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What age	poncy	uo we	operate:

- Think 21
- Think 25
- O Think 18



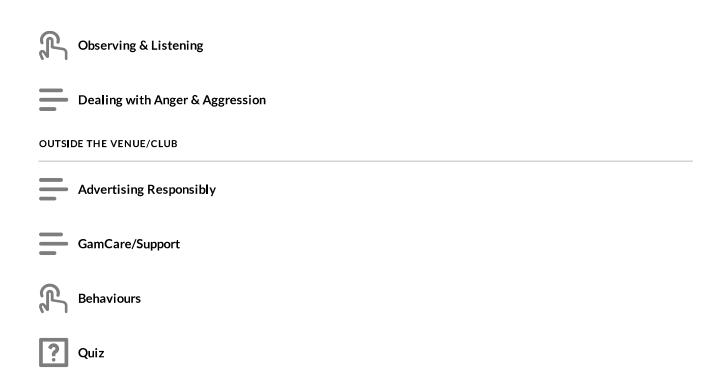
Our suite of Compliance training seeks to ensure you understand the Gambling Act and its 3 main objectives and that you follow the businesses defined processes to ensure we operate within the law.

Within the Gambling Act we have a duty to protect children and vulnerable people. Safeguarding is the responsibility of everyone in our business and this session explains why its so important and how you can play your part.

To get started click on the first lesson below:

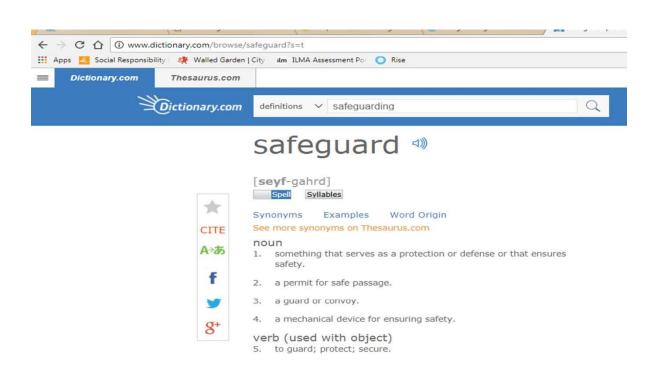
SAFEGUARDING AND RESPONSIBLE GAMING

=	What is Safeguarding?
=	Children
=	Vulnerable People
=	The Stages of Change
TAKIN	G ACTION
=	Taking Action



What is Safeguarding?

Safeguarding is a term usually associated with children; it makes us think about the protection of children, social services, abuse and the mistreatment of children. As a socially responsible operator, MERKUR and its operating businesses take a different view on Safeguarding and what it means:



CLICK TO ENLARGE IMAGE/READ THE DEFINITION OF SAFEGUARDING

The term actually means:

something that serves as a protection or defence or that ensures safety

For most of our customers, gambling is an enjoyable hobby and a social event, however; we must be aware of players that may become addicted to gambling.

When a Customer's gaming changes from enjoyment/social to a problem or addiction we MUST safeguard. Safeguarding is very much an action required within our business.

KEY POINTS:

The Commission's investigation found:

9

Due to a technical failure in 888's systems, over 7,000 customers who had chosen to self-exclude(1) from their casino/poker/sport platform were still able to access their accounts on their bingo platform. The issue went undetected for a prolonged period of time, meaning customers were able to deposit £3.5million into their accounts, and then continue to gamble, for over 13 months.

While 888 did have self-exclusion procedures in place, they were not robust enough and failed to protect potentially vulnerable customers.

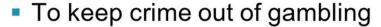
2

888 also failed to recognise visible signs problem gambling behaviour displayed by an individual customer, which was so significant that it resulted in criminal activity. The customer staked over £1.3million, including £55k stolen from their employer. During a 13 month period the customer placed a large number of bets, gambling on average 3-4 hours a day. The lack of interaction with the customer, given the frequency, duration and sums of money involved in the gambling, raised serious concerns about 888's safeguarding of customers at-risk of gambling harm

> It is <u>every employees</u> <u>responsibility</u> to recognise the visible signs

Licensing objectives









 To protect children and other vulnerable people.



Safeguarding in our business is about the 3rd licensing objective PROTECT = SAFEGUARD

The Gambling Commission puts a high priority on the social responsibilities operators have to protect children and vulnerable adults from the harm associated with gambling and policies must be in place to support the protection of these people.

This means as a business have to manage the risks and be socially responsible.

We should:

- Train staff on how to recognise and respond to indicators of concern
- Train staff to know how to protect their own safety if customers behave aggressively
- Make information and advice about gambling responsibly generally and discretely available, and provide contact details about where to get help

- Interact with customers to spot warning signs of a problem
- Explain Setting Your Limits to set time limit or deposit limit
- If the customer opts to self exclude make sure you provide the right information and follow the process for self exclusion (detailed in Compliance training)
- Encourage customers to register or become members so we have a point of contact
 - This online session is designed to help you understand our responsibilities in terms of safeguarding our Customers. It looks at the potential signs of problem gambling and how we can interact with customers to intervene and support their choices.

Please complete this training module yourself and ask if you do not understand any of the information.

Children

The protection of children is vitally important to us as a business. We have a separate and detailed training module dedicated to this area (Age Verification) as well as the Essentials of Compliance training.

Research undertaken on behalf of the Gambling Commission in 2022 has shown the following figures for children aged 11-16 accessing gambling:

78%	Percentage of young people who spent their own money gambling in the last 12 months, did so because they regard it as a fun thing to do.
50%	Percentage of young people have had any gambling experience in 12 months with <u>over a third</u> (35%) playing on arcade gaming machines.
31%	Percentage of 11- to 16-year-olds spent their own money on any gambling activity in the twelve months prior to taking part in the survey. During that period, the most common types of gambling activity that young people spent their own money on were legal or did not feature age restricted products, namely: 22 % playing arcade gaming machines such as penny pusher or claw grab machines 15% placing a bet for money between friends or family 5% playing cards with friends or family for money
28%	Three in ten young people had seen family members they live with gamble, of which 7 percent indicated it had resulted in arguments or tension at home.
10%	One in ten young people said that their own experience of gambling had led them to talk to their parents about how they felt, either sometimes, often, or all of the time
0.9%	This figure has increased from 0.4% since 2016 of 11–16-year-olds that are defined as problem gamblers

Source: research project undertake for the Gambling Commission

NB: The study included 11 - 16-year-olds and from a representation of 2559 pupils using the Ipsos Young People Omnibus.

