A nighttime cityscape with numerous skyscrapers illuminated. Overlaid on the scene are numerous vertical lines of varying colors (blue, purple, red) that extend from the ground up to the top of the frame, each ending in a small glowing dot. These lines represent a digital network or data flow.

U.S. Online Responsible Gaming Regulations: An Evaluation Against National Council on Problem Gambling Standards

December 2022



GAMBLING
COMPLIANCE

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Introduction

As of December 2022, internet gambling – sometimes referred to as online gaming, interactive gaming or iGaming and referring to digital variations of popular casino-style games or poker, but not sports betting, available through websites and mobile apps – was legal in seven states: Connecticut; Delaware; Michigan; Nevada; New Jersey; Pennsylvania; and West Virginia.

The National Council on Problem Gambling (NCPG) released the first version of its Internet Responsible Gambling Standards in 2012, prior to the launch of the first legal internet gambling platforms in the United States in Nevada, Delaware and New Jersey the following year.

The Internet Responsible Gambling Standards, since updated on several occasions and most recently in May 2021, were developed to drive the adoption of responsible gambling regulations by state authorities and help guide discussions among all stakeholders on internet gambling, including operators, regulators, advocates and the public.

In 2022, the NCPG commissioned VIXIO GamblingCompliance to evaluate the laws and regulations of the seven states where internet gambling 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. VIXIO GamblingCompliance undertook an original evaluation in 2014, when internet gambling was limited to the three original iGaming states and the NCPG standards were somewhat more limited in scope.

The latest version of the NCPG Internet Responsible Gambling Standards covers 39 specific policies across nine distinct topics: responsible gambling policies; staff training; supporting informed decision making by players; assisting players; self-exclusion; advertising and promotion; game and website features; research; and payments.

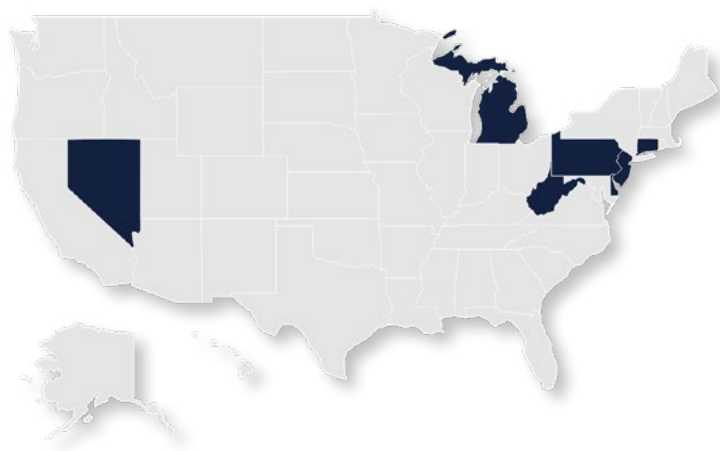
This report analyzes the legislation, regulations and other publicly available standards applied by regulators in the seven internet gambling states against these 39 specific NCPG standards. A comparative analysis of all seven states is also included at the beginning of the report for ease of review.

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 internet gambling operators licensed in each jurisdiction. Certain operators may align their responsible gambling policies and programs with NCPG standards, even without a formal regulatory requirement to do so.

For operators that may go beyond what is required by their state law or regulations, it should be noted that NCPG operates an Internet Compliance Assessment Program, which provides an accreditation for best practices in player protection for online gambling, based off of the Internet Responsible Gambling Standards. Further information about the program can be found [here](#).

Methodology

In compiling this report, VIXIO GamblingCompliance 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 internet gambling authorization statute, accompanying and other published documentation such as technical standards or 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 formally obliged to comply with such controls. Additionally, this report does not evaluate any internet gambling operator's product for responsible gambling standards and player protection methods. VIXIO GamblingCompliance acknowledges the likelihood that some operators' responsible gambling programs may exceed what is expressly required by statute and regulation in each jurisdiction.

	CT	DE	MI	NV	NJ	PA	WV
Policy							
Policy Commitment To Responsible Gambling	✓	✓	✓		✓	✓	✓
Strategy For Responsible Gambling	✓			✓		✓	
Annual Evaluation and Progress Reporting						✓	
Support For Societal Costs	✓	✓	✓		✓	✓	
Staff training							
Corporate Policy		✓		✓	✓	✓	✓
Annual Training	✓	✓			✓	✓	✓
Supporting informed decision-making by players							
Providing Players With Safer Gambling Information On:							
Practical Tips To Keep Within Limits	✓				✓	✓	
Myths Associated With Applicable Game	✓				✓	✓	
Information On How Games Work	✓	✓		✓	✓	✓	
Preventing Access By Underage/Unauthorized Players	✓	✓	✓	✓	✓	✓	✓
How To Use Responsible Gambling Tools	✓		✓	✓	✓	✓	✓
Risks Associated With Gambling	✓		✓		✓	✓	
Signs Of A Potential Gambling Problem	✓		✓	✓	✓	✓	
How To Access Personal Data On Responsible Gambling	✓		✓			✓	✓
Direct Links To Problem Gambling Organization	✓	✓	✓	✓	✓	✓	✓
Access To Personal Responsible Gambling Data	✓		✓	✓	✓	✓	✓
Limit Setting:							

	CT	DE	MI	NV	NJ	PA	WV
Deposit Limits	✓		✓	✓	✓	✓	✓
Time/Spend Limits	✓		✓	✓	✓	✓	✓
Ability To Block Certain Games			✓				
Delayed Implementation For Increased Limits	✓		✓	✓	✓	✓	✓
Time Out	✓		✓		✓	✓	✓
Prohibition On Reverse Withdrawals					✓		
Assisting players							
Policies	✓	✓	✓	✓	✓	✓	✓
Responding to Player Information Requests	✓				✓	✓	✓
Self-exclusion							
Self-Exclusion Availability	✓	✓	✓	✓	✓	✓	✓
Self-Exclusion Policy	✓	✓	✓	✓	✓	✓	✓
Exclusion Length	✓	✓	✓	✓	✓	✓	
Communication with Players Excluded	✓	✓	✓	✓	✓	✓	
Access To Help							
Conditions of Exclusion	✓	✓	✓	✓	✓	✓	
Enforcement	✓	✓	✓	✓	✓	✓	✓
Reinstatement	✓	✓	✓		✓	✓	
Renewal							
Advertising and promotion							
Advertising Policy Statement:							
Operator To Have Clearly Articulated Commitment To Responsible Advertising	✓						

	CT	DE	MI	NV	NJ	PA	WV
Operator To Not Advertise Product On Responsible Gambling Pages	✓						
Advertising To Not Be Misleading About Game Outcome Or Misrepresent Game Odds	✓	✓		✓	✓	✓	
Accessible Complaints And Disputes Process	✓	✓	✓	✓	✓	✓	✓
Game and website features							
Games Display Bets, Wins, Losses And Account Balances As Cash							
Game Features:							
Auto-Play Feature Prohibited	✓		✓		✓	✓	
Site Avoids Reinforcing Myths						✓	
Responsible Gambling Review Of New Game Features		✓			✓		
Registration:							
Players To Receive Responsible Gambling Information Upon Registering	✓		✓		✓	✓	✓
Terms And Conditions Provided To Players In Clear And Simple Language	✓	✓	✓		✓	✓	✓
Self-Exclusion Lists Checked During Registration Process	✓	✓	✓	✓	✓	✓	✓
Site To Not Allow Multiple Accounts To Same Player	✓	✓	✓	✓	✓	✓	✓
Free Games:							
Free Games Unavailable Without An Account		✓					
Free Games To Use Same Payout Percentage And Odds As Their Real-Money Counterparts	✓	✓			✓		✓

	CT	DE	MI	NV	NJ	PA	WV
Encouragement To Continue:							
Players Must Not Be Discouraged From Withdrawing Winnings	✓		✓		✓		
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	✓		✓		✓		✓
Underage Gambling:							
Sites Must Have Measures To Prevent Underage Access	✓	✓	✓	✓	✓	✓	✓
Age Verification Required Upon Registration	✓	✓	✓	✓	✓	✓	✓
Policies Describing Consequences For Underage Play	✓	✓	✓	✓	✓	✓	✓
Minimum Age Of 21	✓	✓	✓	✓	✓	✓	✓
Research							
Transparency Of Play Data For Research					✓	✓	
Evaluation Through Research Program					✓	✓	
Payments							
Exclusion From Specific Electronic Payments Methods							
Player-Set Limits On Financial Transactions	✓		✓	✓	✓	✓	✓
Data Made Available For Research							
Know Your Customer Verification	✓	✓				✓	
Extension of Site Credit Prohibited	✓	✓	✓	✓	✓	✓	✓

Connecticut

Connecticut's internet gambling market launched in October 2021 after legislation was enacted in May of that year. The legislation coincided with a compact agreement the governor reached with the state's two gaming tribes, the Mohegan and Mashantucket Pequot. Under the terms of the legislation, the tribes are authorized to offer online casino gaming off-reservation through one skin each.

Adult Population	2.88m
Internet Gaming Law	Public Act 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 Internet Gaming Regulation	Regulation of Online Casino Gaming, Retail and Online Sports Wagering, Fantasy Contests, Keno and Online Sales of Lottery Tickets
Regulatory Authority	Connecticut Department of Consumer Protection-Gaming Division
Internet Gaming Market Opened	October 2021
Source	U.S. Census Bureau, VIXIO GamblingCompliance

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. [Regulations of Connecticut State Agencies, Section 12-865-30\(d\)\(3\)](#).

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. [Regulations of Connecticut State Agencies, Section 12-865-27\(d\)\(10\)](#).

Annual Evaluation and Progress Reporting

Not required on an annual basis; 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. [Conn. Gen. Statutes Ch. 229b, Section 12-863\(d\)](#).

Support For Societal Costs

Each holder of a master wagering license shall contribute, in each fiscal year that such holder has such license, \$500,000 to support problem gambling programs in the 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 or to a nonprofit entity or nonprofit entities with programs to support problem gambling. [Conn. Gen. Statutes Ch. 229b, Section 12-871](#).

Staff Training

Corporate Policy

Not expressly covered.

Annual Training

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; and (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 Addiction Services.

Regulations of Connecticut State Agencies, Section 12-865-24(f).

Supporting Informed Decision Making by Players

Providing Players With Safer Gambling Information

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. Regulations of Connecticut State Agencies, Section 12-865-30(d)(1-5).

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. Regulations of Connecticut State Agencies, Section 12-865-13(u)(1-4).

Practical Tips To Keep Within Limits

Expressly covered as above. Regulations of Connecticut State Agencies, Section 12-865-30(d)(4)(A).

Myths Associated With Applicable Game

Expressly covered as above. [Regulations of Connecticut State Agencies, Section 12-865-30\(d\)\(4\)\(B\)](#).

Information On How Games Work

In addition to the “Game Requirements” within this document, the Patron Software shall be able to display, either directly from the patron interface or from a page accessible to the patron, the items specified in the following sections of this document: a) “Gaming Rules and Content”; b) “Patron Protection Information”; c) “Terms and Conditions”; and d) “Privacy Policy”. [Online Casino Gaming, Online Lottery and Online Keno Electronic Wagering Platform Technical Standards, Section 2.1.31](#).

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. [Conn. Gen. Statutes, Section 12-863\(a\)](#).

How To Use Responsible Gambling Tools

Patron protection information shall be readily accessible to the patron. The patron protection information shall 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 self-exclusion, and information on how to invoke those measures. [Regulations of Connecticut State Agencies, Section 12-865-11\(s\)\(3\)](#).

Risks Associated With Gambling

Expressly covered as above. [Regulations of Connecticut State Agencies, Section 12-865-30\(d\)\(4\)\(C\)](#).

Signs Of A Potential Gambling Problem

Expressly covered as above. [Regulations of Connecticut State Agencies, Section 12-865-30\(d\)\(4\)\(D\)](#).

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. [Regulations of Connecticut State Agencies, Section 12-865-11\(s\)](#).

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. [Regulations of Connecticut State Agencies, Section 12-865-30\(d\)\(1-2\)](#).

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. [Conn. Gen. Statutes, Section 12-863\(c\)\(6\)\(C\)](#).

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. [Regulations of Connecticut State Agencies, Section 12-865-11\(j\)](#).

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. [Regulations of Connecticut State Agencies, Section 12-865-11\(u\)](#).

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. [Conn. Gen. Statutes, Section 12-863\(c\)\(6-7\)](#).

Limit Setting

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. Responsible gaming limit options offered to patrons shall include, but are not limited to, the following: (1) 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. (2) 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. (3) 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. [Regulations of Connecticut State Agencies, Section 12-865-13\(p\)](#).

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. [Conn. Gen. Statutes, Ch. 229b, Section 12-863\(c\)\(3\)](#). 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. [Regulations of Connecticut State Agencies Section 12-865-13\(p\)\(1\)](#).

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. [Conn. Gen. Statutes, Ch. 229b, Section 12-863\(c\)\(3\)](#). 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. [Regulations of Connecticut State Agencies, Section 12-865-13\(p\)\(2\)](#). 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. [Regulations of Connecticut State Agencies, Section 12-865-13\(p\)\(3\)](#).

Ability To Block Certain Games

Not expressly covered.

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. [Regulations of Connecticut State Agencies, Section 12-865-13\(p\)](#).

Time Out

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. [Regulations of Connecticut State Agencies, Section 12-865-11\(w\)](#). 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. [Regulations of Connecticut State Agencies, Section 12-865-11\(x\)\(1-6\)](#).

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. [Conn. Gen. Statutes, Section 12-863\(c\)\(7\)\(F\)](#).

Prohibition On Reverse Withdrawals

Not expressly covered.

Assisting Players

Policies

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; and (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 Addiction Services.

[Regulations of Connecticut State Agencies, Section 12-865-24\(f\).](#)

Responding to Player Information Requests

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 [...] 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; and (C) Responding to reports from third parties, such as family members, about patrons who may have a gambling problem. [Regulations of Connecticut State Agencies, Section 12-865-24\(f\).](#)

Self-Exclusion

Self-Exclusion Availability

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. [Conn. Gen. Statutes, Section 12-863\(c\)\(5\).](#)

Self-Exclusion Policy

The department shall create and maintain a voluntary self-exclusion list for all gaming under the act. Any individual may have the individual's name included on the self-exclusion list by submitting a request in the manner and form prescribed by the department. [Regulations of Connecticut State Agencies, Section 12-865-23\(a\).](#) Online gaming operators may create a voluntary self-exclusion

portal, incorporated into their electronic wagering platform and made conspicuously available through the internet website and mobile application, where individuals may request inclusion on the list. The department shall require specific information to be collected from and disclosed to individuals for the purpose of the online gaming operator's voluntary self-exclusion list. [Regulations of Connecticut State Agencies, Section 12-865-23\(b\).](#)

Exclusion Length

The duration of self-exclusion may be: (1) One year; (2) Five years; or (3) Lifetime. [Regulations of Connecticut State Agencies, Section 12-865-23\(e\).](#)

Communication with Players Excluded

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. [Regulations of Connecticut State Agencies, Section 12-865-23\(k\).](#) 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. [Regulations of Connecticut State Agencies, Section 12-865-24\(d\).](#)

Access To Help

Not expressly covered.

Conditions of Exclusion

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: [...]

Acknowledgement that the request for self-exclusion has been made voluntarily; 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; 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. [Regulations of Connecticut State Agencies, Section 12-865-23\(d\)](#).

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: [...] 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. [Regulations of Connecticut State Agencies, Section 12-865-24\(a\)\(5\)](#).

Enforcement

Online gaming operators shall check the self-exclusion database established pursuant to section 12-865-23 of the Regulations of Connecticut State Agencies to confirm that a patron is not an excluded person prior to opening an internet gaming account and shall refuse to open the account if such patron is an excluded person. [Regulations of Connecticut State Agencies, Section 12-865-12\(h\)](#).

Reinstatement

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. [Regulations of Connecticut State Agencies, Section 12-865-23\(j\)](#).

Renewal

Not expressly covered.

Advertising and Promotion

Advertising Policy Statement

Operator To Have Clearly Articulated Commitment To Responsible Advertising

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," 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 21 years of age, or, if pertaining exclusively to keno, online lottery and fantasy contests, individuals under 18 years of age; (3) State that patrons shall be 18 or 21 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 21 years of age, or if pertaining exclusively to keno, online lottery and fantasy contests, individuals under 18 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 21 years of age, or, if pertaining exclusively to online keno, online lottery and fantasy contests, anyone who is, or appears to be, under 18 years of age; (7) Not be published, aired, displayed, or disseminated in media outlets, including social media, that appeal primarily to individuals under 21 years of age, or, if pertaining exclusively to online keno, online lottery, and fantasy contests, individuals under 18 years of age; (8) Not be placed before any audience where the majority

of the viewers or participants is presumed to be under 21 years of age, or, if pertaining exclusively to online keno, online lottery and fantasy contests, under 18 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. [Regulations of Connecticut State Agencies, Section 12-865-25\(e\)](#).

Operator To Not Advertise Product On Responsible Gambling Pages

Advertising, marketing, or promotional materials may not be placed on any website or printed page or medium devoted primarily to responsible gaming. [Regulations of Connecticut State Agencies, Section 12-865-25\(k\)](#).

Advertising To Not Be Misleading About Game Outcome Or Misrepresent Game Odds

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. [Regulations of Connecticut State Agencies, Section 12-865-25\(e\)\(5\)](#).

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. [Regulations of Connecticut State Agencies, Section 12-865-26\(b\)](#).

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. [Regulations of Connecticut State Agencies, Section 12-865-26\(d\)](#).

Game and Site Features

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

Not expressly covered; 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. [Regulations of Connecticut State Agencies, Section 12-865-11\(j\)](#).

Game Features

Auto-Play Feature Prohibited

No auto play feature will be permitted in an electronic wagering platform, unless otherwise provided in subdivision (kk)(6) of this section. [Regulations of Connecticut State Agencies, Section 12-865-13\(aa\)\(3\)](#).

Site Avoids Reinforcing Myths

Not expressly covered.

Responsible Gambling Review Of New Game Features

Not expressly covered.

Registration

Players To Receive Responsible Gambling Information Upon Registering

Not expressly covered; 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. [Regulations of Connecticut State Agencies, Section 12-865-11\(c\)\(6\)](#). 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; Patron's right to suspend the patron's internet gaming account for a period of no less than 72 hours. [Regulations of Connecticut State Agencies, Section 12-865-30\(b\)\(9-10\)](#).

Terms And Conditions Provided To Players In Clear And Simple Language

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. [Regulations of Connecticut State Agencies, Section 12-865-11\(c\)\(6\)](#).

Self-Exclusion Lists Checked During Registration Process

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. [Regulations of Connecticut State Agencies, Section 12-865-11\(c\)\(5\)](#).

Site To Not Allow Multiple Accounts To Same Player

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. [Regulations of Connecticut State Agencies, Section 12-865-11\(a\)](#).

Free Games

Free Games Unavailable Without An Account

Not expressly covered.

Free Games To Use Same Payout Percentage And Odds As Their Real-Money Counterparts

All play-for-free versions of internet games offered by an online gaming operator shall comply with the following: [...] (2) The play-for-free version of an internet game shall follow the same game rules as the corresponding play-for-money internet game. (3) Online gaming operators shall ensure that play-for-free versions of internet games accurately represent the likelihood of winning and prize distribution in the play-for-money internet game. (4) Play-for-free versions of internet games shall use the same random number generator as the corresponding play-for-money internet game. (5) The distribution of winnings or prizes in play-for-free versions of internet games shall accurately represent the play-for-money internet game. For example, where a play-for-free version of an internet game uses virtual cash, the virtual cash payouts shall be the same as the corresponding play-for-money internet game, and where tokens are used, the allocation of tokens as winnings or prizes shall be proportionate to the stakes and winnings or prizes in the play-for-money internet game. [Regulations of Connecticut State Agencies, Section 12-865-25\(g\)\(2-5\)](#).

