Spillemyndigheden's Certification Programme
Inspection Standards for Online Betting

SCP.02.01.EN.2.0

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1 Objectives of the inspection standards

The inspection standards for online betting are set out to ensure that the gambling system features functionality that support a number of significant considerations in the Act on Gambling by putting in place requirements for the processing of customer information, managing customer funds, the presentation and execution of the games as well as the logging of gambling and other transactions.

In relation to the supervision by The Danish Gambling Authority of the gambling being offered by the licence holder several requirements are set out in Annex 1 to the executive order no. 66 of 25 January 2012 on online betting covers how the licence holder transmits data to the automated supervision system of The Danish Gambling Authority. For this reason, the certification programme does not contain requirements concerning data transmission as these are regulated by the executive order.

1.1 Scope of this document

Requirements on how testing organisations obtain accreditation for inspecting gambling system, business processes and business systems of the licence holder have been specified as well as requirements on how often inspection shall be done. These requirements are described in section 2 "Frequency and testing organisations".

The licence holder's gambling system shall have functionalities concerning gambling accounts, general terms and conditions, management of gambling accounts, responsible gambling, funds and transactions as well as various reports. Requirements on this are described in section 3 "Gambling accounts".

There are requirements regarding the written presentation of e.g. game rules, stakes, winnings and return to player. Requirements on this are described in section 4 "Written presentation".

Besides the requirements on written presentation there are also general and specific requirements of the visual presentation. Requirements on this are described in section 5 "Visual presentation".

The gambling system shall have a number of general gambling functionalities in relation to completion of games. Requirements on this are described in section 6 "General gambling functionality".

On top of the required general gambling functionalities, there are special gambling requirements in relation to peer-to-peer games and betting. Requirements on this are described in section 7 "Special gambling functionality".

Finally, the gambling system shall include functions for managing the gambling functionality including functions for activating and deactivating games, incomplete games, malfunctions, the course of the game as well as records, logs and data retention. This functionality is described in section 8 "Management of gambling functions".

1.2 Version

The Danish Gambling Authority continuously revises the certification programme. The latest version and the version history are accessible at The Danish Gambling Authority's website.

Date	Version	Description

2014.07.04	1.0	A new document structure than the previous version 1.3 alongside with a range of updates in different areas. A new version 1.0 is therefore published. It is the intention to follow normal versioning for future changes.
2015.12.21	1.1	Changes completed to implement requirements for betting on horse and dog races in the certification programme.
2018.01.01	1.2	Changes completed because of liberalization of online bingo, betting on horse- and dog races and betting on pigeon races. The following requirements has been adjusted or deleted because of changes to the Gambling Act and AML legislation: 3.2.1.1, 3.2.2.3, 3.2.2.4, 3.4.2.1, 3.4.3.1, 3.4.4.1, 3.5.1.2 and 3.5.1.3 Adjustments have also been made to guidance text's throughout the inspection standards.
2020.01.01	1.3	Changes made due to changes in the executive order on online betting regarding responsible gambling. In addition to this a few requirements have been reworded and some requirements moved to place them in the correct context. Spillemyndigheden has removed the requirement saying the ATO's accreditation must refer to a specific version cf. section 2.2.
2023.01.01		The structure in the document has changed, so main sections now appear in the following order: Written presentation, visual presentation, general gambling functionality and special gambling functionality. Update of requirements for accredited testing organisations and staff. Requirements regarding closure of bets before they are settled (cash out) have been added Furthermore, general adjustments and specifications have been made.

When a new version of the certification programme is released, The Danish Gambling Authority will, if necessary, publish guidelines for a transition period and validity of already completed inspections.

It must be emphasised that only the Danish version is legally binding. The English version holds the status of guidance only.

1.3 Applicability

Inspection Standards for Online Betting are applicable for offering of

- Online betting (§ 11 in the Danish Gambling act)

Inspection Standards for Online Betting are not applicable for offering of

- Local pool betting (§ 13 in the Danish Gambling act)

2 Frequency and testing organisations

2.1 Certification frequency
The licence holder is responsible to ensure to be certified in accordance with the requirements in this document with an interval of maximum of 12 months.

2.1.1 Initial certification
The licence holder must be certified before a licence to offer games can be issued, unless the Danish Gambling Authority has informed otherwise. See section 2.1.3 in the general requirements for further information.

2.1.2 Renewed inspection
The licence holder must, as a rule, have completed a new inspection within 12 months of the latest inspection. The standard report must reflect when the inspection has been renewed.

The standard report, which shows the renewed inspection, must be in the Danish Gambling Authority's possession no later than two months after the inspection was done.

