A Guide to e-Gaming on the Isle of Man

Isle of Man e-gaming
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The Isle of Man has established itself as the premier jurisdiction for the location, regulation and administration of online gaming companies. As the home to some of the most influential companies in the industry, the Isle of Man has proven itself to be the perfect location for headquarters and the ideal jurisdiction in which to start-up and grow, or relocate.

Whether you are a start-up, SME or multinational there are a plethora of financial incentives including a £50 million Enterprise Development Scheme specifically for loans and equity investment for start-ups and established companies in the growth phase. Combined with zero Corporation Tax and low (1.5% to 0.1%) Gambling Duty, your CFO will be pleased to base the company in the highly respected Isle of Man.

An agile jurisdiction that always has one eye on the future, the Isle of Man is the first top tier jurisdiction to create legislation allowing digital currency, and virtual items such as skins, to be used as a stake and prize. This legislation has been in place since January 2017, allowing our licensees to be proactive and gain early mover advantage over operators regulated elsewhere.

In a global industry that is increasingly competitive and where consumers are demanding better services all the time, the Isle of Man offers an unbeatable combination: reputation, quality and business efficiency.

**Anthony Ure**

Tony Ure is the Head of e-Gaming in the Isle of Man. His role is to facilitate inbound investment from the e-Gaming sector to one of the world’s leading gaming jurisdictions, encouraging diversification, growth and innovation in this industry. Prior to working for the Isle of Man Government, Tony spent over 30 years working in senior roles for some of the most recognisable names in the industry.

**Tony Jones**

Tony has been with the e-Gaming development team since April 2012, bringing with him knowledge of all areas of the e-Gaming sector and has a keen interest in recent developments such as e-Sports and blockchain tech. Having a passion for the industry and the Isle of Man, he helps companies understand the legislation and advantages of being licensed and regulated by the Isle of Man GSC, as well as why the Isle of Man is a great place to live.

find out more: www.digitalisleofman/egaming
1. Why License in the Isle of Man?

Making the right choice

One of the biggest business decisions you will probably make will be where to license your company. Indeed with so much information available to you, you may find yourself unsure which jurisdiction is able to provide you with exactly what you need.

The following pages detail the Isle of Man’s unique strengths as an e-Gaming jurisdiction. We hope that having read this booklet, your decision may be a little easier.

Whether you are looking to base or relocate your business here, the Island’s strong reputation really does precede it, and with good reason. The Island offers businesses world renowned regulation that has player protection at its heart, and a simple and clear regulatory framework that makes the licensing process straightforward.

The Island benefits from an attractive fiscal platform, a strong recession-resistant economic environment, a world-class technical environment which can demonstrate a high level of resilience and stability, along with excellent professional support services and a supportive and business-friendly Government.

Start up businesses or businesses looking to relocate can contact the Island’s vast array of experienced and knowledgeable professional service providers, to deliver the support necessary in the early years and dramatically increase the chances of success.

Innovative Regulations for the 21st century

The Isle of Man has earned the reputation of being an innovative regulator, always at the forefront of new developments. Recent examples include:

- Bringing digital currency under AML and Proceeds of Crime legislation (April 2015)
- Legislation allowing digital currencies such as Bitcoin and other alt-coins to be deposited, withdrawn and gambled (Jan 2017)
- Legislation allowing virtual goods “Skins” to be deposited, withdrawn and gambled (Jan 2017)
- The licensing of the first blockchain powered lottery, run on Ethereum using smart contracts
- The licensing of the first operator to offer skins betting under regulations protecting RNG integrity and preventing under-age gambling
- Licensing of DFS operators since June 2014
- First jurisdiction to support ESIC - the E-Sports Integrity Coalition
- The first International Business Centre in the world to create a regulatory structure and licence for debt and investment based crowdfunding platforms

Developments like these allow our licensed operators to take advantage of cutting edge developments. Other jurisdictions will undoubtedly follow the Isle of Man, but why wait? Gain early mover advantage with a licence from the Isle of Man!
Licensing
The licence structure itself covers all gaming activities with a simple and clear regime. The Regulator known as the Gambling Supervision Commission (GSC) offers one type of licence available at 3 levels: Network Services Licence, Full Licence and Sub-Licence with a clear and uncomplicated fee arrangement, with no hidden or extra costs.