Encouragement To Continue

Players Must Not Be Discouraged From Withdrawing Winnings

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. [Regulations of Connecticut State Agencies, Section 12-865-24\(g\)](#).

Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling 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. [Regulations of Connecticut State](#)

Agencies, Section 12-865-24(g). 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. Regulations of Connecticut State Agencies, Section 12-865-25(e)(10).

Underage Gambling

Sites Must Have 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. Regulations of Connecticut State Agencies, Section 12-865-11(c)(5). An electronic wagering platform shall utilize sufficient security to ensure patron access is appropriately limited to the account holder. Regulations of Connecticut State Agencies, Section 12-865-13(h).

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. Regulations of Connecticut State Agencies, Section 12-865-12(a-b).

Policies Describing Consequences For Underage Play

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. Regulations of Connecticut State Agencies, Section 12-865-30(b)(7).

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. Regulations of Connecticut State Agencies, Section 12-865-11(c)(5).

Research

Transparency Of Play Data For Research

Not expressly covered.

Evaluation Through Research Program

Not expressly covered.

Payments

Exclusion From Specific Electronic Payments Methods

Not expressly covered.

Player-Set Limits On Financial Transactions

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.

Regulations of Connecticut State Agencies, Section 12-865-13(p)(1).

Data Made Available For Research

Not expressly covered.

Know Your Customer Verification

Not expressly covered; however, 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. Regulations

of Connecticut State Agencies Section 12-865-12(a).

“Comprehensive identity check” means the steps taken to: prevent identity theft and fraud; confirm that patrons meet minimum legal age requirements and are not a prohibited patron; and comply with master wagering licensee and online gaming operator’s anti-money laundering and “know your customer” internal controls. Regulations of Connecticut State Agencies, Section 12-865-1(9).

Extension of Site Credit Prohibited

Not expressly covered; however, electronic wagering platforms shall employ a mechanism that can detect and prevent any patron initiated wagering or withdrawal activity that would result in a negative balance of an internet gaming account. Regulations of Connecticut State Agencies, Section 12-865-13(n).

Reference Table: Connecticut

	Expressly Covered
Policy	
Policy Commitment To Responsible Gambling	✓
Strategy For Responsible Gambling	✓
Annual Evaluation and Progress Reporting	
Support For Societal Costs	✓
Staff training	
Corporate Policy	
Annual Training	✓
Supporting informed decision-making by players	
Providing Players With Safer Gambling Information On:	
Practical Tips To Keep Within Limits	✓
Myths Associated With Applicable Game	✓
Information On How Games Work	✓
Preventing Access By Underage/ Unauthorized Players	✓
How To Use Responsible Gambling Tools	✓
Risks Associated With Gambling	✓
Signs Of A Potential Gambling Problem	✓
How To Access Personal Data On Responsible Gambling	✓
Direct Links To Problem Gambling Organization	✓
Access To Personal Responsible Gambling Data	✓
Limit Setting:	
Deposit Limits	✓
Time/Spend Limits	✓
Ability To Block Certain Games	
Delayed Implementation For Increased Limits	✓
Time Out	✓

	Expressly Covered
Prohibition On Reverse Withdrawals	
Assisting players	
Policies	✓
Responding to Player Information Requests	✓
Self-exclusion	
Self-Exclusion Availability	✓
Self-Exclusion Policy	✓
Exclusion Length	✓
Communication with Players Excluded	✓
Access To Help	
Conditions of Exclusion	✓
Enforcement	✓
Reinstatement	✓
Renewal	
Advertising and promotion	
Advertising Policy Statement:	
Operator To Have Clearly Articulated Commitment To Responsible Advertising	✓
Operator To Not Advertise Product On Responsible Gambling Pages	✓
Advertising To Not Be Misleading About Game Outcome Or Misrepresent Game Odds	✓
Accessible Complaints And Disputes Process	✓
Game and website features	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Game Features:	
Auto-Play Feature Prohibited	✓
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	

	Expressly Covered
Registration:	
Players To Receive Responsible Gambling Information Upon Registering	✓
Terms And Conditions Provided To Players In Clear And Simple Language	✓
Self-Exclusion Lists Checked During Registration Process	✓
Site To Not Allow Multiple Accounts To Same Player	✓
Free Games:	
Free Games Unavailable Without An Account	
Free Games To Use Same Payout Percentage And Odds As Their Real-Money Counterparts	✓
Encouragement To Continue:	
Players Must Not Be Discouraged From Withdrawing Winnings	✓
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	✓
Underage Gambling:	
Sites Must Have Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Policies Describing Consequences For Underage Play	✓
Minimum Age Of 21	✓

	Expressly Covered
Research	
Transparency Of Play Data For Research	
Evaluation Through Research Program	
Payments	
Exclusion From Specific Electronic Payments Methods	
Player-Set Limits On Financial Transactions	✓
Data Made Available For Research	
Know Your Customer Verification	✓
Extension of Site Credit Prohibited	✓

Delaware

Delaware’s internet gambling market launched in November 2013. Online casino games and poker may only be offered by the state’s three racetrack casinos using a platform provided and controlled by the Delaware Lottery.

Adult Population	1.00m
Internet Gaming Law	29 Del. C. §§4801 - 4835
Key Internet Gaming Regulation	10 Del. Admin. C. §206
Regulatory Authority	Delaware Lottery
Internet Gaming Market Opened	November 2013
Source	U.S. Census Bureau, VIXIO GamblingCompliance

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\(a\)\(29\)](#).

Strategy For Responsible Gambling

Not expressly covered.

Annual Evaluation and Progress Reporting

Not expressly covered.

Support For Societal Costs

By statute, \$1,000,000 or 1 percent of the state’s proceeds from all lottery operations, whichever is greater, goes to Delaware’s Department of Health and Social Services, Division of Substance Abuse and Mental Health, for funding programs for the treatment, education and assistance of problem gamblers and their families. [29 Del. C. § 4815\(b\)\(3\)\(c\)](#).

Staff Training

Corporate Policy

Not expressly covered; however, the organizational structure of the Delaware Lottery’s internet lottery agent and the technology provider are 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. [10 Del. Admin. C. § 206-3.1.2](#).

Annual Training

The lottery director has the power and duty to draft the regulations, procedures and training for identification of and assistance to compulsive gamblers. [29 Del. C. § 4805\(29\)](#).

Supporting Informed Decision Making by Players

Providing Players With Safer Gambling Information

The state lottery is authorized to provide 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\(29\)](#).

Practical Tips To Keep Within Limits

Not expressly covered.

Myths Associated With Applicable Game

Not expressly covered.

Information On How Games Work

The director of the state lottery shall have the duty to promulgate such rules and regulations governing the type, number, payout, wagering limits, and rules for internet lottery games. [29 Del. C. § 4826\(c\)\(1\)](#).

Preventing Access By Underage/Unauthorized Players

The internet lottery system must have a means to verify the identity and age of a registrant. [10 Del. Admin. C. § 206-13.9](#). The internet lottery system must prevent any self-excluded person from registering an internet lottery gaming account. [10 Del. Admin. C. § 206-13.19.1](#).

How To Use Responsible Gambling Tools

Not expressly covered.

Risks Associated With Gambling

Not expressly covered.

Signs Of A Potential Gambling Problem

Not expressly covered.

How To Access Personal Data On Responsible Gambling

Not expressly covered.

Direct Links To Problem Gambling Organization

The lottery 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\(d\)](#).

Access To Personal Responsible Gambling Data

Not expressly covered.

Limit Setting

The lottery director must promulgate rules or 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\(c\)\(5\)](#).

Deposit Limits

Not expressly covered.

Time/Spend Limits

Not expressly covered.

Ability To Block Certain Games

Not expressly covered.

Delayed Implementation For Increased Limits

Not expressly covered.

Time Out

Not expressly covered.

Prohibition On Reverse Withdrawals

Not expressly covered.

Assisting Players

Policies

The lottery 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\(d\)](#).

Responding to Player Information Requests

Not expressly covered.

Self-Exclusion

Self-Exclusion Availability

Each licensed agent's website shall have a link to the self exclusion page of the lottery website. Any person may have his or her name placed on the self-exclusion list by submitting a request for self-exclusion in the form and manner required by the Internet Lottery Regulations. Any person requesting placement on the self-exclusion list shall submit in person at the Delaware State Lottery Office in Dover, Delaware. Self-exclusion requests must include valid identification credentials containing his or her signature and a photograph and general physical description. [10 Del. Admin. C. § 206-13.11-13.](#)

Self-Exclusion Policy

A request for self-exclusion shall be in a form prescribed by the lottery which form must include the following identifying information:

- Name, including any aliases or nicknames;
- Date of birth;
- Address of current residence;
- Telephone number;
- Social security number or other form of government issued identification for non-US residents;
- A physical description of the person, including height, weight, gender, hair color, eye color, and any other physical characteristic that may assist in the identification of the person.

[10 Del. Admin. C. § 206-13.14.1-1.6.](#)

Exclusion Length

The length of minimum self-exclusion requested by the person can vary from either one year, five years, or lifetime exclusion. [10 Del. Admin. C. § 206-13.14.2.1-2.3.](#)

Communication with Players Excluded

Internet lottery operators must 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. [10 Del. Admin. C. § 206-13.19.2.](#)

Access To Help

Not expressly covered.

Conditions of Exclusion

Each licensed agent's website shall have a link to the self exclusion page of the lottery website. Any person may have his or her name placed on the self-exclusion list by submitting a request for self-exclusion in the form and manner required by the Internet Lottery Regulations. Any person requesting placement on the self-exclusion list shall submit in person at the Delaware State Lottery Office in Dover, Delaware. Self-exclusion requests must include valid identification credentials containing his or her signature and a photograph and general physical description. [10 Del. Admin. C. § 206-13.11-13.](#)

The signature of the person submitting the request for self-exclusion must indicate 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 self- exclusion list, who thereafter knowingly enters a gaming area, is guilty of a Class A misdemeanor.” 10 Del. Admin. C. § 206-13.14.4.

Enforcement

Each internet lottery agent and technology provider must establish procedures to prevent any self-excluded person from registering an internet lottery gaming account. 10 Del. Admin. C. § 206-13.19.1. Each internet lottery agent must submit to the lottery and the Division of Gaming Enforcement (DGE) a copy of its procedures to follow self-exclusion regulations within 30 days of the effective date of these regulations. The agent’s procedures will be incorporated into the agent’s internal control submission with the agency. Any amendments to said procedures shall be submitted to the Delaware Lottery and the Division of Gaming Enforcement at least three business days before the implementation. 10 Del. Admin. C. § 206-13.20.

Reinstatement

Except for those persons choosing a lifetime self-exclusion, any self-excluded person may, on the expiration of the period of self-exclusion requested, request removal of his or her name from the self-exclusion list by submitting, in person, a completed request for removal. The request shall be delivered to the Lottery Office in Dover, Delaware. Any person submitting a request for removal from the list shall be required to present valid identification credentials containing his or her signature and a photograph and general physical description.

A request for removal from the self-exclusion list shall be in a form prescribed by the lottery and include the following:

- The identifying information specified in internet lottery regulation 13.8;
- The signature of the person requesting removal from the self-exclusion list indicates acknowledgement of the following statement: “I certify that the information

that I have provided above is true and accurate. I am aware that my signature below constitutes a revocation of my previous request for self-exclusion, and I authorize the Lottery to permit all Internet lottery agents to reinstate my Internet lottery privileges at licensed Internet lottery websites;”

- The type of identification credentials examined containing the signature of the person requesting removal from the self-exclusion list, and whether said credentials included a photograph and general physical description of the person; and,
- The signature of a Lottery or DGE employee authorized to accept such request, indicating that the signature of the person on the request for removal from the self-exclusion list seems to agree with that contained on his or her identification credentials and that any photograph and physical description seems to agree with his or her actual appearance.
- The lottery shall delete the name of the person requesting the removal from the self-exclusion list and notify each internet lottery agent of such removal by mailing a notice to each internet lottery agent.

10 Del. Admin. C. § 206-13.20-21.2.

Renewal

Not expressly covered.

Advertising and Promotion

Advertising Policy Statement

Operator To Have Clearly Articulated Commitment To Responsible Advertising

Not expressly covered.

Operator To Not Advertise Product On Responsible Gambling Pages

Not expressly covered.

Advertising To Not Be Misleading About Game Outcome Or Misrepresent Game Odds

All advertising, marketing and promotional materials, related to the internet lottery or referencing the internet 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 before use. [10 Del. Admin. C. § 206-14.1](#). 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. [10 Del. Admin. C. § 206-14.2](#).

Accessible Complaints And Disputes Process

The internet lottery agent and the technology provider must establish a process for resolving customer complaints and disputes, and this process shall form part of the internal control system submitted to the agency for approval. 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. Where a registered customer is unable to resolve a dispute using the process implemented by the internet lottery agent and the technology provider, the director must initiate a full investigation of the complaint to be carried out by a duly authorized officer of the agency. [10 Del. Admin. C. § 206-13.31-33](#).

Game and Site Features

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

Not expressly covered; however, customer account balances shall be updated after each game cycle to ensure that sufficient funds are available for any future real money games the customer may choose to play. [Del. Admin. C. § 206-13.23](#).

Game Features

Auto-Play Feature Prohibited

Not expressly covered.

Site Avoids Reinforcing Myths

Not expressly covered.

Responsible Gambling Review Of New Game Features

No internet table game or internet video lottery game which offers play for money shall be deployed into production before its certification by the director. [Del. Admin. C. § 206-8.2.8](#).

Registration

Players To Receive Responsible Gambling Information Upon Registering

Not expressly covered.

Terms And Conditions Provided To Players In Clear And Simple Language

During the registration process the customer must agree to the terms and conditions which govern the relationship between the internet lottery licensee and the customer. The terms and conditions must include a privacy policy which governs the protection and use of the customer's data. [Del. Admin. C. § 206-13.28](#).

Self-Exclusion Lists Checked During Registration Process

Before completing the registration of a person for an internet lottery gaming account, the internet lottery system must verify that the person is not on the official exclusion list of persons to be excluded or ejected from internet lottery and video lottery facilities in the state of Delaware. The agency or licensed agents will provide a current copy of the official exclusion list to the technology provider for the purposes of screening applicants registering for or attempting to play with an internet lottery gaming account. [Del. Admin. C. § 206-13.10-11](#).

Site To Not Allow Multiple Accounts To Same Player

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. [Del. Admin. C. § 206-13.8](#).

Free Games

Free Games Unavailable Without An Account

Regardless of location, pc and mac players may register to play for free by providing, at a minimum, the following: Full Name; Address and/or email address; Date of Birth or affirmation of legal gambling age; Self-verification that the information provided is correct. Del. Admin. C. § 206-13.2-2.4.

Free Games To Use Same Payout Percentage And Odds As Their Real-Money Counterparts

To minimize the risk that players are misled about the likelihood of winning due to the behavior of play for free games, play for free games must accurately represent the likelihood of winning and the prize distribution in the real money wagering game: The play for free game shall use the same random number generator, scaling algorithms and symbol mapping as the corresponding real money wagering game; The prize distribution shall accurately represent the play for money game; Where play for free games use virtual cash, the virtual cash payouts should be the same as the corresponding real money wagering game; Where play for free games use tokens, the allocation of tokens as prizes should be proportionate to the stakes and prizes in the real money wagering game. Del. Admin. C. § 206-14.4.

Encouragement To Continue

Players Must Not Be Discouraged From Withdrawing Winnings

Not expressly covered.

Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses

Not expressly covered.

Underage Gambling

Sites Must Have Measures To Prevent Underage Access

The internet lottery system must have a means to verify the identity and age of a registrant. 10 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. Del. Admin. C. § 206-13.5.

Policies Describing Consequences For Underage Play

A violation of subsection (b) or (c) of this section shall be a misdemeanor, except that the establishment of the following facts shall constitute a defense to any prosecution therefore:

- That the underage person presented proof of age or photographic identification that would lead a reasonable person to believe that the underage person was over the minimum age required in this section.
- That the appearance of the underage person was such that an ordinary prudent person would believe that the person was over the minimum age required in this section.

29 Del. C. § 4810(d)(1-2).

Minimum Age Of 21

No licensed video lottery agent, sports lottery agent, or employee of such agents shall allow a person under the age of 21 to wager on the video lottery, table games, sports lottery, internet table games, or internet video lottery. 29 Del. C. § 4810(c).

Research

Transparency Of Play Data For Research

Not expressly covered; however, video lottery agents shall retain full ownership of all customer data, including but not limited to, all player data from game play as well as deposit/withdrawal, fraud, collusion, personal player information as well as all qualitative information pertaining to players such as all analytical information/data on players, e.g., player segmentation and factoring. Technology service providers shall not sell or disclose customer data to any third parties, shall not retain any customer data in any form once their contracts have ended, and shall only have the right to access and use

customer data for the benefit and on behalf of the lottery and the video lottery agents. The lottery has the right to access all player data. [10 Del. Admin. C. § 206-14.7](#).

Evaluation Through Research Program

Not expressly covered.

Payments

Exclusion From Specific Electronic Payments Methods

Not expressly covered.

Player-Set Limits On Financial Transactions

Not expressly covered.

Data Made Available For Research

Not expressly covered.

Know Your Customer Verification

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

Extension of Site Credit Prohibited

Credit cannot be extended to customers by a video lottery agent. [Del. Admin. C. § 206-13.23.2](#).

Reference Table: Delaware

	Expressly Covered
Policy	
Policy Commitment To Responsible Gambling	✓
Strategy For Responsible Gambling	
Annual Evaluation and Progress Reporting	
Support For Societal Costs	✓
Staff training	
Corporate Policy	✓
Annual Training	✓
Supporting informed decision-making by players	
Providing Players With Safer Gambling Information On:	
Practical Tips To Keep Within Limits	
Myths Associated With Applicable Game	
Information On How Games Work	✓
Preventing Access By Underage/ Unauthorized Players	✓
How To Use Responsible Gambling Tools	
Risks Associated With Gambling	
Signs Of A Potential Gambling Problem	
How To Access Personal Data On Responsible Gambling	
Direct Links To Problem Gambling Organization	✓
Access To Personal Responsible Gambling Data	
Limit Setting:	
Deposit Limits	
Time/Spend Limits	
Ability To Block Certain Games	
Delayed Implementation For Increased Limits	
Time Out	

	Expressly Covered
Prohibition On Reverse Withdrawals	
Assisting players	
Policies	✓
Responding to Player Information Requests	
Self-exclusion	
Self-Exclusion Availability	✓
Self-Exclusion Policy	✓
Exclusion Length	✓
Communication with Players Excluded	✓
Access To Help	
Conditions of Exclusion	✓
Enforcement	✓
Reinstatement	✓
Renewal	
Advertising and promotion	
Advertising Policy Statement:	
Operator To Have Clearly Articulated Commitment To Responsible Advertising	
Operator To Not Advertise Product On Responsible Gambling Pages	
Advertising To Not Be Misleading About Game Outcome Or Misrepresent Game Odds	✓
Accessible Complaints And Disputes Process	✓
Game and website features	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Game Features:	
Auto-Play Feature Prohibited	
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	✓
Registration:	

	Expressly Covered
Players To Receive Responsible Gambling Information Upon Registering	
Terms And Conditions Provided To Players In Clear And Simple Language	✓
Self-Exclusion Lists Checked During Registration Process	✓
Site To Not Allow Multiple Accounts To Same Player	✓
Free Games:	
Free Games Unavailable Without An Account	✓
Free Games To Use Same Payout Percentage And Odds As Their Real-Money Counterparts	✓
Encouragement To Continue:	
Players Must Not Be Discouraged From Withdrawing Winnings	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	
Underage Gambling:	
Sites Must Have Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Policies Describing Consequences For Underage Play	✓
Minimum Age Of 21	✓

	Expressly Covered
Research	
Transparency Of Play Data For Research	
Evaluation Through Research Program	
Payments	
Exclusion From Specific Electronic Payments Methods	
Player-Set Limits On Financial Transactions	
Data Made Available For Research	
Know Your Customer Verification	✓
Extension of Site Credit Prohibited	✓

Michigan

Michigan’s internet gambling market launched in January 2021, following passage of enabling legislation in December 2019 and the adoption of final regulations in December 2020. Michigan’s regulatory structure requires internet gambling platforms to be partnered with a federally recognized Indian tribe or one of Detroit’s three commercial land-based casinos.

