

# Affordability For Gambling

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Prepared for: SBC Latin America  
November 2022



# Our Organisation



**Flexible.**

**480**

services, 21 suppliers, 1 point of access.



**Scalable.**

**200,000+**

client customers onboarded annually.



**Trusted.**

**300**

million onboarding & monitoring transactions per month.



**Proven.**

**99.9%**

uptime.

## W2 makes the complex, simple for you.

Since 2011 W2 has been on a mission to provide the very best regulatory compliance software but making the **process** as easy as possible. Your business can then focus on what **you do best**.

### **ABOUT W2**

**Complexity should never be a barrier to business** and no organisation should suffer due to commercial or technical obstacles.

W2 is committed to delivering proven, innovative and reliable technology that makes it simple to manage and extract value from the KYC and AML supply chain to enable a seamless user experience and improve business.

### **THANK YOU**

Thank you for inviting us to provide a cost illustration for you. We very much hope that you select W2 as your partner. We love the challenges our customers pose us and always enjoy celebrating successes together making a tangible difference.

The proposal outlines our services along with anticipated fees and we welcome the opportunity to discuss this with you in more detail.

# W2 Management Team

We're a group of people who want you to succeed.



**Warren Russell**  
Chief Executive Officer  
Founder



**Rachel Rawlings**  
Head of Product



**Sara West**  
Chief Commercial Officer



**Gareth Booth**  
Head of Operations  
Data Protection Officer



**Claire Roberts**  
Finance Controller



**Richard Evans**  
Head of Customer Success

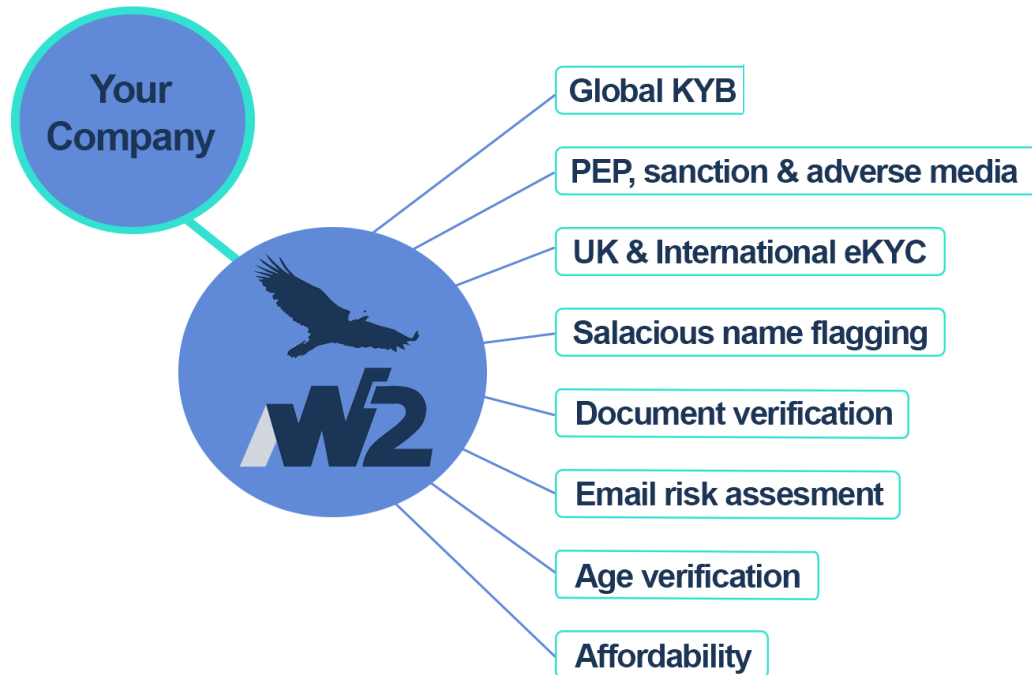


**Alex Darby**  
Head of Development



**Lynsey Hoxha**  
Head of Channel Partnerships

# Single Platform



## W2 WEB PORTAL

W2's desktop portal is the gateway to a myriad of databases – users can perform real time searches, receiving instant results for investigation, remediation and case management purposes. All searches completed are accessible for review within a full audit trail.

## ONGOING MONITORING

Once your customer is onboarded, the W2 monitoring solution performs routine scheduled screening to ensure that the risk to your business has not increased.

Frequency of screening and matching thresholds can be configured based on your own requirements.

Alerts can be allocated to specific system users. Databases can be segmented into different categories and can be screened against disparate, pre-determined data sources and at different frequencies depending on the risk profiles you apply.

Full online case management tool for reviewing & remediating alerts.

**All the services you need in one place through one API.**

# Affordability In The Gambling Sector

## The Requirement

Changing regulation along with political, media and public concern means that harm minimisation and player protection is THE key issue in the sector. The gambling act in the UK has been under review since 2020 with the publishing pushed back several times already. It is widely expected that the regulator will increase its oversight and enforcement. There have been over £54m worth of fines in the last 24 months. Affordability is at the core of their messaging and there are several initiatives, working parties and consultations to try to find a workable solution.

## Regulation

- UK: UK affordability focus and consultation.
- Belgium trialling a check through the national bank of Belgium for any requested increased in spending limit.
- Germany. Imposed individual player limits of €1k across all verticals.

## The Solution

- API at onboarding, deposit increase, or MOH (markers of harm) trigger
- Ongoing monitoring
- Batch database review

Delivered directly or through our *preferred partners* at Crucial Compliance.



# W2 Affordability Solution Highlights



# W2 Affordability Solution Capabilities

We combine data assets from multiple sources at individual, demographic, and geographic level on a 'where available' basis. The solution is built to provide as clear a picture as possible without intruding into the customer journey. Further in-depth financial analysis can be gained through the soon to be launched W2 Open Banking solution.

The data included in the solution on offer is from a combination of self-declared, third party and public data sources, broken down as follow:

## Public

- IVA
- Bankruptcy
- CCJ
- Debt Advice Scheme
- Deceased

## Third-Party

- Latest loan application date/amount
- First/last date of current residency
- # time seen at current address
- Gone away flag
- Number of dependents
- Loan application in last 30 (where none for prev. 365)
- Debt collect notices served
- Property flags
  - Value
  - Council band & value
  - Rentable value
  - Affordable housing flag
- Low income low asset
- Postcode level geo-affordability index
- Minimum income verification

## Self-Declared

- Vulnerability indicators:
  - Physical disability
  - Mental health
  - Physical health
  - Cognitive disorder
  - Lifecycle event
  - Gambling addiction
  - Financial difficulty
  - Financial capability
  - Accessibility
  - COVID-19
- Power of Attorney
- Marital status
- Reason for latest loan + additional flags
  - Bills
  - Debt
  - Reduced income
- Employer name & details
- Employment status
- Benefit receipts
- Monthly income
- Monthly credit, transport & food payments
- Residential status (owner / tenancy type)
- Number of dependents
- Average monthly income over last 12 months including 20% reduction flag
- Percentage change in income (60 day average)
- Marital status changed to divorced / separated
- Lone parent

**REGTECH ON DEMAND.**



#Simplified  
#Regulatory  
#KnowYourCustomer  
#Payments  
#Betting  
#KnowYourBusiness  
#Real-time  
#Platform  
#Compliance  
#Anti-MoneyLaundering  
#Seamless  
#Proven  
#Innovative  
#FraudPrevention  
#Reliable  
#Trusted

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