



TransUnion[®] 

EBOOK

Take your player experience to the next level

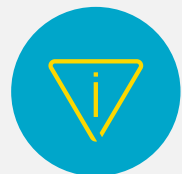
**TRANSUNION'S SOLUTIONS
FOR RESPONSIBLE GAMING**

What is responsible gaming?

The Gaming Commission highlights that “most people who gamble do so safely, but gambling can be harmful for some. These harms may include for example, excessive play due to inexperience or binge gambling, periods of loss of control and more serious gambling addiction. The harm suffered is not restricted to the gambler, it is also felt by families, friends, communities and employers.”

Operators need to be able to strike the right balance between the freedoms of people to gamble but also conducting proportionate checks to identify and help protect the most vulnerable customers from harm. Proactively interacting early enough and in the right way can help someone keep control of their gambling and you will retain them as a customer, instead of them choosing to opt for a self-exclusion or closing their account entirely. In the long term this approach is more sustainable for your business.

According to the Gambling Commission gambling regulation is based around three key licensing objectives:



**Keeping crime out
of gambling**



**Fair and open
conduct**



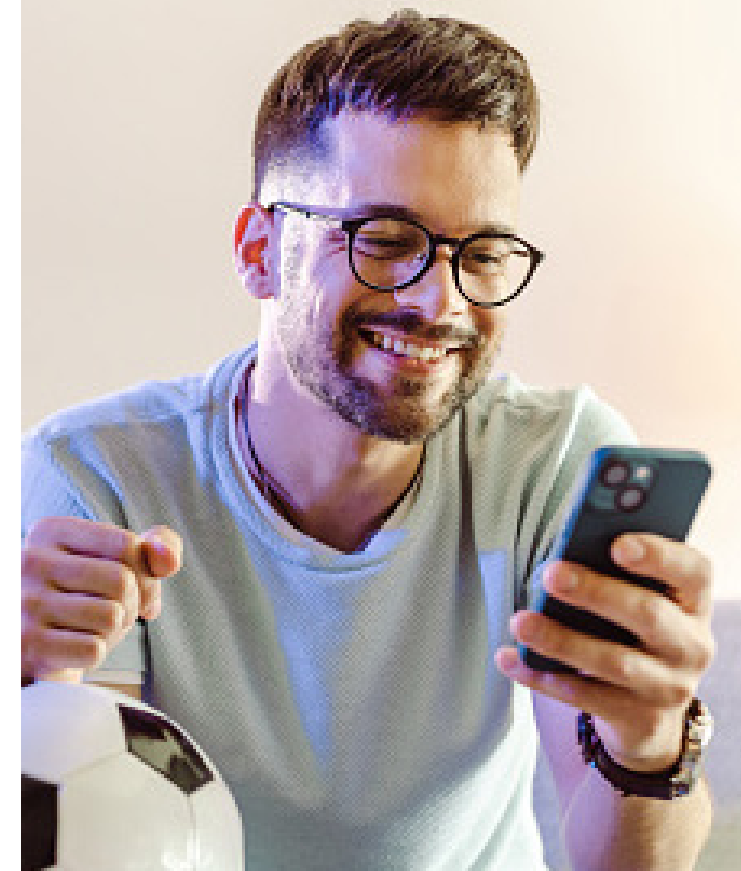
**Protecting children and
vulnerable persons from harm
or exploitation from gambling**

In recent years checking the affordability of players, and the need for operators to implement robust checks, has been called out as significantly important in protecting customers, with the intention of ensuring vulnerable customers were identified as early as possible and interacted with appropriately. The comprehensive reforms outlined in the Government’s High Stakes Gambling Reforms For The Digital Age white paper (Apr 2023) mark the most significant update to the UK gambling sector since the introduction of the Gambling Act in 2005, addressing the commitment made in the 2019 manifesto to review and improve gambling legislation and continues to see affordability as a key requirement of preventing harm.





Leveraging our cutting-edge data solutions can help gaming operators to make informed decisions, identify financial stress and support consumer protection. This aligns with the goals of the proposed reforms to protect vulnerable users and promote a safer more responsible gambling environment.



