



**MASSACHUSETTS GAMING COMMISSION
PUBLIC MEETING #190**

May 10, 2016
1:00 p.m.

Massachusetts Gaming Commission
101 Federal Street, 12th Floor
Boston, MA



Massachusetts Gaming Commission



NOTICE OF MEETING and AGENDA

May 10, 2016

Pursuant to the Massachusetts Open Meeting Law, G.L. c. 30A, §§ 18-25, notice is hereby given of a meeting of the Massachusetts Gaming Commission. The meeting will take place:

Tuesday, May 10, 2016

1:00 p.m.

**Massachusetts Gaming Commission
101 Federal Street, 12th Floor
Boston, MA**

PUBLIC MEETING - #190

1. Call to order
2. Social Gaming Informational Session
 - a. Introduction – Executive Director Edward Bedrosian
 - b. Timothy Loew, Executive Director – MassDiGI and Monty Sharma, Managing Director – MassDiGI
 - c. Luc Delany, Chief Executive Officer – International Social Games Association (ISGA)
 - d. Keith Whyte, Executive Director – National Council on Problem Gambling
3. Other business – reserved for matters the Chair did not reasonably anticipate at the time of posting.

I certify that on this date, this Notice was posted as “Massachusetts Gaming Commission Meeting” at www.massgaming.com and emailed to: regs@sec.state.ma.us, melissa.andrade@state.ma.us.

5/6/16
DATE


Commissioner Lloyd Macdonald, Secretary

Date Posted to Website: May 6, 2016 at 1:00 p.m.



Massachusetts Gaming Commission

101 Federal Street, 12th Floor, Boston, Massachusetts 02110 | TEL 617.979.8400 | FAX 617.725.0258 | www.massgaming.com



Biographies

Timothy Loew

Timothy Loew is Executive Director of MassDiGI. Prior to founding and starting up MassDiGI, Loew, an experienced administrator, held senior positions in business, development and academic planning at Becker College. Before Becker, he worked in financial services and as an independent management consultant to clients in the technology sector. He is an appointed member of the MA Creative Economy Council.

Monty Sharma

Monty Sharma is Managing Director of MassDiGI. Prior to joining MassDiGI, Sharma, a respected game industry and technology professional, was co-founder/general manager of Vivox, a voice chat service provider in the games industry with key relationships to EA, Sony, Ubisoft, Nexon, Bigpoint and many others. Before Vivox, he held senior positions at Jamcracker, Novell and MT&T.

Luc Delany

Luc Delany is the CEO of the ISGA. Delany is also the Founder and CEO of Delany & Co, a public policy and communications agency. He is a former policy executive at Google and Facebook, a Fellow of the British American Project, and sits on the University of Maastricht External Advisory Board of the Faculty of Arts and Science.

Keith Whyte

Keith Whyte became the Executive Director of the National Council on Problem Gambling (NCPG) in October 1998. NCPG is the national advocate for programs and services to assist problem gamblers and their families. Previously, Whyte served as Director of Research for the American Gaming Association where he was responsible for research and public policy issues, including problem gambling. His prior experience includes the American Bar Association's Section of Individual Rights and Responsibilities where he dealt with policy issues relating to civil rights, human rights, healthcare, and immigration law. He began his career working on healthcare policy in the office of the Assistant Secretary for Planning and Evaluation at the U.S. Department of Health and Human Services.



Massachusetts Gaming Commission



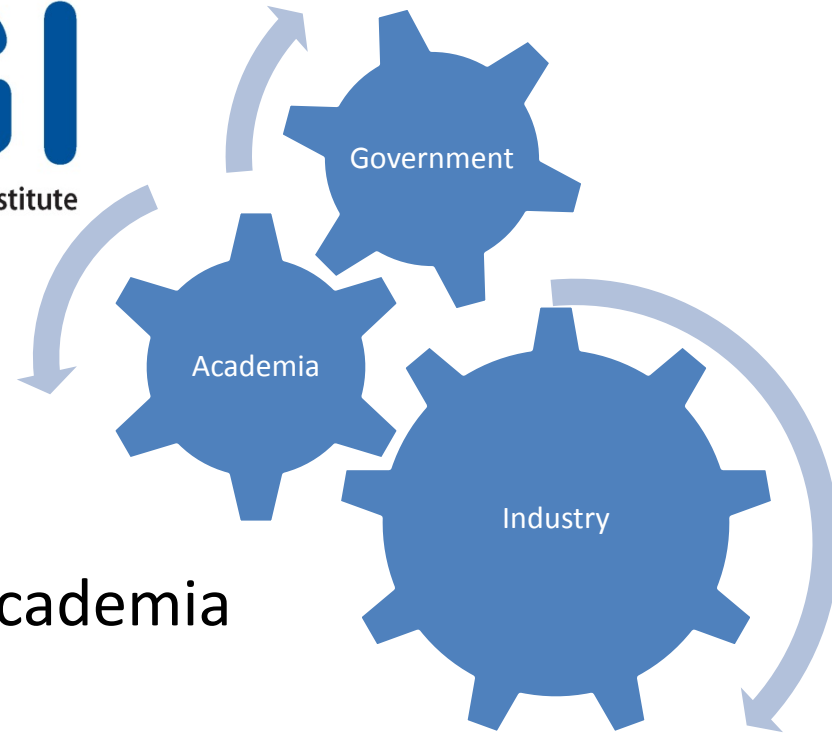
About the video game industry

MGC

May 2016

Boston, MA





- About MassDiGI
 - Based at Becker College
 - Exercise in leadership
 - Private, public sectors & academia
 - Established in April 2011
 - Statewide center for academic cooperation, entrepreneurship & economic development
 - EDA University Center
 - New Ventures Center (2017)



- MassDiGI Mission

- Prompt collaboration among academia, industry & government
- Strategically foster growth & development
- Promote & enhance initiatives between higher education & business that enhance the industry cluster





- MassDiGI Programs & Services
 - Business & workforce development
 - Game Challenge
 - Summer Innovation Program
 - LiveStudio
 - Mentoring
 - Education & research
 - Outreach & industry marketing
 - Practices, policy & advocacy