A renewal of the inspection may be based on sampling, spot checks and compliance with the requirements set out in the document "SCP06.00.DK - Change Management Programme".

2.1.3 Postponement of renewed inspection
The licence holder can choose to postpone the inspection up to two months from the time where a new inspection should have been completed. The new inspection must be finalised no later than 14 months after the latest inspection and the standard report must be submitted to The Danish Gambling Authority within the same deadline.

The Danish Gambling Authority must be notified before the inspection is postponed.

The deadline for renewal of inspection is shortened with the equally amount of time the former 12-month deadline has been postponed. Meaning that if you for instance make use of the maximum two months postponement, then the next inspection is due 10 months later. The time for the next inspection shall be reflected in the standard report.

The option to postpone the inspection only applies to the licence holder. This means that the option does not apply to any suppliers the licence holder may have.

2.2 Accredited testing organisations
To ensure that the necessary qualifications are in place during the certification the testing organisation and their staff shall fulfil the requirements in this section.

2.2.1 Requirements for accredited testing organisations
Inspection of online betting shall be conducted as accredited inspection by an inspection body, who is accredited as type A after ISO/IEC 17020 for inspection or ISO/IEC 17065 referring to Spillemyndighedens Certification Programme SCP.02.01.DK. Accreditation shall be done by DANAK (the Danish Accreditation Fund) or a similar accreditation body, who is co-signer of EA's (European co-operation for Accreditation)

multilateral agreement on reciprocal recognition regarding inspection, or for inspection bodies outside EA's jurisdiction, by an accreditation body, who is co-signer of ILAC's (the International Laboratory Accreditation Cooperation) multilateral agreement on reciprocal recognition regarding inspection.

Documentation for the accreditation shall be enclosed with the certification. Alternatively, a link to the accreditation can be provided in the certification report.

2.2.2 Requirements for personnel who performs inspections

The certification work shall be carried out by staff with sufficient qualifications cf. section 6 in ISO/IEC 17020 and/or section 6 in ISO/IEC 17065, which means that the accredited testing organisation shall hire sufficiently qualified, competent and experienced personnel.

2.2.3 Requirements for personnel who supervise inspection and attest the certification report

Inspection shall be supervised, and the certification report shall be attested by one or more persons who warrant(s) that inspection has been carried out to adequate professional standards. These persons shall meet the following requirements:

a) shall have a relevant education background or in other ways prove relevant qualifications,
b) have at least five years of professional experience in inspecting gambling systems and
c) Shall be certified as:
   - International Information Systems Security Certification Consortium (ISC)2 Certified Information Systems Security Professional (CISSP), or
   - Information Systems Audit and Control Association (ISACA) Certified Information Systems Auditor (CISA).

See section 2.2 in the general requirements for further information.

3 Gambling accounts

3.1 General

3.1.1 General terms and conditions of the licence holder

1	The gambling system shall require customers to accept the terms and conditions of the licence holder upon registration.
2	The gambling system may only allow the customer to play for money when he or she has accepted the terms and conditions of the licence holder. The gambling system shall record this action in a log.
3	It shall be stated in the licence holder's terms and conditions that the customer is entering into a contract with the licence holder.
4	It shall be stated in the licence holder's terms and conditions that a Danish licence is only valid in Denmark (and possibly Greenland).
5	It shall be stated in the licence holder's terms and conditions that the customer is giving the licence holder consent to obtain information for verification of the customer's identity.
6	It shall be stated in the licence holder's terms and conditions that persons below the age of 18 are not allowed to participate in the games, that the customer is only permitted to act on his or

	her own behalf and how the licence holder's rules are being enforced.
7	It shall be stated in the licence holder's terms and conditions how customer complaints are dealt with.
8	It shall be stated in the licence holder's terms and conditions how sensitive personal information is handled.
9	It shall be stated in the licence holder's terms and conditions how funds in gambling accounts which are no longer being used are handled, including funds on: • passive gambling accounts • suspended gambling accounts • gambling accounts of self-excluded players • gambling accounts with unfinished games
10	It shall be stated in the licence holder's terms and conditions how the customer may exclude him- or herself and impose deposit limits.
11	It shall be stated in the licence holder's terms and conditions that it is not possible to play on credit.
12	It shall be stated in the licence holder's terms and conditions how violations of the licence holder's rules are handled.

