



RWA SUBMISSION ON THE STATUTORY REVIEW OF BETSTOP

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Responsible Wagering Australia (**RWA**) is the peak body representing Australia’s licensed online wagering industry. Our members, bet365, Betfair, PointsBet, Sportsbet, and Unibet, are committed to fostering a responsible, transparent, and sustainable wagering environment with strong consumer protections.

RWA welcomes the opportunity to contribute to the statutory review of BetStop - the National Self-Exclusion Register (**NSER**). Our members have long recognised the importance of a simple, effective, and nationally consistent self-exclusion mechanism across all licensed online and phone wagering service providers (**WSPs**). In fact, RWA and our members advocated for the development of a centralised national register well before it was formally adopted as part of the National Consumer Protection Framework (**NCPF**), and included a commitment to a self-exclusion register in the RWA Code of Conduct years prior to BetStop’s announcement. We strongly support measures that empower individuals to manage their gambling activity, and BetStop represents a key part of that broader consumer protection framework.

This submission aims to support the Government and the Australian Communications and Media Authority (**ACMA**) to identify practical refinements that will enhance consumer protections, strengthen system integrity, and reduce unnecessary compliance burden. However, the first year of operation has highlighted important lessons. Foreseeable issues raised by industry were not adequately incorporated into the final system design, leading to unnecessary complexity, inefficiencies, and compliance risks that could have been avoided.

We are confident that with a cooperative approach, BetStop can be continually improved to protect vulnerable Australians, while remaining workable, cost-effective and sustainable for industry.

PRIORITY RECOMMENDATIONS

RWA recommends the following priority actions:

1. Encourage a Long-Term Pathway to National, Cross-Channel Self-Exclusion

Governments should explore options to expand BetStop (or align it with equivalent systems) to cover online keno, online lotteries and retail wagering. This would support a truly integrated consumer protection framework across online gambling, and for wagering both online and in retail settings.

2. Reform Cost Recovery to Remove Disincentives Against Register Checks

The current cost recovery model, which charges operators per check against the BetStop register, creates a disincentive for WSPs to undertake frequent or proactive checks. RWA recommends transitioning to a model where fees are based on market share, rather than usage, to remove this barrier. This would remove the unintended penalty for those WSPs who take responsible steps to run more frequent checks, enhance system integrity, and ensure cost recovery arrangements better align with consumer protection objectives.

3. Permit Account Reopening After Exclusion Periods

The legislative framework should be amended to allow WSPs to reactivate existing customer accounts once a self-exclusion period has lawfully ended. Reactivation would occur only at the customer's request and following robust identity verification. This would preserve critical responsible gambling data, improve protections for returning customers and reduce the operational burden on WSPs, enabling them to more effectively manage their customers.

4. Establish a Working Group Facilitated by the ACMA

A regular working group or stakeholder forum, facilitated by the ACMA and comprising Government, regulators, and industry representatives, should be established. This would provide a structured channel for engagement across policy, regulatory, and technical matters, ensuring that emerging issues can be identified and addressed quickly, and the system can evolve in line with best practice and user needs.

5. Work with Industry to Improve Matching Logic

As currently designed, BetStop appears to rely on strict, exact-match logic does not account for the way individuals may use variations in names, contact details (particularly phone numbers and email addresses), or ID information. RWA recommends that the matching functionality be enhanced at the BetStop operator level to allow for 'fuzzy matching' for near matches against the register. This would allow verified customer data submitted by WSPs to be more accurately matched with records on the register, improving system integrity and ensuring consumers are appropriately protected, without placing additional compliance burden on WSPs.

6. The ACMA Issue Formal Regulatory Guidance Outlining Baseline Expectations

The ACMA should issue formal guidance outlining baseline expectations on what would satisfy the regulator around issues such as ceasing marketing (particularly involving third-party WSPs), and treatment of inactive accounts. Clearer guidance would promote consistency across the sector, reduce regulatory uncertainty, and improve consumer outcomes.

7. Improving Customer Guidance at Registration

The information presented to consumers during the BetStop registration process should be enhanced to clearly explain what to expect. This could include details such as how long it may take for self-exclusion to take effect across all WSPs, when marketing communications are likely to cease, what steps users can take if they continue to receive contact beyond that period, and additional information about available support services, including financial counselling services following the \$3 million investment by RWA members¹. The sign-up process could also reinforce that providing false information or attempting to circumvent the system is counterintuitive and undermines the purpose and consumer protection outcomes of the system.