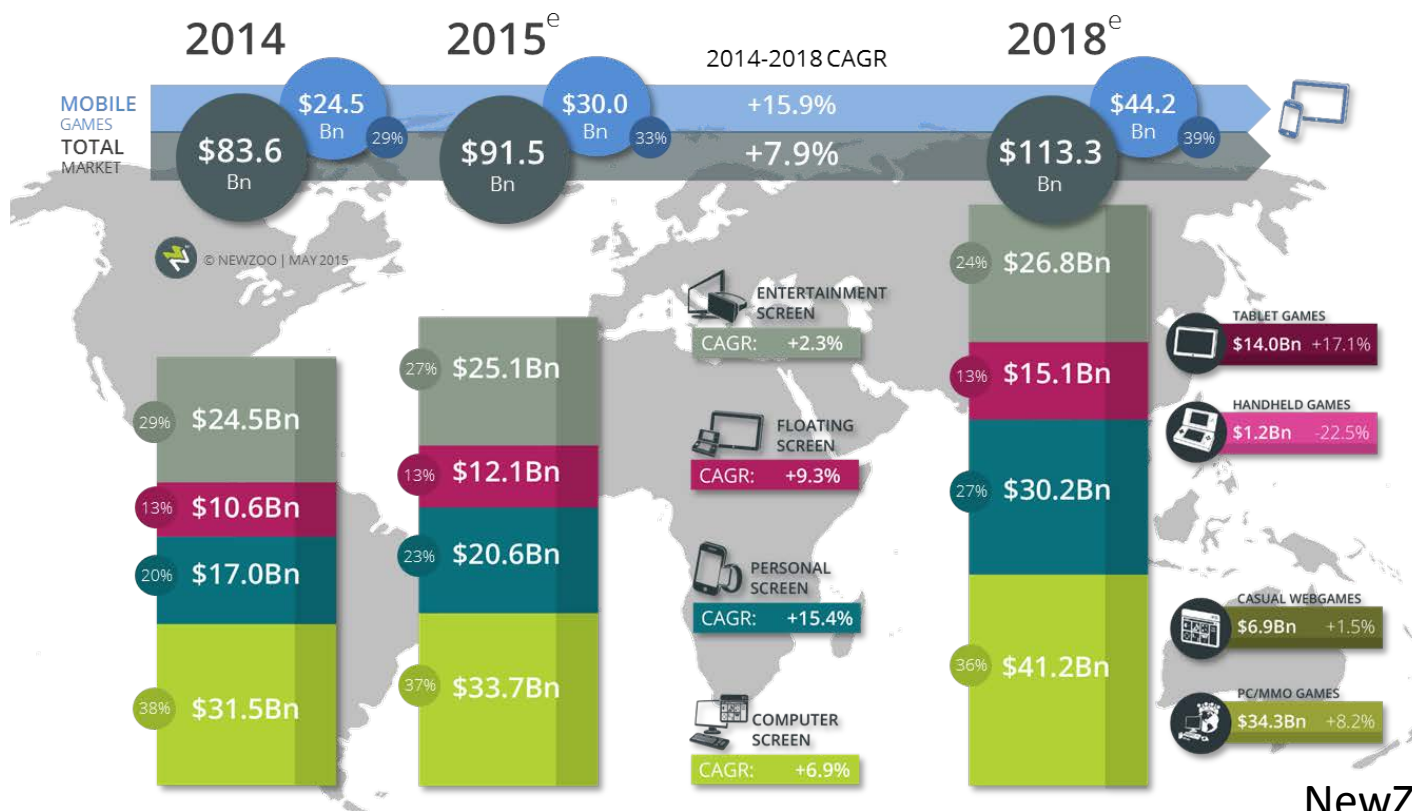
- The Game Industry Landscape
 - Overall digital economy, \$100T by '25 (WEF)
 - North American game sales \$25.4B in '16 (NewZoo)*, 42k direct employees in 36+ states in '14 (ESA)
 - Global sales \$99.6B in '16, \$113.3B by '18 (NewZoo)
 - Much larger than the music industry, domestic box office
 - Over 150 companies in MA, approx. 4,000 direct and indirect employees



- The Opportunity
 - Ubiquitous & pervasive technology
 - Creative, innovative & inventive
 - Global markets
 - Vast potential for growth & expansion

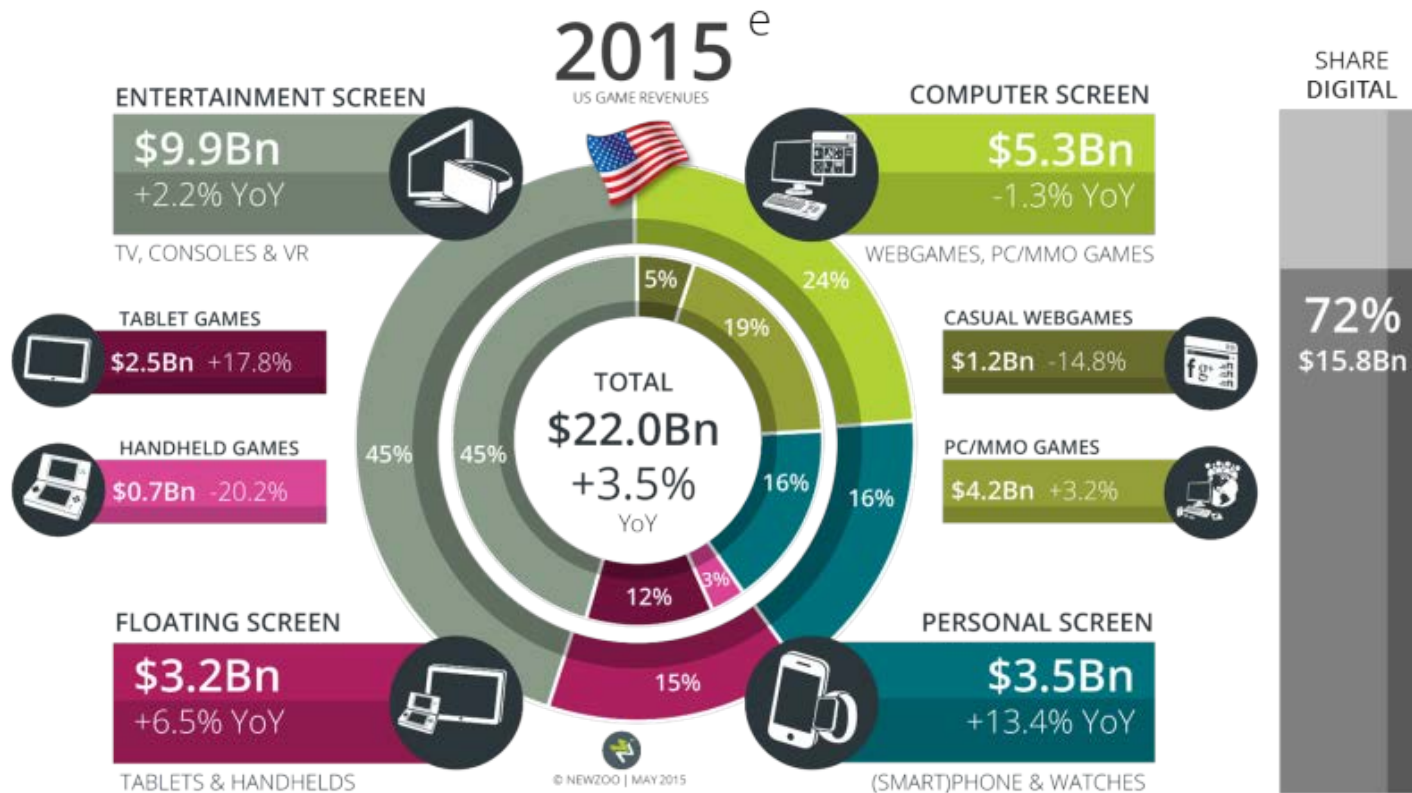
The Global Games Market | 2018^e

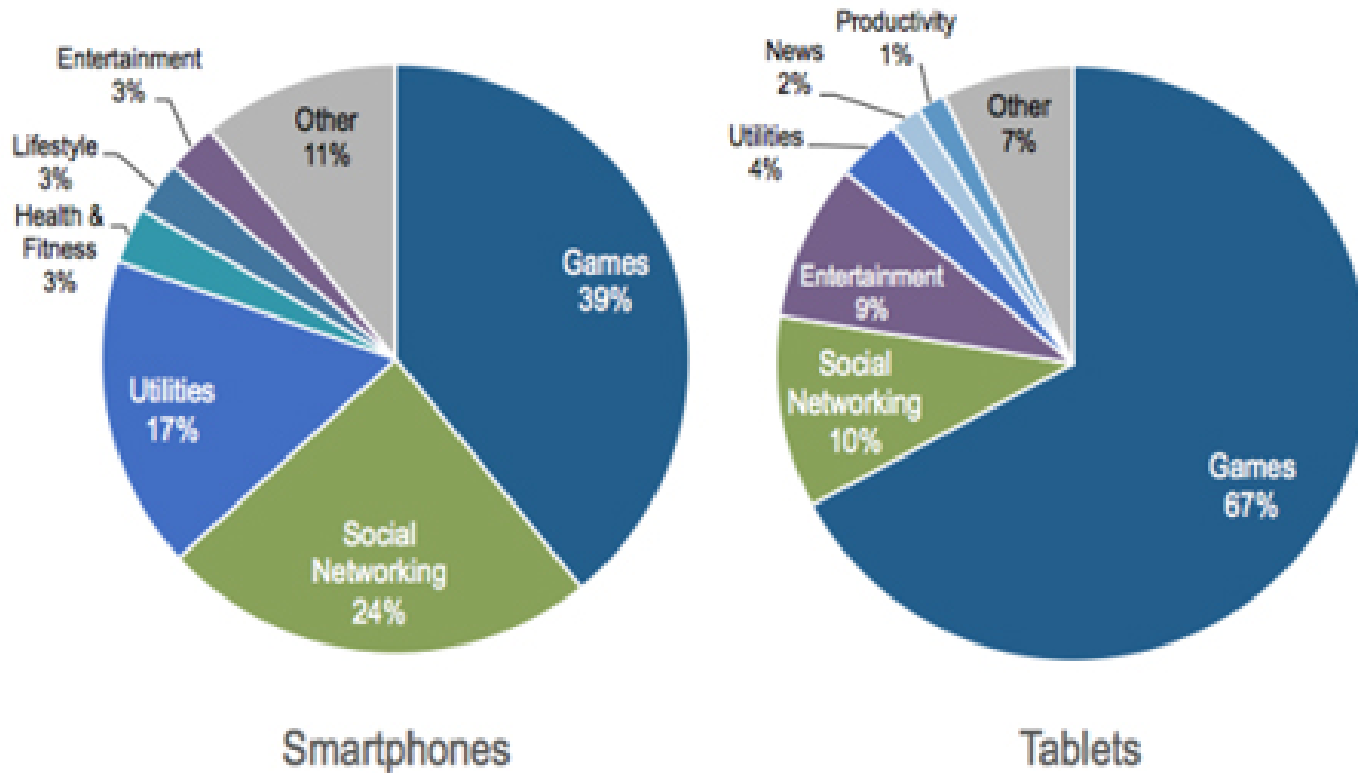
Revenues Per Screen & Segment | Growth Rates 2014-2018