What are the risks to children of being exposed to Gambling?

The risks vary, depending on the type of gambling activities taking place at the premises.

For example: in MERKUR, safeguarding systems (such as Think 25) should be in place to prevent young people gaining access to the premises.



The Challenge 25 scheme MUST
be operated by ALL staff and only
recognised proof of age accepted
(for example photo driving licence
or passport; PASS cards)



Signage MUST BE prominently displayed at all points of entry regarding the prohibition of under 18's



Signage MUST BE displayed on machines highlighting age restrictions

If children are permitted access to adult gaming activities, they may be at risk of being:



Exposed to information or advertisements encouraging them to gamble



Allowed or invited to gamble or bet in a commercial setting



Allowed to purchase and consume alcohol (Bingo & Casino)



Be financially exploited

We must ALL operate systems to ensure that under 18's are prevented from access to areas where adult activities (such as betting or high stakes gambling) take place; or where adult gaming machines are located.

REMEMBER: if in doubt, <u>ask for</u>
I.D.

Make sure you complete our Age verification course for more on our age policies and how to check I.D.

If you work in one of our FEC's it is even more important that you are vigilant:

FECs are commonly located at seaside resorts, in airports and at motorway service stations, and cater for families, including unaccompanied children and young persons.

Children and young persons are permitted to enter an FEC and may use category D machines. They are not permitted to use category C machines and it is a requirement that there must be clear segregation between the two types of machine, so that under-18s do not have access to them.

Social Responsibility (SR) code 3.2.5(3) in the Licence conditions and codes of practice (LCCP) it states that 'licensees must ensure that their policies and procedures take account of the structure and layout

The Gambling Regulations requires operators to ensure that employees prevent access and challenge children or young persons who attempt to use category C machines.

Over-18 areas within FECs that admit under-18s, must be separated by a barrier with prominently displayed notices at the entrance stating that under-18s are not allowed in that area and with adequate supervision in place to ensure that children and young persons are not able to access these areas or the category C machines. Supervision may be done either by placing the terminals within the line of sight of an official of the operator or via monitored CCTV.

of their gambling premises' in order to prevent underage gambling.

Safeguarding is not just about children; as we have already seen we need to safeguard vulnerable adults too.

Let's look at this next!

CONTINUE

Vulnerable People

The **Gambling Commission** puts a high priority on the social responsibilities operators have to **protect** vulnerable adults from the harm associated with gambling and policies must be in place to support the protection of vulnerable adults.



Which one is a vulnerable adult?



Which person is at Risk?

- ______A
- В
- O C

D
I don't know
SUBMIT

CONTINUE

It's not possible to tell who is at risk by looking at them. Most customers are in control and enjoy the social element of gambling

Safeguarding means we have to look a little deeper and think about those at risk of developing a problem.

It's about the signs and signals we see and hear whilst our customers are in our premises.

Social responsibility/Safeguarding is about using your eyes and ears to understand who is vulnerable.

Click on the + signs to understand more about those people at risk:

Risks Factors: Developing a problem __

These are the situations that increase players risks of developing a problem (click to enlarge)

Risk Factors for Developing a Gambling Problem

These risk factors can contribute to the development of gambling problems or make it more difficult to stop. People are more at risk if they:

- Have an early big win (leading to false expectation of future wins)
- Have easy access to their preferred form of gambling
- Hold mistaken beliefs about the odds of winning
- Do not take steps to monitor gambling wins and losses
- Often feel bored or lonely, or have a history of risk-taking or impulsive behaviour
- Have financial problems
- Have few interests or hobbies, or feel their lives lack direction
- Have a history of mental health problems, particularly depression and anxiety
- > Have a parent who also has (or has had) problems with gambling
- > Have (or have had) problems with alcohol or other drugs, gambling or overspending
- > Tie their self-esteem to gambling wins or losses.

The more factors that apply, the more likely a person is to develop a gambling problem.

Risk Factors:	Impact
INISK I actors.	IIIIpact

If we don't take our social responsibilities seriously; vulnerable adults are at risk in many ways including (click to enlarge):

Managing The Risks

As a business we undertake to minimise the risks in the following ways (click to enlarge):

We need to:

- ✓ Have trained staff able to recognise and respond to indicators of concern
 - This course along with the other compliance courses
- Staff know how to protect their own safety if customers behave aggressively
 - > This course
- Make information and advice about gambling responsibly generally and discreetely available, and provide contact details about where to get help
 - > Use the Gam Care contact information and staying in Control leaflets
- ✓ Explain the Setting your Limits to help set a time limit/ deposit limit
 - Explain Setting your Limits to help control time spent playing
- ✓ If the customer opts to self exclude make sure you provide the right information and follow the process for self exclusion
 - > Follow the process and steps for MERKUR this is fully detailed in your compliance training module
- ✓ Encourage customers to register or become members so we have a point of contact
 - > Although membership is not compulsory it should be encouraged and discussed with all customers

Some of the signs may be more obvious to loved ones at home <u>but</u> we should be aware

of these signs when interacting with our customers; observe and listen for these indicators

(tick each box to show you have read each of the common signs of a problem with gambling):

Spending more money and time on gambling than they can afford.
Losing interest in usual activities or hobbies like going out with friends or spending time with family.
Always thinking or talking about gambling.
Chasing losses or gambling to get out of financial trouble.
Gambling until all of their money is gone.
Needing to gamble with larger amounts of money or for a longer time to get the same feeling of excitement or buzz.
Feeling anxious, worried, guilty, depressed or irritable.
Neglecting other responsibilities (work, family, chores) in order to gamble
Having arguments with family or friends about money and gambling.

CONTINUE

There are warning indicators that show when someone is moving from having fun and responsible gambling to becoming more of an issue or problem.

Click play below for more info:

What is problem gambling?

When playing for fun moves across to playing for need, it could be a problem.