DESIGN AND IMPLEMENTATION OF BETSTOP

Enhancing Consultation and Collaborative Implementation

RWA supports the intent behind BetStop and recognises its important role within Australia's national consumer protection framework. However, the consultation and design process to implement BetStop did not leverage industry expertise or address industry feedback.

Many of BetStop's current limitations, including the inefficiency of the pull model, the lack of formal regulatory guidance, and operational challenges around account closure, matching, and marketing, stem from a consultation process that did not genuinely engage with the industry. As a result, several issues have emerged, leading to higher operational burdens and inefficiencies for both WSPs and the system as a whole.

¹ <https://responsiblewagering.com.au/online-wagering-body-delivers-3-million-dollars-for-financial-counselling-services/>

Notwithstanding these challenges, RWA emphasises that our members remain committed to further improving the system and to complying with the system's requirements; our aim is to highlight these issues so they can be addressed in future improvements and consultations.

Evaluating the Pull Model and Opportunities for System Efficiency

The implementation of BetStop using a "pull" model has imposed substantial and ongoing operational challenges for WSPs. The model requires continuous, high-volume customer matching processes, introduces avoidable inefficiencies, and creates risks around data handling and compliance costs. While a real-time "push" model would have addressed many of these issues, RWA recognises that transitioning the system at this stage would be impractical. We are not proposing wholesale redesign, but we highlight these issues to reinforce the need for genuine consultation when designing or refining regulatory initiatives.

The "pull" model requires WSPs to regularly upload customer data to match against the central self-exclusion register. This approach demands bulk processing, elevates compliance costs, and leaves gaps that can be exploited by individuals to circumvent the system. Further discussion of the issue of circumvention is provided later in this submission. The pull model has resulted in a system that is heavily resource-intensive, administratively burdensome, and difficult to scale efficiently. In its first year of operation (FY23-24), BetStop processed more than 15.8 billion queries from WSPs, despite there being only 28,300 active registrations at the time². This means each registration prompted, on average, over 559,000 individual checks. This disproportionate processing load imposes significant technical, compliance, and cost pressures.

Understanding and Responding to Emerging Usage Patterns

Early usage patterns suggest that BetStop is being used in ways that differ from initial expectations. Most notably, a significant number of individuals are utilising BetStop for shorter-term exclusions rather than long-term or permanent exclusion. This trend indicates that many people are using BetStop as a temporary 'cooling-off' mechanism to manage their wagering behaviour, rather than permanent disengagement. This is a positive and important function of the system. However, the high proportion of short-term exclusions (particularly the volume of three-month registrations) has given rise to operational challenges for WSPs, particularly as people seek to re-engage after their exclusion has ended and are required to open a new account. The issue of account reopening is explored further in this submission, along with practical solutions to enhance the system's effectiveness and better support returning customers.

Challenges have also emerged in how WSPs manage customers returning from exclusion. Practices vary across WSPs, with some permitting re-engagement once an exclusion ends, while others apply a blanket policy of permanent account closure, reflecting a more cautious approach to risk, even for customers who undertook short-term exclusions.

² ACMA, "BetStop – The National Self-Exclusion Register: The First Year in Review," August 2024.

This inconsistency risks discouraging individuals from using BetStop in the first instance, particularly if they understand that a short-term exclusion could permanently prevent access to their accounts with some operators. It is important to note this issue to ensure the Review has visibility of how emerging usage patterns are interacting with current account closure settings, particularly as the system evolves and matures over time.

Recommendations:

RWA recommends that the Review consider whether BetStop is currently being used in ways that differ from its original design, and whether reforms would better accommodate different user needs while maintaining strong consumer protections. Specifically, RWA recommends that the Review consider improving the guidance provided to customers at registration (**Priority Recommendation #7**) and establishing a structured working group facilitated by the ACMA to enable ongoing engagement across policy, regulatory, and technical issues (**Priority Recommendation #2**). Together, these steps would support more informed consumer decision-making and ensure the system continues to evolve in response to real-world use and operational insights.

