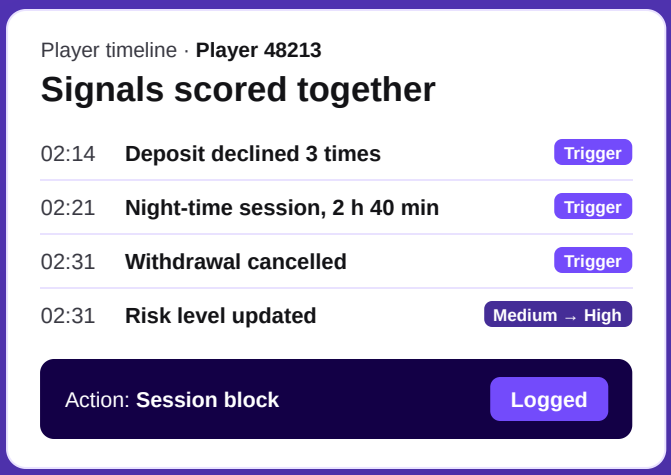
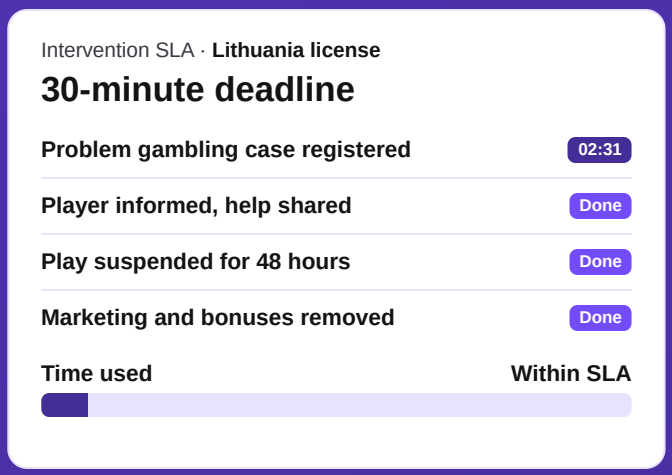
iDenfy

Responsible Gambling Monitoring

A guide to player protection and fraud prevention in iGaming

How to detect markers of harm as they happen, act inside regulator deadlines and prove every decision, on the same platform you use for KYC and AML





Score the risk and intervene inside the deadline

A single late-night session isn't harm. A late-night session after three failed deposits and a cancelled withdrawal is. As EN 18144 requires, the scoring model weighs all nine markers together, both as absolute values and as deviations from the player's own typical pattern and from the wider player base.

How scoring works

- Real-time event pipeline: bets, deposits and logins are scored the instant they arrive
- Point-based weights per marker and interaction, set per license by your compliance team
- Agent flags and support signals raise the score alongside automated triggers

Three risk levels

Low	Normal play. Monitored, no action.
Medium	Early indicators. Reality check, direct contact.
High	Harm indicators. Cool-off, session block, marketing suppression.

Which actions attach to which level is yours to configure per license.

What happens when a rule fires

Event — A bet, deposit, login or chat message arrives → **Trigger** — One or more of the 16 rules fire → **Score** — The player's risk level updates → **Intervention** — Executed automatically and logged

Interventions available

- Reality check pop-up with mandatory acknowledgment
- Cool-off period, including the 24-hour panic button
- Session block and login block
- Removal from VIP, bonus and marketing lists
- Direct contact task for your safer gambling team

Why do actions run through webhooks?

Your platform executes each action the moment it's sent. **Every delivery is logged with its status and response code**, so a failed action is visible and retried, never silent. That's what keeps a 30-minute deadline workable at 3 a.m., when safer gambling teams are thinnest.

The deadlines automation has to meet

30 min

Lithuania

Inform the player, share help options and suspend play for 48 hours after a problem gambling case is registered

1 hour

Netherlands

Detect, analyze and act on a signal of excessive play or gambling addiction

Timely

Great Britain

Act on strong indicators of harm using automated processes, with a person reviewing each decision

Configure rules per license and prove every decision

Three ways to build a rule

Describe it in plain English and the AI builder writes it. Pick a ready template. Or fill in the manual form.

Three rule types

A single event, a pattern over time or a change in behavior. Every rule reads from the EN 18144 markers, and since the standard sets no thresholds, they're yours to set.

Test before you switch it on

Push a sample player through a rule and see exactly which trigger fires and which action follows.

Per-license settings

Setting	Example
Marker windows	Session, day, week, month, 90 and 180 days
Loss thresholds in EUR	Per window, your policy
Weekly deposit cap	€200, Belgium
Night-time window	00:00 to 06:00, NL and SE
Session time limit	Spain reality-check cadence
Risk weight per trigger	Low, Medium, High
Intervention SLA	30 min, Lithuania

Change a number and it's live for that license. No ticket, no release.

An audit trail the regulator can trust, because no one can edit it

Write once, read many

Every trigger, score change, intervention and timestamp is written to immutable storage. It can't be altered or deleted afterwards, by anyone, including iDenfy.

