdrawal, credit, and debit made during the time period reported by the account statement. [Rule 4.225\(18\)\(b\) Arkansas Casino Gaming Rules](#).

### Mandatory Limit Setting At Account Creation:

This is not expressly covered by Arkansas statutes or regulations.

### Promotion Of Limits On Platform:

This is not expressly covered by Arkansas statutes or regulations.

### Deposit Limits:

Licensees shall ensure that its patrons have the ability to select responsible gambling options associated with their wagering account that include deposit limits establishing the amount of total deposits a patron can make to their wagering account within a specified period of time. [Rule 4.225\(17\)\(a\) Arkansas](#)

[Casino Gaming Rules](#).

### Time/Spend Limits:

An operator shall ensure that an authorized player has the ability, through the authorized player's interactive gaming account, to select responsible gambling options that include without limitation [...] loss limits establishing the net loss that can occur within a specified period of time [and] time based exclusion from gambling settings [and] play time limits establishing the total amount of time available for play during a specified period of time. [Rule 5.110\(4\)\(a-f\) Arkansas Casino Gaming Rules](#).

### Delayed Implementation For Increased Limits:

This is not expressly covered by Arkansas statutes or regulations.

### Prohibition On Reverse Withdrawals:

This is not expressly covered by Arkansas statutes or regulations.

### Restriction On Promotions During Withdrawals:

This is not expressly covered by Arkansas statutes or regulations.

## Time-Out and Self-Exclusion

### Time-Out Tool Available:

An operator shall ensure that an authorized player has the ability, through the authorized player's interactive gaming account, to select responsible gambling options that include without limitation [...] time based exclusion from gambling settings. [Rule 5.120\(4\)\(f\) Arkansas Casino Gaming Rules](#).

### Self-Exclusion Accessibility:

Operators must have and put into effect policies and procedures for self-exclusion and take all reasonable steps to immediately refuse service or to otherwise prevent an individual who has self-excluded from participating in interactive gaming. These policies and procedures include without limitation the following: (a) The maintenance of a register of those individuals who have self-excluded that includes the name, address and account details of self-excluded individuals; (b) The closing of the interactive gaming account held by the individual who has self-excluded; (c) Employee training to ensure enforcement of these policies and procedures; and (d) Provisions precluding an individual who has self-excluded from being

allowed to again engage in interactive gaming until a reasonable amount of time of not less than 30 days has passed since the individual self-excluded. [Rule 5.130\(1\) Arkansas Casino Gaming Rules](#).

#### **Self-Exclusion At Product Level:**

This is not expressly covered by Arkansas statutes or regulations.

#### **Self-Exclusion Length:**

This is not expressly covered by Arkansas statutes or regulations.

#### **Self-Exclusion Communication:**

This is not expressly covered by Arkansas statutes or regulations.

#### **Self-Exclusion Effective Immediately:**

This is not expressly covered by Arkansas statutes or regulations.

#### **Communication with Excluded Players:**

Operators must take all reasonable steps to prevent any marketing material from being sent to an individual who has self-excluded. [Rule 5.130\(2\) Arkansas Casino Gaming Rules](#).

#### **Self-Exclusion Renewal:**

This is not expressly covered by Arkansas statutes or regulations.

#### **Oversight Of Reinstatement Process:**

This is not expressly covered by Arkansas statutes or regulations.

## **Customer Support**

#### **Customer Service Easily Accessible:**

This is not expressly covered by Arkansas statutes or regulations.

#### **Policies For Customers In Distress:**

This is not expressly covered by Arkansas statutes or regulations.

#### **Monitoring For Signs Of Problem Gambling:**

This is not expressly covered by Arkansas statutes or regulations.

#### **Accessible Complaints And Disputes Process:**

This is not expressly covered by Arkansas statutes or regulations.

## **Marketing and Advertising**

#### **Marketing Policy Statement:**

This is not expressly covered by Arkansas statutes or regulations.

#### **Marketing To Avoid:**

##### *Promoting Gambling As A Solution To Financial Problems*

This is not expressly covered by Arkansas statutes or regulations. However, without limiting the generality of the foregoing, the following acts or omissions may be determined to be unsuitable methods of operation [...] Failure to conduct advertising and public relations activities in accordance with decency, dignity, good taste, honesty and inoffensiveness, including, but not limited to, advertising that is false or materially misleading. [Rule 4.011 Arkansas Casino Gaming Rules](#).

##### *Promotion Of Excessive Gambling*

This is not expressly covered by Arkansas statutes or regulations. However, without limiting the generality of the foregoing, the following acts or omissions may be determined to be unsuitable methods of operation [...] Failure to conduct advertising and public relations activities in accordance with decency, dignity, good taste, honesty and inoffensiveness, including, but not limited to, advertising that is false or materially misleading. [Rule 4.011 Arkansas Casino Gaming Rules](#).

##### *Misleading Players On Chances of Winning*

Without limiting the generality of the foregoing, the following acts or omissions may be determined to be unsuitable methods of operation [...] Failure to conduct advertising and public relations activities in accordance with decency, dignity, good taste, honesty and inoffensiveness, including, but not limited to, advertising that is false or materially misleading. [Rule 4.011 Arkansas Casino Gaming Rules](#).

An operator, including its employees or agents, shall be truthful and non-deceptive in all aspects of its interactive gaming advertising and promotions. An operator which engages in any promotion related to interactive gaming shall clearly and concisely explain the terms of the promotion and adhere to such terms. [Rule 5.155 Arkansas Casino Gaming Rules](#).

#### *Appealing To Minors*

This is not expressly covered by Arkansas statutes or regulations.

### ***Presenting Gambling As Risk-Free***

This is not expressly covered by Arkansas statutes or regulations. However, without limiting the generality of the foregoing, the following acts or omissions may be determined to be unsuitable methods of operation [...] Failure to conduct advertising and public relations activities in accordance with decency, dignity, good taste, honesty and inoffensiveness, including, but not limited to, advertising that is false or materially misleading. [Rule 4.011 Arkansas Casino Gaming Rules](#).

### ***Encouraging Problematic Play***

This is not expressly covered by Arkansas statutes or regulations.

### ***Marketing Risk Assessment:***

This is not expressly covered by Arkansas statutes or regulations.

### ***Conditions Of Bonus Offers Clear:***

This is not expressly covered by Arkansas statutes or regulations. However, without limiting the generality of the foregoing, the following acts or omissions may be determined to be unsuitable methods of operation [...] Failure to conduct advertising and public relations activities in accordance with decency, dignity, good taste, honesty and inoffensiveness, including, but not limited to, advertising that is false or materially misleading. [Rule 4.011 Arkansas Casino Gaming Rules](#).

### ***Separation Of Responsible Gambling And Product Marketing:***

This is not expressly covered by Arkansas statutes or regulations.

### ***Advertising To Adults-Only:***

This is not expressly covered by Arkansas statutes or regulations.

### ***Avoiding Higher-Risk Groups:***

This is not expressly covered by Arkansas statutes or regulations.

### ***Age-Gating Of Social Media Marketing:***

This is not expressly covered by Arkansas statutes or regulations.

### ***Opt-Out/Limits On Advertising Available:***

This is not expressly covered by Arkansas statutes or regulations.

## **Game Play**

### ***Games Display Bets, Wins, Losses And Account Balances As Cash:***

This is not expressly covered by Arkansas statutes or regulations.

### ***Site Avoids Reinforcing Myths:***

This is not expressly covered by Arkansas statutes or regulations.

### ***Responsible Gambling Review Of New Game Features:***

This is not expressly covered by Arkansas statutes or regulations.

### ***Communications Do Not Encourage Increased Play Or Chasing Losses:***

This is not expressly covered by Arkansas statutes or regulations.

### ***Encouraging Positive Play:***

This is not expressly covered by Arkansas statutes or regulations.

### ***Platform Accessibility:***

This is not expressly covered by Arkansas statutes or regulations.

## **Know Your Customer**

### ***Minimum Age Stated On Platform:***

Operators must provide for the prominent display of the following information on a page which, by virtue of the construction of the website, authorized players must access before beginning a gambling session: [...] A statement that persons under the age of 21 are not permitted to engage in interactive gaming. [Rule 5.150\(4\) Arkansas Casino Gaming Rules](#).

### ***Measures To Prevent Underage Access:***

This is not expressly covered by Arkansas statutes or regulations. However, a licensee may create a wagering account for a patron only after it has registered the patron, either remotely or in person, as follows: (a) Obtained, recorded, and verified: (1) The identity of the patron; (2) The patron's date of birth; (3) The patron's physical address; and (4) The patron's social security number, ITIN or equivalent means of identification acceptable to the Arkansas Racing Commission. [Rule 4.225\(5\)\(a\) Arkansas Casino Gaming Rules](#).

**Age Verification Required Upon Registration:**  
A licensee may create a wagering account for a patron only after it has registered the patron, either remotely or in person, as follows: (a) Obtained, recorded, and verified: (1) The identity of the patron; (2) The patron's date of birth; (3) The patron's physical address; and (4) The patron's social security number, ITIN or equivalent means of identification acceptable to the Arkansas Racing Commission. [Rule 4.225\(5\)\(a\) Arkansas Casino Gaming Rules](#).

**Immediate Blocking Of Underage Play:**  
This is not expressly covered by Arkansas statutes or regulations. However, a licensee may create a wagering account for a patron only after it has registered the patron, either remotely or in person, as follows: (a) Obtained, recorded, and verified: (1) The identity of the patron; (2) The patron's date of birth; (3) The patron's physical address; and (4) The patron's social security number, ITIN or equivalent means of identification acceptable to the Arkansas Racing Commission. [Rule 4.225\(5\)\(a\) Arkansas Casino Gaming Rules](#).

**Addressing Underage Play At Approved Account:**  
This is not expressly covered by Arkansas statutes or regulations. However, before registering an individual as an authorized player, the operator must have the individual affirm [...] that the individual has been informed and has acknowledged that, as an authorized player, the individual is prohibited from allowing any other person access to or use of his or her interactive gaming account. [Rule 5.110\(3\)\(c\) Arkansas Casino Gaming Rules](#).

**Minimum Age Of 21:**  
Individuals under the age of 21 are prohibited from engaging in casino gaming. [Section 3\(d\) Arkansas Casino Gaming Amendment of 2018](#).  
An operator may register an individual as an authorized player only if the individual provides the operator with the following information: (a) The identity of the individual; (b) The individual's date of birth showing that the individual is 21 years of age or older. [Rule 5.110\(2\) Arkansas Casino Gaming Rules](#).

**Duplicate Accounts Prevented:**  
An operator shall ensure that an individual registered as an authorized player holds only one interactive gaming account with the operator. [Rule 5.120\(2\)\(a\) Arkansas Casino Gaming Rules](#).

**Age Verification When Adding New Payment Methods:**

This is not expressly covered by Arkansas statutes and regulations.

**Prohibition On Offering Of Credit:**

This is not expressly covered by Arkansas statutes and regulations. In fact, funds may be deposited by a patron into the patron's wagering account [through] Funds derived from the extension of credit to the patron by the licensee. [Rule 4.225\(8\)\(f\) Arkansas Casino Gaming Rules](#).

**Prohibition On Credit Cards:**

This is not expressly covered by Arkansas statutes and regulations. In fact, funds may be deposited by a patron into the patron's wagering account [through] Debits from the patron's debit instrument, prepaid access instrument, or credit card. [Rule 4.225\(8\)\(d\) Arkansas Casino Gaming Rules](#).

## Research, Education and Treatment

**Financial Commitment To Addressing Gambling-Related Harm:**

This is not expressly covered by Arkansas statutes and regulations.

**Evaluation Through Research Program:**

This is not expressly covered by Arkansas statutes and regulations.

**Contribution To Public Health Messaging:**

This is not expressly covered by Arkansas statutes and regulations.

**Play Data Available For Research:**

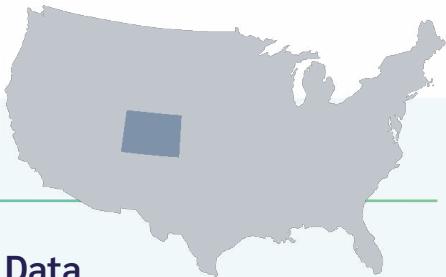
This is not expressly covered by Arkansas statutes and regulations.

ARKANSAS	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	
Designated Executive For Responsible Gambling	
Annual Review Of Policy	
Strategy For Responsible Gambling	
Annual Strategy Evaluation and Progress Reporting	
Employee Protection Plan	
<b>STAFF TRAINING</b>	
Annual Training	
Additional Training For Customer-Facing Staff	
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	
Promotion Of Responsible Gambling Tools At Account Creation	
Addressing Myths Associated With Gambling	
Information On Odds And House Advantage	✓
Preventing Access By Underage/Unauthorized Players	
Risks Associated With Gambling	
Signs Of A Potential Gambling Problem	
Behavior Related To Problem Gambling	
How To Access Personal Data On Responsible Gambling	
Direct Links To Problem Gambling Organization	✓
Promotion Of Responsible Gambling Information	
Use Of Data To Promote Responsible Gambling Tools	
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	✓

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	✓
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	
Ability To Set Deposit Limits	✓
Ability To Set Time/Spend Limits	✓
Delayed Implementation For Increased Limits	
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	✓
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	
Self-Exclusion Communication	
Self-Exclusion Effective Immediately	
Communication With Excluded Players	✓
Self-Exclusion Renewal	
Oversight Of Reinstatement Process	
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	
Policies For Customers In Distress	
Monitoring For Signs Of Problem Gambling	
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<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	
Promoting Excessive Gambling	
Misleading Players On Chances Of Winning	✓
Appealing To Minors	

ARKANSAS	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	
Encouraging Problematic Play	
Marketing Risk Assessment	
Conditions Of Bonus Offers Clear	
Separation Of Responsible Gambling And Product Marketing	
Advertising To Adults-Only	
Avoiding Higher-Risk Groups	
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	
Encouraging Positive Play	
Platform Accessibility	

EXPRESSLY COVERED	
<b>KNOW YOUR CUSTOMER</b>	
Minimum Age Stated On Platform	✓
Measures To Prevent Underage Access	
Age Verification Required Upon Registration	✓
Immediate Blocking Of Underage Play	
Addressing Underage Play At Approved Account	
Minimum Age Of 21	✓
Duplicate Accounts Prevented	✓
Age Verification When Adding New Payment Methods	
Prohibition On Offering Of Credit	
Prohibition On Credit Cards	
<b>RESEARCH, EDUCATION AND TREATMENT</b>	
Financial Commitment To Address Gambling-Related Harm	
Evaluation Through Research Program	
Contribution To Public Health Messaging	
Play Data Available To Research	



## Colorado

Colorado launched its mobile sports betting market in May 2020, following approval of a state law and statewide referendum in 2019.

The state's legislation allows for each of the licensed casinos in Black Hawk, Cripple Creek and Century City to deploy a mobile sports betting platform and offer a retail sportsbook in their facilities.

### Key Market Data

Adult Population:	5.88m
Sports Betting Law:	Colorado Limited Gaming Control Act, Part 15
Key Sports Betting Regulation:	Colorado Sports Betting Regulations
Regulatory Authority:	Colorado Limited Gaming Control Commission; Colorado Division of Gaming
Sports Betting Market Opened:	May, 2020

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

**Policy Commitment To Responsible Gambling:** Each sports betting website, mobile application, and self-service gaming device (kiosk) shall display a responsible gaming logo in a manner approved by the Director or Director's designee to direct a patron to the Sports Betting Operator's responsible gaming webpage. Master, Sports Betting Operator, and Internet Sports Betting Operator licensees shall operate under the same responsible gaming guidelines as detailed in these Rules, where applicable. The responsible gaming webpage shall be accessible to a patron during a sports betting patron session and shall contain, at a minimum, the following:

- a. A prominent message that states, "Gambling problem? Call or TEXT 1-800-GAMBLER";
- b. A direct link to the website and other internet resources dedicated to helping people with potential gambling problems as directed by the Commission;
- c. A clear statement of the Sports Betting Operation's policy and commitment to responsible gaming along with a link to the

Sports Betting Operator's specific self-exclusion program along with information on self-exclusion through the Division or Division's website.

[Rule 9.1\(1\), Colorado Sports Betting Regulations.](#)

Sports Betting Operations shall submit to the Division their strategy for the implementation of a responsible gaming program. The responsible gaming strategy shall not only include self-directed limits by players, it shall also include the licensees commitment as a company to a robust responsible gaming platform. The plan for implementation shall be submitted to the Division no later than April 1, 2023. Sports Betting Operations that begin operating after April 1, 2023 shall have a responsible gaming strategy in place prior to commencing live operations. Beginning October 1, 2023 and on or before October 1 each year thereafter, Sports Betting Operations shall submit to the Division any updates to its strategic implementation plan. The strategic implementation plan shall include but is not limited to the following:

- a. A detailed explanation of the options available for customers to set self-directed limits on all aspects of their deposits, withdrawals, limits on betting and time frames those limits take place.

- Additionally, an explanation of all responsible gaming tools that are at the players disposal.
- b. A detail of the staffing level, including the lead staff position for the responsible gaming program, staffing positions dedicated to responsible gaming, employee education and outreach to players identified as problem gamblers or players that are at risk or show signs of problems gaming.
  - c. A detail of the use of player data and technology to aid in identifying potential problem gamblers. Detail should be provided on how the operators or a contracted third party's technology will provide automated triggers on potential problem gamblers. List should be provided detail on what triggers are being identified and how the operator has identified those as critical matrix to follow. Additionally, what plans the operator has to continually update and learn the best way to identify problem gamblers on their site
  - d. A detail of the levels of intervention and education provided to identified at risk players. Provide examples of materials and/or media used for intervention and education.
  - e. Detail internal controls to identify those persons who engage in gaming and sports betting activity, controlled by the licensee, who are included on the exclusion list. Internal controls should include prohibiting or stopping persons on the exclusion list and controls in place to prevent collection of winnings by an excluded person.
  - f. Additionally, provide any information relevant to the company as a whole on strategic direction for responsible gaming.

[Rule 9.6\(1\), Colorado Sports Betting Regulations.](#)

### Designated Executive For Responsible Gambling:

This is expressly covered under the "Policy Commitment to Responsible Gambling" standard above. For more information, see [Rule 9.6\(1\)\(b\), Colorado Sports Betting Regulations.](#)

### Annual Review Of Policy:

This is expressly covered under the "Policy Commitment to Responsible Gambling" standard above. For more information, see [Rule 9.6\(1\), Colorado Sports Betting Regulations.](#)

### Strategy For Responsible Gambling:

This is expressly covered under the "Policy Commitment to Responsible Gambling" standard above. For more information, see [Rule 9.6\(1\), Colorado Sports Betting Regulations.](#)

### Annual Strategy Evaluation and Progress Reporting:

This is not expressly covered by Colorado statutes or regulations.

### Employee Protection Policy:

This is not expressly covered by Colorado statutes or regulations. However, Sports Betting Operations are required to submit their responsible gaming strategy and implementation plan to the Division, which includes a detail of the staffing level, including the lead staff position for the responsible gaming program, staffing positions dedicated to responsible gaming, employee education and outreach to players identified as problem gamblers or players that are at risk or show signs of problems gaming. [Rule 9.6\(1\)\(b\), Colorado Sports Betting Regulations.](#)

## Staff Training

### Annual Training:

This is not expressly covered by Colorado statutes or regulations. However, Sports Betting Operations shall submit to the Division their strategy for the implementation of a responsible gaming program. The responsible gaming strategy shall not only include self-directed limits by players, it shall also include the licensees commitment as a company to a robust responsible gaming platform. The plan for implementation shall be submitted to the Division no later than April 1, 2023. Sports Betting Operations that begin operating after April 1, 2023 shall have a responsible gaming strategy in place prior to commencing live operations. Beginning October 1, 2023 and on or before October 1 each year thereafter, Sports Betting Operations shall submit to the Division any updates to its strategic implementation plan. The strategic implementation plan shall include but is not limited to the following:

- b. A detail of the staffing level, including the lead staff position for the responsible gaming program, staffing positions dedicated to responsible gaming, employee education and outreach to players identified as problem gamblers or players that are at risk or show signs of problems gaming.

Rule 9.6(1)(b), Colorado Sports Betting Regulations.

### **Additional Training For Customer-Facing Staff:**

This is not expressly covered by Colorado statutes or regulations. However, Sports Betting Operations shall submit to the Division their strategy for the implementation of a responsible gaming program. The responsible gaming strategy shall not only include self-directed limits by players, it shall also include the licensees commitment as a company to a robust responsible gaming platform. The plan for implementation shall be submitted to the Division no later than April 1, 2023. Sports Betting Operations that begin operating after April 1, 2023 shall have a responsible gaming strategy in place prior to commencing live operations. Beginning October 1, 2023 and on or before October 1 each year thereafter, Sports Betting Operations shall submit to the Division any updates to its strategic implementation plan. The strategic implementation plan shall include but is not limited to the following:

- b. A detail of the staffing level, including the lead staff position for the responsible gaming program, staffing positions dedicated to responsible gaming, employee education and outreach to players identified as problem gamblers or players that are at risk or show signs of problems gaming.

Rule 9.6(1)(b), Colorado Sports Betting Regulations.

### **Updates To Training Courses:**

This is not expressly covered by Colorado statutes or regulations. However, Sports Betting Operations shall submit to the Division their strategy for the implementation of a responsible gaming program. The responsible gaming strategy shall not only include self-directed limits by players, it shall also include the licensees commitment as a company to a robust responsible gaming platform. The plan for implementation shall be submitted to the Division no later than April 1, 2023. Sports Betting Operations that begin operating after April 1, 2023 shall have a responsible gaming strategy in place prior to commencing live operations. Beginning October 1, 2023 and on or before October 1 each year thereafter, Sports Betting Operations shall submit to the Division any updates to its strategic implementation plan. The strategic implementation plan shall include but is not limited to the following:

- b. A detail of the staffing level, including the

lead staff position for the responsible gaming program, staffing positions dedicated to responsible gaming, employee education and outreach to players identified as problem gamblers or players that are at risk or show signs of problems gaming.

Rule 9.6(1)(b), Colorado Sports Betting Regulations.

### **Lived Experience In Training Content:**

This is not expressly covered by Colorado statutes or regulations.

### **Evaluation Of Training Effectiveness:**

This is not expressly covered by Colorado statutes or regulations.

## **Supporting Informed Decision Making by Players**

### **Providing Players With Readily Accessible Responsible Gambling Information:**

Each sports betting website, mobile application, and self-service gaming device (kiosk) shall display a responsible gaming logo in a manner approved by the Director or Director's designee to direct a patron to the Sports Betting Operator's responsible gaming webpage. Master, Sports Betting Operator, and Internet Sports Betting Operator licensees shall operate under the same responsible gaming guidelines as detailed in these Rules, where applicable. The responsible gaming webpage shall be accessible to a patron during a sports betting patron session and shall contain, at a minimum, the following:

- a. A prominent message that states, "Gambling problem? Call or TEXT 1-800-GAMBLER";
- b. A direct link to the website and other internet resources dedicated to helping people with potential gambling problems as directed by the Commission;
- c. A clear statement of the Sports Betting Operation's policy and commitment to responsible gaming along with a link to the Sports Betting Operator's specific self-exclusion program along with information on self-exclusion through the Division or Division's website.

Rule 9.1(1), Colorado Sports Betting Regulations.

Sports Betting Operations shall submit to the Division their strategy for the implementation of a responsible gaming program. The responsible gaming strategy

shall not only include self-directed limits by players, it shall also include the licensees commitment as a company to a robust responsible gaming platform. The plan for implementation shall be submitted to the Division no later than April 1, 2023. Sports Betting Operations that begin operating after April 1, 2023 shall have a responsible gaming strategy in place prior to commencing live operations. Beginning October 1, 2023 and on or before October 1 each year thereafter, Sports Betting Operations shall submit to the Division any updates to its strategic implementation plan. The strategic implementation plan shall include but is not limited to the following:

- a. A detailed explanation of the options available for customers to set self-directed limits on all aspects of their deposits, withdrawals, limits on betting and time frames those limits take place. Additionally, an explanation of all responsible gaming tools that are at the players disposal.
- b. A detail of the staffing level, including the lead staff position for the responsible gaming program, staffing positions dedicated to responsible gaming, employee education and outreach to players identified as problem gamblers or players that are at risk or show signs of problems gaming.
- c. A detail of the use of player data and technology to aid in identifying potential problem gamblers. Detail should be provided on how the operators or a contracted third party's technology will provide automated triggers on potential problem gamblers. List should be provided detail on what triggers are being identified and how the operator has identified those as critical matrix to follow. Additionally, what plans the operator has to continually update and learn the best way to identify problem gamblers on their site
- d. A detail of the levels of intervention and education provided to identified at risk players. Provide examples of materials and/or media used for intervention and education.
- e. Detail internal controls to identify those persons who engage in gaming and sports betting activity, controlled by the licensee, who are included on the exclusion list. Internal controls should include prohibiting or stopping persons on the exclusion list and controls in place to prevent collection of winnings by an excluded person.
- f. Additionally, provide any information relevant to

the company as a whole on strategic direction for responsible gaming.

[Rule 9.6\(1\), Colorado Sports Betting Regulations.](#)

*Practical Tips To Keep Within Limits*

This is expressly covered under the "Providing Players with Readily Accessible Responsible Gambling Information" standard above. For more information, see [Rule 9.6\(1\)\(a\), Colorado Sports Betting Regulations.](#)

*Promotion Of Responsible Gambling Tools At Account Creation*

Patron account controls.

- a. Patron protection information must be readily accessible to the patron. The patron protection information must contain at a minimum:
  - i. Information about potential risks associated with excessive participation, and where to get help related to betting responsibly;
  - ii. The self-imposed limitations shall be available to the patron at both the time of account registration and first deposit;
  - iii. A list of the available patron protection measures that can be invoked by the patron, such as self-imposed limits, and information on how to invoke those measures; and
  - iv. Mechanisms in place which detect unauthorized use of their account, such as reviewing credit card statements against known deposits.

[Rule 7.11\(3\)\(a\), Colorado Sports Betting Regulations.](#)

*Addressing Myths Associated With Gambling*

This is not expressly covered by Colorado statutes or regulations.

*Information On Odds And House Advantage*

Master or Sports Betting Operator licensees and an Internet Sports Betting Operator shall adopt comprehensive house rules. Master or Sports Betting Operator licensees must post prominently and have available for inspection their house rules on the licensed premises. An Internet Sports Betting Operator must post prominently and have available on their internet site and mobile applications its house rules. Initial house rules shall be approved by the Director or the Director's designee that include, at a minimum, the following:

1. Method for calculation and payment of winning wagers;

2. Effect of schedule changes;
3. Method of notifying patrons of odds or proposition changes;
4. Acceptance of wagers at other than posted terms;
5. Expiration of any winning ticket one year after the date of the event;
6. Lost ticket policy;
7. Method of contacting the Sports Betting Operator for questions and complaints;
8. Description of prohibited sports betting participants;
9. Method of funding a sports wager;
10. Instructions on how to redeem a winning bet by mail, if the Sports Betting Operator allows patrons to do so;
11. Maximum payouts; however, such limits shall only be established through limiting the amount wagered and cannot be applied to reduce a winning wager amount; and
12. A policy by which the Sports Betting Operator can cancel or void wagers in accordance with these rules, including defining “obvious error.”
  - a. The house rules, together with any other information the Director deems appropriate, shall be conspicuously displayed in the sports betting wagering area, posted on the Operator’s internet website, and included in the terms and conditions of the sports betting account and copies shall be made readily available to patrons.
  - b. Amendments to the house rules must be filed with the Division highlighting the amendment(s). The Director or the Director’s designee may at any time request additional explanation or modification of the changes.
13. A clear statement that the person who accepts and settles a wager is responsible for receiving and addressing any patron disputes.

[Rule 6.10, Colorado Sports Betting Regulations.](#)

#### *Preventing Access By Underage/Unauthorized Players*

This is not expressly covered by Colorado statutes or regulations. However, a full identity check must be undertaken before a patron is allowed to place a wager:

- a. Only patrons twenty-one (21) years of age and

older may deposit funds or participate in betting. The Sports Betting Operation must deny the ability to deposit funds or participate in betting to any person that submits a birth date that indicates they are under the legal participation age.

- b. Patron verification must use commercially reasonable standards in conformity with Rule 6.11 to confirm that the patron is not a prohibited sports betting participant.
- c. Details of patron verification must be kept in a secure manner.
- d. Third-party service providers may be used for age and identity verification of patrons.
- e. The operator must have a documented policy for the handling of patrons discovered to be using an account in a fraudulent manner, including but not limited to:
  - i. The maintenance of information about any patron’s activity, such that if fraudulent activity is detected, the regulatory body has all of the necessary information to take appropriate action;
  - ii. The suspension of any patron account discovered to be providing access to fraudulent patrons; and
  - iii. The treatment of deposits, wagers, and wins associated with a fraudulent patron’s account.

[Rule 7.11\(2\), Colorado Sports Betting Regulations.](#)

#### *Risks Associated With Gambling*

This is expressly covered under the “Promotion of Responsible Gambling Tools at Account Creation” standard above. For more information, see [Rule 7.11\(3\)\(a\)\(i\), Colorado Sports Betting Regulations.](#)

#### *Signs Of A Potential Gambling Problem*

Patron protection information must be readily accessible to the patron. The patron protection information must contain at a minimum:

- i. Information about potential risks associated with excessive participation, and where to get help related to betting responsibly.

[Rule 7.11\(3\)\(a\)\(i\), Colorado Sports Betting Regulations.](#)

#### *Behavior Related To Problem Gambling*

This is expressly covered under the “Signs Of A Potential Gambling Problem” standard above. For more information, see [Rule 7.11\(3\)\(a\)\(i\), Colorado](#)

## Sports Betting Regulations.

### **How To Access Personal Data On Responsible Gambling**

This is not expressly covered by Colorado statutes or regulations.

### **Direct Links To Problem Gambling Organization**

This is expressly covered under the “Providing Players With Readily Accessible Responsible Gambling Information” standard above. For more information, see [Rule 9.1\(1\)\(b\), Colorado Sports Betting Regulations](#).

### **Promotion Of Responsible Gambling Information:**

Sports Betting Operators and Internet Sports Betting Operators on or before October 1, 2023, and on or before October 1 each year thereafter shall submit to the Director a report that describes the efforts of the licensee in the preceding state fiscal year (July 1st through June 30th) to promote responsible gaming in the state via advertising and other promotional methods and the licensee’s plans concerning such promotional efforts in the current state fiscal year. [Rule 9.4\(3\), Colorado Sports Betting Regulations](#).

### **Use Of Data To Promote Responsible Gambling Tools:**

This is expressly covered under the “Providing Players with Readily Accessible Responsible Gambling Information” standard above. For more information, see [Rule 9.6\(1\)\(c\), Colorado Sports Betting Regulations](#).

### **Evaluation Of Responsible Gambling Tool Adoption:**

This is not expressly covered by Colorado statutes or regulations. However, Sports Betting Operators and Internet Sports Betting Operators on or before October 1, 2023, and on or before October 1 each year thereafter shall submit to the Director a report that describes the efforts of the licensee in the preceding state fiscal year (July 1st through June 30th) to promote responsible gaming in the state via advertising and other promotional methods and the licensee’s plans concerning such promotional efforts in the current state fiscal year. [Rule 9.4\(3\), Colorado Sports Betting Regulations](#).

### **Expert Input Into Responsible Gambling Resources:**

This is not expressly covered by Colorado statutes or

regulations.

### **Promotion Of Responsible Gambling On Social Media:**

This is not expressly covered by Colorado statutes or regulations. However, Sports Betting Operators and Internet Sports Betting Operators on or before October 1, 2023, and on or before October 1 each year thereafter shall submit to the Director a report that describes the efforts of the licensee in the preceding state fiscal year (July 1st through June 30th) to promote responsible gaming in the state via advertising and other promotional methods and the licensee’s plans concerning such promotional efforts in the current state fiscal year. [Rule 9.4\(3\), Colorado Sports Betting Regulations](#).

### **Testing Of External Links:**

This is not expressly covered by Colorado statutes or regulations.

## **Time and Budget Management**

### **Instant Access To Personal Responsible Gambling Data:**

Sports betting systems shall provide an account statement with account details to a patron on demand, which shall include detailed account activity for at least the prior six (6) months. In addition, an online sports betting system shall, upon request, be capable of providing a summary statement of all patron activity during the past two (2) years. [Rule 7.11\(9\)\(a\), Colorado Sports Betting Regulations](#).

### **Mandatory Limit Setting At Account Creation:**

This is not expressly covered by Colorado statutes or regulations. However, operators must make limit-setting available to a patron, as highlighted below.

### **Promotion Of Limits On Platform:**

Patron account controls.

- a. Patron protection information must be readily accessible to the patron. The patron protection information must contain at a minimum:
  - ii. The self-imposed limitations shall be available to the patron at both the time of account registration and first deposit;
  - iii. A list of the available patron protection measures that can be invoked by the patron, such as self-imposed limits, and information on how to invoke those measures; and

[Rule 7.11\(3\)\(a\)\(ii-iii\), Colorado Sports Betting](#)

## Regulations.

Sports Betting Operations shall submit to the Division their strategy for the implementation of a responsible gaming program. The responsible gaming strategy shall not only include self-directed limits by players, it shall also include the licensees commitment as a company to a robust responsible gaming platform. The plan for implementation shall be submitted to the Division no later than April 1, 2023. Sports Betting Operations that begin operating after April 1, 2023 shall have a responsible gaming strategy in place prior to commencing live operations. Beginning October 1, 2023 and on or before October 1 each year thereafter, Sports Betting Operations shall submit to the Division any updates to its strategic implementation plan. The strategic implementation plan shall include but is not limited to the following:

- c. A detail of the use of player data and technology to aid in identifying potential problem gamblers. Detail should be provided on how the operators or a contracted third party's technology will provide automated triggers on potential problem gamblers. List should be provided detail on what triggers are being identified and how the operator has identified those as critical matrix to follow. Additionally, what plans the operator has to continually update and learn the best way to identify problem gamblers on their site

[Rule 9.6\(1\)\(c\), Colorado Sports Betting Regulations.](#)

## **Deposit Limits:**

Patrons must be provided with an easy and obvious method to impose limitations for betting parameters including, but not limited to, deposits, wagers and time-based limitations. The self-imposed limitation method must provide the following functionality:

- i. Upon receiving any self-imposed limitation order, the Sports Betting Operation must ensure that all specified limits are correctly implemented immediately or at the point in time that was clearly indicated to the patron;
- ii. The self-imposed limitations set by a patron must not override more restrictive operator imposed limitations. The more restrictive limitations must take priority;
- iii. Once established by a patron and implemented by the sports betting system, it must only be possible to reduce the severity of self-imposed limitations upon 24 hours' notice, or as required by the Commission; and

- iv. Self-imposed limitations must not be compromised by internal status events, such as self-imposed exclusion orders and revocations.

[Rule 7.11\(3\)\(b\), Colorado Sports Betting Regulations.](#)

## **Time/Spend Limits:**

This is expressly covered under the "Deposit Limits" standard above. For more information, see [Rule 7.11\(3\)\(b\), Colorado Sports Betting Regulations.](#)

## **Delayed Implementation For Increased Limits:**

This is expressly covered under the "Deposit Limits" standard above. For more information, see [Rule 7.11\(3\)\(b\)\(iii\), Colorado Sports Betting Regulations.](#)

## **Prohibition On Reverse Withdrawals:**

This is not expressly covered by Colorado statutes or regulations. However, prior to beginning sports betting activity, a Sports Betting Operation must submit for approval internal controls for the following:

7. Procedures for Sports Betting Operation-imposed exclusion of patrons, including the following:
  - c. Ensuring that the patron is not prevented from withdrawing any or all of their account balance, provided that the Sports Betting Operation acknowledges that the funds have cleared, and that the reason(s) for exclusion would not prohibit a withdrawal.

[Rule 7.5\(7\)\(c\), Colorado Sports Betting Regulations.](#)

Patron account withdrawal.

- a. A patron must be allowed to withdraw the funds maintained in his or her account, whether such account is open or closed.
- b. A Sports Betting Operation must honor such patron request to withdraw funds within five (5) business days of the request, unless the conditions set forth in subsection (c) are met.
- c. The Sports Betting Operation may decline to honor a patron request to withdraw funds only if the Sports Betting Operator believes in good faith that the patron engaged in either fraudulent conduct or other conduct that would put the Sports Betting Operator in violation of the law. In such cases, the Sports Betting Operator shall:
  - i. Provide notice to the patron of the nature of the investigation of the account; and

- ii. Conduct its investigation in a reasonable and expedient fashion, providing the patron additional written notice of the status of the investigation every tenth business day starting from the day the original notice was provided to the patron.
- d. For purposes of this provision, a request for withdrawal will be considered honored if it is processed by the Sports Betting Operator notwithstanding a delay by a payment processor, credit card issuer, or the custodian of a financial account.

[Rule 7.11\(11\), Colorado Sports Betting Regulations.](#)

### Restriction On Promotions During Withdrawals:

This is not expressly covered by Colorado statutes or regulations. However, all offers and bonuses must:  
Not restrict the customer from withdrawing their own funds or withdrawing winnings from bets placed using their own funds.

[Rule 9.4\(1\)\(e\), Colorado Sports Betting Regulations.](#)

## Time-Out and Self-Exclusion

### Time-Out Tool Available:

This is not expressly covered by Colorado statutes or regulations. However, patrons must be provided with an easy and obvious method to impose limitations for betting parameters including, but not limited to, deposits, wagers and time-based limitations. [Rule 7.11\(3\)\(b\), Colorado Sports Betting Regulations.](#)

### Self-Exclusion Accessibility:

Each Sports Betting Operation shall establish and maintain a self-exclusion program for patrons. Each Sports Betting Operation shall participate by sharing self-exclusion data with the Division in accordance with rule 9.5. Each Sports Betting Operation shall participate by electronically importing self-excluded patron information. If a Sports Betting Operation is unable to electronically import and export self-excluded patron information, another method may be approved by the Director. This self-exclusion is not part of any self-imposed limits or short-term timeout taken by a patron. It only pertains to the limits specifically set forth in 9.5(4)(a). [Rule 9.2, Colorado Sports Betting Regulations.](#)

The Division shall operate a program to consolidate excluded, self-excluded and prohibited individuals in one interactive database repository in order to

keep those individuals from participating in Colorado gaming. The program shall provide an interactive protected database for retail gaming licensees, Sports Betting Operations, sports leagues and individuals that participate in gaming in Colorado, as well as any licensed third-party vendors pre-approved by the Director or the Director's designee which contract with a licensee or Sports Betting Operation. The sole purpose of the exclusion list and database is to ensure timely updates of individuals that may not participate in gaming for all gaming operations in Colorado. The exclusion list shall only be used for the purpose of identifying those individuals who are prohibited from gaming and those that may have excluded themselves because of a gambling problem. Licensees and Sports Betting Operations that receive data from the Division shall use it solely to update their database whether directly or through a Division-approved third-party vendor. The information contained in the database and updates provided to the licensees are confidential and shall only be used for its intended purpose. Limited information may be shared with affiliates and Division-approved third-party vendors for the purpose of ensuring self-excluded individuals do not receive direct marketing. It is a violation for any licensee to use the confidential data in any other way. The Director shall determine how each licensee, league or individual interacts with the database.

- a. Sports Betting Operations shall, as part of their self-exclusion and responsible gaming program, make available to the player easily identifiable within the operators application, the link to the Division's website for self-exclusion. The link should take the player directly to that page from the application.
- b. The Division shall provide database records, sent electronically to the Sports Betting Operations. The Director shall provide one or more excluded or prohibited player lists to Sports Betting Operations. Data records will be in a format detailed by the Director or the Director's designee.
- c. Sports Betting Operations shall receive updates daily from the Division. Sports Betting Operations shall update all new excluded persons within their database.
- d. Sports Betting Operations shall receive the Division database with self-excluded persons that have opted in on or after January 1, 2023, as determined by the Director. The Sports Betting Operation shall make information for players

- that have self-excluded prior to January 1, 2023 upon request.
- e. A licensed third-party vendor may view and use the confidential information contained in the Division's exclusion list and database, so long as the third-party vendor has complied with the following:
- i. The third-party vendor has entered into a contract or written agreement with a licensee outlining the third-party vendor's access and use of the confidential information contained in the Division's exclusion list and database.
  - ii. The third-party vendor has completed and submitted a form prepared by the Director or the Director's designee. As part of the form, the third-party vendor must disclose all retail gaming licensees and Sports Betting Operations that it is providing services to related to the Division's exclusion list and database. As part of the form, the third-party vendor must affirmatively agree not to disclose the confidential information contained in the Division's exclusion list and database, and also agree to only use such confidential information for its intended purpose.
  - iii. The third-party vendor may not access and/or use the confidential information contained in the Division's exclusion list and database until approved in writing by the Director or the Director's designee.
  - iv. The third-party must immediately inform the Division of any changes to its address, any changes to its contract or written agreement with a retail gaming licensee and/or Sports Betting Operation, or its cessation of services relating to the provision of this regulation within five (5) calendar days of the changes or cessation of services.
  - v. The third-party vendor must immediately disclose to the Division within five (5) calendar days any disclosure of the confidential information contained in the Division's exclusion list and database or inappropriate use of such confidential information. The license with which the third-party vendor has contracted and/or entered into a written agreement may be subject to discipline in accordance with the provisions of Article 30 of Title 44, C.R.S., and/or the Gaming and Sports Betting rules and regulations under 1 C.C.R. 207-1 and 1 C.C.R. 207-2 respectively.

[Rule 9.5\(1\), Colorado Sports Betting Regulations.](#)

#### **Self-Exclusion At Product Level:**

This is not expressly covered by Colorado statutes or regulations. In fact, individual self-exclusion means that an individual has made a conscious voluntary effort to exclude themselves from not only that form of gaming but from all forms of gaming under the regulatory purview of the Commission and the Division. [Rule 9.5\(3\)\(a\), Colorado Sports Betting Regulations.](#)

#### **Self-Exclusion Length:**

- a. Individuals that have voluntarily self-excluded from any Sports Betting Operation, retail casino or through the Division shall select the period of exclusion to include:
  - i. One (1) year
  - ii. Three (3) years
  - iii. Five (5) years
- b. An individual who is on the list may submit a request, to the Division, to increase the minimum length of exclusion.

[Rule 9.5\(4\), Colorado Sports Betting Regulations.](#)

#### **Self-Exclusion Communication:**

This is not expressly covered by Colorado statutes or regulations.

#### **Self-Exclusion Effective Immediately:**

The Division shall operate a program to consolidate excluded, self-excluded and prohibited individuals in one interactive database repository in order to keep those individuals from participating in Colorado gaming. The program shall provide an interactive protected database for retail gaming licensees, Sports Betting Operations, sports leagues and individuals that participate in gaming in Colorado, as well as any licensed third-party vendors pre-approved by the Director or the Director's designee which contract with a licensee or Sports Betting Operation. The sole purpose of the exclusion list and database is to ensure timely updates of individuals that may not participate in gaming for all gaming operations in Colorado. The exclusion list shall only be used for the purpose of identifying those individuals who are prohibited from gaming and those that may have excluded themselves

because of a gambling problem. Licensees and Sports Betting Operations that receive data from the Division shall use it solely to update their database whether directly or through a Division-approved third-party vendor. The information contained in the database and updates provided to the licensees are confidential and shall only be used for its intended purpose.

Limited information may be shared with affiliates and Division-approved third-party vendors for the purpose of ensuring self-excluded individuals do not receive direct marketing. It is a violation for any licensee to use the confidential data in any other way. The Director shall determine how each licensee, league or individual interacts with the database. [Rule 9.5\(1\), Colorado Sports Betting Regulations](#).

#### Communication with Excluded Players:

1. For the purpose of this rule, “prohibited participant” shall mean individuals who have voluntarily requested to be excluded from gaming activities and individuals who are required by the Commission to be excluded or ejected from licensed gaming establishments, and sports betting individuals who are prohibited from placing wagers on certain sporting events to the extent that those individuals reside in the Division’s exclusion list database.
2. A Sports Betting Operation shall make all reasonable efforts to ensure that prohibited participants do not receive direct marketing from the Sports Betting Operation or marketing affiliates.
3. A Sports Betting Operation will satisfy this requirement if the Sports Betting Operation and/or marketing affiliates remove the prohibited participant’s name and resident address from the list of patrons to whom direct marketing materials are sent.
4. A Sports Betting Operation and/or its marketing affiliates shall use the current exclusion list provided by the Division. The exclusion list or in person changes shall be used expeditiously to update all direct marketing lists to ensure that excluded and prohibited players are not directly targeted, including but not exclusive of direct mail and email.

[Rule 9.3\(1-4\), Colorado Sports Betting Regulations](#).

#### Self-Exclusion Renewal:

An individual who is on the list may submit a request,

to the Division, to increase the minimum length of exclusion. [Rule 9.5\(4\)\(b\), Colorado Sports Betting Regulations](#).

Individuals that have self-excluded or are on the excluded list will need to fill out and file the form with the Director prior to being removed from exclusion list. No person is automatically removed from the exclusion list when the selected or directed time period ends. [Rule 9.5\(5\)\(a\), Colorado Sports Betting Regulations](#).

#### Oversight Of Reinstatement Process:

Removal from the exclusion list.

- a. Individuals that have self-excluded or are on the excluded list will need to fill out and file the form with the Director prior to being removed from exclusion list. No person is automatically removed from the exclusion list when the selected or directed time period ends.
- b. Sports betting individuals who are prohibited from placing wagers on certain sporting events to the extent that those individuals reside in the Division’s exclusion list database may be removed from the list by their governing body/league or by filling out and filing the form with the Director.
- c. Individuals that are on the exclusion list and have not completed their self-selected period of self-exclusion may petition the Director for removal from the list. The Division may require self-evaluation or evaluation by a professional to ensure the problem gambling or financial issues that led to the self-exclusion have corrected themselves. Removal from the exclusion list prior to the self-selected time period is at the complete discretion of the Director. If an individual’s petition to be removed from the exclusion list prior to the selfselect exclusion period is not approved by the Director, the individual may not re-petition the Director again for the period of one year.

[Rule 9.5\(5\), Colorado Sports Betting Regulations](#).

## Customer Support

#### Customer Service Easily Accessible:

This is not expressly covered by Colorado statutes or regulations. However, it is the responsibility of all Sports Betting Operations to attempt to resolve all valid wager settlement disputes directly with the patron. A wager settlement dispute is valid when a

patron submits a written wager settlement dispute to the Sports Betting Operation via mail or electronic mail to the appropriate customer service address and when a winning wager was:

- a. Settled as a losing wager;
- b. Settled as a winning wager but the payout was incorrect;
- c. Voided by the Sports Betting Operation prior to settlement; or
- d. Settled but the Sports Betting Operation has not paid out the winnings.

Rule 6.11(1), Colorado Sports Betting Regulations.

Each sports betting website, mobile application, and self-service gaming device (kiosk) shall display a responsible gaming logo in a manner approved by the Director or Director's designee to direct a patron to the Sports Betting Operator's responsible gaming webpage. Master, Sports Betting Operator, and Internet Sports Betting Operator licensees shall operate under the same responsible gaming guidelines as detailed in these Rules, where applicable. The responsible gaming webpage shall be accessible to a patron during a sports betting patron session and shall contain, at a minimum, the following:

- a. A prominent message that states, "Gambling problem? Call or TEXT 1-800-GAMBLER";
- b. A direct link to the website and other internet resources dedicated to helping people with potential gambling problems as directed by the Commission;
- c. A clear statement of the Sports Betting Operation's policy and commitment to responsible gaming along with a link to the Sports Betting Operator's specific self-exclusion program along with information on self-exclusion through the Division or Division's website.

Rule 9.1(1), Colorado Sports Betting Regulations.

**Policies For Customers In Distress:**

Sports Betting Operations shall submit to the Division their strategy for the implementation of a responsible gaming program. The responsible gaming strategy shall not only include self-directed limits by players, it shall also include the licensees commitment as a company to a robust responsible gaming platform. The plan for implementation shall be submitted to the Division no later than April 1, 2023. Sports Betting Operations that begin operating after April 1, 2023

shall have a responsible gaming strategy in place prior to commencing live operations. Beginning October 1, 2023 and on or before October 1 each year thereafter, Sports Betting Operations shall submit to the Division any updates to its strategic implementation plan. The strategic implementation plan shall include but is not limited to the following:

- a. A detailed explanation of the options available for customers to set self-directed limits on all aspects of their deposits, withdrawals, limits on betting and time frames those limits take place. Additionally, an explanation of all responsible gaming tools that are at the players disposal.
- b. A detail of the staffing level, including the lead staff position for the responsible gaming program, staffing positions dedicated to responsible gaming, employee education and outreach to players identified as problem gamblers or players that are at risk or show signs of problems gaming.
- c. A detail of the use of player data and technology to aid in identifying potential problem gamblers. Detail should be provided on how the operators or a contracted third party's technology will provide automated triggers on potential problem gamblers. List should be provided detail on what triggers are being identified and how the operator has identified those as critical matrix to follow. Additionally, what plans the operator has to continually update and learn the best way to identify problem gamblers on their site.
- d. A detail of the levels of intervention and education provided to identified at risk players. Provide examples of materials and/or media used for intervention and education.
- e. Detail internal controls to identify those persons who engage in gaming and sports betting activity, controlled by the licensee, who are included on the exclusion list. Internal controls should include prohibiting or stopping persons on the exclusion list and controls in place to prevent collection of winnings by an excluded person.
- f. Additionally, provide any information relevant to the company as a whole on strategic direction for responsible gaming.

Rule 9.6(1), Colorado Sports Betting Regulations.

**Monitoring For Signs Of Problem Gambling:**

This is expressly covered under the "Policies for Customers In Distress" standard above. For more

information, see [Rule 9.6\(1\)\(c\), Colorado Sports Betting Regulations](#).

### Accessible Complaints And Disputes Process:

1. It is the responsibility of all Sports Betting Operations to attempt to resolve all valid wager settlement disputes directly with the patron. A wager settlement dispute is valid when a patron submits a written wager settlement dispute to the Sports Betting Operation via mail or electronic mail to the appropriate customer service address and when a winning wager was:
  - a. Settled as a losing wager;
  - b. Settled as a winning wager but the payout was incorrect;
  - c. Voided by the Sports Betting Operation prior to settlement; or
  - d. Settled but the Sports Betting Operation has not paid out the winnings.
2. A Sports Betting Operation may resolve any verbal wager settlement dispute as a customer service complaint. Verbal wager settlement disputes not resolved in the first contact must be submitted by the patron as a valid wager settlement dispute.
3. Upon receipt of a valid wager settlement dispute, the Sports Betting Operation must investigate and provide the patron with a written response within ten (10) business days. The response must state the Sports Betting Operation's decision regarding whether or not it will pay out on the wager.
4. If the Sports Betting Operation determines it will not pay out on the wager, the response must provide an explanation stating minimum facts and any other relevant information supporting the decision, as well as a statement informing the patron of their right to appeal the decision when the amount in dispute is at least \$1,250.
5. It is the responsibility of all Sports Betting Operations to log all valid wager settlement disputes it receives. The log must document the: date the written wager settlement dispute was received; patron name; patron account number; wager description; amount wagered; purported payoff; and the Sports Betting Operation's action taken. This record should be kept by year and must be kept for a minimum of twelve (12) months.

6. If the Sports Betting Operation declines to pay a wager settlement dispute with a patron involving at least \$1250, the aggrieved patron may submit the initial wager settlement dispute and the Sports Betting Operation's response to the Division for further review. The dispute must be submitted in the form and manner as prescribed by the Division's website. Submissions not constituting a valid wager settlement dispute or reaching the minimum threshold amount will be treated as regulatory complaints.
7. Upon receipt of a qualifying submission, the Division will investigate the matter and the Director or the Director's designee will determine whether the wager should be paid. The patron and the Sports Betting Operation will be notified within ten (10) days of the completion of the investigation of the decision and the Director will issue an order on the matter. If the wager should be paid, the Sports Betting Operation must contact the patron within ten (10) business days of the order being issued to tender the funds.

[Rule 6.13, Colorado Sports Betting Regulations](#).

## Marketing and Advertising

### Marketing Policy Statement:

This is not expressly covered by Colorado statutes or regulations. However, operators must abide by Colorado's general responsible advertising and promotional rules. For more information, see [Rule 9.4, Colorado Sports Betting Regulations](#).

### Marketing To Avoid:

#### *Promoting Gambling As A Solution To Financial Problems*

This is not expressly covered by Colorado statutes or regulations.

#### *Promotion Of Excessive Gambling*

This is not expressly covered by Colorado statutes or regulations.

#### *Misleading Players On Chances of Winning*

No licensee shall allow, conduct, or participate in any false or misleading advertising concerning its Sports Betting Operations. [Rule 6.12, Colorado Sports Betting Regulations](#).

All offers and bonuses must:

- a. Include terms and conditions that are full, accurate, clear, concise, transparent, and do not contain misleading information;
- b. Have advertising materials that include any material terms and conditions for that offer or bonus and have those material terms in close proximity to the headline claim of the offer or bonus and in reasonably prominent size;
- c. Not be described as free unless they absolutely are free. If the customer has to risk or lose their own money or has conditions attached to their own money, then the offer or bonus must disclose those terms;
- d. Not be described as risk free if the customer needs to incur any loss or risk their own money to use or withdraw winnings from the risk free bet.

[Rule 9.4\(1\)\(a-d\), Colorado Sports Betting Regulations.](#)

#### ***Appealing To Minors***

Prohibition on advertising that targets underage participants:

- a. A Sports Betting Operation and/or their marketing affiliates shall not target underage persons or create advertising content that is clearly meant, because of message and graphics, for an underage audience.
- b. A Sports Betting Operation and/or their marketing affiliates shall not advertise on media where the majority of the demographic audience or players/performers are known to be under the legal age to gamble. This does not apply to public venues where the demographics of a normal crowd in attendance cannot be determined.

[Rule 9.4\(2\), Colorado Sports Betting Regulations.](#)

#### ***Presenting Gambling As Risk-Free***

This is expressly covered under the “Misleading Players On Chances of Winning” standard above. For more information, see [Rule 9.4\(1\)\(d\), Colorado Sports Betting Regulations.](#)

#### ***Encouraging Problematic Play***

This is expressly covered under the “Misleading Players On Chances of Winning” standard above. For more information, see [Rule 9.4\(1\)\(b-d\), Colorado Sports Betting Regulations.](#)

#### ***Marketing Risk Assessment:***

This is not expressly covered by Colorado statutes

or regulations. However, Sports Betting Operators and Internet Sports Betting Operators on or before October 1, 2023, and on or before October 1 each year thereafter shall submit to the Director a report that describes the efforts of the licensee in the preceding state fiscal year (July 1st through June 30th) to promote responsible gaming in the state via advertising and other promotional methods and the licensee’s plans concerning such promotional efforts in the current state fiscal year. [Rule 9.4\(3\), Colorado Sports Betting Regulations.](#)

#### **Conditions Of Bonus Offers Clear:**

This is expressly covered under the “Misleading Players On Chances of Winning” standard above. For more information, see [Rule 9.4\(1\), Colorado Sports Betting Regulations.](#)

#### **Separation Of Responsible Gambling And Product Marketing:**

This is not expressly covered by Colorado statutes or regulations.

#### **Advertising To Adults-Only:**

This is expressly covered under the “Appealing to Minors” standard above. For more information, see [Rule 9.4\(2\), Colorado Sports Betting Regulations.](#)

#### **Avoiding Higher-Risk Groups:**

This is not expressly covered by Colorado statutes or regulations.

#### **Age-Gating Of Social Media Marketing:**

This is not expressly covered by Colorado statutes or regulations.

#### **Opt-Out/Limits On Advertising Available:**

This is not expressly covered by Colorado statutes or regulations.

## **Game Play**

#### **Games Display Bets, Wins, Losses And Account Balances As Cash:**

This is not expressly covered by Colorado statutes or regulations. However, sports betting systems shall provide an account statement with account details to a patron on demand, which shall include detailed account activity for at least the prior six (6) months. In addition, an online sports betting system shall, upon request, be capable of providing a summary statement of all patron activity during the past two (2) years. [Rule 7.11\(9\)\(a\), Colorado Sports Betting](#)

[Regulations.](#)

### **Site Avoids Reinforcing Myths:**

This is not expressly covered by Colorado statutes or regulations.

### **Responsible Gambling Review Of New Game Features:**

This is not expressly covered by Colorado statutes or regulations.

### **Communications Do Not Encourage Increased Play Or Chasing Losses:**

This is not expressly covered by Colorado statutes or regulations.

### **Encouraging Positive Play:**

This is not expressly covered by Colorado statutes or regulations.

### **Platform Accessibility:**

This is not expressly covered by Colorado statutes or regulations.

## **Know Your Customer**

### **Minimum Age Stated On Platform:**

Account requirements. In order to establish a sports betting account, a Sports Betting Operation shall:

- h. Record the patron's acknowledgment that the legal age for sports betting is 21, and that he or she is prohibited from allowing any other person to access or use his or her sports betting account.

[Rule 7.11\(4\)\(h\), Colorado Sports Betting Regulations.](#)

### **Measures To Prevent Underage Access:**

A full identity check must be undertaken before a patron is allowed to place a wager:

- a. Only patrons twenty-one (21) years of age and older may deposit funds or participate in betting. The Sports Betting Operation must deny the ability to deposit funds or participate in betting to any person that submits a birth date that indicates they are under the legal participation age.

[Rule 7.11\(2\)\(a\), Colorado Sports Betting Regulations.](#)

Account requirements. In order to establish a sports betting account, a Sports Betting Operation shall:

- h. Record the patron's acknowledgment that the legal age for sports betting is 21, and that he or she is prohibited from allowing any other person to access or use his or her sports betting account.

[Rule 7.11\(4\)\(h\), Colorado Sports Betting Regulations.](#)

### **Age Verification Required Upon Registration:**

A full identity check must be undertaken before a patron is allowed to place a wager:

- a. Only patrons twenty-one (21) years of age and older may deposit funds or participate in betting. The Sports Betting Operation must deny the ability to deposit funds or participate in betting to any person that submits a birth date that indicates they are under the legal participation age.
- b. Patron verification must use commercially reasonable standards in conformity with Rule 6.11 to confirm that the patron is not a prohibited sports betting participant.
- c. Details of patron verification must be kept in a secure manner.
- d. Third-party service providers may be used for age and identity verification of patrons.
- e. The operator must have a documented policy for the handling of patrons discovered to be using an account in a fraudulent manner, including but not limited to:
  - i. The maintenance of information about any patron's activity, such that if fraudulent activity is detected, the regulatory body has all of the necessary information to take appropriate action;
  - ii. The suspension of any patron account discovered to be providing access to fraudulent patrons; and
  - iii. The treatment of deposits, wagers, and wins associated with a fraudulent patron's account.

[Rule 7.11\(2\), Colorado Sports Betting Regulations.](#)

### **Immediate Blocking Of Underage Play:**

This is not expressly covered by Colorado statutes or regulations.

### **Addressing Underage Play At Approved Account:**

This is not expressly covered by Colorado statutes or regulations.

### **Minimum Age Of 21:**

A person must be at least twenty-one years of age to place a bet. [Section 44-30-1506\(1\), Colorado Revised Statutes.](#)

No sports bet shall be accepted from a person under

the age of twenty-one years, that does not originate in the State of Colorado, and that does not conform to the laws or Regulations. [Rule 1.3\(4\), Colorado Sports Betting Regulations](#).

### Duplicate Accounts Prevented:

Account required.

- a. A Sports Betting Operation shall limit each patron to one (1) active and continuously used sports betting account and username.
- b. A Sports Betting Operation shall implement rules and publish procedures to terminate all accounts of any sports betting account patron that knowingly and intentionally establishes or seeks to establish multiple active accounts, in contravention of this Rule, whether directly or by use of another person as a proxy.

[Rule 7.11\(1\), Colorado Sports Betting Regulations](#).

### Age Verification When Adding New Payment Methods:

This is not expressly covered by Colorado statutes or regulations.

### Prohibition On Offering Of Credit:

This is not expressly covered by Colorado statutes or regulations.

### Prohibition On Credit Cards:

This is not expressly covered by Colorado statutes or regulations. In fact, a patron may place a wager via credit or debit card, whether the patron places the wager at a casino in the sports betting wagering area, sports betting kiosk, online, or by a mobile device.

[Rule 7.6\(6\)\(a\), Colorado Sports Betting Regulations](#).

## Research, Education and Treatment

### Financial Commitment To Addressing Gambling-Related Harm:

From the money in the sports betting fund, to the extent the unexpended and unencumbered balance in the fund so permits, the state treasurer shall:

- c. Third, transfer an amount equal to six percent of the full fiscal year sports betting tax revenues to the wagering revenue recipients hold-harmless fund, referred to in this section as the “hold-harmless fund”, which is hereby created in the state treasury, from which the state treasurer shall make disbursements as directed by the commission as follows:
  - i. The commission shall accept applications

from the following persons and entities for annual, lump-sum payments to offset any loss of revenue that they can demonstrate, to the commission’s satisfaction, is attributable to sports betting:

- A. The state historical fund created by section 9 (5)(b)(II) of article XVIII of the state constitution;
  - B. The colleges described in section 44-30-702 (4)(a);
  - C. The cities of Central, Black Hawk, and Cripple Creek;
  - D. The counties of Gilpin and Teller; and
  - E. Any persons or entities who benefit from purse funds collected pursuant to section 44-32-702 (1)(c) or 44-32-705.
- ii. The commission shall establish, by rule, an annual schedule for the acceptance of applications; the form and manner in which applications must be made; its criteria for verifying the amount of each applicant’s revenue loss attributable to sports betting; and the date on which distributions from the hold-harmless fund are to be made.
  - iii. If, on the annual date of distribution, there is not sufficient money in the hold-harmless fund to pay all verified losses, the commission shall direct the state treasurer to reduce the amount of all claims by a uniform percentage so that applicants receive a share of the money proportionate to their verified losses.
  - iv. On December 31, 2023, and on December 31 of each year thereafter, the state treasurer shall transfer any money credited to the hold-harmless fund and not disbursed within two years after the date on which the money is credited to the hold-harmless fund, as authorized by the commission, to the responsible gaming grant program cash fund created in section 44-30-1702 (8).

[Section 44-30-1509\(2\)\(c\), Colorado Revised Statutes](#).

The responsible gaming grant program is hereby created in the department to promote responsible gaming and address problem gaming in the state.

[Section 44-30-1702\(1\), Colorado Revised Statutes](#).

### Evaluation Through Research Program:

The commission shall review the applications received pursuant to this section. In awarding grants, the

commission, in collaboration with the behavioral health administration, shall consider the following criteria:

- a. The current needs of the state relating to responsible or problem gaming;
- b. The overall impact that a proposed grant may have on responsible or problem gaming;
- c. The amount of money available in the fund;
- d. The amount of grant money requested by each eligible applicant;
- e. Whether the eligible applicant intends to use grant money for any of the following purposes:
  - i. Prevention or education services concerning gambling addiction;
  - ii. Certification of gambling addiction counselors;
  - iii. Public awareness of services concerning gambling addiction;
  - iv. Treatment of gambling addiction disorders;
  - v. Recovery services; or
  - vi. Data reporting and data systems; and
- f. Any other criteria established by rules promulgated by the commission pursuant to subsection (3) of this section.

[Section 44-30-1702\(5\), Colorado Revised Statutes.](#)

- a. On or before September 1, 2023, and on or before September 1 each year thereafter through the year following the year after which a grantee fully expends its grant money, each grantee shall submit a report to the commission. At a minimum, the report must include the following information:
  - i. An indication of whether the grantee achieved the objectives that the grantee described in its application for a grant;
  - ii. An evaluation of the results of the grantee's grant-funded project;
  - iii. A description of the impact of the grantee's use of grant money on the community with regard to responsible or problem gaming;
  - iv. The total amount of grant money received and the total amount of grant money expended by the grantee; and
  - v. Any other information that is required by rules promulgated by the commission pursuant to subsection (3) of this section.
- b. On or before December 1, 2023, and on or

before December 1 each year thereafter for the duration of the grant program, the commission shall submit a summarized report to the public and behavioral health and human services committee of the house of representatives and the health and human services committee of the senate, or to any successor committees, and to the behavioral health administration concerning the grant program. At a minimum, the report must include the following information:

- i. The total number of grants, and the total amount of grant money, awarded by the grant program in the preceding state fiscal year;
  - ii. The identity of each grantee and the total amount of grant money awarded to each grantee in the preceding state fiscal year;
  - iii. The information reported by each grantee pursuant to subsections (7)(a)(II) and (7)(a)(III) of this section; and
  - iv. Financial statements concerning the status of, and activities concerning, the fund.
- c. Notwithstanding section 24-1-136 (11)(a)(I), the reporting requirement set forth in subsection (7)(b) of this section continues until the grant program repeals pursuant to subsection (9) of this section.

[Section 44-30-1702\(7\), Colorado Revised Statutes.](#)

**Contribution To Public Health Messaging:**

This is expressly covered under the "Evaluation Through Research Program" standard above. For more information, see [Section 44-30-1702\(7\)\(b\), Colorado Revised Statutes.](#)

In addition, Sports Betting Operators and Internet Sports Betting Operators on or before October 1, 2023, and on or before October 1 each year thereafter shall submit to the Director a report that describes the efforts of the licensee in the preceding state fiscal year (July 1st through June 30th) to promote responsible gaming in the state via advertising and other promotional methods and the licensee's plans concerning such promotional efforts in the current state fiscal year. [Rule 9.4\(3\), Colorado Sports Betting Regulations.](#)

**Play Data Available For Research:**

This is not expressly covered by Colorado statutes and regulations. However, Sports Betting Operations shall submit to the Division their strategy for the implementation of a responsible gaming program.

The responsible gaming strategy shall not only include self-directed limits by players, it shall also include the licensees commitment as a company to a robust responsible gaming platform. The plan for implementation shall be submitted to the Division no later than April 1, 2023. Sports Betting Operations that begin operating after April 1, 2023 shall have a responsible gaming strategy in place prior to commencing live operations. Beginning October 1, 2023 and on or before October 1 each year thereafter, Sports Betting Operations shall submit to the Division any updates to its strategic implementation plan. The strategic implementation plan shall include but is not limited to the following:

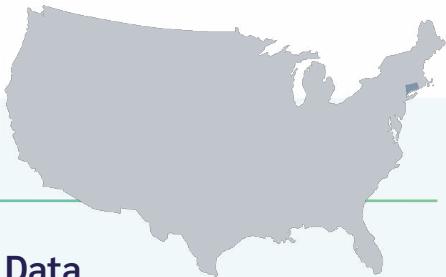
A detail of the use of player data and technology to aid in identifying potential problem gamblers. Detail should be provided on how the operators or a contracted third party's technology will provide automated triggers on potential problem gamblers. List should be provided detail on what triggers are being identified and how the operator has identified those as critical matrix to follow. Additionally, what plans the operator has to continually update and learn the best way to identify problem gamblers on their site. [Rule 9.6\(1\)\(c\), Colorado Sports Betting Regulations.](#)

COLORADO	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	✓
Designated Executive For Responsible Gambling	✓
Annual Review Of Policy	✓
Strategy For Responsible Gambling	✓
Annual Strategy Evaluation and Progress Reporting	
Employee Protection Plan	
<b>STAFF TRAINING</b>	
Annual Training	
Additional Training For Customer-Facing Staff	
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	✓
Promotion Of Responsible Gambling Tools At Account Creation	✓
Addressing Myths Associated With Gambling	
Information On Odds And House Advantage	✓
Preventing Access By Underage/Unauthorized Players	
Risks Associated With Gambling	✓
Signs Of A Potential Gambling Problem	✓
Behavior Related To Problem Gambling	✓
How To Access Personal Data On Responsible Gambling	
Direct Links To Problem Gambling Organization	✓
Promotion Of Responsible Gambling Information	✓
Use Of Data To Promote Responsible Gambling Tools	✓
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	✓
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	✓
Ability To Set Deposit Limits	✓
Ability To Set Time/Spend Limits	✓
Delayed Implementation For Increased Limits	✓
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	✓
Self-Exclusion Communication	
Self-Exclusion Effective Immediately	✓
Communication With Excluded Players	✓
Self-Exclusion Renewal	✓
Oversight Of Reinstatement Process	✓
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	
Policies For Customers In Distress	✓
Monitoring For Signs Of Problem Gambling	✓
Accessible Complaints And Disputes Process	✓
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	
Promoting Excessive Gambling	
Misleading Players On Chances Of Winning	✓
Appealing To Minors	✓

COLORADO	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	✓
Encouraging Problematic Play	✓
Marketing Risk Assessment	
Conditions Of Bonus Offers Clear	✓
Separation Of Responsible Gambling And Product Marketing	
Advertising To Adults-Only	✓
Avoiding Higher-Risk Groups	
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	
Encouraging Positive Play	
Platform Accessibility	

EXPRESSLY COVERED	
<b>KNOW YOUR CUSTOMER</b>	
Minimum Age Stated On Platform	✓
Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Immediate Blocking Of Underage Play	
Addressing Underage Play At Approved Account	
Minimum Age Of 21	✓
Duplicate Accounts Prevented	✓
Age Verification When Adding New Payment Methods	
Prohibition On Offering Of Credit	
Prohibition On Credit Cards	
<b>RESEARCH, EDUCATION AND TREATMENT</b>	
Financial Commitment To Address Gambling-Related Harm	✓
Evaluation Through Research Program	✓
Contribution To Public Health Messaging	✓
Play Data Available To Research	



## Connecticut

Connecticut's internet gaming market, including online sports wagering, launched in October 2021 following passage of enabling legislation in May of that year. The legislation coincided with a compact agreement the governor signed with the state's two federally recognized Indian tribes, the Mohegan and Mashantucket Pequot. The tribes are authorized to offer mobile sports betting through one skin each; additionally, the Connecticut Lottery is permitted to offer its own mobile sports-betting platform.

### Key Market Data

Adult Population:	3.60m
Sports Betting Law:	Public Act No. 21-23: An Act Concerning the Authorization, Licensing and Regulation of Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets
Key Sports Betting Regulation:	Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets
Regulatory Authority:	Connecticut Department of Consumer Protection - Gaming Division
Sports Betting Market Opened:	October 2021

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

**Policy Commitment to Responsible Gambling:**  
Licensees shall display on an easily accessible patron protection page [...] a clear statement of the online gaming operator's policy and commitment to responsible gaming. [Section 12-865-30\(d\)](#) ([3, Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#))

### Designated Executive For Responsible Gambling:

This is not expressly covered by Connecticut statutes or regulations. However, a "compliance manager" means the individual designated to be responsible for

overseeing and managing compliance issues within each gaming entity licensee, including compliance with internal controls and all statutory and regulatory requirements. [Section 12-865-1\(7\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

### Annual Review Of Policy:

This is not expressly covered by Connecticut statutes or regulations. However, at least every five years, each master wagering licensee shall be subject to an independent review of operations conducted pursuant to such license for responsible play, as assessed by industry standards and performed by a third party approved by the department, which review shall be

paid for by the licensee. [Section 12-863\(d\), Chapter 229b, Connecticut General Statutes.](#)

### Strategy For Responsible Gambling

Within 30 days of offering online wagering to patrons, the online gaming operator and sports wagering retailer shall create and approve the following internal administrative procedures that shall not be subject to department approval but shall be available to the department upon request: [...] Detailed responsible gaming measures. [Section 12-865-27\(d\) \(10\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

### Annual Strategy Evaluation and Progress Reporting:

This is not expressly covered by Connecticut statutes or regulations. However, at least every five years, each master wagering licensee shall be subject to an independent review of operations conducted pursuant to such license for responsible play, as assessed by industry standards and performed by a third party approved by the department, which review shall be paid for by the licensee. [Section 12-863\(d\), Chapter 229b, Connecticut General Statutes.](#)

### Employee Protection Policy:

This is not expressly covered by Connecticut statutes or regulations.

## Staff Training

### Annual Training:

This is not expressly covered by Connecticut statutes or regulations. However, each licensee shall train all employees that may have direct contact with patrons, whether in-person, by phone, electronic mail, electronic chat or other means, on problem gambling and gambling disorder. The training program shall comply with the following: (1) The training shall occur before the employee begins employment, or begins working in a position where the employee may interact with patrons, and shall occur at regular intervals thereafter of not less than once per year; (2) Such training shall include training on the licensee's policies, best practices and resources for identifying and assisting individuals who may be exhibiting problem gambling behavior, including: (A) Recognizing the nature and symptoms of problem gambling behavior and how to assist

players in obtaining information regarding help for a gambling problem and self-exclusion programs; (B) Responding to patrons who may disclose that they have a gambling problem; (C) Responding to reports from third parties, such as family members, about patrons who may have a gambling problem; (3) The training provided by the licensee shall consist of a program or programs approved by the Department of Mental Health and Addictive Services. [Section 12-865-24\(f\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

### Additional Training For Customer-Facing Staff:

Each licensee shall train all employees that may have direct contact with patrons, whether in-person, by phone, electronic mail, electronic chat or other means, on problem gambling and gambling disorder. The training program shall comply with the following: (1) The training shall occur before the employee begins employment, or begins working in a position where the employee may interact with patrons, and shall occur at regular intervals thereafter of not less than once per year; (2) Such training shall include training on the licensee's policies, best practices and resources for identifying and assisting individuals who may be exhibiting problem gambling behavior, including: (A) Recognizing the nature and symptoms of problem gambling behavior and how to assist players in obtaining information regarding help for a gambling problem and self-exclusion programs; (B) Responding to patrons who may disclose that they have a gambling problem; (C) Responding to reports from third parties, such as family members, about patrons who may have a gambling problem; (3) The training provided by the licensee shall consist of a program or programs approved by the Department of Mental Health and Addictive Services. [Section 12-865-24\(f\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

### Updates To Training Courses:

This is not expressly covered by Connecticut statutes or regulations.

### Lived Experience In Training Content:

This is not expressly covered by Connecticut statutes or regulations.

### Evaluation Of Training Effectiveness:

This is not expressly covered by Connecticut statutes or regulations.

## Supporting Informed Decision Making by Players

### Providing Players With Readily Accessible Responsible Gambling Information:

Each online gaming operator shall include the following information in a prominent place on the internet gaming log on screen and on the log off screen whenever the electronic wagering system detects a log off: (1) The message "If you or someone you know has a gambling problem and wants help, call (888) 789-7777 or visit ccpg.org/chat," or the equivalent of such message in a language other than English. The department may update the required phone number or web address to be displayed by providing ten days' notice to each licensee, after which time the licensee shall display the new number and address. The department shall consult with the Department of Mental Health and Addiction Services prior to revising the required problem gambling message and shall provide ten days' notice to each licensee, after which time the licensee shall display the new message; (2) Procedures for patrons to self-exclude themselves; (3) Procedures in accordance with sections 12-865-11 and 12-865-13 of the Regulations of Connecticut State Agencies for the patron to impose limits on the patron's gaming activities; (4) The date, time and duration of the patron's previous log on; and (5) A notification that if the individual is on the self-exclusion list, the individual shall be barred from collecting any winnings or prizes if the individual participated in gaming for which the individual self-excluded. [Section 12-865-24\(a\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets](#).

Licensees shall display the information in this subsection on an easily accessible patron protection page which shall be accessible to a patron during a patron session. The patron protection page shall contain, at a minimum, the following: (1) A prominent message, which states "If you or someone you know has a gambling problem and wants help, call 1-888-789-7777 or visit ccpg.org/chat," or the equivalent of such message in a language other than English; (2) Direct links to the Department of Mental Health

and Addiction Services problem gambling website, the state's voluntary self-exclusion list, and the Connecticut Council on Problem Gambling website; and (3) A clear statement of the online gaming operator's policy and commitment to responsible gaming; (4) Information regarding the following subjects, or a direct link to information regarding the following subjects, if available, from an organization based in the United States dedicated to helping people with potential gambling problems: (A) Practical tips to stay within safe limits; (B) Myths associated with gambling; (C) Information regarding the risks associated with gambling; and (D) The potential signs of a gambling problem; (5) Rules governing self-imposed responsible gaming limits. [Section 12-865-30\(d\)\(1-5\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets](#).

When a patron's lifetime deposits exceed \$2,500, the electronic wagering platform shall prevent any wagering until the patron acknowledges the following: (1) The patron has met the department's lifetime gaming deposit threshold of \$2,500; (2) The patron has the capability to establish responsible gaming limits or close the patron's account; (3) The message "If you or someone you know has a gambling problem and wants help, call (888) 789-7777 or visit ccpg.org/chat," or the equivalent of such message in a language other than English. The department may update the phone number or web address to be displayed by providing ten days' notice to each licensee, after which time the licensee shall display the new number and address. The department shall consult with the Department of Mental Health and Addiction Services prior to revising the required problem gambling message and shall provide ten days' notice to each licensee, after which time the licensee shall display the new message; and (4) The acknowledgements prescribed in subdivisions (2) and (3) of this subsection shall be required every six months after the patron has met the department's lifetime gaming deposit threshold of \$2,500. [Section 12-854-13\(u\)\(1-4\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets](#).

### Practical Tips To Keep Within Limits

This is expressly covered under the "Providing Players

With Readily Accessible Responsible Gambling Information” above. For more information, see [Section 12-865-30\(d\)\(4\)\(A\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

#### **Promotion Of Responsible Gambling Tools At Account Creation**

This is not expressly covered by Connecticut statutes or regulations. However, in order to establish an internet gaming account, the online gaming operator shall: [...] Record the patron’s acceptance of the gaming entity licensee’s terms and conditions to participate in internet gaming. [Section 12-865-11\(c\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#) Terms and conditions for internet gaming accounts shall address all aspects of the operation, including the following: [...] Patron’s right to set responsible gaming limits and to self-exclude. [Section 12-865-30\(b\)\(9\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

#### **Addressing Myths Associated With Gambling**

This is expressly covered under the “Providing Players With Readily Accessible Responsible Gambling Information” above. For more information, see [Section 12-865-30\(d\)\(4\)\(B\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

#### **Information On Odds And House Advantage**

Online gaming operators shall adopt comprehensive house rules for sports wagering and submit them for review and approval by the department prior to offering sports wagering. House rules shall include, but not be limited to the following: [...] (1) Method for calculation and payment of winning wagers; (2) Description of the process for handling incorrectly posted events, odds, wagers, or results; (3) Effect of schedule changes; Method of notifying patrons of odds or proposition changes; (5) Acceptance of wagers at other than posted terms; (6) Method of contacting the online gaming operator for questions

and complaints; (7) Description of prohibited patrons; (8) A statement regarding the policy and methods for limiting the maximum amount that a patron can win on any particular wager; however, such policy will not preclude a patron from collecting a payout in excess of the purported amount if the system allows the patron to place a valid wager that pays more than the stated maximum amount; and (9) Method of funding a wager. The house rules, together with any other information the department deems appropriate, shall be conspicuously displayed in the retail sports wagering facility, easily accessible in the mobile app and on the online gaming operator’s website, and included in the terms and conditions of the electronic wagering platform, and copies of the house rules shall be made readily available to patrons. [Section 12-865-16, Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

#### **Preventing Access By Underage/Unauthorized Players**

Any electronic wagering platform used to conduct online sports wagering or online casino gaming shall be developed to: (A) Verify that an individual (i) with an account for online sports wagering, online casino gaming or retail sports wagering is twenty-one years of age or older and is physically present in the state when placing a wager. [Section 12-863\(a\), Conn. Gen. Statutes.](#)

#### **Risks Associated With Gambling**

This is expressly covered under the “Providing Players With Readily Accessible Responsible Gambling Information” above. For more information, see [Section 12-865-30\(d\)\(4\)\(C\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

#### **Signs Of A Potential Gambling Problem**

This is expressly covered under the “Providing Players With Readily Accessible Responsible Gambling Information” above. For more information, see [Section 12-865-30\(d\)\(4\)\(D\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

### ***Behavior Related To Problem Gambling***

This is not expressly covered by Connecticut statutes or regulations.

### ***How To Access Personal Data On Responsible Gambling***

Patron protection information shall be readily accessible to the patron. The patron protection information shall contain at a minimum: (1) Information about potential risks associated with excessive participation in gaming, and where to get help related to responsible gaming education and compulsive gaming support; (2) Self-imposed limitations invoked by the patron; (3) A list of the available patron protection measures that can be invoked by the patron, such as self-imposed limits and self-exclusion, and information on how to invoke those measures; and (4) Mechanisms available to the patron to detect unauthorized use of the patron's account, such as reviewing credit card statements against known deposits and for unknown charges.

[Section 12-865-11\(s\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

### ***Direct Links To Problem Gambling Organization***

Licensees shall display the information in this subsection on an easily accessible patron protection page which shall be accessible to a patron during a patron session. The patron protection page shall contain, at a minimum, the following: (1) A prominent message, which states "If you or someone you know has a gambling problem and wants help, call 1-888-789-7777 or visit ccpg.org/chat," or the equivalent of such message in a language other than English; (2) Direct links to the Department of Mental Health and Addiction Services problem gambling website, the state's voluntary self-exclusion list, and the Connecticut Council on Problem Gambling website. [Section 12-865-30\(d\)\(1-2\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

A master wagering licensee and a licensed online gaming operator, online gaming service provider and sports wagering retailer shall each, where applicable based on the services provided: Provide responsible gambling and problem gambling information to participants; and [...] A toll-free telephone number

an individual may use to obtain information about problem gambling. [Section 12-863\(c\)\(6\)\(C\), Conn. Gen. Statutes.](#)

### **Promotion Of Responsible Gambling Information:**

This is not expressly covered by Connecticut statutes or regulations. However, an electronic wagering platform shall either: (1) Continuously and prominently display the current time in the State of Connecticut and the time elapsed while in the current patron session; or (2) Cause a pop-up notification, at least every half-hour, to be prominently displayed that advises the patron of the current time, the amount of time elapsed, and amount wagered since his or her log on. [Section 12-864-24\(c\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

The electronic wagering platform shall either clearly display the amount of time, or provide a periodic pop-up message at least once every thirty minutes if a patron has not logged out of the patron's account during such thirty minute period, that states the amount of time a patron has spent on the electronic wagering platform during that patron session.

[Section 12-865-11\(u\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

### **Use Of Data To Promote Responsible Gambling Tools:**

This is not expressly covered by Connecticut statutes or regulations. However, an online gaming operator shall develop and implement risk-based procedures for conducting ongoing patron due diligence, including, but not limited to: [...] Obtaining and analyzing patron information such as the patron's historical pattern of transactions and the patron's historic funding source for the purpose of developing a patron risk profile. [Section 12-865-12\(j\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

### **Evaluation Of Responsible Gambling Tool Adoption:**

At least every five years, each master wagering

licensee shall be subject to an independent review of operations conducted pursuant to such license for responsible play, as assessed by industry standards and performed by a third party approved by the department, which review shall be paid for by the licensee. [Section 12-863\(d\), Conn. Gen. Statutes.](#)

### Expert Input Into Responsible Gambling Resources:

At least every five years, each master wagering licensee shall be subject to an independent review of operations conducted pursuant to such license for responsible play, as assessed by industry standards and performed by a third party approved by the department, which review shall be paid for by the licensee. [Section 12-863\(d\), Conn. Gen. Statutes.](#)

### Promotion Of Responsible Gambling On Social Media:

This is not expressly covered by Connecticut statutes or regulations. However, a master wagering licensee and a licensed online gaming operator, online gaming service provider and sports wagering retailer shall each, where applicable based on the services provided: [...] Conspicuously display on each applicable Internet web site or mobile application: [...] A link to responsible gambling information. [Section 12-863\(c\), Conn. Gen. Statutes.](#)

### Testing Of External Links:

This is not expressly covered by Connecticut statutes or regulations.

## Time and Budget Management

### Instant Access To Personal Responsible Gambling Data:

Electronic wagering platforms shall provide an account statement with account details to a patron immediately on demand, which shall include detailed account activity for at least the 12 months preceding the request unless the patron requests a shorter period. In addition, an electronic wagering platform shall, upon request, be capable of providing a summary statement of all patron activity since the internet gaming account was established. Information to be provided on the summary statement shall include, at a minimum, the following: (1) Deposits to the internet gaming account; (2) Withdrawals from the internet gaming account; (3) Win or loss statistics, including monetary amount won or lost; (4) Beginning and ending account balances; and (5) Self-imposed

responsible gaming limit history, if applicable.

[Section 12-865-11\(j\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

The electronic wagering platform shall either clearly display the amount of time, or provide a periodic pop-up message at least once every 30 minutes if a patron has not logged out of the patron's account during such 30 minute period, that states the amount of time a patron has spent on the electronic wagering platform during that patron session. [Section 12-865-11\(u\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#) A master wagering licensee and a licensed online gaming operator, online gaming service provider and sports wagering retailer shall each, where applicable based on the services provided: Provide responsible gambling and problem gambling information to participants; and Conspicuously display on each applicable Internet web site or mobile application: [...] clear display or periodic pop-up message of the amount of time an individual has spent on the operator's Internet web site or mobile application; [...] A clear display of the amount of money available to the individual in his or her account. [Section 12-863\(c\)\(6-7\), Conn. Gen. Statutes.](#)

### Mandatory Limit Setting At Account Creation:

This is not expressly covered by Connecticut statutes or regulations.

### Promotion Of Limits On Platform:

Patron protection information shall be readily accessible to the patron. The patron protection information shall contain at a minimum: [...] (3) A list of the available patron protection measures that can be invoked by the patron, such as self-imposed limits and self-exclusion, and information on how to invoke those measures. [Section 12-865-11\(s\)\(3\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

Additionally, all terms and conditions for internet gaming accounts shall be accessible through a link on the footer on any webpages through which patrons located in the state may place a wager [...] [and] be included as an appendix to the internal controls of the licensee. Terms and conditions for internet gaming

accounts shall address all aspects of the operation, including [...] patron's right to set responsible gaming limits and to self-exclude. [Section 12-865-30\(b\)\(9\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

#### **Deposit Limits:**

A master wagering licensee and a licensed online gaming operator, online gaming service provider and sports wagering retailer shall each, where applicable based on the services provided: [...] Allow a person to limit the amount of money that may be deposited into an account, and spent per day through an account. [Section 12-863\(c\)\(3\), Ch. 229b, Conn. Gen. Statutes.](#)

A deposit limit shall be offered on a daily, weekly, and monthly basis and shall specify the maximum amount of money a patron may deposit into his or her internet gaming account during a particular period of time. [Section 12-865-13\(p\)\(1\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

#### **Time/Spend Limits:**

A master wagering licensee and a licensed online gaming operator, online gaming service provider and sports wagering retailer shall each, where applicable based on the services provided: [...] Allow a person to limit the amount of money that may be deposited into an account, and spent per day through an account. [Section 12-863\(c\)\(3\), Ch. 229b, Conn. Gen. Statutes.](#)

A spend limit shall be offered on a daily, weekly, and monthly basis and shall specify the maximum amount of patron deposits that may be put at risk during a particular period of time. [Section 12-865-13\(p\)\(2\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#) A time-based limit shall be offered on a daily basis and shall specify the maximum amount of time, measured hourly from the patron's log in to log off, a patron may spend playing on an electronic wagering platform, provided, however, that if the time-based limit is reached a patron will be permitted to complete any round of play. [Section 12-865-13\(p\)\(3\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of](#)

[Lottery Tickets.](#)

#### **Delayed Implementation For Increased Limits:**

An electronic wagering platform shall allow a patron to establish responsible gaming limits. Any change making the limits more restrictive shall be effective no later than the patron's next log in. Any change making the limits less restrictive shall become effective only after the time limit previously established by the patron has expired and the patron reaffirms the requested change. [Section 12-865-13\(p\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

#### **Prohibition On Reverse Withdrawals:**

This is not expressly covered by Connecticut statutes or regulations. However, an electronic wagering platform shall not induce a patron to continue placing wagers when play is in session, when the patron attempts to end a session, or when the patron wins or loses a bet. If a patron has initiated a withdrawal request, the gaming entity licensee may not offer anything of value to reverse the withdrawal request. [Section 12-865-24\(g\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

#### **Restriction On Promotions During Withdrawals:**

An electronic wagering platform shall not induce a patron to continue placing wagers when play is in session, when the patron attempts to end a session, or when the patron wins or loses a bet. If a patron has initiated a withdrawal request, the gaming entity licensee may not offer anything of value to reverse the withdrawal request. [Section 12-865-24\(g\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

### **Time-Out and Self-Exclusion**

#### **Time-Out Tool Available:**

An electronic wagering platform shall employ a mechanism that places an internet gaming account in a suspended mode under any of the following conditions: When requested by the patron for a

specified period of time, if time-based limitations are required pursuant to subsection (t) of this section, which period shall be no less than 72 hours. [Section 12-865-11\(w\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets](#). When an internet gaming account is in a suspended mode, the electronic wagering platform shall do all of the following: Prevent the patron from internet gaming; Prevent the patron from depositing funds unless the internet gaming account is suspended due to having a negative balance but only to the extent the internet gaming account balance is brought back to zero dollars; Prevent the patron from withdrawing funds from the patron's suspended account, unless the suspended mode was initiated by the patron or the withdrawal request is from the patron in the absence of any suspected fraud or misconduct; Prevent the patron from making changes to the patron's internet gaming account; Prevent the deletion of the internet gaming account from the electronic wagering platform; and Prominently display to the patron that the internet gaming account is in a suspended mode, the restrictions placed on the internet gaming account, and any further course of action needed to remove the suspended mode. [Section 12-865-11\(x\)\(1-6\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets](#). A master wagering licensee and a licensed online gaming operator, online gaming service provider and sports wagering retailer shall each, where applicable based on the services provided: Conspicuously display on each applicable internet web site or mobile application: [...] A means to initiate a break in play to discourage excessive play. [Section 12-863\(c\)\(7\)\(F\), Conn. Gen. Statutes](#).

### **Self-Exclusion Accessibility:**

A master wagering licensee and a licensed online gaming operator, online gaming service provider and sports wagering retailer shall each, where applicable based on the services provided: Establish a voluntary self-exclusion process to allow a person to (A) exclude himself or herself from establishing an account, (B) exclude himself or herself from placing wagers through an account, or (C) limit the amount such person may spend using such an account. [Section 12-863\(c\)\(5\), Conn. Gen. Statutes](#).

### **Self-Exclusion At Product Level:**

This is not expressly covered by Connecticut statutes or regulations. In fact, at the time of requesting self-exclusion through the online gaming operator or sports wagering retailer, an individual may be required, as prescribed by the department, to provide the following information: [...] acknowledgment that the request for self-exclusion will prohibit the individual from all forms of internet games and retail sports wagering. [Section 12-865-23\(d\)\(9\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets](#).

### **Self-Exclusion Length:**

The duration of self-exclusion may be: (1) One year; (2) Five years; or (3) Lifetime. [Section 12-865-23\(e\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets](#).

### **Self-Exclusion Communication:**

The voluntary self-exclusion form utilized by an online gaming operator or sports wagering retailer shall be approved in writing by the department. At the time of requesting self-exclusion through the online gaming operator or sports wagering retailer, an individual may be required, as prescribed by the department, to provide the following information: (1) Name, including any aliases or nicknames; (2) Social Security number or other government issued identification number; (3) Date of birth; (4) Address of current residence; (5) Telephone number; (6) Electronic mail address or addresses, or such other information as needed to exclude such individual from targeted advertising; (7) A copy of a valid government-issued photo identification containing the individual's signature and photograph; (8) Acknowledgement that the request for self-exclusion has been made voluntarily; (9) Acknowledgement that the request for self-exclusion will prohibit the individual from all forms of internet games and retail sports wagering authorized pursuant to the act and the individual will be subject to forfeiture of any winnings, or other things of value obtained as a result of engaging in gaming; (10) Acknowledgement that the individual will remain on the self-exclusion list until a request for removal pursuant to this section is approved, which request shall not be considered until the period of self-exclusion has lapsed; (11) Release

that indemnifies and holds harmless the State, the gaming entity licensee and any licensee from and against any claims, damages, losses, expenses or liability arising out acts or omissions related to the oversight of or implementation of the self-exclusion list; (12) Certification that the information provided in the request is true and accurate; and (13) Such other information as the department may request to effectively identify an excluded person and implement the self-exclusion list. [Section 12-865-23\(d\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

### **Self-Exclusion Effective Immediately:**

Immediately upon receiving the exclusion order, no new wagers or deposits are accepted from that patron, until the exclusion has been removed.

[Section A.1.16\(b\), Appendix A, Online Casino Gaming, Online Lottery, and Online Keno Electronic Wagering Platform Technical Specification.](#)

Additionally, in the event a patron has a pending sports wager and then self-excludes, the wager shall be cancelled, and the funds returned to the patron according to approved internal controls. [Section 12-865-23\(m\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

### **Communication with Excluded Players:**

If a patron has suspended his or her account or is on the voluntary self-exclusion list, a licensee shall not send gaming-related communications, advertisements or notices, other than communications solely related to account close-out, withdrawals, and security, to such patron while the internet gaming account is suspended or inactive. [Section 12-865-23\(k\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#) If an individual is on the self-exclusion list or is otherwise barred from participating in gaming, a licensee shall not market gaming related activities or businesses to that individual in any way, including phone, mail, text, electronic mail, through social media or by knowingly directing any form of advertisement or marketing material to that individual. [Section 12-865-24\(d\), Regulation of the Department of Consumer Protection Concerning](#)

[Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

### **Self-Exclusion Renewal:**

This is not expressly covered by Connecticut statutes or regulations.

### **Oversight Of Reinstatement Process:**

An individual requesting removal from the self-exclusion list shall be required to verify the individual's identity in a manner comparable to the verification performed when the request for inclusion on the list was made. [Section 12-865-23\(j\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

## **Customer Support**

### **Customer Service Easily Accessible:**

Each gaming entity licensee shall establish a process for resolving customer complaints and disputes. Such policy shall be conspicuously posted on its internet website and mobile application, if applicable. [Section 12-865-26\(b\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

### **Policies For Customers In Distress:**

Each licensee shall train all employees that may have direct contact with patrons, whether in-person, by phone, electronic mail, electronic chat or other means, on problem gambling and gambling disorder. The training program shall comply with the following: (1) The training shall occur before the employee begins employment, or begins working in a position where the employee may interact with patrons, and shall occur at regular intervals thereafter of not less than once per year; (2) Such training shall include training on the licensee's policies, best practices and resources for identifying and assisting individuals who may be exhibiting problem gambling behavior, including: (A) Recognizing the nature and symptoms of problem gambling behavior and how to assist players in obtaining information regarding help for a gambling problem and self-exclusion programs; (B) Responding to patrons who may disclose that they have a gambling problem; (C) Responding to reports from third parties, such as family members, about

patrons who may have a gambling problem; (3) The training provided by the licensee shall consist of a program or programs approved by the Department of Mental Health and Addictive Services. [Section 12-865-24\(f\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

**Monitoring For Signs Of Problem Gambling:**  
This is not expressly covered by Connecticut statutes or regulations.

**Accessible Complaints And Disputes Process:**  
Each gaming entity licensee shall establish a process for resolving customer complaints and disputes. Such policy shall be conspicuously posted on its internet website and mobile application, if applicable. [Section 12-865-26\(b\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

Each gaming entity licensee shall conspicuously include on its internet website, and mobile application, if applicable, the availability of a mechanism for resolving a customer's complaint. This shall include information explaining how complaints can be filed, how complaints are resolved, and how a patron can submit a complaint to the department after attempting to resolve the issue with the master wagering licensee, online gaming operator or sports betting retailer. [Section 12-865-26\(d\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

## Marketing and Advertising

### Marketing Policy Statement:

All advertising, marketing and other promotional materials published, aired, displayed, or disseminated by or on behalf of any licensee shall: (1) Include the message "If you or someone you know has a gambling problem and wants help, call (888) 789-7777 or visit [ccpg.org/chat](http://ccpg.org/chat)," or the equivalent of such message in a language other than English. The department may update the required phone number or web address to be displayed by providing ten days' notice to each licensee, after which time the licensee shall display the new number and address. The department shall consult with the Department

of Mental Health and Addiction Services prior to revising the required problem gambling message and shall provide ten days' notice to each licensee, after which time the licensee shall display the new message; (2) Not directly advertise or promote gaming, parimutuel wagering or casino gaming on or off of the reservations to individuals that are (A) excluded persons, or (B) under twenty-one years of age, or, if pertaining exclusively to keno, online lottery and fantasy contests, individuals under eighteen years of age; (3) State that patrons shall be eighteen or twenty-one years of age or older, as applicable, to participate; (4) Not contain images, symbols, celebrity or entertainer endorsements, or language designed to appeal specifically to those under twenty-one years of age, or if pertaining exclusively to keno, online lottery and fantasy contests, individuals under eighteen years of age; (5) Not contain inaccurate or misleading information that would reasonably be expected to confuse and mislead patrons in order to induce them to engage in gaming; (6) Not feature anyone who is, or appears to be, under twenty-one years of age, or, if pertaining exclusively to online keno, online lottery and fantasy contests, anyone who is, or appears to be, under eighteen years of age; (7) Not be published, aired, displayed, or disseminated in media outlets, including social media, that appeal primarily to individuals under twenty-one years of age, or, if pertaining exclusively to online keno, online lottery, and fantasy contests, individuals under eighteen years of age; (8) Not be placed before any audience where the majority of the viewers or participants is presumed to be under twenty-one years of age, or, if pertaining exclusively to online keno, online lottery and fantasy contests, under eighteen years of age; (9) Not imply greater chances of winning versus other licensees; (10) Not imply greater chances of winning based on wagering in greater quantity or amount, except for online keno and online lottery that include game features approved by the department that increase the chances of winning; (11) Not contain claims or representations that gaming will guarantee an individual's social, financial, or personal success; (12) Not use any type, size, location, lighting, illustration, graphic, depiction or color resulting in the obscuring of any material fact; and (13) If a direct advertising, marketing, or promotion, include a clear and conspicuous link that allows patrons to unsubscribe by clicking on one link. [Section 12-865-25\(e\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail](#)

[and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

## Marketing To Avoid:

### Promoting Gambling As A Solution To Financial Problems

This is not expressly covered by Connecticut statutes or regulations. However, all advertising, marketing and other promotional materials published, aired, displayed, or disseminated by or on behalf of any licensee shall: [...] (5) Not contain inaccurate or misleading information that would reasonably be expected to confuse and mislead patrons in order to induce them to engage in gaming; and, [...] (11) Not contain claims or representations that gaming will guarantee an individual's social, financial, or personal success. [Section 12-865-25\(e\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

### Promotion Of Excessive Gambling

All advertising, marketing and other promotional materials published, aired, displayed, or disseminated by or on behalf of any licensee shall: [...] (5) Not contain inaccurate or misleading information that would reasonably be expected to confuse and mislead patrons in order to induce them to engage in gaming; and, [...] (11) Not contain claims or representations that gaming will guarantee an individual's social, financial, or personal success. [Section 12-865-25\(e\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

### Misleading Players On Chances of Winning

All advertising, marketing and other promotional materials published, aired, displayed, or disseminated by or on behalf of any licensee shall: [...] (5) Not contain inaccurate or misleading information that would reasonably be expected to confuse and mislead patrons in order to induce them to engage in gaming; (9) Not imply greater chances of winning versus other licensees; and, (10) Not imply greater chances of winning based on wagering in greater quantity or amount, except for online keno and online lottery that include game features approved by the department that increase the chances of winning. [Section 12-865-25\(e\), Regulation of the Department of Consumer Protection Concerning Online Casino](#)

[Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

### Appealing To Minors

All advertising, marketing and other promotional materials published, aired, displayed, or disseminated by or on behalf of any licensee shall: [...] (4) Not contain images, symbols, celebrity or entertainer endorsements, or language designed to appeal specifically to those under twenty-one years of age, or if pertaining exclusively to keno, online lottery and fantasy contests, individuals under eighteen years of age; [...] (6) Not feature anyone who is, or appears to be, under twenty-one years of age, or, if pertaining exclusively to online keno, online lottery and fantasy contests, anyone who is, or appears to be, under eighteen years of age; (7) Not be published, aired, displayed, or disseminated in media outlets, including social media, that appeal primarily to individuals under twenty-one years of age, or, if pertaining exclusively to online keno, online lottery, and fantasy contests, individuals under eighteen years of age; (8) Not be placed before any audience where the majority of the viewers or participants is presumed to be under twenty-one years of age, or, if pertaining exclusively to online keno, online lottery and fantasy contests, under eighteen years of age. [Section 12-865-25\(e\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

### Presenting Gambling As Risk-Free

This is not expressly covered by Connecticut statutes or regulations. However, all advertising, marketing and other promotional materials published, aired, displayed, or disseminated by or on behalf of any licensee shall: [...] Not contain inaccurate or misleading information that would reasonably be expected to confuse and mislead patrons in order to induce them to engage in gaming. [Section 12-865-25\(e\)\(5\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

### Encouraging Problematic Play

All advertising, marketing and other promotional materials published, aired, displayed, or disseminated by or on behalf of any licensee shall: [...] (5) Not contain inaccurate or misleading information that would reasonably be expected to confuse and

mislead patrons in order to induce them to engage in gaming; (9) Not imply greater chances of winning versus other licensees; and, (10) Not imply greater chances of winning based on wagering in greater quantity or amount, except for online keno and online lottery that include game features approved by the department that increase the chances of winning; and, [...] (11) Not contain claims or representations that gaming will guarantee an individual's social, financial, or personal success. [Section 12-865-25\(e\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

#### **Marketing Risk Assessment:**

This is not expressly covered by Connecticut statutes or regulations.

#### **Conditions Of Bonus Offers Clear:**

If an online gaming operator offers complimentaries to patrons that are subject to conditions in order to redeem the complimentary, such as expiration dates or engagement in multiple internet games, the online gaming operator shall clearly disclose all such conditions or limitations to the patron through the following methods: (1) In any advertisement or inducement where complimentaries are advertised; (2) If being added to an internet gaming account while a patron is logged into the patron's account, through the use of a pop-up message; and (3) If the offer requires the patron to wager a specific dollar amount to receive the complimentary, the amount that the patron is required to wager of the patron's own funds shall be disclosed in the same size and style of font as the amount of the complimentary. [Section 12-865-25\(o\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

Additionally, patrons shall be able to access clear and unambiguous terms in the gaming rules pertaining to any available incentive award offers, which shall include the following at a minimum: i. The date and time presented; ii. The date and time the offer is active and expires; iii. Patron eligibility, including any limitations on participation; iv. Any restriction or terms on withdrawals of funds; v. Wagering requirements and limitations by type of game, game theme and/or paytable; vi. How the patron is notified when they have received an incentive award; vii. The order in which funds are used for wagers; and

viii. Rules regarding cancellation. [Section A.1.30\(a\), Appendix A, Online Casino Gaming, Online Lottery, and Online Keno Electronic Wagering Platform Technical Specification.](#)

#### **Separation Of Responsible Gambling And Product Marketing:**

Advertising, marketing, or promotional materials may not be placed on any website or printed page or medium devoted primarily to responsible gaming. [Section 12-865-25\(k\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

#### **Advertising To Adults-Only:**

All advertising, marketing and other promotional materials published, aired, displayed, or disseminated by or on behalf of any licensee shall: [...] (2) Not directly advertise or promote gaming, parimutuel wagering or casino gaming on or off of the reservations to individuals that are (A) excluded persons, or (B) under twenty-one years of age, or, if pertaining exclusively to keno, online lottery and fantasy contests, individuals under eighteen years of age; (3) State that patrons shall be eighteen or twenty-one years of age or older, as applicable, to participate; (4) Not contain images, symbols, celebrity or entertainer endorsements, or language designed to appeal specifically to those under twenty-one years of age, or if pertaining exclusively to keno, online lottery and fantasy contests, individuals under eighteen years of age; [...] (6) Not feature anyone who is, or appears to be, under twenty-one years of age, or, if pertaining exclusively to online keno, online lottery and fantasy contests, anyone who is, or appears to be, under eighteen years of age; (7) Not be published, aired, displayed, or disseminated in media outlets, including social media, that appeal primarily to individuals under twenty-one years of age, or, if pertaining exclusively to online keno, online lottery, and fantasy contests, individuals under eighteen years of age; (8) Not be placed before any audience where the majority of the viewers or participants is presumed to be under twenty-one years of age, or, if pertaining exclusively to online keno, online lottery and fantasy contests, under eighteen years of age. [Section 12-865-25\(e\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

### Avoiding Higher-Risk Groups:

All advertising, marketing and other promotional materials published, aired, displayed, or disseminated by or on behalf of any licensee shall: [...] Not directly advertise or promote gaming, parimutuel wagering or casino gaming on or off of the reservations to individuals that are (A) excluded persons, or (B) under twenty-one years of age, or, if pertaining exclusively to keno, online lottery and fantasy contests, individuals under eighteen years of age. [Section 12-865-25\(e\)\(2\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

Each gaming entity licensee shall ensure that excluded persons do not receive advertising, marketing or other promotional materials relating to gaming. [Section 12-865-25\(j\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

### Age-Gating Of Social Media Marketing:

All advertising, marketing and other promotional materials published, aired, displayed, or disseminated by or on behalf of any licensee shall: [...] Not be published, aired, displayed, or disseminated in media outlets, including social media, that appeal primarily to individuals under twenty-one years of age, or, if pertaining exclusively to online keno, online lottery, and fantasy contests, individuals under eighteen years of age. [Section 12-865-25\(e\)\(7\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

### Opt-Out/Limits On Advertising Available:

All advertising, marketing and other promotional materials published, aired, displayed, or disseminated by or on behalf of any licensee shall: [...] If a direct advertising, marketing, or promotion, include a clear and conspicuous link that allows patrons to unsubscribe by clicking on one link. [Section 12-865-25\(e\)\(13\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno](#)

and Online Sale of Lottery Tickets.

## Game Play

### Games Display Bets, Wins, Losses And Account Balances As Cash:

This is not expressly covered by Connecticut statutes or regulations. However, electronic wagering platforms shall provide an account statement with account details to a patron immediately on demand, which shall include detailed account activity for at least the 12 months preceding the request unless the patron requests a shorter period. In addition, an electronic wagering platform shall, upon request, be capable of providing a summary statement of all patron activity since the internet gaming account was established. Information to be provided on the summary statement shall include, at a minimum, the following: (1) Deposits to the internet gaming account; (2) Withdrawals from the internet gaming account; (3) Win or loss statistics, including monetary amount won or lost; (4) Beginning and ending account balances; and (5) Self-imposed responsible gaming limit history, if applicable.

[Section 12-865-11\(j\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

### Site Avoids Reinforcing Myths:

This is not expressly covered by Connecticut statutes or regulations.

### Responsible Gambling Review Of New Game Features:

This is not expressly covered by Connecticut statutes or regulations.

### Communications Do Not Encourage Increased Play Or Chasing Losses:

An electronic wagering platform shall not induce a patron to continue placing wagers when play is in session, when the patron attempts to end a session, or when the patron wins or loses a bet. [Section 12-865-24\(g\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#) All advertising, marketing and other promotional materials published, aired, displayed, or disseminated by or on

behalf of any licensee shall: [...] Not imply greater chances of winning based on wagering in greater quantity or amount, except for online keno and online lottery that include game features approved by the department that increase the chances of winning. [Section 12-865-25\(e\)\(10\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

#### **Encouraging Positive Play:**

This is not expressly covered by Connecticut statutes or regulations.

#### **Platform Accessibility:**

This is not expressly covered by Connecticut statutes or regulations.

### **Know Your Customer**

#### **Minimum Age Stated On Platform:**

All terms and conditions for internet gaming accounts shall be accessible through a link on the footer on any webpages through which patrons located in the state may place a wager or enter a fantasy contest and where general contact information is posted in the mobile application. Additionally, they shall be included as an appendix to the internal controls of the licensee. Terms and conditions for internet gaming accounts shall address all aspects of the operation, including the following: [...] Legal age policy, including a statement that it is a criminal offense to allow an individual who is under the permitted minimum age to participate in internet games. [Section 12-865-30\(b\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

Additionally, licensees shall display the information in this subsection on an easily accessible patron protection page which shall be accessible to a patron during a patron session. The patron protection page shall contain, at a minimum, the following: [...] Notification that underage gambling is a criminal offense and that anyone who facilitates someone under the minimum permitted age to gamble has committed a criminal offense and shall be prohibited from gaming. [Section 12-865-30\(d\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of](#)

[Lottery Tickets.](#)

#### **Measures To Prevent Underage Access:**

In order to establish an internet gaming account, the online gaming operator shall verify that the patron meets the minimum legal age requirement and is not on the self exclusion list, or otherwise prohibited from participation in gaming. [Section 12-865-11\(c\) \(5\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#) An electronic wagering platform shall utilize sufficient security to ensure patron access is appropriately limited to the account holder. [Section 12-865-13\(h\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

#### **Age Verification Required Upon Registration:**

Online gaming operators shall conduct a comprehensive identity check before an individual is allowed to open an internet gaming account. An online gaming operator may contract with a third-party for age and identity verification of individuals seeking to open an internet gaming account. The online gaming operator shall ensure that any individual under the legal age to participate is denied the ability to open an internet gaming account, deposit funds or participate in gaming. The comprehensive identity check shall include, at minimum, an identity search of the individual's name, date of birth, address, and last four digits of the individual's social security number, government issued identification card, including, but not limited to, a passport or other U.S. government issued travel document or tax identification number. In addition, prior to opening an internet gaming account, an online gaming operator shall utilize identity authentication questions that require a patron to provide information known only to the patron such as previous addresses or credit transactions, unless an alternate method of authentication of equal or greater security and effectiveness is approved in writing by the department. Where a prospective patron's age or identity information is rejected by the online gaming operator, the prospective patron shall be afforded a means to attempt to resolve the rejection by providing additional identifying information. [Section 12-865-12\(a-b\), Regulation of the Department of Consumer Protection Concerning](#)

a statement that it is a criminal offense to allow an individual who is under the permitted minimum age to participate in internet games. [Section 12-865-30\(b\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

Additionally, licensees shall display the information in this subsection on an easily accessible patron protection page which shall be accessible to a patron during a patron session. The patron protection page shall contain, at a minimum, the following: [...] Notification that underage gambling is a criminal offense and that anyone who facilitates someone under the minimum permitted age to gamble has committed a criminal offense and shall be prohibited from gaming. [Section 12-865-30\(d\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

#### **Immediate Blocking Of Underage Play:**

An electronic wagering platform shall implement automated procedures to identify and prevent the following individuals from placing a wager: [...] Individuals under the minimum legal age. [Section 12-865-13\(q\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

#### **Addressing Underage Play At Approved Account:**

The electronic wagering platform shall display a message prior to an internet gaming account being established informing the patron that certain individuals are prohibited from engaging in certain types of gaming. The message shall include a link to a location that provides additional information on the categories of persons prohibited from gaming. The electronic wagering platform will require the patron to affirm that the patron will not place a wager on an internet game from which the patron is prohibited. In order to establish an internet gaming account, the online gaming operator shall: [...] Record the patron's acknowledgement that the patron meets the minimum legal age requirement and acknowledgement that the patron is prohibited from allowing any other person to access or use the patron's internet gaming account. [Section 12-865-](#)

[11\(b-c\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

#### **Minimum Age Of 21:**

In order to establish an internet gaming account, the online gaming operator shall verify that the patron meets the minimum legal age requirement and is not on the self exclusion list, or otherwise prohibited from participation in gaming. [Section 12-865-11\(c\)\(5\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

#### **Duplicate Accounts Prevented:**

Prior to engaging in internet gaming, a patron shall establish an internet gaming account. A patron shall have only one internet gaming account for each online gaming operator for use in the State of Connecticut, except if the online gaming operator is operating multiple types of internet games on separate electronic wagering platforms, the patron may have one internet gaming account for each electronic wagering platform operated by such online gaming operator. [Section 12-865-11\(a\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

#### **Age Verification When Adding New Payment Methods:**

This is not expressly covered by Connecticut statutes or regulations. However, before accepting a wager from a patron, an online gaming operator shall use commercially reasonable standards to confirm that the patron is not a prohibited patron with regard to the internet game the patron is seeking to participate in, including but not limited to using reasonably available public information and by exercising reasonable efforts to obtain information from the department or the relevant sports governing body. [Section 12-865-12\(g\), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.](#)

#### **Prohibition On Offering Of Credit:**

This is not expressly covered by Connecticut statutes or regulations. In fact, "wager" means the risking or

Online Casino Gaming, Retail and Online Sports accepting of money, credit, deposit, cash equivalent, including free play, loyalty points, and other redeemable betting credits, or anything of value on an uncertain occurrence, but does not include entry fees. Section 12-865-1(86), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets. Within thirty days of offering online wagering or retail sports wagering to patrons, the online gaming operator and sports wagering retailer shall create and approve the following internal administrative procedures that shall not be subject to department approval but shall be available to the department upon request: [...] Policies and procedures with respect to accepting or extending patron credit. Section 12-865-27(d), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.

#### **Prohibition On Credit Cards:**

This is not expressly covered by Connecticut statutes or regulations. In fact, a patron's internet gaming account may be funded through the use of: [...] One credit card held in the name of the patron, not through a payment gateway, payment aggregator or other third-party payment processor that does not require the use of a merchant account, or one debit card, held in the name of the patron, through direct payment. Section 12-865-11(f), Regulation of the Department of Consumer Protection Concerning Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sale of Lottery Tickets.

## **Research, Education and Treatment**

#### **Financial Commitment To Addressing Gambling-Related Harm:**

Each holder of a master wagering license under section 3 of this act shall contribute, in each fiscal year that such holder has such license, five hundred thousand dollars to support problem gambling programs in this state, any portion of which may be made to the state for deposit in the chronic gamblers treatment rehabilitation account created pursuant to section 17a-713 of the general statutes, as amended by this act, or to a nonprofit entity or nonprofit

entities with programs to support problem gambling. Such contribution shall be reduced pro rata in any fiscal year that the licensee did not hold such license for the entirety of the fiscal year. Each licensee shall submit to the department, on an annual basis and as a condition of continued licensure, information regarding the recipients of the contribution required by this section. Section 22, Public Act No. 21-23.

#### **Evaluation Through Research Program:**

This is not expressly covered by Connecticut statutes or regulations.

#### **Contribution To Public Health Messaging:**

This is not expressly covered by Connecticut statutes or regulations.

#### **Play Data Available For Research:**

This is not expressly covered by Connecticut statutes or regulations.

CONNECTICUT	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	✓
Designated Executive For Responsible Gambling	
Annual Review Of Policy	
Strategy For Responsible Gambling	✓
Annual Strategy Evaluation and Progress Reporting	
Employee Protection Plan	
<b>STAFF TRAINING</b>	
Annual Training	
Additional Training For Customer-Facing Staff	✓
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	✓
Promotion Of Responsible Gambling Tools At Account Creation	
Addressing Myths Associated With Gambling	✓
Information On Odds And House Advantage	✓
Preventing Access By Underage/Unauthorized Players	✓
Risks Associated With Gambling	✓
Signs Of A Potential Gambling Problem	✓
Behavior Related To Problem Gambling	
How To Access Personal Data On Responsible Gambling	✓
Direct Links To Problem Gambling Organization	✓
Promotion Of Responsible Gambling Information	
Use Of Data To Promote Responsible Gambling Tools	
Evaluation Of Responsible Gambling Tool Adoption	✓
Expert Input Into Responsible Gambling Resources	✓
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	✓
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	✓
Ability To Set Deposit Limits	✓
Ability To Set Time/Spend Limits	✓
Delayed Implementation For Increased Limits	✓
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	✓
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	✓
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	✓
Self-Exclusion Communication	✓
Self-Exclusion Effective Immediately	✓
Communication With Excluded Players	✓
Self-Exclusion Renewal	
Oversight Of Reinstatement Process	✓
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	✓
Policies For Customers In Distress	✓
Monitoring For Signs Of Problem Gambling	
Accessible Complaints And Disputes Process	✓
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	✓
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	
Promoting Excessive Gambling	✓
Misleading Players On Chances Of Winning	✓
Appealing To Minors	✓

CONNECTICUT	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	
Encouraging Problematic Play	✓
Marketing Risk Assessment	
Conditions Of Bonus Offers Clear	✓
Separation Of Responsible Gambling And Product Marketing	✓
Advertising To Adults-Only	✓
Avoiding Higher-Risk Groups	✓
Age-Gating Of Social Media Marketing	✓
Opt-Out/Limits On Advertising Available	✓
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	✓
Encouraging Positive Play	
Platform Accessibility	

EXPRESSLY COVERED
<b>KNOW YOUR CUSTOMER</b>
Minimum Age Stated On Platform
Measures To Prevent Underage Access
Age Verification Required Upon Registration
Immediate Blocking Of Underage Play
Addressing Underage Play At Approved Account
Minimum Age Of 21
Duplicate Accounts Prevented
Age Verification When Adding New Payment Methods
Prohibition On Offering Of Credit
Prohibition On Credit Cards
<b>RESEARCH, EDUCATION AND TREATMENT</b>
Financial Commitment To Address Gambling-Related Harm
Evaluation Through Research Program
Contribution To Public Health Messaging
Play Data Available To Research



## Delaware

After becoming the first state to launch expanded sports betting in the wake of 2018's U.S. Supreme Court ruling, Delaware did not launch mobile sports betting until January 2024 when the contracted partner of the Delaware Lottery, Rush Street Interactive, deployed its BetRivers platform. Sports betting is subject to regulation by the Delaware Lottery.

### Key Market Data

Adult Population:	0.82m
Sports Betting Law:	Delaware Code - Title 29, Chapter 48
Key Sports Betting Regulation:	Sports Lottery Rules and Regulations
Regulatory Authority:	Delaware Lottery
Sports Betting Market Opened:	August 2018

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

**Policy Commitment To Responsible Gambling:**  
The director of the Delaware Lottery shall have the power and the duty to operate and administer the state lottery and to promulgate such rules and regulations governing the establishment and operation of the lottery as the director deems necessary and desirable in order that the lottery be initiated at the earliest feasible time and in order that the system shall produce the maximum amount of net revenues consonant with the dignity of the state and the general welfare of the people. The rules shall provide for all matters necessary or desirable for the efficient and economical operation and administration of the system and for the convenience of the purchasers of lottery tickets and the holders of winning tickets, and the players of all state lottery games including [...] the regulations and procedures for the display and presentation of messages concerning responsible gaming and the regulations, procedures and training for identification of and assistance to compulsive gamblers. [29 Del. C. § 4805\(a\)\(29\)](#).

### Designated Executive For Responsible Gambling:

This is not expressly covered by Delaware statutes or regulations. However, the organizational structure

of the agent and the technology provider is required to provide assurance that management is held accountable within its area of responsibility and to provide adequate segregation so that incompatible functions do not permit employees to be in a position both to commit and conceal an error or to perpetrate a fraud in their normal course of duties. [29 Del. Admin. C. § 206-3.1.2](#).

In addition, the strength of a provider's responsible gaming program and player education programs were among responsible gaming factors used for scoring of bidders in a 2023 Request For Proposals process to select a primary vendor to provide an internet wagering system to the Delaware Lottery.

### Annual Review Of Policy:

This is not expressly covered by Delaware statutes or regulations.

### Strategy For Responsible Gambling:

This is not expressly covered by Delaware statutes or regulations. However, the strength of a provider's responsible gaming program and player education programs were among responsible gaming factors used for scoring of bidders in a 2023 Request For Proposals process to select a primary vendor to provide an internet wagering system to the Delaware Lottery.

## Annual Strategy Evaluation and Progress Reporting:

This is not expressly covered by Delaware statutes or regulations. However, the strength of a provider's responsible gaming program and player education programs were among responsible gaming factors used for scoring of bidders in a 2023 Request For Proposals process to select a primary vendor to provide an internet wagering system to the Delaware Lottery.

## Employee Protection Policy:

This is not expressly covered by Delaware statutes or regulations.

## Staff Training

### Annual Training:

This is not expressly covered by Delaware statutes or regulations. However, the director of the Delaware Lottery shall have the power and the duty to operate and administer the state lottery and to promulgate such rules and regulations governing the establishment and operation of the lottery as the director deems necessary and desirable in order that the lottery be initiated at the earliest feasible time and in order that the system shall produce the maximum amount of net revenues consonant with the dignity of the state and the general welfare of the people. The rules shall provide for all matters necessary or desirable for the efficient and economical operation and administration of the system and for the convenience of the purchasers of lottery tickets and the holders of winning tickets, and the players of all state lottery games including [...] the regulations and procedures for the display and presentation of messages concerning responsible gaming and the regulations, procedures and training for identification of and assistance to compulsive gamblers. [29 Del. C. § 4805\(a\)\(29\)](#).

### Additional Training For Customer-Facing Staff:

This is not expressly covered by Delaware statutes or regulations.

### Updates To Training Courses:

This is not expressly covered by Delaware statutes or regulations.

### Lived Experience In Training Content:

This is not expressly covered by Delaware statutes or regulations.

### Evaluation Of Training Effectiveness:

This is not expressly covered by Delaware statutes or regulations.

## Supporting Informed Decision Making by Players

### Providing Players With Readily Accessible Responsible Gambling Information:

#### *Practical Tips To Keep Within Limits*

This is not expressly covered by Delaware statutes or regulations.

#### *Promotion Of Responsible Gambling Tools At Account Creation*

This is not expressly covered by Delaware statutes or regulations.

#### *Addressing Myths Associated With Gambling*

This is not expressly covered by Delaware statutes or regulations.

#### *Information On Odds And House Advantage*

This is not expressly covered by Delaware statutes or regulations.

#### *Preventing Access By Underage/Unauthorized Players*

This is not expressly covered by Delaware statutes or regulations.

#### *Risks Associated With Gambling*

This is not expressly covered by Delaware statutes or regulations.

#### *Signs Of A Potential Gambling Problem*

This is not expressly covered by Delaware statutes or regulations.

#### *Behavior Related To Problem Gambling*

This is not expressly covered by Delaware statutes or regulations.

#### *How To Access Personal Data On Responsible Gambling*

This is not expressly covered by Delaware statutes or regulations.

#### *Direct Links To Problem Gambling Organization*

The Director shall cause each Internet site on which the Internet lottery is conducted to include an advertisement for and link to additional information for services for the treatment, education and

assistance of compulsive gamblers and their families.  
[29 Del. C. § 4826\(d\)](#).

### Promotion Of Responsible Gambling Information:

This is not expressly covered by Delaware statutes or regulations. However, the strength of a provider's responsible gaming program and player education programs were among responsible gaming factors used for scoring of bidders in a 2023 Request For Proposals process to select a primary vendor to provide an internet wagering system to the Delaware Lottery.

### Use Of Data To Promote Responsible Gambling Tools:

This is not expressly covered by Delaware statutes or regulations. However, an ability to deliver responsible gambling policy management was one deliverable required of the Delaware Lottery's contracted primary vendor for an internet wagering system as per a 2023 Request For Proposals.

### Evaluation Of Responsible Gambling Tool Adoption:

This is not expressly covered by Delaware statutes or regulations.

### Expert Input Into Responsible Gambling Resources:

This is not expressly covered by Delaware statutes or regulations.

### Promotion Of Responsible Gambling On Social Media:

This is not expressly covered by Delaware statutes or regulations.

### Testing Of External Links:

This is not expressly covered by Delaware statutes or regulations.

## Time and Budget Management

### Instant Access To Personal Responsible Gambling Data:

This is not expressly covered by Delaware statutes or regulations.

### Mandatory Limit Setting At Account Creation:

This is not expressly covered by Delaware statutes or regulations.

### Promotion Of Limits On Platform:

This is not expressly covered by Delaware statutes or regulations. However, an ability to deliver responsible gambling policy management was one deliverable required of the Delaware Lottery's contracted primary vendor for an internet wagering system as per a 2023 Request For Proposals. One requirement of the contracted platform was to provide a set of tools to monitor player behavior and mitigate unwanted potential threats, including through session limits, player spending tracking, deposit limits and other tools to protect against compulsive gaming.

### Deposit Limits:

This is not expressly covered by Delaware statutes or regulations. However, an ability to deliver responsible gambling policy management was one deliverable required of the Delaware Lottery's contracted primary vendor for an internet wagering system as per a 2023 Request For Proposals. One requirement of the contracted platform was to provide a set of tools to monitor player behavior and mitigate unwanted potential threats, including through session limits, player spending tracking, deposit limits and other tools to protect against compulsive gaming.

### Time/Spend Limits:

The Director shall have the duty to promulgate such rules and regulations governing the Internet lottery as the Director deems necessary and desirable in order that the Internet lottery be initiated at the earliest feasible time in a manner that provides for the security and effective administration of such games, including but not limited to [...] Mechanisms by which the Office or persons playing Internet lottery games may place limits on the amount of money being wagered per game or during any specified time period, or the amount of losses incurred during any specified time period. [29 Del. C. § 4826\(c\)\(5\)](#).

### Delayed Implementation For Increased Limits:

This is not expressly covered by Delaware statutes or regulations.

### Prohibition On Reverse Withdrawals:

This is not expressly covered by Delaware statutes or regulations.

### Restriction On Promotions During Withdrawals:

This is not expressly covered by Delaware statutes or regulations.

## Time-Out and Self-Exclusion

### Time-Out Tool Available:

This is not expressly covered by Delaware statutes or regulations. However, details on available exclusion tools including cooling off tools was one element of a 2023 Delaware Lottery Request For Proposals for a partner to provide an internet wagering system.