The US Games Market | 2015^e

Revenues Per Screen & Segment | YoY Growth & Share Digital





- Games generated approximately 85 percent of mobile app market revenue in 2015 (AppAnnie)

63%

of U.S. households are home to at least one person who plays video games regularly (3 hours or more per week)

There are an average of
1.7 gamers

in each game-playing U.S. household

65%

of U.S. households own a device used to play video games

"Games as a form of media will undoubtedly have taken on a range of new meanings in ten years, but play will always be the engine that drives their engagement. I think we'll see playful systems underlying new designs in human centered activities like healthcare, communications, and of course, learning."

—Katie Salen, Chief Design and Research Officer, Institute of Play

48%

of U.S. households own a dedicated game console

The average game player age is **35** years old



AGE
of Game Players

27% under 18 years
29% 18-35 years
18% 36-49 years
26% 50+ years



GENDER
of Game Players

59% male
41% female

The most frequent **FEMALE GAME PLAYER** is on average **44 years old** and the average **MALE GAME PLAYER** is **35 years old**

Women age 18 or older represent a significantly greater portion of the game-playing population (31%) than boys age 18 or younger (17%)

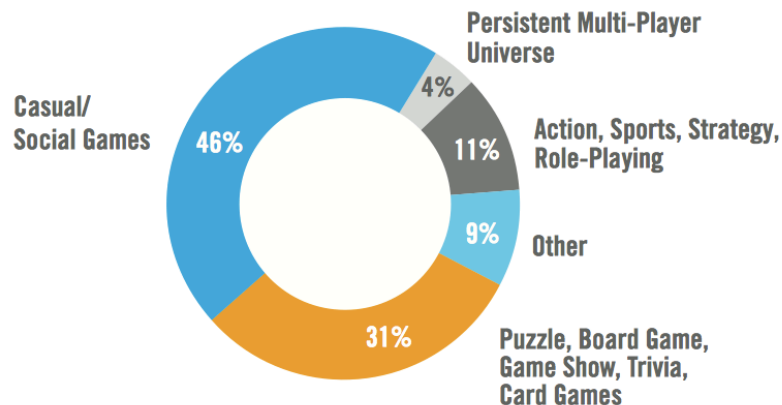
THERE IS AN EQUAL DISTRIBUTION OF FEMALE VIDEO GAMERS IN AGE:



The average number of years gamers have been playing video games: **13**

- **What are social games?**
 - Commonly referred to playing online/mobile games that allow or require social interaction between players

TYPES OF MOBILE GAMES PLAYED MOST OFTEN:





- Key considerations in social gaming
 - Retention – Day 7 >30%
 - Viral growth versus cost per install – K factor
 - Retention = revenue
- Developers focus on
 - Engaging users over the long term
 - Connecting their friends and/or competitors via leaderboards
 - Constant analysis of players



- Things we have learned

- Brand matters
- Advertising drives growth
- Whales (top 5% of spenders) – 2/3 males, 30 and play 26 hours a week





Thank you

timothy.loew@maszdigi.org
monty.sharma@maszdigi.org

www.maszdigi.org

Follow us on Twitter @mass_digi

Like us on Facebook/maszdigi

Social Games

Luc Delany

CEO

International Social Games Association

Social Games: a snapshot

- A rapidly growing form of entertainment consumption tied to internet and mobile growth
- Over 750 million people play social games worldwide
- Social games are consistently the most popular form of App on the Apple App Store and the Google Play store
- US at the forefront - estimated that over 155 million Americans play video games - a significant proportion are social games (ESA 2015)

International Social Games Association

- Global non-profit trade association established to provide a unified voice for the social games industry on social, commercial, legal and regulatory issues
- Represents a cross section of social games businesses, from boutique start-ups like Abzorba and Plumbee to established players such as Playtika and Zynga
- Committed to:
 - Researching and understanding social game play
 - Working with Policy Makers for balanced and proportionate rules
 - Upholding Industry Best Practice
 - Promoting safe and responsible gameplay smartsocialgamers.org

Section 1- About Social Games

About Social Games: A little history

- Games innovation has always followed technological innovation
- Social games are just a recent part of the history of games
- The first interactive games were the pinball machines of the 1930s, based on the game of Bagatelle
- More advanced versions of pinball were developed over time to include bumpers, flippers, two player games and in 1966, digital scoring
- That gave way to the arcades of the 1970's and 1980's with games like PacMan and Space Invaders
- Personal computer games and game consoles (Xbox, Playstation, Wii) followed in the 1990's and early 2000's
- Miniaturisation of devices, mobile internet, smartphones and social networks have led to changing patterns of media consumption including social games

What are Social Games and who plays?

- Social, casual, mobile games are quick to learn and play
- Part of changes in consumer preference towards shorter, “bite-sized” video game experiences on mobile or tablet device
- Primarily based on the freemium monetization model:
 - Access and play is free, with certain additional and special features available for a fee (in-game purchases)
 - The vast majority of players (95-99%) spend no money whatsoever.
 - Average paying player spends \$7.20 per month
- Well known examples include Farmville, Candy Crush and Angry Birds.
- People of all ages and genders play (with variation across genre)

