

# Player Protection and Responsible Gambling

One of our main regulatory goals is to protect customers. To do this, the Authority ensures that licensees provide a safe and secure gaming environment and have the appropriate controls in place to allow players to wager responsibly and safely while protecting minors and other vulnerable individuals. The Player Protection and Responsible Gambling departments support players who contact us regarding responsible gambling issues and investigate such cases to ensure that our licensees conduct business in compliance with the law. In 2022, we received 5,095 requests for assistance, whilst 5,280 requests were closed off in the same period.

## Protecting Player Funds

The MGA prioritises the examination of the financial standing of licensed operators to ensure the continued viability of the business and, even more importantly, safeguard player funds – one of the principal regulatory objectives entrusted to the Authority.

B2C licensees must have sufficient funds to cover the total player and jackpot funds, with at least 90% of the funds required to cover player funds continuously held at EU/EEA-licensed credit, financial, or payment institutions. The Authority ascertains this through monthly Player Funds Reports (PFR), of which it received 2,272 during 2022.

The MGA also audits player and jackpot funds held by licensees, as well as the accounts held with credit, financial, or payment institutions to cover such liabilities.

In the event of a licence surrender or cancellation, the licensee is subject to data extraction, giving the Authority visibility of players who are still owed funds by the licensee and have not been responsive in collecting their dues before the closure of the gaming operation. Throughout 2022, a total of 30 data extractions were conducted.

# 5,095

Requests for assistance received

# 5,280

Requests for assistance resolved (including spill-over from 2021)

# 30

Player data extractions



## Responsible Gambling Checks and Reviews

The MGA conducts responsible gambling audits and analyses licensee websites to ensure licensees adhere to the requirements outlined in the Player Protection Directive (Directive 2 of 2018). The emphasis is on the interactions between licensees and players as well as the responsible gambling-related features available on the website of the B2C operator. To this end, 85 responsible gambling-themed website checks occurred, finding 38 URLs possessing misleading information. Following this, 17 notices were published on the MGA website to inform the general public and players of such instances. Thirty observation letters were sent to the licensees outlining the responsible gambling issues and instructing them to comply with the set regulations whilst explaining how we expect them to do so to be fully compliant.

# 85

Responsible gambling website checks



## Commercial Communications Committee

The Commercial Communication Committee evaluates all commercial gaming communications brought to its attention, whether externally or via internal escalation mechanisms, to determine whether the communications comply with the provisions set out in the Gaming Commercial Communications Regulations (S.L. 583.09). The Committee also publishes anonymised decisions to provide further clarity to licensees on how to be compliant on an ongoing basis.

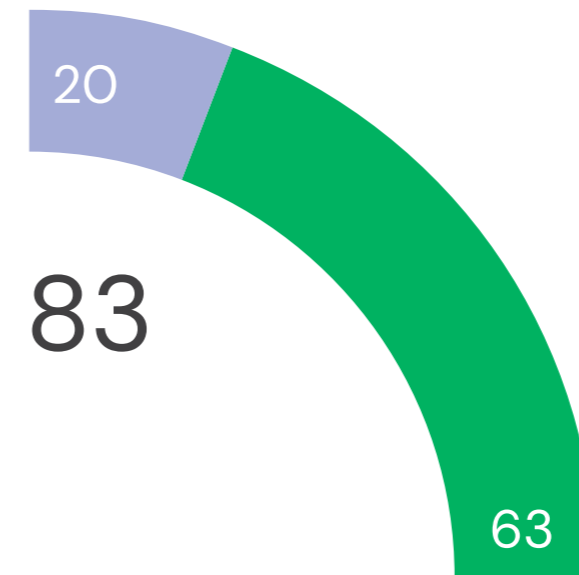
During the year under review, the Commercial Communications Committee took nine decisions regarding possible breaches of the Commercial Communications Regulations. The Committee found authorised persons to be in breach of regulations including, but not limited to, unsolicited commercial communications, commercial communications which do not clearly display the requested information, and communications which did not include educational responsible gambling messaging. Furthermore, some commercial communications were presented such that the web-portal address of any entity devoted to responsible gambling was not clearly legible. Some commercial communications also did not prominently indicate the minimum age to participate in the promoted game.

The Committee communicated with third parties to notify them about breaches and advised them to rectify these to comply with the law and, where required, forwarded the cases to the Compliance and Enforcement Committee for enforcement measures to ensue.

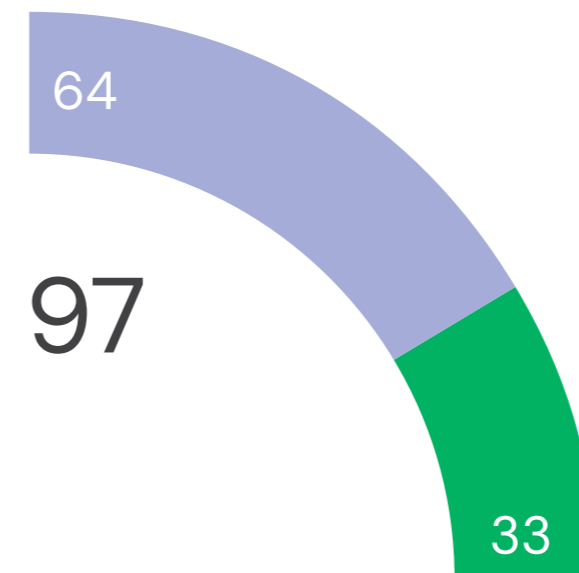
## Collaboration

■ EU ■ Non-EU

### Incoming requests



### Outgoing requests



The Authority has endeavoured to build relationships and ongoing interactions with key local and international stakeholders throughout the years with the goal of exchanging ideas and best practices for regulating the gaming industry. In this light, the MGA entered into several data-sharing agreements, which ensure that when data is shared, there is an adequate legal basis for doing so.

## International Cooperation

The MGA firmly believes that exchanging best practices and learning from one another's experiences is essential to regulate a cross-border industry effectively. To achieve this, we maintain an open communication channel with our counterparts and respond to calls for collaboration, such as those outlined in the Cooperation Agreement between the gaming regulatory authorities of the EEA Member States regarding online gaming services, exchanging relevant information and discussing experiences and challenges.

In 2022, the MGA received 83 cooperation requests from various countries, of which 75.9% were from non-EU countries. In addition, 97 cooperation requests were sent out to various countries, 66.0% of which were sent to EU countries.