



Kansspelautoriteit

Remote Gambling Gaming System Assessment Scheme

(Conformity assessment scheme)

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Please note: This English version is a courtesy translation only. Only the Dutch version is binding.

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1 The Assessment Scheme

1.1 Introduction

The Remote Gambling Act (KOA: Wet kansspelen op Afstand) requires that the gaming system is assessed based on the conformity assessment scheme (hereinafter: the assessment scheme). The assessment scheme is adopted by the Netherlands Gambling Authority (Ksa: Kansspelautoriteit).

The assessment must be carried out by an assessment body designated by the Minister. The assessment body must carry out its instruction to assess the gaming system or parts thereof in accordance with this assessment scheme.

The development of the assessment scheme was partly based on the framework of standards applied to remote gambling in Denmark (hereinafter: the Danish framework), given that when developing this assessment scheme, the gaming requirements imposed on the gaming system in Denmark transpired to be the same as the relevant requirements in the Netherlands. This is why as much alignment as possible was sought with the Danish framework. The use of existing standards by assessment bodies already in possession of Danish accreditation allows this assessment scheme to be applied more rapidly, as well as simplifying the accreditation under this scheme.

1.2 Purpose and scope of the assessment scheme

The gaming system encompasses the organisation, method of operation and the (electronic or nonelectronic) means that are used to organise the licensed gambling facilities. This platform must comply with the technical and operational requirements that are set out in the Remote Gambling Decree, the Remote Gambling Regulations and the implementation policies of the Netherlands Gambling Authority.

The assessment scheme sets out which aspects of the gaming system must be assessed. In addition, the assessment scheme specifies the scope of the assessment and the assessment standards to be applied.

This document outlines the applicable requirements and provides guidelines for assessment bodies that carry out assessments of remote gambling on the basis of the Remote Gambling Act. It does not introduce any changes to the requirements laid down in the Remote Gambling Act.

Accreditation bodies may also use this document for the accreditation of assessment bodies. However, this document does not set out any requirements or guidelines that accreditation bodies can use to evaluate assessment bodies.

Assessment bodies providing assessment reports pertaining to remote gambling are expected to be able to demonstrate compliance with the requirements outlined in this document, as well as those laid down in the Remote Gambling Act.

The assessment scheme does not indicate at what times assessment should take place. The appropriate times for assessments to be carried out are set out in Section 2 (Assessment frequency) of the Remote Gambling Decree.

1.3 Unique identification reference for assessment requirements

Each standard included in the Dutch section of the assessment scheme has a unique ID reference that consists of:

- ‘KS’ meaning the assessment scheme
- Two digits which represent the subject of the assessment scheme:
 - ‘01’ Administrative obligations
 - ‘02’ Payment transactions
 - ‘03’ Control Databank (CDB)
 - ‘04’ Central Exclusion Register (CRUKS: Centraal Register Uitsluiting Kansspelen)
 - ‘05’ IT systems management
 - ‘06’ Registration and sign-in procedures
 - ‘07’ Quality management system
 - ‘08’ Information Security
 - ‘09’ Gambling technology
 - ‘10’ Addiction prevention
 - Two consecutive digits - Referring to the following number in the subject
 - ‘_2.0’ - Referring to the version number

The unique ID reference includes an abbreviation to indicate the regulatory requirements applicable to the gaming system.

In this context, “B” refers to the Remote Gambling Decree and “R” refers to the Remote Gambling Regulations.

Example:

B4.4.1 – Remote Gambling Decree, Section 4.4, subsection 1.

1.4 Changes and maintenance to assessment scheme

The assessment scheme consists of assessment requirements that are continuously reviewed for the need for revision following feedback from the market, developments in technology and changes to the legislation and policy.

As of 1 October 2022, the Assessment Scheme version 2.0 will replace the Assessment Scheme version 1.4. This means that from 1 October 2022, all assessments of the betting and gambling platform must be carried on the basis of the Assessment Scheme version 2.0. For more information, please visit the website of the Netherlands Gambling Authority (Ksa) and consult the topic ‘Remote gambling betting and gambling platform assessment’ (keuring spelsysteem kansspelen op afstand).

Change management

Date	Version Assessment scheme	assessment requirement	Additional information
June 2022	2.0		<p>Feedback from consultation, validation and scheme evaluation incorporated:</p> <p>Reporting requirements added (2.3.5) Example on the reuse of assessment results added (2.3.4) Assessment requirements amended:</p> <ul style="list-style-type: none"> • CDB • Quality management systems • Information security <ul style="list-style-type: none"> - Reference to regulations added - Use of regulations added - Prospective licensee replaced with licensee - Harmonisation procedure added <p>Added information on the time at which an assessment is requiredp</p>
December 2021	Consultation version 2.0		<p><i>Consultation version</i> Integral adaptation of assessment requirements for gambling technology, information security, CDB, quality management. Minor adjustments to other assessment requirements. Requirements for assessment body</p>
May 2021	1.4	does not apply	Requirements for assessment body and personnel 2.3.1 and 2.3.2
May 2021	1.4	does not apply	Change on reporting requirements – now reference to regulations
May 2021	1.4	71	Correction reference DE framework
May 2021	1.4	95	Correction assessment standards
May 2021	1.4	120 – 124	Correction reference DE framework
May 2021	1.4	139	Correction reference to regulation
May 2021	1.4	152	Correction reference to regulation
May 2021	1.4	143	Assessment standard no longer applies
May 2021	1.4	153	Assessment standard no longer applies
March 2021	1.3	KS.06.01.NL_1.3	Change on assessment standard
March 2021	1.3	141 – 150	Addition of gaming assessment standards
February 2021	1.2	KS.03.02.NL_1.2	Wording change

Date	Version Assessment scheme	assessment requirement	Additional information
February 2021	1.2	KS.03.03.NL_1.2	Wording change
February 2021	1.2	KS.03.04.NL_1.2	Wording change
February 2021	1.2	KS.03.05.NL_1.2	Wording change
February 2021	1.2	KS.03.06.NL_1.2	Wording change
February 2021	1.2	KS.06.01.NL_1.2	Amendment of Remote Gambling Decree
February 2021	1.2	KS.06.14.NL_1.2	Clarification of assessment requirement
February 2021	1.2	KS.10.04.NL_1.2	Correction of explanatory notes to assessment requirement

2. Assessment

2.1 Assessment of gaming system

The assessment body will assess the gaming system or any component thereof on the basis of a conformity assessment scheme established by the Board of Directors of the Netherlands Gambling Authority, as set out in Chapter 3 of this document. The assessment of a gaming system or any component thereof will comprise an assessment of a documented procedure, a procedure with its associated implementation or implementation process or a component of an automated system. At the request of a licensee, the assessment body must conduct the assessment of the licensee's gaming system, or of any of its components, based on an assessment plan drawn up on the basis of the features of the gaming system.

2.2 Providers and third parties

The licensee is responsible for meeting the requirements and for the assessment of components of the gaming system, including when outsourcing the gaming system or parts of this. Please see Section 31h of the Remote Gambling Act and Section 4.3 of the Remote Gambling Decree.

2.3 Performance of the assessment

2.3.1 Requirements for assessment body

In accordance with Section 4.44 of the Decree, an assessment body may be designated if it is accredited to carry out activities as are set out in the assessment scheme, referred to in Section 4.53 of the Decree, for NENENISO/IEC 17020 type A, classified as inspection activities.

The designation as an assessment body will list the components of the gaming system which the designated assessment body is permitted to assess based on that designation. As such, it may be the case that an assessment body may not be accredited for all the accreditation standards listed. This means that the relevant assessment body subsequently can only be designated to carry out part of the assessment.

2.3.2 Requirements for assessment body personnel

For the performance of certain assessment activities, specific qualification requirements are imposed on the personnel. This concerns the assessment requirements for information security and ICT system management.

These assessment activities must be carried out and declarations of conformity issued under the supervision of personnel who are certified in accordance with one or more of the following certifications:

1. Certified Information Systems Security Professional (CISSP);
2. Payment Card Industry (PCI) Qualified Security Assessor (QSA);

3. Information Systems Audit and Control Association (ISACA) Certified Information Systems Auditor (CISA).
4. A certificate that is the equivalent of 1, 2 and 3.

2.3.3 *Requirements for assessment bodies in relation to the harmonisation of assessments*

Assessment bodies are required to ensure harmonisation of the assessment requirements. Harmonisation is key to an unambiguous substantiation of the evaluation carried out by the assessment body.

Harmonisation of the activities carried out by the assessment body is embedded in the body's quality system and shall take place by means of:

- periodic harmonisation meetings organised by the Netherlands Gambling Authority;
- harmonisation studies carried out by the Netherlands Gambling Authority;
- implementation of the required details by the assessment body, in the event that this assessment scheme does not provide any or sufficient detail to permit an unambiguous assessment result. The assessment body will notify such occurrences to the Netherlands Gambling Authority by submitting a harmonisation proposal.

2.3.4 *Scope of the assessment*

The scope of the assessment, in principle, comprises an assessment of the design and implementation unless otherwise set out in the relevant assessment requirement.

