EGR Intel
Report 2021

B2B Winners

- 1X2 Network
- EveryMatrix
- Evolution
- GiG
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- mkodo
- MuchBetter
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- Vaix
- Worldpay from FIS

GiG

Full-service Platform of the year winner EGRB2B AWARDS 2021

+

Payment & Gaming

KYC Status

Visa **** 1234

Contents

Introduction

Above and beyond

The EGR B2B Winners Report 2021 features best-in-class service suppliers.

Throughout a year of extraordinary disruption across the globe, the providers in this report had to adapt as never before in order to continue servicing their partners.

Technology played a significant role while betting shops, bingo halls and casinos were shuttered, and this change necessitated a bolstering of the online service provision – a development undoubtedly accelerated by the pandemic and the conditions it created.

This report celebrates outstanding contributors, some of whom were winners in multiple categories from the 2021 EGR B2B Awards.

Herein the contributors highlight how they have adapted and evolved to meet the demands of their clients throughout this challenging period of time.

By Ross Law | **Report editor**

EGR B2B AWARDS 2021

The EGR B2B Awards celebrate and reward the very best service providers in online gambling, recognising the achievements of suppliers from all the major egaming disciplines

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SG SCIENTIFIC GAMES

SIMPLEPLAY

SPORTINGSOLUTIONS

ultraplay
advanced betting solutions

WAZDAN

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Relax Gaming

Kambi

Affiliate software supplier
Winner: Income Access

In-play betting software
Winner: Kambi

Bingo supplier
Winner: Relax Gaming

Live streaming supplier
Winner: Betradar

Esports betting supplier
Winner: Unikrn

Innovation in RNG casino software
Winner: Evolution

Innovation in slot provision
Winner: NetEnt & Red Tiger
(joint-entry)

Betradar

Lottery supplier
Winner: NeoGames

Skill games supplier
Winner: BetConstruct

Sports betting supplier
Winner: Kambi

Vaix

Sports data supplier
Winner: EveryMatrix

Corporate services supplier
Winner: Gutsy Ninja

Virtual sports supplier
Winner: Kiron Interactive

Data and AI partner *NEW*
Winner: Vaix

Innovation in payments solutions
Winner: MuchBetter

BetConstruct

IT supplier
Winner: Sigma Software Group

Mobile services supplier
Winner: mkodo
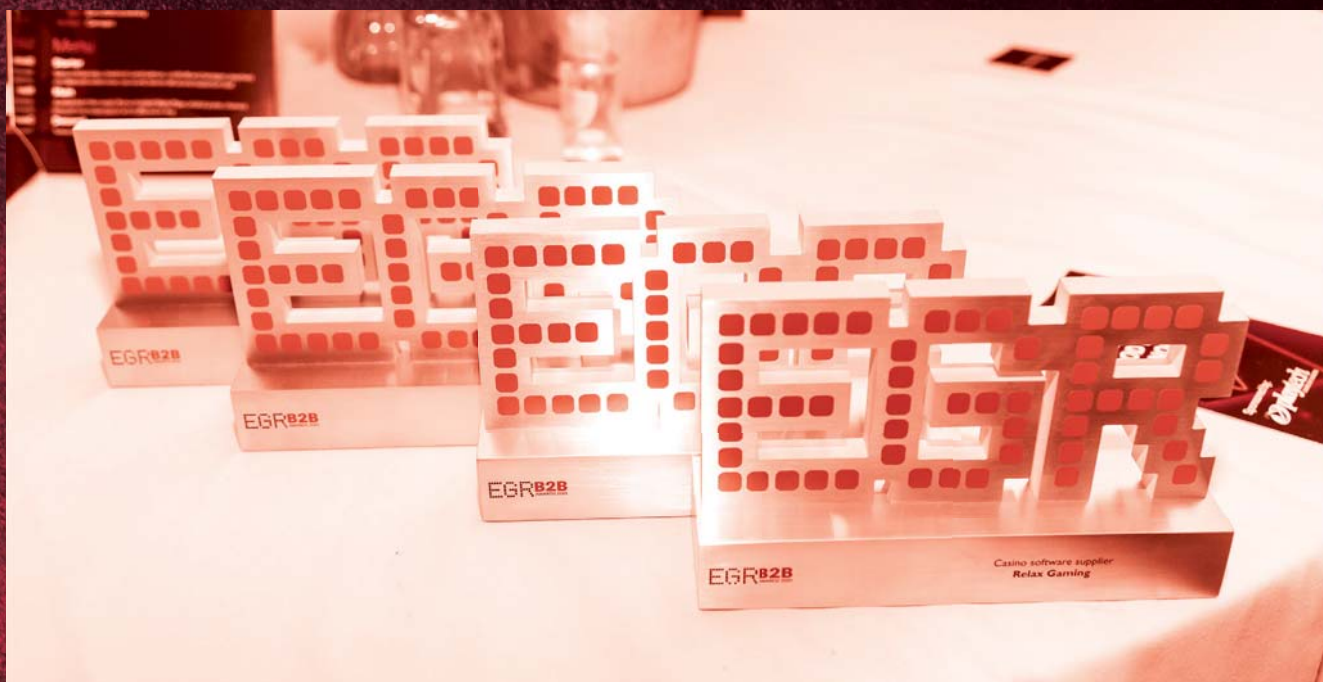
This year's award ceremony took place at York Lawns in Regent's Park, London

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Recruiter of the year
Winner: Pentasia

Aggregator platform
Winner: Playtech

Innovation in mobile
Winner: Relax Gaming

Innovation in sports betting software
Winner: Betegy

Live casino supplier
Winner: Evolution

Multi-channel supplier
Winner: Scientific Games

Software rising star
Winner: Future Anthem

Acquisition and retention partner
Winner: Optimove

Fresh Eight

Better Change

Best customer service
Winner: Sportradar

Services rising star
Winner: Better Change

Marketing and PR supplier
Winner: Fresh Eight

Data centre and cloud systems provider *NEW*
Winner: Continent 8 Technologies

Compliance and KYC supplier
Winner: IDnow

Casino software supplier
Winner: Relax Gaming

Mobile gaming software supplier
Winner: NetEnt

NetEnt

Red Tiger

EGR Global's group head of content Niamh Gallagher on stage at this year's ceremony

Mobile supplier
Winner: Red Tiger

Slot supplier
Winner: 1X2 Network

Payments company
Winner: Worldpay from FIS

Full service platform of the year *NEW*
Winner: Gaming Innovation Group

Poker supplier
Winner: Relax Gaming

Sportsbook platform supplier
Winner: Kambi

White label partner
Winner: GAN

Gaming Innovation Group

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Featuring: 1X2 Network

1X2 Network: explosive growth that was worth waiting for

Kevin Reid
◆ *Chief commercial officer (CCO)*
◆ *1X2 Network*
Kevin Reid is approaching a decade as the chief commercial officer of 1X2 Network. He has a proven track record in maximising 1X2's distribution and allowing its range of products to flourish.

Rory Kimber
◆ *Account management and marketing director*
◆ *1X2 Network*
Rory Kimber is the account management and marketing director at 1X2 Network. He held roles at Red Tiger/ NetEnt and Sky before joining 1X2 Network in 2020. He oversees revenue from all current customers and the marketing operation.

Kevin Reid and Rory Kimber look at what made 1X2 Network slot supplier of the year in its 19th year of operation

EGR Intel (EGR): Firstly, congratulations. What do you think it is that made the judges crown you slot supplier of the year?
Kevin Reid (KR): Thanks! I believe it's the diversity of what we offer within our portfolio. We've got a lot of different types of games thanks to the two-studio setup and that means we have a uniquely diversified portfolio with content that will perform well for every different operator.

We have to mention Branded Megaways™ in particular. This innovative concept won EGR game of the year 2020, and if you include the branded slots we developed last year with the proprietary games from Iron Dog Studios and 1X2gaming, we launched 91 titles, which is a remarkable achievement.

Rory Kimber (RK): I think the judges appreciated that we're always trying to do something different and take risks. When you look at the growth we have experienced, it's clear the approach we're taking is working. Joining forces with key operators has also given us even more of an insight into player preferences and trends; we move with this 50% of the time and then push the boundaries the other 50%.

Our position as a leading content distributor played a part, too. Through 1X2 Network Partnerships, we have a platform that offers 500+ slots, casino, table and virtual games from small, cutting-edge providers that bring something different. This allows operators to differentiate and offer players the next generation of games.

EGR: Talking about growth, after operating as you have for so long, what is it that pushed you on to another level?
KR: We have finally cracked the code when it comes to developing blockbuster content. 1 Million Mega-

ways BC™ was a real hit for us and came off the back of two other strong titles. Once you've got momentum, everything starts to fall into place.

We have also tweaked our internal processes so that we generate a lot more feedback as we take games from concept to launch, which has really improved the quality of our titles. We have a new framework and Branded Megaways™ has of course really catapulted us.

RK: 1X2 has really matured as a developer. We have a clear understanding of what does and doesn't work, we have struck the balance between innovating while delivering quality content. We have incredible partnerships with operators, we're certified in a huge range of markets, have a powerful content delivery platform and aggregation, and simply have incredible momentum behind us.

Having such a long history means some of our relationships run extremely deep – we have partners who have been with us for over a decade, so trust builds up beyond the normal supplier/operator collaboration
Kevin Reid | 1X2 Network

EGR: It does sound like you've found a winning formula to continue to grow in the future. Would you agree that you're on the right track?
RK: Yes, I think things are set up well. We're making strides forward every month and our client feedback is constantly improving. We have also added some big-name operators to our roster of partners and continue to push innovations such as Probability of Money Back (PMB) which aims to change the way we think about volatility.