EXPANDED TERMS OF REFERENCE - EXTENSION OF BETSTOP TO ONLINE KENO AND LOTTERIES

In March 2025, the Minister for Communications expanded the Terms of Reference for this Review to consider the feasibility of extending BetStop to cover online keno product services and operators. RWA reiterates positions set out in our submission to the Federal Government in 2024 as part of the Review into the Regulation of Online Keno and Foreign Matched Lotteries.

RWA strongly supports the extension of BetStop to all online gambling products, including online keno and lotteries. This would close a significant regulatory gap and provide consumers with a more comprehensive and consistent mechanism to manage their gambling. As noted in RWA's submission, current arrangements mean Australians who self-exclude from online wagering are still able to access high-frequency or high-value gambling products via online keno and lotteries, often with fewer safeguards and inconsistent identity verification standards. This undermines the protective intent of BetStop and exposes self-excluded individuals to unnecessary risk. Given the scale, accessibility, and high participation rates associated with keno and lotteries, extending BetStop to these products would materially enhance the integrity and effectiveness of BetStop.

Other key consumer protection tools already in place for online wagering (such as zero-day identity verification, voluntary pre-commitment, and activity statements) can and should also be applied consistently across all online gambling formats. Beyond online gambling, RWA also supports exploring national, cross-channel self-exclusion coverage for retail wagering. A nationally consistent approach to self-exclusion covering online gambling, online keno, online lotteries and retail wagering remains the logical policy extension for BetStop to enhance consumer protections.

Recommendations

RWA recommends that the Review encourage a long-term pathway to national, cross-channel self-exclusion (**Priority Recommendation #1**). In the short-term, the Review should also support the extension of BetStop to cover all forms of online and retail wagering to ensure a nationally consistent, comprehensive self-exclusion framework.

OPERATIONAL ISSUES AND OPPORTUNITIES FOR IMPROVEMENT

Cost Recovery Arrangements

Nearly two years after BetStop's commencement, RWA members remain without certainty over their actual cost liability. Despite BetStop being operational since August 2023, cost recovery invoices for the first levy period have yet to be issued. This ongoing delay has made it impossible for WSPs to validate assumptions, assess proportionality, or plan appropriately, particularly for smaller WSPs who are more exposed to cashflow volatility.

While the Cost Recovery Implementation Statement outlined forecasted costs and funding formulas, the absence of actual billing has left the arrangements inherently uncertain. Even based on published estimates, BetStop's cost (exceeding \$15 million to date) is significantly higher than comparable international self-exclusion systems. This raises legitimate concerns about proportionality, system efficiency, and value for money. The existing cost recovery framework creates limited incentives for ACMA or DataWorks Group (previously IXUP) to operate efficiently, as industry bears the full financial burden irrespective of system performance or cost discipline. This structural flaw must be addressed.

Separately, the early extension of DataWorks Group's contract, locking in a multi-year arrangement while this Review is still underway, raises serious concerns about transparency, governance, and accountability. DataWorks Group itself publicly confirmed that this was an "early extension" of its BetStop contract³, further underlining the questionable timing of the decision. Committing to long-term operational arrangements before a full independent assessment of BetStop's performance, cost-efficiency, and value for money undermines the integrity of the Review process itself. It risks entrenching suboptimal outcomes without proper scrutiny and weakens public confidence in the administration of BetStop moving forward.

RWA acknowledges that delays to system implementation required adjustments to the recovery schedule. However, the decision to compress the recovery of upfront costs into three years rather than the four years originally planned has shifted the goalposts. This has increased the financial burden on industry - again, without genuine consultation with industry on the revised approach.

³ <https://ixup.com/2025/03/04/ixup-secures-early-extension-of-betstop-the-national-self-exclusion-register-contract-following-strong-contract-execution-operational-performance/>

We encourage the Review to examine whether the current cost recovery framework is delivering on its objectives of clarity, proportionality and fairness. We note that the current cost recovery arrangements do not support the underlying harm prevention and consumer protection intent of BetStop. In fact, the current model creates perverse incentives for WSPs to not check their customer database against the register as often – that is, the more frequently a WSP washes customer data against BetStop, the more they are required to pay.

Recommendations

RWA recommends that the Review call for the timely issuance of transparent cost recovery invoices, ensuring industry is provided with timely, itemised invoices for BetStop-related costs, including a clear breakdown of underlying cost drivers. This would allow WSPs to validate assumptions, plan effectively, and engage constructively on future refinements to the funding model.