With this in mind what can gaming operators do to keep players from harm whilst continuing to grow, especially in the current cost of living crisis and beyond?

The 4 steps you should follow as part of your responsible gaming strategies

1

Have a deeper understanding of players

2

Ensure gambling is affordable and not detrimental to players

3

Players play within their means / limits and not exploiting vulnerable players

4

Taking a proactive approach to detecting and monitoring players to keep fraud out of gambling

Firstly, by ensuring that you have deep insights into your players by utilising data captured in non-instructive ways to help you make more accurate decisions without unnecessary friction to the players experience.

We have a proven track record of supporting gaming operators of every size and scale to help maximise new player onboarding and streamline their player lifecycle to retain and grow a sustainable player base.

Our gaming industry solutions enable smarter more responsible decision-making to support operators in addressing key challenges.



How do I gain an enhanced single view of my players?

Built using over 600 million underlying financial transactions from the UK's major lenders, our exclusive DataDNA solution goes beyond simply matching names and dates of birth to deliver a clearer single view of your players.

DataDNA™ enables operators to assign a unique and unchanging number to customers, linking every known linked address and alias. This number can then be used to identify both those individuals with an existing file and newly seen individuals, and will link multiple records to one person; regardless of any changes or variations in personal information, including date of birth or name changes. We only assign the unique number when we are 100% confident of a match.

Whilst extreme cases of multiple account opening can eventually be identified via regular database cleansing, lower volumes of duplicate accounts can typically go undetected, particularly if there are no obvious address or name/D.O.B similarities.

The key strengths of DataDNA™ enables operators to link customers together which don't immediately appear as the same person, particularly in the case where there is no common digital touchpoint (telephone, email) to link them together. Creating a single customer view via DataDNA™ removes the need for designing complex data matching between existing databases and systems and multi-brands and websites.



Gain insight into where players have multiple accounts to help limit bonus abuse



Can help to identify self-excluders with multiple accounts



Restrict access or impose limits



Helps to amalgamate multiple player bases after mergers and acquisitions



Can help eradicate the duplication of verification costs during onboarding



Provide a smoother player interaction and enhance their experience

In the more extreme cases of multiple account opening our DataDNA solution identified two players who held over 5,500 accounts between them.

How can I get a better understanding of my players financial resiliency?

Combining our market-leading affordability expertise with our extensive knowledge and experience in the gaming industry, we developed the Affordability for Gaming Solution, a dedicated solution, which first launched in the UK market in 2019. Since then, we've continued to innovate this and lead in this sector with new functionalities and services that support responsible gaming decisions for operators.



2021 Enhanced Income Modelling, which uses demographic data variables to derive a players modelled income band



2022 Discretionary Income Modelling, provides deeper insights, allowing you to refine and tailor your affordability assessments



NEW 2024 Affordability Solution for Gaming (Web), is our new service allows instore and online manual 'ad hoc' player checks

Affordability Solution for Gaming uses cutting-edge modelling and analytics to provide a simple, transparent solution which aims to help protect your business and players while supporting your regulatory requirements. It uses individual-level financial data and industry recognised scores built by TransUnion – along with socio-demographic data and property data – to assess new players in real time. It will help you gauge the financial stress and vulnerability of your players throughout the customer journey, with minimal impact on the player experience.

Using the Affordability Solution for Gaming operators can:



Use real-time data for the most up-to-date, individual level view of a players financial stress