Adult Population	7.9m
Internet Gaming Law	Lawful Internet Gaming Act, MCL §§ 432.301 - 432.322
Key Internet Gaming Regulation	Mich. Admin. Code §§ 432.611 - 432.676
Regulatory Authority	Michigan Gaming Control Board
Internet Gaming Market Opened	January 2021
Source	U.S. Census Bureau, VIXIO GamblingCompliance

Policy

Policy Commitment To Responsible Gambling

Each internet gaming operator’s website or internet gaming platform must display a responsible gaming logo in a manner approved by the board to direct an authorized participant to the internet gaming operator’s website or internet gaming 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 internet gaming operator’s or internet gaming platform provider’s policy and commitment to responsible gaming. [Mich. Admin. Code R. 432.654\(c\)](#).

Strategy For Responsible Gambling

Not expressly covered; however, unless otherwise provided by the board, before beginning internet gaming, an internet gaming operator or internet gaming platform provider, or both, must submit its administrative and accounting procedures in detail in a written system of internal control for board review and written approval. A written system of internal controls must include a detailed narrative description of the administrative and accounting procedures designed to satisfy the requirements of these rules. [Mich. Admin. Code R. 432.663\(1\)](#).

In addition, the board may develop responsible gaming measures, including a statewide responsible gaming

database identifying individuals who are prohibited from establishing an internet wagering account or participating in internet gaming offered by an internet gaming operator. [...] The board may promulgate rules for the establishment and maintenance of the responsible gaming database. [...] An internet gaming operator or its internet gaming platform provider shall offer responsible gaming services and technical controls to authorized participants, consisting of both temporary and permanent self-exclusion for all internet games offered and the ability for authorized participants to establish their own periodic deposit and internet wagering limits and maximum playing times. [MCL § 432.312](#).

Annual Evaluation and Progress Reporting

Not expressly covered; however, the board shall require annual compliance reports, to be prepared by the internet gaming operator or the internet gaming platform provider, or both, and submitted in a manner and form prescribed by the board. The annual compliance report must address compliance with internal account procedures, accounting procedures, credit procedures, dispute procedures, and board-imposed security and safety requirements and other matters required by the board to measure compliance with the act and these rules. [Mich. Admin. Code R. 432.665a\(2\)](#).

Support For Societal Costs

The Michigan Gaming Control Board shall provide \$500,000 of internet gaming revenue each year to the

compulsive gaming prevention fund created in section 3 of the compulsive gaming prevention act, 1997 PA 70, MCL 432.253. [MCL § 432.316\(4\)\(b\)](#).

Staff Training

Corporate Policy

Not expressly covered; however, an internet gaming operator or internet gaming platform provider must employ personnel responsible for ensuring the operation and integrity of internet gaming and reviewing all reports of suspicious behavior. [Mich. Admin. Code R. 432.643\(1\)](#).

Annual Training

Not expressly covered.

Supporting Informed Decision Making by Players

Providing Players With Safer Gambling Information

Each internet gaming operator's website or internet gaming platform must display a responsible gaming logo in a manner approved by the board to direct an authorized participant to the internet gaming operator's website or internet gaming 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 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"; 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; A clear statement of the internet gaming operator's or internet gaming platform provider's policy and commitment to responsible gaming; Other responsible gaming measures required by the board. [Mich. Admin. Code R. 432.654](#).

An internet gaming operator or internet gaming 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, all of the following:

- (a) Method for changing or retrieving a password or other approved access security feature and the ability to choose "strong authentication" login protection.
- (b) Method for filing a complaint with the internet gaming operator or internet gaming platform provider.
- (c) Method for filing with the board an unresolved complaint after all reasonable means to resolve the complaint with the internet gaming operator or internet gaming platform provider have been exhausted utilizing forms and in the manner prescribed by the board.
- (d) Method for obtaining a copy of the internet wagering terms and conditions agreed to when establishing an internet wagering account.
- (e) Method for the authorized participant to obtain his or her internet wagering account and game history from the internet gaming operator or internet gaming platform provider.
- (f) Notification that underage gambling is a criminal offense and that anyone who facilitates an individual under the age of 21 to place an internet wager has committed a criminal offense and must be prohibited from internet gaming.
- (g) Notification that the authorized participant is responsible for configuring his or her terminal's auto-lock feature to protect the terminal from unauthorized use.
- (h) Notification that an authorized participant is prohibited from allowing any other individual to access or use his or her internet wagering account.
- (i) Information about potential risks associated with excessive participation in internet wagering, and where to get help related to gaming responsibly.
- (j) 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.
- (k) Mechanisms in place for authorized participants to detect unauthorized use of their internet wagering account, such as the authorized participant reviewing

- credit card statements against known deposits.
- (l) Other authorized participant protections authorized by the board. [Mich. Admin. Code R. 432.653\(1\)](#).

Practical Tips To Keep Within Limits

Not expressly covered; however, authorized participants must be provided with an easy and obvious method to impose limitations for internet wagering parameters including, but not limited to, deposits, wagers, and time-based limitations. [Mich. Admin. Code R. 432.653\(2\)](#).

Myths Associated With Applicable Game

Not expressly covered.

Information On How Games Work

Not expressly covered.

Preventing Access By Underage/Unauthorized Players

An internet gaming operator or internet gaming platform provider must verify an individual's identity before allowing that individual to create an internet wagering account and place an internet wager. Only an individual who is 21 years of age or older and not a prohibited person may create an internet wagering account, deposit funds, or participate in internet wagering. The internet gaming operator or internet gaming platform provider must deny the ability to create an internet wagering account, deposit funds, or participate in internet wagering to any individual who is under 21 years of age or is a prohibited person. This subrule shall not be construed to prevent an individual from creating an internet gaming account and depositing funds to such an account even if they are prohibited from placing certain wagers. An internet gaming operator or internet gaming platform provider must use commercially available and demonstrable standards to confirm that an individual attempting to create an internet wagering account is not a prohibited person. Third-party service providers may be used for age and identity verification of individuals attempting to create internet wagering accounts. [Mich. Admin. Code R. 432.651a](#).

How To Use Responsible Gambling Tools

Expressly covered as above. [Mich. Admin. Code R. 432.653\(1\)](#).

Risks Associated With Gambling

Expressly covered as above. [Mich. Admin. Code R. 432.654](#).

Signs Of A Potential Gambling Problem

Expressly covered as above. [Mich. Admin. Code R. 432.653\(1\)\(i\)](#).

How To Access Personal Data On Responsible Gambling

Expressly covered as above. [Mich. Admin. Code R. 432.653\(1\)\(e\)](#).

Direct Links To Problem Gambling Organization

Expressly covered as above. [Mich. Admin. Code R. 432.654\(b\)](#).

Access To Personal Responsible Gambling Data

An internet gaming operator or internet gaming 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 [...] the method for the authorized participant to obtain his or her internet wagering account and game history from the internet gaming operator or internet gaming platform provider. [Mich. Admin. Code R. 432.653\(1\)\(e\)](#).

Limit Setting

All terms and conditions for internet wagering accounts must be included in the internal controls of the internet gaming operator or internet gaming platform provider and address all aspects of the internet wagering, including, but not limited to all of the following: [...]

- (i) Authorized participant's right to set responsible gaming limits and to self-exclude.
- (j) Authorized participant's right to suspend his or her internet wagering account for a period of no less than 72 hours. [Mich. Admin. Code R. 432.652\(1\)\(i-j\)](#).

An internet gaming operator or internet gaming 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 [...] 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. Mich. Admin. Code R. 432.653(1)(j).

Authorized participants must be provided with an easy and obvious method to impose limitations for internet wagering parameters including, but not limited to, deposits, wagers, and time-based limitations. The self-imposed limitation method must provide the following functionality: Upon receiving any self-imposed limitation order, the internet gaming operator or internet gaming platform provider must ensure that all specified limits are correctly implemented immediately or at the time that was clearly indicated to the authorized participant; The self-imposed limitations set by an authorized participant must not override more restrictive internet gaming operator or internet gaming platform provider imposed limitations. The more restrictive limitations must take priority; Once established by an authorized participant and implemented by the internet gaming platform, it must only be possible to reduce the severity of self-imposed limitations upon 24 hours' notice, or as required by the board; Self-imposed limitations must not be compromised by internal status events, such as self-imposed exclusion. Mich. Admin. Code R. 432.653(2).

The self-imposed limitations must be available to the authorized participant immediately after the internet wagering account is created, when placing a deposit into his or her internet wagering account, and upon logging into his or her internet wagering account. Mich. Admin. Code R. 432.653(3).

Deposit Limits

Expressly covered as above. Mich. Admin. Code R. 432.653(2-3).

Time/Spend Limits

Expressly covered as above. Mich. Admin. Code R. 432.653(2-3).

Ability To Block Certain Games

Not expressly covered; however, an internet gaming operator or its internet gaming platform provider shall offer responsible gambling services and technical controls to authorized participants, consisting of both temporary and permanent self-exclusion for all internet games offered and the ability for authorized participants to establish their own periodic deposit and internet wagering limits and maximum playing times. MCL § 432.312(4).

Delayed Implementation For Increased Limits

Expressly covered as above. Mich. Admin. Code R. 432.653(2)(c).

Time Out

An internet gaming platform must employ a mechanism that places an internet wagering 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. Mich. Admin. Code R. 432.659(1)(a).

Prohibition On Reverse Withdrawals

Not expressly covered.

Assisting Players

Policies

Unless otherwise provided for by the Michigan Gaming Control Board, before beginning internet gaming, an internet gaming operator or internet gaming platform provider, or both, must submit its administrative and accounting procedures in detail in a written system of internal control for board review and written approval. A written system of internal controls must include a detailed narrative description of the administrative and accounting procedures designed to satisfy the requirements of these rules. Mich. Admin. Code R. 432.663(1). The written system of internal controls must address the following items, at a minimum: Procedures to prevent wagering by prohibited

persons. [Mich. Admin. Code R. 432.663\(2\)\(f\)](#); Procedures for identifying and restricting prohibited persons. [Mich. Admin. Code R. 432.663\(2\)\(p\)](#); Detailed responsible gaming measures. [Mich. Admin. Code R. 432.663\(2\)\(u\)](#).

Responding to Player Information Requests

Not expressly covered.

Self-Exclusion

Self-Exclusion Availability

The board may develop responsible gaming measures, including a statewide responsible gaming database identifying individuals who are prohibited from establishing an internet wagering account or participating in internet gaming offered by an internet gaming operator. [MCL § 432.312\(1\)](#).

Self-Exclusion Policy

Each internet gaming operator and internet gaming platform provider must establish and maintain a self-exclusion list as prescribed in the act, in these rules, by direction of the executive director, and in accordance with internal controls. The self-exclusion list must be designed to safeguard the confidentiality of the information. An individual may have his or her name added to the self-exclusion list maintained by the internet gaming operator or internet gaming platform provider if he or she agrees to release the state, the board and its employees and agents, the internet gaming operator, the internet gaming betting platform provider, and each of their respective officers, directors, employees, and agents from any harm, monetary or otherwise, that may arise as a consequence of placing his or her name in the responsible gaming database or self-exclusion list. Any individual requesting placement in the self-exclusion list must submit through his or her internet wagering account or by another means authorized by the board, a completed request for self-exclusion. An internet gaming operator or internet gaming 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 an internet gaming operator or internet gaming platform provider. A licensed or registered third-party that obtains the self-exclusion list from an internet gaming operator or internet gaming 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 internet gaming operator or internet gaming platform provider. The third-party to whom the information is disclosed shall not distribute or disclose the information to the public or any other person. Disclosure may result in disciplinary action or civil fine. [Mich. Admin. Code R. 432.674](#).

Exclusion Length

An individual may have his or her name placed in the responsible gaming database for a period of one or five years by submitting a request in the manner and form prescribed by the executive director. [Mich. Admin. Code R. 432.672\(1\)](#).

Communication with Players Excluded

An internet gaming operator or internet gaming 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 an internet gaming operator or internet gaming platform provider. A licensed or registered third-party that obtains the self-exclusion list from an internet gaming operator or internet gaming 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 internet gaming operator or internet gaming platform provider. The third-party to whom the information is disclosed shall not distribute or disclose the information to the public or any other person. Disclosure may result in disciplinary action or civil fine. [Mich. Admin. Code R. 432.674\(5-6\)](#).

Access To Help

Not expressly covered.

Conditions of Exclusion

An individual may have his or her name added to the self-exclusion list maintained by the internet gaming operator or internet gaming platform provider if he or she agrees to release the state, the board and its employees and agents, the internet gaming operator, the internet gaming betting platform provider, and each of their respective officers, directors, employees, and agents from any harm, monetary or otherwise, that may arise as a consequence of placing his or her name in the responsible gaming database or self-exclusion list. Any individual requesting placement in the self-exclusion list must submit through his or her internet wagering account or by another means authorized by the board, a completed request for self-exclusion. [Mich. Admin. Code R. 432.674\(3-4\)](#).

An individual may have his or her name placed in the responsible gaming database for a period of one or five years by submitting a request in the manner and form prescribed by the executive director. An individual seeking voluntary placement in the responsible gaming database must agree to release the state, the board and its employees and agents, the internet gaming operator, the internet gaming platform provider, and each of their respective officers, directors, employees, and agents from any harm, monetary or otherwise, that may arise as a consequence of placing his or her name in the responsible gaming database.

The executive director shall not include an individual in the responsible gaming database until the individual has provided all necessary information. If an internet gaming operator or internet gaming 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, the limitation shall only be for the one or five year placement chosen by the voluntarily excluded person. [Mich. Admin. Code R. 432.672](#).

Enforcement

An internet gaming operator and an internet gaming platform provider must make reasonable efforts to prevent a prohibited person from establishing an internet

wagering account and not permit the prohibited person to place an internet wager based on the most current information available to the internet gaming operator and internet gaming platform provider. This subrule shall not be construed to prevent an individual from creating an internet gaming account and depositing funds to such an account even if they are prohibited from placing certain wagers. If an internet gaming operator or internet gaming platform provider detects, or is notified of, an individual suspected of being a prohibited person who had engaged or is engaging in prohibited internet wagering, the internet gaming operator or internet gaming platform provider, or both, must use reasonable measures to verify whether the individual is prohibited or not. If the internet gaming operator or internet gaming platform provider cannot establish by reasonable measures that the individual is prohibited, the individual is presumed to not be a prohibited person for the purposes of this rule. Upon verification of a prohibited status, the internet gaming operator or internet gaming platform provider, or both, must do both of the following: Immediately prohibit access to the individual's internet wagering account; Seize from the individual any winnings or things of value obtained from engaging in internet wagering.

The internal controls of an internet gaming operator or internet gaming platform provider must contain procedures for processing any winnings or things of value confiscated or withheld from a prohibited person. [Mich. Admin. Code R. 432.675](#).

Reinstatement

A suspended account may be restored for any of the following reasons: Upon expiration of the time period established by the authorized participant; If authorized by the board; When the authorized participant is no longer a prohibited person; When the internet gaming operator or internet gaming platform provider has lifted the suspended status. [Mich. Admin. Code R. 432.659\(3\)](#).

Renewal

Not expressly covered.

Advertising and Promotion

Advertising Policy Statement

Operator To Have Clearly Articulated Commitment To Responsible Advertising

Not expressly covered.

Operator To Not Advertise Product On Responsible Gambling Pages

Not expressly covered.

Advertising To Not Be Misleading About Game Outcome Or Misrepresent Game Odds

Not expressly covered.

Accessible Complaints And Disputes Process

An internet gaming operator or internet gaming 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, all of the following: [...] Method for filing a complaint with the internet gaming operator or internet gaming platform provider; Method for filing with the board an unresolved complaint after all reasonable means to resolve the complaint with the internet gaming operator or internet gaming platform provider have been exhausted utilizing forms and in the manner prescribed by the board. [Mich. Admin. Code R. 432.653\(1\)\(b-c\)](#).

Game and Site Features

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

Not expressly covered; however, an internet gaming platform must provide an account statement with account details to an authorized participant on demand, which must include detailed account activity for at least six months. In addition, an internet gaming platform must, upon request, be capable of providing a summary statement of all authorized participant activity during the past two years.

Information provided on the summary statement must include, but not be limited to, the following: Deposits to the internet wagering account; Withdrawals from the internet wagering account; Win or loss statistics; Beginning and ending internet wagering account balances; Self-imposed limit history, if applicable. [Mich. Admin. Code R. 432.656\(1\)](#).

Game Features

Auto-Play Feature Prohibited

No auto play feature will be permitted in internet game software unless authorized by the board. [Mich. Admin. Code R. 432.633a\(3\)](#).

Site Avoids Reinforcing Myths

Not expressly covered.

Responsible Gambling Review Of New Game Features

Not expressly covered.

Registration

Players To Receive Responsible Gambling Information Upon Registering

All terms and conditions for internet wagering accounts must be included in the internal controls of the internet gaming operator or internet gaming platform provider and address all aspects of the internet wagering, including, but not limited to all of the following: Authorized participant's right to set responsible gaming limits and to self exclude; Authorized participant's right to suspend his or her internet wagering account for a period of no less than 72 hours. [Mich. Admin. Code R. 432.652\(1\)\(i-j\)](#). If the internet gaming terms and conditions are changed, the internet gaming operator or internet gaming platform provider shall require the authorized participant to acknowledge acceptance of the change. Unless otherwise authorized by the board, the authorized participant's acknowledgement must be date and time stamped by the internet gaming platform. [Mich. Admin. Code R. 432.652\(2\)](#).

Terms And Conditions Provided To Players In Clear And Simple Language

To establish an internet wagering account, an internet gaming operator or internet gaming platform provider must do all of the following: [...] Record the authorized

participant's acceptance of the internet gaming operator's or internet gaming platform provider's internet wagering terms and conditions to participate in internet gaming through the internet gaming operator's or internet gaming platform provider's website. Mich. Admin. Code R. 432.655(f).

Self-Exclusion Lists Checked During Registration Process

An internet gaming operator or internet gaming platform provider must verify an individual's identity before allowing that individual to create an internet wagering account and place an internet wager. Only an individual who is 21 years of age or older and not a prohibited person may create an internet wagering account, deposit funds, or participate in internet wagering. The internet gaming operator or internet gaming platform provider must deny the ability to create an internet wagering account, deposit funds, or participate in internet wagering to any individual who is under 21 years of age or is a prohibited person. This subrule shall not be construed to prevent an individual from creating an internet gaming account and depositing funds to such an account even if they are prohibited from placing certain wagers. An internet gaming operator or internet gaming platform provider must use commercially available and demonstrable standards to confirm that an individual attempting to create an internet wagering account is not a prohibited person. Third-party service providers may be used for age and identity verification of individuals attempting to create internet wagering accounts. Mich. Admin. Code R. 432.651a.

Site To Not Allow Multiple Accounts To Same Player

An internet gaming operator or internet gaming platform provider shall limit each authorized participant to one internet wagering account and username. Mich. Admin. Code R. 432.651(1).

