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WELCOME FROM THE EDITOR

Welcome to the 6th edition of Brazilian Lounge Magazine!

In this edition, we continue to explore the ever-evolving landscape of the iGaming sector. From in-depth interviews with industry pioneers to analyses of emerging trends and regulatory developments, we aim to provide you with a comprehensive overview of the Brazilian iGaming scene.

Join us as we delve into topics such as the impact of regulation on market growth, strategies for success in marketing and localization, and the crucial role of compliance in ensuring transparency and integrity.

We are deeply grateful for your continued support as we strive to deliver engaging and informative content that reflects the diverse and dynamic nature of Brazil's iGaming ecosystem.

Flávio Figueiredo
flavio@igamingbrazil.com





Hall of Fame with Florencia Brancato

The Hall of Fame opens up space to honor people who in some way contributed (and continue to contribute) to the growth of the iGaming industry globally.

They are illustrious people who share their life paths, challenges and achievements in a rapidly developing sector in Brazil. In this sixth edition, Florencia Brancato (head of global markets at Pinnacle) was invited to share details of her brilliant career and everything she has seen and experienced since entering the industry in 2006.

The beginning of the story dates back to the mid-2010s, in the city of Pretoria, South Africa. Florencia lived with her family and was looking for new paths when she came across an advertisement that specified the need for a person specialized in digital marketing, who speak Spanish and English.

She accepted the challenge and received an offer for Affiliate Manager for Latin America, Spain and Portugal at Blue Star Digital, a company that owned two online casinos.

“

IT WAS A PLEASANT START AND A GOOD EXPERIENCE, WHERE I LEARNED TO WORK IN A MULTICULTURAL GROUP, WITH COLLEAGUES FROM ALL OVER THE WORLD, IN A VERY DIFFERENT CITY AND CULTURE”, SHE SAYS.



In 2011, the family (husband and children) decided to return to Uruguay, but without the expectation of finding a position in the gaming sector. At the time, Betmotion was looking for an Affiliate Program Manager for Latin America in Montevideo. She accepted the job at Betmotion, where over time she grew within the company and gained recognition in the market.

Florencia later worked at GVC Holdings, working for Betboo and Sportingbet, initially as Head of Affiliates, then as Head of Acquisitions and, finally, as Head of Marketing for casino, sports betting and bingo products. His career continued in the world of online gaming at Betsson, where he began working remotely, regularly going to Malta, where the central offices are located.

GLOBAL CHALLENGE

After a brief stint in other businesses as a consultant, she finally arrived at Pinnacle, where she has worked for over five years, initially as Head of Latin America and then as Head of Global Markets."In September 2018, my adventure at Pinnacle begins.

After two weeks in the London offices, my biggest challenge was starting to understand the company, its way of working, its objectives and the strong brand differentiators that

Pinnacle has. My challenge was to take a very prestigious and globally recognized company to the Latin American markets", she states.

According to Florencia, working as Head of Global Markets is an interesting and varied task, as it provides a global view of the business and, at the same time, allows you to connect with people and professionals from different places and different cultures.

"One of my main responsibilities is to manage the regional Country Managers and achieve the objectives planned for each of the markets in which Pinnacle operates. Working and focusing on achieving the main objectives in terms of the company's main KPIs is one of the daily tasks of my work", she explains.

Furthermore, she accompanies each Country Manager in carrying out and executing marketing strategies, identifying opportunities and problems perceived by each one, and at the same time achieving hegemony in the messages transmitted locally at a global level. The objective is to be able to take the message of a global company to the location of each market.



PERSONAL X PROFESSIONAL LIFE

In the midst of an extremely dynamic industry with worldwide responsibilities, Florencia reinforces that constant updating is crucial in the industry. "I usually keep up to date through articles, press, online information and networking at conferences. I like to stay up to date with what is happening around the world.

Furthermore, I exchange a lot of information and content with co-workers from different parts of the world", he highlights.

Furthermore, she has a degree in communications and a postgraduate degree in Marketing from the Catholic University of Uruguay. I also participated in the Executive Development Program at IEEM in Montevideo.