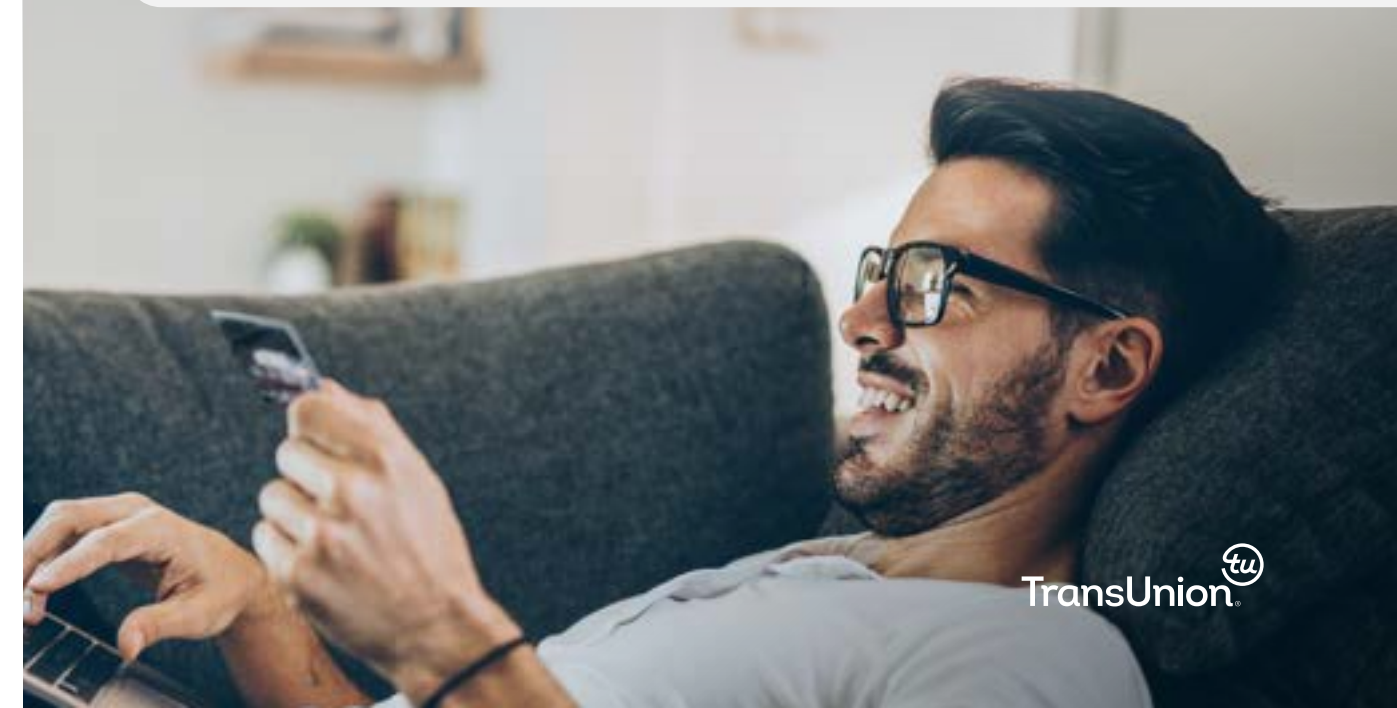
Make responsible decisions regarding the potential risk level of a player's profile



Validate treatment strategies and create a clear audit trail



Utilise behavioural and transactional data





Being a leading data and insights company we can also provide enhancements to the **Affordability for Gaming Solution** using our marketing datasets

CAMEO is a powerful geo-demographic classification for identifying areas associated with the highest levels of social and financial deprivation, it provides a unique series of powerful and discriminative consumer classification systems developed to assess the socio-economic and geo-demographic profiles of neighbourhoods across the UK.

CAMEO classifies every postcode in the UK based upon key factors related to affluence, life stage, unemployment, housing value, income etc... it may help you identify the vulnerable players who are more likely to be negatively impacted by the Cost of Living crisis.

Our solution provides insights

A large proportion of these customers could go undetected when using traditional risk metrics.

+1.1 MILLION

at risk customers*

* Source - CAMEO (Welfare, Unemployment and CAMEO UK)

How can I improve my existing player account management with deeper affordability insights?

With a rapidly changing economic outlook, as well as increasing regulatory requirements of robust affordability checks and fair treatment of vulnerable individuals, safely acquiring new players and strengthening existing relationships has never been more important.

The potential disparity in players' financial circumstance and outlook is set to continue for the foreseeable future, and any future-facing onboarding strategies should ensure segmentation and an agile approach (dependent on player circumstance) are top of the list.

TransUnion supports the gaming sector by offering an Open Banking affordability solution through our partnership with Bud Financial (Bud)¹.