One player, one timeline

Pull up any player and see what the system saw, what it decided, what it did and how long it took, alongside their KYC and AML history.

Reporting for the audit

SLA compliance, interventions by type and license, and evidence that all nine EN 18144 markers were analyzed for every player.

Four-eyes control is built in: the person who configures a rule can't be the one who approves it, and both actions are on the record.

Three workspaces, each role sees only what it needs

Compliance

Player risk queue and timelines, rules and interventions, contact tasks and case notes, analytics and regulator reports.

Developer

API keys and webhooks, custom fields such as game type or stake size, reference lists, documentation and delivery logs.

Admin

Users, teams and custom roles, four-eyes approval on rule changes, license settings, data retention and audit export.

Player protection starts with knowing who's playing

Responsible gambling interventions only work if each account belongs to one real, eligible person. These are the six identity and fraud risks iGaming operators raise most, and how iDenfy handles each one on the same platform as safer gambling monitoring.

01 Multi-accounting and bonus abuse

Players open several accounts, often with borrowed or stolen identities, to claim welcome bonuses again and again.

How iDenfy stops it

- → **Duplicate detection** compares each new document photo, selfie and personal data against every previous verification
- → Matches are flagged or blocked before the bonus is paid

02 AML screening

Not a fraud pattern, but a legal requirement: every operator must screen players before and during the relationship.

How iDenfy stops it

- → **Integrated AML screening** against sanctions, PEP and adverse media lists
- → Runs in the same flow as identity verification, on the same player profile

03 Chargebacks and stolen cards

A player deposits with a stolen card or a relative's card, gambles, then disputes the payment. Operators must confirm the card belongs to the player.

How iDenfy stops it

- → **Bank verification:** the player logs in to their bank and we retrieve which cards are theirs, plus income and spending by category. A bank login can't be faked
- → **Bank card verification:** works with physical and virtual cards, is instant and PCI DSS certified

04 Account selling and sharing

Some people are paid to register, deposit and hand over the account. Others, including self-excluded players, play on someone else's.

How iDenfy stops it

- → **Device fingerprinting** spots when an account is used from a new device
- → The operator can then trigger **face re-authentication**, a repeat ID check or 2FA

05 Self-excluded and underage players

A self-excluded or underage player returns under a new account, exposing the operator to heavy fines.

How iDenfy stops it

- → **Blocklists** of self-excluded players' faces, documents or personal data block them at registration
- → **Age verification** confirms every player meets the legal minimum age

06 Players from restricted markets

Players from markets where the operator isn't licensed try to register, often hiding their location.

How iDenfy stops it

- → **VPN and proxy detection** during identity verification
- → **Country blocklists** stop documents from restricted countries

Why does instant card verification matter?

Many operators still review card photos by hand. During a major sporting event, the queue can flood faster than the team can clear it, and players who wait go and play elsewhere. Manually collected card photos can also fall short of PCI DSS, which carries heavy penalties. **Instant, PCI DSS certified checks remove both risks.**

What a higher verification completion rate is worth

Every player who abandons verification is revenue lost before the first bet. On average, an active player brings an operator **€411 in revenue per year**, so small gains in completion add up quickly.

€411

Average yearly revenue per active player
Based on iDenfy's iGaming client data. Some operators report an even higher average.

Added revenue
= extra verified players × €411

Example: 10,000 sign-ups a month

Completion rate improves by	**1 point**
Extra verified players each month	**100**
Extra verified players per year	**1,200**
Added yearly revenue at €411 each	**€493,200**

Swap in your own sign-up volume and completion rates to estimate the impact on your platform.

Get inspired by a success case

iDenfy × COOLBET

A global iGaming platform covering sportsbook, casino and live gaming across 8 markets had a low KYC acceptance rate and a growing manual review queue, while also fighting bonus abuse, duplicate accounts and underage sign-ups. **After switching to iDenfy, it automated most verifications and kept genuine players moving.**

87%
KYC success rate, above the iGaming average

+31%
Increase in KYC conversions

2x
More verifications handled through automation

<60 sec
Average verification time

Read the case study →

Where completion is usually lost

Manual review queues

When automated checks can't be trusted, more players wait for a person to approve them, and some never come back.

Backlogs during big events

Sign-ups spike around major matches and tournaments. Manual card and document checks can't scale with the peak.

False positives

Genuine players flagged by rigid rules end up in the same queue as fraudsters, adding friction without adding protection.

4.9 / 5

WINTER 2026 Leader ENTERPRISE

WINTER 2026 Leader MID-MARKET

WINTER 2026 Best Relationship

Trusted by 1,000+ businesses

Rated 4.9 out of 5 on G2, with iGaming operators, sportsbooks and online casinos among iDenfy's clients.

iDenfy

Protect players and stop fraud on one platform

Talk to our team about responsible gambling monitoring, identity verification and fraud prevention for your licenses. We'll show you how it works on your own player data.

KYC/KYB, AML & TX Monitoring for Gambling operators

Talk to us →