

DÁIL ÉIREANN

AN COMHCHOISTE UM DHLÍ AGUS CEART

JOINT COMMITTEE ON JUSTICE

Dé Máirt, 8 Márta 2022

Tuesday, 8 March 2022

Tháinig an Comhchoiste le chéile ag 3 p.m.

The Joint Committee met at 3 p.m.

Comhaltaí a bhí i láthair / Members present:

Teachtaí Dála / Deputies	Seanadóirí / Senators
Jennifer Carroll MacNeill,	Robbie Gallagher,
Michael Creed,	Michael McDowell,
Pa Daly,	Lynn Ruane,
Thomas Gould,+	Barry Ward.
Martin Kenny,	
Niamh Smyth.	

+ In éagmais le haghaidh cuid den choiste / In the absence for part of the meeting of Deputy Pa Daly.

Teachta / Deputy James Lawless sa Chathaoir / in the Chair.

Business of Joint Committee

Clerk to the Committee: In the unavoidable absence of the Chair and Vice Chair, I seek nominations for the role of Acting Chair in accordance with Standing Orders.

Senator Michael McDowell: I propose that Deputy Niamh Smyth take the Chair.

Clerk to the Committee: Are there any other nominations? No. I call on Deputy Smyth to take the Chair.

Deputy Niamh Smyth took the Chair.

Acting Chairman (Deputy Niamh Smyth): I thank members for their attendance. I also thank our witnesses who we will be hearing from shortly. There are some housekeeping matters so I ask members to bear with me while I deal with them. We have received apologies from Deputy Pa Daly and Senator Vincent P. Martin. I welcome Deputy Thomas Gould who is substituting for Deputy Pa Daly.

I remind members to turn off their mobile phones or switch them to flight mode, as they cause an interference for our parliamentary reporters.

Before we get into the body of the meeting, I would appreciate if members and colleagues would indulge me in paying tribute to Garda Padraig Scott who was recently subjected to an appalling attack in the line of duty in the little village of Blacklion, which is in the Border area. He was an unarmed garda out doing his duty, protecting the community and citizens, and was attacked in the most appalling manner. He was doused in petrol and physically assaulted. I want to pay tribute to him and give him our good wishes. I would be appreciative if the committee would join with me in proposing that we send a letter to Garda Commissioner Drew Harris to give our unwavering support to An Garda Síochána in the work that it does in every part of the country, but particularly in the Border constituencies, which we all acknowledge is a little bit more difficult in terms of the terrain and the work it does there, and to extend our good wishes to Garda Padraig Scott for a speedy recovery and a return to duty as soon as possible.

General Scheme of the Gambling Regulation Bill: Discussion

Acting Chairman (Deputy Niamh Smyth): I welcome the witnesses. The purpose of our meeting is to discuss the written submissions on the general scheme of the gambling regulation Bill. All witnesses are appearing before the committee from outside the precincts of Leinster House. I remind guests and members to mute microphones when not speaking to ensure we can all hear each other. I ask everybody to use the hand-raising function when they want to contribute.

Our representatives comprise: Mr. Colm Finlay of BetXS; Ms Jackie Murphy, director of Ladbrokes Ireland; Mr. Martin Le Jeune, head of public affairs UK-Ireland at Entain; Mr. Conor Grant, CEO of Flutter UK and Ireland; Mr. Pádraig Ó Ríordáin, chief legal officer and group commercial director of Flutter UK and Ireland; Mr. Graham Ross, Ireland country manager of Lottoland; and Ms Sharon Byrne, chairperson of the Irish Bookmakers Association. They are all very welcome. We are also joined by Ms Clare Brosnan, principal officer, and Ms Joanne King, principal officer, from the Department of Justice, who are very welcome.

I have a little bit of housekeeping to do on reminding everyone of the rules around parliamentary privilege, so please bear with me. Members and witnesses are reminded of the long-standing parliamentary practice that they should not criticise or make charges against any person or entity by name or in such way as to make him, her or it identifiable, or otherwise engage in speech that might be regarded as damaging to that good name of that person or entity. Therefore, if their statements are potentially defamatory in relation to any identifiable person or entity, they will be asked to redirect or discontinue their remarks. For witnesses attending outside the Leinster House campus, there are some limitations on parliamentary privilege and, as such, they may not benefit from the same level of immunity from legal proceedings as a witness physically present does. The issue of witnesses participating in the committee session from a jurisdiction outside the State does not have any bearing on us today.

I remind members of the constitutional requirement that members must be physically present within the confines of the place in which the Parliament has chosen to sit today, which is Leinster House. I cannot permit a member to participate where they are not adhering to that constitutional requirement. Members and witnesses are expected to strictly adhere to the subject matter scheduled for discussion today and any deviation from that topic will be addressed through the Chair.

The format of the meeting is that I will invite each of the organisations in turn to make an opening statement that is of a maximum of three minutes. I will then call on the members of the committee in the order that they indicate to me to put questions. The committee operates on a rota system which provides each member with an initial seven minutes to engage with our witnesses. It is important to note that that seven minutes is for both questions and answers. Therefore, it is important for members to put their questions while allowing the witnesses sufficient time to respond. When all members have indicated and have had their initial engagement, a second round will commence if and where that is necessary.

I will call each of the organisations to deliver their opening statement, beginning with Mr. Finlay from BetXS.

Mr. Colm Finlay: I am Colm Finlay from Orchardia Systems. I am a licensed independent bookmaker. I thank the committee for inviting me today to share my thoughts on the new gambling Bill due before Oireachtas later this year. I should preface my remarks by saying they relate primarily to retail betting in betting shops. My credentials are that my family have been involved in bookmaking going back four generations, so I have great in-depth knowledge and understanding of the business at the coalface.

In my earlier submission to the committee, I identified three key areas that must be addressed in the proposed Bill if we are to have a proper framework governing the industry: underage gambling; gambling addiction in all its aspects; and anti-money laundering, AML, issues. Members will see that technology can solve all three, so let me deal with each briefly.

The first issue is underage betting. Sports and betting have become deeply intertwined in recent years. This has been driven by massive television coverage, advertising and social media exposure. Young people have been seduced by the glamour and excitement of sports and betting. The inevitable recreational exposure has led to vulnerable youths being drawn into this world of easy money. Given the way betting shops operate, it is not possible, within the financial constraints of their operation, to control or monitor underage behaviour. Staff are under pressure dealing with transactions and are unable to supervise closely. I believe technology can solve this issue.

The second issue is gambling addiction. This, by its nature, can be a very secretive activity but with appalling consequences for individuals and their families. Current betting shop vetting procedures are simply not fit for purpose. There is no industry-wide process to recognise, control and manage the vetting process. Proper identification using technology can overcome this. Sophisticated electronic controls can be put in place at the point of sale to ensure compliance.

Third, the AML issue has come the fore with recent publicity on how criminals manage to disguise their financial activities through the medium of betting. This corrupt activity has implications not just for betting and it has also influenced sporting outcomes. Again, technology can address this comprehensively.

I would be pleased to answer any questions the committee may have.

Acting Chairman (Deputy Niamh Smyth): I call Martin Le Jeune, head of public affairs, UK and Ireland, for Entain.

Mr. Martin Le Jeune: I am here with my colleague, Jackie Murphy, who is the head of Ladbrokes in Ireland. We are grateful for the invitation and we welcome the inquiry. We welcome what the committee is doing and we are on the same page with it as far as safer gambling is concerned.

Members may not have heard of Entain, but we are one of the world's largest sports-betting and gaming groups. In Ireland, people probably know us as Ladbrokes. We employ 700 people and have 133 betting shops in the State. We are very proud to operate in Ireland and we would like to continue doing so. We make a very significant contribution to Ireland's economy beyond employment. In 2019, the last representative year given the lockdown, we paid well over €14 million to the State via various channels.

We believe gambling is a legitimate activity that thousands of Irish people participate in safely and responsibly and we think the work of the committee in establishing a new regulator is going to be an extremely positive development. In fact, it gives Ireland the opportunity to be an example of regulatory excellence and we welcome that. We need to ensure safer gambling. On the comparative evidence from the UK, I hold my hand up immediately because I know we cannot just transfer UK experience to Ireland. The evidence suggests, however, that problem gambling in the UK is stable or falling. We would like the regulator to carry out the same kind of research and find the same kind of evidence that exists in the UK for the Irish market. Our view is that online gambling is inherently no more dangerous than retail gambling, and I am sure this will come up in questions.

We would like to state to the committee that we have a complete commitment to reducing levels of problem gambling wherever we can because we want to be a sustainable business, with loyal and contented customers. As a result, we have invested very heavily in technological solutions to treating problem gambling online and we can deal with these in more detail during questions. We have a system called advanced responsibility and care, ARC, which is increasingly seeking not only to identify people who have problem gambling behaviour but to anticipate that and to intervene before it develops into problem gambling.

As the committee has seen from our submission, we welcome the general scheme and we welcome its main themes. There are a few reservations that we have in regard to betting shop displays, advertising, marketing and sponsorship, and those are based on the fact that we want our customers to enjoy betting as freely as possible. Second, as Ms Murphy will discuss, our

shops are an integral part of communities. Finally, sponsorship and advertising support Irish sport, particularly Irish horse racing, which is one of this country's greatest assets.

Acting Chairman (Deputy Niamh Smyth): I call Pádraig Ó Ríordáin of Flutter Entertainment.

Mr. Pádraig Ó Ríordáin: I am the chief legal officer and group commercial director for Flutter Entertainment, the global Irish company that is headquartered here in Ireland. I am accompanied by Conor Grant, who is chief executive officer of Flutter UK and Ireland. We are delighted to participate in this session today. We have made a detailed submission to the committee and sincerely hope that we can constructively assist in its very welcome and important work in this area. Flutter fully supports the establishment of a well-resourced, evidence-led gambling regulatory authority which is given broad powers by legislation to respond to a quickly evolving industry. This is an important point to emphasise as there is a popular misconception that gambling companies are against regulation, whereas the opposite is the case.