3.1.2 Licence, supervision, and labelling scheme

1	It must appear from the homepage of the licence holder's website or user interface that the licence holder holds a licence from and is subject to supervision by The Danish Gambling Authority and there must be a link to The Danish Gambling Authority's website.
2	The label of The Danish Gambling Authority must be placed on the licence holder's website or user interface.
3	The label of The Danish Gambling Authority must be placed on the homepage of the licence holder's website.
4	On other pages besides the homepage of the licence holder's website The label of The Danish Gambling Authority shall be easily visible for the player.

3.1.3 Complaints

1	Complaints from players shall be registered in a log, containing information about: • The reason for the complaint • Player identification • Time and date • Casework time and • Result (accepted/partly accepted/rejected). Guidance: A complaint is when a player doesn't agree with the licence holder's casework time or the result hereof. A complaint can start out by being an enquiry from a customer, who after having discussed the issue with the licence holder and still doesn't agree with the casework time or the result hereof.

3.2 Management of gambling accounts

3.2.1 Customer registration

1	During the registration process, the gambling system shall collect and save the following information about the customer: • full name • civil reg. no. (CPR) • country of residence Guidance: For the period between customer registration and customer verification cf. section 3.2.2 the licence holder can allow the customer to gamble from a temporary gambling account. Guidance: If the customer does not have a civil reg. no., the gambling system should receive an ID number from a document issued by the home country of the customer which will constitute identification (e.g. driving licence, passport or the like). Guidance: If the customer does not have a civil reg. no., the customer's date of birth shall be recorded and saved.
2	The gambling system shall ensure that the customer is 18 years of age or older. Guidance: The gambling system shall not apply temporal data from the customer's unit to calculate the age.
3	The gambling system shall register the time of receipt of the identification data. This information shall only be accessible for authorised users.
4	The gambling system shall confirm that the customer is not registered in The Danish Gambling Authority's Register of Self-excluded Persons (ROFUS).
5	The gambling system must ensure that the transfer for the customer's registration data takes place through an encrypted connection (such as SSL).

3.2.2 Customer verification process

1	The gambling system shall be able to save the following documentation of the customer verification: • full name • civil reg. no. (CPR) • country of residence Guidance: If the customer does not have a civil reg. no., the gambling system shall store a copy of a document issued by the home country of the customer which will constitute proof of identity (e.g. driving licence, passport or the like).
2	If a third party carries out the customer identification process, documentation shall be saved so that there will be a clear audit trail to the documentation applied by the third party for the customer identification.
3	If the customer identification process has not taken place within one month of set-up, the temporary gambling account shall be closed.
4	The gambling system shall make an encrypted connection (such as SSL) available for the transfer

	for the customer identification data.
5	Information about winnings withheld from customers, as a consequence of closing a temporary gambling account, shall be registered in a log.

3.2.3 Use of electronic ID

1	The gambling system shall ensure, that electronic ID is used in the following situations: 1) Creation of an account 2) When changing and approving a device 3) Changing information about the costumer's identity, including name and civil registration number Guidance: By "electronic ID" is meant, for example, NemID or MitID or other electronic ID approved by the Danish Gaming Authority. Guidance: By "changing and approving a device" is meant situations where a player logs in to his game account from, for example, a smartphone, PC or tablet, which the player has not previously used. Guidance: This requirement does not apply to players registered without a CPR number.
2	The gaming system must ensure that the level of security when using electronic ID, cf. requirement 3.2.3.1, is "significant". The "significant" level of security must be in accordance with the description in the NSIS standard, which forms the basis for MitID.
3	The gaming system must ensure that strong customer authentication is used in the following situations: 1) Upon deposits into an account 2) Upon withdrawals from an account 3) When changing payment instrument Guidance: "Strong customer authentication" must be in accordance with the concept in the Payment Act and must therefore be a two-factor approval, which consists of a combination of "something that the customer is" (biometric data), "something that the customer knows" (e.g. a password) and "something that the customer has" (e.g. a smart phone). Guidance: "Payment information is, for example, payment cards or similar for use in transfers of funds to / from the account. Guidance: Double authentication is not required. Therefore, if a payment service is used that has implemented strong customer authentication in three situations, they should not also be met by the gaming provider.

3.2.4 Customer access

1	If no electronic ID is used when logging in to the account, the game system must ensure that each

	login has a reassuring identification of the player.
2	Upon each login, the gambling system shall confirm that the customer is not registered in The Danish Gambling Authority 's Register of Self-excluded Persons (ROFUS) before allowing the customer to play.
3	In connection with the customer's log-in, the gambling system shall show the date and time of the previous log-in session.
4	The customer shall have access to information about the importance of the customer keeping his or her gambling account and login data secret.
5	The customer shall have access to information about, how customers can detect unauthorised use of their gambling accounts.