The Review should assess how the current cost recovery model impacts WSP behaviour, particularly where per-check charging may discourage proactive or frequent use of the register. Operators who regularly wash their customer data against BetStop to uphold strong consumer protections should not be penalised relative to those taking a minimal compliance approach. A fairer and more effective model would enable unlimited checking by WSPs, with costs instead allocated based on market share (**Priority Recommendation #2**).

The Review should highlight that significant contractual or funding decisions relating to BetStop (including extensions or renewals) should only be made after the conclusion of independent review processes.

Need for Clear Industry Guidance and Supporting Consistent Compliance

Since the launch of BetStop, WSPs have operated under a high-level legal framework, but have grappled with uncertainty in how to operationalise certain obligations due to a lack of detailed regulatory guidance on how to implement core obligations in practice. The *Interactive Gambling Act 2001* and Register Rules set out the core prohibitions (no opening accounts, accepting bets, or marketing to BetStop registrants) but without baseline expectations, WSPs cannot be sure if their approach meets the “reasonable precautions” and “due diligence” tests.

In its efforts to allow flexibility, the ACMA has taken a largely hands-off approach to operational detail. While well-intentioned, this has left WSPs operating in a grey area without clear reference points. Key questions remain, such as:

- How quickly must we act to close accounts once someone registers?
- What constitutes “reasonable” steps to remove a person from marketing, and how quickly must this occur – particularly when third-party organisations are involved?
- How should inactive or dormant accounts be handled?

In the absence of official regulatory guidance, WSPs have adopted their own (often conservative) policies, but this led to inconsistent approaches across the industry.

Recommendations

RWA asks that the Review recommend that the ACMA work with industry to develop and issue formal regulatory guidance to establish clear baseline expectations around issues such as ceasing marketing (particularly involving third-party marketing providers), and treatment of inactive accounts (**Priority Recommendation #6**).

RWA recommends the Review endorse the application of a 24-hour window to complete the cessation of marketing communications following a self-exclusion match. This approach reflects standard practice across international jurisdictions, (such as Sweden, and Denmark and UK⁴) and would provide a clear, practical compliance benchmark while still meeting the intent of protecting consumers from further marketing contact. It would also be helpful to clarify expectations regarding inactive accounts, including whether they need to be routinely checked or only assessed upon attempted reactivation, to ensure consistency and avoid unnecessary compliance effort. RWA would welcome the opportunity to work with the Department and the ACMA on developing this guidance as a formal output of the Review.

Improving Account Closure Protocols

Under current legislative requirements, WSPs must permanently close the accounts of individuals who register with BetStop and are prohibited from reactivating those accounts once the exclusion period ends. This rule applies uniformly, regardless of whether the self-exclusion is temporary (e.g. 3, 6, 12 months) or for life. While the intent behind this requirement is understandable (to ensure that self-excluded individuals cannot simply resume gambling activity), it does not reflect the way people are engaging with BetStop, particularly those seeking short-term exclusions, and was not fully contemplated during the system's development. In practice, a large proportion of BetStop registrations are for three months, meaning this issue is more prevalent. According to data from the Review's consultation paper⁵, around 61% of registrants selected fixed-term exclusions rather than lifetime bans. As of December 2024, about 10,000 of the 34,000 total registrants had already completed their exclusion periods.

When a person returns after a short-term exclusion, they are required to open a new account, resulting in a fragmented customer profile. This makes it more difficult for WSP to detect risk patterns, apply previous safeguards, or assess a customer's full transactional history.

For individuals who self-exclude multiple times or use multiple WSPs, these issues are compounded, making it more difficult to provide targeted support, ensure regulatory compliance, and maintain system-wide visibility over a customer's engagement with gambling. In this way, the hard reset of accounts could reduce the efficacy of harm minimisation, ironically, by not distinguishing a returning self-excluded person from any other new customer.

⁴ <https://www.gamblingcommission.gov.uk/contact-us/guide/page/self-exclusion-with-gamstop>

⁵ Consultation Paper: *Statutory Review of BetStop - the National Self Exclusion Register*, December 2024.

RWA acknowledges that mandatory account closure was intended as a protective measure. However, the inability to reinstate an existing account once the exclusion period has ended creates unnecessary operational, compliance, and harm minimisation challenges that could be easily resolved without undermining the intent and objectives of BetStop.