The following assessment types can be distinguished:

- **Design assessment:**
Assessment based on the description or the design of the gaming system. The design may be evident from process descriptions, work instructions and functional prototypes of the gaming system or parts thereof;
- **Implementation assessment:**
Assessment on the basis of the actual structure of the gaming system. Implementation can inter alia be established by way of (completing) a review process and/or process line. This is supported by verification of documents or test results and of the actual organisation in terms of personnel. This allows the assessment body to confirm whether the technical and organisational design of the gaming system or components thereof meet the relevant requirements;
- **Operational assessment:**
Assessment of the operation of the gaming system and its application over a certain period of time. Confirm that the gaming system or specific components thereof has functioned in accordance with the relevant requirements. This can inter alia be achieved by way of data analysis and/or partial observations carried out by assessments or audits of the IT of the gaming system.

2.3.5 Performance of the assessment and regulations applicable to gaming systems

Each assessment requirement includes a reference to the rules imposed on the gaming system in accordance with the remote gambling legislation and the associated explanatory notes. The explanatory notes must be used during the assessment as required.

2.3.6 Previous assessments

When assessing the licensee or licence applicant's gaming system or any component thereof, at its request, the assessment body may take into account other, previous, assessments.

If the assessment body uses such assessment results, it is still responsible for the end result. The assessment body must assess whether the assessment results are in compliance with the requirements as set out in Section 3.31 of the Remote Gambling Regulations. The assessment body must justify and substantiate that assessment in its assessment report.

Example:

the assessment body reviews the information security aspect, using current results related to an up-to-date, valid certificate with a scope that matches the aspect to be assessed.

2.3.7 Reporting requirements

In the interest of compliance monitoring, the reports of the assessment bodies are subject to certain requirements. The reports must also comply with the NENENISO/IEC 17020 standard.

The assessment report must include all information that is necessary to interpret the statements, findings and outcome in a correct, accurate and clear manner.

The report must also provide information on the following topics:

1. Scope of the description
The assessment report must include an unambiguous description of the object that is being assessed.
2. Description of the object
An unambiguous description of the object assessed must be provided in relation to each assessment requirement. In this context, "object" is used to refer to a procedure, a procedure with its associated implementation or implementation process or a component of an automated system.

The software must be clearly identified by means of a reference to the file name specified by the applicant, the version and a cryptographic algorithm (at least SHA-1).

Documented procedures must be clearly identified by means of a reference to the file name and version number of the description specified by the applicant.

3. Documentation used

For each assessment requirement, it must be specified which of the documents* provided for the purpose of the assessment were used.

The documentation used must be clearly identified by means of a reference to the name and unique document version number specified by the applicant.

* Examples include documented processes and procedures, as well as source code and log files.

4. Method

For each assessment requirement, there should be a brief description with unambiguous references to the methods used by the assessment body.

5. Interpretation and opinion

With regard to each assessment requirement, the interpretation applied during the assessment must be based on the associated regulations.

6. Outcome

A statement that the assessment results pertain exclusively to the activities outlined in the instruction or to the object or objects subjected to assessment.

The findings forming the basis for the assessment result.

Substantiation of the review of any assessment results that were relied upon for the opinion and which were obtained from qualified assessment bodies as referred to in Section 3.31 of the Remote Betting and Gaming Regulations.

3. Assessment framework

3.1. Administrative obligations

1 - Section number Decree: B4.4.1

ID NL: KS.01.01_2.0

Assessment standard

Review the technical setup of the gaming system in order to confirm that the design guarantees that the records for the licensed betting and gambling activities are remotely kept strictly separated from the records of any other goods or services a service provider may provide and which do not fall under the Dutch licence.

2 - Section number Decree: B4.4.2

ID NL: KS.01.02_2.0

Assessment standard

In terms of design and implementation, confirm that the records always show clearly what amounts must be withheld due to the betting and gambling winnings levy and betting and gambling winnings tax (and, where applicable, pursuant to Section 31(f) of the Betting and Gambling Act) and what amounts will be payable to a player.

3.2 Payment transactions

3 - Section number Decree: B4.25.1

ID NL: KS.02.01_2.0

Assessment standard

In terms of design and implementation, confirm that all payment transactions between the licensee and the player are carried out exclusively through the gambling account.

4 - Section number Decree: B4.25.2

ID NL: KS.02.02_2.0

Assessment standard

In terms of design and implementation, confirm that the licensee exclusively allows the use of payment instruments for payment transactions that:

- a. have been issued by a credit institution registered in a Member State and which holds a licence as referred to in Article 8 of Directive 2013/36/EU or by a payment service provider registered in a Member State with a licence as referred to in Article 11 of Directive (EU) 2015/2366;
- b. can be clearly traced back to the player.

In terms of design and implementation, confirm that the player cannot credit his gambling account with money from a different payment account until his gambling account has first been credited, provided that the payment instrument in question

was issued by a licensed credit institution or payment service provider (which is to say that players cannot use anonymous payment instruments).

Note: the assessment standards under points a, and b in this standard also apply to the other payment account.

Explanatory note:

'The gambling account must be linked to a payment account at a bank or with a payment service provider (the current account). This follows from the definition of the gambling account in Section 1.1. The identity of the account holder will have been confirmed and verified by the relevant bank or payment service provider when that account was opened. The payment of the current account into the gambling account (Section 4.27(1)) confirms that the player is also the holder of the current account. In principle, the money to be waged when placing bets or gambling in licensed gambling activities must come from that current account, onto which the winnings that are obtained will similarly be paid so that they can be made available to the player. Following the initial credit of the gambling account, the player may also credit the gambling account with money from another payment account. In doing so, the player may use any payment instrument accepted by the licensee, provided that it has been issued by a licensed credit institution or payment service provider and is not an anonymous payment instrument (subsection two).

The requirements under section 1a and b of the standard must be observed in relation to credit from another payment account under the second section of the standard.

The player should be able to be traced back to the accounts for which they have identified themselves with the relevant payment institution.

Explanatory note on the meaning of "clearly":

Clear traceability to a player implies more than simply being the holder of a current account. If an individual is able to make deposits from a current account, this does not mean the funds have been clearly traced back to the player. It only confirms the individual has a current account. Verifying that the name of the current account holder matches the name on the player account provides more certainty that the current account is traceable to the player. Deposits for a specific amount made with electronic money are not always preceded by identification and verification. In the event that electronic money is accepted, this must also be traceable to the player. The aim of this standard is to prevent funds belonging to a third party (not being the holder of the player account) from being deposited in the player account.

5 - Section number Decree: B4.27.1**ID NL:** KS.02.03_2.0*Assessment standard*

In terms of design and implementation, confirm that, except for corrections, the licensee will only credit a player's gambling account with money that:

- a. came from said player's current account or from a different payment account with a credit institution or payment service provider and can be clearly and unambiguously traced back to the player in question; and
- b. resulted from winnings; or
- c. resulted from free play credits (bonus) granted to the player in question.

6 - Section number Decree: B4.27.2**ID NL:** KS.02.04_2.0*Assessment standard*

In terms of design and implementation, confirm that the licensee does not credit the player's gambling account with money if:

- a. this should exceed one or more maximum limits set by the player pursuant to Section 4.14;
- b. the possibility of placing bets or gambling has been suspended

7 - Section number Decree: B4.28.2**ID NL:** KS.02.05_2.0*Assessment standard*

Confirm that the design does not allow the licensee to enable a player to place bets or gamble if the balance (including any gambling credit) on his gambling account does not allow them to do so. Rule out the fact that players can end up with a negative balance on their gambling account.

8 - Section number Decree: B4.29.2**ID NL:** KS.02.06_2.0*Assessment standard*

In terms of design and implementation, confirm that the licensee will only debit a player's gambling account in favour of the player's current account after that gambling account has been credited with money from that current account, with the payment account having to meet the relevant criteria (nonanonymous). If the player switches current (bank) accounts, the foregoing shall likewise apply (in Section 4.25 of the Order in Council).

9 - Section number Decree: B4.29.3-4**ID NL:** KS.02.07_2.0*Assessment standard*

In terms of design and implementation, confirm that the licensee will only debit the gambling account in favour of the current account, unless the reliable, responsible

and verifiable organisation of the licensed betting and gambling activities resists such a transaction:

- a. at the player's own request;
- b. in the event that the balance on the player's gambling account exceeds the maximum specified by the player on their profile;
- c. in the event that the player's registration is terminated at their request in accordance with Section 4.17, under a.

Confirm that the aforementioned procedures are not carried out as long as a player is suspended from placing bets or gambling on the platform because the licensee has reason to believe that the player does not meet or has stopped meeting the conditions for registration.

10 - Regulations number Decree: R4.11

ID NL: KS.02.08_2.0

Assessment standard

In terms of design and implementation, confirm that the licensee systematically records the following information as part of its registration process with regard to each transaction carried out to or from a gambling account:

- a. the identity of the player whose gambling account is debited or credited;
- b. the date and time of the transaction;
- c. the amount debited or credited by the transaction;
- d. the nature of the transaction; this must take place on the basis of clearly identifiable, unique signifiers such as deposit, payment, winnings, bonus credit and other sufficiently recognisable signifiers, such that these signifiers allow others to reconstruct the course of a game;
- e. the nature of the payment instrument used for the transaction;
- f. the account number or another unique signifier for the payment account that has been debited or credited by the transaction;
- g. the account number or another unique signifier for the payment instrument used for the transaction.