Flutter's business model is based on regulated markets and we hold licenses in more than 20 countries and 12 US states. Ireland is our home, where the business was founded, and we very much want it to have a world class regulatory system for our industry. Flutter Entertainment is one of Ireland's largest listed companies and a global leader in the gambling sector. Ireland is one half of our UK and Ireland division, from which we operate the Paddy Power, Sky Betting and Gaming and Betfair brands. We employ 1,600 people in our Dublin HQ, along with a further 1,400 colleagues in 265 Paddy Power shops located in every county in the State. In total, we have approximately 17,000 employees and more than 14 million active customers across the globe. In 2021, we contributed more than €125.5 million in taxes to the Irish Exchequer and we are major supporters of the Irish horse racing industry.

In the conversation about gambling it is often unsaid that the vast majority of people gamble for fun and do so safely. From the Listowel Races to the All-Ireland finals, people the length and breadth of Ireland like a punt, whether it is yearly on the Grand National or once a week on a football accumulator. With the development of digital betting and gaming services, we need a strong regulator to ensure all gambling companies in Ireland work to reduce harm to customers for whom gambling becomes a problem. In addition, Irish punters should be protected against the dangers of unregulated offshore operators. As a company, we accept that we have not always got it right in the past. However, we have learned from other markets and made significant voluntary, proactive strides to protect customers in Ireland. We have greatly increased the resources we dedicate to protecting our customers from harm. Today, more than 180 full-time employees are dedicated to safer gambling across our UK and Ireland operations and these are very energetic, dedicated people.

Important initiatives we have recently introduced include a mandatory €500 per month net deposit limit for all customers under the age of 25; a ban on customers using credit cards across online and retail; and a pre-watershed whistle to whistle advertising ban that restricts advertising during live sport. In addition, Flutter has committed to materially increase its contribution to support research, education and treatment of problem gambling to 1% of net gaming revenue in Ireland by next year. However, none of these initiatives is currently required of the industry as a whole in Ireland.

The legislative challenge is to strike the right balance between allowing the vast majority who enjoy gambling safely to do so while protecting those who are vulnerable to experiencing harm from their gambling.

Acting Chairman (Deputy Niamh Smyth): Can I ask Mr. Ó Ríordáin to conclude? I know he has much more to say but he is way over his allotted time. He may make a make a concluding remark. We will come back to more of what he has to say.

Mr. Pádraig Ó Ríordáin: Absolutely.

Flutter fully supports the introduction of legislation and the establishment of the authority. We are supportive of a regulatory regime which has at its core the resources and flexibility to be effective in an ever-changing environment.

Acting Chairman (Deputy Niamh Smyth): Mr. Graham Ross, country manager Ireland of Lottoland now has the floor and has three minutes.

Mr. Graham Ross: I thank the Chairman, members and secretariat for the invitation to partake in the discussion on the proposed gambling regulation Bill. I will take a few moments to explain who Lottoland is as a company and set out our initial views on the proposed approach to the Bill. Lottoland has been a licensed remote bookmaker in Ireland since April 2016. We also operate across 15 markets globally, with licences held in key markets, including Gibraltar, the UK and Malta, supported by a global workforce of more than 400 employees, serving more than 15 million customers worldwide.

For those who are not necessarily familiar with the Lottoland brand, as a relatively small operator within the Irish market, we offer a wide range of online gaming and gambling products, including lottery betting, sportsbook, online casino, bingo and charity products, including our Win-Win charity lotto and scratch cards, which directly support our Irish charity partners, the Irish Red Cross and the Dublin Society for Protection against Cruelty to Animals, DSPCA.

With regard to today's discussion, gambling is a long-standing feature of Irish culture and a popular form of entertainment but it has been clear for some time that a modern, sustainable and sector-wide regulatory regime, with a single oversight body, is required in this country. Progress on these reforms, while overdue, is in the best interest of not only the tens of thousands of Irish consumers who safely participate in and enjoy gaming, gambling and lottery activities each week but also, importantly, for the smaller numbers of customers at risk of problem gambling, in addition to the wider general public and the sector itself. In this regard, we believe the proposed general scheme, while largely positive, risks not fully delivering on the consistent, comprehensive and consumer-centred approach that will be required. Ensuring the sector as a whole, that is, all gaming, gambling and lottery operators, including the national lottery, are included within this one regulatory framework will be key to providing for a level playing field and implementing adequate safeguards for consumers across all products and services in the market.

In a jurisdiction the size of the Irish one, we query the effectiveness and cost efficiency of potentially having two separate regulatory frameworks for the gambling sector - one in this newly established authority and the other in the existing national lottery regulator. We cannot afford a lack of alignment around key regulatory provisions moving forward if we are to achieve the goals set out by Government. Therefore, we seek confirmation that all operators across the sector will be included within this proposed legislation.

It is also our experience from other markets that by providing for and establishing clear, fair and streamlined processes founded on open consultation between a well resourced regulatory function and operators from the off, we will be able to deliver an appropriately regulated

environment here in Ireland. To this end, we also recommend that provisions be made for the proposed authority to consult regularly and effectively with the sector, particularly on the formation, governance and ongoing operations of any social impact fund introduced.

We thank the committee for the invitation to provide our views as an existing operator on the draft Bill and we firmly believe such co-operation with the sector will be pivotal to informing the necessary robust and sustainable policy on an ongoing basis. I look forward to responding to any queries members may have and providing clarifications on our submission throughout this session.

Acting Chairman (Deputy Niamh Smyth): Finally, I call Ms Sharon Byrne, chairperson of the Irish Bookmakers Association. She has three minutes.

Ms Sharon Byrne: I thank the Chairman, Deputies and Senators for inviting the Irish Bookmakers Association, IBA, to participate in the committee's review of the scheme of the gambling regulation Bill. Our association represents approximately 750 of the 800 betting shops in Ireland today. Our members range from the large operators such as BoyleSports, Entain and Flutter to many of the independent bookmakers around the country with one or more shops. We are long-standing supporters of the regulation for our sector and we believe effective, practical regulation and enforcement is necessary to ensure the highest standards are adopted across all types of gambling operators.

Betting shops provide entertainment in a comfortable, licensed, adult-only environment and are an important source of revenue to the Exchequer and to the horse and greyhound industries. Betting shops and their head office locations employ more than 6,500 people. They do not permit entry to those under the age of 18 and have been practising a Think 21 policy for several years. I stress that applies to IBA members, not to the 50 operators which do not subscribe to the IBA codes. With our fully trained staff, our members operate a self-exclusion scheme in every betting shop along with providing information around safer gambling and the support services available for anybody affected by problem gambling or gambling addiction. They are also trained to intervene when a customer has been identified as displaying some signs of problem or addictive gambling.

With the absence of regulation for our sector, our association has been developing codes of practice in several key areas to try to ensure our members are operating in a socially responsible manner and affording customers a high level of protection and information. The IBA-led developments, that is, our trade association developments, include safer gambling training for staff, in-person and online; we funded a national problem gambling helpline and a network of counsellors in every county in Ireland; we started a Think 21 campaign, which prevents admission of those under the age of 18 to our member shops; we introduced a safer gambling code that went live in January of this year, which introduced safer practices around advertising, age verification, customer identification and payment methods; and we started a safer gambling week campaign four years ago, which is now an annual national awareness campaign that has proven to be very successful. Our members also contribute to the Gambling Awareness Trust, which is an independent charity that provides vetting, supervision and funding for operators that provide problem gambling or gambling addiction services in Ireland.

We believe the regulator should be fully resourced to ensure supervision and compliance can be consistent, effective and have safer gambling at its core. This will ensure a high level of customer protection and standards across all operators and provide a level playing field for operators in the sector within which to operate. The regulatory authority and its processes should

also be flexible and proactive so that product development and consumer choice and protection are not hindered by the lack of relevant codes. Our members are dedicated to continuing to improve our safer gambling measures both now and in time under the guidance of a dedicated regulatory authority. I am thankful for the opportunity to present to the committee and I look forward to answering any questions members may have.

Acting Chairman (Deputy Niamh Smyth): I thank all of our guests. Their statements were very comprehensive and I am sure my colleagues have many questions. The first member offering is Deputy Carroll MacNeill, who has seven minutes for her questions and answers.

Deputy Jennifer Carroll MacNeill: I thank everybody for coming in. I hope they will excuse my voice today. I have two questions. The first is for Mr. Le Jeune and relates to the comment he made suggesting that online gambling is no more unsafe than retail gambling. Will he go into that a little more? Mr. Le Jeune is on mute.

Mr. Martin Le Jeune: I am indeed on mute and I apologise. I thank the Deputy very much for the question. The reason I say that is that we in the UK have been measuring rates of problem gambling over many years, including the period in which online gambling's share of the market went from effectively zero to a substantial proportion. Despite this, problem gambling rates as measured by the Gambling Commission, which is an official UK body and not an industry body, have either remained static or, in fact, dropped. More dramatically - and even I was surprised by this - during the period up to September 2021, which covers the period of lockdown, problem gambling rates went from 0.6% of those who gambled at least once a year to 0.3%. That is a remarkable figure. The only deduction one can make from that is that there is no inherent difference between online gambling and retail gambling as far as problem gambling is concerned.

Deputy Jennifer Carroll MacNeill: I do not necessarily draw the same correlation but I at least note Mr. Le Jeune's source. Mr. Ó Ríordáin also made a comment. This speaks to what the committee and the Oireachtas are so concerned about, that is, safety in gambling. We have all had a number of constituents highlight the difficulties this issue has created in their lives and the lives of their families so it is of great concern to the Oireachtas. I know that Mr. Ó Ríordáin only recently joined his organisation but he mentioned that it made mistakes in the past. What were those mistakes?

Mr. Pádraig Ó Ríordáin: There have been a number of mistakes made in the past. It depends on how far back the Deputy wants to go. All industries learn and this industry is evolving quickly. It is a digital industry in the same way as the rest of the world is digitising. If you have the number of customers a company like ours has, it is absolutely inevitable that there will be some errors. The important thing is that we learn from them and we have done that very consistently.

Deputy Jennifer Carroll MacNeill: What does Mr. Ó Ríordáin think those errors were?