Potential licence holders can see for themselves the requirements of the Regulator by visiting the Gambling Supervision Commission’s website: www.gov.im/gambling. The website is practical and easy to use, with links to guidance notes covering all of the activities required of the licence holder.

We have a quick and simple licence application process that aims to provide you with a decision inside 12 weeks from submission of the application; this speedy process ensures your business will be fully operational in the shortest possible time.

Outside the sphere of licensing, other business activities such as marketing, software, disaster recovery and skill games can be carried out without any need for a licence.

Financial Benefits
The benefits of the Island from a financial view point can be compelling, with low betting duty on a sliding scale between 1.5% and 0.1% on gross gaming yield (based on profit, not turnover) demonstrating the Island’s competitive position in today’s market.

What’s more, the Island has 0% corporation tax, attractive personal tax rates with high tax allowances and with income tax payable per year capped at £150,000 for individuals, it is clear to see why the Isle of Man is highly desirable as a place to live and do business.

In addition, licence holders may apply for generous grant assistance for businesses looking to relocate or base their business on the Island. Grants are discretionary and may be weighted based on associated direct employment.

Further financial assistance is available through our Enterprise Development Scheme whereby £50 million is available to invest in businesses that seek to create jobs on the Island. Funding includes grants, loans and equity.

Protection of your player’s funds is an extremely important element of the Island’s regulatory environment, and is an area where we will not compromise. The Island’s stance on player protection has significantly contributed to the Island’s excellent reputation. By taking an Isle of Man licence, you are demonstrating to your players and potential investors alike that you are a prudent operator with strong ethical standards.

The Island enjoys a cooperative and beneficial relationship with the United Kingdom and because of this operators are within the Value Added Tax (VAT) footprint in respect of the operator’s e-Gaming related activities. When comparing the overall operating costs the Island remains highly competitive to potential operators.
Infrastructure
The Island has the capability to generate 200% of its peak electricity demand from a combination of gas, energy from waste, hydro and diesel. On average the Island exports 20-25% of the energy that it generates to the UK via a sub-sea cable. This means that the Island’s energy is not reliant on any single or external energy source. Furthermore, it is not at risk of flooding or natural disasters and is not located close to any known fault lines, meaning that licence holders on the Island are ensured of a safe and secure environment where the lights always remain switched on.

The Island’s ICT infrastructure is world-class with leading edge fixed and mobile telecoms. The Island was amongst the first nations to switch on 4G and benefits from highly resilient bandwidth connectivity, frequently being used as a test bed for emerging telecoms technology.

The Island’s legislation allows temporary operation for disaster recovery (DR) servers under the terms of the operator’s home jurisdiction. So should a disaster befall the operator, and sadly from time to time the worst does happen, operators who DR in the Isle of Man can invoke their DR licence for up to 90 days without payment of additional licensing fees, and protect against disruption to gameplay, preserving turnover and importantly, retention of their player base.

Professional Support
There is a vast array of professional support providers available to any start up businesses or businesses looking to relocate to the Island. These experienced and knowledgeable professionals can assist companies at every stage of development or relocation.

The Isle of Man’s cluster of e-Gaming businesses includes:

- Advocates
- Banking services
- Financial advisers and planners
- Company administration and corporate service providers
- World-class data hosting centres
- Investment groups
- IP and software providers
- Marketing consultancies
- Payment services
- Recruitment and relocation services
- Serviced offices
- Crypto service providers.

The Isle of Man Government provides ongoing support and guidance to the e-Gaming sector. By extending this support to incorporate a hands-on approach with its many world-class operators and professional support services, and guiding every potential new licensee through the licensing process and beyond, it prides itself for having an open door policy at all times.

Conclusion
With strengths such as these it’s easy to see why the Island has such an impeccable reputation, why it’s considered to be extremely well placed and why it comes so highly recommended.