The Pinnacle executive also makes a point of balancing the challenges of a leadership role with global assignments with her love for family and sport. "I am married and have 4 children, 3 boys and a girl. I really like reading and playing sports. Since I was 8 years old, I have played handball and continue to play in an intermediate league in Uruguay. I really enjoy being with my family, vacations at the beach and sports in general, both watching and playing", he says.

As a female reference within the iGaming industry, Florencia highlights that there have always been women in prominent roles, however, the number tends to increase more and more in Latin America with the consolidation of the sector in several countries, such as Brazil.



"I BELIEVE THAT IN THE INDUSTRY THERE HAVE ALWAYS BEEN WOMEN WITH PROMINENT ROLES. LEADERSHIP DOES NOT NEED TO BE IDENTIFIED BY GENDER, BUT RATHER BY THE WORK, KNOWLEDGE, RESPONSIBILITY AND PROFESSIONALISM OF EACH INDIVIDUAL. PERHAPS WE WILL SEE AN INCREASE IN THE NUMBER OF FEMALE LEADERS IN THE INDUSTRY, ESPECIALLY IN LATIN AMERICA", SHE CONCLUDES.





iGAMING *Brazil*

BRAZILIAN AND INTERNATIONAL GAMES MARKET



NEWS



INTERVIEWS



EVENTS



igamingbrazil.com

Mandatory steps for success in marketing in Brazil for operators and providers

Brazil's igaming landscape is finally exploding. Over the past 4 years, the market has been experiencing increased changes and faster than ever before. Events are getting bigger and more crowded, as we saw in the third edition of the BiS Sigma in 2023, the SBC in Rio de Janeiro last march and for sure will see in the BiS Sigma again this year.

All sorts of companies are building up to explore this extremely challenging – and profitable – market, and that leads to an almost never-ending expansion of it. The regulation that has been signed by the president and will soon begin to be applied will surely mean some operators will not be able to keep up with the rules and will either be swallowed by bigger brands in a rain of mergers and acquisitions,

or will take their chances in the non-regulated side, with all its potential risks.

But with many companies and professionals joining an industry that may seem new to the country's public eye, comes a wave of those same companies and professionals that have little to no experience in the local industry, trying to speed up their learning curves.

The market, however, is not new in Brazil. It exists since the early 2000's and has been evolving ever since. Companies and professionals, some of whom have been active in the Brazilian industry for decades, walk around the industry creating some of the best work to be found. This is true in several fronts, such as actual operations, payments, technology, game development and, of course, marketing and advertising.



Marco Pequeno

The advertising landscape in Brazil has been changing dramatically and will certainly change some more once all the details of the regulation and the Brazilian office of ad control, CONAR, decides on the final set of rules for this new beginning of the industry in Brazil.

To be ready for this new challenge, companies must first understand the importance of marketing strategies for their success and the complexity of Brazilian culture and behavior. Once they comprehend that marketing is important not only for B2C operations, but for B2B companies as well, they are then ready to get the

service of a reliable partner in the country, that knows the ins and outs of marketing applied to the industry and with a deep understanding of the country's culture, going beyond basic concepts, instead of choosing partners with products and services as generic as their scope, targeting as many industries as possible.

The Brazilian igaming industry completely different from any other. While goods and services can be intertwined and experiences can be shared between non-related products, the gambling one is something entirely different, making it hard for learnings of other industries to be applied

here and with few professionals able to translate from one to the other. This is why this industry is one made by specialists, not in one service or another, but in the industry itself.

There is a misconception surrounding the industry that only operators should be investing in marketing and localization. Maybe they should be the ones investing the most money in marketing and in localizing their products – and even this is debatable – but they definitely should not be the only players in the industry making these moves.

We tend to believe that because we see operators in the

mass media, such as TV, billboards that start in the streets and go all the way to the football stadiums across the country, every single website with at least one banner space in it and many other outlets. But on the provider side, this remains a necessity, one that is often overlooked.

The fact is that there are many actions a provider can take to increase its success in the gambling industry in Brazil, contrary to popular belief that a strong commercial team is enough to land deals with every operator and watch the money pour in, or that a simple sponsorship to a football club is going to make users deposit their hard-earned money automatically there. We would all be either retired or out of our jobs if it were that easy.

Take the SBC event in Rio, just days ago. Between sponsors and exhibitors, at least fourteen payment providers were present and I'm not including the many others roaming the halls of the 2-floored show. In a rough estimate, I believe over 40 payment providers were present at the event.

