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### Gambling on the Internet: Some practical advice



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In the U.K., Internet gambling is one of the fastest growing forms of gambling, and we have seen a large rise in the number of Internet gamblers seeking counselling for their problem. If Internet gamblers claim they cannot stop, we should at least be giving them information that can limit their losses. This short article outlines some practical advice that can be given to those who gamble on the Internet. Much of it is (we hope) common sense but could be an additional resource to other harm-minimisation approaches. In short, Internet gamblers should follow these guidelines.

*Gamble on activities that are unlikely to be rigged or preprogrammed.* In short, Internet gamblers should limit themselves to activities where the outcome can be verified. Sports

betting is a good option because the Internet gambler will know (or can check) who won the basketball match or the football game. Gambling on Internet slot machines or simulated roulette wheels is a little like playing with imaginary dice! Players have no idea how much the activity is biased towards the operator.

*Beware 'practice' and 'free-play' modes.* One of the most common ways that gamblers are sucked into playing online is when they try out games in the 'practice' or 'free-play' mode. It is not uncommon to win while 'gambling' on the first few goes on a free-play game, or to have extended winning streaks if a gambler has prolonged periods playing. Obviously, once the gambler starts to play with real money, the odds of winning are considerably reduced.

*Gamble with well-known companies.* In most commercial domains, 'name' brands are typically much more expensive than the same items without the brand name. This provides an implicit assumption that better value can be found by avoiding the biggest and most well-known names. When it comes to gambling on the Internet, this is not the best strategy. In the online business community, a high-profile brand name often equates with accountability. Many people worry that, when they gamble on Internet gambling sites that operate out of Caribbean countries, they will not see their money if they win. It is therefore better to gamble with well-known companies that have a history of reputable gaming in the offline world.

*Gamble with companies who advertise heavily.* Another possible sign of legitimacy and accountability is to gamble at sites that advertise heavily. Obviously, high-profile advertising does not automatically legitimise the operator, but there is some accountability in the outlet that carries the advertisements. It is not uncommon for those who have been ripped off by a company to gain some leverage by contacting the outlet that carried advertisements for the Web site. Furthermore, most disreputable operators keep a low profile when it comes to advertising.

*Gamble at places recommended by reputable friends and colleagues.* If an Internet gambler has friends who gamble online, he or she should check out what they are saying. As with any other product that involves the exchange of money, a gambler needs to do research to establish the best deals. In short, Internet gamblers should always research the gambling sites on which they are considering playing for money.

*Set limits.* As with all forms of gambling, it is important to impose limits on time and money spent. However, this is particularly important when gambling online. Using e-cash can temporarily disrupt the gambler's financial value system (i.e., suspension of judgement).

*Beware of 'bogus' players.* Internet gamblers need to be aware of bogus players making claims about particular sites. A common practice by many commercial operators is to generate hype by having people disguised as unbiased players rave about online gambling sites in online forums. Such operators may also generate mass e-mails and instant messages with typical claims like '*I just found the greatest online casino on the Net. You should check it out!*' The bottom line is that Internet gamblers should try to get the views of others they know (as above) rather than a claim from someone they do not know who says that it is a great site.

*Disregard rumours.* Online gaming can often invoke certain urban myths, such as 'your first bet after opening your account is always a winning one'. Banking on such speculation when conducting online gaming is a recipe for disaster. Only the factual information published on the site should inform decision-making.

*Read the rules and policy page(s).* By reading the gambling sites' small print, an Internet gambler can determine whether the game rules are to their liking. They can also assure themselves that the operators of the site stand behind what they are selling.

*Select sites with secure servers for financial transactions.* Internet gamblers should not submit any of their credit card or banking details until they have verified that the registration is carried out on a secure server. Gamblers should check that the gambling site has been validated as a VeriSign secure site. This is a security precaution allowing gamblers to learn more about a Web site before they submit any confidential information or deposit any funds. This facility offers information on licensing and ownership and verifies that the confidential information that gamblers provide is encrypted to protect against disclosure to third parties.

*Check the site's privacy policy.* Before disclosing any personal and contact information, Internet gamblers should make sure the site has an acceptable privacy policy. If the site does not have a policy, gamblers will leave themselves open to masses of junk mail, for personal details are likely to be sold by the host site. Also, Internet gamblers should be careful not to unknowingly opt into mailing lists of which they want no part.

*Avoid gambling sites that do not make it easy for the gambler to contact them.* One way to check is for Internet gamblers to telephone or e-mail them to verify their accessibility and helpfulness. If this is impossible or very hard to do, avoid gambling on the site.

*Know the pay-out rates.* As with offline gambling, Internet gamblers should make sure they are fully aware of the pay-out

percentages that are offered. Failure to let gamblers know what they are getting for their money suggests a less than reputable company to gamble with.

*Look for third-party approval of the gambling site.* There are many things that an Internet gambler can look for at the site. Is there verification that the gambling site's software has been audited by a reputable third-party firm? Has the gambling site been government approved or licensed?

*Check out the small print for using free credit.* For example, an operator may offer to match an Internet gambler's first deposit of (say) £100. However, gamblers are often required to play several times this amount before they are permitted to make a withdrawal of funds. Consequently, gamblers may be winning initially but have to gamble for longer to satisfy financial withdrawal criteria. This form of 'pushed' loss can perpetuate chasing behaviour and hence problematic gambling.

*Play openly.* Internet gamblers should avoid 'hidden play,' which can often occur at work or in a disapproving home environment. Players who try to gamble and conceal their actions simultaneously may lose concentration, affecting judgement and risk-taking. Apart from the negative consequences of meeting with disapproval (or worse) from work or at home, the ability to take a sensible and responsible approach to gaming is also compromised.

*Avoid gambling sites with offers that seem too good to be true.* They usually are!

Submitted: November 7, 2003. All URLs cited were available at the time of submission.

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Competing interests: None declared.

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issue 11 — july 2004



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