Mr. Pádraig Ó Ríordáin: Errors made at times included not catching problem gambling when it should have been caught, not understanding early enough in the evolution of the industry what the indicators that we should be looking out for were, and not intervening early enough. However, the level of development----

Deputy Jennifer Carroll MacNeill: How would the organisation have caught problem gambling? How is this consistent with a model that tries to expand gambling and bring more

people into a gambling structure?

Mr. Pádraig Ó Ríordáin: The important point to go back to is that the vast majority of people enjoy gambling very safely. As we have grown our market and the size of the company, we have equally scaled up all of our efforts with regard to safer gambling. As I said, we have 180 people across the UK and Ireland who are very dedicated and entirely focused on safer gambling. Behind that, we have very developed technological models. I may ask my colleague, Mr. Grant, to come in on that point.

Deputy Jennifer Carroll MacNeill: Perhaps I could phrase my question a slightly different way. I am sorry to cut across Mr. Ó Ríordáin. It is not my style but we are very limited on time. I apologise for that. How many people did Flutter Entertainment stop from gambling last year as a consequence of having identified that they had a problem?

Mr. Pádraig Ó Ríordáin: I will pass to Mr. Grant to provide that information in respect of the Irish market.

Mr. Conor Grant: I thank the Deputy for the question. Across our UK and Irish division, we intervene every month and review approximately 28,000 accounts. Of these, we take action on approximately 7,000 accounts across the UK and Ireland. The form this action takes ranges depending on the risk. The fundamental difference between retail gambling and online gambling is that we have much greater access to data on people's behaviours in respect of online gambling. With the model we have invested in, we can make predictions. This is quite an important point with regard to how the online business is different. This model allows us to intervene with customers. We have 24-7 monitoring. We know the indicators of harm and when we see them, we step in. That can involve conversations to slow people down or pre-emptive action such as placing deposit limits on customers' accounts. That is where there online business gives a greater level of protection than the retail business historically has.

Deputy Jennifer Carroll MacNeill: Mr. Grant will forgive me but I asked how many people Flutter Entertainment had stopped. How many interventions were there? What were they specifically and how many people were stopped from gambling?

Mr. Conor Grant: We put in place approximately 7,000 restrictions per month.

Deputy Jennifer Carroll MacNeill: Mr. Grant described a range of interventions, including possibly writing to people. I am looking for something more specific.

Mr. Conor Grant: That is not an intervention. An intervention is where we place a restriction on a customer's account and do not let them do anything else until we have had a conversation with them.

Deputy Jennifer Carroll MacNeill: How many?

Mr. Conor Grant: As I have said, across the UK and Irish division, we put in place 7,000 such restrictions per month.

Deputy Jennifer Carroll MacNeill: Some kind of hold or stop is placed on 7,000 accounts per month until there is a conversation.

Mr. Conor Grant: Yes.

Deputy Jennifer Carroll MacNeill: What happens after that?

Mr. Conor Grant: The 180 people Mr. Ó Ríordáin referred to, who are divided into various groups, will review the accounts to see what the issues are. It may be the case that some customers need a conversation and we may recommend that they put a deposit limit on their accounts. We will stop others for seven days and ask them to cool off. Others may be restricted to £50 or £100. In some instances, depending on the outcome of the review of the account, we will suggest that customers stop betting or gaming with us.

Deputy Jennifer Carroll MacNeill: How many did that happen with?

Mr. Conor Grant: As I think I have said, it is about 7,000 a month.

Deputy Jennifer Carroll MacNeill: I do not know why but it seems like Mr. Grant is getting annoyed with my question. Perhaps I am not able to understand him but it seems to me that he is saying that Flutter Entertainment identifies a total of 7,000 people a month as having a difficulty of some kind. It then makes use of a range of possible interventions, which he has described and which I have given him two opportunities to describe. I am asking for more specific information in respect of outcomes. What is the breakdown of the specific numbers receiving each of the range of interventions Mr. Grant has mentioned?

Mr. Conor Grant: I apologise; I misinterpreted the Deputy's question.

Deputy Jennifer Carroll MacNeill: Mr. Grant does not have those numbers for the committee today.

Mr. Conor Grant: I do not but I can absolutely-----

Deputy Jennifer Carroll MacNeill: There is no point in getting annoyed with me. I simply asked a question which I am entitled to ask.

Mr. Conor Grant: I was not getting annoyed at all. I apologise; I was misinterpreting the Deputy's questions but I was definitely not getting annoyed.

Deputy Jennifer Carroll MacNeill: Does Mr. Grant have a figure for the number of interventions his organisation has made with regard to problem gambling? Would he like to come back to the committee with that information?

Mr. Conor Grant: We will come back to the committee with the detail the Deputy is asking for.

Deputy Jennifer Carroll MacNeill: Is my time finished?

Acting Chairman (Deputy Niamh Smyth): We will have a second and possibly a third round. I am sure the Deputy is not finished. The floor is Senator McDowell's. He has seven minutes.

Senator Michael McDowell: I thank our guests for coming to assist us in considering this legislation. I apologise that the start of the meeting was delayed by members' Oireachtas commitments. Everybody is free to answer my first question. Who here is actually seeking the introduction of licensing of fixed-odds betting terminals in Ireland? I take it from the lack of response that none of the witnesses is seeking the legalisation of fixed-odds betting terminals in Ireland. Am I right in that?

Mr. Martin Le Jeune: That is correct from Flutter's perspective.

Senator Michael McDowell: The witnesses are in the industry. Where is the pressure for fixed-odds betting terminals, FOBTs, coming from? Why is the matter included in this legislation?

Ms Sharon Byrne: I had my hand raised but did not come in the last time. The Irish Bookmakers Association has made several submissions in respect of the various schemes over recent years and has not called for the introduction of FOBTs. I do not see them mentioned in this general scheme. I certainly see mention of random number generator products, which would cover the virtual racing we have had in our shops since foot-and-mouth disease, but at no stage in recent years have we called for fixed-odds betting terminals. I am not sure where the Senator is seeing pressure for their introduction. I am not aware of anybody who is looking for their introduction to the Irish market at this time.

Senator Michael McDowell: I am looking at the briefing paper we got from the Library and Research Service. There seems to be mention of the possibility of the introduction of fixed-odds betting terminals and discussion as to the degree of reporting and scrutiny that is required in that regard. I am happy to hear the important groups mentioned are not seeking the legalisation of FOBTs. I can imagine they are a nice little earner in a bookmaking shop, but it would change the nature of bookmakers' premises and turn them into mini-casinos if FOBTs are permitted. Will the witnesses comment on that?

Ms Sharon Byrne: I did a quick search of the gambling Bill while the Deputy was speaking. There is no result for "fixed odds betting terminal" and I do not recall it. Our shops need to develop in line with technology and customer demand but to do so safely. That is where a regulator is important. He or she will be armed with the latest research and figures in an Irish context and will be able to recommend safe products which licensed members can offer to customers safely.

Senator Michael McDowell: I see. On television advertising, I confess that when channel-hopping using my Sky package, the amount of advertising of lottos, bingos and all sorts of things, especially on satellite channels, seems to be growing exponentially. Is it necessary to have such extensive advertising? It cannot be prevented from appearing on the side of football pitches during Premier League matches and the like. Is it necessary to normalise gambling through bingo and lotteries to the extent that is happening in the UK?

Ms Sharon Byrne: I could answer that but would Mr. Grant like to go ahead with that one?

Mr. Conor Grant: It is a good question. From our perspective, advertising is an important mechanism for licensed operators in a regulated market to communicate with customers. We strongly believe we should have the right to advertise. We think this should be at the heart of a regulated market. There is an ongoing discussion to be had about the frequency and tone of advertising. In the UK, there is a pre-watershed ban in the market on the products the Senator referred to. There is a right to advertise for regulated operators and that is an important part of any regulatory framework and legislation. We have to continue to evaluate the tone and frequency of that advertising.

Senator Michael McDowell: Does anybody want to comment on the fact local authorities have the right to determine whether gaming facilities such as amusement arcades and what are loosely described as casinos operate in their area? Is there any objection to giving local authorities a veto on such matters under the new legislation such as they have under the 1956 Act? I take that silence to indicate there is no objection to it.

Deputy Michael Creed: I thank the witnesses for their presentations. I take up where Senator McDowell left off. Mr. Finlay said in his opening remarks that sport and betting have become deeply intertwined. I am sure that some if not all of our witnesses will have a significant presence in the coming weeks in Cheltenham. For the majority of people who attend, it is an annual ritual involving responsible gambling. However, there is an element of excessive gambling involved as well. Do the witnesses believe the link we see between participants in these sporting events and large betting companies undermines the integrity of the racing industry? Should there be, whether by virtue of the regulator or the racing industry, greater distance between participants in sporting events and the offering of betting advice to the public on individual races?

Mr. Colm Finlay: I thank the Deputy for the question. It is apt he asked it now because, travelling through the countryside, one notices many Cheltenham preview nights taking place where various participants in sports sit on a panel for the evening and give people their opinions on what will happen at the festival. There is the potential for a healthy engagement between people who want to bet on sport and participants in it. There can be positive relationships between the community and the turf and horse racing as a whole. I do not think it would do that much to say jockeys, trainers and these people could not give opinions and chat about the sport and asking for separation-----

Deputy Michael Creed: If a jockey sponsored by one of the major betting companies is giving advice on a race and participating in that race, is that not a potential conflict?

Mr. Colm Finlay: I do not see that. I do not think a jockey will say the financial outcome of the horse suits the bookmaker sponsoring him or her if the horse does not win. I do not anticipate that being a problem. I am not a jockey and am probably too overweight after Covid to sit on a horse, but that is my opinion.

Deputy Michael Creed: I return to what Deputy Carroll MacNeill pursued with Mr. Grant on problem gambling. Maybe Mr. Le Jeune, Mr. Ó Ríordáin or others wish to comment on it as well. Do the witnesses accept that, in principle, gambling on credit is de facto problem gambling?

Ms Sharon Byrne: A point I would have liked to make earlier is that we introduced the safer gambling code last September and it went live on 1 January this year. Part of it is a ban on credit card betting for online and retail. I note the scheme of the Bill proposes a ban on all credit and does not mention credit cards specifically. We have asked members to recommend that credit cards be included.