So why not join the many leading e-Gaming companies that have already chosen the Isle of Man, come and see for yourself what it has to offer....... you will not be disappointed.
2. Factors to consider when basing an e-Gaming business in the Isle of Man

The Isle of Man Government has established a specialist team that is responsible for providing hands-on support to companies and individuals who want to do business in the sector. The e-Gaming Team can be contacted at info@iomegaming.im

In order to gain an Isle of Man Online Gambling Regulations Act 2001 (OGRA) Licence, the following conditions must be met:

- A company must be incorporated in the Isle of Man
- There must be two local Directors
- A resident Designated Official (D.O.) or if the D.O is not resident then there must be a resident Operations Manager. These can be the same person as the resident Directors and if necessary can be sourced locally from a Corporate Service Provider (CSP)
- The servers must be hosted in the Isle of Man unless alternative arrangements have been agreed with the GSC
- All player registration must take place on servers located on the Isle of Man
- An application fee of £5,000 is paid and all relevant application forms are completed
- Player funds must be protected at all times
- All games, RNGs and gambling systems must be certified by an approved test house. A list of approved testing companies is available on the Gambling Supervision Commission’s website: www.gov.im/gambling
- Directors, D.O., Money Laundering Reporting Officers and beneficial owners owning 5% or more of the company must be vetted

Companies wishing to operate in the e-Gaming sector will also need to consider the following areas in order to begin trading:

**Application Process**

Initially a complete application form and statutory application fee of £5,000 will need to be submitted to the GSC by an applicant or their representatives.

**Licence Costs**

- **Network Licence** - £50,000 p.a.
- **Full Licence** - £35,000 p.a.
- **Sub-Licence** - £5,000 p.a.

find out more: www.digitalisleofman/egaming
While representatives, such as lawyers or corporate service providers (CSPs) can perform a lot of the administrative procedure on your behalf, it is not a statutory requirement for an application to be made by or through them. Once the GSC is satisfied that your application has been fully completed and it has received the application fee, it will typically process your licence within 10-12 weeks. This period officially begins when the GSC issues a letter stating that your application has been accepted and the process is underway. All application forms are available on the GSC’s website, www.gov.im/gambling

Company Administration
CSPs can help with many aspects of company administration, including company incorporation, filing company returns, payroll, recruitment, company structuring and providing on-Island Directors, Designated Officials and Operation Managers. Please contact the e-Gaming team if you would like a list of CSPs with experience in the e-Gaming sector on the Isle of Man.

Company Formation and Structure
Companies can be opened through the Isle of Man Company Registrar. The fee is either £100 for within 48 hours, £250 for within two hours or £500 for a while-you-wait service.

Tax and VAT Solutions
Companies need to be aware of Gambling Duty & VAT. Corporation Tax in the Isle of Man is 0%. A CSP will be able to offer valuable advice in this area, and many companies find meeting with Isle of Man Customs and Excise to be a valuable exercise. If you would like a meeting arranged with Customs and Excise, the Isle of Man e-Gaming team would be happy to make the arrangements.

Gambling Duty
Gambling Duty on the Isle of Man is based on profit, NOT turnover. Duty is paid on either ‘stakes minus winnings’ or ‘retained profit’ depending on the type of gambling activity. With written approval from Customs and Excise, an operator may be authorised to exclude affiliate payments from their duty calculation. The Gambling Duty rates are:

<table>
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<th>Gross Gaming Yield (GGY) (millions)</th>
<th>Duty Payable</th>
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<td>&lt;£20m</td>
<td>1.5%</td>
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<tr>
<td>&gt;£20m - &lt;£40m</td>
<td>0.5%</td>
</tr>
<tr>
<td>&gt;£40m</td>
<td>0.1%</td>
</tr>
</tbody>
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Banking
The Isle of Man has a number of specialist banks that will work with the operator to provide international banking services to meet both their operational needs and regulatory requirements for player funds. Services can be tailored to meet the needs of individual business models, and to work alongside other service partners such as payment and corporate service providers. The Island’s banking industry operates within a highly respected, reliable and stable regulatory framework, and with a workforce resource of experienced and qualified staff.

Banking outside of the Isle of Man is permitted with the basic requirement being the bank is Basel III compliant.
Software/Platform/Games Provision

Ways to source betting software products include: producing them, purchasing them, white-labelling them or sub-licensing them from a full licence holder. The Isle of Man is home to some of the biggest games suppliers in the world. Introductions to software and platform suppliers can be made through the e-Gaming team.

