

Addition of requirements for inspection standards for land-based betting following introduction of the player ID

3 Player ID and gambling account

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 how sensitive personal information is handled.
7	It shall be stated in the licence holder's terms and conditions how the customer may exclude him- or herself and impose deposit limits.

3.2 Management of Player ID and gambling account

3.2.1 Customer registration

1	<p>During the registration process, the gambling system shall collect and save the following information about the customer:</p> <ul style="list-style-type: none">• full name• civil reg. no. (CPR)• country of residence <p>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).</p> <p>Guidance: If the customer does not have a civil reg. no., the customer's date of birth shall be recorded and saved.</p>
2	<p>The gambling system shall ensure that the customer is 18 years of age or older.</p> <p>Guidance: The gambling system shall not apply temporal data from the customer's unit to calculate the age.</p>
3	The gambling system shall ensure that the player cannot place bets in connection with the license holder's establishment of the customer relationship before the identification procedure has been completed.

3.2.2 Customer verification process

1	The licence holder shall issue a Player ID to registered players.
2	<p>The gambling system shall, when issuing an Player ID, confirm that the customer is not registered in The Danish Gambling Authority's Register of Self-excluded Persons (ROFUS).</p> <p>If a player is registered in the register, the issue of the Player ID must be refused.</p>
3	The gambling system shall ensure that use of the Player ID requires an authentication based on the use of two or more elements categorized as knowledge, possession and inherent property that are independent, so that the breach of one element does not weaken the reliability of other elements, and is designed in such a way that the confidentiality of authentication data is protected.
4	<p>The gambling system shall be able to save the following documentation of the customer verification:</p> <ul style="list-style-type: none">• full name• civil reg. no. (CPR)• country of residence <p>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).</p> <p>Guidance: If the customer does not have a civil reg. no., the customer's date of birth shall be recorded and saved.</p>
5	The gambling system shall store identity and control information about a registered player, cf. requirements 3.2.1.1 and 3.2.2.4 for at least 5 years after the customer relationship has ended.
6	The gambling system shall store documents and records relating to the players' transactions so that they can be found together for at least 5 years after the transactions have been completed.
7	If a third party performs the customer identification, the documentation must be saved so that there is a clear audit trail to the documentation the third party has used for the customer identification.

3.2.3 Settlement of betting

1	The gambling system shall confirm that the customer is not registered in The Danish Gambling Authority's Register of Self-excluded Persons (ROFUS) with each use of the issued Player ID.
2	The gambling system shall ensure that a player cannot place a bet without using the Player ID.

3.2.4 Activation and deactivation

1	<p>The gambling system shall make it possible for authorised personnel to activate and deactivate gambling accounts.</p> <p>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.</p>
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2	The gambling system shall register in a log every time a Player ID is deactivated, including the balance on the gambling account, the reason for the deactivation and the employee performing the deactivation.
3	The gambling system shall be able to generate reports listing Player IDs grouped by "activated" and "deactivated" status, balance, reasons and employee.

3.2.5 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	<p>The gambling system shall ensure that if a player's Player ID is suspended, the associated country-based gambling account must also be suspended.</p> <p>Guidance: Suspension of a player's Player ID does not imply the simultaneous termination of the player's online gambling account.</p>
3	The gambling system shall keep a list of suspended customers and the reasons for their suspensions.
4	Immediately after suspension as described in 3.2.5.1, the gambling system shall not be able to receive new stakes or deposits from the customer in question.
5	A suspension entails that the customer is unable to transfer funds to and from the gambling account.

3.3 Responsible gambling

3.3.1 Customer self-limitation

1	<p>The gambling system shall ensure, that the customer sets a deposit limit, before the customer can start playing.</p> <p>The customer shall at least set one of the following deposit limits:</p> <ul style="list-style-type: none"> 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. <p>Guidance: Durations are measured in by the Danish calendar.</p> <p>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.</p> <p>Guidance: Payments from the gaming account must not be set off against the customer's deposit limit.</p>
2	<p>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.</p> <p>Guidance: The gambling system can offer the player to select between amount intervals. It is allowed to set an upper deposit limit.</p>
3	The gambling system shall ensure that placing bets where payment is made at the gambling premises counts towards the deposit limit as a deposit.
4	As soon as the gambling system receives a request for a deposit limit from a customer in accordance with requirement 3.3.1.1, the limit shall be implemented for all future gambling activities.