Enhanced capabilities for more sustainable responsible growth

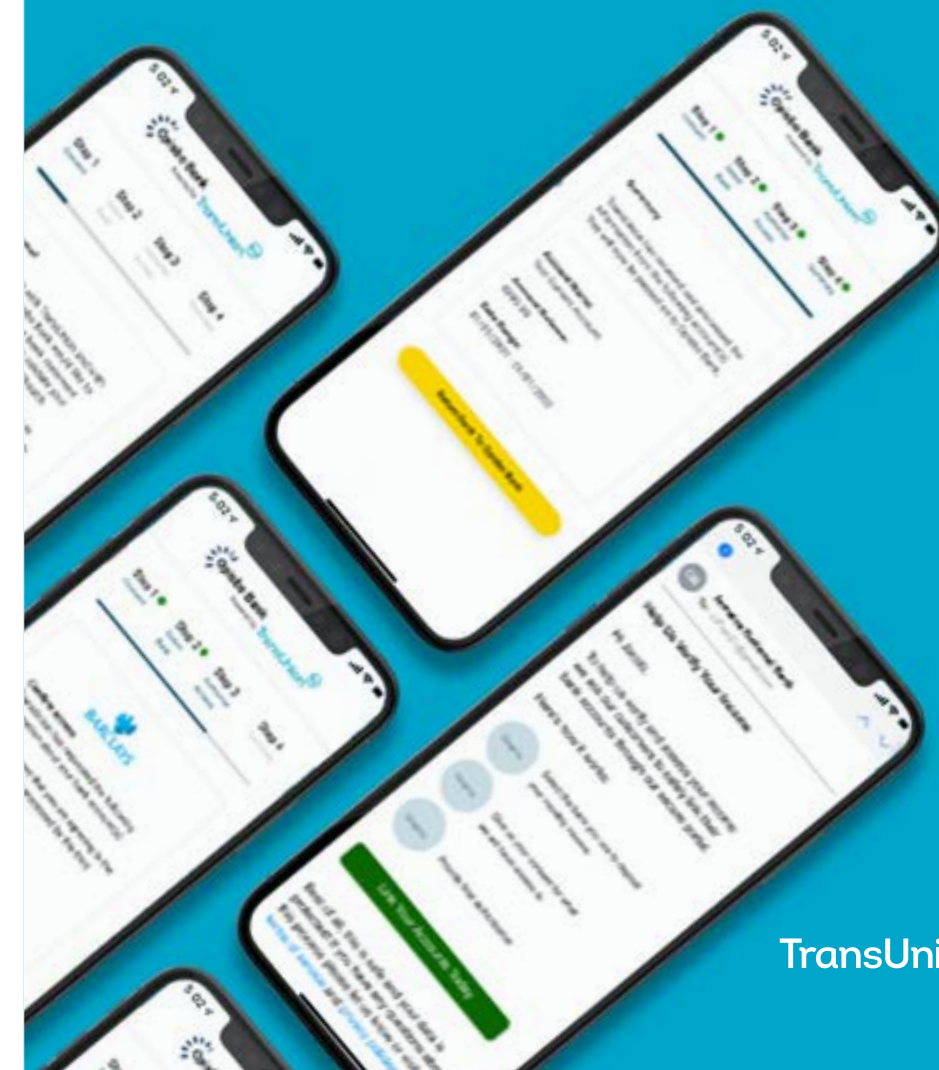
Designed to help gaming operators approve players quickly and efficiently, with an in-depth understanding of income, source of funds and affordability that can help foster responsible gaming.

We believe that introducing Open Banking journeys for your customers can support the Gaming sector to carry out better informed decisions and with minimal levels of integration.

Players can share their income and expenditure information securely, and quickly with your agents, presented via dashboard software, enabling you to make considered player risk decisions efficiently, and accurately.

¹ TransUnion is an agent of Bud. Bud is a trading name of Bud Financial Limited who is authorised and regulated by the Financial Conduct Authority under registration number 793327 as a regulated Payment Services and Open Banking provider.