ANYONE WHO HAS....

CONTINUE

ANYONE WHO HAS....

EASY ACCESS TO PREFERRED GAMBLING ACTIVITY FALSE BELIEFS ABOUT THE ODDS OR CHANCES OF WINNING HAD CHILDHOOD EXPOSURE TO GAMBLING

HAD A BIG WIN AND NOW HAS FALSE EXPECTATIONS OF FUTURE CHANCES A BELIEF THEY HAVE A SYSTEM TO BE ABLE TO 'BEAT THE ODDS' EXPERIENCE OF MENTAL HEALTH PROBLEMS

OR ANYONE WHO IS LOSING CONTROL

The Stages of Change

Gambling becomes a problem when people are not in control. Staying in control is vitally important and is the ethos we at MERKUR Slots, MERKUR Bingo, MERKUR Casino all work to.

When someone starts to change their gambling behaviour, there are often different stages of awareness that they move through. These include:

Stage 1 – No problem

If customers are in this stage the positives of gambling outweigh the negatives. They enjoy gambling and don't see it as a problem.



Stage 2 – Awareness

People at this stage feel ambivalent (having mixed feelings) about their gambling.

Often they enjoy it, even though they know that it costs time and money. If they are in this stage they might be thinking about or considering making a change, like cutting down, limiting spend or restricting time spent gambling.



Stage 3 - Wanting to Make a Change

People in this stage feel ready to control their gambling and have made the decision to do something about it. Additionally, they have scheduled a time in the very near future in which to start making changes.



Stage 4 – Take Action

People in this stage say things like - "I am doing something to change my behaviour".

They might try various things such as setting limits on their time and/or deposits

Our support is important at this time as they may be experiencing different emotions as they reflect on the consequences of their gambling.

Stage 5 – Sticking to it

Maintaining change - This stage can be hard. It is when people have identified all the things they need to do to change their behaviour and they have started to put these things into practice.

You know the customers best so your personal support is invaluable too.

Setting Limits is one of the ways MERKUR supports our customers

Customers can choose to set their own limits on any Blueprint B3 machine by choosing the set limits option at the bottom left-hand side of the menu.



Stage 6 - Final Stage - Self Exclusion

The final stage of stopping gambling is if the customer decides they need an external intervention to stop them gambling. When a customer reaches this decision we should fully support them.

This is where MERKUR offer a self exclusion option for Customers.

For full details of self exclusion in Merkur Slots, Merkur Casino and Merkur Bingo, please ensure you have completed the Compliance Training and understand our policies and processes and can facilitate the customers choice. Make sure they are aware of the minimum/maximum time they can self-exclude for.

Often the person who's gambling doesn't think that he or she has a problem; they don't see the subtle changes. Sometimes YOU will spot the problem first, because the customer might be convincing him/herself that everything is fine when really it isn't. It's important to use positive communication rather than

being confrontational or critical. It's also important to be genuine and talk to the customer in a natural way.

For example:



"I can see you're not happy at the moment - I want to help."



"I sense you're getting frustrated – shall we take time out and have a cuppa and a chat"



"You've been in more often this week – is everything OK?"

Once you've started the conversation, listen carefully to what they have to say in response and be patient. Don't jump in or cut them off mid sentence, as this might drive them back into their shell or make them turn defensive. Being calm and caring is really important as is knowing what advice and support we can offer

Ultimately we as a business have a responsibility to take action to safeguard vulnerable people so let's move to the next section and look at this next.

Click the button to move to the next section of this training module

TAKE ACTION

Taking Action

As a business we have several processes and tools in place to ensure we are promoting responsible gambling. These include:

- 1 Think 25 Policy
- 2 Setting your Limits
- Gamcare Information and Leaflets
- Complaints Procedure and ADR (Alternative Dispute Resolution)
- 5 Responsible advertising
- 6 Self Exclusion Policy and Process
- and most importantly YOU; OUR EMPLOYEES

These processes and interventions only work if our employees know and understand them and to ensure you do we have the following training modules which refresh every 6 months to keep you up to date and trained to the latest standards













Your role

As we have seen your best tools are your eyes and ears, but observing people and listening for clues to gain insight takes practice; so lets take a look at this next:

Observing & Listening Tips

CLICK ON THE BUTTON FOR MORE INFORMATION ON WHAT YOU CAN DO TO BE SOCIALLY RESPONSIBLE AND SAFEGUARD OUR CUSTOMERS

OBSERVE/LISTEN

Lesson 6 of 11

Observing & Listening

In this section we will take you through a series of tips and ideas to improve your listening and observation skills



Interact

In order to gain insight into our customers we must interact.

This means approaching and talking to our customers as well as observing their behaviours.



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This means approaching and talking to our customers as well as observing their behaviours.



Understand habits

Start by getting a baseline understanding. A common way to get this is by simply observing a person's habits over time. For example how often, and when, do they come in?

Knowing this pattern will help you identify when it changes and you can ask about the behaviour change

This will help identify when gambling maybe developing from a social event to more of a problem



Ask Questions

A seemingly innocent question such as "How are you doing today?" is a way to gauge peoples emotional state and sets you up to probe their answers if you are concerned.

If people are 'fed up' or 'tired' or 'bored' - or if they label any feeling or emotion - ask them WHY?



Listen with your eyes and ears

Look for inconsistencies between the person's gestures and words. If they are saying all is fine and well but they are slouched, look tired or seem angry - there may be something bothering them.

- If someone closes their eyes for a moment (longer than a simple blink), takes the time to clear their throat, or asks you to repeat a question, they're probably stalling reflect on why.
- A lack of eye contact, or excessive blinking or fidgeting are signs that a person may be lying and are also signs of anxiety

Keep an eye on their gaming and remember to offer refreshments and break play



Spot Stress and Break Play

It's important to identify when people in our premises are getting stressed. Look for the following indicators and always attempt to break play:

- When a person leans with their torso away from you, this can mean that the person is going through a moment of stress
- Gestures such as the touch to the forehead or the rubbing of palms against thighs are indicators of stress too
- Facial clues of distress and discomfort include the furrowing of the brow, clenching of jaws, lip compression, or the tightening of face and neck muscles
- Touching the notch in the front-middle of the neck can mean that the person is trying to protect
 themselves suggesting discomfort, especially in women. Similarly, men usually stroke their necks,
 which is an attempt to lower heart rate
- A long, audible exhale known as a cathartic exhale means that the person is under severe emotional distress



Getting Angry?