With Branded Megaways™, we've got a game that spends months in top positions in operator game

lobbies, but we're always iterating the concept to improve the player experience.

KR: It's all well and good having products like Branded Megaways™, PMB and the innovations we have developed within our games, but we need to spread the word more. There's still plenty more we could be doing, and we also have the 1X2 Network Partnerships which is flourishing but with plenty of potential still to unlock.

We got to where we are today by pivoting and boxing clever, so we're not going to blindly follow a path just because it brought us success in the last couple of years. We will remain focused moving forwards.

RK: He's always like that.

EGR: The story of 1X2 Network is definitely one of the more interesting ones in the B2B gaming world. How do you think your past has helped get you to where you are today?

KR: If you look at 1X2 Network across the years, we've had many different lead products including Virtuals, Content Partnerships, Distribution agreements, Fruit Slots, 3x3's, Premium Slots and now Branded Megaways™. We talk a lot about the lessons we learnt from each of these and believe we're now the best we've ever been in each of these areas.

Having such a long history also means some of our relationships run extremely deep – we have partners who have been with us for over a decade, so trust builds up beyond the normal supplier/operator collaboration. This has really helped us understand the needs of our customers and work to deliver the games they are seeking.

RK: Coming in to such a tight knit group as an outsider, it was clear that 1X2 was on the cusp of something great. It felt like everyone was pulling in the same direction and that there was a clear vision for the future.

Branded Megaways™ helped us to get more attention and went hand-in-hand with some great content that left our production line at the same time. Once the ball started rolling, things moved quickly and we were suddenly releasing games exclusively with the likes of 888, Kindred, as well as Paddy Power. It has taken us some time to get here, but we have an incredibly strong foundation and unrivalled experience which will ensure we now stay in the top tier of developers.

Featuring: 1X2 Network

EGR: It's great to hear about how your past played into the present day, but what about the future. What's next?

RK: It's no secret that branded games are a key focus moving forward as operators look to stand out from their rivals. We've produced the highest number of branded games over the past 12 months, with 62 titles going live, and we expect to surpass that number in the coming 12 months. Of course, this won't be limited to just Branded Megaways™ either, but I can't say too much yet!

That we can manage such a high volume shows that our branded games process is the smoothest in the industry, and we're keen to leverage this to provide options and content to our partners.

We also watch our rivals closely to ensure that our portfolio of games remains competitive and that we offer all the features that players have come to expect. This means adding new features and formats, and this will be a key focus over the coming months; we will, for example, be launching high-end Hold and Win content.

KR: The real answer is 'Who knows?' – and that's what makes working at 1X2 Network such great fun. What I do know is this: we have got some exciting partnerships and market entries to be announced in the very near future. Once these have been announced, it will be very clear what the plan to push us to the next stage of growth is.

We've never been afraid to take risks or make step changes. I can promise that the next 12 months will be a hugely important chapter in our incredible story. ◆

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Featuring: IDNow

How operators can mitigate the impact of new regulations on UX

Roger Tyrzyk
◆ *Director of UK/ Ireland and Global Gaming*
◆ *IDNow*
As director of UK/ Ireland and global gaming at IDnow, Roger Tyrzyk enables customers from various industries to easily and securely onboard new customers. He has deep-rooted expertise in digitising identity and software services, particularly within the gaming and financial sectors.

Roger Tyrzyk of IDNow considers what operators can do to overcome the challenges of new regulation

Regulations are a fact of life in many industries. For the gaming industry, complying with regulations is as much a part of doing business as having the right online platform or developing the right games. That doesn't mean the changes brought in by the UK Gambling Commission make doing business easier. The new regulations are aimed at making gambling safer and fairer, with one of the key changes being increased strictness around age verification. That means new systems, new checks and new costs for gambling operators.

At the same time, operators are faced with changing customer expectations. Users expect services to be available within minutes, not days, having spent the last year seeing more and more of their lives move online. Gambling operators must now provide an experience that is not just as good as competitors, but that rivals the likes of Amazon, Netflix and other digital pioneers.

Yet the new regulations make that hard to do so. Operators are now required to verify customer age before the customer is able to deposit funds, gamble using their money, use a free bet bonus, or access any 'free-to-play' versions of gambling games. This is a fairly significant shift, as operators could previously take 72 hours to verify customer age, with players using the platform during that time (although pay-outs could not be issued until verification was complete). This, among other changes, has had a huge impact on website operations, creating several issues that require significant work to overcome.

Increased barrier to entry
One of the biggest obstacles the new regulations have caused is increasing the barrier to entry for customers. Previously, potential users could sign up

to a website and instantly place bets, play games, or partake in any other activity.

Now, however, operators are required to verify age before providing access, meaning it is impossible for users to instantly play. While this was part of the regulations' aim of improving gambling safety and fairness, it does have a dramatic impact on user experience. Players now have to deal with struggling to provide the required information, waiting for verification or even forgetting a website they signed up for altogether. At a time when users have more choice than ever before on how they spend their time and money, the net effect could well be a drop in the number of users signing up, and a similar impact on the overall conversion rates of signup to bets placed or games played.

Aside from the new gaming regulations, the events of the past 18 months has meant that the implementation and deployment of digital ID verification tools has become ever more important, as the need for user-friendly and fast digital processes increases
Roger Tyrzyk | IDNow

Higher operating costs
It's not just players that are feeling the effects. New regulatory requirements means new increases in operating costs, both indirect and direct. The former is when the previously mentioned experience issues hit customer signups, while the latter covers the additional expense of implementing new methods of verification. Yet, the latter has to happen – players will no doubt flock to websites that can verify their information the quickest, meaning speed will be key to attracting new customers.

With every customer having to be verified on signup before they can place a deposit, it will be in

every operator's best interest to make the process as quick and painless as possible. For operators, that presents a choice – either hire more staff to manually verify player applications, or invest in a platform that can do the job for them.

Man versus machine

Hiring staff may seem like a quick solve – simply appoint new teams and staff them up to verify details. Yet human agents are expensive – as well as renumeration packages, there are also the equipment and training costs. Plus, there is the increased risk of human error, particularly if teams have been hired quickly and shortcuts taken when it comes to training and upskilling.

That leaves implementing a verification platform. Increasingly, this looks like the way regulators would prefer operators to go, with the UK Gambling Commission recommending the use of artificial intelligence or biometric applications to identify players.

How does it work? AI checks security features on ID documents, with a key focus around security and uncomplicated application for the customer. It makes the process as straightforward as following simple on-screen prompts and completing verification within minutes, boasting a conversion rate of over 90%.

It might sound like science fiction, but it is a very real and practical solution. Aside from the new gaming regulations, the events of the past 18 months have meant that the implementation and deployment of digital ID verification tools has

become ever more important, as the need for user-friendly and fast digital processes increases.

Using an AI-driven verification platform, operators could sign up and verify users within minutes, with players guided every step of the way by the system.

Of course, security is important. Any verification process needs to be manipulation-proof. Combining artificial intelligence and machine learning, platforms can use biometric facial recognition and optical security feature verification, alongside dynamic video streaming. This process produces hundreds of images versus a single static image.

In addition, while there would be no need to manually check documents, platforms should also have specialists available for ad hoc, quality control reviews to ensure the algorithm is getting the process right every time. This can include qualified agents making sure a customer really is who they say they are with video calls.

Delivering growth in regulated environments

Verification platforms can help gaming operators adapt to new regulatory regimes without incurring significant costs and still deliver an exemplary customer experience. The use of advanced technologies such as artificial intelligence, machine learning and biometric analysis can reduce error rates and speed up response times to drive user sign-ups and improve conversion rates. In other words, deliver exactly what gaming operators need to continue to grow in a highly regulated, volatile environment. ◆

Online Gambling in an ever-changing regulatory world - how to win as a Gaming operator?

Scan the QR code and watch the panel discussion now

IDnow.

Featuring: EveryMatrix

Adapting throughout challenging times

Ebbe Groes, EveryMatrix founder and Group CEO, reflects on how the firm has adapted its service provision to meet the needs of its consumers

EGR Intel (EGR): The past year has forced sportsbooks to swiftly adapt to the challenging market conditions. How has OddsMatrix managed to keep its position?

Ebbe Groes (EG): The biggest challenge of Covid-19 was the consequential halting of live sport. Our response was to invest massively in esports and this has turned out to be a positive move with a long-lasting impact. Since the return of live sporting events, when some may have expected esports betting to gradually fall away in popularity, it has instead maintained its strong position within the OddsMatrix Sportsbook.

Take FIFA, for example. Today, it occupies a place in the top-five best-performing sports on our platform. It is easy to see the attraction of FIFA and NBA2k as betting propositions, as they mimic regular sports but at a much faster pace. What is particularly interesting is that sporting simulations within esports are consistently outperforming virtual sports in online betting. We have high-quality streaming for almost all esports events we carry markets for, so the user experience is different from regular sports like football or tennis when the availability of streams is more sporadic, or virtual sports where the human element is lacking.

In adapting quickly to the huge changes in the market, not only in offering new betting markets but also by restructuring our entire sportsbook, we have managed to align our business with the demands faced by the modern operator.

EGR: Let's talk data. The judging panel said it was "easy to understand [your] dominance in many areas" in naming you sports data supplier of the year. How did you gain such an advantage in the areas they are referring to?