In terms of design and implementation, establish that the gaming system provides for the generation of reports of the transaction to or from a gambling account.

Confirm that the licensee records the following information in the Controledatabank for each gambling account where applicable:

- a. any amount that is not debited in favour of the player's current account, given that the reliable, responsible and verifiable organisation of the licensed betting and gambling activities has resisted such a transaction;
- b. the date and time of any request to credit the gambling account that the licensee has rejected due to the use of a payment instrument that is not compliant (with Section 4.27(1), heading and under a, of the Decree).

11 - Section number Decree: B4.31.1**ID NL:** KS.02.09_2.0*Assessment standard*

Confirm that the design ensures that the licensee provides the player with access to general information regarding the way in which and the conditions under which payment transactions with the player take place on the publicly accessible area of the betting and gambling interface and on the player interface.

12 - Section number Decree: B4.31.2**ID NL:** KS.02.10_2.0*Assessment standard*

Confirm that the design ensures that the licensee provides the player with access to the necessary information relating to their gambling account and the changes to the gambling account on each page or screen of the player interface. This information shall in any case include:

- a. the current balance of the gambling account;
- b. the opening balance of the gambling account at the most recent login;
- c. the total stake since the most recent login;
- d. the total profits and the total losses since the most recent login, and
- e. an overview of all transactions on the gambling account for a period of at least the last 90 days.

13 - Section number Decree: B4.31.4**ID NL:** KS.02.11_2.0*Assessment standard*

In terms of design, confirm that the licensee will, at the player's request, provide them with an overview of the transactions on the gambling account covering a period of at least the last 12 months.

3.3 CDB**14 - Section number Decree and Regulations number Decree: B5.3.1., B5.3.2., R4.19****ID NL:** KS.03.01_2.0*Assessment standard*

Establish that the licence holder has a comprehensive and up-to-date data mapping process that ensures that a complete and up-to-date data mapping result is available at any given time (in relation to licence applications, in relation to changes, disruptions, etc.) and which complies with remote gambling regulations and the Ksa CDB specifications.

- A** To determine whether this is the case, establish that:
- the process is documented and that the feasibility of the process steps has been verified by an authorized independent officer of the licence holder or by an equivalent independent third party
 - the process has been completed at least once in accordance with the process description – as part of the foregoing verification process
 - the control measures have been validated (for example: verification of the implementation of a ‘four eyes principle’ when the process contains such a control measure) – as part of the foregoing verification process.
 - the licence holder has a complete and up-to-date data mapping result (generally a matrix) as a result of this process
- B** Use one or more form of substantive testing to determine whether this is the case. This will at least include a comparison procedure. This indirect procedure involves a comparison of source data and target data by means of document review, where necessary with sampling of the source (e.g. customer records) and target database (the control database). In the assessment report, justify the choice of testing and sampling.
- C** Use one or more forms of compliance testing to determine whether this is the case. This will at least include validation of the source selection made by the licence holder and verification of the correct and appropriate allocation at data element level. In the assessment report, justify the choice of testing.
- D** If applicable, use:
- Assessment results that relate to the establishment and maintenance of the integrity, exclusivity and confidentiality of individual data.
 - Assessments of the performance of employees or systems that carry out the process
This applies to licence holders who have existing procedures and (independent) assessments. This will inter alia be the case in the following situations:
 - in the event that a licence holder uses a service provider that has such assessments.
 - in the event that the licence holder has such assessments at its disposal, for example, because this demonstrably complies with a comparable requirement to maintain a control database in another gambling jurisdiction.

Explanatory information:

A licence holder must be able to carry out a data mapping process on a systematic basis. The result of this process is an overview of the source data and the target data (Ksa data model) and what allocation has taken place between those two. The Ksa has described requirements and expectations of this data-mapping process in Section 3 of the CDB specifications. The outcome of this assessment should enable the Ksa (or

an auditor) to verify the integrity of the CDB output it will receive in advance. Furthermore, reporting of (unintended) non-compliances or adjustments observed during the assessment is crucial to the supervision of the operation of the CDB.

15 - Section number Decree and Regulations number Decree: B5.3.1, B5.3.2., R4.19

ID NL: KS.03.02_2.0

Assessment standard

Establish that the licence holder has an established and controlled method (procedures, systems, documentation, etc.) with which it is able to ensure that the data from its betting and gambling platform is entered into the CDB completely and in a timely manner.

To this end, at least establish that the licence holder has an overview of events taking place on its betting and gambling platform and the relationship thereof to all requested triggers from the Ksa reference model ('Ksa CDB data model').

In addition, establish that this overview meets at least the following criteria:

- All triggers from the data model must be linked to events in the betting and gambling platform. Each trigger must also include an indication of how the event was detected in the gaming system.
- No triggers may be missing.
- Triggers that do not apply, show discrepancies or are incomplete must be designated as such, with a brief or longer explanation of why each of the triggers concerned is not applicable.
- All allocations must be complete (e.g. several events can be allocated to a single trigger in the Ksa reference model).

Examples as explanatory information:

1. player profile; daily at 0:00 CET; automated script; only from players who had actually played the day before;
2. wok_operator; daily at 0:00 CET; automated script.

16 - Section number Decree: B5.3.2

ID NL: KS.03.03_2.0

Assessment standard

Establish that the licence holder uses pseudonymisation for its CDB that complies with the remote gambling regulations and the Ksa CDB specifications.

Establish that the pseudonymisation method for the CDB is part of the scope of periodic internal and external (security) audits.

Explanatory information:

The Ksa publishes its specifications regarding the Control Database (CDB) on its website. These Ksa CDB specifications include guidelines on how to set up and use

pseudonymisation. The output of the pseudonymisation, for example, may not exceed the number of available characters as set out in the Ksa data model. In addition, to specific guidelines, reference material (general features and functionalities of pseudonymisation) is included.

17 - Section number Decree: B5.3.3

DK NL: KS.03.04_2.0

Assessment standard

Establish that the licence holder has set up and secured appropriate (electronic) access to the CDB.

In any case, you must establish:

- a. that the regular access has been set up and secured as referred to in Section 5.3.3 of the Remote Gambling Decree;
- b. that if the licence holder has chosen to apply the option of additional access (for example: a gateway proxy for use by auditors), such access does not lead to (additional) security risks;
- c. establish that the licence holder has at least taken the following measures for access control so as to guarantee the integrity, exclusivity and confidentiality of the individual data of the CDB.
 - Physical access control for areas where computer equipment linked to the CDB provides direct or indirect access to the CDB or parts thereof;
 - Access control in respect of (operating) systems and administrative user tools that provide direct or indirect access to the CDB or parts thereof;
 - Management and control of user roles and rights with regard to the CDB or parts thereof;
 - Job profiles of (administrative or super) users should match any authorisations granted and user activities;
 - An up-to-date list of roles and rights (authorisation matrix linked to job profiles);
 - A 'follow up' should be scheduled at least every quarter to discuss the risks and non-compliances.

Where applicable, the documentation provided by the licence holder should show that:

- There have been periodic checks at least four times a year on user activities, the separation of roles and rights and the procedures followed for entering and leaving employment and Changes by way of an authorisation matrix.
- A follow up has taken place to deal with (the manifestation of) risks following the identification of non-compliances in relation to access control.

Explanatory information:

In Section 5.3.3 of the Remote Gambling Decree, the regulator prescribes technical and organisational measures that will at all times safeguard electronic access to the CDB and the personal data included in it. The Ksa publishes its specifications

regarding the Control Database (CDB) on its website. These Ksa CDB specifications contains guidelines on access. Information regarding access appears at several locations in the Ksa CDB specifications.

18 - Regulations number Decree: R4.20

ID NL: KS.03.05_2.0

Assessment standard

Establish that the relevant components of the CDB are located in the Netherlands.

Likewise, confirm that the licence holder in any case realises that installation without impeding the exercise of the powers of the regulators.

Explanatory note:

In MR4.20, the regulator sets out that a licence holder must ensure the installation of a CDB in the Netherlands. Being able to exercise powers means, among other things, that:

- a. placement may not take place in a dwelling or in a location having the same effect; as if the Control Databank were placed in a dwelling; and
- b. in the event of placement at a location where there are restrictions that have a limiting effect, arrangements must have been made to temporarily or permanently remove this obstruction if the Ksa wishes to exercise its powers.

The Ksa publishes its specifications regarding the Control Database (CDB) on its website. These specifications include instructions on which components of a CDB are in any case eligible for installation in the Netherlands.

19 - Regulations number Decree: R4.12

ID NL: KS.03.06_2.0

Assessment standard

Establish that the licence holder or prospective licence holder has a control plan and an exit plan.

- A** Establish that both plans substantively meet the requirements and expectations as stated in the CDB specifications of the Ksa.
- B** In particular, establish with regard to the control plan that:
 - The control measures have been drawn up taking account of best practices and internationally harmonised standards, e.g. ISO27002;
 - The management measures have been set up and are being implemented (insofar as the latter is necessary in relation to the associated risk);
 - There is a mitigation plan for any residual and other risks;
 - The individual management measures and risks are assigned to a responsible officer;
 - This officer has sufficient authority to perform the required tasks under this responsibility.

