

Delivering safer gambling

As a technology specialist Playtech's vision is to be a force for collaboration and innovation in the industry. This means that at the centre of our strategy is to become a global leader in safer products, data analytics and player engagement solutions – partnering with our licensees to deliver a safe, sustainable entertainment industry for the benefit of all stakeholders

Playtech is investing in the advancement of safer gambling technology solutions, partnerships and research to make the customer journey safer and raise industry standards. This includes:

Deploying technology and AI to advance a safer customer experience

Playtech is combining its safer gambling data analytics solution, BetBuddy, with its real-time player engagement & messaging platform, Player Journey, to help operators more effectively identify and assess player risk and use these insights to deliver highly personalised messaging that empowers consumers to make safer choices.

Investing in Sustainable Game Design and Smart Labelling Programme

Playtech has developed an internal Sustainable Game Design Expert Group, which includes representation from all Playtech casino content studios, and launched a Game Design Research and Development Programme. The programme covers a range of research and practical activities including the development of sustainable game design principles, a new game labelling project aimed at raising awareness of slots volatility, as well as promoting safer gambling messaging. The Playtech Game Design Research and Development Programme was independently assessed by Dr Jonathan Parke, an expert in the field of game structural characteristics and gambling-related harm.

Supporting research and education to prevent, understand and reduce gambling-related harm

Playtech is engaging and collaborating with academics and charities to advance approaches for proactive harm prevention initiatives focused on at-risk and problem gamblers. This includes research aimed at improving approaches for

proactive harm prevention initiatives focused on at-risk and problem gamblers as well as supporting programmes aimed at increasing access to public and mental health and wellbeing programmes; increasing access to financial wellbeing programmes. Strengthening and scaling the capacity of frontline staff who are working with vulnerable populations to deliver effective prevention and resilience programmes. Playtech supports the work of a diverse range of charities including BetknowMore, GambleAware, Gordon Moody, YGAM, GamCare and Mind Brent, Westminster and Wandsworth.

Alongside our own technology and expertise Playtech is also leveraging partnerships with external experts including with City, University of London's Research Centre for Machine Learning through our work on artificial intelligence driven safer gambling solutions.



Playtech Protect

Protecting players, winning trust

Technology that empowers you to adapt to and exceed ever-changing and more stringent regulatory requirements. The tools and the data to manage player journeys and communicate in real time at key points. The flexibility to enhance and extend your safer gambling strategy.

Playtech Protect brings together everything you need to proactively deliver and support an industry-leading safer gambling environment.

IMS – a versatile, scalable, expandable solution

Playtech's award-winning IMS platform is at the centre of Playtech Protect – sophisticated, scalable technology that unifies Playtech products across all channels and delivers the flexibility for seamless expansion and development. IMS offers full visibility of the player lifecycle and end-to-end player management from a single centralised point.

Additionally, Playtech Open Platform (POP) technology facilitates the expansion of IMS's capabilities and carefully selected specialist third-party tools and services, without the need for additional development work.

The Playtech Protect toolset covers the player lifecycle end-to-end, from KYC and onboarding to player facing tools to encourage a proactive approach to safer gambling:

- **MultiCheck Verification Gateway** – Access multiple verification providers in a single request for a robust, cost-effective solution
- **Featurespace** – World-leading real-time fraud detection built around adaptive behavioural analytics – 84% of new fraud attacks blocked as they occur
- **FinCom** – Automated, real-time AML transaction verification based on advanced algorithms and phonetics technology
- **iovation** – Device-based user identification intelligence drives real-time fraud prevention

