



**I-Gaming Licensing and Regulation Group
E-Games Licensing Department**

REVISED REGULATORY FRAMEWORK FOR THE REMOTE GAMING PLATFORM

Rev. No: 3

Effectivity: 1 5 NOV 2023

*Revision pertains only to the form, i.e. change of logo. All provisions, terms and conditions, table of offenses, as well as applicable penalties under the Revised Regulatory Framework for the Remote Gaming Platform which was approved by the Board on May 11, 2023, shall remain in force and effect.

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Foreword: This regulatory framework shall cover all online gaming and/or wagering platforms or channels for domestic remote gaming operations; subject to continuous review and to changes, revisions, modifications, or amendments from time to time, as the case may be, considering the novelty of these gaming platforms and the rapid changes in technology.

I. INTRODUCTION

With the advancement of technology, particularly with the internet, various and numerous transactions have evolved accordingly, including that of gaming as a whole.

Originally, domestic offsite gaming operations adopt a land-based or brick-and-mortar model of operations, i.e. players come and visit PAGCOR-licensed gaming sites to play or bet. However, with the advancements in technology, particularly the internet, these gaming segments have been significantly affected or even altered in some way. Therefrom, technology has substantially evolved along with the preference and attitude of the patrons – having emphasis now on convenience and availability on-demand.

Hence, with the aim to realize the objectives of PAGCOR to create an environment that propels the development of the Philippine gaming and amusement industry, and to establish and enforce a regulatory framework that preserves the integrity of the same, the regulatory guidelines for the activation of the online gaming platform is hereby laid down, as follows:

II. GENERAL PROVISIONS

- A. Only PAGCOR contracted and/or accredited Service Providers (Service Providers) are allowed to develop and maintain an online remote gaming or betting platform on behalf of its partner licensed Operators.
- B. The Remote gaming platform shall only be an adjunct facility or service provided by Service Providers to its land-based gaming site operators/licensees. The Remote gaming platform may not be offered independently.
- C. Only one (1) remote gaming platform shall be allowed for each Service Provider, where a website and/or mobile/desktop application may be used. A website may use multiple URLs, provided that there must be prior disclosure to and approval by PAGCOR.

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- D. The remote gaming platform shall not accept bets emanating outside the Philippines and shall not be accessible in any way whatsoever outside the Philippines.
- E. The remote gaming platform must have a prior written approval from PAGCOR before its implementation.
- F. Only games and/or markets/sports with prior written approval from PAGCOR are allowed to be deployed in the remote gaming platform as game contents.
- G. Definition of terms:
1. **Remote gaming platform (RGP)** – refers to the online channel developed to allow the players to remotely access, through the internet, (i) the electronic bingo and casino games deployed in the electronic gaming network and terminals at the land-based gaming operations and play, or (ii) the sports event contents and bet on the available markets as offered in land-based sports betting operations. The RGP may utilize a website or a mobile or desktop application.
 2. **Service brand** – refers to the mark, tradename, logo, name, label, word, and/or other denomination that identifies the service, and/or gaming system approved by PAGCOR.

III. REMOTE GAMING PLATFORM REQUIREMENTS AND STANDARDS

- A. The Proponent Service Provider shall submit to the E-Games/E-Bingo Licensing Department (EGLD) all relevant documentation pertaining to the proposed remote gaming platform. These shall include the following, as the minimum:
1. Duly filled-out *New System, Game and/or Machine Request and Approval Form* (GS Form No. 9), if applicable;
 2. Notarized written disclosure from the proponent identifying its designated remote gaming platform and certifying that the same shall be the only one operating as such;
 3. Complete platform documentations, i.e. website and/or desktop or mobile application documents indicating, among others, the main functions, web design and contents, account funding and withdrawal protocols, progressive jackpot features, if any, accounting and reporting processes and other salient details;

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4. Certification from an independent gaming laboratory certifying that the remote gaming platform was extensively tested and has been found compliant with the following standards:
 - a. All data are captured, accounted and reported by the system; and,
 - b. Game is fair, secure and able to be audited and operated correctly.

Note: The above certification is required to be submitted within three (3) months from commencement of live commercial operations of the RGP. An application for the above certification may be submitted initially.

5. Certification from an independent gaming laboratory attesting to internet protocol (IP) blocking applied to the platform for all other IP addresses excluding Philippine IP addresses.

Note: The above certification is required to be submitted within three (3) months from commencement of live commercial operations of the RGP. A Certification under Oath of the proponent attesting to the above including the application therefor may be submitted initially.

- B. The proposed remote gaming platform must comply with minimum operational standards set forth hereunder:

1. **Player Account Registration** – only registered players of PAGCOR-licensed gaming sites are allowed to avail of the remote gaming platform service. As such, the following shall be implemented:

- i. Registration of Players shall be in accordance with the procedures and requirements of PAGCOR. For purposes thereof, new players may either personally register onsite or through remote/online registration.

