GAMBLING
BUSINESS GROUP
Powering Gaming

**Machines Sub-Group Zoom Meeting Notes**

**Held on Wednesday 5th January 2022 at 11.00 am.**

In attendance:

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| Peter Hannibal (GBG) | Evengy Shulyak (JCM Global) |
| Amanda Fry (GBG) | Dragoljub Grekulovic (JCM Global) |
| Steve Sharp (GBG) | Mark Gibson (Luxury Leisure) |
| Rob Wheeler (GBG) | Wayne Forster (Moto) |
| Ant Moore (Blueprint Gaming) | Mike Robinson (Novomatic) |
| Steve Brownlow (BPops) | Ian Fuller (Playsafe) |
| Mike Douglas (Buzz Bingo) | James Armstrong (Playsafe) |
| Stuart Green (Game Nation) | Brian Jamson (Roadchef) |
| Brian Hunt (Game Nation) | Tracy Baitup (Roadchef) |
| Aristidis Sikouras (GeWeTe) | Dave Newman (Welcome Break) |
| Lee Jefferson (Inseinc) | David Lucas |
| Howard Gant (IHL) | Graham Glanfield |

| Item | | Action |
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| 1 | **Welcome and Introductions**.<br><br>PH welcomed everyone to the meeting. | |
| 2 | **Previous notes from Meeting held on 10th November – Any outstanding matters**<br>Linked Jackpots – AF will set up a meeting with Nigel Davis and a few of the operators to put a functional requirement around what linked jackpots might look like in AGC's, Bingo and LBO's which is in progress.<br><br>Dwell time and visit patterns on Gambling premises – PH, Neil Finch and Stuart Green had a discussion about it and agreed to move it into the Strategic Aim 1 group<br><br>Item 6 – Test Purchasing – Submitted a consolidated version of everyone's thoughts to the GC and Rob Birkett replied which was circulated to the membership and there was nothing controversial in the feedback. | Action AF/ND |
| 3. | **Machine Security Issues**<br><br>In Nigel Davis's absence there were no security issues reported. | |

| 4 | **Debit Cards and Gaming Machines** | |
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| | PH advised that this is the initiative to remove the current debit card prohibition in the 2005 Gambling Act for the use on gaming machines.  Operators would like to use debit cards and the associated payment methods on other products. | |

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The Cross Industry group is set up and communication has been on going with the Gambling Commission and the group and separately with the DCMS. However, a recent three-way conversation has been far more productive.  We put a few proposals forward and feedback from GC is below

**(a) The GC has stated that they welcome cashless payment technology in gambling premises where such technology can be used to improve safer gambling measures and reduce money laundering risks.**

For the GC it is all about regulation, keeping crime out and protecting the vulnerable. GC have stated that they currently prefer the E-Wallet method of payment as it carries the necessary player protection management tools and would like to see similar protection around any other payment methods, including money laundering protections.  We know that neither the GC or DCMS will stand in the way of this, but it needs to have the right measures and protection.  IF asked what the measures and protections are.  PH advised that there is a list that the Cross Industry group have put forward of what we can currently do now and those in 3-4 years-time.  There are also the Banking sector's capabilities.  RW advised that the online gaming industry have a lot of the player protection tools which is giving the GC some guidance.  PH advised what we can do now is

- Sessional spend limits
- Sessional time limits
- Reminders at pre-set intervals

The additional measures we could introduce, and need to do more work on, are

- Transitions from bank to the machine taking a minimum duration to complete and suggested 30 seconds.
- Double confirmation of each transaction
- Maximum transfers to credit and bank meters (limit setting)
- Customers could be offered a receipt
- Safe play messaging
- Could promote advertise banking Apps to control spending
- Considerations around Apple Pay and Google Pay to have same limited as debit cards have.

Engaging with the banking sector is proving to be a challenge – we have done some work with Alan Humble at Crane and his contacts and are making progress.

**(b)  As Government progresses towards a White Paper on the Gambling Review, it would be helpful if the Group could start to develop their examples of player protection measures.**

PH advised that we just listed some examples but if anyone has any other examples to let him know

**(c) The two-stage approach to the Gambling Act Review**

The main thrust of our submission was to protect the future relevance of regulation and legislation there should be Stage 1 things identified in the new Gambling Act that the Secretary of State can change to keep up with developments, innovation and technology. Stage two was the secondary legislation piece which includes the detail of things like the triennial review and we are coming up with a list of other things that should be in there such as what premises are allowed to offer. It seems that the GC are warming to that two-stage approach although in this case, they want to see the Stage 2 part of Cashless now.

**(d) Understanding of which sectors/machines are capable of which detailed safeguards, and whether detailed proposals might differ by sector.**

The Cross Industry Group will take this one on but it is whether GBG are in a better position to produce the information.

**(e) If Ministers are minded to work towards permitting cashless payments, there will need to be ongoing work from industry, the Commission and DCMS after the White Paper is published.**

We do not know what to expect in the White Paper apart from asking the public's view on allowing debit card payments on gaming machines. We can't see any of the Stage Two stuff being in there. The White Paper is due out in the coming weeks

**(f) Promising progress on sessional limit-setting and, notwithstanding any changes that might be made to regulations on cashless payments, we would welcome such measures being developed further and introduced onto machines.**

This is the commitment made in the trade press for sessional limit setting – they would like to see this introduced onto all machines. WF advised that he had heard that it would be 20 mins for bingo and arcades wanted 30 minutes but there is some confusion around this.

**(g) It would be helpful if the Group could outline whether it intends to deliver the same provisions for B3 machines in bingo and AGC premises, and whether B1 machines in casino premises will provide the same.**

That will be a discussion for this afternoon with Cross Industry Group

**(h) Understanding of the approximate number of any B1 or B3 machines in the market that might not be able to support such facilities.**

If anyone has any thoughts on this please let PH know

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| | **(i)  30 second break in play when loading more funds. It would be helpful if the Group could develop this example into a proposal, with some detail.** | |
| | This is an inevitability as the GC have consistently insisted on a similar break in play for E-Wallets and ATM's and ATR's, being physically separate from gaming machines. This will have to happen and it is whether 30 seconds is a reasonable time and what do we do in that time so the player does not switch off completely. | |
| | **(j)  Detail proposed process for how customers would be able to collect their funds back onto their debit card/back into their bank account.** | |
| | The current banking requirement is that users have put a pin number ID in to return money back into their bank account, so each machine will need a key pad and a printed receipt - which is a financial and practical barrier. It comes down to what the banking industry can support on the merchant side in the medium term. There is still the issue of the transaction fees created by returning funds to a bank account that appear to be unviable as they currently stand.<br><br>PH we have to keep pushing this forward to modernise payment methods, even though there are still some major hurdles to overcome with the cost of fund transfer and transfer of winnings back into bank accounts. | |
| 5 | **Any other business**<br><br>There was no other business<br><br>**Date of Next Meeting**<br><br>The date of the next meeting is **Wednesday 27<sup>th</sup> April 2022**.  AF will send out a calendar invite | **Action AF** |

Meeting finished at 11.45