### Self-Exclusion Accessibility:

Each licensed agent's website shall have a link to the self exclusion page of the Lottery website. [29 Del. Admin. C. § 206-13.11.](#)

### Self-Exclusion At Product Level:

This is not expressly covered by Delaware statutes or regulations. However, the Director shall provide by regulation for the establishment of a list of persons self-excluded from gaming activity at video lottery facilities or through the Internet lottery. [29 Del. C. § 4834\(a\).](#)

### Self-Exclusion Length:

A person may request placement on the list of self-excluded persons for any of the following periods: (1) Lifetime; (2) Five years; (3) One year. [29 Del. C. § 4834\(b\).](#)

### Self-Exclusion Communication:

A request for self-exclusion shall be in a form prescribed by the Lottery which form shall include [...] The signature of the person submitting the request for self-exclusion indicating acknowledgement of the following statement: "I am voluntarily requesting exclusion from all gaming activities at all licensed Delaware Video Lottery Agent locations and their Internet lottery sites because I am a problem gambler. I certify that the information provided above is true and accurate, and that I have read and understand and agree to the waiver and release included with this request for self-exclusion. I am aware that my signature below authorizes the Lottery and the DGE to direct all licensed Video Lottery Agents to prohibit my access to their premises and all Internet lottery sites in accordance with this request and unless I have requested to be excluded for life, until such time as the Lottery removes my name from the self-exclusion list in response to my written request to terminate my voluntary self-exclusion. I am aware and agree that during any period of self-exclusion, I shall not collect any winnings or recover any losses resulting

from any gaming activity at all licensed Video Lottery Agent facilities and Internet lottery sites, and that any money or thing of value obtained by me from, or owed to me by a Video Lottery Agent as a result of wagers made by me while on the self-exclusion list shall be subject to forfeiture. I am aware that during my period of self-exclusion I will be denied access to any player club promotions, offers or memberships relating to video lottery and internet lottery activities. Note: any person whose name has been placed on the selfexclusion list, who thereafter knowingly enters a gaming area, is guilty of a Class A misdemeanor." [29 Del. Admin. C. § 206-13.14.4.](#)

### Self-Exclusion Effective Immediately:

This is not expressly covered by Delaware statutes or regulations. In fact, each Internet lottery agent shall maintain its own copy of the self-exclusion list and shall establish procedures to ensure that its copy of the self-exclusion list is updated and that all appropriate employees and agents of the Internet lottery agent are notified of any addition to or deletion from the list within 48 hours after the notice is mailed by the Lottery. [29 Del. Admin. C. § 206-13.16.](#)

### Communication with Excluded Players:

Each Internet lottery agent and technology provider shall establish procedures that are designed, to the greatest extent practicable to... Ensure that self-excluded persons do not receive, from the Internet lottery agent any solicitations, targeted mailings, telemarketing promotions, player club materials or other promotional materials relating to Internet lottery activities. [29 Del. Admin. C. § 206-13.19.2.](#)

Each Internet lottery agent and the technology provider shall ensure that excluded persons do not receive from the Internet lottery agent any solicitations, targeted mailings, telemarketing promotions, player club materials or other promotional materials relating to the Internet lottery activities of the licensed Internet lottery agent. [29 Del. Admin. C. § 206-14.3.](#)

### Self-Exclusion Renewal:

This is not expressly covered by Delaware statutes or regulations.

### Oversight Of Reinstatement Process:

This is not expressly covered by Delaware statutes or regulations.

## Customer Support

### **Customer Service Easily Accessible:**

This is not expressly covered by Delaware statutes or regulations. However, a requirement for 24/7 customer service was one deliverable required of the Delaware Lottery's contracted primary vendor for an internet wagering system as per a 2023 Request For Proposals.

### **Policies For Customers In Distress:**

This is not expressly covered by Delaware statutes or regulations.

### **Monitoring For Signs Of Problem Gambling:**

This is not expressly covered by Delaware statutes or regulations. However, an ability to deliver responsible gambling policy management was one deliverable required of the Delaware Lottery's contracted primary vendor for an internet wagering system as per a 2023 Request For Proposals. One requirement of the contracted platform was to provide a set of tools to monitor player behavior and mitigate unwanted potential threats, including through session limits, player spending tracking and other tools.

### **Accessible Complaints And Disputes Process:**

The Internet lottery licensee shall include on an appropriate page within part of its website the availability of a mechanism for resolving a customer's complaint. [29 Del. Admin. C. § 206-13.32](#).

## Marketing and Advertising

### **Marketing Policy Statement:**

This is not expressly covered by Delaware statutes or regulations.

### **Marketing To Avoid:**

#### **Promoting Gambling As A Solution To Financial Problems**

This is not expressly covered by Delaware statutes or regulations.

#### **Promotion Of Excessive Gambling**

This is not expressly covered by Delaware statutes or regulations.

#### **Misleading Players On Chances of Winning**

The agency shall review any materials submitted pursuant to this section and approve their use unless

in the judgment of the agency such materials [...] contain inaccurate or misleading information.

[29 Del. Admin. C. § 204-10](#).

### **Appealing To Minors**

This is not expressly covered by Delaware statutes or regulations.

### **Presenting Gambling As Risk-Free**

This is not expressly covered by Delaware statutes or regulations.

### **Encouraging Problematic Play**

This is not expressly covered by Delaware statutes or regulations.

### **Marketing Risk Assessment:**

All advertising, marketing and promotional materials, related to the sports lottery or referencing the sports lottery, to be utilized by an agent or person acting on behalf of the agent shall be submitted to the agency for review and approval prior to use, except that such materials need not be submitted for review and approval if identical materials have been previously submitted and approved. Materials are not identical for purposes of this provision if they vary in any respect, such as in the size of a billboard. The agency shall review any materials submitted pursuant to this section and approve their use unless in the judgment of the agency such materials, if used, would result in an appearance which reflects adversely on the agency, would reasonably be expected to offend a substantial number of people, contain inaccurate or misleading information, or otherwise be inappropriate. [29 Del. Admin. C. § 204-10](#).

### **Conditions Of Bonus Offers Clear:**

If player loyalty promotions affect the taxation basis of the Internet lottery operator by converting player loyalty points into game play or cash which can be redeemed, then... Rules and policies for player loyalty accounts including the awarding, redeeming and expiration of points shall be available to a registered player on the website where the promotional activity is being conducted. [29 Del. Admin. C. § 206-14.6](#).

### **Separation Of Responsible Gambling And Product Marketing:**

This is not expressly covered by Delaware statutes or regulations.

### **Advertising To Adults-Only:**

This is not expressly covered by Delaware statutes or regulations.

### **Avoiding Higher-Risk Groups:**

This is not expressly covered by Delaware statutes or regulations.

### **Age-Gating Of Social Media Marketing:**

This is not expressly covered by Delaware statutes or regulations.

### **Opt-Out/Limits On Advertising Available:**

This is not expressly covered by Delaware statutes or regulations.

## **Game Play**

### **Games Display Bets, Wins, Losses And Account Balances As Cash:**

This is not expressly covered by Delaware statutes or regulations.

### **Site Avoids Reinforcing Myths:**

This is not expressly covered by Delaware statutes or regulations.

### **Responsible Gambling Review Of New Game Features:**

This is not expressly covered by Delaware statutes or regulations.

### **Communications Do Not Encourage Increased Play Or Chasing Losses:**

This is not expressly covered by Delaware statutes or regulations.

### **Encouraging Positive Play:**

This is not expressly covered by Delaware statutes or regulations.

### **Platform Accessibility:**

This is not expressly covered by Delaware statutes or regulations.

## **Know Your Customer**

### **Minimum Age Stated On Platform:**

This is not expressly covered by Delaware statutes or regulations. However, it is unlawful for an individual who is under 21 years old to wager on the video lottery, sports lottery, table games, internet table games, or internet video lottery. [29 Del. C. § 4810\(a\)\(2\)](#).

### **Measures To Prevent Underage Access:**

The Internet lottery system must have a means to verify the identity and age of a registrant. [29 Del. Admin. C. § 206-13.9](#).

### **Age Verification Required Upon Registration:**

Identity and age verification must be performed for players registering to play for real-money wagering. [29 Del. Admin. C. § 206-13.5](#).

Only players who complete the registration for real money wagering will be permitted to deposit funds into their gaming accounts. Funds may be deposited to the account of a player registered for real money wagering from any geographic location. [29 Del. Admin. C. § 206-13.6](#).

### **Immediate Blocking Of Underage Play:**

This is not expressly covered by Delaware statutes or regulations.

### **Addressing Underage Play At Approved Account:**

This is not expressly covered by Delaware statutes or regulations.

### **Minimum Age Of 21:**

It is unlawful for an individual who is under 21 years old to wager on the video lottery, sports lottery, table games, internet table games, or internet video lottery. [29 Del. C. § 4810\(a\)\(2\)](#).

### **Duplicate Accounts Prevented:**

Players shall be permitted to have one active account at each Internet lottery agent provided the Internet lottery system employs a method of preventing inappropriate or fraudulent play resulting from an individual attempting to log on at more than one agent's site at the same time. [29 Del. Admin. C. § 206-13.8](#).

### **Age Verification When Adding New Payment Methods:**

This is not expressly covered by Delaware statutes or regulations.

### **Prohibition On Offering Of Credit:**

Credit cannot be extended to customers by a Video Lottery Agent. [29 Del. Admin. C. § 206-13.23.2](#).

### **Prohibition On Credit Cards:**

This is not expressly covered by Delaware statutes or regulations. In fact, funds may be deposited into customer accounts by credit card. [29 Del. Admin. C. § 206-13.24.1](#).

## Research, Education and Treatment

### Financial Commitment To Addressing Gambling-Related Harm:

\$1,000,000 or 1%, whichever is greater, of the proceeds returned to the State under this paragraph [shall be distributed] to the Division of Substance Abuse and Mental Health of the Department of Health and Social Services for funding programs for the treatment, education and assistance of compulsive gamblers and their families. 29 Del. C. § 4815(b)(3)(c).

### Evaluation Through Research Program:

This is not expressly covered by Delaware statutes or regulations.

### Contribution To Public Health Messaging:

This is not expressly covered by Delaware statutes or regulations.

### Play Data Available For Research:

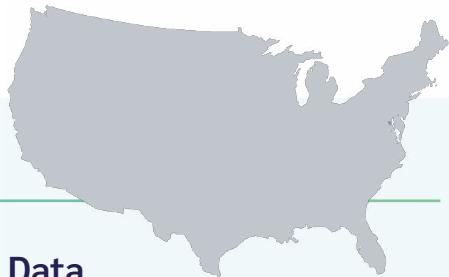
This is not expressly covered by Delaware statutes or regulations.

DELAWARE	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	✓
Designated Executive For Responsible Gambling	
Annual Review Of Policy	
Strategy For Responsible Gambling	
Annual Strategy Evaluation and Progress Reporting	
Employee Protection Plan	
<b>STAFF TRAINING</b>	
Annual Training	
Additional Training For Customer-Facing Staff	
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	
Promotion Of Responsible Gambling Tools At Account Creation	
Addressing Myths Associated With Gambling	
Information On Odds And House Advantage	
Preventing Access By Underage/Unauthorized Players	
Risks Associated With Gambling	
Signs Of A Potential Gambling Problem	
Behavior Related To Problem Gambling	
How To Access Personal Data On Responsible Gambling	
Direct Links To Problem Gambling Organization	✓
Promotion Of Responsible Gambling Information	
Use Of Data To Promote Responsible Gambling Tools	
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	
Ability To Set Deposit Limits	
Ability To Set Time/Spend Limits	✓
Delayed Implementation For Increased Limits	
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	✓
Self-Exclusion Communication	✓
Self-Exclusion Effective Immediately	
Communication With Excluded Players	✓
Self-Exclusion Renewal	
Oversight Of Reinstatement Process	
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	
Policies For Customers In Distress	
Monitoring For Signs Of Problem Gambling	
Accessible Complaints And Disputes Process	✓
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	
Promoting Excessive Gambling	
Misleading Players On Chances Of Winning	✓
Appealing To Minors	

DELAWARE	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	
Encouraging Problematic Play	
Marketing Risk Assessment	✓
Conditions Of Bonus Offers Clear	✓
Separation Of Responsible Gambling And Product Marketing	
Advertising To Adults-Only	
Avoiding Higher-Risk Groups	
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	
Encouraging Positive Play	
Platform Accessibility	

EXPRESSLY COVERED
<b>KNOW YOUR CUSTOMER</b>
Minimum Age Stated On Platform
Measures To Prevent Underage Access
Age Verification Required Upon Registration
Immediate Blocking Of Underage Play
Addressing Underage Play At Approved Account
Minimum Age Of 21
Duplicate Accounts Prevented
Age Verification When Adding New Payment Methods
Prohibition On Offering Of Credit
Prohibition On Credit Cards
<b>RESEARCH, EDUCATION AND TREATMENT</b>
Financial Commitment To Address Gambling-Related Harm
Evaluation Through Research Program
Contribution To Public Health Messaging
Play Data Available To Research



## District of Columbia

The District of Columbia offers online sports betting via a mobile sportsbook application operated by FanDuel on behalf of the DC Lottery, which is available on a city-wide basis, as well as through other online sportsbooks that are limited to within a two-block radius of major sports stadiums and arenas. The District of Columbia legalized sports wagering via a law approved by the city council in late 2018. Operations were launched in 2020.

### Key Market Data

Adult Population:	679,000
Sports Betting Law:	Sports Wagering Lottery Amendment Act of 2018
Key Sports Betting Regulation:	Title 30 DCMR, Chapter 21 Privately Operated Sports Wagering; Sports Wagering Minimum Internal Control Standards, Version 3.
Regulatory Authority:	Office of Lottery and Gaming
Sports Betting Market Opened:	August 2020

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

### Policy Commitment To Responsible Gambling:

Online sports wagering websites and mobile applications shall display the following:...A clear statement of the online operator's policy and commitment to responsible gaming. [30 DCMR § 2110.2\(b\)\(3\)](#).

Pursuant to Title 30 DCMR § 2110 and 2128.1(e), the following Responsible Gaming Information shall be displayed in a manner visible to the public, including on Mobile Apps or Sites, near the SSBTs and at the betting windows[...] A clear statement of the licensee's policy and commitment to responsible gaming.

[Sports Wagering Minimum Internal Control Standards § 10.2.2\(a\)\(v\)](#).

### Designated Executive For Responsible Gambling:

Operators and Management Services Providers shall submit a Responsible Gaming Plan to the Office at the time of first application. The plan must be approved by the Office prior to the commencement of gaming activity. The Plan shall include [...] the identification of the individual(s) who will be responsible for the

implementation and maintenance of the plan.

[30 DCMR § 2128.1\(b\)](#).

### Annual Review Of Policy:

This is not expressly covered by Washington D.C. statutes or regulations. However, operators and management services providers shall resubmit their Responsible Gaming Plan for approval within ten (10) business days of any changes to the plan and at license renewal.

[30 DCMR § 2128.2](#).

### Strategy For Responsible Gambling:

This is not expressly covered by Washington D.C. statutes or regulations. However, operators and management services providers shall file with the Office internal controls for all aspects of sports wagering operations prior to commencing operations. The internal controls must address the following items regarding the sports wagering system, at a minimum:[...]

- Procedures for identifying and preventing persons who are under 18 years of age from engaging in sports wagering;
- Procedures to prevent wagering by players

- prohibited from wagering;
- Procedures for identifying and preventing intoxicated and impaired persons from engaging in sports wagering.

[30 DCMR § 2115.1](#); [30 DCMR § 2115.3](#).

### Annual Strategy Evaluation and Progress Reporting:

This is not expressly covered by Washington D.C. statutes and regulations.

### Employee Protection Policy:

This is not expressly covered by Washington D.C. statutes or regulations.

## Staff Training

### Annual Training:

To mitigate the risk that untrained staff may bring to regulated operations by knowing or unknowing acts in violation of regulatory requirements, the personnel of the Licensee shall be trained in all internal controls relevant to each employee's individual function[...] The following subjects for training will contribute to an effective control environment: [...]

Responsible gaming, including but not limited to, definitions of key terms, myths, and facts and where to get help, with content updated as necessary

Problem gambling and player protection pursuant to Title 30 DCMR § 2114.11 and 2128.1(i)

[Sports Wagering Minimum Internal Control Standards § 3.5.1\(a\)\(ii-iii\)](#).

The training program must be undertaken by new personnel within one month of commencing work with the Licensee.

[Sports Wagering Minimum Internal Control Standards § 3.5.2](#).

Existing personnel who have undertaken the approved training program must undertake an annual refresher training course to refresh content knowledge and information on any recent changes in the above subjects, including player protection and/or responsible gaming.

[Sports Wagering Minimum Internal Control Standards § 3.5.4](#).

In addition, operators and management services providers shall submit a Responsible Gaming Plan to the Office at the time of first application. The plan must be approved by the Office prior to the commencement of gaming activity. The plan shall

include, at a minimum, [...] details of the Applicant's plan for responsible gaming training for its employees. [30 DCMR § 2128.1\(i\)](#).

Further, operators and management service providers shall abide by all requirements issued by the Office pertaining to training employees about compulsive and problem gambling.

[30 DCMR § 2114.11](#)

### Additional Training For Customer-Facing Staff:

Employees interacting directly with players should be trained to ensure they can identify problem gambling issues and know how to respond to them.

[Sports Wagering Minimum Internal Control Standards § 3.5.1\(c\)](#).

### Updates To Training Courses:

This is not expressly covered by Washington D.C. statutes and regulations.

### Lived Experience In Training Content:

This is not expressly covered by Washington D.C. statutes and regulations.

### Evaluation Of Training Effectiveness:

A written description of all instructional and on-the-job training to be and being provided shall be made available to the OLG for review upon request. Training program information must include the following:[...] how the effectiveness of the training is assessed.

[Sports Wagering Minimum Internal Control Standards § 3.5.1\(b\)\(v\)](#).

## Supporting Informed Decision Making by Players

### Providing Players With Readily Accessible Responsible Gambling Information:

Online sports wagering websites and mobile applications shall display the following: Responsible gaming logo or information to direct players to the site's Office-approved responsible gaming page, which shall include, at a minimum:

1. Prominent display of the National Council on Problem Gambling's 24 hour toll-free confidential National Helpline—1-800-522-4700 (call or text) and helpline chat—ncpgambling.org/chat;
2. A direct link to the National Council on Problem Gambling's resources dedicated to helping

- persons with potential gambling problems;
- 3. A clear statement of the online Operator's policy and commitment to responsible gaming;
- 4. Information governing self-imposed responsible gaming limits and the ability for the player to establish those limits; and
- 5. Any other information about available programs to prevent, treat, or monitor compulsive or problem gambling.

[30 DCMR § 2110.2\(b\).](#)

***Practical Tips To Keep Within Limits.***

This is not expressly covered by Washington D.C. statutes or regulations. However, online sports wagering websites and mobile applications shall display the following: Responsible gaming logo or information to direct players to the site's Office-approved responsible gaming page, which shall include, at a minimum, information governing self-imposed responsible gaming limits and the ability for the player to establish those limits. [30 DCMR § 2110.2\(b\)\(4\).](#)

***Promotion Of Responsible Gambling Tools At Account Creation***

This is not expressly covered by Washington D.C. statutes or regulations.

***Addressing Myths Associated With Gambling***

This is not expressly covered by Washington D.C. statutes or regulations.

***Information On Odds And House Advantage***

This is not expressly covered by Washington D.C. statutes or regulations.

***Preventing Access By Underage/Unauthorized Players***

This is not expressly covered by Washington D.C. statutes or regulations. However, operators and management services providers shall have in place technical and operational measures to prevent sports wagering by those who are underage. [30 DCMR § 2120.3.](#)

Additionally, operators and management services providers shall submit a Responsible Gaming Plan to the Office at the time of first application. The plan must be approved by the Office prior to the commencement of gaming activity. The Plan shall include procedures to prevent underage gambling. [30 DCMR § 2128.1\(k\).](#)

***Risks Associated With Gambling***

This is not expressly covered by Washington D.C. statutes or regulations.

***Signs Of A Potential Gambling Problem***

This is not expressly covered by Washington D.C. statutes or regulations.

***Behavior Related To Problem Gambling***

This is not expressly covered by Washington D.C. statutes or regulations.

***How To Access Personal Data On Responsible Gambling***

This is not expressly covered by Washington D.C. statutes or regulations. However, operators shall provide an account statement with details to a player on demand, which shall include account activity for at least the six (6) months preceding twenty-four (24) hours prior to the request. In addition, Operators and Management Services Providers shall, upon request, be capable of providing to a player a summary statement of all player activity during the past year. [30 DCMR § 2122.17.](#)

***Direct Links To Problem Gambling Organization***

Online sports wagering websites and mobile applications shall display responsible gaming logo or information to direct players to the site's Office-approved responsible gaming page, which shall include:

1. Prominent display of the National Council on Problem Gambling's 24 hour toll-free confidential National Helpline—1-800-522-4700 (call or text) and helpline chat—ncpgambling.org/chat;
2. A direct link to the National Council on Problem Gambling's resources dedicated to helping persons with potential gambling problems.

[30 DCMR § 2110.2\(b\)\(1-2\).](#)

***Promotion Of Responsible Gambling Information:***

This is not expressly covered by Washington D.C. statutes or regulations. However, online sports wagering websites and mobile applications shall display responsible gaming logo or information to direct players to the site's Office-approved responsible gaming page, which shall include information governing self-imposed responsible gaming limits and the ability for the player to establish those limits. [30 DCMR § 2110.2\(b\)\(4\).](#)

### Use Of Data To Promote Responsible Gambling Tools:

This is not expressly covered by Washington D.C. statutes or regulations.

### Evaluation Of Responsible Gambling Tool Adoption:

This is not expressly covered by Washington D.C. statutes or regulations.

### Expert Input Into Responsible Gambling Resources:

This is not expressly covered by Washington D.C. statutes or regulations.

### Promotion Of Responsible Gambling On Social Media:

This is not expressly covered by Washington D.C. statutes or regulations.

### Testing Of External Links:

All links to problem gambling services provided by third parties are to be regularly tested by the Licensee. Sports wagering through Mobile Apps or Sites may not occur where the links used to supply information on player protection are not displayed or are not operational. Where the link is no longer available or not available for a significant period of time, the Licensee shall provide an alternative support service. [Sports Wagering Minimum Internal Control Standards § 10.2.2\(d\)](#).

## Time and Budget Management

### Instant Access To Personal Responsible Gambling Data:

Operators shall provide an account statement with details to a player on demand, which shall include account activity for at least the six months preceding twenty-four hours prior to the request. In addition, Operators and Management Services Providers shall, upon request, be capable of providing to a player a summary statement of all player activity during the past year. [30 DCMR § 2122.17](#).

### Mandatory Limit Setting At Account Creation:

This is not expressly covered by Washington D.C. statutes or regulations.

### Promotion Of Limits On Platform:

Online sports wagering websites and mobile applications shall display responsible gaming logo or information to direct players to the site's

Office-approved responsible gaming page, which shall include information governing self-imposed responsible gaming limits and the ability for the player to establish those limits. [30 DCMR § 2110.2\(b\)\(4\)](#).

### Deposit Limits:

Operators and Management Services Providers shall implement a system to allow individuals to set Sports Wagering Account limits with the Operator or Management Services Provider, including [...] A deposit limit, which shall be offered on a daily, weekly and monthly basis and shall specify the maximum amount of money a player may deposit into his or her sports wagering account during a particular period of time. [30 DCMR § 2114.1\(a\)](#).

### Time/Spend Limits:

Operators and Management Services Providers shall implement a system to allow individuals to set Sports Wagering Account limits with the Operator or Management Services Provider, including responsible gaming limits set forth below [...]

- A spending limit, which shall be offered on a daily, weekly and monthly basis and shall specify the maximum amount of player funds that may be put at risk during a particular period of time; and
- A time-based limit, which shall be offered on a daily basis and shall specify the maximum amount of time, measured hourly from the player's log in to log off, a player may spend playing on a sports wagering system.

[30 DCMR § 2114.1\(b-c\)](#).

### Delayed Implementation For Increased Limits:

Operators and management services providers shall implement a system to allow individuals to set sports wagering account limits with the operator or management services provider, including responsible gaming limits set forth below. Any decrease to these limits shall be effective no later than the player's next log in. Any increase to these limits shall become effective only after the time period of the previous limit has expired and the player reaffirms the requested increase. [30 DCMR § 2114.1](#).

### Prohibition On Reverse Withdrawals:

This is not expressly covered by Washington D.C. statutes or regulations.

## Restriction On Promotions During Withdrawals:

Players shall not be induced to continue wagering when placing a wager, when the player attempts to log out or exit the SSBT, Mobile Site or App, when the player wins or loses a wager, or when the player attempts to withdraw funds from their account.

[Sports Wagering Minimum Internal Control Standards § 10.9.](#)

## Time-Out and Self-Exclusion

### Time-Out Tool Available:

A mechanism shall be employed that places a sports wagering account in a suspended mode when requested by the player for a specified period of time, which shall not be less than seventy-two hours (self-exclusion). [30 DCMR § 2122.23\(a\).](#)

When a Sports Wagering Account is in a suspended mode, the player shall be prevented from:

- Wagering;
- Depositing funds;
- Withdrawing funds, unless the reason for the suspended mode would not prohibit a withdrawal;
- Making changes to their Sports Wagering Account; and
- Removing of the Sports Wagering Account from the system.

[30 DCMR § 2122.24.](#)

A suspended Sports Wagering Account may be restored:

- Upon expiration of the time period established by the player;
- When permission is granted by the Office;
- When the player is no longer a prohibited sports wagering participant; or
- When the Operator or Management Services Provider has lifted the suspended status.

[30 DCMR § 2122.25.](#)

### Self-Exclusion Accessibility:

Operators and management services providers shall submit a Responsible Gaming Plan to the Office at the time of first application. The plan must be approved by the Office prior to the commencement of gaming activity. The plan shall include, at a minimum: The Applicant's plans for creating and disseminating promotional material to educate patrons about compulsive and problem gambling and to inform them about treatment services available to compulsive and problem gamblers and their families. The Applicant shall provide examples of the materials to be used as part of its plan, including signs, brochures and other material and a description of how the material will be disseminated. The Licensee shall, at a minimum, implement the following communications:

- Display signage and written materials, in conspicuous places in their Sports Wagering Facility, and on their websites and mobile applications information on the availability of problem gambling treatment or counseling, procedures for self-exclusion, and promotion of the National Council on Problem Gambling's 24 hour toll-free confidential National Helpline—1-800-522-4700 (call or text); and
- Provide information on all print, billboard, sign, online, or broadcast advertisements, information about available programs to prevent, treat, or monitor compulsive or problem gambling, procedures for self-exclusion, and promotion of the National Council on Problem Gambling's 24 hour toll-free confidential National Helpline—1-800-522-4700 (call or text).

[30 DCMR § 2128.1\(e\)\(1-2\).](#)

### Self-Exclusion At Product Level:

This is not expressly covered by Washington D.C. statutes or regulations.

### Self-Exclusion Length:

As part of the request for self-exclusion, the individual must select the duration for which they wish to be excluded. An individual may select any of the following time periods as a minimum length of exclusion:

- One (1) year;
- Eighteen (18) months;
- Three (3) years;

- Five (5) years; or
- Lifetime (an individual may only select the lifetime duration if their name has previously appeared on the Self-Exclusion List for at least six (6) months).

30 DCMR § 2129.16.

### **Self-Exclusion Communication:**

The Executive Director shall determine the information and forms to be required of a person seeking placement on the Self-Exclusion List. Such information shall include, but not be limited to, the following:

- Name, home address, email address, telephone number, date of birth, and Social Security number of the applicant;
- A passport-style photo of the applicant;
- A statement from the applicant that one or more of the following apply:
  - They identify as a “problem gambler,” meaning an individual who believes their gambling behavior is currently, or may in the future without intervention, cause problems in their life or on the lives of their family, friends, or co-workers;
  - They feel that their gambling behavior is currently causing problems in their life or may, without intervention, cause problems in their life; or
  - There is some other reason why they wish to add their name to the Self-Exclusion List.
- Election of the duration of the exclusion in accordance with Subsection 2129.16 of this chapter;
- An acknowledgment by the applicant that the individual will not be participating in sports wagering or any other form of gambling offered by the Office and that it is their sole responsibility to refrain from doing so;
- An acknowledgment by the applicant that the applicant shall not collect any winnings or recover any losses resulting from any gambling activity under the jurisdiction of the Office for the duration of the exclusion period;
- An acknowledgment by the applicant that the individual will forfeit all rewards or points earned through any player reward or another promotional program they engage in sports wagering while on the Self-Exclusion List;

- An offer by the Office or the designated agent completing the self exclusion application to assist the applicant to access information about gambling disorders, self-guided help or counseling services with a clinician approved by the District of Columbia Department of Behavioral Health;
- An acknowledgment of understanding by the applicant that by placing their name on the Self-Exclusion List, the prohibitions identified in § 2129 apply to all sports wagering or gambling activities offered by the Office or its Licensees or affiliates, whether within the District or another jurisdiction, and that the Office may share the Self-Exclusion List with other domestic or international gaming jurisdictions resulting in placement on those lists;
- An acknowledgment by the applicant that the individual is submitting the application freely, knowingly, and voluntarily;
- A statement that the individual is not under the influence of a substance or suffering from a mental health condition that would impair their ability to make an informed decision;
- An acknowledgment by the applicant that if they knowingly violate their agreement to refrain participating in any gambling activity offered by the Office or its Licensees or affiliates during the exclusion period, the applicant shall notify the Office of such violation within twenty-four (24) hours of such gambling activity; and releasing the District, the Office and all affiliated employees, entities and persons licensed by the Office and their affiliates, from any claims associated with their breach of the agreement;
- An affidavit verifying that the applicant wishes to be placed on the Self Exclusion List, that the Office is specifically authorized and requested to release all contents of the person’s application to persons who, in the sole discretion of the Office, are necessary to implement the policies and procedures contained in this chapter. Such persons shall be subject to terms of confidentiality prescribed by the Office, which shall be contained in the application. Such persons shall include, but not be limited to the following:
- Employees or contractors of the Office involved in the administration, supervision or activities related to the administration or supervision of

this chapter;

- Licensees of the Office or their affiliates, agents and employees
- Designated agents; and
- Law enforcement personnel involved in the administration, supervision or investigation of activities contained in this chapter.
- An acknowledgment by the applicant that once their name is placed on the Self-Exclusion List, they may be refused entry or ejected from areas specifically devoted to sports wagering or other forms of gambling under the jurisdiction of the Office by a person licensed by the Office, an agent of the Office, or law enforcement personnel.

[30 DCMR § 2129.14](#).

#### **Self-Exclusion Effective Immediately:**

Any person placed on the Self-Exclusion List pursuant to this chapter is deemed ineligible to place a wager at any Sports Wagering Facility or licensed Lottery retailer under the jurisdiction of the Office. Persons on the Self-Exclusion List shall not be entitled to recover losses resulting from their gambling activity since the wager was void from its beginning. [30 DCMR § 2129.30](#).

#### **Communication with Excluded Players:**

Sports wagering licensees and Lottery retailers shall have the following responsibilities relative to the administration of the Self-Exclusion Program:

- Remove self-excluded persons from player loyalty or reward card programs and targeted print, online or other forms of advertising or promotions; and
- Refrain from marketing to individuals on the Self-Exclusion List.

[30 DCMR § 2129.31\(e-f\)](#).

#### **Self-Exclusion Renewal:**

An individual who is on the Self-Exclusion List may submit a request to increase the minimum length of exclusion. [30 DCMR § 2129.17](#).

#### **Oversight Of Reinstatement Process:**

Upon expiration of the selected duration of exclusion, individuals may request that their name be removed from the Self-Exclusion List or petition for exclusion for a new duration. Individuals shall remain on the Self-Exclusion List after the expiration of the selected duration of exclusion until such time as they submit a

petition for removal, and it is approved by the Office or its designee. [30 DCMR § 2129.18](#).

There is a process in place for players to resume wagering once the self-exclusion order has been removed. If a player requests reinstatement, this information is provided to the player along with help resources (e.g., tips on how to keep wagering within safe limits and encouragement to use the Licensee's responsible gaming features). [Sports Wagering Minimum Internal Control Standards § 15.6.3\(g\)](#).

## **Customer Support**

#### **Customer Service Easily Accessible:**

Pursuant to Title 30 DCMR § 2110 and 2128.1(e), the following Responsible Gaming Information shall be displayed in a manner visible to the public, including on Mobile Apps or Sites, near the Self Service Betting Terminals and at the betting windows:

- A statement approved by the OLG referring players to the National Council on Problem Gambling's 24 hour toll-free confidential National Helpline—1- 800-522-4700 (call or text) and helpline chat— ncpgambling.org/chat;
- Notice that shall include the statement that is similar to “It is unlawful for any individual who is under 18 years of age or is noticeably intoxicated or impaired to engage in sports wagering”;
- The method of contacting the Licensee for questions and complaints;
- The method of contacting the OLG and/or a link to their website;
- A clear statement of the Licensee’s policy and commitment to responsible gaming; and
- Any other information about available programs to prevent, treat, or monitor compulsive or problem gambling

[Sports Wagering Minimum Internal Control Standards § 10.2.2\(a\)\(i-vi\)](#).

#### **Policies For Customers In Distress:**

The Licensee shall have clear policies in place for assessing and addressing situations where a player indicates they are in distress or experiencing problems. [Sports Wagering Minimum Internal Control Standards § 9.9.3\(b\)](#).

#### **Monitoring For Signs Of Problem Gambling:**

The Licensee shall have clear policies in place to monitor player activity for signs or triggers of problem

gambling. [Sports Wagering Minimum Internal Control Standards § 9.9.3\(a\)](#).

**Accessible Complaints And Disputes Process:** Operators and Management Services Providers shall adopt comprehensive House Rules which shall be submitted to the Office for approval before the commencement of operations. At a minimum, the House Rules shall address...the method of contacting the Operator or Management Services Provider for questions and complaints. [30 DCMR § 2116.2\(f\)](#).

In addition, Operators and Management Service Providers shall investigate each player complaint and provide a response to the player within ten (10) business days. For complaints that cannot be resolved to the satisfaction of the player, related to Sports Wagering Accounts, settlement of wagers or illegal activity, a copy of the complaint and Licensee's response, including all relevant documentation, shall be provided to the Office. [30 DCMR § 2108.4](#).

## Marketing and Advertising

### Marketing Policy Statement:

The Licensee shall have a clearly articulated commitment to advertising that does not mislead or target people with gambling problems or vulnerable populations such as minors. [Sports Wagering Minimum Internal Control Standards § 9.8.2](#).

### Marketing To Avoid:

#### Promoting Gambling As A Solution To Financial Problems

Operators and Management Services Providers shall ensure that all advertising, public relations activities and marketing campaigns do not suggest that betting is a means of solving financial problems. [30 DCMR § 2131.2\(i\)](#).

#### Promotion Of Excessive Gambling

This is not expressly covered by Washington D.C. statutes or regulations. However, operators and management services providers shall ensure that all advertising, public relations activities and marketing campaigns do not encourage players to chase their losses or re-invest their winnings. [30 DCMR § 2131.2\(h\)](#).

#### Misleading Players On Chances of Winning

Advertisements, public relations activities and marketing campaigns must give a balanced message with regard to winning and losing. [30 DCMR §](#)

[2131.3\(c\)](#).

Additionally, advertising shall not be misleading about outcomes of sports wagering and may not misrepresent the odds of winning/losing. [Sports Wagering Minimum Internal Control Standards § 9.8.4](#).

### Appealing To Minors

Operators and Management Services Providers shall ensure that all advertising, public relations activities and marketing campaigns do not target, either via content or placement, those under the age of eighteen (18). [30 DCMR § 2131.2\(f\)](#).

Additionally, the Licensee shall have a clearly articulated commitment to advertising that does not mislead or target people with gambling problems or vulnerable populations such as minors. [Sports Wagering Minimum Internal Control Standards § 9.8.2](#).

### Presenting Gambling As Risk-Free

This is not expressly covered by Washington D.C. statutes or regulations. However, advertisements, public relations activities and marketing campaigns must give a balanced message with regard to winning and losing. [30 DCMR § 2131.3\(c\)](#).

### Encouraging Problematic Play

Operators and Management Services Providers shall ensure that all advertising, public relations activities and marketing campaigns do not encourage players to chase their losses or re-invest their winnings. [30 DCMR § 2131.2\(h\)](#).

### Marketing Risk Assessment:

This is not expressly covered by Washington D.C. statutes or regulations.

### Conditions Of Bonus Offers Clear:

The rules and conditions for participating in bonus or promotional payouts, and any other promotion including drawings or giveaway programs are available to a registered player on the Mobile App or Site where the bonus or promotion is being conducted and are prominently displayed or available for player review at the Sports Wagering Facility. Bonus or promotion rules require OLG approval. [Sports Wagering Minimum Internal Control Standards § 10.8.1\(a\)](#).

In addition, the terms and conditions agreed upon between a Licensee and any player must be in clear and simple language. The terms and conditions are also to be made available upon request to authorized internal and external auditors and to OLG personnel. The terms and conditions shall: [...] include

information about bonuses and promotions, deposits, withdrawals and the disposition of player funds.

[Sports Wagering Minimum Internal Control Standards § 15.3\(e\).](#)

### Separation Of Responsible Gambling And Product Marketing:

Advertising and promotions may not be on any web pages that are geared towards responsible gaming

[Sports Wagering Minimum Internal Control Standards § 9.8.3.](#)

### Advertising To Adults-Only:

Operators and management service providers shall ensure that all advertising, public relations activities and marketing campaigns do not target, either via content or placement, those under the age of eighteen (18). [30 DCMR § 2131.2\(f\).](#)

Additionally, the licensee shall have a clearly articulated commitment to advertising that does not mislead or target people with gambling problems or vulnerable populations such as minors.

[Sports Wagering Minimum Internal Control Standards § 9.8.2.](#)

### Avoiding Higher-Risk Groups:

Operators and Management Services Providers shall ensure that all advertising, public relations activities and marketing campaigns do not target groups of people that are considered moderate and high-risk groups for gambling addiction. [30 DCMR § 2131.2\(g\).](#)

Additionally, the Licensee shall have a clearly articulated commitment to advertising that does not mislead or target people with gambling problems or vulnerable populations such as minors. [Sports Wagering Minimum Internal Control Standards § 9.8.2.](#)

### Age-Gating Of Social Media Marketing:

This is not expressly covered by Washington D.C. statutes or regulations. However, operators and management service providers shall ensure that all advertising, public relations activities and marketing campaigns do not target, either via content or placement, those under the age of eighteen (18). [30 DCMR § 2131.2\(f\).](#)

### Opt-Out/Limits On Advertising Available:

A player must be able to unsubscribe from receiving direct marketing materials. For direct marketing materials sent electronically, the link to unsubscribe must be functional and easily accessible. No further direct marketing materials may be sent to a player from the time their unsubscribe request is received.

[Sports Wagering Minimum Internal Control Standards § 9.8.6\(a-b\).](#)

## Game Play

### Games Display Bets, Wins, Losses And Account Balances As Cash:

The wager amounts, payouts, and sports wagering account balances shall be displayed as currency, except when in terms of bonus or promotional credits. Bonus or promotional credits appear as restricted player funds in the sports wagering account and may be used to participate as described in the specific rules for the particular bonus or promotion. This information shall be displayed as accurately as possible within the constraints of communication delays and latencies. [Sports Wagering Minimum Internal Control Standards § 10.2.3\(b-c\).](#)

### Site Avoids Reinforcing Myths:

This is not expressly covered by Washington D.C. statutes or regulations.

### Responsible Gambling Review Of New Game Features:

This is not expressly covered by Washington D.C. statutes or regulations.

### Communications Do Not Encourage Increased Play Or Chasing Losses:

Operators and Management Services Providers shall ensure that all advertising, public relations activities and marketing campaigns do not encourage players to chase their losses or re-invest their winnings. [30 DCMR § 2131.2\(h\).](#)

Players shall not be induced to continue wagering when placing a wager, when the player attempts to log out or exit the SSBT, Mobile Site or App, when the player wins or loses a wager, or when the player attempts to withdraw funds from their account. Communications with players shall not intentionally encourage players to increase the amount they wager with, wager continuously, re-wager winnings, and/or chase losses. [Sports Wagering Minimum Internal Control Standards § 10.9.](#)

### Encouraging Positive Play:

This is not expressly covered by Washington D.C. statutes or regulations.

### Platform Accessibility:

This is not expressly covered by Washington D.C. statutes or regulations.

## Know Your Customer

### Minimum Age Stated On Platform:

All sports wagering websites and mobile applications must include a description of the possible repercussions for an underage player who circumvents or attempts to circumvent controls to prevent underage play, such as immediate stoppage of play, account closure, and confiscation of winnings. [30 DCMR § 2128.3.](#)

### Measures To Prevent Underage Access:

Operators and Management Services Providers shall have in place technical and operational measures to prevent sports wagering by those who are underage. [30 DCMR § 2120.3.](#)

Further, operators and management services providers shall file with the Office internal controls for all aspects of sports wagering operations prior to commencing operations. The internal controls shall address...procedures for identifying and preventing persons who are under eighteen (18) years of age from engaging in sports wagering. [30 DCMR § 2115.3\(e\).](#)

### Age Verification Required Upon Registration:

Operators and Management Services Providers shall have an age verification process as a part of its registration process which may include requiring the use of a reputable independent third party that is common in the business of verifying an individual's personal identity information. [30 DCMR § 2122.5.](#)

### Immediate Blocking Of Underage Play:

All sports wagering websites and mobile applications must include a description of the possible repercussions for an underage player who circumvents or attempts to circumvent controls to prevent underage play, such as immediate stoppage of play, account closure, and confiscation of winnings. [30 DCMR § 2128.3.](#)

### Addressing Underage Play At Approved Account:

This is not expressly covered by Washington D.C. statutes or regulations. However, all sports wagering websites and mobile applications must include a description of the possible repercussions for an underage player who circumvents or attempts to circumvent controls to prevent underage play, such as immediate stoppage of play, account closure, and confiscation of winnings. [30 DCMR § 2128.3.](#)

### Minimum Age Of 21:

The minimum age to participate in sports betting in Washington D.C. is eighteen. [30 DCMR § 2122.4\(a\).](#)

### Duplicate Accounts Prevented:

The Licensee shall implement internal controls and procedures to prohibit an individual, group of individuals, or entity that places wagers with the Licensee from establishing more than one active Sports Wagering Account and to terminate all accounts of any person who establishes or seeks to establish multiple active Sports Wagering Accounts, whether directly or by use of another person as a proxy. [Sports Wagering Minimum Internal Control Standards § 15.4.1.](#)

### Age Verification When Adding New Payment Methods:

This is not expressly covered by Washington D.C. statutes or regulations.

### Prohibition On Offering Of Credit:

Operators and Management Services Providers shall submit a Responsible Gaming Plan to the Office at the time of first application. The plan must be approved by the Office prior to the commencement of gaming activity. The Plan shall include, at a minimum... procedures to prohibit an Operator, Management Services Provider, or any of their directors, officers, owners, and employees from extending credit to an individual, group of individuals or entity that places wagers with the Operator Management Services Provider or seeks to place wagers with the Operator or Management Services Provider. [30 DCMR § 2128.1\(f\).](#)

The Licensee shall neither extend credit to a player nor allow the deposit of funds into a Sports Wagering Account that are derived from known extensions of credit by credit providers, affiliates or agents of the Licensee. [Sports Wagering Minimum Internal Control Standards § 10.4.2\(d\).](#)

### Prohibition On Credit Cards:

This is not expressly covered by Washington D.C. statutes or regulations. A sports wagering account may be funded using debits from a player's debit card or credit card. [30 DCMR § 2122.10\(c\).](#)

## Research, Education and Treatment

### Financial Commitment To Addressing Gambling-Related Harm:

This is not expressly covered by Washington D.C. statutes or regulations.

**Evaluation Through Research Program:**

This is not expressly covered by Washington D.C. statutes or regulations. However, the Office may disclose de-identified information from the Self-Exclusion List to one or more research entities selected by the Office for the purpose of evaluating the effectiveness and ensuring the proper administration of the self-exclusion program. [30 DCMR § 2129.29](#).

**Contribution To Public Health Messaging:**

This is not expressly covered by Washington D.C. statutes or regulations.

**Play Data Available For Research:**

This is not expressly covered by Washington D.C. statutes or regulations.

DISTRICT OF COLUMBIA	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	✓
Designated Executive For Responsible Gambling	✓
Annual Review Of Policy	
Strategy For Responsible Gambling	
Annual Strategy Evaluation and Progress Reporting	
Employee Protection Plan	
<b>STAFF TRAINING</b>	
Annual Training	✓
Additional Training For Customer-Facing Staff	✓
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	✓
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	
Promotion Of Responsible Gambling Tools At Account Creation	
Addressing Myths Associated With Gambling	
Information On Odds And House Advantage	
Preventing Access By Underage/Unauthorized Players	
Risks Associated With Gambling	
Signs Of A Potential Gambling Problem	
Behavior Related To Problem Gambling	
How To Access Personal Data On Responsible Gambling	
Direct Links To Problem Gambling Organization	✓
Promotion Of Responsible Gambling Information	
Use Of Data To Promote Responsible Gambling Tools	
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	✓

EXPRESSLY COVERED
<b>TIME AND BUDGET MANAGEMENT</b>
Instant Access To Personal Responsible Gambling Data
Mandatory Limit Setting At Account Creation
Promotion Of Limits On Platform
Ability To Set Deposit Limits
Ability To Set Time/Spend Limits
Delayed Implementation For Increased Limits
Prohibition On Reverse Withdrawals
Restriction On Promotions During Withdrawals
<b>TIME-OUT AND SELF-EXCLUSION</b>
Time-Out Tool Available
Self-Exclusion Accessibility
Self-Exclusion At Product Level
Self-Exclusion Length
Self-Exclusion Communication
Self-Exclusion Effective Immediately
Communication With Excluded Players
Self-Exclusion Renewal
Oversight Of Reinstatement Process
<b>CUSTOMER SUPPORT</b>
Customer Service Easily Accessible
Policies For Customers In Distress
Monitoring For Signs Of Problem Gambling
Accessible Complaints And Disputes Process
<b>MARKETING AND ADVERTISING</b>
Marketing Policy Statement
<b>MARKETING TO AVOID:</b>
Promoting Gambling As A Solution To Financial Problems
Promoting Excessive Gambling
Misleading Players On Chances Of Winning
Appealing To Minors

DISTRICT OF COLUMBIA	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	
Encouraging Problematic Play	✓
Marketing Risk Assessment	
Conditions Of Bonus Offers Clear	✓
Separation Of Responsible Gambling And Product Marketing	✓
Advertising To Adults-Only	✓
Avoiding Higher-Risk Groups	✓
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	✓
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	✓
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	✓
Encouraging Positive Play	
Platform Accessibility	

EXPRESSLY COVERED	
<b>KNOW YOUR CUSTOMER</b>	
Minimum Age Stated On Platform	
Measures To Prevent Underage Access	
Age Verification Required Upon Registration	
Immediate Blocking Of Underage Play	
Addressing Underage Play At Approved Account	
Minimum Age Of 21	
Duplicate Accounts Prevented	
Age Verification When Adding New Payment Methods	
Prohibition On Offering Of Credit	
Prohibition On Credit Cards	
<b>RESEARCH, EDUCATION AND TREATMENT</b>	
Financial Commitment To Address Gambling-Related Harm	
Evaluation Through Research Program	
Contribution To Public Health Messaging	
Play Data Available To Research	



## Florida

The Seminole Tribe of Florida launched its mobile sports betting platform across the state of Florida in November 2023, four months after a landmark tribal gaming compact agreed between the tribe and the state in 2021 was upheld by a federal appeals court following a lengthy legal challenge. The Seminole Tribe's Hard Rock Bet platform was briefly available in late 2021 before it was taken offline due to a lower court ruling to invalidate the compact.

Under the 2021 Seminole Tribe of Florida Gaming Compact, mobile sports betting is deemed to occur at the location of servers on Seminole tribal lands, enabling players across Florida to place wagers with the sportsbook.

**Note:** Baseline regulatory requirements for mobile sports betting are outlined in the 2021 Seminole Tribe of Florida Gaming Compact; however, it should be noted that the tribe's Hard Rock Bet operation is also subject to regulation by the Seminole Tribal Gaming Commission and more specific rules related to the operation as approved by the tribal gaming commission were not publicly available as of May 2024. Rules and restrictions, including those specifically related to responsible gaming, included within the published House Rules and terms and conditions of the Hard Rock Bet platform are not covered by this report, so as to ensure consistency with the treatment of other states.

### Key Market Data

Adult Population:	18.25m
Sports Betting Law:	Seminole Tribe of Florida Gaming Compact Authorization, Chapter 285.710, F.S.
Key Sports Betting Regulation:	2021 Seminole Tribe of Florida Gaming Compact.
Regulatory Authority:	Seminole Tribal Gaming Commission / Florida Gaming Control Commission
Sports Betting Market Opened:	November 2023

*Source: U.S. Census Bureau, Vixio GamblingCompliance*

## Governance & Policy

### Policy Commitment To Responsible Gambling:

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida. However, the Tribe will continue and maintain its program to combat problem gambling and curtail compulsive gambling and work with the Florida Council on Compulsive Gambling or other organizations dedicated to assisting problem gamblers, including any provider from which the State

procures services pursuant to s. 51.118, Florida Statutes. [Part V, Sec. D, 2021 Seminole Tribe of Florida Gaming Compact](#).

### Designated Executive For Responsible Gambling:

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida. However, the Tribe shall provide the Commission and SCA with a chart of the supervisory lines of authority with respect to those directly responsible for the

conduct of Covered Games, and shall promptly notify those agencies of any material changes thereto. [Part V, Sec. G, 2021 Seminole Tribe of Florida Gaming Compact.](#)

#### **Annual Review Of Policy:**

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida. Of note and as highlighted above, more specific Seminole Tribal Gaming Commission regulations to govern mobile sports betting were not publicly available as of April 2024 and are therefore not reflected in this report. Further rules related to mobile sports betting in Florida are also provided by the Seminole Tribe via Hard Rock Bet's house rules and terms and conditions, which also are not reflected in this report.

#### **Strategy For Responsible Gambling:**

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

#### **Annual Strategy Evaluation and Progress Reporting:**

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

#### **Employee Protection Policy:**

All Covered Game Employees shall also be screened by the Tribe for compulsive gambling habits. [Part V, Sec. D\(6\), 2021 Seminole Tribe of Florida Gaming Compact.](#)

### **Staff Training**

#### **Annual Training:**

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida. However, the Tribe will provide a comprehensive training and education program designed in cooperation with the Florida Council on Compulsive Gambling or other organization dedicated to assisting problem gamblers to every new Covered Gaming Employee who interacts with Patrons. [Part V, Sec. D\(1\), 2021 Seminole Tribe of Florida Gaming Compact.](#)

#### **Additional Training For Customer-Facing Staff:**

The Tribe will provide a comprehensive training and education program designed in cooperation with the

Florida Council on Compulsive Gambling or other organization dedicated to assisting problem gamblers to every new Covered Gaming Employee who interacts with Patrons. [Part V, Sec. D\(1\), 2021 Seminole Tribe of Florida Gaming Compact.](#)

#### **Updates To Training Courses:**

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida. However, the Tribe will provide a comprehensive training and education program designed in cooperation with the Florida Council on Compulsive Gambling or other organization dedicated to assisting problem gamblers to every new Covered Gaming Employee who interacts with Patrons. [Part V, Sec. D\(1\), 2021 Seminole Tribe of Florida Gaming Compact.](#)

#### **Lived Experience In Training Content:**

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

#### **Evaluation Of Training Effectiveness:**

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

### **Supporting Informed Decision Making by Players**

#### **Providing Players With Readily Accessible Responsible Gambling Information:**

##### *Practical Tips To Keep Within Limits*

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

##### *Promotion Of Responsible Gambling Tools At Account Creation*

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

##### *Addressing Myths Associated With Gambling*

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

##### *Information On Odds And House Advantage*

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

However, the Seminole Tribal Gaming Commission, after consultation with the SCA, shall promulgate specific rules and regulations for Sports Betting that shall: (d) Establish how the odds at which wagers may be placed on sports events will be determined and displayed. [Part V, Sec. A.2\(d\), 2021 Seminole Tribe of Florida Gaming Compact.](#)

***Preventing Access By Underage/Unauthorized Players***

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

***Risks Associated With Gambling***

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

***Signs Of A Potential Gambling Problem***

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

***Behavior Related To Problem Gambling***

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

***How To Access Personal Data On Responsible Gambling***

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

***Direct Links To Problem Gambling Organization***

The Tribe will make printed materials and online materials available to Patrons, which include contact information for the Florida Council on Compulsive Gambling 24-Hour Helpline or other hotline dedicated to assisting problem gamblers, and will work with the Florida Council on Compulsive Gambling or other organization dedicated to assisting problem gamblers to provide contact information for the Florida Council on Compulsive Gambling or other organization dedicated to assisting problem gamblers, and to provide such information on the Facilities' internet website. The Tribe will continue to display all literature from the Florida Council on Compulsive Gambling or other organization dedicated to assisting problem gamblers within the Facilities and provide

hyperlinks to online information available from the Florida Council on Compulsive Gambling and other similar organizations. [Part V, Sec. D\(2\), 2021 Seminole Tribe of Florida Gaming Compact.](#)

**Promotion Of Responsible Gambling Information:**

The Tribe will make printed materials and online materials available to Patrons, which include contact information for the Florida Council on Compulsive Gambling 24-Hour Helpline or other hotline dedicated to assisting problem gamblers, and will work with the Florida Council on Compulsive Gambling or other organization dedicated to assisting problem gamblers to provide contact information for the Florida Council on Compulsive Gambling or other organization dedicated to assisting problem gamblers, and to provide such information on the Facilities' internet website. The Tribe will continue to display all literature from the Florida Council on Compulsive Gambling or other organization dedicated to assisting problem gamblers within the Facilities and provide hyperlinks to online information available from the Florida Council on Compulsive Gambling and other similar organizations. [Part V, Sec. D\(2\), 2021 Seminole Tribe of Florida Gaming Compact.](#)

**Use Of Data To Promote Responsible Gambling Tools:**

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

**Evaluation Of Responsible Gambling Tool Adoption:**

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

**Expert Input Into Responsible Gambling Resources:**

The Tribe will continue and maintain its program to combat problem gambling and curtail compulsive gambling and work with the Florida Council on Compulsive Gambling or other organizations dedicated to assisting problem gamblers, including any provider from which the State procures services pursuant to s. 51.118, Florida Statutes. [Part V, Sec. D, 2021 Seminole Tribe of Florida Gaming Compact.](#)

### Promotion Of Responsible Gambling On Social Media:

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

### Testing Of External Links:

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

## Time and Budget Management

### Instant Access To Personal Responsible Gambling Data:

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

### Mandatory Limit Setting At Account Creation:

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

### Promotion Of Limits On Platform:

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

### Deposit Limits:

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

### Time/Spend Limits:

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

### Delayed Implementation For Increased Limits:

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

### Prohibition On Reverse Withdrawals:

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

### Restriction On Promotions During Withdrawals:

This is not expressly covered under state law or

under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

## Time-Out and Self-Exclusion

### Time-Out Tool Available:

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

### Self-Exclusion Accessibility:

The Tribe shall establish a list of the Patrons voluntarily excluded from the Tribe's Facilities and from participating in the Tribe's online Sports Betting, pursuant to section D, subsection 5, part V of the Seminole Tribe of Florida Gaming Compact.

The Tribe shall employ its best efforts to exclude Patrons on such list from entry into its Facilities and from participating in the Tribe's online Sports Betting; provided that nothing in this Compact shall create for Patrons who are excluded but gain access to the Facilities or participate in the Tribe's online Sports Betting.

Patrons who believe they may be playing Covered Games on a compulsive basis may request that their names be placed on the list of Patrons voluntarily excluded from the Tribe's Facilities and from participating in the Tribe's online Sports Betting. [Part V, Sec. D\(3-5\), 2021 Seminole Tribe of Florida Gaming Compact](#).

### Self-Exclusion At Product Level:

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

### Self-Exclusion Length:

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

### Self-Exclusion Communication:

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

### Self-Exclusion Effective Immediately:

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

### Communication with Excluded Players:

This is not expressly covered under state law or

under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

#### **Self-Exclusion Renewal:**

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

#### **Oversight Of Reinstatement Process:**

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

### **Customer Support**

#### **Customer Service Easily Accessible:**

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

#### **Policies For Customers In Distress:**

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida. However, all Covered Game Employees shall receive training on identifying players who have a problem with compulsive gambling and shall be instructed to ask them to leave. [Part V, Sec. D\(6\), 2021 Seminole Tribe of Florida Gaming Compact](#).

#### **Monitoring For Signs Of Problem Gambling:**

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida. However, all Covered Game Employees shall receive training on identifying players who have a problem with compulsive gambling and shall be instructed to ask them to leave. [Part V, Sec. D\(6\), 2021 Seminole Tribe of Florida Gaming Compact](#).

#### **Accessible Complaints And Disputes Process:**

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida. However, all patron disputes involving gaming will be resolved in accordance with the procedures established in the Seminole Tribal Gaming Code. If the Patron is not satisfied after exhaustion of the procedures established in the Seminole Tribal Gaming Code, the Patron may submit an appeal of the dispute to the SCA. The SCA shall work with the Tribe to establish a process for the SCA to review appeals of such disputes, including submission of evidence and

arguments by the Patron and the Tribe to the SCA. The decision of the SCA on such disputes shall be binding on the Tribe and Patron, provided the Tribe shall not be required to pay a Patron due to a game malfunction and no payment shall exceed the actual amount of the prize available from the game that is the subject of the dispute. [Part VI, Sec. A, 2021 Seminole Tribe of Florida Gaming Compact](#).

## **Marketing and Advertising**

#### **Marketing Policy Statement:**

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida. However, the Tribe shall assure that advertising and marketing of the Covered Games at the Facilities and of all web applications and websites employed for online Sports Betting contain a responsible gambling message and a toll-free help-line number for problem gamblers, where practical, and that such advertising and marketing make no false or misleading claims. [Part V, Sec. D\(9\), 2021 Seminole Tribe of Florida Gaming Compact](#).

#### **Marketing To Avoid:**

##### *Promoting Gambling As A Solution To Financial Problems*

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

##### *Promotion Of Excessive Gambling*

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

##### *Misleading Players On Chances of Winning*

The Tribe shall assure that advertising and marketing of the Covered Games at the Facilities and of all web applications and websites employed for online Sports Betting contain a responsible gambling message and a toll-free help-line number for problem gamblers, where practical, and that such advertising and marketing make no false or misleading claims. [Part V, Sec. D\(9\), 2021 Seminole Tribe of Florida Gaming Compact](#).

##### *Appealing To Minors*

This is not expressly covered under state law or under the 2021 tribal gaming compact between the

Seminole Tribe of Florida and State of Florida.

#### ***Presenting Gambling As Risk-Free***

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida. However, the Tribe shall assure that advertising and marketing of the Covered Games at the Facilities and of all web applications and websites employed for online Sports Betting contain a responsible gambling message and a toll-free help-line number for problem gamblers, where practical, and that such advertising and marketing make no false or misleading claims.

[Part V, Sec. D\(9\), 2021 Seminole Tribe of Florida Gaming Compact.](#)

#### ***Encouraging Problematic Play***

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

#### ***Marketing Risk Assessment:***

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

#### ***Conditions Of Bonus Offers Clear:***

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida. However, the Tribe shall assure that advertising and marketing of the Covered Games at the Facilities and of all web applications and websites employed for online Sports Betting contain a responsible gambling message and a toll-free help-line number for problem gamblers, where practical, and that such advertising and marketing make no false or misleading claims.

[Part V, Sec. D\(9\), 2021 Seminole Tribe of Florida Gaming Compact.](#)

#### ***Separation Of Responsible Gambling And Product Marketing:***

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

#### ***Advertising To Adults-Only:***

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

#### ***Avoiding Higher-Risk Groups:***

This is not expressly covered under state law or

under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

#### ***Age-Gating Of Social Media Marketing:***

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

#### ***Opt-Out/Limits On Advertising Available:***

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

### **Game Play**

#### ***Games Display Bets, Wins, Losses And Account Balances As Cash:***

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

#### ***Site AVOIDS Reinforcing Myths:***

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

#### ***Responsible Gambling Review Of New Game Features:***

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

#### ***Communications Do Not Encourage Increased Play Or Chasing Losses:***

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida. However, the Tribe shall assure that advertising and marketing of the Covered Games at the Facilities and of all web applications and websites employed for online Sports Betting contain a responsible gambling message and a toll-free help-line number for problem gamblers, where practical, and that such advertising and marketing make no false or misleading claims.

[Part V, Sec. D\(9\), 2021 Seminole Tribe of Florida Gaming Compact.](#)

#### ***Encouraging Positive Play:***

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

#### ***Platform Accessibility:***

This is not expressly covered under state law or

under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

## Know Your Customer

### Minimum Age Stated On Platform:

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida. However, the [Seminole Tribe Gaming] Commission, after consultation with the [Florida Gaming Control Commission], shall promulgate specific rules and regulations for Sports Betting that shall: (a) Limit participation in Sports Betting only to Patrons who are natural persons who are twenty-one (21) years of age or older. [Part V, Sec. A.2\(a\), 2021 Seminole Tribe of Florida Gaming Compact.](#)

### Measures To Prevent Underage Access:

The Tribe shall make diligent efforts to prevent underage individuals from loitering in the area of each Facility where the Covered Games take place or accessing for play or playing any application or website employed for online Sports Betting. [Part V, Sec. D\(8\), 2021 Seminole Tribe of Florida Gaming Compact.](#)

### Age Verification Required Upon Registration:

With respect to wagers made with a mobile or other electronic device, the Tribe shall implement: (a) A registration process to validate player identity, including their age. [Part III, Sec. 5\(a\), 2021 Seminole Tribe of Florida Gaming Compact.](#)

### Immediate Blocking Of Underage Play:

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida. However, the Tribe shall make diligent efforts to prevent underage individuals from loitering in the area of each Facility where the Covered Games take place or accessing for play or playing any application or website employed for online Sports Betting. [Part V, Sec. D\(8\), 2021 Seminole Tribe of Florida Gaming Compact.](#)

### Addressing Underage Play At Approved Account:

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida. However, the Tribe shall make diligent efforts to

prevent underage individuals from loitering in the area of each Facility where the Covered Games take place or accessing for play or playing any application or website employed for online Sports Betting. [Part V, Sec. D\(8\), 2021 Seminole Tribe of Florida Gaming Compact.](#)

### Minimum Age Of 21:

The [Seminole Tribe Gaming] Commission, after consultation with the [Florida Gaming Control Commission], shall promulgate specific rules and regulations for Sports Betting that shall: (a) Limit participation in Sports Betting only to Patrons who are natural persons who are twenty-one (21) years of age or older. [Part V, Sec. A.2\(a\), 2021 Seminole Tribe of Florida Gaming Compact.](#)

### Duplicate Accounts Prevented:

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

### Age Verification When Adding New Payment Methods:

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

### Prohibition On Offering Of Credit:

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

### Prohibition On Credit Cards:

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

## Research, Education and Treatment

### Financial Commitment To Addressing Gambling-Related Harm:

The Tribe shall make an annual donation to the Florida Council on Compulsive Gaming or to another provider from which the State procures services pursuant to section 551.118, Florida Statutes, as an assignee of the State in an amount not less than Two Hundred Fifty Thousand Dollars (\$250,000) per Facility; provided that if a Facility operates less than three hundred sixty-five (365) days in a year, the amount of the annual donation as to such Facility

will be calculated by dividing the number of days during the year that the Facility was open by three hundred sixty-five (365) and multiplying the result by Two Hundred Fifty Thousand Dollars (\$250,000).

Part XI, Sec. E, 2021 Seminole Tribe of Florida Gaming Compact.

**Evaluation Through Research Program:**

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

**Contribution To Public Health Messaging:**

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida. However, the Tribe shall assure that advertising and marketing of the Covered Games at the Facilities and of all web applications and websites employed for online Sports Betting contain a responsible gambling message and a toll-free help-line number for problem gamblers, where practical, and that such advertising and marketing make no false or misleading claims.

Part V, Sec. D(9), 2021 Seminole Tribe of Florida Gaming Compact.

**Play Data Available For Research:**

This is not expressly covered under state law or under the 2021 tribal gaming compact between the Seminole Tribe of Florida and State of Florida.

FLORIDA	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	
Designated Executive For Responsible Gambling	
Annual Review Of Policy	
Strategy For Responsible Gambling	
Annual Strategy Evaluation and Progress Reporting	
Employee Protection Plan	✓
<b>STAFF TRAINING</b>	
Annual Training	
Additional Training For Customer-Facing Staff	✓
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	
Promotion Of Responsible Gambling Tools At Account Creation	
Addressing Myths Associated With Gambling	
Information On Odds And House Advantage	
Preventing Access By Underage/Unauthorized Players	
Risks Associated With Gambling	
Signs Of A Potential Gambling Problem	
Behavior Related To Problem Gambling	
How To Access Personal Data On Responsible Gambling	
Direct Links To Problem Gambling Organization	✓
Promotion Of Responsible Gambling Information	✓
Use Of Data To Promote Responsible Gambling Tools	
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	✓
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	
Ability To Set Deposit Limits	
Ability To Set Time/Spend Limits	
Delayed Implementation For Increased Limits	
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	
Self-Exclusion Communication	
Self-Exclusion Effective Immediately	
Communication With Excluded Players	
Self-Exclusion Renewal	
Oversight Of Reinstatement Process	
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	
Policies For Customers In Distress	
Monitoring For Signs Of Problem Gambling	
Accessible Complaints And Disputes Process	
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	
Promoting Excessive Gambling	
Misleading Players On Chances Of Winning	✓
Appealing To Minors	

FLORIDA	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	
Encouraging Problematic Play	
Marketing Risk Assessment	
Conditions Of Bonus Offers Clear	
Separation Of Responsible Gambling And Product Marketing	
Advertising To Adults-Only	
Avoiding Higher-Risk Groups	
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	
Encouraging Positive Play	
Platform Accessibility	

EXPRESSLY COVERED	
<b>KNOW YOUR CUSTOMER</b>	
Minimum Age Stated On Platform	
Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Immediate Blocking Of Underage Play	
Addressing Underage Play At Approved Account	
Minimum Age Of 21	✓
Duplicate Accounts Prevented	
Age Verification When Adding New Payment Methods	
Prohibition On Offering Of Credit	
Prohibition On Credit Cards	
<b>RESEARCH, EDUCATION AND TREATMENT</b>	
Financial Commitment To Address Gambling-Related Harm	✓
Evaluation Through Research Program	
Contribution To Public Health Messaging	
Play Data Available To Research	



## Illinois

Illinois launched online sports betting in June 2020, roughly one year after enactment of a state law that authorized sports wagering at established casinos, licensed racetracks and affiliated off-track outlets, as well as at major sports arenas across the state. The 2019 law allowed each casino or racetrack to each deploy a single mobile sports betting platform, subject to various conditions.

### Key Market Data

Adult Population:	9.97m
Sports Betting Law:	Sports Wagering Act (230 ILCS 45)
Key Sports Betting Regulation:	Title 11, Chapter I, Part 1900, Illinois Administrative Code
Regulatory Authority:	Illinois Gaming Board
Sports Betting Market Opened:	March 2020

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

### Policy Commitment To Responsible Gambling:

This is not expressly covered by Illinois statutes or regulations.

### Designated Executive For Responsible Gambling:

This is not expressly covered by Illinois statutes or regulations. However, the holder of a master sports wagering license shall establish, maintain and update an internal control system, the purposes and the procedures of which shall be designed to reasonably ensure that [...] functions, duties and responsibilities are appropriately segregated and performed in accordance with sound practices by competent, qualified personnel. [Ill. Admin. Code S.1900-1500\(g\)](#).

### Annual Review Of Policy:

This is not expressly covered by Illinois statutes or regulations.

### Strategy For Responsible Gambling:

This is not expressly covered by Illinois statutes or regulations.

### Annual Strategy Evaluation and Progress Reporting:

This is not expressly covered by Illinois statutes or regulations.

### Employee Protection Policy:

This is not expressly covered by Illinois statutes or regulations.

## Staff Training

### Annual Training:

Licensees are to provide training to employees and information to employees and the public concerning problem, compulsive and underage gambling. [Licensees' internal control standards] must: 1. Provide for posting of information and the dissemination of information as provided in Section 13.1(a) of the Illinois Gambling Act; 2. State that the licensee is to develop procedures and training to assist patrons or others inquiring on behalf of patrons in gaining information about problem or compulsive gambling and treatment for problem and compulsive gambling; 3. State that the licensee is to disseminate, through training and other means, information to its staff regarding the nature of problem and compulsive gambling, and the licensee's policies concerning the identification of or assistance to persons with gambling problems. Similar training and information is to be provided concerning the prevention and detection of underage gambling; and 4. Specify the personnel to be trained and the types and frequency of training that will be utilized to maintain

employee understanding of the licensee's policies and procedures regarding problem, compulsive and underage gambling. [Illinois Gaming Board Minimum Internal Control Standards, Section A-9.](#)

### **Additional Training For Customer-Facing Staff:**

Licensees are to provide training to employees and information to employees and the public concerning problem, compulsive and underage gambling.

[Licensees' internal control standards] must [...] Specify the personnel to be trained and the types and frequency of training that will be utilized to maintain employee understanding of the licensee's policies and procedures regarding problem, compulsive and underage gambling. [Illinois Gaming Board Minimum Internal Control Standards, Section A-9.](#)

### **Updates To Training Courses:**

This is not expressly covered by Illinois statutes or regulations. However, licensees are generally required to provide training to employees and information to employees and the public concerning problem, compulsive and underage gambling. [Illinois Gaming Board Minimum Internal Control Standards, Section A-9.](#)

### **Lived Experience In Training Content:**

This is not expressly covered by Illinois statutes or regulations. However, licensees are generally required to provide training to employees and information to employees and the public concerning problem, compulsive and underage gambling. [Illinois Gaming Board Minimum Internal Control Standards, Section A-9.](#)

### **Evaluation Of Training Effectiveness:**

This is not expressly covered by Illinois statutes or regulations. However, licensees are generally required to provide training to employees and information to employees and the public concerning problem, compulsive and underage gambling. [Illinois Gaming Board Minimum Internal Control Standards, Section A-9.](#)

## **Supporting Informed Decision Making by Players**

### **Providing Players With Readily Accessible Responsible Gambling Information:**

#### *Practical Tips To Keep Within Limits.*

This is not expressly covered by Illinois statutes or regulations.

### **Promotion Of Responsible Gambling Tools At Account Creation**

This is not expressly covered by Illinois statutes or regulations.

### **Addressing Myths Associated With Gambling**

This is not expressly covered by Illinois statutes or regulations.

### **Information On Odds And House Advantage**

This is not expressly covered by Illinois statutes or regulations. However, each master sports wagering licensee shall provide upon request a copy of its house rules to any patron. The house rules shall include, but not be limited to: a description of each type of wager; a description of how winning wagers are determined. [Ill. Admin. Code S.1900-1190\(b-d\).](#)

### **Preventing Access By Underage/Unauthorized Players**

This is not expressly covered by Illinois statutes or regulations.

### **Risks Associated With Gambling**

This is not expressly covered by Illinois statutes or regulations.

### **Signs Of A Potential Gambling Problem**

This is not expressly covered by Illinois statutes or regulations.

### **Behavior Related To Problem Gambling**

This is not expressly covered by Illinois statutes or regulations.

### **How To Access Personal Data On Responsible Gambling**

The internet wagering system shall, both every six months and upon request, provide a summary statement of all of a patron's activity during at least the prior six months. When a statement is requested, it shall be transmitted no later than 24 hours after the request is made. The statement shall include, at minimum [...] responsible gaming limit history, if applicable; and a statement regarding obtaining assistance with gambling problems, the text of which shall be determined under Department of Human Services rules. [Ill. Admin. Code S.1900-1220\(j\).](#)

### **Direct Links To Problem Gambling Organization**

Each master sports wagering licensee shall include a statement regarding obtaining assistance with gambling problems, the text of which shall be determined by rule by the Department of Human

Services, on the master sports wagering licensee's portal, Internet website, or computer or mobile application. [230 ILCS 45/25-95](#).

### Promotion Of Responsible Gambling Information:

This is not expressly covered by Illinois statutes or regulations. However, client software shall give a patron prominent and convenient access to a support page, screen, menu, or equivalent, which at minimum contains access to [...] responsible gaming limit functionality. [ILL. Admin. Code S.1900-1230\(d\)\(3\)](#).

Also, the internet wagering system shall, both every six months and upon request, provide a summary statement of all of a patron's activity during at least the prior six months. The statement shall include, at minimum [...] A statement regarding obtaining assistance with gambling problems, the text of which shall be determined under Department of Human Services rules. [ILL. Admin. Code S.1900-1220\(j\)\(6\)](#).

### Use Of Data To Promote Responsible Gambling Tools:

This is not expressly covered by Illinois statutes or regulations.

### Evaluation Of Responsible Gambling Tool Adoption:

This is not expressly covered by Illinois statutes or regulations.

### Expert Input Into Responsible Gambling Resources:

This is not expressly covered by Illinois statutes or regulations.

### Promotion Of Responsible Gambling On Social Media:

This is not expressly covered by Illinois statutes or regulations.

### Testing Of External Links:

This is not expressly covered by Illinois statutes or regulations.

## Time and Budget Management

### Instant Access To Personal Responsible Gambling Data:

The internet wagering system shall provide an account statement to patrons on demand, which shall include detailed account activity for at least the six months preceding 24 hours prior to the request. [ILL.](#)

[Admin. Code S.1900-1220\(i\)](#).

### Mandatory Limit Setting At Account Creation:

This is not expressly covered by Illinois statutes or regulations. However, an internet wagering system shall permit a patron to voluntarily impose limitations or restrictions on wagers that can be placed through the internet wagering system. [ILL. Admin. Code S.1900-1250\(a\)](#).

### Promotion Of Limits On Platform:

This is not expressly covered by Illinois statutes or regulations. However, an internet wagering system shall permit a patron to voluntarily impose limitations or restrictions on wagers that can be placed through the internet wagering system. [ILL. Admin. Code S.1900-1250\(a\)](#).

### Deposit Limits:

The internet wagering system must allow a patron to implement prohibitions including, at minimum, prohibitions on 1) Dollar amount of wager; (2) Prohibiting new deposits; or (3) All wagering. [ILL. Admin. Code S.1900-1250\(b\)](#).

### Time/Spend Limits:

The internet wagering system must allow a patron to implement prohibitions including, at minimum, prohibitions on 1) Dollar amount of wager; (2) Prohibiting new deposits; or (3) All wagering. [ILL. Admin. Code S.1900-1250\(b\)](#).

### Delayed Implementation For Increased Limits:

Limitations or restrictions imposed [...] shall not be lifted prior to their expiration. [ILL. Admin. Code S.1900-1250\(d\)](#).

### Prohibition On Reverse Withdrawals:

This is not expressly covered by Illinois statutes or regulations.

### Restriction On Promotions During Withdrawals:

This is not expressly covered by Illinois statutes or regulations.

## Time-Out and Self-Exclusion

### Time-Out Tool Available:

The internet wagering system must allow a patron to implement prohibitions including, at minimum, prohibitions on [...] all wagering. Patrons shall be permitted to determine the length of time of the

limitation, but no limitation shall be imposed for less than 72 hours or greater than one year. [Ill. Admin. Code S.1900-1250\(b-c\)](#).

### **Self-Exclusion Accessibility:**

Any resident, or nonresident if allowed to participate in sports wagering, may voluntarily prohibit himself or herself from establishing a sports wagering account with a licensee under this Act. The Board and Department shall incorporate the voluntary self-exclusion program for sports wagering into any existing self-exclusion program that it operates on the effective date of this Act. [230 ILCS 45/25-100](#). Each master wagering licensee shall provide upon request a copy of its house rules to any patron. The house rules shall include, but not be limited to [...] instructions on how to commence enrollment in the self-exclusion program. [Ill. Admin. Code S.1900-1190\(d\)\(8\)](#).

### **Self-Exclusion At Product Level:**

This is not expressly covered by Illinois statutes or regulations. In general, the Illinois Sports Wagering Act requires that the Illinois Gaming Board self-exclusion program for sports wagering be incorporated into the existing self-exclusion program. Individuals already on the self-exclusion list are precluded from participation in sports wagering. [230 ILCS 45/25-100](#).

### **Self-Exclusion Length:**

This is not expressly covered by Illinois statutes or regulations. In general, any person who acknowledges that he or she has a gambling problem may request of the Board that he or she be excluded voluntarily from the area within the admission turnstiles of all riverboat gaming operations in Illinois on a permanent basis, except as limited by Section 3000.780. A person shall be placed on the Self-Exclusion List upon submission of all information and completion and execution of all forms required under Section 3000.755, as enforced by the Administrator. Any person placed on the Self-Exclusion List shall be prohibited for a minimum of 5 years from entering the area within the admission turnstiles of any riverboat gaming operation in the State of Illinois. [Ill. Admin. Code S.3000-750\(a-b\)](#).

### **Self-Exclusion Communication:**

This is not expressly covered by Illinois statutes or regulations.

### **Self-Exclusion Effective Immediately:**

For any master sports wagering licensee that conducts

internet wagering: 1) The licensee shall not allow an individual on the Self-Exclusion List to open a new sports wagering account; 2) The licensee shall identify and suspend any sports wagering account of any individual on the Self-Exclusion List; 3) The licensee shall void all outstanding wagers in accordance with Section 1900.1740; and 4) The licensee shall refund any remaining balance to the patron in a manner consistent with the licensee's internal control system. [Ill. Admin. Code S.1900-1730\(h\)](#).

### **Communication with Excluded Players:**

A master sports wagering licensee shall cause the name, address, and birthdate of any person on the Self-Exclusion List to be flagged on all mailing, marketing or promotional lists or databases [and] shall not send marketing or promotional materials to any person placed on the Self-Exclusion List. [Ill. Admin. Code S.1900-1730\(a-b\)](#).

### **Self-Exclusion Renewal:**

Upon the expiration of 5 years from the date of placement on the Self-Exclusion List, any person who has been placed on the Self-Exclusion List may request the Administrator to remove his or her name from the Self-Exclusion List. The request must be in writing, state with specificity the reason for the request and be submitted to the Administrator at the Board's Chicago office. The request must be based on the elimination of a mental health or medical condition underlying the person's acknowledgment that he or she has been a problem gambler and unable to gamble responsibly. Information as to mental health or medical conditions will be maintained pursuant to the Mental Health and Developmental Disabilities Confidentiality Act [740 ILCS 110] and other applicable federal and State laws. [Ill. Admin. Code S.3000-780\(a\)](#).

### **Oversight Of Reinstatement Process:**

Upon the expiration of 5 years from the date of placement on the Self-Exclusion List, any person who has been placed on the Self-Exclusion List may request the Administrator to remove his or her name from the Self-Exclusion List. [Ill. Admin. Code S.3000-780\(a\)](#).

A person requesting removal from the Self-Exclusion List must, in connection with the request, provide the Administrator with all of the following: 1) Documentation as to treatment received for the person's gambling problem, length of treatment, and names and qualifications of treatment providers. 2) A written recommendation, from a treating physician or

qualified mental health professional who is a certified gambling counselor, as to the self-excluded person's capacity to participate in gambling without adverse health and mental health risks or consequences related to gambling. For purposes of this Subpart, "certified gambling counselor" means an individual who has completed a specific course of study in the treatment of problem gambling and has been certified by a certification organization acceptable to the Board and listed on the Board's website.

3) Upon request of the Administrator, a written recommendation, from a second or subsequent physician or qualified mental health professional who is a certified gambling counselor, as to the self-excluded person's capacity to participate in gambling without adverse health and mental health risks or consequences related to gambling. 4) All information required under Section 3000.755(a).

5) A statement informing the Administrator whether the person has been present at any riverboat gaming operations while on the Self-Exclusion List and, if so, the names of the riverboat operations at which the person was present and dates and times of attendance.

6) A waiver of liability of the Board, its agents and the State of Illinois for any damages that may arise out of any act or omission committed by the person as a consequence of his or her removal from the Self-Exclusion List, including any monetary or other damages sustained in connection with the person's renewal of any gaming activities. 7) A verified, written consent to the release of all of the person's medical and counseling records related to the proposed removal from the Self-Exclusion List. 8) Any additional information, forms, recommendations, or other materials necessary, as determined by the Administrator, to demonstrate the elimination of the mental health or medical condition underlying the person's acknowledgement that he or she has been a problem gambler and unable to gamble responsibly. Upon request of the Administrator, a person seeking removal from the Self-Exclusion List shall appear for an interview at an office of the Board designated by the Administrator during regular business hours. Persons who are unable to travel to a Board office due to employment, financial or medical reasons may request, in writing, a reasonable accommodation in a manner or at a site and time designated at the

sole discretion of the Administrator. Nothing in this Section shall require that an accommodation be granted. The Administrator shall ascertain to the extent possible whether a person requesting removal from the Self-Exclusion List was ever present in the area within the admission turnstiles of a riverboat gaming operation while on the list. The Administrator shall not rule on a request for removal from the Self-Exclusion List until all requirements of this Section have been fulfilled. [Ill. Admin. Code S.3000-782](#).

## Customer Support

### Customer Service Easily Accessible:

This is not expressly covered by Illinois statutes or regulations. However, client software shall give a patron prominent and convenient access to a support page, screen, menu, or equivalent, which at minimum contains access to the name and contact information of the master sports wagering licensee or designee, including at minimum a phone number, email address, and physical address. [Ill. Admin. Code S.1900-1230\(d\)\(1\)](#).

### Policies For Customers In Distress:

This is not expressly covered by Illinois statutes or regulations. However, licensees are generally required to provide training to employees and information to employees and the public concerning problem, compulsive and underage gambling. [Illinois Gaming Board Minimum Internal Control Standards, Section A-9](#).

### Monitoring For Signs Of Problem Gambling:

This is not expressly covered by Illinois statutes or regulations.

### Accessible Complaints And Disputes Process:

Each master wagering licensee shall provide upon request a copy of its house rules to any patron. The house rules shall include, but not be limited to [...] description of means by which a patron may submit a complaint to the master sports wagering licensee. [Ill. Admin. Code S.1900-1190\(d\)\(7\)](#).

## Marketing and Advertising

### Marketing Policy Statement:

This is not expressly covered by Illinois statutes or regulations.

## Marketing To Avoid:

### Promoting Gambling As A Solution To Financial Problems

This is not expressly covered by Illinois statutes or regulations. However, all advertising and marketing materials published, aired, displayed, or distributed by or on behalf of any licensee [...] shall not imply greater chances of winning based on wagering in greater quantity or amount. [Ill. Admin. Code S.1900-340\(e\)\(9\)](#).

### Promotion Of Excessive Gambling

This is not expressly covered by Illinois statutes or regulations. However, all advertising and marketing materials published, aired, displayed, or distributed by or on behalf of any licensee [...] shall not imply greater chances of winning based on wagering in greater quantity or amount. [Ill. Admin. Code S.1900-340\(e\)\(9\)](#).

### Misleading Players On Chances of Winning

All advertising and marketing materials published, aired, displayed, or distributed by or on behalf of any licensee [...] shall not imply greater chances of winning versus other licensees [or] imply greater chances of winning based on wagering in greater quantity or amount. [Ill. Admin. Code S.1900-340\(e\)\(8-9\)](#).

### Appealing To Minors

All advertising and marketing materials published, aired, displayed, or distributed by or on behalf of any licensee [...] Shall state patrons must be 21 years of age or older to wager; shall not contain images, symbols, celebrity or entertainer endorsements, or language designed to appeal specifically to those under 21 years of age; shall not feature anyone who is, or appears to be, under 21 years of age; shall not be published, aired, displayed, or distributed in media outlets, including social media, that appeal primarily to individuals under 21 years of age; shall not be placed before any audience where the majority of the viewers or participants is presumed to be under 21 years of age. [Ill. Admin. Code S.1900-340\(e\)\(3-7\)](#).

### Presenting Gambling As Risk-Free

This is not expressly covered by Illinois statutes or regulations.

### Encouraging Problematic Play

This is not expressly covered by Illinois statutes or regulations. However, all advertising and marketing materials published, aired, displayed, or distributed by or on behalf of any licensee [...] shall not imply greater chances of winning based on wagering in greater

quantity or amount. [Ill. Admin. Code S.1900-340\(e\)\(9\)](#).

## Marketing Risk Assessment:

This is not expressly covered by Illinois statutes or regulations.

## Conditions Of Bonus Offers Clear:

This is not expressly covered by Illinois statutes or regulations.

## Separation Of Responsible Gambling And Product Marketing:

This is not expressly covered by Illinois statutes or regulations.

## Advertising To Adults-Only:

All advertising and marketing materials published, aired, displayed, or distributed by or on behalf of any licensee [...] Must not directly advertise or promote sports wagering to individuals under 21 years of age. [Ill. Admin. Code S.1900-340\(e\)\(1\)](#).

## Avoiding Higher-Risk Groups:

This is not expressly covered by Illinois statutes or regulations. However, sports wagering licensees shall not market to individuals under 21 years of age, as highlighted above.

## Age-Gating Of Social Media Marketing:

This is not expressly covered by Illinois statutes or regulations. However, all advertising and marketing materials published, aired, displayed, or distributed by or on behalf of any licensee [...] shall not be published, aired, displayed, or distributed in media outlets, including social media, that appeal primarily to individuals under 21 years of age. [Ill. Admin. Code S.1900-340\(e\)\(6\)](#).

## Opt-Out/Limits On Advertising Available:

All direct marketing shall allow the option to unsubscribe. [Ill. Admin. Code S.1900-340\(e\)\(10\)](#).

## Game Play

### Games Display Bets, Wins, Losses And Account Balances As Cash:

This is not expressly covered by Illinois statutes or regulations.

### Site Avoids Reinforcing Myths:

This is not expressly covered by Illinois statutes or regulations.

### **Responsible Gambling Review Of New Game Features:**

This is not expressly covered by Illinois statutes or regulations.

### **Communications Do Not Encourage Increased Play Or Chasing Losses:**

All advertising and marketing materials published, aired, displayed, or distributed by or on behalf of any licensee [...] shall not imply greater chances of winning based on wagering in greater quantity or amount. [Ill. Admin. Code S.1900-340\(e\)\(9\)](#).

### **Encouraging Positive Play:**

This is not expressly covered by Illinois statutes or regulations.

### **Platform Accessibility:**

This is not expressly covered by Illinois statutes or regulations.

## **Know Your Customer**

### **Minimum Age Stated On Platform:**

In order to establish a sports wagering account, a master sports wagering licensee shall record the patron's acknowledgement that the legal age for sports wagering is 21 and that he or she is prohibited from allowing any other person to access or use his or her sports wagering account. [Ill. Admin. Code Section 1900.1220\(b\)\(3\)\(F\)](#).

### **Measures To Prevent Underage Access:**

A master sports wagering licensee has an affirmative duty to actively prevent the placement or redemption of a wager by individuals under the age of 21 years. [Ill. Admin. Code Section 1900.1120\(e\)](#).

### **Age Verification Required Upon Registration:**

In order to establish a sports wagering account, a master sports wagering licensee shall create an electronic patron file, which shall include at a minimum...any information collected from the patron used to verify his or her identity; method used to verify the patron's identity; date of identity verification. [Ill. Admin. Code Section 1900.1220\(b\)\(1\)\(H-J\)](#).

In order to establish a sports wagering account, a master sports wagering licensee shall: verify the patron's identity either in person, by recording a signature and examining one government-issued photographic identification credential, or other methodology for remote multi-sourced

authentication, which may include third-party or governmental databases, as described in the master sports wagering licensee's internal control system and approved by the Illinois Gaming Board Administrator; verify the patron is at least 21 years of age. [Ill. Admin. Code Section 1900.1220\(b\)\(3\)\(A-C\)](#).

### **Immediate Blocking Of Underage Play:**

A sports wagering account shall be suspended by a master sports wagering licensee [...] upon determination that a patron is prohibited from placing any wagers with that master sports wagering licensee pursuant to Section 1900.1120. [Ill. Admin. Code Section 1900.1240\(b\)\(2\)](#).

### **Addressing Underage Play At Approved Account:**

This is not expressly covered by Illinois statutes or regulations. However, in order to establish a sports wagering account, a master sports wagering licensee shall record the patron's acknowledgement that the legal age for sports wagering is 21 and that he or she is prohibited from allowing any other person to access or use his or her sports wagering account. [Ill. Admin. Code Section 1900.1220\(b\)\(3\)\(F\)](#).

### **Minimum Age Of 21:**

A master sports wagering licensee has an affirmative duty to actively prevent the placement or redemption of a wager by individuals under the age of 21 years. [Ill. Admin. Code Section 1900.1120\(e\)](#).

### **Duplicate Accounts Prevented:**

A patron shall have only one sports wagering account with each master sports wagering licensee. A sports wagering account shall be 1) Non-transferable; 2) Unique to the patron who established the account; and 3) Distinct from any other account number that the patron may have established with the master sports wagering licensee. [Ill. Admin. Code Section 1900.1220\(c\)](#).

### **Age Verification When Adding New Payment Methods:**

This is not expressly covered by Illinois statutes or regulations.

### **Prohibition On Offering Of Credit:**

Master sports wagering licensees shall not offer a loan, credit, or advancement of anything of value to any person to take part in sports wagering either directly or through a third party, unless the licensee holds an organization gaming license or

owners license and is acting in accordance with 86 Ill. Adm. Code 3000.1050. [Ill. Admin. Code Section 1900.1150\(g\)](#).

#### **Prohibition On Credit Cards:**

This is not expressly covered by Illinois statutes or regulations. In fact, a sports wagering account may be funded through a patron's credit or debit card. [Ill. Admin. Code Section 1900.1220\(d\)\(1\)](#).

### **Research, Education and Treatment**

#### **Financial Commitment To Addressing Gambling-Related Harm:**

This is not expressly covered by Illinois statutes or regulations.

#### **Evaluation Through Research Program:**

This is not expressly covered by Illinois statutes or regulations.

#### **Contribution To Public Health Messaging:**

This is not expressly covered by Illinois statutes or regulations.

#### **Play Data Available For Research:**

This is not expressly covered by Illinois statutes or regulations.

ILLINOIS	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	
Designated Executive For Responsible Gambling	
Annual Review Of Policy	
Strategy For Responsible Gambling	
Annual Strategy Evaluation and Progress Reporting	
Employee Protection Plan	
<b>STAFF TRAINING</b>	
Annual Training	✓
Additional Training For Customer-Facing Staff	✓
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	
Promotion Of Responsible Gambling Tools At Account Creation	
Addressing Myths Associated With Gambling	
Information On Odds And House Advantage	
Preventing Access By Underage/Unauthorized Players	
Risks Associated With Gambling	
Signs Of A Potential Gambling Problem	
Behavior Related To Problem Gambling	
How To Access Personal Data On Responsible Gambling	✓
Direct Links To Problem Gambling Organization	✓
Promotion Of Responsible Gambling Information	
Use Of Data To Promote Responsible Gambling Tools	
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	✓
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	
Ability To Set Deposit Limits	✓
Ability To Set Time/Spend Limits	✓
Delayed Implementation For Increased Limits	✓
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	✓
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	
Self-Exclusion Communication	
Self-Exclusion Effective Immediately	✓
Communication With Excluded Players	✓
Self-Exclusion Renewal	✓
Oversight Of Reinstatement Process	✓
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	
Policies For Customers In Distress	
Monitoring For Signs Of Problem Gambling	
Accessible Complaints And Disputes Process	✓
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	
Promoting Excessive Gambling	
Misleading Players On Chances Of Winning	✓
Appealing To Minors	✓

ILLINOIS	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	
Encouraging Problematic Play	
Marketing Risk Assessment	
Conditions Of Bonus Offers Clear	
Separation Of Responsible Gambling And Product Marketing	
Advertising To Adults-Only	✓
Avoiding Higher-Risk Groups	
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	✓
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	✓
Encouraging Positive Play	
Platform Accessibility	

EXPRESSLY COVERED	
<b>KNOW YOUR CUSTOMER</b>	
Minimum Age Stated On Platform	✓
Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Immediate Blocking Of Underage Play	✓
Addressing Underage Play At Approved Account	
Minimum Age Of 21	✓
Duplicate Accounts Prevented	✓
Age Verification When Adding New Payment Methods	
Prohibition On Offering Of Credit	✓
Prohibition On Credit Cards	
<b>RESEARCH, EDUCATION AND TREATMENT</b>	
Financial Commitment To Address Gambling-Related Harm	
Evaluation Through Research Program	
Contribution To Public Health Messaging	
Play Data Available To Research	



## Indiana

Indiana launched its online sports betting market in October 2019, in accordance with an enabling law passed in May 2019. Online sports betting is regulated by the Indiana Gaming Commission. Mobile sports betting can be conducted by a licensed casino operator that is authorized to deploy up to three platforms or “skins” under its sports wagering license.

### Key Market Data

Adult Population:	6.78m
Sports Betting Law:	Title 4, Article 38, Indiana Code
Key Sports Betting Regulation:	68 IAC 27: Sports Wagering
Regulatory Authority:	Indiana Gaming Commission
Sports Betting Market Opened:	October 2019

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

**Policy Commitment To Responsible Gambling:**  
Each sports wagering website or mobile application shall display a responsible gaming logo in a manner approved by the executive director or the executive director's designee to direct a patron to the sports wagering operator's responsible gaming webpage. The responsible gaming webpage shall be accessible to a patron during a sports wagering patron session and shall contain, at a minimum: [...] a clear statement of the sports wagering operator's policy and commitment to responsible gaming, along with a link to the sports wagering operator's specific self-exclusion program. [68 IAC 27-13-1\(4\)](#).

### Designated Executive For Responsible Gambling:

This is not expressly covered by Indiana statutes or regulations.

### Annual Review Of Policy:

This is not expressly covered by Indiana statutes or regulations.

### Strategy For Responsible Gambling:

This is not expressly covered by Indiana statutes or regulations. However, each sports wagering website or mobile application shall display a responsible gaming

logo in a manner approved by the executive director or the executive director's designee to direct a patron to the sports wagering operator's responsible gaming webpage. The responsible gaming webpage shall be accessible to a patron during a sports wagering patron session and shall contain, at a minimum: [...] a clear statement of the sports wagering operator's policy and commitment to responsible gaming, along with a link to the sports wagering operator's specific self-exclusion program. [68 IAC 27-13-1\(4\)](#).

Additionally, prior to beginning sports wagering operations, a sports wagering operator must submit for approval under 68 IAC 11 internal controls for the following: [...] The internal controls shall address the following items regarding the sports wagering system and online sports wagering systems, at a minimum: [...] Detailed problem gambling program procedures. [68 IAC 27-5-2\(2\)\(Y\)](#).

### Annual Strategy Evaluation and Progress Reporting:

This is not expressly covered by Indiana statutes or regulations.

### Employee Protection Policy:

This is not expressly covered by Indiana statutes or regulations.

## Staff Training

### Annual Training:

This is not expressly covered by Indiana statutes or regulations.

### Additional Training For Customer-Facing Staff:

This is not expressly covered by Indiana statutes or regulations.

### Updates To Training Courses:

This is not expressly covered by Indiana statutes or regulations.

### Lived Experience In Training Content:

This is not expressly covered by Indiana statutes or regulations.

### Evaluation Of Training Effectiveness:

This is not expressly covered by Indiana statutes or regulations.

## Supporting Informed Decision Making by Players

### Providing Players With Readily Accessible Responsible Gambling Information:

Patron protection information must be readily accessible to the patron. The patron protection information must contain at a minimum: (1) information about potential risks associated with excessive participation, and where to get help related to wagering responsibly; (2) the self-imposed limitations that shall be available to the patron at both the time of account registration and first deposit; (3) a list of the available patron protection measures that can be invoked by the patron, such as self-imposed limits, and information on how to invoke those measures; and (4) mechanisms in place that detect unauthorized use of the patron's account, such as reviewing credit card statements against known deposits. [68 IAC 27-12-3\(a\)](#).

Additionally, each sports wagering website or mobile application shall display a responsible gaming logo in a manner approved by the executive director or the executive director's designee to direct a patron to the sports wagering operator's responsible gaming webpage. The responsible gaming webpage shall be accessible to a patron during a sports wagering patron session and shall contain, at a minimum: (1) a prominent message, which states: "If you or someone you know has a gambling problem and wants

help, call 1-800-9-WITH-IT"; (2) a direct link to the Indianagamblinghelp.com website and other Internet resources dedicated to helping people with potential gambling problems as directed by the commission; (3) a link to the Indiana statewide Internet self-restriction program administered by the commission; and (4) a clear statement of the sports wagering operator's policy and commitment to responsible gaming, along with a link to the sports wagering operator's specific self-exclusion program. [68 IAC 27-13-1](#).

### Practical Tips To Keep Within Limits

This is expressly covered under the "Providing Players With Readily Accessible Responsible Gambling Information" standard above. For more information, see [68 IAC 27-12-3\(a\)](#).

### Promotion Of Responsible Gambling Tools At Account Creation

This is not expressly covered by Indiana statutes or regulations.

### Addressing Myths Associated With Gambling

This is not expressly covered by Indiana statutes or regulations.

### Information On Odds And House Advantage

A sports wagering operator shall adopt comprehensive house rules, which shall be approved by the executive director or the executive director's designee. The house rules shall address the following items regarding the sports wagering system and online sports wagering systems, at a minimum: (1) Method for calculation and payment of winning wagers. (3) Method of notifying patrons of odds or proposition changes. [68 IAC 27-5-3\(a\)](#).

### Preventing Access By Underage/Unauthorized Players

This is not expressly covered by Indiana statutes or regulations. However, in order to establish a sports wagering account, a sports wagering operator shall do the following: [...] Record the patron's acknowledgment that the legal age for sports wagering is twenty-one (21) years of age, and that the patron is prohibited from allowing any other person to access or use the patron's sports wagering account; Record the patron's acceptance of the sports wagering operator's terms and conditions to participate in wagering through the mobile application or any authorized digital platform accepting wagers online. The terms and conditions must include the following: [...] Legal age policy, including a statement that it is a

criminal offense to allow a person who is under twenty-one (21) years of age to participate in mobile wagering. [68 IAC 27-12-4\(7\), \(9\)\(F\)](#).

#### ***Risks Associated With Gambling***

This is expressly covered under the “Providing Players With Readily Accessible Responsible Gambling Information” standard above. For more information, see [68 IAC 27-12-3\(a\)](#).

#### ***Signs Of A Potential Gambling Problem***

This is not expressly covered by Indiana statutes or regulations.

#### ***Behavior Related To Problem Gambling***

This is not expressly covered by Indiana statutes or regulations.

#### ***How To Access Personal Data On Responsible Gambling***

This is not expressly covered by Indiana statutes or regulations. However, in order to establish a sports wagering account, a sports wagering operator shall do the following: [...] Record the patron’s acceptance of the sports wagering operator’s terms and conditions to participate in wagering through the mobile application or any authorized digital platform accepting wagers online. The terms and conditions must include the following: [...] Availability of account statements detailing patron account activity. [68 IAC 27-12-4\(9\)\(D\)](#).

#### ***Direct Links To Problem Gambling Organization***

Each sports wagering website or mobile application shall display a responsible gaming logo in a manner approved by the executive director or the executive director’s designee to direct a patron to the sports wagering operator’s responsible gaming webpage. The responsible gaming webpage shall be accessible to a patron during a sports wagering patron session and shall contain, at a minimum: (1) a prominent message, which states: “If you or someone you know has a gambling problem and wants help, call 1-800-9WITH-IT”; (2) a direct link to the Indianagamblinghelp.com website and other Internet resources dedicated to helping people with potential gambling problems as directed by the commission; (3) a link to the Indiana statewide Internet self-restriction program administered by the commission; and (4) a clear statement of the sports wagering operator’s policy and commitment to responsible gaming, along with a link to the sports wagering operator’s specific self-exclusion program. [68 IAC 27-13-1](#).

#### **Promotion Of Responsible Gambling Information:**

Each sports wagering website or mobile application shall display a responsible gaming logo in a manner approved by the executive director or the executive director’s designee to direct a patron to the sports wagering operator’s responsible gaming webpage. The responsible gaming webpage shall be accessible to a patron during a sports wagering patron session and shall contain, at a minimum: (1) a prominent message, which states: “If you or someone you know has a gambling problem and wants help, call 1-800-9WITH-IT”; (2) a direct link to the Indianagamblinghelp.com website and other Internet resources dedicated to helping people with potential gambling problems as directed by the commission; (3) a link to the Indiana statewide Internet self-restriction program administered by the commission; and (4) a clear statement of the sports wagering operator’s policy and commitment to responsible gaming, along with a link to the sports wagering operator’s specific self-exclusion program. [68 IAC 27-13-1](#).

#### **Use Of Data To Promote Responsible Gambling Tools:**

This is not expressly covered by Indiana statutes or regulations.

#### **Evaluation Of Responsible Gambling Tool Adoption:**

This is not expressly covered by Indiana statutes or regulations.

#### **Expert Input Into Responsible Gambling Resources:**

This is not expressly covered by Indiana statutes or regulations.

#### **Promotion Of Responsible Gambling On Social Media:**

This is not expressly covered by Indiana statutes or regulations.

#### **Testing Of External Links:**

This is not expressly covered by Indiana statutes or regulations.

### **Time and Budget Management**

#### **Instant Access To Personal Responsible Gambling Data:**

Sports wagering systems shall provide an account

statement with account details to a patron on demand, which shall include detailed account activity for at least six (6) months. In addition, an online sports wagering system shall, upon request, be capable of providing a summary statement of all patron activity during the past two (2) years. [68 IAC 27-12-9\(a\)](#).

### Mandatory Limit Setting At Account Creation:

This is not expressly covered by Indiana statutes or regulations. However, in order to establish a sports wagering account, a sports wagering operator shall do the following: [...] Record the patron's acceptance of the sports wagering operator's terms and conditions to participate in wagering through the mobile application or any authorized digital platform accepting wagers online. The terms and conditions must include the following: [...] Patron's right to set responsible gaming limits and to self-exclude. [68 IAC 27-12-4\(9\)\(H\)](#).

### Promotion Of Limits On Platform:

Patrons must be provided with an easy and obvious method to impose limitations for wagering parameters, including, but not limited to, deposits, wagers, time-based limitations and a patron option to decline the ability to cancel a pending withdrawal request. [68 IAC 27-12-3\(b\)](#).

### Deposit Limits:

This is expressly covered under the "Promotion Of Limits On Platform" standard above. For more information, see [68 IAC 27-12-3\(b\)](#).

### Time/Spend Limits:

This is expressly covered under the "Promotion Of Limits On Platform" standard above. For more information, see [68 IAC 27-12-3\(b\)](#).

### Delayed Implementation For Increased Limits:

Patrons must be provided with an easy and obvious method to impose limitations for wagering parameters, including, but not limited to, deposits, wagers, time-based limitations and a patron option to decline the ability to cancel a pending withdrawal request. Once established by a patron and implemented by the sports wagering system, it must only be possible to reduce the severity of self-imposed limitations upon twenty-four (24) hour notice, or as required by the commission. [68 IAC 27-12-3\(b\)\(3\)](#).

### Prohibition On Reverse Withdrawals:

This is not expressly covered by Indiana statutes or regulations. However, patrons must be provided with an easy and obvious method to impose limitations for wagering parameters, including, but not limited to, deposits, wagers, time-based limitations and a patron option to decline the ability to cancel a pending withdrawal request. [68 IAC 27-12-3\(b\)](#).

### Restriction On Promotions During Withdrawals:

All promotions and bonuses must not restrict the patron from withdrawing the patron's own funds or withdrawing winnings from bets placed using the patron's own funds. [68 IAC 27-16\(c\)\(5\)](#).

A record of all promotional or bonus wagering offers shall be maintained in an electronic file that is readily available to the division. All bonus and promotional wagering offers shall be stated in clear and unambiguous terms and shall be readily accessible by the patron after the offer is accepted and prior to completion. Offer terms and the record of all offers shall include at a minimum: [...] any restriction on withdrawals of funds. [68 IAC 27-16\(b\)\(4\)](#).

## Time-Out and Self-Exclusion

### Time-Out Tool Available:

This is not expressly covered by Indiana statutes or regulations. However, patrons must be provided with an easy and obvious method to impose limitations for wagering parameters, including, but not limited to, deposits, wagers, time-based limitations and a patron option to decline the ability to cancel a pending withdrawal request. [68 IAC 27-12-3\(b\)](#).

### Self-Exclusion Accessibility:

Individuals wishing to self-restrict from online sports wagering statewide may do so via the commission's website. [68 IAC 27-13-2\(a\)](#).

Additionally, a sports wagering operator shall adopt comprehensive house rules, which shall be approved by the executive director or the executive director's designee. The house rules shall address the following items regarding the sports wagering system and online sports wagering systems, at a minimum: [...] Instructions on how to commence enrollment in the available self-exclusion programs along with relevant hyperlinks. Instructions on how to impose available wagering limitations on a patron's account along with relevant hyperlinks. (14) Instructions on how to impose available wagering limitations on a patron's account along with relevant hyperlinks. [68 IAC 27-5-](#)

3(a)(13), (14).

#### **Self-Exclusion At Product Level:**

This is not expressly covered by Indiana statutes or regulations.

#### **Self-Exclusion Length:**

Individuals wishing to self-restrict from online sports wagering statewide may do so via the commission's website. Individuals may choose statewide Internet self-restriction for a period of one (1) year or five (5) years. [68 IAC 27-13-2\(a\)-\(b\).](#)

#### **Self-Exclusion Communication:**

This is not expressly covered by Indiana statutes or regulations.

#### **Self-Exclusion Effective Immediately:**

This is not expressly covered by Indiana statutes or regulations.

#### **Communication with Excluded Players:**

Sports wagering operators must restrict wagering by statewide Internet self-restriction participants and may not market to statewide Internet self-restricted participants. [68 IAC 27-13-2\(d\).](#)

A sports wagering operator shall make all reasonable attempts to ensure that prohibited sports wagering participants do not receive direct marketing from the sports wagering operator. A sports wagering operator will satisfy this requirement if the sports wagering operator removes the prohibited sports wagering participant's name from the list of patrons to whom direct marketing materials are sent, and the prohibited sports wagering participant does not receive direct marketing materials more than forty-five (45) days after the sports wagering operator receives notice identifying the prohibited sports wagering participant. [68 IAC 27-13-4.](#)

#### **Self-Exclusion Renewal:**

This is not expressly covered by Indiana statutes or regulations.

#### **Oversight Of Reinstatement Process:**

A person who has registered for the statewide Internet self-restriction program may, upon the expiration of the selected term of self-restriction, submit a notice to the commission requesting removal from the statewide Internet self-restriction program. [68 IAC 27-13-3\(a\).](#)

## **Customer Support**

#### **Customer Service Easily Accessible:**

A sports wagering operator shall adopt comprehensive house rules, which shall be approved by the executive director or the executive director's designee. The house rules shall address the following items regarding the sports wagering system and online sports wagering systems, at a minimum: [...] Method of contacting the sports wagering operator for questions and complaints. [68 IAC 27-5-3\(a\)\(7\).](#)

#### **Policies For Customers In Distress:**

This is not expressly covered by Indiana statutes or regulations.

#### **Monitoring For Signs Of Problem Gambling:**

This is not expressly covered by Indiana statutes or regulations.

#### **Accessible Complaints And Disputes Process:**

Prior to beginning sports wagering operations, a sports wagering operator must submit for approval under 68 IAC 11 internal controls for the following: [...] The internal controls shall address the following items regarding the sports wagering system and online sports wagering systems, at a minimum: [...] Procedures for receiving, investigating, and responding to all patron complaints and submitting any unresolved patron complaint reports to the division. [68 IAC 27-5-2\(2\)\(CC\).](#)

A sports wagering operator shall adopt comprehensive house rules, which shall be approved by the executive director or the executive director's designee. The house rules shall address the following items regarding the sports wagering system and online sports wagering systems, at a minimum: [...] Method of contacting the sports wagering operator for questions and complaints. [68 IAC 27-5-3\(a\)\(7\).](#)

## **Marketing and Advertising**

#### **Marketing Policy Statement:**

This is not expressly covered by Indiana statutes or regulations.

#### **Marketing To Avoid:**

##### ***Promoting Gambling As A Solution To Financial Problems***

This is not expressly covered by Indiana statutes or regulations.

### **Promotion Of Excessive Gambling**

This is not expressly covered by Indiana statutes or regulations. However, patron protection information must be readily accessible to the patron. The patron protection information must contain at a minimum: [...] information about potential risks associated with excessive participation, and where to get help related to wagering responsibly. [68 IAC 27-12-3\(a\)\(1\)](#).

### **Misleading Players On Chances of Winning**

All advertising and marketing materials published, aired, displayed, or distributed by or on behalf of any sports wagering operator shall comply with the following: [...] Shall not imply greater chances of winning based on wagering in greater quantity or amount. [68 IAC 27-17\(b\)\(5\)](#).

### **Appealing To Minors**

All advertising and marketing materials published, aired, displayed, or distributed by or on behalf of any sports wagering operator shall comply with the following: [...] Must not directly advertise or promote sports wagering to minors [and] Shall state patrons must be at least twenty-one (21) years of age or older to wager. [68 IAC 27-17\(b\)\(1\), \(3\)](#).

### **Presenting Gambling As Risk-Free**

This is not expressly covered by Indiana statutes or regulations.

### **Encouraging Problematic Play**

This is not expressly covered by Indiana statutes or regulations.

### **Marketing Risk Assessment:**

This is not expressly covered by Indiana statutes or regulations.

### **Conditions Of Bonus Offers Clear:**

All promotions and bonuses must: (1) include terms and conditions that are full, accurate, clear, concise, and transparent, and not contain misleading information; (2) ensure advertising materials include material terms and conditions for that promotion or bonus and have those material terms in close proximity to the headline claim of the promotion or bonus and in a reasonably prominent size; (3) disclose applicable terms if the patron has to risk or lose the patron's own money as part of the promotion or bonus or has conditions attached to the patron's own money as a result of the promotion or bonus; (4) not

be described as risk free if the patron needs to incur any loss or risk the patron's own money to use or withdraw winnings from the risk free bet; and (5) not restrict the patron from withdrawing the patron's own funds or withdrawing winnings from bets placed using the patron's own funds. [68 IAC 27-16\(c\)](#).

Additionally, a sports wagering certificate holder must provide written information to sports wagering patrons about sports wagering, payouts, winning wagers, and other information considered relevant by the [Indiana Gaming] Commission. [IC 4-38-3-2\(5\)](#).

### **Separation Of Responsible Gambling And Product Marketing:**

This is not expressly covered by Indiana statutes or regulations.

### **Advertising To Adults-Only:**

All advertising and marketing materials published, aired, displayed, or distributed by or on behalf of any sports wagering operator shall comply with the following: [...] Must not directly advertise or promote sports wagering to minors [and] Shall state patrons must be at least twenty-one (21) years of age or older to wager. [68 IAC 27-17\(b\)\(1\), \(3\)](#).

### **Avoiding Higher-Risk Groups:**

This is expressly covered under the "Advertising To Adults-Only" standard above. For more information, see [68 IAC 27-17\(b\)\(1\), \(3\)](#).

Additionally, sports wagering operators must restrict wagering by statewide Internet self-restriction participants and may not market to statewide Internet self-restricted participants. [68 IAC 27-13-2\(d\)](#).

A sports wagering operator shall make all reasonable attempts to ensure that prohibited sports wagering participants do not receive direct marketing from the sports wagering operator. A sports wagering operator will satisfy this requirement if the sports wagering operator removes the prohibited sports wagering participant's name from the list of patrons to whom direct marketing materials are sent, and the prohibited sports wagering participant does not receive direct marketing materials more than forty-five (45) days after the sports wagering operator receives notice identifying the prohibited sports wagering participant. [68 IAC 27-13-4](#).

### **Age-Gating Of Social Media Marketing:**

This is not expressly covered by Indiana statutes or

regulations. However, all advertising and marketing materials published, aired, displayed, or distributed by or on behalf of any sports wagering operator shall comply with the following: (1) Must not directly advertise or promote sports wagering to minors; and (3) Shall state patrons must be at least twenty-one (21) years of age or older to wager. [68 IAC 27-7-17\(b\)](#).

#### **Opt-Out/Limits On Advertising Available:**

All direct marketing shall allow the option to unsubscribe. [68 IAC 27-7-17\(b\)\(6\)](#).

### **Game Play**

#### **Games Display Bets, Wins, Losses And Account Balances As Cash:**

This is not expressly covered by Indiana statutes or regulations.

#### **Site Avoids Reinforcing Myths:**

This is not expressly covered by Indiana statutes or regulations.

#### **Responsible Gambling Review Of New Game Features:**

This is not expressly covered by Indiana statutes or regulations.

#### **Communications Do Not Encourage Increased Play Or Chasing Losses:**

This is not expressly covered by Indiana statutes or regulations.

#### **Encouraging Positive Play:**

This is not expressly covered by Indiana statutes or regulations. However, patron protection information must be readily accessible to the patron. The patron protection information must contain at a minimum: [...] information about potential risks associated with excessive participation, and where to get help related to wagering responsibly. [68 IAC 27-12-3\(a\)\(1\)](#).

#### **Platform Accessibility:**

This is not expressly covered by Indiana statutes or regulations.

### **Know Your Customer**

#### **Minimum Age Stated On Platform:**

This is not expressly covered by Indiana statutes or regulations. However, in order to establish a sports wagering account, a sports wagering operator shall do the following: [...] Record the patron's

acknowledgment that the legal age for sports wagering is twenty-one (21) years of age, and that the patron is prohibited from allowing any other person to access or use the patron's sports wagering account; Record the patron's acceptance of the sports wagering operator's terms and conditions to participate in wagering through the mobile application or any authorized digital platform accepting wagers online. The terms and conditions must include the following: [...] Legal age policy, including a statement that it is a criminal offense to allow a person who is under twenty-one (21) years of age to participate in mobile wagering. [68 IAC 27-12-4\(7\), \(9\)\(F\)](#).

#### **Measures To Prevent Underage Access:**

Prior to beginning sports wagering operations, a sports wagering operator must submit for approval under 68 IAC 11 internal controls for the following [...] The internal controls shall address the following items regarding the sports wagering system and online sports wagering system, at a minimum [...] procedures to prevent wagering by prohibited sports wagering participants. [68 IAC 27-5-2\(2\)\(F\)](#).

#### **Age Verification Required Upon Registration:**

In order to establish a sports wagering account, a sports wagering operator shall do the following: [...] Create an electronic patron file, which shall include at a minimum: [...] the patron's date of birth; the method used to verify the patron's identity. [68 IAC 27-12-4-\(1\)](#).

#### **Immediate Blocking Of Underage Play:**

The operator must have a documented policy for the handling of patrons discovered to be using an account in a fraudulent manner, including, but not limited to: (A) the maintenance of information about any patron's activity, such that if fraudulent activity is detected, the regulatory body has all of the necessary information to take appropriate action; (B) the suspension of any patron account discovered to be providing access to fraudulent patrons; and (C) the treatment of deposits, wagers, and wins associated with a fraudulent patron's account. [68 IAC 27-12-2\(5\)](#).

#### **Addressing Underage Play At Approved Account:**

This is not expressly covered by Indiana statutes or regulations. However, in order to establish a sports wagering account, a sports wagering operator shall do the following: [...] Record the patron's acknowledgment that the legal age for sports wagering is twenty-one (21) years of age, and that

the patron is prohibited from allowing any other person to access or use the patron's sports wagering account; Record the patron's acceptance of the sports wagering operator's terms and conditions to participate in wagering through the mobile application or any authorized digital platform accepting wagers online. The terms and conditions must include the following: [...] Legal age policy, including a statement that it is a criminal offense to allow a person who is under twenty-one (21) years of age to participate in mobile wagering [and include the] Rules and obligations applicable to the patron other than house rules, including, but not limited to: [...] (i) prohibition from allowing any other person to access or use the patron's account. [68 IAC 27-12-4\(7\), \(9\)\(C\), \(F\)](#).

#### **Minimum Age Of 21:**

In order to establish a sports wagering account, a sports wagering operator shall do the following: [...] Record the patron's acknowledgment that the legal age for sports wagering is twenty-one (21) years of age, and that the patron is prohibited from allowing any other person to access or use the patron's sports wagering account; Record the patron's acceptance of the sports wagering operator's terms and conditions to participate in wagering through the mobile application or any authorized digital platform accepting wagers online. The terms and conditions must include the following: [...] Legal age policy, including a statement that it is a criminal offense to allow a person who is under twenty-one (21) years of age to participate in mobile wagering. [68 IAC 27-12-4\(7\), \(9\)\(F\)](#).

Additionally, a full identity check must be undertaken before a patron is allowed to place a wager as follows: [...] Only patrons at least twenty-one (21) years of age may deposit funds or participate in wagering. The sports wagering operator must deny the ability to deposit funds or participate in wagering to any person that submits a birth date that indicates the person is under the legal participation age. [68 IAC 27-12-2](#).

#### **Duplicate Accounts Prevented:**

A sports wagering operator shall limit each patron to one (1) active and continuously used sports wagering account and username. A sports wagering operator shall implement rules and publish procedures to terminate all accounts of any sports wagering account patron that establishes, or seeks to establish, multiple active accounts, whether directly or by use of another person as a proxy. [68 IAC 27-12-1](#).

#### **Age Verification When Adding New Payment Methods:**

This is not expressly covered by Indiana statutes or regulations.

#### **Prohibition On Offering Of Credit:**

This is not expressly covered by Indiana statutes or regulations.

#### **Prohibition On Credit Cards:**

This is not expressly covered by Indiana statutes or regulations. In fact, a patron's sports wagering account for sports wagering may be funded through the use of [...] a patron's credit or debit card. [68 IAC 27-12-5\(1\)](#).

### **Research, Education and Treatment**

#### **Financial Commitment To Addressing Gambling-Related Harm:**

A sports wagering tax is imposed on the adjusted gross receipts received from authorized sports wagering offered by a certificate holder under this article at a rate of nine and one-half percent (9.5%). A certificate holder shall pay the sports wagering taxes imposed under section 1 of this chapter to the department on the twenty-fourth calendar day of each month. The department shall transfer an amount equal to three and thirty-three hundredths percent (3.33%) of the tax revenue collected under section 2 of this chapter to the addiction services fund established by IC 12-23-2-2. Twenty-five percent (25%) of the tax revenue transferred under subsection (b) must be allocated to: (1) the prevention of; (2) education regarding; (3) provider credentialing for; and (4) treatment of; compulsive gambling. [IC 4-38-10-1](#); [IC 4-38-10-2](#); [IC 4-38-10-3](#).

#### **Evaluation Through Research Program:**

This is not expressly covered by Indiana statutes or regulations.

#### **Contribution To Public Health Messaging:**

This is not expressly covered by Indiana statutes or regulations.

#### **Play Data Available For Research:**

This is not expressly covered by Indiana statutes or regulations. However, a [sports wagering] certificate holder shall provide all data relating to the conduct of sports wagering to the [Indiana Gaming] Commission. [IC 4-38-5-1\(b\)](#).

INDIANA	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	✓
Designated Executive For Responsible Gambling	
Annual Review Of Policy	
Strategy For Responsible Gambling	
Annual Strategy Evaluation and Progress Reporting	
Employee Protection Plan	
<b>STAFF TRAINING</b>	
Annual Training	
Additional Training For Customer-Facing Staff	
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE SAFER RESPONSIBLE INFORMATION:</b>	
Practical Tips To Keep Within Limits	✓
Promotion Of Responsible Gambling Tools At Account Creation	
Addressing Myths Associated With Gambling	
Information On Odds And House Advantage	✓
Preventing Access By Underage/Unauthorized Players	
Risks Associated With Gambling	✓
Signs Of A Potential Gambling Problem	
Behavior Related To Problem Gambling	
How To Access Personal Data On Responsible Gambling	
Direct Links To Problem Gambling Organization	✓
Promotion Of Responsible Gambling Information	✓
Use Of Data To Promote Responsible Gambling Tools	
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	✓
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	✓
Ability To Set Deposit Limits	
Ability To Set Time/Spend Limits	
Delayed Implementation For Increased Limits	✓
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	✓
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	✓
Self-Exclusion Communication	
Self-Exclusion Effective Immediately	
Communication With Excluded Players	✓
Self-Exclusion Renewal	
Oversight Of Reinstatement Process	✓
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	✓
Policies For Customers In Distress	
Monitoring For Signs Of Problem Gambling	
Accessible Complaints And Disputes Process	✓
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	
Promoting Excessive Gambling	
Misleading Players On Chances Of Winning	✓
Appealing To Minors	✓

INDIANA	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	
Encouraging Problematic Play	
Marketing Risk Assessment	
Conditions Of Bonus Offers Clear	✓
Separation Of Responsible Gambling And Product Marketing	
Advertising To Adults-Only	✓
Avoiding Higher-Risk Groups	✓
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	✓
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	
Encouraging Positive Play	
Platform Accessibility	

EXPRESSLY COVERED	
<b>KNOW YOUR CUSTOMER</b>	
Minimum Age Stated On Platform	
Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Immediate Blocking Of Underage Play	✓
Addressing Underage Play At Approved Account	
Minimum Age Of 21	✓
Duplicate Accounts Prevented	✓
Age Verification When Adding New Payment Methods	
Prohibition On Offering Of Credit	
Prohibition On Credit Cards	
<b>RESEARCH, EDUCATION AND TREATMENT</b>	
Financial Commitment To Address Gambling-Related Harm	✓
Evaluation Through Research Program	
Contribution To Public Health Messaging	
Play Data Available To Research	



## Iowa

Iowa's online sports wagering market was launched in August 2019, after a new state law was approved earlier that year.

The legislation authorizes each of the state's 19 land-based casinos to offer a maximum of three mobile sports betting platforms as well as a retail sportsbook.

Sports betting is regulated by the Iowa Racing and Gaming Commission.

### Key Market Data

Adult Population:	3.21m
Sports Betting Law:	Chapter 99F, Iowa Code
Key Sports Betting Regulation:	Chapter 491, Section 13, Iowa Administrative Code
Regulatory Authority:	Iowa Racing and Gaming Commission (IRGC)
Sports Betting Market Opened:	August 2019

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

**Policy Commitment To Responsible Gambling:**  
It is the policy of the commission to require that all industry participants conduct sports wagering in a manner suitable to protect the public health, safety, morals, good order, and general welfare of the state. Responsibility for selecting, implementing, and maintaining suitable methods of operation rests with the facility, vendor, and advance deposit sports wagering operator. Willful or persistent use or toleration of methods of operation deemed unsuitable in the sole discretion of the commission will constitute grounds for disciplinary action, up to and including revocation. [Chapter 491, Section 13.2\(1\), Iowa Administrative Code](#).

Licensees and advance deposit sports wagering operators shall submit a description of internal controls to the administrator. The submission shall be made at least 30 days before sports operations are to commence unless otherwise approved by the administrator. All internal controls must be approved by the administrator prior to commencement of sports operations. The operator shall submit to the administrator any changes to the internal controls previously approved at least 15 days before the changes are to become effective unless otherwise directed by the administrator. It shall be the

affirmative responsibility and continuing duty of each licensee and advance deposit sports wagering operator and their employees to follow and comply with all internal controls. The submission shall include controls and reasonable methods that provide for the following:

- h. Treatment of problem gambling by:
- 4. Including information on the availability of the gambling treatment program in a substantial number of the licensee's advertisements and printed materials.

[Chapter 491, Section 13.2\(7\)\(h\)\(4\), Iowa Administrative Code](#).

### Designated Executive For Responsible Gambling:

This is not expressly covered by Iowa statutes or regulations.

### Annual Review Of Policy:

This is not expressly covered by Iowa statutes or regulations.

### Strategy For Responsible Gambling:

This is not expressly covered by Iowa statutes or regulations. However, licensees and advance deposit sports wagering operators shall submit a description of internal controls to the administrator. The

submission shall be made at least 30 days before sports operations are to commence unless otherwise approved by the administrator. All internal controls must be approved by the administrator prior to commencement of sports operations. The operator shall submit to the administrator any changes to the internal controls previously approved at least 15 days before the changes are to become effective unless otherwise directed by the administrator. It shall be the affirmative responsibility and continuing duty of each licensee and advance deposit sports wagering operator and their employees to follow and comply with all internal controls. The submission shall include controls and reasonable methods that provide for the following:

- h. Treatment of problem gambling by:
  1. Identifying problem gamblers.
  2. Complying with the process established by the commission pursuant to Iowa Code section 99F.4(22) and 491—subrule 5.4(12).
  3. Cooperating with the Iowa gambling treatment program in creating and establishing controls.
  4. Including information on the availability of the gambling treatment program in a substantial number of the licensee's advertisements and printed materials.

[Chapter 491, Section 13.2\(7\)\(h\), Iowa Administrative Code.](#)

### **Annual Strategy Evaluation and Progress Reporting:**

This is not expressly covered by Iowa statutes or regulations.

### **Employee Protection Policy:**

This is not expressly covered by Iowa statutes or regulations.

## **Staff Training**

### **Annual Training:**

This is not expressly covered by Iowa statutes or regulations. However, licensees' and operators' internal controls must include provisions pertaining to treatment of problem gambling, including identification of problem gamblers, which must be followed and complied with by their employees. For more information, see [Chapter 491, Section 13.2\(7\)\(h\), Iowa Administrative Code.](#)

### **Additional Training For Customer-Facing Staff:**

This is not expressly covered by Iowa statutes or regulations.

### **Updates To Training Courses:**

This is not expressly covered by Iowa statutes or regulations. However, it is the affirmative and continuing duty of licensees, operators, and their employees to follow and comply with all internal controls. As concerns treatment of problem gambling, cooperation with the Iowa gambling treatment program to create and establish such controls is required. For more information, see [Chapter 491, Section 13.2\(7\)\(h\)\(3\), Iowa Administrative Code.](#)

### **Lived Experience In Training Content:**

This is not expressly covered by Iowa statutes or regulations.

### **Evaluation Of Training Effectiveness:**

This is not expressly covered by Iowa statutes or regulations.

## **Supporting Informed Decision Making by Players**

### **Providing Players With Readily Accessible Responsible Gambling Information:**

This is not expressly covered by Iowa statutes or regulations. However, licensees and advance deposit sports wagering operators shall submit a description of internal controls to the administrator. The submission shall be made at least 30 days before sports operations are to commence unless otherwise approved by the administrator. All internal controls must be approved by the administrator prior to commencement of sports operations. The operator shall submit to the administrator any changes to the internal controls previously approved at least 15 days before the changes are to become effective unless otherwise directed by the administrator. It shall be the affirmative responsibility and continuing duty of each licensee and advance deposit sports wagering operator and their employees to follow and comply with all internal controls. The submission shall include controls and reasonable methods that provide for the following:

- h. Treatment of problem gambling by:
  4. Including information on the availability of the gambling treatment program in

a substantial number of the licensee's advertisements and printed materials.