Playtech Protect and the Safer Gambling Customer Journey: Any Jurisdiction, Any Channel, Any Product	
KYC and Onboarding <ul style="list-style-type: none"> • Age verification • Affordability • Sanctions • PEPs 	AML and Fraud <ul style="list-style-type: none"> • AML monitoring • SAR/STR reporting • Fraud detection
Limits, Self-Exclusion <ul style="list-style-type: none"> • Configurable Limits; deposits, losses, times, self-exclusions, reality checks, etc 	Customer Journeys <ul style="list-style-type: none"> • Set-up automated customer journeys to support any safer gambling scenarios • Tailored to your business requirements • Automated A/B testing and message evaluations
Real-time Alerts and Reports <ul style="list-style-type: none"> • Real-time safer gambling alerts e.g. triggers for high deposits and losses 	Risk Detection <ul style="list-style-type: none"> • At-risk detection • Explainable AI models and API integrations • Dedicated Business Intelligence solution and reporting
Real-time Customer Interactions <ul style="list-style-type: none"> • Real-time in-game messaging • Email/SMS/Chat messaging • Personalisation via player segmentation based on risk profile • Marketing database integrations • VIP team and customer service centre staff training programmes • Player SmartTips assets 	Gamification <ul style="list-style-type: none"> • Set safer gambling challenges • Recognise and reward positive behaviours
Marketing Integration <ul style="list-style-type: none"> • Modify customer experience based on integration of data insights 	Self-Test <ul style="list-style-type: none"> • Industry best practice e.g. PGSI + others • Multi-lingual support • Integration with risk detection systems and scoring • IMS and portal integration
Safer Gambling Expert Support <ul style="list-style-type: none"> • Industry respected experts in safer gambling programme design and development • Customer interaction strategy development • Message/content development • Evaluation methodologies and reporting 	Safer Gambling Product Labelling <ul style="list-style-type: none"> • Playtech Protect • BetBuddy • Player pay-out volatility labels with safer gambling messaging
Content Lab Testing <ul style="list-style-type: none"> • Test Lab accreditations for all content 	Central Self-Exclusion Schemes <ul style="list-style-type: none"> • Integration to all major central self-exclusion schemes e.g. Gamstop, Rofus, AAMS/USR
Regulatory Reporting <ul style="list-style-type: none"> • Integration to all mandatory regulated data vaults • Support all regulatory reporting across relevant jurisdictions 	Data Privacy and Security <ul style="list-style-type: none"> • Industry standard data privacy and security e.g. ISO 27000 series compliant • GDPR compliance

Interview with Mor Weizer, CEO



What do you see as Playtech's role in addressing the Safer Gambling Challenge in the industry?

As a technology specialist Playtech focuses on harnessing its capabilities in innovation and data-driven intelligence to place consumer protection and sustainable business practices at the centre of every stage of the player experience from game design to real-time engagement and messaging.

Also, our scale and position in the industry means we can help to foster collaboration by partnering with our licensees, regulators and all stakeholders.

In 2020 we will launch our 'Sustainable Success' five-year responsible business and sustainability strategy. The strategy is to support our long-term ambition to be the most trusted and innovative global leader in safer gambling products, data analytics and player engagement solutions – in order to play our important role in ensuring we build a sustainable, safe and 'entertainment first' industry for the benefit of all stakeholders.

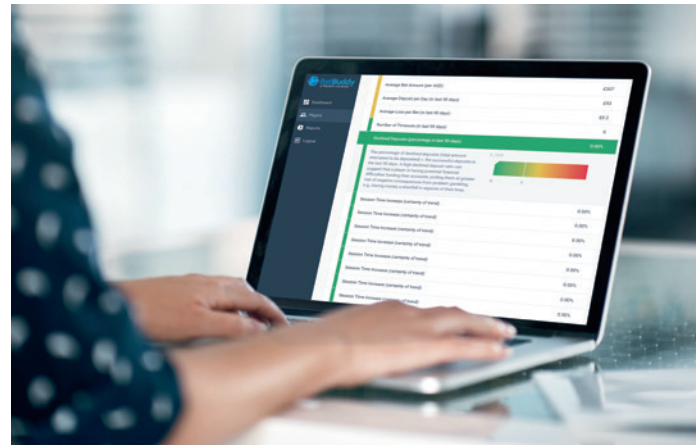
What does your Sustainable Success strategy involve?

There are three main areas that we have focused on for the five-year strategy. The three P's. 1. Powering the most innovative safer gambling solutions. 2. Promoting integrity and a diverse culture in the industry and 3. Partnering on solutions and shared societal challenges. As part of our initiative in partnering on solutions on shared societal challenges Playtech will be committing to invest £5 million in five key areas with charity and social enterprise partners that provide research and insights into digital resilience and 'healthy online living'.

