

## Payments Research Collaborative

Investigating the impact of payments modernization in gambling.



PRESENTER:

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### BACKGROUND:

COVID-19 has crammed more than 5-years of change in payments technologies and consumer payments behavior into less than a year.

In response, gambling regulatory reform has accelerated the introduction of new payment methods to align with pandemic public health guidance and accommodate altered consumer preferences.

Unfortunately, concerns mount that appropriate safeguards for gambling-harm may have been (and might continue to be) neglected amidst these changes.

### METHODS:



Analysis of real customer payments transaction data from gambling payment providers.

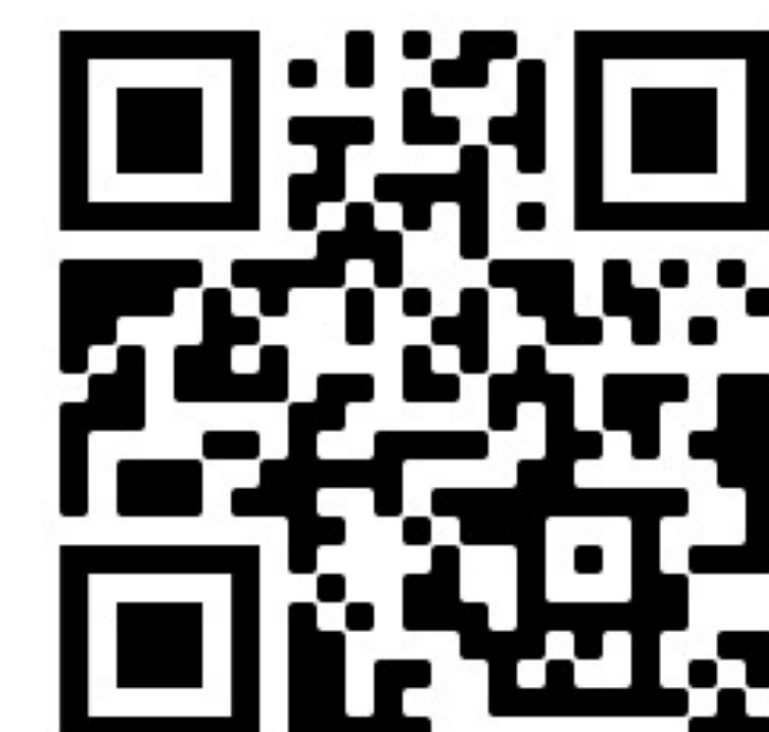
Unsupervised machine learning to distinguish different clusters of customers and identify vulnerable groups.

Supervised machine learning to develop automated systems for early-detection of at-risk behaviors.

Focus groups to engage end-users and other stakeholders to assess practicality of automated systems for gambling-related harm.

# Payments modernization: beneficial in the fight against gambling-related harm or a cause for concern?

CASH vs. CASHLESS		
More control of spending	?	?
Easier to stick to a budget	?	?
Pain of paying	Higher	Lower
Hygiene	Worse	Better
Privacy	More	Less
Player tracking	Limiting	Enabling



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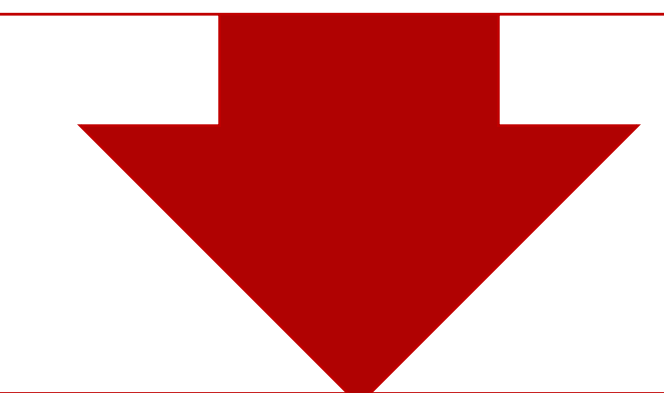
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## OUR RESEARCH FRAMEWORK

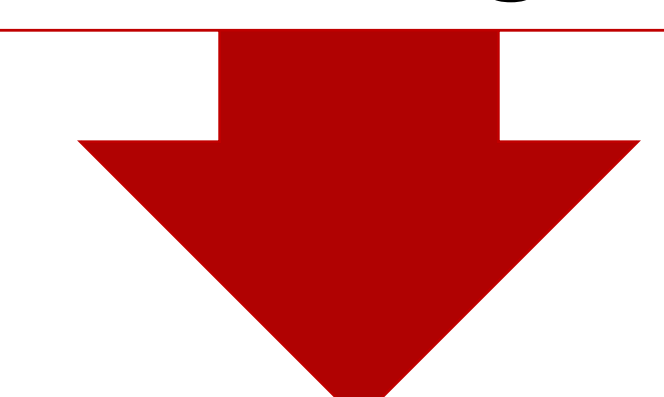
### UNDERSTAND

the current evidence and our payments data



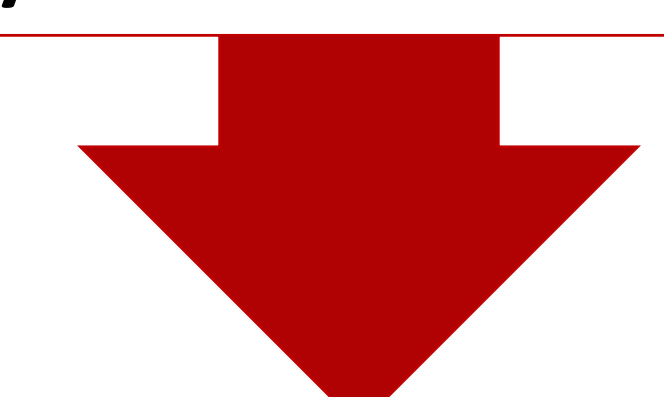
### PROFILE

our data and identify vulnerable groups



### PREDICT

at-risk behavior using payment behavior



### IMPACT

for policy, industry, and researchers

### AUTHORS

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