A wide-angle photograph of a large sports stadium at night. The pitch is illuminated by bright floodlights, and the stands are filled with spectators. The sky is dark with some clouds.

# Detection methods in the online gambling world, and how RG tools can be promoted

# What is Responsible Gaming?

- Internally part of Player Safety Team which incorporates fraud prevention, risk and RG
- What is the main aim of Player Safety?
  - To ensure that our players continue to enjoy our services in a safe, secure and supportive manner
  - To monitor, to control, to protect

3 pillars: Fraud, Responsible Gaming and Anti-Money Laundering



Responsible gaming



Fraud monitoring

Registration



Deposit



Play



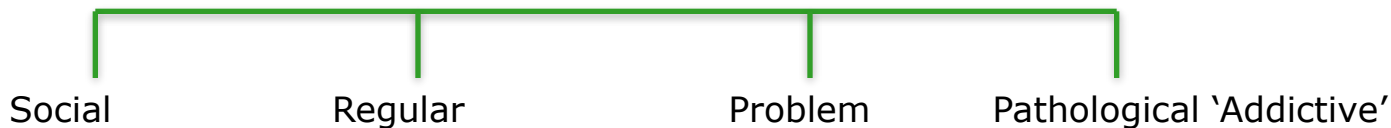
Withdraw

Anti Money Laundering



## Gambling spectrum

- Any behaviour varies in intensity depending on the person
- This spectrum can be applied to most human behaviour:



- Prevalence studies show that in the UK, 0.7%/0.9% are pathological gamblers.
- PS-EDS is actually tailored in spotting these customers, in order to help them regulate their gambling.

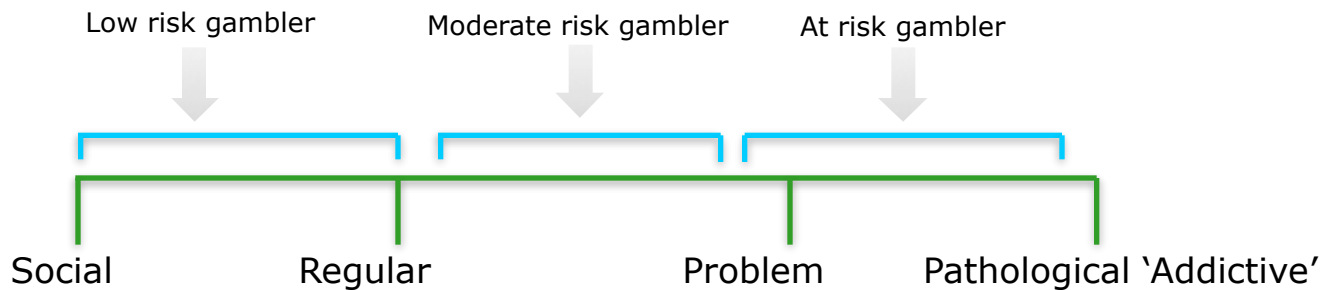


# PS-EDS

## Player Safety - Early Detection System



Data from every customer is inserted in a scoring system which will give every customer a risk score:



At risk gamblers are observed individually in order to determine the best course of action and best communication channel.

## Indicators are based on empirical studies

- Written and verbal communication
- Chasing losses, frequency and amount
- Chasing winnings
- Declined deposits & reversed withdrawals
- Change in deposit methods & products

Once customer is detected as at-risk, a humanistic approach is used which takes into account:

- Gender
- Age
- Nationality
- Time and accessibility

Through this information, we provide a customer centric approach and advise best possible RG tools

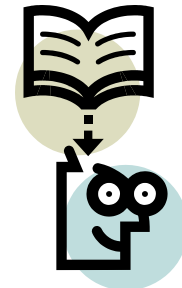
# Responsible Gaming Measures

- Self-assessment test
  - Questionnaire to help self-awareness
- Deposit Limit
  - Cooling off period of 7 days if there is an increase
- Session Limit
  - Pop-up after an hour continuous playing
- Product Blocking
  - Specific group of products can be blocked
- Self-exclusion
  - Get a break without promotions
  - Restrictions through fraud tools



## RG Education across Unibet -

- One size fits all approach is rejected for such a diverse and innovative company
- General awareness training targeted for each employee
- Specific training targeted to different skill levels and responsibilities
- RG experts across call centre