[Chapter 491, Section 13.2\(7\)\(h\)\(4\), Iowa Administrative Code.](#)

#### **Practical Tips To Keep Within Limits**

This is not expressly covered by Iowa statutes or regulations. However, internal controls pertaining to treatment of problem gambling must be developed in cooperation with Iowa's gambling treatment program. For more information, see [Chapter 491, Section 13.2\(7\)\(h\)\(3\), Iowa Administrative Code.](#)

#### **Promotion Of Responsible Gambling Tools At Account Creation**

This is not expressly covered by Iowa statutes or regulations.

#### **Addressing Myths Associated With Gambling**

This is not expressly covered by Iowa statutes or regulations.

#### **Information On Odds And House Advantage**

The public shall have access to the sports wagering rules, available wagers, odds or payouts, the payout period, and the source of the information used to determine the outcome of a sports wager. All licensees and advance deposit sports wagering operators shall require participants to follow the rules of play. The sports wagering rules shall be:

2. Posted on the Internet site or mobile application used to conduct advance deposit sports wagering.

[Chapter 491, Section 13.2\(4\)\(a\)\(2\), Iowa Administrative Code.](#)

#### **Preventing Access By Underage/Unauthorized Players**

During account setup and login, advance deposit sports wagering operators shall display the following information on any interface that accepts wagers:

1. Account sharing is prohibited.
2. Persons under the age of 21 are prohibited from wagering.
3. Any other disclosures, as required by the administrator.

[Chapter 491, Section 13.2\(4\)\(b\), Iowa Administrative Code.](#)

In addition, a person must have an established account in order to place advance deposit sports wagers. The process for establishing an account is

subject to the administrator's approval. An account may be established through on-site registration under procedures previously approved by the administrator, or through remote registration. To establish an account, an application for an account shall be signed or otherwise authorized in a manner approved by the administrator and shall include the applicant's full legal name, principal residential address, date of birth, last four digits of the social security number, and any other information required by the administrator. The account registration process shall also include:

- f. Availability and acceptance of a set of terms and conditions that is also readily accessible to the player before and after registration and noticed when updated. Notices shall include, at a minimum, the following:
  3. Specifications advising players to keep their account credentials secure.
  4. Statement that no underage individuals are permitted to participate in wagering.

[Chapter 491, Section 13.5\(2\)\(f\)\(3-4\), Iowa Administrative Code.](#)

#### **Risks Associated With Gambling**

This is not expressly covered by Iowa statutes or regulations.

#### **Signs Of A Potential Gambling Problem**

This is not expressly covered by Iowa statutes or regulations.

#### **Behavior Related To Problem Gambling.**

This is not expressly covered by Iowa statutes or regulations. However, internal controls pertaining to treatment of problem gambling must be developed in cooperation with Iowa's gambling treatment program. For more information, see [Chapter 491, Section 13.2\(7\)\(h\)\(3\), Iowa Administrative Code.](#)

#### **How To Access Personal Data On Responsible Gambling**

This is not expressly covered by Iowa statutes or regulations.

#### **Direct Links To Problem Gambling Organization**

This is not expressly covered by Iowa statutes or regulations. However, licensees and operators are required to include information on the availability of the gambling treatment program in a substantial number of their advertisements and printed materials. For more information, see [Chapter 491, Section](#)

[13.2\(7\)\(h\)\(4\), Iowa Administrative Code.](#)

### Promotion Of Responsible Gambling Information:

This is not expressly covered by Iowa statutes or regulations. However, licensees and operators are required to include information on the availability of the gambling treatment program in a substantial number of their advertisements and printed materials.

For more information, see [Chapter 491, Section 13.2\(7\)\(h\)\(4\), Iowa Administrative Code.](#)

### Use Of Data To Promote Responsible Gambling Tools:

This is not expressly covered by Iowa statutes or regulations. However, internal controls pertaining to treatment of problem gambling must be developed in cooperation with Iowa's gambling treatment program.

For more information, see [Chapter 491, Section 13.2\(7\)\(h\)\(3\), Iowa Administrative Code.](#)

### Evaluation Of Responsible Gambling Tool Adoption:

This is not expressly covered by Iowa statutes or regulations.

### Expert Input Into Responsible Gambling Resources:

Internal controls. Licensees and advance deposit sports wagering operators shall submit a description of internal controls to the administrator. The submission shall be made at least 30 days before sports operations are to commence unless otherwise approved by the administrator. All internal controls must be approved by the administrator prior to commencement of sports operations. The operator shall submit to the administrator any changes to the internal controls previously approved at least 15 days before the changes are to become effective unless otherwise directed by the administrator. It shall be the affirmative responsibility and continuing duty of each licensee and advance deposit sports wagering operator and their employees to follow and comply with all internal controls. The submission shall include controls and reasonable methods that provide for the following:

- h. Treatment of problem gambling by:
3. Cooperating with the Iowa gambling treatment program in creating and establishing controls.

[Chapter 491, Section 13.2\(7\)\(h\)\(3\), Iowa Administrative](#)

Code.

### Promotion Of Responsible Gambling On Social Media:

This is not expressly covered by Iowa statutes or regulations. However, licensees and operators are required to include information on the availability of the gambling treatment program in a substantial number of their advertisements and printed materials.

For more information, see [Chapter 491, Section 13.2\(7\)\(h\)\(4\), Iowa Administrative Code.](#)

### Testing Of External Links:

This is not expressly covered by Iowa statutes or regulations.

## Time and Budget Management

### Instant Access To Personal Responsible Gambling Data:

The following requirements apply to the maintenance of funds associated with a player account:

- e. An advance deposit sports wagering operator or licensee shall provide a transaction log or account statement history at no cost to players upon request. Information provided shall include sufficient information to allow players to reconcile the statement or log against their own financial records.

[Chapter 491, Section 13.5\(4\)\(e\), Iowa Administrative Code.](#)

### Mandatory Limit Setting At Account Creation:

This is not expressly covered by Iowa statutes or regulations. However, licensees and operators must make limit-setting available to a patron, as highlighted below.

### Promotion Of Limits On Platform:

This is not expressly covered by Iowa statutes or regulations.

### Deposit Limits:

The advance deposit sports wagering operator or a licensee shall submit controls, approved by the commission, that include the following for operating an account:

- h. Process for players to easily impose limitations or notifications for wagering parameters including, but not limited to, deposits and wagers. Self-imposed limitations must be applied automatically, take effect immediately,

and be implemented as indicated by the player. No changes can be made reducing the severity of the self-imposed limitations for at least 24 hours.

[Chapter 491, Section 13.5\(3\)\(h\), Iowa Administrative Code.](#)

#### Time/Spend Limits:

This is expressly covered under the “Deposit Limits” standard above. For more information, see [Chapter 491, Section 13.5\(3\)\(h\), Iowa Administrative Code.](#)

#### Delayed Implementation For Increased Limits:

This is expressly covered under the “Deposit Limits” standard above. For more information, see [Chapter 491, Section 13.5\(3\)\(h\), Iowa Administrative Code.](#)

#### Prohibition On Reverse Withdrawals:

This is not expressly covered by Iowa statutes or regulations. However, requests for withdrawals shall not be unreasonably withheld and shall be completed in a timely manner. [Chapter 491, Section 13.5\(4\)\(f\), Iowa Administrative Code.](#)

#### Restriction On Promotions During Withdrawals:

This is not expressly covered by Iowa statutes or regulations.

### Time-Out and Self-Exclusion

#### Time-Out Tool Available:

This is not expressly covered by Iowa statutes or regulations.

#### Self-Exclusion Accessibility:

The commission shall have full jurisdiction over and shall supervise all gambling operations governed by this chapter. The commission shall have the following powers and shall adopt rules pursuant to chapter 17A to implement this chapter:

22. To establish a process to allow a person to be voluntarily excluded from advance deposit wagering as defined in section 99D.11, from an internet fantasy sports contest as defined in section 99E.1, from advance deposit sports wagering as defined in section 99F.9, from the gaming floor and sports wagering area of an excursion gambling boat, from the wagering area, as defined in section 99D.2, and from

the gaming floor and sports wagering area of all other licensed facilities under this chapter and chapter 99D as provided in this subsection. The process shall provide that an initial request by a person to be voluntarily excluded shall be for a period of five years or life and any subsequent request following any five-year period shall be for a period of five years or life. The process established shall require that licensees be provided electronic access to names and social security numbers of persons voluntarily excluded through a secured interactive internet site maintained by the commission and information regarding persons voluntarily excluded shall be disseminated to all licensees under this chapter, chapter 99D, and chapter 99E. The names, social security numbers, and information regarding persons voluntarily excluded shall be kept confidential unless otherwise ordered by a court or by another person duly authorized to release such information. The process established shall also require a person requesting to be voluntarily excluded be provided information compiled by the department of health and human services on gambling treatment options. The state and any licensee under this chapter, chapter 99D, or chapter 99E shall not be liable to any person for any claim which may arise from this process. In addition to any other penalty provided by law, any money or thing of value that has been obtained by, or is owed to, a voluntarily excluded person as a result of wagers made by the person after the person has been voluntarily excluded shall be forfeited by the person and shall be credited to the general fund of the state. The commission shall not initiate any administrative action or impose penalties on a licensee who voluntarily reports to the commission activity described in section 99F.15, subsection 4, paragraph “n”.

[Section 99F.4\(22\), Iowa Code.](#)

The advance deposit sports wagering operator or a licensee shall submit controls, approved by the commission, that include the following for operating an account:

- i. Process for players to easily self-exclude from wagering for a specified period of time and indefinitely. Self-exclusions must be applied

automatically, take effect immediately, and be implemented as indicated by the player. No changes can be made to reduce the severity of the self-exclusion limitations for at least 24 hours. In the event of indefinite self-exclusion, the advance deposit sports wagering operator or licensee must ensure that the player is paid in full for the player's account balance within a reasonable time provided that the advance deposit sports wagering operator or licensee acknowledges that the funds have cleared. Players must be easily and obviously directed via a link to exclude themselves pursuant to Iowa Code section 99F.4(22). This control does not supersede the requirements set forth in Iowa Code section 99F.4(22).

[Chapter 491, Section 13.5\(3\)\(i\), Iowa Administrative Code.](#)

#### **Self-Exclusion At Product Level:**

This is not expressly covered by Iowa statutes or regulations.

#### **Self-Exclusion Length:**

This is expressly covered under the "Self-Exclusion Accessibility" standard above. For more information, see [Section 99F.4\(22\), Iowa Code](#) and [Chapter 491, Section 13.5\(3\)\(i\), Iowa Administrative Code](#).

#### **Self-Exclusion Communication:**

This is expressly covered under the "Self-Exclusion Accessibility" standard above. For more information, see [Section 99F.4\(22\), Iowa Code](#).

#### **Self-Exclusion Effective Immediately:**

This is expressly covered under the "Self-Exclusion Accessibility" standard above. For more information, see [Chapter 491, Section 13.5\(3\)\(i\), Iowa Administrative Code](#).

#### **Communication with Excluded Players:**

This is not expressly covered by Iowa statutes or regulations.

#### **Self-Exclusion Renewal:**

This is expressly covered under the "Self-Exclusion Accessibility" standard above. For more information, see [Section 99F.4\(22\), Iowa Code](#).

#### **Oversight Of Reinstatement Process:**

This is not expressly covered by Iowa statutes or regulations.

## **Customer Support**

### **Customer Service Easily Accessible:**

This is not expressly covered by Iowa statutes or regulations.

### **Policies For Customers In Distress:**

This is not expressly covered by Iowa statutes or regulations.

### **Monitoring For Signs Of Problem Gambling:**

This is not expressly covered by Iowa statutes or regulations. However, licensees and advance deposit sports wagering operators shall submit a description of internal controls to the administrator. The submission shall be made at least 30 days before sports operations are to commence unless otherwise approved by the administrator. All internal controls must be approved by the administrator prior to commencement of sports operations. The operator shall submit to the administrator any changes to the internal controls previously approved at least 15 days before the changes are to become effective unless otherwise directed by the administrator. It shall be the affirmative responsibility and continuing duty of each licensee and advance deposit sports wagering operator and their employees to follow and comply with all internal controls. The submission shall include controls and reasonable methods that provide for the following:

- h. Treatment of problem gambling by:
  1. Identifying problem gamblers.

[Chapter 491, Section 13.2\(7\)\(h\)\(1\), Iowa Administrative Code](#).

### **Accessible Complaints And Disputes Process:**

The advance deposit sports wagering operator or a licensee shall submit controls, approved by the commission, that include the following for operating an account:

- k. Provide for an easy and obvious method for a player to make a complaint and to enable the player to notify the commission if such complaint has not been or cannot be addressed by the advance deposit sports wagering operator or licensee.

[Chapter 491, Section 13.5\(3\)\(k\), Iowa Administrative Code](#).

## Marketing and Advertising

### Marketing Policy Statement:

This is not expressly covered by Iowa statutes or regulations.

### Marketing To Avoid:

#### *Promoting Gambling As A Solution To Financial Problems*

This is not expressly covered by Iowa statutes or regulations.

#### *Promotion Of Excessive Gambling*

This is not expressly covered by Iowa statutes or regulations.

#### *Misleading Players On Chances of Winning*

This is not expressly covered by Iowa statutes or regulations.

#### *Appealing To Minors*

This is not expressly covered by Iowa statutes or regulations.

#### *Presenting Gambling As Risk-Free*

This is not expressly covered by Iowa statutes or regulations.

#### *Encouraging Problematic Play*

This is not expressly covered by Iowa statutes or regulations.

### Marketing Risk Assessment:

This is not expressly covered by Iowa statutes or regulations.

### Conditions Of Bonus Offers Clear:

Sports promotional contests, tournaments, or promotional activities may be permitted by the licensee, vendor, or advance deposit sports wagering operator providing the following:

- a. Rules shall be made available to participants for review prior to registering. Rules shall include, at a minimum: all conditions registered players must meet to qualify to enter or advance through the event, available prizes or awards, fees, and distribution of prizes or awards based on specific outcomes.
- b. Rules are followed. Changes to rules shall not be made after participants have registered.
- c. Results shall be made available for the

registered players to review at the same location at which or in the same manner in which players registered. Results shall include, at a minimum: name of the event, date of the event, total number of entries, amount of entry fees, total prize pool, and amount paid for each winning category.

- d. Fees collected, less cash prizes paid, are subject to the wagering taxes pursuant to Iowa Code section 99F.11(4). In determining sports wagering net receipts, to the extent that cash prizes paid out exceed fees collected, the licensee or advance deposit sports wagering operator shall be deemed to have paid the fees for the participants.
- e. Rules include terms and conditions. All emails or digital advertisements promoting contests, tournaments, and promotional activities shall include a link or other easily obtainable source that includes rules or terms and conditions.
- f. There is compliance with all other federal, state, and local laws and rules outside of the commission's jurisdiction.

[Chapter 491, Section 13.3\(3\), Iowa Administrative Code.](#)

### Separation Of Responsible Gambling And Product Marketing:

This is not expressly covered by Iowa statutes or regulations.

### Advertising To Adults-Only:

This is not expressly covered by Iowa statutes or regulations.

### Avoiding Higher-Risk Groups:

This is not expressly covered by Iowa statutes or regulations.

### Age-Gating Of Social Media Marketing:

This is not expressly covered by Iowa statutes or regulations.

### Opt-Out/Limits On Advertising Available:

This is not expressly covered by Iowa statutes or regulations.

## Game Play

### Games Display Bets, Wins, Losses And

### **Account Balances As Cash:**

This is not expressly covered by Iowa statutes or regulations.

### **Site Avoids Reinforcing Myths:**

This is not expressly covered by Iowa statutes or regulations.

### **Responsible Gambling Review Of New Game Features:**

This is not expressly covered by Iowa statutes or regulations.

### **Communications Do Not Encourage Increased Play Or Chasing Losses:**

This is not expressly covered by Iowa statutes or regulations.

### **Encouraging Positive Play:**

This is not expressly covered by Iowa statutes or regulations.

### **Platform Accessibility:**

This is not expressly covered by Iowa statutes or regulations.

## **Know Your Customer**

### **Minimum Age Stated On Platform:**

During account setup and login, advance deposit sports wagering operators shall display the following information on any interface that accepts wagers:

2. Persons under the age of 21 are prohibited from wagering.

[Chapter 491, Section 13.2\(4\)\(b\)\(2\), Iowa Administrative Code.](#)

### **Measures To Prevent Underage Access:**

During account setup and login, advance deposit sports wagering operators shall display the following information on any interface that accepts wagers:

1. Account sharing is prohibited.
2. Persons under the age of 21 are prohibited from wagering.
3. Any other disclosures, as required by the administrator.

[Chapter 491, Section 13.2\(4\)\(b\), Iowa Administrative Code.](#)

Licensees and advance deposit sports wagering operators shall submit a description of internal

controls to the administrator. The submission shall be made at least 30 days before sports operations are to commence unless otherwise approved by the administrator. All internal controls must be approved by the administrator prior to commencement of sports operations. The operator shall submit to the administrator any changes to the internal controls previously approved at least 15 days before the changes are to become effective unless otherwise directed by the administrator. It shall be the affirmative responsibility and continuing duty of each licensee and advance deposit sports wagering operator and their employees to follow and comply with all internal controls. The submission shall include controls and reasonable methods that provide for the following:

- b. To identify and suspend accounts opened by individuals on behalf of persons under the age of 21.

[Chapter 491, Section 13.2\(7\)\(b\), Iowa Administrative Code.](#)

A person must have an established account in order to place advance deposit sports wagers. The process for establishing an account is subject to the administrator's approval. An account may be established through on-site registration under procedures previously approved by the administrator, or through remote registration. To establish an account, an application for an account shall be signed or otherwise authorized in a manner approved by the administrator and shall include the applicant's full legal name, principal residential address, date of birth, last four digits of the social security number, and any other information required by the administrator. The account registration process shall also include:

- a. Age verification to prevent persons under the legal age for sports wagering from establishing an account.
- b. An applicant verification process that includes an exact match of the following:
  1. Date of birth, including month, date and year of birth.
  2. The last four digits of the social security number.
  3. Last name.
- c. An applicant verification process that permits a flexible match by allowing the following:

1. First name may include nicknames and abbreviations.
  2. Address may include abbreviations.
- d. Authentication of identification by:
1. Answering knowledge-based questions based on the applicant's public or private data; or
  2. Verifying that device ID and phone number match the applicant's publicly known data; or
  3. Comparing of valid government-issued ID to applicant's picture taken at time of account registration; or
  4. Another method as approved by the administrator.
- e. Verification that the applicant is not on the statewide self-exclusion list set forth in Iowa Code section 99F.4(22) prior to establishing an account.
- f. Availability and acceptance of a set of terms and conditions that is also readily accessible to the player before and after registration and noticed when updated. Notices shall include, at a minimum, the following:
1. Explanation of rules in which any unrecoverable malfunctions of hardware/software are addressed including, but not limited to, if the unrecoverable malfunction, wagering event cancellation, or other catastrophic malfunction results in the voiding of any wagers.
  2. Procedures to deal with interruptions caused by the suspension of data flow from the network server during an event.
  3. Specifications advising players to keep their account credentials secure.
  4. Statement that no underage individuals are permitted to participate in wagering.
  5. Explanation of conditions under which an account is declared inactive and actions undertaken on the account once this declaration is made.

[Chapter 491, Section 13.5\(2\)\(a-f\), Iowa Administrative Code.](#)

The advance deposit sports wagering operator or a licensee shall submit controls, approved by the commission, that include the following for operating an account:

- g. Process to immediately notify a player following an unusual login attempt. In the event that the unusual login attempt constitutes suspicious activity or if other suspicious activity is detected, an account shall be locked. A multifactor authentication process must be employed for the account to be unlocked.

[Chapter 491, Section 13.5\(3\)\(g\), Iowa Code.](#)

#### **Age Verification Required Upon Registration:**

This is expressly covered under the "Measures To Prevent Underage Access" standard above. For more information, see [Chapter 491, Section 13.5\(2\)\(a\), Iowa Administrative Code.](#)

#### **Immediate Blocking Of Underage Play:**

This is not expressly covered by Iowa statutes or regulations. However, licensees and operators are required to establish internal controls to identify and suspend accounts opened by individuals on behalf of persons under the age of 21. [Chapter 491, Section 13.2\(7\)\(b\), Iowa Administrative Code.](#)

#### **Addressing Underage Play At Approved Account:**

This is not expressly covered by Iowa statutes or regulations. However, licensees and operators are required to establish internal controls to identify and suspend accounts opened by individuals on behalf of persons under the age of 21. [Chapter 491, Section 13.2\(7\)\(b\), Iowa Administrative Code.](#)

#### **Minimum Age Of 21:**

Wagers may only be made by persons 21 years of age or older and on activities authorized pursuant to Iowa Code chapter 99F which are approved by the commission. [Chapter 491, Section 13.2\(3\), Iowa Administrative Code.](#)

#### **Duplicate Accounts Prevented:**

The advance deposit sports wagering operator or a licensee shall submit controls, approved by the commission, that include the following for operating an account:

- d. Limitation of one active account, per individually branded website, at a time unless otherwise authorized by the commission.

[Chapter 491, Section 13.5\(3\)\(d\), Iowa Administrative Code.](#)

### **Age Verification When Adding New Payment Methods:**

This is not expressly covered by Iowa statutes or regulations.

### **Prohibition On Offering Of Credit:**

This is not expressly covered by Iowa statutes or regulations.

### **Prohibition On Credit Cards:**

A licensee shall not accept a credit card as defined in section 537.1301, subsection 17, for sports wagering or to purchase coins, tokens, or other forms of credit to be wagered on gambling games. [Section 99F.9\(7\), Iowa Code.](#)

## **Research, Education and Treatment**

### **Financial Commitment To Addressing Gambling-Related Harm:**

This is not expressly covered by Iowa statutes or regulations.

### **Evaluation Through Research Program:**

This is not expressly covered by Iowa statutes or regulations.

### **Contribution To Public Health Messaging:**

This is not expressly covered by Iowa statutes or regulations.

### **Play Data Available For Research:**

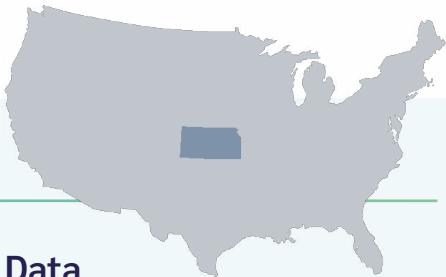
This is not expressly covered by Iowa statutes or regulations.

IOWA	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	✓
Designated Executive For Responsible Gambling	
Annual Review Of Policy	
Strategy For Responsible Gambling	
Annual Strategy Evaluation and Progress Reporting	
Employee Protection Plan	
<b>STAFF TRAINING</b>	
Annual Training	
Additional Training For Customer-Facing Staff	
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE SAFER RESPONSIBLE INFORMATION:</b>	
Practical Tips To Keep Within Limits	
Promotion Of Responsible Gambling Tools At Account Creation	
Addressing Myths Associated With Gambling	
Information On Odds And House Advantage	✓
Preventing Access By Underage/Unauthorized Players	✓
Risks Associated With Gambling	
Signs Of A Potential Gambling Problem	
Behavior Related To Problem Gambling	
How To Access Personal Data On Responsible Gambling	
Direct Links To Problem Gambling Organization	
Promotion Of Responsible Gambling Information	
Use Of Data To Promote Responsible Gambling Tools	
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	✓
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	✓
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	
Ability To Set Deposit Limits	✓
Ability To Set Time/Spend Limits	✓
Delayed Implementation For Increased Limits	✓
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	✓
Self-Exclusion Communication	✓
Self-Exclusion Effective Immediately	✓
Communication With Excluded Players	
Self-Exclusion Renewal	✓
Oversight Of Reinstatement Process	
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	
Policies For Customers In Distress	
Monitoring For Signs Of Problem Gambling	
Accessible Complaints And Disputes Process	✓
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	
Promoting Excessive Gambling	
Misleading Players On Chances Of Winning	
Appealing To Minors	

IOWA	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	
Encouraging Problematic Play	
Marketing Risk Assessment	
Conditions Of Bonus Offers Clear	✓
Separation Of Responsible Gambling And Product Marketing	
Advertising To Adults-Only	
Avoiding Higher-Risk Groups	
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	
Encouraging Positive Play	
Platform Accessibility	

EXPRESSLY COVERED	
<b>KNOW YOUR CUSTOMER</b>	
Minimum Age Stated On Platform	✓
Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Immediate Blocking Of Underage Play	
Addressing Underage Play At Approved Account	
Minimum Age Of 21	✓
Duplicate Accounts Prevented	✓
Age Verification When Adding New Payment Methods	
Prohibition On Offering Of Credit	
Prohibition On Credit Cards	✓
<b>RESEARCH, EDUCATION AND TREATMENT</b>	
Financial Commitment To Address Gambling-Related Harm	
Evaluation Through Research Program	
Contribution To Public Health Messaging	
Play Data Available To Research	



## Kansas

Kansas launched its online sports betting market in September 2022 following passage of enabling legislation in May of that year. The Kansas Lottery regulates and supervises sports-betting operations in collaboration with the Kansas Racing and Gaming Commission. Mobile sports betting may be conducted by the state's four casinos, or "lottery gaming facilities", which are owned and operated by the state lottery but managed by contracted private companies.

### Key Market Data

Adult Population:	2.94m
Sports Betting Law:	Kansas Lottery Act and Expanded Lottery Act
Key Sports Betting Regulation:	Sports Wagering Regulations
Regulatory Authority:	Kansas Lottery
Sports Betting Market Opened:	September 2022

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

**Policy Commitment To Responsible Gambling:** This is not expressly covered by Kansas statutes or regulations. However, each applicant for a facility manager certificate shall submit a responsible gaming plan to the commission with its initial application or at least 90 days before opening a racetrack gaming facility. Each plan shall include the following: (1) The goals of the plan and the procedures and deadlines for implementation of the plan; (2) the identification of the individual at each applicant or facility manager location who will be responsible for the implementation and maintenance of the plan; (3) procedures for maintaining the confidentiality of the information regarding the persons on the self-exclusion list, as specified in K.A.R. 112-112-7; (4) procedures for informing patrons about self-transaction exclusion programs; (5) procedures for compliance with the commission's self-exclusion program; (6) procedures for creating and disseminating promotional material to educate patrons about problem gambling and to inform patrons about treatment services available. The applicant or facility manager shall provide examples of the material to be used as part of its promotional materials, including signs, brochures,

and other media, and a description of how the material will be disseminated; (7) details of the training about responsible gaming for the applicant's or facility manager's employees; (8) the duties and responsibilities of the employees designated to implement or participate in the plan; (9) procedures to prevent underage gambling; (10) procedures to prevent patrons impaired by drugs or alcohol, or both, from gambling; (11) an estimation of the cost of development, implementation, and administration of the plan; and (12) any other policies and procedures to prevent problem gambling and encourage responsible gambling. [KAR 112-112-3](#).

### Designated Executive For Responsible Gambling:

Each applicant for a facility manager certificate shall submit a responsible gaming plan to the commission with its initial application or at least 90 days before opening a racetrack gaming facility. Each plan shall include the following: (1) The goals of the plan and the procedures and deadlines for implementation of the plan; (2) the identification of the individual at each applicant or facility manager location who will be responsible for the implementation and maintenance of the plan; [...] (8) the duties and responsibilities of the employees designated to

implement or participate in the plan. [KAR 112-112-3\(1\), \(2\), \(8\).](#)

#### **Annual Review Of Policy:**

This is not expressly covered by Kansas statutes or regulations. However, each lottery gaming facility manager's internal control system or its interactive sports wagering platform provider shall include internal controls for internal audit standards. The audit satisfying the requirements of this rule must be performed at least semiannually with the results documented in an audit report that must be provided to the commission. [Rule 112-205-5\(a\), \(d\), Sports Wagering Regulations.](#)

The internal controls shall include the following: [...] Problem gambling program procedures as required by KAR 112-112-3. [Rule 112-201-23\(a\)\(7\), Sports Wagering Regulations.](#)

#### **Strategy For Responsible Gambling:**

Each applicant for a facility manager certificate shall submit a responsible gaming plan to the commission with its initial application or at least 90 days before opening a racetrack gaming facility. Each plan shall include the following: (1) The goals of the plan and the procedures and deadlines for implementation of the plan; (2) the identification of the individual at each applicant or facility manager location who will be responsible for the implementation and maintenance of the plan; (3) procedures for maintaining the confidentiality of the information regarding the persons on the self-exclusion list, as specified in K.A.R. 112-112-7; (4) procedures for informing patrons about self-transaction exclusion programs; (5) procedures for compliance with the commission's self-exclusion program; (6) procedures for creating and disseminating promotional material to educate patrons about problem gambling and to inform patrons about treatment services available. The applicant or facility manager shall provide examples of the material to be used as part of its promotional materials, including signs, brochures, and other media, and a description of how the material will be disseminated; (7) details of the training about responsible gaming for the applicant's or facility manager's employees; (8) the duties and responsibilities of the employees designated to implement or participate in the plan; (9) procedures to prevent underage gambling; (10) procedures to prevent patrons impaired by drugs or alcohol, or both, from gambling; (11) an estimation of the cost of development, implementation, and administration of the plan; and (12) any other policies and procedures to

prevent problem gambling and encourage responsible gambling. [KAR 112-112-3.](#)

Additionally, each applicant for a lottery gaming facility manager or its interactive sports wagering platform provider certificate shall submit to the commission and the Kansas lottery a written plan of the applicant's initial system of administrative and accounting procedures, including its internal controls and audit protocols prior to the deadline set by the executive director to begin sports wagering operations. The internal controls shall include the following: [...] Problem gambling program procedures as required by KAR 112-112-3. [Rule 112-201-23\(a\)\(7\), Sports Wagering Regulations.](#)

#### **Annual Strategy Evaluation and Progress Reporting:**

This is not expressly covered by Kansas statutes or regulations.

#### **Employee Protection Policy:**

This is not expressly covered by Kansas statutes or regulations.

### **Staff Training**

#### **Annual Training:**

This is not expressly covered by Kansas statutes or regulations. However, each applicant for a facility manager certificate shall submit a responsible gaming plan to the commission with its initial application or at least 90 days before opening a racetrack gaming facility. Each plan shall include the following: [...] details of the training about responsible gaming for the applicant's or facility manager's employees. [KAR 112-112-3\(7\).](#)

#### **Additional Training For Customer-Facing Staff:**

This is not expressly covered by Kansas statutes or regulations.

#### **Updates To Training Courses:**

This is not expressly covered by Kansas statutes or regulations.

#### **Lived Experience In Training Content:**

This is not expressly covered by Kansas statutes or regulations.

#### **Evaluation Of Training Effectiveness:**

This is not expressly covered by Kansas statutes or regulations.

## Supporting Informed Decision Making by Players

### Providing Players With Readily Accessible Responsible Gambling Information:

A lottery gaming facility manager shall include information and tools to assist players in making responsible decisions and shall provide, at a minimum: (1) Prominently displayed tools to set limits on the amount of time and money a person spends on any interactive sport wagering platform; (2) prominently displayed information regarding compulsive gambling and ways to seek treatment and support if a person has a problem; and (3) a person the ability to exclude the use of certain electronic payment methods if desired by the person. [K.S.A. 74-8782\(e\)](#).

### Practical Tips To Keep Within Limits

This is not expressly covered by Kansas statutes or regulations.

### Promotion Of Responsible Gambling Tools At Account Creation

This is not expressly covered by Kansas statutes or regulations.

### Addressing Myths Associated With Gambling

This is not expressly covered by Kansas statutes or regulations.

### Information On Odds And House Advantage

This is not expressly covered by Kansas statutes or regulations. However, each lottery gaming facility manager or its interactive sports wagering platform provider shall prepare a written description of its house rules and procedures for wagering communications and shall make a copy available to all patrons upon request. [Rule 112-201-14\(d\), Sports Wagering Regulations](#).

### Preventing Access By Underage/Unauthorized Players

This is not expressly covered by Kansas statutes or regulations.

### Risks Associated With Gambling

This is not expressly covered by Kansas statutes or regulations.

### Signs Of A Potential Gambling Problem

This is not expressly covered by Kansas statutes or regulations. However, a lottery gaming facility manager shall include information and tools to assist

players in making responsible decisions and shall provide, at a minimum: (1) Prominently displayed tools to set limits on the amount of time and money a person spends on any interactive sport wagering platform; (2) prominently displayed information regarding compulsive gambling and ways to seek treatment and support if a person has a problem; and (3) a person the ability to exclude the use of certain electronic payment methods if desired by the person. [K.S.A. 74-8782\(e\)](#).

### Behavior Related To Problem Gambling

This is not expressly covered by Kansas statutes or regulations.

### How To Access Personal Data On Responsible Gambling

This is not expressly covered by Kansas statutes or regulations. However, lottery gaming facility managers or their interactive sports wagering platform providers shall provide an account statement with account details to a patron on demand, which shall include detailed account activity for at least six (6) months. In addition, a lottery gaming facility manager or its interactive sports wagering platform provider shall, upon request, be capable of providing a summary statement of all patron activity during the past two (2) years. [Rule 112-201-15\(i\), Sports Wagering Regulations](#).

### Direct Links To Problem Gambling Organization

This is not expressly covered by Kansas statutes or regulations.

### Promotion Of Responsible Gambling Information:

A lottery gaming facility manager shall include information and tools to assist players in making responsible decisions and shall provide, at a minimum: (1) Prominently displayed tools to set limits on the amount of time and money a person spends on any interactive sport wagering platform; (2) prominently displayed information regarding compulsive gambling and ways to seek treatment and support if a person has a problem; and (3) a person the ability to exclude the use of certain electronic payment methods if desired by the person. [K.S.A. 74-8782\(e\)](#).

### Use Of Data To Promote Responsible Gambling Tools:

This is not expressly covered by Kansas statutes or regulations.

### Evaluation Of Responsible Gambling Tool Adoption:

This is not expressly covered by Kansas statutes or regulations.

### Expert Input Into Responsible Gambling Resources:

This is not expressly covered by Kansas statutes or regulations.

### Promotion Of Responsible Gambling On Social Media:

This is not expressly covered by Kansas statutes or regulations.

### Testing Of External Links:

This is not expressly covered by Kansas statutes or regulations.

## Time and Budget Management

### Instant Access To Personal Responsible Gambling Data:

Lottery gaming facility managers or their interactive sports wagering platform providers shall provide an account statement with account details to a patron on demand, which shall include detailed account activity for at least six (6) months. In addition, a lottery gaming facility manager or its interactive sports wagering platform provider shall, upon request, be capable of providing a summary statement of all patron activity during the past two (2) years. [Rule 112-201-15\(i\), Sports Wagering Regulations](#).

### Mandatory Limit Setting At Account Creation:

This is not expressly covered by Kansas statutes or regulations.

### Promotion Of Limits On Platform:

A lottery gaming facility manager shall include information and tools to assist players in making responsible decisions and shall provide, at a minimum: [...] Prominently displayed tools to set limits on the amount of time and money a person spends on any interactive sport wagering platform. [K.S.A. 74-8782\(e\)\(1\)](#).

### Deposit Limits:

This is expressly covered under the “Promotion Of Limits On Platform” standard above. For more information, see [K.S.A. 74-8782\(e\)\(1\)](#).

### Time/Spend Limits:

This is expressly covered under the “Promotion Of Limits On Platform” standard above. For more information, see [K.S.A. 74-8782\(e\)\(1\)](#).

### Delayed Implementation For Increased Limits:

This is not expressly covered by Kansas statutes or regulations.

### Prohibition On Reverse Withdrawals:

This is not expressly covered by Kansas statutes or regulations.

### Restriction On Promotions During Withdrawals:

This is not expressly covered by Kansas statutes or regulations.

## Time-Out and Self-Exclusion

### Time-Out Tool Available:

This is not expressly covered by Kansas statutes or regulations.

### Self-Exclusion Accessibility:

This is not expressly covered by Kansas statutes or regulations. However, upon request by an individual, a lottery gaming facility manager shall restrict such individual from placing sports wagers with such manager and shall take reasonable measures to prevent such individual from placing sports wagers. [K.S.A. 74-8790\(a\)](#).

### Self-Exclusion At Product Level:

This is not expressly covered by Kansas statutes or regulations.

### Self-Exclusion Length:

At any time after two years from the original date of application for placement on the self-exclusion list, any person on the self-exclusion list may petition the executive director for removal from the self-exclusion list. The authority to approve or deny each petition shall rest with the executive director. [KAR 112-112-9](#).

### Self-Exclusion Communication:

Each applicant for a lottery gaming facility manager or its interactive sports wagering platform provider certificate shall submit to the commission and the Kansas lottery a written plan of the applicant's initial system of administrative and accounting procedures, including its internal controls and audit protocols

prior to the deadline set by the executive director to begin sports wagering operations. The internal controls shall include the following: [...] Procedures for voluntary or involuntary exclusion of patrons, including the following: [...] Providing a notification containing the voluntary or involuntary exclusion status and general instructions for resolution or change of status. [Rule 112-201-23\(a\)\(19\)\(A\), Sports Wagering Regulations](#).

**Self-Exclusion Effective Immediately:**  
Each applicant for a lottery gaming facility manager or its interactive sports wagering platform provider certificate shall submit to the commission and the Kansas lottery a written plan of the applicant's initial system of administrative and accounting procedures, including its internal controls and audit protocols prior to the deadline set by the executive director to begin sports wagering operations. The internal controls shall include the following: [...] Procedures for voluntary or involuntary exclusion of patrons, including the following: [...] Confirmation that immediately upon executing the voluntary or involuntary exclusion, no new wagers or deposits are accepted from the patron, until such time as the interactive sports wagering platform provider exclusion has been revoked. [Rule 112-201-23\(a\)\(19\)\(B\), Sports Wagering Regulations](#).

**Communication with Excluded Players:**  
The executive director shall adopt rules and regulations regarding the advertisement for sports wagering. Such rules and regulations shall be adopted on or before January 1, 2023, and shall include, but not be limited to: (a) Ensuring that advertisements, including limitations on the form, content, quantity, timing and location of such advertisements, do not target children and minors, or other persons who are ineligible to place wagers, or problem gamblers or other vulnerable persons. [K.S.A. 74-8785\(a\)](#).

Additionally, each facility manager, including its agents and employees, that identifies a person at the facility manager's location who is suspected of being on the self-exclusion list shall at that time notify or cause to notify the commission agent on duty or the facility manager's senior security officer on duty. Each facility manager shall have 30 days from the effective date of this regulation to submit a list of internal controls, which shall be subject to approval by the commission. This list shall specify the following: The facility manager's plan for removing those persons on the self-exclusion list

from mailing lists advertising the facility manager's Kansas operation, including marketing offers, slot club programs, VIP member programs, telemarketing programs, and other marketing promotions. [KAR 112-112-8\(a\), \(b\)\(1\)](#).

### **Self-Exclusion Renewal:**

This is not expressly covered by Kansas statutes or regulations. However, each applicant for a lottery gaming facility manager or its interactive sports wagering platform provider certificate shall submit to the commission and the Kansas lottery a written plan of the applicant's initial system of administrative and accounting procedures, including its internal controls and audit protocols prior to the deadline set by the executive director to begin sports wagering operations. The internal controls shall include the following: [...] Procedures for voluntary or involuntary exclusion of patrons, including the following: [...] Providing a notification containing the voluntary or involuntary exclusion status and general instructions for resolution or change of status. [Rule 112-201-23\(a\)\(19\)\(A\), Sports Wagering Regulations](#).

### **Oversight Of Reinstatement Process:**

This is not expressly covered by Kansas statutes or regulations. However, each applicant for a lottery gaming facility manager or its interactive sports wagering platform provider certificate shall submit to the commission and the Kansas lottery a written plan of the applicant's initial system of administrative and accounting procedures, including its internal controls and audit protocols prior to the deadline set by the executive director to begin sports wagering operations. The internal controls shall include the following: [...] Procedures for voluntary or involuntary exclusion of patrons, including the following: [...] Providing a notification containing the voluntary or involuntary exclusion status and general instructions for resolution or change of status. [Rule 112-201-23\(a\)\(19\)\(A\), Sports Wagering Regulations](#).

## **Customer Support**

### **Customer Service Easily Accessible:**

This is not expressly covered by Kansas statutes or regulations.

### **Policies For Customers In Distress:**

This is not expressly covered by Kansas statutes or regulations.

### **Monitoring For Signs Of Problem Gambling:**

This is not expressly covered by Kansas statutes or regulations.

#### **Accessible Complaints And Disputes Process:**

A lottery gaming facility manager and interactive sports wagering platform providers must include on its interactive sports wagering platform a notice or link to advise patrons of their right to make a complaint against the lottery gaming facility manager or interactive sports wagering platform provider, including information explaining how complaints may be filed, how complaints are resolved, and how the patron may submit a complaint to the Kansas Racing & Gaming Commission. [Rule 112-201-21\(b\), Sports Wagering Regulations](#).

## **Marketing and Advertising**

#### **Marketing Policy Statement:**

This is not expressly covered by Kansas statutes or regulations.

#### **Marketing To Avoid:**

##### *Promoting Gambling As A Solution To Financial Problems*

This is not expressly covered by Kansas statutes or regulations.

##### *Promotion Of Excessive Gambling*

This is not expressly covered by Kansas statutes or regulations.

##### *Misleading Players On Chances of Winning*

This is not expressly covered by Kansas statutes or regulations.

##### *Appealing To Minors*

This is not expressly covered by Kansas statutes or regulations.

##### *Presenting Gambling As Risk-Free*

This is not expressly covered by Kansas statutes or regulations.

##### *Encouraging Problematic Play*

This is not expressly covered by Kansas statutes or regulations.

#### **Marketing Risk Assessment:**

This is not expressly covered by Kansas statutes or regulations.

#### **Conditions Of Bonus Offers Clear:**

All emails or digital advertisements promoting

contests, tournaments, and promotional activities shall include a link or other easily obtainable source that includes rules or terms and conditions. [Rule 112-205-4\(e\), Sports Wagering Regulations](#).

#### **Separation Of Responsible Gambling And Product Marketing:**

This is not expressly covered by Kansas statutes or regulations.

#### **Advertising To Adults-Only:**

The executive director shall adopt rules and regulations regarding the advertisement for sports wagering. Such rules and regulations shall be adopted on or before January 1, 2023, and shall include, but not be limited to: (a) Ensuring that advertisements, including limitations on the form, content, quantity, timing and location of such advertisements, do not target children and minors, or other persons who are ineligible to place wagers, or problem gamblers or other vulnerable persons. [K.S.A. 74-8785\(a\)](#).

#### **Avoiding Higher-Risk Groups:**

This is expressly covered under the “Advertising To Adults-Only” standard above. For more information, see [K.S.A. 74-8785\(a\)](#).

#### **Age-Gating Of Social Media Marketing:**

This is not expressly covered by Kansas statutes or regulations.

#### **Opt-Out/Limits On Advertising Available:**

This is not expressly covered by Kansas statutes or regulations.

## **Game Play**

#### **Games Display Bets, Wins, Losses And Account Balances As Cash:**

This is not expressly covered by Kansas statutes or regulations.

#### **Site Avoids Reinforcing Myths:**

This is not expressly covered by Kansas statutes or regulations.

#### **Responsible Gambling Review Of New Game Features:**

This is not expressly covered by Kansas statutes or regulations.

#### **Communications Do Not Encourage Increased Play Or Chasing Losses:**

This is not expressly covered by Kansas statutes or

regulations.

#### **Encouraging Positive Play:**

This is not expressly covered by Kansas statutes or regulations.

#### **Platform Accessibility:**

This is not expressly covered by Kansas statutes or regulations.

### **Know Your Customer**

#### **Minimum Age Stated On Platform:**

This is not expressly covered by Kansas statutes or regulations.

#### **Measures To Prevent Underage Access:**

A full age and identity verification must be undertaken before a patron is allowed to place a wager on an interactive sports wagering platform as follows: (1) Only patrons twenty-one (21) years of age and older may deposit funds or participate in wagering. The lottery gaming facility manager and interactive sports wagering platform provider must deny the ability to deposit funds or participate in wagering to any person that submits a birth date that indicates the person is under twenty-one (21) years of age. [Rule 112-201-5\(j\)\(1\), Sports Wagering Regulations](#).

The lottery gaming facility manager and interactive sports wagering platform provider must have a documented policy for the handling of patrons discovered to be using a sports wagering account in a fraudulent manner. [Rule 112-201-5\(j\)\(5\), Sports Wagering Regulations](#).

#### **Age Verification Required Upon Registration:**

A full age and identity verification must be undertaken before a patron is allowed to place a wager on an interactive sports wagering platform as follows: (1) Only patrons twenty-one (21) years of age and older may deposit funds or participate in wagering. The lottery gaming facility manager and interactive sports wagering platform provider must deny the ability to deposit funds or participate in wagering to any person that submits a birth date that indicates the person is under twenty-one (21) years of age. [Rule 112-201-5\(j\)\(1\), Sports Wagering Regulations](#).

#### **Immediate Blocking Of Underage Play:**

This is not expressly covered by Kansas statutes

or regulations. However, lottery gaming facility managers shall use reasonable methods to: [...] prohibit persons from placing wagers as agents or proxies for other persons. [K.S.A. 74-8787\(a\)\(6\)](#).

#### **Addressing Underage Play At Approved Account:**

This is not expressly covered by Kansas statutes or regulations. However, the lottery gaming facility manager and interactive sports wagering platform provider must have a documented policy for the handling of patrons discovered to be using a sports wagering account in a fraudulent manner. [Rule 112-201-5\(j\)\(5\), Sports Wagering Regulations](#).

#### **Minimum Age Of 21:**

No person under age 21 shall directly or indirectly make a wager on any sporting event or otherwise be permitted to engage in sports wagering. [K.S.A. 74-8757\(c\)](#).

#### **Duplicate Accounts Prevented:**

A lottery gaming facility manager or its interactive sports wagering platform provider shall limit each patron to one (1) active and continuously used sports wagering account and username for each interactive sports wagering platform. [Rule 112-201-5\(g\), Sports Wagering Regulations](#).

A lottery gaming facility manager or its interactive sports wagering platform provider shall implement rules and publish procedures to suspend all, but one active account for any sports wagering patron that establishes, or seeks to establish, multiple active accounts in a single interactive sports wagering platform, whether directly or by use of another person as a proxy. [Rule 112-201-5\(h\), Sports Wagering Regulations](#).

#### **Age Verification When Adding New Payment Methods:**

This is not expressly covered by Kansas statutes or regulations.

#### **Prohibition On Offering Of Credit:**

No lottery gaming facility manager shall provide a line of credit to any person engaged in sports wagering. [K.S.A. 74-8782\(d\)](#).

#### **Prohibition On Credit Cards:**

This is not expressly covered by Kansas statutes or regulations. In fact, a patron's sports wagering account may be funded using approved methods which shall produce a sufficient audit trail for

verification of the source of the deposits. Approved methods include: [...] debit and credit cards. [Rule 112-201-15\(l\)\(4\), Sports Wagering Regulations](#).

However, a lottery gaming facility manager shall include information and tools to assist players in making responsible decisions and shall provide, at a minimum:

[...] (3) a person the ability to exclude the use of certain electronic payment methods if desired by the person. [K.S.A. 74-8782\(e\)\(3\)](#).

## Research, Education and Treatment

### Financial Commitment To Addressing Gambling-Related Harm:

Any management contract approved by the commission under this section shall: [...] include a provision for 2% of lottery gaming facility revenues to be paid to the problem gambling and addictions grant fund established by K.S.A. 79-4805, and amendments thereto. [K.S.A. 78-8734\(h\)\(13\)](#).

### Evaluation Through Research Program:

This is not expressly covered by Kansas statutes or regulations.

### Contribution To Public Health Messaging:

This is not expressly covered by Kansas statutes or regulations.

### Play Data Available For Research:

This is not expressly covered by Kansas statutes or regulations. However, a lottery gaming facility manager or its interactive sports wagering platform provider shall provide the executive director or the executive director's designee with access to wagering transactions and related data as deemed necessary in a manner approved by the executive director. [Rule 112-203-3\(c\), Sports Wagering Regulations](#).

KANSAS	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	
Designated Executive For Responsible Gambling	✓
Annual Review Of Policy	
Strategy For Responsible Gambling	✓
Annual Strategy Evaluation and Progress Reporting	
Employee Protection Plan	
<b>STAFF TRAINING</b>	
Annual Training	
Additional Training For Customer-Facing Staff	
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	
Promotion Of Responsible Gambling Tools At Account Creation	
Addressing Myths Associated With Gambling	
Information On Odds And House Advantage	
Preventing Access By Underage/Unauthorized Players	
Risks Associated With Gambling	
Signs Of A Potential Gambling Problem	
Behavior Related To Problem Gambling	
How To Access Personal Data On Responsible Gambling	
Direct Links To Problem Gambling Organization	
Promotion Of Responsible Gambling Information	✓
Use Of Data To Promote Responsible Gambling Tools	
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	✓
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	✓
Ability To Set Deposit Limits	✓
Ability To Set Time/Spend Limits	✓
Delayed Implementation For Increased Limits	
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	
Self-Exclusion Accessibility	
Self-Exclusion At Product Level	
Self-Exclusion Length	✓
Self-Exclusion Communication	✓
Self-Exclusion Effective Immediately	✓
Communication With Excluded Players	✓
Self-Exclusion Renewal	
Oversight Of Reinstatement Process	
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	
Policies For Customers In Distress	
Monitoring For Signs Of Problem Gambling	
Accessible Complaints And Disputes Process	✓
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	
Promoting Excessive Gambling	
Misleading Players On Chances Of Winning	
Appealing To Minors	

KANSAS	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	
Encouraging Problematic Play	
Marketing Risk Assessment	
Conditions Of Bonus Offers Clear	✓
Separation Of Responsible Gambling And Product Marketing	
Advertising To Adults-Only	✓
Avoiding Higher-Risk Groups	✓
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	
Encouraging Positive Play	
Platform Accessibility	

EXPRESSLY COVERED	
<b>KNOW YOUR CUSTOMER</b>	
Minimum Age Stated On Platform	
Measures To Prevent Underage Access	
Age Verification Required Upon Registration	
Immediate Blocking Of Underage Play	
Addressing Underage Play At Approved Account	
Minimum Age Of 21	
Duplicate Accounts Prevented	
Age Verification When Adding New Payment Methods	
Prohibition On Offering Of Credit	
Prohibition On Credit Cards	
<b>RESEARCH, EDUCATION AND TREATMENT</b>	
Financial Commitment To Address Gambling-Related Harm	
Evaluation Through Research Program	
Contribution To Public Health Messaging	
Play Data Available To Research	



## Kentucky

Kentucky enacted legislation legalizing both retail and online sports betting under the supervising and regulatory authority of the Kentucky Horse Racing Commission in March 2023. The legislation authorizes Kentucky's licensed racetracks and other racing facilities to offer in-person sports wagering as well as online sports betting via a maximum of three affiliated brands, or "skins". Retail and online sportsbook operations launched in September 2023.

### Key Market Data

Adult Population:	3.52m
Sports Betting Law:	House Bill 551
Key Sports Betting Regulation:	Ordinary Sports Wagering Regulations
Regulatory Authority:	Kentucky Horse Racing Commission
Sports Betting Market Opened:	September 2023

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

### Policy Commitment To Responsible Gambling:

A licensee shall develop and maintain a responsible gaming program that shall be approved by the racing commission pursuant to this section. The responsible gaming program shall require:

- a. Posting in a conspicuous place on the licensee's Web site or mobile application and in every licensed premises a sign that bears a toll-free number for a commission-approved organization that provides assistance to problem or compulsive gamblers;
- b. Providing commission-approved disclosures on the licensee's Web site or mobile application and informational leaflets or other similar materials at the licensed premises containing information on the dangers associated with problem gambling;
- c. Providing patrons expressing concern with a gambling problem with information on commission-approved organizations that provide assistance to problem or compulsive gamblers;
- d. Providing notification that underage gambling is a criminal offense and that anyone who

facilitates an underage person to place a sports wager has committed a criminal offense; and

- e. Ensuring that any request by a patron who wishes to self-exclude from sports wagering is honored by the licensee.

[Title 809, Rule 10:007, Section 2\(1\), Kentucky Administrative Regulations.](#)

### Designated Executive For Responsible Gambling:

This is not expressly covered by Kentucky statutes or regulations.

### Annual Review Of Policy:

This is not expressly covered by Kentucky statutes or regulations. In fact, at least every (5) years, the licensee shall ensure that the licensee's responsible gaming program is independently reviewed by a third party, pursuant to industry standards and performed by a third party approved by the racing commission. The racing commission may require the licensee to pay for the independent review. [Title 809, Rule 10:007, Section 2\(3\), Kentucky Administrative Regulations.](#)

### Strategy For Responsible Gambling:

This is not expressly covered by Kentucky statutes or regulations.

### Annual Strategy Evaluation and Progress Reporting:

This is not expressly covered by Kentucky statutes or regulations.

### Employee Protection Policy:

This is not expressly covered by Kentucky statutes or regulations.

## Staff Training

### Annual Training:

A licensee shall develop and maintain a responsible gaming program that shall be approved by the racing commission pursuant to this section.

However, each Licensee shall establish its own self-exclusion policy. Each policy shall be approved by the racing commission to ensure the best interests of Sports Wagering and compliance with KRS 230.260. [...] The policy may cover how the Licensee chooses to exclude individuals on the self-exclusion list. The policy may include identification and verification, forfeiture of prizes by voluntarily excluded persons, security personnel, technology, employee training, contractual obligations, or collaboration with other Licensees.

[Title 809, Rule 10:007, Section 1\(12-13\), Kentucky Administrative Regulations.](#)

### Additional Training For Customer-Facing Staff:

This is not expressly covered by Kentucky statutes or regulations.

### Updates To Training Courses:

This is not expressly covered by Kentucky statutes or regulations.

### Lived Experience In Training Content:

This is not expressly covered by Kentucky statutes or regulations.

### Evaluation Of Training Effectiveness:

This is not expressly covered by Kentucky statutes or regulations.

### Supporting Informed Decision Making by Players

#### Providing Players With Readily Accessible Responsible Gambling Information:

A licensee shall develop and maintain a responsible gaming program that shall be approved by the racing commission pursuant to this section. The responsible gaming program shall require:

- b. Providing commission-approved disclosures on the licensee's Web site or mobile application and informational leaflets or other similar materials at the licensed premises containing information on the dangers associated with problem gambling.

[Title 809, Rule 10:007, Section 2\(1\)\(b\), Kentucky Administrative Regulations.](#)

#### Practical Tips To Keep Within Limits

This is not expressly covered by Kentucky statutes or regulations.

#### Promotion Of Responsible Gambling Tools At Account Creation

This is not expressly covered by Kentucky statutes or regulations.

#### Addressing Myths Associated With Gambling

This is not expressly covered by Kentucky statutes or regulations.

#### Information On Odds And House Advantage

The Licensee shall adopt comprehensive wagering rules, which shall be approved by the racing commission.

1. The wagering rules shall be conspicuously displayed on the Licensee's Website or Mobile Application and within the Race and Sports Book Location, and copies shall be made readily available to individuals and patrons. Licensees may elect to display copies of comprehensive wagering rules solely in electronic form on Sports Wagering Kiosks, provided such Licensees display commission-approved short-form house rules in Race and Sports Book Locations.
2. The wagering rules shall comply with GLI-33 Standards and shall specify the amount to be paid on winning wagers and the effect of schedule changes.
3. The Licensee shall not implement any changes or modifications of the practices, procedures,

or representations upon which the approval of wagering rules was based without the prior approval of the racing commission. Failure by a Licensee to act in accordance with its approved wagering rules may result in disciplinary action.

[Title 809, Rule 10:002, Section 5, Kentucky Administrative Regulations.](#)

#### ***Preventing Access By Underage/Unauthorized Players***

This is not expressly covered by Kentucky statutes or regulations. However, a licensee shall develop and maintain a responsible gaming program that shall be approved by the racing commission pursuant to this section. The responsible gaming program shall require: [...] Providing notification that underage gambling is a criminal offense and that anyone who facilitates an underage person to place a sports wager has committed a criminal offense;

[Title 809, Rule 10:007, Section 2\(1\)\(d\), Kentucky Administrative Regulations.](#)

#### ***Risks Associated With Gambling***

A licensee shall develop and maintain a responsible gaming program that shall be approved by the racing commission pursuant to this section. The responsible gaming program shall require: [...] Providing commission-approved disclosures on the licensee's Web site or mobile application and informational leaflets or other similar materials at the licensed premises containing information on the dangers associated with problem gambling.

[Title 809, Rule 10:007, Section 2\(1\)\(b\), Kentucky Administrative Regulations.](#)

#### ***Signs Of A Potential Gambling Problem***

This is not expressly covered by Kentucky statutes or regulations.

#### ***Behavior Related To Problem Gambling***

This is not expressly covered by Kentucky statutes or regulations.

#### ***How To Access Personal Data On Responsible Gambling***

This is not expressly covered by Kentucky statutes or regulations.

#### ***Direct Links To Problem Gambling Organization***

A licensee shall develop and maintain a responsible gaming program that shall be approved by the racing commission pursuant to this section. The responsible gaming program shall require: [...] Posting

in a conspicuous place on the licensee's Web site or mobile application and in every licensed premises a sign that bears a toll-free number for a commission-approved organization that provides assistance to problem or compulsive gamblers.

[Title 809, Rule 10:007, Section 2\(1\)\(a\), Kentucky Administrative Regulations.](#)

#### ***Promotion Of Responsible Gambling Information:***

This is not expressly covered by Kentucky statutes or regulations. However, a licensee shall develop and maintain a responsible gaming program that shall be approved by the racing commission pursuant to this section. The responsible gaming program shall require:

- a. Posting in a conspicuous place on the licensee's Web site or mobile application and in every licensed premises a sign that bears a toll-free number for a commission-approved organization that provides assistance to problem or compulsive gamblers;
- b. Providing commission-approved disclosures on the licensee's Web site or mobile application and informational leaflets or other similar materials at the licensed premises containing information on the dangers associated with problem gambling;
- c. Providing patrons expressing concern with a gambling problem with information on commission-approved organizations that provide assistance to problem or compulsive gamblers.

[Title 809, Rule 10:007, Section 2\(1\)\(a-c\), Kentucky Administrative Regulations.](#)

#### ***Use Of Data To Promote Responsible Gambling Tools:***

This is not expressly covered by Kentucky statutes or regulations.

#### ***Evaluation Of Responsible Gambling Tool Adoption:***

This is not expressly covered by Kentucky statutes or regulations.

#### ***Expert Input Into Responsible Gambling Resources:***

This is not expressly covered by Kentucky statutes or regulations. However, at least every (5) years, the licensee shall ensure that the licensee's responsible gaming program is independently reviewed by a third party, pursuant to industry standards and performed

by a third party approved by the racing commission. The racing commission may require the licensee to pay for the independent review. [Title 809, Rule 10:007, Section 2\(3\), Kentucky Administrative Regulations.](#)

#### Promotion Of Responsible Gambling On Social Media:

This is not expressly covered by Kentucky statutes or regulations.

#### Testing Of External Links:

This is not expressly covered by Kentucky statutes or regulations.

### Time and Budget Management

#### Instant Access To Personal Responsible Gambling Data:

Upon request of the account holder, the Licensee shall provide a statement detailing account activity for the past year, including wagers, deposit amounts, withdrawal amounts, and bonus or promotion information. [Title 809, Rule 10:004, Section 7, Kentucky Administrative Regulations.](#)

#### Mandatory Limit Setting At Account Creation:

This is not expressly covered by Kentucky statutes or regulations.

#### Promotion Of Limits On Platform:

This is not expressly covered by Kentucky statutes or regulations.

#### Deposit Limits:

A Licensee shall allow an account holder to limit the amount of money that may be deposited into an account and spent through an account. [...] A deposit limit shall be offered on a daily, weekly and monthly basis and shall specify the maximum amount of money an account holder may deposit into their Sports Wagering Account during a particular period of time. [Title 809, Rule 10:004, Section 8\(1\), Kentucky Administrative Regulations.](#)

#### Time/Spend Limits:

A Licensee shall allow an account holder to limit the amount of money that may be deposited into an account and spent through an account. [...] A wager limit shall be offered on a daily, weekly and monthly basis and shall specify the maximum amount of account holder funds that may be put at risk during a particular period of time. [Title 809, Rule 10:004, Section 8\(2\), Kentucky Administrative Regulations.](#)

#### Delayed Implementation For Increased Limits:

A Licensee shall allow an account holder to limit the amount of money that may be deposited into an account and spent through an account. [...] Any decrease to these limits shall be effective immediately or at the point in time (e.g., next login, next day) that was clearly indicated to the account holder. Any increase to these limits shall become effective only after the time period of the previous limit (e.g., day, week, month, etc.) has expired and the account holder reaffirms the requested increase. [Title 809, Rule 10:004, Section 8\(3\), Kentucky Administrative Regulations.](#)

#### Prohibition On Reverse Withdrawals:

This is not expressly covered by Kentucky statutes or regulations. However, all terms and conditions and privacy policies for Sports Wagering Accounts shall be included in the Internal Controls of the Licensee and shall be readily accessible to the account holder before and after registration and noticed when materially updated. [...] All terms and conditions for Sports Wagering Accounts shall address all aspects of the Licensee, including: [...] Information about timeframes and limits regarding deposits to and withdrawals from Sports Wagering Accounts, including a clear and concise explanation of all fees, if applicable. [Title 809, Rule 10:004, Section 4\(1\)\(g\), Kentucky Administrative Regulations.](#)

#### Restriction On Promotions During Withdrawals:

This is not expressly covered by Kentucky statutes or regulations. However, the Licensee shall provide to an account holder who requests a break from wagering information concerning: [...] How the Licensee addresses bonuses or promotions and account balances during and after the break, and when the account holder closes their Sports Wagering Account. [Title 809, Rule 10:004, Section 9\(2\)\(e\), Kentucky Administrative Regulations.](#)

### Time-Out and Self-Exclusion

#### Time-Out Tool Available:

A Licensee shall enable an account holder to request a break from wagering for a period of time the account holder specifies, which shall not be less than seventy-two (72) hours, by submitting a request to the Licensee through its Website or Mobile Application. [Rule 10:004, Section 9\(1\), Kentucky Administrative](#)

[Regulations.](#)

### **Self-Exclusion Accessibility:**

The commission shall consider at least the following factors in approving a self-exclusion list:

- a. The list shall include the names and other identifying information of the individuals who have self-excluded from sports wagering at a licensed premises and online via a licensee-specific Web site, mobile application, or by phone.
- b. Each licensee shall display a notice to the public of the existence of the self-exclusion list and the method or methods individuals may use to self-identify at the Licensed Premises, online, or by phone.
- c. The notice shall be displayed at public entrances to the Race and Sports Book Location, and on the Licensee's Web site or mobile application.
- d. The notice shall include information about the consequences of self-exclusion.

[Title 809, Rule 10:007, Section 1\(2\), Kentucky Administrative Regulations.](#)

### **Self-Exclusion At Product Level:**

This is not expressly covered by Kentucky statutes or regulations.

### **Self-Exclusion Length:**

This is not expressly covered by Kentucky statutes or regulations. However, each Licensee shall establish its own self-exclusion policy. Each policy shall be approved by the racing commission to ensure the best interests of Sports Wagering and compliance with [KRS 230.260](#). [Title 809, Rule 10:007, Section 1\(12\), Kentucky Administrative Regulations](#)

### **Self-Exclusion Communication:**

This is not expressly covered by Kentucky statutes or regulations.

### **Self-Exclusion Effective Immediately:**

This is not expressly covered by Kentucky statutes or regulations.

### **Communication with Excluded Players:**

A Sports Wagering Account shall be placed into a suspended mode by the Licensee [...] Upon a determination by a Licensee that an account holder: Is barred from placing Sports Wagers in the Commonwealth of Kentucky; or Is a Prohibited Patron. When a Sports Wagering Account is in a suspended

mode, the Licensee shall: [...] Prominently display to the account holder that the Sports Wagering Account is in a suspended mode, the restrictions placed on the Sports Wagering Account, and any further course of action needed to remove the suspended mode; and Remove the account holder from any advertising or marketing distribution lists.

[Title 809, Rule 10:004, Section 10\(2\)\(d\)\(2-3\);\(3\)\(f-g\), Kentucky Administrative Regulations.](#)

### **Self-Exclusion Renewal:**

This is not expressly covered by Kentucky statutes or regulations.

### **Oversight Of Reinstatement Process:**

This is not expressly covered by Kentucky statutes or regulations.

## **Customer Support**

### **Customer Service Easily Accessible:**

This is not expressly covered by Kentucky statutes or regulations. However, a Sports Wagering System shall provide a conspicuous and readily accessible method for an account holder to close their Sports Wagering Account through the account management or similar page or through the Licensee's customer support team. [Title 809, Rule 10:004, Section 11\(1\), Kentucky Administrative Regulations](#).

### **Policies For Customers In Distress:**

This is not expressly covered by Kentucky statutes or regulations.

### **Monitoring For Signs Of Problem Gambling:**

This is not expressly covered by Kentucky statutes or regulations.

### **Accessible Complaints And Disputes Process:**

The Internal Controls shall provide procedures for receiving, investigating, responding to, and reporting on complaints by patrons.

1. When a patron makes a complaint, the Licensee shall promptly issue a complaint report, setting out:
  - a. The name of the complainant;
  - b. The nature of the complaint;
  - c. The name of the persons, if any against whom the complaint was made; (d) The date of the complaint; and
  - d. The action taken or proposed to be taken, if any, by the Licensee.

2. All complaints received by a Licensee from a patron and the Licensee's responses to complaints shall be retained for at least five (5) years and made available to the racing commission within ten (10) business days of any request by the racing commission.
3. A Licensee shall investigate and attempt to resolve all complaints with the patron.

[Title 809, Rule 10:006, Section 13, Kentucky Administrative Regulations](#).

## Marketing and Advertising

### Marketing Policy Statement:

This is not expressly covered by Kentucky statutes or regulations.

### Marketing To Avoid:

#### Promoting Gambling As A Solution To Financial Problems

A licensee shall only make representations concerning winnings that are accurate, not misleading, and capable of substantiation at the time of the representation. For purposes of this subsection, an advertisement shall be misleading if the advertisement makes representations about average winnings without equally prominently representing the average net winnings of all patrons. [Title 809, Rule 10:007, Section 3\(2\), Kentucky Administrative Regulations](#).

#### Promotion Of Excessive Gambling

This is not expressly covered by Kentucky statutes or regulations.

#### Misleading Players On Chances of Winning

This is expressly covered under the "Promoting Gambling As A Solution to Financial Problems" standard above. For more information, see [Title 809, Rule 10:007, Section 3\(2\), Kentucky Administrative Regulations](#).

#### Appealing To Minors

This is not expressly covered by Kentucky statutes or regulations. However, a licensee shall not advertise or market at elementary, middle, or high school activities. The prohibition in this subsection shall exclude an advertisement distributed via mass media, such as television, radio, print media, or the Internet, if the advertisement is not specifically directed toward (but may be incidentally received by) elementary, middle, or high schools. [Title 809, Rule 10:007](#),

[Section 3\(3\), Kentucky Administrative Regulations](#).

### Presenting Gambling As Risk-Free

This is expressly covered under the "Promoting Gambling As A Solution to Financial Problems" standard above. For more information, see [Title 809, Rule 10:007, Section 3\(2\), Kentucky Administrative Regulations](#).

Additionally, promotions or bonuses shall not be described as free or risk-free if those promotions or bonuses require the patron to incur any loss or risk the patron's own money to use or withdraw winnings from the free wager. [Title 809, Rule 10:002, Section 9\(4\), Kentucky Administrative Regulations](#).

### Encouraging Problematic Play

This is not expressly covered by Kentucky statutes or regulations.

### Marketing Risk Assessment:

This is not expressly covered by Kentucky statutes or regulations.

### Conditions Of Bonus Offers Clear:

All promotion or bonus rules shall be full, accurate, concise, transparent, and shall not contain misleading information. Promotion or bonus rules shall be readily accessible by the patron and provide unambiguous notice of the:

- a. Date and time the promotion or bonus is active and expires;
- b. Rules of play;
- c. Nature and value of prizes or awards;
- d. Eligibility restrictions or limitations;
- e. Wagering and redemption requirements, which shall include a description of any limitations on such;
- f. How the patron is notified when they have received an award;
- g. Order in which funds are used for wagers;
- h. Eligible events or wagers; and
- i. Cancellation requirements.

[Title 809, Rule 10:002, Section 9\(3\), Kentucky Administrative Regulations](#).

### Separation Of Responsible Gambling And Product Marketing:

This is not expressly covered by Kentucky statutes or regulations.

### Advertising To Adults-Only:

This is not expressly covered by Kentucky statutes or regulations. However, a licensee shall not advertise or market at elementary, middle, or high school activities. The prohibition in this subsection shall exclude an advertisement distributed via mass media, such as television, radio, print media, or the Internet, if the advertisement is not specifically directed toward (but may be incidentally received by) elementary, middle, or high schools. [Title 809, Rule 10:007, Section 3\(3\), Kentucky Administrative Regulations](#).

#### Avoiding Higher-Risk Groups:

This is not expressly covered by Kentucky statutes or regulations.

#### Age-Gating Of Social Media Marketing:

This is not expressly covered by Kentucky statutes or regulations.

#### Opt-Out/Limits On Advertising Available:

This is not expressly covered by Kentucky statutes or regulations.

### Game Play

#### Games Display Bets, Wins, Losses And Account Balances As Cash:

This is not expressly covered by Kentucky statutes or regulations.

#### Site Avoids Reinforcing Myths:

This is not expressly covered by Kentucky statutes or regulations.

#### Responsible Gambling Review Of New Game Features:

This is not expressly covered by Kentucky statutes or regulations.

#### Communications Do Not Encourage Increased Play Or Chasing Losses:

This is not expressly covered by Kentucky statutes or regulations.

#### Encouraging Positive Play:

This is not expressly covered by Kentucky statutes or regulations.

#### Platform Accessibility:

This is not expressly covered by Kentucky statutes or regulations.

### Know Your Customer

#### Minimum Age Stated On Platform:

This is not expressly covered by Kentucky statutes or regulations. However, a licensee shall develop and maintain a responsible gaming program that shall be approved by the racing commission pursuant to this section. The responsible gaming program shall require: [...] Providing notification that underage gambling is a criminal offense and that anyone who facilitates an underage person to place a sports wager has committed a criminal offense.

[Title 809, Rule 10:007, Section 2\(1\)\(d\), Kentucky Administrative Regulations](#).

#### Measures To Prevent Underage Access:

During the Sports Wagering Account registration process, the Licensee shall [...] Deny patrons the ability to register for account if they submit a birth date which indicates that they are an Underage Person. [Title 809, Rule 10:004, Section 1\(3\)\(a\), Kentucky Administrative Regulations](#).

Additionally, a licensee shall develop and maintain a responsible gaming program that shall be approved by the racing commission pursuant to this section. The responsible gaming program shall require: [...] Providing notification that underage gambling is a criminal offense and that anyone who facilitates an underage person to place a sports wager has committed a criminal offense. [Title 809, Rule 10:007, Section 2\(1\)\(d\), Kentucky Administrative Regulations](#).

#### Age Verification Required Upon Registration:

A Licensee shall collect the following Personally Identifiable Information from each account holder through the Sports Wagering System:

- a. The account holder's full legal name;
- b. The account holder's date of birth;
- c. The account holder's Social Security number, or the last four (4) digits of the Social Security number, or an equivalent government identification number for a noncitizen, such as a passport or taxpayer identification number; and
- d. All data required by [KRS 230.805](#).

[Title 809, Rule 10:004, Section 1\(2\), Kentucky Administrative Regulations](#).

#### Immediate Blocking Of Underage Play:

This is not expressly covered by Kentucky statutes or regulations. However, a Sports Wagering Account shall be placed into a suspended mode by the Licensee under any of the following conditions: [...]

- c. If the Licensee determines it lacks sufficient information to verify the age and eligibility of

- the account holder;
- d. Upon a determination by a Licensee that an account holder:
  1. Has provided any false or misleading information in connection with the opening of the account or has engaged in collusion, cheating or other unlawful conduct;
  2. Is barred from placing Sports Wagers in the Commonwealth of Kentucky; or
  3. Is a Prohibited Patron; or
- e. When the Licensee has evidence that indicates any of the following:
  1. Illegal activity including providing any false or misleading information in connection with the opening of the account, or engaging in collusion, cheating, or other unlawful conduct.

[Title 809, Rule 10:004, Section 10\(2\)\(c-e\(1\)\), Kentucky Administrative Regulations.](#)

### Addressing Underage Play At Approved Account:

This is not expressly covered by Kentucky statutes or regulations.

### Minimum Age Of 21:

This is not expressly covered by Kentucky statutes or regulations. In fact, a sports wagering licensee or service provider shall implement commercially and technologically reasonable procedures to prevent access to sports wagering by any person under the age of eighteen (18). [Section 230.805\(3\)\(b\)\(3\), Kentucky Revised Statutes.](#)

### Duplicate Accounts Prevented:

A Licensee shall use all commercially and technologically reasonable means to ensure that each individual is limited to one (1) Sports Wagering Account with that Licensee in the Commonwealth.

- 1. The Licensee shall implement procedures to terminate all accounts of any account holder that establishes or seeks to establish more than one (1) username or more than one (1) account, whether directly or by use of another person as proxy.
- 2. Such procedures may allow an account holder that establishes or seeks to establish more than one (1) username or more than one (1) account to retain one (1) account provided that the Licensee investigates and makes a good-faith determination that the account

- holder's conduct was not intended to obtain a competitive advantage.
- 3. This section shall not be construed to prevent an individual from holding other Sports Wagering Accounts in other jurisdictions.
- 4. If an Operator Licensee has contracted with multiple Service Provider Licensees to offer Mobile Sports Wagering on its behalf, individuals may have one (1) Sports Wagering Account with each Service Provider Licensee offering mobile Sports Wagering.

[Title 809, Rule 10:004, Section 3, Kentucky Administrative Regulations.](#)

### Age Verification When Adding New Payment Methods:

This is not expressly covered by Kentucky statutes or regulations.

### Prohibition On Offering Of Credit:

The Internal Controls shall include controls relating to not allowing the acceptance of a Sports Wager or deposit of funds into a Sports Wagering Account that is derived from the extension of credit by affiliates or agents of the Licensee. For purposes of this section, credit shall not be deemed to have been extended where, although funds have been deposited into a Sports Wagering Account, the Licensee is awaiting actual receipt of such funds in the ordinary course of business.

- 1. Credit providers such as small amount credit contracts shall not be advertised or marketed to patrons.
- 2. A patron shall not be referred to a credit provider to finance their Sports Wagering activity.
- 3. Personally Identifiable Information related to a patron shall not be provided to any credit provider.

[Title 809, Rule 10:006, Section 14, Kentucky Administrative Regulations.](#)

### Prohibition On Credit Cards:

This is not expressly covered by Kentucky statutes or regulations. In fact, a patron may fund the patron's account using any acceptable form of payment or advance deposit method, which shall include the use of cash, cash equivalents, credit cards, debit cards, automated clearing house, other electronic methods, and any other form of payment authorized by the racing commission. [Section 230.805\(3\)\(h\), Kentucky Revised Statutes.](#)

## Research, Education and Treatment

### Financial Commitment To Addressing Gambling-Related Harm:

There is hereby established in the State Treasury a restricted account to be known as the sports wagering administration fund. The fund shall consist of moneys received from the moneys collected under KRS 138.552, [230.811](#), and [230.814](#) and state appropriations.

The amounts deposited in the fund shall be used as follows:

- a. For administrative expenses relating to or associated with the purposes of sports wagering which shall be disbursed by the Finance and Administration Cabinet upon the warrant of the Public Protection Cabinet; and
- b. Two and one-half percent (2.5%) of the funds shall be deposited in the Kentucky problem gambling assistance account established in [KRS 230.826](#).

### [Section 230.817\(1\)\(a-b\(1\)\), Kentucky Revised Statutes](#)

There is established in the State Treasury a revolving account to be known as the Kentucky problem gambling assistance account.

- a. The account shall be administered by the director of the Division of Behavioral Health of the Department for Behavioral Health, Developmental and Intellectual Disabilities, and shall consist of moneys distributed to it under KRS 230.817.
- b. Notwithstanding KRS 45.229, moneys remaining in the account at the close of a fiscal year shall not lapse but shall carry forward into the succeeding fiscal year. Interest earned on any moneys in the account shall accrue to the account.
- c. Except for administrative expenses of the Division of Behavioral Health relating to the account, which shall be limited to fifty thousand dollars (\$50,000) per fiscal year, all moneys in the account are appropriated for, and shall be used exclusively for, the purposes of:
  1. Providing support to agencies, groups, organizations, and persons that provide education, assistance, and counseling to persons and families experiencing difficulty as a result of addiction to alcohol or drugs, or addictive or compulsive gambling;
  2. Promoting public awareness of, and providing education about, addictions;

3. Establishing and funding programs to certify addiction counselors;
4. Promoting public awareness of assistance programs for addicts; and
5. Paying the costs and expenses associated with the treatment of addictions.

### [Section 230.826\(1\), Kentucky Revised Statutes](#)

### Evaluation Through Research Program:

This is not expressly covered by Kentucky statutes or regulations. However, the Cabinet for Health and Family Services shall promulgate administrative regulations to establish criteria for the expenditure of funds from the Kentucky problem gambling assistance account. The administrative regulations shall:

- a. Establish standards for the types of agencies, groups, organizations, and persons eligible to receive funding;
- b. Establish standards for the types of activities eligible for funding;
- c. Establish standards for the appropriate documentation of past performance and the activities of agencies, groups, organizations, and persons requesting funding;
- d. Establish standards for the development of performance measures or other evidence of successful expenditure of awarded funds;
- e. Set forth procedures for the submission, evaluation, and review of applications for funding;
- f. Set forth procedures for making funding awards to requesting entities who have demonstrated the capability to efficiently and effectively provide the necessary services;
- g. Establish requirements and procedures for the monitoring of funds awarded, including requirements for the submission of reports and documentation supporting expenditures; and
- h. Include any other provisions related to funding or the administration of the account as determined by the cabinet.

### [Section 230.826\(2\), Kentucky Revised Statutes](#)

### Contribution To Public Health Messaging:

This is not expressly covered by Kentucky statutes or regulations.

### Play Data Available For Research:

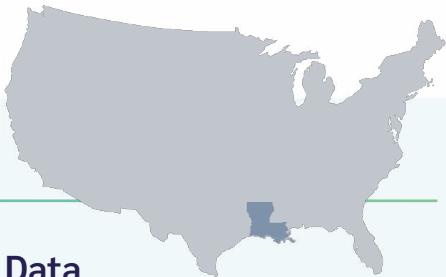
This is not expressly covered by Kentucky statutes or regulations.

KENTUCKY	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	✓
Designated Executive For Responsible Gambling	
Annual Review Of Policy	
Strategy For Responsible Gambling	
Annual Strategy Evaluation and Progress Reporting	
Employee Protection Plan	
<b>STAFF TRAINING</b>	
Annual Training	✓
Additional Training For Customer-Facing Staff	
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	
Promotion Of Responsible Gambling Tools At Account Creation	
Addressing Myths Associated With Gambling	
Information On Odds And House Advantage	✓
Preventing Access By Underage/Unauthorized Players	
Risks Associated With Gambling	✓
Signs Of A Potential Gambling Problem	
Behavior Related To Problem Gambling	
How To Access Personal Data On Responsible Gambling	
Direct Links To Problem Gambling Organization	✓
Promotion Of Responsible Gambling Information	
Use Of Data To Promote Responsible Gambling Tools	
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	✓
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	
Ability To Set Deposit Limits	✓
Ability To Set Time/Spend Limits	✓
Delayed Implementation For Increased Limits	✓
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	✓
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	
Self-Exclusion Communication	
Self-Exclusion Effective Immediately	
Communication With Excluded Players	✓
Self-Exclusion Renewal	
Oversight Of Reinstatement Process	
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	
Policies For Customers In Distress	
Monitoring For Signs Of Problem Gambling	
Accessible Complaints And Disputes Process	✓
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	✓
Promoting Excessive Gambling	
Misleading Players On Chances Of Winning	✓
Appealing To Minors	

KENTUCKY	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	✓
Encouraging Problematic Play	
Marketing Risk Assessment	
Conditions Of Bonus Offers Clear	✓
Separation Of Responsible Gambling And Product Marketing	
Advertising To Adults-Only	
Avoiding Higher-Risk Groups	
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	
Encouraging Positive Play	
Platform Accessibility	

EXPRESSLY COVERED	
<b>KNOW YOUR CUSTOMER</b>	
Minimum Age Stated On Platform	
Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Immediate Blocking Of Underage Play	
Addressing Underage Play At Approved Account	
Minimum Age Of 21	
Duplicate Accounts Prevented	✓
Age Verification When Adding New Payment Methods	
Prohibition On Offering Of Credit	✓
Prohibition On Credit Cards	
<b>RESEARCH, EDUCATION AND TREATMENT</b>	
Financial Commitment To Address Gambling-Related Harm	✓
Evaluation Through Research Program	
Contribution To Public Health Messaging	
Play Data Available To Research	



## Louisiana

The Louisiana Sports Wagering Act became effective in July 2021, legalizing online sports wagering but only in parishes where residents expressly approve the activity via a local referendum. In January of 2022, Louisiana launched online sports wagering in 55 of the state's 64 parishes. A total of 20 sports wagering licenses are available to the state's commercial casinos, who are allowed to partner with up to two online "skins" each. Regulatory oversight is the responsibility of the Louisiana Gaming Control Board.

### Key Market Data

Adult Population:	4.62m
Sports Betting Law:	Title 27, Louisiana Revised Statutes
Key Sports Betting Regulation:	Title 42, Louisiana Administrative Code
Regulatory Authority:	Louisiana Gaming Control Board
Sports Betting Market Opened:	July, 2021

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

### Policy Commitment To Responsible Gambling:

This is not expressly covered by Louisiana statutes or regulations. However, all licensees shall develop a comprehensive program for its property or properties and sports wagering platform(s). [§301\(E.1\), Part III, Title 42, L.A.C.](#)

### Designated Executive For Responsible Gambling:

The casino operator or casino manager and each licensee shall designate personnel responsible for implementing and monitoring the [responsible gambling] program. [§301\(E.1\)\(2\), Part III, Title 42, L.A.C.](#)

### Annual Review Of Policy:

This is not expressly covered by Louisiana statutes or regulations. However, amendments to the responsible gambling program shall be submitted to the board for approval prior to implementation. [§301\(F\), Part III, Title 42, L.A.C.](#)

### Strategy For Responsible Gambling:

All licensees shall develop a comprehensive program for its property or properties and sports wagering platform(s). [§301\(E.1\), Part III, Title 42, L.A.C.](#)

### Annual Strategy Evaluation and Progress Reporting:

This is not expressly covered by Louisiana statutes or regulations.

### Employee Protection Policy:

All licensees shall develop a comprehensive program for its property or properties and sports wagering platform(s) that address, at a minimum, the areas of concern described in R.S. 27:27.1.C which are designed to: [...] provide procedures to offer employee assistance programs or equivalent coverage. The procedures shall be designed to provide confidential assessment and treatment referral for gaming employees and, if covered, their dependents who may have a gambling problem. [§301\(E.1\)\(b\), Part III, Title 42, L.A.C.](#)

### Staff Training

#### Annual Training:

A licensee, operator, or casino gaming operator conducting gaming pursuant to the provisions of [Title 27] can demonstrate to the board compliance with the education and training provisions of this Section by providing proof of attendance by all employees when they are hired and annually thereafter at one of the following education programs:

1. Training programs conducted by the Louisiana Association on Compulsive Gambling.
2. Any other course on problem and compulsive gaming training approved by the board.

[§27.1\(L\), Title 27, Louisiana Revised Statutes \(L.S.R.\).](#)

### **Additional Training For Customer-Facing Staff:**

All licensees shall develop a comprehensive program for its property or properties and sports wagering platform(s) that address, at a minimum, the areas of concern described in R.S. 27:27.1.C which are designed to [...] provide procedures for the training of all employees that interact with gaming patrons in gaming areas to report suspected problem gamblers to supervisors who shall be trained as provided in this Paragraph. The training shall, at a minimum, consist of information concerning the nature and symptoms of compulsive and problem gambling behavior and assisting patrons in obtaining information about compulsive and problem gambling and available options for seeking assistance with such behavior.

[§301\(E.1\)\(d\), Part III, Title 42, L.A.C.](#)

### **Updates To Training Courses:**

This is not expressly covered by Louisiana statutes or regulations.

However, all licensees shall develop a comprehensive program for its property or properties and sports wagering platform(s) that address, at a minimum, the areas of concern described in [R.S. 27:27.1.C](#) which are designed to [...] provide procedures for the development of programs to address issues of underage gambling and unattended minors at gaming facilities and on sports wagering platforms. [§301\(E.1\)\(c\), Part III, Title 42, L.A.C.](#)

### **Lived Experience In Training Content:**

This is not expressly covered by Louisiana statutes or regulations.

### **Evaluation Of Training Effectiveness:**

This is not expressly covered by Louisiana statutes or regulations.

## **Supporting Informed Decision Making by Players**

### **Providing Players With Readily Accessible Responsible Gambling Information:**

Each licensee shall post or provide written materials concerning the nature and symptoms of problem

gambling in conspicuous places within the gaming establishment in or near gaming areas and areas where cash or credit is made available to patrons, including cash dispensing machines. Licensees shall include access to such information on its sports wagering platform. [§301\(B\), Part III, Title 42, L.A.C.](#) Additionally, each licensee shall post one or more signs, as approved by the division, at points of entry to casino gaming establishments to inform customers of the toll free telephone number available to provide information and referral services regarding compulsive or problem gambling. The toll free number shall be provided by the division. Licensees shall include such information and toll free number on its sports wagering platform. [§301\(C\), Part III, Title 42, L.A.C.](#)

All licensees shall develop a comprehensive program for its property or properties and sports wagering platform(s) that address, at a minimum, the areas of concern described in

R.S. 27:27.1.C which are designed to [...] Provide procedures for the distribution or posting on or within the gaming establishment, facility, or sports wagering platform of information that promotes public awareness about problem gambling and provides information on available services and resources to those who have a gambling problem. [§301\(E.1\)\(h\), Part III, Title 42, L.A.C.](#)

### **Practical Tips To Keep Within Limits**

This is not expressly covered by Louisiana statutes or regulations.

### **Promotion Of Responsible Gambling Tools At Account Creation**

This is not expressly covered by Louisiana statutes or regulations.

### **Addressing Myths Associated With Gambling**

This is not expressly covered by Louisiana statutes or regulations.

### **Information On Odds And House Advantage**

Operators shall adopt comprehensive rules governing sports wagering transactions with its patrons. The operator's rules shall comply with R.S. 27:607(C) and shall be submitted to the division for approval. The comprehensive rules shall include, at a minimum:

1. The method for calculation and payment of winning wagers;
2. The effect of schedule changes for sports events;

3. The method of notifying players of odds or proposition changes;
4. Acceptance of wagers at terms other than those posted. [§501\(J\)\(1-4\), Part VI, Title 42, L.A.C.](#)

#### ***Preventing Access By Underage/Unauthorized Players***

With respect to registration, an operator shall do all of the following: [...] clearly and conspicuously publish parental control procedures to facilitate parents or guardians to exclude minors from access to a sports wagering platform. [§507\(B\)\(4\), Part VI, Title 42, L.A.C.](#)

#### ***Risks Associated With Gambling***

Each licensee shall post or provide written materials concerning the nature and symptoms of problem gambling in conspicuous places within the gaming establishment in or near gaming areas and areas where cash or credit is made available to patrons, including cash dispensing machines. Licensees shall include access to such information on its sports wagering platform. [§301\(B\), Part III, Title 42, L.A.C.](#)

#### ***Signs Of A Potential Gambling Problem***

Each licensee shall post or provide written materials concerning the nature and symptoms of problem gambling in conspicuous places within the gaming establishment in or near gaming areas and areas where cash or credit is made available to patrons, including cash dispensing machines. Licensees shall include access to such information on its sports wagering platform. [§301\(B\), Part III, Title 42, L.A.C.](#)

#### ***Behavior Related To Problem Gambling***

Each licensee shall post or provide written materials concerning the nature and symptoms of problem gambling in conspicuous places within the gaming establishment in or near gaming areas and areas where cash or credit is made available to patrons, including cash dispensing machines. Licensees shall include access to such information on its sports wagering platform. [§301\(B\), Part III, Title 42, L.A.C.](#)

#### ***How To Access Personal Data On Responsible Gambling***

Operators shall have procedures that do all of the following prior to operating in this state:

[...] offer players access to their play history and account details. [§503\(E\)\(6\), Part VI, Title 42, L.A.C.](#)

#### ***Direct Links To Problem Gambling Organization***

Licensees and operators shall provide on its

sports wagering platform, any websites, and in all advertisements of sports wagering the toll-free telephone number available for information and referral services regarding compulsive or problem gambling as required in R.S. 27:27.3, and a problem gambling assistance message. The problem gambling assistance message shall be comparable to "IF YOU OR SOMEONE YOU KNOW HAS A GAMBLING PROBLEM, CALL [BOARD APPROVED NUMBER]" or "GAMBLING PROBLEM? CALL [BOARD APPROVED NUMBER]".  
[§517\(F\), Part VI, Title 42, L.A.C.](#)

#### **Promotion Of Responsible Gambling Information:**

All licensees shall develop a comprehensive program for its property or properties and sports wagering platform(s) that address, at a minimum, the areas of concern described in R.S. 27:27.1.C which are designed to: [...] provide procedures for the distribution or posting on or within the gaming establishment, facility, or sports wagering platform of information that promotes public awareness about problem gambling and provides information on available services and resources to those who have a gambling problem. [§301\(E.1\)\(h\), Part III, Title 42, L.A.C.](#)

Advertisements, public relations activities, and marketing campaigns shall provide information on compulsive gambling treatment or counseling; promote a problem gambling hotline; be socially responsible; and give a balanced message with regard to winning and losing. [§517\(I\), Part VI, Title 42, L.A.C.](#)

#### **Use Of Data To Promote Responsible Gambling Tools:**

This is not expressly covered by Louisiana statutes or regulations.

#### **Evaluation Of Responsible Gambling Tool Adoption:**

This is not expressly covered by Louisiana statutes or regulations.

#### **Expert Input Into Responsible Gambling Resources:**

This is not expressly covered by Louisiana statutes or regulations.

#### **Promotion Of Responsible Gambling On Social Media:**

All webpages and profile pages of any gaming related advertisement shall contain a problem gambling assistance message with a board approved problem gambling toll-free number. The height of the font

of the problem gambling assistance message and number shall be at least the same size as the majority of the text used on the webpage or profile page. [§517\(G\)\(5\), Part VI, Title 42, L.A.C.](#)

#### Testing Of External Links:

This is not expressly covered by Louisiana statutes or regulations.

### Time and Budget Management

#### Instant Access To Personal Responsible Gambling Data:

Licensees and operators shall implement internal controls and commercially reasonable procedures for sports wagering to ensure compliance with all requirements of the Act and these regulations including, but not limited to: [...] providing players with access to the player's play history and account details that are not confidential. [§501\(F\)\(7\), Part VI, Title 42, L.A.C.](#)

#### Mandatory Limit Setting At Account Creation:

This is not expressly covered by Louisiana statutes or regulations.

#### Promotion Of Limits On Platform:

This is not expressly covered by Louisiana statutes or regulations. However, all licensees shall develop a comprehensive program for its property or properties and sports wagering platform(s) that address, at a minimum, the areas of concern described in R.S. 27:27.1.C which are designed to: [...] provide procedures for the distribution or posting on or within the gaming establishment, facility, or sports wagering platform of information that promotes public awareness about problem gambling and provides information on available services and resources to those who have a gambling problem. [§301\(E.1\)\(h\), Part III, Title 42, L.A.C.](#)

#### Deposit Limits:

Operators shall implement and maintain procedures that allow players to limit themselves from: [...] depositing more than a set amount of funds into their sports wagering account. [§515\(B\)\(1\)\(c\), Part VI, Title 42, L.A.C.](#)

#### Time/Spend Limits:

Operators shall implement and maintain procedures that allow players to limit themselves from: a. placing a sports wager for a set period of time; b. paying more than a certain amount of money for a sports wager.

[§515\(B\)\(1\)\(a-b\), Part VI, Title 42, L.A.C.](#)

#### Delayed Implementation For Increased Limits:

Players shall have the option to adjust the self limits to make them more restrictive as often as they choose, but shall not have the option to make the time period or limits less restrictive within 72 hours of setting. Any change must provide a prompt to ensure the player is aware of the change and the player must then confirm the change. [§515\(B\)\(2\), Part VI, Title 42, L.A.C.](#)

Operators shall enforce the limitations placed upon sports wagering accounts by:

1. Providing a plan to honor requests from players to self-restrict or self-limit or self-excluding;
2. Providing a plan to ensure that, immediately upon a player self-restricting or self-excluding, no sports wagers or deposits are accepted from that player until the self restriction expires or is removed or the self-exclusion is terminated;
3. Providing a plan to allow a player that self-restricts or self-excludes to access and withdraw remaining funds from his sports wagering account; and
4. Ensuring self-restricted and self-excluded persons do not receive marketing or advertisement during the period of self-restriction or self-exclusion. [§515\(C\)\(1-4\), Part VI, Title 42, L.A.C.](#)

#### Prohibition On Reverse Withdrawals:

This is not expressly covered by Louisiana statutes or regulations.

#### Restriction On Promotions During Withdrawals:

This is not expressly covered by Louisiana statutes or regulations.

### Time-Out and Self-Exclusion

#### Time-Out Tool Available:

Operators shall implement and maintain procedures that allow players to limit themselves from [...] placing a sports wager for a set period of time. [§515\(B\)\(1\), Part VI, Title 42, L.A.C.](#)

#### Self-Exclusion Accessibility:

Operators shall allow a player to restrict themselves from placing a sports wager or accessing a sports wagering account for a specific period of time,

minimum of which shall be 30 days, as determined by the player and shall implement procedures to prevent the person from placing sports wagers. [§515\(A\)\(1\), Part VI, Title 42, L.A.C.](#)

Additionally, Operators shall develop and maintain an online self-restriction form and a process to exclude any person from placing a sports wager who completes and submits the form to the operator or licensee and shall provide a mechanism on its sports wagering platforms to the online self-restriction form. Operators shall retain each submitted online self-restriction form and restrict such persons from placing a sports wager and may close the player's sports wagering account for the specified time. [§515\(A\)\(2\), Part VI, Title 42, L.A.C.](#)

### **Self-Exclusion At Product Level:**

This is not expressly covered by Louisiana statutes or regulations.

### **Self-Exclusion Length:**

Operators shall allow a player to restrict themselves from placing a sports wager or accessing a sports wagering account for a specific period of time, minimum of which shall be 30 days, as determined by the player and shall implement procedures to prevent the person from placing sports wagers. [§515\(A\)\(1\), Part VI, Title 42, L.A.C.](#)

### **Self-Exclusion Communication:**

Operators shall provide the information necessary for a person to self-exclude. [§515\(E\), Part VI, Title 42, L.A.C.](#)

Operators shall enforce the limitations placed upon sports wagering accounts by:

1. Providing a plan to honor requests from players to self-restrict or self-limit or self-excluding;
2. Providing a plan to ensure that, immediately upon a player self-restricting or self-excluding, no sports wagers or deposits are accepted from that player until the self restriction expires or is removed or the self-exclusion is terminated;
3. Providing a plan to allow a player that self-restricts or self-excludes to access and withdraw remaining funds from his sports wagering account; and
4. Ensuring self-restricted and self-excluded persons do not receive marketing or advertisement during the period of self-restriction or self-exclusion. [§515\(C\)\(1-4\), Part VI, Title 42, L.A.C.](#)

### **Self-Exclusion Effective Immediately:**

Operators shall enforce the limitations placed upon sports wagering accounts by [...] providing a plan to ensure that, immediately upon a player self-restricting or self-excluding, no sports wagers or deposits are accepted from that player until the self restriction expires or is removed or the self-exclusion is terminated. [§515\(C\)\(2\), Part VI, Title 42, L.A.C.](#)

### **Communication with Excluded Players:**

Operators shall enforce the limitations placed upon sports wagering accounts by [...] ensuring self-restricted and self-excluded persons do not receive marketing or advertisement during the period of self-restriction or self-exclusion. [§515\(C\)\(4\), Part VI, Title 42, L.A.C.](#)

Licensees and operators shall not advertise sports wagering to a person by phone, email, or any other form of individually targeted advertisement or marketing material if the person has self-restricted or is excluded pursuant to the provisions of the Act or these regulations, or if the person is otherwise barred from participating in sports wagering (including, but not limited to, advertisements targeted to persons under the age of 21). [§517\(A\), Part VI, Title 42, L.A.C.](#)

Additionally, licensees and operators shall ensure that all advertisements of sports wagering do not target prohibited players, persons under the age of 21, or self-restricted or excluded persons. [§517\(D\), Part VI, Title 42, L.A.C.](#)

### **Self-Exclusion Renewal:**

This is not expressly covered by Louisiana statutes or regulations. However, operators shall provide the information necessary for a person to self-exclude. [§515\(E\), Part VI, Title 42, L.A.C.](#)

### **Oversight Of Reinstatement Process:**

This is not expressly covered by Louisiana statutes or regulations.

## **Customer Support**

### **Customer Service Easily Accessible:**

This is not expressly covered by Louisiana statutes or regulations. However, Operators shall adopt comprehensive rules governing sports wagering transactions with its patrons. The operator's rules shall comply with R.S. 27:607(C) and shall be submitted to the division for approval. The comprehensive rules shall include, at a minimum: [...] method of contacting the operator with complaints or questions. [§501\(J\)\(8\), Part VI, Title 42, L.A.C.](#)

### Policies For Customers In Distress:

All licensees shall develop a comprehensive program for its property or properties and sports wagering platform(s) that address, at a minimum, the areas of concern described in R.S. 27:27.1.C which are designed to: [...] provide procedures for the training of all employees that interact with gaming patrons in gaming areas to report suspected problem gamblers to supervisors who shall be trained as provided in this Paragraph. The training shall, at a minimum, consist of information concerning the nature and symptoms of compulsive and problem gambling behavior and assisting patrons in obtaining information about compulsive and problem gambling and available options for seeking assistance with such behavior.

[§301\(E.1\)\(d\), Part III, Title 42, L.A.C.](#)

### Monitoring For Signs Of Problem Gambling:

This is not expressly covered by Louisiana statutes or regulations. However, all licensees shall develop a comprehensive program for its property or properties and sports wagering platform(s) that address, at a minimum, the areas of concern described in R.S. 27:27.1.C which are designed to: [...] provide procedures for the training of all employees that interact with gaming patrons in gaming areas to report suspected problem gamblers to supervisors who shall be trained as provided in this Paragraph. The training shall, at a minimum, consist of information concerning the nature and symptoms of compulsive and problem gambling behavior and assisting patrons in obtaining information about compulsive and problem gambling and available options for seeking assistance with such behavior.

[§301\(E.1\)\(d\), Part III, Title 42, L.A.C.](#)

### Accessible Complaints And Disputes Process:

Operators shall adopt comprehensive rules governing sports wagering transactions with its patrons. The operator's rules shall comply with R.S. 27:607(C) and shall be submitted to the division for approval. The comprehensive rules shall include, at a minimum: [...] method of contacting the operator with complaints or questions.

[§501\(J\)\(8\), Part VI, Title 42, L.A.C.](#)

## Marketing and Advertising

### Marketing Policy Statement:

All licensees shall develop a comprehensive program for its property or properties and sports wagering platform(s) that address, at a minimum, the areas of

concern described in R.S. 27:27.1.C which are designed to: [...] provide procedures for the distribution or posting on or within the gaming establishment, facility, or sports wagering platform of information that promotes public awareness about problem gambling and provides information on available services and resources to those who have a gambling problem.

[§301\(E.1\)\(h\), Part III, Title 42, L.A.C.](#)

### Marketing To Avoid:

#### *Promoting Gambling As A Solution To Financial Problems*

This is not expressly covered by Louisiana statutes or regulations. However, advertisements, public relations activities, and marketing campaigns shall provide information on compulsive gambling treatment or counseling; promote a problem gambling hotline; be socially responsible; and give balanced messages with regard to winning and losing.

[§517\(I\), Part VI, Title 42, L.A.C.](#)

#### *Promotion Of Excessive Gambling*

Licensees and operators shall not misrepresent the frequency or extent of winning in any advertisement.

[§517\(E\), Part VI, Title 42, L.A.C.](#)

#### *Misleading Players On Chances of Winning*

Licensees and operators shall not misrepresent the frequency or extent of winning in any advertisement.

[§517\(E\), Part VI, Title 42, L.A.C.](#)

#### *Appealing To Minors*

Licensees and operators shall ensure that all advertisements of sports wagering do not target prohibited players, persons under the age of 21, or self-restricted or excluded persons.

[§517\(D\), Part VI, Title 42, L.A.C.](#)

#### *Presenting Gambling As Risk-Free*

This is not expressly covered by Louisiana statutes or regulations. However, advertisements, public relations activities, and marketing campaigns shall provide information on compulsive gambling treatment or counseling; promote a problem gambling hotline; be socially responsible; and give balanced messages with regard to winning and losing.

[§517\(I\), Part VI, Title 42, L.A.C.](#)

#### *Encouraging Problematic Play*

Licensees and operators shall not misrepresent the frequency or extent of winning in any advertisement.

[§517\(E\), Part VI, Title 42, L.A.C.](#)

### Marketing Risk Assessment:

This is not expressly covered by Louisiana statutes or regulations.

### Conditions Of Bonus Offers Clear:

This is not expressly covered by Louisiana statutes or regulations.

### Separation Of Responsible Gambling And Product Marketing:

This is not expressly covered by Louisiana statutes or regulations.

### Advertising To Adults-Only:

Licensees and operators shall not advertise sports wagering to a person by phone, email, or any other form of individually targeted advertisement or marketing material if the person has self-restricted or is excluded pursuant to the provisions of the Act or these regulations, or if the person is otherwise barred from participating in sports wagering (including, but not limited to, advertisements targeted to persons under the age of 21). [§517\(A\), Part VI, Title 42, L.A.C.](#)

### Avoiding Higher-Risk Groups:

Licensees and operators shall not advertise or run promotional activities at any primary or secondary schools, as defined by Louisiana law and including elementary, middle, and high schools, or sports venues exclusively used for primary or secondary schools. [§517\(C\), Part VI, Title 42, L.A.C.](#)

Also, licensees and operators shall ensure that all advertisements of sports wagering do not target prohibited players, persons under the age of 21, or self-restricted or excluded persons. [§517\(D\), Part VI, Title 42, L.A.C.](#)

### Age-Gating Of Social Media Marketing:

This is not expressly covered by Louisiana statutes or regulations.

### Opt-Out/Limits On Advertising Available:

This is not expressly covered by Louisiana statutes or regulations.

## Game Play

### Games Display Bets, Wins, Losses And Account Balances As Cash:

This is not expressly covered by Louisiana statutes or regulations. However, sports wagers shall only be

made through a player's sports wagering account, cash, cash equivalents, or promotional play. [§523\(B\)\(2\), Part VI, Title 42, L.A.C.](#)

### Site Avoids Reinforcing Myths:

This is not expressly covered by Louisiana statutes or regulations.

### Responsible Gambling Review Of New Game Features:

This is not expressly covered by Louisiana statutes or regulations.

### Communications Do Not Encourage Increased Play Or Chasing Losses:

Advertisements, public relations activities, and marketing campaigns shall provide information on compulsive gambling treatment or counseling; promote a problem gambling hotline; be socially responsible; and give a balanced message with regard to winning and losing. [§517\(I\), Part VI, Title 42, L.A.C.](#)

### Encouraging Positive Play:

All licensees shall develop a comprehensive program for its property or properties and sports wagering platform(s) that address, at a minimum, the areas of concern described in R.S. 27:27.1.C which are designed to: [...] provide procedures for the distribution or posting on or within the gaming establishment, facility, or sports wagering platform of information that promotes public awareness about problem gambling and provides information on available services and resources to those who have a gambling problem. [§301\(E.1\)\(h\), Part III, Title 42, L.A.C.](#)

### Platform Accessibility:

This is not expressly covered by Louisiana statutes or regulations.

## Know Your Customer

### Minimum Age Stated On Platform:

Operators shall provide a set of terms and conditions readily accessible to the player on its sports wagering platforms. [§503\(B\), Part VI, Title 42, L.A.C.](#)

During the registration process, a person shall agree to the privacy policy and the following applicable terms and conditions of service: [...] no individual less than 21 year of age is permitted to maintain a sports wagering account or place a sports wager. [§507\(C\)\(8\), Part VI, Title 42, L.A.C.](#)

### Measures To Prevent Underage Access:

With respect to registration, an operator shall do all of the following: [...] 3. utilize commercially reasonable steps to confirm that a person registering for an account is at least 21 years of age before such person places a sports wager; and 4. clearly and conspicuously publish parental control procedures to facilitate parents or guardians to exclude minors from access to a sports wagering platform. [§507\(B\)\(3-4\)](#), [Part VI, Title 42, L.A.C.](#)

### Age Verification Required Upon Registration:

With respect to registration, an operator shall [...] utilize commercially reasonable steps to confirm that a person registering for an account is at least 21 years of age before such person places a sports wager.

[§507\(B\)\(3\), Part VI, Title 42, L.A.C.](#)

### Immediate Blocking Of Underage Play:

A sports wager is deemed void if the player is a prohibited person or located in a prohibited parish at the time the sports wager was made. An operator shall void sports wagers made by prohibited persons or a persons located in a prohibited parish immediately upon becoming aware or when the operator should have become aware the player is a prohibited person or located in a prohibited parish. The operator shall follow the Act and these regulations for the handling of any monies. [§523\(G\)](#) (1), [Part VI, Title 42, L.A.C.](#)

### Addressing Underage Play At Approved Account:

During the registration process, a person shall agree to the privacy policy and the following applicable terms and conditions of service: [...] no individual less than 21 year of age is permitted to maintain a sports wagering account or place a sports wager. [§507\(C\)\(8\)](#), [Part VI, Title 42, L.A.C.](#)

### Minimum Age Of 21:

With respect to registration, an operator shall [...] utilize commercially reasonable steps to confirm that a person registering for an account is at least 21 years of age before such person places a sports wager.

[§507\(B\)\(3\), Part VI, Title 42, L.A.C.](#)

### Duplicate Accounts Prevented:

An operator shall [...] implement rules and procedures to limit each authorized player to one active and continuously used account and username. [§509\(1\)](#), [Part VI, Title 42, L.A.C.](#)

### Age Verification When Adding New Payment Methods:

This is not expressly covered by Louisiana statutes or regulations.

### Prohibition On Offering Of Credit:

This is not expressly covered by Louisiana statutes or regulations. However, an operator shall [...] employ a mechanism that can detect and prevent any sports wagering or withdrawal activity initiated by a player that would result in a negative balance of a sports wagering account. [§509\(A\)\(8\)](#), [Part VI, Title 42, L.A.C.](#)

### Prohibition On Credit Cards:

This is not expressly covered by Louisiana statutes or regulations.

## Research, Education and Treatment

### Financial Commitment To Addressing Gambling-Related Harm:

After complying with the provisions of Subsection D of this Section, each fiscal year the state treasurer shall credit the following amounts to the following funds: (1) Two percent of the monies collected pursuant to this Section, or five hundred thousand dollars, whichever is greater, shall be credited to the Behavioral Health and Wellness Fund established by [R.S. 28:843](#). [§625\(G\)\(1\)](#), [Title 27, L.S.R.](#)

### Evaluation Through Research Program:

This is not expressly covered by Louisiana statutes or regulations.

### Contribution To Public Health Messaging:

This is not expressly covered by Louisiana statutes and regulations. However, licensees and operators shall provide on its sports wagering platform, any websites, and in all advertisements of sports wagering the toll-free telephone number available for information and referral services regarding compulsive or problem gambling as required in [R.S. 27:27.3](#), and a problem gambling assistance message. The problem gambling assistance message shall be comparable to "IF YOU OR SOMEONE YOU KNOW HAS A GAMBLING PROBLEM, CALL [BOARD APPROVED NUMBER]" or "GAMBLING PROBLEM? CALL [BOARD APPROVED NUMBER]".  
[§517\(F\)](#), [Part VI, Title 42, L.A.C.](#)

### Play Data Available For Research:

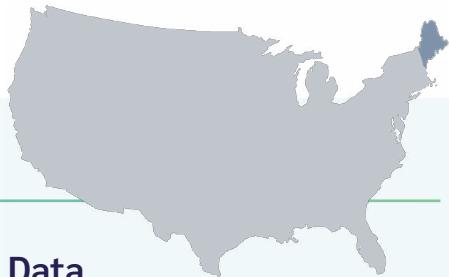
This is not expressly covered by Louisiana statutes or regulations.

LOUISIANA	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	
Designated Executive For Responsible Gambling	✓
Annual Review Of Policy	
Strategy For Responsible Gambling	✓
Annual Strategy Evaluation and Progress Reporting	
Employee Protection Plan	✓
<b>STAFF TRAINING</b>	
Annual Training	✓
Additional Training For Customer-Facing Staff	✓
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	
Promotion Of Responsible Gambling Tools At Account Creation	
Addressing Myths Associated With Gambling	
Information On Odds And House Advantage	✓
Preventing Access By Underage/Unauthorized Players	✓
Risks Associated With Gambling	✓
Signs Of A Potential Gambling Problem	✓
Behavior Related To Problem Gambling	✓
How To Access Personal Data On Responsible Gambling	✓
Direct Links To Problem Gambling Organization	✓
Promotion Of Responsible Gambling Information	✓
Use Of Data To Promote Responsible Gambling Tools	
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	
Promotion Of Responsible Gambling On Social Media	✓
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	✓
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	
Ability To Set Deposit Limits	✓
Ability To Set Time/Spend Limits	✓
Delayed Implementation For Increased Limits	✓
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	✓
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	✓
Self-Exclusion Communication	✓
Self-Exclusion Effective Immediately	✓
Communication With Excluded Players	✓
Self-Exclusion Renewal	
Oversight Of Reinstatement Process	
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	
Policies For Customers In Distress	✓
Monitoring For Signs Of Problem Gambling	
Accessible Complaints And Disputes Process	✓
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	✓
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	
Promoting Excessive Gambling	✓
Misleading Players On Chances Of Winning	✓
Appealing To Minors	✓

LOUISIANA	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	
Encouraging Problematic Play	✓
Marketing Risk Assessment	
Conditions Of Bonus Offers Clear	
Separation Of Responsible Gambling And Product Marketing	
Advertising To Adults-Only	✓
Avoiding Higher-Risk Groups	✓
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	✓
Encouraging Positive Play	✓
Platform Accessibility	

EXPRESSLY COVERED	
<b>KNOW YOUR CUSTOMER</b>	
Minimum Age Stated On Platform	✓
Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Immediate Blocking Of Underage Play	✓
Addressing Underage Play At Approved Account	✓
Minimum Age Of 21	✓
Duplicate Accounts Prevented	✓
Age Verification When Adding New Payment Methods	
Prohibition On Offering Of Credit	
Prohibition On Credit Cards	
<b>RESEARCH, EDUCATION AND TREATMENT</b>	
Financial Commitment To Address Gambling-Related Harm	✓
Evaluation Through Research Program	
Contribution To Public Health Messaging	
Play Data Available To Research	



## Maine

Legislation authorizing land-based and mobile sports betting was enacted in May 2022 and the market launched in November 2023. Under the law, mobile sports betting may only be offered by entities partnered with a federally recognized Indian tribe in Maine. Highlights from Maine's responsible gambling framework include a requirement that operators propose a responsible wagering program as an element of their license application. The responsible wagering program must include a plan for providing comprehensive responsible wagering training to employees.

### Key Market Data

Adult Population:	1.36m
Sports Betting Law:	Title 8, Chapter 35 of the Maine Revised Statutes
Key Sports Betting Regulation:	Maine Gambling Control Unit Rules: Chapter 50-66
Regulatory Authority:	Maine Gambling Control Unit
Sports Betting Market Opened:	November 2023

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

**Policy Commitment To Responsible Gambling:** Each facility or mobile license applicant shall propose a responsible wagering program as an element of its license application. An operator shall maintain its plan for as long as the operator accepts wagers in the State of Maine. An operator may propose amendments to its responsible wagering program provided it submits the amendment for approval by the Director at least thirty (30) calendar days before the proposed effective date of any changes to the plan. The responsible wagering program shall include, at a minimum [...] A clear statement of policy and commitment, training, procedures, and certification of implementation to begin at time of licensure.

[Code of Maine Rules Title 16-633, Chapter 63, Section 1-2\(A\).](#)

### Designated Executive For Responsible Gambling:

This is not expressly covered by Maine statutes or regulations.

### Annual Review Of Policy:

This is not expressly covered by Maine statutes or regulations.

### Strategy For Responsible Gambling:

This is not expressly covered by Maine statutes or regulations. However, each facility or mobile license applicant shall propose a responsible wagering program as an element of its license application. An operator shall maintain its plan for as long as the operator accepts wagers in the State of Maine. [Code of Maine Rules Title 16-633, Chapter 63, Section 1.](#)

### Annual Strategy Evaluation and Progress Reporting:

This is not expressly covered by Maine statutes or regulations.

### Employee Protection Policy:

This is not expressly covered by Maine statutes or regulations.

## Staff Training

### Annual Training:

Each facility or mobile license applicant shall propose a responsible wagering program as an element of its license application. The responsible wagering program shall include a plan for providing comprehensive responsible wagering training to employees who may interact with patrons or mobile operator employees to respond to circumstances in

which sports wagering account activity may indicate signs that are consistent with gambling addiction, including annual refresher training. [Code of Maine Rules, Title 16-633, Chapter 63, Section 2\(G\)](#).

### **Additional Training For Customer-Facing Staff:**

Each facility or mobile license applicant shall propose a responsible wagering program as an element of its license application. The responsible wagering program shall include a plan for providing comprehensive responsible wagering training to employees who may interact with patrons or mobile operator employees to respond to circumstances in which sports wagering account activity may indicate signs that are consistent with gambling addiction, including annual refresher training. [Code of Maine Rules, Title 16-633, Chapter 63, Section 2\(G\)](#).

### **Updates To Training Courses:**

This is not expressly covered by Maine statutes or regulations.

### **Lived Experience In Training Content:**

This is not expressly covered by Maine statutes or regulations.

### **Evaluation Of Training Effectiveness:**

This is not expressly covered by Maine statutes or regulations.

## **Supporting Informed Decision Making by Players**

### **Providing Players With Readily Accessible Responsible Gambling Information:**

Code of Maine Rules require operators to implement a plan for making responsible wagering information available and legible on the operator's website(s), mobile app(s) or advertisements including publication of the 1-800-GAMBLER helpline. [Code of Maine Rules, Title 16-633, Chapter 63, Section 5](#).

### **Practical Tips To Keep Within Limits**

This is not expressly covered by Maine statutes or regulations. However, Code of Maine Rules require operators to implement a plan for making responsible wagering information available and legible on the operator's website(s), mobile app(s) or advertisements including publication of the 1-800-GAMBLER helpline. [Code of Maine Rules, Title 16-633, Chapter 63, Section 5](#).

### **Promotion Of Responsible Gambling Tools At Account Creation**

This is not expressly covered by Maine statutes or regulations.

### **Addressing Myths Associated With Gambling**

This is not expressly covered by Maine statutes or regulations. However, Code of Maine Rules require operators to implement a plan for making responsible wagering information available and legible on the operator's website(s), mobile app(s) or advertisements including publication of the 1-800-GAMBLER helpline.

[Code of Maine Rules, Title 16-633, Chapter 63, Section 5](#).

### **Information On Odds And House Advantage**

This is not expressly covered by Maine statutes or regulations. However, operators are required to adopt comprehensive house rules, which include a method for calculation and payment of winning wagers. [Code of Maine Rules, Title 16-633, Chapter 56, Section 1\(A\)](#). The house rules must be posted on the operator's website, mobile applications or other digital platforms. [Code of Maine Rules, Title 16-633, Chapter 56, Section 2](#).

### **Preventing Access By Underage/Unauthorized Players**

Each facility or mobile license applicant shall propose a responsible wagering program as an element of its license application. An operator shall maintain its plan for as long as the operator accepts wagers in the State of Maine. The responsible wagering program shall include, at a minimum [...] A clear and conspicuous display on the operator's website(s), mobile app(s) or advertisements indicating that it is unlawful for a person under twenty-one (21) years of age to wager on sports in the State of Maine. [Code of Maine Rules, Title 16-633, Chapter 63, Section 2\(F\)](#).

### **Risks Associated With Gambling**

Player protection information shall be available to the player. The player protection information shall contain at a minimum: a) Information about potential risks associated with excessive wagering, and where to get help for a gambling problem. [Code of Maine Rules, Appendix A, GLI-33-Standards for Event Wagering Systems, Section A.4.5\(a\)](#).

### **Signs Of A Potential Gambling Problem**

This is not expressly covered by Maine statutes or regulations. However, Code of Maine Rules require operators to implement a plan for making responsible

wagering information available and legible on the operator's website(s), mobile app(s) or advertisements including publication of the 1-800-GAMBLER helpline. [Code of Maine Rules, Title 16-633, Chapter 63, Section 5.](#)

#### ***Behavior Related To Problem Gambling***

This is not expressly covered by Maine statutes or regulations. However, Code of Maine Rules require operators to implement a plan for making responsible wagering information available and legible on the operator's website(s), mobile app(s) or advertisements including publication of the 1-800-GAMBLER helpline. [Code of Maine Rules, Title 16-633, Chapter 63, Section 5.](#)

#### ***How To Access Personal Data On Responsible Gambling***

Sports wagering accounts must include a process to provide patrons with information about their play. This includes history, money spent, games played, net wins/losses, limits history, and any other relevant information. [Code of Maine Rules, Title 16-633, Chapter 60, Section 12.](#)

#### ***Direct Links To Problem Gambling Organization***

Code of Maine Rules require operators to implement a plan for making responsible wagering information available and legible on the operator's website(s), mobile app(s) or advertisements including publication of the 1-800-GAMBLER helpline. [Code of Maine Rules, Title 16-633, Chapter 63, Section 5.](#)

#### **Promotion Of Responsible Gambling Information:**

Code of Maine Rules require operators to implement a plan for making responsible wagering information available and legible on the operator's website(s), mobile app(s) or advertisements including publication of the 1-800-GAMBLER helpline. [Code of Maine Rules, Title 16-633, Chapter 63, Section 5.](#)

#### **Use Of Data To Promote Responsible Gambling Tools:**

This is not expressly covered by Maine statutes or regulations. However, sports wagering accounts are required to have a process to provide patrons with updates during play about time and money spent and account balances in cash. [Code of Maine Rules, Title 16-633, Chapter 60, Section 13.](#)

#### **Evaluation Of Responsible Gambling Tool Adoption:**

This is not expressly covered by Maine statutes or regulations.

#### **Expert Input Into Responsible Gambling Resources:**

This is not expressly covered by Maine statutes or regulations.

#### **Promotion Of Responsible Gambling On Social Media:**

This is not expressly covered by Maine statutes or regulations.

#### **Testing Of External Links:**

This is not expressly covered by Maine statutes or regulations.

### **Time and Budget Management**

#### **Instant Access To Personal Responsible Gambling Data:**

An operator's sports wagering system shall provide an account statement with account details to a patron on demand, which shall include detailed account activity for at least the six months preceding 24 hours prior to the request. In addition, an operator's sports wagering system shall, upon request, be capable of providing a summary statement of all patron activity during the past year. [Code of Maine Rules, Title 16-633, Chapter 60, Section 16.](#)

An operator's sports wagering system must have a process to provide patrons with information about their play. This includes history, money spent, games played, net wins/losses, limits history, and any other relevant information. [Code of Maine Rules, Title 16-633, Chapter 60, Section 12.](#)

An operator's sports wagering system must have a process to provide patrons with updates during play about time and money spent and account balances in cash. [Code of Maine Rules, Title 16-633, Chapter 60, Section 13.](#)

#### **Mandatory Limit Setting At Account Creation:**

This is not expressly covered by Maine statutes or regulations.

#### **Promotion Of Limits On Platform:**

Player protection information shall be available to the player. The player protection information shall contain at a minimum: A list of the available player protection measures that can be invoked by the player, such as self imposed exclusion, and

information on how to invoke those measures.

[Code of Maine Rules, Appendix A, GLI-33, Event Wagering Systems, Section A.4.5\(c\).](#)

Code of Maine Rules also require operators to implement a plan for making responsible wagering information available and legible on the operator's website(s), mobile app(s) or advertisements including publication of the 1-800-GAMBLER helpline. [Code of Maine Rules, Title 16-633, Chapter 63, Section 5.](#)

### Deposit Limits:

Restrictions shall be offered at a minimum for the following:

1. Amounts wagering;
2. Time from wagering;
3. Deposit amounts; and
4. Session-times.

[Code of Maine Rules, Title 16-633, Chapter 63, Section 4\(C\).](#)

### Time/Spend Limits:

Restrictions shall be offered at a minimum for the following:

1. Amounts wagering;
2. Time from wagering;
3. Deposit amounts; and
4. Session-times.

[Code of Maine Rules, Title 16-633, Chapter 63, Section 4\(C\).](#)

### Delayed Implementation For Increased Limits:

This is not expressly covered by Maine statutes or regulations.

### Prohibition On Reverse Withdrawals:

This is not expressly covered by Maine statutes or regulations.

### Restriction On Promotions During Withdrawals:

This is not expressly covered by Maine statutes or regulations.

## Time-Out and Self-Exclusion

### Time-Out Tool Available:

A sports wagering account shall be suspended under the following conditions: [...] When requested by the patron for a specified period of time, which must not be less than seventy-two hours. [Code of Maine Rules,](#)

[Title 16-633, Chapter 60, Section 27\(A\).](#)

### Self-Exclusion Accessibility:

Code of Maine Rules require operators to implement a plan for making responsible wagering information available and legible on the operator's website(s), mobile app(s) or advertisements including publication of the 1-800-GAMBLER helpline. [Code of Maine Rules, Title 16-633, Chapter 63, Section 5.](#)

Additionally, Code of Maine Rules require a process for the operator to prevent individuals who have requested restrictions from placing wagers. For each individual who makes such a request, operators shall provide the individual with additional responsible wagering resources. [Code of Maine Rules, Title 16-633, Chapter 63, Section 4\(B\).](#)

In addition, operators must implement a process for individuals to make a request to be placed on the unauthorized list on a form(s) approved by the Director, which shall include;

1. Any person may request to be added to the unauthorized list pursuant to these rules by appearing in person at an office of the State of Maine Gambling Control Unit, a licensed facility operator; or
1. An affiliate office of the Problem Gambling Services Provider of the Maine Center for Disease Control and Prevention; or
1. Links provided by the Gambling Control Unit, mobile operator or management services provider website to the problem gambling service provider for a virtual request to the unauthorized list.

[Code of Maine Rules, Title 16-633, Chapter 63, Section 2\(B\).](#)

### Self-Exclusion At Product Level:

This is not expressly covered by Maine statutes or regulations.

### Self-Exclusion Length:

Code of Maine Rules require that time frames available for placement on the unauthorized list shall be available for terms of one, three or five years initially and shall automatically terminate upon expiration. The expiration will occur on the last day of the month of the original request for placement on the unauthorized list.

Upon completion of one of the three terms, a person may request lifetime and shall be required

to complete ten years before being able to request removal from the list which shall be in writing and submitted to the Director. [Code of Maine Rules, Title 16-633, Chapter 63, Section 2\(H,J\).](#)

#### **Self-Exclusion Communication:**

Code of Maine Rules require a process for the operator to prevent individuals who have requested restrictions from placing wagers. For each individual who makes such a request, operators shall provide the individual with additional responsible wagering resources. [Code of Maine Rules, Title 16-633, Chapter 63, Section 4\(B\).](#)

#### **Self-Exclusion Effective Immediately:**

Players shall be provided with a method to exclude themselves from wagering for a specified period or indefinitely, as required by the regulatory body. Immediately upon receiving the exclusion order, no new wagers or deposits are accepted from that player, until the exclusion has been removed. [Code of Maine Rules, Appendix A GLI-33, Standards for Event Wagering, Section A.3.8\(b\).](#)

#### **Communication with Excluded Players:**

Code of Maine Rules state that sports wagering advertising must not specifically target sports wagering patrons who have a gambling addiction, including sports wagering patrons who have requested to be restricted from play temporarily or excluded formally from access to sports wagering systems. [Code of Maine Rules, Title 16-633, Chapter 64, Section 3\(K\).](#)

#### **Self-Exclusion Renewal:**

Code of Maine Rules state that upon completion of one of the three unauthorized list terms, a person may request lifetime and shall be required to complete ten years before being able to request removal from the list which shall be in writing and submitted to the Director. [Code of Maine Rules, Title 16-633, Chapter 63, Section 2\(J\).](#)

#### **Oversight Of Reinstatement Process:**

This is not expressly covered by Maine statutes or regulations.

### **Customer Support**

#### **Customer Service Easily Accessible:**

This is not expressly covered by Maine statutes or regulations. However, patrons must be able to lodge complaints and disputes any time of the day and

any day of the week. Operators must respond to the complaint within 48 hours of receipt of the initial complaint. [Code of Maine Rules, Title 16-634, Chapter 66, Section 3.](#)

Additionally, an operator's house rules must include a method of contacting the operator for questions and complaints. [Code of Maine Rules, Title 16-633, Chapter 56, Section 1\(H\).](#)

#### **Policies For Customers In Distress:**

The responsible wagering program shall include a plan for providing comprehensive responsible wagering training to employees who may interact with patrons or mobile operator employees to respond to circumstances in which sports wagering account activity may indicate signs that are consistent with gambling addiction, including annual refresher training. [Code of Maine Rules, Title 16-633, Chapter 63, Section 2\(G\).](#)

#### **Monitoring For Signs Of Problem Gambling:**

This is not expressly covered by Maine statutes or regulations. However, the responsible wagering program shall include a plan for providing comprehensive responsible wagering training to employees who may interact with patrons or mobile operator employees to respond to circumstances in which sports wagering account activity may indicate signs that are consistent with gambling addiction, including annual refresher training. [Code of Maine Rules, Title 16-633, Chapter 63, Section 2\(G\).](#)

#### **Accessible Complaints And Disputes Process:**

An operator's system of internal controls shall include the investigation of any patron complaint and provide a response to the patron within ten (10) calendar days. For complaints that cannot be resolved to the satisfaction of the patron, related to sports wagering accounts, settlement of wagers, and/or illegal activity, a copy of the complaint and operator's response, including all relevant documentation, shall be provided to the Director as applicable for a formal investigation by the Unit. [Code of Maine Rules, Title 16-633, Chapter 53, Section 7.](#)

Further, patrons must be able to lodge complaints and disputes any time of the day and any day of the week. Operators must respond to the complaint within 48 hours of receipt of the initial complaint. [Section 3, Chapter 66, Title 16-634, Code of Maine Rules.](#)

## Marketing and Advertising

### Marketing Policy Statement:

This is not expressly covered by Maine statutes or regulations.