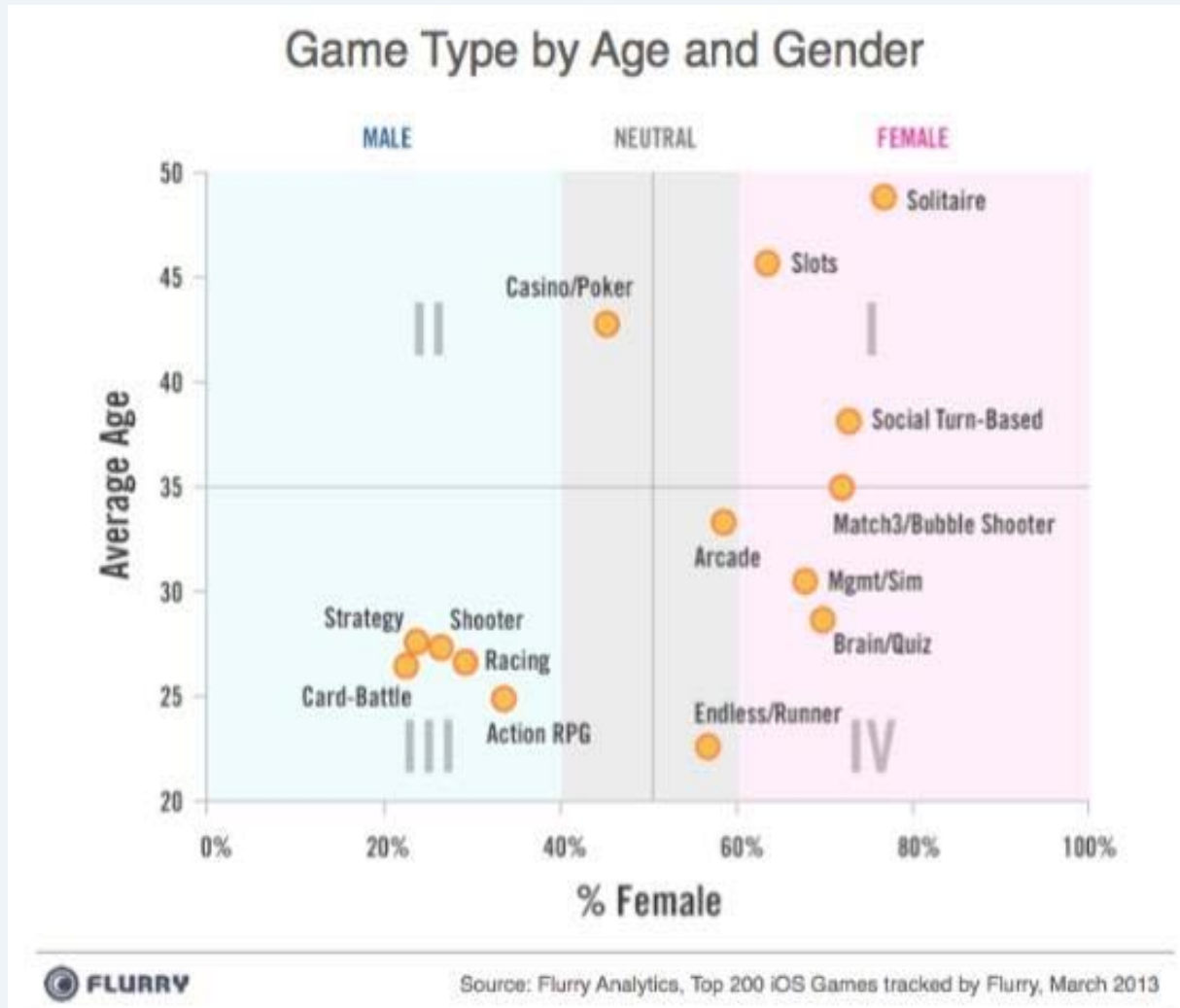
What are Social Casino Games?

- A popular genre of social games often called “social casino” or “casino-style” games
- Takes inspiration from well-known games that are often found in real money casinos (such as slots) and delivers them in the innovative way in terms of social mechanics, design and gameplay that is typical of social games
- Examples include Mirrorball Slots (Plumbee) and Slotomania (Playtika)
- *These games involve no gambling*

Social Casino Games are not gambling

- Gambling requires consideration, chance, and prize
- Social games:
 - No requirement to pay to play (no consideration)
 - 95-99% of players do not pay to play
 - Average monthly spend of payers: \$7.20
 - No tangible reward available (no prize) from game play
 - Games are based on virtual credits which have no use or value outside of the game. It should be emphasized that you cannot, at any time, exchange or trade these features for real money or items of real world value
 - Generally both found in standalone apps on digital platforms (such as Facebook, iOS or Android) and not connected to RGM opportunity other than a limited set of games used for marketing purposes– “Play for Fun”

Who plays Social Casino Games?



Who plays Social Casino Games?

We now have a wealth of data, which makes clear that social casino games do not have a young demographic

- Social casino games are renowned amongst developers and market analysts for appealing to a middle aged and older demographic (this is in part why they have proved a stable genre in terms of monetization)
- **UK Gambling Commission work** - data directly obtained by the UK Gambling Commission from two leading operators found that, “the number of under 18s paying to play, on an average day, was comfortably in single figures (three).” (UKGC Social Gaming Report 2015)
- **Harvest Research** - In 2014, the ISGA commissioned a study covering in excess of 12 million players across Europe, the US and Australia and found that only 0.74% of players were under 18, and only 0.56% of this group paid to play. It is the largest data study of the sector to date

“Play-for-fun”: Social Games as a Marketing Tool

- Social games give marketers an exciting way to engage and build relationships with customers
- Social games are frequently white-labeled or cross-branded for marketing
 - e.g. Angry Birds and McDonalds
- Some casino companies use social games as a tool to engage their clients outside of their venues. Some times referred to as “play for fun” games, these are casino-styles games located on the a brick and mortar casino’s website
 - Some models involve the same games played at casinos and may share titles, icons, and game play features (including similar game math)
 - Games are based on the freemium: players play with virtual credits with no opportunity real money reward or obligation to pay to play
 - Loyalty programmes may be in place
 - Terms of service clearly state that practice or success does not imply future success at real-money gambling
 - The use of these games for marketing purposes should be differentiated from the broader social games space

Governed by an extensive consumer protection framework

- In the US, social games, like any other form of consumer activity (including video gaming and other forms of e-commerce), are subject to a wealth of federal and state consumer law
 - For example, Section 5 of the Federal Trade Commission Act and the state-by-state analogous “Little FTC Acts” cover the full gambit of consumer protection from false advertising, unfair and deceptive trade practices to fraud and data protection
 - Wide range of other Federal Regulations covering social media platforms and app stores, e.g. Facebook, Apple, Google
 - For social games, this means a particular focus on transparency, accountability and consent in relation to monetization and in-game purchases
- Similarly, in the European Union, as an online entertainment activity and an “information society service,” social games are covered by a fully harmonised framework of directives; E-Commerce, Consumer Rights, Data protection, Privacy and Unfair Commercial Practices amongst others

Section 2 – Key Regulatory Findings

Conclusion of the UK Gambling Commission's Scoping Review of Social Games

- **January 2015**, UKGC concluded its two year scoping review of the social games sector and says there is no “*compelling reason*” to impose gambling regulation on the social games
- The review was based upon a large-scale data sample from major social games companies and supplementary data on apps. It represents the most extensive government led inquiry of the social games industry to date
- The key factor cited was the extensive framework of existing consumer regulation, which already governs the sector
- Other factors include:
 - The moderate time and money spent playing by the vast majority of players
 - No increase in the proportion of young people participating in social gaming or real money gambling despite revenue growth in both industries
 - The absence of evidence that social games are a cause of RMG participation in young people, or otherwise

“We are clear there is no compelling reason at the moment to impose additional gambling regulation on the social gaming sector given that it is already subject to extensive consumer protection legislation.”

[“Explaining our Approach to Social Gaming”](#) (UK Gambling Commission 2015)

Addressing Consumer Protection concerns

“Industry has made a number of engagements, which seek to address consumer concerns. The action will increase consumer confidence in the fast-growing “app” sector.” (The European Commission July 2014)

- US – Positive reaction of the industry to well publicized FTC enforcement actions against Amazon, Facebook & Google
- The major platforms now offer easy to use mechanisms for restricting or preventing unwanted in-app purchases on iOS and Android devices via the use of passwords
- ISGA updated our best practice principles to incorporate European guidance and were delighted to be praised at the conclusion of the EC inquiry for our principles based approach.
- US - Industry has been following FTC guidance
- The UK Office of Fair Trading released a set of [principles for app based games](#), which cover social games developers and platforms’ obligations under existing consumer protection laws.
- The Consumer Protection Cooperation (CPC) Network of EU consumer enforcement authorities launched a review of concerns and published a [Common Position Paper](#)