- C** In particular, establish that the exit plan contains the solutions for the exit scenarios. Indicate in a statement which validation method has been used, depending on the scenarios.

Two examples:

- a. In case a third party has been contracted to take over the management of the CDB in the event of liquidation: establish that there is a contract signed by authorised officers, validating whether the service description corresponds to the solution described in the exit plan and the intended effect thereof.
- b. In the case of an advance payment of 12 months: establish the presence and payment of at least one invoice.

D In addition, establish that:

- Both plans are substantively in line with the way the CDB is set up or that both are representative of an intended set-up. For example: validate the control measures against a CDB design or CDB configuration document. All components must be accounted for. Where possible, use an internal statement of the licence holder or prospective licence holder indicating applicability or allocation;
- Both plans are up to date: < 1 year;
- Both plans have been adopted (and, where possible, signed) by the most senior person with final responsibility;
- The person with final responsibility is authorised to do so;
- Both plans are managed by a responsible officer, including the establishment and implementation of a procedure to maintain the plans in an auditable manner;
- A procedure has been established and is being implemented whereby new versions of both plans are made available to Ksa immediately after adoption.

Explanatory note:

the Ksa publishes its specifications regarding the Control Database (CDB) on its website. These specifications contain expectations in respect of the control and exit plan. In summary:

- The control plan must contain all management measures around a CDB (including a risk overview).
- The exit plan deals specifically with termination of a CDB.

NB: an exit plan may also be a chapter, separate or otherwise, of a control plan.

3.4 CRUKS

20 - Section number Decree: B4.18.13

ID NL: KS.04.01_2.0

Assessment standard

In terms of design, confirm that

1. a. the licensee's gaming system will automatically consult the Netherlands Gambling Authority's Central Register every single time a player signs up, thus confirming access to the Register.
- b. Confirm that this consultation involves a unique code (CRUKS code) and the playerspecific data regarding the player who seeks to sign in;
2. The licensee only allows a player to sign in once it has been confirmed that the player's name is not included in the Register.
3. In terms of design confirm that a service interruption protocol is in place, which must at the very least include the following steps:
 - a. the Board of Directors (Netherlands Gambling Authority) will be notified of the service interruption and its impact at once;
 - b. CRUKS will be consulted as soon as possible after the service interruption has been resolved; players signed in in the meantime will be checked after the service interruption;
 - c. the players whose names appear in CRUKS and who signed in during the service interruption will be signed out;
 - d. information will be provided on the measures taken;
 - e. information will be provided showing how many players were granted access to the organised betting and gambling activities during the service interruption; and
 - f. information will be provided on how many players were signed out immediately following a consultation of CRUKS;
 - g. the gaming system will keep track of which persons signed in during the service interruption, and show which of these persons were not checked in the register.

21 - Section number Decree: B20.3

ID NL: KS.04.02_2.0

Assessment standard

In terms of design and implementation, confirm that the licensee exclusively uses the citizen service number (BSN: burgerservicenummer):

- to consult CRUKS upon registration of a player;
- to verify the identity of a player;
- any other use permitted on the basis of other laws and regulations.

In terms of design and implementation, confirm that the BSN will be removed from the licensee's records immediately after receipt of the CRUKS code.

22 - Section number Decree: B22**ID NL:** KS.04.03_2.0*Assessment standard*

In terms of design and implementation, confirm that certain persons at the licensee with specific levels of authorisation are able to review the results of CRUKS consultations.

3.5 IT systems management**23 - Section number Decree and Regulations number Decree: B4.40, R.3.27.3****ID NL:** KS.05.01_2.0*Assessment standard*

In terms of design and implementation, confirm that the IT systems management meets the following minimum requirements:

- the licensee has documented procedures in place for the management of incidents and problems;
- incidents are recorded, classified, analysed and resolved. These steps must be documented by the licensee;
- problems are recorded, classified, analysed and resolved. These steps must be documented by the licensee. ‘Problems’ are understood to include incidents that are recurring or do not have a clear cause;
- the licensee has documented procedures in place for change and release management;
- modifications made to IT systems are recorded and accompanied by a description and explanation;
- modifications are not authorised by a competent officer until after their impact has been evaluated and recorded;
- the licensee has detailed and documented procedures which outline how systems are configured and maintained;
- the licensee has detailed and documented procedures for the management of its systems’ and infrastructure’s availability and capacity;
- the licensee has detailed and documented procedures for the management of the IT-related aspects of its financial management;
- the licensee has detailed and documented procedures for the management of internal and external service levels.

3.6 Registration and sign-in procedures

24 - Section number Decree: B4.11

ID NL: KS.06.01_2.0

Assessment standard

In terms of design and implementation, confirm that a player cannot be registered if the licensee does not have the following information:

- name;
- first name(s);
- date of birth;
- place of birth;
- citizen service number (BSN) (if held by the player);
- physical address;
- email address;
- phone number;
- account number or other unique signifier of the current account and the name of the holder of the current account;
- type of identity document;
- number of the identity document;
- date and place of issue of the identity document.

In term of design and implementation, confirm that the licensee for each player during the registration process:

- has request a (copy of) a valid identity document
- determine whether the name of the current account corresponds to the specified name of the player
- validates the email address or telephone number
- the date of birth functionality has been configured in such a way that only adults can sign up.

25 - Section number Decree: B4.12

ID NL: KS.06.02_2.0.

Assessment standard

In terms of design, confirm that before registering new players, the licensee will consult the Register, using the player's surname, first name, date of birth, place of birth and citizen service number (if the player has one) as stated on the player's identity document.

In terms of design, confirm that a player is granted access if a consultation of the Register with the player's unique code (CRUKS code) has taken place and the consultation results in a 'nohit' (no error notification response and the player is not known to CRUKS).

In terms of design, confirm that players will not be registered if a consultation of the Register results in an invalid request for information (404 and no result) or a valid request for information with the notification that the player is known to CRUKS (200 + CRUKS code + registered).

26 - Section number Decree: B4.14

ID NL: KS.06.03_2.0.

Assessment standard

In terms of design and implementation, confirm that a player is required to indicate:

- the limits of their gambling behaviour and that these limits must pertain to:
 - a. the maximum amount of time per day, week or month a player must be allowed access to the player interface;
 - b. the maximum daily, weekly or monthly amounts of money to be deposited into the player's gambling account; and
 - c. the maximum amount of money to be held in the player's gambling account.

In terms of design and implementation, confirm that the player has set out the limits of their gambling behaviour during registration.

In terms of design and implementation, establish that appropriate measures are in place to ensure that the above-mentioned limits cannot be exceeded.

In terms of design and implementation, confirm that players are able to change these limits at all times, with a reduction of one or more maximum limits taking effect immediately and an increase of one or more maximum limits taking effect after at least one week.

27 - Section number Decree: B4.15

ID NL: KS.06.04_2.0

Assessment standard

In terms of design and implementation, confirm that the licensee will only register a person as a player after that person has stated:

- a. to be familiar with the information referred to in Section 4.34, Section 8 and Section 9 of the Decree on Recruitment, Advertising and Betting and Gambling Addiction Prevention;
- b. to have full legal capacity;
- c. to only bet and gamble on their own account;
- d. that they will not use their registration to launder money or finance terrorism, violate sanctions, or commit fraud involving the licensed betting and gambling activities, or misuse the licensed betting and gambling activities; and
- e. will treat the identity verification instruments used in the registration procedure with due care, take all reasonable measures to prevent third parties from using them and to this end, where necessary, follow the guidelines as imposed by the licensee.

In terms of design, confirm that the licensee will not register a person as a player if it is aware or can be reasonably expected to suspect that the declaration as specified above is incorrect.

Explanatory note:

Before a person can be registered as a player, they must provide a number of statements. In practice, this can be done fairly easily, for example, by ticking an affirmative answer to the question of whether they are willing to make that statement.

As a prospective player, the person involved will be expected to make these statements in accordance with the truth, thereby fulfilling the requirements regarding their own responsibility. If the licensee is aware or reasonably suspects that the statements are inaccurate, this leads to a higher risk of betting and gambling carried out by a vulnerable player or of gambling related crime, and it may not register the relevant person as a player. The licensee may also suspect that the statement is inaccurate if the person concerned is someone who was previously registered as a player with the licensee and therefore has information to the detriment of that player. The licensee may also rely on external indicators. If necessary, it will conduct a further investigation into the matter. If, following registration, it appears that the player has not made the self-declaration truthfully, the registration will be terminated (Section 4.17).

**28 - Section number Decree and Regulations number Decree:
B4.17, B4.19, B4.20, R3.18**

ID NL: KS.06.05_2.0

Assessment standard

In terms of design and implementation, establish that the licence holder will suspend the player from placing bets or gambling on the licensed platform in the following cases:

- a. at the request of the player;
- b. in the case of a reasonable suspicion that the player does not or no longer meets the conditions for registration;
- c. in the case of a reasonable suspicion that the player may cause harm to themselves by betting or gambling to an excessive degree or because of their gambling addiction, where the licence holder has notified the Board of Directors regarding the player in accordance with Section 31m(4) of the Act.