We believe Open Banking technology will help you move away from slow and manual processes towards a fully digitised experience enabling you to retain your most valuable players, help protect the vulnerable and support you in fulfilling your regulatory responsibilities.



How can I identify players experiencing financial stress and help make more informed account management decisions?

Proactively identifying players showing signs of financial vulnerability as early as possible and supporting them has never been more important.



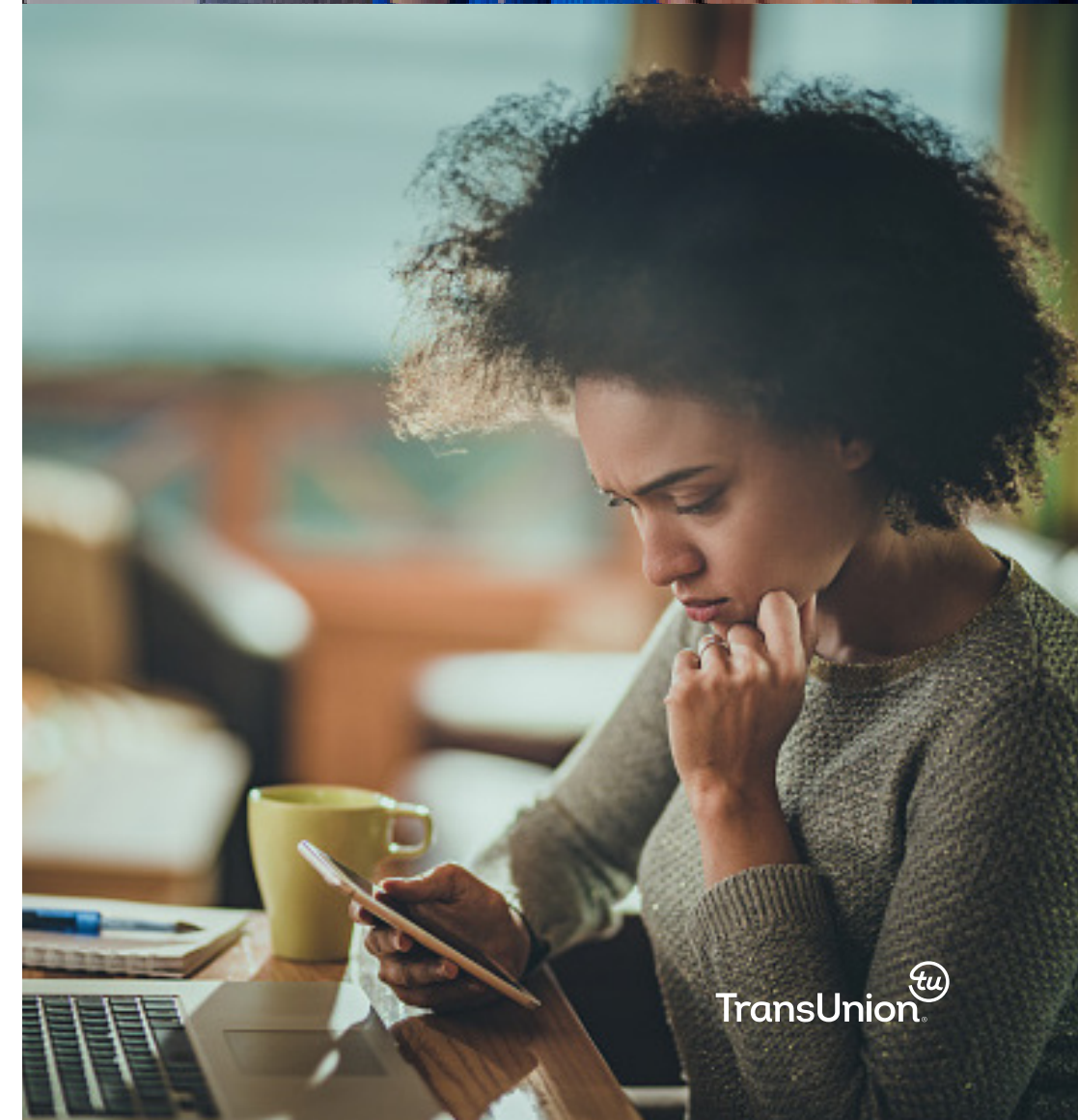
Spotting the early warning signs of financial distress

Our NEW CallMonitor for Gaming solution provides daily alerts that are invaluable as they help operators identify high-risk accounts early and spot the warning signs of financial distress. These daily alerts provide a new way of thinking of the vulnerability and financial health of your players and about managing the entire player lifecycle to proactively remediate risk and make fast, efficient player account management decisions.