EG: Firstly, it was fantastic to get this win against some very tough competition within the category of sports data supplier. It is also positive in that it matches up with a strong focus we are placing on this area. We have recently released a completely new website for our OddsMatrix Sports Data Feed product, which explains exactly what we can do for operators.

When major projects are up and running, it can be very difficult for some companies to change direction quickly. When you have a company that can develop fresh technology on the go, as we have, then your in-built agility gives you an advantage when dealing with major disruptions in the market. We were able to pivot to esports more quickly than some of our competitors for this reason. In times of turbulence, sometimes the up-and-coming company has a better chance against the incumbent.

EGR: Data needs of operators are continually evolving. What improvements have you made since rewriting the architecture of the sportsbook and what impact have these changes made?

EG: The sportsbook architecture we have today is quite different to what we had 10 years ago. In completely redesigning the platform, the biggest change we implemented was to modularise the entire structure. We ended up with one module for odds creation and another for settlement, to give just two examples.

The new architecture also means that any changes that we make to our sportsbook automatically goes out to our feed clients too. This happens without us having to undertake any sort of development work at all. For example, when we significantly upped our esports offering, it automatically improved the feed product.

The new architecture also means that there is a separate feed for settlement. A lot of work goes into this, as it means collecting results from all around the world, 24/7, from multiple sources, and trans-

Ebbe Groes
◆ *Founder and group CEO*
◆ *EveryMatrix*
Ebbe Groes, EveryMatrix CEO, is a quick-thinking entrepreneur with a successful track record in launching online ventures. Groes founded the company in 2008, and since then he's grown the business from a start-up to an established company, catering to several tier-one casino and sports betting operators in the igaming industry. EveryMatrix is a private company, currently employing over 600 staff across its nine offices in Europe, America and Asia.

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Featuring: EveryMatrix
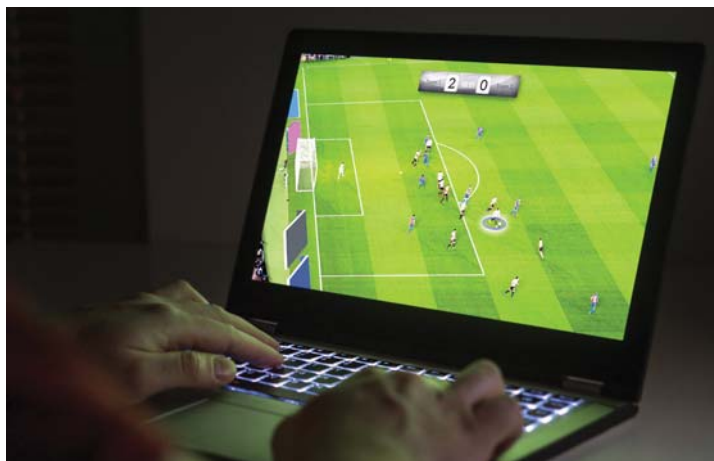
lating those results in real-time into winning and losing bets.

EGR: What impact are new short-form sports having on the sports betting industry and how can these opportunities help bring in a younger audience?

EG: The task of capturing a new audience is very interesting. Some sites are trying to do this, but it is proving difficult to find the right formula. In my view, it is important to start from scratch and re-think things completely. Many operators cannot do this within their existing websites and have to put out a sub-brand, in a similar way to specialised poker and bingo sites. You need to become relevant to any sub-culture to gain its interest, and this applies to esports as well.

There is no simple solution, and the industry is still finding its feet in this regard. As a B2B provider, we interface with many different operators, each with their own needs and demands. This provides us with valuable insights on what is needed in a modern sportsbook. Every time you implement a feature for one client, multiple other clients get it at the same time, for the benefit of all. You could describe it as the wisdom of a crowd. We are on a journey towards picking up new audiences, but it will not happen overnight.

EGR: How can added functionality at no extra cost, for example the ability to tweak odds and cash-out margin, benefit operators?

EG: If you look at the modern-day sportsbook, there is a schism among operators: are you going to sit on your own tech and own all of it, or are you going to use a third-party? One of the main reasons opera-

tors want to own their tech is that they need to be able to control the user experience and make sure that it differs from everyone else on the market. As a provider, our job is to make sure operators can enjoy the same flexibility when using our software as they could if they owned it outright.

This is where the benefit of odds tweaking and customisation comes in. If you look at two Every-Matrix clients and compare them side by side, even an expert eye would not have a clue they were both working with us.

It is tempting for those who have in the past run a successful B2C sportsbook to offer it around to various clients with minimal changes other than a fresh colour scheme. We don't start from a B2C premise. Instead, we hand over control to our partners to set their own odds, should they, for example, choose to offer the best price in the market for a Premier League match one weekend as part of a promotion. We can also do the same with pay-outs where we can, for example, monitor all competitor odds to make sure a client is offering the best margin for the end user.

Flexibility sits at the core of our platform, and this enables operators to easily stand out in the marketplace.

EGR: Finally, looking towards the United States, some big operators have brought sports betting technology in-house. As states continue to roll out legal sports betting, how much of the overall market remains open to a provider like yourselves?

EG: We have a team already assembled in Miami and we see the US as containing great potential for a provider that can offer the flexibility and competitive advantages mentioned above.

Nothing is ever simple when entering new markets and of course, there are adjustments to make within a sportsbook going from a European audience to a US audience. However, these changes pale when placed next to the changes that Covid-19 brought about. With esports, we had to suddenly acquire all sorts of background information that was needed on the front-end of the sportsbook, such as team logos and pre-game stats. The planned, gradual transition to catering for a US-based audience is not quite on the same level.

With the sports data supplier award in the bag and given our growing presence in the US, it's clear that there are plenty of good things happening at EveryMatrix, and we're looking forward to sharing them in the years to come. ◆

Featuring: Evolution Group

The innovative supplier

Fredrik Bjurle, director of product at Evolution Group, reflects on its awards win and looks towards the future

EGR Intel (EGR): Evolution won awards for both innovation in RNG casino software and live casino supplier. What does this mean to the business?

Fredrik Bjurle (FB): To win the live casino supplier of the year for the 12th year in a row is a remarkable achievement and one that we are all immensely proud of. Similarly, this is the first year we have won the RNG casino software award, and it's an honour that we were recognised for our First Person RNG table games.

We took our 15 years' experience and knowledge from creating live dealer games and added the latest 3D graphics to create the most authentic casino experience you can have outside a brick-and-mortar casino. We have worked tirelessly on improving these games over the last 12 months. The uptake has been fantastic as our operators have the ability to replicate their live casino environments, and the players love the recognisable user interface, which mirrors the live dealer version, as well as the GO LIVE button that takes the players on a unique journey to the live game.

This year is unique as it is the first time we have celebrated additional wins from our NetEnt and Red Tiger brands in the following three categories:

◆ Innovation in slot provision – Joint winners NetEnt and Red Tiger for collaboratively developing Gonzo's Quest Megaways™, Kulta-Jaska Megaways™ and Dragon's Fire INFINIREELS™

◆ Mobile gaming software supplier – NetEnt

◆ Mobile supplier – Red Tiger.

We thank all our partners for their trust in us, by constantly pushing, promoting, and playing our games, for without them, none of this would have been possible.

EGR: What key factors do you believe have led to your awards recognition?

FB: Our mission starts and ends with the players. This year, we have taken lots of time to review and perfect our product portfolio, ensuring that every element of the game is tailored to our players' needs. We have looked at the product process and implemented changes without setting any limitations on budget nor time, in order to get the best results and ensure a flawless player experience.

Additionally, we have revamped our First Person (RNG) range of games, combining the best of RNG and live casino, by adopting the same strategy from 15 years' experience in live games. We looked at every detail in each game and utilised the best aspects from land-based to create the most authentic experience for RNG players. We created a consistent

I feel it is our innovative approach which differentiates us from the competition and helps us pave a new road in the world of online casino

Fredrik Bjurle | Evolution Group

user interface and shortcuts so that players would be able to switch easily between RNG and live. Additionally, we wanted to give players complete control. One example, in First Person Baccarat, is where players can shuffle the shoe and sort tables by the longest streak to reset the scores for a single table or all tables.

Lastly, I feel it is our innovative approach which differentiates us from the competition and helps us pave a new road in the world of online casino.

EGR: How do you think M&A has impacted your operations and how you innovate?

FB: We have rapidly reinvented ourselves as a single organisation that offers operators five exception-

Fredrik Bjurle
◆ *Director of product*
◆ *Evolution Group*
Fredrik Bjurle, director of product at Evolution, has been instrumental in the game creation process. Bjurle has a strong background within IT and software development, working as head of games at GTech before joining Evolution Gaming in 2009. He is responsible for overseeing the portfolio of Evolution's games and their functionality.

Featuring: Evolution Group

al brands that represent the pinnacle of online gaming: Evolution and Ezugi for live casino games, and NetEnt, Red Tiger and Big Time Gaming for the very best in online slots. By broadening our product portfolio, utilising the NetEnt IP to reinvent some of our games and leveraging the newest innovations to attract the next generation of players, we are building games which simply were not possible prior to the acquisitions. Additionally, another positive impact is that we are now a one-stop shop for all of the suppliers' gaming requirements. As we are a collection of individual brands that provide differed services, we are working towards an integration API where our customers can have access to all our brands at one time, in one place.

We are also lucky to welcome many new colleagues to the Evolution family, especially within the product team, which has increased the amount of expertise in this area, something that will and already has impacted the rate of innovation, as the more creative brains we have, the more new ideas we generate, something we are very excited to see bloom.