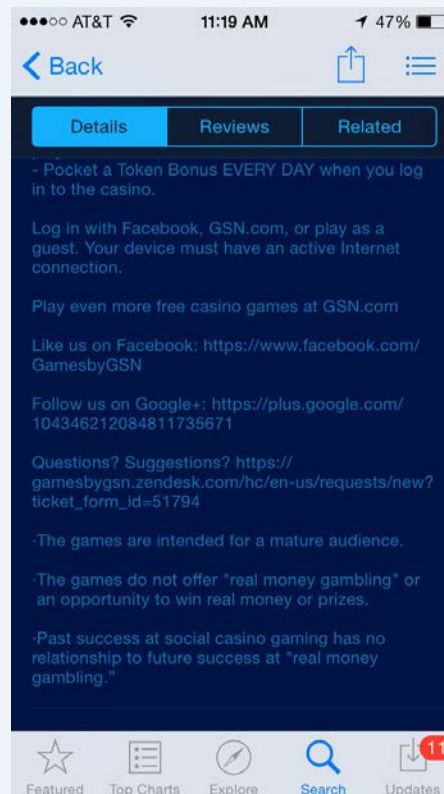
Section 3 – Addressing Misconceptions

Social Casino Mechanics

- The vast majority of social casino games do not have a 'real-world' equivalent
- Social games do not offer higher percentage payouts to give inflated expectations encourage RMG participation
 - Higher percentage payouts are antithetical to freemium
 - ISGA best practice principles - games must make clear that success at social casino does not mean real world success
 - A common sense distinction

ISGA Best Practice Principles

Our Best Practice Principles clearly state that: Casino style games should not deliberately lead players to believe they will be successful at real money gambling games. This reflects an industry norm in app stores as well as terms of service.



***ISGA represents
82% of Social
Casino Genre**

Youth gambling and problem gambling

- There is no evidence that social casino games are a cause of gambling in young people. Evidence suggests that rates have declined whilst the social games industry has increased in popularity
 - In the UK recent gambling behavior reports show that rates of underage gambling participation have declined in the UK between 2007 and 2014. This is during a period when the social games phenomenon has increased in popularity (CAP and BCAP Gambling Review (2014) – see pp. 24 -25
 - (The 2012 Health Survey for England found measures of the 0.5 and 0.4 percent rates of problem gambling in 2012. The 2010 British Gambling Prevalence Study (BGPS) found through the same DSM-IV and PGSI screening methods that problem gambling was 0.9 percent and 0.7 percent)
 - The most recent the most recent national replication survey in the US shows that problem gambling rates have continued to remain stable (Gambling and Problem Gambling in the United States: Changes Between 1999 and 2013, Welte et al)

Summary

- Social games are a popular form of entertainment, enjoyed by hundreds of millions of people worldwide
- Social Casino is popular genre of social games, popular with an older demographic
- Social games can be used for marketing
 - Social Casino games used to market brick-and-mortar casino games are referred to as “Play-for-fun”
 - Whether any oversight of “Play-for-fun” is necessary or not is based on a jurisdiction by jurisdiction basis
- Between 95%-99% of players spend no money whatsoever to participate.
- The average monthly spend of payers is \$7.20
- Games are governed by a comprehensive framework of federal and state consumer protection law
- The ISGA has been working with regulators worldwide on best practice standards to address issues that have arisen



Social Casino Gaming: Concerns & Solutions

Massachusetts Gaming Commission

May 10, 2016

Keith Whyte, Executive Director

About NCPG

- National advocate for programs and services to assist problem gamblers and their families
- NEUTRAL on legalized gambling
- Founded in 1972
- Affiliate, Individual & Organizational members
- Lead state and national stakeholders in the development of comprehensive policy and programs for all those affected by problem gambling

What is Social Casino Gaming?

Gambling games that include at least one but not all three elements (prize, chance or consideration) of legal gambling.

Models:

- FTP or freemium, sweepstakes (consideration)
- Reflexive/adaptive (chance)
- Play for fun (prize)

Social Casino Gaming Data Points

- Gainsbury, King & Delfabbro studies
- ISCA research
- UKGC work
- Industry & analyst information
- Direct calls for help
 - Caller was executor of his mother's estate. In the 5 years between getting a PC and her death she racked up \$20,000 in credit card debt on a popular SCG site.

ISGA Says:

- Social casino: Resemble games typically found in a casino. An important feature of social casino style is that they are not real casino or gambling games: players can't win **or lose money** in these games. Notable examples include: Texas HoldEm Poker, Slotomania and Big Fish Casino.
 - <http://smartsocialgamers.org/the-basics/>

Concern Categories

- Problem gambling-type risks (people spending too much time and money)
- Transitional risks (increased participation in real money gambling, especially in relation to young people)
- Consumer protection-type risks (lack of transparency, no regulation)

Problem Gambling Risks

Risks

- Aggressive monetization/Significant spend/Whales.
- High frequency & speed of play.
- Little transparency on how results are determined.
- Autoplay/Loss disguised as win
- Few responsible play features

Frequency

The screenshot shows the top navigation bar of the Live! Social Casino website. The logo "Live! SOCIAL CASINO" is on the left. On the right, there are input fields for "Username" and "Password", a "Remember Me" checkbox, and a "Forgot your password?" link. Below the navigation bar is a red menu with "HOME", "★ VIP", "SLOTS", "TABLES", and "TOURNAMENTS". A large red banner below the menu reads "WELCOME TO YOUR NEW & IMPROVED ONLINE GAMING EXPERIENCE".

Below the banner is a promotional graphic for a "Daily Login Bonus". It features a calendar grid with various bonus amounts for different days: DAY 3 (\$500), DAY 4 (\$500), DAY 5 (\$500), DAY 10 (\$750), DAY 11 (\$750), DAY 12 (\$1,500), DAY 17 (\$1,000), and DAY 18 (\$2,000). A large yellow card for "DAY 24" shows a "\$3,000" bonus. To the right, the text "Daily Login Bonus" is written in a cursive font, followed by "PLAY EVERY DAY TO INCREASE YOUR DAILY BONUS" and a yellow "SIGN UP" button.

The screenshot shows a mobile app interface. On the left, there is an advertisement for "FOX PERX" with the text "A whole new way for slots to pay. Now at Fox Tower and Grand Pequot Tower." and the Foxwoods logo. In the center, a teal "WELCOME!" dialog box displays "Here's 10,000 Free Coins!" and "Come back every hour to collect more!" with a "THANKS!" button. Below the dialog, a "STARGAZER ROOM" slot machine is visible. At the bottom, there is a navigation bar with icons for "Quests", a gift, a person, and a slot machine.

1,500
credit loss
(50% of
bet)
disguised
as a win

The screenshot shows a slot machine interface with a jungle theme. At the top, the player has 33,500 credits and is on Level 1. A "GET CREDITS" button is visible. Below the top bar is a "Back to Lobby" link. The main game area displays a 5x5 grid of symbols. A pink triangle highlights a winning combination on Line 19, which includes a "JUNGLE WILD" symbol, a monkey, a parrot, a flower, and a bell. Above the grid, text reads "WILD wins await in the Jungle Wild Bonus!". Below the grid, a banner displays "Line 19 Pays 500" and "1,500 WIN". The control panel at the bottom includes buttons for "MENU/HELP", "CASH OUT", "LINES PLAYED" (set to 30), "BET PER LINE" (set to 100), "BET MAX", and "SPIN". A "WINS" indicator shows 33,500 credits. At the bottom, the WinStream logo is present, along with a small text notification: "Condon... just won 24,000,000,000 credits playing Lady of Athens".

Monetize

PLAY4FUN CASINO™

Purchase Credits

☆ Credits	+	☆ Bonus	=	★ Total	\$ Cost	
37,500,000	+	112,500,000	=	150,000,000	\$249.99	PURCHASE
15,000,000	+	30,000,000	=	45,000,000	\$99.99	PURCHASE
11,250,000	+	16,875,000	=	28,125,000	\$74.99	PURCHASE
3,750,000	+	2,812,500	=	6,562,500	\$24.99	PURCHASE
1,500,000	+	375,000	=	1,875,000	\$9.99	PURCHASE
500,000	+	0	=	500,000	\$2.99	PURCHASE

Please select a Poker Chips package!