3.2.5 Changes to customer data

1	The gambling system shall limit the ways in which a customer who does not have a civil reg. no. is able to recreate and change the password to his or her gambling account to: • authorised personnel and • through known communication channels such as the customer's registered email address, telephone number or the like.
2	The gambling system shall record and save information on password changes as described in 3.2.5.1.
3	The gambling system shall save changes in customer details in an auditable log.
4	The gambling system shall be able to save documentation showing that changes to customer identification data are correct.
5	The gambling system shall make an encrypted connection (such as SSL) available for changes to the customer identification data.

3.2.6 Activation and deactivation

1	The gambling system shall make it possible for authorised personnel to activate and deactivate gambling accounts. Guidance: Authorised personnel means personnel who is authorised to activating and deactivating gambling accounts in accordance with their job description. This is in reference to item 3.1 in document SCP.03.00.EN Information for security Management System.
2	The gambling system shall record it in a log each time a gambling account is deactivated, including information about the balance on the gambling account, the reason for deactivation as well as the name of the employee deactivating the account.
3	The gambling system shall be able to generate reports listing gambling accounts grouped by "activated" and "deactivated" status, balance, reasons and employee.
4	The gambling system shall deactivate gambling accounts for which the customer identification process has not been completed within one month.

3.2.7 Suspension

1	The gambling system shall provide a function by which authorised personnel is able to suspend the access of a customer to the games.
2	The gambling system shall keep a list of suspended customers and the reasons for their suspensions.

3	Immediately after suspension as described in 3.2.7.1, the gambling system shall not be able to re-ceive new stakes or deposits from the customer in question.
4	A suspension entails that the customer is unable to transfer funds to and from the gambling ac-count.

3.3 Responsible gambling

3.3.1 Customer self-limitation

1	The gambling system shall ensure, that the customer sets a deposit limit, before the customer can start playing. The customer shall at least set one of the following deposit limits: a. threshold amount for total daily deposits into the gambling account, b. threshold amount for total weekly deposits into the gambling account, or c. threshold amount for total monthly deposits into the gambling account. Guidance: Durations are measured in by the Danish calendar. Guidance: A daily deposit limit applies from midnight to midnight. A weekly deposit limit applies from Monday through Sunday. A monthly payment limit follows the calendar months. Guidance: Payments from the gaming account must not be set off against the customer's deposit limit.
2	The amounts for deposit limits according to requirement 3.3.1.1 must not be predetermined and a default amount must not be selected for the customer. Guidance: The gambling system can offer the player to select between amount intervals. It is al-lowed to set an upper deposit limit.
3	As soon as the gambling system receives a request for a deposit limit from a customer in accord-ance with requirement 3.3.1.1, the limit shall be implemented for all future gambling activities. Guidance: The new deposit limit may be implemented upon the customer's next log-in, if the cus-tomer is logged out of the gambling system in connection with changing the deposit limit.
4	When a customer requests to change to a higher deposit limit determined cf. Req 3.3.1.1, the gambling system shall ensure, that the new deposit is not implemented at least until 24 hours later.
5	The gambling system shall provide the customer with a function to exclude him- or herself from playing. The customer shall at least have the option to choose: a. brief break from playing (cool-off period) of 24 hours, b. exclusion for at least 30 days, and c. exclusion for an indefinite period. Guidance: The function must be an automated process, which the player can activate. Contacting the licence holder's customer service is not an automated process and is therefore not sufficient. Guidance: Durations are measured in by the Danish calendar. Apart from the cooling period of exactly 24 hours, self-exclusions must not be less than 30 days.

6	Immediately after reception of a request for self-exclusion cf. req. 3.3.1.5, the gambling system shall not be able to accept new stakes or deposits from the customer (unfinished games may be completed in accordance with the game rules). At the same time, the customer shall be informed about the possibility of receiving counselling and treatment for gambling addictions at a Danish treatment centre.
7	Self-imposed restrictions alone shall not prevent the customer from withdrawing funds from the gambling account (however, access to the funds may be restricted for other reasons, for example if an investigation is being conducted).
8	If the customer excludes him- or herself permanently from playing (i.e. without limiting the duration), the customer's gambling account shall be closed, and a new gambling account for the same customer must be created after 1 year at the earliest.
9	Immediately after receipt of a request for permanent exclusion, the gambling system shall inform the customer that all released funds will be paid out from the gambling account. Guidance: The licensee must in this situation initiate the procedure for paying out all released funds, which can imply contacting the customer for confirmation of method for payout.
10	All functions of the gambling system related to self-exclusion (temporary and permanent) shall inform customers of the possibility of being registered in Spillemyndigheden's self-exclusion register (ROFUS), and link to the register.