Customers getting agitated and angry is easy to spot and is a sure sign they need to break play. But before the real shouting begins; what signs can you spot early to stop it escalating? Look out for:

- Pupil constriction and squinting at the machines this can mean that a person is bothered by what they're seeing
- Clenching the jaws or grinding teeth
- Balled up hands or fists
- Shaking or trembling whilst playing at the machines
- Speech becoming more rapid or high-pitched.
- · Head thrust forward
- 'Eye-balling' (staring in anger) at other customers, employees or the machines



Handling Stress and Emotion in Customers

Sometimes we can see the signs but are not surehow to handle them. The next section will look at dealing with angry or agitated customers.



PRACTISE AND DO IT!

Learning how to read people must occur over time - a quick training course won't be an instant solution! It is a behaviour that comes from YOU.

It takes practice and intent. You have to know what to look for and understand what certain gestures mean in order to stay socially responsible.

Keep in mind, there's no single surefire way to tell what someone is thinking but the best start is to take time to simply be present, observe, ask questions and listen - to the words and the body language.

Dealing with Anger & Aggression

It is true that when Customers start to lose control of their gambling they may become agitated or upset and get angry and perhaps become confrontational; remember - this is a sign of a problem and rather than ignore it we have to deal with the situation and help the customers.

Here are some top tips to help you in these situations. Click on each card to flip it for an explanation of what to do and then use the arrows to move to the next or previous cards:

STAY CALM

Stay calm and self-assured; make sure you are not displaying the same signs of agitation that can be seen in the other person

FACIAL EXPRESSI ONS

Maintain a neutral facial expression, even our eyebrows can indicate we are surprised or angry, and similarly our mouths can betray our emotions unwittingly

2 of 7

ALLOW THEM SPACE

When a customer is agitated getting too close to them can indicate aggression on your part and escalate the situation. Staying some distance away will also help keep you safe should the customer become physically aggressive.

3 of 7

THINK ABOUT YOUR

4 of 7

Control your breathing; when we are stressed, angry or tense, our

Lower your voice and keep your tone even; it is hard to have an argument with someone who is not responding aggressively back to you.

5 of 7

BREAK PLAY

Distraction and diversion are extremely useful; when a person is aggressive, they are responding with their own fight-or-flight instincts and not thinking about their actions. Distraction can diffuse the fight response.

6 of 7

When the situation has

REFLECT

calmed down think about
what happened and why. Talk
to a colleague or your
manager. If you know the
customer well; ask them what
caused it and provide them
with support and information
(such as the staying in control

threatening to remove the person.

- Do not be defensive or take it personally. What is being said may seem insulting and directed at you, but this is not really about you.
- Do not use humour unless you are sure it will help and you have a very good relationship with the customer
- Do not use sarcasm or humiliate the customer
- Do not put yourself at risk; use <u>staffguard</u> if you are alone and feel vulnerable

Advertising Responsibly

Whilst we do all we can to safeguard children and vulnerable people in our premises; we need to be aware of the messages that are reaching them outside of venues and clubs

(<u>i</u>)

When we run promotions locally we must adhere to the marketing code of conduct to ensure that we are safeguarding children and vulnerable people when we promote and advertise our business. Please read the code of conduct attached below. This is available as a printable poster in Knowledge base.

MARKETING CODE OF PRACTICE A GUIDE TO GETTING OUR ADVERTISING AND PROMOTIONS RIGHT – EVERY TIME! The Marketing Department provides an annual programme of National activity. All these communications and point-of-sale/display materials are legally compliant and present our customers with a fair and professionally managed image of a responsible gaming provider. HOWEVER, occasionally 'local' activity may be requested from you. All 'local' activity should be cleared through the Marketing Department. This will ensure we are always: LEGAL - DECENT - HONEST - TRUTHFUL

Marketing Code of Practice



GamCare/Support

Our role is to be **aware** and provide **support** to any customer at risk. The industry has strong links to **organisations** that can help anyone who **thinks** they have a **problem with gambling.** It is our duty to provide this information readily and freely:



Every Venue and Club has Staying in Control Leaflets

Make sure you know where they are, the information in them and do not hesitate to share this information with customers who feel they need to make a change.

It's our responsibility to provide this information and support customers in their decision making.

Calculating the risk

Gambling is a fun and exciting form of entertainment, which provides an enjoyable experience.

Playing slot machines is an attractive way of taking a risk as long as the risk taking is kept under control.

The great majority of people who play slot machines or gamble in other ways enjoy the experience without any problems, but a very small number lose control of what they are doing.

For these players it ceases to be fun.

Their life can be dominated by gambling.







Problem Gambling

Problem gamblers will continue playing whether winning or losing. They will use their own and other people's money in order to keep playing. As gambling takes over their life, many other things can suffer: family life, their job, and other interests.

Gambling becomes a problem when you:

- Gamble until all your money has gone.
- Borrow or steal money to continue gambling.
- · Gamble to chase your losses.
- Neglect other interests, family and friends to gamble.

Checking it out

Someone who thinks they might have a gambling problem should ask themselves if:

- . They lose time from education or work because of gambling.
- · They gamble to get money to pay debts or solve financial difficulties.
- After losing they feel they must return as soon as possible to win back losses
- · They gamble until their last pound is gone.
- They borrow to finance their gambling



- · They are reluctant to use "gambling money" for normal expenditure.
- They have ever committed, or considered committing, an illegal act in order to finance their gambling.
- They have ever considered self destructive behaviour as a result of their gambling.



Who can help

If you are in difficulty with your gambling or know someone who is, and would like help, call the GamCare helpline:

GamCare: 0808 8020 133

GamCare is the national centre for information, advice and practical help regarding the social impact of gambling.

The national helpline is answered by trained staff. They can offer counseiling information and advice to problem gamblers, family members and to friends of a gambler. Information regarding counseiling for problem gamblers is available on request.