Lastly, another positive impact of the acquisitions is an expanding customer base, as the new brands become a part of our business, we are forming relationships with new customers that we didn't have previously. By working together with our partners, great ideas are born, which pushes us to ensure we stay ahead of the competition.

EGR: What have been your key highlights from the past year?

FB: In the past year, we have expanded from a group with two specialist live casino brands, to now having five brands, covering world-leading live dealer gaming from our Evolution and Ezugi brands, and some of the industry's most successful slots from our NetEnt, Red Tiger and Big Time Gaming studios.

In North America, we have expanded with two new studios this year in the US, in Pennsylvania and Michigan, and in Canada we have entered into agreements with some of the largest gaming providers in the country. We are determined to continue this trend and hope to be the first provider in every new state as they open.

In terms of products, we have revolutionised live casino with the creation of Evolution's first ever slots-inspired live casino game, Gonzo's Treasure Hunt™ and NetEnt has recently launched Starburst XXXtreme™, the long-awaited sequel of the all-time classic, with new features and functionality!

EGR: What are you going to focus on in the next 12 months?

FB: Over the course of the next few months, we will continue to innovate and expand our product portfolio, bringing new games to an even broader spectrum of players. Our next big game is a unique addition to the live dealer game show category, a totally new concept that will thrill players and take them to exciting new heights with Cash or Crash!

Additionally, the increasing popularity of our games across the globes means we will continue to expand our range of games catered to Asian players, with three new live dealer games launching before the end of the year. Although we cannot divulge the exact details now, keep your eyes peeled for some exciting new games. ◆

Featuring: Worldpay from FIS

Worldpay, a leading payments partner for a reason

Alex Morgan-Moodie, director of vertical growth at Worldpay by FIS Global, explains what makes Worldpay the right choice for the industry

First of all, let me start by saying thank you. We're thrilled to be recognised as *EGR*'s payments company of the year for 2021. We have a long and close relationship with gaming businesses, both online and offline, which is reflected in the fact that this is the third year in a row that we have received this accolade.

Working alongside major players, along with smaller challenger companies making a name for themselves, has really set us up as a close partner of the gaming industry as a whole. And to know that we're a respected name in the industry continues to mean a lot to everyone who puts the hard hours in.

So, what exactly do we offer the gaming market, and why were we once again chosen for this award?

The world's larger acquirer and the industry leader for gaming

One of the biggest factors behind our success is the wide-ranging nature of our relationships within the gaming industry. We work with hardware and software partners, plus industry-leading merchants across all sub-verticals, and enjoy strong working relationships with all key regulatory bodies, industry organisations and card schemes. This means we can react to changing regulations quickly, while giving our customers the maximum level of control.

Our award-winning team of in-house, vertical experts have decades of experience. Many come from within the sector itself, which helps give Worldpay unique insights into merchant needs. And every one of them is deeply committed to delivering the best for gaming companies.

They'll advise on individual scenarios and take into account the sheer breadth and depth of our platforms to find the right solution within the gaming space. This knowledge and expertise mean that we can work to understand the unique challenges of each business and we will do what we can to solve them.

Initial development to long-term support

Very often, you'll buy what you think is the right product or service for you, then you'll never hear from the supplier again. We don't think that's the best way of doing things. We work with our customers from the initial development and consultation, find the best solution for them, then ensure it is implemented properly. Throughout this process, customers have a single point of contact they can speak to at any time, to ensure everything is exactly how they want it.

We're there to answer any questions, present results at quarterly reviews, handle operational support and suggest ways to optimise results, based on best-in-class analytics, modelling and benchmarking. Our position as the largest global payments partner to the industry gives us and our merchants unique insights that enable them to drive the right outcomes. Put simply, if there's a way to improve a business' sales conversions, we'll find it.

Research and expertise leader

We are genuinely passionate about the industry, which is reflected in our approach and continued investment. We also keep our finger on the industry's pulse, commissioning research and generating reports that help drive understanding across all markets.

We're heavily invested in thought leadership in areas such as consumer payment habits, as we seek to understand and share insight that's designed to help power payment strategies and attract, convert and retain customers. For example, if you keep an eye on the industry, you might be familiar with our annual *Global Gaming Payments Report*, in which we

Alex Morgan-Moodie
◆ *Vertical growth director*
◆ *Worldpay from FIS*
Alex Morgan-Moodie joined Worldpay in September 2020 and is currently the director of vertical growth, gaming. He spent the past 11 years working for one of the world's largest online gaming operators and has held various positions within both the payments and corporate strategy functions, where he developed his understanding of the key role payments play in driving international e-commerce and worked with the executive team to develop and deliver key growth initiatives.

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Featuring: Worldpay from FIS
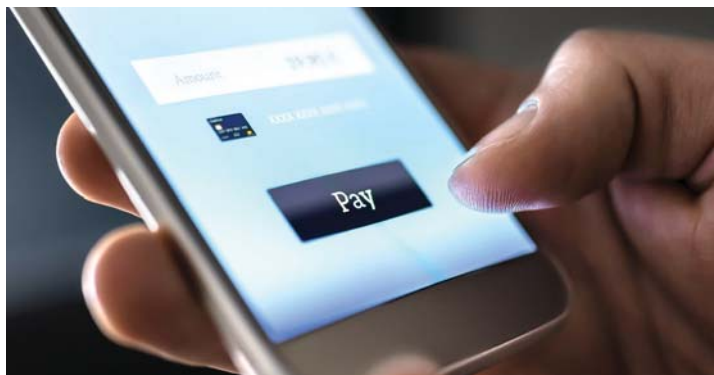
take a closer look at changing trends across 19 different markets. This annual guide is free, tailored specifically to the gaming market and packed with useful insights and developments regarding payment trends in different regions.

The report draws upon Worldpay's decades of experience in providing global gaming e-commerce solutions to hundreds of gaming operators in multiple countries. It asserts Worldpay's own view of the market, based on internal expertise, our own research, and third-party vendor data. This report also benefits from the strength of our growing team of payments and gaming experts based in the US, the UK, and around the globe.

From how optimised payments journeys can alleviate some of the challenges faced by increasing regulatory complexity in Germany, to the rise of digital wallets in Latin America, the most recent report can help businesses adapt to trends and differentiate themselves from rivals. As a result, this report has become a highly valued asset for many senior leaders and has helped many businesses shape their decisions for the years ahead. You can download it for yourself at https://www.fisglobal.com/en/insights/merchant-solutions-worldpay/research-and-reports/global-gaming-payments-report.

Fast, flexible payouts

Quick payment, from and to your customers, is critical. Nobody wants to wait around for three working days in order to see their money. That's why we've incorporated a variety of fast payment methods that keep businesses attractive and moving at the necessary pace.

Our own FastAccess system has led to a drop in declines for insufficient funds, while our incorporation of systems like Visa Direct and Mastercard Send can result in faster payment, increased cus-

tomer loyalty, reduced cases of fraud and a reduction in merchant handling costs for gaming businesses.

We have you covered in disputes

Disputes are an unpleasant but essential part of the gaming payment trade. With chargebacks growing, and often proving too expensive to be worth fighting, we've developed a system that ensures gaming businesses are fairly represented and protected against 'friendly fraud' chargebacks.

Our intelligent dispute management platform combats chargebacks. The disputes portal makes it easy to monitor any and all chargeback claims and submit evidence, while disputes deflector and defender offer services to prevent chargebacks, recover revenue and decrease operational costs. We also use smart analytics to spot chargeback risks before a payment is even made, giving businesses a further layer of protection against friendly fraud.

Support for gaming APMs and mobile wallets

Across large parts of the world, mobile wallets like Apple Pay, Google Pay and Samsung Pay are becoming a hugely popular, convenient and unrestricted way for users to pay quickly, safely and conveniently, without needing to type in their bank details every time. We support a wide range of regional and national APMs, so customers always have access to their preferred method of payment.

Essentially, our support extends to wherever gaming transactions are supported, and we work with our partners to increase their geographical appetite to the sector.

Here's to 2022 and beyond

We're proud to use our expertise to advance the successes of our customers' businesses and have no intention of slowing things down for the future.

We know gaming, we're experts in the regulatory requirements and we're fully aware of the challenges faced by those within the industry. We also recognise that gaming continues to evolve, and keep fully up to date with the industry to offer the services and the insight that's required.

It is this agile approach that contributes to what we achieve. And, as we celebrate this latest award, we're looking forward to continuing to be a successful payments partner and hopefully winning more in years to come.

Thank you once again, and we look forward to helping shape the future of gaming. ◆

Featuring: GiG

The full service winners

Martin Collins of GiG discusses the company's awards success

EGR Intel (EGR): What specific developments do you believe have led to your award recognition for full service platform of the year?

Martin Collins (MC): Over the last 18 months, we have been concentrating on placing more focus on building stronger relationships with our partners and on advancing our technology and skills to ensure we are continuously improving our offering to our partners.

Ultimately, we have always believed that we have had a market-leading solution, but our main goal has always been to help our partners to overcome some of the main challenges within the industry via our technology. The igaming industry is a fast-paced industry, which is ever changing. We understand that it is not enough to launch a product. In order to achieve a market-leading solution, it's imperative that your product is adaptable, flexible and timeless. That is not something easy to achieve, and doing so is not solely about creating innovative technology; having the right team and company culture in place are equally as vital.

Initially, we mapped out a strong vision and worked to ensure that vision was valued company-wide and flowed through everything we do from our main strategy, bringing retail operators online, within regulated markets, to advancing and improving on all of our solutions.