Software Testing

All gambling software must receive testing certificates of compliance from an approved testing company before a licence will be awarded. The Isle of Man has played a pivotal role in developing cooperation between jurisdictions to promote common testing standards. The IOM GSC has recently introduced regulatory changes that will allow it to accept test certificates issued to other gambling regulators by approved testing laboratories, if the regulatory authority has entered into a Memorandum of Understanding with GSC. The Isle of Man has MoUs in place with Alderney, Denmark, Estonia, Jersey, Malta, The Netherlands, Seychelles and United Kingdom which will allow it to accept certificates which have been issued following testing to the standards set down by those other regulatory jurisdictions. In addition, following an IAGR initiative, the Isle of Man continues to play a lead role in the development of a single standard for testing through a multi-jurisdictional testing framework. A full list of approved testing companies can be found on the GSC’s website, www.gov.im/gambling.

Server Hosting/Platform

Player registration must be hosted on the Isle of Man. Gameplay will preferably be hosted in the Isle of Man, although the GSC will be pragmatic and allow hosting elsewhere if there are sound business reasons for doing so e.g. if live dealing is supplied from a studio in another jurisdiction. There is a selection of world-class highly advanced data centres, greatly experienced in hosting e-Gaming companies, to choose from on the Island.

Funding/Investment

Funds will need to be secured for the many costs that an e-Gaming operator will undoubtedly incur, including marketing, hosting, software, hardware, CSP etc. Operators should be fully aware of the costs involved in setting up and running an e-Gaming operation, through the development of a thorough business plan. Funding can be secured via venture capitalists, partnering with investors or by using newer methods such as ICOs or crowdfunding. The IOM further demonstrates its regulatory prowess by being the first International Business Centre in the world to create a regulatory structure and licence for debt and investment based crowdfunding platforms. There are also many options available from the Department for Enterprise, including grants that cover equipment, training, rent, legal costs etc., equity investment and loans. Details can be found by contacting the e-Gaming team on info@iomegaming.im. You will need to be able to demonstrate, to the satisfaction of the regulator, financial plans that account for funding that you have available and how those funds will be utilised to establish and grow your business.

find out more: www.digitalisleofman/egaming
Payment Services
Payment services are required to provide a conduit between the operator’s website, the operator’s bank account and the customer’s wallets. The Island has a number of Payment Service Providers and the e-Gaming Team will be pleased to introduce you if required.

Anti-Money Laundering
A Money Laundering Reporting Officer (M.L.R.O.) must be in place for all e-Gaming companies. The M.L.R.O.’s responsibilities include receiving internal disclosures of suspected money laundering or terrorist financing and considering whether there are sufficient grounds for sending a Suspicious Activity Report to the Financial Crimes Unit. An M.L.R.O. can be your own staff member or can be supplied by a CSP.

Marketing
Depending on your product and target market, marketing is likely to require significant investment. Careful consideration must be given about how best to spend a marketing budget and a fully costed marketing plan will be required as part of your application.

Customer Services
One of the most important aspects of growing a player database is how well players are looked after. This duty could be performed by the gaming company or outsourced. The e-Gaming Team can provide assistance with staff, work permits and premises.

Financial Assistance and Relocation
The Isle of Man offers a wide variety of financial assistance schemes, including loan and equity schemes to accelerate or relocate your business. Maximum loan investment is £100,000 and maximum equity investment is £1,000,000, investments must come with an exit strategy within around five years, although applications will be considered on a case by case basis. Other financial assistance available includes up to 40% (capped at £100,000) of the cost of a variety of items such as office rent, initial set up costs of the business (including professional fees and relocation costs) office fit outs and furnishings, training, equipment, implementing quality standards and off-Island marketing.

Further information is available online at http://www.whereyoucan.com/eds or you can contact the Business Support Team via telephone: +44 (0) 1624 687333 or via e-mail: businesssupport@gov.im

Premises
Premises may need to be sourced for back office and customer service functions. Local estate agents and serviced office providers are standing by to help with your accommodation requirements.

Legal Advice
Legal advice should be sought regarding the legality of an operator’s offering. You must ensure that your activities are legal, and that you are targeting appropriate markets. The e-Gaming Team has a list of legal offices available upon request.

Recruitment
Staff will be required, and they may be recruited through recruitment agencies or sourced directly by the operator. On the Isle of Man there are several recruitment agencies with a proportion of their business specifically focused on e-Gaming.