On the previous question concerning jockeys giving information, the Deputy might be interested to know the Irish Bookmakers Association has a memorandum of understanding, MOU, with the Irish Horseracing Regulatory Board, IHRB, and the GAA. Some of the larger companies have MOUs between the exchanges and the British racing board. Any irregular betting patterns or unusual information that might affect a market, a price or a runner is fed back. We have a good relationship with the regulatory bodies and share any information that comes to light. What the Bill proposes in this area will be welcome and the regulator will have an important role to play.

Deputy Michael Creed: Can I bet in the establishments of Mr. Le Jeune, Mr. Ó Ríordáin or Mr. Grant on credit with a credit card?

Mr. Martin Le Jeune: No, you cannot. Betting on credit cards is prohibited by the regulator in Great Britain and on a voluntary basis in this State. We always endorse that prohibition being made part of the regulation when there is a new regulator who will implement it. We have no interest in that.

Acting Chairman (Deputy Niamh Smyth): Did Mr. Grant wish to comment?

Mr. Conor Grant: Just to follow up on something. Mr. Le Jeune has covered a great deal, but I wish to emphasise that we run the largest betting exchange in the world – Betfair – and, as Ms Byrne said, we have a number of agreements with horse racing authorities. If we had information about suspicious betting patterns, we would share it with the relevant authorities to ensure the integrity of the sports in question. That is paramount.

Deputy Michael Creed: I wish to ask a final question. I believe it was Mr. Ross who referred to Gibraltar and Malta, although I am not sure in what context. This is a global industry and we live in the digital world. Where operators are less stringent or regulated, is it possible for us to deny them the opportunity to operate within the Republic, elsewhere in Ireland or in the UK? What was the relevance of the reference to being based in Malta or Gibraltar versus being based in Dublin or London? Mr. Ross might elaborate. He might also speak about the less scrupulous and unregulated operators and how they might impact on those who wish to run regulated, compliant and safe gambling operations.

I apologise if the thrust of my questioning appears to be excessively around the minority for whom gambling is a real problem, but that is the *raison d'être* of this legislation. It is a significant problem; we can all see it in our constituencies. The general impression is that it affects young men, but it is not exclusive to them. I have constituency experience of an elderly gentleman who is about to lose his family home, unbeknownst to his wife and children, because of problem gambling. It affects people across the board, and we want to address the issue while recognising that, for the majority, this is an innocent pursuit. We need to have the most stringent regulation to address gambling addiction.

Mr. Graham Ross: Regarding the reference to multiple jurisdictions, Lottoland – much the same as all the other major organisations attending this meeting – is regulated in all the leading gambling jurisdictions in Europe and across the world. The one comfort in this approach is that Irish customers have a regulated experience when they bet with licensed companies. Those regulations are not Irish regulations, though, and they should be. There is an opportunity for Ireland to take the best practices from across the various jurisdictions – the UK, Malta, Gibraltar and others – and create a world-leading regulatory approach for online and retail betting customers. There are many positives to take from all of our experiences across a multitude of jurisdictions, but Irish people's customer journeys are not regulated here. They need to be.

Deputy Michael Creed: Do-----

Acting Chairman (Deputy Niamh Smyth): I have let Deputy Creed go way over his time, so I hope he does not mind if I move on. There will be another round and he will get a further opportunity. The floor is Deputy Kenny's.

Deputy Martin Kenny: I thank the witnesses for their input. I wish to go into the issues a little. The cohort of people about whom we are most concerned are those who become addictive and compulsive and who lose everything because of gambling's addictive nature and the buzz they get from it. I wonder at the figures sometimes. I have read through some of the

analysis. Were I asked in a questionnaire whether I gambled, I would have to say I did because I do the lotto occasionally and I might put a bet on something rarely. As such, I would be a gambler in the statistics. I imagine there are many people like me, and they represent a large proportion of the statistics. There is also a large number of people who make a bet a little more regularly, but it would not be a major part of their lives.

Then there is a large group of people who are regular gamblers. They gamble regularly, have a bet a couple of times per week, are always studying the form of horses and so on. I imagine that a larger proportion of this group of regular gamblers versus the other cohorts fall into the category of what are termed “problem gamblers” or people for whom gambling is compulsive or addictive. In that context, saying that the number of people addicted to gambling lies somewhere between 0.5% and just over 1% is massaging the figures, if the witnesses will excuse the term. If we examined the proportion of regular gamblers who became addicted, I believe we would find the proportion to be higher. That is where we should focus. These are the people whom I see going into betting shops regularly. They are always studying horses’ form, they are always watching games, etc. A large proportion of them end up addicted and getting into difficulty.

Our emphasis is on putting something in place to protect these people from themselves. That is what we have to do and we want to work with the industry on doing so. We recognise that there is an industry and that it has a job to do, but we also recognise that, to date, enough has not been done. This has been acknowledged. What more do the witnesses believe needs to be done to ensure that that cohort of people are protected and do not end up having their homes taken off them or ruining their lives and the lives of their families? What measures need to be taken in addition to what has been laid out in the general scheme of this Bill?

Mr. Conor Grant: The Deputy has made some good points. Fundamentally, this is where the legislation and regulatory framework have to help us. Those numbers do not show a true picture. We have the overall gambling prevalence numbers, which are the ones the Deputy quoted.

What we need to do and where we need to do more are questions that we have been considering a great deal from a business and online perspective. In the past six months, we have implemented what is called an affordability triple step. A gambling disorder is complex and there is no silver bullet, so we have to view affordability as a key part of our prevention measures. It is critical that there be proactive prevention of gambling disorders.

There are three key steps in the affordability model that Flutter uses in the UK and that we have also implemented in Ireland. The first step starts at registration. In the UK, we carry out background checks where we look for financial vulnerability. We cannot do that in Ireland because the same systems are not in place. We would call on the regulator to help us to implement them.

Regarding the second step, Flutter has invested a great deal in algorithms that help us to predict gambling disorders. We have the data and we can see step changes in people’s online environment. This interaction and intervention with customers is where the sea change has occurred in recent years and where the industry has collectively made great strides. Deputy Carroll MacNeill asked us what we were doing. We are intervening with customers because we can see what is happening.

These are key steps. We also need to take a risk-based approach to the issue because dif-

ferent segments have different risks. For example, we see younger people – under-25s – being at greater risk, in that their prevalence rates are slightly higher. When using our affordability and interaction strategies, it is critical that we step in and intervene at the right points in the customer’s journey. We must get this part right.

Deputy Martin Kenny: The problem is that the entire model of this business is to get more people to gamble more. That is what the industry needs to happen in order to make more money. It needs more people to gamble more because when that happens, the industry increases the likelihood that more people will become addicted and will become problem gamblers. There is a contradiction in the position that our guests put forward and everyone sees that clearly. That is the difficulty we have here. We need the very firm hand of a regulator to deal with that.

I note from all the correspondence the committee has received and from our guests’ opening statements that the industry has various voluntary codes of conduct in place. However, they do not deliver and have failed to deliver up to now. I have not heard a clear answer to my question about what additional concrete steps our guests feel need to be taken to ensure we avoid the problems we have had in the past.

Mr. Martin Le Jeune: May I come in on that question?

Deputy Martin Kenny: Certainly.

Mr. Martin Le Jeune: The Deputy’s question explores a number of very complex issues and I welcome it. I will try to unpick the issues involved and give the Deputy an answer on each. Everybody around this table who provides gambling and betting services to Irish customers is 100% behind a regulator that will develop evidence-based regulation, tackle problems and look at some of the issues the Deputy has talked about. We want to operate in a well-regulated market because that would allow us to build a sustainable business over the longer term. We genuinely welcome the idea of a regulator who is going to take an evidence-based approach to the kinds of things the Deputy has talked about.

Acting Chairman (Deputy Niamh Smyth): I will interrupt to ask Mr. Le Jeune to be brief in his remarks because the time is up. Ms Byrne should have been brought in before Mr. Le Jeune. I call on him to be brief. Deputy Martin Kenny asked about actions.

Mr. Martin Le Jeune: I will make only one other point. The Deputy talked about people who are not problem gamblers, *per se*, or addicted gamblers. Those are not the same category but we do not have time to explore that distinction now. There are people who bet regularly but the number of people who exhibit problem gambling behaviours is declining, according to UK research, alongside problem gamblers.

Ms Sharon Byrne: We need the regulator to ensure that our codes of practice and the new codes of practice the regulator will bring in apply to all operators. I can only encourage my members to adhere to the various codes we have brought in. I ask the committee to believe me when I say those codes are effective and are working. I must appear on Google when a customer googles, “How to complain about a bookie” because my phone rings every day of the week. A person might tell me that Paddy Power has asked for a wage slip and will not let that person have a bet until he or she supplies the wage slip. Another person might tell me that someone in the bookmaker’s took them into the corner and told them over a cup of tea that they have a gambling problem. That person then might talk about suing the bookmaker for defamation. I regularly get communications like that. We must ensure that the codes and guidance apply to

all operators.

Deputy Kenny also referred to problem gambling rates and what codes of practice should apply to punters. Research has been conducted by the Gambling Commission. Recent Irish research was published a few weeks ago. It would be helpful to see regulator-led research that would be purely Irish. The regulator will need such research to arm itself with facts and evidence so that it can make decisions for Irish punters based on Irish evidence. That would be the safest and most effective route for the regulator and the operators.

Senator Lynn Ruane: I had some other questions to ask but having listened to the contributions that have been made, I am going to stick to the issue of problem gambling. I have worked in addiction for 20 years. To be honest, gambling is the hardest thing with which we in the addiction sector have ever worked. When I hear about interventions, wage slips and someone being told they are a problem gambler over a cup of tea, I think that is not an intervention. It is not an intervention into the life of someone who is losing a lot of money. If a conversation and the freezing of an account was all it took, the addiction sector would have mastered how to help people to stop problem gambling long ago. As Mr. Grant said earlier, it is a complex issue but I do not think that anybody who has contributed so far understands the complexity and what is needed to address problem gambling. I find that disturbing. How are our guests defining problem gambling? Are they saying they have a measurement that can tell them when an intervention is needed? Problem gambling means gambling is causing a problem in a person's life, whether that relates to family, relationships, missed bill payments or saving money on rent to spend it on a bet. I do not understand how the bookies know if a situation is one of problem gambling. What are they measuring? We can come back to the question of how bookies understand problem gambling and how they provide an intervention in those circumstances but I do not understand how they would have the data to do that.