At GiG, our people are encouraged to challenge the norm to go the extra mile to ensure that when we build or advance on a product, every angle and scenario has been considered to ensure it is the best it can be. Research and development and customer feedback is a huge part of our processes. Without feedback on what you are doing wrong or what can be improved, it is not possible to create a leading solution that achieves what it was intend-

ed to do. We don't always get things right, but we always ensure that when we don't we learn from it, adapt and improve.

Ultimately, I believe that we had a solid base to begin with, but this company-wide focus provided a freedom to understand where we were going with our platform solutions and what positive upturn we could deliver on behalf of our customers. I think this focus, coupled with the freedom of thought, was welcomed and, consequently, our platform and services have become very popular.

EGR: How did the pandemic impact the company over the past 12 months and what innovations does GiG offer the industry?

MC: The pandemic certainly helped to accelerate our strategy. Retail to online was always a component of our outlook with successes like Sky City in New Zealand and Hard Rock in New Jersey and Iowa. However, I believe that the pandemic not only gave retail concerns the opportunity to consider online, but also increased the requirement of the regulators to deliver their process more efficiently.

On the back of having more focus online, we certainly became a platform and service provider that everyone wanted to discuss their turnkey solutions with and our pipeline hasn't settled since.

At GiG, we recognise that there is no 'one standard' for all land-based operators, when launching an online operation, there is more to think about than the initial digital set-up. There are many processes that will differ from that of a pure land-based operation and that is where our suite of managed services come into play, offering everything from 24/7 customer support and content management to media support. This is something we have seen a growing demand for, especially from retail operations moving online for the first time. Having the support and security of an extension to your team is definitely an aspect of our offering which has gained a lot of traction lately.

Martin Collins
◆ *Director of business development*
◆ *GiG*
Martin Collins has over 20 years of experience in digital markets with expertise in driving strategic growth and innovation. During his time at GiG, through both internal and external strategic analysis, he has driven positive improvement in performance, as well as helped identify and close new business opportunities.

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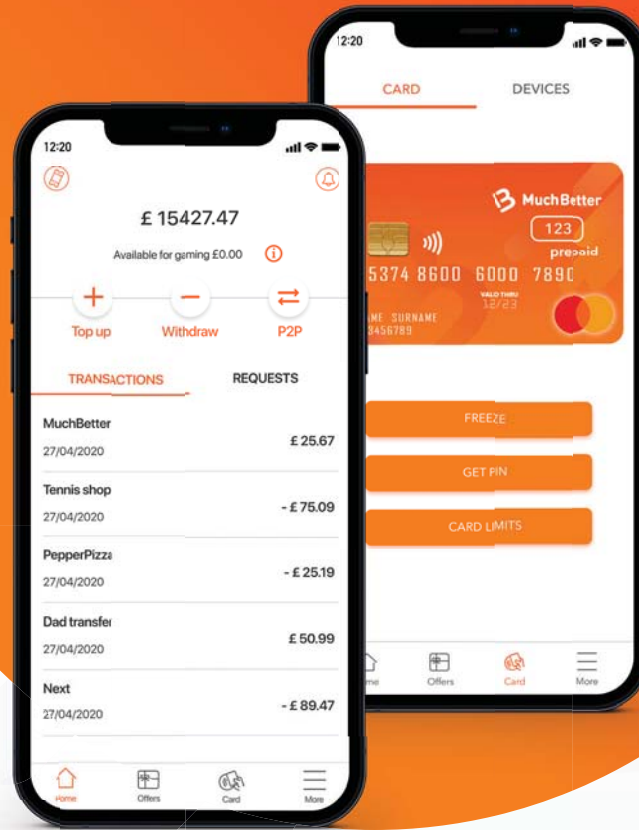
The smart payment app

- ✅ Available on Android and i0S

- ✅ Quick sign-up, automated, app-based customer authentication

- ✅ 1-Touch Payments

- ✅ Available in 185 countries

- ✅ Instant pay-outs globally

- ✅ Free transfers

- ✅ Already supported by over 600 gaming brands

- ✅ Eliminating bonus fraud

- ✅ Transparent and unique net-deposit based pricing model, with fees reduced by up to 50% in comparison to other e-wallets.

- ✅ The MuchBetter API is easy to integrate with any cashier

- ✅ Complies with PSD2

MuchBetter offers a wide range of localised top-up and withdrawal methods across the globe, including some of these popular choices:

muchbetter.com/business/
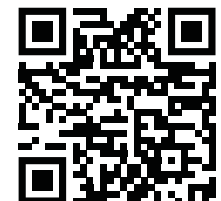
In terms of innovation, we are continuously striving to drive operational efficiency through our innovative tech. There are two key product aspects to consider when purchasing GiG's platform solution: logic and data.

Logic is a rules engine that allows you to action any decision against any data feed and automate much of your operational process. This could be across your entire flow, from compliance to marketing campaigns and segmentation. Across all areas of your business you can drive automation and subsequent operational efficiency without the need for coding knowledge or a developer. It works by absorbing messages by reading what players are doing both offline and online through any API call or stream.

For example, if a player spins a game or makes a deposit, logic reacts in milliseconds to whatever that player is doing. The front-end allows operators to drag and drop rules and building blocks in a flow chart-style design, allowing them to build their logic within these messages and tailor them to their players.

Data is our 'real-time' solution that genuinely allows clients and any third-party providers, like customer relationship management (CRM) or affiliate platforms, to take action instantly and drive KPIs like conversion, lifetime value, as well as margin. When you couple the technological data solution with some of the artificial intelligence models they have built, not only does it help monitor your brand's performance but it can highlight issues with KPIs and actually take steps to mitigate any issues immediately without any human interaction. When you combine both logic and data, you have a scenario that is only limited by your imagination.

From a services perspective, we have a 'crack' team across media acquisition, CRM and business operations, that deliver innovation on a daily basis, combatting difficult regulatory scenarios and, ultimately, being the number one advocate of our technical solution, utilising the innovation to drive customer revenue.

Indeed, via our media team in Denmark, we deliver industry-leading acquisition on behalf of our customers. The CRM and casino team create customer journeys and touchpoints that drives loyalty, and the business operations team are the glue that brings it all together and consistently works on a positive 'customer experience' via operational excellence when they have to interact with the brand.

Featuring: GiG

\ *GiG was awarded full service platform of the year in the 2021 ceremony*

EGR: GiG recently signed a long-term agreement with PlayStar Casino to enter Pennsylvania, can you share your plans for expansion in the US?
MC: The US and all of North America is of significant strategic importance to GiG. Having operated in New Jersey with Hard Rock since 2018 and having since expanded into Iowa, we have learned a lot about positive delivery across the various markets in the US. We believe this gives a fantastic competitive advantage to help brands like PlayStar expand positively into markets that will help them grow and expand quickly and efficiently.

As with our overall strategy, we want to remain focused and believe our unique retail to online solution, offering full 'digital transformation' with our turnkey platform and managed services, will add value to any retail concern considering moving online.

EGR: What makes GiG's offering stand out from the rest?
MC: What makes GiG stand out is our people (GiGsters) and their uniquely positive approach to delivering an incredibly complex scenario to our customers. As regulation increases and complexity endures, uncertainty will commonly wreak havoc on the delivery of a project. However, armed with a 'can do' attitude and willingness to work across the entire organisation and with the expertise within the customer, we truly believe we deliver an experience that is unique and worthwhile, building a long-lasting, fruitful relationship that is built upon adversity and can deal with any bumps in the road with strong positivity and a smile.

What makes GiG unique is our people, a united effort and strong company culture are imperative to the success of any business/product, but this is not easy to achieve, however at GiG we are very proud to say that we have that. ◆

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Featuring: mkodo

Crucial optionality and adaption

Stuart Godfree
◆ *Managing director and co-founder*
◆ *mkodo*

Stuart Godfree is managing director and co-founder of mobile technology specialist mkodo. He started the company in 2001 together with Sue Yoxall, and has decades of experience from working with mobile and information technology services. In previous roles, he managed several projects for blue chip clients, including PwC, DaimlerChrysler AG and *The Economist*.

Stuart Godfree, managing director and co-founder of mkodo, considers the firm's recent awards win and the factors which have shaped its success

EGR Intel (EGR): mkodo won the mobile services supplier category at the EGR B2B Awards 2021. Could you tell us what it is you do for your clients?

Stuart Godfree (SG): We deliver world-class apps and digital products for mobile, online and retail environments in the lottery and gaming sectors. Mobile technology moves fast, and we move with it. Committed to connecting forward-thinking businesses with ever-changing mobile technology, we focus on consistently delivering high quality, engaging products and user experiences to the market. Our clients include The Rank Group's Grosvenor Casinos and Mecca Bingo brands, Canada's British Columbia Lottery Corporation (BCLC), Ontario Lottery and Gaming Corporation (OLG) and Western Canada Lottery Corporation (WCLC). We are honoured to have won this award and we are so proud of our fantastic team, who work hard to help our clients offer outstanding web and app experiences to their customers.

EGR: What makes for a successful app?

SG: The most fundamental thing is that an app needs to have a purpose and a cause. Once you've identified that need, you have to create a beautiful user experience. A successful app needs to have a meaningful user journey, be functional and task-oriented. This is the same for any industry, and if you look at the banking sector, their apps are extremely efficient and make it easy for customers to perform the task they came for without having to filter through a lot of unnecessary information. Where gaming differs is that developers are also trying to make that functional product enjoyable. We are starting to see animations and other nice touches

to lift the apps to a new level. Creating efficient user experiences while also being enjoyable is the sweet spot that we always aim for at mkodo when we build products for our clients.

