

Responsible Gaming is an Investment, Not an Expense.

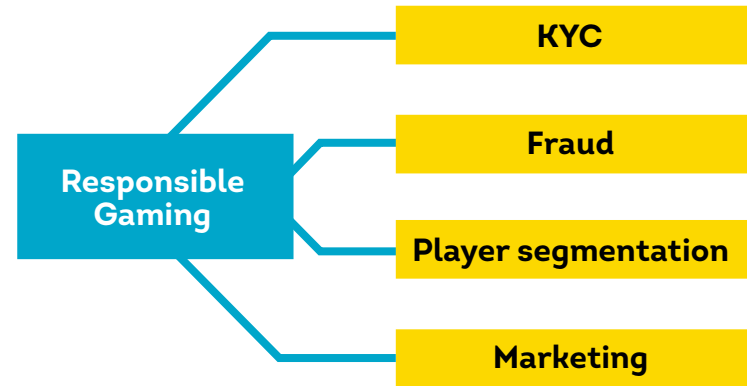
How investing in Responsible Gaming drives revenue across player acquisition, onboarding and experience.



Success in today's increasingly competitive sports betting market is challenging. Surprisingly, one of the fastest paths to increased commercial performance is by enriching your responsible gaming initiatives.

While often viewed as a cost center, responsible gaming is actually a worthwhile investment that drives material ROI.

TransUnion's global gaming experience combined with its responsible gaming expertise and solutions can help operators improve player protection – leading to stronger relationships and greater profits.



IMPROVE ROI WHILE BUILDING A TRUSTED GAMING EXPERIENCE

Data and solutions that enhance responsible gaming can strengthen cross-functional teams, including KYC, fraud, player segmentation and marketing. Treating responsible gaming as a horizontal instead of a vertical function drives trusted gaming experiences with players and improves lifetime player value (LPV).

Benefits of responsible gaming

- Build loyalty with players
- Ensure positive brand equity
- Improve compliance and latency
- Improve segmentation
- Maximize marketing spend

HOW KEY ROLES IMPACT ROI

Know your customer (KYC)

Quickly verify players from the first touchpoint and reduce manual review time.

Fraud prevention

Understand when fraud (such as bonus abuse and ATO) occurs or when self-exclusion applies.

Player segmentation

Understand your players faster; know who's at risk and who's a VIP.

Marketing

Achieve greater scale and efficiency by building audiences from key attributes of your VIP players and removing distressed individuals.

KYC

Verify identities from first engagement

Identity verification plays a critical role in ensuring the person opening an account is indeed who they say they are. Increasing the information your KYC vendor returns at this touchpoint can fast track efficiencies across fraud and segmentation.

Learn more about new players

Real-time data validates identity, name, age, SSN and address. TransUnion can append additional information, including player stability assessments, bankruptcies and funding sources, delivering a deeper view of each player at registration.

When you know more about players from the start, you can segment them correctly – from VIPs to at-risk players or bonus abusers – and take appropriate actions.

Avoid friction and potential abandonment

Verification and authentication must be completed in real time to keep the player experience moving. A slow onboarding process that requires too much information can cause valuable players to leave and not return. Providing additional documentation for registration or source of funds is unlikely.

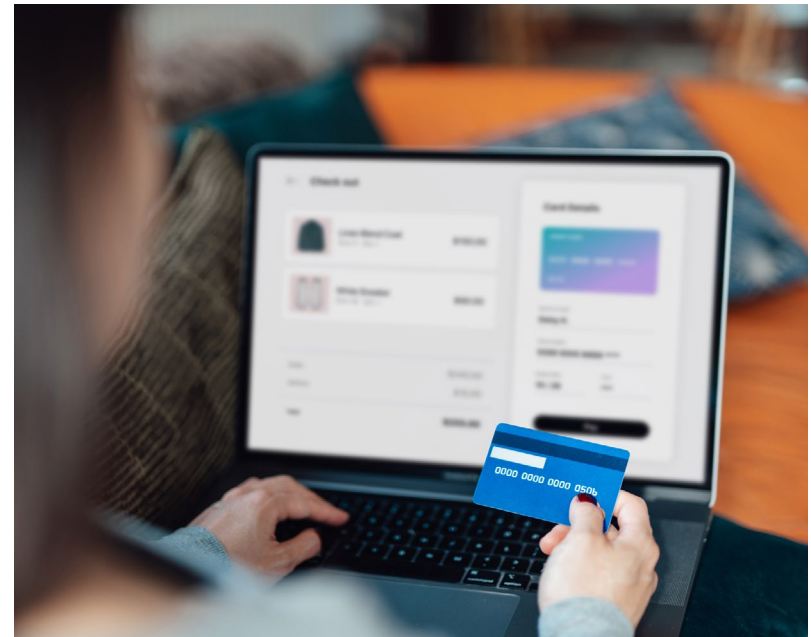
You need automated systems with fresh data that delivers real-time, actionable results – giving you a robust picture without adding needless friction.

How identity proofing delivers value

- Increases acceptance rates
- Mitigates costly fraud
- Reduces abandonment
- Streamlines KYC verification
- Adheres to regulations to avoid fines

Did you know?