In terms of design, establish that the licence holder will suspend the player from placing bets and gambling on the licensed platform in the event that a) the licence holder has reason to suspect that the player does not or no longer meets the conditions for registration and b) the licence holder has reason to believe that the player may cause themselves or their loved ones harm by betting or gambling to an excessive degree or because of their gambling addiction, where the licence holder has notified the Board of Directors regarding the player in accordance with Section 31m(4) of the Act.

- In terms of design and implementation, establish that if, in the above-mentioned two cases, the licence holder has suspended a particular player from placing bets or gambling on its platform, it will investigate the grounds for that suspicion, and the player will be suspended from using the platform pending the investigation.

Explanatory note:

The licence holder shall suspend the player from being able to place bets and gambling on the licensed platform for up to six months in the cases referred to in Section 4.19(1)(b) and (c) of the Decree. Namely:

- b. in the case of a reasonable suspicion that the player does not or no longer meets the conditions for registration;
- c. in the case of a reasonable suspicion that the player may cause harm to themselves by betting or gambling to an excessive degree or because of their gambling addiction, where the licence holder has notified the Board of Directors regarding the player in accordance with Section 31M(4) of the Act.

Explanatory note:

If the licence holder has suspended a particular player from placing bets or gambling on its platform because it has reason to believe that the player does not or no longer meets the conditions for registration (Section 4.19(1)(b)), it must investigate the grounds for that suspicion. The player will be suspended from using the platform pending the investigation. If the licence holder has suspended a player from placing bets and gambling on its platform because it suspects that the player in question has a gambling problem, and if the licence holder has notified the Ksa as required by Section 4.19(1)(c) of this player's behaviour with a view to getting them involuntarily entered into the Central Exclusion Register, the player will be suspended until such time as the Ksa has entered the player in question into the Register or until such time as the licence holder has indicated that it does not see sufficient grounds to do so.

29 - Section number Decree: B4.21

DK NL: KS.06.06_2.0

Assessment standard

In terms of design, confirm that if the player is suspended from placing bets and gambling on the licensed gambling platform, this will not affect the player's ability to access the information related to their gambling account.

Also confirm that the design ensures that the player's ability to transfer money from a debit account to a gambling account and, depending on the reason for the suspension, from the player's gambling account to their current account, is restricted.

Explanatory note on suspension and transfers:

If a player is suspended from the licensed gaming system, this should not affect the player's access to the information relating to his gambling account. The licensee must also allow the player to review their balance and the overview of previous transactions in the event of suspension. However, the player's ability to transfer money from a debit account to a gambling account and, depending on the reason for the suspension, from the player's gambling account to their current account, will be restricted pursuant to Section 4.27 and Section 4.29.

30 - Section number Decree: B4.22**ID NL:** KS.06.07_2.0*Assessment standard*

In terms of design, confirm that the licensee will prevent the player from being able to sign in once a player's registration has been terminated.

Explanatory note:

Players whose registration has been terminated will no longer be able to sign in – this will remain the case in perpetuity. If the player wishes to bet and gamble with the gambling provider again, then the player must register again.

31 - Section number Decree: B4.23**ID NL:** KS.06.08_2.0*Assessment standard*

In terms of design, confirm that the licensee has implemented appropriate technical and organisational measures to prevent people from being signed in continuously and from signing in without authorisation. If the identification method used by the licensee is a combination of the player's username and password, it may be worth implementing specific measures that require players to manually enter this combination before being allowed to place bets or gamble.

Explanatory note:

An appropriate measure for continuous signing in inter alia is a timeout.

32 - Regulations number Decree: R3.16**ID NL:** KS.06.09_2.0*Assessment standard*

In terms of design and implementation, confirm the licensee will put in place appropriate measures if there is a reasonable suspicion of abuse of identifiers in the case of abnormalities in the usual method of signing in, and that it has a procedure in place to inform the player without delay.

Explanatory note on appropriate measures:

In order to prevent fraud and cases of abuse, the licensee must be able to ensure that it only allows persons to sign in if they are registered with the licensee as a player. To this end, the licensee will make available personal identifiers, as referred to in Section 4.15(1)(e) of the Remote Gambling Decree. It cannot be ruled out that the personal identifiers – despite the measures taken by the licensee to prevent abuse – will be used by another person than the player to whom the identifiers have been granted and that other measures that serve to prevent other persons from signing in with the gambling account of the player are bypassed, for example, by using an email or phone control notification. The licensee must be aware of this, for example, in the event another computer or phone than usual is used to signed in, the player's password is changed or multiple attempts are made to sign in with an incorrect password. The licensee must take appropriate measures to mitigate such cases to prevent fraud and adverse consequences for the player and must inform the player as soon as possible. If necessary, the licensee may temporarily block the signing in process.

33 - Regulations number Decree: R3.17**ID NL:** KS.06.10_2.0*Assessment standard*

In terms of design, implementation and operation, confirm that the licensee has put in place appropriate measures to exclude the player from placing bets and gambling on the licensed platform in the following cases:

- a. persons as referred to in Section 4.6 of the Decree and other persons involved in the organisation of the licensed betting and gambling facilities.

34 - Section number Decree: B4.26.1**ID NL:** KS.06.11_2.0*Assessment standard*

In terms of design, confirm that the licence only allows players to create one single gambling account and does not allow gambling accounts to be created by persons who are not registered with the licensee's platform as players.

In terms of design, confirm that the gaming system is set up in such a way that gambling accounts can only be opened after the person involved has been registered as a player, and that the gambling account is closed when the player's registration is terminated.

35 - Section number Decree: B4.26.2**ID NL:** KS.06.12_2.0*Assessment standard*

In terms of design, confirm that the licensee credits and debits players' gambling accounts without undue delay. This means that all deposits, stakes, winnings and credits granted must appear in the player's gambling account as soon as possible.

Explanatory note:

Section 4.26(2) of the Order in Council sets out that ‘The licensee must ensure that credits and debits to players’ gambling accounts are carried out as quickly as possible at all times. This means that all deposits, stakes, winnings and credits granted must appear in the player’s gambling account as soon as possible. It is vital to players that the balance on their gambling account always reflects the latest state of affairs, so they are aware of what level of credit they still have. In addition, credits in relation to a payment request may not be held by the licensee for an unnecessarily long period of time, for example to grow interest. The second subsection does not prejudice the possibility, where appropriate, of payment being made only once an investigation into irregularities has been completed.

36 - Section number Decree: B4.26.3**ID NL:** KS.06.13_2.0*Assessment standard*

In terms of design and implementation, confirm that the licensee will only permit a single current account per player.

3.7 Quality management system**37 - Section number Decree: B4.40****ID NL:** KS.07.01_2.0*Assessment standard*

In terms of design and implementation, establish that:

- The licence holder has established a described quality management system that provides for the continuous improvement of products and services, ensures an addiction prevention policy is implemented and implements internal supervision.
- In this context, establish that the described quality management system contains the following components:
 - The licence holder has documented the characteristics of its products and services.
 - The licence holder has documented all processes that may in any way affect players, as well as the expected results.
 - The licence holder has procedures to structurally evaluate and, where necessary, improve processes, products, services and compliance with laws and regulations.
 - The licence holder assesses its addiction prevention policy in terms of its effectiveness in combating excessive participation in or risks of addiction to gambling, or the development thereof, on at least an annual basis.
 - The licence holder updates its addiction prevention policy if evaluation of the policy, advice from addiction care, laws and regulations or scientific developments so require.

3.8 Information security

38 – Section number Decree and Regulations: b4.40, R3.27.1

ID NL: KS.08.01_2.0

Assessment standard

In terms of design and implementation, establish that the licence holder has an information security system with a management cycle that provides for continuous improvement of information security.

The management cycle is used for the identification and mitigation of risks.

Establish that the information security system includes the protection of assets, the processing of personal data and the transactions of player funds.

39 - Section number Decree and Regulations number Decree: b4.40, R3.27.1

ID NL: KS.08.02_2.0

Assessment standard

In terms of design, establish that there is an information security policy.

40 - Section number Decree and Regulations number Decree: b4.40, R3.27.1

ID NL: KS.08.03_2.0

Assessment standard

Establish that, with regard to information security, the licence holder has the following information in documents in terms of **design**:

- An established information security policy no older than one year;
- The scope of the information security management;
- The way in which a risk assessment is performed;
- The jobs or job profiles, competencies and responsibilities with regard to information security;
- The security measures;
- A description of the implementation and results of the management cycle.

Establish that, in terms of **implementation**, the documentation provided shows that:

- The risk assessment evaluation and follow-up are carried out in accordance with the pre-determined set-up;
- The activities performed correspond to the responsibilities regarding information security;
- Appropriate security measures have been applied;
- The management cycle has been implemented and the results evaluated and – where necessary – followed up.

41 - Section number Decree and Regulations number Decree: b4.40, R3.27.1**ID NL:** KS.o8.o4_2.o*Assessment standard*

In terms of design and implementation, establish that the licence holder will carry out an annual penetration test as part of the risk evaluation.

42 - Section number Decree and Regulations number Decree: b4.40, R3.27.1**ID NL:** KS.o8.o5_2.o*Assessment standard*

In terms of design and implementation, establish that the licence holder has taken measures to ensure follow-up of safety incidents.