What the Staying in Control Leaflet covers Download a pdf of the leaflet below:



Staying in control leaflet.pdf 328 KB







BeGamble**Aware**

These organisations are free and accessible to all our customers who think they need help. They are active in promoting responsible gambling and a great source of information for both our employees and our customers.



If you have any questions or concerns about your responsibility to safeguard children, vulnerable people and our customers please talk to your Line Manager and ask for help.

The next stage is to look at what you have learned in this session. Click the button below to start on the knowledge checks.

Let's Go!

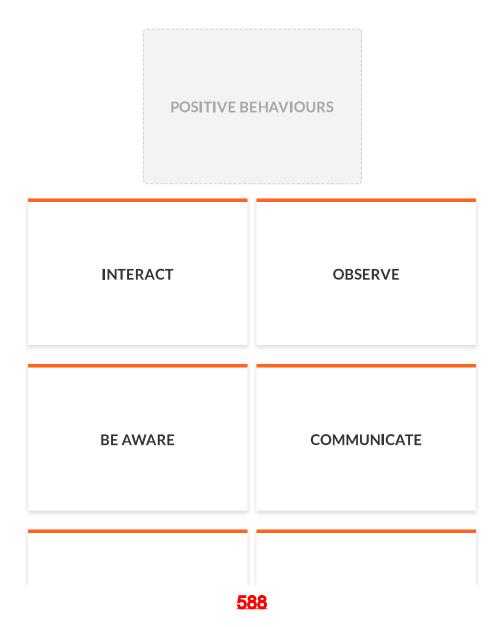
Click to get started on the behaviours card sorting activity

BEHAVIOURS KNOWLE...

Behaviours

What behaviours should YOU our employees adopt in order to safeguard?

Look at the words on each card. Each word describes either a positive behaviour and is what we should be doing or a negative behaviour and what we should NOT be doing



AGE CHECK	THINK 25
LISTEN	ASK QUESTIONS
BREAK PLAY	
NEGATIVE B	EHAVIOURS
IGNORE	DISREGARD
GIVE UP	JUDGE



Quiz

Read each question and the answer options carefully.

When you complete the quiz your score will be shown. You can then get feedback on the questions and see which you got right and wrong (if any!).

Read any feedback carefully and follow the instructions of what to do.

Good luck!

Wild does die telli salegaalalig lileali.	What does the term	'safeguarding'	mean?
---	--------------------	----------------	-------

- It is something that serves as a protection or defence or that ensures safety
- It is the protection or defence of children/minors
- It applies to FEC's (family entertainment centres) as they have children in the premises

What is the reason	that 888 had to r	pay a penalty pack	age of over £7.8million
VVIIACIO CIIC I CADOII	titut ooo iiuu to p	Jay a periarcy paor	age of over brioning

- as a result of allowing children into its premises
- as a result of not upholding the 3 licensing objectives
- As a result of serious failings in its handling of vulnerable customers

	How d	lo we	protect	children	in our	busines	s?
--	-------	-------	---------	----------	--------	---------	----

- By following the Think 25 policy and age-verifying anyone who looks under 25
- By age checking everyone
- By remembering to safeguard

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How can we tell who is at risk/vulnerable?		
	By observing them	
	By interacting with them	
	By looking for signs of stress	
	By looking for changes in behaviour	
	All of the other answers	

Which policies and/or processes do we have in place to protect and safeguard our customers (tick all that apply)?		
Think 25 Policy		
GamCare Information		
Employee interaction with customers		
Self exclusion policy		
Responsible advertising		
ADR (Alternative Dispute Resolution)		

What should you do if customers are getting agitated/annoyed?

- Match their behaviour and firmly tell them to stop it
- O Diffuse the situation by breaking their play
- Ignore them everyone gets cross when they lose

07/09

Who is at Risk of Problem Gambling?		
\bigcirc	Mainly men	
	Mainly women	
\bigcirc	Anyone who shows signs of losing control of their gambling.	

Mostly people with mental health problem

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V	<i>) </i> U	_
	-	

Which o	organisation/phone number is detailed on the 'Staying in Control' leaflet?
	Head Office
	GamCare
	The Gambling Commission

TATT .			- 1		•	7.
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- To report my concerns to one of the support organisations (e.g. gamcare)
- To listen, observe, interact and break play if concerned
- To wait for the customer to ask for help then give them the Staying in Control leaflet



Safer Gambling - Observation & Interaction

Introduction







MERKUR

Safer Gambling - Observations & Interactions Background

- Teams' having awareness of their customers behaviours
- Teams' knowing their responsibilities
- Understanding why interactions is an important part of the customer experience
- Changing how we approach and perceive a Safer Gambling interaction





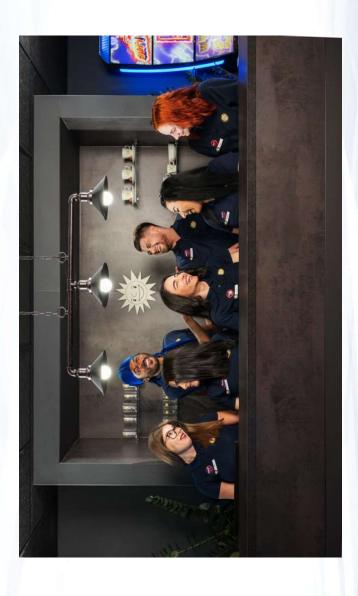
Safer Gambling - Observations & Interactions

Aims

MERKUR Teams, gain a confidence and knowledge on how to identify and interact with customers who may be at risk of suffering from gambling harms.

Retain MERKUR customers, so they play and visit at a level that is affordable to them and continue to enjoy their gaming experience.

MERKUR Slots teams, being balanced in their approach.