It's common for operators in the UK and other European markets to assess a new player's affordability at registration. This drives trusted gaming experiences through more accurate limits, tailored offers and increased protection.



FRAUD PREVENTION

Find risk before it happens

Your goal is to let good players in while identifying those with fraudulent intentions or risky behaviors. Real-time, robust data reveals whether a new player is legitimate or attempting to beat the system. Fraudulent activity tied to at-risk players includes bonus abuse or opening multiple accounts.

Utilize devices to identify self-excluded players

A player's device provides a strong, transparent, risk-aware layer of authentication that won't hinder trusted players. Applying device evidence tags to self-excluded devices will uncover other devices associated with that individual. This prevents self-excluded players from rejoining and safeguards you from potential fines or repercussions.

Improve manual investigations to discover more about players

Without the right tools and data, manual investigations can be time consuming. One way to verify player identities quickly and reliably, is by using TransUnion TLOxp®. In just a few inputs, you can reduce manual review times, uncover critical insights quickly, validate a player's true identity with ease and combat fraudulent player behaviors on your platform.

Detect and mitigate

- Bonus abuse
- ATO
- Chargebacks
- Fraud rings
- Self-exclusion evasion

Did you know?

A player creating multiple accounts isn't always driven by fraud or bonus abuse.

They can be a distressed player trying to avoid self-exclusion.

Conducting manual investigations combined with device associations is the fastest path to ascertaining the right treatment approach for a player.



PLAYER SEGMENTATION

Better data elicits a clearer understanding of players

By supplementing your first-party player data collected at registration with proprietary, third-party information, you'll get a more well-rounded view of players. Additional attributes such as household income, home ownership and sports interest will allow for faster, more accurate player segmentation, and enable more personalized experiences and responsible decisions throughout the lifetime of the player.

When players are happy with their experiences, they're more likely to return to your platform rather than click away to a competitor. Personalizing player engagements is a critical component of acquisition and retention, and accurate segmentation makes that possible.

Early segmentation drives higher lifetime player value

Through first-party data, such as deposit amounts or wagering activity, you can apply applicable labels for player segmentation. Whether it's to define high-value sportsbook players or more casual players, applying enhanced segmentation creates increased LPV through tailored offerings.

Through player stability scoring and other third-party data, you can identify segments faster, apply labels quicker than the competition and extend the right treatment.

Protect players

Utilizing the same methodology, segmentation can also help you better identify at-risk players. Problematic behaviors may include wagering above player affordability or income levels and repeatedly chasing losses.

A deeper understanding of players can empower you to provide them with helpful tools or resources, such as play limits, time-outs and deposit limits. Additionally, at-risk segments can be suppressed from marketing campaigns to minimize player exposure when necessary.



Did you know?

Some operators have different rules for identifying problematic behavior by age group.

This means risky behavior is flagged at different times for younger players who may not have the income or wealth to support larger bets.

MARKETING

Target prospects who look like your best players

Acquiring new players is a key growth goal, and mapping out an acquisition strategy that targets top prospects can lead to higher lifetime player value and maximum ROI. Building an effective and responsible approach to player acquisition means activating audiences that are built around consumer attributes that look like those of your best players.

Use first-party data to inform audience creation

Using your first-party data to identify your VIP players and their attributes will allow you to build lookalike segments – those with the same attributes like income, wealth, demographic, hobbies and sports interests or state geography.

Use segmentation to remove bad targets

When building audiences for acquisition, you can use the same rationale to remove potentially high-risk players. Key attributes here may include low-income or low-credit segments like sub-prime. Removing these segments from your audiences before activating across channels will redirect your marketing dollars toward top sustainable and higher value prospects – while preventing more ‘at risk’ audiences from exposure.

Build trust, protect players and add value

Real-time analysis is essential to constant improvement. As your products and acquisitions grow, you can react to change and continually enhance player experiences across all devices and touchpoints.

With the right data and technology, you can better ensure a trusted gaming experience – with protection for players and your business. As the US gaming market matures, integrating responsible gaming practices horizontally across the enterprise will become increasingly important for continued success.

Accelerate responsible growth

TransUnion has supported the global gaming industry for over a decade across identity, fraud and responsible gaming. In the UK (since 2016), 19 of the top brands have utilized our Affordability in Gaming solution to enhance player protection.

Our extensive experience in the industry – and market-leading data library, including credit, public and digital attributes – fuels our ability to create effective gaming solutions.

We provide our partners a robust picture of consumers which empowers responsible decisioning and helps drive increased revenue.

Third-party cookies

Third-party cookies are becoming obsolete. Acquisition techniques will shift the targeting focus to identity from browsers and apps.

Operators with a robust view of existing players will be able to scale acquisition efforts more effectively in this new environment.





Learn more about our [Gaming and Gambling Solutions](#).

About TransUnion (NYSE: TRU)

TransUnion is a global information and insights company that makes trust possible in the modern economy. We do this by providing an actionable picture of each person so they can be reliably represented in the marketplace. As a result, businesses and consumers can transact with confidence and achieve great things. We call this Information for Good®.