### Marketing To Avoid:

#### *Promoting Gambling As A Solution To Financial Problems*

All advertising and promotions by a sports wagering operator related to sports wagering shall comply with the following standards...Guarantees of success, riches or gambling winnings are prohibited. [Code of Maine Rules, Title 16-633, Chapter 64, Section 3\(B\)](#).

#### *Promotion Of Excessive Gambling*

This is not expressly covered by Maine statutes or regulations.

#### *Misleading Players On Chances of Winning*

All advertising and promotions by a sports wagering operator related to sports wagering shall comply with the following standards...Inaccurate or misleading statements regarding the likelihood of winning are prohibited. [Code of Maine Rules, Title 16-633, Chapter 64, Section 3\(A\)](#).

#### *Appealing To Minors*

All advertising and promotions by a sports wagering operator related to sports wagering shall comply with the following standards:[...] The use of cartoon characters, professional or Olympic athletes, celebrities, entertainers, images, symbols and or language designed to appeal specifically to those under 21 years old is prohibited. [Code of Maine Rules, Title 16-633, Chapter 64, Section 3\(D\)](#).

Flyers, handouts or in person account signups shall not be distributed to or used for any person under 21 years of age. [Code of Maine Rules, Title 16-633, Chapter 64, Section 3\(G\)](#).

No sports wagering message or logo, including trademarks or brand names, should be used or licensed for use on clothing, toys, games or game equipment for sale in Maine intended primarily for persons below the age of 21. [Code of Maine Rules, Title 16-633, Chapter 64, Section 3\(H\)](#).

#### *Presenting Gambling As Risk-Free*

All promotions and bonuses related to sports wagering must not be described as risk free if the patron needs to incur any loss or risk the patron's own money to use or withdraw winnings from the risk-free

bet. [Code of Maine Rules, Title 16-633, Chapter 64, Section 6\(D\)](#).

### *Encouraging Problematic Play*

This is not expressly covered by Maine statutes or regulations.

### Marketing Risk Assessment:

This is not expressly covered by Maine statutes or regulations.

### Conditions Of Bonus Offers Clear:

All promotions and bonuses related to sports wagering must: A. Include terms and conditions that are full, accurate, clear, concise, transparent and do not contain misleading information. [Code of Maine Rules, Title 16-633, Chapter 64, Section 6\(A\)](#).

Players shall be able to access information in the wagering rules pertaining to any available promotions and/or bonuses, including how the player is notified when they have received a promotional award or bonus win and the terms of their withdrawal. This information shall be clear and unambiguous, especially where promotions or bonuses are limited to certain events, markets, or when other specific conditions apply. [Code of Maine Rules, Appendix A, GLI-33-Standards for Event Wagering Systems, Section A.5.3](#).

### Separation Of Responsible Gambling And Product Marketing:

This is not expressly covered by Maine statutes or regulations.

### Advertising To Adults-Only:

All advertising and promotions by a sports wagering operator related to sports wagering shall comply with the following standards: [...] The use of cartoon characters, professional or Olympic athletes, celebrities, entertainers, images, symbols and or language designed to appeal specifically to those under 21 years old is prohibited. [Code of Maine Rules, Title 16-633, Chapter 64, Section 3\(D\)](#).

Flyers, handouts or in person account signups shall not be distributed to or used for any person under 21 years of age. [Code of Maine Rules, Title 16-633, Chapter 64, Section 3\(G\)](#).

No sports wagering message or logo, including trademarks or brand names, should be used or licensed for use on clothing, toys, games or game equipment for sale in Maine intended primarily for persons below the age of 21. [Code of Maine Rules,](#)

[Title 16-633, Chapter 64, Section 3\(H\).](#)

#### Avoiding Higher-Risk Groups:

Sports wagering advertising must not specifically target sports wagering patrons who have a gambling addiction, including sports wagering patrons who have requested to be restricted from play temporarily or excluded formally from access to sports wagering systems. [Code of Maine Rules, Title 16-633, Chapter 64, Section 3\(K\).](#)

#### Age-Gating Of Social Media Marketing:

This is not expressly covered by Maine statutes or regulations.

#### Opt-Out/Limits On Advertising Available:

This is not expressly covered by Maine statutes or regulations.

### Game Play

#### Games Display Bets, Wins, Losses And Account Balances As Cash:

A mobile sports wagering system must have a process to provide patrons with updates during play about time and money spent and account balances in cash. [Code of Maine Rules, Title 16-633, Chapter 60, Section 13.](#)

#### Site Avoids Reinforcing Myths:

This is not expressly covered by Maine statutes or regulations.

#### Responsible Gambling Review Of New Game Features:

This is not expressly covered by Maine statutes or regulations.

#### Communications Do Not Encourage Increased Play Or Chasing Losses:

This is not expressly covered by Maine statutes or regulations.

#### Encouraging Positive Play:

This is not expressly covered by Maine statutes or regulations. However, Code of Maine Rules require operators to implement a plan for making responsible wagering information available and legible on the operator's website(s), mobile app(s) or advertisements including publication of the 1-800-GAMBLER helpline. [Code of Maine Rules, Title 16-633, Chapter 63, Section 5.](#)

In addition, player protection information shall

be available to the player. The player protection information shall contain at a minimum: a) Information about potential risks associated with excessive wagering, and where to get help for a gambling problem. [Code of Maine Rules, Appendix A, GLI-33-Standards for Event Wagering Systems, Section A.4.5\(a\).](#)

#### Platform Accessibility:

This is not expressly covered by Maine statutes or regulations.

### Know Your Customer

#### Minimum Age Stated On Platform:

Each facility or mobile license applicant shall propose a responsible wagering program as an element of its license application. An operator shall maintain its plan for as long as the operator accepts wagers in the State of Maine. The responsible wagering program shall include, at a minimum [...] A clear and conspicuous display on the operator's website(s), mobile app(s) or advertisements indicating that it is unlawful for a person under twenty-one (21) years of age to wager on sports in the State of Maine. [Code of Maine Rules, Title 16-633, Chapter 63, Section 2\(F\).](#)

#### Measures To Prevent Underage Access:

In order to establish a sports wagering account, an operator or management services provider shall verify that the patron is 21 years old or older, not on the unauthorized list, or otherwise prohibited from participation in sports wagering. [Code of Maine Rules, Title 16-633, Chapter 60, Section 5\(E\).](#)

Further, in order to establish a sports wagering account, an operator or management service provider must verify the patron's identity in accordance with the document number of the government issued credential examined or other methodology for remote multisourced authentication, which may include third-party and governmental databases, as approved by the Director. [Code of Maine Rules, Title 16-633, Chapter 60, Section 5\(C\).](#)

Identity verification shall be undertaken before a player is allowed to place a wager. Third-party service providers may be used for identity verification as allowed by the regulatory body.

- i. Identity verification shall authenticate the legal name, physical address and age of the individual at a minimum as required by the regulatory body.

- ii. Identity verification shall also confirm that the player is not on any exclusion lists held by the operator or the regulatory body or prohibited from establishing or maintaining an account for any other reason.
- iii. Details of identity verification shall be kept in a secure manner.

[Code of Maine Rules, Appendix A, GLI-33 Standards for Event Wagering, Section 2.5.2\(b\).](#)

### **Age Verification Required Upon Registration:**

In order to establish a sports wagering account, an operator or management services provider must record the patron's acknowledgment that the legal age for sports wagering is 21, and that he or she is prohibited from allowing any other person to access or use his or her sports wagering account and will be placed on the involuntary list of excluded patrons, if found in violation of this rule. [Code of Maine Rules, Title 16-633, Chapter 60, Section 5\(H\).](#)

### **Immediate Blocking Of Underage Play:**

A sports wagering account shall be suspended under the following conditions: When an operator determines that the patron is a prohibited sports wagering participant. [Code of Maine Rules, Title 16-633, Chapter 60, Section 27\(C\).](#)

### **Addressing Underage Play At Approved Account:**

This is not expressly covered by Maine statutes or regulations.

### **Minimum Age Of 21:**

An operator and a management services licensee conducting sports wagering on behalf of an operator may not accept a wager on a sports event from the following persons: Persons under 21 years of age.

[Maine Revised Statutes, Title 8, Ch. 35, Section 1213\(1\).](#)

### **Duplicate Accounts Prevented:**

The operator shall implement procedures to terminate all accounts of any patron that establishes or seeks to establish more than one account, whether directly or by use of another person as proxy. The operator shall also implement capabilities to detect and prevent proxy wagering from occurring on the sports wagering system. [Code of Maine Rules, Title 16-633, Chapter 60, Section 6\(D\).](#)

### **Age Verification When Adding New Payment Methods:**

The operator shall have specific measures in place to protect their patrons during certain "high risk transactions" on their account, where there is an increased susceptibility to fraud schemes such as bonus abuse, account takeover, payment fraud, or friendly fraud / first party fraud. These high-risk transactions shall be mitigated using biometrics, device fingerprinting, location intelligence and/or other fraud detection techniques. These "high risk transactions" include:

- a. Modification of contact information;
- b. Addition of a new funding method or modification of an existing funding method;
- c. Addition or modification of a withdrawal method;
- d. Withdrawal of a certain amount, however this threshold can be raised for specific patrons, provided the operator utilizes analytical tools determining an individual patron's transactional behavior and establish "high-risk" threshold on an individual basis based on historical activity; and
- e. Activity from an OFAC restricted region.

[Code of Maine Rules, Title 16-633, Chapter 60, Section 17.](#)

### **Prohibition On Offering Of Credit:**

Providing credit to patron sports wagering accounts is strictly prohibited. [Code of Maine Rules, Title 16-633, Chapter 60, Section 14.](#)

### **Prohibition On Credit Cards:**

This is not expressly covered by Maine statutes or regulations. According to [Section 7, Chapter 60, Title 16-633 of the Code of Maine Rules](#), a patron's sports wagering account for mobile sports wagers may be funded using:

- A patron's deposit account.
- A patron's deposit of cash or gaming chips at a facility lounge.
- Promotional or bonus credit.
- Winnings.
- Adjustments made by the operator with documented notification to the patron.
- Any other means approved by the director of the Maine Gambling Control Unit.

## Research, Education and Treatment

### Financial Commitment To Addressing Gambling-Related Harm:

An operator shall collect and distribute 10% of adjusted gross sports wagering receipts to the director to be forwarded by the director to the Treasurer of State for distribution as follows:

[...] B. One percent of the adjusted gross sports wagering receipts must be deposited in the Gambling Addiction Prevention and Treatment Fund established by Title 5, section 20006-B. [Maine Revised Statutes, Title 8, Chapter 35, Section 1218.](#)

### Evaluation Through Research Program:

This is not expressly covered by Maine statutes or regulations.

### Contribution To Public Health Messaging:

This is not expressly covered by Maine statutes or regulations.

### Play Data Available For Research:

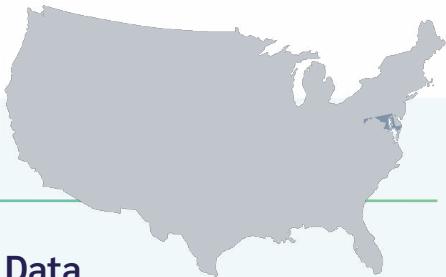
This is not expressly covered by Maine statutes or regulations.

MAINE	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	✓
Designated Executive For Responsible Gambling	
Annual Review Of Policy	
Strategy For Responsible Gambling	
Annual Strategy Evaluation and Progress Reporting	
Employee Protection Plan	
<b>STAFF TRAINING</b>	
Annual Training	✓
Additional Training For Customer-Facing Staff	✓
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	
Promotion Of Responsible Gambling Tools At Account Creation	
Addressing Myths Associated With Gambling	
Information On Odds And House Advantage	
Preventing Access By Underage/Unauthorized Players	✓
Risks Associated With Gambling	✓
Signs Of A Potential Gambling Problem	
Behavior Related To Problem Gambling	
How To Access Personal Data On Responsible Gambling	✓
Direct Links To Problem Gambling Organization	✓
Promotion Of Responsible Gambling Information	✓
Use Of Data To Promote Responsible Gambling Tools	
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	✓
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	✓
Ability To Set Deposit Limits	✓
Ability To Set Time/Spend Limits	✓
Delayed Implementation For Increased Limits	
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	✓
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	✓
Self-Exclusion Communication	✓
Self-Exclusion Effective Immediately	✓
Communication With Excluded Players	✓
Self-Exclusion Renewal	✓
Oversight Of Reinstatement Process	
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	
Policies For Customers In Distress	✓
Monitoring For Signs Of Problem Gambling	
Accessible Complaints And Disputes Process	✓
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	✓
Promoting Excessive Gambling	
Misleading Players On Chances Of Winning	✓
Appealing To Minors	✓

MAINE	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	✓
Encouraging Problematic Play	
Marketing Risk Assessment	
Conditions Of Bonus Offers Clear	✓
Separation Of Responsible Gambling And Product Marketing	
Advertising To Adults-Only	✓
Avoiding Higher-Risk Groups	✓
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	✓
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	
Encouraging Positive Play	
Platform Accessibility	

EXPRESSLY COVERED
<b>KNOW YOUR CUSTOMER</b>
Minimum Age Stated On Platform
Measures To Prevent Underage Access
Age Verification Required Upon Registration
Immediate Blocking Of Underage Play
Addressing Underage Play At Approved Account
Minimum Age Of 21
Duplicate Accounts Prevented
Age Verification When Adding New Payment Methods
Prohibition On Offering Of Credit
Prohibition On Credit Cards
<b>RESEARCH, EDUCATION AND TREATMENT</b>
Financial Commitment To Address Gambling-Related Harm
Evaluation Through Research Program
Contribution To Public Health Messaging
Play Data Available To Research



## Maryland

Maryland offers retail and mobile sports betting through a state law enacted in 2021 following a successful statewide voter referendum on sports wagering legalization held in November 2020. The legislation allows for up to 60 mobile sports betting licenses to be awarded subject to certain qualification criteria. Land-based sports betting commenced in late 2021, with the state's first mobile sportsbooks launching around a year later in November 2022.

### Key Market Data

Adult Population:	4.83m
Sports Betting Law:	Sports Wagering Law
Key Sports Betting Regulation:	Code of Maryland Regulations Title 36, Subtitle 10
Regulatory Authority:	Maryland Lottery and Gaming Control Commission
Sports Betting Market Opened:	December 2021

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

### Policy Commitment To Responsible Gambling:

This is not expressly covered by Maryland statutes or regulations. However, a sports wagering licensee shall establish a responsible gaming plan that sets forth its plan for addressing problem gambling that shall include at least the following elements of the plan: (1) Goals; (2) Procedures and deadlines for implementation. [Code of Maryland Regulations § 36.10.10.02\(A\)\(1-2\)](#).

### Designated Executive For Responsible Gambling:

A sports wagering licensee shall establish a responsible gaming plan that sets forth its plan for addressing problem gambling that shall include at least the following elements of the plan: [...] (5) Identification of a sports wagering licensee's personnel responsible for implementation; (6) Responsibilities of a sports wagering licensee's personnel identified as responsible for implementation. [Code of Maryland Regulations § 36.10.10.02\(A\)\(5-6\)](#).

### Annual Review Of Policy:

A sports wagering licensee shall annually submit to the Commission its responsible gaming plan. [Code of Maryland Regulations § 36.10.10.02\(D\)](#).

### Strategy For Responsible Gambling:

A sports wagering licensee shall establish a responsible gaming plan that sets forth its plan for addressing problem gambling that shall include at least the following elements of the plan: (1) Goals; (2) Procedures and deadlines for implementation. [Code of Maryland Regulations § 36.10.10.02\(A\)\(1-2\)](#).

### Annual Strategy Evaluation and Progress Reporting:

This is not expressly covered by Maryland statutes or regulations. However, a sports wagering licensee shall annually submit to the Commission its responsible gaming plan. [Code of Maryland Regulations § 36.10.10.02\(D\)](#).

In addition, a sports wagering licensee shall establish a responsible gaming plan that sets forth its plan for addressing problem gambling that shall include at least the following elements of the plan: (1) Goals; (2) Procedures and deadlines for implementation. [Code of Maryland Regulations § 36.10.10.02\(A\)\(1-2\)](#).

### Employee Protection Policy:

This is not expressly covered by Maryland statutes or regulations.

## Staff Training

### Annual Training:

A sports wagering licensee shall establish a responsible gaming plan that sets forth its plan for addressing problem gambling that shall include at least the following elements of the plan: (7) Training for a sports wagering licensee's personnel on problem gambling and voluntary exclusion. [Code of Maryland Regulations § 36.10.10.02\(A\)\(7\)](#).

### Additional Training For Customer-Facing Staff:

This is not expressly covered by Maryland statutes or regulations. However, a sports wagering licensee shall establish a responsible gaming plan that sets forth its plan for addressing problem gambling that shall include at least the following elements of the plan: (7) Training for a sports wagering licensee's personnel on problem gambling and voluntary exclusion. [Code of Maryland Regulations § 36.10.10.02\(A\)\(7\)](#).

### Updates To Training Courses:

This is not expressly covered by Maryland statutes or regulations. However, a sports wagering licensee shall establish a responsible gaming plan that sets forth its plan for addressing problem gambling that shall include at least the following elements of the plan: (7) Training for a sports wagering licensee's personnel on problem gambling and voluntary exclusion. [Code of Maryland Regulations § 36.10.10.02\(A\)\(7\)](#).

### Lived Experience In Training Content:

This is not expressly covered by Maryland statutes or regulations. However, a sports wagering licensee shall establish a responsible gaming plan that sets forth its plan for addressing problem gambling that shall include at least the following elements of the plan: (7) Training for a sports wagering licensee's personnel on problem gambling and voluntary exclusion. [Code of Maryland Regulations § 36.10.10.02\(A\)\(7\)](#).

### Evaluation Of Training Effectiveness:

This is not expressly covered by Maryland statutes or regulations. However, a sports wagering licensee shall establish a responsible gaming plan that sets forth its plan for addressing problem gambling that shall include at least the following elements of the plan: (7) Training for a sports wagering licensee's personnel on problem gambling and voluntary exclusion. [Code of Maryland Regulations § 36.10.10.02\(A\)\(7\)](#).

## Supporting Informed Decision Making by Players

### Providing Players With Readily Accessible Responsible Gambling Information:

#### *Practical Tips To Keep Within Limits*

This is not expressly covered by Maryland statutes or regulations. However, a sports wagering licensee shall establish a responsible gaming plan that sets forth its plan for addressing problem gambling that shall include at least the following elements of the plan [...] Placement of responsible gambling awareness information: (a) In the premises of a sports wagering facility licensee; and (b) On a sports wagering licensee's sports wagering platform. [Code of Maryland Regulations § 36.10.10.02\(A\)\(10\)](#).

#### *Promotion Of Responsible Gambling Tools At Account Creation*

This is not expressly covered by Maryland statutes or regulations. However, a sports wagering licensee shall establish a responsible gaming plan that sets forth its plan for addressing problem gambling that shall include at least the following elements of the plan [...] Placement of responsible gambling awareness information: (a) In the premises of a sports wagering facility licensee; and (b) On a sports wagering licensee's sports wagering platform. [Code of Maryland Regulations § 36.10.10.02\(A\)\(10\)](#).

#### *Addressing Myths Associated With Gambling*

This is not expressly covered by Maryland statutes or regulations. However, a sports wagering licensee shall establish a responsible gaming plan that sets forth its plan for addressing problem gambling that shall include at least the following elements of the plan [...] Placement of responsible gambling awareness information: (a) In the premises of a sports wagering facility licensee; and (b) On a sports wagering licensee's sports wagering platform. [Code of Maryland Regulations § 36.10.10.02\(A\)\(10\)](#).

#### *Information On Odds And House Advantage*

This is not expressly covered by Maryland statutes or regulations. However, a sports wagering platform that offers wagering shall be capable of: (1) Accurately and timely updating of odds for wagers; (2) Notifying a bettor of any change in odds that is not beneficial to the bettor while the wager is selected but before it is placed; (3) Allowing bettors to confirm the wager

after notification of the odds change; and (4) Freezing or suspending the offering of wagers when necessary. [Code of Maryland Regulations § 36.10.18.03\(H\)](#).

#### ***Preventing Access By Underage/Unauthorized Players***

For online sports wagering, a mobile sports wagering licensee shall [...] include on its online sports wagering website a description of the possible repercussions for an underage or out-of-state bettor, which may include immediate stoppage of play, account closure, and forfeiture and confiscation of winnings. [§ 9-1E-11\(B\)\(2\), Sports Wagering Law](#).

In addition, a sports wagering licensee shall: Include banners or other notifications on the sports wagering websites that bear the gambling assistance message and the underage warning message. [Code of Maryland Regulations § 36.10.10.03\(B\)\(2\)](#).

#### ***Risks Associated With Gambling***

A sports wagering licensee shall establish a responsible gaming plan that sets forth its plan for addressing problem gambling that shall include at least the following elements of the plan: [...] (9) Means of educating bettors about: (a) Problem gambling. [Code of Maryland Regulations § 36.10.10.02\(A\)\(9\)\(a\)](#).

#### ***Signs Of A Potential Gambling Problem***

A sports wagering licensee shall establish a responsible gaming plan that sets forth its plan for addressing problem gambling that shall include at least the following elements of the plan: [...] (9) Means of educating bettors about: (a) Problem gambling. [Code of Maryland Regulations § 36.10.10.02\(A\)\(9\)\(a\)](#).

#### ***Behavior Related To Problem Gambling***

A sports wagering licensee shall establish a responsible gaming plan that sets forth its plan for addressing problem gambling that shall include at least the following elements of the plan: [...] (9) Means of educating bettors about: (a) Problem gambling. [Code of Maryland Regulations § 36.10.10.02\(A\)\(9\)\(a\)](#).

#### ***How To Access Personal Data On Responsible Gambling***

A sports wagering licensee shall establish a responsible gaming plan that sets forth its plan for addressing problem gambling that shall include at least the following elements of the plan: [...] (9) Means of educating bettors about: (a) Problem gambling; (b) Problem gambling treatment resources, including treatment and prevention programs established

under State Government Article, §9-1A-33, Annotated Code of Maryland; and (c) Voluntary exclusion. [Code of Maryland Regulations § 36.10.10.02\(A\)\(9\)](#).

A sports wagering licensee shall provide an account statement upon demand by the bettor. An account statement shall include detailed account activity for at least 6 months preceding the 24-hour period before the request. A sports wagering licensee shall be capable of providing a summary statement of all bettor activity during the previous 24 months if requested. [Code of Maryland Regulations § 36.10.18.05\(O\)\(1-3\)](#).

#### ***Direct Links To Problem Gambling Organization***

This is not expressly covered by Maryland statutes or regulations. However, a sports wagering licensee shall establish a responsible gaming plan that sets forth its plan for addressing problem gambling that shall include at least the following elements of the plan: [...] Placement of responsible gambling awareness information: (a) In the premises of a sports wagering facility licensee; and (b) On a sports wagering licensee's sports wagering platform. [Code of Maryland Regulations § 36.10.10.02\(A\)\(10\)](#).

#### ***Promotion Of Responsible Gambling Information:***

This is not expressly covered by Maryland statutes or regulations. However, a sports wagering licensee shall establish a responsible gaming plan that sets forth its plan for addressing problem gambling that shall include at least the following elements of the plan: [...] Placement of responsible gambling awareness information: (a) In the premises of a sports wagering facility licensee; and (b) On a sports wagering licensee's sports wagering platform. [Code of Maryland Regulations § 36.10.10.02\(A\)\(10\)](#).

#### ***Use Of Data To Promote Responsible Gambling Tools:***

This is not expressly covered by Maryland statutes or regulations.

#### ***Evaluation Of Responsible Gambling Tool Adoption:***

This is not expressly covered by Maryland statutes or regulations. However, a sports wagering licensee shall establish a responsible gaming plan that sets forth its plan for addressing problem gambling that shall include at least the following elements of the plan: (1) Goals; (2) Procedures and deadlines for implementation. [Code of Maryland Regulations §](#)

[36.10.10.02\(A\)\(1-2\).](#)

### Expert Input Into Responsible Gambling Resources:

This is not expressly covered by Maryland statutes or regulations. However, a sports wagering licensee shall establish a responsible gaming plan that sets forth its plan for addressing problem gambling that shall include at least the following elements of the plan: (1) Goals; (2) Procedures and deadlines for implementation. [Code of Maryland Regulations § 36.10.10.02\(A\)\(1-2\).](#)

### Promotion Of Responsible Gambling On Social Media:

This is not expressly covered by Maryland statutes or regulations.

### Testing Of External Links:

This is not expressly covered by Maryland statutes or regulations.

## Time and Budget Management

### Instant Access To Personal Responsible Gambling Data:

A sports wagering licensee shall provide an account statement upon demand by the bettor. An account statement shall include detailed account activity for at least 6 months preceding the 24-hour period before the request. A sports wagering licensee shall be capable of providing a summary statement of all bettor activity during the previous 24 months if requested. [Code of Maryland Regulations § 36.10.18.05\(O\)\(1-3\).](#)

### Mandatory Limit Setting At Account Creation:

This is not expressly covered by Maryland statutes or regulations.

### Promotion Of Limits On Platform:

This is not expressly covered by Maryland statutes or regulations. However, a sports wagering licensee shall establish a responsible gaming plan that sets forth its plan for addressing problem gambling that shall include at least the following elements of the plan: [...] Placement of responsible gambling awareness information: (a) In the premises of a sports wagering facility licensee; and (b) On a sports wagering licensee's sports wagering platform. [Code of Maryland Regulations § 36.10.10.02\(A\)\(10\).](#)

### Deposit Limits:

A sports wagering platform shall be capable of allowing a registered bettor to establish the following responsible wagering limits: (1) A deposit limit on a daily, weekly and monthly basis that specifies the maximum amount of money a registered bettor may deposit into their sports wagering account during a particular period of time. [Code of Maryland Regulations § 36.10.14.04\(A\)\(1\).](#)

### Time/Spend Limits:

A sports wagering platform shall be capable of allowing a registered bettor to establish the following responsible wagering limits: [...] (3) A limit on the amount of money wagered within a daily, weekly or monthly basis that renders the registered bettor unable to place an additional wager for the remainder of the time selected once the registered bettor reaches the wager limit; [...] (5) A time-based limit that specifies the maximum amount of time, measured hourly from the registered bettor's login to log off, in which a registered bettor may engage in sports wagering on a daily basis. [Code of Maryland Regulations § 36.10.14.04\(A\)\(3-5\).](#)

### Delayed Implementation For Increased Limits:

An increase to financial limits in §A of this regulation may not become effective until after the time period of the previous limit has expired. [Code of Maryland Regulations § 36.10.14.04\(C\).](#)

### Prohibition On Reverse Withdrawals:

This is not expressly covered by Maryland statutes or regulations.

### Restriction On Promotions During Withdrawals:

This is not expressly covered by Maryland statutes or regulations.

## Time-Out and Self-Exclusion

### Time-Out Tool Available:

A sports wagering platform shall be capable of allowing a registered bettor to establish the following responsible wagering limits: [...] (6) A temporary suspension of sports wagering through the sports wagering account for the number of days selected by the registered bettor. [Code of Maryland Regulations § 36.10.14.04\(A\)\(6\).](#)

### Self-Exclusion Accessibility:

A sports wagering licensee shall establish a

responsible gaming plan that sets forth its plan for addressing problem gambling that shall include at least the following elements of the plan: [...] Ensuring that an individual on the voluntary exclusion list is not permitted to: (a) Enter the part of the premises of a sports wagering licensee where sports wagering is conducted; (b) Participate in sports wagering; or (c) Claim winnings. [Code of Maryland Regulations § 36.10.10.02\(A\)\(11\)](#).

#### **Self-Exclusion At Product Level:**

This is not expressly covered by Maryland statutes or regulations.

#### **Self-Exclusion Length:**

This is not expressly covered by Maryland statutes or regulations. However, players may request placement on the voluntary exclusion list for either two years or on a lifetime basis, according to the Maryland Alliance for Responsible Gambling's [Voluntary Exclusion Program](#).

#### **Self-Exclusion Communication:**

This is not expressly covered by Maryland statutes or regulations.

#### **Self-Exclusion Effective Immediately:**

A sports wagering licensee may not: (1) Permit an individual on the voluntary exclusion list to: (a) Enter the part of the premises of a sports wagering licensee where sports wagering is conducted; or (b) Participate in sports wagering. [Code of Maryland Regulations § 36.10.10.01\(F\)\(1\)](#).

#### **Communication with Excluded Players:**

A licensee may not: [...] (2) Knowingly target advertising to individuals who are prohibited from participating in sports wagering and other at risk individuals. [Code of Maryland Regulations § 36.10.03.04\(D\)\(2\)](#).

#### **Self-Exclusion Renewal:**

This is not expressly covered by Maryland statutes or regulations.

#### **Oversight Of Reinstatement Process:**

This is not expressly covered by Maryland statutes or regulations.

## **Customer Support**

#### **Customer Service Easily Accessible:**

This is not expressly covered by Maryland statutes or regulations.

#### **Policies For Customers In Distress:**

This is not expressly covered by Maryland statutes or regulations. However, a sports wagering licensee shall establish a responsible gaming plan that sets forth its plan for addressing problem gambling that shall include at least the following elements of the plan: (1) Goals; (2) Procedures and deadlines for implementation. [Code of Maryland Regulations § 36.10.10.02\(A\)\(1-2\)](#).

#### **Monitoring For Signs Of Problem Gambling:**

This is not expressly covered by Maryland statutes or regulations. However, a sports wagering licensee shall establish a responsible gaming plan that sets forth its plan for addressing problem gambling that shall include at least the following elements of the plan: (1) Goals; (2) Procedures and deadlines for implementation. [Code of Maryland Regulations § 36.10.10.02\(A\)\(1-2\)](#).

#### **Accessible Complaints And Disputes Process:**

A sports wagering licensee shall attempt to timely resolve a dispute with a bettor concerning the licensee's sports wagering operation or payment of alleged winnings. A sports wagering licensee who is unable to satisfactorily resolve a dispute with a bettor within 3 days of notice of the dispute shall notify the Commission of the dispute. [Code of Maryland Regulations § 36.10.13.37\(A-B\)](#).

## **Marketing and Advertising**

#### **Marketing Policy Statement:**

This is not expressly covered by Maryland statutes or regulations.

#### **Marketing To Avoid:**

##### *Promoting Gambling As A Solution To Financial Problems*

This is not expressly covered by Maryland statutes or regulations. However, a licensee may not: [...] (3) Engage in false or deceptive advertising. [Code of Maryland Regulations § 36.10.03.04\(D\)\(3\)](#).

### **Promotion Of Excessive Gambling**

This is not expressly covered by Maryland statutes or regulations.

### **Misleading Players On Chances of Winning**

A licensee may not: [...] (3) Engage in false or deceptive advertising. [Code of Maryland Regulations § 36.10.03.04\(D\)\(3\)](#).

### **Appealing To Minors**

This is not expressly covered by Maryland statutes or regulations. However, a licensee may not: [...] (2) Knowingly target advertising to individuals who are prohibited from participating in sports wagering and other at risk individuals. [Code of Maryland Regulations § 36.10.03.04\(D\)\(2\)](#).

### **Presenting Gambling As Risk-Free**

A sports wagering licensee shall: Ensure that an advertisement for sports wagering, video lottery terminal, or table game play does not include language that suggests an outcome is guaranteed or without risk. [Code of Maryland Regulations § 36.10.10.03\(B\)\(11\)](#).

### **Encouraging Problematic Play**

This is not expressly covered by Maryland statutes or regulations.

### **Marketing Risk Assessment:**

This is not expressly covered by Maryland statutes or regulations.

### **Conditions Of Bonus Offers Clear:**

A sports wagering licensee is responsible for the terms, conditions, and conduct of promotions it offers, and those that are offered on behalf of the licensee, directly or indirectly, by a sports wagering contractor or marketing affiliate vendor, including: (a) Ensuring that the terms and conditions of all promotions are communicated to bettors by a link posted on the licensee's home website, and on the home website or any website operated on behalf of the licensee by a contractor or vendor; (b) Stating the terms and conditions clearly and in plain language, and displaying them conspicuously so they are readily accessible and available for bettors' review for the duration of the promotion. [Code of Maryland Regulations § 36.10.13.41\(C\)\(1\)\(a-b\)](#).

### **Separation Of Responsible Gambling And Product Marketing:**

This is not expressly covered by Maryland statutes or regulations.

### **Advertising To Adults-Only:**

A licensee may not: [...] (2) Knowingly target advertising to individuals who are prohibited from participating in sports wagering and other at risk individuals. [Code of Maryland Regulations § 36.10.03.04\(D\)\(2\)](#).

### **Avoiding Higher-Risk Groups:**

A licensee may not: [...] (2) Knowingly target advertising to individuals who are prohibited from participating in sports wagering and other at risk individuals. [Code of Maryland Regulations § 36.10.03.04\(D\)\(2\)](#).

### **Age-Gating Of Social Media Marketing:**

This is not expressly covered by Maryland statutes or regulations.

### **Opt-Out/Limits On Advertising Available:**

This is not expressly covered by Maryland statutes or regulations.

## **Game Play**

### **Games Display Bets, Wins, Losses And Account Balances As Cash:**

This is not expressly covered by Maryland statutes or regulations.

### **Site Avoids Reinforcing Myths:**

This is not expressly covered by Maryland statutes or regulations.

### **Responsible Gambling Review Of New Game Features:**

This is not expressly covered by Maryland statutes or regulations.

### **Communications Do Not Encourage Increased Play Or Chasing Losses:**

This is not expressly covered by Maryland statutes or regulations.

### **Encouraging Positive Play:**

This is not expressly covered by Maryland statutes or regulations.

### **Platform Accessibility:**

This is not expressly covered by Maryland statutes or regulations.

## Know Your Customer

### Minimum Age Stated On Platform:

A sports wagering licensee shall: Include banners or other notifications on the sports wagering websites that bear the gambling assistance message and the underage warning message. [Code of Maryland Regulations § 36.10.03.03\(B\)\(2\)](#).

### Measures To Prevent Underage Access:

For online sports wagering, a mobile sports wagering licensee shall: (1) have in place technical and operational measures to prevent access by individuals who are underage or physically located outside the state, including: (i) age verification procedures, which may require the use of a reputable independent third party that is in the business of verifying an individual's personally identifiable information. [§ 9-1E-11\(B\)\(1\)\(i\), Sports Wagering Law](#).

### Age Verification Required Upon Registration:

For online sports wagering, a mobile sports wagering licensee shall: (1) have in place technical and operational measures to prevent access by individuals who are underage or physically located outside the state, including: (i) age verification procedures, which may require the use of a reputable independent third party that is in the business of verifying an individual's personally identifiable information. [§ 9-1E-11\(B\)\(1\)\(i\), Sports Wagering Law](#).

### Immediate Blocking Of Underage Play:

For online sports wagering, a mobile sports wagering licensee shall: [...] (2) include on its online sports wagering website a description of the possible repercussions for an underage or out-of-state bettor, which may include immediate stoppage of play, account closure, and forfeiture and confiscation of winnings. [§ 9-1E-11\(B\)\(2\), Sports Wagering Law](#).

### Addressing Underage Play At Approved Account:

For online sports wagering, a mobile sports wagering licensee shall: [...] (2) include on its online sports wagering website a description of the possible repercussions for an underage or out-of-state bettor, which may include immediate stoppage of play, account closure, and forfeiture and confiscation of winnings. [§ 9-1E-11\(B\)\(2\), Sports Wagering Law](#).

A sports wagering licensee shall record: [...] (2) The bettor's acknowledgment that: (a) The bettor has

provided the sports wagering licensee accurate information; and (b) The bettor is prohibited from allowing any other person to access or use the bettor's bettor account. [Code of Maryland Regulations § 36.10.18.05\(D\)\(2\)](#).

### Minimum Age Of 21:

An individual may not wager on a sporting event and a sports wagering licensee may not accept a wager from an individual on a sporting event if the individual: (1) is under the age of 21 years. [§ 9-1E-11\(A\)\(1\), Sports Wagering Law](#).

### Duplicate Accounts Prevented:

A bettor may have only one bettor account for each sports wagering licensee. [Code of Maryland Regulations § 36.10.18.05\(G\)](#).

### Age Verification When Adding New Payment Methods:

For each deposit or withdrawal on a bettor account, a sports wagering licensee shall determine if the information provided by the bettor: (a) Is inconsistent with the funding information previously provided by the bettor; (b) Fails to verify the identity of the bettor; or (c) Violates the sports wagering licensee's terms and conditions. Within 24 hours after a condition set forth in §E(1) occurs, the sports wagering licensee shall require the submission of additional information from the bettor that: (a) Verifies the bettor's: (i) Identity; or (ii) Fund deposit or withdrawal information; or (b) Remedies the violation of the sports wagering licensee's terms and conditions. [Code of Maryland Regulations § 36.10.18.05\(E\)\(1-2\)](#).

### Prohibition On Offering Of Credit:

A sports wagering licensee may not: (1) Extend credit to a bettor. [Code of Maryland Regulations § 36.10.14.05\(C\)\(1\)](#).

### Prohibition On Credit Cards:

This is not expressly covered by Maryland statutes or regulations. In fact, a bettor account may be funded using: (2) A credit card subject to COMAR 36.10.13.28. [Code of Maryland Regulations § 36.10.18.05\(H\)\(2\)](#). If an online sports wagering licensee accepts credit cards to fund a sports wagering account, the licensee shall require a bettor to acknowledge that the transaction may be treated as a cash advance and be subject to additional fees. [Code of Maryland Regulations § 36.10.13.28\(B\)](#).

## Research, Education and Treatment

### Financial Commitment To Addressing Gambling-Related Harm:

A winning wager on a sporting event that is not claimed by the winner within 182 days after the wager is won shall: (1) become the property of the state; and (2) be distributed to the Problem Gambling Fund established under § 9-1a-33 of this title. [§ 9-1E-12\(C\)](#) [\(2\), Sports Wagering Law.](#)

### Evaluation Through Research Program:

This is not expressly covered by Maryland statutes or regulations. However, for fiscal year 2023, the Governor shall include in the annual budget bill an appropriation in the amount of: (1) \$1,500,000 for Morgan State University; and (2) \$1,500,000 for Bowie State University. The appropriation required under [...] this section shall be used to establish a Center for the Study of Data Analytics and Sports Gaming at each university. The Center shall study and analyze emerging sports technologies, e-sports, operations management, policy, and regulation, and support scholarly inquiry on the dimensions and impacts of gaming to academic, industry, nonprofit, and government audiences. [Section 5, Sports Wagering Law](#) (pp. 47-48).

### Contribution To Public Health Messaging:

This is not expressly covered by Maryland statutes or regulations. However, a sports wagering licensee shall: Include banners or other notifications on the sports wagering websites that bear the gambling assistance message and the underage warning message. [Code of Maryland Regulations § 36.10.03.03\(B\)\(2\).](#)

### Play Data Available For Research:

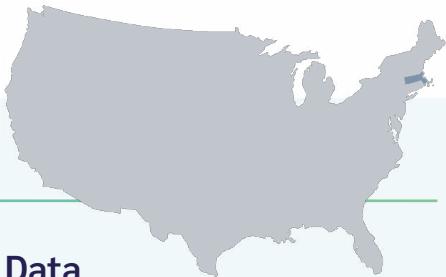
This is not expressly covered by Maryland statutes or regulations.

MARYLAND	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	
Designated Executive For Responsible Gambling	✓
Annual Review Of Policy	✓
Strategy For Responsible Gambling	✓
Annual Strategy Evaluation and Progress Reporting	
Employee Protection Plan	
<b>STAFF TRAINING</b>	
Annual Training	✓
Additional Training For Customer-Facing Staff	
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	
Promotion Of Responsible Gambling Tools At Account Creation	
Addressing Myths Associated With Gambling	
Information On Odds And House Advantage	
Preventing Access By Underage/Unauthorized Players	✓
Risks Associated With Gambling	✓
Signs Of A Potential Gambling Problem	✓
Behavior Related To Problem Gambling	✓
How To Access Personal Data On Responsible Gambling	✓
Direct Links To Problem Gambling Organization	
Promotion Of Responsible Gambling Information	
Use Of Data To Promote Responsible Gambling Tools	
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	✓
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	
Ability To Set Deposit Limits	✓
Ability To Set Time/Spend Limits	✓
Delayed Implementation For Increased Limits	✓
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	✓
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	
Self-Exclusion Communication	
Self-Exclusion Effective Immediately	✓
Communication With Excluded Players	✓
Self-Exclusion Renewal	
Oversight Of Reinstatement Process	
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	
Policies For Customers In Distress	
Monitoring For Signs Of Problem Gambling	
Accessible Complaints And Disputes Process	✓
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	
Promoting Excessive Gambling	
Misleading Players On Chances Of Winning	✓
Appealing To Minors	

MARYLAND	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	✓
Encouraging Problematic Play	
Marketing Risk Assessment	
Conditions Of Bonus Offers Clear	✓
Separation Of Responsible Gambling And Product Marketing	
Advertising To Adults-Only	✓
Avoiding Higher-Risk Groups	✓
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	
Encouraging Positive Play	
Platform Accessibility	

EXPRESSLY COVERED
<b>KNOW YOUR CUSTOMER</b>
Minimum Age Stated On Platform
Measures To Prevent Underage Access
Age Verification Required Upon Registration
Immediate Blocking Of Underage Play
Addressing Underage Play At Approved Account
Minimum Age Of 21
Duplicate Accounts Prevented
Age Verification When Adding New Payment Methods
Prohibition On Offering Of Credit
Prohibition On Credit Cards
<b>RESEARCH, EDUCATION AND TREATMENT</b>
Financial Commitment To Address Gambling-Related Harm
Evaluation Through Research Program
Contribution To Public Health Messaging
Play Data Available To Research



## Massachusetts

Massachusetts launched its online sports wagering market in March 2023 following passage of enabling legislation in August 2022. Sports betting is regulated by the Massachusetts Gaming Commission. Under the state's sports betting law, Massachusetts' land-based casinos and horseracing simulcast facilities are both eligible to offer mobile sports betting via contracted partners, while up to seven standalone licenses are also available to mobile sportsbook operators.

### Key Market Data

Adult Population:	7.03m
Sports Betting Law:	An Act Regulating Sports Wagering (House Bill No. 5164)
Key Sports Betting Regulation:	205 CMR 202 et. seq.
Regulatory Authority:	Massachusetts Gaming Commission
Sports Betting Market Opened:	March 2023

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

**Policy Commitment To Responsible Gambling:**  
In determining whether any Applicant will be awarded a Sports Wagering License, the Commission will evaluate the Sports Wagering License Application to determine whether a license award would benefit the Commonwealth, and consider the following factors: [...] The Applicant's proposed measures related to responsible gaming, including: 1. The Applicant's responsible gaming policies; 2. The Applicant's advertising and promotional plans; and 3. The Applicant's history of demonstrated commitment to responsible gaming. [205 CMR 218.06\(5\)\(c\)](#).

### Designated Executive For Responsible Gambling:

The commission shall promulgate rules and regulations regarding protections for patrons placing wagers and the promotion of social responsibility and responsible gaming that shall include, but not be limited to, a requirement that an operator: [...] annually submit a problem gaming plan for approval by the commission, in consultation with the department of public health, that includes the objectives of and timetables for implementing the plan [and] identification of the persons responsible for

implementing and maintaining the plan. [Chapter 23N, Section 4\(d\)\(2\), Massachusetts General Law](#).

### Annual Review Of Policy:

The following reports and information shall be filed with the Commission, or its designee, in the manner and time provided: [...] On an annual basis, and at other times as directed by the Commission, a report explicitly stating the Operator's progress on meeting each of the stated goals and stipulations put forth in its application for a Sports Wagering Operator License. [205 CMR 293.03\(1\)\(c\)](#).

An Application for a Category 1, 2 & 3 Sports Wagering Operator License submitted pursuant to 205 CMR 211.01(1)(b) shall include, but not be limited to, the following information: [...] The Applicant's proposed measures related to responsible gaming. [205 CMR 211.01\(3\)\(e\)](#).

Additionally, at least once every three years, each Responsible Gaming and Problem Gaming Plan shall be subject to an independent audit, as assessed by industry standards and performed by a third-party auditor approved by the Commission, which review shall be paid for by the Sports Wagering Operator. [205 CMR 238.19\(2\)](#).

### Strategy For Responsible Gambling:

The following reports and information shall be filed with the Commission, or its designee, in the manner and time provided: [...] An annual problem gaming plan in accordance with M.G.L. c. 23N, § 4(2)(vii). [205 CMR 239.03\(1\)\(j\)](#).

The commission shall promulgate rules and regulations regarding protections for patrons placing wagers and the promotion of social responsibility and responsible gaming that shall include, but not be limited to, a requirement that an operator: (i) implement responsible gaming programs that include comprehensive employee trainings on responding to circumstances in which individuals present signs of gambling addiction; (ii) assess, prevent and address problem gaming by an operator's consumers; (iii) permit a consumer to permanently close an account registered to the consumer on any or all platforms owned or operated by the operator at any time and for any reason; (iv) offer consumers access to their account history and account details; (v) refrain from making claims as to a consumer's winnings or money earned that is not net of wagers placed; (vi) allow a consumer to withdraw funds without further solicitation or promotion in the manner in which the funds were deposited; (vii) annually submit a problem gaming plan for approval by the commission, in consultation with the department of public health, that includes the objectives of and timetables for implementing the plan, identification of the persons responsible for implementing and maintaining the plan, procedures for identifying consumers with suspected or known problem gaming behavior, procedures for providing information to consumers concerning problem gaming identification and resources, procedures to prevent gaming by minors and self-excluded persons and any other information the commission may require; and (viii) shall not offer or provide a line of credit to any consumer. [Chapter 23N, Section 4\(d\)\(2\), Massachusetts General Law.](#)

### Annual Strategy Evaluation and Progress Reporting:

The following reports and information shall be filed with the Commission, or its designee, in the manner and time provided: [...] An annual problem gaming plan in accordance with M.G.L. c. 23N, § 4(2)(vii). [205 CMR 239.03\(1\)\(j\)](#).

### Employee Protection Policy:

This is not expressly covered by Massachusetts statutes or regulations.

## Staff Training

### Annual Training:

This is not expressly covered by Massachusetts statutes or regulations. However, each Sports Wagering Operator shall implement policies, procedures and practices designed to prevent Persons younger than 21 years old, except for an employee 18 years of age or older solely acting in the performance of the employee's duties, from: [...] (c) Holding a Sports Wagering Account. The policies, procedures and practices shall include but not be limited to an ongoing program of training for personnel at the gaming establishment or Sports Wagering Facility, or for personnel who are responsible for regulating access to a Sports Wagering Platform, that emphasizes the responsibility of those personnel for identifying and preventing Sports Wagering by persons younger than 21 years old. [205 CMR 250.01\(1\), \(5\)](#).

### Additional Training For Customer-Facing Staff:

This is not expressly covered by Massachusetts statutes or regulations.

### Updates To Training Courses:

This is not expressly covered by Massachusetts statutes or regulations.

### Lived Experience In Training Content:

This is not expressly covered by Massachusetts statutes or regulations.

### Evaluation Of Training Effectiveness:

This is not expressly covered by Massachusetts statutes or regulations.

## Supporting Informed Decision Making by Players

### Providing Players With Readily Accessible Responsible Gambling Information:

A system of Internal Controls submitted by a Sports Wagering Operator in accordance with 205 CMR 238.02 shall provide for the prominent display of patron protection information outlined in 205 CMR 243.01: Standards for Sports Wagering Equipment, including the telephone number and website for a problem gambling hotline overseen by the department of public health approved by the Commission pursuant to M.G.L. c. 23N, § 4(d)(3). The Sports Wagering Operator's mobile application and

digital platform shall prominently display the patron protection information upon each entry into the application or platform. [205 CMR 238.21\(1\)-\(2\)](#).

The commission shall promulgate regulations that require mobile applications and digital platforms authorized for sports wagering to prominently display upon each entry into the application or platform the telephone number and website for a problem gambling hotline overseen by the department of public health. [Chapter 23N, Section 4\(d\)\(3\), Massachusetts General Law](#).

#### ***Practical Tips To Keep Within Limits***

This is not expressly covered by Massachusetts statutes or regulations.

#### ***Promotion Of Responsible Gambling Tools At Account Creation***

In accordance with M.G.L. c. 23N, § 13(e)(3), a Category 3 Sports Wagering Operator shall allow the patron to set self-imposed limitations on sports wagering at any time, including when the patron signs up for a Sports Wagering Account. Such limitations must include the following and must be clearly and conspicuously displayed prior to allowing registration of a new account, the first time a patron makes a deposit into an account, and the first time the patron places a wager from an account: (a) The Operator must offer daily, weekly and monthly deposit limits, which shall specify the maximum amount of money a patron may deposit into their Sports Wagering Account during a particular period of time. (b) The Operator must offer daily, weekly and monthly wager limits, which shall specify the maximum amount of patron funds that may be put at risk during a particular period of time. [205 CMR 248.16\(1\)](#).

#### ***Addressing Myths Associated With Gambling***

This is not expressly covered by Massachusetts statutes or regulations.

#### ***Information On Odds And House Advantage***

In accordance with M.G.L. c. 23N, § 10(b), the Sports Wagering Operator shall make copies of its House Rules readily available to patrons and shall post the same as required by the Commission, including on a prominent place on the Sports Wagering Operator's public website, mobile application or other digital platform, and where applicable, prominently within the Sports Wagering Facility or Sports Wagering Area. The House Rules must address the following items regarding Sports Wagers, at a minimum: (a) Types of

Sports Wagers accepted; (b) Minimum and maximum Sports Wagers; (c) Description of the process for handling incorrectly posted events, odds, Sports Wagers, or results; (d) Methods for the calculation and payment of winning Sports Wagers; (e) Effect of schedule changes; (f) Methods of notifying patrons of odds or proposition changes; (g) Whether the Operator accepts Sports Wagers at other than posted terms; (h) Procedures related to pending winning Sports Wagers; (i) Methods of contacting the Sports Wagering Operator for questions and complaints including information explaining how complaints can be filed, how complaints are resolved, and how the patron may submit a complaint to the Commission; (j) Description of prohibited persons pursuant to 205 CMR 238.33: Prohibited Persons, restricted patrons pursuant to 205 CMR 238.32: Restricted Patrons, and Sporting Events and Wager Categories on which Sports Wagers may not be accepted under M.G.L. c. 23N and 205 CMR 247.02; (k) Methods of funding a Sports Wager; (l) Maximum payouts; however, such limits must only be established through limiting the amount of a Sports Wager and cannot be applied to reduce the amount paid to a patron as a result of a winning Sports Wager; (m) Parlay-Wager-related rules; (n) The Operator's policy for canceling or voiding Sports Wagers in accordance with 205 CMR 238.35; (o) The Operator's policy for when an event or any component of an event on which Sports Wagers are accepted is canceled or suspended, including the handling of Sports Wagers with multiple selections, such as parlays, where one or more of these selections is canceled; and (p) Any additional content for House Rules outlined in 205 CMR 243.01: Standards for Sports Wagering Equipment. [205 CMR 247.02\(2\)-\(3\)](#).

Additionally, available Sports Wagers must be displayed to the public. The display must include the odds and a brief description of the Sporting Event and wagering proposition. [205 CMR 247.07\(1\)](#).

#### ***Preventing Access By Underage/Unauthorized Players***

This is not expressly covered by Massachusetts statutes or regulations. However, during the registration process, the registrant shall: [...] Be required to acknowledge that they are prohibited from allowing any other person to access or use their Sports Wagering Account. [205 CMR 248.03\(2\)\(d\)](#).

#### ***Risks Associated With Gambling***

This is not expressly covered by Massachusetts statutes or regulations.

#### ***Signs Of A Potential Gambling Problem***

This is not expressly covered by Massachusetts statutes or regulations.

#### ***Behavior Related To Problem Gambling***

This is not expressly covered by Massachusetts statutes or regulations.

#### ***How To Access Personal Data On Responsible Gambling***

This is not expressly covered by Massachusetts statutes or regulations. However, in accordance with M.G.L. c. 23N, § 4(d)(2)(iv), upon request of the patron, the Sports Wagering Operator shall offer patrons access to a statement detailing their account history and account details for the past year. [205 CMR 248.15](#).

#### ***Direct Links To Problem Gambling Organization***

A system of Internal Controls submitted by a Sports Wagering Operator in accordance with 205 CMR 238.02 shall provide for the prominent display of patron protection information outlined in 205 CMR 243.01: Standards for Sports Wagering Equipment, including the telephone number and website for a problem gambling hotline overseen by the department of public health approved by the Commission pursuant to M.G.L. c. 23N, § 4(d)(3). [205 CMR 238.21\(1\)](#).

The Sports Wagering Operator's mobile application and digital platform shall prominently display the patron protection information upon each entry into the application or platform. [205 CMR 238.21\(2\)](#).

#### **Promotion Of Responsible Gambling Information:**

On a monthly basis as measured from the time of enrollment onto the Sports Wagering Platform, if an individual has not designated themselves as subject to limitations regarding Sports Wagering, the Sports Wagering Operator shall conspicuously display a message offering individuals the opportunity to designate themselves as subject to limitations regarding Sports Wagering. In the event the individual chooses to decline that opportunity, the individual shall be required to affirmatively state that choice to the Sports Wagering Operator. Sports Wagering Operators shall maintain at all times a link prominently placed on the Sports Wagering Platform on which individuals may designate themselves as subject to limitations regarding Sports Wagering. [205 CMR 255.03\(2\)-\(3\)](#).

#### **Use Of Data To Promote Responsible Gambling Tools:**

A Sports Wagering Operator shall collect and aggregate patrons' Confidential Information and Personally Identifiable Information to analyze patron behavior for the purposes of identifying and developing programs and interventions to promote responsible gaming and support problem gamblers, and to monitor and deter Sports Wagering in violation of M.G.L. c. 23N and 205 CMR. The Sports Wagering Operator shall provide a report to the Commission at least every six months on the Sports Wagering Operator's compliance with 205 CMR 257.02(5), including the trends observed in this data and the Sports Wagering Operator's efforts to mitigate potential addictive behavior. [205 CMR 257.02\(5\)](#).

#### **Evaluation Of Responsible Gambling Tool Adoption:**

This is not expressly covered by Massachusetts statutes or regulations.

#### **Expert Input Into Responsible Gambling Resources:**

This is not expressly covered by Massachusetts statutes or regulations.

#### **Promotion Of Responsible Gambling On Social Media:**

This is not expressly covered by Massachusetts statutes or regulations.

#### **Testing Of External Links:**

This is not expressly covered by Massachusetts statutes or regulations.

### **Time and Budget Management**

#### **Instant Access To Personal Responsible Gambling Data:**

This is not expressly covered by Massachusetts statutes or regulations. However, in accordance with M.G.L. c. 23N, § 4(d)(2)(iv), upon request of the patron, the Sports Wagering Operator shall offer patrons access to a statement detailing their account history and account details for the past year. [205 CMR 248.15](#).

#### **Mandatory Limit Setting At Account Creation:**

This is not expressly covered by Massachusetts statutes or regulations. However, an operator that operates sports wagering through a mobile application or other digital platform may allow patrons to set self-imposed limitations on sports

wagering when the patron joins the mobile application or digital platform. [An Act Regulating Sports Wagering, Section 13\(e\)\(3\)](#).

Additionally, in accordance with M.G.L. c. 23N, § 13(e) (3), a Category 3 Sports Wagering Operator shall allow the patron to set self-imposed limitations on sports wagering at any time, including when the patron signs up for a Sports Wagering Account. [205 CMR 248.16\(1\)](#).

#### Promotion Of Limits On Platform:

When an individual seeks to enroll onto a Sports Wagering Platform, a Sports Wagering Operator shall conspicuously display to the individual a message describing the available limitations for Sports Wagering, and offering the individual the opportunity to designate themselves as subject to one or more of those limitations. In the event the individual chooses to decline that opportunity, the individual shall be required to affirmatively state that choice to the Sports Wagering Operator. [205 CMR 255.03\(1\)](#).

On a monthly basis as measured from the time of enrollment onto the Sports Wagering Platform, if an individual has not designated themselves as subject to limitations regarding Sports Wagering, the Sports Wagering Operator shall conspicuously display a message offering individuals the opportunity to designate themselves as subject to limitations regarding Sports Wagering. In the event the individual chooses to decline that opportunity, the individual shall be required to affirmatively state that choice to the Sports Wagering Operator. Sports Wagering Operators shall maintain at all times a link prominently placed on the Sports Wagering Platform on which individuals may designate themselves as subject to limitations regarding Sports Wagering. [205 CMR 255.03\(2\)-\(3\)](#).

Additionally, Sports Wagering Operators operating Sports Wagering Platforms shall maintain play management programs which allow individuals who maintain a Sports Wagering Account to designate themselves as subject to limitations regarding Sports Wagering. Sports Wagering Operators must offer, at a minimum, the limitations set forth in 205 CMR 255.02(1). 205 CMR 255.00 shall govern the procedures and protocols relative to these play management programs, which are intended to offer individuals a means to restrict gambling behavior and to increase informed player choice. [205 CMR 255.01](#).

#### Deposit Limits:

In accordance with M.G.L. c. 23N, § 13(e)(3), a

Category 3 Sports Wagering Operator shall allow the patron to set self-imposed limitations on sports wagering at any time, including when the patron signs up for a Sports Wagering Account. Such limitations must include the following and must be clearly and conspicuously displayed prior to allowing registration of a new account, the first time a patron makes a deposit into an account, and the first time the patron places a wager from an account:

- a. The Operator must offer daily, weekly and monthly deposit limits, which shall specify the maximum amount of money a patron may deposit into their Sports Wagering Account during a particular period of time.
- b. The Operator must offer daily, weekly and monthly wager limits, which shall specify the maximum amount of patron funds that may be put at risk during a particular period of time. [205 CMR 248.16\(1\)](#).

Individuals who designate themselves as subject to limitations regarding Sports Wagering shall select one or more of the following specific activities subject to the limitations:

- a. placing a Wager over a specified dollar amount;
- b. placing a Wager once an individual has, during a day, week or month, Wagered a specified cumulative dollar amount; and
- c. depositing an amount into the individual's Sports Wagering Account once the individual has, during a day, week or month, deposited a specified cumulative amount into the individual's Sports Wagering Account. [205 CMR 255.02\(1\)](#).

#### Time/Spend Limits:

This is expressly covered under the "Deposit Limits" standard above. For more information, see [205 CMR 248.16\(1\)](#).

#### Delayed Implementation For Increased Limits:

In accordance with M.G.L. c. 23N, § 13(e)(3), a Category 3 Sports Wagering Operator shall allow the patron to set self-imposed limitations on sports wagering at any time, including when the patron signs up for a Sports Wagering Account. Such limitations must include the following and must be clearly and conspicuously displayed prior to allowing registration of a new account, the first time a patron makes a deposit into an account, and the first time the patron places a wager from an account:

- a. The Operator must offer daily, weekly and monthly deposit limits, which shall specify the maximum amount of money a patron may deposit into their Sports Wagering Account during a particular period of time.
- b. The Operator must offer daily, weekly and monthly wager limits, which shall specify the maximum amount of patron funds that may be put at risk during a particular period of time.

A change to make these limits more restrictive shall be effective immediately. A change to make these limits less restrictive shall become effective the next business day after the time period of the previous limit has expired, and the patron reaffirms the requested increase. [205 CMR 248.16](#).

#### Prohibition On Reverse Withdrawals:

This is not expressly covered by Massachusetts statutes or regulations.

#### Restriction On Promotions During Withdrawals:

Pursuant to M.G.L. c. 23N, § 4(d)(2)(vi), a patron must be allowed to withdraw the funds maintained in his or her Sports Wagering Account, without further solicitation or promotion in the manner in which the funds were deposited. [205 CMR 248.12\(2\)](#).

### Time-Out and Self-Exclusion

#### Time-Out Tool Available:

As an alternative to voluntary self-exclusion as described in 205 CMR 233.00: Sports Wagering Voluntary Self-exclusion, Sports Wagering Operators shall allow individuals to designate themselves as temporarily prohibited from Sports Wagering. 205 CMR 254.00 shall govern the procedures and protocols relative to individuals' designation of themselves as temporarily prohibited from Sports Wagering. Designation is intended to offer individuals one means to help address potential problem gambling behavior, where individuals have not yet determined whether they may benefit from voluntary self-exclusion as described in 205 CMR 233.00. [205 CMR 254.01](#).

#### Self-Exclusion Accessibility:

An individual may request to have the individual's name placed on the voluntary self-exclusion list in accordance with the procedures outlined in 205 CMR 133.02(2) through (7) and (9) and (10). Applications for placement on the voluntary self-exclusion list shall

also be available at designated locations on and off the premises of the gaming establishment in which there is a Sports Wagering Area, at a Sports Wagering Facility, and on a public web page directly accessible from a link prominently placed on a Sports Wagering Operator's mobile application or other digital platform as determined by the Commission. [205 CMR 233.02\(2\)](#).

#### Self-Exclusion At Product Level:

This is not expressly covered by Massachusetts statutes or regulations. In fact, the application for voluntary self-exclusion shall also require provision of, at a minimum, the following content: [...] an acknowledgment by the applicant that by placing the applicant's name on the voluntary self-exclusion list, the prohibitions identified in 205 CMR 233.02(1) may apply to all forms of gaming offered by any entities licensed by the Commission, as well as by any affiliates of such entities, whether within Massachusetts or another jurisdiction, and that the Commission may share the list with other domestic or international gaming or Sports Wagering jurisdictions resulting in placement on the lists of such other jurisdictions, and may share such portion of the list with designated agents as may be necessary for the purpose of administering the voluntary self-exclusion program. [205 CMR 233.03\(4\)](#).

#### Self-Exclusion Length:

As part of the request for voluntary self-exclusion, the individual must select the duration for which the individual wishes to be voluntarily excluded in accordance with 205 CMR 133.04(1). [205 CMR 233.04\(1\)](#).

As part of the request for voluntary self-exclusion, the individual must select the duration for which they wish to be voluntarily excluded. An individual may select any of the following time periods as a minimum length of exclusion: (a) One year; (b) Three years; (c) Five years; or (d) Lifetime. (An individual may only select the lifetime duration if their name has previously appeared on the voluntary self-exclusion list for at least six months.) [205 CMR 133.04\(1\)](#).

#### Self-Exclusion Communication:

The application for voluntary self-exclusion shall require provision of, at a minimum, the same content required by 205 CMR 133.03(2) through (4), (7), (10) and (11) and (13). The application for voluntary self-exclusion shall also require provision of, at a minimum, the following content: (1) Name, home

address, email address, telephone number, date of birth, last four digits of social security number of the applicant, and any other information required by the Commission; (2) An acknowledgment by the applicant that the applicant will not enter the Sports Wagering Area or Sports Wagering Facility, or engage in Sports Wagering, for the duration of the exclusion period and until the completion of the reinstatement session required by 205 CMR 233.04(2) (except as provided by 205 CMR 233.02(1)), and that it is the applicant's responsibility to refrain from doing so; (3) An acknowledgment by the applicant that the applicant shall not collect any winnings or recover any losses resulting from Sports Wagering for the duration of the exclusion period and until completion of the reinstatement session required by 205 CMR 233.04(2); (4) An acknowledgment by the applicant that by placing the applicant's name on the voluntary self-exclusion list, the prohibitions identified in 205 CMR 233.02(1) may apply to all forms of gaming offered by any entities licensed by the Commission, as well as by any affiliates of such entities, whether within Massachusetts or another jurisdiction, and that the Commission may share the list with other domestic or international gaming or Sports Wagering jurisdictions resulting in placement on the lists of such other jurisdictions, and may share such portion of the list with designated agents as may be necessary for the purpose of administering the voluntary self-exclusion program; (5) An acknowledgment by the applicant that if the applicant violates the agreement to refrain from entering the Sports Wagering Area or Sports Wagering Facility, or engage in Sports Wagering, the applicant shall notify the Commission of such violation within 24 hours of the violation; and (6) An acknowledgment by the applicant that once the applicant's name is placed on the self-exclusion list, the applicant may be refused entry or ejected from the gaming establishment, Sports Wagering Area or Sports Wagering Facility, or be prohibited from having the applicant's Sports Wager be accepted. [205 CMR 233.03](#).

#### **Self-Exclusion Effective Immediately:**

This is not expressly covered by Massachusetts statutes or regulations. However, If the Sports Wagering Operator utilizes an internal management system to track individuals on the self-exclusion list, the Sports Wagering Operator shall update that system at least every 24 hours with names of individuals being added or removed from the self-exclusion list. [205 CMR 233.02\(4\)](#).

#### **Communication with Excluded Players:**

A gaming licensee shall not market to individuals on the voluntary self-exclusion list. [205 CMR 133.06\(3\)](#).

#### **Self-Exclusion Renewal:**

Upon expiration of the selected duration of exclusion, individuals may request that their name be removed from the list or petition for exclusion for a new duration. Individuals shall remain on the list after the expiration of the selected duration of exclusion until such time as they submit a petition for removal in accordance with 205 CMR 133.04(4) and it is approved by the commission or its designee. [205 CMR 133.04\(3\)](#).

An individual whose name has been removed from the voluntary self-exclusion list may reapply for placement on the list at any time by submitting an application in accordance with 205 CMR 133.02. [205 CMR 133.04\(8\)](#).

#### **Oversight Of Reinstatement Process:**

The processes and procedures concerning removal from the voluntary self-exclusion list shall be the same as those processes and procedures provided in 205 CMR 133.04(2) through (4) and (6) through (9). [205 CMR 233.04\(1\)](#).

Upon expiration of the selected duration of exclusion, individuals may request that their name be removed from the list or petition for exclusion for a new duration. Individuals shall remain on the list after the expiration of the selected duration of exclusion until such time as they submit a petition for removal in accordance with 205 CMR 133.04(4) and it is approved by the commission or its designee. At any time after the expiration of the selected duration of exclusion, an individual may request that their name be removed from the voluntary self-exclusion list by submitting a petition for removal to the commission or a designated agent. The petition shall include confirmation from a designated agent that the individual completed a reinstatement session in accordance with 205 CMR 133.04(5). Any petition for removal received by the commission or a designated agent prior to the expiration of the duration of the selected exclusion period shall be denied. The commission shall approve a completed petition for removal. An individual who has selected a lifetime duration in accordance with 205 CMR 133.04(1)(d) may not submit a petition for removal of their name from the list. An incomplete application, including one that fails to demonstrate completion of a reinstatement session in accordance with 205

CMR 133.04(5), shall be denied until such time as the application is completed. To be eligible for removal from the voluntary self-exclusion list, the petitioner shall participate in a reinstatement session with a designated agent. The reinstatement session shall include a review of the risks and responsibilities of gambling, budget setting and a review of problem gambling resources should the petitioner wish to seek them. Upon completion of the reinstatement session, the designated agent shall sign the individual's petition for removal from the list attesting to the fact that the reinstatement session was conducted. The designated agent shall submit an electronic verification to the commission that the petitioner has completed a reinstatement session. Upon approval of a petition for removal from the voluntary self-exclusion list, a written notice of removal from the list shall be forwarded by the commission, or its designee, to each gaming licensee. The petitioner shall be deemed to be removed from the voluntary self-exclusion list immediately upon completion of the reinstatement session, at which point the petitioner shall be given a receipt verifying said completion and confirming their removal from the voluntary self-exclusion list. A petitioner may be asked to present said receipt while gaming for seven days following their reinstatement. Failure to do so may result in administrative difficulties in confirming voluntary self-exclusion status during that time-period. [205 CMR 133.04\(3\)-\(6\)](#).

## Customer Support

### Customer Service Easily Accessible:

This is not expressly covered by Massachusetts statutes or regulations.

### Policies For Customers In Distress:

This is not expressly covered by Massachusetts statutes or regulations. However, in determining whether an applicant shall receive a gaming license, the commission shall evaluate and issue a statement of findings of how each applicant proposes to advance the following objectives: [...] taking additional measures to address problem gambling including, but not limited to, training of gaming employees to identify patrons exhibiting problems with gambling and prevention programs targeted toward vulnerable populations. [Chapter 23K, Section 18\(6\), Massachusetts General Law](#).

### Monitoring For Signs Of Problem Gambling:

A Sports Wagering Operator shall collect and aggregate patrons' Confidential Information and Personally Identifiable Information to analyze patron behavior for the purposes of identifying and developing programs and interventions to promote responsible gaming and support problem gamblers, and to monitor and deter Sports Wagering in violation of M.G.L. c. 23N and 205 CMR [257.02\(5\)](#).

### Accessible Complaints And Disputes Process:

In accordance with M.G.L. c. 23N, § 10(b), the Sports Wagering Operator shall make copies of its House Rules readily available to patrons and shall post the same as required by the Commission, including on a prominent place on the Sports Wagering Operator's public website, mobile application or other digital platform, and where applicable, prominently within the Sports Wagering Facility or Sports Wagering Area. The House Rules must address the following items regarding Sports Wagers, at a minimum:  
[...] Methods of contacting the Sports Wagering Operator for questions and complaints including information explaining how complaints can be filed, how complaints are resolved, and how the patron may submit a complaint to the Commission. [205 CMR 247.02\(3\)](#).

A system of Internal Controls submitted by a Sports Wagering Operator in accordance with 205 CMR 238.02 shall include procedures for receiving, investigating, responding to and reporting on complaints by patrons. [205 CMR 238.22](#).

## Marketing and Advertising

### Marketing Policy Statement:

This is not expressly covered by Massachusetts statutes or regulations.

### Marketing To Avoid:

#### *Promoting Gambling As A Solution To Financial Problems*

No advertising, marketing, branding, and other promotional materials published, aired, displayed, disseminated, or distributed by or on behalf of any Sports Wagering Operator shall: [...] Suggest that social, financial, or personal success is guaranteed by engaging in event wagering; Suggest that betting is a means of solving or escaping from financial, personal, or professional problems. [205 CMR 256.04\(6\)\(b\), \(f\)](#).

#### **Promotion Of Excessive Gambling**

No advertising, marketing, branding, and other promotional materials published, aired, displayed, disseminated, or distributed by or on behalf of any Sports Wagering Operator shall: [...] Promote irresponsible or excessive participation in Sports Wagering. [205 CMR 256.04\(6\)\(a\)](#).

#### **Misleading Players On Chances of Winning**

No advertising, marketing, branding, and other promotional materials published, aired, displayed, disseminated, or distributed by or on behalf of any Sports Wagering Operator shall: [...] Imply that the chances of winning increase with increased time spent on Sports Wagering or increased money wagered. [205 CMR 256.04\(6\)\(i\)](#).

#### **Appealing To Minors**

No Sports Wagering Operator shall allow, conduct, or participate in any advertising, marketing, or branding for Sports Wagering that is aimed at individuals younger than 21 years old. [205 CMR 256.05\(2\)](#).

In addition, no advertising, marketing, branding, and other promotional materials published, aired, displayed, disseminated, or distributed by or on behalf of any Sports Wagering Operator for Sports Wagering shall contain images, symbols, celebrity or entertainer endorsements, or language designed to appeal primarily to individuals younger than 21 years old. [205 CMR 256.05\(3\)](#).

#### **Presenting Gambling As Risk-Free**

No advertising, marketing, branding, and other promotional materials published, aired, displayed, disseminated, or distributed by or on behalf of any Sports Wagering Operator shall: [...] Imply or promote Sports Wagering as free of risk in general or in connection with a particular promotion or Sports Wagering offer; Describe Sports Wagering as “free”, “cost free” or “free of risk” if the player needs to incur any loss or risk their own money to use or withdraw winnings from the Wager. [205 CMR 256.04\(6\)\(c\)-\(d\)](#).

#### **Encouraging Problematic Play**

No advertising, marketing, branding, and other promotional materials published, aired, displayed, disseminated, or distributed by or on behalf of any Sports Wagering Operator shall: [...] Promote irresponsible or excessive participation in Sports Wagering; Portray, suggest, condone or encourage Sports Wagering behavior that is socially irresponsible

or could lead to financial, social or emotional harm. [205 CMR 256.04\(6\)\(a\), \(h\)](#).

#### **Marketing Risk Assessment:**

This is not expressly covered by Massachusetts statutes or regulations.

#### **Conditions Of Bonus Offers Clear:**

Sports Wagering Operators shall fully and accurately, clearly and conspicuously disclose the material terms of all promotional offers at the time such offers are advertised. If the material terms of a promotional offer cannot be fully and accurately disclosed within the constraints of a particular advertising medium, the promotional offer may not be advertised in that medium. [...] Sports Wagering Operators shall provide full disclosures of the terms of and limitations on the offer before the patron provides anything of value in exchange for the offer. [205 CMR 247.09\(2\)](#).

#### **Separation Of Responsible Gambling And Product Marketing:**

No advertising, marketing, branding, and other promotional materials published, aired, displayed, disseminated, or distributed by or on behalf of any Sports Wagering Operator shall: [...] Be placed on any website or printed page or medium devoted primarily to responsible gaming. [205 CMR 256.04\(6\)\(j\)](#).

#### **Advertising To Adults-Only:**

No Sports Wagering Operator shall allow, conduct, or participate in any advertising, marketing, or branding for Sports Wagering that is aimed at individuals younger than 21 years old. [205 CMR 256.05\(2\)](#).

#### **Avoiding Higher-Risk Groups:**

No Sports Wagering Operator shall allow, conduct, or participate in any advertising, marketing, or branding for Sports Wagering that is aimed exclusively or primarily at individuals or groups of people that are at moderate or high risk of gambling addiction. A Sports Wagering Operator shall not use characteristics of at-risk or problem bettors to target potentially at-risk or problem bettors with advertisements. [205 CMR 256.06\(1\)](#).

In addition, no Sports Wagering Operator shall allow, conduct, or participate in any advertising, marketing, or branding for sports wagering that is aimed at persons who have enrolled in a Self-exclusion Program pursuant to 205 CMR 233.00: Sports Wagering Voluntary Self-exclusion. [...] No Sports Wagering Operator shall direct text messages or unsolicited pop-up advertisements on the internet

to an individual in the Self-Exclusion Program or shall allow any employee or agent of the Sports Wagering Operator, or affiliated entity or a third-party pursuant to contract, to take such actions. [205 CMR 256.07](#).

#### **Age-Gating Of Social Media Marketing:**

Advertising, marketing, branding, and other promotional materials published, aired, displayed, disseminated, or distributed by or on behalf of any Sports Wagering Operator shall state that patrons must be 21 years of age or older to participate. [205 CMR 256.05\(1\)](#).

Additionally, no advertising, marketing, branding, and other promotional materials published, aired, displayed, disseminated, or distributed by or on behalf of any Sports Wagering Operator for Sports Wagering shall be published, aired, displayed, disseminated, or distributed: (a) in media outlets, including social media, video and television platforms, where 25% of the audience is reasonably expected to be younger than 21 years old, unless adequate controls are in place to prevent the display, dissemination or distribution of such advertising, marketing, branding or other promotional materials to individuals younger than 21 years old including by use of age category exclusions and similar mechanisms; (b) in other media outlets, including social media, video and television platforms, unless the Operator utilizes all available targeted controls to exclude all individuals younger than 21 years old from viewing such advertising, marketing, branding, and other promotional materials. [205 CMR 256.05\(4\)\(a\)-\(b\)](#).

#### **Opt-Out/Limits On Advertising Available:**

All direct advertising, marketing, or promotional materials shall include a clear and conspicuous method allowing patrons to unsubscribe from future advertising, marketing, or promotional communications. [205 CMR 256.06\(5\)](#).

## **Game Play**

#### **Games Display Bets, Wins, Losses And Account Balances As Cash:**

This is not expressly covered by Massachusetts statutes or regulations.

#### **Site Avoids Reinforcing Myths:**

This is not expressly covered by Massachusetts statutes or regulations.

#### **Responsible Gambling Review Of New Game Features:**

This is not expressly covered by Massachusetts statutes or regulations.

#### **Communications Do Not Encourage Increased Play Or Chasing Losses:**

A Sports Wagering Operator may not use a patron's Personally Identifiable Information or Confidential Information, or any information derived from it, to promote or encourage specific wagers or promotional offers based on:

- a. A period of dormancy or non-use of a Sports Wagering Platform;
- b. The wagers made or promotional offers accepted by other patrons with a known or predicted social connection to the patron;
- c. The communications of the patron with any third party other than the Operator;
- d. The patron's actual or predicted: 1. income, debt, net worth, credit history, or status as beneficiary of governmental programs; 2. medical status or conditions; or 3. occupation.
- e. Any computerized algorithm, automated decision-making, machine learning, artificial intelligence, or similar system that is known or reasonably expected to make the gaming or sports wagering platform more addictive.
- f. Engagement or utilization of play management options, including type of limit, frequency of engagement or utilization of play management options, and frequency of changing limits;
- g. Engagement or utilization of cooling-off options, including duration of cooling-off period, frequency of engagement or utilization of cooling-off options, and frequency of changing cooling-off periods;
- h. Engagement or utilization of any measure in addition to those described in 205 CMR 257.02(3) (f) and (g) intended to promote responsible gaming. [205 CMR 257.02\(3\)](#).

#### **Encouraging Positive Play:**

This is not expressly covered by Massachusetts statutes or regulations.

#### **Platform Accessibility:**

This is not expressly covered by Massachusetts statutes or regulations.

## Know Your Customer

### Minimum Age Stated On Platform:

All terms and conditions and privacy policies for Sports Wagering Accounts shall be readily accessible to the patron before and after registration. Sports Wagering Operators shall inform patrons of any material changes or updates to said terms and conditions or privacy policies. All terms and conditions for Sports Wagering Accounts must address all aspects of the Sports Wagering operation including, but not limited to, all of the following: A statement that only individuals over the age of 21 and located in the authorized geographic boundaries within the Commonwealth may participate in Sports Wagering. [205 CMR 248.06\(1\); \(2\)\(a\)](#).

### Measures To Prevent Underage Access:

No Sports Wagering Operator shall allow any individual who is either younger than 21 years old, or is a prohibited person, as defined in 205 CMR 238.49, to create a Sports Wagering Account. The Sports Wagering Operator shall employ electronic verification at the time of account establishment with respect to each patron's name, date of birth and Social Security number, or the last four digits of the Social Security number, or other Federal Identification Number, by a Commission-approved national independent reference company or another independent technology approved by the Commission which meets or exceeds the reliability, security, accuracy, privacy and timeliness provided by individual reference service companies. The Sports Wagering Operator shall refuse to establish an account if it finds that any of the information supplied is untrue or incomplete. [205 CMR 248.04\(1\)-\(3\)](#).

**Age Verification Required Upon Registration:**  
Any Person registering for a Sports Wagering Account shall provide Personally Identifiable Information to the Sports Wagering Operator. That information shall include, at a minimum, the following: [...] Any other information sufficient to verify the registrant's identity and to prove the registrant is at least 21 years old. During the registration process, the registrant shall: (a) Not be permitted to register for a Sports Wagering Account if they submit a birth date which indicates that they are younger than 21 years old. [205 CMR 248.03\(1\)\(f\); \(2\)\(a\)](#).

### Immediate Blocking Of Underage Play:

This is not expressly covered by Massachusetts statutes or regulations. However, a system of Internal Controls submitted by a Sports Wagering Operator in accordance with 205 CMR 238.02 shall include commercially reasonable methods to prevent a prohibited person from placing a Sports Wager. (1) For the purposes of 205 CMR 238.33, a prohibited person refers to: (a) Any individual prohibited from Sports Wagering pursuant to 205 CMR 152.00: Individuals Excluded from a Gaming Establishment; (b) Any individual prohibited from Sports Wagering pursuant to 205 CMR 250.00: Protection of Minors and Underage Youth from Sports Wagering; (c) Any individual who is self-excluded from Sports Wagering pursuant to 205 CMR 233.00: Sports Wagering Voluntary Self-exclusion; (d) Any individual who is prohibited from or subject to limitations regarding Sports Wagering pursuant to 205 CMR 254.00: Temporary Prohibition from Sports Wagering, and regulations pertaining to play management and limit setting; (e) Any individual Wagering while not in the authorized geographic boundaries within the Commonwealth; (f) Any individual placing Sports Wagers as agents or proxies for others; (g) Any restricted patron Wagering in violation of their restrictions established in 205 CMR 238.32; (h) Any individual Wagering in violation of state, local or federal law; or (i) Other prohibited Persons as determined by the Commission. [205 CMR 238.33](#).

### Addressing Underage Play At Approved Account:

This is not expressly covered by Massachusetts statutes or regulations. However, all terms and conditions and privacy policies for Sports Wagering Accounts shall be readily accessible to the patron before and after registration. All terms and conditions for Sports Wagering Accounts must address all aspects of the Sports Wagering operation including, but not limited to, all of the following: A statement that only individuals over the age of 21 and located in the authorized geographic boundaries within the Commonwealth may participate in Sports Wagering. [205 CMR 248.06\(2\)\(a\)](#).

### Minimum Age Of 21:

An operator shall not accept: (i) a wager from a person who is less than 21 years of age; or (ii) a credit card. [Chapter 23N, Section 13\(d\), Massachusetts General Law](#).

### Duplicate Accounts Prevented:

No Sports Wagering Operator shall allow a patron to establish more than one username or more than one Sports Wagering Account with the Operator. [205 CMR 248.05\(1\)](#).

The system of internal controls submitted by a Sports Wagering Operator in accordance with 205 CMR 238.00: Uniform Standards of Accounting Procedures and Internal Controls for Sports Wagering shall implement procedures to terminate all accounts of any patron that establishes or seeks to establish more than one account, whether directly or by use of another Person as proxy. Such procedures may allow a patron that establishes or seeks to establish more than one username or more than one account to retain one account provided that the Sports Wagering Operator investigates and makes a good-faith determination that the patron's conduct was not intended to obtain a competitive advantage. [205 CMR 248.05\(2\)](#).

### Age Verification When Adding New Payment Methods:

This is not expressly covered by Massachusetts statutes or regulations.

### Prohibition On Offering Of Credit:

No deposits may be made by credit card, either directly or indirectly, including without limitation through an account funded by credit card, and no Wagering on credit is allowed. [205 CMR 248.10\(3\)](#).

Additionally, a system of Internal Controls submitted by a Sports Wagering Operator in accordance with 205 CMR 238.02 shall include controls relating to the prohibition of a Sports Wager, issuance of cash, or deposit of funds into a Sports Wagering Account that is derived from the extension of credit by affiliates or agents of the Sports Wagering Operator pursuant to M.G.L. c. 23N, § 4(d)(2)(viii). For purposes of 205 CMR 238.27, credit shall not be deemed to have been extended where, although funds have been deposited into a Sports Wagering Account, the Sports Wagering Operator is awaiting actual receipt of such funds in the ordinary course of business. (1) Credit providers such as small amount credit contracts (payday lending) shall not be advertised or marketed to patrons. (2) A patron shall not be referred to a credit provider to finance their Sports Wagering activity. (3) Confidential Information and Personally Identifiable Information related to a patron shall not be provided to any credit provider. [205 CMR 238.27](#).

### Prohibition On Credit Cards:

An operator shall not accept: (i) a wager from a person who is less than 21 years of age; or (ii) a credit card. [Chapter 23N, Section 13\(d\), Massachusetts General Law](#).

A Sports Wagering Operator shall prohibit any use of credit cards, either directly or indirectly, including without limitation through an account funded by credit card, in placing Sports Wagers. [205 CMR 247.07\(7\)](#).

## Research, Education and Treatment

### Financial Commitment To Addressing Gambling-Related Harm:

The commission shall annually assess and collect a \$1,000,000 fee in shares to be determined by the commission against each sports wagering operator that is not a category 1 or category 2 gaming licensee, as defined in section 2 of chapter 23K. The fee collected pursuant to this subsection shall be deposited into the Public Health Trust Fund established in section 58 of said chapter 23K and shall be used for the costs of services and public health programs provided for in said section 58 of said chapter 23K. [Chapter 23N, Section 15\(e\), Massachusetts General Law](#).

There is hereby established and set up on the books of the commonwealth a separate fund to be known as the Public Health Trust Fund. The fund shall consist of fees assessed under section 56 and all other monies credited or transferred to the fund from any other source under law. The secretary of health and human services shall be the trustee of the fund and may only expend monies in the fund, without further appropriation, to assist social service and public health programs dedicated to addressing problems associated with compulsive gambling including, but not limited to, gambling prevention and addiction services, substance abuse services, educational campaigns to mitigate the potential addictive nature of gambling and any studies and evaluations necessary, including the annual research agenda under section 71, to ensure the proper and most effective strategies. [Chapter 23K, Section 58, Massachusetts General Law](#).

Additionally, there shall be established and set up on the books of the commonwealth a Sports Wagering Fund which shall receive revenues collected pursuant to sections 6 and 14. The commission shall be the trustee of the fund and shall

transfer monies from the fund as follows: [...] 9 per cent to the Public Health Trust Fund established in section 58 of section 23K. [An Act Regulating Sports Wagering, Section 17\(5\).](#)

#### Evaluation Through Research Program:

The commission shall develop an annual research agenda in order to understand the social and economic effects of sports wagering in the commonwealth and to obtain scientific information relative to the neuroscience, psychology, sociology, epidemiology and etiology of sports wagering. The secretary of health and human services, with the advice and consent of the commission, may expend funds from the Public Health Trust Fund established in section 58 of chapter 23K to implement the objectives of the sports wagering research agenda; provided, however, that the objectives of the sports wagering research agenda shall, to the extent practicable, be substantially similar to the objectives of the research agenda established under section 71 of said chapter 23K. The sports wagering research agenda shall also include, but not be limited to: (i) an assessment of whether problem sports wagering is comorbid with problem gambling; (ii) an assessment as to whether the individuals participating in sports wagering are different than those who participate in other forms of gaming or gambling; (iii) an assessment of the impact of sports wagering on youth under the age of 25; (iv) an assessment of the impacts of sports wagering on college athletics and professional sports; and (v) the costs of implementing this chapter.

[Chapter 23N, Section 23\(a\), Massachusetts General Law.](#)

Annually, the commission shall make scientifically-based recommendations that reflect the results of the research under clause (a) to the clerks of the senate and house of representatives, the senate and house committees on ways and means, the joint committee on economic development and emerging technologies, the joint committee on mental health, substance use and recovery and the joint committee on public health. The commission shall consider any such recommendations, research and findings in all decisions related to enhancing responsible gambling and mitigating problem sports wagering. The recommendations shall be posted on the commission's website. [Chapter 23N, Section 23\(b\), Massachusetts General Law.](#)

#### Contribution To Public Health Messaging:

This is not expressly covered by Massachusetts statutes or regulations. However, the commission shall prescribe the form of the application for gaming licenses which shall require, but not be limited to [...] an agreement that the applicant shall mitigate the potential negative public health consequences associated with gambling and the operation of a gaming establishment, including: (i) maintaining a smoke-free environment within the gaming establishment under section 22 of chapter 270; (ii) providing complimentary on-site space for an independent substance abuse and mental health counseling service to be selected by the commission; (iii) prominently displaying information on the signs of problem gambling and how to access assistance; (iv) describing a process for individuals to exclude their names and contact information from a gaming licensee's database or any other list held by the gaming licensee for use in marketing or promotional communications; and (v) instituting other public health strategies as determined by the commission.

[Chapter 23K, Section 9\(a\)\(8\), Massachusetts General Law.](#)

#### Play Data Available For Research:

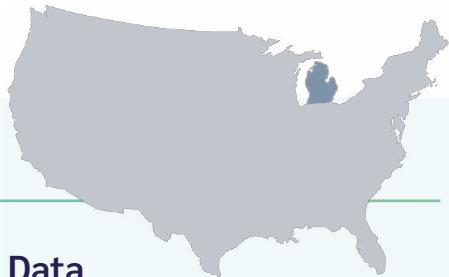
This is not expressly covered by Massachusetts statutes or regulations. However, a Sports Wagering Operator shall collect and aggregate patrons' Confidential Information and Personally Identifiable Information to analyze patron behavior for the purposes of identifying and developing programs and interventions to promote responsible gaming and support problem gamblers, and to monitor and deter Sports Wagering in violation of M.G.L. c. 23N and 205 CMR. The Sports Wagering Operator shall provide a report to the Commission at least every six months on the Sports Wagering Operator's compliance with 205 CMR 257.02(5), including the trends observed in this data and the Sports wagering Operator's efforts to mitigate potential addictive behavior. [205 CMR 257.02\(5\).](#)

MASSACHUSETTS	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	✓
Designated Executive For Responsible Gambling	✓
Annual Review Of Policy	✓
Strategy For Responsible Gambling	✓
Annual Strategy Evaluation and Progress Reporting	✓
Employee Protection Plan	
<b>STAFF TRAINING</b>	
Annual Training	
Additional Training For Customer-Facing Staff	
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	
Promotion Of Responsible Gambling Tools At Account Creation	✓
Addressing Myths Associated With Gambling	
Information On Odds And House Advantage	✓
Preventing Access By Underage/Unauthorized Players	
Risks Associated With Gambling	
Signs Of A Potential Gambling Problem	
Behavior Related To Problem Gambling	
How To Access Personal Data On Responsible Gambling	
Direct Links To Problem Gambling Organization	✓
Promotion Of Responsible Gambling Information	✓
Use Of Data To Promote Responsible Gambling Tools	✓
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	✓
Ability To Set Deposit Limits	✓
Ability To Set Time/Spend Limits	✓
Delayed Implementation For Increased Limits	✓
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	✓
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	✓
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	✓
Self-Exclusion Communication	✓
Self-Exclusion Effective Immediately	
Communication With Excluded Players	✓
Self-Exclusion Renewal	✓
Oversight Of Reinstatement Process	✓
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	
Policies For Customers In Distress	
Monitoring For Signs Of Problem Gambling	✓
Accessible Complaints And Disputes Process	✓
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	✓
Promoting Excessive Gambling	✓
Misleading Players On Chances Of Winning	✓
Appealing To Minors	✓

MASSACHUSETTS	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	✓
Encouraging Problematic Play	✓
Marketing Risk Assessment	
Conditions Of Bonus Offers Clear	✓
Separation Of Responsible Gambling And Product Marketing	✓
Advertising To Adults-Only	✓
Avoiding Higher-Risk Groups	✓
Age-Gating Of Social Media Marketing	✓
Opt-Out/Limits On Advertising Available	✓
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	✓
Encouraging Positive Play	
Platform Accessibility	

EXPRESSLY COVERED	
<b>KNOW YOUR CUSTOMER</b>	
Minimum Age Stated On Platform	✓
Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Immediate Blocking Of Underage Play	
Addressing Underage Play At Approved Account	
Minimum Age Of 21	✓
Duplicate Accounts Prevented	✓
Age Verification When Adding New Payment Methods	
Prohibition On Offering Of Credit	✓
Prohibition On Credit Cards	✓
<b>RESEARCH, EDUCATION AND TREATMENT</b>	
Financial Commitment To Address Gambling-Related Harm	✓
Evaluation Through Research Program	✓
Contribution To Public Health Messaging	
Play Data Available To Research	



## Michigan

Michigan's internet sports betting market launched in January 2021, following passage of enabling legislation in December 2019 and adoption of final regulations in December 2020. Michigan's regulatory structure is set up in such a way that the state's three commercial casinos and 12 Class III gaming tribes may each apply for a sports betting operator license to offer a retail sportsbook at their properties as well as via a single mobile sports betting platform available on a statewide basis.

### Key Market Data

Adult Population:	10.03m
Sports Betting Law:	Lawful Sports Betting Act
Key Sports Betting Regulation:	Internet Sports Betting Rule
Regulatory Authority:	Michigan Gaming Control Board
Sports Betting Market Opened:	January 2021

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

**Policy Commitment To Responsible Gambling:**  
Each sports betting operator's website or internet sports betting platform must display a responsible gaming logo in a manner approved by the board to direct an authorized participant to the sports betting operator's website or internet sports betting platform responsible gaming page. The responsible gaming page must be accessible to an authorized participant during an authorized participant session and must contain [...] a clear statement of the sports betting operator's or internet sports betting platform provider's policy and commitment to responsible gaming. [Rule 432.754, Internet Sports Betting Rule.](#)

**Designated Executive For Responsible Gambling:**

This is not expressly covered by Michigan statutes or regulations.

**Annual Review Of Policy:**

This is not expressly covered by Michigan statutes or regulations.

**Strategy For Responsible Gambling:**

This is not expressly covered by Michigan statutes or regulations.

### Annual Strategy Evaluation and Progress Reporting:

This is not expressly covered by Michigan statutes or regulations.

### Employee Protection Policy:

This is not expressly covered by Michigan statutes or regulations.

### Staff Training

#### Annual Training:

This is not expressly covered by Michigan statutes or regulations.

#### Additional Training For Customer-Facing Staff:

This is not expressly covered by Michigan statutes or regulations.

#### Updates To Training Courses:

This is not expressly covered by Michigan statutes or regulations.

#### Lived Experience In Training Content:

This is not expressly covered by Michigan statutes or regulations.

### Evaluation Of Training Effectiveness:

This is not expressly covered by Michigan statutes or regulations.

## Supporting Informed Decision Making by Players

### Providing Players With Readily Accessible Responsible Gambling Information:

A sports betting operator or internet sports betting platform provider must provide an authorized participant protection information page that must be readily accessible to each authorized participant. The authorized participant protection page must be accessible to an authorized participant throughout an authorized participant session. The authorized participant protection page must contain, at a minimum, [...] information about potential risks associated with excessive participation in internet sports betting, and where to get help related to betting responsibly. [Rule 432.753\(1\)\(i\), Internet Sports Betting Rule](#).

Each sports betting operator's website or internet sports betting platform must display a responsible gaming logo in a manner approved by the [Michigan Gaming Control Board] to direct an authorized participant to the sports betting operator's website or internet sports betting platform responsible gaming page. The responsible gaming page must be accessible to an authorized participant during an authorized participant session and must contain, but is not limited to, the following: (a) A prominent message that states "If you or someone you know has a gambling problem and wants help, call the Michigan Department of Health and Human Services Gambling Disorder Help-line at: 800-270-7117". (b) A direct link to the Michigan Gaming Control Board Compulsive/Problem Gambling website (<https://www.michigan.gov/mgcb/0,4620,7-351-79256-231582,-00.html>) and other organizations based in the United States dedicated to helping people with potential gambling problems. (c) A clear statement of the sports betting operator's or internet sports betting platform provider's policy and commitment to responsible gaming. (d) Other responsible gaming measures required by the [Michigan Gaming Control Board]. [Rule 432.754, Internet Sports Betting Rule](#).

### Practical Tips To Keep Within Limits

This is not expressly covered by Michigan statutes or regulations.

### Promotion Of Responsible Gambling Tools At Account Creation

This is not expressly covered by Michigan statutes or regulations. However, all terms and conditions for internet sports betting accounts must be included in the internal controls of the sports betting operator or internet sports betting platform provider and address all aspects of the internet sports betting operation, including [...] authorized participant's right to set responsible gaming limits and to self-exclude; and, authorized participant's right to suspend his or her internet sports betting account for a period of no less than 72 hours. [Rule 432.752\(1\)\(i-j\), Internet Sports Betting Rule](#).

If the internet sports betting terms and conditions are changed, the sports betting operator or internet sports betting platform provider shall require the authorized participant to acknowledge acceptance of the change. [Rule 432.752\(2\), Internet Sports Betting Rule](#).

### Addressing Myths Associated With Gambling

This is not expressly covered by Michigan statutes or regulations.

### Information On Odds And House Advantage

A sports betting operator or internet sports betting platform provider must adopt comprehensive house rules, which must be approved by the [Michigan Gaming Control Board] and must address, at a minimum: (a) Types of internet sports betting wagers accepted. (b) Minimum and maximum internet sports betting wagers. (c) Description of the process for handling incorrectly posted events, odds, internet sports betting wagers, or results. (d) Method for calculation and payment of winning internet sports betting wagers. (e) Effect of schedule changes. (f) Method of notifying authorized participants of odds or proposition changes. (g) Acceptance of internet sports betting wagers at other than posted terms. (h) Procedures related to pending winning internet sports betting wagers. (i) Method of contacting the sports betting operator or internet sports betting platform provider for questions and complaints. (j) Description of prohibited persons and events and wager types on which internet sports betting wagers may not be accepted under the act and these rules. (k) Methods of funding a wager. (l) Maximum payouts; however, such limits must only be established through limiting the amount of an internet sports betting wager and cannot be applied to reduce the amount paid to an authorized participant as a result of a winning

internet sports betting wager. (m) A policy by which the sports betting operator or internet sports betting platform provider can cancel internet sports betting wagers for obvious errors pursuant to the sports betting operator's or internet sports betting platform provider's internal controls, which must include a definition and procedures for obvious errors. (n) Parlay wager related rules.(o) Rules and procedures for wagering communications. (p) Any other house rule related information the board determines necessary.

[Rule 432.748\(1\), Internet Sports Betting Rule.](#)

The house rules, together with any other information the board considers appropriate, must be conspicuously displayed on the sports betting operator's and its internet sports betting platform provider's internet sports betting website or internet sports betting platform, included in the terms and conditions of internet sports betting accounts, and copies must be made readily available to individuals and authorized participants. [Rule 432.748\(3\), Internet Sports Betting Rule.](#)

#### ***Preventing Access By Underage/Unauthorized Players***

A sports betting operator or internet sports betting platform provider must provide an authorized participant protection information page that must be readily accessible to each authorized participant. The authorized participant protection page must be accessible to an authorized participant throughout an authorized participant session. The authorized participant protection page must contain, at a minimum, [...] notification that underage gambling is a criminal offense and that anyone who facilitates an individual under the age of 21 to place an internet sports betting wager has committed a criminal offense and must be prohibited from internet sports betting; and, notification that an authorized participant is prohibited from allowing any other individual to access or use his or her internet sports betting account. [Rule 432.753\(1\)\(f-g\), Internet Sports Betting Rule.](#)

#### ***Risks Associated With Gambling***

A sports betting operator or internet sports betting platform provider must provide an authorized participant protection information page that must be readily accessible to each authorized participant. The authorized participant protection page must be accessible to an authorized participant throughout an authorized participant session. The authorized participant protection page must contain, at a

minimum, [...] Information about potential risks associated with excessive participation in internet sports betting, and where to get help related to betting responsibly. [Rule 432.753\(1\)\(i\), Internet Sports Betting Rule.](#)

#### ***Signs Of A Potential Gambling Problem***

This is not expressly covered by Michigan statutes or regulations.

#### ***Behavior Related To Problem Gambling***

This is not expressly covered by Michigan statutes or regulations.

#### ***How To Access Personal Data On Responsible Gambling***

All terms and conditions for internet sports betting accounts must be included in the internal controls of the sports betting operator or internet sports betting platform provider and address all aspects of the internet sports betting operation, including [...] availability of internet sports betting account statements detailing the authorized participant's internet sports betting account activity. [Rule 432.752\(e\), Internet Sports Betting Rule.](#)

Additionally, a sports betting operator or internet sports betting platform provider must provide an authorized participant protection information page that must be readily accessible to each authorized participant. The authorized participant protection page must be accessible to an authorized participant throughout an authorized participant session and must contain [...] a method for the authorized participant to obtain his or her internet sports betting account and game history from the sports betting operator or internet sports betting platform provider. [Rule 432.753\(1\)\(e\), Internet Sports Betting Rule.](#)

Finally, an internet sports betting platform must provide an account statement with account details to an authorized participant on demand, which must include detailed account activity for at least 6 months. In addition, an internet sports betting platform must, upon request, be capable of providing a summary statement of all authorized participant activity during the past 2 years. Information provided on the summary statement must include but not be limited to the following: (a) Deposits to the internet sports betting account. (b) Withdrawals from the internet sports betting account. (c) Win or loss statistics. (d) Beginning and ending internet sports betting account balances. (e) Self-imposed limit history, if applicable. [Rule 432.756, Internet Sports](#)

### Betting Rule.

#### ***Direct Links To Problem Gambling Organization***

Each sports betting operator's website or internet sports betting platform must display a responsible gaming logo in a manner approved by the [Michigan Gaming Control Board] to direct an authorized participant to the sports betting operator's website or internet sports betting platform responsible gaming page. The responsible gaming page must be accessible to an authorized participant during an authorized participant session and must contain, but is not limited to, the following: (b) A direct link to the Michigan Gaming Control Board Compulsive/Problem Gambling website [...] and other organizations based in the United States dedicated to helping people with potential gambling problems. [Rule 432.754, Internet Sports Betting Rule.](#)

#### **Promotion Of Responsible Gambling Information:**

Each sports betting operator's website or internet sports betting platform must display a responsible gaming logo in a manner approved by the [Michigan Gaming Control Board] to direct an authorized participant to the sports betting operator's website or internet sports betting platform responsible gaming page. The responsible gaming page must be accessible to an authorized participant during an authorized participant session and must contain, but is not limited to, the following: (a) A prominent message that states "If you or someone you know has a gambling problem and wants help, call the Michigan Department of Health and Human Services Gambling Disorder Help-line at: 800-270-7117". (b) A direct link to the Michigan Gaming Control Board Compulsive/Problem Gambling website [...] and other organizations based in the United States dedicated to helping people with potential gambling problems. (c) A clear statement of the sports betting operator's or internet sports betting platform provider's policy and commitment to responsible gaming. (d) Other responsible gaming measures required by the [Michigan Gaming Control Board]. [Rule 432.754, Internet Sports Betting Rule.](#)

Additionally, a sports betting operator or internet sports betting platform provider must provide an authorized participant protection information page that must be readily accessible to each authorized participant. The authorized participant protection page must be accessible to an authorized participant throughout an authorized participant session. The

authorized participant protection page must contain, at a minimum, [...] Information about potential risks associated with excessive participation in internet sports betting, and where to get help related to betting responsibly. [Rule 432.753\(1\)\(i\), Internet Sports Betting Rule.](#)

#### **Use Of Data To Promote Responsible Gambling Tools:**

This is not expressly covered by Michigan statutes or regulations.

#### **Evaluation Of Responsible Gambling Tool Adoption:**

This is not expressly covered by Michigan statutes or regulations.

#### **Expert Input Into Responsible Gambling Resources:**

This is not expressly covered by Michigan statutes or regulations.

#### **Promotion Of Responsible Gambling On Social Media:**

This is not expressly covered by Michigan statutes or regulations.

#### **Testing Of External Links:**

This is not expressly covered by Michigan statutes or regulations.

### **Time and Budget Management**

#### **Instant Access To Personal Responsible Gambling Data:**

All terms and conditions for internet sports betting accounts must be included in the internal controls of the sports betting operator or internet sports betting platform provider and address all aspects of the internet sports betting operation, including [...] availability of internet sports betting account statements detailing the authorized participant's internet sports betting account activity. [Rule 432.752\(e\), Internet Sports Betting Rule.](#)

Additionally, a sports betting operator or internet sports betting platform provider must provide an authorized participant protection information page that must be readily accessible to each authorized participant. The authorized participant protection page must be accessible to an authorized participant throughout an authorized participant session and must contain [...] a method for the authorized participant to obtain his or her internet sports betting

account and game history from the sports betting operator or internet sports betting platform provider. [Rule 432.753\(1\)\(e\), Internet Sports Betting Rule](#).

Finally, an internet sports betting platform must provide an account statement with account details to an authorized participant on demand, which must include detailed account activity for at least 6 months. In addition, an internet sports betting platform must, upon request, be capable of providing a summary statement of all authorized participant activity during the past 2 years. Information provided on the summary statement must include but not be limited to the following: (a) Deposits to the internet sports betting account. (b) Withdrawals from the internet sports betting account. (c) Win or loss statistics. (d) Beginning and ending internet sports betting account balances. (e) Self-imposed limit history, if applicable. [Rule 432.756, Internet Sports Betting Rule](#).

**Mandatory Limit Setting At Account Creation:**  
This is not expressly covered by Michigan statutes or regulations. However, authorized participants must be provided with an easy and obvious method to impose limitations for internet sports betting parameters including, but not limited to, deposits, wagers and time-based limitations. [Rule 432.753\(2\), Internet Sports Betting Rule](#).

The self-imposed limitations must be available to the authorized participant immediately after the internet sports betting account is created, when placing a deposit into his or her internet sports betting account, and upon logging into his or her internet sports betting account. [Rule 432.753\(3\), Internet Sports Betting Rule](#).

**Promotion Of Limits On Platform:**  
This is not expressly covered by Michigan statutes or regulations. However, the self-imposed limitations must be available to the authorized participant immediately after the internet sports betting account is created, when placing a deposit into his or her internet sports betting account, and upon logging into his or her internet sports betting account. [Rule 432.753\(3\), Internet Sports Betting Rule](#).

**Deposit Limits:**  
Authorized participants must be provided with an easy and obvious method to impose limitations for internet sports betting parameters including, but not limited to, deposits, wagers and time-based limitations. [Rule 432.753\(2\), Internet Sports Betting Rule](#).

### Time/Spend Limits:

Authorized participants must be provided with an easy and obvious method to impose limitations for internet sports betting parameters including, but not limited to, deposits, wagers and time-based limitations. [Rule 432.753\(2\), Internet Sports Betting Rule](#).

### Delayed Implementation For Increased Limits:

Authorized participants must be provided with an easy and obvious method to impose limitations for internet sports betting parameters including, but not limited to, deposits, wagers and time-based limitations. [Rule 432.753\(2\), Internet Sports Betting Rule](#).

Once established by an authorized participant and implemented by the internet sports betting platform, it must only be possible to reduce the severity of self-imposed limitations upon 24 hours' notice, or as required by the [Michigan Gaming Control Board]. [Rule 432.753\(2\)\(c\), Internet Sports Betting Rule](#).

### Prohibition On Reverse Withdrawals:

This is not expressly covered by Michigan statutes or regulations.

### Restriction On Promotions During Withdrawals:

This is not expressly covered by Michigan statutes or regulations.

## Time-Out and Self-Exclusion

### Time-Out Tool Available:

All terms and conditions for internet sports betting accounts must be included in the internal controls of the sports betting operator or internet sports betting platform provider and address all aspects of the internet sports betting operation, including [...] authorized participant's right to suspend his or her internet sports betting account for a period of no less than 72 hours. [Rule 432.752\(1\)\(j\), Internet Sports Betting Rule](#).

An internet sports betting platform must employ a mechanism that places an internet sports betting account in a suspended mode when requested by the authorized participant for a specified period of time, which must not be less than 72 hours. [Rule 432.759\(1\)\(a\), Internet Sports Betting Rule](#).

### Self-Exclusion Accessibility:

A sports betting operator or internet sports betting platform provider must provide an authorized

participant protection information page that must be readily accessible to each authorized participant. The authorized participant protection page must be accessible to an authorized participant throughout an authorized participant session. The authorized participant protection page must contain [...] a list of the available authorized participant protection measures that can be invoked by the authorized participant, such as self-imposed limits, and information on how to invoke those measures. [Rule 432.753\(j\), Internet Sports Betting Rule](#).

The board shall establish a responsible gaming database that contains a list of individuals who are prohibited from establishing an internet sports betting account or participating in internet sports betting offered by a sports betting operator. [Rule 432.771\(1\), Internet Sports Betting Rule](#).

An individual may have his or her name placed in the responsible gaming database for a period of 1 or 5 years by submitting a request in the manner and form prescribed by the executive director. [Rule 432.772\(1\), Internet Sports Betting Rule](#).

Any individual requesting placement in the self-exclusion list must submit through his or her internet sports betting account or by another means authorized by the board, a completed request for self-exclusion. [Rule 432.774\(4\), Internet Sports Betting Rule](#).

#### **Self-Exclusion At Product Level:**

This is not expressly covered by Michigan statutes or regulations.

#### **Self-Exclusion Length:**

The [Michigan Gaming Control B]oard shall establish a responsible gaming database that contains a list of individuals who are prohibited from establishing an internet sports betting account or participating in internet sports betting offered by a sports betting operator. [Rule 432.771\(1\), Internet Sports Betting Rule](#).

An individual may have his or her name placed in the responsible gaming database for a period of 1 or 5 years by submitting a request in the manner and form prescribed by the executive director. [Rule 432.772\(1\), Internet Sports Betting Rule](#).

Any individual requesting placement in the self-exclusion list must submit through his or her internet sports betting account or by another means authorized by the board, a completed request for self-exclusion. [Rule 432.774\(4\), Internet Sports Betting Rule](#).

If a sports betting operator or internet sports betting platform provider prohibits a voluntarily-excluded person in the responsible gaming database from engaging in other forms of gaming authorized by law in this state or in another jurisdiction, that limitation shall only be for the 1 or 5 year placement chosen by the voluntarily-excluded person. [Rule 432.772\(4\), Internet Sports Betting Rule](#).

#### **Self-Exclusion Communication:**

Any individual requesting placement in the self-exclusion list must submit through his or her internet sports betting account or by another means authorized by the board, a completed request for self-exclusion. [Rule 432.774\(4\), Internet Sports Betting Rule](#).

#### **Self-Exclusion Effective Immediately:**

This is not expressly covered by Michigan statutes or regulations. However, authorized participants must be provided with an easy and obvious method to impose limitations for internet sports betting parameters including, but not limited to, deposits, wagers and time-based limitations. Upon receiving any self-imposed limitation order, the sports betting operator or internet sports betting platform provider must ensure that all specified limits are correctly implemented immediately or at the time that was clearly indicated to the authorized participant. [Rule 432.753\(2\), Internet Sports Betting Rule](#).

#### **Communication with Excluded Players:**

Regarding advertising and marketing restrictions, a sports betting operator or internet sports betting platform provider may disclose the names of voluntarily-excluded persons on the self-exclusion list to a person licensed or registered by the board for the purpose of allowing the third-party to remove the names of such individuals from a targeted mailing or other advertising or promotion to be made on behalf of a sports betting operator or internet sports betting platform provider. [Rule 432.774\(5\), Internet Sports Betting Rule](#).

A licensed or registered third-party that obtains the self-exclusion list from a sports betting operator or internet sports betting platform provider is permitted to use the list solely to exclude names and other information from targeted mailings or other advertising or promotion made on behalf of the sports betting operator or internet sports betting platform provider. [Rule 432.774\(6\), Internet Sports Betting Rule](#).

### **Self-Exclusion Renewal:**

This is not expressly covered by Michigan statutes or regulations.

### **Oversight Of Reinstatement Process:**

This is not expressly covered by Michigan statutes or regulations. However, an internet sports betting platform must employ a mechanism that places an internet sports betting account in a suspended mode when requested by the authorized participant for a specified period of time, which must not be less than 72 hours. [Rule 432.759\(1\)\(a\), Internet Sports Betting Rule](#). A suspended account may be restored for any of the following reasons: (a) Upon expiration of the time period established by the authorized participant. (b) If authorized by the board. (c) When the authorized participant is no longer a prohibited person. (d) When the sports betting operator or internet sports betting platform provider has lifted the suspended status.

[Rule 432.759\(3\), Internet Sports Betting Rule](#).

## **Customer Support**

### **Customer Service Easily Accessible:**

This is not expressly covered by Michigan statutes or regulations. However, each sports betting operator's website or internet sports betting platform must display a responsible gaming logo in a manner approved by the [Michigan Gaming Control Board] to direct an authorized participant to the sports betting operator's website or internet sports betting platform responsible gaming page. The responsible gaming page must be accessible to an authorized participant during an authorized participant session and must contain, but is not limited to, the following: (a) A prominent message that states "If you or someone you know has a gambling problem and wants help, call the Michigan Department of Health and Human Services Gambling Disorder Help-line at: 800-270-7117". (b) A direct link to the Michigan Gaming Control Board Compulsive/Problem Gambling website [...] and other organizations based in the United States dedicated to helping people with potential gambling problems. (c) A clear statement of the sports betting operator's or internet sports betting platform provider's policy and commitment to responsible gaming. (d) Other responsible gaming measures required by the [Michigan Gaming Control Board].

[Rule 432.754, Internet Sports Betting Rule](#).

### **Policies For Customers In Distress:**

This is not expressly covered by Michigan statutes or

regulations.

### **Monitoring For Signs Of Problem Gambling:**

This is not expressly covered by Michigan statutes or regulations.

### **Accessible Complaints And Disputes Process:**

A sports betting operator or internet sports betting platform provider must include on its internet sports betting platform a clear mechanism to advise authorized participants of their right to make a complaint against the sports betting operator or internet sports betting platform provider, including information explaining how complaints can be filed, how complaints are resolved, and how the authorized participant may submit a complaint to the [Michigan Gaming Control Board]. [Rule 432.741\(1\), Internet Sports Betting Rule](#).

A sports betting operator or internet sports betting platform provider must attempt to resolve all complaints with the authorized participant. [Rule 432.741\(2\), Internet Sports Betting Rule](#).

A sports betting operator or internet sports betting platform provider must investigate each complaint and provide a response to the authorized participant within 10 calendar days after receipt of the complaint. [Rule 432.741\(3\), Internet Sports Betting Rule](#).

In its response, the sports betting operator or internet sports betting platform provider must advise the authorized participant of his or her right to submit the complaint to the board in the form and manner prescribed by the [Michigan Gaming Control Board]. [Rule 432.741\(4\), Internet Sports Betting Rule](#).

The complaint and the sports betting operator's or internet sports betting platform provider's response must be made in writing. [Rule 432.741\(5\), Internet Sports Betting Rule](#).

## **Marketing and Advertising**

### **Marketing Policy Statement:**

This is not expressly covered by Michigan statutes or regulations.

### **Marketing To Avoid:**

#### *Promoting Gambling As A Solution To Financial Problems*

This is not expressly covered by Michigan statutes or regulations.

#### *Promotion Of Excessive Gambling*

This is not expressly covered by Michigan statutes or regulations.

#### ***Misleading Players On Chances of Winning***

This is not expressly covered by Michigan statutes or regulations.

#### ***Appealing To Minors***

This is not expressly covered by Michigan statutes or regulations.

#### ***Presenting Gambling As Risk-Free***

This is not expressly covered by Michigan statutes or regulations.

#### ***Encouraging Problematic Play***

This is not expressly covered by Michigan statutes or regulations.

#### **Marketing Risk Assessment:**

This is not expressly covered by Michigan statutes or regulations.

#### **Conditions Of Bonus Offers Clear:**

All bonus and promotional wagering offers must be stated in clear and unambiguous terms and must be accessible by the authorized participant after the offer is accepted and before completion. [Rule 432.749\(2\)\(b\), Internet Sports Betting Rule](#).

All tournaments or contests, bonus and promotional wagering, advertising, and player loyalty programs offered or conducted by a sports betting operator or internet sports betting platform provider on the internet sports betting platform must comply with the technical standards adopted in R 432.733(2), as applicable. [Rule 432.749\(5\), Internet Sports Betting Rule](#).

#### **Separation Of Responsible Gambling And Product Marketing:**

This is not expressly covered by Michigan statutes or regulations.

#### **Advertising To Adults-Only:**

This is not expressly covered by Michigan statutes or regulations.

#### **Avoiding Higher-Risk Groups:**

This is not expressly covered by Michigan statutes or regulations. However, a sports betting operator or internet sports betting platform provider may disclose the names of voluntarily-excluded persons on the self-exclusion list to a person licensed or registered by the board for the purpose of allowing the third-

party to remove the names of such individuals from a targeted mailing or other advertising or promotion to be made on behalf of a sports betting operator or internet sports betting platform provider. [Rule 432.774\(5\), Internet Sports Betting Rule](#).

A licensed or registered third-party that obtains the self-exclusion list from a sports betting operator or internet sports betting platform provider is permitted to use the list solely to exclude names and other information from targeted mailings or other advertising or promotion made on behalf of the sports betting operator or internet sports betting platform provider. [Rule 432.774\(6\), Internet Sports Betting Rule](#).

#### **Age-Gating Of Social Media Marketing:**

This is not expressly covered by Michigan statutes or regulations.

#### **Opt-Out/Limits On Advertising Available:**

This is not expressly covered by Michigan statutes or regulations. However, a sports betting operator or internet sports betting platform provider may disclose the names of voluntarily-excluded persons on the self-exclusion list to a person licensed or registered by the board for the purpose of allowing the third-party to remove the names of such individuals from a targeted mailing or other advertising or promotion to be made on behalf of a sports betting operator or internet sports betting platform provider. [Rule 432.774\(5\), Internet Sports Betting Rule](#).

## **Game Play**

#### **Games Display Bets, Wins, Losses And Account Balances As Cash:**

This is not expressly covered by Michigan statutes or regulations. However, an internet sports betting platform must provide an account statement with account details to an authorized participant on demand, which must include detailed account activity for at least 6 months. In addition, an internet sports betting platform must, upon request, be capable of providing a summary statement of all authorized participant activity during the past 2 years. Information provided on the summary statement must include but not be limited to the following: (a) Deposits to the internet sports betting account. (b) Withdrawals from the internet sports betting account. (c) Win or loss statistics. (d) Beginning and ending internet sports betting account balances. (e) Self-imposed limit history, if applicable. [Rule 432.756](#),

### Internet Sports Betting Rule.

#### **Site Avoids Reinforcing Myths:**

This is not expressly covered by Michigan statutes or regulations.

#### **Responsible Gambling Review Of New Game Features:**

This is not expressly covered by Michigan statutes or regulations. However, any change or modification to the internet sports betting platform that impacts a regulated feature of an approved internet sports betting platform, unless otherwise permitted by the board, requires submission to and approval by the board before the implementation of the change or modification. [Rule 432.737a\(1\), Internet Sports Betting Rule.](#)

Additionally, before any sports betting operator or internet sports betting platform provider may accept internet sports betting wagers on an event category or internet sports betting wagers of a particular wager type, the event category or wager type must be approved by the board. The board may require an appropriate test or experimental period, under such terms and conditions the board considers appropriate, before granting final approval to an event category or wager type. [Rule 432.745\(1-2\), Internet Sports Betting Rule.](#)

#### **Communications Do Not Encourage Increased Play Or Chasing Losses:**

This is not expressly covered by Michigan statutes or regulations.

#### **Encouraging Positive Play:**

This is not expressly covered by Michigan statutes or regulations. However, each sports betting operator's website or internet sports betting platform must display a responsible gaming logo in a manner approved by the [Michigan Gaming Control Board] to direct an authorized participant to the sports betting operator's website or internet sports betting platform responsible gaming page. The responsible gaming page must be accessible to an authorized participant during an authorized participant session and must contain, but is not limited to, the following: (a) A prominent message that states "If you or someone you know has a gambling problem and wants help, call the Michigan Department of Health and Human Services Gambling Disorder Help-line at: 800-270-7117". (b) A direct link to the Michigan Gaming Control Board Compulsive/Problem Gambling website

[...] and other organizations based in the United States dedicated to helping people with potential gambling problems. (c) A clear statement of the sports betting operator's or internet sports betting platform provider's policy and commitment to responsible gaming. (d) Other responsible gaming measures required by the [Michigan Gaming Control Board].

#### [Rule 432.754, Internet Sports Betting Rule.](#)

Additionally, a sports betting operator or internet sports betting platform provider must provide an authorized participant protection information page that must be readily accessible to each authorized participant. The authorized participant protection page must be accessible to an authorized participant throughout an authorized participant session. The authorized participant protection page must contain, at a minimum, [...] Information about potential risks associated with excessive participation in internet sports betting, and where to get help related to betting responsibly. [Rule 432.753\(1\)\(i\), Internet Sports Betting Rule.](#)

#### **Platform Accessibility:**

This is not expressly covered by Michigan statutes or regulations.

### **Know Your Customer**

#### **Minimum Age Stated On Platform:**

A sports betting operator or internet sports betting platform provider must provide an authorized participant protection information page that must be readily accessible to each authorized participant. The authorized participant page must be accessible to an authorized participant throughout an authorized participant session and must contain, at a minimum [...] notification that underage gambling is a criminal offense and that anyone who facilitates an individual under the age of 21 to place an internet sports betting wager has committed a criminal offense and must be prohibited from internet sports betting. [Rule 432.753\(1\)\(f\), Internet Sports Betting Rule.](#)

Additionally, all terms and conditions for internet sports betting accounts must be included in the internal controls of the sports betting operator or internet sports betting platform provider and address all aspects of the internet sports betting operation, including [...] a legal age policy, including a statement that it is a criminal offense to allow an individual who is under the age of 21 to participate in internet sports betting. [Rule 432.752\(1\)\(g\), Internet Sports Betting](#)

[Rule.](#)

### Measures To Prevent Underage Access:

Only an individual who is 21 years of age or older and not a prohibited person may create an internet sports betting account, deposit funds, or participate in internet sports betting wagering. The sports betting operator or internet sports betting platform provider must deny the ability to create an internet sports betting account, deposit funds, or participate in internet sports betting wagering to any individual who is under 21 years of age or is a prohibited person. [Rule 432.751a\(2\), Internet Sports Betting Rule](#).

Third-party service providers may be used for age and identity verification of individuals attempting to create internet sports betting accounts. [Rule 432.751a\(4\), Internet Sports Betting Rule](#).

### Age Verification Required Upon Registration:

A sports betting operator or internet sports betting platform provider must verify an individual's identity before allowing that individual to create an internet sports betting account and place an internet sports betting wager. [Rule 432.751a\(1\), Internet Sports Betting Rule](#).

Only an individual who is 21 years of age or older and not a prohibited person may create an internet sports betting account, deposit funds, or participate in internet sports betting wagering. The sports betting operator or internet sports betting platform provider must deny the ability to create an internet sports betting account, deposit funds, or participate in internet sports betting wagering to any individual who is under 21 years of age or is a prohibited person. [Rule 432.751a\(2\), Internet Sports Betting Rule](#).

Lastly, to establish an internet sports betting account, a sports betting operator or internet sports betting platform provider must [...] record the authorized participant's acknowledgment that the legal age for internet sports betting is 21, and that he or she is prohibited from allowing any other individual to access or use his or her internet sports betting account. [Rule 432.755\(h\), Internet Sports Betting Rule](#).

### Immediate Blocking Of Underage Play:

An internet sports betting platform must employ a mechanism that places an internet sports betting account in a suspended mode: Upon a determination that an authorized participant is a prohibited person;

or When initiated by a sports betting operator or internet sports betting platform provider that has evidence that indicates [...] a violation of the internet sports betting account terms and conditions has taken place on an authorized participant's internet sports betting account. [Rule 432.759\(1\), Internet Sports Betting Rule](#).

Additionally, a sports betting operator or internet sports betting platform provider must have a documented system of internal controls for the handling of authorized participants or other individuals discovered to be using internet sports betting accounts in a fraudulent manner, including [...] the suspension of any internet sports betting account discovered to be providing fraudulent access to prohibited persons. [Rule 432.751c, Internet Sports Betting Rule](#).

### Addressing Underage Play At Approved Account:

This is not expressly covered by Michigan statutes or regulations. However, to establish an internet sports betting account, a sports betting operator or internet sports betting platform provider must [...] record the authorized participant's acknowledgment that the legal age for internet sports betting is 21, and that he or she is prohibited from allowing any other individual to access or use his or her internet sports betting account. [Rule 432.755\(h\), Internet Sports Betting Rule](#).

### Minimum Age Of 21:

Only an individual who is 21 years of age or older and not a prohibited person may create an internet sports betting account, deposit funds, or participate in internet sports betting wagering. The sports betting operator or internet sports betting platform provider must deny the ability to create an internet sports betting account, deposit funds, or participate in internet sports betting wagering to any individual who is under 21 years of age or is a prohibited person. [Rule 432.751a\(2\), Internet Sports Betting Rule](#).

### Duplicate Accounts Prevented:

A sports betting operator or internet sports betting platform provider shall limit each authorized participant to one internet sports betting account and username. [Rule 432.751\(1\), Internet Sports Betting Rule](#).

A sports betting operator or internet sports betting

platform provider must implement internal controls and publish procedures to terminate all accounts of any individual who establishes or seeks to establish multiple active internet sports betting accounts, whether directly or by use of another individual as proxy. [Rule 432.751\(3\), Internet Sports Betting Rule](#).

#### **Age Verification When Adding New Payment Methods:**

This is not expressly covered by Michigan statutes or regulations.

#### **Prohibition On Offering Of Credit:**

This is not expressly covered by Michigan statutes or regulations.

#### **Prohibition On Credit Cards:**

This is not expressly covered by Michigan statutes or regulations. In fact, an authorized participant's internet sports betting account may be funded through the use of [...] an authorized participant's credit or debit card. [Rule 432.755a, Internet Sports Betting Rule](#).

### **Research, Education and Treatment**

#### **Financial Commitment To Addressing Gambling-Related Harm:**

The internet sports betting fund is created in the state treasury. The [Michigan Gaming Control Board] shall expend money from the fund, on appropriation, for all of the following: [...] \$500,000 to the compulsive gaming prevention fund. [Section 432.416, Lawful Sports Betting Act](#).

#### **Evaluation Through Research Program:**

This is not expressly covered by Michigan statutes or regulations.

#### **Contribution To Public Health Messaging:**

This is not expressly covered by Michigan statutes or regulations. In practice, however, the Michigan Gaming Control Board promotes responsible gaming and offers information and resources on its [website](#). The board also runs a "[Don't Regret The Bet](#)" [campaign](#).

#### **Play Data Available For Research:**

This is not expressly covered by Michigan statutes or regulations.