An app should ideally be native rather than a wrapped version of a website as this significantly enhances the overall user experience. Functionality must be elegant, navigation paths need to be obvious, and performance must be exceptional as people don't have the patience anymore to wait around for a laggy product. This is where the middleware comes in which is a crucial part of app building, especially when ensuring data can be downloaded to the app without delay, ensuring faster performance.

Digital products need to be built with a long-term strategy in mind to ensure that changes can be made when needed without breaking existing features. We always say that our developers don't just

An app should ideally be native rather than a wrapped version of a website as this significantly enhances the overall user experience. Functionality must be elegant, navigation paths need to be obvious, and performance must be exceptional
Stuart Godfree | mkodo

write code, they write products, which encompasses all the components and features associated with an app – this delivers the future-proofing that is essential in everything we create.

Beyond this, an app needs to be compliant with Apple and Android guidelines as well as being in line with the ever-evolving gambling legislation and regulations. It's vital that developers stay on top of this evolution and adapt products where needed.

EGR: What does mkodo offer that supports an excellent user experience?

SG: We have a fantastic user experience design team which is invaluable. We analyse the market and stay on top of trends to ensure we constantly improve and enhance our clients' digital product offerings with the end-user in mind. One thing that the industry has been rather lacking in, and that we have brought focus to, is accessibility. A huge portion of the population has some kind of impairment such as movement, hearing and vision difficulties that makes it harder for them to use digital products. The user experience becomes so important for this group of people and the industry could do more to ensure they do not alienate them. There are a lot of different design and usability elements to consider, from the colour contrast ratios and navigation tools to the font size and voiceover options, that could all help customers with certain needs.

EGR: What's next for mkodo in terms of the benefits it can bring to its clients?

SG: A key advantage that we have is in being able to utilise our expertise in creating products that offer a rich user experience, functionality, high performance and elegant UI, while also making the apps enjoyable and fun to use.

Another important area of strategic focus for mkodo is the creation of what I call the digital bridge, joining the digital online experience to that of the traditional retail experience. Retail is under-taking a seismic change to ensure survival. In our industry, many operators still have a large retail presence, such as bookies, casinos, bingo halls and lottery resellers. Often there is no connection between an operator's retail and online business and a player can be a customer of both without a visible link. The retail sector needs to evolve and customer activity must be wedded to some form of digital element.

In lottery, for example, there is often no association between the land-based and digital operations and, to many operators, their players are not known to them. Lotteries therefore spend a lot of time and effort trying to understand who their customers are, which is crucial for any business. With an online element, it is easy to collect permission-based data to build a digital fingerprint of their customers. As most of us now carry a mobile device everywhere we go, the industry has the opportunity to create a connection between retail and online with the mobile phone acting as this bridge I refer to. This is where mkodo can help. For example, by offering features such as the ability to build a ticket on your mobile and generate a barcode for in-retail purchase, or by utilising Bluetooth and beacon marketing technology within the retail environment.

Strategic deployment of these features and technologies helps operators increase customer engagement and transforms the way players interact with lottery and gaming brands. ◆
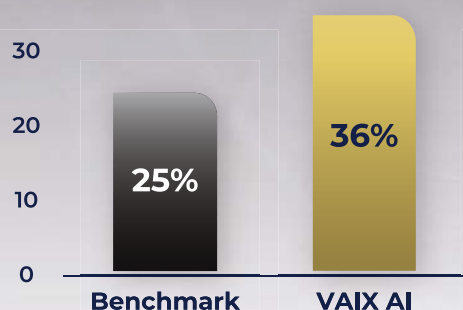
Proud Winners
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EGR B2B AWARDS 2021

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AI encourages betting on more Leagues (per week)

Benchmark	25
VAIX AI	120

AI Churn Prevention increases retention rates

Benchmark	25%
VAIX AI	36%

THANK YOU for all our partners & customers trust & support in the last 5 years. **On to the next 5!**

www.vaix.ai   info@vaix.ai

Featuring: Relax Gaming

A benchmark for things to come

Simon Hammon of Relax Gaming reflects on the firm's awards success

It's been another year of growth and driving differentiation for us all at Relax, and our recent clutch of EGR B2B awards makes us hugely proud of everyone that is part of the Relax team. It's humbling to have been awarded such accolades, but it also serves to reinforce the importance of our longstanding company ethos of providing the products that people want, in a manner that suits the fast-paced nature of a hugely competitive industry.

How we operate takes no small amount of talent, tenacity and insight, and there are many vitally important cogs in the overall machine, but at its core, what we do isn't overly complicated: from a bedrock of technical excellence, we deliver a diverse, top-tier selection of products, at speed and in a simplified manner.

With awards across all our current verticals, bingo, poker and casino, we feel our achievements this year have set a benchmark for things to come. Among many highlights last year, the success of Money Train 2 and its incredible performance was immensely rewarding. By far one of our most successful titles ever, a follow-up to the original, which was hugely well-received, confirmed that our feedback-centric approach to gaming is key.

Our commitment and application of player demands is a significant part of what we truly believe sets us apart as we continue to drive differentiation.

Iron Bank has been another such milestone, as we were selected for this custom build by CasinoGrounds, one of the leading platforms within the increasingly influential affiliate community. The game was devised for slot streamers as well as players, and designed according to CasinoGrounds' detailed requests.

Effective localisation approach

The feedback loop was invaluable here as we were able to draw inspiration and insight from people so closely linked to our players. We firmly believe that to create a great game, you must listen to criticism and be humble enough to take it onboard. End-users often identify flaws much more clearly than the producer, which is partly why this collaboration has proved so valuable.

We've taken this customised approach to every part of our business – and localised efforts are a key part of our relationships with our Silver Bullet and Powered By Relax studio partners. Now standing at more than 50 studio partners from around the world, we know that being faster, smarter and more effective works for both sides, and is the driving force behind our class-leading portfolio available to operators.

Providing our growing number of operator partners with an award-winning library of more than 2,000 online casino games, at speed and with simplicity has allowed us to increase our market expansion at a pace largely unmatched

Simon Hammon | **Relax Gaming**

Our aggregation model was also celebrated for its performance throughout the year, which was further developed in 2021, resulting in our newly launched Relax Apex product. Providing our growing number of operator partners with an award-winning library of more than 2,000 online casino games, at speed and with simplicity has allowed us to increase our market expansion at a pace largely unmatched.

Moreover, bingo was also recognised for its efforts in 2020, as it continued its upward trajectory

Simon Hammon
◆ *CPO*
◆ *Relax Gaming*
Simon Hammon, CPO of Relax Gaming since 2018, has been instrumental to the success of the company's aggregation services and proprietary content portfolio. Under his leadership, Relax's casino proposition has cemented a strong reputation for driving studio and partner growth, delivering unmatched speed to market along with rapid, simple integration.

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Featuring: Relax Gaming
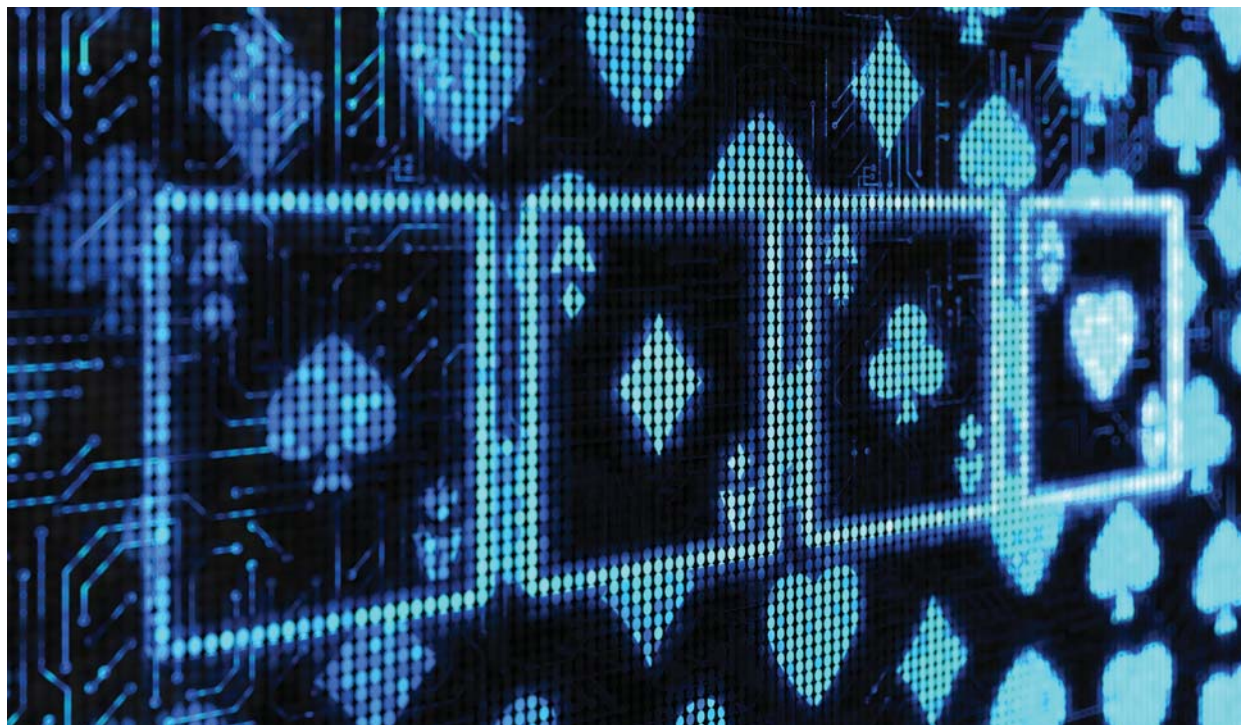
with vertical-wide innovations such as Bingo Clubs. This latest project takes users on a journey from beginner to advanced levels, giving them tips and training as they go – a first for the vertical and a success among its players.