3.3.2 Customer protection information

1	It must appear from the licence holder's website or user interface that it is illegal for people below the age of 18 years to participate in gambling.
2	The licence holder's user interface shall provide Information about responsible gambling and the potential harmful effects of gambling.
3	The licence holder's user interface shall provide a link to a gambling addiction self-test.
4	The licence holder's user interface shall provide information about and addresses for Danish treatment centres.
5	The licence holder's user interface shall provide information about the possibility to register in The Danish Gambling Authority´s self-exclusion register (ROFUS) and link to the register.
6	The licence holder's user interface shall provide information about The Danish Gambling Authority´s helpline for responsible gambling.
7	The licence holder's user interface shall link to a recognised filtering software or other programs that allow customers to configure their computers to prevent access to online gambling sites.
8	The licence holder's user interface shall provide information about or link to the terms and conditions applicable to the customers.
9	The information mentioned in requirements in this section shall be given a prominent position on the licence holder's website or user interface, and it shall be accessible from all pages. Guidance: The information must not be given in an inaccurate language or be mixed with other information. The player must not be able to overlook the information

3.4 Funds and transactions

3.4.1 Currencies

1	The gambling system shall handle exchange rates in an unambiguous, automatic and systematic manner.

2	The customer shall have access to information about the currencies accepted by the gambling system as well as the procedure for currency conversion.

3.4.2 Deposits

1	The gambling system shall inform the customer clearly and specifically of all restrictions regarding deposits and access to funds in connection with deposits. Guidance: If there is a lag between the deposit and the availability of the funds which causes a delay in the customer's access to the funds, the customer shall be informed clearly and specifically about this before the deposit is made.
2	When the customer is depositing funds, the gambling system shall provide unambiguous information about all fees. Guidance: If a fee is charged in connection with a deposit or a related withdrawal and/or release of funds, the customer shall be informed clearly and specifically of this before the deposit is made into the account.
3	The gambling system shall only accept deposits of up to DKK 10,000 (or a corresponding amount in another currency) for temporary gambling accounts. Guidance: This limit is a cumulative sum of all deposits made by the customer.
4	The gambling system shall only be capable of receiving deposits into a gambling account from a payment service provider which is operating legally in Denmark.
5	The gambling system shall credit the gambling account immediately after receipt of the customer's deposit.
6	The gambling system shall have an auditable log which shows all amounts deposited. This log shall, as a minimum, include the following information: • date and time • payment channel • customer • amount • type of transaction (i.e. "deposit")
7	The gambling system shall be able to generate reports which clearly show all deposited funds.
8	The gambling system shall be able to generate reports which clearly show all amounts that have been deposited to the customer's accounts categorised by payment channel.
9	The gambling system shall be able to generate reports which accurately show all rejected attempts to deposit funds.

3.4.3 Withdrawals

1	The gambling system shall only be capable of withdrawing funds from gambling accounts for which customer identification has taken place. Guidance: Withdrawals shall not be made from temporary gambling accounts but remaining deposited funds may be returned.
2	The gambling system may not allow a withdrawal which will result in the customer's account balance becoming negative.
3	The gambling system shall allow customers to withdraw all released funds.

		Guidance: This does not limit the licence holder's possibility for performing controls on with-drawal frequencies, identity, etc.
	4	The gambling system shall inform the customer clearly and specifically of all restrictions regarding withdrawals and access to funds in connection with withdrawals. Guidance: If there is a lag between the withdrawal and the availability of the funds which causes a delay in the customer's access to the funds, the customer shall be informed clearly and specifically about this before the withdrawal is made.
	5	When the customer is withdrawing funds, the gambling system shall provide clear and specific information about all fees. Guidance: If a fee is charged in connection with a deposit or a related withdrawal and/or release of funds, the customer shall be explicitly informed of this before the withdrawal request.
	6	The gambling system shall have an auditable log which shows all amounts withdrawn. As a minimum, the log shall contain information about the following: • date and time • payment channel • customer • amount • type of transaction (i.e. "withdrawal")
	7	The gambling system shall be able to generate reports, which clearly show all withdrawn funds.
	8	The gambling system shall be able to generate reports which clearly show all amounts that have been withdrawn from the customer's accounts categorised by payment channel.
	9	The gambling system shall be able to generate reports which clearly show all failed withdrawal's

3.4.4 Other customer transactions

	1	The gambling system shall not allow transfers of funds, etc. between different players' gambling accounts.
	2	The gambling system shall debit the customer's gambling account immediately after a stake is placed in a game.
	3	The gambling system shall not allow a stake to be placed in a game that could result in the customer's account balance becoming negative.
	4	The gambling system shall credit all winnings to the gambling account immediately. Guidance: Winnings may be withheld for further results checks, etc.
	5	The gambling system shall keep a log of all transfers between gambling accounts and the individual games.
	6	The gambling system shall be able to generate reports which accurately show transfers of funds to and from games.