43 - Section number Decree and Regulations number Decree: b4.40, R3.27.1**ID NL:** KS.o8.o6_2.o*Assessment standard*

In terms of design and implementation, establish that the licence holder has taken general organisational measures to guarantee information security. In this context, at least the following items are required:

- functions and responsibilities;
- separation of functions;
- mobile devices and teleworking;
- periodic monitoring of user activities.

44 - Section number Decree and Regulations number Decree: b4.40, R3.27.1**ID NL:** KS.o8.o7_2.o*Assessment standard*

In terms of design and implementation, establish that the licence holder has specified measures for human resources and safety. In this context, at least the following items are required:

- screening;
- employment conditions;
- Management responsibilities;
- awareness of and training on information security;
- allocation and revocation of roles, user rights and the right to use company assets;
- disciplinary procedures;
- responsibilities in connection with termination or change of employment.

45 - Section number Decree and Regulations number Decree: b4.40, R3.27.1**ID NL:** KS.o8.o8_2.o*Assessment standard*

In terms of design and implementation, establish that the licence holder has specified measures for the management of assets belonging to the gaming system. In this context, at least the following items are required:

- responsibility for assets;
- classification of information;
- the use of data carriers and other media.

46 - Section number Decree and Regulations number Decree: b4.40, R3.27.1

ID NL: KS.o8.09_2.0

Assessment standard

In terms of design, establish that the licence holder has implemented access control measures.

The following items are required in terms of **design**:

- access control requirements;
- user access management;
- responsibilities of users;
- access control for systems and applications.
- After deviations in the **design** of access control are established, there will be a follow-up to mitigate (the resulting manifestation of) risks.

In terms of **design**, documentation must show that:

- there are periodic checks, at least four times a year, on user activities, separation of roles and rights and the procedures followed for entry and exit and changes;
- after deviations in the implementation of access control are established, there will be a follow-up to mitigate risks or resulting risks.

47 - Section number Decree and Regulations number Decree: b4.40, R3.27.1

ID NL: KS.o8.10_2.0

Assessment standard

In terms of design and implementation, establish that the licence holder has implemented measures for cryptography. In this context, at least the following items are required:

- cryptography policy;
- key management.

48 - Section number Decree and Regulations number Decree: b4.40, R3.27.1

ID NL: KS.o8.11_2.0

Assessment standard

In terms of design and implementation, establish that the licence holder has taken measures for operational security related to the gaming system. In any case, the following items are required:

- operational procedures and responsibilities;
- protection against malware;
- backup copies or backup files;
- automated reporting, recording and monitoring;
- enterprise software management;
- management of technical vulnerabilities;
- configurations for the control of information systems.

49 - Section number Decree and Regulations number Decree: b4.40, R3.27.1**ID NL:** KS.08.12_2.0*Assessment standard*

In terms of design and implementation, establish that the licence holder has taken measures to secure communications. In this context, at least the following items are required:

- network security management;
- information transfer.

50 - Section number Decree and Regulations number Decree: b4.40, R3.27.1**ID NL:** KS.08.13_2.0*Assessment standard*

In terms of design and implementation, establish that the licence holder has taken measures for the acquisition, development and maintenance of systems. In this context, at least the following items are required:

- security requirements for information systems;
- security in development and support processes;
- test data.

51 - Section number Decree and Regulations number Decree: b4.40, R3.27.1**ID NL:** KS.08.14_2.0*Assessment standard*

In terms of design and implementation, establish that the licence holder has its own measures for information security specifically aimed at suppliers and outsourced services.

52 - Section number Decree and Regulations number Decree: b4.40, R3.27.1**ID NL:** KS.08.15_2.0*Assessment standard*

In terms of design and implementation, establish that the licence holder carries out a risk assessment. The information security aspects of business continuity and fall-back options in case of incidents must be included.

53 - Section number Decree and Regulations number Decree: b4.40, R3.27.1**ID NL:** KS.08.16_2.0*Assessment standard*

In terms of design and implementation, establish that the licence holder has taken measures to ensure compliance with legal and contractual requirements and information security testing.

3.9 Gambling technology

54 - Regulations number Decree: R3.11

ID NL: KS.09.01_2.0

Assessment standard

In terms of design, confirm that the licensee identifies, analyses and evaluates potential integrity risks and always includes the following issues in its considerations:

- a. the relevant characteristics of players;
- b. the payment transactions and the payment instruments authorised by the licensee and used by players;
- c. the geographic location of players;
- d. the behaviour of players, including at least their gambling behaviour.

Explanatory note

The geographic location from which players sign in may pose an integrity risk. Such risks may include players who log into their Dutch gambling account from abroad, in particular if this takes place from countries that are subject to sanctions. Another example of an integrity risk is if attempts are made to log in simultaneously or in short succession from various locations or attempts to log into the same gambling account, particularly if there are large physical distances between these locations. This may be a sign that someone is attempting to log in under a different name or that an attempt is being made to gain unauthorised access to a gambling account. Where the likelihood of collusion, as referred to in the foregoing, is greater, if players are registered at the same address, this will also be the case if multiple players are placing bets or gambling in the same game of chance from the same location.

55 - Regulations number Decree: R3.2.2

ID NL: KS.09.02_2.0

Assessment standard

In terms of design, implementation and operation, establish that the licence holder has ensured that the gaming system is configured in such a way that players will not be able to bet or gamble against themselves. To this end, the gaming system must, inter alia, prevent multiple players from using the same device at once. Licence holders are not permitted to allow players to create more than one gambling account.

56 - Regulations number Decree: R3.4.1

ID NL: KS.09.03_2.0

Assessment standard

In terms of design, establish that the licence holder only uses names for the games on offer that match the types of game actually being played (poker, roulette, betting, etc.).

57 - Regulations number Decree: R3.6**ID NL:** KS.09.04_2.0*Assessment standard*

In terms of design, establish that the licence holder will only award non-cash prizes to people who have actually won them and that the licence holder will not do so until it has reliably confirmed and verified the player's identity and current account as specified in the foregoing standards.

Non-cash prizes must also be documented in such a way that they can be traced back to the player's person.

58 - Regulations number Decree: R3.7**ID NL:** KS.09.05_2.0*Assessment standard*

In terms of design and implementation, establish that devices cannot automatically begin taking part in betting or gambling activities without the input of the player.

In terms of design and implementation, establish that a player will not begin participating in a game until they press a real or virtual button to confirm their stake.

In terms of design and implementation, confirm that games against the licensee do not include any form of automatic stakes.

In terms of design and implementation, establish that the so-called auto-play functionality can only be used after the start of a game where another player is played at the same time.

Explanatory notes on stakes and auto play:

The stake in a game can also take the form of stakes that cannot be cashed in, such as "free spins", "bonus points", "bonus buys" or similar.

The key principle in this case is that the input of a choice is the direct result of an action taken by the player. If a player does not make use of the facility made available, the gaming system can enter and record a choice – in accordance with the applicable rules of the game. In doing so, it will remain necessary for the player to place the stake themselves. As such, auto-play for the placement of stakes is not permitted.

Different types of autoplay exist. Some casino games feature a (traditional) autoplay button, which automatically places stakes for as long as sufficient gaming credit remains. The autoplay session is ended by pressing this button once more. In another variant, players are able to specify the number of consecutive games for which they wish to place automatic stakes, provided there is sufficient gaming credit. Other casino games use an indirect route, with players not indicating how much of their gaming credit they wish to use automatically and instead buying a number of

“free spins” or “bonus spins”. The spins are then automatically played in succession during a session that cannot be stopped early. The latter can also be referred to as “buy”, “buy spins” and “buy feature”. Holding down buttons on the keyboard in order to continue playing can also be regarded as a type of autoplay. Each of these cases enable a player to play consecutive games, without having to carry out any affirmative action in between in order to start the next game. Such types of autoplay are not permitted in casino games against the licensee.

It may be the case that, when participating in licensed gambling activities the player does not enter or cannot enter a choice to influence the course of the game, for example, if the player has taken a break. This is why casino games in which players play against each other, such as poker, have an auto-play functionality, which enters the choice required to further the course of play.

59 - Regulations number Decree: R3.9

ID NL: KS.09.06_2.0

Assessment standard

In terms of design, establish that the auto-play function operates in accordance with the rules of the game, as communicated to the player. At the very least, establish that the fairness of the function and the timeliness of choices are addressed.

In terms of design, establish that a player cannot simply stake money on something by using the auto-play function, unless this is necessary for the progress of the game, in accordance with rules that must be easily understood by the players (e.g. blinds in a game of poker).

Explanatory note on auto play:

The key principle in this case is that the input of a choice is the direct result of an action taken by the player. If a player does not make use of the facility made available, the gaming system can enter and record a choice – in accordance with the applicable rules of the game. In this context, it must still be necessary for the player to perform an action in order to make the bet. Auto-play for betting purposes is therefore not permitted.

It may be the case that, when participating in licensed gambling activities, the player does not enter or cannot enter a choice to influence the course of the game, for example, if the player has taken a break. This is why casino games in which players play against each other, such as poker, have an auto-play functionality that enters the choice required to further the progress of the game.