Remote Registration is the conduct of player registration through the aid of available remote/online facilities without the player personally presenting himself at the gaming site, subject to the following requirements:

- a. The gaming platform must be able to collect and keep the following mandatory information of all its players:
 - Full Name
 - Date of Birth
 - Place of Birth
 - Current Address
 - Permanent Address
 - Contact Information
 - Nationality
 - Nature of Work

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- Source of Income
 - One (1) valid government-issued Identification (ID) Card
- b. Only persons twenty-one (21) years of age and above and not among the banned personalities as provided under the Memorandum Circular No. 6, series of 2016, of The Office Of The President, shall strictly be allowed to register and avail of the services of a remote gaming platform. For this purpose, the remote gaming platform shall have a functionality where prospective players shall be asked to declare and confirm the following:
 - That he/she is at least 21 years old and above; and
 - That he/she is not a government official or employee connected directly with the operation of the Government or any of its agencies, member of the Armed Forces of the Philippines, including the Army, Navy, Air Force, or the Philippine National Police.
- c. The gaming platform is required to conduct Know Your Customer (KYC) process for all players, both existing and new players. The conduct of KYC process shall be a continuous requirement. A full KYC and identification verification process shall be required to be conducted for each of the player prior to his first withdrawal or cash-out transaction request or within seven (7) days from his/her registration or sign-up, whichever comes first.

Every gaming platform must strictly implement a verification process in order to verify the identity of the player and validate the information and ID provided where video calling is utilized or where the player shall be asked to submit a front-facing picture of himself/herself together with the ID submitted. However, as alternative PAGCOR shall allow the use of various identity verification technology solutions e.g., automatic biometric identification, ID scanning and validation technologies, and liveness detection technologies.
- d. PAGCOR's National Database of Restricted Persons (NDRP) shall be used by the Service Provider as well as its Operators as a tool from where persons listed therein shall not be registered or when applicable, shall have the accounts of those present thereat suspended or cancelled.
- e. Each player must be asked to read and accept the Terms of Use of the gaming platform during registration. A player's violation of

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any provisions of the Terms of Use shall be a ground for the suspension or cancellation of his/her account and forfeiture of funds thereof, as the case may be. Forfeited funds shall be part of the Gross Gaming Revenue (GGR).

- f. In instances where Remote Registration is initiated via the gaming platform and without assistance of any Operator, the system shall not in any way determine for the player his/her designated gaming site. The system shall instead provide the player a list of the five (5) nearest/closest gaming sites to his/her indicated address from which he/she shall select from.
- ii. Only one (1) remote gaming platform account shall be allowed per player per remote gaming platform.
- iii. A player's remote gaming account shall be designated / tagged to the gaming site where he/she is registered or will be registered as a member. All transactions pertaining to said player's remote gaming platform account shall be attributed to its designated gaming site.

2. Account Funding and Withdrawal

- i. Account funding to and withdrawal from remote gaming accounts shall redound to the player's designated gaming site (i.e. where the player is registered with), regardless of the channel or method used.
- ii. Onsite and/or online/electronic funding and withdrawal channels are allowed.
- iii. For online/electronic funding and withdrawal of funds from remote gaming accounts, only AMLC-compliant channels, such as over-the-counter and online banking, payment/e-Wallet systems and through other legitimate money transfer services shall be utilized. Only those payment systems or money transfer services accredited, approved, or registered with the *Banko Sentral Ng Pilipinas*, shall be considered legitimate and shall be utilized under these guidelines.

Integrated payment gateway shall be allowed for the remote gaming platform. Service Providers may integrate their respective PAGCOR-approved remote gaming platforms to BSP-registered electronic or online payment services/ platforms (OPS) or vice-versa subject to the following guidelines:

- Payment gateway solutions or money transfer services shall only be used exclusively for purposes of account funding and

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withdrawal and shall not perform player registration functions. Correspondingly, the player registration procedures, as provided in this framework, cannot be performed by any payment gateway provider, (Operator of Payment System (OPS), or other money transfer services.

However, a link feature may be implemented where a prospective player will be redirected to the existing player registration portal of the remote gaming platform to undergo the player registration procedure therein.

- Service Providers may maintain one (1) general account for the entire remote gaming platform in every payment system/OPS to ease the processing of accounting funding and withdrawal requests from the players. For this purpose, the Service Providers shall be under the obligation to manage the cash transaction on behalf of the player's designated-Operator. All transactions of a player in the integrated payment gateway shall remain to be attributed to its designated gaming site and the Operators shall be granted unhindered access to the players transactions.

- iv. Funding, withdrawals, and/or transfers from and to a payment/banking solution account other than a player's registered accounts shall be strictly prohibited and shall be penalized accordingly.
- v. Fund sharing or *pasaload* between players shall be strictly prohibited.
- vi. PAGCOR shall not be liable for any costs that may be incurred in processing player's funding and withdrawal requests.