MICHIGAN	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	✓
Designated Executive For Responsible Gambling	
Annual Review Of Policy	
Strategy For Responsible Gambling	
Annual Strategy Evaluation and Progress Reporting	
Employee Protection Plan	
<b>STAFF TRAINING</b>	
Annual Training	
Additional Training For Customer-Facing Staff	
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	
Promotion Of Responsible Gambling Tools At Account Creation	
Addressing Myths Associated With Gambling	
Information On Odds And House Advantage	✓
Preventing Access By Underage/Unauthorized Players	✓
Risks Associated With Gambling	✓
Signs Of A Potential Gambling Problem	
Behavior Related To Problem Gambling	
How To Access Personal Data On Responsible Gambling	✓
Direct Links To Problem Gambling Organization	✓
Promotion Of Responsible Gambling Information	✓
Use Of Data To Promote Responsible Gambling Tools	
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	✓
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	
Ability To Set Deposit Limits	✓
Ability To Set Time/Spend Limits	✓
Delayed Implementation For Increased Limits	✓
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	✓
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	✓
Self-Exclusion Communication	✓
Self-Exclusion Effective Immediately	
Communication With Excluded Players	✓
Self-Exclusion Renewal	
Oversight Of Reinstatement Process	
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	
Policies For Customers In Distress	
Monitoring For Signs Of Problem Gambling	
Accessible Complaints And Disputes Process	✓
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	
Promoting Excessive Gambling	
Misleading Players On Chances Of Winning	
Appealing To Minors	

MICHIGAN	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	
Encouraging Problematic Play	
Marketing Risk Assessment	
Conditions Of Bonus Offers Clear	✓
Separation Of Responsible Gambling And Product Marketing	
Advertising To Adults-Only	
Avoiding Higher-Risk Groups	
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	
Encouraging Positive Play	
Platform Accessibility	

EXPRESSLY COVERED	
<b>KNOW YOUR CUSTOMER</b>	
Minimum Age Stated On Platform	✓
Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Immediate Blocking Of Underage Play	✓
Addressing Underage Play At Approved Account	
Minimum Age Of 21	✓
Duplicate Accounts Prevented	✓
Age Verification When Adding New Payment Methods	
Prohibition On Offering Of Credit	
Prohibition On Credit Cards	
<b>RESEARCH, EDUCATION AND TREATMENT</b>	
Financial Commitment To Address Gambling-Related Harm	✓
Evaluation Through Research Program	
Contribution To Public Health Messaging	
Play Data Available To Research	



## Nevada

Nevada was exempted from the 1992 federal law that banned expanded sports betting until it was struck down by the U.S. Supreme Court in May 2018. The state has offered mobile sports wagering since 2010, making it the oldest online sports wagering market in the country. There are no limits on the number of licenses available in the state but current regulations require accounts to be established in-person at a land-based casino or other location. Sports wagering is subject to oversight by the Nevada Gaming Control Board and Nevada Gaming Commission.

### Key Market Data

Adult Population:	3.19m
Sports Betting Law:	NRS 463.745 - 785
Key Sports Betting Regulation:	Regulation 5, Regulation 5A, Regulation 22, Technical Standard 4
Regulatory Authority:	Nevada Gaming Control Board (NGCB); Nevada Gaming Commission
Sports Betting Market Opened:	2010

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

### Policy Commitment To Responsible Gambling:

This is not expressly covered by Nevada statutes or regulations. However, operators must provide for the prominent display of the following information on a page which, by virtue of the construction of the website, authorized players must access before beginning a gambling session:

1. The full name of the operator and address from which it carries on business;
2. A statement that the operator is licensed and regulated by the Commission;
3. The operator's license number;
4. A statement that persons under the age of 21 are not permitted to engage in interactive gaming;
5. A statement that persons located in a jurisdiction where interactive gaming is not legal are not permitted to engage in interactive gaming; and Regulation 5A, Operation of Interactive Gaming Page 7 (Rev. 10/19)
6. Active links to the following:
  - a. Information explaining how disputes are

resolved;

- b. A problem gambling website that is designed to offer information pertaining to responsible gaming;
- c. The Board's website;
- d. A website that allows for an authorized player to choose to be excluded from engaging in interactive gaming; and
- e. A link to the house rules adopted by the operator.

### Regulation 5A.150.

Licensees shall conspicuously display and make available to patrons, upon access to their wagering account, the following responsible gambling message: [Licensee's name] encourages you to gamble responsibly. For problem gambling information and assistance, call the 24-hour confidential Problem Gamblers HelpLine at 1- 800-522-4700, or visit [www.WhenTheFunStops.org](http://www.WhenTheFunStops.org). If either the helpline number or website address changes, the Chair may administratively approve the use of an alternative helpline number or website address. Regulation 5.225(18)(b).

### Designated Executive For Responsible Gambling:

This is not expressly covered by Nevada statutes or regulations.

### Annual Review Of Policy:

This is not expressly covered by Nevada statutes or regulations.

### Strategy For Responsible Gambling:

Each operator shall establish, maintain, implement and comply with standards that the Chair [of the Nevada Gaming Control Board] shall adopt and publish pursuant to the provisions of Regulation 6.090. Such minimum standards shall include internal controls for [...] Promoting responsible interactive gaming and preventing individuals who have self-excluded from engaging in interactive gaming. Such internal controls shall include provisions for substantial compliance with Regulation 5.170. [Regulation 5A.070\(9\), Operation of Interactive Gaming.](#)

### Annual Strategy Evaluation and Progress Reporting:

This is not expressly covered by Nevada statutes or regulations.

### Employee Protection Policy:

This is not expressly covered by Nevada statutes or regulations.

## Staff Training

### Annual Training:

Operators must have and put into effect policies and procedures for self-exclusion and take all reasonable steps to immediately refuse service or to otherwise prevent an individual who has self-excluded from participating in interactive gaming. These policies and procedures include without limitation the following [...] Employee training to ensure enforcement of these policies and procedures. [Regulation 5A.130\(c\).](#)

### Additional Training For Customer-Facing Staff:

This is not expressly covered by Nevada statutes or regulations.

### Updates To Training Courses:

This is not expressly covered by Nevada statutes or regulations.

### Lived Experience In Training Content:

This is not expressly covered by Nevada statutes or regulations.

### Evaluation Of Training Effectiveness:

This is not expressly covered by Nevada statutes or regulations.

## Supporting Informed Decision Making by Players

### Providing Players With Readily Accessible Responsible Gambling Information:

In addition to the requirements established pursuant to Regulation 5.225, an operator shall comply with the following for interactive gaming accounts:

4. An operator shall ensure that an authorized player has the ability, through the authorized player's interactive gaming account, to select responsible gambling options that include without limitation:
  - a. Loss limits establishing the net loss that can occur within a specified period of time;
  - b. Deposit limits establishing the amount of total deposits an authorized player can make to his or her interactive gaming account within a specified period of time;
  - c. Tournament limits establishing the total dollar amount of tournament entries a patron can purchase within a specified period of time;
  - d. Buy in limit establishing the total amount of funds an authorized player can allocate for the play of poker within a specified period of time, exclusive of tournament entries purchased;
  - e. Play time limits establishing the total amount of time available for play during a specified period of time; and
  - f. Time based exclusion from gambling settings.

[Regulation 5A.120\(4\).](#)

### Practical Tips To Keep Within Limits

This is not expressly covered by Nevada statutes or regulations.

### Promotion Of Responsible Gambling Tools At Account Creation

This is not expressly covered by Nevada statutes or

regulations. However, licensees shall ensure that its patrons have the ability to select responsible gambling options associated with their wagering account that include deposit limits establishing the amount of total deposits a patron can make to their wagering account within a specified period of time. [Regulation 5.225\(18\)\(a\)](#).

#### ***Addressing Myths Associated With Gambling***

This is not expressly covered by Nevada statutes or regulations.

#### ***Information On Odds And House Advantage***

Each operator shall adopt, and adhere to written, comprehensive house rules governing wagering transactions by and between authorized players that are available for review at all times by authorized players through a conspicuously displayed link. Such house rules shall include, but not be limited to, specifying the following: 1. Clear and concise explanation of all fees; 2. The rules of play of a game; 3. Any monetary wagering limits; and 4. Any time limits pertaining to the play of a game. Prior to adopting or amending such house rules, an operator shall submit such rules to the Chair for the Chair's approval. [Regulation 5A.100](#).

#### ***Preventing Access By Underage/Unauthorized Players***

1. Mobile gaming systems must employ a mechanism approved by the chairman which is capable of verifying that the mobile communications device is being operated by an authorized person.
2. The mechanism used to verify that the mobile communications device is being operated by an authorized person must be capable of being initiated both on demand and on a regular basis.
3. Authorization information transmitted by the mobile communications device to the mobile gaming system for identification purposes must be collected at the time of the request from the mobile gaming system and may not be stored on the mobile communications device.
4. The chairman, in his/her sole and absolute discretion, may waive the requirements of this section for mobile communications devices that cannot be reasonably moved by a patron.

#### [\*\*\*Technical Standard 4.010\*\*\*](#)

Operators must provide for the prominent display of the following information on a page which, by virtue

of the construction of the website, authorized players must access before beginning a gambling session:

4. A statement that persons under the age of 21 are not permitted to engage in interactive gaming;

#### [\*\*\*Regulation 5A.150\(4\)\*\*\*](#)

#### ***Risks Associated With Gambling***

This is not expressly covered by Nevada statutes or regulations.

#### ***Signs Of A Potential Gambling Problem***

Each licensee shall post or provide in conspicuous places in or near gaming and cage areas and cash dispensing machines located in gaming areas written materials concerning the nature and symptoms of problem gambling and the toll-free telephone number of the National Council on Problem Gambling or a similar entity approved by the Board Chair that provides information and referral services for problem gamblers. [Regulation 5.170\(2\)](#).

Operators must provide for the prominent display of the following information on a page which, by virtue of the construction of the website, authorized players must access before beginning a gambling session:

6. Active links to the following:
  - b. A problem gambling website that is designed to offer information pertaining to responsible gaming;

#### [\*\*\*Regulation 5A.150\(6\)\(b\)\*\*\*](#)

#### ***Behavior Related To Problem Gambling***

Information on behavior related to problem gambling is expressly covered in the "Signs of a Potential Gambling Problem" standard. For more information, see [Regulations 5.170\(2\); 5A.150\(6\)\(b\)](#).

#### ***How To Access Personal Data On Responsible Gambling***

Each licensee that offers wagering accounts shall adopt, conspicuously display, make available, and adhere to written, comprehensive rules governing wagering account transactions. Such rules must include, at a minimum, the following:

- b. That the licensee shall provide each patron, upon reasonable request and consistent with its internal control policies, with a statement of account showing each wagering account deposit, withdrawal, credit, and debit made during the time period reported by the account statement. The patron may dispute any transaction in

accordance with Regulation 7A.

#### Regulation 5.225(19)(b).

##### ***Direct Links To Problem Gambling Organization***

Licensees shall conspicuously display and make available to patrons, upon access to their wagering account, the following responsible gambling message:  
[Licensee's name] encourages you to gamble responsibly. For problem gambling information and assistance, call the 24-hour confidential Problem Gamblers HelpLine at 1- 800-522-4700, or visit [www.WhenTheFunStops.org](http://www.WhenTheFunStops.org). Regulation 5.225(18)(b).

#### **Promotion Of Responsible Gambling Information:**

This is not expressly covered by Nevada statutes or regulations. However, each licensee shall implement procedures and training for all employees who directly interact with gaming patrons in gaming areas. That training shall, at a minimum, consist of information concerning the nature and symptoms of problem gambling behavior and assisting patrons in obtaining information about problem gambling programs. This subsection shall not be construed to require employees of licensees to identify problem gamblers. Each licensee shall designate personnel responsible for maintaining the program and addressing the types and frequency of such training and procedures. Training programs conducted or certified by the Nevada Council on Problem Gambling are presumed to provide adequate training for the period certified by the Nevada Council on Problem Gambling.

#### Regulation 5.170(3).

#### **Use Of Data To Promote Responsible Gambling Tools:**

This is not expressly covered by Nevada statutes or regulations.

#### **Evaluation Of Responsible Gambling Tool Adoption:**

This is not expressly covered by Nevada statutes or regulations.

#### **Expert Input Into Responsible Gambling Resources:**

This is not expressly covered by Nevada statutes or regulations.

#### **Promotion Of Responsible Gambling On Social Media:**

This is not expressly covered by Nevada statutes or

regulations.

#### **Testing Of External Links:**

This is not expressly covered by Nevada statutes or regulations.

## **Time and Budget Management**

#### **Instant Access To Personal Responsible Gambling Data:**

Each licensee that offers wagering accounts shall adopt, conspicuously display, make available, and adhere to written, comprehensive rules governing wagering account transactions. Such rules must include, at a minimum, the following:

- b. That the licensee shall provide each patron, upon reasonable request and consistent with its internal control policies, with a statement of account showing each wagering account deposit, withdrawal, credit, and debit made during the time period reported by the account statement. The patron may dispute any transaction in accordance with Regulation 7A.

#### Regulation 5.225(19)(b).

#### **Mandatory Limit Setting At Account Creation:**

This is not expressly covered by Nevada statutes or regulations. However, in addition to the requirements established pursuant to Regulation 5.225, an operator shall comply with the following for interactive gaming accounts:

4. An operator shall ensure that an authorized player has the ability, through the authorized player's interactive gaming account, to select responsible gambling options that include without limitation:
  - a. Loss limits establishing the net loss that can occur within a specified period of time;
  - b. Deposit limits establishing the amount of total deposits an authorized player can make to his or her interactive gaming account within a specified period of time;
  - c. Tournament limits establishing the total dollar amount of tournament entries a patron can purchase within a specified period of time;
  - d. Buy in limit establishing the total amount of funds an authorized player can allocate for the play of poker within a specified period of time, exclusive of tournament entries

- purchased;
- e. Play time limits establishing the total amount of time available for play during a specified period of time; and
  - f. Time based exclusion from gambling settings.

[Regulation 5A.120\(4\).](#)

#### Promotion Of Limits On Platform:

This is not expressly covered by Nevada statutes or regulations. However, as above, operators must ensure authorized players have the ability to select limits without limitation through their interactive gaming account, see [Regulation 5A.120\(4\)](#).

#### Deposit Limits:

In addition to the requirements established pursuant to Regulation 5.225, an operator shall comply with the following for interactive gaming accounts:

- 4. An operator shall ensure that an authorized player has the ability, through the authorized player's interactive gaming account, to select responsible gambling options that include without limitation:
  - b. Deposit limits establishing the amount of total deposits an authorized player can make to his or her interactive gaming account within a specified period of time;

[Regulation 5A.120\(4\)\(b\).](#)

Licensees shall ensure that its patrons have the ability to select responsible gambling options associated with their wagering account that include deposit limits establishing the amount of total deposits a patron can make to their wagering account within a specified period of time. [Regulation 5.225\(18\)\(a\)](#).

#### Time/Spend Limits:

In addition to the requirements established pursuant to Regulation 5.225, an operator shall comply with the following for interactive gaming accounts:

- 4. An operator shall ensure that an authorized player has the ability, through the authorized player's interactive gaming account, to select responsible gambling options that include without limitation:
  - a. Loss limits establishing the net loss that can occur within a specified period of time;
  - b. Deposit limits establishing the amount of total deposits an authorized player can make to his or her interactive gaming

- account within a specified period of time;
- c. Tournament limits establishing the total dollar amount of tournament entries a patron can purchase within a specified period of time;
- d. Buy in limit establishing the total amount of funds an authorized player can allocate for the play of poker within a specified period of time, exclusive of tournament entries purchased;
- e. Play time limits establishing the total amount of time available for play during a specified period of time; and
- f. Time based exclusion from gambling settings.

[Regulation 5A.120\(4\).](#)

#### Delayed Implementation For Increased Limits:

This is not expressly covered by Nevada statutes or regulations.

#### Prohibition On Reverse Withdrawals:

This is not expressly covered by Nevada statutes or regulations.

#### Restriction On Promotions During Withdrawals:

This is not expressly covered by Nevada statutes or regulations.

## Time-Out and Self-Exclusion

#### Time-Out Tool Available:

This is not expressly covered by Nevada statutes or regulations. However, in addition to the requirements established pursuant to Regulation 5.225, an operator shall comply with the following for interactive gaming accounts:

- 4. An operator shall ensure that an authorized player has the ability, through the authorized player's interactive gaming account, to select responsible gambling options that include without limitation:
  - f. Time based exclusion from gambling settings.

[Regulation 5A.120\(4\)\(f\).](#)

Operators must have and put into effect policies and procedures for self-exclusion and take all reasonable steps to immediately refuse service or to otherwise prevent an individual who has self-excluded from

participating in interactive gaming. These policies and procedures include without limitation the following:

- d. Provisions precluding an individual who has self-excluded from being allowed to again engage in interactive gaming until a reasonable amount of time of not less than 30 days has passed since the individual self-excluded.

[Regulation 5.130\(1\)\(d\).](#)

#### **Self-Exclusion Accessibility:**

1. Operators must have and put into effect policies and procedures for self-exclusion and take all reasonable steps to immediately refuse service or to otherwise prevent an individual who has self-excluded from participating in interactive gaming. These policies and procedures include without limitation the following:
  - a. The maintenance of a register of those individuals who have self-excluded that includes the name, address and account details of self-excluded individuals;
  - b. The closing of the interactive gaming account held by the individual who has self-excluded;
  - c. Employee training to ensure enforcement of these policies and procedures; and
  - d. Provisions precluding an individual who has self-excluded from being allowed to again engage in interactive gaming until a reasonable amount of time of not less than 30 days has passed since the individual self-excluded.
2. Operators must take all reasonable steps to prevent any marketing material from being sent to an individual who has self-excluded.

[Regulation 5A.130.](#)

Each licensee that engages in the issuance of credit, check cashing, or the direct mail marketing of gaming opportunities, shall implement a program containing the elements described below, as appropriate, that allows patrons to self-limit their access to the issuance of credit, check cashing, or direct mail marketing by that licensee. As appropriate, such program shall contain, at a minimum, the following:

- a. The development of written materials for dissemination to patrons explaining the program;
- b. The development of written forms allowing patrons to participate in the program;

- c. Standards and procedures that allow a patron to be prohibited from access to check cashing, the issuance of credit, and the participation in direct mail marketing of gaming opportunities;
- d. Standards and procedures that allow a patron to be removed from the licensee's direct mailing and other direct marketing regarding gaming opportunities at that licensee's location; and
- e. Procedures and forms requiring the patron to notify a designated office of the licensee within 10 days of the patron's receipt of any financial gaming privilege, material or promotion covered by the program.

[Regulation 5.170\(4\).](#)

#### **Self-Exclusion At Product Level:**

This is not expressly covered by Nevada statutes or regulations.

#### **Self-Exclusion Length:**

Self-exclusion length is expressly covered in the "Self-Exclusion Accessibility" standard above. For more information, see [Regulation 5A.130\(1\)\(d\).](#)

#### **Self-Exclusion Communication:**

This is not expressly covered by Nevada statutes or regulations.

#### **Self-Exclusion Effective Immediately:**

Self-exclusion's immediate effectiveness is expressly covered in the "Self-Exclusion Accessibility" standard above. For more information, see [Regulation 5A.130\(1\)\(b\).](#)

#### **Communication with Excluded Players:**

Self-exclusion communication is expressly covered in the "Self-Exclusion Accessibility" standard above. For more information, see [Regulation 5A.130\(2\).](#)

#### **Self-Exclusion Renewal:**

This is not expressly covered by Nevada statutes or regulations.

#### **Oversight Of Reinstatement Process:**

This is not expressly covered by Nevada statutes or regulations.

## **Customer Support**

#### **Customer Service Easily Accessible:**

This is not expressly covered by Nevada statutes or

regulations. However, operators must provide for the prominent display of the following information on a page which, by virtue of the construction of the website, authorized players must access before beginning a gambling session:

6. Active links to the following:
  - a. Information explaining how disputes are resolved;
  - b. A problem gambling website that is designed to offer information pertaining to responsible gaming;
  - c. The Board's website;
  - d. A website that allows for an authorized player to choose to be excluded from engaging in interactive gaming; and
  - e. A link to the house rules adopted by the operator.

[Regulation 5A.150\(6\).](#)

Each licensee shall implement procedures and training for all employees who directly interact with gaming patrons in gaming areas. That training shall, at a minimum, consist of information concerning the nature and symptoms of problem gambling behavior and assisting patrons in obtaining information about problem gambling programs. This subsection shall not be construed to require employees of licensees to identify problem gamblers. Each licensee shall designate personnel responsible for maintaining the program and addressing the types and frequency of such training and procedures. Training programs conducted or certified by the Nevada Council on Problem Gambling are presumed to provide adequate training for the period certified by the Nevada Council on Problem Gambling. [Regulation 5.170\(3\).](#)

Licensees shall conspicuously display and make available to patrons, upon access to their wagering account, the following responsible gambling message: [Licensee's name] encourages you to gamble responsibly. For problem gambling information and assistance, call the 24-hour confidential Problem Gamblers HelpLine at 1- 800-522-4700, or visit [www.WhenTheFunStops.org](http://www.WhenTheFunStops.org). If either the helpline number or website address changes, the Chair may administratively approve the use of an alternative helpline number or website address. [Regulation 5.225\(18\)\(b\).](#)

#### Policies For Customers In Distress:

This is not expressly covered by Nevada statutes or regulations.

#### Monitoring For Signs Of Problem Gambling:

This is not expressly covered by Nevada statutes or regulations. However, each licensee shall implement procedures and training for all employees who directly interact with gaming patrons in gaming areas. That training shall, at a minimum, consist of information concerning the nature and symptoms of problem gambling behavior and assisting patrons in obtaining information about problem gambling programs. This subsection shall not be construed to require employees of licensees to identify problem gamblers. Each licensee shall designate personnel responsible for maintaining the program and addressing the types and frequency of such training and procedures. Training programs conducted or certified by the Nevada Council on Problem Gambling are presumed to provide adequate training for the period certified by the Nevada Council on Problem Gambling.

[Regulation 5.170\(3\).](#)

#### Accessible Complaints And Disputes Process:

Operators must provide for the prominent display of the following information on a page which, by virtue of the construction of the website, authorized players must access before beginning a gambling session:

6. Active links to the following:
  - a. Information explaining how disputes are resolved;

[Regulation 5A.150\(6\)\(a\).](#)

1. In the event that an authorized player has a dispute with an operator regarding interactive gaming, the operator may freeze the disbursement of all disputed amounts until resolution of the dispute.
2. Operators may establish procedures that allow for or require informal arbitration to resolve disputes pertaining to interactive gaming that fall within the provisions of NRS 463.362(1). Upon the completion of informal arbitration, where an authorized player is not satisfied with the resolution of the dispute, the provisions of NRS 463.362 to 463.3668 shall apply.
3. Disputes arising between authorized players which are potentially resolved without Board involvement are ultimately the responsibility of the operator.

[Regulation 5A.180](#)

In addition to any other requirements set forth in the NRS or these regulations, the operator and licensee where a system is operated shall comply with the

following requirements:

- b. The licensee shall be responsible for any patron dispute arising at the licensed gaming establishment with respect to any system and games exposed thereby, and shall act in accordance with the provisions set forth in NRS 463.362, et. seq. This fact shall be disclosed to the patron at the time of the dispute. Operators and licensees shall cooperate in the resolution of patron disputes arising at the licensee's establishment, and the licensee may contractually seek indemnity from the operator for any losses.

[Regulation 5.220\(3\)\(b\).](#)

Each licensee that offers wagering accounts shall adopt, conspicuously display, make available, and adhere to written, comprehensive rules governing wagering account transactions. Such rules must include, at a minimum, the following:

- b. That the licensee shall provide each patron, upon reasonable request and consistent with its internal control policies, with a statement of account showing each wagering account deposit, withdrawal, credit, and debit made during the time period reported by the account statement. The patron may dispute any transaction in accordance with Regulation 7A.

[Regulation 5.225\(19\)\(b\).](#)

## Marketing and Advertising

### Marketing Policy Statement:

This is not expressly covered by Nevada statutes or regulations.

### Marketing To Avoid:

#### Promoting Gambling As A Solution To Financial Problems

This is not expressly covered by Nevada statutes or regulations. However, an operator, including its employees or agents, shall be truthful and non-deceptive in all aspects of its interactive gaming advertising and promotions. An operator which engages in any promotion related to interactive gaming shall clearly and concisely explain the terms of the promotion and adhere to such terms.

[Regulation 5A.155.](#)

#### Promotion Of Excessive Gambling

This is not expressly covered by Nevada statutes or regulations.

### Misleading Players On Chances of Winning

An operator, including its employees or agents, shall be truthful and non-deceptive in all aspects of its interactive gaming advertising and promotions. An operator which engages in any promotion related to interactive gaming shall clearly and concisely explain the terms of the promotion and adhere to such terms.

[Regulation 5A.155.](#)

### Appealing To Minors

This is not expressly covered by Nevada statutes or regulations.

### Presenting Gambling As Risk-Free

This is not expressly covered by Nevada statutes or regulations. However, an operator, including its employees or agents, shall be truthful and non-deceptive in all aspects of its interactive gaming advertising and promotions. An operator which engages in any promotion related to interactive gaming shall clearly and concisely explain the terms of the promotion and adhere to such terms.

[Regulation 5A.155.](#)

### Encouraging Problematic Play

This is not expressly covered by Nevada statutes or regulations.

### Marketing Risk Assessment:

This is not expressly covered by Nevada statutes or regulations.

### Conditions Of Bonus Offers Clear:

An operator, including its employees or agents, shall be truthful and non-deceptive in all aspects of its interactive gaming advertising and promotions. An operator which engages in any promotion related to interactive gaming shall clearly and concisely explain the terms of the promotion and adhere to such terms.

[Regulation 5A.155.](#)

### Separation Of Responsible Gambling And Product Marketing:

This is not expressly covered by Nevada statutes or regulations.

### Advertising To Adults-Only:

This is not expressly covered by Nevada statutes or regulations.

### Avoiding Higher-Risk Groups:

This is not expressly covered by Nevada statutes or regulations. However, operators must take all reasonable steps to prevent any marketing material

from being sent to an individual who has self-excluded. [Regulation 5A.130\(2\)](#).

### Age-Gating Of Social Media Marketing:

This is not expressly covered by Nevada statutes or regulations.

### Opt-Out/Limits On Advertising Available:

This is not expressly covered by Nevada statutes or regulations. However, Operators must take all reasonable steps to prevent any marketing material from being sent to an individual who has self-excluded. [Regulation 5A.130\(2\)](#).

Each licensee that engages in the issuance of credit, check cashing, or the direct mail marketing of gaming opportunities, shall implement a program containing the elements described below, as appropriate, that allows patrons to self-limit their access to the issuance of credit, check cashing, or direct mail marketing by that licensee. As appropriate, such program shall contain, at a minimum, the following:

- a. The development of written materials for dissemination to patrons explaining the program;
- b. The development of written forms allowing patrons to participate in the program;
- c. Standards and procedures that allow a patron to be prohibited from access to check cashing, the issuance of credit, and the participation in direct mail marketing of gaming opportunities;
- d. Standards and procedures that allow a patron to be removed from the licensee's direct mailing and other direct marketing regarding gaming opportunities at that licensee's location; and
- e. Procedures and forms requiring the patron to notify a designated office of the licensee within 10 days of the patron's receipt of any financial gaming privilege, material or promotion covered by the program.

[Regulation 5.170\(4\)](#).

## Game Play

### Games Display Bets, Wins, Losses And Account Balances As Cash:

This is not expressly covered by Nevada statutes or regulations. However, each licensee that offers wagering accounts shall adopt, conspicuously display, make available, and adhere to written, comprehensive rules governing wagering account transactions. Such rules must include, at a minimum, the following:

- b. That the licensee shall provide each patron, upon reasonable request and consistent with its internal control policies, with a statement of account showing each wagering account deposit, withdrawal, credit, and debit made during the time period reported by the account statement. The patron may dispute any transaction in accordance with Regulation 7A.

[Regulation 5.225\(19\)\(b\)](#).

### Site Avoids Reinforcing Myths:

This is not expressly covered by Nevada statutes or regulations.

### Responsible Gambling Review Of New Game Features:

This is not expressly covered by Nevada statutes or regulations. However, the [Nevada Gaming] Commission may, with the advice and assistance of the [Nevada Gaming Control] Board, adopt and implement procedures that preserve and enhance the necessary balance between the regulatory and economic interests of this State which are critical to the vitality of the gaming industry of this State. [NRS 463.670\(2\)](#).

### Communications Do Not Encourage Increased Play Or Chasing Losses:

This is not expressly covered by Nevada statutes or regulations.

### Encouraging Positive Play:

This is not expressly covered by Nevada statutes or regulations.

### Platform Accessibility:

This is not expressly covered by Nevada statutes or regulations.

## Know Your Customer

### Minimum Age Stated On Platform:

Operators must provide for the prominent display of the following information on a page which, by virtue of the construction of the website, authorized players must access before beginning a gambling session:

4. A statement that persons under the age of 21 are not permitted to engage in interactive gaming

[Regulation 5A.150\(4\)](#).

### Measures To Prevent Underage Access:

Mobile gaming systems may be exposed for play

as follows: A licensee or an operator may submit a request to the Chair for approval to expose a system for play at a licensed gaming establishment. Such a request must specify at a minimum [...] How the operator intends to [...] Reasonably assure only players of lawful age will operate the mobile communications devices.

[Regulation 5.220\(2\)\(b\)\(1\)\(B\)\(ii\).](#)

1. Mobile gaming systems must employ a mechanism approved by the chairman which is capable of verifying that the mobile communications device is being operated by an authorized person.
2. The mechanism used to verify that the mobile communications device is being operated by an authorized person must be capable of being initiated both on demand and on a regular basis.
3. Authorization information transmitted by the mobile communications device to the mobile gaming system for identification purposes must be collected at the time of the request from the mobile gaming system and may not be stored on the mobile communications device.
4. The chairman, in his/her sole and absolute discretion, may waive the requirements of this section for mobile communications devices that cannot be reasonably moved by a patron.

[Technical Standard 4.010.](#)

#### **Age Verification Required Upon Registration:**

To the extent not otherwise inconsistent with NRS 463.245(3), a licensee may create a wagering account for a patron only after it has registered the patron, either remotely or in person, as follows:

- a. Obtained, recorded, and verified:
  1. The identity of the patron;
  2. The patron's date of birth;
  3. The patron's physical address; and
  4. The last four digits of the patron's social security number, if a United States resident.
- b. Have the patron affirm:
  1. That the information provided by the patron to the licensee to open the wagering account is accurate;
  2. That the patron has reviewed and acknowledged the rules and procedures established by the licensee for use of the wagering account;

3. That the patron has been informed of and acknowledged that they are prohibited from allowing any other person not assigned to the wagering account access to or use of their wagering account; and
4. That the patron consents to the monitoring and recording by the licensee and the Board of the use of the wagering account. (c) Determined that the patron is not on the list of excluded persons established pursuant to NRS 463.151 and Regulation 28

[Regulation 5.225\(5\).](#)

Before a book accepts a wagering communication, or a call center accepts a wagering instruction, on any sporting event wager, on any nonpari-mutuel race wager, or on any other event wager, the following must occur:

- a. A book must register patrons and create wagering accounts in accordance with Regulation 5.225 except as follows:
  1. For purposes of presenting a government issued picture identification credential to confirm the patron's identity, a patron may either personally appear before an employee of the licensee at which the book is located as provided in subsection 7 of Regulation 5.225 or before an employee of the book at the premises of the book or, for central site books, at an outstation, satellite or affiliated book.
  2. A book may inspect government issued picture identification credentials to confirm a patron's identity, as required by subsection 7 of Regulation 5.225, by filing a request with the Chair for permission to have its employees inspect such identification credentials at locations outside of the book. The request must include the types of locations to which a book intends to send its employees for the purposes of inspecting identification credentials. A book may not inspect identification credentials at locations outside of the book prior to the Chair approving the request. The Chair may impose limitations and conditions on Regulation 22, Race Books and Sports Pools Page 15 (Rev. 10/23) any approved request. The Chair may rescind approval of a request of a book to have its employees

- inspect identification credentials outside the premises of the book upon written notice to the book;
- b. In addition to the requirements of Regulation 5.225, before registering a patron for a wagering account, the book must have the patron affirm that the patron has been informed and acknowledges that:
1. Patrons are prohibited by law from placing sports wagers, nonpari-mutuel race wagers, and other event wager wagers from outside Nevada and that the book is prohibited from accepting such wagers; and
  2. With regard to pari-mutuel horse race wagers, a race book may only accept off-track pari-mutuel horse race account wagers pursuant to the provisions of regulation 26C.

[Regulation 22.140\(6\).](#)

#### **Immediate Blocking Of Underage Play:**

This is not expressly covered by Nevada statutes or regulations. However, if verification of the information provided pursuant to [Regulation 5A.110(2)] has not occurred within 30 days, the operator shall:

- a. Immediately suspend the interactive gaming account and not allow any further interactive gaming

[Regulation 5A.110\(6\)\(a\).](#)

#### **Addressing Underage Play At Approved Account:**

This is not expressly covered by Nevada statutes or regulations.

#### **Minimum Age Of 21:**

The minimum age of 21 is expressly covered under the "Minimum Age Stated on Platform" standard above. For more information, see [Regulation 5A.150\(4\)](#).

#### **Duplicate Accounts Prevented:**

In addition to the requirements established pursuant to Regulation 5.225, an operator shall comply with the following for interactive gaming accounts:

2. An operator shall ensure the following:
  - a. That an individual registered as an authorized player holds only one interactive gaming account with the operator

[Regulation 5A.120\(2\)\(a\).](#)

#### **Age Verification When Adding New Payment Methods:**

This is not expressly covered by Nevada statutes or regulations.

#### **Prohibition On Offering Of Credit:**

In addition to the requirements established pursuant to Regulation 5.225, an operator shall comply with the following for interactive gaming accounts:

3. Notwithstanding subsection 9 of Regulation 5.225, an operator shall neither extend credit to an authorized player for use in interactive gaming player nor allow the deposit of funds into an interactive gaming account for use in interactive gaming that are derived from the extension of credit by affiliates or agents of the operator. For purposes of this subsection, credit shall not be deemed to have been extended where, although funds have been deposited into an interactive gaming account, the operator is awaiting actual receipt of such funds in the ordinary course of business.

[Regulation 5A.120\(3\).](#)

#### **Prohibition On Credit Cards:**

This is not expressly covered by Nevada statutes or regulations. In fact, in Nevada, funds may be deposited by a patron into the patron's wagering account as follows: Debits from the patron's debit instrument, prepaid access instrument, or credit card.

[Regulation 5.225\(9\)\(d\).](#)

### **Research, Education and Treatment**

#### **Financial Commitment To Addressing Gambling-Related Harm:**

This is not expressly covered by Nevada statutes or regulations.

#### **Evaluation Through Research Program:**

This is not expressly covered by Nevada statutes or regulations.

#### **Contribution To Public Health Messaging:**

This is not expressly covered by Nevada statutes or regulations.

#### **Play Data Available For Research:**

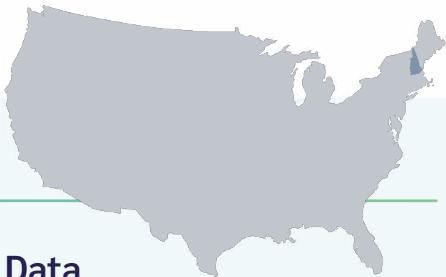
This is not expressly covered by Nevada statutes or regulations.

NEVADA	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	
Designated Executive For Responsible Gambling	
Annual Review Of Policy	
Strategy For Responsible Gambling	✓
Annual Strategy Evaluation and Progress Reporting	
Employee Protection Plan	
<b>STAFF TRAINING</b>	
Annual Training	✓
Additional Training For Customer-Facing Staff	
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	
Promotion Of Responsible Gambling Tools At Account Creation	
Addressing Myths Associated With Gambling	
Information On Odds And House Advantage	✓
Preventing Access By Underage/Unauthorized Players	✓
Risks Associated With Gambling	
Signs Of A Potential Gambling Problem	✓
Behavior Related To Problem Gambling	✓
How To Access Personal Data On Responsible Gambling	✓
Direct Links To Problem Gambling Organization	✓
Promotion Of Responsible Gambling Information	
Use Of Data To Promote Responsible Gambling Tools	
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	✓
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	
Ability To Set Deposit Limits	✓
Ability To Set Time/Spend Limits	✓
Delayed Implementation For Increased Limits	
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	✓
Self-Exclusion Communication	
Self-Exclusion Effective Immediately	✓
Communication With Excluded Players	✓
Self-Exclusion Renewal	
Oversight Of Reinstatement Process	
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	
Policies For Customers In Distress	
Monitoring For Signs Of Problem Gambling	
Accessible Complaints And Disputes Process	✓
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	
Promoting Excessive Gambling	
Misleading Players On Chances Of Winning	✓
Appealing To Minors	

NEVADA	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	
Encouraging Problematic Play	
Marketing Risk Assessment	
Conditions Of Bonus Offers Clear	✓
Separation Of Responsible Gambling And Product Marketing	
Advertising To Adults-Only	
Avoiding Higher-Risk Groups	
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	
Encouraging Positive Play	
Platform Accessibility	

EXPRESSLY COVERED	
<b>KNOW YOUR CUSTOMER</b>	
Minimum Age Stated On Platform	✓
Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Immediate Blocking Of Underage Play	
Addressing Underage Play At Approved Account	
Minimum Age Of 21	✓
Duplicate Accounts Prevented	✓
Age Verification When Adding New Payment Methods	
Prohibition On Offering Of Credit	✓
Prohibition On Credit Cards	
<b>RESEARCH, EDUCATION AND TREATMENT</b>	
Financial Commitment To Address Gambling-Related Harm	
Evaluation Through Research Program	
Contribution To Public Health Messaging	
Play Data Available To Research	



## New Hampshire

Legislation authorizing land-based and online sports betting was enacted in July 2019. Through a competitive procurement process, the New Hampshire Lottery selected DraftKings as the sole mobile and retail agent authorized to operate sports wagering on its behalf. Key features of New Hampshire's responsible gambling framework include a requirement for operators to submit a responsible gaming plan for review and approval, which must be done prior to conducting any sports wagering within the state and every year thereafter.

### Key Market Data

Adult Population:	1.39m
Sports Betting Law:	Chapter 287-I of the New Hampshire Revised Statutes
Key Sports Betting Regulation:	Sports Betting Rules; Operating Contract between DraftKings and the New Hampshire Lottery
Regulatory Authority:	New Hampshire Lottery Commission
Sports Betting Market Opened:	December 30, 2019

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

**Policy Commitment To Responsible Gambling:** All agents must submit a responsible gaming plan for review and approval, which must be done prior to conducting any sports wagering within the state and every year thereafter. This plan should include identification of posting and materials related to problem gaming, resources to be made available to bettors expressing concerns about problem gaming, house imposed player limits, and self-exclusion programs. [N.H. Rev. Stat. § 287-I:8\(V\)](#).

“Agent” means a party who is authorized by contract or agreement with the commission to conduct a sports book. [N.H. Rev. Stat. § 287-I:1\(I\)](#).

Contractor shall provide a Responsible Gaming Plan to be reviewed and approved by the Lottery. The plan shall provide an overview of the Contractor’s training, procedures, and technology tools to detect and prevent problem gaming. The plan must at a minimum address the ability for a player to self-exclude, RG messaging that will be made available on the betting platforms or at betting establishments and advertising and marketing standards. Lottery shall have the right to require additions to the Responsible Gaming plan that are commercially

reasonable at any point during the term of this agreement. [DraftKings/New Hampshire Lottery contract, Section VIII](#) (page 37 of 48).

### Designated Executive For Responsible Gambling:

This is not expressly covered by New Hampshire statutes or regulations.

### Annual Review Of Policy:

All agents must submit a responsible gaming plan for review and approval, which must be done prior to conducting any sports wagering within the state and every year thereafter. The plan must include identification of posting and materials related to problem gaming, resources to be made available to bettors expressing concerns about problem gaming, house imposed player limits, and self-exclusion programs. [N.H. Rev. Stat. § 287-I:8\(V\)](#).

“Agent” means a party who is authorized by contract or agreement with the commission to conduct a sports book. [N.H. Rev. Stat. § 287-I:1\(I\)](#).

### Strategy For Responsible Gambling:

This is not expressly covered by New Hampshire statutes or regulations. However, all agents must submit a responsible gaming plan for review and

approval, which must be done prior to conducting any sports wagering within the state and every year thereafter. This plan should include identification of posting and materials related to problem gaming, resources to be made available to bettors expressing concerns about problem gaming, house imposed player limits, and self-exclusion programs. [N.H. Rev. Stat. § 287-I:8\(V\).](#)

#### **Annual Strategy Evaluation and Progress Reporting:**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Employee Protection Policy:**

This is not expressly covered by New Hampshire statutes or regulations.

### **Staff Training**

#### **Annual Training:**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Additional Training For Customer-Facing Staff:**

This is not expressly covered by New Hampshire statutes or regulations. However, in retail establishments, the contractor shall be responsible for training all personnel to request identification for the purposes of verifying age at each till.

[DraftKings/New Hampshire Lottery contract, Section VII\(1\)](#) (page 34 of 48).

#### **Updates To Training Courses:**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Lived Experience In Training Content:**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Evaluation Of Training Effectiveness:**

This is not expressly covered by New Hampshire statutes or regulations.

### **Supporting Informed Decision Making by Players**

#### **Providing Players With Readily Accessible Responsible Gambling Information:**

#### ***Practical Tips To Keep Within Limits***

This is not expressly covered by New Hampshire statutes or regulations.

#### ***Promotion Of Responsible Gambling Tools At Account Creation***

This is not expressly covered by New Hampshire statutes or regulations. However, each agent shall post and make readily available to its patrons a copy of its responsible gaming plan, which shall include:

- Materials related to problem gaming, resources available to patrons expressing concerns about problem gaming;
- House-imposed player limits; and
- Options available for patrons to self-exclude from wagering.

[N.H. Rules for Sports Wagering Section 3003.05\(a\).](#)

#### ***Addressing Myths Associated With Gambling***

This is not expressly covered by New Hampshire statutes or regulations.

#### ***Information On Odds And House Advantage***

Each agent shall adopt, conspicuously display at its authorized premises, and adhere to written, comprehensive house rules governing wagering transactions with patrons. The house rules shall include at a minimum:

- The method for calculation and payment of winning wagers;
- The effect of schedule changes for a sports event;
- The method of notifying bettors of odds or proposition changes;
- Acceptance of wagers at terms other than those posted;
- Expiration dates for winning tickets;
- Circumstances under which the agent will void a bet;
- Treatment of errors, late bets, and related contingencies;
- Method of contacting the agents or vendor for questions or complaints;
- Description of those persons who are prohibited from wagering with the agents if broader than the prohibited bettors list set forth in this chapter; and

- The method and location for posting and publishing the approved house rules.

[N.H. Rules for Sports Wagering Section 3003.02\(d-e\).](#)

#### **Preventing Access By Underage/Unauthorized Players**

This is not expressly covered by New Hampshire statutes or regulations. However, individuals under the age of 18 shall be prohibited from creating a wagering account, wagering, and collecting winning wagers. [N.H. Rules for Sports Wagering Section 3003.01\(b\).](#)

#### **Risks Associated With Gambling**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Signs Of A Potential Gambling Problem**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Behavior Related To Problem Gambling**

This is not expressly covered by New Hampshire statutes or regulations.

#### **How To Access Personal Data On Responsible Gambling**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Direct Links To Problem Gambling Organization**

This is not expressly covered by New Hampshire statutes or regulations. However, each agent shall post and make readily available to its patrons a copy of its responsible gaming plan, which shall include: Materials related to problem gaming, resources available to patrons expressing concerns about problem gaming.

[N.H. Rules for Sports Wagering Section 3003.05\(a\).](#)

#### **Promotion Of Responsible Gambling Information:**

Each agent shall post and make readily available to its patrons a copy of its responsible gaming plan, which shall include:

- Materials related to problem gaming, resources available to patrons expressing concerns about problem gaming;
- House-imposed player limits; and
- Options available for patrons to self-exclude from wagering.

[N.H. Rules for Sports Wagering Section 3003.05\(a\).](#)

All agents must submit a responsible gaming plan for review and approval, which must be done prior to conducting any sports wagering within the state and every year thereafter. The plan must include identification of posting and materials related to problem gaming, resources to be made available to bettors expressing concerns about problem gaming, house imposed player limits, and self-exclusion programs. [N.H. Rev. Stat. § 287-I:8\(V\).](#)

“Agent” means a party who is authorized by contract or agreement with the commission to conduct a sports book. [N.H. Rev. Stat. § 287-I:1\(l\).](#)

#### **Use Of Data To Promote Responsible Gambling Tools:**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Evaluation Of Responsible Gambling Tool Adoption:**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Expert Input Into Responsible Gambling Resources:**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Promotion Of Responsible Gambling On Social Media:**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Testing Of External Links:**

This is not expressly covered by New Hampshire statutes or regulations.

### **Time and Budget Management**

#### **Instant Access To Personal Responsible Gambling Data:**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Mandatory Limit Setting At Account Creation:**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Promotion Of Limits On Platform:**

With respect to mobile sports wagering, the commission, either independently, or through its agent, shall provide: Wager limits for daily, weekly, and monthly amounts consistent with the best

practices in addressing problem gambling. [N.H. Rev. Stat. § 287-I:7\(IV\)](#).

All agents must submit a responsible gaming plan for review and approval, which must be done prior to conducting any sports wagering within the state and every year thereafter. The plan must include identification of posting and materials related to problem gaming, resources to be made available to bettors expressing concerns about problem gaming, house imposed player limits, and self-exclusion programs. [N.H. Rev. Stat. § 287-I:8\(V\)](#).

“Agent” means a party who is authorized by contract or agreement with the commission to conduct a sports book. [N.H. Rev. Stat. § 287-I:1\(I\)](#).

### Deposit Limits:

With respect to mobile sports wagering, the commission, either independently, or through its agent, shall provide: Wager limits for daily, weekly, and monthly amounts consistent with the best practices in addressing problem gambling. [N.H. Rev. Stat. § 287-I:7\(IV\)](#).

### Time/Spend Limits:

With respect to mobile sports wagering, the commission, either independently, or through its agent, shall provide: Wager limits for daily, weekly, and monthly amounts consistent with the best practices in addressing problem gambling. [N.H. Rev. Stat. § 287-I:7\(IV\)](#).

### Delayed Implementation For Increased Limits:

This is not expressly covered by New Hampshire statutes or regulations.

### Prohibition On Reverse Withdrawals:

This is not expressly covered by New Hampshire statutes or regulations.

### Restriction On Promotions During Withdrawals:

This is not expressly covered by New Hampshire statutes or regulations.

## Time-Out and Self-Exclusion

### Time-Out Tool Available:

This is not expressly covered by New Hampshire statutes or regulations.

### Self-Exclusion Accessibility:

Each agent shall post and make readily available to its

patrons a copy of its responsible gaming plan, which shall include:

- Materials related to problem gaming, resources available to patrons expressing concerns about problem gaming;
- House-imposed player limits; and
- Options available for patrons to self-exclude from wagering.

### [N.H. Rules for Sports Wagering Section 3003.05\(a\)](#).

All agents must submit a responsible gaming plan for review and approval, which must be done prior to conducting any sports wagering within the state and every year thereafter. The plan must include identification of posting and materials related to problem gaming, resources to be made available to bettors expressing concerns about problem gaming, house imposed player limits, and self-exclusion programs. [N.H. Rev. Stat. § 287-I:8\(V\)](#).

“Agent” means a party who is authorized by contract or agreement with the commission to conduct a sports book. [N.H. Rev. Stat. § 287-I:1\(I\)](#).

Contractor shall provide a Responsible Gaming Plan to be reviewed and approved by the Lottery. The plan shall provide an overview of the Contractor’s training, procedures, and technology tools to detect and prevent problem gaming. The plan must at a minimum address the ability for a player to self-exclude, RG messaging that will be made available on the betting platforms or at betting establishments and advertising and marketing standards. Lottery shall have the right to require additions to the Responsible Gaming plan that are commercially reasonable at any point during the term of this agreement. [DraftKings/New Hampshire Lottery contract, Section VIII](#) (page 37 of 48).

The commission and its agents are authorized to operate a sports books that offer tier I, tier II, and tier III sports wagers through a mobile sports wagering platform by mobile devices or over the Internet. No more than 5 mobile sports wagering agents shall be in operation at any given time. With respect to mobile sports wagering, the commission, either independently, or through its agent, shall provide: [...] A voluntary self-exclusion program for players to self-exclude themselves from wagering for set periods of time. [N.H. Rev. Stat. § 287-I:7\(V\)](#).

### Self-Exclusion At Product Level:

This is not expressly covered by New Hampshire statutes or regulations.

### Self-Exclusion Length:

This is not expressly covered by New Hampshire statutes or regulations.

### Self-Exclusion Communication:

This is not expressly covered by New Hampshire statutes or regulations. However, all agents must submit a responsible gaming plan for review and approval, which must be done prior to conducting any sports wagering within the state and every year thereafter. The plan must include identification of posting and materials related to problem gaming, resources to be made available to bettors expressing concerns about problem gaming, house imposed player limits, and self-exclusion programs. [N.H. Rev. Stat. § 287-I:8\(V\)](#).

“Agent” means a party who is authorized by contract or agreement with the commission to conduct a sports book. [N.H. Rev. Stat. § 287-I:1\(I\)](#).

Contractor shall provide a Responsible Gaming Plan to be reviewed and approved by the Lottery. The plan shall provide an overview of the Contractor’s training, procedures, and technology tools to detect and prevent problem gaming. The plan must at a minimum address the ability for a player to self-exclude, RG messaging that will be made available on the betting platforms or at betting establishments and advertising and marketing standards. Lottery shall have the right to require additions to the Responsible Gaming plan that are commercially reasonable at any point during the term of this agreement. [DraftKings/New Hampshire Lottery contract, Section VIII](#) (page 37 of 48).

### Self-Exclusion Effective Immediately:

This is not expressly covered by New Hampshire statutes or regulations.

### Communication with Excluded Players:

This is not expressly covered by New Hampshire statutes or regulations.

### Self-Exclusion Renewal:

This is not expressly covered by New Hampshire statutes or regulations.

### Oversight Of Reinstatement Process:

This is not expressly covered by New Hampshire statutes or regulations.

## Customer Support

### Customer Service Easily Accessible:

Each agent shall publish a dispute process and make such publication generally available to the sports wagering public. A patron who is dissatisfied with any matter relating to sports wagering may utilize the agent’s grievance process. A patron may file a grievance with the agent either orally or in writing. The agent shall notify the authorized sports bettor of the disposition of grievances either orally or in writing for grievances within 30 days of the grievance being filed. [N.H. Rules for Sports Wagering Section 3004.01](#).

Each agent engaged in sports wagering shall submit house rules for the division’s review and approval prior to conducting any sports wagering within the state and every year thereafter. These house rules shall include at a minimum: [...] Method of contacting the agents or vendor for questions or complaints. [N.H. Rev. Stat. § 287-I:8\(III\)\(h\)](#).

### Policies For Customers In Distress:

This is not expressly covered by New Hampshire statutes or regulations.

### Monitoring For Signs Of Problem Gambling:

This is not expressly covered by New Hampshire statutes or regulations.

### Accessible Complaints And Disputes Process:

Each agent shall publish a dispute process and make such publication generally available to the sports wagering public. A patron who is dissatisfied with any matter relating to sports wagering may utilize the agent’s grievance process. A patron may file a grievance with the agent either orally or in writing. The agent shall notify the authorized sports bettor of the disposition of grievances either orally or in writing for grievances within 30 days of the grievance being filed. [N.H. Rules for Sports Wagering Section 3004.01](#).

Each agent engaged in sports wagering shall submit house rules for the division’s review and approval prior to conducting any sports wagering within the state and every year thereafter. These house rules shall include at a minimum: [...] Method of contacting the agents or vendor for questions or complaints. [N.H. Rev. Stat. § 287-I:8\(III\)\(h\)](#).

## Marketing and Advertising

### Marketing Policy Statement:

Contractor shall provide a Responsible Gaming Plan to be reviewed and approved by the Lottery. The plan shall provide an overview of the Contractor’s

training, procedures, and technology tools to detect and prevent problem gaming. The plan must at a minimum address the ability for a player to self-exclude, RG messaging that will be made available on the betting platforms or at betting establishments and advertising and marketing standards. Lottery shall have the right to require additions to the Responsible Gaming plan that are commercially reasonable at any point during the term of this agreement. [DraftKings/New Hampshire Lottery contract, Section VIII](#) (page 37 of 48).

All advertising must conform to the advertising standards set forth in the Responsible Gaming plan approved by the Lottery. The Lottery reserves the right to request Contractor to remove advertising that is in violation of the Responsible Gaming Plan, is offensive in nature, or in the reasonable opinion of the Lottery negatively impacts the public's opinion on the integrity of the Lottery. [DraftKings/New Hampshire Lottery contract, Section V\(9\)](#) (page 33 of 48).

#### **Marketing To Avoid:**

All advertising must conform to the advertising standards set forth in the Responsible Gaming plan approved by the Lottery. The Lottery reserves the right to request Contractor to remove advertising that is in violation of the Responsible Gaming Plan, is offensive in nature, or in the reasonable opinion of the Lottery negatively impacts the public's opinion on the integrity of the Lottery. [DraftKings/New Hampshire Lottery contract, Section V\(9\)](#) (page 33 of 48).

#### **Promoting Gambling As A Solution To Financial Problems**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Promotion Of Excessive Gambling**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Misleading Players On Chances of Winning**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Appealing To Minors**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Presenting Gambling As Risk-Free**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Encouraging Problematic Play**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Marketing Risk Assessment:**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Conditions Of Bonus Offers Clear:**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Separation Of Responsible Gambling And Product Marketing:**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Advertising To Adults-Only:**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Avoiding Higher-Risk Groups:**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Age-Gating Of Social Media Marketing:**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Opt-Out/Limits On Advertising Available:**

This is not expressly covered by New Hampshire statutes or regulations.

### **Game Play**

#### **Games Display Bets, Wins, Losses And Account Balances As Cash:**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Site Avoids Reinforcing Myths:**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Responsible Gambling Review Of New Game Features:**

This is not expressly covered by New Hampshire statutes or regulations.

#### **Communications Do Not Encourage Increased Play Or Chasing Losses:**

This is not expressly covered by New Hampshire statutes or regulations.

### Encouraging Positive Play:

This is not expressly covered by New Hampshire statutes or regulations.

### Platform Accessibility:

This is not expressly covered by New Hampshire statutes or regulations.

## Know Your Customer

### Minimum Age Stated On Platform:

This is not expressly covered by New Hampshire statutes or regulations. However, individuals under the age of 18 shall be prohibited from creating a wagering account, wagering, and collecting winning wagers. [N.H. Rules for Sports Wagering Section 3003.01\(b\)](#).

### Measures To Prevent Underage Access:

With respect to mobile sports wagering, the commission, either independently, or through its agent, shall provide: Age verification measures to be undertaken to block access to and prevent sports wagers by persons under the age of 18 years. [N.H. Rev. Stat. § 287-I:7\(I\)](#).

Individuals under the age of 18 shall be prohibited from creating a wagering account, wagering, and collecting winning wagers. [N.H. Rules for Sports Wagering Section 3003.01\(b\)](#).

Contractor will be responsible for ensuring that all Platform players are at least 18 years of age. With respect to the mobile platform, Contractor will institute an age verification solution consistent with the Contractor's response to the RFP. Lottery shall approve the age verification method prior to operation by the Contractor. In retail establishments, Contractor shall be responsible for training all personnel to request identification for the purposes of verifying age at each till. Contractor shall also be responsible for ensuring that any self-service equipment include an age verification component as applicable or needed depending on security checkpoints at a Retail Platform location. [DraftKings/New Hampshire Lottery contract, Section VII\(1\)](#) (page 34 of 48).

Contractor is responsible for verifying the identity of any prospective Platform bettor before offering account based wagering. Contractor must take all commercially reasonable steps to ensure that the person creating an account is the person that they are purporting to be and that they are not prohibited from

wagering on sports in the state. Contractor's identity verification solution shall be consistent with the proposed solution set forth in Contractor's response to the RFP. Lottery shall review and approve the identity verification solution prior to Contractor beginning operations. For non-account wagering, Contractor shall take reasonable steps to ensure that wagers are not being placed by prohibited sports bettors or on behalf of third-parties. [DraftKings/New Hampshire Lottery contract, Section VII\(2\)](#) (page 34 of 48).

### Age Verification Required Upon Registration:

Individuals under the age of 18 shall be prohibited from creating a wagering account, wagering, and collecting winning wagers. [N.H. Rules for Sports Wagering Section 3003.01\(b\)](#).

### Immediate Blocking Of Underage Play:

This is not expressly covered by New Hampshire statutes or regulations. However, individuals under the age of 18 shall be prohibited from creating a wagering account, wagering, and collecting winning wagers. [N.H. Rules for Sports Wagering Section 3003.01\(b\)](#).

### Addressing Underage Play At Approved Account:

This is not expressly covered by New Hampshire statutes or regulations.

### Minimum Age Of 21:

This is not expressly covered by New Hampshire statutes or regulations. In fact, only individuals under the age of 18 shall be prohibited from creating a wagering account, wagering, and collecting winning wagers. [N.H. Rules for Sports Wagering Section 3003.01\(b\)](#).

### Duplicate Accounts Prevented:

This is not expressly covered by New Hampshire statutes or regulations.

### Age Verification When Adding New Payment Methods:

This is not expressly covered by New Hampshire statutes or regulations.

### Prohibition On Offering Of Credit:

This is not expressly covered by New Hampshire statutes or regulations.

### Prohibition On Credit Cards:

Wagers shall be made with:

- Cash;
- Cash equivalent;
- PayPal;
- Debit card;
- ACH;
- Promotional funds; and
- Any other means approved by the executive director.

[N.H. Rev. Stat. § 287-I:8\(IX\).](#)

## **Research, Education and Treatment**

### **Financial Commitment To Addressing Gambling-Related Harm:**

This is not expressly covered by New Hampshire statutes or regulations. However, the commission shall conduct sports books for sports wagering through agents selected through a competitive bid process and approved by the governor and executive council. Any such contract shall be based on the state receiving a percentage of revenue from sports wagering activities within the state. The commission shall ensure that an agent demonstrates financial stability, responsibility, good character, honesty, and integrity. In selecting an agent, the commission shall consider, at a minimum, the experience and background of the agent, the agent's ability to serve proposed locations for sports book retail operations, the agent's mobile and Internet capabilities, the agent's contribution to economic development within the state, the agent's commitment to prevention of problem gambling, to responsible gaming, and to integrity in betting.

[N.H. Rev. Stat. § 287-I:3.](#)

### **Evaluation Through Research Program:**

This is not expressly covered by New Hampshire statutes or regulations.

### **Contribution To Public Health Messaging:**

This is not expressly covered by New Hampshire statutes or regulations.

### **Play Data Available For Research:**

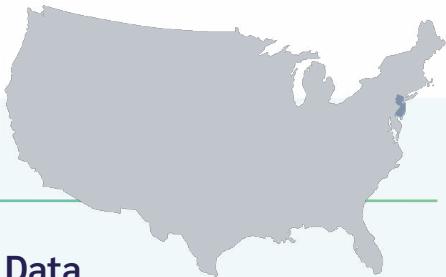
This is not expressly covered by New Hampshire statutes or regulations.

NEW HAMPSHIRE	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	✓
Designated Executive For Responsible Gambling	
Annual Review Of Policy	✓
Strategy For Responsible Gambling	
Annual Strategy Evaluation and Progress Reporting	
Employee Protection Plan	
<b>STAFF TRAINING</b>	
Annual Training	
Additional Training For Customer-Facing Staff	
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	
Promotion Of Responsible Gambling Tools At Account Creation	
Addressing Myths Associated With Gambling	
Information On Odds And House Advantage	✓
Preventing Access By Underage/Unauthorized Players	
Risks Associated With Gambling	
Signs Of A Potential Gambling Problem	
Behavior Related To Problem Gambling	
How To Access Personal Data On Responsible Gambling	
Direct Links To Problem Gambling Organization	
Promotion Of Responsible Gambling Information	✓
Use Of Data To Promote Responsible Gambling Tools	
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	✓
Ability To Set Deposit Limits	✓
Ability To Set Time/Spend Limits	✓
Delayed Implementation For Increased Limits	
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	
Self-Exclusion Communication	
Self-Exclusion Effective Immediately	
Communication With Excluded Players	
Self-Exclusion Renewal	
Oversight Of Reinstatement Process	
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	✓
Policies For Customers In Distress	
Monitoring For Signs Of Problem Gambling	
Accessible Complaints And Disputes Process	✓
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	✓
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	
Promoting Excessive Gambling	
Misleading Players On Chances Of Winning	
Appealing To Minors	

NEW HAMPSHIRE	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	
Encouraging Problematic Play	
Marketing Risk Assessment	
Conditions Of Bonus Offers Clear	
Separation Of Responsible Gambling And Product Marketing	
Advertising To Adults-Only	
Avoiding Higher-Risk Groups	
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	
Encouraging Positive Play	
Platform Accessibility	

EXPRESSLY COVERED	
<b>KNOW YOUR CUSTOMER</b>	
Minimum Age Stated On Platform	
Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Immediate Blocking Of Underage Play	
Addressing Underage Play At Approved Account	
Minimum Age Of 21	
Duplicate Accounts Prevented	
Age Verification When Adding New Payment Methods	
Prohibition On Offering Of Credit	
Prohibition On Credit Cards	✓
<b>RESEARCH, EDUCATION AND TREATMENT</b>	
Financial Commitment To Address Gambling-Related Harm	
Evaluation Through Research Program	
Contribution To Public Health Messaging	
Play Data Available To Research	



## New Jersey

New Jersey launched online sports betting in August 2018, less than three months after the state successfully challenged a federal prohibition on expanded sports wagering before the U.S. Supreme Court. Under a 2018 law, sports betting can be offered at licensed casinos and racetracks, with each casino or track able to deploy up to three online sportsbook platforms, or “skins”, under their license. In early 2023, the New Jersey Division of Gaming Enforcement published formal responsible gaming best practices applicable to sports wagering and internet gaming.

### Key Market Data

Adult Population:	7.28m
Sports Betting Law:	Sports Wagering Act, P.L. 2018
Key Sports Betting Regulation:	N.J. Admin. Code §§13.690
Regulatory Authority:	New Jersey Division of Gaming Enforcement
Sports Betting Market Opened:	August 2018

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

**Policy Commitment To Responsible Gambling:**  
Each internet gaming site shall display a responsible gaming logo in a manner approved by the Division to direct a patron to the site's responsible gaming page. The responsible gaming page shall be accessible to a patron during a patron session and shall contain [...] a clear statement of the internet gaming operator's policy and commitment to responsible gaming. [N.J. Admin. Code, Section \(§\) 13.690-1.2\(z\)\(3\).](#)

### Designated Executive For Responsible Gambling:

Regarding responsible gaming, the Division requires each provider implement a Responsible Gaming Lead as well as dedicated RG staff who shall be responsible for ensuring at risk patrons are provided critical responsible gaming information such as resources available or various responsible gaming features offered by the provider. [Division of Gaming Enforcement Responsible Gaming \(RG\) Best Practices.](#)

### Annual Review Of Policy:

This is not expressly covered by New Jersey statutes or regulations. However, operators are required to share data annually for review by an independent organization as outlined in Research, Education and Treatment below.

Treatment below.

### Strategy For Responsible Gambling:

This is not expressly covered by New Jersey statutes or regulations. However, the N.J. Admin. Code does state under [§ 13.690-1.2\(j\)](#) that: A licensee shall file with the Division, internal controls for all aspects of internet and mobile gaming operations prior to implementation and any time a change is made thereafter. The internal controls shall include detailed procedures for system security, operations, accounting, and reporting of problem gamblers.

### Annual Strategy Evaluation and Progress Reporting:

This is not expressly covered by New Jersey statutes or regulations. However, operators are required to share data annually for review by an independent organization as outlined in Research, Education and Treatment below.

### Employee Protection Policy:

This is not expressly covered by New Jersey statutes or regulations.

### Staff Training

#### Annual Training:

This is expressly covered under the “Additional Training For Customer-Facing Staff” standard below. For more information, see [N.J. Admin. Code, § 13.690-1.2\(x\)](#).

### **Additional Training For Customer-Facing Staff:**

All internet gaming operators with employees who have direct contact with patrons via phone, e-mail, electronic chat, or other means, shall implement training for those employees, at the start of their employment and at regular intervals thereafter, addressing areas set forth in (y)1 through 3 below. If the training requirement under this subsection follows the standards set forth by the Council on Compulsive Gambling of New Jersey it shall be deemed sufficient.

1. Recognizing the nature and symptoms of problem gambling behavior and how to assist players in obtaining information regarding help for a gambling problem and self-exclusion programs;
2. Responding to patrons who may disclose that they have a gambling problem; and
3. Responding to reports from third parties, such as family members, about patrons who may have a gambling problem.

[N.J. Admin. Code, § 13.690-1.2\(x\)](#).

### **Updates To Training Courses:**

This is not expressly covered by New Jersey statutes or regulations.

### **Lived Experience In Training Content:**

This is not expressly covered by New Jersey statutes or regulations.

### **Evaluation Of Training Effectiveness:**

This is not expressly covered by New Jersey statutes or regulations.

## **Supporting Informed Decision Making by Players**

### **Providing Players With Readily Accessible Responsible Gambling Information:**

Regarding responsible gaming, the Division requires each provider implement a Responsible Gaming Lead as well as dedicated RG staff who shall be responsible for ensuring at risk patrons are provided critical responsible gaming information such as resources available or various responsible gaming features offered by the provider. [Division of Gaming](#)

[Enforcement Responsible Gaming \(RG\) Best Practices](#). Each internet gaming site shall display a responsible gaming logo in a manner approved by the Division to direct a patron to the site’s responsible gaming page. The responsible gaming page shall be accessible to a patron during a patron session and shall contain, at a minimum, the following:

1. A prominent message, which states “If you or someone you know has a gambling problem and wants help, call 1-800-Gambler”;
2. A direct link to the Council on Compulsive Gambling New Jersey, Inc., and one other organization based in the United States dedicated to helping people with potential gambling problems;
3. A clear statement of the internet gaming operator’s policy and commitment to responsible gaming;
4. Information regarding the subjects in (z)4i through iv below, or a direct link to information regarding the following subjects, if available, from an organization based in the United States dedicated to helping people with potential gambling problems:
  - Practical tips to stay within safe limits;
  - Myths associated with gambling;
  - Information regarding the risks associated with gambling; and
  - The potential signs of a gambling problem; and
5. Rules governing self-imposed responsible gaming limits and the ability for the patron to establish those limits. [N.J. Admin. Code, § 13.690-1.2\(z\)](#).

Also, when a patron’s lifetime deposits exceed \$2,500, the Internet or mobile gaming system shall immediately prevent any wagering until the patron acknowledges the following:

1. The patron has met the Division’s gaming deposit threshold of \$2,500;
2. The patron has the capability to establish responsible gaming limits or close his or her account; and
3. The availability of 1-800-GAMBLER.

The acknowledgement prescribed [...] above shall be required on an annual basis thereafter. [N.J. Admin. Code, § 13.690-1.4\(u-v\)](#).

### ***Practical Tips To Keep Within Limits***

Keeping within the limits is expressly covered under the “Providing Players with Responsible Gambling Information” standard above. For more information, see [N.J. Admin. Code, § 13.690-1.2\(z\)\(4\)\(i\)](#).

Also, when a patron’s lifetime deposits exceed \$2,500, the Internet or mobile gaming system shall immediately prevent any wagering until the patron acknowledges the following:

1. The patron has met the Division’s gaming deposit threshold of \$2,500;
2. The patron has the capability to establish responsible gaming limits or close his or her account; and
3. The availability of 1-800-GAMBLER.

The acknowledgement prescribed [...] above shall be required on an annual basis thereafter. [N.J. Admin. Code, § 13.690-1.4\(u-v\)](#).

### ***Promotion Of Responsible Gambling Tools At Account Creation***

In order to establish an Internet or mobile gaming account, a casino licensee shall record the patron’s acceptance of the licensee’s terms and conditions to participate in internet or mobile gaming. [N.J. Admin. Code, § 13.690-1.3\(b\)\(6\)](#).

All terms and conditions for internet or mobile gaming shall [include]: [...] (9) Patron’s right to set responsible gaming limits and to self-exclude; [and] (10) Patron’s right to suspend his or her account for a period of no less than 72 hours. [N.J. Admin. Code, § 13.690-1.2\(l\)\(9-10\)](#).

### ***Addressing Myths Associated With Gambling***

Addressing myths is expressly covered in the “Providing Players with Responsible Gambling Information” standard above. For more information, see [N.J. Admin. Code, § 13.690-1.2\(z\)\(4\)\(ii\)](#).

### ***Information On Odds And House Advantage***

The following information shall be readily available through a client terminal, before a patron begins play on an internet or mobile gaming system and at all times during play, where applicable: (1) Sufficient information to identify the specific game selected; (2) Game play and payout rules, which shall not rely on sound to convey their meaning; and (3) All charges imposed on patrons, such as fees, rake, and vigorish. [N.J. Admin. Code, § 13.690-1.5\(i\)\(1-3\)](#).

### ***Preventing Access By Underage/Unauthorized Players***

All terms and conditions for internet or mobile gaming shall be included as an appendix to the internal controls of the licensee addressing all aspects of the operation, including [...] Information to be displayed on a patron protection page. The patron protection page shall be accessible to a patron during a patron session. The patron protection page shall contain, at a minimum, the following: [...]

- Notification that underage gambling is a criminal offense and that anyone who facilitates someone under the age of 21 to gamble has committed a criminal offense and shall be prohibited from internet gaming;
- Notification that the patron is responsible to configure his or her client terminal’s auto-lock feature to protect the client terminal from unauthorized use;
- Notification that a patron is prohibited from allowing any other person to access or use his or her internet or mobile gaming account.

[N.J. Admin. Code, § 13.690-1.2\(l\)\(14\)\(vi-viii\)](#).

### ***Risks Associated With Gambling***

The risks associated with gambling are expressly covered in the “Providing Players with Responsible Gambling Information” standard above. For more information, see [N.J. Admin. Code, § 13.690-1.2\(z\)\(4\)\(iii\)](#).

### ***Signs Of A Potential Gambling Problem***

Signs of a potential gambling problem are expressly covered in the “Providing Players with Responsible Gambling Information” standard above. For more information, see [N.J. Admin. Code, § 13.690-1.2\(z\)\(4\)\(iv\)](#).

### ***Behavior Related To Problem Gambling***

This is expressly covered under the “Providing Players with Responsible Gambling Information” standard above. For more information, see [N.J. Admin. Code, § 13.690-1.2\(z\)\(4\)\(iv\)](#).

### ***How To Access Personal Data On Responsible Gambling***

This is not expressly covered by New Jersey statutes or regulations. However, internet or mobile gaming systems shall provide an account statement with account details to a patron on demand, which shall include detailed account activity for at least the six months preceding 24 hours prior to the request. In

addition, an Internet or mobile gaming system shall, upon request, be capable of providing a summary statement of all patron activity during the past year. Information to be provided on the summary statement shall include, at a minimum, the following: (1) Deposits to the Internet or mobile gaming account; (2) Withdrawals from the internet or mobile gaming account; (3) Win or loss statistics; (4) Beginning and ending account balances; and (5) Self-imposed responsible gaming limit history, if applicable. [N.J. Admin. Code, § 13.690-1.3\(j\).](#)

***Direct Links To Problem Gambling Organization***  
The division, in consultation with the commission, shall promulgate regulations necessary to carry out the provisions of this act, including, but not limited to, regulations governing the display of the words, “If you or someone you know has a gambling problem and wants help, call 1-800 GAMBLER,” or some comparable language approved by the division, which language shall include the words “gambling problem” and “call 1-800 GAMBLER,” in all print, billboard, sign, online, or broadcast advertisements of a sports pool and online sports pool and in every sports wagering lounge. [N.J. Rev. Stat., 5:12A-13\(11\).](#)

### **Promotion Of Responsible Gambling Information:**

When a patron's lifetime deposits exceed \$2,500, the Internet or mobile gaming system shall immediately prevent any wagering until the patron acknowledges the following:

1. The patron has met the Division's gaming deposit threshold of \$2,500;
2. The patron has the capability to establish responsible gaming limits or close his or her account; and
3. The availability of 1-800-GAMBLER.

The acknowledgement prescribed [...] above shall be required on an annual basis thereafter. [N.J. Admin. Code, § 13.690-1.4\(u-v\).](#)

### **Use Of Data To Promote Responsible Gambling Tools:**

New Jersey Division of Gaming Enforcement Responsible Gaming Best Practices require use of automated triggers based on player behavior. In addition to implementing the automated triggers, each provider shall implement a phased approach when RG automated trigger alerts are identified. The phased approach is aimed at ensuring intervention

occurs at each level [...] The first phase of intervention shall include corresponding with the patron in order to educate the patron on the availability of the various RG features offered by the platform as well as resources available. The second phase of intervention shall include a video tutorial being displayed to the patron. The tutorial can be separated into multiple videos and shall educate the patron on the availability of the various RG features offered by the platform as well as resources available. [Division of Gaming Enforcement Responsible Gaming \(RG\) Best Practices.](#)

### **Evaluation Of Responsible Gambling Tool Adoption:**

This is not expressly covered by New Jersey statutes or regulations. However, adoption of responsible gambling tools is subject to annual evaluation by an independent research organization. For more information see Research, Education and Treatment below.

In addition, an Internet gaming system shall generate a report on a weekly basis identifying potential problem gamblers, including those patrons who self-report. The casino licensee and racetrack online sports wagering permit holder shall review the report and document any action taken. [N.J. Admin. Code, § 13.690-1.9\(l\).](#)

### **Expert Input Into Responsible Gambling Resources:**

This is not expressly covered by New Jersey statutes or regulations.

### **Promotion Of Responsible Gambling On Social Media:**

This is not expressly covered by New Jersey statutes or regulations.

### **Testing Of External Links:**

This is not expressly covered by New Jersey statutes or regulations.

## **Time and Budget Management**

### **Instant Access To Personal Responsible Gambling Data:**

Internet or mobile gaming systems shall provide an account statement with account details to a patron on demand, which shall include detailed account activity for at least the six months preceding 24 hours prior to the request. In addition, an Internet or mobile gaming system shall, upon request, be capable of

providing a summary statement of all patron activity during the past year. Information to be provided on the summary statement shall include, at a minimum, the following: (1) Deposits to the Internet or mobile gaming account; (2) Withdrawals from the internet or mobile gaming account; (3) Win or loss statistics; (4) Beginning and ending account balances; and (5) Self-imposed responsible gaming limit history, if applicable. [N.J. Admin. Code, § 13.690-1.3\(j\)](#).

#### Mandatory Limit Setting At Account Creation:

This is not expressly covered by New Jersey statutes or regulations. However, operators must make limit-setting available to a patron, as highlighted below.

#### Promotion Of Limits On Platform:

When a patron's lifetime deposits exceed \$2,500, the internet or mobile gaming system shall immediately prevent any wagering until the patron acknowledges the following:

1. The patron has met the Division's gaming deposit threshold of \$2,500;
2. The patron has the capability to establish responsible gaming limits or close his or her account; and
3. The availability of 1-800-GAMBLER.

The acknowledgement prescribed in (s)2 and 3 above shall be required on an annual basis thereafter. [N.J. Admin. Code, § 13.690-1.4\(u-v\)](#).

Each platform, at a minimum, shall implement the following automated triggers.... Series of changes to increase the deposit or loss limit (Division recommends threshold set at 4 change requests in 24 hours)[...] In addition to implementing the automated triggers, each provider shall implement a phased approach when RG automated trigger alerts are identified[...] The first phase of intervention shall include corresponding with the patron in order to educate the patron on the availability of the various RG features offered by the platform as well as resources available. The second phase of intervention shall include a video tutorial being displayed to the patron. The tutorial can be separated into multiple videos and shall educate the patron on the availability of the various RG features offered by the platform as well as resources available. [Division of Gaming Enforcement Responsible Gaming \(RG\) Best Practices](#).

#### Deposit Limits:

An Internet or mobile gaming system shall be capable of allowing a patron to establish the following

responsible gaming limits[...] A deposit limit shall be offered on a daily, weekly, and monthly basis and shall specify the maximum amount of money a patron may deposit into his or her Internet gaming account during a particular period of time. [N.J. Admin. Code, § 13.690-1.4\(n\)\(1\)](#).

#### Time/Spend Limits:

An Internet or mobile gaming system shall be capable of allowing a patron to establish the following responsible gaming limits [...]

- A spend limit shall be offered on a daily, weekly, and monthly basis and shall specify the maximum amount of patron deposits that may be put at risk during a particular period of time.
- A time-based limit shall be offered on a daily basis and shall specify the maximum amount of time, measured hourly from the patron's log in to log off, a patron may spend playing on an Internet gaming system, provided, however, that if the time-based limit is reached a patron will be permitted to complete any round of play, or active or prepaid tournament.

[N.J. Admin. Code, § 13.690-1.4\(n\)\(2-3\)](#).

#### Delayed Implementation For Increased Limits:

An Internet or mobile gaming system shall be capable of allowing a patron to establish the following responsible gaming limits. Any decrease to these limits shall be effective no later than the patron's next log in. Any increase to these limits shall become effective only after the time period of the previous limit has expired. [N.J. Admin. Code, § 13.690-1.4\(n\)](#).

#### Prohibition On Reverse Withdrawals:

This is not expressly covered by New Jersey statutes or regulations. In January 2021, however, a [Director's Advisory Bulletin](#) from the Division of Gaming Enforcement advised internet gaming operators that the existing rules of the Division "prohibit the practice of soliciting or incentivizing withdrawal requests to be rescinded or cancelled by the patron."

#### Restriction On Promotions During Withdrawals:

Existing rules of the Division prohibit the practice of soliciting or incentivizing withdrawal requests to be rescinded or cancelled by the patron. [Division of Gaming Enforcement Director's Advisory Bulletin 2021-01](#).

## Time-Out and Self-Exclusion

### Time-Out Tool Available:

Internet and mobile gaming systems shall employ a mechanism that places an Internet or mobile gaming account in a suspended mode: When requested by the patron for a specified period of time, which shall not be less than 72 hours. [N.J. Admin. Code, § 13.690-1.4\(j\)\(1\)](#).

### Self-Exclusion Accessibility:

An operator shall adopt procedures to prevent persons from wagering on sports events who are prohibited from placing sports wagers. An operator shall not accept wagers from any person whose identity is known to the operator and: whose name appears on the exclusion list maintained by the division pursuant to section 71 of P.L.1977, c.110 (C.5:12-71); whose name appears on any self-exclusion list maintained by the division pursuant to sections 1 and 2 of P.L.2001, c.39 (C.5:12- 71.2 and C.5:12-71.3, respectively). [N.J. Rev. Stat., 5:12A-11\(f\)\(3\)](#).

[Operators must] ensure information on self-exclusion and all responsible gaming features are presented to the patron in a clear and unambiguous manner. [Division of Gaming Enforcement Advertising Standards](#).

### Self-Exclusion At Product Level:

This is not expressly covered by New Jersey statutes or regulations. However, it is understood that the option to exclude from either sports betting or other online gambling products, or both, is permitted and offered in practice.

### Self-Exclusion Length:

A request for self-exclusion or internet self-exclusion shall be in a form prescribed by the Division, which form shall include: [...] The length of self-exclusion or internet self-exclusion, as applicable, requested by the person: i. One year; ii. Five years; or iii. Lifetime. [N.J. Admin. Code, § 13.69G-2.2\(d\)\(2\)](#).

### Self-Exclusion Communication:

For Internet self-exclusion: The Internet gaming system shall provide a link within the patron's Internet gaming account directly to an Internet self-exclusion application form and provide his or her acknowledgment of the following statement: "I am voluntarily requesting exclusion from all New Jersey

Internet gaming. I certify that the information I have provided is true and accurate, and that I have read and understand and agree to the waiver and release included with this request for Internet self-exclusion. I am aware that my digital signature authorizes the Division of Gaming Enforcement to direct all New Jersey casino licensees to restrict my Internet gaming in accordance with this request and until such time as the Division removes my name from the Internet self-exclusion list in response to my request to terminate my voluntary Internet self-exclusion. I am aware and agree that during any period of Internet self-exclusion any money or thing of value seized from me, or owed to me by, a casino licensee shall be subject to forfeiture." [N.J. Admin. Code, § 13.69G-2.2\(d\)\(5\)](#).

Additional information regarding self-exclusion conditions is also outlined in practice via self-exclusion and other disclosures shared with patrons; the specifics of these communications are not outlined in statutes or regulations, however.

### Self-Exclusion Effective Immediately:

In the event a patron has a pending sports pool wager and then self-excludes, the wager shall be canceled and the funds returned to the patron according to the licensee's internal controls. [N.J. Admin. Code § 13:69N-1.9\(o\)](#).

### Communication with Excluded Players:

For internet self-excluded patrons, a casino licensee shall establish procedures that are designed, to the greatest extent practicable, to [...] Ensure that self-excluded persons do not receive, either from the casino licensee or any agent thereof, junket solicitations, targeted mailings, telemarketing promotions, player club materials, or other promotional materials relating to internet gaming. [N.J. Admin. Code, § 13.69G-2.4\(b\)\(1\)](#).

### Self-Exclusion Renewal:

Except for those persons choosing a lifetime self-exclusion, any self-excluded person may, upon the expiration of the period of self-exclusion requested pursuant to N.J.A.C. 13:69G-2.2(c)2, request removal of his or her name from the self-exclusion list by submitting, in person, a completed request for removal as required in (b) below. The request shall be delivered to the Identification Unit of the Division located at the Arcade Building, Tennessee Avenue and the Boardwalk, in Atlantic City, or to the Trenton office of the Division of Gaming Enforcement located at 140 East Front Street. Any person submitting a

request for removal from the list shall be required to present valid identification credentials containing his or her signature and either a photograph or a general physical description. [N.J. Admin. Code, § 13:69G-2.5\(a\)](#).

#### Oversight Of Reinstatement Process:

This is not expressly covered by New Jersey statutes or regulations. However, except for those persons choosing a lifetime self-exclusion, any self-excluded person may, upon the expiration of the period of self-exclusion requested pursuant to N.J.A.C. 13:69G-2.2(c)2, request removal of his or her name from the self-exclusion list by submitting, in person, a completed request for removal as required in (b) below. The request shall be delivered to the Identification Unit of the Division located at the Arcade Building, Tennessee Avenue and the Boardwalk, in Atlantic City, or to the Trenton office of the Division of Gaming Enforcement located at 140 East Front Street. Any person submitting a request for removal from the list shall be required to present valid identification credentials containing his or her signature and either a photograph or a general physical description. [N.J. Admin. Code, § 13:69G-2.5\(a\)](#).

## Customer Support

#### Customer Service Easily Accessible:

This is not expressly covered by New Jersey statutes or regulations. However, each Internet gaming site shall display a responsible gaming logo in a manner approved by the Division to direct a patron to the site's responsible gaming page. The responsible gaming page shall be accessible to a patron during a patron session and shall contain, at a minimum, the following:

1. A prominent message, which states "If you or someone you know has a gambling problem and wants help, call 1-800-Gambler."
2. A direct link to the Council on Compulsive Gambling New Jersey, Inc., and one other organization based in the United States dedicated to helping people with potential gambling problems;
3. A clear statement of the Internet gaming operator's policy and commitment to responsible gaming;

4. Information regarding the subjects in (z)4i through iv below, or a direct link to information regarding the following subjects, if available, from an organization based in the United States dedicated to helping people with potential gambling problems:
  - i. Practical tips to stay within safe limits;
  - ii. Myths associated with gambling;
  - iii. Information regarding the risks associated with gambling; and
  - iv. The potential signs of a gambling problem; and
5. Rules governing self-imposed responsible gaming limits and the ability for the patron to establish those limits.

[N.J. Admin. Code, 13:69-1.2\(z\)](#).

Regarding responsible gaming, the Division requires each provider implement a Responsible Gaming Lead as well as dedicated RG staff who shall be responsible for ensuring at risk patrons are provided critical responsible gaming information such as resources available or various responsible gaming features offered by the provider. [Division of Gaming Enforcement Responsible Gaming \(RG\) Best Practices](#).

#### Policies For Customers In Distress:

In addition to implementing the automated triggers, each provider shall implement a phased approach when RG automated trigger alerts are identified. The phased approach is aimed at ensuring intervention occurs at each level.

- Phase 1. The first phase of intervention shall include corresponding with the patron in order to educate the patron on the availability of the various RG features offered by the platform as well as resources available.
- Phase 2. The second phase of intervention shall include a video tutorial being displayed to the patron. The tutorial can be separated into multiple videos and shall educate the patron on the availability of the various RG features offered by the platform as well as resources available.
- Phase 3. When warranted, a more direct intervention by an RG professional from the provider to counsel and advise the patron on corrective actions necessary to address the at risk behavior.

[Division of Gaming Enforcement Responsible Gaming](#)

(RG) Best Practices.

### Monitoring For Signs Of Problem Gambling:

The second component of the RG Best Practices is to leverage technology to aid in identifying potential problem gamblers. Regarding the technology component, each platform, at a minimum, shall implement the following automated triggers:

- Account Activity
  - Total Deposits over a 24 hour period being over a certain amount (Division recommends threshold set at \$10,000.00)
  - Total Deposits over a 90 day period over a certain amount (Division recommends threshold set at \$100,000.00)
  - Once a customer accesses the Self Exclusion page, but did not complete the process
  - Requesting a second cool off period within a specific time period (Division recommends threshold set at 45 days)
  - Series of changes to increase the deposit or loss limit (Division recommends threshold set at 3 change requests in 24 hours)
  - Continuous cancellations of withdrawals
- Play Behavior
  - Total turnover over a 90 day period over a certain amount (Division recommends threshold set at \$1,000,000)
  - Increase in time spent on the website (Division recommends threshold set at 50% increase during the current week compared to previous 2 weeks)
  - Evaluation of the patron's session for the week to determine if multiple sessions ended with the patron having less than \$1 in the account
  - Evaluation of the patron's session for the week to determine if multiple sessions had an increase in the amount of wagers.

It is important to note that the above automated triggers are considered minimum standards, and that if based on experience in another jurisdiction, a platform has additional automated triggers that may be beneficial to the Division's desired outcome, the platform is encouraged to include those automated triggers as well. [Division of Gaming Enforcement Responsible Gaming \(RG\) Best Practices](#).

### Accessible Complaints And Disputes Process:

Information to be displayed on a patron protection page. The patron protection page shall be accessible to a patron during a patron session. The patron protection page shall contain, at a minimum, the following: [...] (ii) Method for filing a complaint with the licensee; (iii) Method for filing with the Division an unresolved complaint after all reasonable means to resolve the complaint with the licensee have been exhausted utilizing the internet Dispute Form on the Division's website. [N.J. Admin. Code, § 13.690-1.2\(l\) \(14\)\(ii-iii\).](#)

## Marketing and Advertising

### Marketing Policy Statement:

This is not expressly covered by New Jersey statutes or regulations. However, operators are generally obliged to follow the New Jersey Division of Gaming Enforcement's [Advertising Standards](#).

### Marketing To Avoid:

#### Promoting Gambling As A Solution To Financial Problems

This is not expressly covered by New Jersey statutes or regulations. However, operators are generally obliged to follow the New Jersey Division of Gaming Enforcement's [Advertising Standards](#).

#### Promotion Of Excessive Gambling

This is not expressly covered by New Jersey statutes or regulations. However, operators are generally obliged to follow the New Jersey Division of Gaming Enforcement's [Advertising Standards](#).

#### Misleading Players On Chances of Winning

Advertising shall not be misleading in any way, such as using slogans portraying "guaranteed wins" or "risk free" bets, particularly when patrons are required to deposit their own funds into a wagering account and are unable to be fully compensated for any loss of patron funds[...] Advertisements cannot present misconceptions about online games. For example, stating higher odds guarantee wins or that a game can have winning streaks. [Division of Gaming Enforcement Advertising Standards](#).

#### Appealing To Minors

Advertisements shall not include images, likeness or themes that target the underage demographic. [Division of Gaming Enforcement Advertising Standards](#).

#### ***Presenting Gambling As Risk-Free***

Advertising shall not be misleading in any way, such as using slogans portraying “guaranteed wins” or “risk free” bets, particularly when patrons are required to deposit their own funds into a wagering account and are unable to be fully compensated for any loss of patron funds. [Division of Gaming Enforcement Advertising Standards](#).

#### ***Encouraging Problematic Play***

This is not expressly covered by New Jersey statutes or regulations. However, operators are generally obliged to follow the New Jersey Division of Gaming Enforcement’s [Advertising Standards](#).

#### **Marketing Risk Assessment:**

This is not expressly covered by New Jersey statutes or regulations.

#### **Conditions Of Bonus Offers Clear:**

Terms and conditions for all promotions shall be clear and include any conditions imposed on the patron by opting into the promotion including wagering and withdrawal requirements. Unrealistic promotions wagering requirements shall not be offered. [Division of Gaming Enforcement Advertising Standards](#).

#### **Separation Of Responsible Gambling And Product Marketing:**

Operators should seek to incorporate advertisements where the entire advertisement is devoted to the importance of responsible gaming. [Division of Gaming Enforcement Advertising Standards](#).

Advertising and marketing shall not be placed on any responsible gaming pages on the operator’s website or applications. [Division of Gaming Enforcement Advertising Standards](#).

#### **Advertising To Adults-Only:**

Advertising shall not be presented in mediums where the primary demographic is underage. [Division of Gaming Enforcement Advertising Standards](#).

#### **Avoiding Higher-Risk Groups:**

Advertisements shall not be presented to potentially at-risk patrons. This can be accomplished by utilizing automated triggers that can identify potentially at risk patrons such as a patron accessing the self-exclusion page numerous times but never completing the process. [Division of Gaming Enforcement Advertising Standards](#).

#### **Age-Gating Of Social Media Marketing:**

This is not expressly covered by New Jersey statutes or regulations. However, advertisements shall not be presented in mediums where the primary demographic is underage. [Division of Gaming Enforcement Advertising Standards](#).

#### **Opt-Out/Limits On Advertising Available:**

Provide an effective method for the patron to opt out of all direct advertising materials. This includes vendors contracted by the operator for direct advertising. This can be achieved for new customers by including an option on the operator’s registration page for the patron to opt out of all advertising materials. For current customers that have already registered an account with the operator, this can be achieved by having the option presented on the responsible gambling page to opt out of all advertising materials. [Division of Gaming Enforcement Advertising Standards](#).

### **Game Play**

#### **Games Display Bets, Wins, Losses And Account Balances As Cash:**

This is not expressly covered by New Jersey statutes or regulations. However, the N.J. Admin. Code states in [§ 13.690-1.3\(j\)](#) that “internet or mobile gaming systems shall provide an account statement with account details to a patron on demand, which shall include detailed account activity for at least the six months preceding 24 hours prior to the request. In addition, an internet or mobile gaming system shall, upon request, be capable of providing a summary statement of all patron activity during the past year. Information to be provided on the summary statement shall include, at a minimum, the following: (1) Deposits to the internet or mobile gaming account; (2) Withdrawals from the internet or mobile gaming account; (3) Win or loss statistics; (4) Beginning and ending account balances; and (5) Self Imposed responsible gaming limit history, if applicable.”

#### **Site Avoids Reinforcing Myths:**

This is not expressly covered by New Jersey statutes or regulations.

#### **Responsible Gambling Review Of New Game Features:**

This is not expressly covered by New Jersey statutes or regulations.

#### **Communications Do Not Encourage Increased Play Or Chasing Losses:**

An internet or mobile gaming system shall not induce a patron to continue placing wagers when play is in session, when the patron attempts to end a session, or when the patron wins or loses a bet. [N.J. Admin. Code, § 13.690-1.2\(t\)](#).

### Encouraging Positive Play:

This is not expressly covered by New Jersey statutes or regulations. However, when a patron's lifetime deposits exceed \$2,500, the internet or mobile gaming system shall immediately prevent any wagering until the patron acknowledges the following:

1. The patron has met the Division's gaming deposit threshold of \$2,500;
2. The patron has the capability to establish responsible gaming limits or close his or her account; and
3. The availability of 1-800-GAMBLER.

The acknowledgement prescribed in (s)2 and 3 above shall be required on an annual basis thereafter. [N.J. Admin. Code, § 13.690-1.4\(u-v\)](#).

### Platform Accessibility:

This is not expressly covered by New Jersey statutes or regulations.

## Know Your Customer

### Minimum Age Stated On Platform:

All terms and conditions for Internet or mobile gaming shall be included as an appendix to the internal controls of the licensee addressing all aspects of the operation, including the following [...] Legal age policy, including a statement that it is a criminal offense to allow a person who is under the age of 21 to participate in Internet or mobile wagering. [N.J. Admin. Code, § 13.690-1.2\(l\)\(t\)](#).

In order to establish an Internet or mobile gaming account, a casino licensee shall: Record the patron's acceptance of the licensee's terms and conditions to participate in Internet or mobile gaming [and] Record the patron's acknowledgement that the legal age for Internet or mobile gaming is 21 and that he or she is prohibited from allowing any other person to access or use his or her Internet or mobile gaming account. [N.J. Admin. Code, § 13.690-1.3\(b\)\(6\)\(8\)](#).

### Measures To Prevent Underage Access:

In order to establish an internet or mobile gaming account, a casino licensee shall: [...] Verify that the patron is of the legal age of 21. [N.J. Admin. Code, § 13.690-1.3\(b\)\(5\)](#).

### Age Verification Required Upon Registration:

In order to establish an internet or mobile gaming account, a casino licensee shall: [...] Verify the patron's identity in accordance with: N.J.A.C. 13:69D-1.5A and, in addition, record the document number of the government issued credential examined; or Other methodology for remote multi-sourced authentication, which may include third-party and governmental databases, as approved by the Division. [and] Verify that the patron is of the legal age of 21. [N.J. Admin. Code, § 13.690-1.3\(b\)\(5\)](#).

### Immediate Blocking Of Underage Play:

Internet and mobile gaming systems shall employ a mechanism that places an Internet or mobile gaming account in a suspended mode: Upon a determination that a patron is a prohibited person; or When initiated by a licensee that has evidence that indicates [...] A violation of the terms of service has taken place on an authorized patron's Internet or mobile gaming account. [N.J. Admin. Code, § 13.690-1.4\(j\)\(3\)\(4\)](#).

### Addressing Underage Play At Approved Account:

This is not expressly covered by New Jersey statutes or regulations. However, no licensee shall knowingly allow a person to make a wager utilizing the account of another person. [N.J. Admin. Code § 13:69N-1.10](#).

### Minimum Age Of 21:

In order to establish an internet or mobile gaming account, a casino licensee shall: [...] Verify that the patron is of the legal age of 21. [N.J. Admin. Code, § 13.690-1.3\(b\)\(5\)](#).

### Duplicate Accounts Prevented:

A patron shall have only one internet or mobile gaming account for each internet gaming intermediary. Each internet or mobile gaming account shall be: (1) Nontransferable; (2) Unique to the patron who establishes the account; and (3) Distinct from any other account number that the patron may have established with the casino licensee. [N.J. Admin. Code, § 13.690-1.3\(c\)](#).

### Age Verification When Adding New Payment

### Methods:

This is not expressly covered by New Jersey statutes or regulations.

### Prohibition On Offering Of Credit:

This is not expressly covered by New Jersey statutes or regulations. However, New Jersey's internet gaming law prohibits operators from accepting an account wager in an amount in excess of funds on deposit in the wagering account of the holder placing the wager. [N.J. Rev. Stat., 5:12-95.23\(c\)](#).

### Prohibition On Credit Cards:

This is not expressly covered by New Jersey statutes or regulations. In fact, a patron's Internet or mobile gaming account may be funded through the use of [...] a patron's credit or debit card. [N.J. Admin. Code, § 13.690-1.3\(d\)\(2\)](#).

## Research, Education and Treatment

### Financial Commitment To Addressing Gambling-Related Harm:

For sports wagering licenses, the following fee amounts shall apply: \$100,000 for an initial sports wagering license. Fifty percent of the initial sports wagering license fee paid by casinos and racetracks shall be deposited into the State General Fund for appropriation by the Legislature to the Department of Health to provide funds for evidence-based prevention, education, and treatment programs for compulsive gambling that meet the criteria developed pursuant to P.L. 1993, c. 229, section 2 (N.J.S.A. 26:2-169), such as those provided by the Council on Compulsive Gambling of New Jersey, and including the development and implementation of programs that identify and assist problem gamblers; and a minimum of \$100,000 for a sports wagering license renewal, with the final cost to be determined by the Director after consideration of the costs for renewal, enforcement, and gambling addiction. The percentage of the renewal fee to be directed into the State General Fund for appropriation by the Legislature to the Department of Health to provide funds for evidence-based prevention, education, and treatment programs for compulsive gambling that meet the criteria developed pursuant to P.L. 1993, c. 229, section 2 (N.J.S.A. 26:2-169), such as those

provided by the Council on Compulsive Gambling of New Jersey, and including the development and implementation of programs that identify and assist problem gamblers shall be established by the Director on an annual basis after considering the licensure and enforcement costs of regulating sports wagering. [N.J. Admin. Code, § 13.69A-9.4\(c\)\(5-6\)](#).

### Evaluation Through Research Program:

The division and the racing commission following consultation with the sports wagering licensees shall annually cause a report to be prepared and distributed to the Governor on the impact of sports wagering, including Internet wagering on sports events, on problem gamblers and gambling addiction in New Jersey. The report shall be prepared by a private organization or entity with expertise in serving the needs of persons with gambling addictions, which organization or entity shall be selected jointly by the division and the racing commission. The report shall be prepared and distributed under the supervision of, and in coordination with, the division and the racing commission. [N.J. Rev. Stat., 5:12A-11\(a\)](#).

### Contribution To Public Health Messaging:

Operators should seek to incorporate advertisements where the entire advertisement is devoted to the importance of responsible gaming, and also to the frequency of how often the responsible gaming only advertisements should be presented to the public. Examples to consider include a percentage of the advertising budget being attributed to advertising that may be solely devoted to responsible gaming or incorporating a responsible gaming only advertisement for a predefined number of advertisements. [Division of Gaming Enforcement Advertising Standards](#).

### Play Data Available For Research:

This is not expressly covered by New Jersey statutes or regulations. In practice, however, anonymized play data is shared by operators with researchers at Rutgers University for the purpose of conducting the annual report as covered under the "Evaluation Through Research Program" standard above. For more information, see [N.J. Rev. Stat., 5:12A-11\(a\)](#) and the New Jersey Division of Gaming Enforcement website.

NEW JERSEY	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	✓
Designated Executive For Responsible Gambling	✓
Annual Review Of Policy	
Strategy For Responsible Gambling	
Annual Strategy Evaluation and Progress Reporting	
Employee Protection Plan	
<b>STAFF TRAINING</b>	
Annual Training	
Additional Training For Customer-Facing Staff	✓
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	✓
Promotion Of Responsible Gambling Tools At Account Creation	✓
Addressing Myths Associated With Gambling	✓
Information On Odds And House Advantage	✓
Preventing Access By Underage/Unauthorized Players	✓
Risks Associated With Gambling	✓
Signs Of A Potential Gambling Problem	✓
Behavior Related To Problem Gambling	
How To Access Personal Data On Responsible Gambling	
Direct Links To Problem Gambling Organization	✓
Promotion Of Responsible Gambling Information	✓
Use Of Data To Promote Responsible Gambling Tools	✓
Evaluation Of Responsible Gambling Tool Adoption	✓
Expert Input Into Responsible Gambling Resources	
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	✓
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	✓
Ability To Set Deposit Limits	✓
Ability To Set Time/Spend Limits	✓
Delayed Implementation For Increased Limits	✓
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	✓
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	✓
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	✓
Self-Exclusion Communication	✓
Self-Exclusion Effective Immediately	✓
Communication With Excluded Players	✓
Self-Exclusion Renewal	✓
Oversight Of Reinstatement Process	
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	
Policies For Customers In Distress	✓
Monitoring For Signs Of Problem Gambling	✓
Accessible Complaints And Disputes Process	✓
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	
Promoting Excessive Gambling	
Misleading Players On Chances Of Winning	✓
Appealing To Minors	✓

NEW JERSEY	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	✓
Encouraging Problematic Play	
Marketing Risk Assessment	
Conditions Of Bonus Offers Clear	✓
Separation Of Responsible Gambling And Product Marketing	✓
Advertising To Adults-Only	✓
Avoiding Higher-Risk Groups	✓
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	✓
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	✓
Encouraging Positive Play	
Platform Accessibility	

EXPRESSLY COVERED	
<b>KNOW YOUR CUSTOMER</b>	
Minimum Age Stated On Platform	✓
Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Immediate Blocking Of Underage Play	✓
Addressing Underage Play At Approved Account	
Minimum Age Of 21	✓
Duplicate Accounts Prevented	✓
Age Verification When Adding New Payment Methods	
Prohibition On Offering Of Credit	✓
Prohibition On Credit Cards	
<b>RESEARCH, EDUCATION AND TREATMENT</b>	
Financial Commitment To Address Gambling-Related Harm	✓
Evaluation Through Research Program	✓
Contribution To Public Health Messaging	✓
Play Data Available To Research	



## New York

Sports betting was authorized in 2013 through a state constitutional amendment which permitted sports wagering at licensed land-based casinos, subject to the constraints of federal law. Following the overturning of PASPA by the U.S. Supreme Court, the New York State Gaming Commission adopted a regulatory framework for land-based sports betting in June 2019. In April 2021, new legislation authorizing statewide mobile sports betting was signed into law. That legislation authorized a competitive bidding process for mobile sports betting licenses, with a total of nine operators later selected to deploy mobile sportsbook platforms or “skins” in New York. Online sports betting operations officially launched on January 8, 2022.

### Key Market Data

Adult Population:	15.60m
Sports Betting Law:	N.Y. P.M.L. 1367 (land-based); N.Y. P.M.L. 1367-A (mobile)
Key Sports Betting Regulation:	Casino Gaming Regulations
Regulatory Authority:	New York State Gaming Commission (NYSGC)
Sports Betting Market Opened:	July 2019

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

### Policy Commitment To Responsible Gambling:

A skin shall maintain a publicly accessible internet page dedicated to responsible play, a link to which must appear on the skin’s website and in any mobile application or electronic platform on which an authorized sports bettor may place sports wagers through such skin, as required by Racing, Pari-Mutuel Wagering and Breeding Law section 1367-a(4)(a) (xiv). The responsible play page shall include: [...] a statement of the skin’s policy and commitment to responsible gaming. [9 NYCRR Section 5330.34\(a\)\(1\)](#).

At least 90 days prior to projected issuance of an operation certificate, a gaming facility licensee shall submit for commission review and approval a problem gambling plan. A problem gambling plan shall include the following:

1. the goals of the plan, including procedures and timetables to implement the plan;
2. identification of the individual who will be responsible for implementation and maintenance of the plan;

### 3. policies and procedures that clearly illustrate:

- i. the commitment of the gaming facility licensee to train appropriate employees;
- ii. the duties and responsibilities of the employees designated to implement or participate in the problem gambling plan;
- iii. procedures for compliance with the self-exclusion program set forth in Part 5402 of this subtitle;
- iv. procedures to identify patrons and employees exhibiting suspected or known problem gambling behavior;
- v. procedures to limit or prevent loyalty and other rewards and marketing programs for patrons exhibiting suspected or known problem gambling behavior;
- vi. procedures for providing information to individuals and responding to patron/employee requests for information in regard to the self-exclusion program and any community, public and private treatment services, gamblers anonymous programs

- and similar treatment or addiction therapy programs designed to prevent, treat or monitor problem gamblers and to counsel family members;
- i. the provision of printed material to educate patrons and employees about problem gambling and to inform them about the self-exclusion program set forth in Part 5402 of this subtitle and treatment services available to problem gamblers and their families. The gaming facility licensee shall provide examples of the materials to be used as part of its problem gambling plan, including brochures and other printed material and a description of how the material will be disseminated;
  - ii. advertising and other marketing and outreach to educate the general public about problem gambling and the self-exclusion program set forth in Part 5402 of this subtitle;
  - iii. an employee training program as set forth in section 5325.3 of this Part, including sample training materials to be used and a plan for periodic reinforcement training and a certification process established by the gaming facility applicant to verify that each employee has completed the training required by the plan;
  - iv. procedures to prevent underage gambling;
  - v. procedures to prevent patrons impaired by drugs or alcohol, or both, from gambling; and
  - vi. a signage plan containing information on gambling treatment and on the self-exclusion program set forth in Part 5402 of this subtitle. The gaming facility licensee shall provide examples of the language and graphics to be used on the signs as part of the problem gambling plan. Additionally, the signage plan shall include posting of signs on appropriate languages other than English, depending upon the patron demographics in a facility.
4. a list of community, public and private treatment services, gamblers anonymous
- programs and similar treatment therapy programs designed to prevent, treat, or monitor problem gamblers and to counsel family members and procedures for making such list available upon request; and
5. any other information, documents and policies and procedures as the commission may request.

[9 NYCRR Section 5325.2\(a-b\).](#)

A skin shall submit annually on or before September 1st to the commission for approval, as required by Racing, Pari-Mutuel Wagering and Breeding Law section 1367-a(4)(a)(xv), a problem-gaming plan that includes, at a minimum:

1. the objectives of and timetables for implementing the plan;
2. identification of the persons responsible for implementing and maintaining the plan;
3. procedures for identifying users with suspected or known problem-gaming behavior;
4. procedures for providing information to users concerning problem-gaming identification and resources;
5. procedures to prevent gaming by minors and self-excluded persons; and
6. such other information as the commission may direct.

Each skin shall comply with the problem gaming, self-exclusion and excluded person requirements, including trainings, set forth in Parts 5325 and 5327 of this subchapter as if such licensee were a gaming facility licensee and with Part 5402 of this subtitle.

[9 NYCRR Section 5330.34\(b-c\).](#)

### Designated Executive For Responsible Gambling:

This is expressly covered under the “Policy Commitment to Responsible Gambling” standard above. For more information, see [9 NYCRR Section 5325.2\(b\)\(2\).](#)

### Annual Review Of Policy:

Each gaming facility licensee shall submit to the commission quarterly updates and an annual summary of its problem gambling plan and goals.

The quarterly updates and annual summary must contain, at a minimum, detailed information in regard to:

1. employee training, including the dates of live or Internet-based new-hire and annual

reinforcement problem gambling training, the individual or group who conducted the training, the number of employees who completed the new hire problem gambling training and the number of employees who completed the annual reinforcement problem gambling training;

2. an estimated amount of printed materials provided to patrons in regard to problem gambling, the self-exclusion program, responsible gambling and available treatment services;
3. the annual dollar amount spent on the problem gambling plan for employee training, printed materials and outreach including information on sponsorships, memberships and other problem-gambling-related expenditures; and
4. additional information including:
  - i. the number of underage individuals who were denied access to the gaming floor;
  - ii. the number of self-excluded individuals who were discovered on the gaming floor at the gaming facility;
  - iii. the number of signs within the gaming facility that contain the approved problem gambling statement and helpline number; and
  - iv. a summary of any additional employee training, problem gambling related conferences or problem gambling awareness events conducted by the gaming facility licensee or in which employees of the gaming facility licensee participated.

#### [9 NYCRR Section 5325.4.](#)

#### **Strategy For Responsible Gambling:**

This is expressly covered under the “Policy Commitment to Responsible Gambling” standard above. For more information, see [9 NYCRR Section 5325.2\(b\).](#)

#### **Annual Strategy Evaluation and Progress Reporting:**

This is expressly covered under the “Annual Review of Policy” standard above. For more information, see [9 NYCRR Section 5325.4.](#)

#### **Employee Protection Policy:**

This is not expressly covered by New York statutes or regulations.

## **Staff Training**

### **Annual Training:**

- a. The employee training program required pursuant to subparagraph (viii) of paragraph (3) of subdivision (b) of section 5325.2 shall include instruction in the following:
  1. characteristics and symptoms of problem gambling behavior;
  2. the relationship of problem gambling to other addictive behavior;
  3. techniques to be used when problem gambling is suspected or identified;
  4. techniques to be used to discuss problem gambling with patrons and advise patrons in regard to community, public and private treatment services;
  5. procedures designed to prevent serving alcohol to visibly intoxicated patrons;
  6. procedures designed to prevent persons from gambling after having been determined to be visibly intoxicated;
  7. procedures for the dissemination of written materials to patrons explaining the self-exclusion program as set forth in Part 5402 of this subtitle;
  8. procedures for removing an excluded person, as defined in section 5300.1 of this Subchapter, an underage individual or a person on the self-exclusion list from a gaming facility, including, if necessary, procedures that include obtaining the assistance of appropriate law enforcement personnel;
  9. procedures to prevent an excluded person or a person on the self-exclusion list from being mailed any advertisement, promotion or other target mailing as soon as practicable after receiving notice from the commission that the person has been placed on the excluded person or self-exclusion list;
    - i. procedures to prevent an individual under 21 years of age from receiving any advertisement, promotion or other target mailing;
    - ii. procedures to prevent an excluded person, an individual under 21 years of age or a person on the self-exclusion list from directly accessing or receiving

- complimentary services, or other like benefits; and
  - iii. procedures to prevent an excluded person, an individual under 21 years of age or a person on the self-exclusion list from cashing checks or vouchers that require ID on gaming facility premises.
- b. Training and training materials shall be reviewed annually to be updated, if applicable, to include new or revised information on responsible and problem gambling or empirical research.
  - c. Training for employees shall be conducted by a person with specialized knowledge, skill, training and experience in responsible gaming training programs as part of the employee's orientation.
  - d. Employees who have received training shall be acknowledged by the gaming facility licensee upon completion of training.
  - e. Employees are required to receive periodic reinforcement training at no less than once every 12 months, starting with the year following the year in which the employee was hired. The gaming facility licensee shall retain a record of the date of the reinforcement trainings.

[9 NYCRR Section 5325.3\(a-e\).](#)

### Additional Training For Customer-Facing Staff:

This is expressly covered under the "Annual Training" standard above. For more information, see [9 NYCRR Section 5325.3\(a-e\).](#)

### Updates To Training Courses:

This is expressly covered under the "Annual Training" standard above. For more information, see [9 NYCRR Section 5325.3\(b\); \(e\).](#)

### Lived Experience In Training Content:

This is not expressly covered by New York statutes or regulations. However, training for employees shall be conducted by a person with specialized knowledge, skill, training and experience in responsible gaming training programs as part of the employee's orientation. [...] Gaming facility licensees may collaborate with a person with specialized knowledge, skill, training and experience in responsible gaming employee training programs to develop an in-house or Internet-based employee training program to provide the training and reinforcement training required under this Part. [9 NYCRR Section 5325.3\(c\); \(g\).](#)

### Evaluation Of Training Effectiveness:

This is expressly covered under the "Annual Training" standard above. For more information, see [9 NYCRR Section 5325.3\(b\); \(e\).](#)

### Supporting Informed Decision Making by Players

#### Providing Players With Readily Accessible Responsible Gambling Information:

A skin shall maintain a publicly accessible internet page dedicated to responsible play, a link to which must appear on the skin's website and in any mobile application or electronic platform on which an authorized sports bettor may place sports wagers through such skin, as required by Racing, Pari-Mutuel Wagering and Breeding Law section 1367-a(4)(a)(xiv). The responsible play page shall include:

1. a statement of the skin's policy and commitment to responsible gaming;
2. information in regard to, or links to information in regard to, the risks associated with gambling and the potential signs of problem gaming;
3. the availability of self-imposed responsible gaming limits within each skin's website or mobile application;
4. a link to an appropriate problem-gaming webpage maintained by the office of addiction services and supports; and
5. such other information as the commission may direct

[9 NYCRR Section 5330.34\(a\).](#)

#### Practical Tips To Keep Within Limits

This is not expressly covered by New York statutes or regulations.

#### Promotion Of Responsible Gambling Tools At Account Creation

This is not expressly covered by New York statutes or regulations. However, a skin shall maintain a publicly accessible internet page dedicated to responsible play, a link to which must appear on the skin's website and in any mobile application or electronic platform on which an authorized sports bettor may place sports wagers through such skin [...] The responsible play page shall include [...] the availability of self-imposed responsible gaming limits within each skin's website or mobile application. [9 NYCRR Section 5330.34\(a\)\(3\).](#)

### ***Addressing Myths Associated With Gambling***

This is not expressly covered by New York statutes or regulations.

### ***Information On Odds And House Advantage***

As a condition of licensure, each mobile sports wagering operator shall implement the following measures [...] offer introductory procedures for authorized sports bettors, that shall be prominently displayed on the main page of such mobile sports wagering operator platform, that explain sports wagering. [N.Y. P.M.L. Section 1367-A\(4\)\(a\)\(vi\).](#)

### ***Preventing Access By Underage/Unauthorized Players***

This is not expressly covered by New York statutes or regulations. However, a problem gambling plan shall include [...] policies and procedures that clearly illustrate [...] procedures to prevent underage gambling. [9 NYCRR Section 5325.2\(b\)\(3\)\(x\).](#)

### ***Risks Associated With Gambling***

A skin shall maintain a publicly accessible internet page dedicated to responsible play, a link to which must appear on the skin's website and in any mobile application or electronic platform on which an authorized sports bettor may place sports wagers through such skin, as required by Racing, Pari-Mutuel Wagering and Breeding Law section 1367-a(4)(a) (xiv). The responsible play page shall include [...] information in regard to, or links to information in regard to, the risks associated with gambling and the potential signs of problem gaming. [9 NYCRR Section 5330.34\(a\)\(2\).](#)

### ***Signs Of A Potential Gambling Problem***

A skin shall maintain a publicly accessible internet page dedicated to responsible play, a link to which must appear on the skin's website and in any mobile application or electronic platform on which an authorized sports bettor may place sports wagers through such skin, as required by Racing, Pari-Mutuel Wagering and Breeding Law section 1367-a(4)(a) (xiv). The responsible play page shall include [...] information in regard to, or links to information in regard to, the risks associated with gambling and the potential signs of problem gaming. [9 NYCRR Section 5330.34\(a\)\(2\).](#)

### ***Behavior Related To Problem Gambling***

This is not expressly covered by New York statutes or regulations. However, a skin shall maintain a publicly accessible internet page dedicated to responsible

play, a link to which must appear on the skin's website and in any mobile application or electronic platform on which an authorized sports bettor may place sports wagers through such skin, as required by Racing, Pari-Mutuel Wagering and Breeding Law section 1367-a(4)(a)(xiv). The responsible play page shall include [...] information in regard to, or links to information in regard to, the risks associated with gambling and the potential signs of problem gaming. [9 NYCRR Section 5330.34\(a\)\(2\).](#)

### ***How To Access Personal Data On Responsible Gambling***

This is not expressly covered by New York statutes or regulations. However, internal controls for authorized sports bettor account requirements shall address [...] procedures for authorized sports bettors to obtain a year-end win-loss statement. [9 NYCRR Section 5330.8\(c\)\(9\).](#)

### ***Direct Links To Problem Gambling Organization***

A skin shall maintain a publicly accessible internet page dedicated to responsible play, a link to which must appear on the skin's website and in any mobile application or electronic platform on which an authorized sports bettor may place sports wagers through such skin, as required by Racing, Pari-Mutuel Wagering and Breeding Law section 1367-a(4)(a)(xiv). The responsible play page shall include [...] a link to an appropriate problem-gaming webpage maintained by the office of addiction services and supports. [9 NYCRR Section 5330.34\(a\)\(4\).](#)

### ***Promotion Of Responsible Gambling Information:***

Internal controls for authorized sports bettor account requirements shall address [...] a procedure for when an authorized sports bettor's lifetime deposits reach \$2,500, and every year thereafter, for such bettors to acknowledge the bettor has met the deposit threshold and may elect to establish limits or close such account and that the bettor has received disclosures that include problem gaming resources, as required by Racing, Pari-Mutuel Wagering and Breeding Law section 1367- a(4)(a)(xiii). [9 NYCRR Section 5330.8\(c\)\(11\).](#)

Further, a skin shall maintain a publicly accessible internet page dedicated to responsible play, a link to which must appear on the skin's website and in any mobile application or electronic platform on which an authorized sports bettor may place sports wagers through such skin, as required by Racing, Pari-Mutuel Wagering and Breeding Law section 1367-a(4)(a)(xiv).

The responsible play page shall include:

1. a statement of the skin's policy and commitment to responsible gaming;
2. information in regard to, or links to information in regard to, the risks associated with gambling and the potential signs of problem gaming;
3. the availability of self-imposed responsible gaming limits within each skin's website or mobile application;
4. a link to an appropriate problem-gaming webpage maintained by the office of addiction services and supports; and
5. such other information as the commission may direct.

[9 NYCRR Section 5330.34\(a\).](#)

### Use Of Data To Promote Responsible Gambling Tools:

This is not expressly covered by New York statutes or regulations.

### Evaluation Of Responsible Gambling Tool Adoption:

This is not expressly covered by New York statutes or regulations. However, each gaming facility licensee shall submit to the commission quarterly updates and an annual summary of its problem gambling plan and goals. The quarterly updates and annual summary must contain, at a minimum, detailed information in regard to [...]

- i. the number of underage individuals who were denied access to the gaming floor;
- ii. the number of self-excluded individuals who were discovered on the gaming floor at the gaming facility;
- iii. the number of signs within the gaming facility that contain the approved problem gambling statement and helpline number; and
- iv. a summary of any additional employee training, problem gambling related conferences or problem gambling awareness events conducted by the gaming facility licensee or in which employees of the gaming facility licensee participated.

[9 NYCRR Section 5325.4\(a-b\)\(4\).](#)

### Expert Input Into Responsible Gambling Resources:

Training for employees shall be conducted by a person with specialized knowledge, skill, training and

experience in responsible gaming training programs as part of the employee's orientation. [9 NYCRR Section 5325.3\(c\).](#)

### Promotion Of Responsible Gambling On Social Media:

This is not expressly covered by New York statutes or regulations. However, unless otherwise approved in writing by the commission, the problem gambling assistance message shall meet the following requirements [...] for websites, including social media sites and mobile phone applications:

- i. the problem gambling assistance message must be posted on each webpage or profile page and on any gaming-related advertisement posted on the webpage or profile page;
- ii. the height of the font used for the problem gambling assistance message must be at least the same size as the majority of the text used in the webpage or profile page; and
- iii. for advertisements posted on the webpage or profile page, the height of the font used for the problem gambling assistance message must comply with subparagraph (ii) of this paragraph.

[9 NYCRR Section 5325.6\(c\)\(4\).](#)

### Testing Of External Links:

This is not expressly covered by New York statutes or regulations.

## Time and Budget Management

### Instant Access To Personal Responsible Gambling Data:

This is not expressly covered by New York statutes or regulations. However, internal controls for authorized sports bettor account requirements shall address [...] procedures for authorized sports bettors to obtain a year-end win-loss statement. [9 NYCRR Section 5330.8\(c\)\(9\).](#)

Also, as a condition of licensure, each mobile sports wagering operator shall [...] offer all authorized sports bettors access to his or her account history and account details. [N.Y. P.M.L. Section 1367-A\(4\)\(a\)\(viii\).](#)

### Mandatory Limit Setting At Account Creation:

This is not expressly covered by New York statutes or regulations.

### Promotion Of Limits On Platform:

A skin shall maintain a publicly accessible internet page dedicated to responsible play, a link to which

must appear on the skin's website and in any mobile application or electronic platform on which an authorized sports bettor may place sports wagers through such skin, as required by Racing, Pari-Mutuel Wagering and Breeding Law section 1367-a(4)(a)(xiv). The responsible play page shall include [...] the availability of self-imposed responsible gaming limits within each skin's website or mobile application.

[9 NYCRR Section 5330.34\(a\)\(3\)](#).

#### Deposit Limits:

Internal controls for authorized sports bettor account requirements shall address [...] the mechanism for an authorized sports bettor to establish daily, weekly or monthly deposit limits, as required by Racing, Pari-Mutuel Wagering and Breeding Law section 1367-a(4)(a)(xii).

[9 NYCRR Section 5330.8\(c\)\(3\)](#).  
Further, the systems of a skin shall be responsible for the following, at a minimum [...] creation of a mechanism for an authorized sports bettor to establish daily, weekly or monthly deposit limits.

[9 NYCRR Section 5330.10\(d\)\(3\)](#).

#### Time/Spend Limits:

This is not expressly covered by New York statutes or regulations. However, the systems of a skin shall be responsible for the following, at a minimum [...] creation of a mechanism for an authorized sports bettor to establish daily, weekly or monthly deposit limits.

[9 NYCRR Section 5330.10\(d\)\(3\)](#).

#### Delayed Implementation For Increased Limits:

This is not expressly covered by New York statutes or regulations.

#### Prohibition On Reverse Withdrawals:

This is not expressly covered by New York statutes or regulations.

#### Restriction On Promotions During Withdrawals:

This is not expressly covered by New York statutes or regulations.

### Time-Out and Self-Exclusion

#### Time-Out Tool Available:

This is not expressly covered by New York statutes or regulations.

#### Self-Exclusion Accessibility:

A skin shall maintain a publicly accessible internet page dedicated to responsible play, a link to which must appear on the skin's website and in any mobile application or electronic platform on which an authorized sports bettor may place sports wagers through such skin, as required by Racing, Pari-Mutuel Wagering and Breeding Law section 1367-a(4)(a)(xiv). The responsible play page shall include:

1. a statement of the skin's policy and commitment to responsible gaming;
  2. information in regard to, or links to information in regard to, the risks associated with gambling and the potential signs of problem gaming;
  3. the availability of self-imposed responsible gaming limits within each skin's website or mobile application;
  4. a link to an appropriate problem-gaming webpage maintained by the office of addiction services and supports; and
  5. such other information as the commission may direct.
- [9 NYCRR Section 5330.34\(a\)](#).

Further, a casino or mobile sports wagering licensee shall not accept wagers from any person [...] whose name appears on any self-exclusion list maintained by the commission and provided to the casino or mobile sports wagering licensee.

[N.Y. P.M.L. Section 1367\(12\)](#)

[\(i\)\(ii\)](#).

#### Self-Exclusion At Product Level:

This is not expressly covered by New York statutes or regulations.

#### Self-Exclusion Length:

This is not expressly covered by New York statutes or regulations.

#### Self-Exclusion Communication:

This is not expressly covered by New York statutes or regulations.

#### Self-Exclusion Effective Immediately:

This is not expressly covered by New York statutes or regulations.

#### Communication with Excluded Players:

The employee training program required pursuant to subparagraph (viii) of paragraph (3) of subdivision (b) of section 5325.2 shall include instruction in [...] procedures to prevent an excluded person or a person on the self-exclusion list from being mailed any advertisement, promotion or other target mailing

as soon as practicable after receiving notice from the commission that the person has been placed on the excluded person or self-exclusion list. [9 NYCRR Section 5325.3\(a\)\(9\)](#).

Advertisements used by a gaming facility licensee shall comply with Racing, PariMutuel Wagering and Breeding Law section 1363 and with advertising guidelines issued by the National Council on Problem Gambling. [9 NYCRR Section 5325.6\(a\)](#).

#### **Self-Exclusion Renewal:**

This is not expressly covered by New York statutes or regulations.

#### **Oversight Of Reinstatement Process:**

This is not expressly covered by New York statutes or regulations.

### **Customer Support**

#### **Customer Service Easily Accessible:**

This is not expressly covered by New York statutes or regulations. However, the systems of a platform provider shall be able to provide the following, at a minimum [...] maintenance of all transactional sports wagering data for a period of five years, to which each authorized sports bettor shall have ready access with respect to each sports bettor's own data and which shall be capable of being provided to such bettor through a customer service inquiry within 10 days of such request, all at no cost to such bettor. [9 NYCRR Section 5330.10\(c\)\(8\)](#).

#### **Policies For Customers In Distress:**

A problem gambling plan shall include [...] policies and procedures that clearly illustrate:

- i. the commitment of the gaming facility licensee to train appropriate employees;
- ii. the duties and responsibilities of the employees designated to implement or participate in the problem gambling plan;
- iii. procedures for compliance with the self-exclusion program set forth in Part 5402 of this subtitle;
- iv. procedures to identify patrons and employees exhibiting suspected or known problem gambling behavior;
- v. procedures to limit or prevent loyalty and other rewards and marketing programs for patrons exhibiting suspected or known problem gambling behavior;

- vi. procedures for providing information to individuals and responding to patron/employee requests for information in regard to the self-exclusion program and any community, public and private treatment services, gamblers anonymous programs and similar treatment or addiction therapy programs designed to prevent, treat or monitor problem gamblers and to counsel family members;
- vii. the provision of printed material to educate patrons and employees about problem gambling and to inform them about the self-exclusion program set forth in Part 5402 of this subtitle and treatment services available to problem gamblers and their families. The gaming facility licensee shall provide examples of the materials to be used as part of its problem gambling plan, including brochures and other printed material and a description of how the material will be disseminated.

#### [9 NYCRR Section 5325.3\(b\)\(3\)\(i-vii\)](#).

The employee training program required pursuant to subparagraph (viii) of paragraph (3) of subdivision (b) of section 5325.2 shall include instruction in the following:

1. characteristics and symptoms of problem gambling behavior;
2. the relationship of problem gambling to other addictive behavior;
3. techniques to be used when problem gambling is suspected or identified;
4. techniques to be used to discuss problem gambling with patrons and advise patrons in regard to community, public and private treatment services;
5. procedures designed to prevent serving alcohol to visibly intoxicated patrons;
6. procedures designed to prevent persons from gambling after having been determined to be visibly intoxicated;
7. procedures for the dissemination of written materials to patrons explaining the self-exclusion program as set forth in Part 5402 of this subtitle;
8. procedures for removing an excluded person, as defined in section 5300.1 of this Subchapter, an underage individual or a person on the self-exclusion list from a gaming facility, including, if necessary, procedures that include obtaining

- the assistance of appropriate law enforcement personnel;
9. procedures to prevent an excluded person or a person on the self-exclusion list from being mailed any advertisement, promotion or other target mailing as soon as practicable after receiving notice from the commission that the person has been placed on the excluded person or self-exclusion list;
  10. procedures to prevent an individual under 21 years of age from receiving any advertisement, promotion or other target mailing;
  11. procedures to prevent an excluded person, an individual under 21 years of age or a person on the self-exclusion list from directly accessing or receiving complimentary services, or other like benefits; and
  12. procedures to prevent an excluded person, an individual under 21 years of age or a person on the self-exclusion list from cashing checks or vouchers that require ID on gaming facility premises.

