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# **Restriction of underage gaming & wagering**

Guidelines

G 013



## 1. Preliminary

### 1.1 Authority

This document is issued by the Financial Services Regulatory Commission (the Commission) pursuant to Regulation 105 of the Antigua & Barbuda Interactive Gaming and Interactive Wagering Regulations.

### 1.2 Confidentiality

This document, all related documents, and methodologies embodied in this document and related documents ("the documents") are the property of the Financial Services Regulatory Commission. Unauthorised copying and distribution of the documents, by any means, on any media is prohibited.

This document, its themes, and ideas are strictly confidential and may not be used in any manner other than its expressed purpose, without the written permission of the author. The documents are authorised for use by licence holders.

The documents are copyright.

### 1.3 Disclaimer

The guidelines provided in this document are current at the time of writing. The Commission may in its absolute discretion amend these guidelines, or any definitions or interpretations pursuant to this or related documents at anytime.

Each licence holder should ensure it has the current version of each document.

### 1.4 Queries

All queries relating to this document should be made, in writing, to:

Director of Gaming  
Financial Services Regulatory Commission  
First Caribbean Financial Centre  
Old Parham Road  
St John's  
Antigua and Barbuda

e-mail : [director@antiguagaming.gov.ag](mailto:director@antiguagaming.gov.ag)

### A.1 References & related documents

The Financial Services Regulatory Commission utilised many documents and international standards when compiling the suite of guidelines.

The current list of related guidelines is available from the Commission's website at <http://www.antiguagaming.gov.ag>.

Licence holders and other interested parties should acquaint themselves with the contemporary documents before relying on them.



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## 2. Guidelines

r 4(1) of the Interactive Gaming and Interactive Wagering Regulations makes it an offence to allow an underage person to participate in internet gaming or internet wagering.

r 15(h) of the Interactive Gaming and Interactive Wagering Regulations makes it necessary for licence holder to satisfy the Commission it follows appropriate policies and procedures to restrict underage gaming and wagering and r 36 requires the Commission to be satisfied the licence holder has complied with the Regulations (including as they pertain to underage participation in gaming or wagering).

r 122(k) of the Interactive Gaming and Interactive Wagering Regulations requires certification that the gaming equipment contains functionality to restrict underage gamblers.

rr 133-136 of the Interactive Gaming and Interactive Wagering Regulations address specific matters to underage gaming and wagering, and define underage to be under eighteen (18) years of age.

### 2.1 Forfeiture of funds won by a person underage

The control systems shall detail policies and procedures which support the forfeiture of funds won by an underage person pursuant to r 135 of the Interactive Gaming and Interactive Wagering Regulations.

### 2.2 Age requirement to be displayed

There should be a display establishing the minimum age requirements on entry or registration screens.

### 2.3 Prohibit employment of an underage person

Participation in a gaming or wagering event requires participation on the side of the licence holder and the customer. The control systems shall document procedures which prohibit the employment of a person under the age of 18 years in a gaming or wagering related position.

### 2.4 Filtering services

Licence holders shall make links available to, and provide adequate information about, reputable filtering services like the Internet Content Rating Association (ICRA) so that parents and others may be informed about methods to take necessary steps to prevent their personal computers being used for inappropriate purposes.

### 2.5 Advertising

Licence holders shall not advertise in a manner that is likely to attract the attention of underage persons. Licence holders shall have a manager approve all advertising content and placements. The manager undertaking this activity shall



be a “key person” pursuant to the Interactive Gaming and Interactive Wagering Regulations.

The document *G020 Advertising - Guidelines* provides further guidance with regard to advertising.

## **2.6 High risk payment methods**

### **2.6.1 Identify high risk payment solutions**

Licence holders shall actively identify high-risk (re: age) payment solutions.

### **2.6.2 Immediate age verification required for high-risk methods**

Licence holders shall insist on immediate age verification (regardless of all other threshold verifications) prior to any gambling activity, where a high-risk payment solution is utilised.

Examples of high-risk payment solutions are: Solo and Visa Electron debit cards, which are readily available to children and indeed, are targeted at them by the banks.

## **2.7 Low risk payment methods**

### **2.7.1 Identify low risk payment solutions**

Licence holders shall actively identify low-risk (re: age) payment solutions.

NOTES: For the purpose of age verification financial institution approved credit is low risk on the premise that an underage person cannot be legally liable for a credit contract. Therefore, it is likely the person is not underage.

On the other hand licence holders need to consider risks (problem gambling) of excessive use of credit cards for gambling services.

### **2.7.2 Utilise low risk payment solutions**

Licence holders should insist on use of a low-risk payment solution at least one time.

## **2.8 Verification methods**

The age verification methods, policies, and procedures shall be consistent with the most stringent of the “know your customer” guidelines provided in *G 014 Anti-money laundering - Guidelines*.

## **2.9 Underage customers**

If at any time a licence holder becomes suspicious that a customer is an underage person then the licence holder shall:

- a. immediately suspend the customer account; and
- b. take whatever action necessary to verify the customer’s age (the onus of proof is with the customer).

If at any time a licence holder becomes aware that a customer is an underage person then the licence holder shall:

- a. immediately suspend the customer account;



- b. communicate with the customer and provide guidance relating to contacting an appropriate counselling service;
- c. prepare a report to the Commission, through senior management, setting out how the underage person became a customer;
- d. identify weaknesses in the process, which allowed the underage person to become a customer;
- e. propose an amendment to the control systems to address weaknesses identified; and
- f. justify how funds in the customer account should be dealt with (refer to PART VIII of the Interactive Gaming and Interactive Wagering Regulations).



**End of document**

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