The same situation of a saturated vertical can be applied to other businesses, such as technology companies, legal affairs and even marketing and advertising. Everyone is after a piece of the pie and as the market explodes in options and the ones that stand out and provide the most accurate services are more prone to succeed.

A game studio commercial team, for example, can close

the deals, but those deals come much easier with a strong marketing strategy. I should know, as I was the head of commercial for a studio until not so long ago. This studio is now one of the biggest in the Brazilian market, if not the biggest, and that was due to a basic formula for success: a fully localized operation that understands the importance of brand exposure to get to the jackpot.

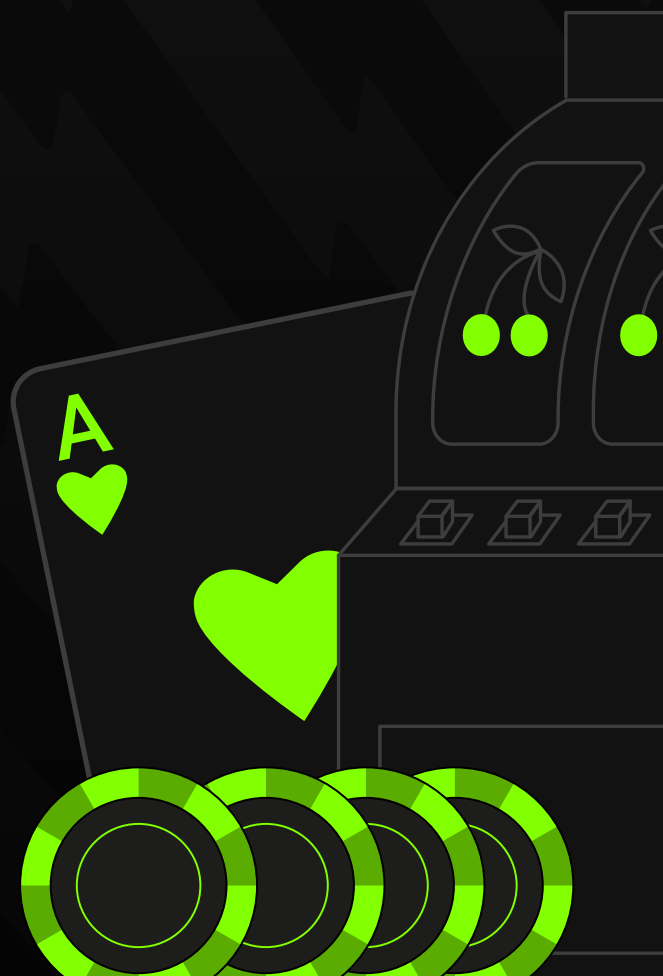
The truth is that a diversified marketing operation, if well executed by professionals that understand not only marketing, but the industry and the local culture, can be the difference between failure and success in a market that is destined to be the most challenging in the world. And that is our objective as iGaming360, a marketing consultancy fully localized in Brazil, made by experts in the local gambling industry, with marketing, advertising, and technology products in a literal 360° view, as the name suggests.

So, remember to pick your partners correctly in this market. The saying "Brazil is not for amateurs" is a true and famous one in these lands and should be understood by companies that wish to venture here.



iGAMING
360

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**MARKETING,
TECHNOLOGY,
COMPLIANCE
AND MORE,
ALL IN ONE PLACE**



Compliance: Good for customers, better for companies.

The term Compliance has become increasingly popular in the business world in Brazil. Despite being a different term, Compliance Regulation is nothing more than the structure created within a company with the aim of ensuring that this company complies with legislation that regulates its segment.

In other words, being in Compliance means being in compliance with regulatory requirements. But contrary to what it may seem, this is not just a way to protect yourself against penalties. Compliance Regulation is also a business strategy that brings several benefits to the company.

A great example of Compliance is KYC in the field of companies

that involve financial movements and operations, such as banks, sports betting houses, financial institutions and fintechs (companies that develop fully digital financial products).

The acronym KYC stands for Know Your Customer. This is a mandatory customer verification process that regulates all banks, financial institutions, sportsbooks and fintechs. This verification process must occur whenever any of these institutions integrate a new client.