60 - Regulations number Decree: R3.9a**ID NL:** KS.09.07_2.0*Assessment standard*

In terms of design and implementation, establish that the gaming system has been set up in such a way that fair play is guaranteed at all times in live casino games, by way of the following technical requirements:

- a. The player is able to take part in those casino games via a direct video link.
- b. The direct video link and, where applicable, other communication connections and means of communication:
 - i. have been sufficiently protected against malfunctions;
 - ii. are protected against unlawful access, unauthorised use and manipulation;
- c. the progress of the live casino games and the gambling behaviour of players is analysed and recorded on the basis of video surveillance and video reporting;
- d. the analysis and recording, as referred to under c., shall in any case be aimed at identifying and countering fraud and abuse, as well as risks of gambling addiction;
- e. Only personnel who have the requisite qualifications and have received training either internally or externally or have attended a training course shall be used to organise the live casino games.

61 - Regulations number Decree: R3.3**ID NL:** KS.09.08_2.0*Assessment standard*

In terms of design and implementation, establish that the gaming system allows the player to finish a game interrupted by malfunctions.

In terms of design and implementation, establish that the gaming system provides information to the player about the status of a game interrupted by malfunctions.

62 - Regulations number Decree: R3.5**ID NL:** KS.09.09_2.0*Assessment standard*

In terms of design and implementation, establish that, before play commences, the gaming system provides the player with information about the possible bets and the bets selected by the player.

In terms of design and implementation, establish that the player provides the value of their stake in money (a currency) before the game starts.

Explanatory note:

When organising remote gambling, the licence holder is free to indicate players' stakes in units other than currency, such as a representation in points or various types of chips. The licence holder shall inform the player about the use of units other than currency prior to their participation in the gambling activities. The licence holder shall also provide the player with a means by which it is clear to the player

during play what amount of money they are betting or what amount of money is required as a stake. This could include a calculation tool. This makes it easier for the player to monitor their own financial or other limits, adjust their playing behaviour accordingly or even decide not to participate any longer.

63 - Remote Gambling Decree and Regulations: B4.2.3 and R3.2.1

ID NL: KS.09.10_2.0

Assessment standard

In terms of design and implementation, establish that, with the exception of the actual betting and the actual payment of the prizes, the practice games are the same as the gambling activities offered by the licence holder.

64 - Regulations number Decree: R3.2a.1

ID NL: KS.09.11_2.0

Assessment standard

In terms of design and implementation, establish that the Random Number Generator applied is suitable for the form of gambling for which the Random Number Generator is used.

Explanatory note:

The Random Number Generator must be suitable to be used for the random parts of the gambling activities. The results of the random aspects of the gambling activities are directly related to the draw by means of a Random Number Generator.

65 - Regulations number Decree: R3.2a.3

ID NL: KS.09.12_2.0

Assessment standard

In terms of design and implementation, establish that, for casino games, each Random Number Generator, with a data set of at least 1,000,000 outcomes, successfully passes the below tests:

- the DIEHARD Test (Marsaglia) and;
- the NIST (National Institute of Standards and Technology) or TESTU01.

For mechanical random number generators such as roulette kettles, it is possible to limit the dataset to a minimum of 1000 times the possible outcomes.

Explanatory note: When using a physical die that has 6 possible outcomes, the minimum dataset is $6 * 1000 = 6000$.

66 - Regulations number Decree: R3.2.1

ID NL: KS.09.13_2.0

Assessment standard

In terms of design and implementation, establish that each Random Number Generator is equipped with a suitable method of seeding and re-seeding so that predictability of results is avoided.

67 - Regulations number Decree: R3.2.1**ID NL:** KS.09.14_2.0*Assessment standard*

In terms of design and implementation, establish that, except for the randomness of other players, the outcome of all chance parts of the gambling activities are based on the Random Number Generator.

Exception: when using a randomness mechanism without replacement, the outcome of the random parts can be predictable to a certain extent.

Examples:

a second draw from a real or virtual pile of cards without the first card drawn being put back or a draw of virtual bingo without the first draw being replaced.

68 - Regulations number Decree: R3.2.1**ID NL:** KS.09.15_2.0*Assessment standard*

In terms of design and implementation, establish that each outcome of the Random Number Generator, and the result it has led to in the gambling, is recorded.

69 - Regulations number Decree: R3.2.1**ID NL:** KS.09.16_2.0*Assessment standard*

In terms of design and implementation, establish that the outcome of any game is determined solely by chance and the choice or choices made by the player within the framework of the game.

70 - Regulations number Decree: R3.2.1**ID NL:** KS.09.17_2.0*Assessment standard*

In terms of design and implementation, establish that the gambling can function in the same way, independently of the means used by the players.

71 - Regulations number Decree: R3.2.1**ID NL:** KS.09.18_2.0*Assessment standard*

In terms of design and implementation, establish that the odds of winning or losing expected by the player correspond to the odds generated and presented by the gambling activities.

Explanatory note: constructions such as 'near miss', or similar constructions whereby situations of 'you almost won' are deliberately presented, are not permitted.

For example, gambling activities in which a physical object is simulated (e.g. dice, roulette wheels, fruit machines) will have to provide fair results that are in line with expectations with regard to a physical object.

72 - Regulations number Decree: R3.2.1**ID NL:** KS.09.19_2.0*Assessment standard*

In terms of design and implementation, establish that, where present, the jackpot is linked to a game outcome of the gambling activities and that the jackpot is part of the prize schedule of the gambling activities.

73 - Regulations number Decree: R3.3**ID NL:** KS.09.20_2.0*Assessment standard*

In terms of design and implementation, establish that the pay-out rate presented is the theoretical pay-out rate.

Explanatory note:

The theoretical pay-out rate must correspond to the pay-out rate.

Below is an example with a bet of one euro.

Examples:

- Option 1 = 0 euro (25% chance);
- Option 2 = 0 euro (25% chance);
- Option 3 = 1 euro (25% chance);
- Option 4 = 2 euro (25% chance).
- The theoretical pay-out rate = 75%.

74 - Regulations number Decree: R3.2.2**ID NL:** KS.09.21_2.0*Assessment standard*

In terms of design and implementation, establish that the identity of participants in gambling is known to the licence holder.

75 - Regulations number Decree: R3.2.2**ID NL:** KS.09.22_2.0*Assessment standard*

In terms of design and implementation, establish that, in player-to-player gambling activities, the gaming system continuously analyses for collaborating or colluding players in real time.

76 - Regulations number Decree: R3.2.2**ID NL:** KS.09.23_2.0*Assessment standard*

In terms of design and implementation, establish that technical facilities are in place to recognise, analyse and record suspicious circumstances.

77 - Regulations number Decree: R3.2.2**ID NL:** KS.09.24_2.0*Assessment standard*

In terms of design and implementation, establish that, in player-to-player gambling activities, the participants are registered per game.

78 - Regulations number Decree: R3.3**ID NL:** KS.09.25_2.0*Assessment standard*

In terms of design and implementation, establish that any deviations in a mechanical Random Number Generator are recorded.

79 - Regulations number Decree: R3.8**ID NL:** KS.09.26_2.0*Assessment standard*

In terms of design and implementation, establish that the gaming system will accept the player's bet and participation only if the outcome of the immediately preceding game is certain.

In terms of design and implementation, establish that the gaming system gives the player sufficient opportunity to influence the further course of the game.

Explanatory note:

Acceptance of the stake and participation shall only follow if the outcome of the preceding game is known. In relation to the last single stake for that game, the outcome must be a clear win, draw or loss. The stake in a game may also have a form that cannot be cashed in, such as "free spins", "bonus points", "bonus buys" or similar.

Sufficient opportunity means there must be sufficient time to absorb information and make a choice.

80 - Remote Gambling Decree and Regulations: B4.34 and R3.4**ID NL:** KS.09.27_2.0*Assessment standard*

In terms of design and implementation, establish that the rules of the game and the pay-out percentage presented for the game do not change during the game.

81 - Remote Gambling Decree and Regulations: B4.34 and R3.4**ID NL:** KS.09.28_2.0*Assessment standard*

In terms of design and implementation, establish that each game is provided with as comprehensive an explanation of the game as possible, including instructions on how to play.

82 - Remote Gambling Decree and Regulations: B4.34 and R3.4**ID NL:** KS.09.29_2.0*Assessment standard*

In terms of design and implementation, establish that the game explanations and related instructions do not give rise to deception or misunderstanding.

83 - Remote Gambling Decree and Regulations: B4.34 and R3.4**ID NL:** KS.09.30_2.0*Assessment standard*

In terms of design and implementation, establish that the game explanations and related instructions are displayed using the tool used by the player for the gambling.

84 - Remote Gambling Decree and Regulations: B4.34, B4.38 and R3.4**ID NL:** KS.09.31_2.0*Assessment standard*

In terms of design and implementation, establish that the game explanations and accompanying instructions are in any case drawn up in the Dutch language.

85 - Remote Gambling Decree and Regulations: B4.34, B4.38 and R3.4**ID NL:** KS.09.32_2.0*Assessment standard*

In terms of design and implementation, establish that the game explanations and corresponding instructions are set to Dutch by default.

