

CUSTOMER ID - KEY TO SECURE AND RESPONSIBLE GAMING

Case: Norsk Tipping



NORSK TIPPING

Buypass and Norsk Tipping have jointly developed one of the world's leading ID and payment solutions as a basis for a responsible gaming business. Identification is a keyword and the future lies in personalisation.

Collaboration between Buypass and Norsk Tipping started back in 2001. Norsk Tipping wished to provide its services through electronic media, and needed a partner to assist with ID and payment solutions. There are no national borders in the gaming industry, but Norsk Tipping's social responsibility to society places it under different terms and conditions from non-regulated companies. Norsk Tipping has always given priority to knowing its customers, in order to prevent crime and gambling addiction, and to create a safe setting for gaming for all the Norwegian population. Buypass was commissioned to design and develop an ID and payment solution with new personal player cards. In 2002, Norsk Tipping's customers could safely buy gaming

services on the Internet with ID on smart card and player account. It was the start of an exciting journey of innovation.

Secure and user-friendly

In 2005, Norsk Tipping and Buypass reached a milestone when a new player card with secure ID on a contact chip was launched for customers of Norsk Tipping. The card made it possible to buy games both on the Internet and through the retail network, and served as the key to achieve registration of all gaming in 2009.

In total, this has provided a secure and user-friendly gaming platform for Norsk Tipping's customers. Players are registered individually, and have access to all gaming interfaces via a card or mobile phone. They can feel secure that information and transactions, including payouts, are securely and efficiently processed.

"We have established an electronic freeway for Norsk Tipping. All data are updated in real time, and winners no longer have to wait for their prizes. In addition, the system reveals abnormal or undesirable



Norsk Tipping AS is a fully state-owned limited liability company under the Ministry of Culture. The company was established in 1947 and its head office is in Hamar. Norsk Tipping's purpose in society is to provide attractive and responsible gaming opportunities and to plough the profits back to benefit society.

Buypass develop and deliver international leading ID and payment services for gaming operators. Our solution accommodates all user channels and covers the entire value chain from setting up a customer relationship to identification, payment and support services.



 **2,2 million playing customers in Norway**

 **234 million ID-transactions in 2014**

 **More than 500 000 mobile customers**

behaviour, which helps to prevent fraud and ensures that customers' personal details and transactions do not go astray," says Pål Müller, sales director at Buypass.

Norsk Tipping has more than two million registered players, who try their luck through retailers in kiosks and shops, on the Internet, via mobile phones and at bingo clubs.

"Mobile gaming is constantly increasing. The mobile is the preferred channel for the under-40s, and almost 30 percent of our turnover today comes from mobile platforms," says Christopher O'Connell, Manager for ID & Payment services at Norsk Tipping.

Development and collaboration

"Even though we have worked closely together for several years, Buypass has always managed to stay at the leading edge, enabling Norsk Tipping to move onto new platforms and areas of use. The ID and payment solution developed by Buypass is an essential foundation for enabling responsible gaming – a system that both we and our customers can trust. That is absolutely vital for our operation and innovation," says Mr O'Connell.

With a safe and flexible ID and payment solution as a basis, Norsk Tipping has been able to launch new services and games without being limited by the system. One new service is the Grass roots share, which allows the company's customers to have a say in who receives a certain share of Norsk Tipping's profits. Another is the new geolocation game, the Neighbourhood, where an address in the national register is among the criteria for winning.

"Being able to safely identify who is playing, gives several benefits both to customers and



us. The opportunities for increased insight and innovation are one upside, but even more important is security and preventive measures aiming our customers. Buypass has constantly supplied secure and innovative services, which we utilize to provide good gaming experiences both today and in the future," he says.

Results and looking ahead

Conditions that Norsk Tipping's customers can take for granted are not always a matter of course in other countries or other gaming companies. There are regular occurrences of winnings worth millions not reaching the right winner, or gambling addictions getting out of hands without being intercepted. The Buypass and Norsk Tipping solution, or modules of it, can be easily adapted to secure responsible gaming in other markets.

"Together with Norsk Tipping, we have developed one of the world's leading ID and payment solutions, which serves as a basis for a responsible gaming business. We have entered into dialogue with other national gaming companies to discuss how we can assist them," says Pål Müller from Buypass.

In Norway personalisation is in focus. Based on the ID and payment solution provided by Buypass, Norsk Tipping are well settled to adapt and tailor services to the individual customer.

"The solution from Buypass provides us with excellent customer details which we can use to sharpen our offers. We can make games more relevant, personalise content, and restrict gaming for those who need that kind of help. Our aim is to make gaming accessible, safe, simple and fast, while we also provide our customers a continual overview of how much they have spent on gaming and how often," says Christopher O'Connell from Norsk Tipping.

"We gather customer insight every day. One observation is that less people visit our retailers on busy weekdays. We adapt to this by making solutions, which enables us to meet the players where they are: on the bus home from work, or in a comfy chair in front of the television. We anticipate that mobile phones will be one of the biggest gaming channels by 2020," Mr. O'Connell concludes.