3.4.5 Other account movements, bonuses, etc.

	1	The gambling system shall give clear and specific information to customers about the reason for any other account movements. Guidance: "Other account movements" may be e.g. debiting or crediting related to bonuses.
	2	The gambling system shall give clear and specific information to customers about the terms,

	conditions and limitations applicable in connection with any other account movements, bonuses, etc.
3	The gambling system shall have an auditable log which shows all other account movements, bonuses, etc.
4	The gambling system shall be able to generate reports which accurately show all other account movements, bonuses, etc. The reports must as a minimum contain information on: • Transaction ID • The size of the bonus • Bonus 'status Guidance: The size of the bonus is the amount that the license holder allocates to the player. The amount is stated regardless of whether the player succeeded in meeting the play-through requirement or not. Guidance: It must be stated whether the bonus has been played through, is ongoing or has expired without the play-through requirements being met.

3.4.6 Account statement etc.

1	As a minimum, the gambling system shall give the customer access to information about the balance on the gambling account, gambling history (including stakes, winnings and losses), deposits, withdrawals and other related transactions. The information shall be available to the player in the gambling account for at least 90 days.
2	At the customer's request, the licence holder shall be able to provide account statements showing all transactions on the gambling account. Guidance: The process of generating this account statement and make it available to the customer can be a manual process.
3	The customer must have access to guiding text about transactions in the customer's gambling account.

3.5 Reports

3.5.1 General

1	Together, the reports described in 3.4.2.7, 3.4.2.8, 3.4.2.9, 3.4.3.7, 3.4.3.8, 3.4.3.9, 3.4.4.6 and 3.4.5.4 shall be able to form a complete picture of all financial transactions and customer receivables.
2	The gambling system shall be capable of analysing inactive gambling accounts and use this as a basis for generating reports. Guidance: An inactive gambling account is defined as an account where there has never been gambling activity or where there has been no gambling activity for a year.
3	The gambling system shall be able to generate reports identifying gambling accounts that have been closed for more than five working days with a positive balance.
4	The gambling system shall be able to generate reports of all customer registrations (complete or incomplete).
5	The gambling system shall be able to generate reports of all registered customers, their account information (including inactive and deactivated gambling accounts) and date of registration.
6	The gambling system shall be able to generate reports of all suspended and/or self-excluded

	customers.
7	The gambling system shall be able to generate reports listing all customers with gambling limits.
8	The gambling system shall be able to generate reports of all closed gambling accounts within a given financial year (including the reason the account was closed).
9	The gambling system shall be able to generate reports for each gambling account if required. Guidance: The reports must be able to provide information on: • Deposits, • stakes, • commission, rake etc. • winnings, • withdrawals • fees, • other account movements • funds that have been inactive for more than 90 days

4 Written presentation

4.1 Written information, game rules and instructions

4.1.1 General

1	All written information, game rules and instructions shall be true and unambiguous.
2	Written information, game rules and instructions shall be in Danish and be both grammatically and syntactically correct. Guidance: This does not prevent translation of written instructions into other languages.
3	The base version language is Danish (if several languages are used). Exception: If games are offered at Greenland, the basic language can be Greenlandic.
4	All written information, game rules and instructions must be the same in all language versions and must be displayed in the language chosen by the customer.

4.1.2 Game rules and instructions

1	All games must have associated game rules and instructions for all aspects of the game. Guidance: In relation to "all aspects", for example, it must generally be stated what the consequences for loss of communication to the game are, and in rules for card games, it must be stated, for example, how often the cards are shuffled. "All aspects" must thus be interpreted broadly.
2	The gaming system must ensure that the rules and instructions (including restrictions on gaming and how the customer plays) are easily accessible from all gaming sites related to the game.
3	Game rules and instructions must be available to the customer through the same media and on the same device used to play the game.