What progress in industry collaboration has been made in the UK market on raising standards?

2019 was an important year for the industry in the UK with the launch of the Safer Gambling Commitments in November which saw the leading ten gambling companies initiate a package of measures to raise industry standards in responsible and safer gambling. The comprehensive set of measures marks a new era of collaboration for the industry and the Commitments were devised through consultation and partnership with the charity sector, academia, regulators and trade bodies.

Playtech is very proud to be part of this initiative but it is only the start, as we need to continue to work with our partners from inside and outside the industry and in our markets across the globe to continue to raise standards.



BetBuddy

- Class-leading safer gambling analytics platform
- End-to-end solution for identifying and managing at-risk gambling behavioural patterns
- Combines the latest research with the power of machine learning
- Highly accurate, fully explainable AI models
- Build segment-specific risk models to support players across retail and online play
- 360° view of player risk profiles and behaviours via operator web portal
- Actionable insights for sales, marketing and compliance teams

▶ Read more about BetBuddy on [page 13](#)

Engagement Centre

- Our full personalisation and player engagement toolset in one central location within IMS
- BetBuddy and IMS integration enables bespoke safer gambling messaging, tailored to individuals or player clusters
- Real-time in-game messaging – remind players of playing time, encourage breaks; communicate directly at key interaction points
- Full range of communication options to highlight safer gambling tools – Chat widget, ezPush notifications, Inbox 2.0



TruNarrative

- A unique range of third-party safer gambling services on a single platform
- Directly integrated with IMS via POP
- Control player onboarding activity and ongoing risk management via one flexible, easily configured environment
- Real-time document and biometric verification
- Track global peps, sanctions and adverse media coverage
- Registration fraud/anomaly detection, advanced AML tools, transaction and behavioural monitoring and more
- Simple configuration and integration for other providers – react to emerging risks



Pioneering the use of AI & Machine Learning to deliver a data led approach to Safer Gambling

BetBuddy specialises in data mining, artificial intelligence, machine learning and predictive analytics. Integrated with Playtech's IMS platform, BetBuddy delivers tools and insights for identifying and managing at-risk behaviour

In addition to being a central part of our Playtech Protect product, the insights and intelligence from BetBuddy's data analytics capabilities is enabling Playtech to take a data led approach to game labelling and game design. In 2019 Playtech's BetBuddy team was asked to contribute to the Gambling Commission's key workstream on safer Product design.

Progress made during the year:

- Completed a number of BetBuddy technical deployments for customers in Q4 2019. This includes the development of a new integration to the Bede platform for Ontario Lottery and Gaming Corporation.
- BetBuddy developed new product functionality, including a new platform user interface that will be rolled out to customers in Q1 2020 as well as an enhanced API integration with IMS which is enabling the sharing of enhanced player-level risk data and insights. The enhanced API integration means that Playtech licensees can access BetBuddy risk insights in upstream systems, making it easier to integrate data-driven safer gambling insights into their day-to-day processes.
- BetBuddy has been leading industry efforts on developing an industry Code of Conduct for game design. The Code of Conduct, which will be co-created by industry B2C and B2B

organisations, will be presented at the UKGC's 2020 Raising Standards conference and could inform future regulatory requirements in the UK, helping to raise standards in consumer protection across the industry.

- BetBuddy led the design and launch of new safer gambling product volatility labelling for slots, in collaboration with Playtech content studios. This has been deployed on the Playtech Portal and is also being trialled and deployed with Playtech customers.
- Continued to develop high quality research in artificial intelligence (AI) and explainability in collaboration with City, University of London, publishing new research at the world's premier AI conference, NeurIPS 2019. The research aim was to make complex algorithms interpretable through new techniques in model explainability and data visualisation, and was supported by a group of experts in gambling harm treatment, research and industry compliance, including Dr Jonathan Parke (Sophro) and Janine Robinson from the Safer Gambling Council. NeurIPS is the world's foremost machine learning and computational neuroscience conference.
- BetBuddy and Playtech were recognised for their achievements in AI and consumer protection with a nomination for a cross-industry award – the Artificial Intelligence Award at the 2019 Lloyds Bank National Business Awards.



“End to end solution for identifying and managing at-risk gambling behavioural patterns.”