By sending you daily alerts, you can quickly see and react to any significant derogatory changes in your player account profiles at an early stage helping to limit losses, helping you optimise your portfolio management efforts, but also treating players fairly.

Customer Care – Detect underlying changes in player risk profiles to implement appropriate account strategies e.g. bankruptcy and IVAs.

Exposure Management – Identify customer arrears as they are happening and deterioration of repayments on payment arrangements e.g. CCJs and HCJ.

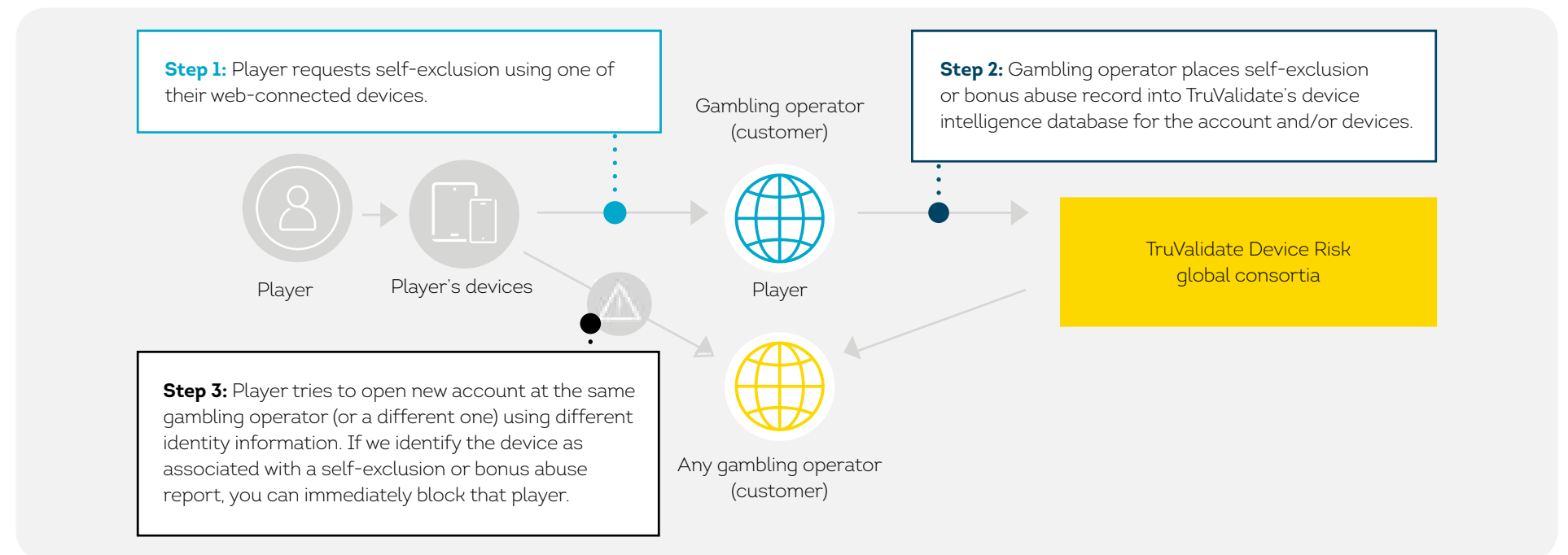


How can I identify self-excluded players and bonus abuse in real time to promote responsible gambling?

Since March 2020 all online Operators are required by the gambling commission to participate in GamStop which is the free online service for players who wish to self-exclude.