	<p>Guidance: The new deposit limit may be implemented upon the customer's next log-in, if the customer is logged out of the gambling system in connection with changing the deposit limit.</p>
5	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.
6	<p>The gambling system shall provide the customer with a function to exclude him- or herself from playing.</p> <p>The customer shall at least have the option to choose:</p> <ul style="list-style-type: none"> 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. <p>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.</p> <p>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.</p>
7	Immediately after reception of a request for self-exclusion cf. req. 3.3.1.6, 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.
8	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).
9	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.
10	<p>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.</p> <p>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.</p>
11	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.

3.4 Funds and transactions

3.4.1 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.
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 be capable of receiving deposits into a gambling account from a payment service provider which is operating legally in Denmark.
4	The gambling system shall credit the gambling account immediately after receipt of the customer's deposit.
5	The gambling system shall ensure that deposits cannot be made to the gambling account from the gambling premises. Instructions: Bets can be purchased at the gambling premises.
6	The gambling system shall have an auditable log which shows all amounts deposited. This log shall, as a minimum, include the following information: <ul style="list-style-type: none"> • 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.

3.4.2 Withdrawals

1	The gambling system shall be able to withdraw from the gambling account to the player. Guidance: It must be possible to make a withdrawal from a gambling account to an associated means of payment.
2	The gaming system must ensure that a player's withdrawal at the gambling premises can only be made using the issued Player ID. Guidance: The above applies if the license holder allows withdrawal at the gambling premises.
3	The gambling system may not allow a withdrawal which will result in the customer's account balance becoming negative.
4	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 withdrawal frequencies, identity, etc. Guidance: This does not limit the license holder's ability to set a limit on the amount that can be paid out at the gambling premises. The remainder must be able to be paid out from the gambling account to an associated means of payment.
5	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.
6	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.
7	The gambling system shall have an auditable log which shows all amounts withdrawn. As a minimum, the log shall contain information about the following: <ul style="list-style-type: none"> • date and time • payment channel • customer • amount • type of transaction (i.e. "withdrawal")
8	The gambling system shall be able to generate reports, which clearly show all withdrawn funds.
9	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.
10	The gambling system shall be able to generate reports which clearly show all failed withdrawal's

3.4.3 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.

3.4.4 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:

	<ul style="list-style-type: none"> • Transaction ID • The size of the bonus • Bonus 'status <p>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.</p> <p>Guidance: It must be stated whether the bonus has been played through, is ongoing or has expired without the play-through requirements being met.</p>
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3.4.5 Account statement etc.

1	<p>The gambling system must be able to make a statement of placed bets available to the player.</p> <p>The statement must be broken down by stake method and contain as a minimum:</p> <ul style="list-style-type: none"> - Deposits to gambling account - Bets - Winnings - Withdrawal method - Losses
2	<p>At the customer's request, the licence holder shall be able to provide account statements showing all transactions on the gambling account.</p> <p>Guidance: The process of generating this account statement and make it available to the customer can be a manual process.</p>
3	<p>The customer must have access to guiding text about transactions in the customer's gambling account.</p>

3.5 Rapportier

3.5.1 Generelt

1	<p>Together, the reports described in 3.4.1.7, 3.4.1.8, 3.4.1.9, 3.4.2.8, 3.4.2.9, 3.4.2.10, 3.4.3.6 and 3.4.5.4 shall be able to form a complete picture of all financial transactions and customer receivables.</p>
2	<p>The gambling system shall be capable of analysing inactive gambling accounts and use this as a basis for generating reports.</p> <p>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.</p>
3	<p>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.</p>
4	<p>The gambling system shall be able to generate reports of all customer registrations (complete or incomplete).</p>
5	<p>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.</p>
6	<p>The gambling system shall be able to generate reports of all suspended and/or self-excluded customers.</p>
7	<p>The gambling system shall be able to generate reports listing all customers with gambling limits.</p>

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	<p>The gambling system shall be able to generate reports for each gambling account if required.</p> <p>Guidance: The reports must be able to provide information on:</p> <ul style="list-style-type: none"> • Deposits, • stakes, • commission, • winnings, • withdrawals • fees, • other account movements • funds that have been inactive for more than 90 days