[9 NYCRR Section 5325.3\(a\).](#)

#### **Monitoring For Signs Of Problem Gambling:**

This is not expressly covered by New York statutes or regulations. However, more general standards for the monitoring of problem gambling in the context of land-based sports betting are covered under the “Policies For Customers In Distress” standard above. [9 NYCRR Section 5325.3\(a\)\(1-4\).](#)

#### **Accessible Complaints And Disputes Process:**

Mobile sports wagering operators shall develop and prominently display procedures on the main page of such mobile sports wagering operator’s platform for the filing of complaints by authorized sports bettors against such mobile sports wagering operator. An initial response shall be given by such mobile sports wagering operator to such bettor filing the complaint within forty-eight hours. A complete response shall be given by such mobile sports wagering operator to such bettor filing the complaint within ten business days. An authorized sports bettor may file a complaint alleging a violation of the provisions of this article with the commission. [N.Y. P.M.L. Section 1367\(5\).](#)

In addition, as required by Racing, Pari-Mutuel Wagering and Breeding Law section 1367(5):

1. a skin shall develop procedures, a link to which shall be prominently displayed on the main page of such skin’s platform, for the filing of a complaint by an authorized sports bettor against a mobile sports wagering licensee;
2. a skin shall acknowledge receipt to the complainant within 48 hours of receipt;
3. a skin shall provide the complainant a complete response within 10 business days; and
4. a complainant who believes the complaint has not been resolved satisfactorily may file a complaint with the commission, which shall have the discretion to intervene in the resolution of the complaint and to take action against a licensee in the event the commission concludes that such licensee violated a law, including regulation.

[9 NYCRR Section 5330.23\(b\).](#)

## **Marketing and Advertising**

#### **Marketing Policy Statement:**

This is not expressly covered by New York statutes or regulations. However, each casino sports wagering licensee or sports pool vendor shall be responsible for the content and conduct of any and all advertising, marketing or branding done on its behalf or to its benefit, whether conducted by such licensee, an employee or agent of such licensee, or an affiliated entity or agent of such licensee pursuant to contract or agreement. [9 NYCRR Section 5329.37\(a\)\(3\).](#)

Each affiliate marketing partner shall disclose in its media, in a reasonably prominent manner (e.g., after a writer’s byline, after editorial content, in an “about” link on a webpage that is accessible from the page on which editorial content appears), whether such affiliate marketing partner has agreed to promote, refer potential customers to, or conduct advertising, marketing or branding on behalf of, or to the benefit of, one or more casino sports wagering licensees or sports pool vendors. Each casino sports wagering licensee or sports pool vendor shall cause each of its affiliate marketing partners to comply with this paragraph. [9 NYCRR Section 5329.37\(b\)\(4\).](#)

The provisions of section 5329.37 of this Subchapter are incorporated herein and shall apply also to each mobile sports wagering licensee and mobile sports wagering vendor licensee. [9 NYCRR Section 5330.45.](#)

## Marketing To Avoid:

### *Promoting Gambling As A Solution To Financial Problems*

A casino sports wagering licensee or sports pool vendor shall not, directly or indirectly (such as through an affiliate marketing partner) [...] suggest that betting is a means of solving or escaping from financial, personal, or professional problems. [9 NYCRR Section 5329.37\(b\)\(2\)\(vi\)](#).

### *Promotion Of Excessive Gambling*

A casino sports wagering licensee or sports pool vendor shall not, directly or indirectly (such as through an affiliate marketing partner) [...] promote irresponsible or excessive participation in sports wagering. [9 NYCRR Section 5329.37\(b\)\(2\)\(i\)](#).

### *Misleading Players On Chances of Winning*

A casino sports wagering licensee or sports pool vendor shall not, directly or indirectly (such as through an affiliate marketing partner) [...] imply or promote sports wagering as free of risk in general or in connection with a particular promotion or sports wagering offer [or] describe sports wagering as “free”, “cost free” or “free of risk” if the patron needs to incur any loss or risk the patron’s own money to use or withdraw winnings from the wager. [9 NYCRR Section 5329.37\(b\)\(2\)\(iii-iv\)](#).

### *Appealing To Minors*

A casino sports wagering licensee or sports pool vendor shall not, directly or indirectly (such as through an affiliate marketing partner) [...] portray, suggest, condone or encourage sports wagering behavior as a rite of passage or signifier of reaching adulthood or other milestones. [9 NYCRR Section 5329.37\(b\)\(2\)\(vii\)](#).

Further, a casino sports wagering licensee, sports pool vendor, or affiliate marketing partner, shall not use misleading embedded keywords or similar methods in its platform to [...] attract persons under the wagering minimum age set forth in Racing, Pari-Mutuel Wagering and Breeding Law section 1332(1), self-excluded contestants or persons who are or may be problem gamblers. [9 NYCRR Section 5329.37\(b\)\(3\)\(i\)](#).

A casino sports wagering licensee or sports pool vendor shall not allow, conduct or participate in any advertising, marketing or branding for sports wagering that is aimed at persons under the wagering minimum age set forth in Racing, Pari-Mutuel

Wagering and Breeding Law section 1332(1).

### *Design*

No sports wagering message shall be designed to appeal primarily to those below the legal age for sports wagering by depicting cartoon characters or by featuring entertainers or music that appeal primarily to audiences under the wagering minimum age set forth in Racing, Pari-Mutuel Wagering and Breeding Law section 1332(1), nor should any message suggest or imply that persons under the wagering minimum age set forth in Racing, Pari-Mutuel Wagering and Breeding Law section 1332(1) engage in sports wagering.

### *Composition of audience*

Sports wagering advertising and marketing shall not be placed in broadcast, cable, radio, print or digital communications where the reasonably foreseeable percentage of the composition of the audience that is persons under the wagering minimum age set forth in Racing, Pari-Mutuel Wagering and Breeding Law section 1332(1) is greater than the percentage of the population in the State that is under such age, such population as measured by the most recent completed decennial census.

### *Use of logos, trademarks and brand names*

No sports wagering messages, including logos, trademarks or brand names, shall be used or licensed for use on clothing, toys, games or game equipment intended primarily for persons below the wagering minimum age set forth in Racing, Pari-Mutuel Wagering and Breeding Law section 1332(1). To the extent that promotional products carry sports wagering messages or brand information, a sports pool licensee and its employees shall use commercially reasonable efforts to distribute such products only to those who have reached the legal age for sports wagering.

### *College and university media*

Sports wagering shall not be promoted or advertised in college- or university-owned news assets (e.g., school newspapers, radio, telecasts) or advertised on college or university campuses, except that generally available advertising that is not targeted to the area of a college or university campus shall not be prohibited by this paragraph.

### *Depiction of underage persons*

No advertisement for sports wagering shall depict a person under the wagering minimum age set forth

in Racing, Pari-Mutuel Wagering and Breeding Law section 1332(1); students; schools or colleges; or school or college settings, except where such image may incidentally depict a person under the wagering minimum age set forth in Racing, Pari-Mutuel Wagering and Breeding Law section 1332(1) or is an image of a professional athlete during a type of sporting event on which wagering is permitted.

#### Endorsements

No advertisement for sports wagering shall state or imply an endorsement by a person under the wagering minimum age set forth in Racing, PariMutuel Wagering and Breeding Law section 1332(1) (other than professional athletes); college athletes; schools or colleges; or college athletic associations. [9 NYCRR Section 5329.37\(e\)](#).

#### *Presenting Gambling As Risk-Free*

This is expressly covered under the “Misleading Players on Chances of Winning” standard above. For more information, see [9 NYCRR Section 5329.37\(b\)\(2\) \(iii-iv\)](#).

#### *Encouraging Problematic Play*

A casino sports wagering licensee or sports pool vendor shall not, directly or indirectly (such as through an affiliate marketing partner):

- i. promote irresponsible or excessive participation in sports wagering;
- ii. suggest that social, financial or personal success is guaranteed by engaging in sports wagering;
- iii. imply or promote sports wagering as free of risk in general or in connection with a particular promotion or sports wagering offer;
- iv. describe sports wagering as “free”, “cost free” or “free of risk” if the patron needs to incur any loss or risk the patron’s own money to use or withdraw winnings from the wager;
- v. encourage patrons to “chase” losses or re-invest winnings;
- vi. suggest that betting is a means of solving or escaping from financial, personal, or professional problems;
- vii. portray, suggest, condone or encourage sports wagering behavior as a rite of passage or signifier of reaching adulthood or other milestones;
- viii. portray, suggest, condone or encourage sports wagering behavior that is socially irresponsible

or could lead to financial, social or emotional harm;

- ix. state or imply that the chances of winning increase with increased time spent on sports wagering or increased money wagered; or

[9 NYCRR Section 5329.37\(b\)\(2\)\(i-ix\)](#).

#### **Marketing Risk Assessment:**

This is not expressly covered by New York statutes or regulations.

However, advertisements used by a gaming facility licensee shall comply with Racing, PariMutuel Wagering and Breeding Law section 1363 and with advertising guidelines issued by the National Council on Problem Gambling. [9 NYCRR Section 5325.6\(a\)](#).

#### **Conditions Of Bonus Offers Clear:**

In connection with the marketing, promoting, advertising or offering of any promotion or displaying or offering of such on a casino sports wagering licensee’s or sports pool vendor’s platform or platforms, or on any platform or platforms over which a casino sports wagering licensee or sports pool vendor exercises actual or constructive control, such licensee shall:

- i. clearly and conspicuously disclose material facts, terms and conditions of the promotion to potential contestants and adhere to such terms;
- ii. clearly and conspicuously disclose to consumers material limitations to the promotion;
- iii. obtain express informed consent from any consumer who must deposit money to take advantage of the promotion; and
- iv. if an offer requires a patron to wager a specific dollar amount to receive the complimentary item or promotional credit, the amount that the patron is required to wager of the patron’s own funds shall be disclosed in the same size and style of font as the amount of the complimentary item or promotional credit, and the complimentary item or promotional credit shall not be described as free.

[9 NYCRR Section 5329.37\(c\)\(1\)](#).

In addition, a skin shall submit to the commission all mobile sports wagering promotions for approval a minimum of 15 days prior to the intended commencement of such promotion. Any such proposed promotion shall:

1. detail the type of promotion, dates the promotion will occur, minimum and maximum awards, the anticipated liability and any other

- information pertinent to the promotion;
- 2. include terms and conditions that are full, accurate, clear, concise and do not contain misleading information;
- 3. disclose applicable terms if the authorized sports bettor must risk or lose the bettor's own funds as part of the promotion, or if such promotion has conditions that a bettor's own funds must be used to qualify for such promotion;
- 4. not be described as risk-free if the authorized sports bettor needs to incur any loss or risk the bettor's own money to use or withdraw winnings from the risk-free bet;
- 5. not restrict the authorized sports bettor from withdrawing the bettor's own funds or withdraw winnings from bets placed using the bettor's own funds;
- 6. ensure advertisements of such promotions shall conform to the rules set forth in 5325.6 of this subchapter, as if a skin were a gaming facility licensee.

[9 NYCRR Section 5330.38\(a\).](#)

### Separation Of Responsible Gambling And Product Marketing:

A casino sports wagering licensee or sports pool vendor shall not, directly or indirectly (such as through an affiliate marketing partner) [...] be placed on any website or printed page or medium devoted primarily to responsible gaming. [9 NYCRR Section 5329.37\(b\)\(2\)\(x\).](#)

### Advertising To Adults-Only:

This is expressly covered under the "Appealing to Minors" standard above. For more information, see [9 NYCRR Section 5329.37\(b\)\(3\)\(i\); \(e\).](#)

### Avoiding Higher-Risk Groups:

This is expressly covered under the "Appealing to Minors" standard above. For more information, see [9 NYCRR Section 5329.37\(e\).](#)

### Age-Gating Of Social Media Marketing:

This is not expressly covered by New York statutes or regulations. However, websites or profiles owned by a casino sports wagering licensee or sports pool vendor that include sports betting content, including social media pages and sites, shall include a reminder of the legal age for sports wagering in the State. [9 NYCRR](#)

[Section 5329.37\(f\).](#)

### Opt-Out/Limits On Advertising Available:

Each direct advertisement of sports wagering shall clearly and conspicuously describe a method by which an individual may opt out of receiving future direct advertisements. Any request to opt out must be accomplished as soon as practicable and, in any event, no later than 15 days from the date of such request. If a direct advertisement is sent via electronic mail, the described opt-out method must include either an electronic mail address that will accomplish such opt-out or a link to an online website address at which such opt-out may be accomplished as simply as practicable. A direct advertisement sent other than by electronic mail shall include at least one of the following methods to opt out:

- i. telephone;
- ii. regular United States mail;
- iii. online website address or mobile application at which such opt-out may be accomplished as simply as practicable; or
- iv. electronic mail.

For purposes of this paragraph, the term direct advertisement is limited to mean an advertisement sent by a casino sports wagering licensee or sports pool vendor and delivered via electronic mail, United States mail or telephonic means (including text messages) directly to patrons or potential patrons, but such term shall not include online advertisements appearing on or in websites, social media, broadcasting, telecasting or other media not specifically described in this paragraph.

[9 NYCRR Section 5329.37\(c\)\(3\).](#)

### Game Play

#### Games Display Bets, Wins, Losses And Account Balances As Cash:

This is not expressly covered by New York statutes or regulations.

#### Site Avoids Reinforcing Myths:

This is not expressly covered by New York statutes or regulations.

#### Responsible Gambling Review Of New Game Features:

This is not expressly covered by New York statutes or regulations.

### Communications Do Not Encourage Increased Play Or Chasing Losses:

A casino sports wagering licensee or sports pool vendor shall not, directly or indirectly (such as through an affiliate marketing partner) [...] encourage patrons to “chase” losses or re-invest winnings.<sup>9</sup> [NYCRR Section 5329.37\(b\)\(2\)\(v\).](#)

### Encouraging Positive Play:

This is not expressly covered by New York statutes or regulations. However, internal controls for authorized sports bettor account requirements shall address [...] a procedure for when an authorized sports bettor's lifetime deposits reach \$2,500, and every year thereafter, for such bettors to acknowledge the bettor has met the deposit threshold and may elect to establish limits or close such account and that the bettor has received disclosures that include problem gaming resources, as required by Racing, Pari-Mutuel Wagering and Breeding Law section 1367-a(4)(a)(xiii). [9 NYCRR Section 5330.8\(c\)\(11\).](#)

### Platform Accessibility:

This is not expressly covered by New York statutes or regulations.

## Know Your Customer

### Minimum Age Stated On Platform:

Websites or profiles owned by a casino sports wagering licensee or sports pool vendor that include sports betting content, including social media pages and sites, shall include a reminder of the legal age for sports wagering in the State. [9 NYCRR Section 5329.37\(f\).](#)

### Measures To Prevent Underage Access:

- a. Opening an account. Prior to an authorized sports bettor placing a sports wager, the following information, at a minimum, shall be provided by a potential authorized sports bettor and verified through the mobile sports wagering KYC identity-verification software or other remote multi-factor authentication, before status as an authorized sports bettor may be confirmed:
  1. full name;
  2. physical residential address;
  3. date of birth;
  4. last four digits of Social Security number, unless such authorized sports bettor

willingly provides all nine digits, the potential authorized sports bettor's driver license, or an equivalent identification number for a person who has no Social Security number, such as a passport or taxpayer identification number; and

5. email address and telephone number.
- b. Confirmation required. Upon verification of an individual's identity, the authorized sports bettor shall confirm, at a minimum, the following:
  1. the authorized sports bettor is at least 21 years of age.

[9 NYCRR Section 5330.37\(a-b\(1\)\).](#)

### Age Verification Required Upon Registration:

This is expressly covered under the “Measures To Prevent Underage Access” standard above. For more information, see [9 NYCRR Section 5330.37\(b\)\(1\).](#)

### Immediate Blocking Of Underage Play:

This is not expressly covered by New York statutes or regulations.

### Addressing Underage Play At Approved Account:

This is not expressly covered by New York statutes or regulations.

### Minimum Age Of 21:

This is expressly covered under the “Measures To Prevent Underage Access” standard above. For more information, see [9 NYCRR Section 5330.37\(b\)\(1\).](#)

### Duplicate Accounts Prevented:

Upon verification of an individual's identity, the authorized sports bettor shall confirm, at a minimum [...] the account is the only mobile sports wagering account the authorized sports bettor owns with the particular skin and that the account is not transferable. [9 NYCRR Section 5330.37\(b\)\(4\).](#)

### Age Verification When Adding New Payment Methods:

This is not expressly covered by New York statutes or regulations.

### Prohibition On Offering Of Credit:

No operator shall be authorized to provide a line of credit to any authorized sports bettor. [N.Y. P.M.L. Section 1367-A\(5\)\(b\).](#)

### Prohibition On Credit Cards:

This is not expressly covered by New York statutes or

regulations. In fact, an authorized sports bettor shall have the ability to deposit funds, which shall not be transferable between platforms, into such bettor's account with a skin using [a] credit card, up to \$2,500 per year in any single account. [9 NYCR 5330.37\(d\)\(2\)](#).

## Research, Education and Treatment

### Financial Commitment To Addressing Gambling-Related Harm:

In the first fiscal year in which mobile sports wagering licensees commence operations and accept mobile sports wagers pursuant to this section, the commission shall pay into the commercial gaming fund one percent of the state tax imposed on mobile sports wagering by this section to be distributed for problem gambling education and treatment purposes pursuant to paragraph a of 48 subdivision four of section ninety-seven-nnnn of the state finance law; provided however, that such amount shall be equal to six million dollars for each fiscal year thereafter. [N.Y. P.M.L. Section 1367\(8\)](#).

### Evaluation Through Research Program:

The commission, in conjunction with the office of addiction services and supports, shall annually cause a report to be prepared and distributed to the governor and the legislature on the impact of mobile sports wagering on problem gamblers in New York, including, to the extent practicable, an analysis of demographics which are disproportionately impacted by the problem gambling. The costs associated with the preparation and distribution of the report shall be borne by mobile sports wagering licensees and the commission shall be authorized to assess a fee against mobile sports wagering licensees for these purposes. [N.Y. P.M.L. Section 1367-A\(6\)](#).

### Contribution To Public Health Messaging:

This is not expressly covered by New York statutes or regulations.

### Play Data Available For Research:

This is not expressly covered by New York statutes or regulations.

NEW YORK	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	✓
Designated Executive For Responsible Gambling	✓
Annual Review Of Policy	✓
Strategy For Responsible Gambling	✓
Annual Strategy Evaluation and Progress Reporting	✓
Employee Protection Plan	
<b>STAFF TRAINING</b>	
Annual Training	✓
Additional Training For Customer-Facing Staff	
Updates To Training Courses	✓
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	✓
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	
Promotion Of Responsible Gambling Tools At Account Creation	
Addressing Myths Associated With Gambling	
Information On Odds And House Advantage	✓
Preventing Access By Underage/Unauthorized Players	
Risks Associated With Gambling	✓
Signs Of A Potential Gambling Problem	✓
Behavior Related To Problem Gambling	
How To Access Personal Data On Responsible Gambling	
Direct Links To Problem Gambling Organization	✓
Promotion Of Responsible Gambling Information	✓
Use Of Data To Promote Responsible Gambling Tools	
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	✓
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	✓
Ability To Set Deposit Limits	✓
Ability To Set Time/Spend Limits	
Delayed Implementation For Increased Limits	
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	
Self-Exclusion Communication	
Self-Exclusion Effective Immediately	
Communication With Excluded Players	✓
Self-Exclusion Renewal	
Oversight Of Reinstatement Process	
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	
Policies For Customers In Distress	✓
Monitoring For Signs Of Problem Gambling	
Accessible Complaints And Disputes Process	✓
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	✓
Promoting Excessive Gambling	✓
Misleading Players On Chances Of Winning	✓
Appealing To Minors	✓

NEW YORK	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	✓
Encouraging Problematic Play	✓
Marketing Risk Assessment	
Conditions Of Bonus Offers Clear	✓
Separation Of Responsible Gambling And Product Marketing	✓
Advertising To Adults-Only	✓
Avoiding Higher-Risk Groups	✓
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	✓
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	✓
Encouraging Positive Play	
Platform Accessibility	

EXPRESSLY COVERED	
<b>KNOW YOUR CUSTOMER</b>	
Minimum Age Stated On Platform	✓
Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Immediate Blocking Of Underage Play	
Addressing Underage Play At Approved Account	
Minimum Age Of 21	✓
Duplicate Accounts Prevented	✓
Age Verification When Adding New Payment Methods	
Prohibition On Offering Of Credit	✓
Prohibition On Credit Cards	
<b>RESEARCH, EDUCATION AND TREATMENT</b>	
Financial Commitment To Address Gambling-Related Harm	✓
Evaluation Through Research Program	✓
Contribution To Public Health Messaging	
Play Data Available To Research	



## North Carolina

North Carolina legalized mobile sports betting in June 2023 through new legislation that was approved four years after an initial law allowed for sports wagering exclusively at tribal casinos in the state. Subsequent amendments to the law allow for online sports betting operators to obtain licenses after executing a partnership with a professional sports franchise or facility in North Carolina. The state's online sports wagering market was launched in March 2024.

### Key Market Data

Adult Population:	8.52m
Sports Betting Law:	Article 9, Chapter 18C, North Carolina General Statutes
Key Sports Betting Regulation:	Title 24, Chapter 6 of the North Carolina Administrative Code (NCAC)
Regulatory Authority:	North Carolina State Lottery Commission
Sports Betting Market Opened:	March 2024

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

**Policy Commitment To Responsible Gambling:**  
At least 30 Days prior to conducting Sports Wagering or Pari-Mutuel Wagering in North Carolina, Operators shall submit a responsible gaming plan to the Commission that shall include information related to the posting of materials related to problem gambling, resources to be made available to Players expressing concerns about problem gambling, responsible gaming limits, and Voluntary Exclusion Programs. This plan shall be approved by the Director prior to authorizing the Operator to operate within the State. The Operator will provide an updated plan annually every year thereafter. [24 NCAC 06A .0601\(a\)](#).

The responsible gaming plan shall include, at a minimum: [...] commitments to participate in responsible gaming initiatives, including, but not limited to:

- a. participating in responsible gaming committees;
- b. providing additional education and awareness for identified vulnerable populations. [24 NCAC 06A .0601\(7\)\(A-B\)](#).

### Designated Executive For Responsible Gambling:

The responsible gaming plan shall include, at a minimum: [...] the identification of the individuals who will be responsible for the implementation, monitoring, and maintenance of the plan. [24 NCAC 06A .0601\(b\)\(2\)](#).

### Annual Review Of Policy:

At least 30 Days prior to conducting Sports Wagering or Pari-Mutuel Wagering in North Carolina, Operators shall submit a responsible gaming plan to the Commission that shall include information related to the posting of materials related to problem gambling, resources to be made available to Players expressing concerns about problem gambling, responsible gaming limits, and Voluntary Exclusion Programs. This plan shall be approved by the Director prior to authorizing the Operator to operate within the State. The Operator will provide an updated plan annually every year thereafter. [24 NCAC 06A .0601\(a\)](#).

### Strategy For Responsible Gambling:

The responsible gaming plan shall include, at a minimum: (1) the goals of the plan, procedures, and deadlines for implementation of the plan. [24 NCAC 06A .0601\(b\)\(1\)](#).

### **Annual Strategy Evaluation and Progress Reporting:**

This is not expressly covered by North Carolina statutes or regulations.

### **Employee Protection Policy:**

This is not expressly covered by North Carolina statutes or regulations.

## **Staff Training**

### **Annual Training:**

The responsible gaming plan shall include, at a minimum: [...] a copy of the employee training programs as part of comprehensive employee trainings on hire and regularly thereafter on the nature of responsible gaming and the role of employees in responding to circumstances in which individuals present signs of problem gambling. [24 NCAC 06A .0601\(b\)\(4\)](#).

### **Additional Training For Customer-Facing Staff:**

This is not expressly covered by North Carolina statutes or regulations.

### **Updates To Training Courses:**

This is not expressly covered by North Carolina statutes or regulations. However, the responsible gaming plan, which includes employee training procedures, must be updated annually. [24 NCAC 06A .0601\(a\)](#).

### **Lived Experience In Training Content:**

This is not expressly covered by North Carolina statutes or regulations.

### **Evaluation Of Training Effectiveness:**

This is not expressly covered by North Carolina statutes or regulations.

## **Supporting Informed Decision Making by Players**

### **Providing Players With Readily Accessible Responsible Gambling Information:**

An Operator shall provide the following Commission-approved responsible gaming and problem gambling information that shall be readily accessible to a Player:

1. Commission-approved telephone numbers or websites that an individual may use to obtain information about problem gambling and

resources addressing addiction and compulsive behavior and where to seek assistance with these issues;

[...]

3. a list of the available responsible gaming limits and restrictions that may be invoked by the Player, including a means to initiate a "break" or interruption in play to discourage excessive play, and information on how to invoke those measures;
4. a link to the Voluntary Exclusion Program and enrollment information;
5. mechanisms in place for Players to detect unauthorized use of their Wagering Account, including the Player reviewing financial statements against known deposits. [24 NCAC 06A .0705\(1, 3-5\)](#).

### **Practical Tips To Keep Within Limits**

This is not expressly covered by North Carolina statutes or regulations.

### **Promotion Of Responsible Gambling Tools At Account Creation**

This is not expressly covered by North Carolina statutes or regulations. However, An Operator shall provide the following Commission-approved responsible gaming and problem gambling information that shall be readily accessible to a Player. [24 NCAC 06A .0705](#).

### **Addressing Myths Associated With Gambling**

This is not expressly covered by North Carolina statutes or regulations.

### **Information On Odds And House Advantage**

This is not expressly covered by North Carolina statutes or regulations. However, all wagering advertisements, marking, branding, and other promotional materials shall clearly convey the conditions under which Wagering is being offered, including information about the cost to participate and the nature of any promotions or information to assist Players in understanding the odds of winning. Any material conditions or limiting factors shall be clearly and conspicuously specified in the Advertisement, marketing, branding, and other promotional materials. [24 NCAC 06A .0907\(c\)](#).

### **Preventing Access By Underage/Unauthorized Players**

This is not expressly covered by North Carolina

statutes or regulations. However, the Operator is responsible for ensuring that only eligible Persons may create a Wagering Account, deposit funds, or participate in Sports Wagering or Pari-Mutuel Wagering through such Account. The Operator shall deny the ability to create a Wagering Account, deposit funds, or participate in Sports Wagering or Pari-Mutuel Wagering to an Ineligible Person. This Rule shall not be construed to prevent an Individual from creating a Wagering Account and depositing funds to an Account even if they are prohibited from placing certain wagers. [24 NCAC 06A .0702\(b\)](#).

#### **Risks Associated With Gambling**

This is not expressly covered by North Carolina statutes or regulations. However, the responsible gaming plan shall include, at a minimum: [...] (3) the Operator's plan for creating and disseminating promotional material to educate Players about compulsive and problem gambling and to inform them about treatment services available to compulsive and problem gamblers and their families. The Operator shall provide examples of the materials to be used as part of its plan and a description of how the material will be disseminated. [24 NCAC 06A .0601\(b\)\(3\)](#).

#### **Signs Of A Potential Gambling Problem**

This is not expressly covered by North Carolina statutes or regulations. However, an Operator shall provide the following Commission-approved responsible gaming and problem gambling information that shall be readily accessible to a Player: (1) Commission-approved telephone numbers or websites that an Individual may use to obtain information about problem gambling and resources addressing addiction and compulsive behavior and where to seek assistance with these issues. [24 NCAC 06A .0705\(1\)](#).

The Commission's [website](#) has a section for knowing the signs of a potential gambling problem.

#### **Behavior Related To Problem Gambling**

This is not expressly covered by North Carolina statutes or regulations. However, an Operator shall provide the following Commission-approved responsible gaming and problem gambling information that shall be readily accessible to a Player: (1) Commission-approved telephone numbers or websites that an Individual may use to obtain information about problem gambling and resources

addressing addiction and compulsive behavior and where to seek assistance with these issues. [24 NCAC 06A .0705\(1\)](#).

#### ***How To Access Personal Data On Responsible Gambling***

This is not expressly covered by North Carolina statutes or regulations. However, on request of the Registered Player, the Operator shall provide a statement detailing Account activity for the past year, including Wagers, deposit amounts, withdrawal amounts, and bonus or promotion information, including amounts remaining for a pending bonus or promotion, and amounts released to the Registered Player. Upon request, an Operator shall provide to a Registered Player a written Account statement via U.S. Mail or electronic mail. [24 NCAC 06A .0712](#).

#### ***Direct Links To Problem Gambling Organization***

An Operator shall provide the following Commission-approved responsible gaming and problem gambling information that shall be readily accessible to a Player: (1) Commission-approved telephone numbers or websites that an Individual may use to obtain information about problem gambling and resources addressing addiction and compulsive behavior and where to seek assistance with these issues. [24 NCAC 06A .0705\(1\)](#).

#### **Promotion Of Responsible Gambling Information:**

An Operator shall provide the following Commission-approved responsible gaming and problem gambling information that shall be readily accessible to a Player:

1. Commission-approved telephone numbers or websites that an Individual may use to obtain information about problem gambling and resources addressing addiction and compulsive behavior and where to seek assistance with these issues;
2. a notification that underage gambling is a criminal offense and that anyone who facilitates an Underage Person to place a Wager has committed a criminal offense and shall be prohibited from Sports Wagering and Pari-Mutuel Wagering;
3. a list of the available responsible gaming limits and restrictions that may be invoked by the Player, including a means to initiate a "break" or interruption in play to discourage excessive

- play, and information on how to invoke those measures;
4. a link to the Voluntary Exclusion Program and enrollment information;
  5. mechanisms in place for Players to detect unauthorized use of their Wagering Account, including the Player reviewing financial statements against known deposits. [24 NCAC 06A .0705\(1-5\)](#).

### Use Of Data To Promote Responsible Gambling Tools:

The Internal Controls shall include a summary description of the Operator's or its Affiliates' use of computerized algorithms, automated decision-making, machine learning, artificial intelligence, or any similar system that analyzes patron information, which shall include:

1. a description of permissible and impermissible uses of such practices and capabilities;
2. the purposes for which such practices and capabilities are used;
3. the types of input and output data utilized and a summary accounting of the source of each; and
4. a description of how these systems are used to:
  - a. minimize risky play behavior; and
  - b. market or advertise to Players. [24 NCAC 06A .0408\(1-4\)](#).

### Evaluation Of Responsible Gambling Tool Adoption:

This is not expressly covered by North Carolina statutes or regulations.

### Expert Input Into Responsible Gambling Resources:

At least every five years, the Operator shall ensure that the Operator's responsible gaming plan is independently reviewed by a third-party approved by the Director, which review shall comply with industry standards. The cost of the independent review is the responsibility of the Operator. [24 NCAC 06A .0601\(e\)](#).

### Promotion Of Responsible Gambling On Social Media:

This is not expressly covered by North Carolina statutes or regulations. However, operator-owned websites and profiles that include Wagering content, including social media platforms, shall include a message, such as "21+," regarding the legal age for

Wagering in the State. [24 NCAC 06A .0902\(e\)](#).

### Testing Of External Links:

This is not expressly covered by North Carolina statutes or regulations.

## Time and Budget Management

### Instant Access To Personal Responsible Gambling Data:

This is not expressly covered by North Carolina statutes or regulations. However, on request of the Registered Player, the Operator shall provide a statement detailing Account activity for the past year, including Wagers, deposit amounts, withdrawal amounts, and bonus or promotion information, including amounts remaining for a pending bonus or promotion, and amounts released to the Registered Player. Upon request, an Operator shall provide to a Registered Player a written Account statement via U.S. Mail or electronic mail. [24 NCAC 06A .0612](#).

### Mandatory Limit Setting At Account Creation:

This is not expressly covered by North Carolina statutes or regulations.

### Promotion Of Limits On Platform:

An Operator shall provide the following Commission-approved responsible gaming and problem gambling information that shall be readily accessible to a Player: [...] a list of the available responsible gaming limits and restrictions that may be invoked by the Player, including a means to initiate a "break" or interruption in play to discourage excessive play, and information on how to invoke those measures. [24 NCAC 06A .0705\(3\)](#).

### Deposit Limits:

A deposit limit shall be offered on a daily, weekly, and monthly basis and shall specify the maximum amount of player funds a Registered Player may deposit into their Wagering Account during a particular period. [24 NCAC 06A .0713\(a\)\(1\)](#).

### Time/Spend Limits:

A Wager limit shall be offered on a daily, weekly, and monthly basis and shall specify the maximum amount of player funds that may be put at risk during a particular period. [24 NCAC 06A .0713\(a\)\(2\)](#).

### Delayed Implementation For Increased Limits:

Decreases to these limits shall become effective

immediately upon being authorized by the Player or at the point in time that was clearly stated to the Registered Player. Increases to these limits shall become effective only after the expiration of the Player's previously authorized time period limit. [24 NCAC 06A .0713\(b\)](#).

#### Prohibition On Reverse Withdrawals:

This is not expressly covered by North Carolina statutes or regulations.

#### Restriction On Promotions During Withdrawals:

This is not expressly covered by North Carolina statutes or regulations.

### Time-Out and Self-Exclusion

#### Time-Out Tool Available:

An Operator shall provide the following Commission-approved responsible gaming and problem gambling information that shall be readily accessible to a Player: [...] a list of the available responsible gaming limits and restrictions that may be invoked by the Player, including a means to initiate a "break" or interruption in play to discourage excessive play, and information on how to invoke those measures. [24 NCAC 06A .0705\(3\)](#).

#### Self-Exclusion Accessibility:

An Operator shall provide the following Commission-approved responsible gaming and problem gambling information that shall be readily accessible to a Player: [...] a link to the Voluntary Exclusion Program and enrollment information. [24 NCAC 06A .0705\(4\)](#).

#### Self-Exclusion At Product Level:

This is not expressly covered by North Carolina statutes or regulations. In fact, [24 NCAC 06A .0602\(c\)\(1\)](#) makes players agree that they are prohibited from participating in any form of legalized wagering in the state when they sign up for self-exclusion.

#### Self-Exclusion Length:

The Commission operates a Voluntary Exclusion Program under which Individuals are excluded from establishing a Wagering Account or placing Wagers for a set period, up to and including that Individual's lifetime. Information regarding such Individuals is collected and securely shared with authorized recipients in order to effectuate [G.S. 18C-922](#). [24 NCAC 06A .0602\(a\)](#).

#### Self-Exclusion Communication:

The Individual seeking placement in the Voluntary Exclusion Program shall agree to make certain sworn acknowledgements, which are binding upon the Individual. These include, but are not limited to, the following:

1. an acknowledgment that the Individual in the Voluntary Exclusion Program shall be prohibited from participating in any form of legalized Wagering in the State, excluding federally-recognized tribal lands, and is prohibited from collecting any Winnings or recovering any losses resulting from violation of the restrictions to which such Individual has agreed;
2. an acknowledgment that the Individual in the Voluntary Exclusion Program may be refused entry or ejected from the Wagering Facility;
3. an acknowledgement from the Individual that they will not engage in Wagering in North Carolina for the duration of the exclusion period and that it is the Individual's responsibility to refrain from doing so;
4. an acknowledgment that the Commission will share a list of participants in the Voluntary Exclusion Program with Operators in the State and that such Operators, pursuant to their own Internal Controls, may extend the exclusion of the Individual to Wagering offerings that the Operator and its Affiliates make available outside of North Carolina;
5. an acknowledgement that the Commission may securely share the Voluntary Exclusion Program participant list with other domestic Wagering jurisdictions resulting in placement on the lists of such other jurisdictions, and may share such portion of the list with designated agents as may be necessary for the purpose of administering Voluntary Exclusion Programs;
6. an acknowledgment that the Individual requesting placement in the Voluntary Exclusion Program shall notify the Commission within fourteen Days if the Individual's address or other contact information changes; and
7. an acknowledgment that the Individual will be removed from the Voluntary Exclusion Program upon expiration of the period of exclusion set at initial enrollment into the program. [24 NCAC 06A .0602\(c\)\(1-7\)](#).

### Self-Exclusion Effective Immediately:

This is not expressly covered by North Carolina statutes or regulations. However, the Operator shall maintain its own copies of the exclusion lists and shall establish Internal Controls to ensure that its copies of the lists are kept up to date. The Operator shall obtain the lists from the Commission in a secure and confidential manner, such as via SFTP, at minimum every 72 hours. The lists may only be accessed by Individuals authorized in accordance with the Internal Controls. [24 NCAC 06A .0606\(a\)](#).

### Communication with Excluded Players:

The Operator shall establish and implement Internal Controls to ensure that it, at minimum, undertakes commercially reasonable efforts to: [...] Ensure that Voluntarily Excluded Persons and Involuntarily Excluded Persons do not receive targeted or personalized mailings, Advertisements, marketing materials, promotions, Player club materials, reward materials, or other promotional materials or incentives related to Wagering via any channel, including, but not limited to, U.S. Mail, email, text message, push notification, social media messaging, or phone. For purposes of this Subparagraph, "targeted" means that materials or messages are sent directly to an address, email address, telephone number, or other contact associated with the excluded Individual on their application or in the Operator's demographic record or files. [24 NCAC 06A .0606\(b\)\(6\)](#).

No Operator shall allow, conduct, or participate in any advertising, marketing, or branding for Wagering that is aimed at Persons who have enrolled in the Voluntary Exclusion Program pursuant to [G.S. 18C-922](#).[24 NCAC 06A .0903\(a\)](#).

No Operator shall direct mail, text, or electronic messages to an Individual in the Voluntary Exclusion Program or shall allow any employee or agent of the Operator, or Affiliated entity or a third-party pursuant to contract, to take such actions. [24 NCAC 06A .0903\(b\)](#).

### Self-Exclusion Renewal:

This is not expressly covered by North Carolina statutes or regulations.

### Oversight Of Reinstatement Process:

- a. To be eligible for removal from the Voluntary Exclusion Program, a Voluntarily Excluded Person shall participate in a reinstatement session with a designated agent of the

Commission. The reinstatement session shall include a review of the risks and responsibilities of Wagering, budget setting, and a review of problem gambling resources, unless the Individual declines such a review.

- b. After completion of the reinstatement session, the Voluntarily Excluded Person may submit a petition to the Director on a form provided by the Commission and available from the designated agent.
- c. The Commission's designated agent shall verify on the face of the petition that the Voluntarily Excluded Person has completed a reinstatement session. Thereafter, the Commission or the Director shall reinstate the Voluntarily Excluded Person after the completion of a 30 Day waiting period. [24 NCAC 06A .0603\(a-c\)](#).

## Customer Support

### Customer Service Easily Accessible:

An Operator shall include on their websites, mobile applications, and if applicable, within the Wagering Lounge, a clear mechanism to inform Players of their right to submit a dispute against the Operator, including:

1. information explaining how to submit a dispute to the Operator;
2. how the Operator seeks to respond to or resolve the dispute submitted by the Player; and
3. how the Player may submit to the Commission a report of their dispute. [24 NCAC 06A .0421\(b\) \(1-3\)](#).

### Policies For Customers In Distress:

The responsible gaming plan shall include, at a minimum: [...] a copy of the employee training programs as part of comprehensive employee trainings on hire and regularly thereafter on the nature of responsible gaming and the role of employees in responding to circumstances in which Individuals present signs of problem gambling; [and] procedures to assess, prevent, and address problem gambling by Players, including;

- a. identifying Players with suspected or known problem gambling behavior;
- b. preventing Wagering by Ineligible Persons. [24 NCAC 06A .0601\(4,6\)](#).

### Monitoring For Signs Of Problem Gambling:

This is not expressly covered by North Carolina

statutes or regulations. However, the responsible gaming plan shall include, at a minimum: [...] procedures to assess, prevent, and address problem gambling by Players, including;

- a. identifying Players with suspected or known problem gambling behavior;
- b. preventing Wagering by Ineligible Persons. [24 NCAC 06A .0601\(6\)](#).

#### **Accessible Complaints And Disputes Process:**

An Operator shall include on their websites, mobile applications, and if applicable, within the Wagering Lounge, a clear mechanism to inform Players of their right to submit a dispute against the Operator, including:

1. information explaining how to submit a dispute to the Operator;
2. how the Operator seeks to respond to or resolve the dispute submitted by the Player; and
3. how the Player may submit to the Commission a report of their dispute. [24 NCAC 06A .0421\(b\) \(1-3\)](#).

## **Marketing and Advertising**

### **Marketing Policy Statement:**

This is not expressly covered by North Carolina statutes or regulations. However, the responsible gaming plan shall include, at a minimum: [...] procedures for advertising and marketing, which shall comply with applicable standards of socially responsible advertising, including applicable state and federal laws and standards on this subject. [24 NCAC 06A .0601\(b\)\(8\)](#).

### **Marketing To Avoid:**

#### *Promoting Gambling As A Solution To Financial Problems*

No advertising, marketing, branding, and other promotional materials published, aired, displayed, disseminated, distributed, or conducted by or on behalf of any Operator shall; [...] (2) suggest that social, financial, or personal success is guaranteed by engaging in wagering; [...] (4) suggest that betting is a means of solving or escaping from financial, personal, or professional problems; [...] (6) portray, suggest, condone or encourage Wagering behavior that is socially irresponsible or could lead to financial, social, professional, or emotional harm. [24 NCAC 06A .0907\(d\)\(2, 4, 6\)](#).

#### *Promotion Of Excessive Gambling*

No advertising, marketing, branding, and other promotional materials published, aired, displayed, disseminated, distributed, or conducted by or on behalf of any Operator shall: (1) promote irresponsible or excessive participation in Wagering. [24 NCAC 06A .0907\(d\)\(1\)](#).

#### *Misleading Players On Chances of Winning*

An Operator shall only make representations concerning Winnings that are accurate, not misleading to a reasonable person, and capable of substantiation at the time of the representation. For purposes of this Rule, an Advertisement is misleading to a reasonable person if it makes representations about average Winnings without equally prominently representing the average net Winnings of Players. [24 NCAC 06A .0906](#).

#### *Appealing To Minors*

- a. Advertising, marketing, and other promotional materials published, aired, displayed, disseminated, or distributed by or on behalf of any Operator shall state that Players shall be 21 years of age or older to participate.
  1. This requirement does not apply to the display of a logo that does not include additional inducements to Wagering.
  2. The Commission may provide for alternative methods of stating that Wagering is limited to individuals at least 21 years old when the nature, size, or placement of the Advertising make it impractical or impossible to include such messaging within the Advertising itself. The Commission may establish "safe harbors" for alternative methods for such messaging and the Director may approve alternative methods outside of those safe harbors on a case-by-case basis.
- a. No Operator shall allow, conduct, or participate in any advertising, marketing, or branding for Wagering that is aimed at Underage Persons.
- b. No advertising, marketing, branding, and other promotional materials published, aired, displayed, disseminated, or distributed by or on behalf of any Operator shall contain images, symbols, celebrity or entertainer endorsements, music, or language that appeal primarily to an audience below the age of 21 or have been used primarily in connection with media or other programming specifically targeted at Underage

Persons. Materials that broadly appeal to people regardless of age, such as sports team mascots, are not considered to be specifically targeted at Underage Persons absent clear and compelling evidence to the contrary.

- c. No advertising, marketing, branding, and other promotional materials published, aired, displayed, disseminated, or distributed by or on behalf of any Operator shall be placed, published, aired, displayed, disseminated, or distributed:
  - 1. in media outlets, including social media platforms, that are used primarily by Underage Persons;
  - 2. at events aimed at Underaged Persons or where 25 percent or more of the audience is reasonably expected to be Underaged Persons, unless such advertising is static and permanently affixed at a location that hosts events that generally cater to persons who are of legal age to Wager;
  - 3. at any elementary, middle, or high school, or at any sports venue exclusively used for such schools; or
  - 4. on any college or university campus, or in college or university news outlets such as school newspapers and college or university radio or television broadcasts; however, this prohibition shall not apply to generally available advertising, including television, radio, and digital advertising.
- a. Operator-owned websites and profiles that include Wagering content, including social media platforms, shall include a message, such as “21+,” regarding the legal age for Wagering in the State.
- b. No Wagering Advertisements, including logos, trademarks, or brands, shall be used, or licensed for use, on products, clothing, toys, games, or game equipment designed or intended for Underage Persons.
- c. The knowing use of Wagering brands, Advertisements, logos, or trademarks is prohibited on products that are sold in North Carolina and intended primarily for Underage Persons. [24 NCAC 06A .0902\(a-g\)](#).

#### ***Presenting Gambling As Risk-Free***

Promotions or bonuses shall not be described as:

- 1. “free” unless those promotions or bonuses are in fact free and without any cost to the Player. If the Player has to risk or lose their own money or if there are conditions attached to the Player’s own money, the promotion or bonus rules shall disclose those terms and may not be described as free; or
- 2. “risk-free” if those promotions or bonuses require the Player to incur a loss or risk the Player’s own money to use or withdraw Winnings from the purportedly risk-free Wager. [24 NCAC 06A .0503\(d\)\(1-2\)](#).

#### ***Encouraging Problematic Play***

No advertising, marketing, branding, and other promotional materials published, aired, displayed, disseminated, distributed, or conducted by or on behalf of any Operator shall: (1) promote irresponsible or excessive participation in Wagering. [24 NCAC 06A .0907\(d\)\(1\)](#).

#### ***Marketing Risk Assessment:***

The Internal Controls shall include a summary description of the Operator’s or its Affiliates’ use of computerized algorithms, automated decision-making, machine learning, artificial intelligence, or any similar system that analyzes patron information, which shall include:

- 1. a description of permissible and impermissible uses of such practices and capabilities;
- 2. the purposes for which such practices and capabilities are used;
- 3. the types of input and output data utilized and a summary accounting of the source of each; and
- 4. a description of how these systems are used to:
  - a. minimize risky play behavior; and
  - b. market or advertise to Players. [24 NCAC 06A .0408\(1-4\)](#).

#### ***Conditions Of Bonus Offers Clear:***

All promotion or bonus rules shall be full, accurate, concise, transparent, and shall not contain misleading information. Promotion or bonus rules shall be accessible by the Player and provide unambiguous notice of the:

1. date and time the promotion or bonus is active and expires;
2. rules of play;
3. nature and value of prizes or awards;
4. eligibility restrictions or limitations;
5. Wagering and redemption requirements, including limitations;
6. how the Player is notified when they have received an award;
7. order in which funds are used for Wagers;
8. eligible events or Wagers; and
9. cancellation requirements. [24 NCAC 06A .0503\(c\)\(1-9\)](#).

### Separation Of Responsible Gambling And Product Marketing:

No advertising, marketing, branding, and other promotional materials published, aired, displayed, disseminated, distributed, or conducted by or on behalf of any Operator shall: [...] be placed on any website or printed page or medium devoted primarily to responsible gaming. [24 NCAC 06A .0907\(d\)\(8\)](#).

### Advertising To Adults-Only:

No Operator shall allow, conduct, or participate in any advertising, marketing, or branding for Wagering that is aimed at Underage Persons. [24 NCAC 06A .0902\(b\)](#).

### Avoiding Higher-Risk Groups:

This is not expressly covered by North Carolina statutes or regulations. However, no Operator shall allow, conduct, or participate in any advertising, marketing, or branding for Wagering that is aimed at Underage Persons. [24 NCAC 06A .0902\(b\)](#).

### Age-Gating Of Social Media Marketing:

This is not expressly covered by North Carolina statutes or regulations. However, no advertising, marketing, branding, and other promotional materials published, aired, displayed, disseminated, or distributed by or on behalf of any Operator shall be placed, published, aired, displayed, disseminated, or distributed: (1) in media outlets, including social media platforms, that are used primarily by Underage Persons. [24 NCAC 06A .0902\(d\)\(1\)](#).

### Opt-Out/Limits On Advertising Available:

- a. Each direct Advertisement, marketing, or other promotional materials about Wagering shall clearly and conspicuously describe a method

by which an Individual may opt out of receiving future direct Advertisements.

- b. An Operator shall honor any request to opt out as soon as practicable and, in any event, no later than 10 Days from the date of such request. If a direct Advertisement is sent via electronic mail, the described opt-out method shall include either an electronic mail address that will accomplish such opt-out or a link to an online website address at which such opt-out may be accomplished as simply as practicable.
- c. A direct Advertisement sent other than by electronic mail shall include at least one of the following methods to opt out:
  1. telephone;
  2. regular United States mail;
  3. online website address or mobile application at which such opt-out may be accomplished as simply as practicable; or
  4. electronic mail. [24 NCAC 06A .0908\(a-c\)](#).

### Game Play

#### Games Display Bets, Wins, Losses And Account Balances As Cash:

This is not expressly covered by North Carolina statutes or regulations.

#### Site Avoids Reinforcing Myths:

This is not expressly covered by North Carolina statutes or regulations.

#### Responsible Gambling Review Of New Game Features:

This is not expressly covered by North Carolina statutes or regulations.

#### Communications Do Not Encourage Increased Play Or Chasing Losses:

No advertising, marketing, branding, and other promotional materials published, aired, displayed, disseminated, distributed, or conducted by or on behalf of any Operator shall: [...] encourage Players to "chase" losses or re-invest Winnings. [24 NCAC 06A .0907\(d\)\(3\)](#).

#### Encouraging Positive Play:

This is not expressly covered by North Carolina statutes or regulations. However, the responsible gaming plan shall include, at a minimum: [...] the

Operator's plan for creating and disseminating promotional material to educate Players about compulsive and problem gambling and to inform them about treatment services available to compulsive and problem gamblers and their families. The Operator shall provide examples of the materials to be used as part of its plan and a description of how the material will be disseminated. [24 NCAC 06A .0601\(b\)\(3\)](#).

### Platform Accessibility:

This is not expressly covered by North Carolina statutes or regulations.

## Know Your Customer

### Minimum Age Stated On Platform:

An Operator shall provide the following Commission-approved responsible gaming and problem gambling information that shall be readily accessible to a Player: [...] a notification that underage gambling is a criminal offense and that anyone who facilitates an Underage Person to place a Wager has committed a criminal offense and shall be prohibited from Sports Wagering and Pari-Mutuel Wagering. [24 NCAC 06A .0705\(2\)](#).

### Measures To Prevent Underage Access:

The Operator shall put in place and utilize sufficient measures to verify the age and identity of the Registered Player that is necessary for the remote, electronic establishment of Wagering Accounts. [24 NCAC 06A .0702\(a\)](#).

### Age Verification Required Upon Registration:

- c. At the time of Account establishment, the Operator shall use electronic verification using one or more secure online databases, which government or business regularly use to verify and authenticate age and identity, or by examination of government-issued photo identification, or similar identified in the Operator's Internal Controls, and the review of a supplemental, contemporaneous photograph of the Person to verify the Player's name, date of birth, and government identification number, or portions thereof.
- d. The following data shall be verified as an exact match before Players may initiate deposits, withdrawals and Wagering:

1. the Player's last name;
  2. the Player's date of birth; and
  3. the Player's government identification number or credential, or portions thereof.
- e. Operators shall ensure that reasonable measures to ensure the Person providing the identity information is truly the owner of the identity and that all identity information provided is accurate before a Player may initiate deposits, withdrawals, or Wagering. One of the following options is required:
    1. correctly answer three dynamic knowledge-based questions compiled from public and private data including public records, credit reports, marketing data, and other recorded facts;
    2. verification that the Player's phone number and email address match the information provided by the Player;
    3. valid government issued identification credential;
    4. verification that the Player's device is associated with the user via historical location data and mobile phone identity authentication, or Multi-Factor Authentication; or
    5. other methods approved by the Commission or Director. [24 NCAC 06A .0702\(c-e\)](#).

### Immediate Blocking Of Underage Play:

An Operator shall place a Wagering Account into a suspended mode: [...] if the Operator determines it lacks sufficient information to verify the age and eligibility of the Registered Player. [24 NCAC 06A .0714\(3\)](#).

### Addressing Underage Play At Approved Account:

This is not expressly covered by North Carolina statutes or regulations.

### Minimum Age Of 21:

"Underage Person" means an Individual under twenty-one years of age. [24 NCAC 06A .0101\(62\)](#).

An Operator shall provide the following Commission-approved responsible gaming and problem gambling information that shall be readily accessible to a Player: [...] a notification that underage gambling is a

criminal offense and that anyone who facilitates an Underage Person to place a Wager has committed a criminal offense and shall be prohibited from Sports Wagering and Pari-Mutuel Wagering. [24 NCAC 06A .0705\(2\)](#).

#### Duplicate Accounts Prevented:

An Individual may not have more than one Wagering Account with an Operator. The Operator shall implement Internal Controls to terminate Accounts of an Individual that establishes or seeks to establish more than one username or more than one Account, whether directly or by use of another Person as proxy. These Internal Controls may allow a Registered Player that establishes or seeks to establish more than one username or more than one Account to retain one Account if the Operator investigates and makes a good-faith determination that the Player's conduct was not intended to obtain a competitive advantage. [24 NCAC 06A .0703](#).

#### Age Verification When Adding New Payment Methods:

This is not expressly covered by North Carolina statutes or regulations.

#### Prohibition On Offering Of Credit:

- a. The Internal Controls shall include controls to prohibit the Operator from accepting a Wager or deposit of funds into a Wagering Account that is derived from the extension of credit to a Player by an Operator's Affiliates or agents. For purposes of this Rule, credit shall not be considered to have been extended when, although funds have been deposited into a Wagering Account, the Operator is awaiting actual receipt of these funds in the ordinary course of business.
- b. An Operator's Internal Controls shall ensure the Operator and its agents do not advertise or market to Players (i) small amount credit contracts; (ii) short-term cash loans secured by a personal check held for future deposit or electronic access to a Player's bank account; or (iii) any loan or credit product that does not comply with [G.S. 53-173](#).
- c. An Operator's Internal Controls shall ensure that neither Operator nor its agents refer a Player to a credit provider to finance Wagering Activity.
- d. Internal Controls shall prohibit an Operator from providing Personal Information related to a

Player to a credit provider. [24 NCAC 06A .0422\(a-d\)](#).

#### Prohibition On Credit Cards:

This is not expressly covered by North Carolina statutes or regulations. In fact, a Wagering Account may be funded using approved methods which shall produce a sufficient audit trail for verification of the source of the Wagers. Approved methods for funding Wagering Accounts include: [...] credit cards and debit cards. [24 NCAC 06A .0708\(a\)\(3\)](#).

### Research, Education and Treatment

#### Financial Commitment To Addressing Gambling-Related Harm:

This is not expressly covered by North Carolina statutes or regulations.

#### Evaluation Through Research Program:

This is not expressly covered by North Carolina statutes or regulations.

#### Contribution To Public Health Messaging:

This is not expressly covered by North Carolina statutes or regulations.

#### Play Data Available For Research:

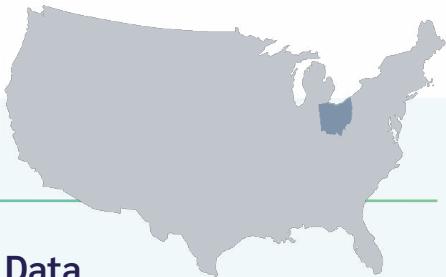
This is not expressly covered by North Carolina statutes or regulations.

NORTH CAROLINA	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	✓
Designated Executive For Responsible Gambling	✓
Annual Review Of Policy	✓
Strategy For Responsible Gambling	✓
Annual Strategy Evaluation and Progress Reporting	
Employee Protection Plan	
<b>STAFF TRAINING</b>	
Annual Training	✓
Additional Training For Customer-Facing Staff	
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	
Promotion Of Responsible Gambling Tools At Account Creation	
Addressing Myths Associated With Gambling	
Information On Odds And House Advantage	
Preventing Access By Underage/Unauthorized Players	
Risks Associated With Gambling	
Signs Of A Potential Gambling Problem	
Behavior Related To Problem Gambling	
How To Access Personal Data On Responsible Gambling	
Direct Links To Problem Gambling Organization	✓
Promotion Of Responsible Gambling Information	✓
Use Of Data To Promote Responsible Gambling Tools	✓
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	✓
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	✓
Ability To Set Deposit Limits	✓
Ability To Set Time/Spend Limits	✓
Delayed Implementation For Increased Limits	✓
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	✓
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	✓
Self-Exclusion Communication	✓
Self-Exclusion Effective Immediately	
Communication With Excluded Players	✓
Self-Exclusion Renewal	
Oversight Of Reinstatement Process	✓
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	✓
Policies For Customers In Distress	✓
Monitoring For Signs Of Problem Gambling	
Accessible Complaints And Disputes Process	✓
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	✓
Promoting Excessive Gambling	✓
Misleading Players On Chances Of Winning	✓
Appealing To Minors	✓

NORTH CAROLINA	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	✓
Encouraging Problematic Play	✓
Marketing Risk Assessment	✓
Conditions Of Bonus Offers Clear	✓
Separation Of Responsible Gambling And Product Marketing	✓
Advertising To Adults-Only	✓
Avoiding Higher-Risk Groups	
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	✓
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	✓
Encouraging Positive Play	
Platform Accessibility	

EXPRESSLY COVERED	
<b>KNOW YOUR CUSTOMER</b>	
Minimum Age Stated On Platform	✓
Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Immediate Blocking Of Underage Play	✓
Addressing Underage Play At Approved Account	
Minimum Age Of 21	✓
Duplicate Accounts Prevented	✓
Age Verification When Adding New Payment Methods	
Prohibition On Offering Of Credit	✓
Prohibition On Credit Cards	
<b>RESEARCH, EDUCATION AND TREATMENT</b>	
Financial Commitment To Address Gambling-Related Harm	
Evaluation Through Research Program	
Contribution To Public Health Messaging	
Play Data Available To Research	



## Ohio

Ohio authorized retail and online sports betting through a state law enacted in December 2021. The legislation permits up to 25 licenses for mobile betting, up to 40 licenses for land-based wagering, and up to 20 licenses for the operation of retail wagering kiosks. Operations launched in January 2023.

### Key Market Data

Adult Population:	9.22m
Sports Betting Law:	House Bill (HB) 29
Key Sports Betting Regulation:	Sports Gaming Rules
Regulatory Authority:	Ohio Casino Control Commission
Sports Betting Market Opened:	January 2023

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

**Policy Commitment To Responsible Gambling:**  
This is not expressly covered by Ohio statutes or regulations. However, each excluded entity and facility, who is a casino or sports gaming facility or an online sports pool, must provide to the Ohio casino control commission a disordered and problem gambling plan for approval. [Rule 3772-12-06\(A\), Ohio Administrative Code](#).

### Designated Executive For Responsible Gambling:

Each excluded entity and facility, who is a casino or sports gaming facility or an online sports pool, must provide to the Ohio casino control commission a disordered and problem gambling plan for approval. Each plan must, at minimum, include [...] The identification of the position responsible for the implementation and maintenance of the plan. [Rule 3772-12-06\(A\)\(2\), Ohio Administrative Code](#).

### Annual Review Of Policy:

This is not expressly covered by Ohio statutes or regulations. However, each excluded entity or facility must submit quarterly updates and an annual report to the Ohio casino control commission of its adherence to the plans and goals submitted under

this rule. This report must include any information that the excluded entity or facility has received related to bankruptcy, divorce, crime, and attempted or died by suicide related to gambling offered by an excluded entity or at an excluded facility, including:

1. The name and date of birth of any individual;
2. How the entity or facility came to know of the incident; and
3. A brief description of the incident.

[Rule 3772-12-06\(B\), Ohio Administrative Code](#).

### Strategy For Responsible Gambling:

Each excluded entity and facility, who is a casino or sports gaming facility or an online sports pool, must provide to the Ohio casino control commission a disordered and problem gambling plan for approval. Each plan must, at minimum, include the following:

1. The goals of the plan and procedures and timetables to implement the plan;
2. The identification of the position responsible for the implementation and maintenance of the plan;
3. Policies and procedures, including the following:
  - a. Procedures for compliance with the Ohio [Voluntary Exclusion Program] including, at a minimum:

- i. Procedures preventing an individual in the Ohio VEP from entering an excluded facility or engaging in or attempting to engage in gaming offered by an excluded entity;
  - ii. Procedures identifying and removing individuals in the Ohio VEP from an excluded facility;
  - iii. Procedures for preventing dissemination of any advertisement, promotion, or other direct marketing mailing fifteen days after the individual has been placed in the Ohio VEP;
  - iv. Procedures for preventing an Ohio VEP participant from having access to credit or from receiving complimentary services, check-cashing services, and other benefits;
  - v. Procedures for ensuring the confidentiality of the identity and the information of the Ohio VEP participants; and
  - vi. Any other procedure required by the executive director.
- b. The duties and responsibilities of the employees designated to implement or participate in the plan;
  - c. The responsibility of patrons with respect to safer gambling practices;
  - d. Procedures to identify patrons and employees with suspected or known disordered and problem gambling behavior, including procedures specific to loyalty and other rewards and marketing programs;
  - e. Procedures for providing information to individuals regarding the Ohio VEP and community, public and private treatment services, peer support groups, and similar treatment or addiction therapy programs designed to prevent, treat, or monitor individuals with a gambling problem or gambling disorder and to counsel family members, including for providing the information upon the request of a patron or employee;
  - f. The provision of written material to educate patrons and employees about disordered and problem gambling and to inform them about the Ohio VEP and treatment services available to individuals with a gambling problem or gambling disorder and their families. The excluded entity or facility must provide the Ohio casino control commission examples of the materials to be used and a description of how the material will be disseminated;
  - g. Advertising and other marketing and outreach to educate the general public about disordered and problem gambling;
  - h. An employee training program, including training materials to be utilized and a plan for periodic reinforcement training and a certification process established by the excluded entity or facility to verify that each employee has completed the training required by the plan;
  - i. Procedures to prevent underage gambling;
  - j. Procedures for excluded facilities to prevent patrons impaired by drugs or alcohol, or both, from gambling; and
  - k. The plan for posting signs within an excluded facility, containing information on gambling treatment and on the Ohio VEP, including examples of the language and graphics to be used on the signs;
- 4. A list of public and private treatment services, peer recovery support groups, and similar treatment or addiction therapy programs designed to prevent, treat, or monitor individuals with a gambling problem or gambling disorder and to counsel family members; and
  - 5. Any other information, documents, and policies and procedures that the Ohio casino control commission requires.

[Rule 3772-12-06\(A\), Ohio Administrative Code.](#)

#### **Annual Strategy Evaluation and Progress Reporting:**

This is not expressly covered by Ohio statutes or regulations. However, each excluded entity or facility must submit quarterly updates and an annual report to the Ohio casino control commission of its adherence to the plans and goals submitted under this rule. This report must include any information that the excluded entity or facility has received related to bankruptcy, divorce, crime, and attempted or died by suicide related to gambling offered by an

excluded entity or at an excluded facility, including:

4. The name and date of birth of any individual;
5. How the entity or facility came to know of the incident; and
6. A brief description of the incident.

[Rule 3772-12-06\(B\), Ohio Administrative Code.](#)

### Employee Protection Policy:

This is expressly covered under the “Strategy For Responsible Gambling” standard above. For more information, see [Rule 3772-12-06\(A\)\(3\)\(e-f\), Ohio Administrative Code.](#)

## Staff Training

### Annual Training:

Each excluded entity and facility, who is a casino or sports gaming facility or an online sports pool, must provide to the Ohio casino control commission a disordered and problem gambling plan for approval. Each plan must, at minimum, include the following:

3. Policies and procedures, including the following:
  - h. An employee training program, including training materials to be utilized and a plan for periodic reinforcement training and a certification process established by the excluded entity or facility to verify that each employee has completed the training required by the plan;

[Rule 3772-12-06\(A\)\(3\)\(h\), Ohio Administrative Code.](#)

### Additional Training For Customer-Facing Staff:

This is not expressly covered by Ohio statutes or regulations.

### Updates To Training Courses:

This is not expressly covered by Ohio statutes or regulations.

### Lived Experience In Training Content:

This is not expressly covered by Ohio statutes or regulations.

### Evaluation Of Training Effectiveness:

This is not expressly covered by Ohio statutes or regulations. However, each excluded entity or facility must submit quarterly updates and an annual report to the Ohio casino control commission of its adherence to the plans and goals submitted under this rule. [Rule 3772-12-06\(B\), Ohio Administrative Code.](#)

## Supporting Informed Decision Making by Players

### Providing Players With Readily Accessible Responsible Gambling Information:

Each excluded entity and facility, who is a casino or sports gaming facility or an online sports pool, must provide to the Ohio casino control commission a disordered and problem gambling plan for approval. Each plan must, at minimum, include the following:  
[...]

3. Policies and procedures, including the following:
  - c. The responsibility of patrons with respect to safer gambling practices; [...]
  - e. Procedures for providing information to individuals regarding the Ohio VEP and community, public and private treatment services, peer support groups, and similar treatment or addiction therapy programs designed to prevent, treat, or monitor individuals with a gambling problem or gambling disorder and to counsel family members, including for providing the information upon the request of a patron or employee;
  - f. The provision of written material to educate patrons and employees about disordered and problem gambling and to inform them about the Ohio VEP and treatment services available to individuals with a gambling problem or gambling disorder and their families. The excluded entity or facility must provide the Ohio casino control commission examples of the materials to be used and a description of how the material will be disseminated;
  - k. The plan for posting signs within an excluded facility, containing information on gambling treatment and on the Ohio VEP, including examples of the language and graphics to be used on the signs;
4. A list of public and private treatment services, peer recovery support groups, and similar treatment or addiction therapy programs designed to prevent, treat, or monitor individuals with a gambling problem or gambling disorder and to counsel family members;

[Rule 3772-12-06\(A\)\(3\(c; e-f; k\); 4\), Ohio Administrative Code.](#)

Sports gaming proprietors must ensure that all sports gaming accounts: [...] Provide patrons with on-demand access to a summary statement of all their patron account wagering activity during the past year. In addition, a sports gaming proprietor must provide patrons the ability to request a summary statement of all their patron account wagering activity during the past five years. On-demand access and requests must be accessible through the sports gaming proprietor's website, application, or sports gaming facility.

[Rule 3775-16-03\(D\)\(5\), Ohio Administrative Code.](#)

#### ***Practical Tips To Keep Within Limits***

This is not expressly covered by Ohio statutes or regulations. However, each excluded entity and facility, who is a casino or sports gaming facility or an online sports pool, must provide to the Ohio casino control commission a disordered and problem gambling plan for approval. Each plan must, at minimum, include [...] Policies and procedures, including the following [...] The responsibility of patrons with respect to safer gambling practices.

[Rule 3772-12-06\(A\)\(3\)\(c\), Ohio Administrative Code.](#)

#### ***Promotion Of Responsible Gambling Tools At Account Creation***

Sports gaming proprietors must ensure that all sports gaming accounts [...] Provide for the following upon account creation: [...] A patron must be notified of available responsible gaming resources. [Rule 3775-16-03\(D\)\(3\)\(c\), Ohio Administrative Code.](#)

#### ***Addressing Myths Associated With Gambling***

This is not expressly covered by Ohio statutes or regulations.

#### ***Information On Odds And House Advantage***

Each sports gaming proprietor must have house rules to govern its offerings of sports gaming. The house rules must be readily available and easily accessible on each sports gaming proprietor's website, mobile application, and at all sports gaming facilities. House rules must address:

1. Types of wagers accepted;
2. Method for calculation and payment of winning sports wagers;
3. Effect of scheduling changes and/or cancelled sporting events;
4. Process for handling incorrectly posted sporting events, odds, or results;

5. Method of notifying patrons of odds or proposition changes;
6. Methods of funding a wager or sports gaming account;
7. Methods for redeeming a winning sports wager;
8. Lost or damaged ticket policy;
9. Expiration of any winning ticket one year after the date the ticket outcome is determined;
10. Process for accepting sports wagers at other than posted terms;
11. Process for canceling sports wagers for obvious errors, including notification;
12. Process for contacting the sports gaming proprietor to submit questions and/or complaints;
13. Notification of the patron dispute process;
14. Notification to patrons of the voluntary exclusion program; and
15. Any other house rules required by the executive director.

[Rule 3775-10-01 \(A\), Ohio Administrative Code.](#)

#### ***Preventing Access By Underage/Unauthorized Players***

This is not expressly covered by Ohio statutes or regulations.

#### ***Risks Associated With Gambling***

Each excluded entity and facility, who is a casino or sports gaming facility or an online sports pool, must provide to the Ohio casino control commission a disordered and problem gambling plan for approval. Each plan must, at minimum, include [...] Policies and procedures, including the following: [...]

- e. Procedures for providing information to individuals regarding the Ohio VEP and community, public and private treatment services, peer support groups, and similar treatment or addiction therapy programs designed to prevent, treat, or monitor individuals with a gambling problem or gambling disorder and to counsel family members, including for providing the information upon the request of a patron or employee;
- f. The provision of written material to educate patrons and employees about disordered and problem gambling and to inform them about the Ohio VEP and treatment services available to

individuals with a gambling problem or gambling disorder and their families. The excluded entity or facility must provide the Ohio casino control commission examples of the materials to be used and a description of how the material will be disseminated;

[Rule 3772-12-06\(A\)\(3\)\(e-f\), Ohio Administrative Code.](#)

#### ***Signs Of A Potential Gambling Problem***

This is expressly covered under the “Risks Associated with Gambling” standard above. For more information, see [Rule 3772-12-06\(A\)\(3\)\(e-f\), Ohio Administrative Code.](#)

#### ***Behavior Related To Problem Gambling***

This is expressly covered under the “Risks Associated with Gambling” standard above. For more information, see [Rule 3772-12-06\(A\)\(3\)\(e-f\), Ohio Administrative Code.](#)

#### ***How To Access Personal Data On Responsible Gambling***

This is expressly covered under the “Promotion Of Responsible Gambling Tools At Account Creation” standard above. For more information, see [Rule 3775-16-03\(D\)\(5\), Ohio Administrative Code.](#)

#### ***Direct Links To Problem Gambling Organization***

Each excluded entity and facility, who is a casino or sports gaming facility or an online sports pool, must provide to the Ohio casino control commission a disordered and problem gambling plan for approval. Each plan must, at minimum, include [...] Policies and procedures, including the following: [...]

- e. Procedures for providing information to individuals regarding the Ohio VEP and community, public and private treatment services, peer support groups, and similar treatment or addiction therapy programs designed to prevent, treat, or monitor individuals with a gambling problem or gambling disorder and to counsel family members, including for providing the information upon the request of a patron or employee;
- f. The provision of written material to educate patrons and employees about disordered and problem gambling and to inform them about the Ohio VEP and treatment services available to individuals with a gambling problem or gambling disorder and their families. The excluded entity or facility must provide the Ohio casino control commission examples of the materials to be

- g. used and a description of how the material will be disseminated;

[Rule 3772-12-06\(A\)\(3\)\(e-f\), Ohio Administrative Code.](#)

In addition, all sports gaming advertisements must [...] Clearly and conspicuously include messages designed to prevent problem gambling and provide information about how to access resources related to problem gambling, including one of the following:

- a. The national council on problem gambling’s twenty-four hour confidential helpline;
- b. The problem gambling helpline number established under section 3772.062 of the Revised Code; or
- c. Another helpline approved by the executive director that is free of charge to the caller.

[Rule 3775-16-08\(A\)\(3\), Ohio Administrative Code.](#)

#### **Promotion Of Responsible Gambling Information:**

Sports gaming proprietors must ensure that all sports gaming accounts [...] Provide for the following upon account creation:

- a. A patron must certify that the information provided to the sports gaming proprietor is accurate and they are not an excluded or otherwise prohibited sports gaming participant. The sports gaming proprietor must document this certification;
- b. A patron must acknowledge that the legal age for sports gaming is twenty-one years of age, and that they are prohibited from allowing any other person to access or use their sports gaming account. The sports gaming proprietor must document this acknowledgment; and
- c. A patron must be notified of available responsible gaming resources.

[Rule 3775-16-03\(D\)\(3\), Ohio Administrative Code.](#)

#### **Use Of Data To Promote Responsible Gambling Tools:**

This is not expressly covered by Ohio statutes or regulations.

#### **Evaluation Of Responsible Gambling Tool Adoption:**

This is not expressly covered by Ohio statutes or regulations. However, each excluded entity or facility must submit quarterly updates and an annual report to the Ohio casino control commission of its adherence to the plans and goals submitted under this rule. [Rule 3772-12-06\(B\), Ohio Administrative Code.](#)

### **Expert Input Into Responsible Gambling Resources:**

This is not expressly covered by Ohio statutes or regulations.

### **Promotion Of Responsible Gambling On Social Media:**

This is not expressly covered by Ohio statutes or regulations.

### **Testing Of External Links:**

This is not expressly covered by Ohio statutes or regulations.

## **Time and Budget Management**

### **Instant Access To Personal Responsible Gambling Data:**

Sports gaming proprietors must ensure that all sports gaming accounts [...] Provide patrons with on-demand access to a summary statement of all their patron account wagering activity during the past year. In addition, a sports gaming proprietor must provide patrons the ability to request a summary statement of all their patron account wagering activity during the past five years. On-demand access and requests must be accessible through the sports gaming proprietor's website, application, or sports gaming facility.

[Rule 3775-16-03\(D\)\(5\), Ohio Administrative Code.](#)

### **Mandatory Limit Setting At Account Creation:**

This is not expressly covered by Ohio statutes or regulations. However, a sports gaming proprietor may allow a sports gaming account to be deposit-enabled. In addition to the listed requirements, a deposit-enabled account must: [...]

3. Provide patrons with an easy and obvious method, immediately upon initial account registration and at all times through the sports gaming proprietor's website or application, to impose limitations for betting parameters including, but not limited to, deposits, wagers, and time-based limitations. The self-imposed limitation method must provide the following functionality:
  - a. Upon receiving any self-imposed limitation request, the sports gaming proprietor must ensure that all specified limits are correctly implemented immediately or at the point in time that was clearly indicated by the patron;

- b. The self-imposed limitations set by a patron must not override more restrictive sports gaming proprietor-imposed limitations. The more restrictive limitations must take priority;
- c. Once established by a patron and implemented by the sports gaming system, it must only be possible to reduce the severity of self-imposed limitations upon the expiration of the self-imposed period; and
- d. An option must be available for patrons to set automatically renewing self-imposed limits;

[Rule 3775-16-03\(E\)\(3\), Ohio Administrative Code.](#)

### **Promotion Of Limits On Platform:**

Sports gaming proprietors must ensure that all sports gaming accounts: [...] Provide for the following upon account creation:

- a. A patron must certify that the information provided to the sports gaming proprietor is accurate and they are not an excluded or otherwise prohibited sports gaming participant. The sports gaming proprietor must document this certification;
- b. A patron must acknowledge that the legal age for sports gaming is twenty-one years of age, and that they are prohibited from allowing any other person to access or use their sports gaming account. The sports gaming proprietor must document this acknowledgment; and
- c. A patron must be notified of available responsible gaming resources.

[Rule 3775-16-03\(D\)\(3\), Ohio Administrative Code.](#)

In addition, a sports gaming proprietor may allow a sports gaming account to be deposit-enabled. In addition to the listed requirements, a deposit-enabled account must: [...]

Provide patrons with an easy and obvious method, immediately upon initial account registration and at all times through the sports gaming proprietor's website or application, to impose limitations for betting parameters including, but not limited to, deposits, wagers, and time-based limitations. The self-imposed limitation method must provide the following functionality:

- a. Upon receiving any self-imposed limitation request, the sports gaming proprietor must

- ensure that all specified limits are correctly implemented immediately or at the point in time that was clearly indicated by the patron;
- b. The self-imposed limitations set by a patron must not override more restrictive sports gaming proprietor-imposed limitations. The more restrictive limitations must take priority;
  - c. Once established by a patron and implemented by the sports gaming system, it must only be possible to reduce the severity of self-imposed limitations upon the expiration of the self-imposed period; and
  - d. An option must be available for patrons to set automatically renewing self-imposed limits;

[Rule 3775-16-03\(E\)\(3\), Ohio Administrative Code.](#)

#### **Deposit Limits:**

This is expressly covered under the “Mandatory Limit Setting at Account Creation” standard above. For more information, see [Rule 3775-16-03\(E\)\(3\), Ohio Administrative Code.](#)

#### **Time/Spend Limits:**

This is expressly covered under the “Mandatory Limit Setting at Account Creation” standard above. For more information, see [Rule 3775-16-03\(E\)\(3\), Ohio Administrative Code.](#)

#### **Delayed Implementation For Increased Limits:**

This is expressly covered under the “Mandatory Limit Setting at Account Creation” standard above. For more information, see [Rule 3775-16-03\(E\)\(3\), Ohio Administrative Code.](#)

#### **Prohibition On Reverse Withdrawals:**

This is not expressly covered by Ohio statutes or regulations. However, a sports gaming proprietor may allow a sports gaming account to be deposit-enabled. In addition to the listed requirements, a deposit-enabled account must: [...] Allow patrons to withdraw the funds maintained in his or her account, whether such account is open or closed, within five business days of the request. A request for withdrawal will be considered honored if it processed by the sports gaming proprietor notwithstanding a delay by a payment processor, credit card issuer or the custodian of a financial account. If the sports gaming proprietor believes in good faith that the patron engaged in either fraudulent conduct or other conduct that

would put the sports gaming proprietor in violation of the law, the sports gaming proprietor may delay the withdraw of funds to investigate or otherwise comply with the law. In such cases, the sports gaming proprietor must:

Provide notice to the patron of the general nature of the investigation of the account; and

Conduct its investigation in a reasonable and expedient fashion, providing the patron additional written notice of the status of the investigation at least every tenth business day starting from the day the original notice was provided to the patron;

[Rule 3775-16-03\(E\)\(7\), Ohio Administrative Code.](#)

#### **Restriction On Promotions During Withdrawals:**

This is not expressly covered by Ohio statutes or regulations.

### **Time-Out and Self-Exclusion**

#### **Time-Out Tool Available:**

This is not expressly covered by Ohio statutes or regulations. In addition to the listed requirements, a deposit-enabled account must: [...] Provide patrons with an easy and obvious method, immediately upon initial account registration and at all times through the sports gaming proprietor’s website or application, to impose limitations for betting parameters including, but not limited to, deposits, wagers, and time-based limitations. [Rule 3775-16-03\(E\)\(3\), Ohio Administrative Code.](#)

#### **Self-Exclusion Accessibility:**

Ohio [Voluntary Exclusion Program] applications will be available for completion at all Ohio casino facilities, video lottery terminal facilities, and the online Ohio VEP portal. If an individual is unable to appear in person at any of these facilities to complete an application and unable to utilize the online portal, the individual may contact staff from the state lottery commission or the Ohio casino control commission during regular business hours to make alternative arrangements to complete the application. [Rule 3772-12-02\(A\), Ohio Administrative Code.](#)

The sports gaming voluntary exclusion program, created pursuant to section 3775.02 of the Revised Code, is to be operated in the manner described in Chapter 3772-12 of the Administrative Code. [Rule 3775-12-01, Ohio Administrative Code.](#)

### Self-Exclusion At Product Level:

This is not expressly covered by Ohio statutes or regulations.

### Self-Exclusion Length:

As part of the Ohio VEP application, the individual must select the duration of their participation in the Ohio VEP. An individual may select any of the following time periods as a length of exclusion:

1. A minimum of one year;
2. A minimum of five years; or
3. Lifetime, subject to paragraph (D) of rule 3772-12-05 of the Administrative Code.

[Rule 3772-12-02\(C\), Ohio Administrative Code.](#)

### Self-Exclusion Communication:

- A. Ohio VEP applications will be available for completion at all Ohio casino facilities, video lottery terminal facilities, and the online Ohio VEP portal. If an individual is unable to appear in person at any of these facilities to complete an application and unable to utilize the online portal, the individual may contact staff from the state lottery commission or the Ohio casino control commission during regular business hours to make alternative arrangements to complete the application.
- B. No application will be accepted if it was not completed in the presence of either commission's staff or through the online Ohio VEP portal.
- C. As part of the Ohio VEP application, the individual must select the duration of their participation in the Ohio VEP. An individual may select any of the following time periods as a length of exclusion:
  1. A minimum of one year;
  2. A minimum of five years; or
  3. Lifetime, subject to paragraph (D) of rule 3772-12-05 of the Administrative Code.
- D. If an individual completing the Ohio VEP application, in the presence of an Ohio casino control commission or state lottery commission agent, appears to be doing so involuntarily or while impaired, their application will be rejected.
- E. After an individual's Ohio VEP application has been processed, delivery of written confirmation of their participation in the Ohio VEP will be attempted. Failure of delivery of the notification

does not negate the individual's participation in the Ohio VEP.

[Rule 3772-12-02, Ohio Administrative Code.](#)

Participants in the Ohio VEP agree to abide by all terms listed in the Ohio VEP application, including refraining from entering an excluded facility or engaging in or attempting to engage in gaming offered by an excluded entity. [Rule 3772-12-03\(A\), Ohio Administrative Code.](#)

### Self-Exclusion Effective Immediately:

This is not expressly covered by Ohio statutes or regulations.

### Communication with Excluded Players:

Each excluded entity and facility, who is a casino or sports gaming facility or an online sports pool, must provide to the Ohio casino control commission a disordered and problem gambling plan for approval. Each plan must, at minimum, include the following: [...] Policies and procedures, including the following:

- a. Procedures for compliance with the Ohio VEP including, at a minimum:
- iii. Procedures for preventing dissemination of any advertisement, promotion, or other direct marketing mailing fifteen days after the individual has been placed in the Ohio VEP.

[Rule 3772-12-06\(A\)\(3\)\(a\)\(iii\), Ohio Administrative Code.](#)

In addition, sports gaming advertisements must not: [...] Target individuals under the age of twenty-one, other individuals who are ineligible to participate in sports gaming, individuals with gambling problems, or other vulnerable individuals. [Rule 3775-16-08\(B\)\(2\), Ohio Administrative Code.](#)

### Self-Exclusion Renewal:

This is not expressly covered by Ohio statutes or regulations. However, a participant in the Ohio VEP is not automatically removed from the program at the end of the applicable exclusion period. [Rule 3772-12-05\(A\), Ohio Administrative Code.](#)

### Oversight Of Reinstate Process:

- A. A participant in the Ohio VEP is not automatically removed from the program at the end of the applicable exclusion period.
- B. Upon reaching the selected minimum length of voluntary exclusion, an individual may request removal from the Ohio VEP.

- C. An individual may be removed from the one-year or five-year exclusion by requesting and completing an unaltered application for removal.
- D. An individual may be removed from the lifetime exclusion, if the individual has:
  1. Remained in the Ohio VEP for at least five years;
  2. Completed the Ohio VEP education program on problem gambling awareness; and
  3. Requested and completed an unaltered application for removal.

[Rule 3772-12-05, Ohio Administrative Code.](#)

## Customer Support

### Customer Service Easily Accessible:

This is not expressly covered by Ohio statutes or regulations. However, sports gaming proprietors must ensure that all sports gaming accounts [...] Provide patrons with a readily accessible method for closing an account through the sports gaming proprietor's website or application or upon contact with the proprietor's customer service team. Upon account closure, the patron must be notified of available responsible gaming resources, including a helpline number compliant with paragraph (A)(3) of rule 3775-16-08 of the Administrative Code. [Rule 3775-16-03\(D\)\(4\), Ohio Administrative Code.](#)

### Policies For Customers In Distress:

Each excluded entity and facility, who is a casino or sports gaming facility or an online sports pool, must provide to the Ohio casino control commission a disordered and problem gambling plan for approval. Each plan must, at minimum, include [...] Policies and procedures, including the following: [...] Procedures to identify patrons and employees with suspected or known disordered and problem gambling behavior, including procedures specific to loyalty and other rewards and marketing programs. [Rule 3772-12-06\(A\)\(3\)\(d\), Ohio Administrative Code.](#)

### Monitoring For Signs Of Problem Gambling:

This is not expressly covered by Ohio statutes or regulations. However, each excluded entity and facility, who is a casino or sports gaming facility or an online sports pool, must provide to the Ohio casino control commission a disordered and problem gambling plan for approval. Each plan must, at

minimum, include [...] Procedures to identify patrons and employees with suspected or known disordered and problem gambling behavior, including procedures specific to loyalty and other rewards and marketing programs [and] An employee training program, including training materials to be utilized and a plan for periodic reinforcement training and a certification process established by the excluded entity or facility to verify that each employee has completed the training required by the plan. [Rule 3772-12-06\(A\)\(3\)\(d\); h, Ohio Administrative Code.](#)

### Accessible Complaints And Disputes Process:

Whenever a sports gaming proprietor refuses payment of alleged winnings to a patron or there is otherwise a dispute with a patron regarding their patron account, wagers, wins, or losses from sports gaming, and the sports gaming proprietor and the patron are unable to resolve the dispute to the satisfaction of the patron, the sports gaming proprietor must notify the patron of their right to file a written complaint. The notice, which may be satisfied by directing a patron to information housed on the sports gaming proprietor's website or application, must include the procedure for filing a written complaint and the sports gaming proprietor's complaint resolution process. Upon receipt of a written complaint, the sports gaming proprietor must investigate and provide a written response to the patron within ten business days. If a sports gaming proprietor needs additional time to investigate or resolve a complaint beyond the ten business days, the patron must be notified of the need for additional time and be given an expected time frame in which the complaint may be resolved. The ultimate response may include a statement that if the dispute is not resolved to the satisfaction of the patron, the patron may submit their complaint in writing to the commission. [Rule 3775-16-21, Ohio Administrative Code.](#)

## Marketing and Advertising

### Marketing Policy Statement:

This is not expressly covered by Ohio statutes or regulations. However, all sports gaming advertisements must:

1. Clearly convey the conditions under which sports gaming is being offered, including information about the cost to participate and the nature of any promotions and information

- to assist patrons in understanding the odds of winning. Any material conditions or limiting factors must be clearly and conspicuously specified. If an advertisement is not of sufficient size or duration to permit inclusion of such information, that advertisement shall refer to a website or application that does prominently include such information within one click;
2. Disclose the identity of the sports gaming proprietor, mobile management services provider, or management services provider, as applicable; and
  3. Clearly and conspicuously include messages designed to prevent problem gambling and provide information about how to access resources related to problem gambling, including one of the following:
    - a. The national council on problem gambling's twenty-four hour confidential helpline;
    - b. The problem gambling helpline number established under section 3772.062 of the Revised Code; or
    - c. Another helpline approved by the executive director that is free of charge to the caller.
- B. Sports gaming advertisements must not:
1. Depict any individual under the age of twenty-one, except live footage or images of athletes in sporting events on which sports gaming is permitted. Any individual under the age of twenty-one may not be depicted in any way that may be construed as the underage individual participating in or endorsing sports gaming;
  2. Target individuals under the age of twenty-one, other individuals who are ineligible to participate in sports gaming, individuals with gambling problems, or other vulnerable individuals;
  3. Obscure any material fact;
  4. Be false, deceptive, or misleading; or
  5. Promote irresponsible or excessive participation in sports gaming, or suggest that social, financial, or personal success is guaranteed by engaging in sports gaming.
- C. Each direct advertisement, or an advertisement disseminated to a specific individual or individuals, must clearly and conspicuously describe a method by which an individual may opt out of receiving future advertisements. If

the direct advertisement is sent via electronic mail, the described opt out method must include either electronic mail or a linked online website. All other direct advertisements must include at least one of the following methods to opt out:

1. Telephone;
2. Regular U.S. mail;
3. Online website or mobile application; or
4. Electronic mail.

D. A sports gaming proprietor must act upon a request for opt out pursuant to paragraph (C) of this rule within fifteen days of receipt to ensure the individual will no longer receive advertisements.

E. A sports gaming proprietor must not advertise or promote on college or university campuses located in the state of Ohio except for generally available advertising, including television, radio, and digital advertising. Any advertisement shown to be targeting the area of a college or university campus is not generally available and will be a violation of this paragraph.

F. Sports gaming advertisements, including logos, trademarks, or brands must not be used, or licensed for use, on products, clothing, toys, games, or game equipment intended primarily for persons under twenty-one years of age.

G. A sports gaming proprietor must cease the dissemination of an advertisement upon discovery that the advertisement fails to continue to comply with this rule or if required by the executive director because the advertisement fails to comply with Chapter 3775. of the Revised Code, or the rules adopted thereunder, or otherwise undermines the integrity of sports gaming.

H. Sports gaming advertisements can only be disseminated in Ohio for sports gaming proprietor applicants or licensees, unless the advertisement disclaims that the offerings are not available in Ohio or otherwise makes clear that the offerings are not intended for use in Ohio.

I. Affiliate marketers need not obtain a supplier license under rule 3775-4-08 of the Administrative Code solely as a result of their conduct as an affiliate marketer but must comply with all aspects of this rule and must not otherwise advertise forms of illegal gambling

or gaming in Ohio. The commission may require a sports gaming proprietor to terminate an affiliate marketer contract if the affiliate marketer has violated Chapter 3775. of the Revised Code or the rules adopted thereunder.

[Rule 3775-16-08, Ohio Administrative Code.](#)

### Marketing To Avoid:

#### *Promoting Gambling As A Solution To Financial Problems*

Sports gaming advertisements must not [...] Promote irresponsible or excessive participation in sports gaming, or suggest that social, financial, or personal success is guaranteed by engaging in sports gaming.

[Rule 3775-16-08\(B\)\(5\), Ohio Administrative Code.](#)

#### *Promotion Of Excessive Gambling*

Sports gaming advertisements must not [...] Promote irresponsible or excessive participation in sports gaming, or suggest that social, financial, or personal success is guaranteed by engaging in sports gaming.

[Rule 3775-16-08\(B\)\(5\), Ohio Administrative Code.](#)

#### *Misleading Players On Chances of Winning*

Sports gaming advertisements must not: [...]

3. Obscure any material fact;
4. Be false, deceptive, or misleading; or
5. Promote irresponsible or excessive participation in sports gaming, or suggest that social, financial, or personal success is guaranteed by engaging in sports gaming.

[Rule 3775-16-08\(B\)\(3-5\), Ohio Administrative Code.](#)

### Appealing To Minors

Sports gaming advertisements must not:

1. Depict any individual under the age of twenty-one, except live footage or images of athletes in sporting events on which sports gaming is permitted. Any individual under the age of twenty-one may not be depicted in any way that may be construed as the underage individual participating in or endorsing sports gaming;
2. Target individuals under the age of twenty-one, other individuals who are ineligible to participate in sports gaming, individuals with gambling problems, or other vulnerable individuals;

[Rule 3775-16-08\(B\)\(1-2\), Ohio Administrative Code.](#)

Sports gaming advertisements, including logos, trademarks, or brands must not be used, or licensed

for use, on products, clothing, toys, games, or game equipment intended primarily for persons under twenty-one years of age. [Rule 3775-16-08\(F\), Ohio Administrative Code.](#)

### *Presenting Gambling As Risk-Free*

This is not expressly covered by Ohio statutes or regulations. However, sports gaming advertisements must not: [...] Obscure any material fact [or] Be false, deceptive, or misleading. [Rule 3775-16-08\(B\)\(3-4\), Ohio Administrative Code.](#)

### *Encouraging Problematic Play*

Sports gaming advertisements must not [...] Promote irresponsible or excessive participation in sports gaming, or suggest that social, financial, or personal success is guaranteed by engaging in sports gaming.

[Rule 3775-16-08\(B\)\(5\), Ohio Administrative Code.](#)

### Marketing Risk Assessment:

This is not expressly covered by Ohio statutes or regulations.

### *Conditions Of Bonus Offers Clear:*

The promotion or bonus rules must be clear and unambiguous, and include:

1. Date and time the promotion or bonus is active and expires;
2. Rules of play;
3. Nature and value of prizes or awards;
4. Eligibility restrictions or limitations;
5. Wagering and redemption requirements, including any limitations;
6. Eligible events or wagers;
7. Cancellation requirements; and
8. Terms and conditions that are full, accurate, concise, transparent, and do not contain misleading information.

[Rule 3775-16-09\(B\), Ohio Administrative Code.](#)

### *Separation Of Responsible Gambling And Product Marketing:*

This is not expressly covered by Ohio statutes or regulations.

### *Advertising To Adults-Only:*

Sports gaming advertisements must not [...] Target individuals under the age of twenty-one, other individuals who are ineligible to participate in sports gaming, individuals with gambling problems, or other

vulnerable individuals. [Rule 3775-16-08\(B\)\(2\), Ohio Administrative Code](#).

#### Avoiding Higher-Risk Groups:

Sports gaming advertisements must not [...] Target individuals under the age of twenty-one, other individuals who are ineligible to participate in sports gaming, individuals with gambling problems, or other vulnerable individuals. [Rule 3775-16-08\(B\)\(2\), Ohio Administrative Code](#).

#### Age-Gating Of Social Media Marketing:

This is not expressly covered by Ohio statutes or regulations.

#### Opt-Out/Limits On Advertising Available:

Each direct advertisement, or an advertisement disseminated to a specific individual or individuals, must clearly and conspicuously describe a method by which an individual may opt out of receiving future advertisements. [Rule 3775-16-08\(C-D\), Ohio Administrative Code](#).

### Game Play

#### Games Display Bets, Wins, Losses And Account Balances As Cash:

This is not expressly covered by Ohio statutes or regulations.

#### Site Avoids Reinforcing Myths:

This is not expressly covered by Ohio statutes or regulations.

#### Responsible Gambling Review Of New Game Features:

This is not expressly covered by Ohio statutes or regulations.

#### Communications Do Not Encourage Increased Play Or Chasing Losses:

This is not expressly covered by Ohio statutes or regulations. However, sports gaming advertisements must not [...] Promote irresponsible or excessive participation in sports gaming, or suggest that social, financial, or personal success is guaranteed by engaging in sports gaming. [Rule 3775-16-08\(B\)\(5\), Ohio Administrative Code](#).

#### Encouraging Positive Play:

This is not expressly covered by Ohio statutes or regulations. However, sports gaming proprietors must ensure that all sports gaming accounts [...] Provide for the following upon account creation: [...]

A patron must be notified of available responsible gaming resources. [Rule 3775-16-03\(D\)\(3\)\(c\), Ohio Administrative Code](#).

#### Platform Accessibility:

This is not expressly covered by Ohio statutes or regulations.

### Know Your Customer

#### Minimum Age Stated On Platform:

Upon account creation [...] A patron must acknowledge that the legal age for sports gaming is twenty-one years of age, and that they are prohibited from allowing any other person to access or use their sports gaming account. The sports gaming proprietor must document this acknowledgment. [Rule 3775-16-03\(D\)\(3\)\(b\), Ohio Administrative Code](#).

#### Measures To Prevent Underage Access:

Sports gaming proprietors must use a sports gaming system designed to prevent and detect [...] Wagering by persons under the age of twenty-one. [Rule 3775-16-03\(B\)\(3\), Ohio Administrative Code](#).

#### Age Verification Required Upon Registration:

Sports gaming proprietors must ensure that all sports gaming accounts:

1. Include the following information for each patron, and the sports gaming proprietor must update this information each time it becomes aware of changes:
  - a. Full legal name;
  - b. Date of birth;
  - c. Primary address;
  - d. Sports gaming account number or username;
  - e. If obtained pursuant to paragraph (D)(2)(a) of this rule, the type of government-issued identification examined, the government-issued identification number on the identification, and a digital copy of the identification;
  - f. The method and any other information used to verify the patron's identity;
  - g. The date of identity verification; and
  - h. A history of the wagers placed;
2. Are only created for patrons whose identities have been successfully verified and documented. Verifying and documenting the

patron's identity must include:

- a. Digital or physical examination of the patron's government-issued identification, including the use of verification software designed to confirm the authenticity of the identification; or
- b. Methodology for multi-source authentication, which may include third party and governmental databases, as approved by the executive director;

[Rule 3775-16-03\(D\)\(1-2\), Ohio Administrative Code.](#)

### Immediate Blocking Of Underage Play:

This is not expressly covered by Ohio statutes or regulations. However, each excluded entity and facility, who is a casino or sports gaming facility or an online sports pool, must provide to the Ohio casino control commission a disordered and problem gambling plan for approval. Each plan must, at minimum, include [...] Policies and procedures, including [...] Procedures to prevent underage gambling. [Rule 3772-12-06\(A\)\(3\)\(i\), Ohio Administrative Code.](#)

### Addressing Underage Play At Approved Account:

This is not expressly covered by Ohio statutes or regulations. However, each sports gaming proprietor must have procedures for ensuring sports gaming accounts comply with this rule and any other requirements of Chapter 3775. of the Revised Code and the rules adopted thereunder, including ensuring, through commercially reasonable means, that [...] A patron's identification is re-verified upon reasonable suspicion that the patron's identification or account has been compromised. [Rule 3775-16-03\(C\)\(2\), Ohio Administrative Code.](#)

### Minimum Age Of 21:

A type A sports gaming proprietor may operate one or more online sports pool web sites and accompanying mobile applications through which the sports gaming proprietor accepts wagers from individuals who are at least twenty-one years of age and who are physically located in this state. [Section 3775.11\(A\), Ohio Revised Code.](#)

### Duplicate Accounts Prevented:

This is not expressly covered by Ohio statutes or regulations.

### Age Verification When Adding New Payment Methods:

This is not expressly covered by Ohio statutes or regulations.

### Prohibition On Offering Of Credit:

This is not expressly covered by Ohio statutes or regulations.

### Prohibition On Credit Cards:

This is not expressly covered by Ohio statutes or regulations. In fact, a sports gaming proprietor may allow [...] in accordance with the proprietor's house rules, accounts to be funded only through the use of [...] Credit or debit card. [Rule 3775-16-03\(E\)\(1\)\(b\), Ohio Administrative Code.](#)

## Research, Education and Treatment

### Financial Commitment To Addressing Gambling-Related Harm:

For the purpose of receiving and distributing, and accounting for, revenue received from the tax levied by section 5753.021 of the Revised Code and from fines imposed under Chapter 3775. of the Revised Code, the following funds are created in the state treasury: [...] The problem sports gaming fund. [Section 5753.031\(A\)\(4\), Ohio Revised Code.](#)

1. From the sports gaming revenue fund, the director of budget and management shall transfer as needed to the tax refund fund amounts equal to the refunds certified by the tax commissioner under section 5753.06 of the Revised Code and attributable to the tax levied under section 5753.021 of the Revised Code.
2. Not later than the fifteenth day of each month, the director of budget and management shall transfer from the sports gaming revenue fund to the sports gaming tax administration fund the amount necessary to reimburse the department of taxation's actual expenses incurred in administering the tax levied under section 5753.021 of the Revised Code.
3. Of the amount in the sports gaming revenue fund remaining after making the transfers required by divisions (C)(1) and (2) of this section, the director of budget and management shall transfer, on or before the fifteenth day of the month following the end of each calendar quarter, amounts to each fund as follows:

- a. Ninety-eight per cent to the sports gaming profits education fund;
- b. Two per cent to the problem sports gaming fund.

Section 5753.031(C), Ohio Revised Code.

#### Evaluation Through Research Program:

This is not expressly covered by Ohio statutes or regulations. However, each excluded entity or facility must submit quarterly updates and an annual report to the Ohio casino control commission of its adherence to the plans and goals submitted under this rule. This report must include any information that the excluded entity or facility has received related to bankruptcy, divorce, crime, and attempted or died by suicide related to gambling offered by an excluded entity or at an excluded facility, including:

1. The name and date of birth of any individual;
2. How the entity or facility came to know of the incident; and
3. A brief description of the incident.

Rule 3772-12-06(B), Ohio Administrative Code.

#### Contribution To Public Health Messaging:

This is not expressly covered by Ohio statutes or regulations.

#### Play Data Available For Research:

- A. A state university, as defined in section 3345.011 of the Revised Code, may submit a request to receive anonymized data from a sports gaming proprietor. Valid requests must clearly fulfill one of the following purposes and must be appropriately tailored for the stated purpose:
  1. To assist the commission, at the request of the executive director, in ensuring the integrity of sports gaming; or
  2. To improve state-funded services related to responsible gambling and problem gambling.
- B. The state university's request must include the following information:
  1. The name of the state university;
  2. The contact information of an individual who the sports gaming proprietor or commission may contact if additional information is needed;
  3. The data requested including the specific data types or fields;

4. The research purpose of the request, including a specific description of how the data will be used to meet a permitted purpose under paragraph (A) of this rule;
  5. Who, if anyone, the data may be shared with outside of the university;
  6. Procedures for how the university will protect the confidentiality of the data; and
  7. Any other information required by the executive director.
- C. Data provided under this rule must be anonymized and free of any patron personal information.
  - D. Upon receipt of a valid request for data, a sports gaming proprietor must promptly provide the requested data to the state university. If the state university and the sports gaming proprietor cannot come to an agreement on if the request is valid, the request must be sent to the commission for review. The executive director will determine if the request is valid and will notify the state university and sports gaming proprietor of this decision. If the executive director determines that the request is valid the sports gaming proprietor must promptly provide the requested data.
  - E. Any information or data provided by a sports gaming proprietor to a state university may not be used or shared, except as provided in division (B)(13) of section 3775.02 of the Revised Code.

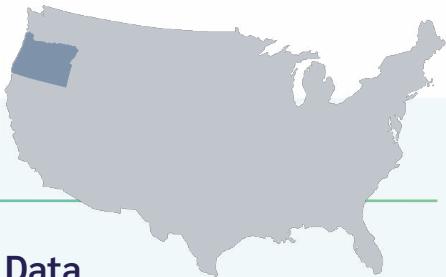
Rule 3775-16-14, Ohio Administrative Code.

OHIO	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	
Designated Executive For Responsible Gambling	✓
Annual Review Of Policy	
Strategy For Responsible Gambling	✓
Annual Strategy Evaluation and Progress Reporting	
Employee Protection Plan	✓
<b>STAFF TRAINING</b>	
Annual Training	✓
Additional Training For Customer-Facing Staff	
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	
Promotion Of Responsible Gambling Tools At Account Creation	✓
Addressing Myths Associated With Gambling	
Information On Odds And House Advantage	✓
Preventing Access By Underage/Unauthorized Players	
Risks Associated With Gambling	✓
Signs Of A Potential Gambling Problem	✓
Behavior Related To Problem Gambling	✓
How To Access Personal Data On Responsible Gambling	✓
Direct Links To Problem Gambling Organization	✓
Promotion Of Responsible Gambling Information	✓
Use Of Data To Promote Responsible Gambling Tools	
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	✓
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	✓
Ability To Set Deposit Limits	✓
Ability To Set Time/Spend Limits	✓
Delayed Implementation For Increased Limits	✓
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	✓
Self-Exclusion Communication	✓
Self-Exclusion Effective Immediately	
Communication With Excluded Players	✓
Self-Exclusion Renewal	
Oversight Of Reinstatement Process	✓
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	
Policies For Customers In Distress	✓
Monitoring For Signs Of Problem Gambling	
Accessible Complaints And Disputes Process	✓
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	✓
Promoting Excessive Gambling	✓
Misleading Players On Chances Of Winning	✓
Appealing To Minors	✓

OHIO	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	
Encouraging Problematic Play	✓
Marketing Risk Assessment	
Conditions Of Bonus Offers Clear	✓
Separation Of Responsible Gambling And Product Marketing	
Advertising To Adults-Only	✓
Avoiding Higher-Risk Groups	✓
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	✓
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	
Encouraging Positive Play	
Platform Accessibility	

EXPRESSLY COVERED
<b>KNOW YOUR CUSTOMER</b>
Minimum Age Stated On Platform
Measures To Prevent Underage Access
Age Verification Required Upon Registration
Immediate Blocking Of Underage Play
Addressing Underage Play At Approved Account
Minimum Age Of 21
Duplicate Accounts Prevented
Age Verification When Adding New Payment Methods
Prohibition On Offering Of Credit
Prohibition On Credit Cards
<b>RESEARCH, EDUCATION AND TREATMENT</b>
Financial Commitment To Address Gambling-Related Harm
Evaluation Through Research Program
Contribution To Public Health Messaging
Play Data Available To Research



## Oregon

Mobile sports betting is offered exclusively by the Oregon State Lottery as a type of lottery game. Oregon began offering mobile sports betting in October 2019 through a state lottery-operated platform, Scoreboard. In January 2022, DraftKings launched in the state after executing a contract to replace the Scoreboard application as the exclusive provider for mobile sports betting in Oregon.

### Key Market Data

Adult Population:	3.43m
Sports Betting Law:	Chapter 461, Oregon Revised Statutes
Key Sports Betting Regulation:	Chapter 177, Division 93, Oregon State Lottery's Administrative Rules.
Regulatory Authority:	Oregon State Lottery
Sports Betting Market Opened:	October 2019

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

**Policy Commitment To Responsible Gambling:**  
The Oregon State Lottery Responsible Gambling Code of Practice shall provide the manner in which the lottery commission plans to:

- a. Implement the values of the state lottery;
- b. Include guidance that identifies ethical standards and provides instruction for state lottery employees to meet the standards;
- c. Develop for state lottery employees, lottery contractors and lottery game retailers a system that promotes responsible gambling practices; and
- d. Establish responsible gambling practices to conduct the state's lottery business in a manner that reduces the harm to the public caused by gambling. [461.200\(2\)\(a-d\), Oregon Revised Statutes](#).

### Designated Executive For Responsible Gambling:

This is not expressly covered by Oregon statutes or regulations.

### Annual Review Of Policy:

The lottery commission shall: (a) Evaluate the operation of the state lottery annually, using stakeholder interviews, research and analysis of best in class gambling practices and consultations with researchers in the responsible or problem gambling community. [461.820\(2\)\(a\), Oregon Revised Statutes](#).

### Strategy For Responsible Gambling:

The lottery commission shall:

- a. Evaluate the operation of the state lottery annually, using stakeholder interviews, research and analysis of best in class gambling practices and consultations with researchers in the responsible or problem gambling community.
- b. Use a dynamic approach to developing new practices to facilitate responsible gambling and to discourage problem gambling.
- c. Rely on research to inform all areas of responsible gambling and problem gambling resource awareness efforts, providing adequate funding to support high-quality research that is performed by independent researchers and that protects the rights of human subjects. [461.820\(2\)\(a-c\), Oregon Revised Statutes](#).

## Annual Strategy Evaluation and Progress Reporting:

The lottery commission shall: (a) Evaluate the operation of the state lottery annually, using stakeholder interviews, research and analysis of best in class gambling practices and consultations with researchers in the responsible or problem gambling community. [461.820\(2\)\(a\), Oregon Revised Statutes](#).

## Employee Protection Policy:

This is not expressly covered by Oregon statutes or regulations.

## Staff Training

### Annual Training:

This is not expressly covered by Oregon statutes or regulations.

### Additional Training For Customer-Facing Staff:

This is not expressly covered by Oregon statutes or regulations.

### Updates To Training Courses:

This is not expressly covered by Oregon statutes or regulations. However, the lottery commission shall:

- a. Evaluate the operation of the state lottery annually, using stakeholder interviews, research and analysis of best in class gambling practices and consultations with researchers in the responsible or problem gambling community.
  - b. Use a dynamic approach to developing new practices to facilitate responsible gambling and to discourage problem gambling.
  - c. Rely on research to inform all areas of responsible gambling and problem gambling resource awareness efforts, providing adequate funding to support high-quality research that is performed by independent researchers and that protects the rights of human subjects.
- [461.820\(2\)\(a-c\), Oregon Revised Statutes](#).

## Lived Experience In Training Content:

This is not expressly covered by Oregon statutes or regulations.

## Evaluation Of Training Effectiveness:

This is not expressly covered by Oregon statutes or regulations. However, the lottery commission shall: (a) Evaluate the operation of the state lottery annually, using stakeholder interviews, research

and analysis of best in class gambling practices and consultations with researchers in the responsible or problem gambling community. [461.820\(2\)\(a\), Oregon Revised Statutes](#).

## Supporting Informed Decision Making by Players

### Providing Players With Readily Accessible Responsible Gambling Information:

The lottery commission shall:

[...]

- g. Apply evidence-based considerations to the implementation of lottery games and game features to facilitate informed decision-making by lottery players and discourage problem gambling, including the incorporation of features that:
  - a. Inform lottery players about the game being played;
  - b. Provide lottery players with information about the status of their gambling and an opportunity to take a break from gambling; and
  - c. Provide lottery players with information about responsible gambling and problem gambling resources.
- h. Integrate messages that promote informed decision-making by lottery players into a variety of broadly disseminated communications, including advertising and marketing, about lottery games. [461.820\(g-h\), Oregon Revised Statutes](#).

### Practical Tips To Keep Within Limits

The lottery commission shall: [...] (g) Apply evidence-based considerations to the implementation of lottery games and game features to facilitate informed decision-making by lottery players and discourage problem gambling, including the incorporation of features that:

- a. Inform lottery players about the game being played;
- b. Provide lottery players with information about the status of their gambling and an opportunity to take a break from gambling; and
- c. Provide lottery players with information about responsible gambling and problem gambling resources. [461.820\(g\), Oregon Revised Statutes](#).

DraftKings' [patron protection page](#) provides information on practical tips to stay within safe limits.

#### **Promotion Of Responsible Gambling Tools At Account Creation**

This is not expressly covered by Oregon statutes or regulations.

#### **Addressing Myths Associated With Gambling**

The lottery commission shall: [...] (g) Apply evidence-based considerations to the implementation of lottery games and game features to facilitate informed decision-making by lottery players and discourage problem gambling, including the incorporation of features that:

- a. Inform lottery players about the game being played;
- b. Provide lottery players with information about the status of their gambling and an opportunity to take a break from gambling; and
- c. Provide lottery players with information about responsible gambling and problem gambling resources. [461.820\(g\), Oregon Revised Statutes](#).

DraftKings' [patron protection page](#) provides information on addressing myths associated with gambling.

#### **Information On Odds And House Advantage**

The lottery commission shall: [...] (g) Apply evidence-based considerations to the implementation of lottery games and game features to facilitate informed decision-making by lottery players and discourage problem gambling, including the incorporation of features that:

- a. Inform lottery players about the game being played. [461.820\(g\)\(A\), Oregon Revised Statutes](#).

Additionally, the lottery commission shall: [...] (i) Use communications, including advertising and marketing, that: [...] B. Report accurately the odds of winning lottery games. [461.820\(i\)\(B\), Oregon Revised Statutes](#).

#### **Preventing Access By Underage/Unauthorized Players**

The lottery commission shall: [...] (g) Apply evidence-based considerations to the implementation of lottery games and game features to facilitate informed decision-making by lottery players and discourage problem gambling, including the incorporation of features that:

- a. Inform lottery players about the game being played;

- b. Provide lottery players with information about the status of their gambling and an opportunity to take a break from gambling; and
- c. Provide lottery players with information about responsible gambling and problem gambling resources. [461.820\(g\), Oregon Revised Statutes](#).

DraftKings' [patron protection page](#) provides information on preventing access by underage/unauthorized players.

#### **Risks Associated With Gambling**

The lottery commission shall: [...] (g) Apply evidence-based considerations to the implementation of lottery games and game features to facilitate informed decision-making by lottery players and discourage problem gambling, including the incorporation of features that:

- a. Inform lottery players about the game being played;
- b. Provide lottery players with information about the status of their gambling and an opportunity to take a break from gambling; and
- c. Provide lottery players with information about responsible gambling and problem gambling resources. [461.820\(g\), Oregon Revised Statutes](#).

DraftKings, [patron protection page](#) provides information on risks associated with gambling.

#### **Signs Of A Potential Gambling Problem**

The lottery commission shall: [...] (g) Apply evidence-based considerations to the implementation of lottery games and game features to facilitate informed decision-making by lottery players and discourage problem gambling, including the incorporation of features that:

- a. Inform lottery players about the game being played;
- b. Provide lottery players with information about the status of their gambling and an opportunity to take a break from gambling; and
- c. Provide lottery players with information about responsible gambling and problem gambling resources. [461.820\(g\), Oregon Revised Statutes](#).

DraftKings' [patron protection page](#) provides information on signs of a potential gambling problem

#### **Behavior Related To Problem Gambling**

The lottery commission shall: [...] (g) Apply evidence-based considerations to the implementation of lottery games and game features to facilitate informed

decision-making by lottery players and discourage problem gambling, including the incorporation of features that:

- a. Inform lottery players about the game being played;
- b. Provide lottery players with information about the status of their gambling and an opportunity to take a break from gambling; and
- c. Provide lottery players with information about responsible gambling and problem gambling resources. [461.820\(g\), Oregon Revised Statutes](#).

DraftKings' [patron protection page](#) provides information on behavior related to problem gambling.

#### *How To Access Personal Data On Responsible Gambling*

The lottery commission shall: [...] (g) Apply evidence-based considerations to the implementation of lottery games and game features to facilitate informed decision-making by lottery players and discourage problem gambling, including the incorporation of features that:

- a. Inform lottery players about the game being played;
- b. Provide lottery players with information about the status of their gambling and an opportunity to take a break from gambling; and
- c. Provide lottery players with information about responsible gambling and problem gambling resources. [461.820\(g\), Oregon Revised Statutes](#).

DraftKings' [patron protection page](#) provides information on how to access personal data on responsible gaming.

#### *Direct Links To Problem Gambling Organization*

The lottery commission shall: [...] (g) Apply evidence-based considerations to the implementation of lottery games and game features to facilitate informed decision-making by lottery players and discourage problem gambling, including the incorporation of features that:

- a. Inform lottery players about the game being played;
- b. Provide lottery players with information about the status of their gambling and an opportunity to take a break from gambling; and
- c. Provide lottery players with information about responsible gambling and problem gambling resources. [461.820\(g\), Oregon Revised Statutes](#).

DraftKings' [patron protection page](#) provides direct links to problem gambling organizations.

#### **Promotion Of Responsible Gambling Information:**

The lottery commission shall: [...] (g) Apply evidence-based considerations to the implementation of lottery games and game features to facilitate informed decision-making by lottery players and discourage problem gambling, including the incorporation of features that:

- a. Inform lottery players about the game being played;
- b. Provide lottery players with information about the status of their gambling and an opportunity to take a break from gambling; and
- c. Provide lottery players with information about responsible gambling and problem gambling resources. [461.820\(g\), Oregon Revised Statutes](#).

#### **Use Of Data To Promote Responsible Gambling Tools:**

This is not expressly covered by Oregon statutes or regulations.

#### **Evaluation Of Responsible Gambling Tool Adoption:**

This is not expressly covered by Oregon statutes or regulations. However, the lottery commission shall: (a) Evaluate the operation of the state lottery annually, using stakeholder interviews, research and analysis of best in class gambling practices and consultations with researchers in the responsible or problem gambling community. [461.820\(2\)\(a\), Oregon Revised Statutes](#).

#### **Expert Input Into Responsible Gambling Resources:**

The lottery commission shall: (a) Evaluate the operation of the state lottery annually, using stakeholder interviews, research and analysis of best in class gambling practices and consultations with researchers in the responsible or problem gambling community. [461.820\(2\)\(a\), Oregon Revised Statutes](#).

#### **Promotion Of Responsible Gambling On Social Media:**

This is not expressly covered by Oregon statutes or regulations.

#### **Testing Of External Links:**

This is not expressly covered by Oregon statutes or

regulations.

## Time and Budget Management

### Instant Access To Personal Responsible Gambling Data:

The lottery commission shall: [...] (g) Apply evidence-based considerations to the implementation of lottery games and game features to facilitate informed decision-making by lottery players and discourage problem gambling, including the incorporation of features that:

- a. Inform lottery players about the game being played;
- b. Provide lottery players with information about the status of their gambling and an opportunity to take a break from gambling; and
- c. Provide lottery players with information about responsible gambling and problem gambling resources. [461.820\(g\), Oregon Revised Statutes](#).

DraftKings' [patron protection page](#) provides information on how to access personal data on responsible gaming.

### Mandatory Limit Setting At Account Creation:

This is not expressly covered by Oregon statutes or regulations.

### Promotion Of Limits On Platform:

The lottery commission shall: [...] (g) Apply evidence-based considerations to the implementation of lottery games and game features to facilitate informed decision-making by lottery players and discourage problem gambling, including the incorporation of features that:

- a. Inform lottery players about the game being played;
- b. Provide lottery players with information about the status of their gambling and an opportunity to take a break from gambling; and
- c. Provide lottery players with information about responsible gambling and problem gambling resources. [461.820\(g\), Oregon Revised Statutes](#).

DraftKings' [Responsible Gaming Center](#) provides resources for the player to set limits on their accounts.

### Deposit Limits:

The player may establish personal limits using the responsible gaming tools in the player account. When

in effect, the player may not bet above the personal limit. [177-093-0025, Oregon Administrative Rules](#).

DraftKings' [Responsible Gaming Center](#) provides resources for the player to set deposit limits on their accounts.

### Time/Spend Limits:

The player may establish personal limits using the responsible gaming tools in the player account. When in effect, the player may not bet above the personal limit. [177-093-0025, Oregon State Lottery Administrative Rules](#).

DraftKings' [Responsible Gaming Center](#) provides resources for the player to set time/spend limits on their accounts.

### Delayed Implementation For Increased Limits:

This is not expressly covered by Oregon statutes or regulations.

### Prohibition On Reverse Withdrawals:

This is not expressly covered by Oregon statutes or regulations.

### Restriction On Promotions During Withdrawals:

This is not expressly covered by Oregon statutes or regulations.

## Time-Out and Self-Exclusion

### Time-Out Tool Available:

The lottery commission shall: [...] (g) Apply evidence-based considerations to the implementation of lottery games and game features to facilitate informed decision-making by lottery players and discourage problem gambling, including the incorporation of features that:

- a. Inform lottery players about the game being played;
- b. Provide lottery players with information about the status of their gambling and an opportunity to take a break from gambling; and
- c. Provide lottery players with information about responsible gambling and problem gambling resources. [461.820\(g\), Oregon Revised Statutes](#).

DraftKings' [Responsible Gaming Center](#) provides resources for the player to take breaks.

### Self-Exclusion Accessibility:

When a person creates a player account, they may establish personal gaming limits such as deposit, bet, or time limits or any person may self-exclude from the ability to play games through their player account. [177-046-0155\(2\), Oregon Administrative Rules](#).

#### **Self-Exclusion At Product Level:**

This is not expressly covered by Oregon statutes or regulations.

#### **Self-Exclusion Length:**

This is not expressly covered by Oregon statutes or regulations.

#### **Self-Exclusion Communication:**

This is not expressly covered by Oregon statutes or regulations.

#### **Self-Exclusion Effective Immediately:**

This is not expressly covered by Oregon statutes or regulations.

#### **Communication with Excluded Players:**

This is not expressly covered by Oregon statutes or regulations.

#### **Self-Exclusion Renewal:**

This is not expressly covered by Oregon statutes or regulations.

#### **Oversight Of Reinstatement Process:**

This is not expressly covered by Oregon statutes or regulations.

## **Customer Support**

#### **Customer Service Easily Accessible:**

This is not expressly covered by Oregon statutes or regulations. However, an individual who has a complaint or dispute or believes their money or prize has been misallocated, compromised, mishandled, or otherwise unlawfully or improperly withheld or revoked may register a complaint with the Director's designee by e-mailing support@draftkings.com or in writing to 222 Berkeley Street, 5th Floor, Boston, Massachusetts 02116. (3) If the designee's resolution under section (2) of this rule is not satisfactory, the individual may escalate the complaint to the Director of the Oregon State Lottery or the Director's designee for a decision pursuant to [OAR 177-046-0160](#). As stated in [OAR 177-046-0160](#), the decisions of the Lottery Director are final. This includes, but is not limited to, the amount or nature of a prize, the validity of a bet, whether a bet is a winner, whether it was submitted in error or by fraud, and whether a player has won a prize. [177-093-0055\(2-3\), Oregon Administrative Rules](#).

error or by fraud, and whether a player has won a prize. [177-093-0055\(2-3\), Oregon Administrative Rules](#).

#### **Policies For Customers In Distress:**

This is not expressly covered by Oregon statutes or regulations.

#### **Monitoring For Signs Of Problem Gambling:**

This is not expressly covered by Oregon statutes or regulations.

#### **Accessible Complaints And Disputes Process:**

An individual who has a complaint or dispute or believes their money or prize has been misallocated, compromised, mishandled, or otherwise unlawfully or improperly withheld or revoked may register a complaint with the Director's designee by e-mailing support@draftkings.com or in writing to 222 Berkeley Street, 5th Floor, Boston, Massachusetts 02116. If the designee's resolution under section (2) of this rule is not satisfactory, the individual may escalate the complaint to the Director of the Oregon State Lottery or the Director's designee for a decision pursuant to [OAR 177-046-0160](#). As stated in [OAR 177-046-0160](#), the decisions of the Lottery Director are final. This includes, but is not limited to, the amount or nature of a prize, the validity of a bet, whether a bet is a winner, whether it was submitted in error or by fraud, and whether a player has won a prize. [177-093-0055\(2-3\), Oregon Administrative Rules](#).

## **Marketing and Advertising**

#### **Marketing Policy Statement:**

This is not expressly covered by Oregon statutes or regulations.

#### **Marketing To Avoid:**

##### **Promoting Gambling As A Solution To Financial Problems**

This is not expressly covered by Oregon statutes or regulations.

##### **Promotion Of Excessive Gambling**

This is not expressly covered by Oregon statutes or regulations.

##### **Misleading Players On Chances of Winning**

The lottery commission shall: [...] (i) Use communications, including advertising and marketing, that: [...] Report accurately the odds of winning lottery games. [461.820\(i\)\(B\), Oregon Revised Statutes](#).

### ***Appealing To Minors***

The lottery commission shall: [...] (i) Use communications, including advertising and marketing, that: A. Do not appeal specifically to vulnerable groups, including individuals under 18 years of age. [461.820\(i\)\(A\), Oregon Revised Statutes](#).

### ***Presenting Gambling As Risk-Free***

This is not expressly covered by Oregon statutes or regulations.

### ***Encouraging Problematic Play***

The lottery commission shall: [...] Integrate messages that promote informed decision-making by lottery players into a variety of broadly disseminated communications, including advertising and marketing, about lottery games. [461.820\(h\), Oregon Revised Statutes](#).

### ***Marketing Risk Assessment:***

The lottery commission shall: [...] Engage a wide range of stakeholders in the responsible or problem gambling community to provide input regarding the development of lottery games and game marketing and advertising. [461.820\(d\), Oregon Revised Statutes](#).

### ***Conditions Of Bonus Offers Clear:***

The Lottery may, from time to time, offer bonuses, which include, but are not limited to, free bets, credits, and similar promotional incentives. These appear in the player balance and may be used to place bets but have no cash value and are not eligible for withdrawal. Each bonus or promotional offer is subject to terms and conditions or limitations that will be disclosed to players on the mobile app or site such as, but not limited to, deadlines for use and the requirement to use the full amount of the bonus in a single transaction or forfeit the unused portion. Players must comply with any additional terms and conditions or requirements to be eligible to use bonuses, free bets, and similar promotional incentives. [177-093-0020\(5\), Oregon Administrative Rules](#).

### ***Separation Of Responsible Gambling And Product Marketing:***

This is not expressly covered by Oregon statutes or regulations.

### ***Advertising To Adults-Only:***

The lottery commission shall: [...] Use communications, including advertising and marketing, that: A. Do not appeal specifically to vulnerable

groups, including individuals under 18 years of age. [461.820\(i\)\(A\), Oregon Revised Statutes](#).

### ***Avoiding Higher-Risk Groups:***

The lottery commission shall: [...] Use communications, including advertising and marketing, that: A. Do not appeal specifically to vulnerable groups, including individuals under 18 years of age. [461.820\(i\)\(A\), Oregon Revised Statutes](#).

### ***Age-Gating Of Social Media Marketing:***

This is not expressly covered by Oregon statutes or regulations.

### ***Opt-Out/Limits On Advertising Available:***

This is not expressly covered by Oregon statutes or regulations.

## **Game Play**

### ***Games Display Bets, Wins, Losses And Account Balances As Cash:***

This is not expressly covered by Oregon statutes or regulations.

### ***Site Avoids Reinforcing Myths:***

This is not expressly covered by Oregon statutes or regulations.

### ***Responsible Gambling Review Of New Game Features:***

The lottery commission shall: [...] Engage a wide range of stakeholders in the responsible or problem gambling community to provide input regarding the development of lottery games and game marketing and advertising. [461.820\(d\), Oregon Revised Statutes](#).

### ***Communications Do Not Encourage Increased Play Or Chasing Losses:***

This is not expressly covered by Oregon statutes or regulations.

### ***Encouraging Positive Play:***

The lottery commission shall: [...] Integrate messages that promote informed decision-making by lottery players into a variety of broadly disseminated communications, including advertising and marketing, about lottery games. [461.820\(h\), Oregon Revised Statutes](#).

### ***Platform Accessibility:***

This is not expressly covered by Oregon statutes or regulations.

## Know Your Customer

### Minimum Age Stated On Platform:

This is not expressly covered by Oregon statutes or regulations. However, to be eligible to create a player account and play games digitally, an individual must: (a) Be at least 21 years of age. [177-046-0022\(2\)\(a\), Oregon Administrative Rules](#).

### Measures To Prevent Underage Access:

The Lottery must be able to verify an individual's identity. This includes sharing information provided by the individual with third parties for the purpose of verifying the information. The player may need to provide additional documentation to the Lottery, Lottery contractor, or other third-party including, but not limited to, government-issued photo identification and proof-of-address documentation. [177-046-0022\(3\), Oregon Administrative Rules](#).

### Age Verification Required Upon Registration:

To be eligible to create a player account and play games digitally, an individual must: (a) Be at least 21 years of age. [177-046-0022\(2\)\(a\), Oregon Administrative Rules](#).

The Lottery must be able to verify an individual's identity. This includes sharing information provided by the individual with third parties for the purpose of verifying the information. The player may need to provide additional documentation to the Lottery, Lottery contractor, or other third-party including, but not limited to, government-issued photo identification and proof-of-address documentation. [177-046-0022\(3\), Oregon Administrative Rules](#).

### Immediate Blocking Of Underage Play:

Player accounts are offered at the discretion of the Lottery to facilitate digital game play. The Lottery, or the Lottery's vendor acting on behalf of Lottery, may refuse to open, suspend, deny access to, or close a player account at any time and without prior notice in order to protect the fairness, integrity, security, and honesty of the Lottery, including, but not limited to, for any of the following reasons:

- a. Inability to verify the accuracy of the information provided by a player at registration;
- b. A player breaches or violates any administrative

rule or applicable law or the terms of use or terms and conditions the player has agreed to on the mobile app or site;

- c. A request by law enforcement or other government agency;
- d. Unexpected technical or security issues or problems, including any suspected compromise or breach of the player account security;
- e. A player engages in any of the prohibited conduct described in this rule or applicable game rule or in the terms of use or terms and conditions the player has agreed to;
- f. A player has more than one player account;
- g. A player account is dormant;
- h. Monitoring of player account activity indicates the player account is not being used for its intended purpose;
- i. One or more deposits is charged back;
- j. Pending resolution of processes required by ORS 461.715 and 461.719 (holding of certain prizes for child support or overpayment recovery); or
- k. At the discretion of the Lottery or Lottery's vendor for any other reason, or by Lottery or Lottery's vendor as described in the terms of use for the player account. [177-046-0022\(7\)\(a\)\(A-K\), Oregon Administrative Rules](#).