Free Games

Free Games Unavailable Without An Account

Not expressly covered.

Free Games To Use Same Payout Percentage And Odds As Their Real-Money Counterparts

Not expressly covered.

Encouragement To Continue

Players Must Not Be Discouraged From Withdrawing Winnings

The internet gaming operator or internet gaming platform provider may decline to honor an authorized participant's request to withdraw funds only if the internet gaming operator or internet gaming platform provider believes in good faith that the authorized participant engaged in either fraudulent conduct or other conduct that would put the internet gaming operator or internet gaming platform provider in violation of the act and these rules. In such cases, the internet gaming operator or internet gaming platform provider must do all of the following: Provide notice to the authorized participant of the nature of the investigation of the internet wagering account; Conduct its investigation in a reasonable and expedient fashion, providing the authorized participant additional written notice of the status of the investigation every tenth business day starting from the day the original notice was provided to the authorized participant. For purposes of this rule, a request for withdrawal is considered honored if it is processed by the internet gaming operator or internet gaming platform provider notwithstanding a delay by a payment processor, credit card issuer, or the custodian of a financial account. Mich. Admin. Code R. 432.655d.

Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses

An internet gaming platform must not induce an authorized participant to continue placing internet wagers when play is in session, when the authorized participant attempts to end an internet gaming authorized participant session, or when the authorized participant wins or loses an internet wager. Mich. Admin. Code R. 432.633a(2).

Underage Gambling

Sites Must Have Measures To Prevent Underage Access

An internet gaming operator or internet gaming platform provider must verify an individual's identity before allowing that individual to create an internet wagering account and place an internet wager. Only an individual who is 21 years of age or older and not a prohibited person may create an internet wagering account, deposit funds, or participate in internet wagering. The internet gaming operator or internet gaming platform provider must deny the ability

to create an internet wagering account, deposit funds, or participate in internet wagering to any individual who is under 21 years of age or is a prohibited person. This subrule shall not be construed to prevent an individual from creating an internet gaming account and depositing funds to such an account even if they are prohibited from placing certain wagers. An internet gaming operator or internet gaming platform provider must use commercially available and demonstrable standards to confirm that an individual attempting to create an internet wagering account is not a prohibited person. Third-party service providers may be used for age and identity verification of individuals attempting to create internet wagering accounts. [Mich. Admin. Code R. 432.651a](#).

Age Verification Required Upon Registration

Expressly covered as above. [Mich. Admin. Code R. 432.651a\(2-3\)](#).

Policies Describing Consequences For Underage Play

All terms and conditions for internet wagering accounts must be included in the internal controls of the internet gaming operator or internet gaming platform provider and address all aspects of the internet wagering, including, but not limited to 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 wagering. [Mich. Admin. Code R. 432.652\(1\)\(g\)](#).

An internet gaming operator or internet gaming 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 notification that underage gambling is a criminal offense and that anyone who facilitates an individual under the age of 21 to place an internet wager has committed a criminal offense and must be prohibited from internet gaming. [Mich. Admin. Code R. 432.653\(1\)\(f\)](#).

Minimum Age Of 21

Expressly covered as above. [Mich. Admin. Code R. 432.651a\(2\)](#).

Research

Transparency Of Play Data For Research

Not expressly covered; however, the internet gaming operator or internet gaming platform provider must provide access to internet gaming platform related data as considered necessary by the Michigan Gaming Control Board and in a manner approved by the board. [Mich. Admin. Code R. 432.665b](#).

Evaluation Through Research Program

Not expressly covered.

Payments

Exclusion From Specific Electronic Payments Methods

Not expressly covered.

Player-Set Limits On Financial Transactions

Authorized participants must be provided with an easy and obvious method to impose limitations for internet wagering parameters including, but not limited to, deposits, wagers, and time-based limitations. [Mich. Admin. Code R. 432.653\(2-3\)](#).

Data Made Available For Research

Not expressly covered.

Know Your Customer Verification

Not expressly covered.

Extension of Site Credit Prohibited

Not expressly covered; however, an internet gaming platform must employ a mechanism that can detect and prevent any internet wagering or withdrawal activity initiated by an authorized participant that would result in a negative balance of the internet wagering account. [Mich. Admin. Code R. 432.647](#).

Reference Table: Michigan

	Expressly Covered
Policy	
Policy Commitment To Responsible Gambling	✓
Strategy For Responsible Gambling	
Annual Evaluation and Progress Reporting	
Support For Societal Costs	✓
Staff training	
Corporate Policy	
Annual Training	
Supporting informed decision-making by players	
Providing Players With Safer Gambling Information On:	
Practical Tips To Keep Within Limits	
Myths Associated With Applicable Game	
Information On How Games Work	
Preventing Access By Underage/ Unauthorized Players	✓
How To Use Responsible Gambling Tools	✓
Risks Associated With Gambling	✓
Signs Of A Potential Gambling Problem	✓
How To Access Personal Data On Responsible Gambling	✓
Direct Links To Problem Gambling Organization	✓
Access To Personal Responsible Gambling Data	✓
Limit Setting:	
Deposit Limits	✓
Time/Spend Limits	✓
Ability To Block Certain Games	✓
Delayed Implementation For Increased Limits	✓
Time Out	✓

	Expressly Covered
Prohibition On Reverse Withdrawals	
Assisting players	
Policies	✓
Responding to Player Information Requests	
Self-exclusion	
Self-Exclusion Availability	✓
Self-Exclusion Policy	✓
Exclusion Length	✓
Communication with Players Excluded	✓
Access To Help	
Conditions of Exclusion	✓
Enforcement	✓
Reinstatement	✓
Renewal	
Advertising and promotion	
Advertising Policy Statement:	
Operator To Have Clearly Articulated Commitment To Responsible Advertising	
Operator To Not Advertise Product On Responsible Gambling Pages	
Advertising To Not Be Misleading About Game Outcome Or Misrepresent Game Odds	
Accessible Complaints And Disputes Process	✓
Game and website features	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Game Features:	
Auto-Play Feature Prohibited	✓
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	

	Expressly Covered
Registration:	
Players To Receive Responsible Gambling Information Upon Registering	✓
Terms And Conditions Provided To Players In Clear And Simple Language	✓
Self-Exclusion Lists Checked During Registration Process	✓
Site To Not Allow Multiple Accounts To Same Player	✓
Free Games:	
Free Games Unavailable Without An Account	
Free Games To Use Same Payout Percentage And Odds As Their Real-Money Counterparts	
Encouragement To Continue:	
Players Must Not Be Discouraged From Withdrawing Winnings	✓
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	✓
Underage Gambling:	
Sites Must Have Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Policies Describing Consequences For Underage Play	✓
Minimum Age Of 21	✓

	Expressly Covered
Research	
Transparency Of Play Data For Research	
Evaluation Through Research Program	
Payments	
Exclusion From Specific Electronic Payments Methods	
Player-Set Limits On Financial Transactions	✓
Data Made Available For Research	
Know Your Customer Verification	
Extension of Site Credit Prohibited	✓

Nevada

In June 2001, internet gambling legislation was enacted in Nevada, which allows casinos to offer interactive gaming services. Online poker is the sole game permitted by regulations, which were approved in December 2012. Nevada’s online gaming market went on to launch in April 2013.

Adult Population	2.45m
Internet Gaming Law	NRS 463.745 to NRS 463.785
Key Internet Gaming Regulation	Regulation 5; Regulation 5A; Technical Standard 6
Regulatory Authority	Nevada Gaming Control Board ; Nevada Gaming Commission
Internet Gaming Market Opened	April 2013
Source	U.S. Census Bureau, VIXIO GamblingCompliance

Policy

Policy Commitment To Responsible Gambling

Not expressly covered.

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 Evaluation and Progress Reporting

Not expressly covered.

Support For Societal Costs

Not expressly covered.

Staff Training

Corporate Policy

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\(9\).](#)

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\(3\), Operation of Gaming Establishments.](#)

Annual Training

Not expressly covered.

Supporting Informed Decision Making by Players

Providing Players With Safer Gambling Information

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\(4\)](#).

Interactive gaming systems must employ a mechanism that allows authorized players to set limits on their interactive gaming account. This mechanism must require that the authorized player acknowledge how the limit works, the amount of the limit, and whether or not the limit may take effect in the middle of a game session, player session, or tournament play. The mechanism must require that the authorized player wait at least 24 hours after a change to a limit is made before allowing any changes that would increase a limit. At a minimum, the following limits must be available to the authorized player: (a) "Wager limit" that specifies the maximum amount that can be wagered within a given timeframe; (b) "Loss limit" that specifies the maximum amount of money that can be lost within a given timeframe; (c) "Time available for play limit" that specifies the amount of time an authorized player can play within a given timeframe or session which must require player acknowledgement during game play to extend a game session or tournament play; (d) "Deposit Limit" that specifies the amount of money an authorized player can deposit into their interactive gaming account within a given timeframe; and (e) "Buy-in limit" that specifies the maximum

amount of money that can be brought to a table or tournament within a given timeframe. [Technical Standard 6.110\(14\), Interactive Gaming Systems and Associated Equipment](#).

Practical Tips To Keep Within Limits

Not expressly covered.

Myths Associated With Applicable Game

Not expressly covered.

Information On How Games Work

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 [of the Nevada Gaming Control Board] for the Chair's approval. [Regulation 5A.100](#).

Preventing Access By Underage/Unauthorized Players

Before allowing or accepting any wagering communication from an individual to engage in interactive gaming, an operator must register the individual as an authorized player and create an interactive gaming account for the individual in accordance with this section.

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 [...] Before registering an individual as an authorized player, the operator must have the individual affirm the following: (a) That the information provided to the operator by the individual to register is accurate. [Regulation 5A.110\(1-3\)](#).

How To Use Responsible Gambling Tools

In addition to the requirements established pursuant to Regulation 5.225, an operator shall comply with the following for interactive gaming accounts: [...] 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\(4\)](#).

Risks Associated With Gambling

Not expressly covered.

Signs Of A Potential Gambling Problem

This area is not expressly covered, however, 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\(9\)](#).

How To Access Personal Data On Responsible Gambling

This area is not expressly covered, however, under [Technical Standard 6.110\(11\)](#) it says the following: Interactive gaming systems must be able to provide an account statement to authorized players both periodically and on demand. The account statement must include detailed

information about their account activity for a defined time period. Information to be provided must include at a minimum, the following: (a) Deposits to the interactive gaming account; (b) Withdrawals from the interactive gaming account; (c) Money wagered in total during each table session; (d) Money won in each table session; (e) Promotional or bonus credits issued to the interactive gaming account; (f) Promotional or bonus credits wagered in each game session; (g) Manual adjustments or modifications to the interactive gaming account; and (h) Any other information that the chairman may require.

Direct Links To Problem Gambling Organization

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. [Regulation 5A.150\(6\)\(b\)](#).

Access To Personal Responsible Gambling Data

Interactive gaming systems must be able to provide an account statement to authorized players both periodically and on demand. The account statement must include detailed information about their account activity for a defined time period. Information to be provided must include at a minimum, the following: (a) Deposits to the interactive gaming account; (b) Withdrawals from the interactive gaming account; (c) Money wagered in total during each table session; (d) Money won in each table session; (e) Promotional or bonus credits issued to the interactive gaming account; (f) Promotional or bonus credits wagered in each game session; (g) Manual adjustments or modifications to the interactive gaming account; and (h) Any other information that the chairman may require. [Technical Standard 6.110\(11\)](#).

Limit Setting

In addition to the requirements established pursuant to Regulation 5.225, an operator shall comply with the following for interactive gaming accounts: [...] 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\(4\)](#).

Interactive gaming systems must employ a mechanism that allows authorized players to set limits on their interactive gaming account. This mechanism must require that the authorized player acknowledge how the limit works, the amount of the limit, and whether or not the limit may take effect in the middle of a game session, player session, or tournament play. The mechanism must require that the authorized player wait at least 24 hours after a change to a limit is made before allowing any changes that would increase a limit. At a minimum, the following limits must be available to the authorized player: (a) “Wager limit” that specifies the maximum amount that can be wagered within a given timeframe; (b) “Loss limit” that specifies the maximum amount of money that can be lost within a given timeframe; (c) “Time available for play limit” that specifies the amount of time an authorized player can play within a given timeframe or session which must require player acknowledgement during game play to extend a game session or tournament play; (d) “Deposit Limit” that specifies the amount of money an authorized player can deposit into their interactive gaming account within a given timeframe; and (e) “Buy-in limit” that specifies the maximum amount of money that can be brought to a table or tournament within a given timeframe. [Technical Standard 6.110\(14\)](#).

Deposit Limits

Deposit limits are expressly covered in the “Setting Limits”

standard. For more information, see [Regulation 5A.120\(4\)\(b\)](#) and [Technical Standard 6.110\(14\)\(d\)](#).

Time/Spend Limits

Time and spending limits are expressly covered in the “Setting Limits” standard. For more information, see [Regulation 5A.120\(4\)\(e-f\)](#) and [Technical Standard 6.110\(14\)](#).

Ability To Block Certain Games

Not expressly covered.

Delayed Implementation For Increased Limits

Interactive gaming systems must employ a mechanism that allows authorized players to set limits on their interactive gaming account. This mechanism must require that the authorized player acknowledge how the limit works, the amount of the limit, and whether or not the limit may take effect in the middle of a game session, player session, or tournament play. The mechanism must require that the authorized player wait at least 24 hours after a change to a limit is made before allowing any changes that would increase a limit. [Technical Standard 6.110\(14\)](#).

Time Out

This area is not expressly covered, however, under [Regulation R. 5A.120\(4\)\(f\)](#), it states the following: 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.

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: 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 5A.130\(1\)\(d\)](#).

Prohibition On Reverse Withdrawals

Not expressly covered.

Assisting Players

Policies

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\(3\)](#).

[Further,] 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. [Regulation 5A.130\(1\)](#).

Responding to Player Information Requests

Not expressly covered.

Self-Exclusion

Self-Exclusion Availability

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\(1-2\)](#).

Interactive gaming systems must employ a mechanism to allow authorized players to self-exclude their interactive gaming account from conducting any gaming activities. The mechanism must be able to do the following: (a) Immediately restrict all gaming activity and clearly indicate to the authorized player when the exclusion will take effect; (b) Provide the authorized player with information regarding the terms of the self-exclusion; (c) Remove the authorized player from all mailing and marketing lists within a reasonable timeframe; and (d) Require multi-factor authentication upon any request to remove a self-exclusion. [Technical Standard 6.110\(15\)](#).

Self-Exclusion Policy

Self-exclusion policy is expressly covered in the “Self-Exclusion Availability” standard. For more information, see [Regulation 5A.130\(1\)](#) and [Technical Standard 6.110\(15\)](#).

Exclusion Length

Exclusion length is expressly covered in the “Self-Exclusion Availability” standard. For more information, see [Regulation 5A.130\(1\)\(d\)](#).

Communication with Players Excluded

This area is expressly covered in the “Self-Exclusion Availability” standard. For more information, see [Regulation 5A.130\(2\)](#) and [Technical Standard 6.110\(15\)\(c\)](#).

Access To Help

Not expressly covered.

Conditions of Exclusion

Interactive gaming systems must employ a mechanism to allow authorized players to self- exclude their interactive gaming account from conducting any gaming activities. The mechanism must be able to do the following: [...] Provide the authorized player with information regarding the terms of the self-exclusion. [Technical Standard 6.110\(15\)\(b\)](#).

Enforcement

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: The closing of the interactive gaming account held by the individual who has self-excluded. [Regulation 5A.130\(1\)\(b\)](#).

Interactive gaming systems must employ a mechanism to allow authorized players to self- exclude their interactive gaming account from conducting any gaming activities. The mechanism must be able to do the following: [...] (b) Provide the authorized player with information regarding the terms of the self-exclusion; [...] (d) Require multi-factor authentication upon any request to remove a self-exclusion. [Technical Standard 6.110\(15\)\(b\)\(d\)](#).

Reinstatement

Not expressly covered.

Renewal

Not expressly covered.

Advertising and Promotion

Advertising Policy Statement

Operator To Have Clearly Articulated Commitment To Responsible Advertising

Not expressly covered.

Operator To Not Advertise Product On Responsible Gambling Pages

Not expressly covered.

Advertising To Not Be Misleading About Game Outcome Or Misrepresent Game Odds

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](#).

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: [...] Active links to [...] information explaining how disputes are resolved. [Regulation 5A.150\(6\)\(a\)](#).

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. 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. Disputes arising between authorized players which are potentially resolved without Board involvement are

ultimately the responsibility of the operator. [Regulation 5A.180](#).

Interactive gaming systems must employ a mechanism that will place an interactive gaming account in a “pending investigation” mode. This mode shall be activated when an authorized player has filed a formal complaint or dispute with the operator of the interactive gaming system. Interactive gaming accounts in a “pending investigation” mode must do the following: (a) Prevent the removal of the interactive gaming account from the interactive gaming system; (b) Prominently display to the authorized player that the account is in a “pending investigation” mode, the restrictions placed on the account and any further course of action that will be taken to resolve the complaint or dispute; and (c) Notify the authorized player through electronic mail, mail or other method that the account is in a “pending investigation mode”, the restrictions placed on the account, and any further course of action that will be taken to resolve the complaint or dispute. [Technical Standard 6.110\(8\)](#).

Interactive gaming systems must provide information that informs and enables authorized players to report a complaint, possible malfunction, or other problem to the operator of the interactive gaming system and to the State Gaming Control Board. [Technical Standard 6.190\(4\)](#).

Game and Site Features

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

This area is not expressly covered, however, the [Technical Standard 6.110\(11\)](#) states the following with regards to the matter: Interactive gaming systems must be able to provide an account statement to authorized players both periodically and on demand.

The account statement must include detailed information about their account activity for a defined time period. Information to be provided must include at a minimum, the following: (a) Deposits to the interactive gaming account; (b) Withdrawals from the interactive gaming account; (c)

Money wagered in total during each table session; (d) Money won in each table session; (e) Promotional or bonus credits issued to the interactive gaming account; (f) Promotional or bonus credits wagered in each game session; (g) Manual adjustments or modifications to the interactive gaming account; and (h) Any other information that the chairman may require. [Technical Standard 6.110\(11\)](#).

Game Features

Auto-Play Feature Prohibited

Not expressly covered.

Site Avoids Reinforcing Myths

Not expressly covered.

Responsible Gambling Review Of New Game Features

This area is not expressly covered, however, the Nevada Revised Statutes, specifically [NRS 463.670\(2\)](#), do state that “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.”

Registration

Players To Receive Responsible Gambling Information Upon Registering

This area is not expressly covered, however, under [Regulation 5A.150\(6\)\(b\)\(d\)](#), it states that “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 the following: (b) A problem gambling website that is designed to offer information pertaining to responsible gaming; [...] (d) A website that allows for an authorized player to choose to be excluded from engaging in interactive gaming.”

Terms And Conditions Provided To Players In Clear And Simple Language

Not expressly covered.

Self-Exclusion Lists Checked During Registration Process

An operator may register an individual as an authorized player only if the individual provides the operator with the following information: (e) That the individual had not previously self-excluded with the operator and otherwise remains on the operator's self-exclusion list; and (f) That the individual is not on the list of excluded persons established pursuant to NRS 463.151 and Regulation 28. [Regulation 5A.110\(2\)\(e-f\)](#).

Site To Not Allow Multiple Accounts To Same Player

In addition to the requirements established pursuant to Regulation 5.225, an operator shall comply with the following for interactive gaming accounts: [...] An operator shall ensure the following: That an individual registered as an authorized player holds only one interactive gaming account with the operator. [Regulation 5A.120\(2\)\(a\)](#).