Poker also showed fantastic results in 2020. We believe that our personal-best financial results stem from the agility the team has shown, with a record amount of last-minute required software changes that called for immense technical know-how and prowess.

Equal to pandemic challenges

As a result of high playing rates, many sites experienced overloads and downtime during the first peak of the pandemic. In contrast, our systems enjoyed 100% uptime regardless of the soaring numbers. Our teams, even while working remotely, succeeded in increasing server loads and refactoring bottlenecks in the systems before they escalated and became problems.

However, the performance wasn't limited to that alone: we were fast to migrate our partner's Unibet Open live tour to online, even managing a catchy slogan "From IRL to URL!". Additionally, following the postponement of the Euro 2020 tournament,

we quickly launched another set of promotions and features to make up for the loss, making it our mission to devise a safe way for family, friends, poker clubs and other enthusiasts to enjoy online play together during lockdowns and social distancing.

But perhaps one of the most exciting developments was our release of Relax Apex™, a next-generation aggregation overlay designed to revolutionise the delivery of content while significantly diminishing QA and compliance efforts for operators. It's a game-changing development. As a company renowned for its technological architecture, we're exceptionally proud of what we've achieved with it.

The core goal for Relax Apex™ is to mitigate the fragmentation that the industry currently endures and not only does it provide a tool to cut through these complex challenges but it's also a living product that will constantly evolve to meet whatever shifts the industry experiences in the future.

Such thinking is what we plan to continue to bring to the table over the next decade – and we're proud to be a company that is dedicated to elevating the industry with a model that is truly different. We're delighted to have been recognised for our hard work – and we're excited to continue driving differentiation for the next 10 years. ◆

Featuring: MuchBetter

The smart payments solution

Israel Rosenthal discusses the MuchBetter eWallet, which was recognised as the best payments solution at this year's EGR B2B Awards

Since its launch in 2017, MuchBetter has become an industry name synonymous with innovative payment solutions, solving many challenges faced by merchants, including fraud, KYC, and regulatory compliance by creating a seamless experience for users without compromising security.

With its latest innovation in payments solutions win at the EGR Global B2B Awards under its proverbial belt – its second in as many years – MuchBetter has proved itself to be the preferred banking alternative for the B2B community as much as it has for the B2C retail environment.

Meeting the cashless demand
With an increased demand for cashless transactions, eWallet usage is enjoying a meteoric rise: mobile wallets attract 140 million new users every year, with the industry's market size expected to reach £10trn by 2022. But this shouldn't come as a surprise, as eWallet services offer a more convenient, innovative, and cost-effective way to pay for everyday transactions in comparison to more traditional methods.

It's not surprising then that eWallets – with their extra layer of security protection for players and operators – are the fastest-growing segment for payment processing in the igaming industry, having well-surpassed credit and debit card transactions.

MuchBetter's eWallet app enables operators to process faster payments with eWallet payment gateways, and fees and transfer costs for the operator are much lower. Similarly, security is strengthened, and risk is significantly reduced because MuchBetter completes full KYC on their customers before any transactions can be made to or from a gaming site.

This reduction in fraud and security risk enables operators to maximise their acceptance rates for transactions.

MuchBetter views eWallet trends from two perspectives: the player and the operator, although there is significant overlap. For players, user experience is king. For operators, there is an increasing demand for their trusted payment partners to act as payment hubs, solving more challenges for them and opening more doors to new opportunities. This is the future for eWallets, which will only grow in importance in igaming.

Compared with jurisdictions such as North America and Asia, the use of eWallets enjoyed modest success in Europe until recently, with the market for eWallet solutions growing by 37.1% in 2020 alone. Whether this is due to an increased preference for online shopping, mobile-first purchasing, or contactless payments, the potential for wallet solutions in Europe is vast and is something that MuchBetter has tirelessly pursued.

While wallet technology has taken off in the B2C retail environment, it's clear that its success has piqued the interest of the B2B community and how it's reacting to the demands for corporate payment systems. The B2C community is demonstrating ever-increasing demand for the security of digital payment systems, and B2Bs are starting to seize similar prospects for their own corporate payment systems, citing user experience as a catalyst.

What it boils down to is that MuchBetter's systems are designed for people, irrespective of whether they're a consumer or a B2B customer. Technological advancements are being made to make experiences more accessible for people, and that's where MuchBetter excels; streamlining processes for individuals and those working for igaming operators.

As consumers drive trends and innovation, the igaming sector has begun to take notice, answering to the same demands in its own payment systems space. By embracing these trends, MuchBetter is at

Israel Rosenthal
◆ *CEO and founder*
◆ *MuchBetter*
Israel Rosenthal is the CEO and founder of MuchBetter, the smart payments app. Prior to setting up this game-changing eWallet, Rosenthal served over 10 years at PokerStars, including as the group COO.

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IRONDOG STUDIO 1X2 gaming

"GREAT GAMES AND HIGH WORKLOAD -
A VERY GOOD YEAR FOR 1X2" - EGR JUDGES

the vanguard of facilitating robust corporate payment systems and tools that enable players to pay operators and vice versa.

The next-generation eWallet

Purpose-built for the online gaming industry, MuchBetter's next-generation eWallet app meets the demands of operators and players alike. Available for Android and iOS, MuchBetter allows customers to sign up for and fund an e-money account on their phone within minutes, making payments with just a fingerprint: no passwords or security questions to remember.

It's this innovative B2B payment network – designed by payments industry veterans from the igaming sector – that connects players and operators to deliver simplified, low-risk payment executions. MuchBetter ensures maximum player/operator engagement by providing a standardised, balanced approach across the igaming supply chain, prioritising operator payment performance to increase customer conversion and retention while driving higher commercial success.

MuchBetter's unique net deposit pricing model can reduce payment-processing costs by up to 100%, as they only charge fees on the net deposit amount every month. For example, if a user deposits £10,000 to a gaming site and then withdraws £7,000, MuchBetter only applies a fee to the £3,000 net deposit.

While fraud remains a hot topic under the European PSD2 regulations, MuchBetter's digital payments solutions present an easier way for shoppers to identify themselves during transactions, utilising best-in-class technologies such as tokenisation, 2FA authentication, biometrics, and dynamic tokens on e-money rails.

Along with this, its own patented technology (a dynamic CVV number built into the MuchBetter app that, unlike every other bank card in the world, changes every time it's used) has created a second-generation eWallet product that has been designed to eliminate typical fraud patterns experienced by most other wallets.

All MuchBetter mobile accounts are paired to a player's phone number and device, creating a trusted environment between app, phone and phone number, and because all transactions are authorised within the app and on the device, this prevents account takeover scenarios, as well as the abuse of bonuses, since fraudsters are unable to create multiple illegitimate accounts.

Through MuchBetter's open-API, the merchant

Featuring: MuchBetter

sends the payment request to the customer's MuchBetter-app. All the customer has to do is simply approve the transaction with Touch-ID, and their money moves to the merchant in real-time. There are no passwords, no security questions, no email registration, no usernames, no redirects, and no faff: just a seamless customer payment journey that offers strong SCA-compliant customer authentication.

All merchants must balance security with usability. High-friction user experiences inevitably result in negativity and lost business, while eliminating friction often means compromising security. Yet MuchBetter's approach to innovation has always been to create a seamless payment journey that's highly secure, convenient and quick, without compromising on the user's experience or security processes.

To make it easier for customers around the globe to make payments, they offer unique payment options tailored to each country's governing regulations and legislation. There's also a dedicated support team available 24/7, and MuchBetter merchants have access to an exclusive merchant portal that enables users to track customer spend across the site and push exclusive offers to customers via MuchBetter's unique in-app feature, CashDuster.

With over one million sign-ups across 185 countries and 17 languages, MuchBetter is fast becoming the preferred payment app within the B2B market. ◆

To learn how to make a winning payment strategy with MuchBetter, contact business@muchbetter.com

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worldpay
from FIS

CREATE A WINNING PAYMENT EXPERIENCE

For your players with Worldpay from FIS

Worldpay from FIS is a leading payments technology company with unique capability to power global integrated omni-commerce, processing over **40 billion transactions** annually through more than **300 payment types** across **146 countries** and **126 currencies**.

With industry-leading scale, Worldpay from FIS offers operators a comprehensive suite of products and services globally, delivered through a single provider. Our strong and reliable platforms serve operators across their payment needs and we can process for large volume events – with a capacity of up to **1000 transactions per second**.

We understand your business, as our clients include industry leading Casinos, Sports Books and Lotteries operating on a global scale, and we help operators:

- Increase acceptance rates
- Offer players a wide choice of payment methods
- Optimize business cost vs. risk
- Improve the speed of payouts to less than 30minutes

Find out more at

fisglobal.com/en-gb/merchant-solutions-worldpay

Featuring: Vaix

Artificial intelligence leader

Jay Kanabar of Vaix outlines what the firm is doing with artificial intelligence and why it is viewed as such a critical component of the platform offering

EGR Intel (EGR): What aspects of Vaix's proposition earned you the title of AI and data partner of the year?
Jay Kanabar (JK): Vaix was first to market regarding artificial intelligence (AI) in igaming! As a result of being first to market, we have the mileage in terms of knowledge, use cases and data collection. When it comes to AI, data and the mileage to experiment and optimize is everything; the more data you have trained and retrained the models on, the better and more accurate the results become. Think about Tesla! Why are they the most popular self-driven car? Because they did it first.