### Addressing Underage Play At Approved Account:

This is not expressly covered by Oregon statutes or regulations.

### Minimum Age Of 21:

To be eligible to create a player account and play games digitally, an individual must: (a) Be at least 21 years of age. [177-046-0022\(2\)\(a\), Oregon Administrative Rules](#).

### Duplicate Accounts Prevented:

To be eligible to create a player account and play games digitally, an individual must: [...] (b) Open one player account only in the individual's own legal name, for their sole benefit, and not on behalf of anyone else. [177-046-0022\(2\)\(b\), Oregon Administrative Rules](#).

### Age Verification When Adding New Payment

### **Methods:**

This is not expressly covered by Oregon statutes or regulations.

### **Prohibition On Offering Of Credit:**

The bet amount may not exceed the player balance; under no circumstances will the Lottery extend credit to a player. The player balance may be further limited by DraftKings or any financial institution or payment processor involved in a transaction. [177-093-0025\(2\)](#), [Oregon Administrative Rules](#).

### **Prohibition On Credit Cards:**

This is not expressly covered by Oregon statutes or regulations.

## **Research, Education and Treatment**

### **Financial Commitment To Addressing Gambling-Related Harm:**

There is established in the State Treasury, separate and distinct from the General Fund, the Problem Gambling Treatment Fund. All moneys in the Problem Gambling Treatment Fund are continuously appropriated to the Oregon Health Authority to be expended for programs for the prevention and treatment of gambling addiction and other emotional and behavioral problems related to gambling and for the administration of the programs. [413.522\(1\)](#), [Oregon Revised Statutes](#).

### **Evaluation Through Research Program:**

This is not expressly covered by Oregon statutes or regulations. However, the lottery commission shall: [...] (c) Rely on research to inform all areas of responsible gambling and problem gambling resource awareness efforts, providing adequate funding to support high-quality research that is performed by independent researchers and that protects the rights of human subjects. [461.820\(2\)\(c\)](#), [Oregon Revised Statutes](#).

### **Contribution To Public Health Messaging:**

This is not expressly covered by Oregon statutes or regulations. However, the lottery commission shall: [...] (h) Integrate messages that promote informed decision-making by lottery players into a variety of broadly disseminated communications, including advertising and marketing, about lottery games. [461.820\(2\)\(h\)](#), [Oregon Revised Statutes](#).

### **Play Data Available For Research:**

This is not expressly covered by Oregon statutes or regulations.

OREGON	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	✓
Designated Executive For Responsible Gambling	
Annual Review Of Policy	✓
Strategy For Responsible Gambling	✓
Annual Strategy Evaluation and Progress Reporting	✓
Employee Protection Plan	
<b>STAFF TRAINING</b>	
Annual Training	
Additional Training For Customer-Facing Staff	
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	✓
Promotion Of Responsible Gambling Tools At Account Creation	
Addressing Myths Associated With Gambling	✓
Information On Odds And House Advantage	✓
Preventing Access By Underage/Unauthorized Players	✓
Risks Associated With Gambling	✓
Signs Of A Potential Gambling Problem	✓
Behavior Related To Problem Gambling	✓
How To Access Personal Data On Responsible Gambling	✓
Direct Links To Problem Gambling Organization	✓
Promotion Of Responsible Gambling Information	✓
Use Of Data To Promote Responsible Gambling Tools	
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	✓
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	✓
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	✓
Ability To Set Deposit Limits	✓
Ability To Set Time/Spend Limits	✓
Delayed Implementation For Increased Limits	
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	✓
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	
Self-Exclusion Communication	
Self-Exclusion Effective Immediately	
Communication With Excluded Players	
Self-Exclusion Renewal	
Oversight Of Reinstatement Process	
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	
Policies For Customers In Distress	
Monitoring For Signs Of Problem Gambling	
Accessible Complaints And Disputes Process	✓
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	
Promoting Excessive Gambling	
Misleading Players On Chances Of Winning	✓
Appealing To Minors	✓

OREGON	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	
Encouraging Problematic Play	✓
Marketing Risk Assessment	✓
Conditions Of Bonus Offers Clear	✓
Separation Of Responsible Gambling And Product Marketing	
Advertising To Adults-Only	✓
Avoiding Higher-Risk Groups	✓
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	✓
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	
Encouraging Positive Play	✓
Platform Accessibility	

EXPRESSLY COVERED	
<b>KNOW YOUR CUSTOMER</b>	
Minimum Age Stated On Platform	
Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Immediate Blocking Of Underage Play	✓
Addressing Underage Play At Approved Account	
Minimum Age Of 21	✓
Duplicate Accounts Prevented	✓
Age Verification When Adding New Payment Methods	
Prohibition On Offering Of Credit	✓
Prohibition On Credit Cards	
<b>RESEARCH, EDUCATION AND TREATMENT</b>	
Financial Commitment To Address Gambling-Related Harm	✓
Evaluation Through Research Program	✓
Contribution To Public Health Messaging	
Play Data Available To Research	



## Pennsylvania

Pennsylvania launched its mobile sports betting market in May 2019, in accordance with passage of an enabling law in 2017. Pennsylvania's licensed land-based casinos are eligible to deploy a single mobile sports betting platform under their sports wagering certificates, subject to regulation by the Pennsylvania Gaming Control Board.

It should be noted that, per state regulations, sports wagering licensees are required to comply with specific compulsive and problem gambling rules that are applicable to casino or interactive gaming operations in the state. Specifically, “a sports wagering certificate holder or sports wagering operator must comply with the compulsive and problem gambling provisions of Subparts I and L (relating to compulsive and problem gambling, and interactive gaming) [of Pennsylvania’s gaming regulations] regarding its retail and interactive or mobile sportsbooks.” [Section 1410a.1\(a\)\), Subpart Q of Title 58 Pa. Code.](#)

### Key Market Data

Adult Population:	13m
Sports Betting Law:	Title 4, Chapter 13C, Pennsylvania Consolidated Statutes
Key Sports Betting Regulation:	58 Pennsylvania Code, Chapter 1401 et. seq., Subpart Q
Regulatory Authority:	Pennsylvania Gaming Control Board
Sports Betting Market Opened:	May 2019

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

**Policy Commitment To Responsible Gambling:** Under [Section 814a.1\(g\)\(3\)\(iii\), Subpart L of Title 58 Pa. Code](#), Pennsylvania operators are required to have a clear statement of their policy and commitment to responsible gaming. This policy statement is subject to approval by the Pennsylvania Gaming Control Board’s Director of the Office of Compulsive and Problem Gambling (OCPG).

### Designated Executive For Responsible Gambling:

An interactive gaming certificate holder or interactive gaming operator offering interactive gaming shall have a dedicated licensed employee responsible for notifying the [Pennsylvania Gaming Control] Board upon detecting a person participating in interactive gaming who is required to be excluded under Board regulations or any person who is otherwise prohibited

from engaging in interactive gaming. This employee shall be licensed as a key employee. [Section 814a.1.\(f\), Subpart L, Title 58 Pa. Code](#).

Additionally, an interactive gaming certificate or interactive gaming operator applicant shall submit a compulsive and problem gambling plan for review at the time of submission of the application that conforms with Section 501a.2 (relating to compulsive and problem gambling plan). In addition to the requirements in Section 501a.2, an interactive gaming certificate holder’s or interactive gaming operator applicant’s compulsive and problem gambling plan must include all of the following: (1) The goals of the plan. (2) The identification of the individual who will be responsible for the implementation and maintenance of the plan. (3) Policies and procedures including all of the following: [...] (ii) The duties and responsibilities of the employees designated to implement or participate in the plan, including the

dedicated employee who is responsible for ensuring the operation and integrity of interactive gaming and reviewing all reports of suspicious behavior. [Section 814a.3.\(a-b\), Subpart L, Title 58 Pa. Code.](#)

### **Annual Review Of Policy:**

All of the following responsible gaming information that shall be approved by the Board's Director of the OCPG: [...] Informational documents, which shall be reviewed and updated annually by the interactive gaming certificate holder or interactive gaming operator, regarding all of the following subjects, or a direct link to information regarding all of the following subjects, if available, from an organization based in this Commonwealth or the United States dedicated to helping people with potential gambling disorders and labeled as: (I) Rules of responsible gambling. (II) Myths about gambling. (III) Risks associated with gambling. (IV) Signs and symptoms of gambling disorders. (V) The Board's self-exclusion brochure. (C) Rules governing self-imposed responsible gaming limits, including all of the following: (I) List of each type of self-imposed limit. (II) How to enroll in each type of self-imposed limit. [Section 814a.1.\(g\)\(3\)\(iii\)\(B-C\), Subpart L, Title 58 Pa. Code.](#)

### **Strategy For Responsible Gambling:**

An interactive gaming certificate or interactive gaming operator applicant shall submit a compulsive and problem gambling plan for review at the time of submission of the application that conforms with Section 501a.2 (relating to compulsive and problem gambling plan). In addition to the requirements in Section 501a.2, an interactive gaming certificate holder's or interactive gaming operator applicant's compulsive and problem gambling plan must include all of the following: (1) The goals of the plan. (2) The identification of the individual who will be responsible for the implementation and maintenance of the plan. (3) Policies and procedures including all of the following: (i) the commitment of the interactive gaming certificate holder or interactive gaming operator to train appropriate employees, (ii) the duties and responsibilities of the employees designated to implement or participate in the plan, including the dedicated employee who is responsible for ensuring the operation and integrity of interactive gaming and reviewing all reports of suspicious behavior. [Section 814a.3\(b\)\(1-3\)\(i-ii\), Subpart L, Title 58 Pa. Code.](#)

### **Annual Strategy Evaluation and Progress Reporting:**

An interactive gaming certificate holder or interactive gaming operator shall submit to the Director of the Office of Compulsive and Problem Gaming (OCPG) an annual summary of its compulsive and problem gambling program by the last business day of July. The annual summary must contain, at a minimum, detailed information regarding all of the following: Employee training, including all of the following: (i) the dates of new hires and annual reinforcement compulsive gambling training, (ii) the individual or group who conducted the training, (iii) the number of employees who completed the new hire compulsive gambling training, (iv) the number of employees who completed the annual reinforcement compulsive gambling training. The amount spent on the Compulsive and Problem Gambling Plan for all the following: (i) employee training, (ii) outreach including community training and sponsorships.

Additional information including all of the following: (i) the number of underage individuals who were denied interactive gaming access, (ii) the number of self-excluded individuals who were denied interactive gaming access, [and] (iii) a summary of any community outreach conducted by the certificate holder/operator licensee. [Section 814a.5 \(a-b\), Subpart L, Title 58 Pa. Code.](#)

### **Employee Protection Policy:**

This is not expressly covered by Pennsylvania statutes or regulations. However, an interactive gaming certificate or interactive gaming operator applicant shall submit a compulsive and problem gambling plan for review at the time of submission of the application that conforms with Section 501a.2 (relating to compulsive and problem gambling plan). In addition to the requirements in Section 501a.2, an interactive gaming certificate holder's or interactive gaming operator applicant's compulsive and problem gambling plan must include all of the following: [...] Details of outreach programs which the interactive gaming certificate holder or interactive gaming operator intends to offer to employees and individuals who are not employees of the interactive gaming certificate holder or interactive gaming operator. [Section 814a.3.\(a-b\)\(13\), Subpart L, Title 58 Pa. Code.](#)

## Staff Training

### Annual Training:

Training and training materials shall be updated annually and include current research and information on responsible and problem gambling. As part of each employee's orientation, and prior to the start of their job duties, responsible and problem gambling training for employees shall be conducted by a person with specialized knowledge, skill, training and experience in responsible gaming employee training programs as part of the employee's orientation. If an online training program is utilized, the training shall be created and maintained by a person with specialized knowledge, skill, training and experience in responsible gaming employee training programs. [Section 814a.4.\(b-c\), Subpart L, Title 58 Pa. Code](#). Employees are required to receive periodic reinforcement training at least once every calendar year starting with the year following the year in which the employee was hired. The date of the reinforcement training shall be recorded in each employee's personnel file. [Section 814a.4.\(e\), Subpart L, Title 58 Pa. Code](#).

### Additional Training For Customer-Facing Staff:

The annual employee training program required under this chapter must include instruction on all of the following: (1) Characteristics and symptoms of compulsive behavior, including compulsive and problem gambling. (2) The relationship of gambling disorders to other addictive behavior. (3) The social and economic consequences of a gambling disorder, including debt, treatment costs, suicide, criminal behavior, unemployment and domestic issues. (4) Techniques to be used when a gambling disorder is suspected or identified. (5) Techniques to be used to discuss a gambling disorder with registered players and advise registered players to contact 1-800-GAMBLER to receive information regarding community, public and private treatment services. [Section 814a.4.\(a\), Subpart L, Title 58 Pa. Code](#).

Additionally, an interactive gaming certificate or interactive gaming operator applicant shall submit a compulsive and problem gambling plan for review at the time of submission of the application that conforms with Section 501a.2 (relating to compulsive and problem gambling plan). In addition to the requirements in Section 501a.2, an interactive gaming certificate holder's or interactive gaming operator

applicant's compulsive and problem gambling plan must include all of the following: [...] Procedures to identify registered players and employees with suspected or known compulsive and problem gambling behavior. [Section 814a.3.\(a-b\)\(3\)\(iv\), Subpart L, Title 58 Pa. Code](#).

### Updates To Training Courses:

Training and training materials shall be updated annually and include current research and information on responsible and problem gambling. [Section 814a.4.\(b\), Subpart L, Title 58 Pa. Code](#).

### Lived Experience In Training Content:

This is not expressly covered by Pennsylvania statutes or regulations. However, as part of each employee's orientation, and prior to the start of their job duties, responsible and problem gambling training for employees shall be conducted by a person with specialized knowledge, skill, training and experience in responsible gaming employee training programs as part of the employee's orientation. If an online training program is utilized, the training shall be created and maintained by a person with specialized knowledge, skill, training and experience in responsible gaming employee training programs. [Section 814a.4.\(c\), Subpart L, Title 58 Pa. Code](#).

Additionally, an interactive gaming certificate holder or interactive gaming operator may collaborate with a person with specialized knowledge, skill, training and experience in responsible gaming employee training programs to develop an in-house or Internet-based employee training program to provide the training and reinforcement training required under this chapter. [Section 814a.4.\(h\), Subpart L, Title 58 Pa. Code](#).

### Evaluation Of Training Effectiveness:

This is not expressly covered by Pennsylvania statutes or regulations. However, training and training materials shall be updated annually and include current research and information on responsible and problem gambling. [Section 814a.4.\(b\), Subpart L, Title 58 Pa. Code](#).

Additionally, an interactive gaming certificate holder or interactive gaming operator may collaborate with a person with specialized knowledge, skill, training and experience in responsible gaming employee training programs to develop an in-house or Internet-based employee training program to provide the training and reinforcement training required under this chapter. [Section 814a.4.\(h\), Subpart L, Title 58 Pa. Code](#).

## Supporting Informed Decision Making by Players

### Providing Players With Readily Accessible Responsible Gambling Information:

A sports wagering certificate holder or sports wagering operator shall provide for the prominent display of the following information at the certificate holder's retail sportsbook and on a page which, by virtue of the construction of the web site or mobile application, registered players must access before beginning a sports wagering session: [...] Readily available information at the certificate holder's retail sportsbook or active links on the sports wagering certificate holder's or sports wagering operator's sports wagering web site or mobile application that contains all of the following: [...] Problem gaming information that is designed to offer information pertaining to responsible gaming. [Section 1408a.5.\(5\)\(ii\), Subpart L, Title 58 Pa. Code](#).

Additionally, all terms and conditions for interactive gaming must be included as an appendix to the internal controls or, when specified, as part of the interactive gaming compulsive and problem gambling plan of the interactive gaming certificate holder or interactive gaming operator addressing all aspects of the operation, including all of the following: [...] A prominent message, which states "If you or someone you know has a gambling problem, help is available. Call 1-800-Gambler" in a size and font as approved the Director of the Office of Compulsive and Problem Gaming (OCPG). (ii) A direct link to all of the following: (A) The Council on Compulsive Gambling of Pennsylvania's web site. (B) The Department of Drug and Alcohol Programs' (or successor agency) gambling addiction participating provider list webpage. (C) The OCPG webpage. [Section 814a.1.\(g\)\(3\)\(i-ii\), Subpart L, Title 58 Pa. Code](#).

### Practical Tips To Keep Within Limits

This is not expressly covered by Pennsylvania statutes or regulations. However, under [Section 814a.1.\(g\)\(3\)\(iii\)\(C\), Subpart L, Title 58 of the Pa. Code](#), it highlights how interactive gaming certificate holders and operators must provide a registered player protection page. This page should include Board-approved informational documents detailing the "rules governing self-imposed responsible gaming limits, including all of the following: (I) List of each type of self-imposed limit. (II) How to enroll in each type of self-imposed limit."

### Promotion Of Responsible Gambling Tools At Account Creation

Software utilized for interactive gaming must display all of the following information, in addition to the minimum display standards in this subpart: [...] Offer the option to activate self-imposed limits during the player account registration process. [Section 814a.1.\(e\)\(4\), Subpart L, Title 58 Pa. Code](#).

**Addressing Myths Associated With Gambling Under Section 814a.1.(g)(3)(iii)(B)(II), Subpart L, Title 58 of the Pa. Code**, it highlights how interactive gaming certificate holders and operators must provide a registered player protection page which includes Board-approved informational documents related to myths about gambling.

### Information On Odds And House Advantage

A sports wagering certificate holder or sports wagering operator shall provide for the prominent display of the following information at the certificate holder's retail sportsbook and on a page which, by virtue of the construction of the web site or mobile application, registered players must access before beginning a sports wagering session: [...] Readily available information at the certificate holder's retail sportsbook or active links on the sports wagering certificate holder's or sports wagering operator's sports wagering web site or mobile application that contains all of the following: [...] Comprehensive house rules governing wagering transactions with patrons. The house rules must be immediately available to patrons at a licensed facility's retail and interactive or mobile application sportsbooks, and must be included in a sports wagering certificate holder's or sports wagering operator's internal controls required under § 1408a.3 (relating to internal controls). The rules must include all of the following: (A) Method for calculation and payment of winning wagers. (B) Description of the process for handling incorrectly posted events, odds, wagers or results. (C) Effect of schedule changes. (D) Method of notifying patrons of odds or proposition changes. (E) Acceptance of wagers at other than posted terms. (F) Expiration of any winning ticket. (G) Method of contacting the operator for questions and complaints. (H) Description of person prohibited from engaging in sports wagering. (I) A statement regarding the policy and methods for limiting the maximum amount that a patron can win on any particular wager; however, the policy will not preclude a patron from collecting a payout in excess of the purported amount if the

system allows the patron to place a valid wager that pays more than the stated maximum amount. (J) Methods of funding a sports wager. [Section 1408a.5, Subpart L, Title 58 Pa. Code.](#)

#### ***Preventing Access By Underage/Unauthorized Players***

Interactive gaming certificate holders and operators must provide a registered player protection page, which includes the following statement: "A person who has enrolled in interactive gaming self-exclusion or has otherwise been excluded from interactive gaming activities, and individuals who are under the age of 21, shall not participate in interactive gaming or interactive gaming activities and will have their winnings forfeited and interactive gaming accounts suspended upon violation." The text and font size of the notices shall be submitted for approval to the Director of the Office of Compulsive and Problem Gambling. [Section 814a.1.\(g\)\(3\)\(iv\), Subpart L, Title 58 Pa. Code.](#)

#### ***Risks Associated With Gambling***

Interactive gaming certificate holders and operators must provide a registered player protection page which includes Board-approved informational documents related to the "risks associated with gambling." [Section 814a.1.\(g\)\(3\)\(iii\)\(B\)\(III\), Subpart L, Title 58 Pa. Code.](#)

#### ***Signs Of A Potential Gambling Problem***

Interactive gaming certificate holders and operators must provide a registered player protection page which includes Board-approved informational documents related to the "signs and symptoms of gambling disorders." [Section 814a.1.\(g\)\(3\)\(iii\)\(B\)\(IV\), Subpart L, Title 58 Pa. Code.](#)

#### ***Behavior Related To Problem Gambling***

This is not expressly covered by Pennsylvania statutes or regulations. However, as part of the employee training program required under [Section 814a.4, Subpart L, Title 58 of the Pa. Code](#), the annual employee training program [...] must include instruction on all of the following: (1) Characteristics and symptoms of compulsive behavior, including compulsive and problem gambling. (2) The relationship of gambling disorders to other addictive behavior. (3) The social and economic consequences of a gambling disorder, including debt, treatment costs, suicide, criminal behavior, unemployment and domestic issues. [Section 814a.4.\(a\)\(1-3\), Subpart L, Title 58 of the Pa. Code.](#)

#### ***How To Access Personal Data On Responsible Gambling***

A sports wagering certificate holder or sports wagering operator shall develop terms and conditions for sports wagering which shall be included in the internal controls. The terms and conditions and any changes thereto must be acknowledged by the player and the acknowledgment must be date and time-stamped by the sports wagering system. The terms and conditions must address all aspects of the sports wagering operation, including all of the following: [...] Availability of account statements detailing sports wagering account activity. [Section 1408a.4.\(a\) and \(b\)\(5\), Subpart Q, Title 58 Pa. Code.](#)

Additionally, at the request of a player, interactive gaming systems must provide an interactive gaming account statement which must include detailed account activity for at least the 6 months preceding the request. In addition, an interactive gaming system must, upon request, be capable of providing a summary statement of all player activity during the past year. Information to be provided on the summary statement must include, at a minimum, all of the following: (1) Deposits to the interactive gaming account. (2) Withdrawals from the interactive gaming account. (3) Win or loss statistics. (4) Beginning and ending account balances. (5) Self-imposed responsible gaming limit history, if applicable.

Account statements must be either displayed on the interactive gaming web site or mobile app or available for immediate download, or if requested by the player, sent to the player's registered address (e-mail or first class) for the time period specified. [Section 812a.11, Subpart L, Title 58 Pa. Code.](#)

#### ***Direct Links To Problem Gambling Organization***

Interactive gaming certificate holders and operators must provide a registered player protection page, which includes "a direct link to all the following: (A) The Council on Compulsive Gambling of Pennsylvania's website. (B) The Department of Drug and Alcohol Programs' (or successor agency) gambling addiction participating provider list webpage. (C) The Office of Compulsive and Problem Gambling (OCPG) webpage. [Section 814a.1.\(g\)\(3\)\(i-ii\), Subpart L, Title 58 Pa. Code.](#)

#### ***Promotion Of Responsible Gambling Information:***

Software utilized for interactive gaming must display all of the following information, in addition to the minimum display standards in this subpart:

[...] (2) Cause a pop-up notification, at least every hour, to be prominently displayed on the interactive gaming device advising the registered player of the amount of time elapsed since his log on, and the amount of money wagered since his log on. (3) Offer the registered player the option to select a pop-notification, in 15-minute and 30-minute increments, advising the registered player of the amount of money wagered since his log on. [Section 814a.1.\(e\), Subpart L, Title 58 Pa. Code.](#)

Additionally, the message “IF YOU OR SOMEONE YOU KNOW HAS A GAMBLING PROBLEM, HELP IS AVAILABLE, CALL 1-800-GAMBLER,” or comparable language approved by the Board, must be prominently displayed to a person visiting or logging onto and logging off of the interactive gaming certificate holder or interactive gaming operator’s interactive gaming skin. [Section 814a.1.\(b\), Subpart L, Title 58 Pa. Code.](#)

### Use Of Data To Promote Responsible Gambling Tools:

This is not expressly covered by Pennsylvania statutes or regulations. However, the Board may make selected [self-exclusion] data available, upon request, for the limited purpose of assisting in the proper administration of responsible gaming programs. [Section 815a.8.\(b\), Subpart L, Title 58 Pa. Code.](#)

### Evaluation Of Responsible Gambling Tool Adoption:

This is not expressly covered by Pennsylvania statutes or regulations. However, an interactive gaming certificate holder or interactive gaming operator shall submit to the Director of the Office of Compulsive and Problem Gaming (OCPG) an annual summary of its compulsive and problem gambling program by the last business day of July. The annual summary must contain, at a minimum, detailed information regarding all of the following: (1) Employee training, including all of the following: (i) The dates of new hires and annual reinforcement compulsive gambling training. (ii) The individual or group who conducted the training. (iii) The number of employees who completed the new hire compulsive gambling training. (iv) The number of employees who completed the annual reinforcement compulsive gambling training. (2) The amount spent on the Compulsive and Problem Gambling Plan for all of the following: (i) Employee training. (ii) Outreach

including community training and sponsorships. (3) Additional information including all of the following: (i) The number of underage individuals who were denied interactive gaming access. (ii) The number of self-excluded individuals who were denied interactive gaming access. (iii) A summary of any community outreach conducted by the certificate holder/operator licensee. [Section 814a.5., Subpart L, Title 58 Pa. Code.](#)

### Expert Input Into Responsible Gambling Resources:

An interactive gaming certificate holder or interactive gaming operator may collaborate with a person with specialized knowledge, skill, training and experience in responsible gaming employee training programs to develop an in-house or Internet-based employee training program to provide the training and reinforcement training required under this chapter. [Section 814a.4.\(h\), Subpart L, Title 58 Pa. Code.](#)

### Promotion Of Responsible Gambling On Social Media:

This is not expressly covered by Pennsylvania statutes or regulations.

### Testing Of External Links:

All links to player protection services (for example, self-exclusion and other player-imposed limits) provided by third parties are to be tested by the interactive gaming certificate holder or interactive gaming operator periodically as required by the Board. Game play may not occur when links used to supply information on player protection services are not displayed or are not operational. When the link to player protection services is no longer available, the interactive gaming certificate holder or interactive gaming operator shall provide an alternative support service. [Section 812a.9.\(f\), Subpart L, Title 58 Pa. Code.](#)

Additionally, an interactive gaming certificate holder's or interactive gaming operator applicant's compulsive and problem gambling plan must include all of the following [...] Procedures for reviewing, updating and posting information on the interactive gaming certificate holder or interactive gaming operator's web site regarding gambling addiction treatment services, gamblers anonymous programs, compulsive gambling organizations and informational documents. [Section 814a.3.\(b\)\(3\)\(x\), Subpart L, Title 58 Pa. Code.](#)

## Time and Budget Management

### Instant Access To Personal Responsible Gambling Data:

At the request of a player, interactive gaming systems must provide an interactive gaming account statement which must include detailed account activity for at least the 6 months preceding the request. In addition, an interactive gaming system must, upon request, be capable of providing a summary statement of all player activity during the past year. Information to be provided on the summary statement must include, at a minimum, all of the following: (1) Deposits to the interactive gaming account. (2) Withdrawals from the interactive gaming account. (3) Win or loss statistics. (4) Beginning and ending account balances. (5) Self-imposed responsible gaming limit history, if applicable. Account statements must be either displayed on the interactive gaming website or mobile app or available for immediate download, or if requested by the player, sent to the player's registered address (e-mail or first class) for the time period specified. [Section 812a.11. \(a-b\), Subpart L, Title 58 Pa. Code.](#)

### Mandatory Limit Setting At Account Creation:

This is not expressly covered by Pennsylvania statutes or regulations. However, software utilized for interactive gaming must [...] offer the option to activate self-imposed limits during the player account registration process. [Section 814.a.1\(e\)\(4\), Title 58 Pa. Code.](#)

### Promotion Of Limits On Platform:

According to [Section 812a.9.\(e\), Subpart L, Title 58 of the Pa. Code](#), the "Board's Responsible Gaming logo linking to a responsible gaming page shall be placed at the top of the interactive gaming website." With reference to responsible gambling information, the code adds that the responsible gaming page must at least contain "(1) Information about potential risks associated with gambling and where to get help for a gambling problem. (2) A list of the responsible gaming measures that can be invoked by the player, such as player session time limits and bet limits, and an option to enable the player to invoke those measures." [Section 812a.9.\(e\)\(1-2\), Subpart L, Title 58 Pa. Code.](#)

### Deposit Limits:

A deposit limit must be offered on a daily, weekly and monthly basis and must specify the maximum amount of money a registered player may deposit into his

interactive gaming account during a particular period of time. [Section 814a.2.\(1\), Subpart L, Title 58 Pa. Code.](#)

### Time/Spend Limits:

A time-based limit must be offered on a daily basis and must specify the maximum amount of time, measured hourly from the registered player's login to log off, a registered player may spend engaging in interactive gaming, provided that if the time-based limit is reached a registered player is permitted to complete any round of play, or active or prepaid tournament. [Section 814a.2.\(4\), Subpart L, Title 58 Pa. Code.](#)

### Delayed Implementation For Increased Limits:

Any decrease to these [responsible gaming] limits may not be effective later than the registered player's next login. Any increase to these limits must become effective only after the time period of the previous limit has expired and the registered player reaffirms the requested increase. [Section 814a.2, Subpart L, Title 58 Pa. Code.](#)

### Prohibition On Reverse Withdrawals:

This is not expressly covered by Pennsylvania statutes or regulations.

### Restriction On Promotions During Withdrawals:

This is not expressly covered by Pennsylvania statutes or regulations.

## Time-Out and Self-Exclusion

### Time-Out Tool Available:

A temporary suspension of a player's interactive gaming account must be offered for any number of hours or days, as selected by the registered player, which shall not be less than 72 hours. [Section 814a.2.\(6\), Subpart L, Title 58 Pa. Code.](#)

### Self-Exclusion Accessibility:

The interactive gaming system must provide an easy and obvious mechanism for players to access the Board's self-exclusion database to self-exclude from interactive gaming. [Section 809a.6.\(k\), Subpart L, Title 58 Pa. Code.](#)

Additionally, all terms and conditions for interactive gaming must be included as an appendix to the internal controls or, when specified, as part of the interactive gaming compulsive and problem gambling

plan of the interactive gaming certificate holder or interactive gaming operator addressing all aspects of the operation, including all of the following: [...] Registered player's right to set responsible gaming limits and to self exclude [...] Information to be displayed on a registered player protection page, which shall be accessible to a registered player during a registered player session. The registered player protection page must contain, at a minimum, all of the following: (i) A prominent message, which states "If you or someone you know has a gambling problem, help is available. Call 1-800-Gambler" in a size and font as approved the Director of the Office of Compulsive and Problem Gaming (OCPG). (ii) A direct link to all of the following: (A) The Council on Compulsive Gambling of Pennsylvania's web site. (B) The Department of Drug and Alcohol Programs' (or successor agency) gambling addiction participating provider list webpage. (C) The OCPG webpage. [Section 814a.1.\(g\)\(1 and 3\), Subpart L, Title 58 Pa. Code.](#)

#### **Self-Exclusion At Product Level:**

This is not expressly covered by Pennsylvania statutes or regulations.

#### **Self-Exclusion Length:**

The length of interactive gaming self-exclusion requested by a person must be one of the following: (1) One year (12 months). (2) Five years. (3) Lifetime. [Section 815a.3.\(d\)\(1-3\), Subpart L, Title 58 Pa. Code.](#)

#### **Self-Exclusion Communication:**

A request for self-exclusion from interactive gaming activities [...] must include a signed release which: (1) Acknowledges that the request for interactive gaming self-exclusion has been made voluntarily. (2) Certifies that the information provided in the request for interactive gaming self-exclusion is true and accurate. (3) Acknowledges that the individual requesting interactive gaming self-exclusion is or may be a problem gambler. (4) Acknowledges that a person requesting a lifetime exclusion may only request removal from the interactive gaming self-exclusion list in accordance with the procedures set forth in § 815a.6 (relating to removal from the interactive gaming self-exclusion list) and that a person requesting a 1-year or 5-year exclusion will remain on the interactive gaming self-exclusion list until the period of exclusion expires. (5) Acknowledges that if the individual is discovered participating in interactive gaming, that the individual's interactive gaming account will be suspended and the

individual's winnings will be subject to confiscation and remittance to support compulsive and problem gambling programs. (6) Releases, indemnifies, holds harmless and forever discharges the Commonwealth, the Board and all interactive gaming certificate holders or interactive gaming operators from claims, damages, losses, expenses or liability arising out of, by reason of or relating to the self-excluded person or to any other party for any harm, monetary or otherwise, which may arise as a result of one or more of the following: • The failure of an interactive gaming certificate holder or interactive gaming operator to withhold interactive gaming privileges from or restore interactive gaming privileges to an interactive gaming self-excluded person. • Otherwise permitting or not permitting an interactive gaming self-excluded person to engage in interactive gaming activities in this Commonwealth while on the list of interactive gaming self-excluded persons. • Confiscation of the individual's winnings. [Section 815a.3.\(e\), Subpart L, Title 58 Pa. Code.](#)

#### **Self-Exclusion Effective Immediately:**

This is not expressly covered by Pennsylvania statutes or regulations. However, all terms and conditions for interactive gaming must be included as an appendix to the internal controls or, when specified, as part of the interactive gaming compulsive and problem gambling plan of the interactive gaming certificate holder or interactive gaming operator addressing all aspects of the operation, including all of the following: [...] Information to be displayed on a registered player protection page, which shall be accessible to a registered player during a registered player session. The registered player protection page must contain, at a minimum, all of the following: [...] The following statement: "A person who has enrolled in interactive gaming self-exclusion or has otherwise been excluded from interactive gaming activities, and individuals who are under the age of 21, shall not participate in interactive gaming or interactive gaming activities and will have their winnings forfeited and interactive gaming accounts suspended upon violation." The text and font size of the notices shall be submitted for approval to the Director of the OCPG. [Section 814a.1\(g\)\(3\)\(iv\), Subpart L, Title 58 Pa. Code.](#)

#### **Communication with Excluded Players:**

According to [Section 814a.3.\(b\)\(3\)\(vii\), Subpart L, Title 58 Pa. Code](#), interactive gaming operators must

establish a problem gambling plan “for preventing an underage person or a person on the interactive gaming self-exclusion list from being mailed any advertisement, promotion or other target mailing, including those sent electronically, no later than 5 business days after receiving notice from the Board that the person has been placed on the interactive gaming self-exclusion list.” In addition, [Section 814a.4.\(a\)\(7\)](#) highlights how interactive gaming operators must establish an employee training program with “procedures for preventing an excluded person or a person on the interactive gaming self-exclusion list from being mailed any advertisement, promotion or other target mailing no later than 5 business days after receiving notice from the Board that the person has been placed on the interactive gaming self-exclusion list.”

[Interactive gaming operators must] ensure that interactive gaming self-excluded persons do not receive, either from the interactive gaming certificate holder, interactive gaming operator or any agent thereof, targeted mailings, telemarketing promotions, player club materials or other promotional materials relating to interactive gaming activities. [Section 815a.5.\(a\)\(3\), Subpart L, Title 58 Pa. Code.](#)

### **Self-Exclusion Renewal:**

This is not expressly covered by Pennsylvania statutes or regulations.

### **Oversight Of Reinstatement Process:**

For individuals who are on the interactive gaming self-exclusion list for 1 year or 5 years, upon the conclusion of the period of self-exclusion, the individual will be removed from the interactive gaming self-exclusion list without further action on his part. For individuals who have elected to be interactive gaming self-excluded for less than lifetime, the individual may be removed from the interactive gaming self-exclusion list if all of the following has occurred: (1) The individual has filed a petition with the Board’s Office of Hearings and appeals requesting to be removed from the interactive gaming self-exclusion list. (2) The individual has presented facts and circumstances which, in the Board’s discretion, demonstrate a compelling reason for the Board to grant early removal from the interactive gaming self-exclusion list. (3) The Board has found by a preponderance of the evidence that the person should be removed from the interactive gaming self-exclusion list and issues an order to that effect. For individuals who selected lifetime interactive gaming self-exclusion [...]: (1) After

being on the interactive gaming self-exclusion list for a period of 10 years, the individual may petition the [Pennsylvania Gaming Control] Board to be removed from the interactive gaming self-exclusion list. (2) The petition shall be filed with the Board in writing, and shall be accompanied by all of the following: • Documentation from a treatment provider who is certified by the International Gambling Counselor Certification Board or who has received a Problem Gambling Endorsement from the Pennsylvania Certification Board to conduct problem gambling assessments that the individual has completed a problem gambling assessment. • Documentation from a treatment provider that the individual has completed the treatment recommendation, if any, made after the assessment by the State-funded problem gambling treatment provider. (3) After the petition is filed, Office of Compulsive and Problem Gambling will provide documentation to the Office of Enforcement Counsel regarding whether the individual has been known to engage in or attempt to engage in interactive gaming while self-excluded, including dates and times. (4) The petition shall be handled in accordance with the procedures for petitions found in Subpart H of the Board’s regulations, including all confidentiality provisions. (5) As the petitioner, the interactive gaming self-excluded individual filing the petition for removal from the interactive gaming self-exclusion list bears the burden of proof in showing that removal from the list would not be detrimental to the individual’s physical or mental well-being and would not have a negative impact on gaming in the Commonwealth. (6) If the Board: • Grants the petition, it shall deliver to the individual by first class mail an Order approving the petition for removal from the interactive gaming self-exclusion list, and provide to the individual the contact information for OCPG for information on how to complete the removal process. • Denies the petition, it shall deliver to the individual by first class mail an Order denying the petition for removal from the interactive gaming self-exclusion list, which shall notify the individual that he or she shall remain on the interactive gaming self-exclusion list and include the reason for denial. (7) Any petitioner whose petition is denied by the Board shall be prohibited from filing a subsequent petition for removal from the lifetime interactive gaming self-exclusion list for a period of five years from the date of denial. [Section 815a.6.\(a-c\), Subpart L, Title 58 Pa. Code.](#)

## Customer Support

### Customer Service Easily Accessible:

This is not expressly covered by Pennsylvania statutes or regulations. However, a sports wagering certificate holder or sports wagering operator shall provide for the prominent display of the following information at the certificate holder's retail sportsbook and on a page which, by virtue of the construction of the web site or mobile application, registered players must access before beginning a sports wagering session: [...] Readily available information at the certificate holder's retail sportsbook or active links on the sports wagering certificate holder's or sports wagering operator's sports wagering web site or mobile application that contains all of the following: [...] Comprehensive house rules governing wagering transactions with patrons. The house rules must be immediately available to patrons at a licensed facility's retail and interactive or mobile application sportsbooks, and must be included in a sports wagering certificate holder's or sports wagering operator's internal controls required under Section 1408a.3 (relating to internal controls). The rules must include all of the following: [...] Method of contacting the operator for questions and complaints. [Section 1408a.5.\(5\)\(v\)\(G\), Subpart Q, Title 58 Pa. Code.](#)

### Policies For Customers In Distress:

Under [Section 814a.3.\(a\), Subpart L, Title 58 of the Pa. Code](#), "an interactive gaming certificate or interactive gaming operator applicant shall submit a compulsive and problem gambling plan for review at the time of submission of the application". This plan must include "procedures to identify registered players and employees with suspected or known compulsive and problem gambling behavior," according to [Section 814a.3.\(b\)\(3\)\(iv\), Subpart L, Title 58 Pa. Code.](#)

[Section 814a.3.\(b\)\(3\)\(xii\)](#) highlights that there must be "procedures [in place] for responding to registered player requests for information regarding gambling addiction treatment services, gamblers anonymous programs, compulsive gambling organizations, and other informational documents."

### Monitoring For Signs Of Problem Gambling:

This is not expressly covered by Pennsylvania statutes or regulations. However, under [Section 814a.3.\(a\), Subpart L, Title 58 of the Pa. Code](#), "an interactive gaming certificate or interactive gaming operator applicant shall submit a compulsive and problem gambling plan for review at the time of submission of

the application". This plan must include "procedures to identify registered players and employees with suspected or known compulsive and problem gambling behavior," according to [Section 814a.3.\(b\)\(3\)\(iv\), Subpart L, Title 58 Pa. Code.](#)

### Accessible Complaints And Disputes Process:

A sports wagering certificate holder or sports wagering operator shall develop terms and conditions for sports wagering which shall be included in the internal controls. The terms and conditions and any changes thereto must be acknowledged by the player and the acknowledgment must be date and time-stamped by the sports wagering system. The terms and conditions must address all aspects of the sports wagering operation, including all of the following: [...] [a] Method for filing a complaint with the sports wagering certificate holder or sports wagering operator and method for filing with the Board an unresolved complaint after all reasonable means to resolve the complaint with the sports wagering certificate holder or sports wagering operator have been exhausted. [Section 1408a.4.\(a; b\(16\)\), Subpart O, Title 58 Pa. Code.](#)

Additionally, a sports wagering certificate holder or sports wagering operator shall provide for the prominent display of the following information at the certificate holder's retail sportsbook and on a page which, by virtue of the construction of the web site or mobile application, registered players must access before beginning a sports wagering session: [...] Readily available information at the certificate holder's retail sportsbook or active links on the sports wagering certificate holder's or sports wagering operator's sports wagering web site or mobile application that contains all of the following: [...] Information explaining how disputes are resolved. [Section 1408a.5.\(5\)\(i\), Subpart Q, Title 58 Pa. Code.](#)

## Marketing and Advertising

### Marketing Policy Statement:

This is not expressly covered by Pennsylvania statutes or regulations. However, under [Section 501a.7.\(c\), Subpart L, Title 58 of the Pa. Code](#), "advertisements used by a licensee, entity certified or registered by the [Pennsylvania Gaming Control] Board, or its agent may not: (1) Contain false or misleading information. (2) Fail to disclose conditions or limiting factors associated with the advertisement. (3) Use a font, type size, location, lighting, illustration, graphic depiction or color obscuring conditions or limiting factors

associated with the advertisement or the statement required under subsection.

Furthermore, under [Section 501a.7.\(d\)](#), “advertisements must contain a gambling assistance message that includes the telephone number established by the Department of Drug and Alcohol Programs or its successor agency to provide persons with information on assistance for compulsive or problem gambling.”

[Section 813a.2.\(c\)\(4\), Subpart L, Title 58 of the Pa. Code](#) highlights that the advertising utilized by interactive gaming certificate holders and interactive gaming operators may not “specifically target players which have been excluded from play.”

### Marketing To Avoid:

#### *Promoting Gambling As A Solution To Financial Problems*

This is not expressly covered by Pennsylvania statutes or regulations. However, [Section 501a.7.\(c\), Subpart L, Title 58 of the Pa. Code](#) highlights that “advertisements used by a licensee, entity certified or registered by the [Pennsylvania Gaming Control] Board, or its agent may not: (1) Contain false or misleading information. (2) Fail to disclose conditions or limiting factors associated with the advertisement. (3) Use a font, type size, location, lighting, illustration, graphic depiction or color obscuring conditions or limiting factors associated with the advertisement or the statement required under subsection.”

#### *Promotion Of Excessive Gambling*

This is not expressly covered by Pennsylvania statutes or regulations. However, [Section 501a.7.\(c\), Subpart L, Title 58 of the Pa. Code](#) highlights that “advertisements used by a licensee, entity certified or registered by the [Pennsylvania Gaming Control] Board, or its agent may not: (1) Contain false or misleading information. (2) Fail to disclose conditions or limiting factors associated with the advertisement. (3) Use a font, type size, location, lighting, illustration, graphic depiction or color obscuring conditions or limiting factors associated with the advertisement or the statement required under subsection.”

#### *Misleading Players On Chances of Winning*

This is not expressly covered by Pennsylvania statutes or regulations. However, [Section 501a.7.\(c\), Subpart L, Title 58 of the Pa. Code](#) highlights that “advertisements used by a licensee, entity certified or registered by the [Pennsylvania Gaming Control]

Board, or its agent may not: (1) Contain false or misleading information. (2) Fail to disclose conditions or limiting factors associated with the advertisement. (3) Use a font, type size, location, lighting, illustration, graphic depiction or color obscuring conditions or limiting factors associated with the advertisement or the statement required under subsection.”

#### *Appealing To Minors*

This is not expressly covered by Pennsylvania statutes or regulations.

#### *Presenting Gambling As Risk-Free*

This is not expressly covered by Pennsylvania statutes or regulations. However, [Section 501a.7.\(c\), Subpart L, Title 58 of the Pa. Code](#) highlights that “advertisements used by a licensee, entity certified or registered by the [Pennsylvania Gaming Control] Board, or its agent may not: (1) Contain false or misleading information. (2) Fail to disclose conditions or limiting factors associated with the advertisement. (3) Use a font, type size, location, lighting, illustration, graphic depiction or color obscuring conditions or limiting factors associated with the advertisement or the statement required under subsection.”

#### *Encouraging Problematic Play*

This is not expressly covered by Pennsylvania statutes or regulations.

### Marketing Risk Assessment:

This is not expressly covered by Pennsylvania statutes or regulations.

#### *Conditions Of Bonus Offers Clear:*

[Section 501a.7.\(c\), Subpart L, Title 58 of the Pa. Code](#) highlights that “advertisements used by a licensee, entity certified or registered by the [Pennsylvania Gaming Control] Board, or its agent may not: (1) Contain false or misleading information. (2) Fail to disclose conditions or limiting factors associated with the advertisement. (3) Use a font, type size, location, lighting, illustration, graphic depiction or color obscuring conditions or limiting factors associated with the advertisement or the statement required under subsection.”

In addition, advertising utilized by interactive gaming certificate holders and interactive gaming operators may not [...] contain content that contradicts the game rules or terms and conditions. [Section 813a.2.\(c\), Subpart L, Title 58 Pa. Code](#).

Additionally, the terms and conditions for all sports

wagering contests, tournaments, pools or other organized events shall be posted on the interactive sports wagering web site or mobile application or, if applicable, in the sports wagering area of a retail sports book, and shall be stated in a clear and concise manner using plain language. [Section 1409a.2.\(a\)\(3\), Subpart Q, Title 58 Pa. Code.](#)

#### **Separation Of Responsible Gambling And Product Marketing:**

This is not expressly covered by Pennsylvania statutes or regulations.

#### **Advertising To Adults-Only:**

This is not expressly covered by Pennsylvania statutes or regulations.

#### **Avoiding Higher-Risk Groups:**

Advertising utilized by interactive gaming certificate holders and interactive gaming operators may not: [...] Specifically target players which have been excluded from play. [Section 813a.2.\(c\)\(4\), Subpart L, Title 58 Pa. Code.](#)

#### **Age-Gating Of Social Media Marketing:**

This is not expressly covered by Pennsylvania statutes or regulations.

#### **Opt-Out/Limits On Advertising Available:**

This is not expressly covered by Pennsylvania statutes or regulations.

### **Game Play**

#### **Games Display Bets, Wins, Losses And Account Balances As Cash:**

This is not expressly covered by Pennsylvania statutes or regulations.

#### **Site Avoids Reinforcing Myths:**

This is not expressly covered by Pennsylvania statutes or regulations.

#### **Responsible Gambling Review Of New Game Features:**

This is not expressly covered by Pennsylvania statutes or regulations.

#### **Communications Do Not Encourage Increased Play Or Chasing Losses:**

This is not expressly covered by Pennsylvania statutes or regulations.

#### **Encouraging Positive Play:**

This is not expressly covered by Pennsylvania statutes or regulations.

#### **Platform Accessibility:**

This is not expressly covered by Pennsylvania statutes or regulations.

### **Know Your Customer**

#### **Minimum Age Stated On Platform:**

Interactive gaming certificate holders and operators must provide a registered player protection page, which includes the following statement: "A person who has enrolled in interactive gaming self-exclusion or has otherwise been excluded from interactive gaming activities, and individuals who are under the age of 21, shall not participate in interactive gaming or interactive gaming activities and will have their winnings forfeited and interactive gaming accounts suspended upon violation." The text and font size of the notices shall be submitted for approval to the Director of the Office of Compulsive and Problem Gambling. [Section 814a.1.\(g\)\(3\)\(iv\), Subpart L, Title 58 Pa. Code.](#)

#### **Measures To Prevent Underage Access:**

The interactive gaming certificate holder or interactive gaming operator [must use procedures] to prevent persons under 21 years of age, self-excluded or involuntary excluded individuals, and players outside this Commonwealth, unless otherwise authorized by an interactive gaming reciprocal agreement, from engaging in interactive gaming. [Section 811a.2.\(c\)\(7\), Subpart L, Title 58 Pa. Code.](#)

#### **Age Verification Required Upon Registration:**

The interactive gaming certificate holder or interactive gaming operator shall verify that the player is of the legal age of 21 years of age, not self-excluded or otherwise prohibited from participation in interactive gaming. [Section 812a.2.\(f\), Subpart L, Title 58 Pa. Code.](#)

#### **Immediate Blocking Of Underage Play:**

This is not expressly covered by Pennsylvania statutes or regulations. However, the interactive gaming certificate holder or interactive gaming operator [must use procedures] to prevent persons under 21 years of age, self-excluded or involuntary excluded individuals, and players outside this Commonwealth, unless otherwise authorized by an interactive gaming reciprocal agreement, from engaging in interactive gaming. [Section 811a.2.\(c\)\(7\), Subpart L, Title 58 Pa.](#)

### Code.

Additionally, the interactive gaming certificate holder or interactive gaming operator shall verify that the player is of the legal age of 21 years of age, not self-excluded or otherwise prohibited from participation in interactive gaming. The interactive gaming certificate holder or interactive gaming operator shall record the player's acknowledgement that the legal age for interactive gaming is 21 years of age and that he is prohibited from allowing any other person to access or use his interactive gaming account. [Section 812a.2\(f\) and \(i\), Subpart L, Title 58 Pa. Code.](#)

### **Addressing Underage Play At Approved Account:**

An interactive gaming certificate holder or interactive gaming operator shall develop terms and conditions for interactive gaming which must be included in the internal controls. The terms and conditions and any changes thereto shall be acknowledged by the player and the acknowledgment must be date and time-stamped by the interactive gaming system. The terms and conditions must address all aspects of the interactive gaming operation, including: [...] [the] legal age policy, including a statement that it is a criminal offense to allow a person who is under 21 years of age to participate in interactive gaming and a player who does so must be prohibited from interactive gaming. [Section 811a.3.\(b\)\(7\), Subpart L, Title 58 Pa. Code.](#)

Additionally, the interactive gaming certificate holder or interactive gaming operator shall verify that the player is of the legal age of 21 years of age, not self-excluded or otherwise prohibited from participation in interactive gaming. The interactive gaming certificate holder or interactive gaming operator shall record the player's acknowledgement that the legal age for interactive gaming is 21 years of age and that he is prohibited from allowing any other person to access or use his interactive gaming account. [Section 812a.2\(f\) and \(i\), Subpart L, Title 58 Pa. Code.](#)

### **Minimum Age Of 21:**

Interactive gaming certificate holders and operators must provide a registered player protection page, which includes the following statement: "A person who has enrolled in interactive gaming self-exclusion or has otherwise been excluded from interactive gaming activities, and individuals who are under the age of 21, shall not participate in interactive gaming or interactive gaming activities and will have their winnings forfeited and interactive gaming accounts suspended upon violation." The text and font size

of the notices shall be submitted for approval to the Director of the Office of Compulsive and Problem Gambling. [Section 814a.1\(g\)\(3\)\(iv\), Subpart L, Title 58 Pa. Code.](#)

Additionally, the interactive gaming certificate holder or interactive gaming operator [must use procedures] to prevent persons under 21 years of age, self-excluded or involuntary excluded individuals, and players outside this Commonwealth, unless otherwise authorized by an interactive gaming reciprocal agreement, from engaging in interactive gaming. [Section 811a.2.\(c\)\(7\), Subpart L, Title 58 Pa. Code.](#)

### **Duplicate Accounts Prevented:**

A player shall have only one interactive gaming account for each interactive gaming certificate holder or interactive gaming operator. Each interactive gaming account must be nontransferable, unique to the player who establishes the account, and distinct from any other account number that the player may have established with the interactive gaming certificate holder or interactive gaming operator for noninteractive gaming activity. [Section 812a.4.\(a\), Subpart L, Title 58 Pa. Code.](#)

### **Age Verification When Adding New Payment Methods:**

This is not expressly covered by Pennsylvania statutes or regulations.

### **Prohibition On Offering Of Credit:**

An interactive gaming certificate holder or interactive gaming operator shall neither extend credit to a player nor allow the deposit of funds into an interactive gaming account that are derived from the extension of credit by affiliates or agents of the interactive gaming certificate holder or interactive gaming operator.

[Section 812a.7.\(b\), Subpart L, Title 58 Pa. Code.](#)

### **Prohibition On Credit Cards:**

This is not expressly covered by Pennsylvania statutes or regulations. In fact, a player's interactive gaming account may be funded through the use of all of the following: [...] a player's credit card or debit card, including prepaid cards. [Section 812a.7.\(a\)\(3\), Subpart L, Title 58 Pa. Code.](#)

## **Research, Education and Treatment**

### **Financial Commitment To Addressing Gambling-Related Harm:**

Each sports wagering certificate holder shall report

to the department and pay from its daily gross sports wagering revenue, on a form and in the manner prescribed by the department, a tax of 34% of its daily gross sports wagering revenue. [Section 13C62, Chapter 13C, Title 4, Pennsylvania Consolidated Statutes](#).

Each year, from the tax imposed under section 13C62 (relating to sports wagering tax), an amount equal to 0.002 multiplied by the total gross sports wagering revenue of all active and operating sports wagering certificate holders shall be transferred into the Compulsive and Problem Gambling Treatment Fund established under [section 1509](#) (relating to compulsive and problem gambling program). Each year, from the tax imposed under section 13C62, an amount equal to 0.002 multiplied by the total gross sports wagering revenue of all active and operating sports wagering certificate holders shall be transferred to the Department of Drug and Alcohol Programs or successor agency to be used for drug and alcohol addiction treatment services, including treatment for drug and alcohol addiction related to compulsive and problem gambling, as set forth under section 1509.1 (relating to drug and alcohol treatment). [Section 13C64, Chapter 13C, Title 4, Pennsylvania Consolidated Statutes](#).

#### Evaluation Through Research Program:

Commencing one year after the issuance of the first interactive gaming certificate and continuing annually thereafter, the Department of Drug and Alcohol Programs or successor agency shall prepare and distribute a report to the Governor and the standing committees of the General Assembly with jurisdiction over the board on the impact of interactive gaming on compulsive and problem gambling and gambling addiction in this Commonwealth. The report shall be prepared by a private organization or entity with expertise in serving and treating the needs of persons with compulsive gambling addictions, which organization or entity shall be selected by the Department of Drug and Alcohol Programs or successor agency. The report may be prepared and distributed in coordination with the board. Any costs associated with the preparation and distribution of the report shall be borne by all interactive gaming certificate holders. The board shall be authorized to assess a fee against each interactive gaming certificate holder for these purposes.

[Section 1211\(d.1\), Chapter 12, Title 4, Pennsylvania Consolidated Statutes](#).

#### Contribution To Public Health Messaging:

This is not expressly covered by Pennsylvania statutes or regulations. However, it is the duty of the Department of Drug and Alcohol Programs or successor agency and the board's Office of Compulsive and Problem Gambling to jointly collaborate with other appropriate offices and agencies of State or local government, including single county authorities, and providers and other persons, public or private, with expertise in compulsive and problem gambling treatment to do the following: [...] Develop and disseminate educational materials to provide public awareness related to the prevention, recognition and treatment of compulsive and problem gambling. [Section 1509\(a.2\), Chapter 15, Title 4, Pennsylvania Consolidated Statutes](#).

#### Play Data Available For Research:

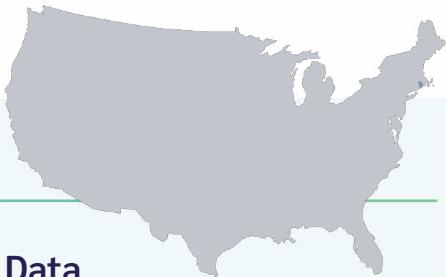
This is not expressly covered by Pennsylvania statutes or regulations. However, the Board may make selected [self-exclusion] data available, upon request, for the limited purpose of assisting in the proper administration of responsible gaming programs. [Section 815a.8.\(b\), Subpart L, Title 58 Pa. Code](#).

PENNSYLVANIA	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	✓
Designated Executive For Responsible Gambling	✓
Annual Review Of Policy	✓
Strategy For Responsible Gambling	✓
Annual Strategy Evaluation and Progress Reporting	✓
Employee Protection Plan	
<b>STAFF TRAINING</b>	
Annual Training	✓
Additional Training For Customer-Facing Staff	✓
Updates To Training Courses	✓
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	
Promotion Of Responsible Gambling Tools At Account Creation	✓
Addressing Myths Associated With Gambling	✓
Information On Odds And House Advantage	✓
Preventing Access By Underage/Unauthorized Players	✓
Risks Associated With Gambling	✓
Signs Of A Potential Gambling Problem	✓
Behavior Related To Problem Gambling	
How To Access Personal Data On Responsible Gambling	✓
Direct Links To Problem Gambling Organization	✓
Promotion Of Responsible Gambling Information	✓
Use Of Data To Promote Responsible Gambling Tools	
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	✓
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	✓

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	✓
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	✓
Ability To Set Deposit Limits	✓
Ability To Set Time/Spend Limits	✓
Delayed Implementation For Increased Limits	✓
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	✓
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	✓
Self-Exclusion Communication	✓
Self-Exclusion Effective Immediately	
Communication With Excluded Players	✓
Self-Exclusion Renewal	
Oversight Of Reinstatement Process	✓
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	
Policies For Customers In Distress	✓
Monitoring For Signs Of Problem Gambling	
Accessible Complaints And Disputes Process	✓
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	
Promoting Excessive Gambling	
Misleading Players On Chances Of Winning	
Appealing To Minors	

PENNSYLVANIA	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	
Encouraging Problematic Play	
Marketing Risk Assessment	
Conditions Of Bonus Offers Clear	✓
Separation Of Responsible Gambling And Product Marketing	
Advertising To Adults-Only	
Avoiding Higher-Risk Groups	✓
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	
Encouraging Positive Play	
Platform Accessibility	

EXPRESSLY COVERED	
<b>KNOW YOUR CUSTOMER</b>	
Minimum Age Stated On Platform	✓
Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Immediate Blocking Of Underage Play	
Addressing Underage Play At Approved Account	✓
Minimum Age Of 21	✓
Duplicate Accounts Prevented	✓
Age Verification When Adding New Payment Methods	
Prohibition On Offering Of Credit	✓
Prohibition On Credit Cards	
<b>RESEARCH, EDUCATION AND TREATMENT</b>	
Financial Commitment To Address Gambling-Related Harm	✓
Evaluation Through Research Program	✓
Contribution To Public Health Messaging	
Play Data Available To Research	



## Rhode Island

The Rhode Island Lottery launched its Sportsbook Rhode Island platform in September 2019, following legislative amendments that were approved by lawmakers earlier that year. An initial state law of 2018 limited legal sports betting in Rhode Island to the site of the state's two land-based casinos. Pursuant to state constitutional restrictions, sports betting is operated directly by the lottery via its contracted technology and management partners.

### Key Market Data

Adult Population:	0.89m
Sports Betting Law:	R.I. Gen. Laws § 42-61.2-3.3
Key Sports Betting Regulation:	Rhode Island Lottery Rules and Regulations
Regulatory Authority:	Rhode Island Lottery Commission
Sports Betting Market Opened:	November 2018

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

**Policy Commitment To Responsible Gambling:**  
The state, through the division of lotteries, shall implement, operate, conduct, and control sports wagering at the Twin River gaming facility and the Twin River-Tiverton gaming facility, once Twin River-Tiverton is licensed as a video lottery and table-game retailer. In furtherance thereof, the state, through the division, shall have full operational control to operate the sports wagering, including, without limitation, the power and authority to [...] establish compulsive gambling treatment programs. [R.I. Gen. Laws § 42-61.2-2.4\(a\)\(6\)](#).

In addition, the Rhode Island Lottery Director shall have the power, and it shall be the Director's duty to: Require the hosting facility and/or sports-wagering vendor to: [...] Establish compulsive and problem gambling standards and/or programs pertaining to sports wagering consistent with the Casino Act. [Rhode Island Lottery Rules, Chapter 3.2\(33\)](#).

### Designated Executive For Responsible Gambling:

This is not expressly covered by Rhode Island statutes or regulations.

### Annual Review Of Policy:

This is not expressly covered by Rhode Island statutes or regulations.

### Strategy For Responsible Gambling:

This is not expressly covered by Rhode Island statutes or regulations.

### Annual Strategy Evaluation and Progress Reporting:

This is not expressly covered by Rhode Island statutes or regulations.

### Employee Protection Policy:

This is not expressly covered by Rhode Island statutes or regulations. However, the Video Lottery Retailer, Table Game Retailer, and/or Licensed Class III Gaming Retailer shall offer a problem gambling awareness program for employees, player self-exclusion programs, promotion of the Division-sponsored Problem Gambling Helpline, and education on responsible gambling and prevention of problem gambling. The Video Lottery Retailer, Table Game Retailer, and/or Licensed Class III Gaming Retailer shall modify their existing compulsive and problem gambling programs to include table games, sports

wagering, and iGaming to the extent such games are authorized at the Facilities or through the internet or a mobile application. [Rhode Island Lottery Rules, Chapter 20.4\(C\)](#).

## Staff Training

### Annual Training:

The Video Lottery Retailer, Table Game Retailer, and/or Licensed Class III Gaming Retailer shall offer a problem gambling awareness program for employees, player self-exclusion programs, promotion of the Division-sponsored Problem Gambling Helpline, and education on responsible gambling and prevention of problem gambling. The Video Lottery Retailer, Table Game Retailer, and/or Licensed Class III Gaming Retailer shall modify their existing compulsive and problem gambling programs to include table games, sports wagering, and iGaming to the extent such games are authorized at the Facilities or through the internet or a mobile application. [Rhode Island Lottery Rules, Chapter 20.4\(C\)](#).

### Additional Training For Customer-Facing Staff:

This is not expressly covered by Rhode Island statutes or regulations. However, the Video Lottery Retailer, Table Game Retailer, and/or Licensed Class III Gaming Retailer shall offer a problem gambling awareness program for employees, player self-exclusion programs, promotion of the Division-sponsored Problem Gambling Helpline, and education on responsible gambling and prevention of problem gambling. The Video Lottery Retailer, Table Game Retailer, and/or Licensed Class III Gaming Retailer shall modify their existing compulsive and problem gambling programs to include table games, sports wagering, and iGaming to the extent such games are authorized at the Facilities or through the internet or a mobile application. [Rhode Island Lottery Rules, Chapter 20.4\(C\)](#).

### Updates To Training Courses:

This is not expressly covered by Rhode Island statutes or regulations. However, the Video Lottery Retailer, Table Game Retailer, and/or Licensed Class III Gaming Retailer shall offer a problem gambling awareness program for employees, player self-exclusion programs, promotion of the Division-sponsored Problem Gambling Helpline, and education on responsible gambling and prevention of problem gambling. The Video Lottery Retailer,

Table Game Retailer, and/or Licensed Class III Gaming Retailer shall modify their existing compulsive and problem gambling programs to include table games, sports wagering, and iGaming to the extent such games are authorized at the Facilities or through the internet or a mobile application. [Rhode Island Lottery Rules, Chapter 20.4\(C\)](#).

### Lived Experience In Training Content:

This is not expressly covered by Rhode Island statutes or regulations.

### Evaluation Of Training Effectiveness:

This is not expressly covered by Rhode Island statutes or regulations.

## Supporting Informed Decision Making by Players

### Providing Players With Readily Accessible Responsible Gambling Information:

The Sports Wagering Platform shall contain all of the following information so that it is readily available to a Player: [...] Problem gambling information that is designed to offer information pertaining to responsible gambling. [Rhode Island Lottery Rules, Chapter 20.39\(P\)\(2\)](#).

### Practical Tips To Keep Within Limits

This is not expressly covered by Rhode Island statutes or regulations.

### Promotion Of Responsible Gambling Tools At Account Creation

This is not expressly covered by Rhode Island statutes or regulations.

### Addressing Myths Associated With Gambling

This is not expressly covered by Rhode Island statutes or regulations.

### Information On Odds And House Advantage

A Sports Wagering Service Provider shall adopt, conspicuously display, make available, and adhere to written, comprehensive rules, approved by the Division, governing Online Gaming Account transactions. These rules shall include, but not be limited to... Defining the requirements of each available wager, including any related rules specific to a particular wager, and explaining the process for determining a winning wager and any applicable payout process. [Rhode Island Lottery Rules, Chapter 20.36\(A\)\(4\)](#).

#### ***Preventing Access By Underage/Unauthorized Players***

Players shall be at least eighteen (18) years of age to engage in Sports Wagering and/or Online Sports Wagering. In the event a person under the age of eighteen (18) attempts to place a wager or claim any winning Payoff at a Facility, the Facility will treat the wager as void, and the person shall not be entitled to any winning Payoff, or a refund of the amount bet. This policy prohibiting persons underage and persons illegally entering the Premises from placing a wager or winning prizes shall be prominently displayed on the Premises of each Facility. Any mobile application or website offering Online Sports Wagering must have appropriate mechanisms in place to prevent underage Players from establishing and using an Online Gaming Account. [Rhode Island Lottery Rules, Chapter 20.24\(F\)](#).

#### ***Risks Associated With Gambling***

This is not expressly covered by Rhode Island statutes or regulations. However, the Sports Wagering Platform shall contain all of the following information so that it is readily available to a Player: [...] Problem gambling information that is designed to offer information pertaining to responsible gambling.

[Rhode Island Lottery Rules, Chapter 20.39\(P\)\(2\)](#).

#### ***Signs Of A Potential Gambling Problem***

This is not expressly covered by Rhode Island statutes or regulations. However, the Sports Wagering Platform shall contain all of the following information so that it is readily available to a Player: [...] Problem gambling information that is designed to offer information pertaining to responsible gambling.

[Rhode Island Lottery Rules, Chapter 20.39\(P\)\(2\)](#).

#### ***Behavior Related To Problem Gambling***

This is not expressly covered by Rhode Island statutes or regulations. However, the Sports Wagering Platform shall contain all of the following information so that it is readily available to a Player: [...] Problem gambling information that is designed to offer information pertaining to responsible gambling.

[Rhode Island Lottery Rules, Chapter 20.39\(P\)\(2\)](#).

#### ***How To Access Personal Data On Responsible Gambling***

This is not expressly covered by Rhode Island statutes or regulations. However, a Sports Wagering Service Provider shall adopt, conspicuously display, make available, and adhere to written, comprehensive rules, approved by the Division, governing Online Gaming Account transactions. These rules shall include,

but not be limited to: Providing each Player, upon reasonable request and consistent with its internal control policies, with a statement of account showing each Online Gaming Account deposit, withdrawal, credit, and debit made during the time period reported by the account statement. [Rhode Island Lottery Rules, Chapter 20.36\(A\)\(1\)](#).

#### ***Direct Links To Problem Gambling Organization***

This is not expressly covered by Rhode Island statutes or regulations. However, the Video Lottery Retailer, Table Game Retailer, and/or Licensed Class III Gaming Retailer shall offer a problem gambling awareness program for employees, player self-exclusion programs, promotion of the Division-sponsored Problem Gambling Helpline, and education on responsible gambling and prevention of problem gambling. The Video Lottery Retailer, Table Game Retailer, and/or Licensed Class III Gaming Retailer shall modify their existing compulsive and problem gambling programs to include table games, sports wagering, and iGaming to the extent such games are authorized at the Facilities or through the internet or a mobile application. [Rhode Island Lottery Rules, Chapter 20.4\(C\)](#).

#### **Promotion Of Responsible Gambling Information:**

The Sports Wagering Platform shall contain all of the following information so that it is readily available to a Player: [...] Problem gambling information that is designed to offer information pertaining to responsible gambling. [Rhode Island Lottery Rules, Chapter 20.39\(P\)\(2\)](#).

#### **Use Of Data To Promote Responsible Gambling Tools:**

This is not expressly covered by Rhode Island statutes or regulations. However, the Director shall have the power, and it shall be the Director's duty to: Establish standards and procedures for sports wagering and associated devices, equipment, and accessories, and shall include, but not be limited to:.. Internal controls for all aspects of online sports wagering, including procedures for system integrity, system security, operations, accounting, and reporting of problem gamblers. [Rhode Island Lottery Rules, Chapter 3.2\(29\)](#).

#### **Evaluation Of Responsible Gambling Tool Adoption:**

This is not expressly covered by Rhode Island statutes or regulations.

### **Expert Input Into Responsible Gambling Resources:**

This is not expressly covered by Rhode Island statutes or regulations.

### **Promotion Of Responsible Gambling On Social Media:**

This is not expressly covered by Rhode Island statutes or regulations.

### **Testing Of External Links:**

This is not expressly covered by Rhode Island statutes or regulations.

## **Time and Budget Management**

### **Instant Access To Personal Responsible Gambling Data:**

A Sports Wagering Service Provider shall adopt, conspicuously display, make available, and adhere to written, comprehensive rules, approved by the Division, governing Online Gaming Account transactions. These rules shall include, but not be limited to: Providing each Player, upon reasonable request and consistent with its internal control policies, with a statement of account showing each Online Gaming Account deposit, withdrawal, credit, and debit made during the time period reported by the account statement. [Rhode Island Lottery Rules, Chapter 20.36\(A\)\(1\)](#).

**Mandatory Limit Setting At Account Creation:**  
This is not expressly covered by Rhode Island statutes or regulations. However, the Sports Wagering Platform must offer functionality that allows a Player to set up and use Responsible Gambling features including but not limited to deposit limits, wager limits, time limits, time out ability, and self-exclusion. The Sports Wagering Service Provider and/or Licensed Class III Gaming Retailer shall ensure all specified limits are correctly implemented immediately or at the point in time clearly indicated by the Player. [Rhode Island Lottery Rules, Chapter 20.39\(M\)](#).

### **Promotion Of Limits On Platform:**

This is not expressly covered by Rhode Island statutes or regulations. However, the Sports Wagering Platform must offer functionality that allows a Player to set up and use Responsible Gambling features including but not limited to deposit limits, wager limits, time limits, time out ability, and self-exclusion.

The Sports Wagering Service Provider and/or Licensed Class III Gaming Retailer shall ensure all specified limits are correctly implemented immediately or at the point in time clearly indicated by the Player. [Rhode Island Lottery Rules, Chapter 20.39\(M\)](#).

### **Deposit Limits:**

The Sports Wagering Platform must offer functionality that allows a Player to set up and use Responsible Gambling features including but not limited to deposit limits, wager limits, time limits, time out ability, and self-exclusion. The Sports Wagering Service Provider and/or Licensed Class III Gaming Retailer shall ensure all specified limits are correctly implemented immediately or at the point in time clearly indicated by the Player. [Rhode Island Lottery Rules, Chapter 20.39\(M\)](#).

### **Time/Spend Limits:**

The Sports Wagering Platform must offer functionality that allows a Player to set up and use Responsible Gambling features including but not limited to deposit limits, wager limits, time limits, time out ability, and self-exclusion. The Sports Wagering Service Provider and/or Licensed Class III Gaming Retailer shall ensure all specified limits are correctly implemented immediately or at the point in time clearly indicated by the Player. [Rhode Island Lottery Rules, Chapter 20.39\(M\)](#).

### **Delayed Implementation For Increased Limits:**

The Sports Wagering Platform must offer functionality that allows a Player to set up and use Responsible Gambling features including but not limited to deposit limits, wager limits, time limits, time out ability, and self-exclusion. The Sports Wagering Service Provider and/or Licensed Class III Gaming Retailer shall ensure all specified limits are correctly implemented immediately or at the point in time clearly indicated by the Player. Once such limits are requested by a Player and implemented by the Sports Wagering Service Provider and/or Licensed Class III Gaming Retailer, a reduction of the limits shall only be possible upon the expiration of the limit or as otherwise approved by the Division. [Rhode Island Lottery Rules, Chapter 20.39\(M\)](#).

### **Prohibition On Reverse Withdrawals:**

This is not expressly covered by Rhode Island statutes or regulations.

### Restriction On Promotions During Withdrawals:

This is not expressly covered by Rhode Island statutes or regulations.

## Time-Out and Self-Exclusion

### Time-Out Tool Available:

The Sports Wagering Platform must offer functionality that allows a Player to set up and use Responsible Gambling features including but not limited to deposit limits, wager limits, time limits, time out ability, and self-exclusion. The Sports Wagering Service Provider and/or Licensed Class III Gaming Retailer shall ensure all specified limits are correctly implemented immediately or at the point in time clearly indicated by the Player. [Rhode Island Lottery Rules, Chapter 20.39\(M\)](#).

### Self-Exclusion Accessibility:

The Sports Wagering Platform must offer functionality that allows a Player to set up and use Responsible Gambling features including but not limited to deposit limits, wager limits, time limits, time out ability, and self-exclusion. The Sports Wagering Service Provider and/or Licensed Class III Gaming Retailer shall ensure all specified limits are correctly implemented immediately or at the point in time clearly indicated by the Player. [Rhode Island Lottery Rules, Chapter 20.39\(M\)](#).

The Sports Wagering Platform shall contain all of the following information so that it is readily available to a Player: Information that allows for a Player to choose to be excluded from engaging in Online Sports Wagering. [Rhode Island Lottery Rules, Chapter 20.39\(P\)\(3\)](#).

### Self-Exclusion At Product Level:

This is not expressly covered by Rhode Island statutes or regulations. However, the Video Lottery Retailer, Table Game Retailer, and/or Licensed Class III Gaming Retailer shall offer a problem gambling awareness program for employees, player self-exclusion programs, promotion of the Division-sponsored Problem Gambling Helpline, and education on responsible gambling and prevention of problem gambling. The Video Lottery Retailer, Table Game Retailer, and/or Licensed Class III Gaming Retailer shall modify their existing compulsive and problem gambling programs to include table games, sports wagering, and iGaming to the extent such games are authorized at the Facilities or through the internet or a mobile application. [Rhode Island Lottery Rules, Chapter 20.4\(C\)](#).

### Self-Exclusion Length:

This is not expressly covered by Rhode Island statutes or regulations.

### Self-Exclusion Communication:

This is not expressly covered by Rhode Island statutes or regulations.

### Self-Exclusion Effective Immediately:

This is not expressly covered by Rhode Island statutes or regulations. However, a person who is prohibited from gaming in a gaming establishment due to the player self-exclusion program shall not collect any winnings or recover losses arising as a result of prohibited gaming activity by said person. Winnings from a self-excluded person, after the deduction of taxes and other applicable withholdings, shall be forfeited to the Division. The Division shall forward such forfeited winnings, up to one hundred fifty thousand dollars (\$150,000) per year, to the Rhode Island Council on Problem Gambling for its use for research, education, and prevention of teenage gambling addiction, with the balance to be transferred by the Division to the General Fund. [Rhode Island Lottery Rules, Chapter 20.4\(B\)](#).

### Communication with Excluded Players:

This is not expressly covered by Rhode Island statutes or regulations.

### Self-Exclusion Renewal:

This is not expressly covered by Rhode Island statutes or regulations.

### Oversight Of Reinstatement Process:

This is not expressly covered by Rhode Island statutes or regulations.

## Customer Support

### Customer Service Easily Accessible:

This is not expressly covered by Rhode Island statutes or regulations.

### Policies For Customers In Distress:

This is not expressly covered by Rhode Island statutes or regulations.

### Monitoring For Signs Of Problem Gambling:

This is not expressly covered by Rhode Island statutes or regulations. However, the Video Lottery Retailer, Table Game Retailer, and/or Licensed Class III Gaming Retailer shall offer a problem gambling awareness

program for employees, player self-exclusion programs, promotion of the Division-sponsored Problem Gambling Helpline, and education on responsible gambling and prevention of problem gambling. The Video Lottery Retailer, Table Game Retailer, and/or Licensed Class III Gaming Retailer shall modify their existing compulsive and problem gambling programs to include table games, sports wagering, and iGaming to the extent such games are authorized at the Facilities or through the internet or a mobile application. [Rhode Island Lottery Rules, Chapter 20.4\(C\)](#).

**Accessible Complaints And Disputes Process:**  
The Sports Wagering Platform shall contain all of the following information so that it is readily available to a Player: Information explaining how disputes are resolved. [Rhode Island Lottery Rules, Chapter 20.39\(P\)\(1\)](#).

## Marketing and Advertising

**Marketing Policy Statement:**  
This is not expressly covered by Rhode Island statutes or regulations.

### Marketing To Avoid:

**Promoting Gambling As A Solution To Financial Problems**  
This is not expressly covered by Rhode Island statutes or regulations.

**Promotion Of Excessive Gambling**  
This is not expressly covered by Rhode Island statutes or regulations.

**Misleading Players On Chances of Winning**  
This is not expressly covered by Rhode Island statutes or regulations.

**Appealing To Minors**  
This is not expressly covered by Rhode Island statutes or regulations.

**Presenting Gambling As Risk-Free**  
This is not expressly covered by Rhode Island statutes or regulations.

**Encouraging Problematic Play**  
This is not expressly covered by Rhode Island statutes or regulations.

### Marketing Risk Assessment:

This is not expressly covered by Rhode Island statutes or regulations.

### Conditions Of Bonus Offers Clear:

The Sports Wagering Platform shall contain all of the following information so that it is readily available to a Player: [...] Comprehensive Official Promotion Rules governing the terms and conditions of any available promotion and related specific requirements, conditions, and limitations for any particular promotion. [Rhode Island Lottery Rules, Chapter 20.39\(P\)\(7\)](#).

### Separation Of Responsible Gambling And Product Marketing:

This is not expressly covered by Rhode Island statutes or regulations.

### Advertising To Adults-Only:

This is not expressly covered by Rhode Island statutes or regulations.

### Avoiding Higher-Risk Groups:

This is not expressly covered by Rhode Island statutes or regulations.

### Age-Gating Of Social Media Marketing:

This is not expressly covered by Rhode Island statutes or regulations.

### Opt-Out/Limits On Advertising Available:

This is not expressly covered by Rhode Island statutes or regulations.

## Game Play

### Games Display Bets, Wins, Losses And Account Balances As Cash:

The Sports Wagering Platform shall clearly display the amount of funds available in the Player's Online Gaming Account. [Rhode Island Lottery Rules, Chapter 20.39\(N\)](#).

### Site Avoids Reinforcing Myths:

This is not expressly covered by Rhode Island statutes or regulations.

### Responsible Gambling Review Of New Game Features:

This is not expressly covered by Rhode Island statutes or regulations.

### Communications Do Not Encourage Increased Play Or Chasing Losses:

This is not expressly covered by Rhode Island statutes or regulations.

### Encouraging Positive Play:

This is not expressly covered by Rhode Island statutes or regulations.

### Platform Accessibility:

This is not expressly covered by Rhode Island statutes or regulations.

## Know Your Customer

### Minimum Age Stated On Platform:

The Sports Wagering Platform shall provide for the prominent display of the following information on a virtual page or screen, which, by virtue of the construction of the interface, registered Players must access before beginning an Online Sports Wagering session [...] A statement that persons under the age of eighteen (18) are not permitted to engage in Online Sports Wagering. [Rhode Island Lottery Rules, Chapter 20.39\(O\)\(2\)](#).

### Measures To Prevent Underage Access:

A Sports Wagering Service Provider must provide and implement so-called “know your customer” technologies (“KYC”) to verify the identity and age of individuals seeking to engage in Online Sports Wagering. [Rhode Island Lottery Rules, Chapter 20.35\(C\)](#).

### Age Verification Required Upon Registration:

A Sports Wagering Service Provider must provide and implement so-called “know your customer” technologies (“KYC”) to verify the identity and age of individuals seeking to engage in Online Sports Wagering. [Rhode Island Lottery Rules, Chapter 20.35\(C\)](#).

### Immediate Blocking Of Underage Play:

A Sports Wagering Service Provider and/or Licensed Class III Gaming Retailer shall develop and implement a process for reviewing and documenting the identity verification procedures used for the identity verification check. If a Player is not able to register using the online registration process due to a KYC failure, the Sports Wagering Service Provider and/or Licensed Class III Gaming Retailer shall not allow that Player to make any wagers using the Online Gaming Account until the Player provides to the Sports

Wagering Service Provider and/or Licensed Class III Gaming Retailer all of the necessary documentation required to verify the Player’s identity or the Player completes any other method approved of the Division to verify the Player’s identity (“Confirmation Process”). This documentation includes, but is not limited to, a government-issued picture identification credential confirming the Player’s identity. Acceptable forms of identification include the following: government-issued motor vehicle operator’s license, government-issued identification card, and passport. If the player’s identity is able to be confirmed using the Confirmation Process, a Sports Wagering Service Provider and/or Licensed Class III Gaming Retailer may override the automated KYC failure and activate the Player’s Online Gaming Account. [Rhode Island Lottery Rules, Chapter 20.37\(D\)](#).

### Addressing Underage Play At Approved Account:

This is not expressly covered by Rhode Island statutes or regulations.

### Minimum Age Of 21:

This is not expressly covered by Rhode Island statutes or regulations. In fact, players shall be at least eighteen (18) years of age to engage in Sports Wagering and/or Online Sports Wagering. [Rhode Island Lottery Rules, Chapter 20.24\(F\)](#).

### Duplicate Accounts Prevented:

A Player shall be permitted to establish only one (1) Online Gaming Account. [Rhode Island Lottery Rules, Chapter 20.37\(G\)](#).

### Age Verification When Adding New Payment Methods:

The Sports Wagering Service Provider and/or Licensed Class III Gaming Retailer shall be responsible for ensuring that the Sports Wagering Platform shall maintain procedures and KYC technologies to verify each registered Player’s identity and age each time a registered Player alters the Online Gaming Account’s personal identifying information. [Rhode Island Lottery Rules, Chapter 20.39\(I\)](#).

### Prohibition On Offering Of Credit:

A Sports Wagering Service Provider and/or Licensed Class III Gaming Retailer shall configure the Sports Wagering Platform so that it shall prohibit the acceptance of a wager, or a series of wagers, in an amount in excess of the available balance of the Player’s Online Gaming Account. [Rhode Island Lottery](#)

[Rules, Chapter 20.39\(D\).](#)

**Prohibition On Credit Cards:**

Funds may be deposited (minimum of twenty dollars (\$20.00) and a daily maximum of ten thousand dollars (\$10,000.00)) by a Player into the Player's Online Gaming Account as follows:

1. Debits from the Player's debit instrument so long as such instrument is approved by the Division;
2. Transfer from another account verified to be controlled by the Player through the Automated Clearing House (ACH) or another mechanism designed to facilitate electronic commerce transactions; and
3. Any other means approved by the Division.

[Rhode Island Lottery Rules, Chapter 20.38\(A\).](#)

**Evaluation Through Research Program:**

This is not expressly covered by Rhode Island statutes or regulations.

**Contribution To Public Health Messaging:**

This is not expressly covered by Rhode Island statutes or regulations.

**Play Data Available For Research:**

This is not expressly covered by Rhode Island statutes or regulations.

## Research, Education and Treatment

**Financial Commitment To Addressing Gambling-Related Harm:**

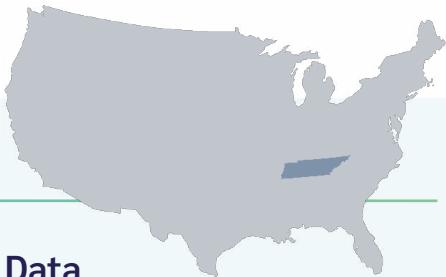
Twin River and Twin River-Tiverton shall reimburse and pay to the Division no less than two hundred thousand dollars (\$200,000) in aggregate annually for compulsive and problem gambling programs established by the Division and no less than fifty thousand dollars (\$50,000) in the aggregate annually for education and prevention programs. The contribution from each facility shall be determined by the Division. A person who is prohibited from gaming in a gaming establishment due to the player self-exclusion program shall not collect any winnings or recover losses arising as a result of prohibited gaming activity by said person. Winnings from a self-excluded person, after the deduction of taxes and other applicable withholdings, shall be forfeited to the division. The division shall forward such forfeited winnings, up to one hundred fifty thousand dollars (\$150,000) per year, to the Rhode Island Council on Problem Gambling for its use for research, education, and prevention of teenage gambling addiction, with the balance to be transferred by the division to the general fund. [R.I. Gen. Laws § 42-61.2-14](#).

RHODE ISLAND	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	✓
Designated Executive For Responsible Gambling	
Annual Review Of Policy	
Strategy For Responsible Gambling	
Annual Strategy Evaluation and Progress Reporting	
Employee Protection Policy	
<b>STAFF TRAINING</b>	
Annual Training	✓
Additional Training For Customer-Facing Staff	
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	
Promotion Of Responsible Gambling Tools At Account Creation	
Addressing Myths Associated With Gambling	
Information On Odds And House Advantage	✓
Preventing Access By Underage/Unauthorized Players	✓
Risks Associated With Gambling	
Signs Of A Potential Gambling Problem	
Behavior Related To Problem Gambling	
How To Access Personal Data On Responsible Gambling	
Direct Links To Problem Gambling Organization	
Promotion Of Responsible Gambling Information	✓
Use Of Data To Promote Responsible Gambling Tools	
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	
Ability To Set Deposit Limits	✓
Ability To Set Time/Spend Limits	✓
Delayed Implementation For Increased Limits	✓
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	✓
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	
Self-Exclusion Communication	
Self-Exclusion Effective Immediately	
Communication With Excluded Players	
Self-Exclusion Renewal	
Oversight Of Reinstatement Process	
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	
Policies For Customers In Distress	
Monitoring For Signs Of Problem Gambling	
Accessible Complaints And Disputes Process	✓
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	
Promoting Excessive Gambling	
Misleading Players On Chances Of Winning	
Appealing To Minors	

<b>RHODE ISLAND</b>	<b>EXPRESSLY COVERED</b>
Presenting Gambling As Risk-Free	
Encouraging Problematic Play	
Marketing Risk Assessment	
Conditions Of Bonus Offers Clear	✓
Separation Of Responsible Gambling And Product Marketing	
Advertising To Adults-Only	
Avoiding Higher-Risk Groups	
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	✓
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	
Encouraging Positive Play	
Platform Accessibility	

<b>EXPRESSLY COVERED</b>	
<b>KNOW YOUR CUSTOMER</b>	
Minimum Age Stated On Platform	✓
Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Immediate Blocking Of Underage Play	✓
Addressing Underage Play At Approved Account	
Minimum Age Of 21	
Duplicate Accounts Prevented	✓
Age Verification When Adding New Payment Methods	✓
Prohibition On Offering Of Credit	✓
Prohibition On Credit Cards	✓
<b>RESEARCH, EDUCATION AND TREATMENT</b>	
Financial Commitment To Address Gambling-Related Harm	✓
Evaluation Through Research Program	
Contribution To Public Health Messaging	
Play Data Available To Research	



## Tennessee

In accordance with a 2019 state law, Tennessee only offers online sports betting, with no accompanying land-based market. The state's legislation enables online sports betting operators to obtain a direct license without requiring any type of connection with an incumbent land-based gaming operator as is the case in many other U.S. jurisdictions. The Tennessee Education Lottery Board adopted initial regulations for sports wagering in April 2020 and online wagering launched in November of that year. Permanent online sports wagering regulations were adopted in March 2022 by the Tennessee Sports Wagering Council.

### Key Market Data

Adult Population:	5.57m
Sports Betting Law:	Tennessee Sports Gaming Act
Key Sports Betting Regulation:	Chapter 1350-01, Rules of The Tennessee Sports Wagering Council
Regulatory Authority:	Tennessee Sports Wagering Council
Sports Betting Market Opened:	November 2020

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

**Policy Commitment To Responsible Gambling:**  
Each License Applicant shall propose a Responsible Gaming Plan as an element of its License application. A Licensee shall maintain its plan for as long as the Licensee accepts Wagers in the State of Tennessee. A Licensee may propose amendments to its Responsible Gaming Plan, provided it submits the amendment for approval by the Council at least forty-five (45) days before the proposed effective date of any changes to the plan.

The Responsible Gaming Plan shall include, at a minimum [...] Plan goals, statement of policy and commitment, procedures, and deadlines for implementation. [Section 1350-01-06\(9\)\(a\), Sports Wagering Regulations](#).

**Designated Executive For Responsible Gambling:**

This is not expressly covered by Tennessee statutes or regulations.

**Annual Review Of Policy:**

A Licensee shall submit an annual report of its Responsible Gaming Plan activities, showing that

the plan goals were met with its application. [Section 1350-01-12\(3\)\(d\), Sports Wagering Regulations](#).

**Strategy For Responsible Gambling:**

The Responsible Gaming Plan shall include, at a minimum [...] Plan goals, statement of policy and commitment, procedures, and deadlines for implementation. [Section 1350-01-06\(9\)\(a\), Sports Wagering Regulations](#).

**Annual Strategy Evaluation and Progress Reporting:**

A Licensee shall submit an annual report of its Responsible Gaming Plan activities, showing that the plan goals were met with its application. [Section 1350-01-12\(3\)\(d\), Sports Wagering Regulations](#).

**Employee Protection Policy:**

This is not expressly covered by Tennessee statutes or regulations.

## Staff Training

**Annual Training:**

The Responsible Gaming Plan shall include, at a minimum [...] A plan for providing comprehensive

responsible gaming training to employees who may interact with Players from the State of Tennessee, including annual or periodic refresher training. Training should equip the trainee to respond to circumstances in which Player account activity may indicate signs that are consistent with gambling addiction. [Section 1350-01-06\(9\)\(h\), Sports Wagering Regulations](#).

### **Additional Training For Customer-Facing Staff:**

The Responsible Gaming Plan shall include, at a minimum [...] A plan for providing comprehensive responsible gaming training to employees who may interact with Players from the State of Tennessee, including annual or periodic refresher training. Training should equip the trainee to respond to circumstances in which Player account activity may indicate signs that are consistent with gambling addiction. [Section 1350-01-06\(9\)\(h\), Sports Wagering Regulations](#).

### **Updates To Training Courses:**

This is not expressly covered by Tennessee statutes or regulations. However, the Responsible Gaming Plan shall include, at a minimum [...] A plan for providing comprehensive responsible gaming training to employees who may interact with Players from the State of Tennessee, including annual or periodic refresher training. Training should equip the trainee to respond to circumstances in which Player account activity may indicate signs that are consistent with gambling addiction. [Section 1350-01-06\(9\)\(h\), Sports Wagering Regulations](#).

### **Lived Experience In Training Content:**

This is not expressly covered by Tennessee statutes or regulations.

### **Evaluation Of Training Effectiveness:**

A Licensee shall submit an annual report of its Responsible Gaming Plan activities, showing that the plan goals were met with its application. [Section 1350-01-12\(3\)\(d\), Sports Wagering Regulations](#).

## **Supporting Informed Decision Making by Players**

### **Providing Players With Readily Accessible Responsible Gambling Information:**

The Responsible Gaming Plan shall include, at a minimum [...] A plan for making responsible gaming information available and legible on the Licensee's website(s), mobile app(s), advertisements, or other platforms for Interactive Sports Gaming, including

publication of a problem-gambling helpline telephone number that provides information about responsible gaming and services, and that has been approved by the Council pursuant to Rule 1350-01-07(12). [Section 1350-01-06\(9\)\(g\), Sports Wagering Regulations](#).

### **Practical Tips To Keep Within Limits**

This is not expressly covered by Tennessee statutes or regulations.

### **Promotion Of Responsible Gambling Tools At Account Creation**

This is not expressly covered by Tennessee statutes or regulations.

### **Addressing Myths Associated With Gambling**

This is not expressly covered by Tennessee statutes or regulations.

### **Information On Odds And House Advantage**

Licensees shall adopt comprehensive House Rules which shall be submitted to the Council for approval with the initial application for a License. Amendments to the House Rules must be submitted to the Council for approval no less than ten (10) business days prior to their proposed implementation.

At a minimum, the House Rules shall address the following items:

1. A method for the calculation and payment of winning Wagers;
2. The effect of schedule changes;
3. The method of notifying Players of odds or proposition changes;
4. Acceptance of Wagers at terms other than those posted.

[Section 1350-01-07\(15\)\(a-b\)\(1-4\), Sports Wagering Regulations](#).

### **Preventing Access By Underage/Unauthorized Players**

The Responsible Gaming Plan shall include, at a minimum [...] Procedures to prevent underage gambling, including age-affirmation mechanisms that utilize, at a minimum, month, date, and year of birth that will apply before the Person can gain access to any Sports Gaming System where Players can engage in Interactive Sports Gaming. A Sports Gaming Operator may use information obtained from third parties to verify that a Person is authorized to open an account, place Wagers, and make deposits and withdrawals. [Section 1350-01-06\(9\)\(i\), Sports Wagering Regulations](#).

### **Risks Associated With Gambling**

This is not expressly covered by Tennessee statutes or regulations.

### **Signs Of A Potential Gambling Problem**

This is not expressly covered by Tennessee statutes or regulations.

### **Behavior Related To Problem Gambling**

This is not expressly covered by Tennessee statutes or regulations.

### **How To Access Personal Data On Responsible Gambling**

The Responsible Gaming Plan shall include, at a minimum [...] A process to provide Players with information about their play. This includes history, money spent, games played, net wins/losses, limits history, and any other relevant information. [Section 1350-01-06\(9\)\(j\), Sports Wagering Regulations](#).

### **Direct Links To Problem Gambling Organization**

The Responsible Gaming Plan shall include, at a minimum [...] A plan for making responsible gaming information available and legible on the Licensee's website(s), mobile app(s), advertisements, or other platforms for Interactive Sports Gaming, including publication of a problem-gambling helpline telephone number that provides information about responsible gaming and services, and that has been approved by the Council pursuant to Rule 1350-01-.07(12). [Section 1350-01-06\(9\)\(g\), Sports Wagering Regulations](#).

Additionally, advertising, marketing, and promotional materials published, distributed, or aired by or on behalf of a Licensee shall include a responsible gaming message, which includes, at a minimum, a Council-approved problem-gambling helpline number and an assistance and prevention message. [Section 1350-01-07\(12\)\(c\), Sports Wagering Regulations](#).

### **Promotion Of Responsible Gambling Information:**

The Responsible Gaming Plan shall include, at a minimum [...] (j) A process to provide Players with information about their play. This includes history, money spent, games played, net wins/losses, limits history, and any other relevant information; (k) A process to provide Players with updates during play about time and money spent and account balances in cash. [Section 1350-01-06\(9\)\(j-k\), Sports Wagering Regulations](#).

### **Use Of Data To Promote Responsible Gambling Tools:**

This is not expressly covered by Tennessee statutes or regulations.

### **Evaluation Of Responsible Gambling Tool Adoption:**

This is not expressly covered by Tennessee statutes or regulations. However, a Licensee shall submit an annual report of its Responsible Gaming Plan activities, showing that the plan goals were met with its application. [Section 1350-01-12\(3\)\(d\), Sports Wagering Regulations](#).

### **Expert Input Into Responsible Gambling Resources:**

This is not expressly covered by Tennessee statutes or regulations.

### **Promotion Of Responsible Gambling On Social Media:**

Advertising, marketing, and promotional materials published, distributed, or aired by or on behalf of a Licensee shall include a responsible gaming message, which includes, at a minimum, a Council-approved problem-gambling helpline number and an assistance and prevention message.

1. Licensees shall include the logo and gambling hotline number for the Tennessee REDLINE, a 24/7 addiction treatment and recovery hotline provided by the Tennessee Association of Alcohol, Drug and other Addiction Services (TAADAS), or another toll-free gambling hotline number as approved by the Council. Logos will be provided to the Licensee for the Tennessee REDLINE by the Council.
2. In areas where space limitations create an issue for use of a logo, copy can be used to communicate the phone number. Individual social media postings (e.g., tweets, Facebook posts) where space is severely limited are not required to include the information set forth in part 1. of subparagraph (c). Social media pages and direct messages sent via social media platforms must contain the information set forth in part 1. of subparagraph (c). [Section 1350-01-07\(12\)\(c\)\(1-2\), Sports Wagering Regulations](#).

### **Testing Of External Links:**

This is not expressly covered by Tennessee statutes or regulations.

## Time and Budget Management

### Instant Access To Personal Responsible Gambling Data:

The Responsible Gaming Plan shall include, at a minimum [...] A process to provide Players with information about their play. This includes history, money spent, games played, net wins/losses, limits history, and any other relevant information. [Section 1350-01-06\(9\)\(j\), Sports Wagering Regulations](#).

### Mandatory Limit Setting At Account Creation:

This is not expressly covered by Tennessee statutes or regulations.

### Promotion Of Limits On Platform:

This is not expressly covered by Tennessee statutes or regulations. However, the Responsible Gaming Plan shall include, at a minimum [...] A process to provide Players with updates during play about time and money spent and account balances in cash. [Section 1350-01-06\(9\)\(k\), Sports Wagering Regulations](#).

### Deposit Limits:

The Responsible Gaming Plan shall include, at a minimum [...] A self-limitation program where Players have the option to set limits on money and time spent betting, deposit limits, session time limits, and account cool-off. [Section 1350-01-06\(9\)\(f\), Sports Wagering Regulations](#).

### Time/Spend Limits:

The Responsible Gaming Plan shall include, at a minimum [...] A self-limitation program where Players have the option to set limits on money and time spent betting, deposit limits, session time limits, and account cool-off. [Section 1350-01-06\(9\)\(f\), Sports Wagering Regulations](#).

### Delayed Implementation For Increased Limits:

This is not expressly covered by Tennessee statutes or regulations. However, the Responsible Gaming Plan shall include, at a minimum [...] A self-limitation program where Players have the option to set limits on money and time spent betting, deposit limits, session time limits, and account cool-off. [Section 1350-01-06\(9\)\(f\), Sports Wagering Regulations](#).

### Prohibition On Reverse Withdrawals:

This is not expressly covered by Tennessee statutes or regulations. However, a Player's request for withdrawal of Player funds shall be completed within

five (5) business days, unless another time is explicitly stated in the Licensee's House Rules or Terms and Conditions, or there is a pending unresolved dispute between Player and Licensee. A Licensee may withhold funds from withdrawal until all funding transactions with the Player have cleared or the chargeback period ends. [Section 1350-01-08\(11\), Sports Wagering Regulations](#).

### Restriction On Promotions During Withdrawals:

This is not expressly covered by Tennessee statutes or regulations.

## Time-Out and Self-Exclusion

### Time-Out Tool Available:

The Responsible Gaming Plan shall include, at a minimum [...] A self-limitation program where Players have the option to set limits on money and time spent betting, deposit limits, session time limits, and account cool-off. [Section 1350-01-06\(9\)\(f\), Sports Wagering Regulations](#).

### Self-Exclusion Accessibility:

Licensees shall develop and maintain a system to allow individuals to prohibit or restrict themselves from being able to place a Wager with the Licensee. Licensees may offer the option of implementing restrictions that apply solely to the Licensee or may offer individuals the option of implementing restrictions that apply to all Licensees operating in Tennessee, in coordination with the Council. Such self-exclusion lists shall be electronically provided to the Council no less than once per week. [Section 1350-01-07\(13\)\(a\), Sports Wagering Regulations](#).

### Self-Exclusion At Product Level:

This is not expressly covered by Tennessee statutes or regulations.

### Self-Exclusion Length:

This is not expressly covered by Tennessee statutes or regulations.

### Self-Exclusion Communication:

Licensees shall notify a Sports Gaming Account holder via e-mail, mail, or other method approved by the Council, whenever the Sports Gaming Account holder's Sports Wagering Account has been closed or placed in a suspended mode. Such notification shall include the restrictions placed on the Sports Gaming Account and any further course of action needed to

remove the restriction. [Section 1350-01-07\(13\)\(d\), Sports Wagering Regulations](#).

Licensees shall provide sufficient notice to the Player regarding any additional effects of inclusion on the self-exclusion list. If applicable, such notice shall include language advising the Player that, once included on the self-exclusion list, the Licensee may choose to permanently exclude the Player, regardless of the exclusion period requested. [Section 1350-01-07\(13\)\(e\), Sports Wagering Regulations](#).

Additionally, the Responsible Gaming Plan shall include, at a minimum, the following: [...] A process for the Licensee to prevent individuals who have requested self-exclusion restrictions from placing Wagers. For each individual who makes such a self-exclusion request, Licensees shall provide the individual with additional responsible gaming Resources. [Section 1350-01-09\(9\)\(c\), Sports Wagering Regulations](#).

### **Self-Exclusion Effective Immediately:**

A Licensee shall employ a mechanism that places a Sports Gaming Account in a suspended mode in the following situations: (a) When requested by the Player to implement a self-exclusion or cool-off period in accordance with the Licensee's Responsible Gaming Plan as approved by the Council. [Section 1350-01-08\(19\)\(a\), Sports Wagering Regulations](#).

### **Communication with Excluded Players:**

For Persons who have self-excluded, Licensees shall not target advertising and marketing to such Persons through direct messaging, text, or e-mail. [Section 1350-01-07\(12\)\(j\), Sports Wagering Regulations](#).

Additionally, The Responsible Gaming Plan shall include, at a minimum, the following:

[...] A process for the Licensee to prevent individuals who have requested self-exclusion restrictions from placing Wagers. For each individual who makes such a self-exclusion request, Licensees shall provide the individual with additional responsible gaming resources. [Section 1350-01-06\(9\)\(c\), Sports Wagering Regulations](#).

### **Self-Exclusion Renewal:**

Licensees shall provide sufficient notice to the Player regarding any additional effects of inclusion on the self-exclusion list. If applicable, such notice shall include language advising the Player that, once included on the self-exclusion list, the Licensee may choose to permanently exclude the Player, regardless

of the exclusion period requested. [Section 1350-01-07\(13\)\(e\), Sports Wagering Regulations](#).

### **Oversight Of Reinstatement Process:**

This is not expressly covered by Tennessee statutes or regulations. However, licensees shall provide sufficient notice to the Player regarding any additional effects of inclusion on the self-exclusion list. If applicable, such notice shall include language advising the Player that, once included on the self-exclusion list, the Licensee may choose to permanently exclude the Player, regardless of the exclusion period requested. [Section 1350-01-07\(13\)\(e\), Sports Wagering Regulations](#).

## **Customer Support**

### **Customer Service Easily Accessible:**

As required by the Sports Gaming Act, each Sports Gaming Operator License Applicant shall submit ancillary documentation necessary for the Council to assess fully the Applicant's operations and compliance with the Sports Gaming Act. Each Sports Gaming Operator License Applicant shall submit with its application, made under oath, the following:

[...] Applicant's customer service phone number and e-mail address for responding to public and Patron inquiries and questions originating from the State of Tennessee or relating to sports gaming operations in the State of Tennessee. Once Applicant receives its License, the Council shall post the Licensee's customer service phone number and email address on its website. [Section 1350-01-05\(3\)\(h\), Sports Wagering Regulations](#).

### **Policies For Customers In Distress:**

This is not expressly covered by Tennessee statutes or regulations. However, the Responsible Gaming Plan shall include, at a minimum [...] A plan for providing comprehensive responsible gaming training to employees who may interact with Players from the State of Tennessee, including annual or periodic refresher training. Training should equip the trainee to respond to circumstances in which Player account activity may indicate signs that are consistent with gambling addiction. [Section 1350-01-06\(9\)\(h\), Sports Wagering Regulations](#).

### **Monitoring For Signs Of Problem Gambling:**

This is not expressly covered by Tennessee statutes or regulations. However, the Responsible Gaming Plan shall include, at a minimum [...] A plan for

providing comprehensive responsible gaming training to employees who may interact with Players from the State of Tennessee, including annual or periodic refresher training. Training should equip the trainee to respond to circumstances in which Player account activity may indicate signs that are consistent with gambling addiction. [Section 1350-01-06\(9\)\(h\), Sports Wagering Regulations](#).

#### **Accessible Complaints And Disputes Process:**

At a minimum, the House Rules shall address the following items: [...] The method of contacting the Licensee for questions and complaints.

House Rules shall be conspicuously accessible on the Licensee's websites and Mobile Applications. Copies of the House Rules shall be made readily available, upon request, to Players. [Section 1350-01-07\(15\)\(b\)\(5\);\(c-d\), Sports Wagering Regulations](#).

### **Marketing and Advertising**

#### **Marketing Policy Statement:**

This is not expressly covered by Tennessee statutes or regulations.

#### **Marketing To Avoid:**

##### **Promoting Gambling As A Solution To Financial Problems**

This is not expressly covered by Tennessee statutes or regulations.

##### **Promotion Of Excessive Gambling**

This is not expressly covered by Tennessee statutes or regulations.

##### **Misleading Players On Chances of Winning**

This is not expressly covered by Tennessee statutes or regulations.

##### **Appealing To Minors**

Advertisements, marketing, or promotions shall not contain images, symbols, celebrity/entertainer endorsements, and/or language designed to appeal specifically to those under 21 years old. [Section 1350-01-07\(12\)\(e\), Sports Wagering Regulations](#).

Licensees shall not advertise in media outlets that appeal primarily to those under the age of 21. [Section 1350-01-07\(12\)\(h\), Sports Wagering Regulations](#).

Advertisements, marketing, or promotions shall not be placed before any audience where the majority of the participants is presumed to be below the age of 21 or that targets potentially vulnerable Persons,

including self-excluded Bettors. [Section 1350-01-07\(12\)\(i\), Sports Wagering Regulations](#).

#### **Presenting Gambling As Risk-Free**

This is not expressly covered by Tennessee statutes or regulations.

#### **Encouraging Problematic Play**

This is not expressly covered by Tennessee statutes or regulations.

#### **Marketing Risk Assessment:**

This is not expressly covered by Tennessee statutes or regulations. However, licensees shall provide the requirements of this paragraph (12) to advertising, marketing, and promotions personnel, contractors, agents, and agencies retained by Licensees or their agents to ensure compliance herewith. [Section 1350-01-07\(12\)\(l\), Sports Wagering Regulations](#).

#### **Conditions Of Bonus Offers Clear:**

As required by the Sports Gaming Act, each Sports Gaming Operator License Applicant shall submit ancillary documentation necessary for the Council to assess fully the Applicant's operations and compliance with the Sports Gaming Act. Each Sports Gaming Operator License Applicant shall submit with its application, made under oath, the following:

[...] Procedures for issuance and acceptance of Promotional Credit for sports wagering. [Section 1350-01-05\(3\)\(g\), Sports Wagering Regulations](#).

#### **Separation Of Responsible Gambling And Product Marketing:**

This is not expressly covered by Tennessee statutes or regulations.

#### **Advertising To Adults-Only:**

Licensees shall not directly advertise or promote Interactive Sports Gaming to Minors. [Section 1350-01-07\(12\)\(b\), Sports Wagering Regulations](#).

#### **Avoiding Higher-Risk Groups:**

Advertisements, marketing, or promotions shall not be placed before any audience where the majority of the participants is presumed to be below the age of 21 or that targets potentially vulnerable Persons, including self-excluded Bettors. [Section 1350-01-07\(12\)\(i\), Sports Wagering Regulations](#).

#### **Age-Gating Of Social Media Marketing:**

This is not expressly covered by Tennessee statutes or regulations.

### Opt-Out/Limits On Advertising Available:

All direct advertising, marketing, or promotions via e-mail or text message must allow the recipient an option to unsubscribe. [Section 1350-01-07\(12\)\(k\), Sports Wagering Regulations](#).

## Game Play

### Games Display Bets, Wins, Losses And Account Balances As Cash:

The Responsible Gaming Plan shall include, at a minimum [...] A process to provide Players with updates during play about time and money spent and account balances in cash. [Section 1350-01-06\(9\)\(k\), Sports Wagering Regulations](#).

### Site Avoids Reinforcing Myths:

This is not expressly covered by Tennessee statutes or regulations.

### Responsible Gambling Review Of New Game Features:

This is not expressly covered by Tennessee statutes or regulations.

### Communications Do Not Encourage Increased Play Or Chasing Losses:

This is not expressly covered by Tennessee statutes or regulations.

### Encouraging Positive Play:

The Responsible Gaming Plan shall include, at a minimum [...] A plan for making responsible gaming information available and legible on the Licensee's website(s), mobile app(s), advertisements, or other platforms for Interactive Sports Gaming, including publication of a problem-gambling helpline telephone number that provides information about responsible gaming and services, and that has been approved by the Council pursuant to Rule 1350-01-.07(12). [Section 1350-01-06\(9\)\(g\), Sports Wagering Regulations](#).

### Platform Accessibility:

This is not expressly covered by Tennessee statutes or regulations.

## Know Your Customer

### Minimum Age Stated On Platform:

The Responsible Gaming Plan shall include, at a minimum [...] A clear and conspicuous display on the Licensee's website(s), mobile app(s), advertisements,

or other platforms for Interactive Sports Gaming indicating that it is unlawful for a Person under twenty-one (21) years of age to engage in Interactive Sports Gaming in the State of Tennessee. [Section 1350-01-06\(9\)\(l\), Sports Wagering Regulations](#).

### Measures To Prevent Underage Access:

The Responsible Gaming Plan shall include, at a minimum [...] Procedures to prevent underage gambling, including age-affirmation mechanisms that utilize, at a minimum, month, date, and year of birth that will apply before the Person can gain access to any Sports Gaming System where Players can engage in Interactive Sports Gaming. A Sports Gaming Operator may use information obtained from third parties to verify that a Person is authorized to open an account, place Wagers, and make deposits and withdrawals [Section 1350-01-06\(9\)\(i\), Sports Wagering Regulations](#).

### Age Verification Required Upon Registration:

Prior to the establishment of a Player's Sports Gaming Account, the Licensee shall:

- a. Verify that the Player is not a Prohibited Participant using commercially reasonable means or through approved KYC procedures;
- b. Provide the Player a definition of Prohibited Participant; and
- c. Record the Player's acknowledgment that the Player is not a Prohibited Participant. [Section 1350-01-08\(4\), Sports Wagering Regulations](#).

### Immediate Blocking Of Underage Play:

A Licensee shall employ a mechanism that places a Sports Gaming Account in a suspended mode in the following situations: [...] Upon the Licensee's determination or notice from the Council that a Player is a Prohibited Participant. [Section 1350-01-08\(19\)\(c\), Sports Wagering Regulations](#).

### Addressing Underage Play At Approved Account:

This is not expressly covered by Tennessee statutes or regulations.

### Minimum Age Of 21:

The Responsible Gaming Plan shall include, at a minimum [...] Procedures to prevent underage gambling, including age-affirmation mechanisms that utilize, at a minimum, month, date, and year of birth that will apply before the Person can gain access to any Sports Gaming System where Players can engage in Interactive Sports Gaming. A Sports

Gaming Operator may use information obtained from third parties to verify that a Person is authorized to open an account, place Wagers, and make deposits and withdrawals. [Section 1350-01-06\(9\)\(i\), Sports Wagering Regulations.](#)

#### Duplicate Accounts Prevented:

The Responsible Gaming Plan shall include, at a minimum [...] Procedures to prohibit a Person who places Wagers with the Licensee from establishing more than one active Sports Gaming Account with the Licensee. [Section 1350-01-06\(9\)\(m\), Sports Wagering Regulations.](#)

#### Age Verification When Adding New Payment Methods:

This is not expressly covered by Tennessee statutes or regulations. However, the Responsible Gaming Plan shall include, at a minimum [...] Procedures to prevent underage gambling, including age-affirmation mechanisms that utilize, at a minimum, month, date, and year of birth that will apply before the Person can gain access to any Sports Gaming System where Players can engage in Interactive Sports Gaming. A Sports Gaming Operator may use information obtained from third parties to verify that a Person is authorized to open an account, place Wagers, and make deposits and withdrawals. [Section 1350-01-06\(9\)\(i\), Sports Wagering Regulations.](#)

#### Prohibition On Offering Of Credit:

A licensee shall not [...] Offer, accept, or extend credit to a bettor. [§ 4-49-118\(a\)\(2\), Tennessee Annotated Code.](#)

#### Prohibition On Credit Cards:

A Sports Gaming Account may be funded using [...] Any other method approved by the Council that is initiated with cash. Licensees must ensure that any method identified above is able to segregate and prevent the use of funding originating from credit cards. Licensees are permitted to utilize a global or single wallet functionality, but credit card funds in any global or single wallet must be segregated from usage in the state of Tennessee. [Section 1350-01-08\(9\)\(e\), Sports Wagering Regulations.](#)

### Research, Education and Treatment

#### Financial Commitment To Addressing Gambling-Related Harm:

The department of mental health and substance abuse services shall use the funds distributed to the

department under § 4-49-104(e)(3) to oversee one (1) or more grant programs with organizations to provide treatment services for individuals in the following priority:

- i. Primarily, to address problem gambling and gambling disorders, and to establish prevention initiatives to reduce the number of individuals with problem gambling or gambling disorders; and
- ii. Secondarily, to address juvenile addiction and mental health disorders.

The department may also use the funds distributed to the department to cover its actual administrative costs and the costs of professional services associated with overseeing each grant program. [§ 4-49-119\(c\)\(1\)\(A-B\), Tennessee Annotated Code.](#)

#### Evaluation Through Research Program:

The department shall annually generate a report outlining the activities of the department with respect to funding received under this part for problem gambling, gambling disorders, and juvenile addiction and mental health disorders, including, but not limited to, descriptions of programs, therapies, grants, and other resources made available, the success and outcomes of utilizing such programs, therapies, grant programs, and resources, the number of persons treated, the number of persons who complete programs and therapies, and the rate of recidivism, if known. The department shall file the annual report with the governor, the speaker of the senate, and the speaker of the house of representatives, and shall publish the report on its website, no later than January 1 of each year. The annual report must include an itemization of the department's expenditures relating to administrative costs and professional services associated with its activities under this subsection (c). [§ 4-49-119\(c\)\(2\), Tennessee Annotated Code.](#)

#### Contribution To Public Health Messaging:

This is not expressly covered by Tennessee statutes or regulations.

#### Play Data Available For Research:

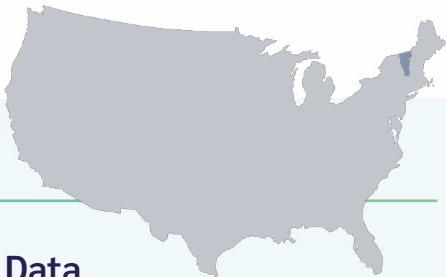
This is not expressly covered by Tennessee statutes or regulations.

TENNESSEE	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	✓
Designated Executive For Responsible Gambling	
Annual Review Of Policy	✓
Strategy For Responsible Gambling	✓
Annual Strategy Evaluation and Progress Reporting	✓
Employee Protection Plan	
<b>STAFF TRAINING</b>	
Annual Training	✓
Additional Training For Customer-Facing Staff	✓
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	✓
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	
Promotion Of Responsible Gambling Tools At Account Creation	
Addressing Myths Associated With Gambling	
Information On Odds And House Advantage	✓
Preventing Access By Underage/Unauthorized Players	✓
Risks Associated With Gambling	
Signs Of A Potential Gambling Problem	
Behavior Related To Problem Gambling	
How To Access Personal Data On Responsible Gambling	✓
Direct Links To Problem Gambling Organization	✓
Promotion Of Responsible Gambling Information	✓
Use Of Data To Promote Responsible Gambling Tools	
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	
Promotion Of Responsible Gambling On Social Media	✓
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	✓
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	
Ability To Set Deposit Limits	✓
Ability To Set Time/Spend Limits	✓
Delayed Implementation For Increased Limits	
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	✓
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	✓
Self-Exclusion Communication	✓
Self-Exclusion Effective Immediately	✓
Communication With Excluded Players	✓
Self-Exclusion Renewal	✓
Oversight Of Reinstatement Process	
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	✓
Policies For Customers In Distress	✓
Monitoring For Signs Of Problem Gambling	
Accessible Complaints And Disputes Process	
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	
Promoting Excessive Gambling	
Misleading Players On Chances Of Winning	
Appealing To Minors	✓

TENNESSEE	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	
Encouraging Problematic Play	
Marketing Risk Assessment	
Conditions Of Bonus Offers Clear	✓
Separation Of Responsible Gambling And Product Marketing	
Advertising To Adults-Only	✓
Avoiding Higher-Risk Groups	✓
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	✓
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	✓
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	
Encouraging Positive Play	✓
Platform Accessibility	

EXPRESSLY COVERED	
<b>KNOW YOUR CUSTOMER</b>	
Minimum Age Stated On Platform	✓
Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Immediate Blocking Of Underage Play	✓
Addressing Underage Play At Approved Account	
Minimum Age Of 21	✓
Duplicate Accounts Prevented	✓
Age Verification When Adding New Payment Methods	
Prohibition On Offering Of Credit	✓
Prohibition On Credit Cards	✓
<b>RESEARCH, EDUCATION AND TREATMENT</b>	
Financial Commitment To Address Gambling-Related Harm	✓
Evaluation Through Research Program	✓
Contribution To Public Health Messaging	
Play Data Available To Research	



## Vermont

Vermont legalized mobile sports betting in 2023 and the market officially launched in January 2024. The state's law authorized the Vermont Department of Liquor and Lottery to award up to six licenses for mobile sports betting via a competitive bidding process. Three operators were ultimately selected. Highlights from Vermont's responsible gambling framework include a requirement that operators submit a Responsible Gaming Plan to the Department of Mental Health that must include information related to the posting of materials related to problem gambling, resources to be made available to players expressing concerns about problem gambling, player-determined individual limits, house-imposed player limits, and voluntary self-exclusion programs.

### Key Market Data

Adult Population:	648,000
Sports Betting Law:	House Bill 127-Act 63 of 2023 (Vermont Statutes Annotated, Title 31, Chapter 25)
Key Sports Betting Regulation:	Sports Wagering Procedures
Regulatory Authority:	Vermont Department of Liquor and Lottery
Sports Betting Market Opened:	January 2024

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

**Policy Commitment To Responsible Gambling:** Prior to conducting a Sportsbook in Vermont, each operator must submit a Responsible Gaming Plan to the Department and the Department of Mental Health that shall include information related to the posting of materials related to problem gambling, resources to be made available to players expressing concerns about problem gambling, player-determined individual limits, house-imposed player limits, and voluntary self-exclusion programs. This plan must be approved by the Department prior to authorizing the operator to conduct a Sportsbook within the State. The operator will provide an updated plan annually every year thereafter.

The Responsible Gaming Plan shall include, at a minimum, the following:

- The goals of the plan, procedures and deadlines for implementation of the plan;
- The identification of the individual(s) who will be responsible for the implementation, monitoring, and maintenance of the plan;
- The operator's plan for creating and

disseminating promotional material to educate players about compulsive and problem gambling and to inform them about treatment services available to compulsive and problem gamblers and their families. The operator shall provide examples of the materials to be used as part of its plan and a description of how the material will be disseminated;

- A copy of the employee training program(s) as part of comprehensive employee trainings upon hire and regularly thereafter on what is responsible gambling and the role of employees in responding to circumstances in which individuals present signs of gambling addiction;
- The duties and responsibilities of the key employees and other employees designated to implement or participate in the plan;
- Procedures to assess, prevent and address problem gambling by players, including;
  - Identifying players with suspected or known problem gambling behavior;
  - Preventing Sports Wagering by Ineligible Persons;

- Commitments to participate in statewide responsible gaming initiatives, including, but not limited to:
  - Participating in responsible gaming operator committees;
  - Providing additional education and awareness for identified vulnerable populations;
- Procedures for advertising and marketing which must comply with applicable standards of socially responsible advertising, including all applicable state and federal laws and standards on this subject;
- Annual reporting on responsible gaming activities; and
- Other policies and procedures as determined by the Department to prevent problem gambling and encourage responsible gambling.

[Sports Wagering Procedures, Part VI, Section 1.1.](#)

### Designated Executive For Responsible Gambling:

An operator's responsible gambling plan shall include, at a minimum [...]

- The identification of the individual(s) who will be responsible for the implementation, monitoring, and maintenance of the plan; [...]
- The duties and responsibilities of the key employees and other employees designated to implement or participate in the plan.

[Sports Wagering Procedures, Part VI, Section 1.1\(b, e\).](#)

### Annual Review Of Policy:

Prior to conducting a Sportsbook in Vermont, each operator must submit a Responsible Gaming Plan to the Department and the Department of Mental Health that shall include information related to the posting of materials related to problem gambling, resources to be made available to players expressing concerns about problem gambling, player-determined individual limits, house-imposed player limits, and voluntary self-exclusion programs. This plan must be approved by the Department prior to authorizing the operator to conduct a Sportsbook within the State. The operator will provide an updated plan annually every year thereafter. [Sports Wagering Procedures, Part VI, Section 1.0.](#)

### Strategy For Responsible Gambling:

Prior to conducting a Sportsbook in Vermont, each operator must submit a Responsible Gaming Plan to the Department and the Department of Mental Health that shall include information related to the posting of materials related to problem gambling, resources to be made available to players expressing concerns about problem gambling, player-determined individual limits, house-imposed player limits, and voluntary self-exclusion programs. This plan must be approved by the Department prior to authorizing the operator to conduct a Sportsbook within the State. The operator will provide an updated plan annually every year thereafter.

The Responsible Gaming Plan shall include, at a minimum, the following:

- The goals of the plan, procedures and deadlines for implementation of the plan.

[Sports Wagering Procedures, Part VI, Section 1.1\(a\).](#)

### Annual Strategy Evaluation and Progress Reporting:

This is not expressly covered by Vermont statutes or regulations. However, prior to conducting a Sportsbook in Vermont, each operator must submit a Responsible Gaming Plan to the Department and the Department of Mental Health that shall include information related to the posting of materials related to problem gambling, resources to be made available to players expressing concerns about problem gambling, player-determined individual limits, house-imposed player limits, and voluntary self-exclusion programs. This plan must be approved by the Department prior to authorizing the operator to conduct a Sportsbook within the State. The operator will provide an updated plan annually every year thereafter. [Sports Wagering Procedures, Part VI, Section 1.0.](#)

At least every five (5) years, each Operator shall be subject to an independent review of the Operator's Responsible Gaming Plan, as assessed by industry standards and performed by a third party approved by the Department. The Department may require the operator to pay for the independent review. [Sports Wagering Procedures, Part VI, Section 1.2.](#)

### Employee Protection Policy:

This is not expressly covered by Vermont statutes or regulations.

## Staff Training

### Annual Training:

Prior to conducting a Sportsbook in Vermont, each operator must submit a Responsible Gaming Plan to the Department and the Department of Mental Health that shall include information related to the posting of materials related to problem gambling, resources to be made available to players expressing concerns about problem gambling, player-determined individual limits, house-imposed player limits, and voluntary self-exclusion programs. [...] The Responsible Gaming Plan shall include, at a minimum, the following: [...] A copy of the employee training program(s) as part of comprehensive employee trainings upon hire and regularly thereafter on what is responsible gambling and the role of employees in responding to circumstances in which individuals present signs of gambling addiction.

[Sports Wagering Procedures, Part VI, Section 1.1\(d\).](#)

### Additional Training For Customer-Facing Staff:

This is not expressly covered by Vermont statutes or regulations. However, prior to conducting a Sportsbook in Vermont, each operator must submit a Responsible Gaming Plan to the Department and the Department of Mental Health that shall include information related to the posting of materials related to problem gambling, resources to be made available to players expressing concerns about problem gambling, player-determined individual limits, house-imposed player limits, and voluntary self-exclusion programs. [...] The Responsible Gaming Plan shall include, at a minimum, the following: [...]

- Procedures to assess, prevent and address problem gambling by players, including;
  - Identifying players with suspected or known problem gambling behavior;
  - Preventing Sports Wagering by Ineligible Persons.

[Sports Wagering Procedures, Part VI, Section 1.1\(f\).](#)

### Updates To Training Courses:

This is not expressly covered by Vermont statutes or regulations. However, prior to conducting a Sportsbook in Vermont, each operator must submit a Responsible Gaming Plan to the Department and the Department of Mental Health that shall include information related to the posting of materials related to problem gambling, resources to be made

available to players expressing concerns about problem gambling, player-determined individual limits, house-imposed player limits, and voluntary self-exclusion programs. This plan must be approved by the Department prior to authorizing the operator to conduct a Sportsbook within the State. The operator will provide an updated plan annually every year thereafter.

[Sports Wagering Procedures, Part VI, Section 1.0.](#)

### Lived Experience In Training Content:

This is not expressly covered by Vermont statutes or regulations.

### Evaluation Of Training Effectiveness:

This is not expressly covered by Vermont statutes or regulations. However, at least every five (5) years, each Operator shall be subject to an independent review of the Operator's Responsible Gaming Plan, as assessed by industry standards and performed by a third party approved by the Department. The Department may require the operator to pay for the independent review. [Sports Wagering Procedures, Part VI, Section 1.2.](#)

## Supporting Informed Decision Making by Players

### Providing Players With Readily Accessible Responsible Gambling Information:

Prior to conducting a Sportsbook in Vermont, each operator must submit a Responsible Gaming Plan to the Department and the Department of Mental Health that shall include information related to the posting of materials related to problem gambling, resources to be made available to players expressing concerns about problem gambling, player-determined individual limits, house-imposed player limits, and voluntary self-exclusion programs. [...] The Responsible Gaming Plan shall include, at a minimum, the following: [...]

- The operator's plan for creating and disseminating promotional material to educate players about compulsive and problem gambling and to inform them about treatment services available to compulsive and problem gamblers and their families. The operator shall provide examples of the materials to be used as part of its plan and a description of how the material will be disseminated.

[Sports Wagering Procedures, Part VI, Section 1.1\(c\).](#)

A Sportsbook must provide Department-approved responsible gaming and problem gambling information that must be readily accessible to each player and conspicuously displayed on each applicable Internet Website or Mobile Application, at a minimum, all of the following:

- Responsible gambling and problem gambling information including a Department approved telephone number that an individual may use to obtain information about problem gambling and resources addressing addiction and compulsive behavior and where to seek assistance with these issues in Vermont and nationally.
- Notification that underage gambling is a criminal offense and that anyone who facilitates an underage person to place a Sports Wager has committed a criminal offense and must be prohibited from Sports Wagering;
- A list of the available responsible gaming limits and restrictions that can be invoked by the player, including a means to initiate a break in play to discourage excessive play, and information on how to invoke those measures;
- A link to the statewide Voluntary Self-Exclusion Program and enrollment information.