Free Games

Free Games Unavailable Without An Account

Not expressly covered.

Free Games To Use Same Payout Percentage And Odds As Their Real-Money Counterparts

Not expressly covered.

Encouragement To Continue

Players Must Not Be Discouraged From Withdrawing Winnings

Not expressly covered.

Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses

Not expressly covered.

Underage Gambling

Sites Must Have Measures To Prevent Underage Access

An operator may register an individual as an authorized player only if the individual provides the operator with the following information: [...] The individual's date of birth showing that the individual is 21 years of age or older. [Regulation 5A.110\(2\)\(b\)](#).

Interactive gaming systems must employ a mechanism to collect the following information prior to the creation of any interactive gaming account: [...] The individual's date of birth showing that the individual is 21 years of age or older. [Technical Standard 6.110\(4\)\(b\)](#).

Age Verification Required Upon Registration

Age verification is expressly covered in the "Sites Must Have Measures to Prevent Underage Access" standard. For more information, see [Regulation 5A.110\(2\)\(b\)](#) and [Technical Standard 6.110\(4\)](#).

Policies Describing Consequences For Underage Play

This area is not expressly covered, however, under [Technical Standard 6.110\(7\)](#) it states that "interactive gaming systems must employ a mechanism that will place an interactive gaming account in a "suspended" mode. This mode shall be activated when an operator has evidence that indicates illegal activity, a negative account balance, or a violation of the terms of service has taken place on an authorized player's interactive gaming account. Interactive gaming accounts in a "suspended" mode must do the following: (a) Prevent the authorized player holding the account from engaging in interactive gaming; (b) Prevent the authorized player from depositing or withdrawing funds from their interactive gaming account; (c) Prevent the authorized player from making changes to their interactive gaming account; (d) Prevent the removal of the interactive gaming account from the interactive gaming system; (e) Prominently display to the authorized player that the account is in a "suspended" mode, the restrictions placed on the account, and any further course of action needed to remove the "suspended" mode; and (f) Notify the authorized player through electronic mail, mail, or other method that the account is in a "suspended" mode, the restrictions placed on the account, and any further course of action needed to remove the "suspended" mode."

Minimum Age Of 21

Age requirements are expressly covered in the "Sites Must Have Measures to Prevent Underage Access" standard. For more information, see [Regulation 5A.110\(2\)\(b\)](#) and [Technical Standard 6.110\(4\)](#).

Research

Transparency Of Play Data For Research

Not expressly covered.

Evaluation Through Research Program

Not expressly covered.

Payments

Exclusion From Specific Electronic Payments Methods

Not expressly covered.

Player-Set Limits On Financial Transactions

In addition to the requirements established pursuant to Regulation 5.225, an operator shall comply with the following for interactive gaming accounts: [...] 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\(4\)\(b\)](#).

Data Made Available For Research

Not expressly covered.

Know Your Customer Verification

Not expressly covered.

Extension of Site Credit Prohibited

In addition to the requirements established pursuant to Regulation 5.225, an operator shall comply with the following for interactive gaming accounts: [...] 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\(3\)](#).

Reference Table: Nevada

	Expressly Covered
Policy	
Policy Commitment To Responsible Gambling	
Strategy For Responsible Gambling	✓
Annual Evaluation and Progress Reporting	
Support For Societal Costs	
Staff training	
Corporate Policy	✓
Annual Training	
Supporting informed decision-making by players	
Providing Players With Safer Gambling Information On:	
Practical Tips To Keep Within Limits	
Myths Associated With Applicable Game	
Information On How Games Work	✓
Preventing Access By Underage/ Unauthorized Players	✓
How To Use Responsible Gambling Tools	✓
Risks Associated With Gambling	
Signs Of A Potential Gambling Problem	✓
How To Access Personal Data On Responsible Gambling	
Direct Links To Problem Gambling Organization	✓
Access To Personal Responsible Gambling Data	✓
Limit Setting:	
Deposit Limits	✓
Time/Spend Limits	✓
Ability To Block Certain Games	
Delayed Implementation For Increased Limits	✓

	Expressly Covered
Time Out	
Prohibition On Reverse Withdrawals	
Assisting players	
Policies	✓
Responding to Player Information Requests	
Self-exclusion	
Self-Exclusion Availability	✓
Self-Exclusion Policy	✓
Exclusion Length	✓
Communication with Players Excluded	✓
Access To Help	
Conditions of Exclusion	✓
Enforcement	✓
Reinstatement	
Renewal	
Advertising and promotion	
Advertising Policy Statement:	
Operator To Have Clearly Articulated Commitment To Responsible Advertising	
Operator To Not Advertise Product On Responsible Gambling Pages	
Advertising To Not Be Misleading About Game Outcome Or Misrepresent Game Odds	✓
Accessible Complaints And Disputes Process	✓
Game and website features	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Game Features:	
Auto-Play Feature Prohibited	

	Expressly Covered
Site Avoids Reinforcing Myths	
Responsible Gambling Review Of New Game Features	
Registration:	
Players To Receive Responsible Gambling Information Upon Registering	
Terms And Conditions Provided To Players In Clear And Simple Language	
Self-Exclusion Lists Checked During Registration Process	✓
Site To Not Allow Multiple Accounts To Same Player	✓
Free Games:	
Free Games Unavailable Without An Account	
Free Games To Use Same Payout Percentage And Odds As Their Real-Money Counterparts	
Encouragement To Continue:	
Players Must Not Be Discouraged From Withdrawing Winnings	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	
Underage Gambling:	
Sites Must Have Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Policies Describing Consequences For Underage Play	✓
Minimum Age Of 21	✓

	Expressly Covered
Research	
Transparency Of Play Data For Research	
Evaluation Through Research Program	
Payments	
Exclusion From Specific Electronic Payments Methods	
Player-Set Limits On Financial Transactions	✓
Data Made Available For Research	
Know Your Customer Verification	
Extension of Site Credit Prohibited	✓

New Jersey

New Jersey’s internet gambling market launched in November 2013, after legislation was enacted in February of that year. The state’s online gambling market is seen as the most competitive within the U.S., with 30 poker and online casino brands currently active in the state (as of November 2022). As with many other states, New Jersey law requires internet gambling platforms to be partnered with one of Atlantic City’s licensed land-based casinos.

Adult Population	7.28m
Internet Gaming Law	N.J. Rev. Stat. §5:12-95.17 - 5:12-95.33
Key Internet Gaming Regulation	N.J. Admin. Code §§13.69O
Regulatory Authority	The New Jersey Division of Gaming Enforcement
Internet Gaming Market Opened	November 2013
Source	U.S. Census Bureau, VIXIO GamblingCompliance

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 \(§\) 13.69O-1.2\(z\)\(3\)](#).

Strategy For Responsible Gambling

This area is not expressly covered, however, the N.J. Admin. Code does state under [§ 13.69O-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 Evaluation and Progress Reporting

Not expressly covered.

Support For Societal Costs

A casino licensee with an internet gaming permit shall pay annually to the Division \$250,000 to be deposited into the

State General Fund for appropriation by the Legislature to the Department of Human Services, \$140,000 of which shall be allocated to the Council on Compulsive Gambling of New Jersey and \$110,000 of which shall be used for compulsive gambling treatment programs in the State. [N.J. Rev. Stat., § 5:12-95.29\(d\)](#).

Staff Training

Corporate Policy

A casino licensee offering Internet wagering shall have an internet gaming manager responsible for the operation and integrity of internet gaming and reviewing all reports of suspicious behavior. [...] The internet gaming manager shall immediately notify the Division of Gaming Enforcement if any person participating in internet gaming is on the list of persons self-excluded from gaming activities at all licensed casinos. [N.J. Admin. Code, § 13.69O-1.2\(i\)](#).

Annual Training

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\(x\)](#).

Supporting Informed Decision Making by Players

Providing Players With Safer Gambling Information

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:

- (4) A prominent message, which states "If you or someone you know has a gambling problem and wants help, call 1-800-Gambler";
- (5) 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;
- (6) A clear statement of the internet gaming operator's policy and commitment to responsible gaming;
- (7) 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
- (8) 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\(z\)](#).

(u) 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. (v) 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\(u-v\)](#).

Practical Tips To Keep Within Limits

Keeping within the limits is expressly covered in the "Providing Players with Safer Gambling Information" standard. For more information, see [N.J. Admin. Code, § 13.690-1.2\(z\)\(4\)\(i\)](#).

Myths Associated With Applicable Game

Addressing myths is expressly covered in the "Providing Players with Safer Gambling Information" standard. For more information, see [N.J. Admin. Code, § 13.690-1.2\(z\)\(4\)\(ii\)](#).

Information On How Games Work

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 [...]

14. 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: [...]

vi. 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;

vii. 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;

viii. 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\(l\)\(14\)\(vi-viii\)](#).

How To Use Responsible Gambling Tools

How to use responsible gambling tools is expressly covered in the "Providing Players with Safer Gambling Information" standard. For more information, see [N.J. Admin. Code, § 13.690-1.2\(z\)\(4\)\(ii\)](#).

Risks Associated With Gambling

The risks associated with gambling are expressly covered in the "Providing Players with Safer Gambling Information" standard. 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 Safer Gambling Information" standard. For more information, see [N.J. Admin. Code, § 13.690-1.2\(z\)\(4\)\(iv\)](#).

How To Access Personal Data On Responsible Gambling

Not expressly covered.

Direct Links To Problem Gambling Organization

A casino licensee shall [...] cause 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," to

be displayed prominently at log on and log off times to any person visiting or logged onto internet gaming. [N.J. Rev. Stat., 5:12-95.25\(a\)](#).

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\(j\)](#).

Unless otherwise approved by the Division, a record of all bonus and promotional wagering offers related to internet gaming 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: (1) The date and time presented; (2) The date and time the offer is active and expires; and (3) Patron eligibility and redemption requirements. [N.J. Admin. Code, § 13.690-1.4\(q\) \(1-3\)](#).

Software utilized for internet or mobile gaming shall either: (1) Continuously display the current time in the time zone where the game server is physically located 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 on the client terminal advising the patron of the current time and the amount of time elapsed since [they] log on. [N.J. Admin. Code, § 13.690-1.2\(h\)\(1-2\)](#).

Limit Setting

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.

- (9) 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.
- (10) 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.
- (11) 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).

Deposit Limits

A casino licensee shall [...] provide a mechanism by which a holder of a wagering account may establish the following controls on wagering activity through the wagering account: (1) a limit on the amount of money deposited within a specified period of time and the length of time the holder will be unable to participate in gaming if the holder reaches the established deposit limit. N.J. Rev. Stat., 5:12-95.25(b)(1).

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 [their] internet gaming account during a particular period of time. N.J. Admin. Code, § 13.690-1.4(n)(1).

Time/Spend 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. N.J. Admin. Code, § 13.690-1.4(n)(2).

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)(3).

Ability To Block Certain Games

Not expressly covered.

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).

Time Out

A casino licensee shall [...] provide a mechanism by which a holder of a wagering account may establish the following controls on wagering activity through the wagering account: (2) a temporary suspension of gaming through the account for any number of hours or days. N.J. Rev. Stat., 5:12-95.25(b)(2).

Internet and mobile gaming systems shall employ a mechanism that places an internet or mobile gaming account in a suspended mode: (1) 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).

When an internet or mobile gaming account is in a suspended mode, the system shall: (1) Prevent the patron from wagering; (2) Prevent the patron from depositing funds, unless the deposit is for the purpose of remedying a negative balance; (3) Prevent the patron from withdrawing funds from [their] internet or mobile gaming account, unless the suspended mode was initiated by the patron; (4)

Prevent the patron from making changes to [their] internet or mobile gaming account; (5) Prevent the removal of the internet or mobile gaming account from the gaming system; and (6) Prominently display to the authorized patron that the account is in a suspended mode, the restrictions placed on the account, and any further course of action needed to remove the suspended mode. [N.J. Admin. Code, § 13.69O-1.4\(k\)](#).

Prohibition On Reverse Withdrawals

This area is not expressly covered by statute or regulation. 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."

Assisting Players

Policies

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. [N.J. Admin. Code, § 13.69O-1.2\(j\)](#).

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.

- (12) 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;
- (13) Responding to patrons who may disclose that they have a gambling problem; and

- (14) Responding to reports from third parties, such as family members, about patrons who may have a gambling problem. [N.J. Admin. Code, § 13.69O-1.2\(x\)](#).

Responding to Player Information Requests

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.

- (15) 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;
- (16) Responding to patrons who may disclose that they have a gambling problem; and
- (17) Responding to reports from third parties, such as family members, about patrons who may have a gambling problem. [N.J. Admin. Code, § 13.69O-1.2\(x\)](#).

Self-Exclusion

Self-Exclusion Availability

The Division shall maintain a list of persons to be excluded or ejected from a licensed casino or sports wagering lounge establishment or prohibited from internet gaming. [N.J. Admin. Code, § 13.69G-1.2\(a\)](#).

Self-Exclusion Policy

Any person requesting placement on the internet self-exclusion list shall submit through [their] internet gaming account using strong authentication as defined in N.J.A.C. 13:69O-1.1 or other means approved by the Division, a completed request for internet self-exclusion as required in (d) below. Notwithstanding the above, if a person requests to be placed on the internet self-exclusion list for life such request shall be made in person at a location designated by the Division. [N.J. Admin. Code, § 13.69G-2.2\(c\)](#).

Exclusion Length

A request for self-exclusion or internet self-exclusion shall be in a form prescribed by the Division, which form shall include:

2. 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).

Communication with Players Excluded

The casino licensee shall not send gaming-related electronic mail to an account holder while gaming through his or her wagering account is suspended, if the suspension is for at least 72 hours. The casino licensee shall provide a mechanism by which an account holder may change these controls, except that while gaming through the wagering account is suspended, the account holder may not change gaming controls until the suspension expires, but the holder shall continue to have access to the account and shall be permitted to withdraw funds from the account upon proper application therefor. N.J. Rev. Stat., 5:12-95.25(b)(2).

For internet self-excluded patrons, a casino licensee shall establish procedures that are designed, to the greatest extent practicable, to: (1) 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).

Access To Help

Not expressly covered.

Conditions of Exclusion

For internet self-exclusion: (i) 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)(i).

Enforcement

An internet or mobile gaming system shall be designed to detect and report: (2) Excluded persons pursuant to N.J.S.A. 5:12-71, 5:12-71.2, or any person who is prohibited from entering a casino or a casino simulcasting facility pursuant to N.J.S.A. 5:12-119(a). N.J. Admin. Code, § 13.69O-1.4(c)(2).

Internet and mobile gaming systems shall employ a mechanism that places an internet or mobile gaming account in a suspended mode: (1) When requested by the patron for a specified period of time, which shall not be less than 72 hours; (2) When required by the Division; (3) Upon a determination that a patron is a prohibited person. N.J. Admin. Code, § 13.69O-1.4(j)(1-3).

When an internet or mobile gaming account is in a suspended mode, the system shall: (1) Prevent the patron from wagering; (2) Prevent the patron from depositing funds, unless the deposit is for the purpose of remedying a negative balance; (3) Prevent the patron from withdrawing funds from his or her internet or mobile gaming account, unless the suspended mode was initiated by the patron; (4) Prevent the patron from making changes to his or her internet or mobile gaming account; (5) Prevent the removal of the internet or mobile gaming account from the gaming system; and (6) Prominently display to the authorized patron that the account is in a suspended mode, the

restrictions placed on the account, and any further course of action needed to remove the suspended mode. [N.J. Admin. Code, § 13.69O-1.4\(k\)](#).

Reinstatement

A suspended account may be restored: (1) Upon expiration of the time period established by the patron; (2) When permission is granted by the Division; (3) When the patron is no longer a prohibited person; or (4) When the licensee has lifted the suspended status. [N.J. Admin. Code, § 13.69O-1.4\(m\)](#).

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\(a\)](#).

Renewal

Not expressly covered.

Advertising and Promotion

Advertising Policy Statement

Operator To Have Clearly Articulated Commitment To Responsible Advertising

This area is not expressly covered in this state. As of October 2022, however, the New Jersey Division of Gaming Enforcement was understood to be preparing best practices, with regards to the advertising applied by casinos and their licensed internet gaming operator partners.

Operator To Not Advertise Product On Responsible Gambling Pages

This area is not expressly covered in this state.

Advertising To Not Be Misleading About Game Outcome Or Misrepresent Game Odds

Licensees are held to the general casino advertising requirements set out at N.J. Admin. Code [§ 13.69C-14.1](#) and [14.2](#). According to [N.J. Admin. Code, § 13.69C-14.2\(d\)](#), “advertising shall be based upon fact, and shall not be false, deceptive or misleading.”

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, § 13.69O-1.2\(l\)\(14\)\(ii-iii\)](#).

Game and Site Features

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

This area is not expressly covered. However, the N.J. Admin. Code states in [§ 13.69O-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.”

Game Features

Auto-Play Feature Prohibited

Game play shall be initiated only after a patron has affirmatively placed a wager and activated play. No auto play feature shall be permitted in game software unless authorized by the Division. N.J. Admin. Code, § 13.690-1.5(k).

Site Avoids Reinforcing Myths

Not expressly covered

Responsible Gambling Review Of New Game Features

According to the N.J. Rev. Stat., 5:12-5, authorized games — or variations or composites thereof — are “found by the Division [of Gaming Enforcement] suitable for use after an appropriate test or experimental period under such terms and conditions as the Division may deem appropriate.”

Registration

Players To Receive Responsible Gambling Information Upon Registering

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 a] (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).

Terms And Conditions Provided To Players In Clear And Simple Language

In order to establish an internet or mobile gaming account, a casino licensee shall: [...] (6) 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).

Self-Exclusion Lists Checked During Registration Process

In order to establish an internet or mobile gaming account, a casino licensee shall: [...] (5) Verify that the patron is of the legal age of 21, not self-excluded, on the exclusion list, or otherwise prohibited from participation in gaming. N.J. Admin. Code, § 13.690-1.3(b)(5).

Site To Not Allow Multiple Accounts To Same Player

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) 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 casino licensee. N.J. Admin. Code, § 13.690-1.3(c).

Free Games

Free Games Unavailable Without An Account

Not expressly covered

Free Games To Use Same Payout Percentage And Odds As Their Real-Money Counterparts

An internet or mobile gaming system may offer games that do not require a wager or payment from a patron’s internet gaming account to patrons who have not exceeded any daily time-based limit, provided that the games comply with the following requirements:

- (1) Any game substantially similar to a game approved by the Division shall utilize a payout percentage equal to or less than the lowest payout percentage of the approved game;
- (2) Any game not substantially similar to a game approved by the Division shall prominently display the following prior to the start of the game and during game play:
 - The game is offered for entertainment purposes only;
 - The game is not approved by the Division; and
 - The game outcomes may not be representative of those for a Division-approved game; and

(3) Games traditionally played on social networks that may require a payment for certain game features (social games) may be fundable or accessible from a patron’s internet gaming account provided that the operator provides a clear and conspicuous notice on the initial screen of any social game and in its terms and conditions that such social games are not regulated by the Division. N.J. Admin. Code, § 13.690-1.2(s).

Encouragement To Continue

Players Must Not Be Discouraged From Withdrawing Winnings

This area is not expressly covered by a statute or regulation. 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.”

Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling 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\(t\)](#).

Underage Gambling

Sites Must Have Measures To Prevent Underage Access

In order to establish an internet or mobile gaming account, a casino licensee shall: [...] (5) Verify that the patron is of the legal age of 21. [N.J. Admin. Code 13.690-1.3\(b\)\(5\)](#).

