



PENNSYLVANIA GAMING CONTROL BOARD
HARRISBURG, PENNSYLVANIA

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November 20, 2024

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Sent via Electronic Mail

Interactive Gaming Certificate Holders
Interactive Gaming Operators
Sports Wagering Certificate Holders
Sports Wagering Operators

**RE: Industry Guidance – 2024-11
Enhanced KYC, MFA and Fraud Prevention Guidance – Request for Industry Comment**

Dear Interactive Gaming Operators and Holders:

In recent months, Pennsylvania Gaming Control Board (“Board”) staff has been exploring new ways to strengthen account security and reduce fraudulent activity on interactive gaming and online sports wagering platforms. To that end, we are updating our guidelines for the know-your-customer (“KYC”) process as it relates to the creation of interactive gaming accounts pursuant to 58 Pa. Code § 812a.2.

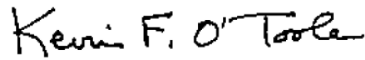
The updated guidance, which is attached for your review and comment, includes enhanced multi-factor authentication (“MFA”) and other fraud prevention requirements to create a more robust process for identifying and combating suspected fraud. These guidelines focus on accurately identifying registered players using emerging digital identity verification technologies while also implementing enhanced multi-factor authentication methods to ensure account security and provide the strongest possible protections against fraud.

Board staff recognize there are several new requirements in the draft guidance and want to give operators ample time to implement them effectively. Given the variety of licensed operators, platforms and technological capabilities, the Board is sharing this draft version for industry review and feedback. Our goal is to consider all input and finalize the guidance by January 2025, with implementation deadlines set for June 20, 2025, for identification and liveness checks. And a deadline of December 31, 2025, for MFA, payment and geolocation requirements.

The Board requests that any comments be submitted by December 16, 2024, to Lee Copello, Director of iGaming Compliance, via email at lcopello@pa.gov. If you’d like to discuss the updates further or schedule a call, please don’t hesitate to reach out to Director Copello.

Thank you in advance for taking the time to review these draft guidelines. Your insights and experience will play a significant role in shaping these enhanced guidelines, ultimately helping us protect players, operators and the growing interactive gaming industry in the Commonwealth.

Sincerely,



Kevin F. O'Toole
Executive Director

KFO:lc

Enclosure

cc: Steve Cook, Chief Counsel, PGCB
Cyrus Pitre, Chief Enforcement Counsel, PGCB
Claire Yantis, Administrative Director, PGCB
Paul Mauro, Director, Bureau of Investigations & Enforcement, PGCB
Paul Resch, Director, Bureau of Gaming Operations, PGCB
Lee Copello, Director, iGaming Compliance Operations, PGCB
Kevin Kile, Director of Sports Wagering, PGCB
Gregg Hazzouri, Director, Bureau of Casino Compliance, PGCB
Heather Worner, Director of Gaming Laboratory Operations, PGCB