I wish to talk about the assertion that there is no difference between online gambling and in-person gambling. I would like to know what our guests are measuring other than instances of gambling. In the recovery aspect of gambling, there is a big difference. When we shifted from in-person gambling to online gambling, the much more immediate action of online gambling allowed more easily for relapse. The process of leaving one's house and walking to the betting shop can mean one walks oneself out of a craving to gamble. What are our guests measuring when they say there is no difference between online and in-person gambling? There is a big difference to the person who is gambling in private and not doing so when their friends are around to call attention to the fact they are in the bookies again. There is a big difference. What do our guests understand as problem gambling? How do they define it? How do they know when someone is a problem gambler? They do not have access to information about gamblers' relationships and do not know who is picking up the bills that the gambler cannot pay. What data are they measuring when they say there is no difference between online and in-person gambling? Do the data include people's actual experiences and the impacts on how they engage with gambling?

Acting Chairman (Deputy Niamh Smyth): I thank the Senator. In response, I will call on, in order, Mr. Finlay, Ms Byrne and Mr. Ó Ríordáin. Considering we have only four minutes remaining, I ask our guests to be specific in their responses.

Mr. Colm Finlay: The Senator asked what type of data we can use to anticipate problem gambling. One of the data points that indicates a problem is that the stakes are accelerated after each losing bet. In other words, a gambler who backs a loser then increases his or her stake on the next bet to recapture the losses experienced on prior bets. If that pattern is continued over

five or six bets, that can clearly indicate a person who has a gambling problem.

From a retail perspective, there is a proposal in the Bill to form a new registrar of self-excluded punters or gamblers. Through smart technologies such as facial recognition cameras in retail environments, we can pick up the presence of people with gambling problems in betting shops and take immediate remedial action by getting that information across to staff in betting shops. At an electronic point of sale, the opportunity to bet can be resisted at that time.

Ms Sharon Byrne: I will briefly address something Senator Ruane said at the start of her contribution. I will allow Mr. Le Jeune to respond in the time remaining in my slot. Mr. Le Jeune made a comment that I know the Senator wants to address.

I may have misled the Senator when I referred to interventions in a shop. None of our staff are trained addiction intervention specialists. They are retail betting shop staff. The training we conduct is how to spot a potential problem gambler because a person's behaviour has changed, or a person is betting more, running out of money and trying to borrow money from their friends. Our training explains how to step in gently and confidentially when no one is watching and say to that person that there may be a little problem here because he or she has spent a bit more than last week. The staff member could ask the gambler to take a break and provide him or her with an information leaflet for the Dunlewey Centre and *gamblingcare.ie*. There is also a freefone service which gamblers can ring seven days a week. There are counsellors in every county in the country. There is also technical support available from Helplink, which is supported by the Gambling Awareness Trust. There is also residential treatment, which is looked after by Cluain Mhuire. That is the type of intervention I meant. We leave the addiction intervention to the professionals in the Dunlewey Centre and Cluain Mhuire. I hope that addresses how I might have misled the Senator.

Senator Lynn Ruane: Who funds the addiction treatment? If there is an intervention and a conversation is had with someone, it would be kind of fruitless if there are no options for that person. There is somewhere between €6 billion and €8 billion in gambling revenue in Ireland. What role should the industry play in funding residential treatment intervention for people who have got to that point?

Ms Sharon Byrne: We fund the whole service provided by Cuan Mhuire for residential treatment. We fund the helpline and all the counsellors. We set up the national helpline 14 years ago. We have been funding counsellors in every county since and not once in those 14 years has the service run out of funding or needed more. It has never been short of anything. We have provided those resources every step of the way. It is done by the betting sector and some of our large operators are very generous and helpful in the area. The Irish Bookmakers Association collects the money and gives it to the Gambling Awareness Trust, so no gambling operator funds this directly. Mr. Le Jeune might answer the other question.

Acting Chairman (Deputy Niamh Smyth): Before going to Mr. Le Jeune, I will bring in Mr. Ó Ríordáin, who has been offering.

Mr. Pádraig Ó Ríordáin: I will address two points. The Senator has put her finger directly on the problem. It is very difficult in advance to recognise when a problem is happening. We are very well equipped to do this and we have become very sophisticated at doing it because we have online data for people. We have very sophisticated algorithms with more than 200 indicators that will show us the issue. We do not know if it will necessarily always be right. I would love to invite the committee to Clonskeagh to show it exactly what we do in this area in

terms of early identification and intervention. We really want a properly resourced regulator, as mentioned by Ms Byrne, which does Irish research for Irish people so we can all agree on what it is we are trying to prevent, when we prevent it, when we step in and how we do that.

Senator Lynn Ruane: Does the algorithm pick up the demographics?

Mr. Pádraig Ó Ríordáin: It does. I am not expert enough to be able to tell the Senator the full scope but I encourage members to come out and we can give a full demonstration and get into the detail of how this works exactly. It is very complicated across very different types of people with different behaviours and amounts of money. There are also different risk profiles in terms of addiction. We have worked really hard to do this and struggle hard to get it right. We would love to get on a basis with an Irish regulator so everybody can agree what we should be doing.

Senator Lynn Ruane: Before getting to Mr. Le Jeune I have another quick question. There are data indicating people on lower incomes tend to play more and spend more than richer counterparts. I read that either in a submission or in the lead-up to today. When problem gambling is measured, is consideration given to the income of an individual? That is instead of setting a threshold at a particular amount for indicating something. It may not be appropriate if a person is on social welfare when compared with somebody earning €100,000 per year. Are the problem gambling identifiers varied relative to a person's position?

Mr. Pádraig Ó Ríordáin: Yes, they absolutely are, although there is clearly some limitation on the information we get.

Acting Chairman (Deputy Niamh Smyth): Again, we have run out of time but I will allow Mr. Grant a couple of brief comments to conclude.

Mr. Conor Grant: We have interventions when we see problematic behaviour and the Senator is correct that we do not have the full picture. That is why we try to get the information. That relates to affordability limits. There are two key points, which are affordability and gambling disorder. We are trying to get more controls around affordability so it does not lead to gambling disorder. We do not have the full picture but we are working very hard to get it.

In the UK in particular we work with many experts and people with lived experience. We have a gambling board of non-executive people who come in to advise us. One is an addiction expert, the leading female gambling addiction expert in the UK. We have people with lived experience who train our staff and help us look for the intangibles.

Senator Lynn Ruane: Are they part of the conversation that is had with individuals? Who is in the room having a conversation with an individual when the accounts have been frozen? What specialists are in that room?

Mr. Conor Grant: Those are people who are trained to do this. Addiction experts are helping our staff to train.

Senator Lynn Ruane: They are not in the room.

Mr. Conor Grant: They are not in the room all the time. We try to work with our customers. As Ms Byrne has said, we recommend the services and help people as much as we can. We do not see our job as just being about saying "stop". It would not be the job done. That is the point the Senator is getting at and I agree fully with her. I would love the opportunity to show

her what we are doing and learn from her experience as somebody who has worked in addiction services. This is very complex and we must work together. It needs more funding for research and education.

Acting Chairman (Deputy Niamh Smyth): I will have to bring that slot to a conclusion. I thank Senator Ruane for her questions.

Senator Robbie Gallagher: I welcome everybody on the call. The session has been very useful and informative. If you excuse the pun, a punter may be looking at this today with a family member who has a gambling problem and would like to take something from the presentation about there being safeguards in place to identify the problem before it gets out of hand. It may be difficult in one sense. Some may say the gambling industry is a legitimate business and there to make money. That is quite understandable, and if people are not making money, they will not be in that business. There is legislation in place in the UK but do we have data on what effect it has had on gambling, particularly problem gambling? Is there any information in that regard? Is there anything we have not put into this legislation yet that the witnesses feel should be there to provide further safeguards?

Ms Byrne represents what are traditional bookies, with 750 members of the 800 retail betting shops. I might go to a local betting shop and have a clear problem. Mr. Grant and others spoke about accounts being closed, but what number of accounts are being closed in provincial towns? If I am in a local bookmaker office in Ballydehob, what number from the members of Ms Byrne's organisation would cease my account or bar me from the premises?

Mr. Martin Le Jeune: I will address the first question on data before handing over to Ms Byrne or Ms Murphy to speak about shops and retail premises. We have the comparative evidence indicated by the Senator and it shows that for the past 15 years, levels of problem gambling as researched by the Gambling Commission in Great Britain have remained comfortably below 1%. In the past year to September 2021, they have fallen from 0.6% of those who are monitored and had a bet at least once in the previous year to 0.3%. I draw the attention of the committee to this because it covers a period during lockdown when there was much fear and concern about whether people betting online would develop more problematic play. It looks as if problem gambling, at least in that jurisdiction, is very static. We will find out if that is the case for Ireland once there is a regulator.

Ms Sharon Byrne: I do not have the exact figures for the Senator off the top of my head. Along with our codes of practice and training developed over the past ten to 14 years, we have created what is called a social responsibility folder. Inside that we have put a template for the four pillars of social responsibility, including that the activity should not include those under 18, tackling problem gambling and measures against money laundering. In each section we have categories of data the operator should be recording when the bookmaker's intervention occurred. To be clear, that is not an addiction expert intervention. The information would be provided when we are spoken to, if they had signed up to the exclusion register. If someone signs a self-exclusion form in a shop and provides a photo, that is immediate and that bookmaker would then circulate this to their branches close by to make sure the staff know that this particular punter is excluded. I have provided the operators with as many tools and guides as I possibly can, but not all operators are members of my association. I am not a regulator so I cannot force them. I can only do my best to provide them with as much information as I can. Perhaps Ms Murphy or the others would like to speak to how many they have. Perhaps they would be pivoting to those numbers.