Reactivation of accounts following a short-term exclusion would allow the WSP to preserve all previous customer history in a single account (such as gambling behaviour, safer gambling interactions, self-imposed limits, and prior exclusions), providing a far more complete view of the customer. In contrast, opening a new account after exclusion starts the relationship from a blank slate, interrupting the continuity of care.

Recommendations

RWA recommends that the Review support the ability for WSPs to reactivate customer accounts following the completion of a self-exclusion period (**Priority Recommendation #3**). This is a simple, low-risk improvement that better reflects how BetStop is actually being used, particularly by those undertaking shorter-term self-exclusion. Ensuring that a history of self-exclusion remains part of a customer's profile will help WSPs to continue providing responsible, informed engagement long after a self-exclusion period has ended.

Refining the Matching Process

The effectiveness of BetStop relies on accurate and reliable data matching between BetStop and WSP customer records. As currently designed, BetStop's matching process appears to require exact alignment across multiple data points. However, issues arise when a customer's personal information does not exactly align with the details they provided when registering with BetStop. Minor inconsistencies can result in self-excluded individuals not being identified. For example, a person who registers as "Jonathan A. Smith" might not be identified if their WSP account is listed as "John Smith." Even where other identifiers match (DOB, postcode), a rigid algorithm may miss the connection.

Industry Position & Impact

Under the current process, a BetStop check returns one of three responses: 'Match', 'No Match' or 'Invalid'. WSPs receive an indication from BetStop when there is a match for a customer, but the granularity of information is limited (for privacy reasons, the WSP isn't given the full details of the person on the register, only enough to act). This rigid approach reduces the effectiveness of the system and undermines its consumer protection objectives. Enhancements by the register operator to allow fuzzy matching or near-match logic would materially improve outcomes without requiring additional data from WSPs.

Recommendations

The current matching model, while functional, can be significantly strengthened through modest technical enhancements and improved communication protocols. RWA recommends that ACMA and the BetStop operator work with industry to improve matching logic (**Priority Recommendation #5**).

We also recommend sharing the duration of the exclusion with WSPs (where appropriate) – particularly when a match is confirmed. This would enable more proportionate account management, help avoid unnecessary permanent closures for short-term exclusions, and remove the need for repeat checks in cases of permanent exclusion. Sharing this information does not compromise individual privacy and could likely be implemented under existing regulatory settings.

Addressing Circumvention through System Strengthening and Case Insights

While the vast majority of BetStop users engage with the system as intended, some individuals have attempted to circumvent self-exclusion protections. Although not widespread, these cases highlight vulnerabilities that can undermine BetStop’s credibility, place vulnerable individuals at risk, and expose compliant WSPs to unfair regulatory and reputational consequences. In short, circumvention is bad for consumers, bad for legitimate industry, and bad for the overall integrity of the self-exclusion scheme.

The issue gained broader public attention through recent media coverage, including an ABC report⁶ which unfortunately provided a form of instruction to individuals considering circumvention by detailing a case in which a self-excluded individual was able to bypass protections through simple personal data changes. While this example refers to non-RWA members, every successful circumvention weakens BetStop’s protective purpose and highlights areas where modest but targeted improvements could materially strengthen the system.

RWA members have observed attempted circumvention methods including:

- **Use of Third-Party Identities or Minor Data Alterations:** Individuals seek to fraudulently open accounts under parents’ or spouses’ names, or alter personal details such as email addresses or middle names to attempt to bypass matching protocols.
- **Deliberate Misuse of BetStop for Retrospective Gain:** Some individuals intentionally register with incorrect details (therefore not triggering a match), then place large bets - effectively attempting to create a ‘free shot’ at wagering without consequences. If those bets are successful, they seek to collect winnings; if unsuccessful, they attempt to void the outcome by pointing to their exclusion.

These behaviours underscore the reality that no system is entirely immune to misuse. As with any identity-based intervention, a small proportion of individuals will actively seek to exploit weaknesses. Strengthening the system’s design (particularly through improvements made by the BetStop operator to its centralised matching protocols, such as enabling ‘fuzzy’ matching) is the most effective and proportionate way to limit circumvention without placing unrealistic burdens on individual operators.