An internet or mobile gaming system shall utilize sufficient security to ensure patron access is appropriately limited to the account holder. Unless otherwise authorized by the Division, security measures shall include at a minimum: (1) A Username; (2) Password of sufficient length and complexity to ensure its effectiveness; (3) Upon account creation the option for users to choose “strong authentication” log in protection; and (4) Electronic notification to the patron’s registered e-mail address, cellular phone or other device each time an internet or mobile gaming account is accessed provided however that a patron may opt out of such notification. [N.J. Admin. Code, § 13.690-1.4\(a\)](#).

Age Verification Required Upon Registration

In order to establish an internet or mobile gaming account, a casino licensee shall: [...]

3. Verify the patron’s identity in accordance with:

i. [N.J.A.C. 13:69D-1.5A](#) and, in addition, record

the document number of the government issued credential examined; or

ii. Other methodology for remote multi-sourced authentication, which may include third-party and governmental databases, as approved by the Division. [N.J. Admin. Code, § 13.690-1.3\(b\)\(3\)](#). [...] [\[and\]](#)

5. Verify that the patron is of the legal age of 21. [N.J. Admin. Code, § 13.690-1.3\(b\)\(5\)](#).

Policies Describing Consequences For Underage Play

The [N.J. Admin. Code, § 13.690-1.3\(b\)\(6\)](#), states that a casino licensee shall “record the patron’s acceptance of the licensee’s terms and conditions to participate in internet or mobile gaming.”

[Section \(§\) 13.690-1.2\(l\)\(3\)\(i\)](#) of the N.J. Admin. Code states that all terms and conditions for internet or mobile gaming shall include “rules and obligations applicable to the patron other than rules of the game including, but not limited to: (i) Prohibition from allowing any other person to access or use his or her internet or mobile gaming account.” In addition, [N.J. Admin. Code, § 13.690-1.2\(l\)\(7\)](#) refers to “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.”

Minimum Age Of 21

In order to establish an internet or mobile gaming account, a casino licensee shall: [...] (5) Verify that the patron is of the legal age of 21. [N.J. Admin. Code, § 13.690-1.3\(b\)\(5\)](#).

Research

Transparency Of Play Data For Research

The Division [of Gaming Enforcement] shall annually cause a report to be prepared and distributed to the Governor on the impact of internet gaming 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 by the Division. [N.J. Rev. Stat., 5:12-95.18](#).

Evaluation Through Research Program

The Division [of Gaming Enforcement] shall annually cause a report to be prepared and distributed to the Governor on the impact of internet gaming 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 by the Division. The report shall be prepared and distributed under the supervision of, and in coordination with, the Division. Any costs associated with the preparation and distribution of the report shall be borne by casino licensees who have been authorized by the Division to conduct internet gaming and the Division shall be authorized to assess a fee against such licensees for these purposes. The Division may also report periodically to the Governor on the effectiveness of the statutory and regulatory controls in place to ensure the integrity of gaming operations through the internet. N.J. Rev. Stat., 5:12-95.18.

Payments

Exclusion From Specific Electronic Payments Methods

Not expressly covered.

Player-Set Limits On Financial Transactions

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, § 13.69O-1.4(n)(1).

Data Made Available For Research

This area is not expressly covered. However, for general requirements regarding independent research into internet gaming transaction data, please visit the “Research” section above.

Know Your Customer Verification

Not expressly covered.

Extension of Site Credit Prohibited

A casino licensee may not accept an account wager in an amount in excess of funds on deposit in the wagering account of the holder placing the wager. Funds on deposit include amounts credited under this act, P.L.2013, c.27 (C.5:12-95.17 et al.), and in the account at the time the wager is placed. N.J. Rev. Stat., 5:12-95.23(c).

Reference Table: New Jersey

	Expressly Covered
Policy	
Policy Commitment To Responsible Gambling	✓
Strategy For Responsible Gambling	
Annual Evaluation and Progress Reporting	
Support For Societal Costs	✓
Staff training	
Corporate Policy	✓
Annual Training	✓
Supporting informed decision-making by players	
Providing Players With Safer Gambling Information On:	
Practical Tips To Keep Within Limits	✓
Myths Associated With Applicable Game	✓
Information On How Games Work	✓
Preventing Access By Underage/ Unauthorized Players	✓
How To Use Responsible Gambling Tools	✓
Risks Associated With Gambling	✓
Signs Of A Potential Gambling Problem	✓
How To Access Personal Data On Responsible Gambling	
Direct Links To Problem Gambling Organization	✓
Access To Personal Responsible Gambling Data	✓
Limit Setting:	
Deposit Limits	✓
Time/Spend Limits	✓
Ability To Block Certain Games	
Delayed Implementation For Increased Limits	✓
Time Out	✓
Prohibition On Reverse Withdrawals	✓

	Expressly Covered
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Responding to Player Information Requests	✓
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Self-Exclusion Policy	✓
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Operator To Have Clearly Articulated Commitment To Responsible Advertising	
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Advertising To Not Be Misleading About Game Outcome Or Misrepresent Game Odds	✓
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Games Display Bets, Wins, Losses And Account Balances As Cash	
Game Features:	
Auto-Play Feature Prohibited	✓
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Registration:	

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Free Games Unavailable Without An Account	
Free Games To Use Same Payout Percentage And Odds As Their Real-Money Counterparts	✓
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Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	✓
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Policies Describing Consequences For Underage Play	✓
Minimum Age Of 21	✓

	Expressly Covered
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Transparency Of Play Data For Research	✓
Evaluation Through Research Program	✓
Payments	
Exclusion From Specific Electronic Payments Methods	
Player-Set Limits On Financial Transactions	✓
Data Made Available For Research	
Know Your Customer Verification	
Extension of Site Credit Prohibited	✓

Pennsylvania

In July 2019, the internet gambling market launched in Pennsylvania, in accordance with a 2017 law. This law allows established land-based casinos to obtain certificates in order to offer interactive gaming — either directly or through third-party operators that are partnered with them. Internet gambling is regulated by the Pennsylvania Gaming Control Board. Online casino games and peer-to-peer poker games are both legal and regulated within the state.

Adult Population	10.30m
Internet Gaming Law	Pa. Con. Stat., Title 4, Section (§) 13B01-13B63
Key Internet Gaming Regulation	Pa. Code, Title 58, Subpart L., § 801-830a.
Regulatory Authority	Pennsylvania Gaming Control Board (PGCB)
Internet Gaming Market Opened	July 2019
Source	U.S. Census Bureau, VIXIO GamblingCompliance

Policy

Policy Commitment To Responsible Gambling

Under [Title 58, Subpart L., § 814a.1, \(g\)\(3\)\(iii\)](#) of the Pennsylvania (Pa.) Code, it highlights how 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).

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 § 501a.2 (relating to compulsive and problem gambling plan). In addition to the requirements in § 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. [Pa. Code, Title 58, Subpart L., § 814a.3, \(b\)\(1-3\)\(i-ii\)](#).

Annual 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. [Pa. Code, Title 58, Subpart L., § 814a.5 \(a-b\)](#).

Support For Societal Costs

According to the [Pa. Statute \(Stat.\) Title 4, § 13B54, \(1\)](#), an interactive gaming tax of an amount equal to 0.2 percent of “total gross interactive gaming revenue of all active and operating interactive gaming certificate holders shall be transferred into the Compulsive and Problem Gambling Treatment Fund.”

Staff Training

Corporate Policy

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 [...] [which includes] (2) the identification of the individual who will be responsible for the implementation and maintenance of the plan [and] [...] (3, 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. [Pa. Code, Title 58, Subpart L., § 814a.3\(a-b\)](#).

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. [Pa. Code, Title 58, Subpart L., § 814a.4.\(b-c\)](#). 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. [Pa. Code, Title 58, Subpart L., § 814a.4.\(e\)](#).

Supporting Informed Decision Making by Players

Providing Players With Safer Gambling Information

According to the [Pa. Code, Title 58, Subpart L., § 812a.9.\(e\)](#), 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 safer 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.” [Pa. Code, Title 58, Subpart L., § 812a.9.\(e\)\(1-2\)](#).

Practical Tips To Keep Within Limits

This area is not expressly covered, however, under [Pa. Code, Title 58, Subpart L., § 814a.1.\(g\)\(3\)\(iii\)\(C\)](#) 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.” [Pa. Code, Title 58, Subpart L., § 814a.1.\(g\)\(3\)\(iii\)\(C\)](#).

Myths Associated With Applicable Game

Under [Subpart L., § 814a.1.\(g\)\(3\)\(iii\)\(B\)\(II\)](#) of the Pa. Code, Title 58, 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 How Games Work

Interactive gaming certificate holders and interactive gaming operators 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 players through a conspicuously displayed link. House rules must include all of the following: (1) Clear and concise explanation of all fees. (2) The rules of play of a game. (3) Any monetary wagering limits. (4) Any time limits pertaining to the play of a game. [Pa. Code, Title 58, Subpart L., § 810a.8\(a\)](#).

Preventing Access By Underage/Unauthorized Players

According to [Pa. Code, Title 58, Subpart L., § 814a.1.\(g\)\(3\)\(iv\)](#), 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. [Pa. Code, Title 58, Subpart L., § 814a.1.\(g\)\(3\)\(iv\)](#).

How To Use Responsible Gambling Tools

According to [Pa. Code, Title 58, Subpart L., § 814a.1.\(g\)\(3\)\(iii\)\(C\)](#), interactive gaming certificate holders and operators must provide a registered player protection page which includes 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. [Pa. Code, Title 58, Subpart L., § 814a.1.\(g\)\(3\)\(iii\)\(C\)](#).

[Title 58, Subpart L., § 811a.4.\(6\)\(ii\)](#) of the Pa. Code also states that more generally, operators are required to provide “a problem gambling website that is designed to offer information pertaining to responsible gaming.”

Risks Associated With Gambling

Under [Title 58, Subpart L., § 814a.1.\(g\)\(3\)\(iii\)\(B\)\(III\)](#) of the Pa. Code, it highlights that 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.”

Signs Of A Potential Gambling Problem

According to [Pa. Code, Title 58, Subpart L., § 814a.1.\(g\)\(3\)\(iii\)\(B\)\(IV\)](#), 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.”

How To Access Personal Data On Responsible Gambling

This area is not expressly covered, however, under [Title 58, Subpart L., § 812a.11.\(a-b\)](#) of the Pa. Code, it states the following: “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. [Pa. Code, Title 58, Subpart L., § 812a.11.\(a-b\)](#).

Direct Links To Problem Gambling Organization

According to [Pa. Code, Title 58, Subpart L., § 814a.1.\(g\)\(3\)\(i-i\)](#), 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.

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. [Pa. Code, Title 58, Subpart L., § 812a.11\(a-b\)](#).

Limit Setting

Interactive gaming operators must] establish the following responsible gaming limits. Any decrease to these 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:

- (4) 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.
- (5) A limit on the amount of money spent within a daily, weekly and monthly basis must be offered. The registered player shall be unable to participate in gaming for the remainder of the time selected if the registered player reaches the loss limit.
- (6) A limit on the maximum amount of any single wager on any interactive game.

- (7) 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.
- (8) A table limit must be offered and must specify the maximum amount a registered player may bring to a peer-to-peer interactive gaming table.
- (9) 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.
- (10) The interactive gaming certificate holder or interactive gaming operator shall provide a mechanism by which a registered player may change the controls [outlined above]. Notwithstanding any other provision in this section, the registered player may not change gaming controls while an interactive gaming account is suspended. The registered player shall continue to have access to the interactive gaming account and shall be permitted to withdraw funds from the account upon proper application for the funds to the interactive gaming certificate holder or interactive gaming operator. [Pa. Code, Title 58, Subpart L., § 814a.2](#).

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. [Pa. Code, Title 58, Subpart L., § 814a.2.\(1\)](#).

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. [Pa. Code, Title 58, Subpart L., § 814a.2.\(4\)](#).

Ability To Block Certain Games

Not expressly covered.

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. Pa. Code, Title 58, Subpart L., § 814a.2.

Time Out

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. Pa. Code, Title 58, Subpart L., § 814a.2.(6).

Prohibition On Reverse Withdrawals

Not expressly covered.

Assisting Players

Policies

Under Title 58, Subpart L., § 814a.3.(a) 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 Pa. Code, Title 58, Subpart L., § 814a.3.(b)(3)(iv).

Responding to Player Information Requests

Under Title 58, Subpart L., § 814a.3.(a) of the Pa. Code, it highlights how "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". Further down in Title 58, it expands on this in Subpart L., § 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."

Self-Exclusion

Self-Exclusion Availability

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. Pa. Code, Title 58, Subpart L., § 809a.6.(k).

Self-Exclusion Policy

A person requesting placement on the interactive gaming self-exclusion list shall submit a completed Request for Voluntary Self-Exclusion from Gaming Activities Form to the Board by one of the following methods

- (1) Electronically on the Board's website.
- (2) In person by scheduling an appointment at the Board's Harrisburg office, one of the Board's other offices or at a licensed facility. To make an appointment, a person shall contact the OCPG at (717) 346-8300 or problemgambling@pa.gov. Pa. Code, Title 58, Subpart L., § 815a.3.(a)(1-2).

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. Pa. Code, Title 58, Subpart L., § 815a.3.(d)(1-3).

Communication with Players Excluded

According to Pa. Code, Title 58, Subpart L., § 814a.3.(b)(3)(vii). 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, the [Pa. Code, Title 58, Subpart L., § 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. [Pa. Code, Title 58, Subpart L., § 815a.5.\(a\)\(3\)](#).

Access To Help

Not expressly covered.

Conditions of Exclusion

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. [Pa. Code, Title 58, Subpart L., § 815a.3.\(e\)](#).

Enforcement

An interactive gaming certificate holder or interactive gaming operator offering interactive gaming shall have a dedicated licensed employee responsible for notifying the 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. [Pa. Code, Title 58, Subpart L., § 814a.1.\(f\)](#).

Under [Title 58, Subpart L., § 814a.4.\(a\)\(6\)](#) of the Pa. Code, it highlights how interactive gaming operators must have an annual employee training program with “procedures for suspending an interactive gaming account belonging to an underage individual or a person on the interactive gaming self-exclusion list, if necessary, procedures that include obtaining the assistance of appropriate law enforcement personnel.”

Reinstatement

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. Pa. Code, Title 58, Subpart L., § 815a.6.(a-c).

Renewal

Not expressly covered.

Advertising and Promotion

Advertising Policy Statement

Operator To Have Clearly Articulated Commitment To Responsible Advertising

This area is not expressly covered, however, under Title 58, Subpart L., § 501a.7.(c) of the Pa. Code, it 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.

The Pa. Code goes onto add, under [Pa. Code, Title 58, Subpart L., § 501a.7\(d\)](#), that “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.”

In addition, the [Pa. Code, Title 58, Subpart L., § 813a.2\(c\)\(4\)](#) highlights how the advertising utilized by interactive gaming certificate holders and interactive gaming operators may not “specifically target players which have been excluded from play.”

Operator To Not Advertise Product On Responsible Gambling Pages

Not expressly covered.

Advertising To Not Be Misleading About Game Outcome Or Misrepresent Game Odds

Advertising utilized by interactive gaming certificate holders and interactive gaming operators may not [...] contain content that contradicts the game rules or terms and conditions. [Pa. Code, Title 58, Subpart L., § 813a.2\(c\)\(3\)](#).

Accessible Complaints And Disputes Process

Interactive gaming operators must establish a] method for filing a complaint with the interactive gaming certificate holder or interactive gaming operator and method for filing with the Board an unresolved complaint after all reasonable means to resolve the complaint with the interactive gaming certificate holder or interactive gaming operator have been exhausted. [Pa. Code, Title 58, Subpart L., § 811a.3\(b\)\(16\)](#).

Interactive gaming certificate holders and interactive gaming operators shall provide for the prominent display of all of the following information on a page which, by virtue of the construction of the web site, authorized players must access before beginning a gambling session: [...] Information explaining how disputes are resolved. [Pa. Code, Title 58, Subpart L., § 811a.4.\(6\)\(i\)](#).

Game and Site Features

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

This area is not expressly covered, however, in the [Pa. Code, Title 58, Subpart L., § 810a.3.\(1-4\)](#), it states that “all statements and graphics within the gaming information, artwork, paytables and help screens must be accurate and not misleading. All game rules and payable information must be available to the player directly on the player interface or accessible from the player interface through a hyperlink without the need for funds to be deposited or funds to be staked. All game rules and payable information must be sufficient to explain all the applicable rules and how to participate in all stages of the game. Paytable information must include all possible winning outcomes, patterns, rankings and combinations, and their corresponding payouts with a designated denomination or currency. All displayed payouts must be theoretically possible.”

Game Features

Auto-Play Feature Prohibited

Game play shall be initiated only after a registered player has affirmatively placed a wager and activated play. An auto-play feature is not permitted in game software unless authorized by the Board, and if permitted shall not exceed 50 spins. [Pa. Code, Title 58, Subpart L., § 810a.10.\(d\)](#). If an auto-play mode is incorporated, it must be possible to turn this mode off at any time during gameplay. [Pa. Code, Title 58, Subpart L., § 810a.10.\(a\)\(3\)](#).

Site Avoids Reinforcing Myths

A game may not be designed to give the player a false expectation of better odds by misrepresenting any occurrence or event. Games that are designed to give the

player the perception that they have control over the game due to player skill when they actually do not must fully address this behavior in the game help screens. The final outcome of each game must be displayed for a sufficient length of time that permits a player to verify the outcome of the game. Pa. Code, Title 58, Subpart L., § 810a.9(b).

Responsible Gambling Review Of New Game Features

Not expressly covered.

Registration

Players To Receive Responsible Gambling Information Upon Registering

This area is not expressly covered, however, according to the Pa. Code, Title 58, Subpart L., § 812a.5(a), “during the registration process the player shall agree to the terms and conditions which govern the relationship between the interactive gaming certificate holder or interactive gaming operator and the player.”

The Pa. Code, Title 58, Subpart L., § 812a.5(b) goes on to say that “the terms and conditions provided to players by interactive gaming certificate holders and interactive gaming operators shall be submitted to the Bureau of Gaming Operations for review.” The section goes on to add that at a minimum, “a statement that players have the right to set responsible gaming limits and to self-exclude from interactive gaming. Pa. Code, Title 58, Subpart L., § 812a.5(b)(8).

Terms And Conditions Provided To Players In Clear And Simple Language

Upon account registration,] the interactive gaming certificate holder or interactive gaming operator shall record the player’s acceptance of the interactive gaming certificate holder’s terms and conditions to participate in interactive gaming. Pa. Code, Title 58, Subpart L., § 812a.2(h).

Self-Exclusion Lists Checked During Registration Process

Interactive game operators must establish] procedures for the registration of players and establishment of interactive gaming accounts, including a procedure for authenticating the age, identity and physical address of an applicant for

an interactive gaming account and whether the applicant is a person prohibited from establishing or maintaining an account under section 13B22 of the act (relating to establishment of interactive gaming accounts). Pa. Code, Title 58, Subpart L., § 811a.2(b)(4).

Site To Not Allow Multiple Accounts To Same Player

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. Pa. Code, Title 58, Subpart L., § 812a.4(a).

Free Games

Free Games Unavailable Without An Account

Not expressly covered.

Free Games To Use Same Payout Percentage And Odds As Their Real-Money Counterparts

Not expressly covered.

Encouragement To Continue

Players Must Not Be Discouraged From Withdrawing Winnings

Not expressly covered.

Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses

Not expressly covered.

Underage Gambling

Sites Must Have 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. Pa. Code, Title 58, Subpart L., § 811a.2(c)(7).

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. [Pa. Code, Title 58, Subpart L., § 812a.2\(f\)](#).

Policies Describing Consequences For Underage Play

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. [Pa. Code, Title 58, Subpart L., § 811a.3.\(b\)\(7\)](#).

Minimum Age Of 21

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. [Pa. Code, Title 58, Subpart L., § 811a.2.\(c\)\(7\)](#).

