

JERSEY GAMBLING COMMISSION



**Code of Practice for Responsible Gambling by
Remote Gambling Operators**

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Introduction and Background

This Code of Practice has been produced by the Jersey Gambling Commission (JGC) in line with internationally recognised good practice and designed to uphold the guiding principles of the Gambling Commission (Jersey) Law 2010:

- gambling should be regulated in accordance with generally accepted international standards to prevent fraud and money laundering, and should not be permitted to be a source of crime;
- gambling should be verifiably fair to consumers of those services;
- gambling should always be conducted responsibly and with safeguards necessary to protect children and vulnerable people.

The purpose of this Code is to identify those elements required of operators to ensure that they can both minimise problem gambling and offer direction to those individuals who have recognised they may or do have a problem. This Code also provides a reference to Articles 16-21 of the Gambling (Jersey) Law 2012 which binds operators to comply with those licence conditions which require gambling to be conducted in accordance with the guiding principles and in compliance with the appropriate Code of Practice.

The JGC will review this Code of Practice periodically in light of further information, the outcome of specific research into problem gambling and responsible play, but will only make significant amendments to the document after informing the industry.

Age Verification

Protection of the young and vulnerable is one of the key licensing objectives and operators must take steps to verify the age and identification of every new player. Any operator mindful of protecting its own business reputation will employ or be prepared to invest in age verification tools and have such internal policies in place to prevent, as far as it is practicable, any underage play. The JGC therefore requires the following undertakings as a minimum:

An over 18s only notification must be displayed on the Home Page.

The operator must take steps to verify age and publish a message stating the prohibition of underage play that must be clearly displayed during the Registration process. Detailing the steps that an operator takes to verify age does assist in deterring minors from attempting to gain access to the website.

An Age Verification system must be in place; this is especially important in all cases where the method of payment does not itself constitute an age check (e.g. debit cards). There are many highly regarded systems now available in the market place and while the JGC does not endorse any particular product, the operator must employ the use of a reliable electronic checking system to verify age and identity. If there is little reliable data to determine a bona fide customer, the operator must seek to ascertain the identity of the applicant by using additional verification systems.

Links to recognise Internet Safety/Content Filtering Software, are recommended.

The operator must have in place a system for refunding the value of all deposits of any player if they are subsequently identified as being underage and any account that has been opened by an under 18 year old must be closed.

Reality Checks

Where a game allows continuous, interactive and rapid gambling without a natural break, it is very important that there should be mechanisms implemented to help the player monitor spending and the amount of time they have played. These mechanisms will arm the player with the ability to make a conscious decision on whether to stop or continue.

As well as a deploying a “default session limit” that will close a game after a set period of continuous play, the following are also recommended:

- A clock displaying the time within the player’s local time zone should be visible on the screen at all times. The currency unit of the amount wagered should be clearly displayed on the games screen as well as the denomination of each credit.

Counters should be used to inform the player of the time they have been playing. This could be a display that pops up every 30 minutes and should be clearly visible to the player.

Where a game allows the player to choose different amounts per credit, this option should involve having to come out of the game in order to change credit size. This will help to avoid the possibility of players impulsively increasing their stakes in order to chase losses.

It should be possible for the player to place a limit on the amount that they can bet/play for a specified period, but a minimum of 24 hours. If the player would like to increase this limit, the method should be that the operator has to be contacted and a further time period may apply before this increase can take effect. However, if the player would like to decrease this limit, it should take effect immediately.

On completion of the last wager within a previously set time limit, the Player must be presented with a message clearly informing time spent. The Player must be required to acknowledge the message and agree to continue playing or stop.

No game should be quicker than 3 seconds between plays, even in ‘turbo’ or ‘auto’ mode.

The operator should seek guidance from the JGC on which games would require the implementation of suitable reality checks.

Advertising and Promotional Material

Advertising and promotions must be compliant with the advisory codes of practice, based on those published by the UK’s Advertising Standards Authority. Advertising content and placement of advertising must not target those persons under 18 years of age.

Moreover:

- Advertising must give a balanced message with regards to winning and losing.
- Players must not be encouraged to chase their losses or re-invest their winnings.
- Gambling cannot be suggested as a means of solving financial difficulties, or promoted in such a way that participation in gambling would somehow make the player more attractive.

Player led spend limits

Operators should be able to set their own limits on player spend and even vary those limits on an individual basis, they should also provide the ability for the player to determine their own spending limits as well. This is important as it allows the player to be responsible for their own gambling decisions.

The operator must offer the opportunity to set a deposit limit at the first deposit stage of the relationship. Further options should be provided for setting limits on player spend per session, per day, per week and/or per month. The minimum amount for spend should be the same as the minimum deposit required on the operators website, with the maximum spend going up to the website's set limit and all requests to set a deposit limit must be responded to promptly.

The Player must be able to set and review their deposit limit through the website or through contact with customer services or both. If there is a delay when a customer sets a deposit limit the operator must confirm to the customer when the limit will take effect.

When a player reaches their previously set limit the operator will be responsible for ensuring that no other bets are accepted from them. To that end the operator must ensure a robust system is in place to ensure that deposit limits are enforced. On reaching the set limit the customer must not be able to make further deposits during the specified time period.

