

NATIONAL COUNCIL ON PROBLEM GAMBLING
INTERNET RESPONSIBLE GAMBLING STANDARDS

April 23, 2012

Gambling has 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 raised by internet gambling is a comprehensive public health strategy that includes prevention, education, treatment, enforcement and research services. Responsible gaming 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.

NCPG reviewed current internet responsible gaming codes and regulations from around the world (see Appendix A) to guide the development of this standard. The final recommendations in this document flow from our 40 years of experience in problem gambling issues, existing international codes (in particular the Responsible Gambling Council's draft internet gambling standards), empirical evidence and feedback from experts in the field including operators, regulators, researchers, clinicians and advocates. We have also considered Federal laws governing the online purchase of age-controlled products like alcohol and tobacco. The NCPG standard is a work in progress as internet gambling-related legislation, regulation and technology continue to evolve rapidly. The graphical and interactive structure of the internet provides an opportunity to create informed consumers with access to a variety of information designed to encourage safe choices and discourage unsafe behavior, including through setting personal limits and self-excluding. These programs can be improved by requiring operators to make de-identified play data (e.g., demographic, session, game and transaction data) publicly available. Analyzing actual player behavior leads to better understanding of gambling and problem gambling.

It is strongly recommended that operators and regulators consult with experts in the problem 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 must be dedicated to reduce the social costs of gambling addiction.

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. NCPG and its 37 state affiliate chapters work together to provide hope and help for those affected by problem gambling.

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POLICY

Policy commitment to responsible gambling: Corporate policy makes a clear commitment to responsible gambling and identifies expectations for corporate leadership. The responsible gambling policy is publicly available.

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

Support: A portion of all gambling revenue must be dedicated to reduce the social costs of gambling addiction.

STAFF TRAINING

Corporate policy: A senior staff member is responsible for implementation of responsible gambling policies and procedures. There are regular reminders to all Directors, managers and staff who have direct contact with players about responsible gambling.

Training: All staff who have contact with players, including customer service agents, as well as administrative and corporate staff members, are trained in responsible gambling at their hiring and are retrained regularly. These staff members are taught skills and procedures specific to their position to respond to situations where a player contacts the site, requests information, and discloses they may have a gambling problem. Training is tested or reviewed annually with staff and evaluated by a 3rd party.

INFORMED DECISION MAKING

Information about gambling: The site provides a variety of information to assist players in making informed decisions about their gambling. The responsible gambling information includes:

- Practical tips on how to keep gambling within safe limits
- Common myths associated with the applicable games
- Information on how individual games work, including randomness and house edge where applicable and odds of winning and payout ratios where applicable
- Preventing underage gambling
- How to use key responsible gambling tools such as limit setting and timeouts.
- Risks associated with gambling
- Signs of a potential gambling problem
- Self-exclusion

There is a direct link to at least one organization dedicated to helping people with potential gambling problems. Regular testing for functionality occurs for all links to help services.

Personalized information: Site provides players information on their play. Players have access to their gambling history including time and money spent, games played, net wins/losses as well as session information. Players have access to their account details including all deposits amounts, withdrawal amounts, movement of funds between products, bonus information, restrictions such as exclusion events and limits.

Players can receive live updates during play about time and money spent (e.g., running counter) and account balances in cash, not credits.

Limit setting: Players are encouraged to set weekly or monthly deposit, loss or time limits through information provided by the operator online or with a customer service agent.

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 loss or time limit.

Players have the option of setting individual loss or time limits of for each type of game offered by the site.

Players may lower a limit at any time from their account or with a customer service agent. This will take effect immediately. Players may request increases in or removal of their limits. After a delay of 24 hours, 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.

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 1 hour but less than 30 continuous days. Longer stops in play are available under the self-ban procedure.

ASSISTING PLAYERS

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

Responding to information requests: Customer service agents are knowledgeable about the helpline, self-exclusion/timeout, responsible gambling and local help resources and able to provide that information on request.

SELF-EXCLUSION

Self-Exclusion: Self exclusion is a player-initiated restriction on their ability to play on the site.

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 3rd party provider recognized by NCPG or the regulatory agency. Players may also have the option to register through regulatory agency itself.

Exclusion length: The ban length is variable but is a minimum of 30 days and includes a lifetime option. Players have options to select the length. All bans, no matter what length, are irrevocable. 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.

Access to Help: Players who exclude also receive information about available help services (e.g., helpline number, 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 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 and remaining balances are handled

- Payments that are scheduled to be withdrawn from the player's account at a future date are cancelled

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 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 by contacting a customer service agent by email, telephone or live online chat. 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 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.

GAME AND SITE FEATURES

Passage of Time: There is a clock visible at all times.

Display Cash: Games always display bets, wins, losses and account balances as cash.

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 removed to avoid giving players the illusion of control or reinforcing the near miss).

New Features: All potential new games and site technology are reviewed for possible impacts on problem gambling 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. 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.

Free Games: Free or demonstration games have the same payout percentages and odds as paying games. Free games should not permit play by underage players. Free and demonstration sites should provide information about responsible gambling.

Encouragement to Continue: The site does not induce players to continue gambling when play is in session, when the player attempts to end a session, or wins or loses a bet. Communications with players do not intentionally encourage players to: (a) increase the amount they play with, (b) gamble continuously, (c) re-gamble winnings, and (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. 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. The site policy should describe repercussions when an underage player is identified including immediate stoppage of play, account closure and confiscation of winnings.

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

RESEARCH

Transparency: Play data from regulated internet gambling sites should be publicly available through the regulatory agency to qualified researchers. Data must be de-identified to remove personally identifying information, consistent with Federal and state privacy, intellectual property and freedom of information laws.

APPENDIX A: PARTIAL LIST OF REFERENCES

Alderney eGambling Regulations

American Gaming Association Code of Conduct for US Licensed Internet Poker Companies

British Columbia Responsible Gambling Standards for the British Columbia Gambling Industry

eCommerce and Online Gaming Regulation and Assurance Generally Accepted Practices

European Gaming and Betting Association Standards

European Union Responsible Remote Gambling Measures Workshop Agreement Final 2011

Global Gambling Guidance Group e-Gambling Code of Practice

Gibraltar Code of Practice for the Gambling Industry

International Association of Gaming Regulators eGambling Guidelines

Interactive Gaming Council Code of Conduct; Responsible Gaming Guidelines; Advertising Code of Practice

Isle of Man Online Gambling Regulations

Loto-Quebec Responsible Gaming Code of Conduct

Malta Lotteries and Gaming Authority Remote Gaming Regulations

National Council on Problem Gambling Testimony to United States House of Representatives. Internet Gaming: Is There a Safe Bet? 2011

Remote Gambling Association Social Responsibility Code

Responsible Gambling Council: draft internet responsible gaming standards; Play Information and Management Systems; From Enforcement to Assistance-Evolving Best Practices in Self Exclusion

United Kingdom Gambling Commission Codes of Practice