48 HOURS

Buy any package now and get **X2** the chips on your next purchases within **48 hours!**



1 Trillion

Poker Chips for \$4.99

Buy Now



2.5 Trillion

Poker Chips for \$9.99

Buy Now



6 Trillion

Poker Chips for \$19.99

Buy Now



18 Trillion

Poker Chips for \$49.99

Buy Now



40 Trillion

Poker Chips for \$99.99

Buy Now



100 Trillion

Poker Chips for \$199.99

Buy Now



175 Trillion

Poker Chips for \$299.99

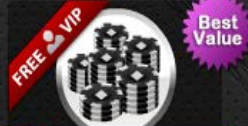
Buy Now



250 Trillion

Poker Chips for \$399.99

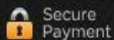
Buy Now



350 Trillion

Poker Chips for \$499.99

Buy Now



Daily Bonus

Bonus for invited friends

You have **0 invited friends***. Invite more friends and receive **even more** chips!



0

Invite friends

Bonus for regular visits

3 days of regular visits will result in a **100%** of total Daily bonus!



1 000
16

Bonus for successful games

The more you **win**, the bigger your bonus is!
The amount of your daily winnings **directly** affects your bonus value.

0

Sharp Curves

- 1-5% of players monetize
- 15% of this group accounts for an estimated 50% of all Freemium revenue

If average SCG game had 10,000 players,
between **15-75** people would account for
approximately **50%** of game's total revenue

Scale

	2015	2016 IQ
DAU:	6.1m	6.5m
DARPU:	\$.32	\$.35
MUP:	819,000	922,000
AMRPPP:	\$73	\$78
Total Rev:	\$725m	\$218m

SG & PG Studies

- Interrelationships Between SG & PG (2014) n=10. Social network promotions effective, SG involvement not associated with PG. However, SG involvement did trigger desire to gamble for some participants.
- Examination of Problematic SG Use in At Risk (2015) n=176. Greater frequency, diversity & spend on SG play associated with problems. Playing to escape or relieve negative mood. PGs tended to have significantly more problems with SG.

SCG & PG Overlap

- For social casino gamers, 54% were classified as non-problem gamblers, 26% as low-risk gamblers, 14% as moderate risk gamblers, and 4.7% as problem gamblers.
- For non-social casino gamers, the percentages were 80.4%, 12.8%, 5.8% and 1.0% respectively

DSM 5 Gambling Addiction Definition

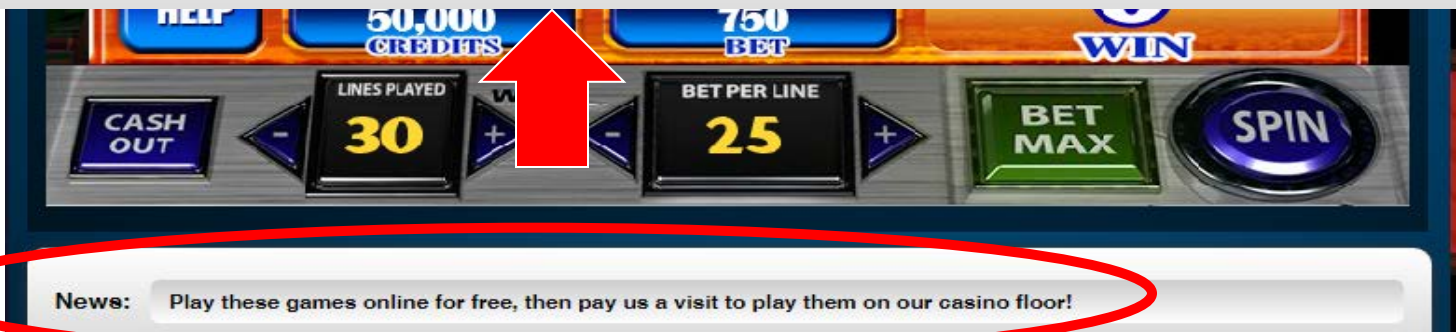
**GAMBLE
WITH &
LOSING
MONEY**

Transitional Risks

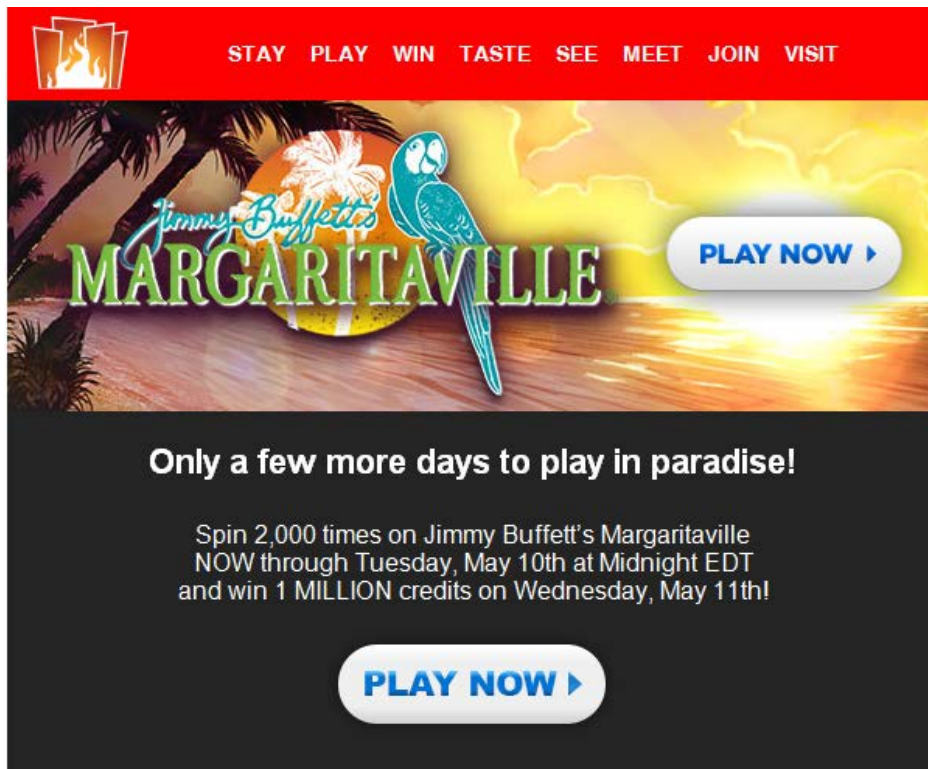
snocasino**play4fun**network.com



News: Play these games online for free, then pay us a visit to play them on our casino floor!



Promotion to Play



STAY PLAY WIN TASTE SEE MEET JOIN VISIT

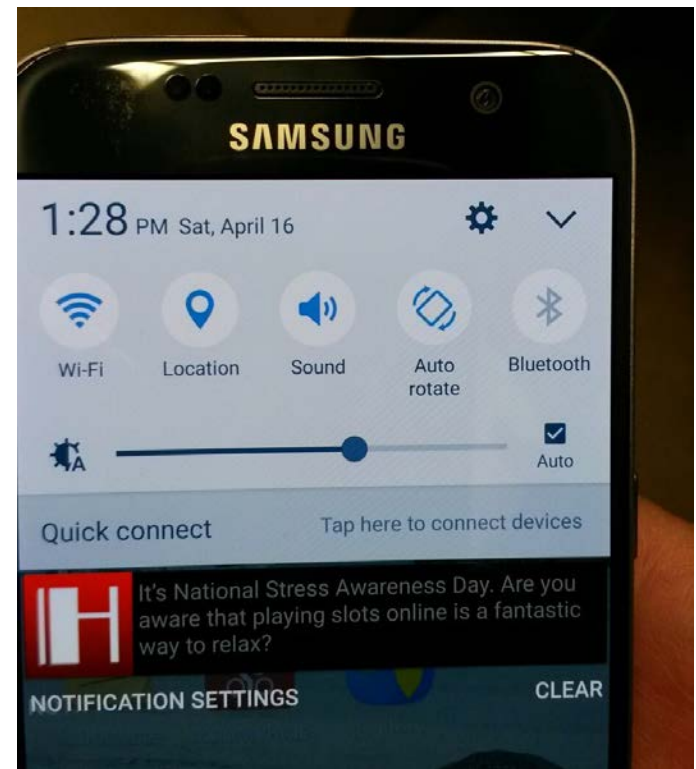
Jimmy Buffett's
MARGARITAVILLE

PLAY NOW ▶

Only a few more days to play in paradise!