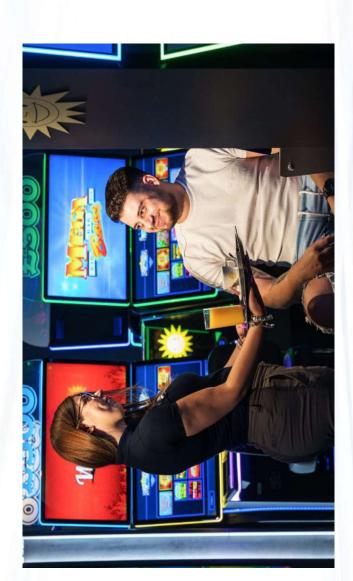


Safer Gambling - Observation & Interaction **Objectives**

- Understanding of why being proactive with interactions can benefit the overall Customer Experience and integrity of the MERKUR brand
- Understanding an Interaction is a 'conversation' and should be positive not just negative
- Observe customer behaviours, recognising any changes that will initiate an interaction
- Observe extended periods of play, and recognise when and how to interact appropriately
- Proactive interactions utilising the resources and tools available to the operation, demonstrating due diligence
- Utilising the WOW factor framework to observe and interact with our customers



Safer Gambling - Observation & Interaction What is an Interaction





Safer Gambling - Observation & Interaction What is an Interaction

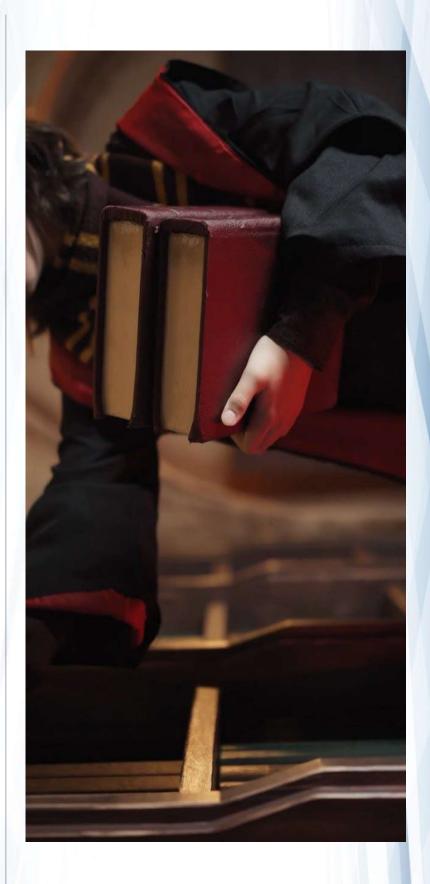
The act of communicating with somebody, especially while you work, play or Definition of interaction, (Oxford Dictionary) spend time with them.

Help and advice that a company gives people who buy or use its products or Definition of customer service interaction, (Oxford Dictionary) services.



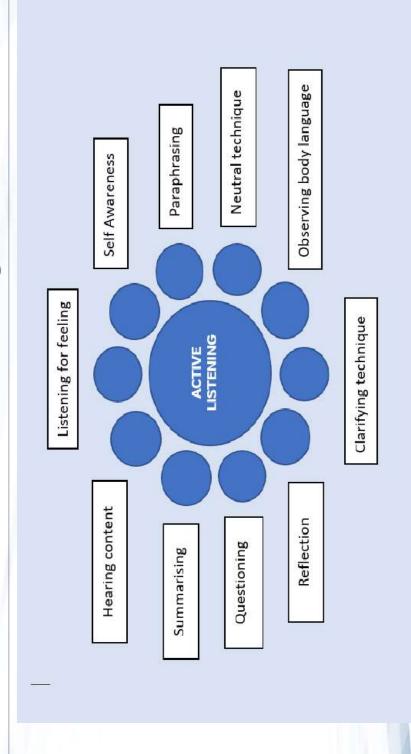


Customer Story



MERKUR

"We don't learn from talking, but we do learn from listening"



Safer Gambling - Observation & Interaction What is Safer Gambling?



"Safer Gambling is a term used to describe the industry's approach to limiting the risk of problem gambling and gambling related harm. The term is often interchangeable with social responsibility"



Safer Gambling - Observation & Interaction Recording and Interaction



What is the difference between a customer service interaction and a safer gambling interaction?



Safer Gambling - Observation & Interaction What is Safer Gambling Interactions?

Pro – Active



- Getting to know our customers Observing behaviours for any changes
- Conversing and Listening
- Acting on concerns

Reactive



- Customer contacting the business
- Business reacting to the contact
 - Business unaware of changes within the customer



Safer Gambling - Observation & Interaction Observe, Action and Outcome

Oitcome	
Action	
Ohserve	

she has just come in to wait for normally visits, she states that A regular customer enters the her bus, and she has a spare venue on a day she doesn't

bus stop is outside the venue Her bus is in 10 mins and the front door.

she starts to walk towards the She finishes playing her £10, cash machine (ATM)

"Mary is your bus not due soon" Member of staff approaches customer and politely says,

tomorrow if you're working". Mary thanks the member of staff for reminding her and leaves saying, "see you

Member of staff records the interaction. Mary returns the next day on her usual visit to the venue.



Safer Gambling - Observation & Interaction Observe, Action and Outcome

Action

Observe

A regular customer enters the venue on a day she doesn't normally visits, she states that she has just come in to wait for her bus, and she has a spare £10.

Her bus is in 10 mins and the bus stop is outside the venue front

She finishes playing her £10, she starts to walk towards the cash machine (ATM). She then repeats going to the cash machine a further 9 times, she then gets upset and starts complaining that her machine is not paying out.

Member of staff is approached by the customer, who is clearly distressed.

The customer is complaining that there is a fault with the machine as it has not paid her out any money and she has lost nearly £1000 and had to dip into her savings.

The member of staff says they will investigate it for her, however suggested she should self – exclude.

Outcome The customer self excludes and due to how upset she is, she lodges a compliant via e mail. This then gets escalated to the Gambling Commission.



When do we complete a safer gambling interaction?



Safer Gambling - Observation & Interaction Signs & Triggers

- Repeated aggressive behaviour
- Changes in appearance
- Remaining on the premises for extended periods of time
 - Patterns of frequently leaving and returning
- Mentioning self exclusion
- Repeated evidence of a customer being tired and/or sleep deprived
- Seeking to borrow money
- Changes in the nature, pattern, levels of play
- Judgement affected by a health condition
- Frequent use of cash machine on the premises
- Mentions frequently about losses, hints they are treated unfairly
- Multiple Profiles or profiles under different names
- Intoxication/substance abuse
- Family, partner or friends visiting the club to find a customer



Safer Gambling – Scenarios Observe, Action and Outcome

- When was the change in behaviour, (if any changes)?
- What was the change in behaviour, (if any changes)?
- When should you interact with the customer?
- What information would you record about the customer?