Ms Jackie Murphy: I will come in here. I do not have the number of self-excluded customers that we would have countrywide, but I will reaffirm what Ms Byrne said. Not only do we keep a record of all of the self-exclusions and interactions that our staff would have with any customer, we train all staff when they join us. They also complete refresher training at regular intervals. They do online modules and one-to-one training with their managers where they get to role-play out some of these situations. Some of these conversations can be very challenging because, as referred to earlier, customers can get a little bit upset and might start threatening about defamation. The bottom line is that our people are looking for changes in behaviour, changes in staking levels, and changes in how people conduct themselves in the shop. Customers can become aggressive if they have been losing money. They can start to hassle other customers to borrow money and so on. Our shop staff look out for all of this and they engage with the customer. This is not done in a confrontational way; it is very much supportive to say, “Let us sit back to take a little time to think about where you are and how your gambling is impacting on you day-to-day, and here is the information”. We hope that when they avail of that information, this would take them to the proper addiction services if they are required. It is a difficult situation in retail because we do not have the level of information that one would have online where every transaction is recorded against the customer. The positive aspect of retail is that the majority of our customers are regular customers who know our staff, and our staff would know if the customer’s behaviour is different or is changing.

Acting Chairman (Deputy Niamh Smyth): Has Senator Gallagher any further questions? I am conscious of the time.

Senator Robbie Gallagher: I am heartened by the contributions I am hearing here today. In reality, and it is important we do not lose the context of this, the vast majority of people enjoy a bet once or twice a year, whether it is on the Grand National, the All-Ireland Football Final or whatever the case may be, and they do so safely. What I am trying to get to today, and I am encouraged by what I am hearing, is that the industry *per se* is looking forward, dare I say it, to the regulator coming on board and this legislation being put in place. I am heartened by that.

No more than somebody who has an addiction to alcohol, there will always be an avenue whereby the person will find an outlet. This is a harsh reality that none of us can get away from. I will wait to see how this pans out but, to be fair to everyone here, I am encouraged by what I hear. I sincerely hope that it does what it says on the tin when all of this is ironed out. I thank the witnesses for their contributions.

Deputy Thomas Gould: I thank everyone for being here today and for being so honest. Ms Byrne spoke about self-regulation on credit cards. I have brought forward the Betting (Prohibition on Use of Credit Cards) Bill 2021, which is on Second Stage in the Dáil at the moment, for a complete ban on the use of credit cards for gambling in shops and online. I do not believe that people should be able to gamble with money they do not have. I am aware that many of the bookmaker organisations have signed up to it, but I believe that it must be a complete ban or it will not be enforceable.

The Irish Bookmakers Association has 800 retail betting units. How many of those are independents?

Ms Sharon Byrne: Some 650 are owned, between the big three, and 150 are independents. Of those 150, one operator has about 55 outlets, two operators have 15 outlets and the rest are operators with one, two, three, or five shops each. Unfortunately, we have a lot fewer than we used to have. In 2008, there were 1,385 shops and now we are down to 800. They are almost

all independent, apart from some shops that Ladbrokes had to close in a process it went through a few years ago.

Deputy Thomas Gould: There are 150 independent stores, and of that number one group has 50 stores and another two groups have 30 stores. This is 80. That 150 is now down to fewer than 70. The days are gone when a betting shop may have been a family run small business, because of the 800 shops, fewer than 70 are family businesses. Betting shops are big business and the vast majority are run by big companies.

In the Irish Bookmakers Association opening statement, Ms Byrne spoke of the self-exclusion scheme in betting shops. Will Ms Byrne please expand on that? There is a national register. Ms Murphy referred earlier to a photograph of the person being used. How does the association make sure of that? If a person is looking to self-exclude surely a photograph could be taken in store? We do not want a person who is self-excluding from one store going down the road to another betting shop. If a person is excluding themselves, it should be from all betting shops. How does the association make sure that this works?

How long has the scheme been in operation? How is the success of the scheme analysed? Has the association done an analysis and is the scheme seen to be successful? Does the association have data on that? How does a scheme operate for online betting? Was this information included in the association's submission on the voluntary code of practice for all operators, online and retail, and if not why not?

Ms Sharon Byrne: There were a lot of questions there. The self-exclusion scheme in retail has been in place since our very first code of practice, which we developed when we started with the Dunlewey Centre and the national helpline, which was 14 years ago. The form has developed and morphed over the years.

The Deputy asked about taking a photo in the shop. Originally, there were GDPR issues around maintaining files with photographs of people. The anti-money laundering legislation that came in two years ago for our sector has overcome that because we must now, for legal reasons, take customer identification documents. I do not believe the lack of a photograph is an issue anymore, but a photograph must accompany the self-exclusion form because it would be virtually impossible to recognise a customer.

Deputy Thomas Gould: Can we take it that this is in operation? If a person walks into a betting shop and does not want to bet any more, is the information given to every other betting shop, of the 800 betting shops, that this is a person who does not want to gamble? If this person says they have a gambling problem, does this happen?

Ms Sharon Byrne: Currently it is not given to the 800 shops. This was trialled in the UK and it had issues with so many shops trying to remember so many people. One must remember that a betting shop could have 100 to 150 different faces per day coming in. For all staff to be able to remember all faces on the register would be impossible. It works a lot better when the local shops for that operator have the latest photo for their excluded customers.

Deputy Thomas Gould: How does this system operate for online betting if a person wants to be excluded and does not want to be able to gamble?

Ms Sharon Byrne: Currently there is no regulated online service for Ireland but our online operators subscribe to the services of GAMSTOP, which is a self-exclusion database in the UK. Once a customer registers on GAMSTOP then he or she is instantly prevented from betting at

any licensed online operator in the UK. In our submission, we fully support that model here. We have suggested that maybe the regulator would discuss it with GAMSTOP. I have spoken with GAMSTOP and it is willing to extend this to Ireland, and to discuss it with the regulator.

Deputy Thomas Gould: I thank Ms Byrne. I appreciate that. We do not have that system in Ireland at the moment for those who are at risk of problem gambling. That safeguard is not there for those who are at risk of problem gambling or might be on the verge of being in the throes of addiction. That is one of the reasons we need strong regulation and a strong regulator.

With regard to Entain, Lottoland and Flutter Entertainment, does the pre-watershed advertising ban apply to advertising on social media? How is it ensured paid advertising on social media is not shown to those who are underage? I know that Meta, which is the new name for Facebook, and Twitter have banned the targeting of gambling advertisements at under-18s, but neither of them has implemented measures to prevent those aged under 18 seeing these advertisements. Have our guests raised with Facebook and Twitter the issue of banning those advertisements from being seen by under-18s?

Mr. Colm Finlay: To come at the issue of retail from a slightly different angle, retail sales currently operate through two channels. Those are over the counter, which is the conventional betting slip and biro, and an increasing number of self-service betting terminals. It is my view, and it may be that of some of the other participants in this discussion, that the prevalence of self-service betting terminals, SSBTs, will continue to grow, perhaps to a point where the over-the-counter trade might be economically redundant. The role of staff members in betting shops may be more as customer service agents than transaction hosting agents. My hope is that when all sales are channelled through SSBTs, the digital tools outlined previously by the likes of Mr. Grant of Flutter Entertainment will be implemented at a retail perspective, by which I mean channelling big data to use algorithms to identify people showing signs of problem gambling. It also goes back to a national register of self-excluded faces. It would be possible to place a facial recognition camera on every self-service betting terminal such that when a customer comes up to place a bet, the national database is polled as to whether this face is permitted to bet or it is self-excluded. If it is self-excluded, the person will not be enabled to commence a betting session on these SSBTs. These technologies are coming and they are implementable and I want to make sure the Deputy is aware of that.

Deputy Thomas Gould: I thank Mr. Finlay. I appreciate it.

Mr. Conor Grant: I have two quick points. First, I fully endorse the Deputy's views on the need for strong regulation, particularly in respect of self-exclusion schemes. My second point relates to his question on online advertising, which has not been answered. We specifically target those aged over 25. We work with the firms to which the Deputy referred and we have targeted those aged over 25. We also have what we call industry negative keyword lists. We eliminate certain words that we know that can cause people issues and we focus hard on this because it is very important.

Acting Chairman (Deputy Niamh Smyth): I have to move on. I thank the Deputy for that line of questioning.

Senator Barry Ward: I apologise for having been absent for a small part of the meeting due to being in the Seanad. I acknowledge what has been said about the welcoming of regulation generally in this jurisdiction. It is not a surprise to me. Having met many of the companies represented here, I was aware it is the case. How strong that regulation is and how much power

and resources the regulator has are matters for the committee. I favour strong powers and resources for the regulator.

An issue raised by several speakers is the efforts the various companies make in respect of problem gambling or gambling addiction. I believe those are different categories. The difficulty I have with the responses we have received so far today is the reliance on UK research. For example, the figure of 7,000 was given to my colleague Deputy Carroll MacNeill. To my mind, as that is a figure across the UK and Ireland - I even find the categorisation of the two things together in that order a little unhelpful - it is essentially useless because we do not know how many of those are in Ireland. The constant reliance by betting outfits on UK research is of no assistance to us whatsoever in assessing the depth of the problem in this jurisdiction. We have wildly different regulatory environments. I think we have very different attitudes to gambling generally in the two islands, so I find that research totally unhelpful.

Are any of our guests able to indicate how many Irish-based gamblers have been stopped from gambling? I think the answer will be that they cannot say. It may be an issue on which they can revert to the committee. Why do our guests continue to conflate these two markets that are so different and have such different parameters and habits in the context of gambling? Why do we always talk about the UK and Ireland in the context of gambling rather than talking about Ireland and the Irish people and residents who are gambling here on our guests' various offerings?

Mr. Conor Grant: I agree with a lot of what the Senator is saying. On a point of clarification, the specific number I referenced to Deputy Carroll MacNeill is the number of accounts with which we intervene in our business. The Senator is correct that the figure is across the UK and Ireland. I commit to reverting to the committee with a detailed breakdown of our Irish numbers and what we do. I get his frustration. I am an Irishman living in England and running a business in the UK and Ireland. For me, the Senator nailed it. There are cultural differences. In the absence of a strong and effective regulatory framework and legislation, we have implemented our learnings from other jurisdictions, with the UK being the one we have most commonly adopted. I am not saying that is right but it is what we have done because we recognise there is a desire to improve. We need to do more and focus more on minimising harm.