Spin 2,000 times on Jimmy Buffett's Margaritaville NOW through Tuesday, May 10th at Midnight EDT and win 1 MILLION credits on Wednesday, May 11th!

PLAY NOW ▶



SAMSUNG

1:28 PM Sat, April 16

Wi-Fi Location Sound Auto rotate Bluetooth

Auto

Quick connect Tap here to connect devices

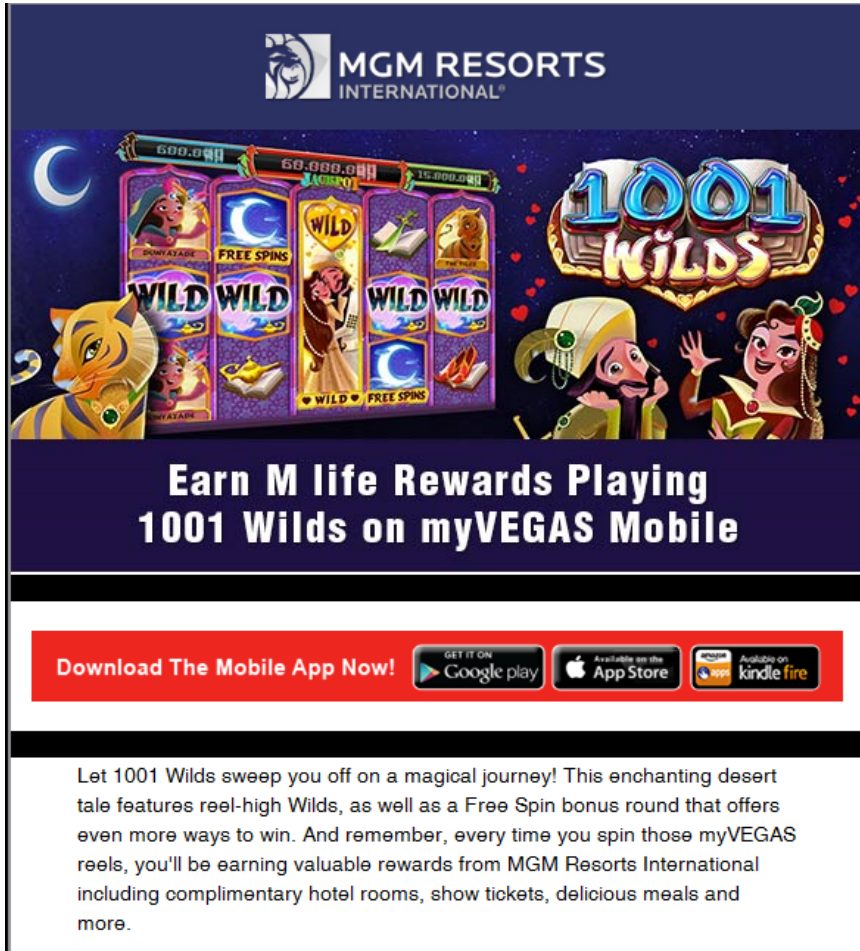
H It's National Stress Awareness Day. Are you aware that playing slots online is a fantastic way to relax?

NOTIFICATION SETTINGS CLEAR

SCG Convergence

- “We reported a 28% uplift in landbased gaming revenues from those casino patrons who went home and started playing online.”
- “The average daily social player will engage with a casino brand 4 times a day...for a total of between 80 and 100 minutes.”
 - *Leveling Up, Tribal Government Gaming, 2016*

Real Rewards



MGM RESORTS INTERNATIONAL

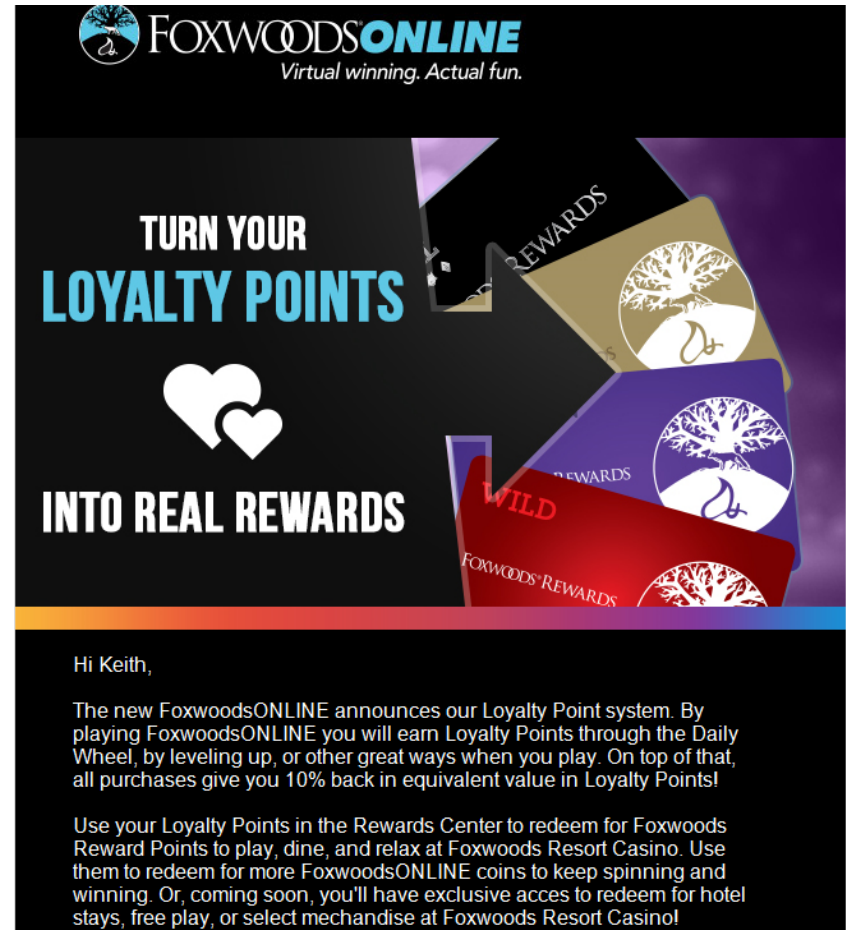
1001 WILDS

Earn M life Rewards Playing 1001 Wilds on myVEGAS Mobile

Download The Mobile App Now!

GET IT ON Google play | Available on the App Store | Available on kindle fire

Let 1001 Wilds sweep you off on a magical journey! This enchanting desert tale features reel-high Wilds, as well as a Free Spin bonus round that offers even more ways to win. And remember, every time you spin those myVEGAS reels, you'll be earning valuable rewards from MGM Resorts International including complimentary hotel rooms, show tickets, delicious meals and more.



FOXWOODS ONLINE
Virtual winning. Actual fun.

TURN YOUR LOYALTY POINTS INTO REAL REWARDS

Hi Keith,

The new FoxwoodsONLINE announces our Loyalty Point system. By playing FoxwoodsONLINE you will earn Loyalty Points through the Daily Wheel, by leveling up, or other great ways when you play. On top of that, all purchases give you 10% back in equivalent value in Loyalty Points!

Use your Loyalty Points in the Rewards Center to redeem for Foxwoods Reward Points to play, dine, and relax at Foxwoods Resort Casino. Use them to redeem for more FoxwoodsONLINE coins to keep spinning and winning. Or, coming soon, you'll have exclusive access to redeem for hotel stays, free play, or select merchandise at Foxwoods Resort Casino!