Over the last five years, we have had many challenges. The first was in getting operators over the hurdle as to the fact AI works and is not just a gimmick. We have proven and demonstrated through several case studies that AI does not only improve user experience but increases profitability, too. What we, as daily consumers, use in our day-to-day lives with applications such as Netflix and YouTube can also be transferred to igaming.

EGR: The judges commented that Vaix's product was relevant to any operator, and it addresses the most critical use cases all operators need to focus on. Can you give us some more details on the top four use cases?
JK: Of course. Let's review the use cases now.

Use case 1: Personalisation on the front-end
Personalised start pages and apps are the standard in almost all industries around us. Online gaming is finally following suit. Not only because it increases user betting, but fulfils a list of objectives:

◆ Users find new leagues and sports they may not have bet on before.

◆ Users with different interests get served what they want, opposed to the regular punter who just wants to see their top games at the top of the page, bet and leave again. To the casual user who does not know what's going on in sports now, or what new games have launched, choices are provided to help make up their minds.
◆ Users increase their choices in accumulators, which drives the thrill of the bet and improves sportsbook margin.
◆ During low-peak times, when users cannot find anything they're interested in, the operator can finally provide the most relevant list of events currently available.
◆ Instead of the same casino homepage with the same games for everybody, personalisation creates a dynamic, relevant, constantly refreshing start page from where users dive deeper based on their levels of interest.

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Jay Kanabar | Vaix

Use case 2: Personalised email
In today's world, email is the lowest common denominator of customer communication. Except password changes, work and receiving your electronic Covid-19 vaccination, users are not paying attention to emails anymore, resulting in promotional mail click rates, in particular, to fall below 1%. The issue isn't email as a medium, but the myriad of marketing messages people receive.

Jay Kanabar
◆ *COO*
◆ *Vaix*
Jay Kanabar, COO, is responsible for business development, analytics and operations. His background is in business intelligence and CRM, bringing over 15 years' experience of business analysis and over 20 years in online gaming. His previous roles include head of poker operations, where he was responsible for analytics and CRM. That included VIP management, retention and reactivation for poker, casino and sports products. Prior to that, he was BI manager at Full Tilt Poker, building the poker pioneer's first Customer Value Model which included lapse prevention.

Personalise email and users do pay attention, from Spotify discovering new music for you to a concert announcement of that artist who is finally coming back to town – everyone has that newsletter or mail update they look forward to opening.

With deeply personalised emails, operators can revive their long-lost channel again. At Vaix, we see click rates more than double if emails don't just advertise the Premier League weekend games, but advertise the content individuals users are genuinely interested in.

Use case 3: Churn prevention

In today's competitive igaming world, it's important to keep a hold of the customers that one has already paid big bucks for! The Vaix model produces a churn score at a player level. Each player is assigned a score (percentage) chance of churning in the next seven, 14 and 30 days.

Vaix models have shown through several case studies that by using the Vaix AI Churn models, operators can prevent their active player base from churning by giving a player an offer while active rather than after they have already left the site. Therefore, CRM teams can be proactive rather than reactive when messaging their player base.

The teams can and should use the churn scores at all stages of the customer lifecycle, including the early life. The first two weeks of a player's life is most important, and operators lose anything between 40%-60% of players in the first two weeks. Targeting these churn risk players early on can improve retention and increase player values in the long run. An additional benefit of targeting or offering incentives at churn risk players is better bonus management. We've seen operators reduce their bonus costs significantly and, as a result, improve their bottom line.

Use case 4: Return on marketing investment – acquisition marketing

Acquiring players is an expensive business. Every operator is after the same player and wants to grab market share. This means you may end up paying a higher CPA than the lifetime value (LTV). First off, we need to ask ourselves, how long is a player's lifetime? In 2008, operators used to calculate a two- to three-year LTV; fast-forward to today, and it's probably less than 12 months!

The Vaix model calculates the LTV for each player for the first 30, 60, 90, 180 and 365 days, which gives the operator flexibility to choose a player value between 30 and 365 days. In addition to different output windows, the Vaix AI-driven model has many advantages:

1. Player level values
2. High accuracies of 80%+
3. Predictions after the first three active days

How can operators make use of Vaix LTV model?

Step 1: Define what is an acceptable timeline for a return on your marketing investment for each campaign when you are planning the campaign.

Step 2: The key is knowing when to evaluate the campaign using the daily predictions the AI produces. On average, it takes the model seven days to start to predict with 85%+ accuracies. But if you want to have less risks, then 14 days post campaign will give you accuracies in the 90th percentile.

Step 3: Once you've determined the break-even period and start using the model, you need to monitor the lifetime value versus the cost of the campaign. Typically, one would build a dashboard or report and find the good and bad campaigns.

Step 4: Stop the bleeding and re-evaluate and stop any campaign that is predicted to not breakeven in the timeline, is already set, or does not meet your expectations.

Step 5: Reinvest in the good deals.

Step 6: Repeat.

EGR: The company experienced an impressive year of expansion during a worldwide pandemic and increased competition. How do you navigate the shifting challenges?

JK: Vaix is in a fortunate position to have the agility of a start-up company, the knowledge of an established industry heavyweight and a cohort of talented people at every level who make it all tick. Our development team has been critical to our expansion. Their practical approach to evolving our technology stack, new models or approaches and delivery of new use cases has more than exceeded our expectations. For example, we are now able to deploy a fully ready production model in just 72 hours from receiving historical data. There are not many in-house teams or other AI companies that produce such results in a short time frame.

2020 was a turning point for AI in igaming and the competition from either other providers or in-house teams helped us more than it ever hindered us. In any industry we don't think you want to be the only one doing what you are doing; competition means we are not the only crazy ones going down the AI path.

Featuring: Vaix

EGR: What are you going to focus on in the future?

JK: Both short- and long-term goals are to improve the time to deliver our products and expand our partnership programme, as well as work with more platforms and marketing/digital platforms and agencies.

We've managed to get this down from seven working days to three, but we'd like to see it be more of a plug and play application, where operators can go live straight away or, at a minimum, in 24 hours. The main reason to focus on this is the simple fact that operators already have road maps which are fully packed, and we want our products to be as little of a burden as possible. The simpler we can integrate our offering, the higher chance we have of operators working with us.

Platform integration is at the core of our strategy. We've learnt over the years, that all the integration is not only down to the operator, but often the platform provider who is involved. This means that the more platforms that are part of our partnership programme, the simpler the integration and quicker the speed to market.

Similarly, on the marketing and CRM side, the more marketing and CRM platforms we form partnerships with, the simpler the life of the operator as they no longer have to use more than one tool to do their day-to-day jobs and are not required to do the integration themselves. Not only do we want to integrate with CRM platforms, but if we can form relationships with advertising agencies or the likes of Google and Facebook Ads, too, marketing teams can start to automate the advertising and bidding process using Vaix's predictions.

EGR: Where is AI heading in igaming?

JK: AI should be the future igaming (we hope). I mean, it's almost part of our daily lives with other services and products including shopping, entertainment, customer service platforms. And other industries such as medicine are incorporating some form of AI, so why can this not be the case for igaming?

◆ **Player safety:** We've seen big moves by operators using AI/big data for player safety, but it has a long way to go before it is fully automated. As the industry and governing bodies start to work together, using AI technologies will only help solve the problem of protecting its consumers faster, accurately, and better.

◆ **Trading:** The majority of trading teams today create their own odds and manage liabilities manually or with simple rules-based algorithms. Throwing in a deep learning AI model to manage both odds and liabilities will be a big game changer for the industry.

◆ **Real-time personalisation:** Taking the personal touch, not only where it matters (sportsbook mail, casino homepage), but when it matters. A simple example: it is an entirely different proposition if a sportsbook sends each user a reminder when their favourite team plays versus the usual Friday afternoon mail after what's on during the weekend.
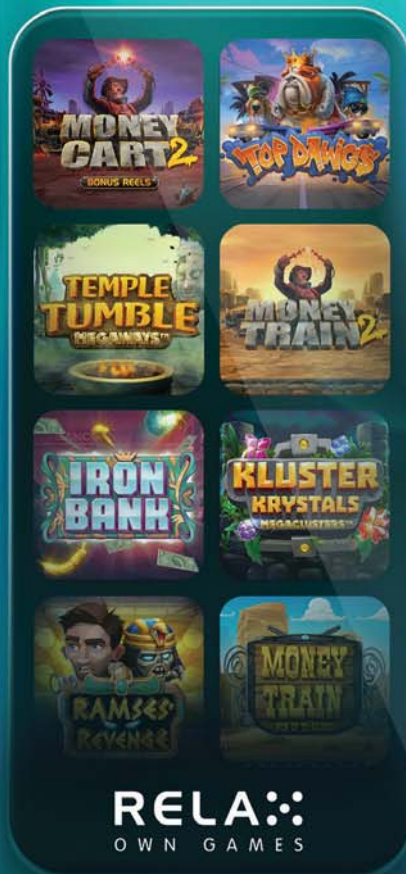
◆ **Personalised loyalty programmes and bonuses:** A day-to-day task which all operations teams must take on with lots of manual segmentation and decide what type of bonus to give and how to give. This is a problem that machine learning can solve and optimise how, what, when and how much of a bonus a player gets. The advantage for operators is not only saving man hours and bonus costs, but we are giving the right type of offer at the right time and should result in an increase in overall uptake and increase in retention and lifetime value. ◆