Explanatory note: the player must be able to change their default setting after registration.

86 - Remote Gambling Decree and Regulations: B4.34 and R3.4**ID NL:** KS.09.33_2.0*Assessment standard*

In terms of design and implementation, establish that the available game explanations and related instructions are the same in all languages.

87 - Remote Gambling Decree and Regulations: B4.34 and R3.4**ID NL:** KS.09.34_2.0*Assessment standard*

In terms of design and implementation, establish that game explanations and related instructions are available before the player places their bet.

88 - Remote Gambling Decree and Regulations: B4.34 and R3.4**ID NL:** KS.09.36_2.0*Assessment standard*

In terms of design and implementation, establish that game explanations and corresponding instructions are also available during the game.

89 - Remote Gambling Decree and Regulations: B4.34 and R3.4**ID NL:** KS.09.37_2.0*Assessment standard*

In terms of design and implementation, establish that the game explanations and accompanying instructions contain information on the theoretical pay-out rate of the gambling activities.

In terms of design and implementation, establish that, where applicable, the pay-out percentage is displayed for different game strategies of the player.

3.10 Addiction prevention**90 - Regulations number Decree: R4.3****ID NL:** KS.10.01_2.0*Assessment standard*

In terms of design and implementation, confirm that the licensee will record at least the following information in relation to each player per gambling session of the player:

- a. a unique signifier of the gambling session, such that this gambling session can be distinguished from other gambling sessions;
- b. the date and start time of the gambling session;
- c. the duration of the gambling session.

91 - Remote Gambling Regulations: B9**ID NL:** KS.10.02_2.0*Assessment standard*

In terms of design and implementation, establish that, after signing in, the player gains access to the player interface within the meaning of Section 1.1 of the Remote Gambling Decree.

In terms of design and implementation, establish that the required information as set out in Section 8(1) of the Remote Gambling Decree is accessible to the player through the gambling interface and the player interface.

In terms of design and implementation, establish that the required information as set out in Section 8(2) of the Remote Gambling Decree is accessible to the player through the player interface.

In terms of design and implementation, establish that the player has the option of changing their gambling account within the meaning of Section 1.1 of the Remote Gambling Decree via the player interface.

In terms of design and implementation, establish that each accessible part of the player interface contains the following information:

- what time it is in the Netherlands;
- the time elapsed since the player signed in;
- the player's balance on their gambling account.

In terms of design and implementation, establish that the following information is displayed on the landing page of the player interface:

- date and time of the player's penultimate registration as referred to in Section 1.1 of the Remote Gambling Decree.

92 - Section number Decree: B13

DK NL: KS.10.03_2.0

Assessment standard

In terms of design and implementation, confirm that the licensee records at least the following information in respect of each participant in the betting and gambling activities offered on its platform:

- a. internal and external indicators (including a high or increasing gambling frequency; long or increasingly long gambling sessions; inappropriate treatment of or language in respect of other persons; stakes or betting behaviour that are different from the stakes or bets the player has made previously; expressions of frustration or discomfort; irregular gambling hours) that point to excessive participation in the licensee's betting and gambling activities or a potential gambling addiction; and
- b. the measures it has undertaken to comply with Section 18 of the Remote Gambling Decree.

In terms of design and implementation, confirm that the licensee remotely records how often players sign in to gain access to the player interface within the meaning of Section 1.1 of the Remote Gambling Decree.

In terms of design and implementation, confirm that the licensee records the foregoing information in a way that allows for early detection of excessive participation in the betting and gambling activities organised by the licensee or a potential gambling addiction.

In terms of design and implementation, confirm that the licensee records the foregoing information in such a way that it can be traced back to the player's data.

93 - Section number Decree: B14, B15

ID NL: KS.10.04_2.0

Assessment standard

In terms of design and implementation, confirm that the licensee records at least the following information in respect of every participant in the betting and gambling activities offered on its platform:

- a. the registration, referred to in Section 1.1 of the Remote Gambling Decree, and the termination thereof;
- b. the login, referred to in Section 1.1 of the Remote Gambling Decree;
- c. the age of the player, insofar as the player is below the age of 24;
- d. the duration of the participation in betting and gambling activities;
- e. the frequency of participation in betting and gambling activities;
- f. the betting and gambling activities the player takes part in;
- g. the limits of the gambling behaviour, referred to in Section 4.14(1) of the Remote Gambling Decree;
- h. the changes to the limits of the gambling behaviour;
- i. any exceeding of the limits of the gambling behaviour;
- j. the stakes and gambling outcomes;
- k. the payment transactions with the player;
- l. the changes on the gambling account, referred to in Section 1.1 of the Remote Gambling Decree;
- m. the suspension of ability to place bets or gamble.

In terms of design and implementation confirm that the licensee analyses the aforementioned data and identifies signs that may point to excessive gambling and a potential gambling addiction at an early stage.

94 - Section number Decree and Regulations number Decree: B18 + R18, B19

ID NL: KS.10.05_2.0

Assessment standard

In terms of design and implementation, confirm that if the analysis, referred to in Section 15 of the Remote Gambling Decree, points to excessive gambling or a potential gambling addiction, the licensee will take appropriate measures to prevent excessive gambling and gambling addiction to the best of its ability.

At the very least, the holder of the licence to organise remote betting and gambling activities must implement such measures if the player exceeds a limit within the meaning of Section 4.14(2)(a) or (b) of the Remote Gambling Decree.

In terms of design and implementation, confirm that in the case of a reasonable suspicion of excessive betting and gambling or gambling addiction, the licensee will initiate a personal dialogue with the player, in which:

- a. it will make the player aware of his or her gambling behaviour and of the development thereof if possible and of the dangers of gambling addiction;
- b. it will provide the player with advice regarding the facilities aimed at limiting their betting and gambling activities and regarding the assistance available from addiction treatment institutions, and encourage the player to make use of those facilities;

- c. it will investigate whether the player has the potential to cause harm to themselves or to their family as a result of excessive betting and gambling or gambling addiction;
- d. it will advise the player to make use of a facility which allows them to gain easy insight into their gambling behaviour;
- e. it will advise the player to make use of the option of having their access to betting and gambling activities offered by the licensee on its platform restricted in accordance with a maximum period of time per visit or login session to be determined by the player or during time slots determined by the relevant player;
- f. it will restrict the player's access to betting and gambling activities offered by the licensee on its platform to a maximum period of time per login session or during certain time slots without the player's consent;
- g. it will advise the player to make use of the option of excluding themselves from taking part in betting and gambling activities offered by the licensee on its platform for a fixed or indefinite period of time;
- h. it will exclude the player from taking part in betting and gambling activities offered by the licensee on its platform without their consent for a fixed or indefinite period of time.

In terms of design and implementation, confirm that when the licensee conducts the investigation referred to in subsection 18.2(c), it will at the very least consider the impact the player's gambling is having on their financial situation, family life, health and employment status.

In terms of design and implementation, confirm that in addition to the intervention measures prescribed in accordance with Section 18(1) of the Remote Gambling Decree, the following intervention measures are applied:

- a. to send the player messages via the player interface to make them aware of their gambling behaviour in a sufficiently effective manner;
- b. to advise the player to make use of the option of excluding themselves from taking part in one or more betting and gambling activities or similar types of games offered by the licensee on its platform for a fixed period of time or at certain times;
- c. to exclude the player from taking part in betting and gambling activities or similar types of games offered by the licensee on its platform for a fixed period of time or at certain times.

In terms of design and implementation, confirm that the intervention measure prescribed in accordance with Section 18(1) is at least tailored to:

- a. the player's age;
- b. the exhibited gambling behaviour;
- c. the indicators that point to excessive betting and gambling or risks of gambling addiction;

- d. the response of the player to previous intervention measures, insofar as such measures have been taken.
 1. When choosing to apply an intervention measure or the simultaneous or successive application of multiple intervention measures, the licensee shall consider the necessity, effectiveness and proportionality of such measures.
 2. The licensee offering online betting and gambling activities shall in any case implement the intervention measure, referred to in Section 18(2)(a) at such a time when the player exceeds a limit within the meaning of Section 4.14(2) (a) or (b) or the Remote Gambling Decree.
 3. The licensee shall provide a clear and comprehensible outline of the reasons for each intervention measure when applying such measures.

95 - Regulations number Decree: R15

DK NL: KS.10.06_2.0.

Assessment standard

In terms of design and implementation, confirm that the licensee will regularly use the player interface to remind players of the restrictions they themselves have placed on their own gambling behaviour, either by means of popups or by means of some other, equally effective type of message, whenever the player signs in or out of the online betting and gambling activities organised by the licensee, and whenever they switch to a different game.

Explanatory note:

Effective messaging in any case means that the licensee must regularly remind the player of the limits they have set with regard to their own gambling behaviour. This section prescribes that the licensee must in any case send the player messages via the player interface, either by means of popups or by means of some other, equally effective type of message, whenever the player signs in or out of the online betting and gambling activities organised by the licensee, and whenever they switch to a different game, for example, when a player switches from a blackjack session to the virtual slot machines. This will make the player repeatedly aware of their gambling behaviour and of the intended gambling limits at times when this does not unduly hinder their gambling experience. This could otherwise lead to the popup losing its useful effect.



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