The Department for Enterprise currently runs a scheme whereby any newly created roles with staff being sourced off-Island are eligible for a grant of 20% of the first year’s salary.
3. The Regulator – The Isle of Man Gambling Supervision Commission

Gambling Supervision

e-Gaming in the Isle of Man is legislated by the Online Gambling Regulation Act 2001 (OGRA) and regulated by the Isle of Man Gambling Supervision Commission (GSC).

The regulations set out by the GSC are both general and company specific and set out to ensure the governing principles are adhered to.

The core principles that govern the legislation are to:

- Keep gambling crime free
- Protect the young and vulnerable; and
- Ensure that the facilities offered by licensees are fair and that players receive their true winnings

Gambling Supervision Commission Terms

Registering players

Where an operator collects and stores personal details (such as name, age, address, username, password – in effect any information which could be used to identify a living person) for the purposes of gambling, it requires a licence.

Striking the bet

The bet is considered to be struck at the point that the player commits to gamble, i.e. commits to the bet on that server by selecting an item on the screen which represents the commitment (such as “spin reels”, “submit”, “bet now” and so forth); or the transaction is first written into the server’s database.

Offering the game

The game is considered to be offered when the player and the operator enter into an arrangement or relationship without which the player cannot gamble.

Hosting a network

Where an operator allows players who have been registered elsewhere in the world to play on its Isle of Man server, it must either re-register those players and assume responsibility for them or it must operate under a network services licence and enter into a contract with each foreign operator which sends its players to the Isle of Man.

Gambling verticals permitted

The Online Gambling Regulation Act 2001 is flexible enough to allow all types of gambling under one licence. One licence will cover all operations, whether that be:

- p2p games like poker, mah-jong and bingo
- Casino games including slots
- Sportsbooks including e-sports and exchanges
- Live dealer
- Lottery including messengers and re-sellers
- Pari-mutuel
- Fantasy sports
- Financial betting
- Mobile/desktop/tablet
- New models, verticals and games can always be accommodated through discussion with the GSC

find out more: www.digitalisleofman/egaming
Gambling Supervision Commission Resources

The Gambling Supervision Commission’s website, www.gov.im/gambling hosts information such as guidance notes for applicants, application forms, e-Gaming legislation and contact details. This information may well be useful to you but it is advised that if you are interested in making an application to contact the e-Gaming Team initially, on info@iomegaming.im

ISLE OF MAN. WHERE YOU CAN FIND THE WINNING BASE FOR YOUR E-GAMING BUSINESS
4. Licensing Options – An Overview

The Full Licence
A single licence for your gaming business allows a broad range of gaming activities to be undertaken by your business, including B2C business & B2B relations such as sub-licensing and white labelling.

Unlimited B2C opportunities
Every vertical can be offered under this one licence. P2P games like poker and bingo, as well as casino games, live dealer, sportsbooks etc. all fit under one licence.

B2B advantages
Operators that hold a full licence can offer sub-licences and white labels to other operators. An exclusive link between the sub and the full licensee must be maintained; the sub-licensee can only use the platform and games/products supplied by the full licensee along with any games the sub-licensee owns. The sub-licensee must keep player registration on their own servers and be responsible for player fund protection. Further information can be found in the Sub-Licensing section of this booklet. White label operators would use the full (or sub) licence holder’s gameplay servers and market the licence holder’s offering. Negotiations between the two parties will determine who owns the player data, either the white label operator or the licence holder. Please refer to the White Label Solutions section of this booklet for more information. There is no limit to the number of sub-licensees or white label partners a full licence holder may have.

Please note: a full licence does not cover the gambling activities of a parent or holding company or the operations of sister companies.

Full Licence
- £5,000 per application, £35,000 per year
- No hidden costs
- No limit to number of products offered to customers
- New products can be added to licence at no extra cost
- Can offer sub-licences and white label arrangements to business partners
- Low duty based on Gross Gaming Yield

find out more: www.digitalisleofman/egaming
The Network Services Licence

The Network Licence permits the holder to allow other operators located and licensed elsewhere to send their players to the licence holder’s servers in the Isle of Man with no need for the licence holder to re-register them.

Versatile

By selecting a Network Services Licence you can give your business the widest range of available opportunities. As well as having all of the advantages of the full licence the Network Services Licence allows for further B2B flexibility via the ability to network partner with similar operators globally. This ability to introduce network partners means the Network Services Licence is a cost-effective, simple solution that can provide for the pooling of players and jackpots. As marketing can be a costly, time-consuming but vitally important factor in the swift development of the player base of an e-Gaming operation, this ability to pool players and jackpots can be a major benefit.