σ Remember think Observe, Actions and Outcome and what you think should to ensure that there is follow up with these scenarios.



Darius

Darius is usually found playing the £500 jackpot machines. You can tell that he is in the venue, as you can Darius is a regular customer, pleasant enough and keeps himself to himself when in MERKUR Slots .

6pm and leaves at midnight. He visits at least twice a week but has been known to come in and play up to Darius usually plays the machines approx 6 hours at a time and never complains. He usually comes in at

hear the buttons being pressed or tapped loudly.

four times a week.

This week, he has been in every night. On Thursday night Darius could be heard complaining to himself at the machine he was playing. On Friday night, he stayed until early hours of Saturday morning leaving around 2am.

Saturday night Darius was heard banging the buttons, rather than loudly tapping the buttons. He then approached the staff asking how to self exclude.







Stella is a fairly regualr customer and has been visiting the venue for nearly 15 years. She is pleasant, she will ask how the staff are that are on duty, but very rarley discloses personal information about herself. She is quite a private person.

Stella can be in the venue for up 12 hours in the venue when she visits.

She never complains and always has a friendly nature.

Unkown to the staff in the venue, Stella has recently been diagnosed with a serious health problem. She has also been playing at a higher stake than she usually plays.





Joe

Joe comes into the venue during his lunch break from work Monday to Friday. He usually is in the venue from 12:30pm until 13:20pm. This Week Joe has been coming in at his usual time but staying longer. He looks unkempt and untidy which is unsual for Joe.

Joe is less chatty with the staff, and has also been a bit sharp with the staff when they have offered him a drink during the service rounds.

The staff are not aware that Joe is actually on holiday, and is using his visits to get out the house as his relationship with his partner is not great.





Safer Gambling - Observation & Interaction

Interaction Outcomes

Chris asked to selfexcluded, was completely out of the blue did ask if this was what he wanted, and it was so he selfexcluded

customer said that he was spending far too much and needed to take a break. a few days later he came

back to self-exclude.

Left after spinning off money

Peter is a regular but has increased visits recently, spoke to regarding this and he said his wife is in hospital which is why he is in more, discussed that he doesn't need to come in and play if he's feeling lonely, he can pop in for a coffee and chat without the need to spend more money. Will keep an eye on him

self-excluded

he wishes to be told what the fault is with either the game or machine. I will report this to the manager as requested by the customer.

customer was refused to play and left the venue

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Safer Gambling - Observation & Interaction

Exclusion

Why is an interaction advised at self-exclusion?

- Actively listen to the "why" a customer wishes to self-exclude
- Is this the right option for the customer
- Sign post them on where to receive help

Why is an interaction advised at re instatement?

- Actively listen to the "why " a customer wishes to return
- Evaluate and follow up with an interaction at a following date
- Record of the customer's journey

gamble at a safe level, evaluating their interactions and acting upon any Interacting is preserving the customers business and helping them to



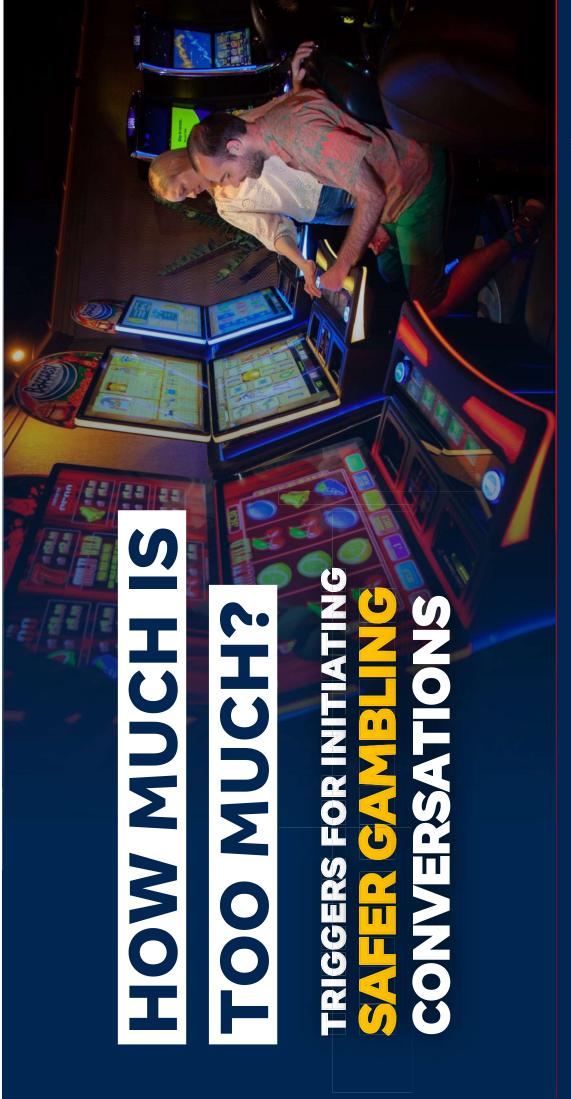
CUSTOMER SERVICE JOURNEY



Safer Gambling - Observation & Interaction Summary and Best Practices

- Retain customers to play affordable
- Customer Experience use it as part of the journey
- Recording the right information
- Handover between shifts
- Prevention before a customer feels that they need to self exclude
- Self exclusion and re -instatement





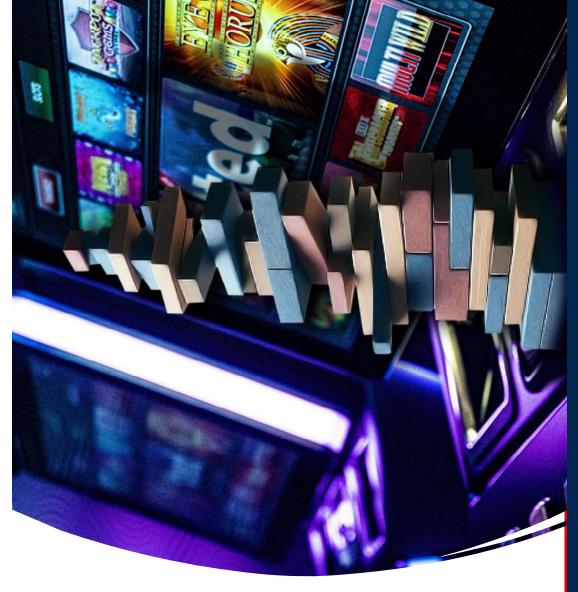


SENSIBLY ENJOYABLY AFFORDABLY 184 BeGambleAware.org 🕴 🔊 🌀

HOW MUCH IS

TOO MUCH?