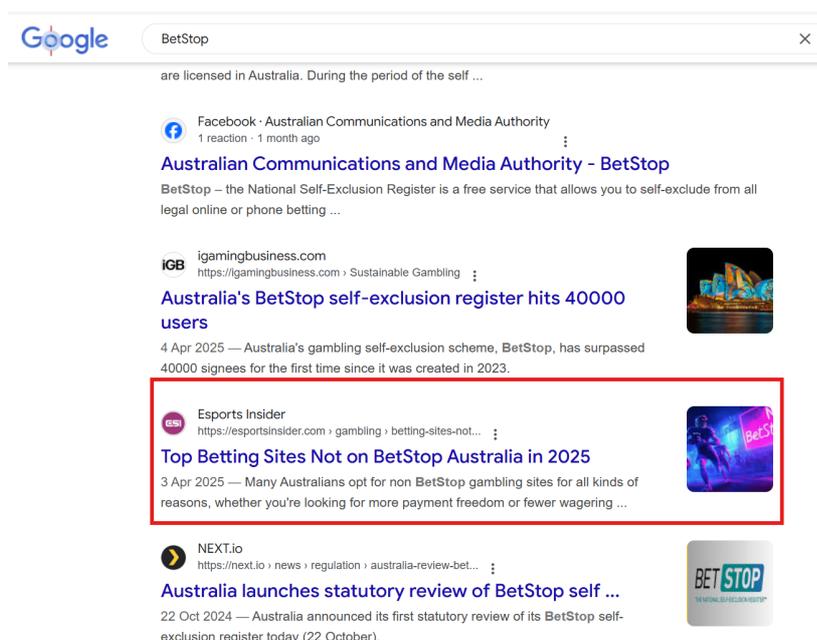
⁶ ABC News, *How Australia's BetStop failed one addicted gambler and offered a roadmap to others*, 24 September 2024. <https://www.abc.net.au/news/2024-09-24/how-betstop-self-exclusion-scheme-failed-an-addicted-gambler/104365452>

Recommendations

RWA supports a measured but proactive response to address known circumvention behaviours and reduce the risk of future incidents, while also retaining the ease of registration for BetStop. We recommend the Review work with industry to improve matching logic (**Priority Recommendation #5**). This would significantly reduce the likelihood of deliberate circumvention and improve protection for self-excluded individuals.

The Review should also consider recommendations to strengthen enforcement and disruption of offshore WSPs. The effectiveness of BetStop, and Australia's broader consumer protection framework, relies on ensuring that self-excluded individuals are not simply redirected to illegal offshore operators that openly defy Australian law.

A simple Google search for "BetStop" now returns search results promoting unlicensed sites targeting Australian punters that explicitly advertise themselves as "not on BetStop", while other sites actively provide information on how to get around BetStop.⁷



These resources create a direct pathway back into gambling for individuals who have taken steps to self-exclude. Operating entirely outside Australian law, these sites offer no consumer protections and directly undermine the intent of BetStop.

⁷ How to Get Around Betstop, <https://nonbetstop.net/how-to-get-around-betstop/>

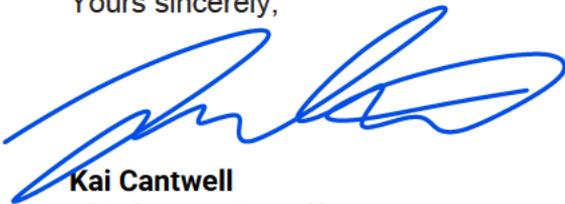
CONCLUSION

BetStop represents a significant step forward in Australia's national consumer protection framework. It provides a clear, accessible pathway for individuals to take control of their gambling and is strongly supported by industry. However, the first 12 months of operation have highlighted areas where practical improvements could enhance the system's efficiency, effectiveness, and impact.

Many of the issues identified in this submission - such as account closure rules, data-matching limitations, and the need for clearer operational guidance - are not structural flaws, but design challenges that can be addressed through modest, well-targeted reforms. By refining the system in partnership with industry, Government can reduce unnecessary complexity, strengthen compliance outcomes, and better support those at risk of harm.

RWA and its members remain committed to working with the Government and the ACMA to ensure BetStop operates effectively and sustainably. We would welcome the opportunity to discuss these issues further as the review process progresses. Should you require any further information about these issues, please contact Mr Mike Websdane, Head of Policy and Operations, at [REDACTED].

Yours sincerely,



Kai Cantwell
Chief Executive Officer

30 April 2024