3. **Account Log-in Verification Process** – the remote gaming platform shall have the capability to ensure that only the registered player is using his/her account. Accordingly, any one or more of the following functionalities for account verification must be implemented:

- Video calling prior to log-in;
- Biometrics verification such as
 - ✓ Facial verification
 - ✓ Fingerprint scanning
 - ✓ Iris scanning

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- OTP verification where the system sends a randomly generated one-time-PIN (OTP) to the registered contact number of the player which must be accurately entered by the player to allow access to the platform.
- Security Question where only the registered player knows the correct answer.

4. **Minimum Initial Deposit** – All newly-registered players of the RGP shall be required to post an initial deposit in the amount of One Thousand Pesos (Php1,000.00). Subsequent deposits or top-ups must be at least Five Hundred Pesos (Php500.00).

5. **Operator Player Management Portal** – all Service Providers shall be required to provide a player management portal module for each of its partner-Operators, with front-end and back-end dashboards, with the following minimum functionalities:

- i. Player registration portal to allow Operators to directly process and approve player registrations;
- ii. Player management to allow Operators to monitor and control, in certain cases, the activities of its players;
- iii. Fund management to seamlessly process and approve deposit or top-up and withdrawal or cash-out transaction requests of players; and
- iv. Operations management to monitor and assess the performance and results of the Operator's work and efforts in operating a particular game offering including its online operations through its remote gaming platform channel.

6. **Responsible Gaming**

- i. Upon logging-in, the remote gaming platform must show a short infographics or video clip which shall discuss the responsible gaming reminders of PAGCOR including the prohibition to play in open and public places.
- ii. In every log-in, the RGP must ask players to read and accept the Terms of Use (TOU) of the service before landing him/her to the gaming or betting interface lobby. The copy of the latest TOU of the platform must be submitted to EGLD prior to implementation in the platform.

A player's violation of any provisions of the TOU shall be a ground for the cancellation or suspension of his/her remote gaming platform account, and/or the forfeiture of funds thereof, as the case may be. Forfeited funds shall be part of the Gross Gaming Revenue (GGR).

7. **Reporting and Monitoring**

- i. The remote gaming platform shall be integrated with PAGCOR's third party audit platform;

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- ii. All transactions pertaining to a player's remote gaming platform account shall be attributed to the player's designated gaming site (i.e. where the player is registered).

IV. MISCELLANEOUS PROVISIONS

- A. Any deviation from any of the submitted certifications above, and any misrepresentation, breach and/or circumvention, directly or indirectly, of any of the conditions set in this regulatory guidelines, any other relevant communication or memorandum issued by PAGCOR relative herewith, and/or any law, local or national, of the Philippines shall be ground for the suspension of the remote gaming platform; and any loss incurred due to such remiss shall be solely shouldered by the concerned Service Provider.
- B. The PAGCOR Evaluation Team composed of representatives from *E-Games/E-Bingo Licensing Department (EGLD)*, *Compliance Monitoring and Enforcement Department (CMED)* and *Information Technology Department (ITD)* shall conduct an actual testing of the remote gaming platform and walkthrough of its process from player registration up to report generation in order to determine the compliance of platform with the prescribed technical capabilities and operational standards and the Service Provider's capability and readiness to fulfill its intended scope of service. Only upon consolidated satisfactory results of the testing and walkthrough shall EGLD issue a *Notice to Commence* remote gaming platform operations, as applicable.
- C. All Service Providers that maintain and operate PAGCOR-approved remote gaming platform must comply with the Php50Million cash bond requirement to be allowed to continue the operations and services of its approved remote gaming platform.
- D. All Operators and Service Providers of PAGCOR-approved RGP shall comply with the rules and regulations of the Anti-Money Laundering Council (AMLC) as clarified, implemented, and supervised by the PAGCOR Anti-Money Laundering Supervision and Enforcement Department (PASED).
- E. Marketing projects to be deployed through the RGP may be applied for by the Service Providers on behalf of its independent gaming site operators subject to the guidelines of the PAGCOR Regulatory Framework for Marketing and/or Promoting Remote Gaming Platform and Services. For this purpose, the concerned Service Provider shall duly accomplish the *Marketing and/or Promotion Request and Approval Form* (GS Form No. 28) for its operators.

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- F. Violation on any of the provisions in this framework shall be subject to the penalties and fines as provided for in the PAGCOR *Table of Penalties for the Remote Gaming Platform*.
- G. The above provisions are subject to continuous review; hence, changes, revisions, modifications, or amendments will be effected from time to time, as the case may be.
- H. Finally, this regulatory framework shall repeal previous issuances and/or any of the independent provisions of which are inconsistent with the same.

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