Research

Transparency Of Play Data For Research

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 [Pennsylvania Gaming Control] 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. [Pa. Con. Stat., Title 4, § 1211\(d.1\)\(1\)](#).

Evaluation Through Research Program

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. [Pa. Code, Title 58, Subpart L., § 814a.5.\(a\)](#).

Payments

Exclusion From Specific Electronic Payments Methods

Not expressly covered.

Player-Set Limits On Financial Transactions

An interactive gaming system must be capable of allowing a registered player to establish the following responsible gaming limits [...]: (1) 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. (2) A limit on the amount of money spent within a daily, weekly and monthly basis must be offered. The registered player shall be unable to participate in gaming for the remainder of the time selected if the registered player reaches the loss limit. [Pa. Code, Title 58, Subpart L., § 814a.2.\(1-2\)](#).

Data Made Available For Research

This area is not expressly covered, however, for general requirements regarding independent research on interactive gaming, please see the “Research” section above.

Know Your Customer Verification

This area is not expressly covered, however, under [Title 58, Subpart L, § 812a.2.\(e-f\)](#) of the Pa. Code, it covers the following when establishing an internet gaming account: “The interactive gaming certificate holder or interactive gaming operator shall verify the player’s identity and 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 [Pennsylvania Gaming Control] Board. 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.

Extension of Site Credit Prohibited

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. [Pa. Code, Title 58, Subpart L, § 812a.7.\(b\)](#).

Reference Table: Pennsylvania

	Expressly Covered
Policy	
Policy Commitment To Responsible Gambling	✓
Strategy For Responsible Gambling	✓
Annual Evaluation and Progress Reporting	✓
Support For Societal Costs	✓
Staff training	
Corporate Policy	✓
Annual Training	✓
Supporting informed decision-making by players	
Providing Players With Safer Gambling Information On:	
Practical Tips To Keep Within Limits	✓
Myths Associated With Applicable Game	✓
Information On How Games Work	✓
Preventing Access By Underage/ Unauthorized Players	✓
How To Use Responsible Gambling Tools	✓
Risks Associated With Gambling	✓
Signs Of A Potential Gambling Problem	✓
How To Access Personal Data On Responsible Gambling	✓
Direct Links To Problem Gambling Organization	✓
Access To Personal Responsible Gambling Data	✓
Limit Setting:	
Deposit Limits	✓
Time/Spend Limits	✓
Ability To Block Certain Games	
Delayed Implementation For Increased Limits	✓
Time Out	✓

	Expressly Covered
Prohibition On Reverse Withdrawals	
Assisting players	
Policies	✓
Responding to Player Information Requests	✓
Self-exclusion	
Self-Exclusion Availability	✓
Self-Exclusion Policy	✓
Exclusion Length	✓
Communication with Players Excluded	✓
Access To Help	
Conditions of Exclusion	✓
Enforcement	✓
Reinstatement	✓
Renewal	
Advertising and promotion	
Advertising Policy Statement:	
Operator To Have Clearly Articulated Commitment To Responsible Advertising	
Operator To Not Advertise Product On Responsible Gambling Pages	
Advertising To Not Be Misleading About Game Outcome Or Misrepresent Game Odds	✓
Accessible Complaints And Disputes Process	✓
Game and website features	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Game Features:	
Auto-Play Feature Prohibited	✓
Site Avoids Reinforcing Myths	✓
Responsible Gambling Review Of New Game Features	
Registration:	

	Expressly Covered
Players To Receive Responsible Gambling Information Upon Registering	✓
Terms And Conditions Provided To Players In Clear And Simple Language	✓
Self-Exclusion Lists Checked During Registration Process	✓
Site To Not Allow Multiple Accounts To Same Player	✓
Free Games:	
Free Games Unavailable Without An Account	
Free Games To Use Same Payout Percentage And Odds As Their Real-Money Counterparts	
Encouragement To Continue:	
Players Must Not Be Discouraged From Withdrawing Winnings	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	
Underage Gambling:	
Sites Must Have Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Policies Describing Consequences For Underage Play	✓
Minimum Age Of 21	✓

	Expressly Covered
Research	
Transparency Of Play Data For Research	✓
Evaluation Through Research Program	✓
Payments	
Exclusion From Specific Electronic Payments Methods	
Player-Set Limits On Financial Transactions	✓
Data Made Available For Research	
Know Your Customer Verification	✓
Extension of Site Credit Prohibited	✓

West Virginia

Legislation authorizing internet gambling in West Virginia was enacted in March 2019. The law authorizes the state's five casinos to conduct online casino gaming, including digital slot machine games, table games and other games approved by the West Virginia Lottery Commission. The law entered into effect in June 2019 and emergency regulations were adopted in March 2020. Casinos licensed to offer online gaming may operate up to three branded online casino platforms or skins, which must clearly display the name of the licensed land-based casino.

Adult Population	1.42m
Internet Gaming Law	Interactive Wagering Act
Key Internet Gaming Regulation	Interactive Wagering Rules
Regulatory Authority	West Virginia Lottery Commission
Internet Gaming Market Opened	July 2020
Source	U.S. Census Bureau, VIXIO GamblingCompliance

Policy

Policy Commitment To Responsible Gambling

Each interactive gaming operator's website shall display a responsible gaming logo in a manner approved by the Director, which shall 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 interactive gaming operator's or management service provider's (MSP's) policy and commitment to responsible gaming. [West Virginia \(W. Va.\) Code R. § 179-10-5.15.3.](#)

Strategy For Responsible Gambling

This area is not expressly covered, however, in [W. Va. Code R. § 179-10-5.1](#) it states the following: interactive gaming operators or their management services providers shall file internal controls with the [West Virginia Lottery] Commission regarding all aspects of their interactive gaming operations prior to implementation as well as any time a change is proposed. The internal controls shall include detailed procedures for system security, operations, accounting, and reporting of problem gamblers.

Annual Evaluation and Progress Reporting

Not expressly covered.

Support For Societal Costs

Not expressly covered.

Staff Training

Corporate Policy

An operator offering interactive gaming shall employ an interactive gaming manager responsible for the operation and integrity of interactive gaming and for the review of all reports of suspicious activity. The interactive gaming manager shall be a key employee. The interactive gaming manager shall immediately notify the Commission upon the detection of any person participating in interactive gaming who is: 1. Engaged in or attempting to engage in or reasonably suspected of cheating, theft, embezzlement, collusion, money laundering, or any other illegal activity; 2. Excluded pursuant to Commission policy or the Commission's statewide exclusion list; or 3. Excluded by the interactive gaming operator. [W. Va. Code R. § 179-10-4.4.](#)

Interactive gaming operators or their management services providers shall file internal controls with the Commission regarding all aspects of their interactive gaming operations prior to implementation as well as any time a change is proposed. The internal controls shall include detailed procedures for system security, operations, accounting, and reporting of problem gamblers. [W. Va. Code R. § 179-10-5.1.](#)

Annual Training

All interactive gaming operators or MSP's 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. The training shall address the following subject areas: 1. How to recognize the nature and symptoms of problem gambling behavior. 2. How to assist players in obtaining information about help for a gambling problem; 3. How to provide information about individual interactive gaming operator self-exclusion and Lottery statewide self-exclusion programs; 4. How to respond to patrons who may disclose that they have a gambling problem; and 5. How to respond to reports from third parties, such as family members, about patrons who may have a gambling problem. [W. Va. Code R. § 179-10-5.13.](#)

Supporting Informed Decision Making by Players

Providing Players With Safer Gambling Information

Each interactive gaming operator's website shall display a responsible gaming logo in a manner approved by the Director, which shall 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 that states "If you or someone you know has a gambling problem and wants help, call 1-800-Gambler"; 2. A direct link to the Problem Gamblers Network of West Virginia; 3. A clear statement of the interactive gaming operator's or management service provider's policy and commitment to responsible gaming; and 4. The rules governing self-imposed responsible gaming limits, including the ability for the patron to establish those limits. [W. Va. Code R. § 179-10-5.15.](#)

Rules promulgated by the commission may include, but are not limited to, those governing the acceptance of wagers on interactive games; maximum wagers which may be accepted by an operator from any one patron on any one interactive game; method of accounting to be used by operators; types of records which shall be kept; use of credit and checks by patrons; type of system for wagering;

protections for patrons placing wagers; and promotion of social responsibility, responsible gaming, and inclusion of the statement, "If you or someone you know has a gambling problem and wants help, call 1-800 GAMBLER", in every designated area approved for interactive wagering and on any mobile application or other digital platform used to place wagers. [West Virginia \(Va.\) Code § 29-22E-4\(c\)\(1\).](#)

When a patron's lifetime deposits exceed the gaming deposit threshold established by the Commission, the interactive gaming system shall immediately prevent any interactive game play until the patron acknowledges the following: The patron has met the gaming deposit threshold as established by the Commission; The patron has the capability to establish responsible gaming limits or close his or her account; and The availability of 1-800-GAMBLER. [W. Va. Code R. § 179-10-6.29.](#)

Practical Tips To Keep Within Limits

This area is not expressly covered, however, the [W. Va. Code R. § 179-10-5.6\(9-10\)](#) states the following: all terms and conditions for interactive gaming shall be included as an appendix to the internal controls of the interactive gaming operator or MSP addressing all aspects of the operation, including the following: [...] 9. The patron's right to set responsible gaming limits and to self-exclude; 10. The patron's right to suspend his or her account for a period of no less than 72 hours.

Each interactive gaming operator's website shall display a responsible gaming logo in a manner approved by the Director, which shall 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: [...] 4. The rules governing self-imposed responsible gaming limits, including the ability for the patron to establish those limits. [W. Va. Code R. § 179-10-5.15.4.](#)

Myths Associated With Applicable Game

Not expressly covered.

Information On How Games Work

Not expressly covered.

Preventing Access By Underage/Unauthorized Players

An operator may accept wagers from an individual physically located within this state using a mobile or other digital platform or an interactive wagering device, approved by the commission, through the patron's interactive wagering account. A person placing a wager shall be at least 21 years of age. [West Va. Code § 29-22E-15\(b\)](#).

In order to establish an interactive gaming account, an interactive gaming operator or its management services provider shall: [...] Verify that the patron is 21 years of age, not self-excluded, on an exclusion list, or otherwise prohibited from participation in interactive gaming. [W. Va. Code R. § 179-10-7.2.5](#).

An operator shall periodically re-verify a patron's identification upon reasonable suspicion that the patron's identification has been compromised. [W. Va. Code R. § 179-10-7.13](#).

How To Use Responsible Gambling Tools

How to use responsible gambling tools is expressly covered in the "Practical Tips on Keeping Within the Limits" standard. For more information, see [W. Va. Code R. § 179-10-5.15.4](#).

Risks Associated With Gambling

Not expressly covered.

Signs Of A Potential Gambling Problem

Not expressly covered.

How To Access Personal Data On Responsible Gambling

The information to be displayed on a patron protection page. At a minimum, the patron protection page of all internet gambling operators shall contain the following: [...] A method for the patron to obtain account and game history from the operator. [W. Va. Code R. § 179-10-5.6.14\(e\)](#).

Direct Links To Problem Gambling Organization

Each interactive gaming operator's website shall display a responsible gaming logo in a manner approved by the Director, which shall 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 that states "If you or someone you know has a gambling problem and wants help, call 1-800-Gambler"; 2. A direct link to the Problem Gamblers Network of West Virginia. [W. Va. Code R. § 179-10-5.15\(1-2\)](#).

Access To Personal Responsible Gambling Data

Interactive 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 interactive 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 interactive gaming account; 2. Withdrawals from the interactive gaming account; 3. Win or loss statistics; 4. Beginning and ending account balances; and 5. Self-imposed responsible gaming limits history, if applicable. [W. Va. Code R. § 179-10-7.10](#).

Limit Setting

An interactive gaming system shall be capable of allowing a patron to establish responsible gaming limits. Any decrease in these limits shall be effective no later than the patron's next login. Any increase in these limits shall become effective only after expiration of the time period for the previous limit. The responsible gaming limits shall include: 1. A deposit limit offered on a daily, weekly, and monthly basis, which specifies the maximum amount of money a patron may deposit into his or her interactive gaming account during a particular period of time; 2. A spend limit offered on a daily, weekly, and monthly basis, which specifies the maximum amount of patron deposits that may be put at risk during a particular period of time; and 3. A time-based limit offered on a daily basis, which specifies the maximum amount of time, measured hourly from the patron's login to log off, that a patron may spend playing on an interactive gaming system, provided that if the time-based limit is reached, a patron shall be permitted to complete any round of play, or active or prepaid tournament. [W. Va. Code R. § 179-10-6.22](#).

Deposit Limits

An interactive gaming system shall be capable of allowing a patron to establish responsible gaming limits. [...] The responsible gaming limits shall include: 1. A deposit limit offered on a daily, weekly, and monthly basis, which specifies the maximum amount of money a patron may deposit into his or her interactive gaming account during a particular period of time. [W. Va. Code R. § 179-10-6.22.1.](#)

Time/Spend Limits

An interactive gaming system shall be capable of allowing a patron to establish responsible gaming limits. [...] The responsible gaming limits shall include: 2. A spend limit offered on a daily, weekly, and monthly basis, which specifies the maximum amount of patron deposits that may be put at risk during a particular period of time. [W. Va. Code R. § 179-10-6.22.2.](#)

3. A time-based limit offered on a daily basis, which specifies the maximum amount of time, measured hourly from the patron's login to log off, that a patron may spend playing on an interactive gaming system, provided that if the time-based limit is reached, a patron shall be permitted to complete any round of play, or active or prepaid tournament. [W. Va. Code R. § 179-10-6.22.3.](#)

Ability To Block Certain Games

Not expressly covered.

Delayed Implementation For Increased Limits

An interactive gaming system shall be capable of allowing a patron to establish responsible gaming limits. Any decrease in these limits shall be effective no later than the patron's next login. Any increase in these limits shall become effective only after expiration of the time period for the previous limit. [W. Va. Code R. § 179-10-6.22.](#)

Time Out

Interactive gaming systems shall employ a mechanism that places an interactive gaming account in a suspended mode: 1. When requested by the patron for a specified period of time, which shall not be less than 72 hours. [W. Va. Code R. § 179-10-6.18.1.](#)

When an interactive gaming account is in a suspended status, the interactive gaming system shall: 1. Prevent the patron from placing wagers; 2. Prevent the patron from depositing funds; 3. Prevent the patron from withdrawing funds from [their] interactive gaming account, unless the suspended status was initiated by the patron; 4. Prevent the patron from making changes to his or her interactive gaming account; 5. Prevent the removal of the interactive gaming account from the interactive gaming system; and 6. Prominently display to the patron that the account is in a suspended status, and notify the patron of the restrictions placed on the account, as well as any further course of action needed to remove the suspended status. [W. Va. Code R. § 179-10-6.19.](#)

Prohibition On Reverse Withdrawals

Not expressly covered.

Assisting Players

Policies

An operator offering interactive gaming shall employ an interactive gaming manager responsible for the operation and integrity of interactive gaming and for the review of all reports of suspicious activity. The interactive gaming manager shall be a key employee. The interactive gaming manager shall immediately notify the Commission upon the detection of any person participating in interactive gaming who is: 1. Engaged in or attempting to engage in or reasonably suspected of cheating, theft, embezzlement, collusion, money laundering, or any other illegal activity; 2. Excluded pursuant to Commission policy or the Commission's statewide exclusion list; or 3. Excluded by the interactive gaming operator. [W. Va. Code R. § 179-10-4.4.](#)

All interactive gaming operators or management service providers 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. The training shall address the following subject areas: 1. How to recognize the nature and symptoms of problem gambling behavior. 2. How to assist players in obtaining information

about help for a gambling problem; 3. How to provide information about individual interactive gaming operator self-exclusion and Lottery statewide self-exclusion programs; 4. How to respond to patrons who may disclose that they have a gambling problem; and 5. How to respond to reports from third parties, such as family members, about patrons who may have a gambling problem. [W. Va. Code R. § 179-10-5.13](#).

An interactive gaming system shall generate a report on a weekly basis identifying problem gamblers, including those patrons who self-report. The interactive gaming operator or its management services provider shall review the report and document any action taken. [W. Va. Code R. § 179-10-11.12](#).

Responding to Player Information Requests

All interactive gaming operators or MSP's 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. The training shall address the following subject areas: 1. How to recognize the nature and symptoms of problem gambling behavior. 2. How to assist players in obtaining information about help for a gambling problem; 3. How to provide information about individual interactive gaming operator self-exclusion and Lottery statewide self-exclusion programs; 4. How to respond to patrons who may disclose that they have a gambling problem; and 5. How to respond to reports from third parties, such as family members, about patrons who may have a gambling problem. [W. Va. Code R. § 179-10-5.13](#).

Self-Exclusion

Self-Exclusion Availability

A log of all excluded players shall be kept by the [West Virginia Lottery] Commission and each licensee, and no player on the commission's exclusion list or the licensed operator's exclusion list shall wager on any West Virginia Lottery interactive wagering under this article. [West Va. Code § 29-22E-15\(d\)](#).

Self-Exclusion Policy

All terms and conditions for interactive gaming shall be included as an appendix to the internal controls of the interactive gaming operator or management services provider addressing all aspects of the operation, including the following: [...] 9. The patron's right to set responsible gaming limits and to self-exclude. [W. Va. Code R. § 179-10-5.6.9](#).

Exclusion Length

Not expressly covered.

Communication with Players Excluded

Not expressly covered.

Access To Help

Not expressly covered.

Conditions of Exclusion

Not expressly covered.

Enforcement

An operator offering interactive gaming shall employ an interactive gaming manager responsible for the operation and integrity of interactive gaming and for the review of all reports of suspicious activity. The interactive gaming manager shall be a key employee. The interactive gaming manager shall immediately notify the Commission upon the detection of any person participating in interactive gaming who is: [...] 2. Excluded pursuant to Commission policy or the Commission's statewide exclusion list. [W. Va. Code R. § 179-10-4.4.2](#).

Reinstatement

Not expressly covered.

Renewal

Not expressly covered.

Advertising and Promotion

Advertising Policy Statement

Operator To Have Clearly Articulated Commitment To Responsible Advertising

Not expressly covered.

Operator To Not Advertise Product On Responsible Gambling Pages

Not expressly covered.

Advertising To Not Be Misleading About Game Outcome Or Misrepresent Game Odds

Not expressly covered.

Accessible Complaints And Disputes Process

At a minimum, the patron protection page offered by all internet gambling operators shall contain the following:

- b. A method for filing a complaint with the interactive gaming operator;
- c. A method for filing with the Director an unresolved complaint after all reasonable means to resolve the complaint with the operator have been exhausted. [W. Va. Code R. § 179-10-5.6.14\(b-c\)](#).

Game and Site Features

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

This area is not expressly covered, however, the [W. Va. Code R. § 179-10-7.10](#) states the following: interactive 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 interactive 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 interactive gaming account; 2. Withdrawals from the interactive gaming account; 3. Win or loss statistics; 4. Beginning and ending account balances;

and 5. Self-imposed responsible gaming limits history, if applicable.

Game Features

Auto-Play Feature Prohibited

Not expressly covered.

Site Avoids Reinforcing Myths

Not expressly covered.

Responsible Gambling Review Of New Game Features

Not expressly covered.

Registration

Players To Receive Responsible Gambling Information Upon Registering

This area is not expressly covered, however, the [W. Va. Code R. § 179-10-7.2.6](#) states that “in order to establish an interactive gaming account, an interactive gaming operator or its management services provider (MSP) shall: [...] 6. Record the patron’s acceptance of the interactive gaming operator’s or MSP’s terms and conditions to participate in interactive gaming.”