- Determining how much gambling-related harm is too much can vary depending on individual circumstances and factors.
- We are all individuals, and we all have individual behaviours
- How much do we know about our customers?
- Do we recognise their regularities, and when do we check in on them?
- Do we actively listen to what they are telling us?
- Are we checking in enough and recording our observations and conversations?
- The following slides serve as prompts and reminders of when to interact











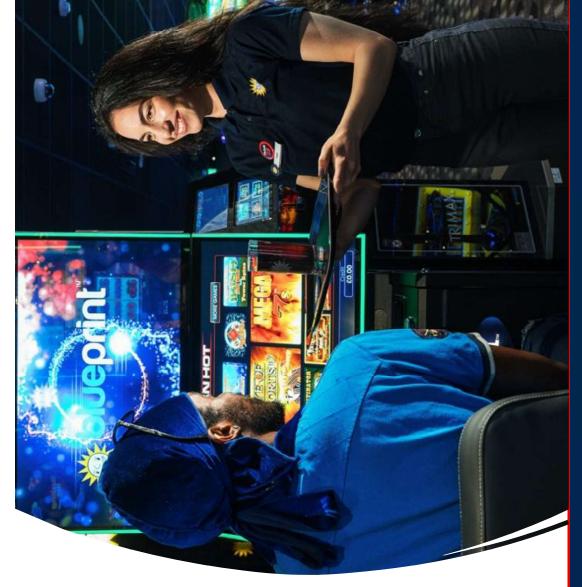
SENSIBLY ENJOYABLY



How much is too much?

- Too much time in Venue
- Too many trips to the ATM
- i₃ Too many trips to the GeWeTe
- 🖐 Too many uses of a hold card
- 👜 Too many machines being played
- 🎢 Too many visits and too much play compared to normal

observation & conversation by a member of the team An instance of these should initiate a safer gambling and be recorded on the Smart Hub











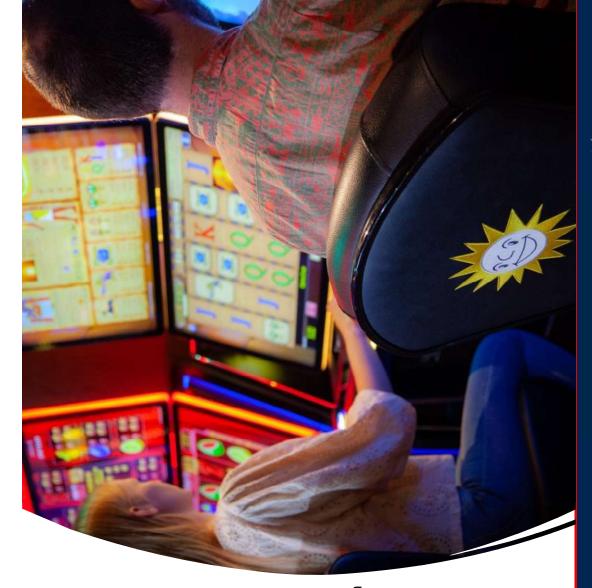
Ime

Too many hours spent in the premises

Spending multiple hours gambling could be a sign that someone is displaying harms caused by gambling

checking in on a customer and having a conversation This may be their normal level of play, however, by with them we may find out information that may cause concern















Too many trips to the ATM **√**:

Making multiple trips to the ATM could be a sign of chasing losses.

Have transactions been declined?

Spotting a customer making multiple trips to the ATM should initiate a safer gambling conversation











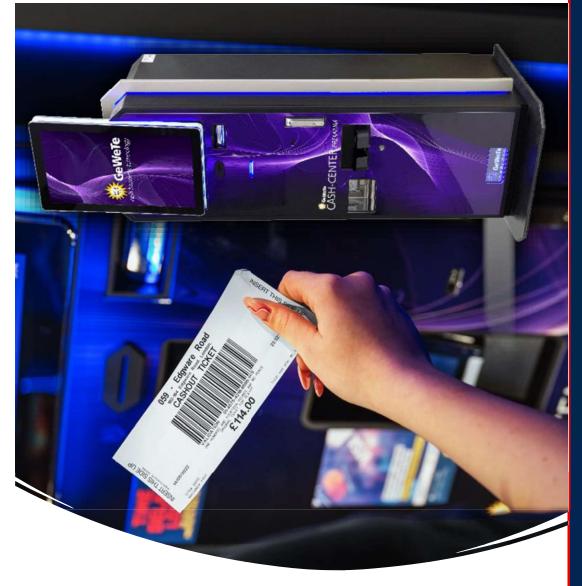




GeWeTe

- Too many trips to the GeWeTe M
- sign of chasing losses and should initiate a safer Making multiple trips to the GeWeTe could be a gambling conversation
- Are customers using the cash withdrawal facilities or are they cashing in their TITO tickets? M
- Customers inserting small coins and change may be a sign they are gambling beyond their means 0















Machine Hold Request

- Too many instances of holding a machine
- Holding a machine may be a sign of a customer searching for additional funds **1**:
- Be extra vigilant before and after midnight. E
- Having a conversation and probing further why their machine needs holding may highlight any concerns B















Machines

- 👜 Too many machines being played by the same customer
- multiple machines at the same time may indicate Flitting from machine to machine or playing a lack of control or chasing losses
- If they are playing B3s, are they aware of time and limit settings?















Increases

- Change in play and visit frequency could be a display of gambling harm
- It could be they are on holiday and have
 - They may have already told you in a more free time