App Store Rating T for Teen

The screenshot shows the Google Play Store interface. At the top, the Google Play logo is on the left, and a search bar is in the center. Below the logo, the 'Apps' category is selected, with a sidebar menu listing 'My apps', 'Shop', 'Games', 'Family', and 'Editors' Choice'. The main content area displays the app 'DoubleDown Casino - Slots Free' by DoubleDown Interactive BV. The app's icon is a purple and yellow 'DOUBLE DOWN' logo. The app's rating is 4.5 stars from 227,356 reviews, and it is categorized as 'Casino'. A 'Teen' rating icon is visible, along with the text 'Offers in-app purchases'. There are 'Add to Wishlist' and 'Install' buttons. Below the app title, there are two preview images: the first shows a 'WHEEL OF FORTUNE' slot machine interface with a 'SPIN' button and a 'PAYLINE' showing '\$300', '\$100', and '\$50'; the second shows a 'DOUBLE DIAMONDS' slot machine interface with 'BAR BAR BAR' symbols. The text 'AUTHENTIC VEGAS STYLE GAMES' is visible at the bottom of the first image. Below the images, the app description reads: 'Experience the BIG WIN of Las Vegas in the world's largest FREE to play casino, featuring the biggest hit slots, plus jackpots! Get a starter bonus of 1 MILLION free chips, plus free daily bonuses up to 2 MILLION! Enjoy the thrill of winning in over 80 authentic slot games including Wheel of Fortune®, Double Diamond™, Golden Goddess™, DaVinci Diamonds™ and more! Play for the jackpot on free slots like

Terms of Service

I. Introduction

This Terms of Service Agreement ("Agreement") is an agreement between you ("you" or "user") and Williams Interactive LLC and its affiliates, developers, and other partners ("the Company", "we", or "us"). This Agreement governs your access and use of the web pages, interactive features, applications, widgets, blogs and their respective contents created by the Company; and the Company's mobile applications and their respective contents, whether accessed via computer, mobile device or other technology (collectively, the "Services"). By using the Services, you agree to be bound by the terms and conditions contained in this Agreement. If you do not agree to the terms and conditions contained in this Agreement, you may not access or otherwise use the Services.

We may, in our sole discretion, modify this Agreement with or without notice to you. The "Last Updated" date at the top of this Agreement will indicate when the latest modifications were made. By continuing to access and use the Services after this Agreement has been modified, you are agreeing to such modifications. Therefore, you should review this Agreement prior to each use of the Services. In addition, when using particular services or features or making purchases on the Services, you shall be subject to any posted guidelines or policies applicable to such services, features or purchases that may be posted from time to time. All such guidelines or policies are hereby incorporated by reference into this Agreement.

If you are under the age of eighteen (18), you represent that you are either an emancipated minor, or have obtained the legal consent of your parent or legal guardian to enter into this Agreement, submit content, participate through the Services and fulfill the obligations set forth in this Agreement.

SG & Kids

- Youth gambling & PG: kids gamble on internet at high rates, young PGs more likely to gamble online & early onset of internet gambling predictive of PG
- Youth & SG: 15% of UK adolescents played social casino game in past week. 50% of SG players gambled vs only 18% who were not SG players. 7% of Canadian youth SG players migrated to online gambling
 - One study found SG play is biggest predictor of gambling for money & PG

ISGA Youth

- One-month summary covered US, UK, EU and Australia
- Contained over 12 million players.
- 0.74% (90,665) of players were under 18, and 0.56% (505) of this group paid to play. This means that out of the total pool of players (12m), only 0.004% were paying under 18s
 - How did they verify age?

Risk Factors

- Many social casino players gamble & are more likely to have gambling problems though most harm likely occurs outside of social casino.
- While cause and effect unclear, still important to try to minimize harm among social casino players as likely to be problem gamblers among players.

Consumer Protection Risks

Selected MGC RG Objectives

- Promote best and promising responsible gaming practices in all aspects of licensee activities.
- Utilize principles of responsible gaming in introducing all new and emerging technologies
- Provide accurate and balanced information to enable informed choices.

Open Market

- 1,000+ social casino apps currently available for download or on Facebook.
- 200+ new social casinos are launched each month.
 - *Leveling Up, Tribal Government Gaming, 2016*
- Most developers are not regulated gaming operators or vendors.

Solutions

Opportunities Online

- Internet Responsible Gambling: April 2012
- GRADE Social Gaming Consumer Protection: March 2013
- Review of DE, NJ & NV Internet Responsible Gambling Regulations: February 2014
- iCAP Internet RG Compliance Assessment Program: December 2014
- FS consumer protection guidelines Dec 2015

www.ncpgambling.org/irgstandards

GRADE v3

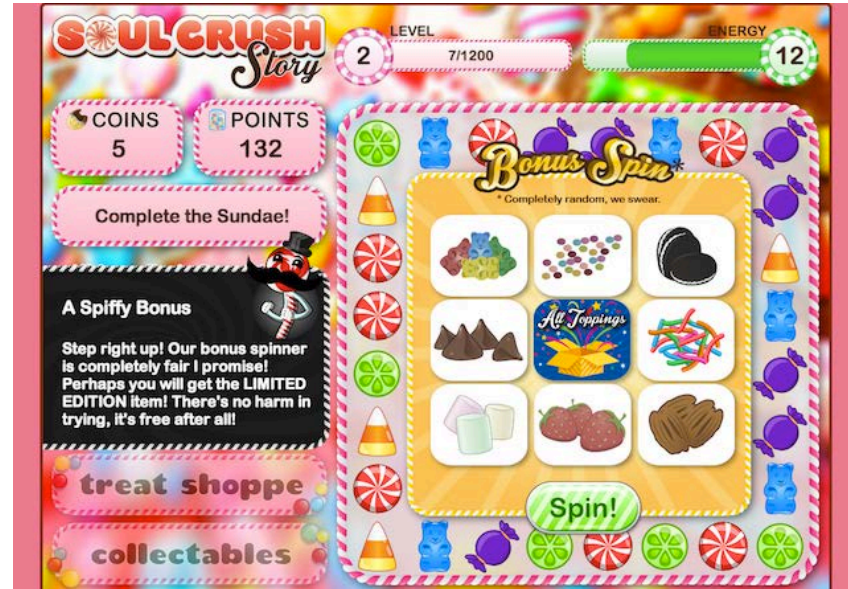
- Gambling-Like Monetized Games
- Responsible Gaming/Consumer Protection
- Age Controls
- Data Driven Research
- Education Of Players
- Version 4 under development
- Supplements ISGA BPP v2 (2014)

GRADE v4 Draft

- Gambling-Like Monetized Games
- Responsible Play Features
 - Mechanism/Result Disclosure
 - Promoted RP
 - Play information available
- Advertising & Age Considerations
- Data Driven Research
 - Transparency Project/3rd party
- Exclusion & Assistance
 - Help available via play platform (chat & text)

RG Opportunities

- Provide coins for setting limits or enrolling in play management
- Provide valuable demo to learn how to play and/or teach about long term expected outcomes
- Incorporate education into free play



Time for More Chips & Gold

50% More Chips on All Packages!
Plus: *XP Boost on Select Purchases!

Chips	Price	Action
10 Casino Gold	\$5.00 USD	BUY
25 Casino Gold	\$10.00 USD	BUY
330 Casino Gold	\$25.00 USD	BUY
500 Casino Gold	\$50.00 USD	BUY
860 Casino Gold	\$75.00 USD	BUY

It isn't free if you're paying. 1

Addicted to online games? Free games often come with a hidden cost. Real Cash. Real Consequences. #RCRC EVERGREEN council on problem gambling

SCG Conclusions

- Many players gamble & are more likely to have gambling problems though most harm likely occurs outside of social casino.
- Poses challenges and provides opportunities for responsible play.
- Risk based approach to harm minimization, voluntary & collaborative.
- Responsible play features should be innovative, interactive & even fun!

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