The player can only increase their previously set limit once a cooling off period of at least 24 hours has elapsed. However they should be able to decrease their limit with immediate effect.

Self Exclusion

The player must be able to exclude themselves from gambling at any time, from any operator's website. It is a licence condition that information regarding the self-exclusion policy and process must be clearly explained within the responsible gambling/player protection pages.

Once a player has excluded themselves from the website the account must be closed and any outstanding balance returned in compliance with the company's AML procedures. They should also be removed from mailing lists, including those of any affiliates to the operator and their database record should be flagged to prohibit mail-

outs/promotions. The customer must also be provided with contact information for accessible help services and encouraged to seek support; at the same time, advice must be communicated to the player to self-exclude from all other betting and gaming activities.

Requests to re-activate the account at the end of the self-exclusion period must be made through contact with Customer Services; there should be no automatic activation route open to the former customer.

The operator must have a policy for considering third party requests. Persons making the application for an exclusion on behalf of a problem gambler must satisfy the chief executive or compliance director of the operator that they have both a close personal interest in the welfare of that problem gambler and that they also have this person's consent to request such a prohibition.

Provision of Responsible Gambling Information

All operators are required to display reference to at least one of the following help providers:

- GamCare:
 - 0808 8020 133
 - www.gamcare.org.uk
- Gordon Moody Association:
 - 01384 241 292
 - www.gordonmoody.org.uk
- Gamblers Anonymous:
 - <http://www.gamblersanonymous.org.uk/>
- Online counselling for Jersey residents is provided by Gambling Therapy:
 - Website: www.gamblingtherapy.je
 - Email: jersey@gamblingtherapy.je

Depending on the target market for operators, allied help providers in other countries may be referred to as well as, or instead of those listed above.

Social responsibility / Player protection information

The site's home page should contain the logo and link to help service providers for problem gambling.

The site's home page should also contain a link to both the player protection page and the responsible gambling page. This information must be placed in strategic places on the website to provide information on problem gambling, self-exclusion and counselling possibilities. A strategic place for this information might be the gambling account, stating the existence of the self-assessment test and where and how the gambler may set time and monetary limits for gambling.

The dedicated social responsibility page should contain at a minimum:

- A warning that gambling could be harmful if not controlled and

undertaken responsibly.

- Advice on responsible gaming and a link to help service providers and other sources of help on problem gambling, including helpline number(s) and pertinent websites.
- A list of player protection measures available on the website, and a link to that page (if separate to the social responsibility page).
- Details or a link to a page with details of the operator's social responsibility policy.

Information on the player protection page should contain the protective measures available to the player if they wish to use them. These measures should be the options on player determined spend limits, player determined session limits and the self-exclusion instructions with a link to the email address required or button(s) for automatic exclusion.

The deposit page should contain a reminder to the player about the need to gamble responsibly, with a link to the responsible gambling/player protection page. This information must be clearly visible without the need to scroll down the page, or purposefully search for it.

The responsible gambling/player protection page(s) should be readily available from any screen where a game play may occur.

The operator must apply objective tests to the information it supplies to avoid any misleading messages in relation to the provision of support for problem gambling and the promotion of responsible play.

Player account

The player should only be allowed to use or register two bankers' cards as a form of payment on their account. If for whatever reason they need to change that card they should have to go through Customer Services.

The operator must take all reasonable steps to ensure the player is only permitted to have open one 'live' account at a time. Multiple accounts (products) must link. The player should also only be able to register one account on a site, rather than multiple accounts with the same name and address but with different user names. The ability to set up multiple accounts using different bankers cards not only increases the possibility for fraud, but also increases the risks of problem gambling and uncontrollable debt. The Player must have access to recent account history to include all deposits, wagers and withdrawals.

Social Responsibility Training and Support

The operator must ensure that their player service team, that is staff members who have contact with customers, is trained on the issues of social responsibility and problem gambling. This training should also extend to marketing departments and fraud investigation teams. This is especially important for the occasions when a problem gambler will contact the player service line, or when the operator suspects

one of their players may have a gambling problem. This training should be refreshed periodically and must be recorded.

Play-For-Fun or Free Play

Where Play-For-Fun or Free Play is offered, the following conditions must be met:

There must be clear messaging that play-for-free is intended for over 18s only.

The free games must mirror the real games in payout percentages and method of play.

The free games must offer the same age restriction through verification measures, social responsibility and player protection information as the real money website.

Players must register with a verified email address at a minimum.

Players should have time session limits imposed.

Operator's Licence

There must be clear information on the Home Page to verify that the operator's gambling licence is held in Jersey and the name and contact details of the Jersey Gambling Commission.

Dispute /Complaint Resolution

A dispute resolution system must be available to the player and advice must be clear and available to the player within Terms and Conditions and the Responsible Gambling page. It follows that customer service contact details must likewise be up-to-date and clearly displayed.

Game Fairness

The rules of the games must be available to the player at all times as set out in the Code of Practice: Minimum Standards applicable to Remote Gambling Operators, published by the JGC.

Document History Log

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