A Network Services Licence also allows for B2B, B2C and white labelling operations, as well as allowing the licence holder to offer its software platform to full and sub-licensees in the Isle of Man as per the remit of the full licence.

Duty and Tax Efficient

The Network Services Licence holder is liable to pay duty on the profits arising from their B2B and B2C activities. The network partners are not liable to pay duty on their profits to the Isle of Man.

VAT

As European countries continue to adopt regulatory measures within their borders, it is important to base your gaming operation in a jurisdiction that can operate efficiently under differing EU rules. The Isle of Man is in sync with the UK VAT rules. Accountancy and tax advisors on the Isle of Man would be pleased to provide you with tax advice on how to best structure your operations. In most cases, services provided to individuals outside the EU and to B2B partners both in and out of the EU are 0% rated.

Network Services Licence

- Fast Licensing process
- No Hidden Costs
- £5,000 application; £50,000 per annum;
- Low duty based on Gross Gaming Yield payable only on IoM retained profits
- VAT Efficient EU/Non EU
- Easy to add new network partners/revenue streams

Network Services Licence
The Sub-Licence

The sub-licence is ideal for new operators wishing to gain a foothold in the market and to gain valuable experience whilst enjoying revenue generation without the high initial outlays of the full licence holder.

A sub-licence is a reduced fee licence for operators who are prepared to enter into a contract with a technology provider that holds a full OGRA licence. The sub-licence holder can use games it has produced itself or games that the full-licence holder has the right to offer, it cannot source games independently from a third party.

A sub-licence holder will be subject to all pre-licensing checks and requirements as stated in the full licence requirements.

The full licence holder will be required to check and satisfy itself regarding the competence and integrity of the prospective sub-licence holder.

Set up costs and duration

In order to submit an application to the GSC for a sub-licence, a non-refundable application fee of £5,000 is required. Once approved a sub-licence runs for 5 years and is subject to an annual licence fee of £5,000.

The advantages of an Isle of Man Sub-Licence

The sub-licence is suited to both operators looking to establish and grow their brand and companies that have assets to monetise (e.g. a player database) but no established gaming infrastructure. A sub-licensee keeps all its own player data, deals with payments to and from its players, and must take responsibility for Know Your Customer (KYC) verification.

If, as a sub-licensee, you wish to switch from one Isle of Man technology provider to another, you can request the GSC to allow an agreed period of grace during which the change can take place and the strict sub-licence requirements to remain with one provider are waived.
5. Non-Licensable Business

Whilst the Island has predominantly promoted its licensing platform, it also provides a strong base for non-licensable e-Gaming related activity.

**White Label Solutions - Isle of Man Style**

The Isle of Man offers custom, innovative casino and sports betting solutions on sophisticated, state-of-the-art, always-on betting platforms that are cost effective, scalable, stable, and secure.

**What is a White Label Solution?**

An Isle of Man white label is a low cost solution where a known and reputable licensed provider takes care of everything for you so that you can concentrate on the marketing and building up of the player database and maximising your revenues.

Your site will come under the licence of the company supplying the white label so there is no duty liability to the Isle of Man Government and no licence required from the Gambling Supervision Commission.

The Isle of Man offers custom, innovative solutions for a variety of sophisticated, state-of-the-art multi-player platforms for poker, casino, mah-jong, binary options, sports betting and more. These packages include licensing, outsourced game development, migration, maintenance, payment gateway and consolidated reporting modules.

These fast and flexible solutions help you to integrate your business quickly and easily and help your business to grow. White labels typically take around 4-8 weeks to go live.

White label providers will assist you in developing a comprehensive e-Gaming strategy designed to rapidly and widely increase your return on your white label website investment.