4	Game rules and instructions shall be available without it being necessary to place a stake (see 6.1.1.4).
5	Game rules and instructions shall be available during the entire game. Guidance: Playing instructions shall be visible and readily accessible in all situations.
6	Game rules and instructions may not change during the course of the game, unless the game temporarily changes character (see 4.1.2.7)
7	If a game temporarily changes character when it is played, the game rules and instructions shall be changed correspondingly

4.2 Stakes and winnings

4.2.1 Information about stakes and winnings

1	The gambling system shall clearly display the bet denomination or currency of the game.
2	The gambling system shall clearly display the customer's possible stake, actual stake and, if relevant, a conversion from currency to bet denomination (in a manner that makes it easy to infer the rate of exchange).
3	The gambling system shall clearly display all possible winnings, all possible combinations of winnings and the biggest possible win for the different stakes.
4	The game rules must contain adequate information about all features thereby increasing the chances of winning and the winning sizes in the individual game.
5	The gambling system shall clearly display the maximum stake.
6	The gambling system shall clearly display the minimum stake.

5 Visual presentation

5.1 Graphics

5.1.1 General

1	The gambling system shall ensure that the balance of the gambling account is shown or readily accessible from all game pages.
2	The gambling system shall show the customer the amount of the stake he or she is placing, including the game unit stake and the total stake.

5.1.2 Results

1	The gambling system shall display outcomes clearly and unambiguously.
2	The gambling system shall display the outcome of the game for an appropriate period of time.
3	The gambling system shall display winnings in a clear and specific manner.

6. General gambling functionality

6.1 Game execution

6.1.1 General

1	Games must be settled at all times in accordance with the applicable game rules.
2	The gambling system shall only permit participation in games by a gambling account when the customer verification process has been completed correctly. Guidance: This does not exclude participation in games from temporary gambling accounts.
3	The gambling system shall ensure that participation in all games is subject to informed consent. Guidance: It is not permitted to force customers to participate in a game just by selecting it (customers cannot be forced to play).
4	The gambling system shall ensure that all instructions derived from the customer's actions are based on informed consent. Guidance: Repeated clicks on an action button, eg "buy bet", must not be queued, so the player buys the bet several times. The customer must have a reasonable time to find out about the consequences of the customer's action.

7 Special gambling functionality

7.1 Betting

7.1.1 General

1	The gambling system shall keep an updated log of all bets provided in accordance with a licence issued by The Danish Gambling Authority.
2	As a minimum, the log (see 7.1.1.1) shall contain the following: • date and time, • possible outcomes, • the customer's stake, • the licence holder's offered odds at the time of purchase • the outcome.
3	The gambling system shall create analyses and reports with the purpose of disclosing match-fixing.
4	The gambling system shall display the results of events for which bets have been offered.

7.1.2 Closing of bets

1	It must be clear to the player what winnings the player will win if the player chooses to close his bet before the bet is settled.

2	If a partial closing of a bet is offered, it must be clear to the player how much the player wins, how much stake the player still has on the bet and the potential win on the continued part of the bet.

7.2 Peer-to-peer games

7.2.1 General

1	The gambling system shall keep a log of all participants in the games of the licence holder.
2	All participants playing against one of the licence holder's customers shall be connected to a gambling operator and unequivocally identifiable by the licence holder. Guidance: This does not prevent any player from being anonymous to other players.
3	The log, referred to in 7.2.1.1, shall be kept within the licence holder's gambling system.
4	The gambling system shall include steps to prevent the customers from playing against themselves.
5	The gambling system shall have methods for discovering whether the same equipment is being used by one or more participants in the peer-to-peer system at the same time.
6	The gambling system shall, as far as possible, include a limitation so that the same equipment is not being used by one or more participants in the peer-to-peer system at the same time.

7.2.2 Rules and information

1	The rules described in 3.1.1 and 4.1 also apply to peer-to-peer games.
2	The rules shall contain a ban against customers playing against themselves, irrespective of whether this be through the same operator or not.
3	The rules shall prohibit collusion, etc.
4	The rules shall address the customer's use of end-user automation (bots).
5	The rules shall address how interruptions of ongoing games are handled.
6	It must be clear from the game rules if a commission is charged and with what amount / percentage of the stake. Guidance: Commission is an amount that the player pays to participate in a game such as online bingo or poker (participation fee/rake). The amount is paid in addition to the stake for the game itself. Commission is not included in the prize pool.

7.2.3 Monitoring

1	The gambling system shall have technical methods for disclosing suspicious circumstances on an ongoing basis (real-time).
2	The gambling system shall be capable of analysing suspicious events and use this as a basis for generating reports.
3	The gambling system shall have technical methods to support the rules (7.2.2.4) regarding the customer's use of add-on applications for automation of games.