Many terms have been thrown around today. We talk about problem gambling and gambling disorder. In the UK, we commonly refer to gambling disorder. The academics and specialists do not use the term "problem gambling" as much. Rather, they talk about gambling disorder. It is not sufficient to apportion blame to an individual on this; it is a shared responsibility for operators and individuals. That is why we use that terminology. I think we are saying the same things and we certainly want the same outcomes as the Senator does. I acknowledge and understand his frustration. I agree with it. It is fundamental we get effective regulation and it is evidence-based and gives the regulatory authority the powers to have clarity in respect of the numbers we all need.

We will come back to the committee with the Irish numbers. We have nothing to hide. We want to be fully transparent. We are supportive of what the committee is doing and we want to work with it, as we have done in other jurisdictions, to enhance the protection for our customers. That is fundamental.

Mr. Martin Le Jeune: I thank the Senator for raising that point. It is really interesting. I endorse what Mr. Grant has said. If the new regulator does anything, one of the most crucial things it must do is improve the research base we have for understanding gambling behaviour

in the State compared with Great Britain. That is fundamental. There simply is not enough research. A point worth making, however, is that research that has been done in the Republic, such as the recent report on gambling behaviour in Ireland by the Health Research Board, HRB, looks remarkably similar in terms of the prevalence of problem gambling and other issues to the Great Britain market. While I would never apply a set of data to another country and say they must be similar, there are similarities with which we can work and the regulator will be able to prove or disprove that proposition. That is one of the best reasons for having it.

Senator Barry Ward: I accept what our guests have said in this regard but it is the case the companies themselves conduct research in this area. I am not clear on where our guests draw the line between what they refer to as problem gambling, which I think is a sanitised term, to be honest, and people who face serious gambling addiction issues.

In my other life, I represented people who turned to crime because of debts owed to gambling companies. It is an acute problem. The companies conduct research, but that research does not appear to be based on the position in different jurisdictions. Again, even that research by the companies never mind that done by outside bodies appears to conflate the two jurisdictions as if they were one. While I accept what the witnesses say about there being similarities - because, of course, there will be - the reality is that you will not find slot machines in Irish pubs or a prevalence of betting shops in streets here in the same way you do in certain cities in the UK. As a result, I do not accept that the culture is the same with regard to gambling. The reality is that a lot of it has moved online and may be difficult to assess from that perspective but if the companies are going to conduct research, surely they should do so in a jurisdiction-by-jurisdiction basis rather than conflating them - leaving aside the research done by outside agencies.

Mr. Martin Le Jeune: There is no dispute between us and the Senator. We need to understand, as does the regulator, the Irish market more fully than we have ever done before. There are similarities and differences in the cultural approach to gambling but the evidence base we have is not sufficient to prove or disprove that point.

Acting Chairman (Deputy Niamh Smyth): I have some comments and suggestions. We have all seen in our constituencies and working lives the detrimental impact of gambling on mental and physical health and the health of a person's family given the catastrophes it can cause for families. In my view, this is because of the overexposure of people, particularly young people, to gambling. These pieces of technology have made gambling so accessible. It involves our phones. As we know, for very young children and adults, phones are part of the everyday pieces of technology they carry around with them. We can turn on our televisions and see advertising from many of the gambling companies represented here, switch on our phones and be exposed to more gambling or walk down our main streets and see gambling shops everywhere. We took the very brave decision to ban the advertising of tobacco and now we can walk into a shop that used to have cigarette machines or displays and not see anything advertising tobacco. It was done for a very good reason, namely, the detrimental effect of tobacco on people's health, the fatalities it has caused across Ireland and the pressures it has put our health system under. If we were to remove that overexposure or any exposure to gambling, what would be the response of the witnesses to that as a measure to protect people from falling into the depths of problem gambling?

Mr. Pádraig Ó Ríordáin: That is a really important question. We see it as a complex issue and a nuanced question. The work of this committee is so important. Once we set up an Irish regulator, the committee should want to have every Irish better betting with an Irish-regulated

company because that is how we keep people safe. One of the many differences between tobacco and gambling is that there are plenty of offshore operators in our space. If regulated companies with all the safeguards imposed by the regulator and agreed are not providing a service to those customers, they will go to offshore companies over which there are no controls. One of the problems with banning advertising entirely is that it equalises the position of unregulated offshore providers and regulated on-shore providers. Once we have a regulated body of operators in the system, it is very important that they are able to get their message out to the Irish better.

Acting Chairman (Deputy Niamh Smyth): Is anyone else offering? What does Mr. Le Jeune think of that suggestion?

Mr. Martin Le Jeune: Is that the suggestion of a complete ban on advertising?

Acting Chairman (Deputy Niamh Smyth): Yes.

Mr. Martin Le Jeune: I support the point of view expressed by Mr. Ó Ríordáin, namely, that it would have one major negative effect. It would mean that licensed companies within the Irish system would be prohibited from advertising while those outside the system would have an advantage over us, which would be to the detriment of Irish consumers. If I may risk once again referring to a UK comparison - and I know I have been called out on this before but I think it is valid - we instituted legal gambling advertising and continue to measure over ten to 15 years where that has existed levels of problem gambling among British consumers. They remain static. If it is assumed that there is some harm in gambling advertising, one would expect to see that reflected in the figures so it is difficult to see what the justification would be for prohibiting a perfectly normal form of commercial communication.

Mr. Colm Finlay: To pan out the ramifications from a retail perspective, we have lost not too far off 50% of our network of betting shops in this country. As a result of not permitting betting shops to be able to advertise any further, the economic situation of the remaining shops would fall further resulting in more shop closures and not too dissimilar to online, what then pops up is-----

Acting Chairman (Deputy Niamh Smyth): Is this not to do with turnover or the fact that most people are turning to their phones and online betting rather than walking into a betting shop on the high street?

Mr. Colm Finlay: I see footfall coming back into the shops again. If the committee wants to know why I think that is the case, I am of the view that a lot of people prefer to keep the product at arm's length. I like a pint of Guinness, but do I want to have the Guinness tap follow me in every aspect of my being? You best believe not. I want to be able to travel to the pub to have a nice pint of Guinness. Likewise from a gambling point of view-----

Acting Chairman (Deputy Niamh Smyth): I think it is a very different experience.

Mr. Colm Finlay: -----if you have that mobile phone, as the Acting Chairman rightly pointed out, that is pretty much betting 365, 24-7 in every aspect of your being. Going back to the Acting Chairman's question, people are coming back to retail across all age ranges. I see this in my own shops. If we say that betting shops can no longer advertise, we will cause more shops to close and then these people will find alternative avenues through which to place their bets.

Ms Sharon Byrne: I am sure all of us have seen it. I certainly saw it on my way to a wed-

ding in Navan one day. We stopped in the pub for a drink on the way, the racing was on the television and here was a guy sitting in a corner with a laptop taking bets. Out of curiosity, I went over to have a look. His screen was behind him with all the betting on it, he had a wad of cash as thick as one you would see in the movies or on “The Sopranos” and he was taking bets with not a bother on him. There was no betting tax, no age controls, no safer gambling measures - nothing. This is an issue we repeatedly raised with the Department of Justice and An Garda Síochána. It is prevalent all over Ireland.

Regarding banning advertising, our operators are licensed. It is a licensed product for adults. We advertise our products within the Broadcasting Authority of Ireland guidelines and the Advertising Standards Authority for Ireland guidelines. To enhance those guidelines, we brought in our safer gambling code at the beginning of January. This includes a pre-watershed ban on Irish channels, including a whistle-to-whistle ban on those sporting programmes on which we advertise. However we have a difficulty in that we cannot stop international operators advertising on channels that are not Irish such as Sky channels. This is another reason that the regulator is so important. It can bring in guidelines, more suitable to the Irish marketplace and apply them to all operators and all channels. The sooner the regulator comes into place the better.

Acting Chairman (Deputy Niamh Smyth): Before I move on to my colleagues, do the officials from the Department of Justice have any observations to make or questions to pose to the other witnesses?

Ms Clare Brosnan: No, but it is very interesting.

Deputy Jennifer Carroll MacNeill: I had to step out to as I had another speaking commitment. I apologise if I repeat something or ask a question a colleague has asked earlier when I was not here.

Further to what Senator Ward and the Acting Chair said, it is perfectly obvious that it is easier to bet on a phone. It is easier to book a flight on a phone. It is easier to buy groceries or a pair of shoes because it is there all the time. What Senator Ward said about the data and the conflation between the UK and Irish data is important. I asked Mr. Le Jeune at the beginning why he thought online was safer than retail. He used those data and I said I did not necessarily accept the correlation. Would he like to add anything else?

Mr. Martin Le Jeune: I do not know if the Deputy heard my conversation with Senator Ward.

Deputy Jennifer Carroll MacNeill: I did.

Mr. Martin Le Jeune: Okay. I think is absolutely correct to say that just taking UK data and applying them to the situation in the State would be rash. One of the reasons people around this table are in favour of having a regulator is that it would have the ability to raise those data. It is as simple as that and I am not disputing the possibility that the comparisons may not be 100% valid because I do not know.

Deputy Jennifer Carroll MacNeill: I understand. To have a regulator simply to generate data is an unfortunate reason to need it. The written submissions the witnesses have made show the effort by their organisations, some of which are extremely large, profitable, capable and sophisticated, in their research models, behavioural planning, attitudinal analysis and the psychology around all the different things behind that. It is curious that the industry would need to depend on the establishment of a regulator to generate data in that respect. It is an observation.

Mr. Martin Le Jeune: I accept the observation. We are not arguing in favour of a regulator simply to be a data collector. We are in favour of a regulator because we like working in regulated markets that look after customers. That is much more important than data collection.

Deputy Jennifer Carroll MacNeill: I understand the point Mr. Le Jeune is making. The point I am making about it is about the committee coming to this from a protection perspective. Having regard to the statements the witnesses have made, I am trying to probe some of the work that has been done to date. I heard Mr. Grant tell Senator Ward about the difficulty with the 7,000 figure and I acknowledge that he will come back to the committee with a better breakdown, particularly in respect of the Irish market. Did he also say 183 people are working across his organisation in this field essentially to identify, try to support and intervene? Am I correct in that figure from earlier?