## Responsible Gaming channels

- Depending on the nature of the indicators and risk
- Choosing communication channel preferred by customer
- Stepped care approach
- RG Promotional Email and Onsite message
- RG call:
  - This would be done by RG experts in customer service
  - Received all RG training
  - Refresher sessions on a monthly basis
  - Usually come from a social work/psychology background

### Case study:

- Customer got detected on PS-EDS on the 25<sup>th</sup> October
- Risk: changing time of play, immediate chasing losses & reversing withdrawal

25/10/2012 22:01	Earthport withdrawal	-40
25/10/2012 20:59	Earthport withdrawal (correction)	50
25/10/2012 20:10	Earthport withdrawal (corrected)	-50
25/10/2012 12:14	Envoy deposit	150
24/10/2012 21:22	Envoy deposit	100
24/10/2012 17:05	Envoy deposit	60
24/10/2012 15:59	Earthport withdrawal	-20
24/10/2012 12:47	Envoy deposit	50

## Initial evaluation

- Customer was notified via email about RG tools, but kept under investigation because:
  - Female and born in 1970
  - She is showing signs of responsible gaming, but also signs of potential problem gambling
- 31<sup>st</sup> October (6 days after detected on PS-EDS), she requested to change her budget from €100/weekly to €100/daily:

31-Oct-2012 12:59:16	punter	Pending spending budget set. Limit=100. Period length=1
25-Oct-2012 20:59:09	punter	New spending budget activated. Limit=100. Period length=7

Action taken:

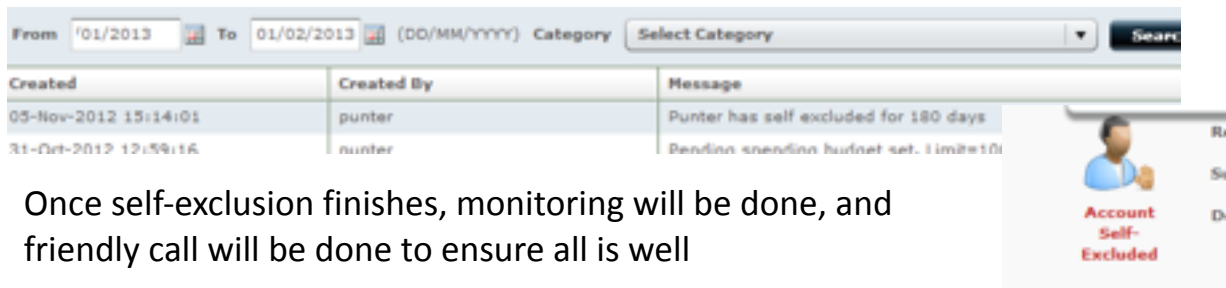
- Female RG expert as there might be sensitive issues involved

Call format:

- Security questions
- At risk characteristics
- Attitude about gambling
- Information about RG tools
- Confirm with customer about information
- Confirm with customer that information will be sent
- Make sure to close call on a positive note

## Resolution:

- From a psychology point of view, I could tell customer might be showing problems, but customer needs to take the decision
- If I took decision to just close account, she will be angry and hostile, and vent out through another operator
- Instead our approach promotes informed adult choice, in which case we phoned a customer to include the humanistic approach (not just a website)
- Customer chose to self-exclude for 6 months



The screenshot displays a search interface for messages. The search criteria are set to 'From' 01/2013 and 'To' 01/02/2013. The search results table shows two entries:

Created	Created By	Message
05-Nov-2012 15:14:01	punter	Punter has self excluded for 180 days
31-Oct-2012 12:59:16	nunter	Denfinn skendfinn hufnet set. limit10

Below the table, a notification card is visible with a person icon and the text "Account Self-Excluded".

Once self-exclusion finishes, monitoring will be done, and friendly call will be done to ensure all is well

## Customer relationship management

- By implementing RG preventive approach, an overall better customer experience is achieved
- By detecting early signs of problem gambling, it helps to build a relationship with the customer through personalised and meaningful tips
- Tools such as budget, blocking of products, opting out from promotions will help customer to regulate his/her gambling. This way the customer has a stable and constant relationship with Unibet.



How does this help from a business perspective:

- Retention of customers
  - First party chargebacks
- Staff more engaged through:
  - Socially responsible practices
  - Educating customers
  - Training and personal development plans
  - Building relationships with customers
- CSR perspective:
  - RG is integrated in CSR
  - Promoting the brand
- Treatment centres collaborations



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