[Sports Wagering Procedures, Part IV, Section 5.0.](#)

An Operator shall include in an advertisement, information concerning assistance available to problem gamblers, or shall direct players to a reputable source of that information, including a toll-free crisis help telephone number approved by the Department. If an advertisement is of insufficient size or duration to provide the information required, the advertisement shall refer to a website or application that does prominently include such information.

[Sports Wagering Procedures, Part VII, Section 2.0.](#)

**Practical Tips To Keep Within Limits**

This is not expressly covered by Vermont statutes or regulations.

**Promotion Of Responsible Gambling Tools At Account Creation**

This is not expressly covered by Vermont statutes or regulations. However, a Sportsbook must provide Department-approved responsible gaming and problem gambling information that must be readily accessible to each player and conspicuously displayed on each applicable Internet Website or Mobile Application, at a minimum, all of the following: [...] A list of the available responsible gaming limits

and restrictions that can be invoked by the player, including a means to initiate a break in play to discourage excessive play, and information on how to invoke those measures.

[Sports Wagering Procedures, Part IV, Section 5.3.](#)

**Addressing Myths Associated With Gambling**

This is not expressly covered by Vermont statutes or regulations.

**Information On Odds And House Advantage**

This is not expressly covered by Vermont statutes or regulations. However, an operator shall only make representations concerning winnings that are accurate, not misleading, and capable of substantiation at the time of the representation. For purposes of this subsection, an advertisement is misleading if it makes representations about average winnings without equally prominently representing the average net winnings of all players.

[Sports Wagering Procedures, Part VII, Section 3.0.](#)

**Preventing Access By Underage/Unauthorized Players**

A Sportsbook must provide Department-approved responsible gaming and problem gambling information that must be readily accessible to each player and conspicuously displayed on each applicable Internet Website or Mobile Application, at a minimum, all of the following: [...] Notification that underage gambling is a criminal offense and that anyone who facilitates an underage person to place a Sports Wager has committed a criminal offense and must be prohibited from Sports Wagering. [Sports Wagering Procedures, Part IV, Section 5.0.](#)

**Risks Associated With Gambling**

This is not expressly covered by Vermont statutes or regulations.

**Signs Of A Potential Gambling Problem**

Prior to conducting a Sportsbook in Vermont, each operator must submit a Responsible Gaming Plan to the Department and the Department of Mental Health that shall include information related to the posting of materials related to problem gambling, resources to be made available to players expressing concerns about problem gambling, player-determined individual limits, house-imposed player limits, and voluntary self-exclusion programs. [...] The Responsible Gaming Plan shall include, at a minimum, the following: [...]

- The operator's plan for creating and disseminating promotional material to educate players about compulsive and problem gambling and to inform them about treatment services available to compulsive and problem gamblers and their families. The operator shall provide examples of the materials to be used as part of its plan and a description of how the material will be disseminated.

[Sports Wagering Procedures, Part VI, Section 1.1\(c\).](#)

#### **Behavior Related To Problem Gambling**

Prior to conducting a Sportsbook in Vermont, each operator must submit a Responsible Gaming Plan to the Department and the Department of Mental Health that shall include information related to the posting of materials related to problem gambling, resources to be made available to players expressing concerns about problem gambling, player-determined individual limits, house-imposed player limits, and voluntary self-exclusion programs. [...] The Responsible Gaming Plan shall include, at a minimum, the following: [...]

- The operator's plan for creating and disseminating promotional material to educate players about compulsive and problem gambling and to inform them about treatment services available to compulsive and problem gamblers and their families. The operator shall provide examples of the materials to be used as part of its plan and a description of how the material will be disseminated.

[Sports Wagering Procedures, Part VI, Section 1.1\(c\).](#)

#### **How To Access Personal Data On Responsible Gambling**

This is not expressly covered by Vermont statutes or regulations. However, upon request of the player, the Sportsbook shall provide a statement detailing account activity for the past year including wagers, deposit amounts, withdrawal amounts, and bonus or promotion information, including amounts remaining for a pending bonus or promotion, and amounts released to the player. [Sports Wagering Procedures, Part IV, Section 8.0.](#)

#### **Direct Links To Problem Gambling Organization**

A Sportsbook must provide Department-approved responsible gaming and problem gambling information that must be readily accessible to each player and conspicuously displayed on each applicable Internet Website or Mobile Application, at a minimum,

all of the following:

- Responsible gambling and problem gambling information including a Department approved telephone number that an individual may use to obtain information about problem gambling and resources addressing addiction and compulsive behavior and where to seek assistance with these issues in Vermont and nationally. [Sports Wagering Procedures, Part IV, Section 5.1.](#)

An Operator shall include in an advertisement, information concerning assistance available to problem gamblers, or shall direct players to a reputable source of that information, including a toll-free crisis help telephone number approved by the Department. If an advertisement is of insufficient size or duration to provide the information required, the advertisement shall refer to a website or application that does prominently include such information.

[Sports Wagering Procedures, Part VII, Section 2.0.](#)

#### **Promotion Of Responsible Gambling Information:**

Prior to conducting a Sportsbook in Vermont, each operator must submit a Responsible Gaming Plan to the Department and the Department of Mental Health that shall include information related to the posting of materials related to problem gambling, resources to be made available to players expressing concerns about problem gambling, player-determined individual limits, house-imposed player limits, and voluntary self-exclusion programs. [...] The Responsible Gaming Plan shall include, at a minimum, the following: [...]

- The operator's plan for creating and disseminating promotional material to educate players about compulsive and problem gambling and to inform them about treatment services available to compulsive and problem gamblers and their families. The operator shall provide examples of the materials to be used as part of its plan and a description of how the material will be disseminated.

[Sports Wagering Procedures, Part VI, Section 1.1\(c\).](#)

A Sportsbook must provide Department-approved responsible gaming and problem gambling information that must be readily accessible to each player and conspicuously displayed on each applicable Internet Website or Mobile Application, at a minimum, all of the following:

- Responsible gambling and problem gambling

information including a Department approved telephone number that an individual may use to obtain information about problem gambling and resources addressing addiction and compulsive behavior and where to seek assistance with these issues in Vermont and nationally.

- Notification that underage gambling is a criminal offense and that anyone who facilitates an underage person to place a Sports Wager has committed a criminal offense and must be prohibited from Sports Wagering;
- A list of the available responsible gaming limits and restrictions that can be invoked by the player, including a means to initiate a break in play to discourage excessive play, and information on how to invoke those measures;
- A link to the statewide Voluntary Self-Exclusion Program and enrollment information.

#### Sports Wagering Procedures, Part IV, Section 5.0.

An Operator shall include in an advertisement, information concerning assistance available to problem gamblers, or shall direct players to a reputable source of that information, including a toll-free crisis help telephone number approved by the Department. If an advertisement is of insufficient size or duration to provide the information required, the advertisement shall refer to a website or application that does prominently include such information.

#### Sports Wagering Procedures, Part VII, Section 2.0.

#### **Use Of Data To Promote Responsible Gambling Tools:**

This is not expressly covered by Vermont statutes or regulations.

#### **Evaluation Of Responsible Gambling Tool Adoption:**

This is not expressly covered by Vermont statutes or regulations.

#### **Expert Input Into Responsible Gambling Resources:**

This is not expressly covered by Vermont statutes or regulations.

#### **Promotion Of Responsible Gambling On Social Media:**

This is not expressly covered by Vermont statutes or regulations.

#### **Testing Of External Links:**

This is not expressly covered by Vermont statutes or

regulations.

## **Time and Budget Management**

#### **Instant Access To Personal Responsible Gambling Data:**

Upon request of the player, the Sportsbook shall provide a statement detailing account activity for the past year including wagers, deposit amounts, withdrawal amounts, and bonus or promotion information, including amounts remaining for a pending bonus or promotion, and amounts released to the player. Sports Wagering Procedures, Part IV, Section 8.0.

#### **Mandatory Limit Setting At Account Creation:**

This is not expressly covered by Vermont statutes or regulations. However, a sportsbook must provide Department-approved responsible gaming and problem gambling information that must be readily accessible to each player and conspicuously displayed on each applicable Internet Website or Mobile Application, at a minimum, all of the following: [...]

- A list of the available responsible gaming limits and restrictions that can be invoked by the player, including a means to initiate a break in play to discourage excessive play, and information on how to invoke those measures.

#### Sports Wagering Procedures, Part IV, Section 5.3.

#### **Promotion Of Limits On Platform:**

A sportsbook must provide Department-approved responsible gaming and problem gambling information that must be readily accessible to each player and conspicuously displayed on each applicable Internet Website or Mobile Application, at a minimum, all of the following:

- A list of the available responsible gaming limits and restrictions that can be invoked by the player, including a means to initiate a break in play to discourage excessive play, and information on how to invoke those measures.

#### Sports Wagering Procedures, Part IV, Section 5.3.

When a Sports Wagering Account's lifetime deposits exceed \$2,500, and every year thereafter, the Sportsbook shall prevent any wagering until the player immediately acknowledges that the player has met the deposit threshold and may elect to establish responsible gaming limits or close the account, and the player has received disclosures from the Sportsbook concerning problem gambling resources.

### [Sports Wagering Procedures, Part IV, Section 7.3.](#)

The Mobile Sports Wagering Platform shall either:

- Continuously and prominently display the current time in the state of Vermont and the amount of time that the player has spent on the Sportsbook's Internet Website or Mobile Application, or
- Cause a pop-up notification, at least every once every thirty (30) minutes if a player has not logged out of their account during such 30-minute period, to be prominently displayed advising the player of the current time and the amount of time that the player has spent on the Internet Website or Mobile Application.

### [Sports Wagering Procedures, Part IV, Section 6.5.](#)

#### **Deposit Limits:**

A Sportsbook shall allow a player to limit the amount of money that may be deposited into an account and spent through an account.

- A deposit limit shall be offered on a daily, weekly and monthly basis and shall specify the maximum amount of money a player may deposit into their Sports Wagering Account during a particular period of time.
- A wager limit shall be offered on a daily, weekly and monthly basis and shall specify the maximum amount of player funds that may be put at risk during a particular period of time.

### [Sports Wagering Procedures, Part IV, Section 9.1-9.2.](#)

When a Sports Wagering Account's lifetime deposits exceed \$2,500, and every year thereafter, the Sportsbook shall prevent any wagering until the player immediately acknowledges that the player has met the deposit threshold and may elect to establish responsible gaming limits or close the account, and the player has received disclosures from the Sportsbook concerning problem gambling resources.

### [Sports Wagering Procedures, Part IV, Section 7.3.](#)

#### **Time/Spend Limits:**

A Sportsbook shall allow a player to limit the amount of money that may be deposited into an account and spent through an account.

- A deposit limit shall be offered on a daily, weekly and monthly basis and shall specify the maximum amount of money a player may

deposit into their Sports Wagering Account during a particular period of time.

- A wager limit shall be offered on a daily, weekly and monthly basis and shall specify the maximum amount of player funds that may be put at risk during a particular period of time.

### [Sports Wagering Procedures, Part IV, Section 9.1-9.2.](#)

#### **Delayed Implementation For Increased Limits:**

Any decrease to [deposit limits] shall be effective immediately or at the point in time (e.g., next login, next day) that was clearly indicated to the player. Any increase to these limits shall become effective only after the time period of the previous limit (e.g., day, week, month, etc.) has expired.

### [Sports Wagering Procedures, Part IV, Section 9.3.](#)

#### **Prohibition On Reverse Withdrawals:**

This is not expressly covered by Vermont statutes or regulations. However, a sportsbook must not restrict the player from withdrawing the player's own funds or withdrawing winnings from wagers placed using the player's own funds, whether the account is open or closed, except as otherwise provided in these Procedures, or any other applicable state or federal laws.

- A Sportsbook must employ a mechanism that can detect and prevent any withdrawal activity initiated by a player that would result in a negative balance of the Sports Wagering Account.
- A Sportsbook shall not allow a Sports Wagering Account to be overdrawn unless caused by payment processing issues outside the control of the Sportsbook.
- A Sportsbook must honor the player's request to withdraw funds within seven (7) calendar days after the request, unless the conditions set forth in subsection 7.5(d) are met.

### [Sports Wagering Procedures, Part IV, Section 7.5.](#)

#### **Restriction On Promotions During Withdrawals:**

This is not expressly covered by Vermont statutes or regulations.

## Time-Out and Self-Exclusion

### Time-Out Tool Available:

A Sportsbook shall enable a player to restrict themselves from Sports Wagering for a period of time the player specifies, which must not be less than seventy-two (72) hours, by submitting a request to the Sportsbook through its Internet Website or Mobile Application or by online chat with the Sportsbook's customer support team. [Sports Wagering Procedures, Part IV, Section 10.1.](#)

A Sports Wagering Account may be placed into a suspended mode by the Sportsbook under any of the following conditions:

- When requested by the player through a self-restriction process under section 10.1.

[Sports Wagering Procedures, Part IV, Section 11.1\(a\).](#)

### Self-Exclusion Accessibility:

The Department shall establish, implement, and administer a statewide voluntary self-exclusion program for any individual to voluntarily exclude themselves from establishing a Sports Wagering Account or from placing Sports Wagers through an account for a set period of time specified in the exclusion registration agreement. [Sports Wagering Procedures, Part VI, Section 2.0.](#)

### Self-Exclusion At Product Level:

This is not expressly covered by Vermont statutes or regulations.

### Self-Exclusion Length:

This is not expressly covered by Vermont statutes or regulations. However, the Department shall establish, implement, and administer a statewide voluntary self-exclusion program for any individual to voluntarily exclude themselves from establishing a Sports Wagering Account or from placing Sports Wagers through an account for a set period of time specified in the exclusion registration agreement. [Sports Wagering Procedures, Part VI, Section 2.0.](#)

### Self-Exclusion Communication:

The Sportsbook shall provide to a player who self-restricts their participation information concerning:

- Available resources addressing addiction and compulsive behavior;
- How to close an account and restrictions on opening a new account during the period of self-restriction;
- Requirements to reinstate an account at the end

of the period;

- The ability to enroll in the statewide Voluntary Self-Exclusion Program and a link to such site; and
- How the Sportsbook addresses bonuses or promotions and account balances during and after the period of self-restriction, and when the player closes their Sports Wagering Account.

[Sports Wagering Procedures, Part IV, Section 10.2.](#)

### Self-Exclusion Effective Immediately:

This is not expressly covered by Vermont statutes or regulations. However, the operator shall establish procedures to add the names from the Self-Exclusion List and Involuntary Exclusion List into their internal list to exclude from Sports Wagering. If the Operator utilizes an internal management system to track individuals on the Self Exclusion List and Involuntary Exclusion List, they shall update that system at least every seventy-two (72) hours with names of individuals being added or removed from the Self Exclusion List and Involuntary Exclusion List. [Sports Wagering Procedures, Part VI, Section 4.4.](#)

### Communication with Excluded Players:

Operators will ensure that individuals on the Self-Exclusion List do not receive direct marketing, telemarketing promotions, player club materials, or other targeted promotional materials relating to Sports Wagering. [Sports Wagering Procedures, Part VI, Section 2.5.](#)

### Self-Exclusion Renewal:

This is not expressly covered by Vermont statutes or regulations.

### Oversight Of Reinstatement Process:

This is not expressly covered by Vermont statutes or regulations. However, a Sports Wagering Account in a suspended mode may be restored for any of the following reasons:

- Upon expiration of the self-restriction time period established by the player under section 10.1;
- If authorized by the Department;
- When the player is no longer an Ineligible Person; or
- When the Sportsbook has lifted the suspended status.

[Sports Wagering Procedures, Part IV, Section 11.3.](#)

## Customer Support

### Customer Service Easily Accessible:

This is not expressly covered by Vermont statutes or regulations. However, a sportsbook shall enable a player to restrict themselves from Sports Wagering for a period of time the player specifies, which must not be less than seventy-two (72) hours, by submitting a request to the Sportsbook through its Internet Website or Mobile Application or by online chat with the Sportsbook's customer support team. [Sports Wagering Procedures, Part IV, Section 10.1.](#)

Additionally, a Mobile Sports Wagering Platform must provide a conspicuous and readily accessible method for a player to close their Sports Wagering Account through the account management or similar page or through the Sportsbook's customer support team. [Sports Wagering Procedures, Part IV, Section 12.1.](#)

### Policies For Customers In Distress:

Prior to conducting a Sportsbook in Vermont, each operator must submit a Responsible Gaming Plan to the Department and the Department of Mental Health that shall include information related to the posting of materials related to problem gambling, resources to be made available to players expressing concerns about problem gambling, player-determined individual limits, house-imposed player limits, and voluntary self-exclusion programs. This plan must be approved by the Department prior to authorizing the operator to conduct a Sportsbook within the State. The operator will provide an updated plan annually every year thereafter.

The Responsible Gaming Plan shall include, at a minimum, the following: [...]

- A copy of the employee training program(s) as part of comprehensive employee trainings upon hire and regularly thereafter on what is responsible gambling and the role of employees in responding to circumstances in which individuals present signs of gambling addiction;
- The duties and responsibilities of the key employees and other employees designated to implement or participate in the plan;
- Procedures to assess, prevent and address problem gambling by players, including;
  - Identifying players with suspected or known problem gambling behavior;
  - Preventing Sports Wagering by Ineligible Persons.

[Sports Wagering Procedures, Part VI, Section 1.1\(d-f\).](#)

### Monitoring For Signs Of Problem Gambling:

This is not expressly covered by Vermont statutes or regulations. However, prior to conducting a Sportsbook in Vermont, each operator must submit a Responsible Gaming Plan to the Department and the Department of Mental Health that shall include information related to the posting of materials related to problem gambling, resources to be made available to players expressing concerns about problem gambling, player-determined individual limits, house-imposed player limits, and voluntary self-exclusion programs. This plan must be approved by the Department prior to authorizing the operator to conduct a Sportsbook within the State. The operator will provide an updated plan annually every year thereafter.

The Responsible Gaming Plan shall include, at a minimum, the following: [...]

- Procedures to assess, prevent and address problem gambling by players, including;
  - Identifying players with suspected or known problem gambling behavior;
  - Preventing Sports Wagering by Ineligible Persons.

[Sports Wagering Procedures, Part VI, Section 1.1\(f\).](#)

### Accessible Complaints And Disputes Process:

A Sportsbook must provide Department-approved responsible gaming and problem gambling information that must be readily accessible to each player and conspicuously displayed on each applicable Internet Website or Mobile Application, at a minimum, all of the following: [...]

- Method for filing a complaint with the Sportsbook; and
- Method for filing with the Department an unresolved complaint after all reasonable means to resolve the complaint with the Sportsbook have been exhausted utilizing forms and in the manner prescribed by the Department.

[Sports Wagering Procedures, Part IV, Section 5.6, 5.7.](#)

An Internal Control System shall provide procedures for receiving, investigating, responding to and reporting on complaints by players.

When a player makes a complaint, the Sportsbook shall immediately issue a complaint report, setting out:

- The name of the complainant;

- The nature of the complaint;
- The name of the persons, if any against whom the complaint was made;
- The date of the complaint; and
- The action taken or proposed to be taken, if any, by the Sportsbook.

[Sports Wagering Procedures, Part V, Section 12.1.](#)

## Marketing and Advertising

### Marketing Policy Statement:

Each Operator shall submit an advertising and marketing plan to the Department which shall include strategies to limit unwanted advertising, and advertising and marketing aimed at Underage Persons. [Sports Wagering Procedures, Part VII, Section 5.0.](#)

### Marketing To Avoid:

#### Promoting Gambling As A Solution To Financial Problems

This is not expressly covered by Vermont statutes or regulations.

#### Promotion Of Excessive Gambling

This is not expressly covered by Vermont statutes or regulations.

#### Misleading Players On Chances of Winning

An Operator shall only make representations concerning winnings that are accurate, not misleading, and capable of substantiation at the time of the representation. For purposes of this subsection, an advertisement is misleading if it makes representations about average winnings without equally prominently representing the average net winnings of all players.

[Sports Wagering Procedures, Part VII, Section 3.0.](#)

#### Appealing To Minors

The Operator shall ensure that its advertisements and marketing: [...]

- Do not target Underage Persons, other Ineligible Persons, individuals with gambling problems, or other vulnerable individuals.

[Sports Wagering Procedures, Part VII, Section 1.1\(e\).](#)

The Operator shall ensure that its advertisements and marketing: [...]

- Do not include or depict:
  - Underage Persons, except live footage or

images of professional athletes who may be Underage Persons in Sports Events on which Sports Wagering is permitted;

- Students;
  - Schools or colleges; or
  - School or college settings.
- Do not state or imply endorsement or participation by:
    - Underage Persons, other than professional athletes who may be Underage Persons;
    - Colleges; or
    - College athletic associations.

[Sports Wagering Procedures, Part VII, Section 1.1\(c-d\).](#)

The use of Sports Wagering advertisements, logos, trademarks, or brands is prohibited on products that are sold in Vermont and intended primarily for Underage Persons. [Sports Wagering Procedures, Part VII, Section 1.3.](#)

#### Presenting Gambling As Risk-Free

Promotions or bonuses must not be described as:

- Free unless those promotions or bonuses are free. If the player has to risk or lose their own money or if there are conditions attached to their own money, the promotion or bonus rules must disclose those terms and may not be described as free; or
- Risk-free if those promotions or bonuses require the player to incur any loss or risk the player's own money to use or withdraw winnings from the risk-free wager.

[Sports Wagering Procedures, Part II, Section 9.4.](#)

#### Encouraging Problematic Play

This is not expressly covered by Vermont statutes or regulations.

#### Marketing Risk Assessment:

Each Operator shall submit an advertising and marketing plan to the Department which shall include strategies to limit unwanted advertising, and advertising and marketing aimed at Underage Persons. [Sports Wagering Procedures, Part VII, Section 5.0.](#)

#### Conditions Of Bonus Offers Clear:

All promotion or bonus rules must be full, accurate, concise, transparent, and must not contain misleading information. Promotion or bonus rules must be accessible by the player on the Sportsbook's

Internet Website or Mobile Application and provide unambiguous notice no more than one click away of the:

- The date and time the promotion or bonus is active and expires;
- Rules of play;
- Nature and value of prizes or awards;
- Eligibility restrictions or limitations;
- Wagering and redemption requirements, including any limitations;
- How the player is notified when they have received an award;
- The order in which funds are used for wagers;
- Eligible events or wagers; and
- Cancellation Requirements.

[Sports Wagering Procedures, Part II, Section 9.3.](#)

### Separation Of Responsible Gambling And Product Marketing:

This is not expressly covered by Vermont statutes or regulations.

### Advertising To Adults-Only:

The Operator shall ensure that its advertisements and marketing: [...]

- Do not target Underage Persons, other Ineligible Persons, individuals with gambling problems, or other vulnerable individuals.

[Sports Wagering Procedures, Part VII, Section 1.1\(e\).](#)

### Avoiding Higher-Risk Groups:

The Operator shall ensure that its advertisements and marketing: [...]

- Do not target Underage Persons, other Ineligible Persons, individuals with gambling problems, or other vulnerable individuals.

[Sports Wagering Procedures, Part VII, Section 1.1\(e\).](#)

### Age-Gating Of Social Media Marketing:

This is not expressly covered by Vermont statutes or regulations.

### Opt-Out/Limits On Advertising Available:

The Operator shall ensure that its advertisements and marketing: [...]

- If sent via phone, mail, or email, include a means for the receiver to opt out of any phone, mail, or email advertising or marketing distribution list, where the advertising and marketing was sent directly to the received using such lists.

[Sports Wagering Procedures, Part VII, Section 1.1\(f\).](#)

## Game Play

### Games Display Bets, Wins, Losses And Account Balances As Cash:

This is not expressly covered by Vermont statutes or regulations.

### Site Avoids Reinforcing Myths:

This is not expressly covered by Vermont statutes or regulations.

### Responsible Gambling Review Of New Game Features:

This is not expressly covered by Vermont statutes or regulations.

### Communications Do Not Encourage Increased Play Or Chasing Losses:

This is not expressly covered by Vermont statutes or regulations.

### Encouraging Positive Play:

Prior to conducting a Sportsbook in Vermont, each operator must submit a Responsible Gaming Plan to the Department and the Department of Mental Health that shall include information related to the posting of materials related to problem gambling, resources to be made available to players expressing concerns about problem gambling, player-determined individual limits, house-imposed player limits, and voluntary self-exclusion programs. This plan must be approved by the Department prior to authorizing the operator to conduct a Sportsbook within the State. The operator will provide an updated plan annually every year thereafter. [Sports Wagering Procedures, Part VI, Section 1.0.](#)

A sportsbook must provide Department-approved responsible gaming and problem gambling information that must be readily accessible to each player and conspicuously displayed on each applicable Internet Website or Mobile Application, at a minimum, all of the following: [...]

- A list of the available responsible gaming limits and restrictions that can be invoked by the player, including a means to initiate a break in play to discourage excessive play, and information on how to invoke those measures.

[Sports Wagering Procedures, Part IV, Section 5.3.](#)

When a Sports Wagering Account's lifetime deposits exceed \$2,500, and every year thereafter, the

Sportsbook shall prevent any wagering until the player immediately acknowledges that the player has met the deposit threshold and may elect to establish responsible gaming limits or close the account, and the player has received disclosures from the Sportsbook concerning problem gambling resources. [Sports Wagering Procedures, Part IV, Section 7.3.](#)

### Platform Accessibility:

This is not expressly covered by Vermont statutes or regulations.

## Know Your Customer

### Minimum Age Stated On Platform:

“Underage Person” means any person under twenty-one (21) years of age. [Sports Wagering Procedures, Part I, Section 1.58.](#)

A Sportsbook must provide Department-approved responsible gaming and problem gambling information that must be readily accessible to each player and conspicuously displayed on each applicable Internet Website or Mobile Application, at a minimum, all of the following:

- Notification that underage gambling is a criminal offense and that anyone who facilitates an underage person to place a Sports Wager has committed a criminal offense and must be prohibited from Sports Wagering.

[Sports Wagering Procedures, Part IV, Section 5.2.](#)

The operator shall ensure that its advertisements and marketing contain a statement that Underage Persons are not allowed to open or have access to Sports Wagering Accounts. [Sports Wagering Procedures, Part VII, Section 1.1\(b\).](#)

### Measures To Prevent Underage Access:

“Underage Person” means any person under twenty-one (21) years of age. [Sports Wagering Procedures, Part I, Section 1.58.](#)

During the Sports Wagering Account registration process, the player shall:

- Be denied the ability to register for account if they submit a birth date which indicates that they are an Underage Person.

[Sports Wagering Procedures, Part IV, Section 1.3\(a\).](#)

The Sportsbook shall adopt commercially reasonable policies and procedures to verify and authenticate age and identity of each player. [Sports Wagering Procedures, Part IV, Section 2.0.](#)

At the time of account establishment the Sportsbook shall employ electronic verification using one or more secure online databases, which government or business regularly use to verify and authenticate age and identity, or by examination of photo identification and the review of a supplemental, contemporaneous photograph of the person in order to verify each player's name, date of birth, and government identification number, or portion(s) thereof. [Sports Wagering Procedures, Part IV, Section 2.2.](#)

Reasonable measures must be taken to ensure the person providing the identity information is truly the owner of the identity before a players can initiate any activity including deposits, withdrawals and wagering. One of the options below is required:

- Correctly answer three dynamic knowledge-based questions compiled from public and private data such as public records, credit reports, marketing data, and other recorded facts;
- Verification that the player's phone number and email address match the information provided by the player
- Valid government issued identification credential; or
- Historical behavioral account, device, and location verification; or
- Other methods approved by the Department.

[Sports Wagering Procedures, Part IV, Section 2.4.](#)

### Age Verification Required Upon Registration:

A Sportsbook must collect the following Personally Identifiable Information from for each player through the Mobile Sports Wagering Platform:

- The player's full legal name;
- The player's date of birth;
- The player's principal residential address. A post office box is not acceptable;
- The player's Social Security number, or the last four (4) digits of the Social Security number, or an equivalent government identification number for a noncitizen, such as a passport or taxpayer identification number; and
- Any other information collected from the player used to verify their identity and to prove the player is not an Ineligible Person.

[Sports Wagering Procedures, Part IV, Section 1.2.](#)

Only eligible persons may create a Sports Wagering Account, deposit funds, or participate in Sports Wagering. The Sportsbook must deny the ability to create a Sports Wagering Account, deposit funds, or participate in Sports Wagering to any an Ineligible Person. This section shall not be construed to prevent an individual from creating a Sports Wagering Account and depositing funds to such an account even if they are prohibited from placing certain wagers. [Sports Wagering Procedures, Part IV, Section 2.1.](#)

#### **Immediate Blocking Of Underage Play:**

This is not expressly covered by Vermont statutes or regulations.

#### **Addressing Underage Play At Approved Account:**

This is not expressly covered by Vermont statutes or regulations.

#### **Minimum Age Of 21:**

“Underage Person” means any person under twenty-one (21) years of age. [Sports Wagering Procedures, Part I, Section 1.58.](#)

#### **Duplicate Accounts Prevented:**

An individual may not have more than one (1) Sports Wagering Account with each Sportsbook. A Sportsbook shall implement procedures to terminate all accounts of any player that establishes or seeks to establish more than one (1) username or more than one (1) account, whether directly or by use of another person as proxy. Such procedures may allow a player that establishes or seeks to establish more than one (1) username or more than one (1) account to retain one (1) account provided that the Sportsbook investigates and makes a good-faith determination that the player’s conduct was not intended to obtain a competitive advantage. [Sports Wagering Procedures, Part IV, Section 3.0.](#)

#### **Age Verification When Adding New Payment Methods:**

This is not expressly covered by Vermont statutes or regulations. However, a sportsbook must periodically re-verify a player’s identification upon reasonable suspicion that the player’s identification has been compromised. [Sports Wagering Procedures, Part IV, Section 2.7.](#)

#### **Prohibition On Offering Of Credit:**

An Internal Control System shall include controls relating to not allowing the acceptance of a Sports Wager or deposit of funds into a Sports Wagering Account that is derived from the extension of credit by affiliates or agents of the Sportsbook. For purposes of this section, credit shall not be deemed to have been extended where, although funds have been deposited into a Sports Wagering Account, the Sportsbook is awaiting actual receipt of such funds in the ordinary course of business. [Sports Wagering Procedures, Part V, Section 14.0.](#)

#### **Prohibition On Credit Cards:**

The Sports Wagering Account shall not be funded using a credit card. [Sports Wagering Procedures, Part IV, Section 7.2\(b\).](#)

### **Research, Education and Treatment**

#### **Financial Commitment To Addressing Gambling-Related Harm:**

This is not expressly covered by Vermont statutes or regulations. However, annually on or before January 15, the Department, in consultation with the Department of Mental Health, shall submit to the General Assembly a report on the impact of sports wagering on problem gambling in Vermont, including an analysis of demographic populations that are disproportionately impacted by problem gambling. The Department may require the operators to pay for the costs associated with preparing and submitting the report. [31 V.S.A. § 1340\(c\).](#)

#### **Evaluation Through Research Program:**

Annually on or before January 15, the Department, in consultation with the Department of Mental Health, shall submit to the General Assembly a report on the impact of sports wagering on problem gambling in Vermont, including an analysis of demographic populations that are disproportionately impacted by problem gambling. The Department may require the operators to pay for the costs associated with preparing and submitting the report. [31 V.S.A. § 1340\(c\).](#)

Further, on or before January 15 of each year, the Department of Mental Health shall submit to the General Assembly a report detailing the expenditures related to the Problem Gambling Program in the preceding fiscal year and summarizing the programs and activities supported by those expenditures. [31 V.S.A. § 1341a\(b\).](#)

**Contribution To Public Health Messaging:**

This is not expressly covered by Vermont statutes or regulations. However, the Department of Mental Health shall establish and administer the Problem Gambling Program to:

- provide support to agencies, organizations, and persons that provide education, assistance, awareness, treatment, and recovery services to persons and families experiencing difficulty as a result of addictive or problematic gambling;
- promote public awareness of and provide education concerning gambling addiction using online capabilities and other best practices; and
- promote public awareness of assistance programs for gambling addiction using online capabilities and other best practices.

31 V.S.A. § 1341a(a).

**Play Data Available For Research:**

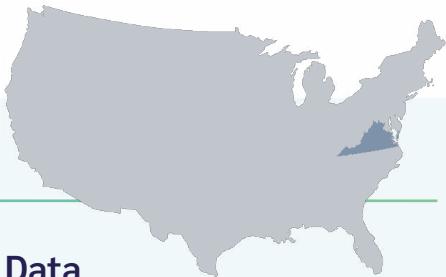
This is not expressly covered by Vermont statutes or regulations.

VERMONT	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	✓
Designated Executive For Responsible Gambling	✓
Annual Review Of Policy	✓
Strategy For Responsible Gambling	✓
Annual Strategy Evaluation and Progress Reporting	
Employee Protection Plan	
<b>STAFF TRAINING</b>	
Annual Training	✓
Additional Training For Customer-Facing Staff	
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	
Promotion Of Responsible Gambling Tools At Account Creation	
Addressing Myths Associated With Gambling	
Information On Odds And House Advantage	
Preventing Access By Underage/Unauthorized Players	✓
Risks Associated With Gambling	
Signs Of A Potential Gambling Problem	✓
Behavior Related To Problem Gambling	✓
How To Access Personal Data On Responsible Gambling	
Direct Links To Problem Gambling Organization	✓
Promotion Of Responsible Gambling Information	✓
Use Of Data To Promote Responsible Gambling Tools	
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	✓
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	✓
Ability To Set Deposit Limits	✓
Ability To Set Time/Spend Limits	✓
Delayed Implementation For Increased Limits	✓
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	✓
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	
Self-Exclusion Communication	✓
Self-Exclusion Effective Immediately	
Communication With Excluded Players	✓
Self-Exclusion Renewal	
Oversight Of Reinstatement Process	
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	
Policies For Customers In Distress	✓
Monitoring For Signs Of Problem Gambling	
Accessible Complaints And Disputes Process	✓
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	✓
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	
Promoting Excessive Gambling	
Misleading Players On Chances Of Winning	✓
Appealing To Minors	✓

VERMONT	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	✓
Encouraging Problematic Play	
Marketing Risk Assessment	✓
Conditions Of Bonus Offers Clear	✓
Separation Of Responsible Gambling And Product Marketing	
Advertising To Adults-Only	✓
Avoiding Higher-Risk Groups	✓
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	✓
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	
Encouraging Positive Play	✓
Platform Accessibility	

EXPRESSLY COVERED	
<b>KNOW YOUR CUSTOMER</b>	
Minimum Age Stated On Platform	✓
Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Immediate Blocking Of Underage Play	
Addressing Underage Play At Approved Account	
Minimum Age Of 21	✓
Duplicate Accounts Prevented	✓
Age Verification When Adding New Payment Methods	
Prohibition On Offering Of Credit	✓
Prohibition On Credit Cards	✓
<b>RESEARCH, EDUCATION AND TREATMENT</b>	
Financial Commitment To Address Gambling-Related Harm	
Evaluation Through Research Program	✓
Contribution To Public Health Messaging	
Play Data Available To Research	



## Virginia

Virginia's online sports betting market launched in January 2021. A law passed in 2020 allows for up to 19 permit holders to offer online sports betting across the state. Online sports betting is regulated by the Virginia Lottery. The state's sports wagering regulations include a "Sports Bettors' Bill of Rights" which provides consumers with guaranteed rights that operators must afford them.

### Key Market Data

Adult Population:	6.84m
Sports Betting Law:	Title 58.1, Chapter 40, Virginia Annotated Code (Va. Code Ann.)
Key Sports Betting Regulation:	Title 11, Agency 5, Chapter 70, Virginia Administrative Code , Title 11, Agency 5, Chapter 80, Virginia Administrative Code (VAC).
Regulatory Authority:	Virginia Lottery
Sports Betting Market Opened:	January, 2021

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

**Policy Commitment To Responsible Gambling:**  
A permit holder's website or mobile application shall contain, at a minimum [...] A clear statement of the permit holder's commitment to responsible gaming and problem gambling prevention. [11VAC5-80-80\(B\)\(2\)](#).

Additionally, a permit holder shall maintain a corporate policy on responsible gambling that addresses [...] Corporate commitment to responsible gambling and problem gambling prevention. [11VAC5-80-80\(C\)\(1\)](#).

### Designated Executive For Responsible Gambling:

A permit holder shall maintain a corporate policy on responsible gambling that addresses the following: [...] Senior executive staff members are accountable for responsible gambling policies and programs. [11VAC5-80-80\(C\)\(3\)](#).

### Annual Review Of Policy:

This is not expressly covered by Virginia statutes or regulations. However, a permit holder shall maintain a corporate policy on responsible gambling that

addresses the following [...] Methods for tracking levels of understanding and implementation of responsible gambling practices across its organization. [11VAC5-80-80\(C\)\(5\)](#).

### Strategy For Responsible Gambling:

A permit holder shall maintain a corporate policy on responsible gambling that addresses the following: [...] Responsible gambling strategy with defined goals. [11VAC5-80-80\(C\)\(2\)](#).

### Annual Strategy Evaluation and Progress Reporting:

A permit holder shall maintain a corporate policy on responsible gambling that addresses the following: [...] Methods for tracking levels of understanding and implementation of responsible gambling practices across its organization. [11VAC5-80-80\(C\)\(5\)](#).

### Employee Protection Policy:

This is not expressly covered by Virginia statutes or regulations. However, a permit holder shall maintain a corporate policy on responsible gambling that addresses the following: [...] Measures to ensure staff understand the importance of responsible gaming and are knowledgeable about their roles and

the company's expectations of their actions. Such measures should include:

- a. Corporate responsible gambling policies are explained to employees along with local (e.g., site-specific) codes of practice, self-ban procedures, and regulations;
- b. Staff learn about problem gambling and its impact as well as key responsible gambling information;
- c. Staff are taught skills and procedures required of them for assisting players who may have problems with gambling;
- d. Staff are trained to avoid messages that reinforce misleading or false beliefs;
- e. All staff are trained upon hiring and are retrained regularly;
- f. Objectives are clear and accessible, training accommodates different learning styles, and material is tested or reviewed with staff;
  - a. A formal evaluation process is in place; and
  - b. Making reasonable efforts to ensure that the training program or evaluation is informed by evidence-based research. [11VAC5-80-80\(C\)\(6\)\(a-h\)](#).

## Staff Training

### Annual Training:

A permit holder shall maintain a corporate policy on responsible gambling that addresses [...] Measures to ensure staff understand the importance of responsible gaming and are knowledgeable about their roles and the company's expectations of their actions. Such measures should include: [...] All staff are trained upon hiring and are retrained regularly. [11VAC5-80-80\(C\)\(6\)\(e\)](#).

### Additional Training For Customer-Facing Staff:

A permit holder shall maintain a corporate policy on responsible gambling that addresses [...] Measures to ensure staff understand the importance of responsible gaming and are knowledgeable about their roles and the company's expectations of their actions. Such measures should include: [...] Staff are taught skills and procedures required of them for assisting players who may have problems with gambling. [11VAC5-80-80\(C\)\(6\)\(c\)](#).

A permit holder shall train employees on at-risk or problem betting. Such training shall include training on policies and best practices for identifying and assisting sports bettors who may be at-risk or problem sports bettors. [11VAC5-80-120\(E\)](#).

Also, a permit holder shall establish clear protocols for staff to respond appropriately to:

1. A player in crisis or distress;
2. A player who discloses that he may have a problem with gambling; and
3. Third-party concerns. [11VAC5-80-120\(F\)\(1-3\)](#).

### Updates To Training Courses:

A permit holder shall maintain a corporate policy on responsible gambling that addresses [...] Measures to ensure staff understand the importance of responsible gaming and are knowledgeable about their roles and the company's expectations of their actions. Such measures should include: [...]

- All staff are trained upon hiring and are retrained regularly;
- Objectives are clear and accessible, training accommodates different learning styles, and material is tested or reviewed with staff;
- A formal evaluation process is in place; and
- Making reasonable efforts to ensure that the training program or evaluation is informed by evidence-based research. [11VAC5-80-80\(C\)\(6\)\(e-h\)](#).

### Lived Experience In Training Content:

This is not expressly covered by Virginia statutes or regulations.

### Evaluation Of Training Effectiveness:

A permit holder shall maintain a corporate policy on responsible gambling that addresses [...] Measures to ensure staff understand the importance of responsible gaming and are knowledgeable about their roles and the company's expectations of their actions. Such measures should include: [...] A formal evaluation process is in place; and; Making reasonable efforts to ensure that the training program or evaluation is informed by evidence-based research. [11VAC5-80-80\(C\)\(6\)\(g-h\)](#).

## Supporting Informed Decision Making by Players

### Providing Players With Readily Accessible Responsible Gambling Information:

A permit holder's website or mobile application shall prominently publish a responsible gambling logo in a manner approved by the director and shall direct a player to the permit holder's responsible gambling page.

Also, a permit holder's website or mobile application shall contain, at a minimum, the following:

1. A prominent message that provides a toll-free number approved by the director for individuals to use if the individuals suspect they or someone they know may have a gambling problem; and
2. A clear statement of the permit holder's commitment to responsible gaming and problem gambling prevention. [11VAC5-80-80\(A-B\)](#).

Additionally, a permit holder shall make conspicuously available on its platform a link to the Virginia Sports Bettors' Bill of Rights on the department's website and afford its players the protections found in that document. [11VAC5-80-20\(A\)](#).

A permit holder shall prominently publish a description of opportunities for at-risk or problem bettors to receive assistance or that direct sports bettors to a reputable source accessible in the Commonwealth of such information. [11VAC5-80-120\(D\)](#).

### Practical Tips To Keep Within Limits

This is not expressly covered by Virginia statutes or regulations. However, a permit holder's website or mobile application shall prominently publish a responsible gambling logo in a manner approved by the director and shall direct a player to the permit holder's responsible gambling page. [11VAC5-80-80\(A\)](#).

### Promotion Of Responsible Gambling Tools At Account Creation

This is not expressly covered by Virginia statutes or regulations. However, a permit holder shall institute and prominently publish procedures for sports bettors to implement the restrictions provided in subsection A of this section. Such procedures shall include, at a minimum: 1. Opportunities to self-exclude from or to set self-imposed limits on each permit holder's sports betting platform used by that sports bettor to make

deposits into a segregated account; 2. Options to set pop-up warnings concerning sports betting activity; and 3. Options to implement limits and timeouts (e.g. cooling off periods). Sports bettors shall have the option to adjust self-imposed limits to make the limits more restrictive as often as the sports bettors like but shall not have the option to make limits less restrictive until the prior restriction has expired. [11VAC5-80-120\(B\)](#).

### *Addressing Myths Associated With Gambling*

A sports betting platform must possess the following features: [...] Practices and procedures on the site do not reinforce myths and misconceptions about gambling. [11VAC5-80-90\(4\)](#).

### *Information On Odds And House Advantage*

House Rules shall address at least the following items:

1. A method for the calculation and payment of winning wagers;
2. The effect of schedule changes;
3. The method of notifying players of odds or proposition changes;
4. Acceptance of wagers at terms other than those posted. [11VAC5-70-260\(B\)\(1-4\)](#).

Additionally, a sports betting platform that offers live betting shall be capable of:

1. Accurate and timely updates of odds for live betting wagers;
2. Notifying a player of any change in odds that is not beneficial to the player while the wager is selected but before it is placed;
3. Allowing players to confirm the wager after notification of the odds change; and
4. Freezing or suspending the offering of wagers when necessary. [11VAC5-70-270\(H\)\(1-4\)](#).

### *Preventing Access By Underage/Unauthorized Players*

A sports betting platform must possess the following features: [...] Notification to players of age-verification procedures. [11VAC5-80-90\(7\)](#).

### *Risks Associated With Gambling*

This is not expressly covered by Virginia statutes or regulations. However, a permit holder's website or mobile application shall prominently publish a responsible gambling logo in a manner approved by the director and shall direct a player to the permit holder's responsible gambling page. [11VAC5-80-80\(A\)](#).

### ***Signs Of A Potential Gambling Problem***

This is not expressly covered by Virginia statutes or regulations. However, a permit holder's website or mobile application shall prominently publish a responsible gambling logo in a manner approved by the director and shall direct a player to the permit holder's responsible gambling page. [11VAC5-80-80\(A\)](#).

### ***Behavior Related To Problem Gambling***

This is not expressly covered by Virginia statutes or regulations. However, a permit holder's website or mobile application shall prominently publish a responsible gambling logo in a manner approved by the director and shall direct a player to the permit holder's responsible gambling page. [11VAC5-80-80\(A\)](#).

### ***How To Access Personal Data On Responsible Gambling***

This is not expressly covered by Virginia statutes or regulations. However, a permit holder shall provide an account statement to a player on demand. An account statement shall include detailed account activity for at least six months preceding the 24-hour period before the request. In addition, permit holders shall, upon request, be capable of providing to a player a summary statement of all player activity during the previous 12 months. [11VAC5-70-290\(M\)](#).

### ***Direct Links To Problem Gambling Organization***

A permit holder's website or mobile application shall contain, at a minimum, the following:

1. A prominent message that provides a toll-free number approved by the director for individuals to use if the individuals suspect they or someone they know may have a gambling problem; and
2. A clear statement of the permit holder's commitment to responsible gaming and problem gambling prevention. [11VAC5-80-80\(B\)\(1-2\)](#).

### **Promotion Of Responsible Gambling Information:**

A permit holder shall institute and prominently publish procedures for sports bettors to implement the restrictions provided in subsection A of this section. Such procedures shall include, at a minimum:

1. Opportunities to self-exclude from or to set self-imposed limits on each permit holder's sports betting platform used by that sports bettor to make deposits into a segregated account;
2. Options to set pop-up warnings concerning

sports betting activity; and

3. Options to implement limits and timeouts (e.g. cooling off periods). Sports bettors shall have the option to adjust self-imposed limits to make the limits more restrictive as often as the sports bettors like but shall not have the option to make limits less restrictive until the prior restriction has expired. [11VAC5-80-120\(B\)\(1-3\)](#).

### **Use Of Data To Promote Responsible Gambling Tools:**

A permit holder's platform shall have systems in place to identify players who may be at risk of having or developing problem gambling to enable staff to respond appropriately. A permit holder shall maintain a database of interactions regarding gambling problems with players and a clear protocol for documenting and using the data to assist players. [11VAC5-80-120\(H-I\)](#).

### **Evaluation Of Responsible Gambling Tool Adoption:**

This is not expressly covered by Virginia statutes or regulations. However, a permit holder shall maintain a corporate policy on responsible gambling that addresses the following: [...] Methods for tracking levels of understanding and implementation of responsible gambling practices across its organization. [11VAC5-80-80\(C\)\(5\)](#).

### **Expert Input Into Responsible Gambling Resources:**

This is not expressly covered by Virginia statutes or regulations. However, a permit holder shall maintain a corporate policy on responsible gambling that addresses the following: [...] Measures to ensure staff understand the importance of responsible gaming and are knowledgeable about their roles and the company's expectations of their actions. Such measures should include: [...] A formal evaluation process is in place; and making reasonable efforts to ensure that the training program or evaluation is informed by evidence-based research. [11VAC5-80-80\(C\)\(6\)\(g-h\)](#).

### **Promotion Of Responsible Gambling On Social Media:**

This is not expressly covered by Virginia statutes or regulations.

### **Testing Of External Links:**

This is not expressly covered by Virginia statutes or regulations.

## Time and Budget Management

### Instant Access To Personal Responsible Gambling Data:

A permit holder shall provide an account statement to a player on demand. An account statement shall include detailed account activity for at least six months preceding the 24-hour period before the request. In addition, permit holders shall, upon request, be capable of providing to a player a summary statement of all player activity during the previous 12 months. [11VAC5-70-290\(M\)](#).

### Mandatory Limit Setting At Account Creation:

This is not expressly covered by Virginia statutes or regulations. However, a permit holder shall institute and prominently publish procedures for sports bettors to implement the restrictions provided in [11VAC5-80-120\(A\)](#). [11VAC5-80-120\(B\)](#).

### Promotion Of Limits On Platform:

A permit holder shall institute and prominently publish procedures for sports bettors to implement the restrictions provided in [11VAC5-80-120\(A\)](#). Such procedures shall include, at a minimum:

1. Opportunities to self-exclude from or to set self-imposed limits on each permit holder's sports betting platform used by that sports bettor to make deposits into a segregated account;
2. Options to set pop-up warnings concerning sports betting activity; and
3. Options to implement limits and timeouts (e.g. cooling off periods). Sports bettors shall have the option to adjust self-imposed limits to make the limits more restrictive as often as the sports bettors like but shall not have the option to make limits less restrictive until the prior restriction has expired. [11VAC5-80-120\(B\)\(1-3\)](#).

### Deposit Limits:

In addition to participation in the voluntary exclusion program as provided in § 58.1-4015.1, a permit holder shall honor requests from a sports bettor to self-exclude from all sports betting activities for a period of at least 72 hours, to set deposit limits, to set limits on the sports bettor's total betting activity, or to limit participation to bets below an established limit. [11VAC5-80-120\(A\)](#).

A permit holder shall institute and prominently publish procedures for sports bettors to implement the restrictions provided in [11VAC5-80-120\(A\)](#).

Such procedures shall include, at a minimum: [...]

Opportunities to self-exclude from or to set self-imposed limits on each permit holder's sports betting platform used by that sports bettor to make deposits into a segregated account. [11VAC5-80-120\(B\)\(1\)](#).

### Time/Spend Limits:

In addition to participation in the voluntary exclusion program as provided in § 58.1-4015.1, a permit holder shall honor requests from a sports bettor to self-exclude from all sports betting activities for a period of at least 72 hours, to set deposit limits, to set limits on the sports bettor's total betting activity, or to limit participation to bets below an established limit. [11VAC5-80-120\(A\)](#).

### Delayed Implementation For Increased Limits:

A permit holder shall institute and prominently publish procedures for sports bettors to implement the restrictions provided in [11VAC5-80-120\(A\)](#). Such procedures shall include, at a minimum: [...] Options to implement limits and timeouts (e.g. cooling off periods). Sports bettors shall have the option to adjust self-imposed limits to make the limits more restrictive as often as the sports bettors like but shall not have the option to make limits less restrictive until the prior restriction has expired. [11VAC5-80-120\(B\)\(3\)](#).

### Prohibition On Reverse Withdrawals:

This is not expressly covered by Virginia statutes or regulations. However, each transaction with respect to a player account between a player and permit holder, except the placement or settlement of a wager, shall be confirmed by email, telephone, text message, or other means agreed upon by the player and permit holder. [11VAC5-70-290\(L\)](#).

### Restriction On Promotions During Withdrawals:

This is not expressly covered by Virginia statutes or regulations.

## Time-Out and Self-Exclusion

### Time-Out Tool Available:

A sports betting platform must possess the following features: [...] The ability to initiate a "cooling off" period such as breaks in play and avoidance of excessive play. [11VAC5-80-90\(3\)](#).

In addition to participation in the voluntary exclusion program as provided in § 58.1-4015.1, a permit holder shall honor requests from a sports bettor to self-

exclude from all sports betting activities for a period of at least 72 hours, to set deposit limits, to set limits on the sports bettor's total betting activity, or to limit participation to bets below an established limit. [11VAC5-80-120\(A\)](#).

### Self-Exclusion Accessibility:

A sports betting platform must possess the following features: [...] A prominent link to information about the permit holder's self-exclusion program. [11VAC5-80-90\(1\)](#).

A permit holder shall institute and prominently publish procedures for sports bettors to implement the restrictions provided in [11VAC5-80-120\(A\)](#). Such procedures shall include, at a minimum [...] Opportunities to self-exclude from or to set self-imposed limits on each permit holder's sports betting platform used by that sports bettor to make deposits into a segregated account. [11VAC5-80-120\(B\)\(1\)](#).

### Self-Exclusion At Product Level:

This is not expressly covered by Virginia statutes or regulations.

### Self-Exclusion Length:

A request for self-exclusion shall be in a form prescribed by the department that shall include: [...] The length of self-exclusion requested by the individual:

- a. Two years;
- b. Five years; or
- c. Lifetime. [11VAC5-60-20\(D\)\(2\)\(a-c\)](#).

### Self-Exclusion Communication:

A request for self-exclusion shall be in a form prescribed by the department that shall include:

1. The following identifying information concerning the individual submitting the request:
  - a. Name, including any aliases or nicknames;
  - b. Date of birth;
  - c. Street and mailing address of current residence;
  - d. Telephone number;
  - e. Social Security Number, which information is voluntarily provided in accordance with § 7 of the Privacy Act (5 USC § 552a); and
  - f. Valid identification credentials containing the individual's signature and a photograph of the individual.

2. The length of self-exclusion requested by the individual:
  - a. Two years;
  - b. Five years; or
  - c. Lifetime;
3. An acknowledgment that individuals on the self-exclusion list shall be prohibited from participating in any form of legalized gaming in the Commonwealth and are prohibited from collecting any winnings or recovering any losses resulting from violation of the restrictions to which such individuals have agreed;
4. An acknowledgment that the department shall coordinate the administration of the self-exclusion program with the Office of Charitable and Regulatory Programs and the Virginia Racing Commission pursuant to procedures developed by the department;
5. An acknowledgment that the department will share the self-exclusion list with operators of legal gambling in the Commonwealth and that such operators, pursuant to their own policies, may extend the exclusion of the individual to offerings at the operators' locations outside the borders of the Commonwealth;
6. An acknowledgment that the individual requesting self-exclusion shall notify the department within seven days if the individual's address or other contact information changes; and
7. A waiver and release that shall release and forever discharge the Commonwealth of Virginia, the department, the department's employees and agents, all holders of permits to operate a sports betting platform and licenses to operate a casino gaming establishment and their employees and agents, the Office of Charitable and Regulatory Programs, and the Virginia Racing Commission and their employees and agents from any liability to the individual requesting self-exclusion, as applicable, and the individual's heirs, administrators, executors, and assigns for any harm, monetary or otherwise, that may arise out of or by reason of any act or omission relating to the request for self-exclusion or request for removal from the self-exclusion list, including:
  - a. The processing or enforcement of the request for self-exclusion or request for removal from the self-exclusion list;

- b. The failure to withhold gaming privileges from or restore gaming privileges to a self-excluded individual;
  - c. Permitting a self-excluded individual to engage in gaming activity while on the list of self-excluded individuals; and
  - d. Disclosure of the information contained in the self-exclusion list, except for a willfully unlawful disclosure of such information.
- [11VAC5-60-20\(D\)\(1-7\)](#).

#### **Self-Exclusion Effective Immediately:**

Sports betting permit holders and casino gaming establishments shall establish procedures that are designed, to the greatest extent practicable, to:

- 1. Prevent an individual on the self-exclusion list from opening a new sports betting or casino gaming player's account and from entering onto the gaming floor of a casino;
- 2. Identify and suspend any sports betting or casino gaming accounts of an individual on the self-exclusion list. [11VAC5-60-40\(A\)\(1-2\)](#).

#### **Communication with Excluded Players:**

Sports betting permit holders and casino gaming establishments shall establish procedures that are designed, to the greatest extent practicable, to: [...] Ensure that self-excluded individuals do not receive, either from the permit holder or casino or any agent thereof, targeted mailings, telemarketing promotions, player club materials, or other targeted promotional materials relating to sports betting or casino gaming.

[11VAC5-60-40\(A\)\(4\)](#).

A permit holder shall not directly market sports betting by mail, phone, email, or social media or by knowingly directing any form of individually targeted advertisement or marketing material to a prohibited individual as defined in [11VAC5-70-10](#). [11VAC5-80-120\(C\)](#).

#### **Self-Exclusion Renewal:**

This is not expressly covered by Virginia statutes or regulations.

#### **Oversight Of Reinstatement Process:**

Upon expiration of the period of self-exclusion requested pursuant to [11VAC5-60-20](#), the department shall remove the individual's name from the self-exclusion list and notify each sports betting permit

holder, each casino gaming establishment, the Office of Charitable and Regulatory Programs, and the Virginia Racing Commission of the removal. [11VAC5-60-50\(A\)](#).

Within seven days of receipt of notice from the department, the parties notified in subsection A of this section shall delete the name of the individual from the parties' self-exclusion lists. [11VAC5-60-50\(B\)](#).

### **Customer Support**

#### **Customer Service Easily Accessible:**

This is not expressly covered by Virginia statutes or regulations.

#### **Policies For Customers In Distress:**

A permit holder shall prominently publish a description of opportunities for at-risk or problem bettors to receive assistance or that direct sports bettors to a reputable source accessible in the Commonwealth of such information. [11VAC5-80-120\(D\)](#).

A permit holder shall establish clear protocols for staff to respond appropriately to:

- 1. A player in crisis or distress;
- 2. A player who discloses that he may have a problem with gambling; and
- 3. Third-party concerns. [11VAC5-80-120\(F\)\(1-3\)](#).

A permit holder shall develop and prominently publish procedures for considering requests made by third parties to exclude or set limits for sports bettors. [11VAC5-80-120\(G\)](#).

#### **Monitoring For Signs Of Problem Gambling:**

A permit holder's platform shall have systems in place to identify players who may be at risk of having or developing problem gambling to enable staff to respond appropriately. [11VAC5-80-120\(H\)](#).

A permit holder shall maintain a database of interactions regarding gambling problems with players and a clear protocol for documenting and using the data to assist players. [11VAC5-80-120\(I\)](#).

#### **Accessible Complaints And Disputes Process:**

A permit holder shall develop and publish procedures by which a sports bettor may file a complaint with the permit holder in person, in writing, online, or by other means about any aspect of the sports betting program. [11VAC5-80-30\(A\)](#).

## Marketing and Advertising

### Marketing Policy Statement:

This is not expressly covered by Virginia statutes or regulations. However, a permit holder shall maintain a corporate policy on responsible gambling that addresses the following: [...] Corporate commitment to responsible gambling and problem gambling prevention. [11VAC5-80-80\(C\)\(1\)](#).

### Marketing To Avoid:

A permit holder shall comply strictly with all state and federal standards to make neither false or misleading claims, nor to create a suggestion that the probabilities of winning or losing with the permit holder's sports betting platform are different than those actually experienced. [11VAC5-70-240\(F\)](#).

### Promoting Gambling As A Solution To Financial Problems

Advertising, marketing, or promotional materials may not contain claims or representations that sports betting will guarantee an individual's social, financial, or personal success. [11VAC5-70-240\(K\)](#).

### Promotion Of Excessive Gambling

This is not expressly covered by Virginia statutes or regulations.

### Misleading Players On Chances of Winning

Advertising, marketing, or promotional materials may not imply that chances of winning increase the more one participates in, or the more one spends on, sports betting. [11VAC5-70-240\(M\)](#).

Further, any representation concerning winnings:

1. Shall be accurate and capable of substantiation at the time the representation is made;
2. Shall not mislead bettors about the outcomes of gambling; and
3. Shall not misrepresent the odds of winning.  
[11VAC5-80-150\(F\)\(1-3\)](#).

### Appealing To Minors

A permit holder may not directly target sports betting advertisements or promotions to minors. [11VAC5-70-240\(C\)](#).

Advertising, marketing, and promotional materials may not contain images, symbols, celebrity or entertainer endorsements, or language designed to appeal specifically to individuals younger than 21 years of age. [11VAC5-70-240\(G\)](#).

Advertising, marketing, and promotional materials

may not feature anyone who is or appears to be younger than 21 years of age except for professional athletes who may be minors. [11VAC5-70-240\(H\)](#).

A permit holder may not advertise in a media outlet (including social media) that appeals primarily to individuals younger than 21 years of age. [11VAC5-70-240\(I\)](#).

Advertising, marketing, or promotional materials may not be placed before an audience where the majority of the participants is presumed to be younger than 21 years of age or that targets potentially vulnerable persons, including self-excluded bettors. [11VAC5-70-240\(L\)](#).

### Presenting Gambling As Risk-Free

Any representation concerning winnings:

1. Shall be accurate and capable of substantiation at the time the representation is made;
2. Shall not mislead bettors about the outcomes of gambling; and
3. Shall not misrepresent the odds of winning.  
[11VAC5-80-150\(F\)\(1-3\)](#).

An advertisement is misleading if it makes representations about average winnings without representing with equal prominence the average net winnings of all sports bettors. [11VAC5-80-150\(G\)](#).

Further, a sports betting platform must possess the following features: [...] Promotional or free games do not mislead players. [11VAC5-80-90\(6\)](#).

### Encouraging Problematic Play

Advertising, marketing, or promotional materials may not imply that chances of winning increase the more one participates in, or the more one spends on, sports betting. [11VAC5-70-240\(M\)](#).

### Marketing Risk Assessment:

This is not expressly covered by Virginia statutes or regulations.

### Conditions Of Bonus Offers Clear:

A permit holder shall fully and accurately disclose the material terms of all promotional offers involving sports betting at the time any such offer is advertised and provide full disclosure of the terms of and limitations on the offer before the sports bettor provides anything of value in exchange for the offer. If the material terms of a promotional offer cannot be fully and accurately disclosed within the constraints of a particular advertising medium, the material terms and conditions shall be accessed by hyperlink that

takes the individual directly to the material terms or directs the individual to the site to access the offer or bonus terms and in reasonably prominent size. [11VAC5-80-140\(A\)](#).

#### Separation Of Responsible Gambling And Product Marketing:

Advertising, marketing, or promotional materials may not be placed on any website or printed page or medium devoted primarily to responsible gaming. [11VAC5-70-240\(O\)](#).

#### Advertising To Adults-Only:

Advertising, marketing, or promotional materials may not be placed before an audience where the majority of the participants is presumed to be younger than 21 years of age or that targets potentially vulnerable persons, including self-excluded bettors. [11VAC5-70-240\(L\)](#).

#### Avoiding Higher-Risk Groups:

A permit holder shall not intentionally use characteristics of at-risk or problem bettors to target potentially at-risk or problem bettors with advertisements. [11VAC5-80-150\(D\)](#).

#### Age-Gating Of Social Media Marketing:

This is not expressly covered by Virginia statutes or regulations. However, a permit holder may not advertise in a media outlet (including social media) that appeals primarily to individuals younger than 21 years of age. [11VAC5-70-240\(I\)](#).

#### Opt-Out/Limits On Advertising Available:

All direct advertising, marketing, and promotions via email or text message shall allow the option to unsubscribe. [11VAC5-70-240\(R\)](#).

### Game Play

#### Games Display Bets, Wins, Losses And Account Balances As Cash:

A sports betting platform must possess the following features: [...] Games display credits and spending as cash. [11VAC5-80-90\(10\)](#).

#### Site Avoids Reinforcing Myths:

A sports betting platform must possess the following features: [...] Practices and procedures on the site do not reinforce myths and misconceptions about gambling. [11VAC5-80-90\(4\)](#).

#### Responsible Gambling Review Of New Game Features:

This is not expressly covered by Virginia statutes or regulations.

#### Communications Do Not Encourage Increased Play Or Chasing Losses:

This is not expressly covered by Virginia statutes or regulations. However, any representation concerning winnings:

1. Shall be accurate and capable of substantiation at the time the representation is made;
2. Shall not mislead bettors about the outcomes of gambling; and
3. Shall not misrepresent the odds of winning.

[11VAC5-80-150\(F\)\(1-3\)](#).

#### Encouraging Positive Play:

This is not expressly covered by Virginia statutes or regulations. However, a permit holder shall institute and prominently publish procedures for sports bettors to implement the restrictions provided in [11VAC5-80-120\(A\)](#). Such procedures shall include, at a minimum:

1. Opportunities to self-exclude from or to set self-imposed limits on each permit holder's sports betting platform used by that sports bettor to make deposits into a segregated account;
2. Options to set pop-up warnings concerning sports betting activity; and
3. Options to implement limits and timeouts (e.g. cooling off periods). Sports bettors shall have the option to adjust self-imposed limits to make the limits more restrictive as often as the sports bettors like but shall not have the option to make limits less restrictive until the prior restriction has expired. [11VAC5-80-120\(B\)\(1-3\)](#).

Additionally, a sports betting platform must possess the following features:

1. A prominent link to information about the permit holder's self-exclusion program;
2. A mechanism for a player to take note of the passage of time;
3. The ability to initiate a "cooling off" period such as breaks in play and avoidance of excessive play. [11VAC5-80-90\(A\)\(1-3\)](#).

#### Platform Accessibility:

This is not expressly covered by Virginia statutes or

regulations.

## Know Your Customer

### Minimum Age Stated On Platform:

A sports betting platform must possess the following features: [...] Notification to players of age-verification procedures. [11VAC5-80-90\(7\)](#).

### Measures To Prevent Underage Access:

A permit holder may not permit wagers to be placed by minors and shall maintain a system approved by the director through which it verifies that wagers are not made by minors. [11VAC5-70-210\(A\)](#).

A permit holder shall submit to the director for approval its methodology for verifying the age of an individual who wishes to place a wager on a sporting event and shall notify the director before making changes to its methodology or replacing a sports betting supplier or vendor who provides age verification services for the permit holder. [11VAC5-70-210\(B\)](#).

A permit holder shall prevent a minor from collecting payouts or winnings from its sports betting operation. [11VAC5-70-210\(C\)](#).

A permit holder shall implement age-verification procedures to verify that no sports bet is placed by or on behalf of an individual younger than 21 years of age. [11VAC5-80-50\(A\)](#).

### Age Verification Required Upon Registration:

The information necessary to initiate a player account shall be recorded and maintained for a period of five years and shall include at least: [...] Verification that the player is not prohibited by the sports betting law or this chapter from participating in sports betting. [11VAC5-70-290\(B\)\(7\)](#).

### Immediate Blocking Of Underage Play:

A permit holder shall implement age-verification procedures to verify that no sports bet is placed by or on behalf of an individual younger than 21 years of age. [11VAC5-80-50\(A\)](#).

### Addressing Underage Play At Approved Account:

This is not expressly covered by Virginia statutes or regulations. However, a permit holder shall make available, publish, and facilitate parental control procedures to allow parents or guardians to exclude minors from access to any sports betting platform.

[11VAC5-80-50\(C\)](#).

### Minimum Age Of 21:

No person shall knowingly accept or redeem a sports bet by, or knowingly offer to accept or redeem a sports bet on behalf of, a person under the age of 21 years. [Section 58.1-4040, Virginia Annotated Code](#).

### Duplicate Accounts Prevented:

A permit holder shall not allow a sports bettor to establish more than one user name or more than one user account per sports betting platform. [11VAC5-80-110\(A\)](#).

### Age Verification When Adding New Payment Methods:

This is not expressly covered by Virginia statutes or regulations.

### Prohibition On Offering Of Credit:

A sports betting platform must possess the following features: [...] Access to credit is prohibited. [11VAC5-80-90\(8\)](#).

### Prohibition On Credit Cards:

This is not expressly covered by Virginia statutes or regulations. In fact, a player account may be funded using credit cards. [11VAC5-70-230\(G\)\(2\)](#).

## Research, Education and Treatment

### Financial Commitment To Addressing Gambling-Related Harm:

The Department shall allocate 2.5 percent of the tax revenue collected pursuant to [§ 58.1-4037](#) to the Problem Gambling Treatment and Support Fund established pursuant to [§ 37.2-314.2](#). [Section 58.1-4038\(A\), Virginia Annotated Code](#).

### Evaluation Through Research Program:

This is not expressly covered by Virginia statutes or regulations.

### Contribution To Public Health Messaging:

This is not expressly covered by Virginia statutes or regulations.

### Play Data Available For Research:

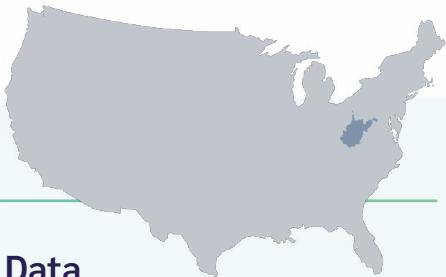
This is not expressly covered by Virginia statutes or regulations.

VIRGINIA	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	✓
Designated Executive For Responsible Gambling	✓
Annual Review Of Policy	
Strategy For Responsible Gambling	✓
Annual Strategy Evaluation and Progress Reporting	✓
Employee Protection Plan	
<b>STAFF TRAINING</b>	
Annual Training	✓
Additional Training For Customer-Facing Staff	✓
Updates To Training Courses	✓
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	✓
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	
Promotion Of Responsible Gambling Tools At Account Creation	
Addressing Myths Associated With Gambling	✓
Information On Odds And House Advantage	✓
Preventing Access By Underage/Unauthorized Players	✓
Risks Associated With Gambling	
Signs Of A Potential Gambling Problem	
Behavior Related To Problem Gambling	
How To Access Personal Data On Responsible Gambling	
Direct Links To Problem Gambling Organization	✓
Promotion Of Responsible Gambling Information	✓
Use Of Data To Promote Responsible Gambling Tools	✓
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	✓
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	✓
Ability To Set Deposit Limits	✓
Ability To Set Time/Spend Limits	✓
Delayed Implementation For Increased Limits	✓
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	✓
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	✓
Self-Exclusion Communication	✓
Self-Exclusion Effective Immediately	✓
Communication With Excluded Players	✓
Self-Exclusion Renewal	
Oversight Of Reinstatement Process	✓
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	
Policies For Customers In Distress	✓
Monitoring For Signs Of Problem Gambling	✓
Accessible Complaints And Disputes Process	✓
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	✓
Promoting Excessive Gambling	
Misleading Players On Chances Of Winning	✓
Appealing To Minors	✓

VIRGINIA	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	✓
Encouraging Problematic Play	✓
Marketing Risk Assessment	
Conditions Of Bonus Offers Clear	✓
Separation Of Responsible Gambling And Product Marketing	✓
Advertising To Adults-Only	✓
Avoiding Higher-Risk Groups	✓
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	✓
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	✓
Site Avoids Reinforcing Myths	✓
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	
Encouraging Positive Play	
Platform Accessibility	

EXPRESSLY COVERED	
<b>KNOW YOUR CUSTOMER</b>	
Minimum Age Stated On Platform	✓
Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Immediate Blocking Of Underage Play	✓
Addressing Underage Play At Approved Account	
Minimum Age Of 21	✓
Duplicate Accounts Prevented	✓
Age Verification When Adding New Payment Methods	
Prohibition On Offering Of Credit	✓
Prohibition On Credit Cards	
<b>RESEARCH, EDUCATION AND TREATMENT</b>	
Financial Commitment To Address Gambling-Related Harm	✓
Evaluation Through Research Program	
Contribution To Public Health Messaging	
Play Data Available To Research	



## West Virginia

West Virginia launched online sports betting in 2019, one year after the approval of a state law that authorized the state's land-based casino and four racetrack casinos to apply for sports wagering licenses from the West Virginia Lottery Commission. In addition to retail sportsbooks at their properties, West Virginia's five casinos are each eligible to offer mobile wagering via three affiliated online betting platforms, or "skins", operating under their licenses.

### Key Market Data

Adult Population:	1.78m
Sports Betting Law:	West Virginia Lottery Sports Wagering Act
Key Sports Betting Regulation:	West Virginia Lottery Sports Wagering Rule
Regulatory Authority:	West Virginia Lottery Commission
Sports Betting Market Opened:	August 2019

Source: U.S. Census Bureau, Vixio GamblingCompliance

## Governance & Policy

**Policy Commitment To Responsible Gambling:**  
Each online sports pool website or mobile application shall display a responsible gaming logo in a manner approved by the Commission to direct a patron to the operator's responsible gaming webpage. The responsible gaming webpage shall be accessible to a patron during a patron session and shall contain, at a minimum, the following: [...] A clear statement of the online sports pool operator's policy and commitment to responsible gaming. [Rule 13.4.3, West Virginia Lottery Sports Wagering Rule.](#)

### Designated Executive For Responsible Gambling:

This is not expressly covered by West Virginia statutes or regulations.

### Annual Review Of Policy:

This is not expressly covered by West Virginia statutes or regulations.

### Strategy For Responsible Gambling:

This is not expressly covered by West Virginia statutes or regulations.

### Annual Strategy Evaluation and Progress

### Reporting:

This is not expressly covered by West Virginia statutes or regulations.

### Employee Protection Policy:

This is not expressly covered by West Virginia statutes or regulations.

### Staff Training

#### Annual Training:

This is not expressly covered by West Virginia statutes or regulations.

#### Additional Training For Customer-Facing Staff:

This is not expressly covered by West Virginia statutes or regulations.

#### Updates To Training Courses:

This is not expressly covered by West Virginia statutes or regulations.

#### Lived Experience In Training Content:

This is not expressly covered by West Virginia statutes or regulations.

#### Evaluation Of Training Effectiveness:

This is not expressly covered by West Virginia statutes or regulations.

## Supporting Informed Decision Making by Players

### Providing Players With Readily Accessible Responsible Gambling Information:

Each online sports pool website or mobile application shall display a responsible gaming logo in a manner approved by the Commission to direct a patron to the operator's responsible gaming webpage. The responsible gaming webpage shall be accessible to a patron during a patron session and shall contain, at a minimum the following:

- A prominent message, which states "If you or someone you know has a gambling problem and wants help, call 1-800-Gambler™";
- A direct link to the Problem Gamblers Help Network of West Virginia and one other organization based in the United States dedicated to helping people with potential gambling problems;
- A clear statement of the online sports pool operator's policy and commitment to responsible gaming; and
- Rules governing self-imposed responsible gaming limits and the ability for the patron to establish those limits.

[Rule 13.4, West Virginia Lottery Sports Wagering Rules.](#)

### Practical Tips To Keep Within Limits

This is not expressly covered by West Virginia statutes or regulations.

### Promotion Of Responsible Gambling Tools At Account Creation

This is not expressly covered by West Virginia statutes or regulations.

### Addressing Myths Associated With Gambling

This is not expressly covered by West Virginia statutes or regulations.

### Information On Odds And House Advantage

This is not expressly covered by West Virginia statutes or regulations. However, a sports pool system that offers in-play wagering shall be capable of the following:

- The accurate and timely update of odds for in-play wagers;
- The ability to notify the patron of any change in odds after a wager is attempted;
- The ability for the patron to confirm the wager after notification of the odds change; and the ability to freeze or suspend the offering of wagers when necessary.

[Rule 6.9, West Virginia Lottery Sports Wagering Rules.](#)

### Preventing Access By Underage/Unauthorized Players

This is not expressly covered by West Virginia statutes or regulations.

### Risks Associated With Gambling

This is not expressly covered by West Virginia statutes or regulations.

### Signs Of A Potential Gambling Problem

This is not expressly covered by West Virginia statutes or regulations.

### Behavior Related To Problem Gambling

This is not expressly covered by West Virginia statutes or regulations.

### How To Access Personal Data On Responsible Gambling

This is not expressly covered by West Virginia statutes or regulations.

### Direct Links To Problem Gambling Organization

Each online sports pool website or mobile application shall display a responsible gaming logo in a manner approved by the Commission to direct a patron to the operator's responsible gaming webpage. The responsible gaming webpage shall be accessible to a patron during a patron session and shall contain, at a minimum, the following:

- A prominent message, which states "If you or someone you know has a gambling problem and wants help, call 1-800-Gambler™";
- A direct link to the Problem Gamblers Help Network of West Virginia and one other organization based in the United States dedicated to helping people with potential gambling problems."

[Rule 13.4, West Virginia Lottery Sports Wagering Rules.](#)

### Promotion Of Responsible Gambling Information:

This is not expressly covered by West Virginia statutes or regulations.

### Use Of Data To Promote Responsible Gambling Tools:

This is not expressly covered by West Virginia statutes or regulations.

### Evaluation Of Responsible Gambling Tool Adoption:

This is not expressly covered by West Virginia statutes or regulations.

### Expert Input Into Responsible Gambling Resources:

This is not expressly covered by West Virginia statutes or regulations.

### Promotion Of Responsible Gambling On Social Media:

This is not expressly covered by West Virginia statutes or regulations.

### Testing Of External Links:

This is not expressly covered by West Virginia statutes or regulations.

## Time and Budget Management

### Instant Access To Personal Responsible Gambling Data:

Online sports pool systems shall provide an account statement with account details to a patron on demand, which shall include detailed account activity for at least the six months preceding 24 hours prior to the request. In addition, an online sports pool system shall, upon request, be capable of providing a summary statement of all patron activity during the past year. [Rule 14.8, West Virginia Lottery Sports Wagering Rule](#).

### Mandatory Limit Setting At Account Creation:

This is not expressly covered by West Virginia statutes or regulations.

### Promotion Of Limits On Platform:

Each online sports pool website or mobile application shall display a responsible gaming logo in a manner approved by the Commission to direct a patron to

the operator's responsible gaming webpage. The responsible gaming webpage shall be accessible to a patron during a patron session and shall contain, at a minimum, the following:[...] Rules governing self-imposed responsible gaming limits and the ability for the patron to establish those limits. [Rule 13.4.4, West Virginia Lottery Sports Wagering Rule](#).

### Deposit Limits:

This is not expressly covered by West Virginia statutes or regulations. However, each online sports pool website or mobile application shall display a responsible gaming logo in a manner approved by the Commission to direct a patron to the operator's responsible gaming webpage. The responsible gaming webpage shall be accessible to a patron during a patron session and shall contain, at a minimum, the following:[...] Rules governing self-imposed responsible gaming limits and the ability for the patron to establish those limits. [Rule 13.4.4, West Virginia Lottery Sports Wagering Rule](#).

### Time/Spend Limits:

This is not expressly covered by West Virginia statutes or regulations. However, each online sports pool website or mobile application shall display a responsible gaming logo in a manner approved by the Commission to direct a patron to the operator's responsible gaming webpage. The responsible gaming webpage shall be accessible to a patron during a patron session and shall contain, at a minimum, the following:[...] Rules governing self-imposed responsible gaming limits and the ability for the patron to establish those limits. [Rule 13.4.4, West Virginia Lottery Sports Wagering Rule](#).

### Delayed Implementation For Increased Limits:

This is not expressly covered by West Virginia statutes or regulations.

### Prohibition On Reverse Withdrawals:

This is not expressly covered by West Virginia statutes or regulations.

### Restriction On Promotions During Withdrawals:

This is not expressly covered by West Virginia statutes or regulations.

## Time-Out and Self-Exclusion

### Time-Out Tool Available:

This is not expressly covered by West Virginia statutes or regulations.

### Self-Exclusion Accessibility:

This is not expressly covered by West Virginia statutes or regulations.

### Self-Exclusion At Product Level:

This is not expressly covered by West Virginia statutes or regulations.

### Self-Exclusion Length:

This is not expressly covered by West Virginia statutes or regulations.

### Self-Exclusion Communication:

This is not expressly covered by West Virginia statutes or regulations.

### Self-Exclusion Effective Immediately:

This is not expressly covered by West Virginia statutes or regulations. However, in the event a patron has a pending sports pool wager and then self-excludes, the sports pool operator's internal controls shall govern any cancellation or refund of the wager. [Rule 6.14, West Virginia Lottery Sports Wagering Rule](#).

### Communication with Excluded Players:

This is not expressly covered by West Virginia statutes or regulations.

### Self-Exclusion Renewal:

This is not expressly covered by West Virginia statutes or regulations.

### Oversight Of Reinstatement Process:

This is not expressly covered by West Virginia statutes or regulations.

## Customer Support

### Customer Service Easily Accessible:

This is not expressly covered by West Virginia statutes or regulations. However, casino licensees and sports pool intermediaries shall adopt comprehensive house rules which shall be approved by the Director that include the following, at a minimum: [...] Method of contacting the operator for questions and complaints. [Rule 5.5.6, West Virginia Lottery Sports Wagering Rule](#).

### Policies For Customers In Distress:

This is not expressly covered by West Virginia statutes or regulations.

### Monitoring For Signs Of Problem Gambling:

This is not expressly covered by West Virginia statutes or regulations.

### Accessible Complaints And Disputes Process:

Casino licensees and sports pool intermediaries shall adopt comprehensive house rules which shall be approved by the Director that include the following, at a minimum: [...] Method of contacting the operator for questions and complaints. [Rule 5.5.6, West Virginia Lottery Sports Wagering Rule](#).

The house rules, together with any other information the Commission deems appropriate, shall be conspicuously displayed in the sports wagering lounge, posted on the operator's website, and included in the terms and conditions of a sports wagering account. Copies shall be made readily available to patrons. [Rule 5.6, West Virginia Lottery Sports Wagering Rule](#).

A sports pool operator and online sports pool operator shall investigate each patron complaint and provide a response to the patron within ten calendar days. For complaints that cannot be resolved to the satisfaction of the patron related to patron accounts, settlement of wagers, and/or illegal activity, a copy of the complaint and operator's response, including all relevant documentation, shall be provided to the Commission. [Rule 3.7, West Virginia Lottery Sports Wagering Rule](#).

## Marketing and Advertising

### Marketing Policy Statement:

This is not expressly covered by West Virginia statutes or regulations.

### Marketing To Avoid:

#### *Promoting Gambling As A Solution To Financial Problems*

This is not expressly covered by West Virginia statutes or regulations. However, the Director of the West Virginia Lottery Commission shall approve all advertising of sports wagering systems in advance of a sports pool operator, its sports pool intermediaries, its agents, or its affiliates publishing or otherwise release such advertisements. [Rule 21.1, West Virginia Lottery Sports Wagering Rule](#).

### **Promotion Of Excessive Gambling**

This is not expressly covered by West Virginia statutes or regulations. However, the Director of the West Virginia Lottery Commission shall approve all advertising of sports wagering systems in advance of a sports pool operator, its sports pool intermediaries, its agents, or its affiliates publishing or otherwise release such advertisements. [Rule 21.1, West Virginia Lottery Sports Wagering Rule](#).

### **Misleading Players On Chances of Winning**

This is not expressly covered by West Virginia statutes or regulations. However, the Director of the West Virginia Lottery Commission shall approve all advertising of sports wagering systems in advance of a sports pool operator, its sports pool intermediaries, its agents, or its affiliates publishing or otherwise release such advertisements. [Rule 21.1, West Virginia Lottery Sports Wagering Rule](#).

### **Appealing To Minors**

This is not expressly covered by West Virginia statutes or regulations. However, the Director of the West Virginia Lottery Commission shall approve all advertising of sports wagering systems in advance of a sports pool operator, its sports pool intermediaries, its agents, or its affiliates publishing or otherwise release such advertisements. [Rule 21.1, West Virginia Lottery Sports Wagering Rule](#).

### **Presenting Gambling As Risk-Free**

This is not expressly covered by West Virginia statutes or regulations. However, the Director of the West Virginia Lottery Commission shall approve all advertising of sports wagering systems in advance of a sports pool operator, its sports pool intermediaries, its agents, or its affiliates publishing or otherwise release such advertisements. [Rule 21.1, West Virginia Lottery Sports Wagering Rule](#).

### **Encouraging Problematic Play**

This is not expressly covered by West Virginia statutes or regulations. However, the Director of the West Virginia Lottery Commission shall approve all advertising of sports wagering systems in advance of a sports pool operator, its sports pool intermediaries, its agents, or its affiliates publishing or otherwise release such advertisements. [Rule 21.1, West Virginia Lottery Sports Wagering Rule](#).

### **Marketing Risk Assessment:**

This is not expressly covered by West Virginia statutes or regulations.

### **Conditions Of Bonus Offers Clear:**

This is not expressly covered by West Virginia statutes or regulations.

### **Separation Of Responsible Gambling And Product Marketing:**

This is not expressly covered by West Virginia statutes or regulations. However, the Director of the West Virginia Lottery Commission shall approve all advertising of sports wagering systems in advance of a sports pool operator, its sports pool intermediaries, its agents, or its affiliates publishing or otherwise release such advertisements. [Rule 21.1, West Virginia Lottery Sports Wagering Rule](#).

### **Advertising To Adults-Only:**

This is not expressly covered by West Virginia statutes or regulations. However, the Director of the West Virginia Lottery Commission shall approve all advertising of sports wagering systems in advance of a sports pool operator, its sports pool intermediaries, its agents, or its affiliates publishing or otherwise release such advertisements. [Rule 21.1, West Virginia Lottery Sports Wagering Rule](#).

### **Avoiding Higher-Risk Groups:**

This is not expressly covered by West Virginia statutes or regulations. However, the Director of the West Virginia Lottery Commission shall approve all advertising of sports wagering systems in advance of a sports pool operator, its sports pool intermediaries, its agents, or its affiliates publishing or otherwise release such advertisements. [Rule 21.1, West Virginia Lottery Sports Wagering Rule](#).

### **Age-Gating Of Social Media Marketing:**

This is not expressly covered by West Virginia statutes or regulations.

### **Opt-Out/Limits On Advertising Available:**

This is not expressly covered by West Virginia statutes or regulations.

## **Game Play**

### **Games Display Bets, Wins, Losses And Account Balances As Cash:**

This is not expressly covered by West Virginia statutes or regulations.

### **Site Avoids Reinforcing Myths:**

This is not expressly covered by West Virginia statutes or regulations.

### Responsible Gambling Review Of New Game Features:

This is not expressly covered by West Virginia statutes or regulations.

### Communications Do Not Encourage Increased Play Or Chasing Losses:

This is not expressly covered by West Virginia statutes or regulations.

### Encouraging Positive Play:

This is not expressly covered by West Virginia statutes or regulations. However, each online sports pool website or mobile application shall display a responsible gaming logo in a manner approved by the Commission to direct a patron to the operator's responsible gaming webpage. The responsible gaming webpage shall be accessible to a patron during a patron session and shall contain, at a minimum the following:

- A prominent message, which states "If you or someone you know has a gambling problem and wants help, call 1-800-Gambler™";
- A direct link to the Problem Gamblers Help Network of West Virginia and one other organization based in the United States dedicated to helping people with potential gambling problems;
- A clear statement of the online sports pool operator's policy and commitment to responsible gaming; and
- Rules governing self-imposed responsible gaming limits and the ability for the patron to establish those limits.

[Rule 13.4, West Virginia Lottery Sports Wagering Rules.](#)

### Platform Accessibility:

This is not expressly covered by West Virginia statutes or regulations.

## Know Your Customer

### Minimum Age Stated On Platform:

In order to establish a sports wagering account, a sports pool operator or sports pool intermediary shall:[...] record the patron's acknowledgement that the legal age for wagering in an online sports pool is 21, and that he or she is prohibited from allowing any other person to access or use his or her sports

wagering account. [Rule 14.2.9, West Virginia Lottery Sports Wagering Rules.](#)

### Measures To Prevent Underage Access:

In order to establish a sports wagering account, a sports pool operator or sports pool intermediary shall: Create an electronic patron file, which shall include at a minimum...The patron's date of birth [...] any other information collected from the patron used to verify his or her identity [and] the method used to verify the patron's identity. [Rule 14.2.1, West Virginia Lottery Sports Wagering Rules.](#)

### Age Verification Required Upon Registration:

In order to establish a sports wagering account, a sports pool operator or sports pool intermediary shall: Create an electronic patron file, which shall include at a minimum...The patron's date of birth [...] any other information collected from the patron used to verify his or her identity [and] the method used to verify the patron's identity. [Rule 14.2.1, West Virginia Lottery Sports Wagering Rules.](#)

### Immediate Blocking Of Underage Play:

This is not expressly covered by West Virginia statutes or regulations.

### Addressing Underage Play At Approved Account:

This is not expressly covered by West Virginia statutes or regulations.

### Minimum Age Of 21:

An operator shall accept wagers on sports events and other events authorized under this article from persons physically present in a licensed gaming facility where authorized sports wagering occurs, or from persons not physically present who wager by means of electronic devices. A person placing a wager shall be at least 21 years of age. [West Virginia Code Section 29-22D-15\(a\).](#)

### Duplicate Accounts Prevented:

A patron shall have only one sports wagering account for each sports pool operator or sports pool intermediary. Each sports wagering account shall be:

1. Non-transferable;
2. Unique to the patron who establishes the account; and
3. Distinct from any other account number that the patron may have established with the sports

pool operator.

[Rule 14.3, West Virginia Lottery Sports Wagering Rule.](#)

#### **Age Verification When Adding New Payment Methods:**

This is not expressly covered by West Virginia statutes or regulations.

#### **Prohibition On Offering Of Credit:**

This is not expressly covered by West Virginia statutes or regulations.

#### **Prohibition On Credit Cards:**

This is not expressly covered by West Virginia statutes or regulations. In fact, a patron's sports wagering account for online sports pools may be funded through the use of... a patron's credit or debit card.

[Rule 14.4.2, West Virginia Lottery Sports Wagering Rule.](#)

related to gaming operations conducted in the state. For purposes of this section, "transactional data and metrics" refers to items such as demographic data, usage data, utilization of responsible gaming features, account suspension, complaints and financial information, including deposits, withdrawals, bonus usage, balance statements and bet-level data, as determined in the sole discretion of the West Virginia Lottery. (Per enacted [House Bill 5668](#) of 2024.)

## **Research, Education and Treatment**

#### **Financial Commitment To Addressing Gambling-Related Harm:**

This is not expressly covered by West Virginia statutes or regulations.

#### **Evaluation Through Research Program:**

For the purposes of research only, West Virginia University shall be permitted to analyze transactional data and metrics of the type collected and maintained by the West Virginia Lottery as of March 1, 2024, related to gaming operations conducted in the state. For purposes of this section, "transactional data and metrics" refers to items such as demographic data, usage data, utilization of responsible gaming features, account suspension, complaints and financial information, including deposits, withdrawals, bonus usage, balance statements and bet-level data, as determined in the sole discretion of the West Virginia Lottery. (Per enacted [House Bill 5668](#) of 2024.)

#### **Contribution To Public Health Messaging:**

This is not expressly covered by West Virginia statutes or regulations.

#### **Play Data Available For Research:**

For the purposes of research only, West Virginia University shall be permitted to analyze transactional data and metrics of the type collected and maintained by the West Virginia Lottery as of March 1, 2024,

WEST VIRGINIA	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	✓
Designated Executive For Responsible Gambling	
Annual Review Of Policy	
Strategy For Responsible Gambling	
Annual Strategy Evaluation and Progress Reporting	
Employee Protection Plan	
<b>STAFF TRAINING</b>	
Annual Training	
Additional Training For Customer-Facing Staff	
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	
Promotion Of Responsible Gambling Tools At Account Creation	
Addressing Myths Associated With Gambling	
Information On Odds And House Advantage	
Preventing Access By Underage/Unauthorized Players	
Risks Associated With Gambling	
Signs Of A Potential Gambling Problem	
Behavior Related To Problem Gambling	
How To Access Personal Data On Responsible Gambling	
Direct Links To Problem Gambling Organization	✓
Promotion Of Responsible Gambling Information	
Use Of Data To Promote Responsible Gambling Tools	
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	✓
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	✓
Ability To Set Deposit Limits	
Ability To Set Time/Spend Limits	
Delayed Implementation For Increased Limits	
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	
Self-Exclusion Accessibility	
Self-Exclusion At Product Level	
Self-Exclusion Length	
Self-Exclusion Communication	
Self-Exclusion Effective Immediately	
Communication With Excluded Players	
Self-Exclusion Renewal	
Oversight Of Reinstatement Process	
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	
Policies For Customers In Distress	
Monitoring For Signs Of Problem Gambling	
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<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	
Promoting Excessive Gambling	
Misleading Players On Chances Of Winning	
Appealing To Minors	

WEST VIRGINIA	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	
Encouraging Problematic Play	
Marketing Risk Assessment	
Conditions Of Bonus Offers Clear	
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Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	
Encouraging Positive Play	
Platform Accessibility	

EXPRESSLY COVERED	
<b>KNOW YOUR CUSTOMER</b>	
Minimum Age Stated On Platform	✓
Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Immediate Blocking Of Underage Play	
Addressing Underage Play At Approved Account	
Minimum Age Of 21	✓
Duplicate Accounts Prevented	✓
Age Verification When Adding New Payment Methods	
Prohibition On Offering Of Credit	
Prohibition On Credit Cards	
<b>RESEARCH, EDUCATION AND TREATMENT</b>	
Financial Commitment To Address Gambling-Related Harm	
Evaluation Through Research Program	✓
Contribution To Public Health Messaging	
Play Data Available To Research	✓



## Wyoming

Legislation authorizing online sports wagering was signed into law in April 2021 and sports betting officially launched in the state in September 2021. Operators are not required to have a local partner in order to apply for a permit in Wyoming, although they must be already licensed in at least three other U.S. states. Highlights from Wyoming's responsible gambling framework include a requirement that licensed operators submit a Responsible Gaming Plan to the Wyoming Gaming Commission at the time of first application, within ten business days of any changes to the plan, and at permit renewal. The plan must be approved by the Commission prior to commencing operations in Wyoming. Among other requirements, the plan must include details regarding responsible gaming training for employees.

## Governance & Policy

**Policy Commitment To Responsible Gambling:** This is not expressly covered by Wyoming statutes or regulations. However, applicants for a sports wagering operator permit shall submit a Responsible Gaming Plan to the Commission at the time of first application, within ten (10) business days of any changes to the plan, and at permit renewal. The plan must be approved by the Commission prior to commencing operations in Wyoming. The plan shall include, at a minimum, the following:

- The goals of the plan, procedures and deadlines for implementation of the plan;
- The identification of the individual(s) who will be responsible for the implementation and maintenance of the plan;
- The applicant's plan for creating and disseminating promotional material to educate patrons about compulsive and problem gambling and to inform them about treatment services available to compulsive and problem gamblers and their families. The applicant shall

## Key Market Data

Adult Population:	582,000
Sports Betting Law:	House Bill 133
Key Sports Betting Regulation:	Online Sports Wagering Final Rules
Regulatory Authority:	Wyoming Gaming Commission
Sports Betting Market Opened:	September 2021

Source: U.S. Census Bureau, Vixio GamblingCompliance

provide examples of the materials to be used as part of its plan and a description of how the material will be disseminated;

- Details of the applicant's plan for responsible gaming training for its employees;
- The duties and responsibilities of the key employees and gaming employees designated to implement or participate in the plan;
- Procedures to prevent underage gambling; and
- Other policies and procedures as determined by the Commission to prevent problem gambling and encourage responsible gambling.

[Wyoming Online Sports Wagering Administrative Rules, Chapter 8, Section 1.](#)

## Designated Executive For Responsible Gambling:

Applicants for a sports wagering operator permit shall submit a Responsible Gaming Plan to the Commission at the time of first application, within ten (10) business days of any changes to the plan, and at permit renewal. The plan must be approved by the Commission prior to commencing operations

in Wyoming. The plan shall include, at a minimum, [...] The identification of the individual(s) who will be responsible for the implementation and maintenance of the plan. [Wyoming Online Sports Wagering Administrative Rules, Chapter 8, Section 1\(b\)](#).

### Annual Review Of Policy:

This is not expressly covered by Wyoming statutes or regulations. However, applicants for a sports wagering operator permit shall submit a Responsible Gaming Plan to the Commission at the time of first application, within ten (10) business days of any changes to the plan, and at permit renewal [after a five-year term]. [Wyoming Online Sports Wagering Administrative Rules, Chapter 8, Section 1](#).

### Strategy For Responsible Gambling:

Applicants for a sports wagering operator permit shall submit a Responsible Gaming Plan to the Commission at the time of first application, within ten (10) business days of any changes to the plan, and at permit renewal. The plan must be approved by the Commission prior to commencing operations in Wyoming. The plan shall include, at a minimum, the following:

- The goals of the plan, procedures and deadlines for implementation of the plan;
- The identification of the individual(s) who will be responsible for the implementation and maintenance of the plan;
- The applicant's plan for creating and disseminating promotional material to educate patrons about compulsive and problem gambling and to inform them about treatment services available to compulsive and problem gamblers and their families. The applicant shall provide examples of the materials to be used as part of its plan and a description of how the material will be disseminated;
- Details of the applicant's plan for responsible gaming training for its employees;
- The duties and responsibilities of the key employees and gaming employees designated to implement or participate in the plan;
- Procedures to prevent underage gambling; and
- Other policies and procedures as determined by the Commission to prevent problem gambling and encourage responsible gambling.

[Wyoming Online Sports Wagering Administrative Rules, Chapter 8, Section 1](#).

### Annual Strategy Evaluation and Progress Reporting:

This is not expressly covered by Wyoming statutes or regulations.

### Employee Protection Policy:

This is not expressly covered by Wyoming statutes or regulations.

### Staff Training

#### Annual Training:

This is not expressly covered by Wyoming statutes or regulations. However, applicants for a sports wagering operator permit shall submit a Responsible Gaming Plan to the Commission at the time of first application, within ten (10) business days of any changes to the plan, and at permit renewal. The plan must be approved by the Commission prior to commencing operations in Wyoming. The plan shall include, at a minimum, [...] Details of the applicant's plan for responsible gaming training for its employees [and] The duties and responsibilities of the key employees and gaming employees. [Wyoming Online Sports Wagering Administrative Rules, Chapter 8, Section 1\(d-e\)](#).

#### Additional Training For Customer-Facing Staff:

This is not expressly covered by Wyoming statutes or regulations. However, applicants for a sports wagering operator permit shall submit a Responsible Gaming Plan to the Commission at the time of first application, within ten (10) business days of any changes to the plan, and at permit renewal. The plan must be approved by the Commission prior to commencing operations in Wyoming. The plan shall include, at a minimum, [...] Details of the applicant's plan for responsible gaming training for its employees.. [Wyoming Online Sports Wagering Administrative Rules, Chapter 8, Section 1\(d\)](#).

#### Updates To Training Courses:

This is not expressly covered by Wyoming statutes or regulations.

#### Lived Experience In Training Content:

This is not expressly covered by Wyoming statutes or regulations.

#### Evaluation Of Training Effectiveness:

This is not expressly covered by Wyoming statutes or regulations.

## Supporting Informed Decision Making by Players

### Providing Players With Readily Accessible Responsible Gambling Information:

#### *Practical Tips To Keep Within Limits*

This is not expressly covered by Wyoming statutes or regulations. However, applicants for a sports wagering operator permit shall submit a Responsible Gaming Plan to the Commission at the time of first application, within ten (10) business days of any changes to the plan, and at permit renewal. The plan must be approved by the Commission prior to commencing operations in Wyoming. The plan shall include, at a minimum, [...] the applicant's plan for creating and disseminating promotional material to educate patrons about compulsive and problem gambling and to inform them about treatment services available to compulsive and problem gamblers and their families. The applicant shall provide examples of the materials to be used as part of its plan and a description of how the material will be disseminated. [Wyoming Online Sports Wagering Administrative Rules, Chapter 8, Section 1\(c\)](#).

#### *Promotion Of Responsible Gambling Tools At Account Creation*

This is not expressly covered by Wyoming statutes or regulations. However, a sports wagering operator or sports wagering vendor must provide a Commission-approved patron protection information page that must be readily accessible to each patron. The patron protection page must contain, at a minimum, [...] A list of the available patron protection measures that can be invoked by the patron, such as self-imposed limits, and information on how to invoke those measures. [Wyoming Online Sports Wagering Administrative Rules, Chapter 6, Section 4\(c\)](#).

#### *Addressing Myths Associated With Gambling*

This is not expressly covered by Wyoming statutes or regulations. However, applicants for a sports wagering operator permit shall submit a Responsible Gaming Plan to the Commission at the time of first application, within ten (10) business days of any changes to the plan, and at permit renewal. The plan must be approved by the Commission prior to commencing operations in Wyoming. The plan shall include, at a minimum, [...] the applicant's plan for creating and disseminating promotional material to educate patrons about compulsive and problem gambling and to inform them about treatment services available to compulsive and

problem gamblers and their families. The applicant shall provide examples of the materials to be used as part of its plan and a description of how the material will be disseminated. [Wyoming Online Sports Wagering Administrative Rules, Chapter 8, Section 1\(c\)](#).

#### *Information On Odds And House Advantage*

This is not expressly covered by Wyoming statutes or regulations. However, available wagers must be displayed to patrons on the sports wagering system. The display must include the odds and a brief description of the event and wagering proposition. [Wyoming Online Sports Wagering Administrative Rules, Chapter 4, Section 4\(a\)](#).

#### *Preventing Access By Underage/Unauthorized Players*

A sports wagering operator or sports wagering vendor must provide a Commission-approved patron protection information page that must be readily accessible to each patron. The patron protection page must contain, at a minimum, [...] Notification that underage gambling is a criminal offense and that anyone who facilitates an individual under the age of eighteen (18) to place an online sports wager has committed a criminal offense and must be prohibited from online sports wagering. [Wyoming Online Sports Wagering Administrative Rules, Chapter 6, Section 4\(b\)](#). In addition, applicants for a sports wagering operator permit shall submit a Responsible Gaming Plan to the Commission at the time of first application, within ten (10) business days of any changes to the plan, and at permit renewal. The plan must be approved by the Commission prior to commencing operations in Wyoming. The plan shall include, at a minimum, [...] Procedures to prevent underage gambling. [Wyoming Online Sports Wagering Administrative Rules, Chapter 8, Section 1\(f\)](#).

#### *Risks Associated With Gambling*

A sports wagering operator or sports wagering vendor must provide a Commission-approved patron protection information page that must be readily accessible to each patron. The patron protection page must contain, at a minimum, [...] Information about potential risks associated with excessive wagering, and a direct link to the National Council on Problem Gambling as well as links to local assistance. [Wyoming Online Sports Wagering Administrative Rules, Chapter 6, Section 4\(a\)](#).

#### ***Signs Of A Potential Gambling Problem***

This is not expressly covered by Wyoming statutes or regulations.

#### ***Behavior Related To Problem Gambling***

This is not expressly covered by Wyoming statutes or regulations.

#### ***How To Access Personal Data On Responsible Gambling***

This is not expressly covered by Wyoming statutes or regulations.

#### ***Direct Links To Problem Gambling Organization***

A sports wagering operator or sports wagering vendor must provide a Commission-approved patron protection information page that must be readily accessible to each patron. The patron protection page must contain, at a minimum, [...] Information about potential risks associated with excessive wagering, and a direct link to the National Council on Problem Gambling as well as links to local assistance. [Wyoming Online Sports Wagering Administrative Rules, Chapter 6, Section 4\(a\).](#)

#### **Promotion Of Responsible Gambling Information:**

A sports wagering operator or sports wagering vendor must provide a Commission-approved patron protection information page that must be readily accessible to each patron. The patron protection page must contain, at a minimum, [...] A list of the available patron protection measures that can be invoked by the patron, such as self-imposed limits, and information on how to invoke those measures. [Wyoming Online Sports Wagering Administrative Rules, Chapter 6, Section 4\(c\).](#)

#### **Use Of Data To Promote Responsible Gambling Tools:**

This is not expressly covered by Wyoming statutes or regulations.

#### **Evaluation Of Responsible Gambling Tool Adoption:**

This is not expressly covered by Wyoming statutes or regulations.

#### **Expert Input Into Responsible Gambling Resources:**

This is not expressly covered by Wyoming statutes or regulations.

#### **Promotion Of Responsible Gambling On Social Media:**

This is not expressly covered by Wyoming statutes or regulations.

#### **Testing Of External Links:**

This is not expressly covered by Wyoming statutes or regulations.

### **Time and Budget Management**

#### **Instant Access To Personal Responsible Gambling Data:**

Upon request of the patron, the sports wagering operator or sports wagering vendor shall provide a statement detailing account activity for the past year. Unless the sports wagering operator or sports wagering vendor receives written notice disputing the statement within fourteen (14) calendar days of the date the statement is forwarded, it shall be deemed to be correct. [Wyoming Online Sports Wagering Administrative Rules, Chapter 6, Section 11.](#)

#### **Mandatory Limit Setting At Account Creation:**

This is not expressly covered by Wyoming statutes or regulations. However, a sports wagering operator or sports wagering vendor must provide a Commission-approved patron protection information page that must be readily accessible to each patron. The patron protection page must contain, at a minimum, [...] A list of the available patron protection measures that can be invoked by the patron, such as self-imposed limits, and information on how to invoke those measures. [Wyoming Online Sports Wagering Administrative Rules, Chapter 6, Section 4\(c\).](#)

#### **Promotion Of Limits On Platform:**

A sports wagering operator or sports wagering vendor must provide a Commission-approved patron protection information page that must be readily accessible to each patron. The patron protection page must contain, at a minimum, [...] A list of the available patron protection measures that can be invoked by the patron, such as self-imposed limits, and information on how to invoke those measures. [Wyoming Online Sports Wagering Administrative Rules, Chapter 6, Section 4\(c\).](#)

#### **Deposit Limits:**

A sports wagering operator or sports wagering vendor shall allow the account holder to set the following

responsible gaming limits set forth below. [...] A deposit limit, which shall be offered on a daily, weekly and monthly basis and shall specify the maximum amount of money a patron may deposit into his or her sports wagering account during a particular period of time. [Wyoming Online Sports Wagering Administrative Rules, Chapter 6, Section 12](#).

#### Time/Spend Limits:

A sports wagering operator or sports wagering vendor shall allow the account holder to set the following responsible gaming limits set forth below. [...] A wager limit, which shall be offered on a daily, weekly and monthly basis and shall specify the maximum amount of patron funds that may be put at risk during a particular 6-8 period of time. [Wyoming Online Sports Wagering Administrative Rules, Chapter 6, Section 12](#).

#### Delayed Implementation For Increased Limits:

A sports wagering operator or sports wagering vendor shall allow the account holder to set the following responsible gaming limits set forth below. Any decrease to these limits shall be effective immediately or at the point in time (e.g., next login, next day) that was clearly indicated to the player. Any increase to these limits shall become effective only after the time period of the previous limit (e.g., day, week, month, etc.) has expired and the player reaffirms the requested increase. [Wyoming Online Sports Wagering Administrative Rules, Chapter 6, Section 12\(a\)](#).

#### Prohibition On Reverse Withdrawals:

This is not expressly covered by Wyoming statutes or regulations.

#### Restriction On Promotions During Withdrawals:

This is not expressly covered by Wyoming statutes or regulations.

### Time-Out and Self-Exclusion

#### Time-Out Tool Available:

A sports wagering system must employ a mechanism that places a sports wagering account in a suspended mode. The suspended mode shall be activated under the following conditions: When requested by the patron for a specified period of time, which must not be less than seventy-two (72) hours. [Wyoming Online](#)

[Sports Wagering Administrative Rules, Chapter 6, Section 13\(b\)\(i\)](#).

#### Self-Exclusion Accessibility:

The Self-Exclusion Program is established for the purpose of allowing persons who wish to refrain from sports wagering and other types of gambling offered by the Commission, to notify the Commission that they will accept responsibility for refraining from engaging in sports wagering and other gambling activities offered by the Commission and its Permittees. Each person seeking placement in the Self-Exclusion Program acknowledges that it is his or her responsibility to refrain from engaging in sports wagering and other gambling activities under the jurisdiction of the Commission. An individual may request to have their name placed on the Self-Exclusion List by completing the application. [Wyoming Online Sports Wagering Administrative Rules, Chapter 8, Section 2\(a-b\)](#).

The Commission shall prohibit sports wagering advertising that it determines to be deceptive to the public. The Commission shall also require that every form of advertising contain a statement that minors are not allowed to open or have access to sports wagering accounts as well as information about available programs to prevent, treat, or monitor compulsive or problem gambling, and procedures for self-exclusion. [Wyoming Online Sports Wagering Administrative Rules, Chapter 8, Section 5](#).

#### Self-Exclusion At Product Level:

This is not expressly covered by Wyoming statutes or regulations.

#### Self-Exclusion Length:

This is not expressly covered by Wyoming statutes or regulations.

#### Self-Exclusion Communication:

This is not expressly covered by Wyoming statutes or regulations.

#### Self-Exclusion Effective Immediately:

This is not expressly covered by Wyoming statutes or regulations. However, upon the filing of an application for placement in the Self-Exclusion Program, the Commission may file a Notice of Placement in the Self-Exclusion Program and such application and notice may be disclosed to sports wagering permittees and their agents and employees, as

approved by the Commission. [Wyoming Online Sports Wagering Administrative Rules, Chapter 8, Section 2\(c\)](#).

The sports wagering operator or sports wagering vendor shall establish procedures to add the names from the Self-Exclusion List and Involuntary Exclusion List into their internal list to exclude from sports wagering. If the sports wagering operator or sports wagering vendor utilizes an internal management system to track individuals on the Self-Exclusion List and Involuntary Exclusion List, they shall update that system at least every seventy-two (72) hours with names of individuals being added or removed from the Self-Exclusion List and Involuntary Exclusion List. [Wyoming Online Sports Wagering Administrative Rules, Chapter 8, Section 4\(e\)](#).

#### Communication with Excluded Players:

The sports wagering operator or sports wagering vendor shall establish procedures that are designed, to the greatest extent practicable, to: [...] Ensure that individuals on the Self-Exclusion List or Involuntary Exclusion List do not receive, either from the sports wagering operator, sports wagering vendor or any agent thereof, targeted mailings, telemarketing promotions, player club materials, or other targeted promotional materials relating to sports wagering.

[Wyoming Online Sports Wagering Administrative Rules, Chapter 8, Section 4\(f\)\(vii\)](#).

#### Self-Exclusion Renewal:

This is not expressly covered by Wyoming statutes or regulations.

#### Oversight Of Reinstatement Process:

This is not expressly covered by Wyoming statutes or regulations.

### Customer Support

#### Customer Service Easily Accessible:

This is not expressly covered by Wyoming statutes or regulations. However, a sports wagering operator or sports wagering vendor must adopt comprehensive wagering rules, which must be approved by the Commission. The wagering rules, together with any other information the Commission considers appropriate, must be conspicuously displayed on the sports wagering operator's or its sports wagering vendor's digital platform or mobile application, included in the terms and conditions of sports wagering accounts, and copies must be made readily

available to individuals and patrons.

The wagering rules must address the following items regarding online sports wagers, at a minimum: [...]

Method of contacting the sports wagering operator or sports wagering vendor for questions and complaints. [Wyoming Online Sports Wagering Administrative Rules, Chapter 4, Section 3\(a-c\)\(ix\)](#).

#### Policies For Customers In Distress:

This is not expressly covered by Wyoming statutes or regulations. However, applicants for a sports wagering operator permit shall submit a Responsible Gaming Plan to the Commission at the time of first application, within ten (10) business days of any changes to the plan, and at permit renewal. The plan must be approved by the Commission prior to commencing operations in Wyoming. The plan shall include, at a minimum, the following: [...] Details of the applicant's plan for responsible gaming training for its employees; The duties and responsibilities of the key employees and gaming employees. [Wyoming Online Sports Wagering Administrative Rules, Chapter 8, Section 1\(d-e\)](#).

#### Monitoring For Signs Of Problem Gambling:

This is not expressly covered by Wyoming statutes or regulations.

#### Accessible Complaints And Disputes Process:

A sports wagering operator or sports wagering vendor must include on its sports wagering system a clear mechanism to advise patrons of their right to make a complaint against the sports wagering operator or sports wagering vendor, including information explaining how complaints can be filed, how complaints are resolved, and how the patron may submit a complaint to the Commission. [Wyoming Online Sports Wagering Administrative Rules, Chapter 4, Section 13\(a\)](#).

A sports wagering operator or sports wagering vendor must adopt comprehensive wagering rules, which must be approved by the Commission. The wagering rules, together with any other information the Commission considers appropriate, must be conspicuously displayed on the sports wagering operator's or its sports wagering vendor's digital platform or mobile application, included in the terms and conditions of sports wagering accounts, and copies must be made readily available to individuals and patrons. The wagering rules must address the following items regarding online sports wagers, at a minimum: [...]

Method of contacting the sports wagering operator or

sports wagering vendor for questions and complaints. [Wyoming Online Sports Wagering Administrative Rules, Chapter 4, Section 3\(a-c\)\(ix\).](#)

## Marketing and Advertising

### Marketing Policy Statement:

This is not expressly covered by Wyoming statutes or regulations.

### Marketing To Avoid:

#### *Promoting Gambling As A Solution To Financial Problems*

This is not expressly covered by Wyoming statutes or regulations.

#### *Promotion Of Excessive Gambling*

This is not expressly covered by Wyoming statutes or regulations.

#### *Misleading Players On Chances of Winning*

The Commission shall prohibit sports wagering advertising that it determines to be deceptive to the public. [Wyoming Online Sports Wagering Administrative Rules, Chapter 8, Section 5.](#)

#### *Appealing To Minors*

This is not expressly covered by Wyoming statutes or regulations. However, the Commission shall prohibit sports wagering advertising that it determines to be deceptive to the public. The Commission shall also require that every form of advertising contain a statement that minors are not allowed to open or have access to sports wagering accounts as well as information about available programs to prevent, treat, or monitor compulsive or problem gambling, and procedures for self-exclusion. [Wyoming Online Sports Wagering Administrative Rules, Chapter 8, Section 5.](#)

#### *Presenting Gambling As Risk-Free*

This is not expressly covered by Wyoming statutes or regulations. However, the Commission shall prohibit sports wagering advertising that it determines to be deceptive to the public. [Wyoming Online Sports Wagering Administrative Rules, Chapter 8, Section 5.](#)

#### *Encouraging Problematic Play*

This is not expressly covered by Wyoming statutes or regulations.

### Marketing Risk Assessment:

This is not expressly covered by Wyoming statutes or

regulations.

### Conditions Of Bonus Offers Clear:

All bonus or promotional offers must be stated in clear and unambiguous terms and must be accessible by the patron after the offer is accepted and before completion. Offer terms and the record of all offers must include all of the following at a minimum:

- The date and time presented;
- The date and time the offer is active and expires;
- Patron eligibility, including any limitations on participation;
- Any restriction on withdrawals of funds;
- Wagering requirements and limitations on events or wager types;
- How the patron is notified when they have received an award;
- The order in which funds are used for wagers;
- Eligible events or wager types; and
- Rules regarding cancellation.

[Wyoming Online Sports Wagering Administrative Rules, Chapter 4, Section 8\(b\).](#)

### Separation Of Responsible Gambling And Product Marketing:

This is not expressly covered by Wyoming statutes or regulations.

### Advertising To Adults-Only:

This is not expressly covered by Wyoming statutes or regulations. However, the Commission shall prohibit sports wagering advertising that it determines to be deceptive to the public. The Commission shall also require that every form of advertising contain a statement that minors are not allowed to open or have access to sports wagering accounts as well as information about available programs to prevent, treat, or monitor compulsive or problem gambling, and procedures for self-exclusion. [Wyoming Online Sports Wagering Administrative Rules, Chapter 8, Section 5.](#)

### Avoiding Higher-Risk Groups:

This is not expressly covered by Wyoming statutes or regulations.

### Age-Gating Of Social Media Marketing:

This is not expressly covered by Wyoming statutes or regulations.

### Opt-Out/Limits On Advertising Available:

This is not expressly covered by Wyoming statutes or regulations.

## Game Play

### Games Display Bets, Wins, Losses And Account Balances As Cash:

This is not expressly covered by Wyoming statutes or regulations.

### Site Avoids Reinforcing Myths:

This is not expressly covered by Wyoming statutes or regulations.

### Responsible Gambling Review Of New Game Features:

This is not expressly covered by Wyoming statutes or regulations.

### Communications Do Not Encourage Increased Play Or Chasing Losses:

This is not expressly covered by Wyoming statutes or regulations.

### Encouraging Positive Play:

This is not expressly covered by Wyoming statutes or regulations. However, a sports wagering operator or sports wagering vendor must provide a Commission-approved patron protection information page that must be readily accessible to each patron. The patron protection page must contain, at a minimum, [...] A list of the available patron protection measures that can be invoked by the patron, such as self-imposed limits, and information on how to invoke those measures.

[Wyoming Online Sports Wagering Administrative Rules, Chapter 6, Section 4\(c\).](#)

In addition, the patron protection page must contain, at a minimum, [...] Information about potential risks associated with excessive wagering, and a direct link to the National Council on Problem Gambling as well as links to local assistance. [Wyoming Online Sports Wagering Administrative Rules, Chapter 6, Section 4\(a\).](#)

### Platform Accessibility:

This is not expressly covered by Wyoming statutes or regulations.

## Know Your Customer

### Minimum Age Stated On Platform:

A sports wagering operator or sports wagering vendor must provide a Commission-approved patron

protection information page that must be readily accessible to each patron. The patron protection page must contain, at a minimum, [...] Notification that underage gambling is a criminal offense and that anyone who facilitates an individual under the age of eighteen (18) to place an online sports wager has committed a criminal offense and must be prohibited from online sports wagering. [Wyoming Online Sports Wagering Administrative Rules, Chapter 6, Section 4\(b\).](#)

In addition, all terms and conditions for sports wagering accounts must address all aspects of the online sports wagering operation, including [...] A statement that only individuals over the age of eighteen (18) and located in the authorized geographic boundaries within the state of Wyoming can participate in online sports wagering. [Wyoming Online Sports Wagering Administrative Rules, Chapter 6, Section 3\(b\)\(i\).](#)

### Measures To Prevent Underage Access:

A sports wagering operator or sports wagering vendor must collect the following personal identifying information (PII) from the individual for each patron:

- The patron's full legal name;
- The patron's date of birth;
- The patron's principal residential address. A post office box is not acceptable;
- The patron's Social Security number, or the last four (4) digits of the Social Security number, or an equivalent identification number for a noncitizen patron, such as a passport or taxpayer identification number; and
- Any other information collected from the patron used to verify his or her identity and to prove the patron is at least eighteen (18) years of age.

[Wyoming Online Sports Wagering Administrative Rules, Chapter 6, Section 1\(b\).](#)

The sports wagering operator or sports wagering vendor shall employ electronic verification with respect to each patron's name, date of birth and Social Security number, or the last four (4) digits of the Social Security number, or an equivalent identification number for a noncitizen patron, such as a passport or taxpayer identification number, at the time of account establishment by a Commission-approved national independent reference company or another independent technology approved by the Commission which meets or exceeds the reliability, security, accuracy, privacy and timeliness provided by individual reference service companies. [Wyoming](#)

[Online Sports Wagering Administrative Rules, Chapter 6, Section 2\(b\).](#)

A sports wagering operator or sports wagering vendor must use commercially available and demonstrable standards to confirm that an individual attempting to create a sports wagering account is not a prohibited person. [Wyoming Online Sports Wagering Administrative Rules, Chapter 6, Section 2\(d\).](#)

**Age Verification Required Upon Registration:**

A patron must have an established sports wagering account with the sports wagering operator or sports wagering vendor to participate in online sports wagering. An account shall only be established in the name of an individual eighteen (18) years of age or older and is non-transferable. [Wyoming Online Sports Wagering Administrative Rules, Chapter 6, Section 1\(a\).](#)

During the registration process, the patron shall [...] Be denied the ability to register for a sports wagering account if they submit a birth date which indicates that they are under the age of eighteen (18). [Wyoming Online Sports Wagering Administrative Rules, Chapter 6, Section 1\(c\)\(i\).](#)

Only an individual who is eighteen (18) years of age or older and not a prohibited person may create a sports wagering account, deposit funds, or participate in online sports wagering. The sports wagering operator or sports wagering vendor must deny the ability to create a sports wagering account, deposit funds, or participate in online sports wagering to any individual who is under eighteen (18) years of age or is a prohibited person. This section shall not be construed to prevent a restricted patron from creating a sports wagering account and depositing funds to such an account even if they are prohibited from placing certain wagers. [Wyoming Online Sports Wagering Administrative Rules, Chapter 6, Section 2\(a\).](#)

A sports wagering operator or sports wagering vendor must use commercially available and demonstrable standards to confirm that an individual attempting to create a sports wagering account is not a prohibited person. [Wyoming Online Sports Wagering Administrative Rules, Chapter 6, Section 2\(d\).](#)

**Immediate Blocking Of Underage Play:**

This is not expressly covered by Wyoming statutes or regulations. However, only an individual who is eighteen (18) years of age or older and not a prohibited person may create a sports wagering account, deposit

funds, or participate in online sports wagering. The sports wagering operator or sports wagering vendor must deny the ability to create a sports wagering account, deposit funds, or participate in online sports wagering to any individual who is under eighteen (18) years of age or is a prohibited person. This section shall not be construed to prevent a restricted patron from creating a sports wagering account and depositing funds to such an account even if they are prohibited from placing certain wagers. [Wyoming Online Sports Wagering Administrative Rules, Chapter 6, Section 2\(a\).](#)

**Addressing Underage Play At Approved Account:**

This is not expressly covered by Wyoming statutes or regulations.

**Minimum Age Of 21:**

This is not expressly covered by Wyoming statutes or regulations. Individuals 18 years of age and older may participate in sports betting in the state of Wyoming. [Wyoming Online Sports Wagering Administrative Rules, Chapter 6, Section 1\(a\).](#)

**Duplicate Accounts Prevented:**

This is not expressly covered by Wyoming statutes or regulations.

**Age Verification When Adding New Payment Methods:**

This is not expressly covered by Wyoming statutes or regulations. However, a sports wagering operator or sports wagering vendor must periodically re-verify a patron's identification upon reasonable suspicion that the patron's identification has been compromised. [Wyoming Online Sports Wagering Administrative Rules, Chapter 6, Section 2\(e\).](#)

**Prohibition On Offering Of Credit:**

This is not expressly covered by Wyoming statutes or regulations.

**Prohibition On Credit Cards:**

This is not expressly covered by Wyoming statutes or regulations. In fact, approved methods for funding sports wagering accounts include [...] Credit cards and debit cards. [Wyoming Online Sports Wagering Administrative Rules, Chapter 6, Section 7\(b\)\(vii\).](#)

## Research, Education and Treatment

### Financial Commitment To Addressing Gambling-Related Harm:

Not later than the fifteenth day of each month, in accordance with commission rules, a sports wagering operator shall remit ten percent (10%) of online sports wagering revenue from the prior month to the commission. Each fiscal year, the first three hundred thousand dollars (\$300,000.00) of revenue generated under this section is continuously appropriated to the department of health to be distributed to the counties for the purpose of funding county health programs to prevent and treat problematic gambling behavior and the remainder of monies remitted to the commission shall be deposited by the state treasurer into the general fund. [WY Stat. § 9-24-104](#).

### Evaluation Through Research Program:

This is not expressly covered by Wyoming statutes or regulations.

### Contribution To Public Health Messaging:

This is not expressly covered by Wyoming statutes or regulations.

### Play Data Available For Research:

This is not expressly covered by Wyoming statutes or regulations.

WYOMING	EXPRESSLY COVERED
<b>GOVERNANCE &amp; POLICY</b>	
Policy Commitment To Responsible Gambling	
Designated Executive For Responsible Gambling	✓
Annual Review Of Policy	
Strategy For Responsible Gambling	✓
Annual Strategy Evaluation and Progress Reporting	
Employee Protection Plan	
<b>STAFF TRAINING</b>	
Annual Training	
Additional Training For Customer-Facing Staff	
Updates To Training Courses	
Lived Experience In Training Content	
Evaluation Of Training Effectiveness	
<b>SUPPORTING INFORMED DECISION MAKING BY PLAYERS</b>	
<b>PROVIDING PLAYERS WITH READILY ACCESSIBLE RESPONSIBLE GAMBLING INFORMATION:</b>	
Practical Tips To Keep Within Limits	
Promotion Of Responsible Gambling Tools At Account Creation	
Addressing Myths Associated With Gambling	
Information On Odds And House Advantage	
Preventing Access By Underage/Unauthorized Players	✓
Risks Associated With Gambling	✓
Signs Of A Potential Gambling Problem	
Behavior Related To Problem Gambling	
How To Access Personal Data On Responsible Gambling	
Direct Links To Problem Gambling Organization	✓
Promotion Of Responsible Gambling Information	✓
Use Of Data To Promote Responsible Gambling Tools	
Evaluation Of Responsible Gambling Tool Adoption	
Expert Input Into Responsible Gambling Resources	
Promotion Of Responsible Gambling On Social Media	
Testing Of External Links	

EXPRESSLY COVERED	
<b>TIME AND BUDGET MANAGEMENT</b>	
Instant Access To Personal Responsible Gambling Data	✓
Mandatory Limit Setting At Account Creation	
Promotion Of Limits On Platform	✓
Ability To Set Deposit Limits	✓
Ability To Set Time/Spend Limits	✓
Delayed Implementation For Increased Limits	✓
Prohibition On Reverse Withdrawals	
Restriction On Promotions During Withdrawals	
<b>TIME-OUT AND SELF-EXCLUSION</b>	
Time-Out Tool Available	✓
Self-Exclusion Accessibility	✓
Self-Exclusion At Product Level	
Self-Exclusion Length	
Self-Exclusion Communication	
Self-Exclusion Effective Immediately	
Communication With Excluded Players	✓
Self-Exclusion Renewal	
Oversight Of Reinstatement Process	
<b>CUSTOMER SUPPORT</b>	
Customer Service Easily Accessible	
Policies For Customers In Distress	
Monitoring For Signs Of Problem Gambling	
Accessible Complaints And Disputes Process	✓
<b>MARKETING AND ADVERTISING</b>	
Marketing Policy Statement	
<b>MARKETING TO AVOID:</b>	
Promoting Gambling As A Solution To Financial Problems	
Promoting Excessive Gambling	
Misleading Players On Chances Of Winning	✓
Appealing To Minors	

WYOMING	EXPRESSLY COVERED
Presenting Gambling As Risk-Free	
Encouraging Problematic Play	
Marketing Risk Assessment	
Conditions Of Bonus Offers Clear	✓
Separation Of Responsible Gambling And Product Marketing	
Advertising To Adults-Only	
Avoiding Higher-Risk Groups	
Age-Gating Of Social Media Marketing	
Opt-Out/Limits On Advertising Available	
<b>GAME PLAY</b>	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	
Encouraging Positive Play	
Platform Accessibility	

EXPRESSLY COVERED	
<b>KNOW YOUR CUSTOMER</b>	
Minimum Age Stated On Platform	✓
Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Immediate Blocking Of Underage Play	
Addressing Underage Play At Approved Account	
Minimum Age Of 21	
Duplicate Accounts Prevented	
Age Verification When Adding New Payment Methods	
Prohibition On Offering Of Credit	
Prohibition On Credit Cards	
<b>RESEARCH, EDUCATION AND TREATMENT</b>	
Financial Commitment To Address Gambling-Related Harm	✓
Evaluation Through Research Program	
Contribution To Public Health Messaging	
Play Data Available To Research	

## About Vixio Regulatory Intelligence

Vixio is a Regulatory Technology (RegTech) platform created to remove the risk of non-compliance in the gambling and payments industries and is the leading provider of independent legal, regulatory and business intelligence to the global gaming industry. The Vixio GamblingCompliance product offers a suite of dynamic interactive tools to allow industry stakeholders to instantly analyse and compare regulatory compliance requirements and market data across more than 180 global jurisdictions.

For more information, please visit:  
[www.vixio.com/gamblingcompliance](http://www.vixio.com/gamblingcompliance)



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## Disclaimer

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