Unfortunately, gamblers will often go to excessive lengths to get back into the game, making it difficult for operators to responsibly protect the interests of their players, in addition to Gamstop we provide Device-based Risk solutions as a additional safety net. This same principle applies to spotting repeat accounts from the same device attempting to take advantage of bonus.

Our service is based on global device intelligence and each device is given a unique identifier. A player's device will be recognised and immediately associated to the self-exclusion record in our database or as someone with multiple accounts previously associated to bonus abuse, triggering a real-time alert to review or deny the attempt.



Operators can be hit with heavy fines from the UK Gambling Commission if they market to self-excluded players.

How can I address fraud in gaming and feel confident when acquiring players in the UK and new markets?



Fraud Mitigation

Help prevent potential fraud before it happens, proactively identify risky behaviours and associated devices which may have been connected to bonus abuse, account takeover and money laundering, in real time, whilst reducing operational expenses, supporting AML compliance and building trust with genuine players.



Confidently Acquire New Players

Our TruValidate suite helps deliver an accurate and comprehensive view of each player by linking proprietary data, personal data, device identifiers and online behaviours. This can help operators verify age, assess risk and confidently identify good players across international markets.



Improve Player Journey

TruValidate solutions like Device Risk, Behavioural Analytics and ID Verification work in the background adding no friction for genuine customers across their journey. Document Verification & Facial Biometrics or Device-Based Authentication offer step-up support for confirming a new device, age verification, or attempts flagged by another product. Placing the right checks at the right points allows customers to have a great experience while gaining assurance of their safety when they interact with an operator.

We are the leading provider of ID Verification for gaming operators in the UK





Key Benefits of our Responsible Gaming Solutions

Player safety and affordability assessment:

Get a clearer picture of players' gambling patterns and total spend to identify potential vulnerability.

Fairer Customer Decisioning:

Receive granular-level data which shows how and why that decision was made, enabling you to validate the reasoning behind the strategy, and provide a clear audit trail.

Portfolio insight:

Improve targeted marketing by seeing the number of accounts a player has and across which providers.

Use behavioural and transactional data:

Includes how new players complete their app form, or playing time, deposit and loss amounts to gain better insight on players through a dynamic and predictive tool.

Bonus abuse:

Immediately identify when someone is trying to open multiple accounts with the intent to claim any bonus on offer.

Improve Player Relationships:

Communicate more effectively through preferred channels and limit unnecessary interventions.

Spotting Early Warning Signs:

Daily alerts can help operators make smarter player decisions by predicting financial distress sooner, faster and more accurately.

Prevent self-excluded players from returning:

Stop self-excluded players from circumventing security measures when they attempt to disguise or change their identity and/or payment method.

Improve revenue:

Enjoy improved first-time acceptance rates, reduced player abandonment and better top-line revenue.

Deeper player insights:

Open Banking may help you increase player acquisition, strengthen existing relationships by making considered and responsible player risk decisions using enriched real-time transaction data.

Improved Efficiency:

Our solutions can be deployed at the most appropriate stage of the customer lifecycle with our single API* – at registration, deposit, withdrawal, or when a player hits any step-up, deposit or loss trigger.

GDPR compliance:

Simplify GDPR compliance by accessing all player data in one place (DataDNA).

Supports Regulatory requirements:

Including, but not limited to, Gambling Commission principles.

* Excludes the Bud Assess API

We strive to be more than just a solution provider, instead being a **partner of choice** for gaming operators

TransUnion powering the future of gaming through:

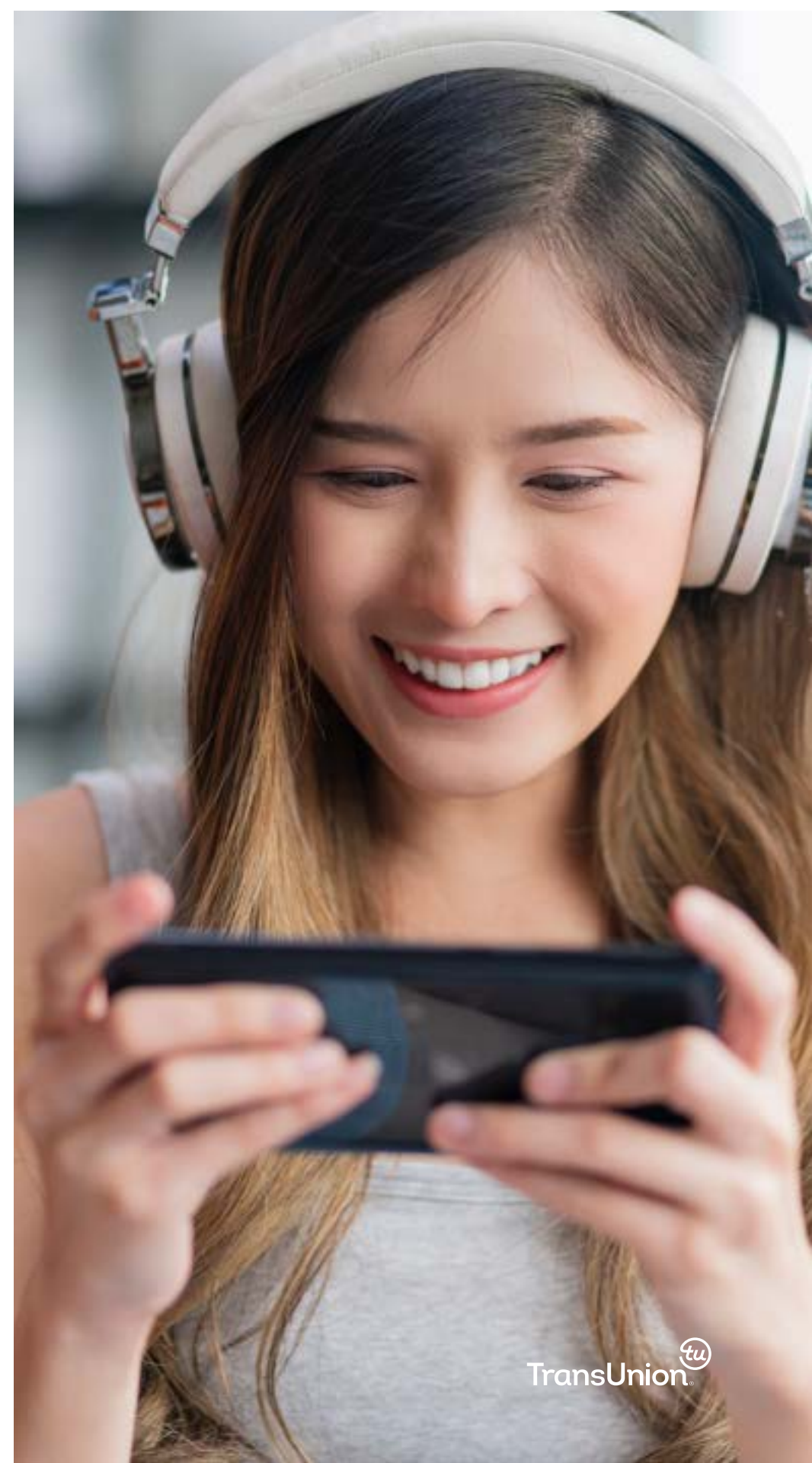
- ✓ Financial Vulnerability And Risk Checks
- ✓ Tailored Regulatory Approaches
- ✓ Single Customer View
- ✓ Financial Vulnerability Alerts
- ✓ Affordability Assessments
- ✓ ID And Document Verification
- ✓ Reduced Digital Fraud

Trusted by:



betway BETVICTOR

Entain Flutter™





Combining our expertise and leveraging our deep relationships within the gaming industry helped us design and implement bespoke gambling solutions that support local industry regulations for operators in the UK, Gibraltar, Malta, Isle of Man, Europe, and other international markets.

Want to learn more? TransUnion's Solutions can help you make smarter risk decisions for responsible gaming, through a deeper understanding of your customers.

Get in touch to find out how we can support your operations with responsible gaming.

 [linkedin.com/company/transunion](https://www.linkedin.com/company/transunion)

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