



ClearStake

in action

ClearStake enables gambling operators to protect those players who need protecting, whilst enabling those players who can stake freely to do so. We do that by making fast, accurate decisions from real financial data, in real-time. In short: maximising revenues while minimising harm.

What does that look like in practice?

Here's two use cases that show how ClearStake can deliver significant value to operators, at the same time as ensuring affordability and source-of-funds decisions are made quickly, accurately and consistently.

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Setting personalised spend limits

Many operators set flat spending limits on all new players in order to 'play it safe' when it comes to responsible gambling. But those limits leave money on the table, and supplying conventional bank statements in order to change them is an extended and complex process.

With ClearStake, players requesting a limit change can be directed to a simple Open Banking process that takes two clicks and less than a minute.

That change has dramatic effects. For one customer:



Players completing spend limit change process **increased by 500%**



The total potential spend within this group **increased by 70%**



Customers saved up to **60% of time** to make these changes

These numbers weren't just about a simpler process for the player. The availability of higher quality data gives the customer greater confidence in decision-making, meaning limit increases in particular are more likely to be approved.



"We are constantly looking for new ways to protect our customers, whilst ensuring that we don't get in the way of the fun for players who can afford to spend more. With ClearStake, it becomes incredibly simple for us to do that"

Matt Curtis,
Head of Responsible Gaming at L&L Europe

**500%
increase
in completed
spending limit
changes**

Improving player experience during financial checks

It is a regulatory requirement to answer two important questions when any player spends over a certain amount of money with a gambling operator:

Can this player afford it?



Do the funds come from a legitimate source?

Answering these questions, which could be described as 'affordability' and 'anti money-laundering' checks respectively, usually means looking at financial data, usually bank statements, supplied by the player. But this process is off-putting for players. As a result, in the region of 80% of them churn at this point, representing a significant loss of revenue for operators.

With ClearStake, these checks can be conducted via Open Banking, with the entire process taking a couple of minutes from initial request to final decision. For the operator, that means a significant saving in terms of time and money.

More importantly, players prefer checks conducted in this way, as they require less work and less thought. They also get a decision faster, reducing the likelihood that they will simply look elsewhere.

In fact, one ClearStake customer saw a 160% increase in the number of high-value customers completing these checks and thus continuing to stake with their business. That result represents significant revenue upside into the future.



"With ClearStake, we are able to take an active role in ensuring all of our customers are protected, and to do so with minimal disruption to their experience and our business."

Tyla Labuschagne,
Compliance Manager at
Hollywoodbets International
UK Limited

160% increase
in customers
completing
enhanced due
diligence checks