- White label providers will help you to create your own brand and a unique look and feel to your site
- This solution is for anyone who is motivated and has an appetite to get into the e-Gaming space, and is a great way for experienced business people to get into the e-Gaming sector
- Expensive set-up costs are removed therefore all of your money can be dedicated to marketing your site
- A revenue sharing agreement is the norm with the white label operator
- Ideally you will have a database of existing clients but this is not essential providing you have a clear plan to acquire traffic, marketing plans and suitable budget.
- Timescale approximately 4-8 weeks

**Operators can benefit too:**

- Operators interested in setting up a fully licensed operation in the Isle of Man will find that a white label is a great introduction to the jurisdiction
- Operators who want a new and different platform can recycle traffic or enter new markets with a white label
- For a list of operators in the Isle of Man, please visit: www.gov.im/gambling/licensees
Software Development
Software developers are able to operate from the Island without the need for a licence and the Island has attracted the world’s largest software developers to set up their headquarters on the Island.

Social Gaming
The Isle of Man, with its high quality services for e-Commerce, is a natural contender for basing social gaming operations. There is currently no plan to regulate social gaming outside the general application of the Island’s law. Operators interested in running social games from the Island would be prudent to check with the GSC that their product falls outside the scope of OGRA, and that this position remains current.

Affiliates, Payment Service Providers and Others
The Isle of Man does not seek to regulate affiliates or other ancillary service providers. Payment Services Providers in general, not specific to e-Gaming, are regulated by the Isle of Man Financial Services Authority in an environment similar to that of the European Payment Services Directive, although the Island is not part of the EU and under no obligation to comply.

Digital Currencies, Virtual Goods and Skins
The Isle of Man recognises the opportunity that digital currencies and virtual goods offer operators and as such, has taken specific actions aimed at protecting businesses and customers, and applying appropriate anti money-laundering requirements.

Recent changes to Isle of Man regulations mean that operators may offer customers the ability to deposit, gamble or play using convertible virtual currencies (CVCs) such as Bitcoin or virtual goods such as Skins.

The skins industry has previously been mired by scandal, underage gambling and untested RNGs. Our industry leading legislation brings the skins industry out of the darkness and into a new age of transparency and accountability.

We welcome e-Gaming operators that can meet the necessary standards whilst preserving the Island’s reputation as an environment for both effective and pragmatic regulation.

find out more: www.digitalisleofman/egaming
6. Disaster Recovery

A Disaster Recovery Plan can save your business.

When your business is online, you need it to stay online no matter what’s going on in the physical or technical environment.

A well prepared operator will have a contingency plan should a disaster strike in their primary jurisdiction. The main points to consider when preparing a disaster recovery plan are the infrastructure, the power, the connectivity, the speed and ease of activating your DR and the regulations of your chosen jurisdiction.

The Isle of Man places a big tick in all these boxes, providing a resilient and reliable environment in which to host. With legislation in place that allows temporary operation under the terms of your home jurisdiction for up to 90 days, with milestone permissions required every 30 days, you will not need to pay additional licensing fees by invoking your DR servers based here.

Hosting your disaster recovery in the Isle of Man as part of your business continuity plan prevents disruption to your customers and potential loss of profit.

Basing your disaster recovery provision in the Isle of Man will ensure you are receiving a service fully supported by a jurisdiction which specialises in online gambling. Disaster recovery planning and preparation can be your lifeline to retaining your customers and staying in business!

For a list of approved disaster recovery providers please refer to the Gambling Supervision Commission’s website page www.gov.im/gambling/
How our new £50million Enterprise Development Scheme (EDS) can help you with:

- Micro business grants up to £6,000
- Grant support up to 40% of eligible expenditure (max. £25,000) for startups and small businesses
- Grants for research and development
- Accelerator loan support for existing businesses up to £100,000
- Accelerator equity investment up to £250,000
- Relocator funding for established and new to Island businesses up to £1 million as a minority shareholder

For further information, please contact:

Enterprise Support
Department for Enterprise
Isle of Man Government
St George’s Court, Upper Church Street
Isle of Man, IM1 1EX, British Isles

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Find out more and register your interest in the EDS: www.iomdfenterprise.im
The Isle of Man is home to many of the world’s leading gaming brands and software developers, which is no surprise when you consider that the Island offers:

- Government support and commitment to the gaming sector
- Crypto-currency and skins betting legislation enacted and ready for business
- Blockchain based betting products and RNGs now licensable
- Financial assistance through grants, loans and equity investment
- Double Duty Relief for eligible EU Member States
- 100% player protection
- No hidden costs
- Fast licensing process
- Low duty based on Retained Profit and/or Net Gaming Yield
- Low-cost operating base
- World-Class resilient IT and Power infrastructure
- Competitive tax package

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