Mr. Conor Grant: Yes, there are 180 people across the safer gambling operations team, dedicated to minimising harm. They do different jobs. We monitor customers 24-7. That is the large bulk of people. There are other people in the back office who would be more sophisticated in the training with customers and the interactions with customers. A whole range of people are there to help.

Deputy Jennifer Carroll MacNeill: Is that across the UK and Ireland or just in Ireland?

Mr. Conor Grant: That is across the UK and Ireland. In Ireland alone, we have 85 dedicated people working in Clonskeagh.

Deputy Jennifer Carroll MacNeill: What proportion of Entain's workforce does that represent?

Mr. Conor Grant: In the UK and Ireland it is about 6% or 7% of our workforce.

Deputy Jennifer Carroll MacNeill: Is that across the UK and Ireland?

Mr. Conor Grant: Across the UK and Ireland, yes.

Acting Chairman (Deputy Niamh Smyth): Is Deputy Carroll MacNeill finished?

Deputy Jennifer Carroll MacNeill: The point I was making is about the scale of the sophistication of the online betting model. From a mathematical perspective it is quite extraordinary. Acknowledging that there are difficulties with gambling as we all know, I am trying to understand the scale of effort that is placed on monitoring and managing that and the relative weight given by the organisations to that given that they highlighted it in their submissions to us.

Deputy Thomas Gould: I revert to a question I asked earlier about under 18s being able to see advertisements on social media and online. Have the witnesses spoken to Twitter, Facebook and other social media outlets about ensuring that under 18s do not see those ads?

Mr. Conor Grant: Perhaps the Deputy did not hear me earlier say that we have spoken to and are in constant liaison with all the big social media companies regarding the concerns he expressed. We have been working with these bodies and the advertising bodies as an industry. We had a process in the UK and we applied the exact same process regarding under 18s and the targeting of social media in Ireland as well.

Deputy Thomas Gould: Does that mean it will happen?

Mr. Conor Grant: I am sorry; I am not being clear. It has happened and we are doing it today. We have been doing it now for the best part of two or two and a half years.

Deputy Thomas Gould: I have two daughters. Last year, when they were 14 and 11, they were able to see these ads online. During the Covid restrictions, many people spent more time on social media and online. If my children and other children can see them, I find it hard to believe it has been in place for two and a half years. If it has been in place for two and a half years, why is it not working?

Mr. Conor Grant: I do not know. Obviously, I do not know the sites the Deputy's children are accessing. The Internet is a challenging place and that is why we are constantly working with the social media companies. Targeting underage gambling is not part of any of the operators here today or any of the operators in this country. It is not in our interest.

Deputy Thomas Gould: I thank Mr. Grant for that. I just want to raise two other points. The European school survey on the use of alcohol and other drugs, ESPAD, found that 3,400 15- and 16-year-olds in Ireland were engaged in problem gambling. For the in-store bookmakers how many underage people have been stopped in the past 12 months? Are there data over recent years on how many under 18s have been trying to access shops?

Mr. Grant spoke earlier about the technology. What are we doing to ensure that no one under 18 is able to access online gambling? I know there is a 72-hour period. However, the technology is now such that no one under the age of 18 should be able to access gambling. My first question is about the 3,400 kids who have been identified to be problem gambling. My second question is whether we have data on people under 18 who are denied access to gambling shops? I have serious concerns about young people being targeted.

Over the weekend, I watched soccer on the television. I think I counted that at least four or five big soccer clubs in the Premier League in England are sponsored by big multinational gambling companies.

Deputy James Lawless resumed the Chair.

Ms Sharon Byrne: I can give the initial response and then some of the witnesses representing online gambling organisations can refer to the online advertising. The code we introduced, which went live in January, includes the age gating requirement for online advertising. When operators put up an ad, they get to choose the target market, the demographics. They must click "over 25" on that. The Deputy's point highlights our issue and one of the reasons we are calling for a regulator. I cannot force everyone to subscribe to this code. I did everything I could to try to persuade as many of those on the Irish licence register put up by the Revenue Commissioners to subscribe but I did not get them all.

Deputy Thomas Gould: Have we data on under-18s trying to access betting shops?

Ms Sharon Byrne: We conduct a national survey every year as part of our safer gambling week. The IBA hires an independent company that conducts a mystery shopper audit. There are two parts to that audit. The first part-----

Deputy Thomas Gould: That is only once-off. Does the IBA have national figures that are collated daily, weekly or monthly on under-18s trying to access betting shops?

Ms Sharon Byrne: No, we definitely do not have weekly figures.

Deputy Thomas Gould: That is fine. Regarding the 3,400 young people aged 15 to 16 with problem gambling, is there any response to online targeting?

Mr. Martin Le Jeune: We have some challenges in Ireland because when a customer registers we do not have automated verification. We have had to put processes in place amounting to manual verification. We have had to ask customers to first appoint a deposit. This is why this legislation is so important and this is an area with which the committee can help us. The technology exists in other markets and we want to get it in Ireland. We manually intervene with every single customer who registers to validate their age, but there is automated software that can do the verification checks. We would love to see that brought in. In the last few years we have had to step up and introduce much more robust processes for age verification at the point of registration in Ireland.

Chairman: We are out of time. I now invite our witnesses to make some closing remarks, should they so wish, starting with Mr. Finlay.

Mr. Colm Finlay: I do not have a closing statement as such but would urge the committee to take cognisance of technological improvements that are coming on stream in both the online and retail environments. I am speaking from an online perspective. I am aware that a Bill was drafted previously but technological advancements meant that it had to be redrafted to reflect the new technological landscape. As I have pointed out previously, retail is going to be subject to increased digitisation in terms of point of sale, various points of consumption for customers and so on. New tools will enable retail to get its hands on the type of data that the online market is using to implement better policies around problem gambling, money laundering and age verification.

Chairman: I thank Mr. Finlay. I am aware that his organisation has embraced those technologies and I commend it for doing so. Mr. Ross is next.

Mr. Graham Ross: Mr. Grand addressed the age verification data issue. There has been a lot of discussion today about research, which is absolutely required in an Irish context. There has also been a great deal of discussion around the ability of operators to identify behaviours and to intervene but the middle piece is getting the data on age verification and affordability checks. If robust data on that middle piece is not available, which it is not at present, then the regulator is going to be hamstrung in terms of doing its job properly. It is absolutely critical that that piece is addressed. The other issue that was not really addressed in our conversation today is the risk of having two gambling regulators in the Irish market covering the national lottery and the rest of the industry. That really needs to be addressed because we are talking about responsibility being split between different Departments and potentially different committees.

Chairman: Ms Murphy is next.

Ms Jackie Murphy: I wanted to make a point in response to Deputy Gould but I understand that conversation is closed off now-----

Chairman: If you want to address a point made by Deputy Gould, you may do so now.

Ms Jackie Murphy: On the question about under-18s in retail, we record every challenge to customers that we believe are under 21 and who do not provide ID. That is recorded in the folder that Ms. Byrne referred to earlier. Not serving anyone under 21 is a key part of the four

pillars under which we operate. Every operator would be able to provide details on the number of challenges but that data is not collated at industry level.

In terms of closing remarks, I would say that we are all looking forward to working with the regulator to come up with regulation that is proportionate, evidence based and that does what we all set out to do, which is to protect those who need it most.

Chairman: I now invite Ms Byrne to make her closing remarks.

Ms Sharon Byrne: I echo everything Ms Murphy said and would add one critically important point to my earlier response to Deputy Gould. It relates to self-exclusion and the fact that there is no central, online database for exclusion for online operators in Ireland. While there may be no central database, there is an option for customers to self-exclude. They will not get on with the online operators once they exclude on the site. The setting is instant. It takes approximately five seconds to select and save it. There are protections there but there just is no central database for online operators yet. We really welcome the regulator bringing that in, as well as all of the other measures this committee is proposing.

Chairman: I thank Ms. Byrne. Does Mr. Ó Ríordáin wish to make some closing remarks?

Mr. Pádraig Ó Ríordáin: I want to comment on a very valid point made by Deputy Carroll MacNeill. In the online space, we have a lot of very sophisticated operators and all are working very hard to do the right thing in terms of safer gambling. However, there are a few things that we cannot do. We cannot aggregate data among ourselves in Ireland. We cannot share data but a regulator can. A regulator can look at the entirety of the scenario. We do our own research and we should do more on a country by country basis but to be honest, the research we do is discounted by everybody because it is the industry conducting it. In that context, it is much better to have a well-funded, sophisticated regulator that can do the research and do its work objectively. We will absolutely abide by what the regulator says. We need to get into a level of balance in society and a strong regulator in Ireland is the key element in that regard.

Chairman: That brings us to a close in terms of evidence from our witnesses. I thank everyone for participating in what was a very useful session. I apologise for not being here for the full meeting and thank Deputy Niamh Smyth for stepping into the breach when required. The committee will consider the points made at today's meeting as well as points made in written submissions from various organisations. We have a follow-up meeting on this topic scheduled in a couple of weeks when we will be hearing from other groups and organisations that have an interest in the matter. On foot of both meetings and other submissions, we will produce a report which will then go to the Government and also become public knowledge. It is a very helpful process and it is always worth taking the time to review inputs as we have done today and as we will do in the second meeting on this Bill a couple of weeks hence.

I again thank the witnesses and organisations that attended the meeting today for their participation and inputs, which have been valuable. I am sure we will see most of them again at another meeting of the committee over the course of this Dáil. The minutes and the opening statements will be published online according to the usual procedure.

That concludes our business for today. I remind the members of the select committee that there will be a meeting of the select committee at 7 p.m. this evening regarding a request for a waiver of pre-legislative scrutiny of the proceeds of crime Bill. Apart from that, the next meeting of the joint committee is on 22 March for the second part of pre-legislative scrutiny of the

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gambling regulation Bill. As no member wishes to raise any other item, we will wrap up the meeting. I again thank Deputy Niamh Smyth for taking the Chair. I hope the members enjoy the St. Patrick's Day weekend.

The joint committee adjourned at 5.42 p.m. until 3 p.m. on Tuesday, 22 March 2022.