All terms and conditions for interactive gaming shall be included as an appendix to the internal controls of the interactive gaming operator or MSP addressing all aspects of the operation, including the following: [...] 9. The patron’s right to set responsible gaming limits and to self-exclude; 10. The patron’s right to suspend his or her account for a period of no less than 72 hours. [W. Va. Code R. § 179-10-5.6\(9-10\)](#).

Terms And Conditions Provided To Players In Clear And Simple Language

In order to establish an interactive gaming account, an interactive gaming operator or its management services provider (MSP) shall: [...] 6. Record the patron’s acceptance of the interactive gaming operator’s or MSP’s terms and conditions to participate in interactive gaming. [W. Va. Code R. § 179-10-7.2.6](#).

Self-Exclusion Lists Checked During Registration Process

In order to establish an interactive gaming account, an interactive gaming operator or its management services provider (MSP) shall: [...] 5. Verify that the patron is 21 years of age, not self-excluded, on an exclusion list, or otherwise prohibited from participation in interactive gaming. [W. Va. Code R. § 179-10-7.2.5.](#)

Site To Not Allow Multiple Accounts To Same Player

A patron shall have only one interactive gaming account for each interactive gaming management services provider (MSP). Each interactive gaming 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 operator. [W. Va. Code R. § 179-10-7.3.](#)

Free Games

Free Games Unavailable Without An Account

This area is not expressly covered, however, the [W. Va. Code R. § 179-10-5.11](#) states that “an interactive gaming system may offer games to patrons that do not require a wager or payment from a patron’s interactive gaming account as long as the patron has not exceeded any daily time-based limit.”

Free Games To Use Same Payout Percentage And Odds As Their Real-Money Counterparts

An interactive gaming system may offer games to patrons that do not require a wager or payment from a patron’s interactive gaming account as long as the patron has not exceeded any daily time-based limit. The games offered must comply with the following requirements:

- (1) Any game substantially similar to a game approved by the Commission shall utilize a payout percentage equal to or less than the lowest payout percentage of the approved game;
- (2) Any game not substantially similar to a game approved by the Commission shall prominently display the following information prior to the start of the game and during game play:
 - The game is offered for entertainment purposes only;

- The game is not approved by the Commission; and
- The game outcomes may not be representative of those for a Commission approved game. [W. Va. Code R. § 179-10-5.11\(1-2\).](#)

Encouragement To Continue

Players Must Not Be Discouraged From Withdrawing Winnings

Not expressly covered.

Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses

An interactive 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. [W. Va. Code R. § 179-10-5.9.](#)

Underage Gambling

Sites Must Have Measures To Prevent Underage Access

In order to establish an interactive gaming account, an interactive gaming operator or its management services provider shall: [...] Verify that the patron is 21 years of age, not self-excluded, on an exclusion list, or otherwise prohibited from participation in interactive gaming. [W. Va. Code R. § 179-10-7.2.5.](#)

Age Verification Required Upon Registration

In order to establish an interactive gaming account, an interactive gaming operator or its management services provider shall: [...] Verify that the patron is 21 years of age, not self-excluded, on an exclusion list, or otherwise prohibited from participation in interactive gaming. [W. Va. Code R. § 179-10-7.2.5.](#)

Policies Describing Consequences For Underage Play

In order to establish an interactive gaming account, an interactive gaming operator or its management services provider (MSP) shall: [...] Record the patron’s acceptance of the interactive gaming operator’s or MSP’s terms and conditions to participate in interactive gaming. [W. Va. Code R. § 179-10-7.2.6.](#)

All terms and conditions for interactive gaming shall be included as an appendix to the internal controls of the interactive gaming operator or MSP addressing all aspects of the operation, including the following: [...] The 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 interactive gaming. [W. Va. Code R. § 179-10-5.6.7.](#)

Minimum Age Of 21

An interactive gaming operator or an interactive gaming management services provider shall only accept wagers from patrons who are 21 years of age or older. [W. Va. Code R. § 179-10-3.5.](#)

Research

Transparency Of Play Data For Research

Not expressly covered.

Evaluation Through Research Program

Not expressly covered.

Payments

Exclusion From Specific Electronic Payments Methods

Not expressly covered.

Player-Set Limits On Financial Transactions

An interactive gaming system shall be capable of allowing a patron to establish responsible gaming limits. [...] The responsible gaming limits shall include: 1. A deposit limit offered on a daily, weekly, and monthly basis, which

specifies the maximum amount of money a patron may deposit into his or her interactive gaming account during a particular period of time; 2. A spend limit offered on a daily, weekly, and monthly basis, which specifies the maximum amount of patron deposits that may be put at risk during a particular period of time. [W. Va. Code R. § 179-10-6.22.\(1-2\).](#)

Data Made Available For Research

Not expressly covered

Know Your Customer Verification

This area is not expressly covered, however, the [W. Va. Code R. § 179-10-7.2.3](#) states the following: in order to establish an interactive gaming account, an interactive gaming operator or its MSP shall: [...] Verify the patron's identity in accordance with methodology for remote multi-sourced authentication, which may include third party and governmental databases, as approved by the Commission.

Extension of Site Credit Prohibited

This area is not expressly covered, however, the [W. Va. Code R. § 179-10-6.16](#) states that "interactive gaming systems shall employ a mechanism that can detect and prevent any patron initiated wagering or withdrawal activity that would result in a negative balance of an interactive gaming account."

Reference Table: West Virginia

	Expressly Covered
Policy	
Policy Commitment To Responsible Gambling	✓
Strategy For Responsible Gambling	
Annual Evaluation and Progress Reporting	
Support For Societal Costs	
Staff training	
Corporate Policy	✓
Annual Training	✓
Supporting informed decision-making by players	
Providing Players With Safer Gambling Information On:	
Practical Tips To Keep Within Limits	
Myths Associated With Applicable Game	
Information On How Games Work	
Preventing Access By Underage/ Unauthorized Players	✓
How To Use Responsible Gambling Tools	✓
Risks Associated With Gambling	
Signs Of A Potential Gambling Problem	
How To Access Personal Data On Responsible Gambling	✓
Direct Links To Problem Gambling Organization	✓
Access To Personal Responsible Gambling Data	✓
Limit Setting:	
Deposit Limits	✓
Time/Spend Limits	✓
Ability To Block Certain Games	
Delayed Implementation For Increased Limits	✓

	Expressly Covered
Time Out	✓
Prohibition On Reverse Withdrawals	
Assisting players	
Policies	✓
Responding to Player Information Requests	✓
Self-exclusion	
Self-Exclusion Availability	✓
Self-Exclusion Policy	✓
Exclusion Length	
Communication with Players Excluded	
Access To Help	
Conditions of Exclusion	
Enforcement	✓
Reinstatement	
Renewal	
Advertising and promotion	
Advertising Policy Statement:	
Operator To Have Clearly Articulated Commitment To Responsible Advertising	
Operator To Not Advertise Product On Responsible Gambling Pages	
Advertising To Not Be Misleading About Game Outcome Or Misrepresent Game Odds	
Accessible Complaints And Disputes Process	✓
Game and website features	
Games Display Bets, Wins, Losses And Account Balances As Cash	
Game Features:	
Auto-Play Feature Prohibited	
Site Avoids Reinforcing Myths	

	Expressly Covered
Responsible Gambling Review Of New Game Features	
Registration:	
Players To Receive Responsible Gambling Information Upon Registering	✓
Terms And Conditions Provided To Players In Clear And Simple Language	✓
Self-Exclusion Lists Checked During Registration Process	✓
Site To Not Allow Multiple Accounts To Same Player	✓
Free Games:	
Free Games Unavailable Without An Account	
Free Games To Use Same Payout Percentage And Odds As Their Real-Money Counterparts	✓
Encouragement To Continue:	
Players Must Not Be Discouraged From Withdrawing Winnings	
Communications Do Not Intentionally Encourage Increased Play, Continuous Gambling Or Chasing Losses	✓
Underage Gambling:	
Sites Must Have Measures To Prevent Underage Access	✓
Age Verification Required Upon Registration	✓
Policies Describing Consequences For Underage Play	✓
Minimum Age Of 21	✓

	Expressly Covered
Research	
Transparency Of Play Data For Research	
Evaluation Through Research Program	
Payments	
Exclusion From Specific Electronic Payments Methods	
Player-Set Limits On Financial Transactions	✓
Data Made Available For Research	
Know Your Customer Verification	
Extension of Site Credit Prohibited	✓



GAMBLING COMPLIANCE

About VIXIO GamblingCompliance

VIXIO GamblingCompliance is the leading provider of independent legal, regulatory and business intelligence to the global gambling industry. Trusted by leading names all over the world, our independent analysis of legal and policy developments helps power more informed understanding and effective decision making.

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INTERNET RESPONSIBLE GAMBLING STANDARDS

Revised May 31, 2021

Gambling may have benefits but also has well documented negative consequences. Internet gambling is no exception. It is clear that some who gamble online will develop problems and that these problems are serious. The most ethical and cost-effective response to gambling addiction issues is a comprehensive public health strategy that includes prevention, education, treatment, enforcement, responsible gambling, research and recovery services. Responsible gambling standards are an important aspect of this approach. The National Council on Problem Gambling has developed these standards to help guide discussions among all stakeholders on internet gambling, including operators, regulators, advocates and the public.

First developed in 2012 and updated several times including in 2021 to keep up with new regulations and technology, these standards have driven responsible gambling regulation in a number of states as online gambling has developed in the US. The final recommendations in this document come from our experience in problem gambling issues, empirical evidence, existing international codes and feedback from experts in the field including operators, vendors, regulators, researchers, clinicians and advocates. The NCPG standards are continually evolving, as internet gambling-related legislation, regulation and technology are rapidly being introduced. It is intended to apply across all platforms (including web, desktop, mobile, app and any other device that can be used for internet gambling).

It is strongly recommended that operators, vendors and regulators consult with experts in the problem and responsible gambling field during the development and implementation of internet gambling. Problem gambling, like other diseases of addiction, will likely never be eliminated, but we must make better efforts to mitigate the damage. A portion of all gambling revenue should be dedicated to reducing the social costs of gambling addiction. Organizations like NCPG provide services to prevent, treat and research gambling problems, as well as responsible gambling programs and policies such as IRGS.

Definitions: Problem gambling is a disorder characterized by preoccupation with wagering, chasing losses and losing control over the amount of time and money spent gambling. Responsible gambling is policies and programs designed to prevent and reduce potential harms associated with gambling; they often incorporate a diverse range of initiatives designed to promote consumer protection, improve community and consumer awareness and education, and provide referrals to treatment and recovery resources.

About NCPG: The National Council on Problem Gambling is the national advocate for programs and services to assist problem gamblers and their families. NCPG was founded in 1972 and is a non-partisan, non-profit organization that is neutral on legalized gambling.

POLICY

Policy Commitment: Corporate policy makes a clear commitment to responsible gambling and identifies expectations for corporate leadership. The policy should seek to ensure that the prevention of gambling-related harm is included in all strategic decisions.

Strategy: The operator has a responsible gambling strategy with defined goals and a clear plan of action.

Evaluation and Reporting: The strategy should be evaluated annually for progress and a report made publicly available.

Support: A portion of the organization's internet gambling revenue should be dedicated to reducing the social costs of gambling addiction.

STAFF TRAINING

Corporate Policy: A senior staff member is responsible for implementation of responsible gambling policies and procedures, and that person is listed on the website. There are regular reminders to all Directors, managers and staff about the organization's responsible gambling policies, and general updates on industry best practice.

Training: All staff should be trained every year on responsible gambling, including but not limited to, definitions of key terms, myths and facts and where to get help, with content updated as necessary. Customer-facing staff should have enhanced annual training in player protection and responsible gambling interventions. These staff members are taught skills and procedures specific to their position to respond to situations where a player is in distress. Staff knowledge of responsible gambling should be tested as part of the training. Training should be developed or evaluated by an unaffiliated third party with experience in gambling addiction and responsible gambling.

SUPPORTING INFORMED DECISION MAKING BY PLAYERS

Safer Gambling Information: Players are provided with highly visible and readily accessible tools and information to help them make more informed decisions about their gambling. The information should be presented in a way that can be clearly understood by a player with a sixth grade reading level. The responsible gambling information includes, but is not limited to, player-focused information on:

Practical tips on how to keep gambling within safe limits

1. Common myths associated with the applicable games
2. How the site's individual games work, including randomness, house edge, odds of winning and payout ratios where applicable

3. Preventing access to a player's accounts by underage, unregistered, unauthorized or excluded players
4. How to use the site's responsible gambling tools and features
5. Risks associated with gambling
6. Signs of a potential gambling problem for themselves or their loved ones
7. How to access personal data on responsible gambling
8. Direct links to at least one organization dedicated to helping people with potential gambling problems. Regular testing for functionality occurs for all links to help services.

Personal responsible gambling data: Players have readily available access to their gambling history including amounts wagered, won and lost; time and money spent; games played; net wins/losses as well as session information. Players have access to their account details including all deposits, withdrawals, movement of funds between products, bonus information, restrictions such as exclusion events and limits, and net outcomes including total won or lost over a defined period. This information should be readily available across all platforms (including web, desktop, app).

Players can receive live updates during play about time and money spent and account balances in cash, not credits.

Limit setting: The site must allow players to set a variety of limits and should encourage and even incentivize the player to do so. These limits must be clearly signposted when a player joins the site.

- Players have the option of setting daily, weekly or monthly limits on the size of deposits.
- Players have the option of setting a system-wide or a product-based limit on the amount of time or money spent.
- Players should have the ability to block themselves from particular games or game types.
- Players should be able to lower limits immediately. Players may request increases in or removal of their limits. After the period ends and a request for increase or removal is made, there will be an additional delay of at least 24 hours and the player must reconfirm their request for the limit to be changed.

Play is stopped when the limit is reached. Players may view the status of their limits on the account details page at any time either via web browser or mobile app.

Time Out: Players have the option of setting time limits (time-outs). Time-outs are defined as instant stops in play that are at least 12 hours but less than six months. Longer stops in play are available under the self-exclusion procedure. Players may still receive marketing materials during a timeout, unless they wish to exclude.

Withdrawals: The site should allow a customer, when they request a withdrawal, to confirm that they do not wish to reverse this decision. This confirmation should be irreversible. A clear explanation of this process should be available at the time that the withdrawal is requested.

ASSISTING PLAYERS

Policies: Clear policies are in place for assessing and handling situations where a player indicates they are in distress or experiencing problems. Operators should have policies in place to monitor player activity for signs or triggers of problem gambling. There is a procedure in place to address third party (e.g., spouse, relative) concerns about players gambling behavior.

Responding to Player Information Requests: Customer service agents are knowledgeable about the helpline, self-exclusion/timeout, responsible gambling, online gambling blocking software and local help resources and able to provide that information on request. All information should be in clear and simple language, ideally in multiple languages where necessary.

SELF-EXCLUSION

Self-Exclusion: Self exclusion is a player-initiated restriction on their ability to play on the site. The self-exclusion functionality should be no more than three clicks from any game.

Self-Exclusion Policy: Players have the choice of registering online through their player account or with a customer service agent. Players have the option to register through a third-party provider recognized by NCPG or the regulatory agency.

Exclusion Length: The ban length is variable but is a minimum of six months and includes a lifetime option. Players have options to select the length. All bans, no matter what length, are irrevocable until the expiration of the exclusion term. Bans stay in effect indefinitely and accounts are not automatically re-opened until players go through the reinstatement process.

Communication with Players: Excluded players do not receive any promotional materials until a player goes through the reinstatement process.

Access to Help: Players who exclude also receive information about available help and prevention services (e.g., helpline number, blocking software, counseling, Gamblers Anonymous).

Conditions of Exclusion: Players receive clearly worded information that outlines the conditions of the ban. Players receive an outline of the conditions of the ban during registration and by email following registration, which should not contain promotional materials but includes:

- Length of exclusion
- The closure process for any accounts opened by the same person during the exclusion
- Requirements for reinstatement and renewal upon expiration of the exclusion
- How reward points, scheduled payments and remaining balances are handled

Enforcement: The player's account is closed or suspended so that no deposits or bets can be placed. Any new accounts detected following entry into a self-exclusion/timeout will be closed so that no deposits or bets can be placed.

Reinstatement: There is a process in place for players to resume play if their exclusion is less than lifetime duration. If a player requests reinstatement, this information is provided to the player along with help resources (e.g. tips on how to keep gambling within safe limits and encouragement to use the site's responsible gambling features).

Renewal: Players may renew their exclusion if their exclusion is less than lifetime duration. Players who renew their ban receive information concerning problem gambling and help resources.

ADVERTISING AND PROMOTION

Advertising Policy Statement: The operator has a clearly articulated commitment to advertising that does not mislead or target people with gambling problems or vulnerable populations such as minors. Advertising and promotions are not on any online pages that are geared towards responsible gambling. Advertising is not misleading about outcomes of gambling and does not misrepresent the odds of winning/losing.

Complaints: The complaints and disputes process should be easy to find on the website or app.

GAME AND SITE FEATURES

Display Cash: Games always display bets, wins, losses and account balances as cash, not credits or points.

Game Features: The site does not allow players to play games automatically using an auto play feature. The site avoids reinforcing myths (e.g., stop buttons are not available to avoid giving players the illusion of control or reinforcing the near miss).

New Features: All new games and site technology are reviewed in advance for possible impacts on gambling-related harms utilizing a risk assessment protocol.

Registration: Players receive responsible gambling information during registration, agree to the terms before starting to play and receive this information by email following registration. Terms are provided to players upon registration, including information about bonuses, deposits, withdrawal and the disposition of player funds. Terms and conditions should be in clear and simple language, and available in other languages on request. Self-exclusion lists are checked during the registration process and excluded players are denied access.

Multiple Accounts: Players are not allowed to have multiple accounts on the same site. Where an operator has multiple sites, they should state clearly how a customer who excludes from one site may be managed on the operator's other sites.

Free Games: Free or demonstration games should not be available to play without first signing into an account. Free or demonstration games have the same payout percentages, odds and age restrictions as paying games.

Encouragement to Continue: Players must not be encouraged to play with winnings rather than withdraw them. Communications with players do not intentionally encourage players to: (a) increase the amount they play with, (b) gamble continuously, (c) re-gamble winnings, and/or (d) chase losses.

Underage Gambling: Sites have an affirmative obligation to put in place technical and operational measures to prevent access by those who are underage. The age verification process should be required as a part of registration and prior to deposit of any funds. Such measures include requiring the site to use a reputable independent third party that is commonly in the business of verifying an individual's personal identity information. When an underage player is identified their play should be immediately stopped and their account closed. The site policy should clearly describe any other consequences including how any winnings or funds in the account are handled.

Minimum Age: We strongly recommend a minimum age of 21 to access any play on the site, whether free or paid.

RESEARCH

Transparency: Play data from regulated internet gambling sites should be publicly available through the regulatory agency to qualified researchers. Data must be anonymized to remove personally identifying information, consistent with Federal and state privacy, intellectual property and freedom of information laws. A customer should be able to request and receive all of their account information.

Evaluation: A research program should be in place which monitors and reviews the effectiveness of the operator's responsible gambling policies, including tracking player usage and uptake of responsible gambling tools.

PAYMENTS

Exclusion: Any electronic/digital/cashless payments method the site accepts should allow players to exclude.

Limits: Players should also be able to set limits on their gambling-related financial transactions, including amount and frequency of deposits.

Data: Data on payments made by players should be publicly available through the regulatory agency to qualified researchers. Data must be anonymized to remove personally identifying information, consistent with Federal and state privacy, intellectual property and freedom of

information laws. A customer should be able to request and receive all of their account information.

Know Your Customer: Players should undergo a thorough age and identification verification process in setting up their payment methods.

Credit: Players cannot obtain a line of credit from the site.