8 Management of game functions

8.1 General

8.1.1 Activation and deactivation of games

1	The gambling system shall provide means to deactivate individual games immediately.
2	The gambling system shall provide means to deactivate all games immediately.
3	The gambling system shall provide means to activate and deactivate each customer's gaming activities immediately.
4	Information about activation and deactivation shall be saved in a log.
5	When a game has been deactivated, it shall not be shown on the user interface, and it shall remain unavailable for the entire deactivation period.
6	When a game is deactivated, the customer shall be able to complete any ongoing games.
7	When a multi-state game (i.e. a game which consists of several states) is deactivated, customers shall be able to complete ongoing games at next login. This option may lapse after a period of not less than 90 days, if it is specified in the rules. (see 8.1.2.3)

8.1.2 Incomplete games

1	The gambling system shall allow the customer to complete any incomplete games. Guidance: Incomplete games include: (a) loss of communication, (b) system reboots, (c) games being deactivated/activated, (d) customer rebooting, (e) abnormal shutdown of client, etc. After reestablishment, the systems shall display the unfinished games to the customer. Guidance: A situation where a customer loses the connection to a peer-to-peer game due to reasons not attributed the license holder is not considered an incomplete game for the customer.
2	The gambling system shall ensure that all incomplete games are accounted for, and that the customer has easy access to the status of these games including his or her stake. Guidance: Unfinished games and the stakes in such games must appear separately on the customer's gambling account
3	Incomplete games shall be decided upon within 90 days from the time the game was interrupted. The game rules and/or terms and conditions shall state what will happen with the customer's stake.
4	If the gambling system is unable to complete an incomplete game, the gambling system shall be able to calculate any amounts due to the customer according to the game rules.

8.1.3 Error handling procedures

1	The procedure for handling errors in the gambling system shall be described clearly in the game rules.
2	The gambling system shall immediately record all system errors. Cause and solution are registered when these are known.
3	If a game cannot be completed because of an error, please refer to 8.1.2.
4	The gambling system shall be able to generate a report based on the data collected in accordance with 8.1.3.3.

8.1.4 Play sequence

1	The gambling system shall ensure that a customer cannot start a new game until the ongoing game is completed and all logs and balances have been updated. Guidance: This does not prevent a customer from playing several different games at the same time.
2	The customer's game and/or account balance cannot be negatively affected in the event of breakdowns or rebooting of the gambling system or parts thereof. (See the requirements in section 8.1.2 regarding incomplete games)

8.1.5 Registration, maintenance, and storage of data

1	The gambling system must, as a minimum, record the following customer actions in a log throughout a session. A session is counted from a customer are logging in until the customer is no longer logged in (for whatever reason): • Customer ID • start and end times of the session • details of the customer's equipment • total amount staked during the session • total stake amount won during the session • total amount deposited into the gambling account during the session (time-stamped) • total amount withdrawn from the gambling account during the session (time-stamped) • time of last confirmation of the session • the reason for ending the session and • information about the game during the session Guidance: The customer's game and/or account balance cannot be negatively affected in the event of an interruption of a session caused by the gambling system.
2	The gambling system must, as a minimum, record the following customer details: • Customer set-up/establishment of a gambling account • customer identification details • changes in customer details • deactivation/closing of a gambling account • gambling account details and balance • suspension and self-exclusion status • customer self-exclusions including requests exclusion as well as the actual cancellation of an exclusion • customer suspensions including requests for cancellation of suspension as well as the actual cancellation of a suspension • previous gambling accounts and the reason for deactivation and • session information (8.1.5.1)
3	The gaming system must store customer identity and control information about the customer for at least five years after the customer relationship has ended.
4	The gambling system must, as a minimum, record and maintain the following information about games:

	• Customer ID • Identification and version of the game, • start time of the game based on the gambling system • balance at the time of the start of the game • stake (time-stamped) • contribution to jackpots • game status (unfinished, completed etc.) • outcome of the game (time-stamped), • jackpot prize (if relevant) • end time of the game based on the gambling system • winnings • gambling account balance at the end of the game and • games which are not completed and the reason for this.
5	The gambling system must, as a minimum, record information about the following events: • Large transfers of funds (individual and total transfers over a specified period of time) • major winnings (to be determined by the licence holder) • changes to game parameters • creation of jackpot • changes to jackpot parameters • customers' participation in jackpots • payout of jackpot • deactivation and activation of jackpots • closing of jackpots • loss of communication with a customer's equipment or a timeout
6	The gambling system shall retain documentation and registrations about customer transactions for at least five years from the time of the transaction.