Many fintechs and financial institutions already used this type of verification. However, the recent regulation of online sportsbooks has generated a great movement of these entrepreneurs looking for KYC solutions, to adapt to the regulations as quickly as possible

and avoid possible sanctions, fines and even suspension of their operation.

Before the great technological advances that the market has undergone, this type of checking and verification was done exclusively manually, demanding from companies a lot of time, labor, operational costs and, on the other hand, generating a certain amount of wear and tear for the customer.

However, every day technology advances further to make online identity verification processes faster and safer. Today, some technology companies in the KYC area rely on the help of ultra-modern artificial intelligence, which is capable of verifying identity and life certification in a matter of seconds.

The use or not of this type of technology is what differentiates a company that instantly approves a new client, through facial biometrics and document validation, from companies that, on the other hand, request deadlines of 24 hours or more for analysis and creation. account.

In this case, being in Compliance means not only that the company will avoid

legal sanctions, but it also represents a high level of customer satisfaction, greater ease in acquiring new users, saving time, labor and, consequently, increased results. from the company.

To be in Compliance, companies in the aforementioned financial activities area do not need their own sector or invest in technology development to carry out KYC. There

are companies specialized in offering this type of service.

One example is Legitimuz, an identity verification, facial recognition and anti-fraud betting platform, which was founded by entrepreneurs Kayky Janiszewski and Mateus Mendes. This company is the pioneer in building a KYC system and other technological solutions aimed at bookmakers.



Kayky Janiszewski

Legitimuz uses Artificial Intelligence to prevent identity fraud, avoid underage registrations, provide a safer experience for users, in addition to eliminating Multiple Account, Bonus Abuse, CPA and Infinite Revenue Share fraud.

The company's query base has more than 220 million CPFs, including Politically Exposed Persons (PEP) and queries related to sports (kinship with an athlete). In addition, Legitimuz customers receive the OCR and advanced Documentoscopy service for all states in Brazil, automatically certifying the authenticity of the documents provided, as well as an instant passive proof of life mechanism and FaceMatch.

When the new user is registered, the face is linked to the CPF, to enrich the database and serve in future queries, as

well as the query is made using the face database. When there is any suspicion of fraud or low compatibility of the document's photo with the captured image of the user's face, a second, manual review is carried out by Legitimuz's internal team.

Legitimuz's objective, with all these mechanisms and technological solutions, is to guarantee the legitimacy of both users and transactions carried out within the companies that contract its verification services. All this in a safe and fast way, ensuring the best user experience.

Bookmakers' non-compliance with KYC standards can lead to penalties, sanctions and heavy fines. But the truth is that in addition to situations such as identity fraud, the bookmakers themselves suffered large losses from fraudulent oper-

ations carried out by platform users, generating large losses for these companies.

The use of KYC in this market generates greater security not only for bettors, but also for the bookmakers themselves, who are able to more easily identify malicious users and suspicious or fraudulent transactions.

With the advancement of technology and the increasing adoption of companies to KYC services, it is expected that the number of frauds, scams and financial crimes will increasingly fall and, in an ideal scenario, could even be extinguished. This is a major positive aspect of the regulation of activities in this sector and companies that are ahead in the search for Compliance will be able to reap the rewards faster.





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iGaming in Brazil: On The Road To Better Protection

LAST DECEMBER WAS A LANDMARK MONTH FOR THE IGAMING INDUSTRY IN BRAZIL AS PRESIDENT LUIZ INÁCIO LULA DA SILVA ASSENTED IN TO LAW BILL NO. 14,790-AMENDING LAW NO. 13,756/2018-TO REGULATE 'FIXED-ODDS BETTING' IN BRAZIL, WRITES IGAMINGFUTURE CONTENT EDITOR CURTIS ROACH.

The move signals the start of a veritable revolution in Latin American gaming and opens up a raft of exciting new growth opportunities for the international iGaming community.

Even before official regulation, online sports betting has exploded in Brazil in recent years.

For example, last year alone, between September and November, betting sites accumulated over 2.1 billion visits, according to Similarweb. However, many argue that the level of regulation has not yet caught up with the pace of market growth, causing issues of customer protection to be brought to the forefront of industry conversation.

OFFSHORE SAFETY

It's no secret that in the past, Brazil has been a target for flocks of offshore betting companies, who have set up shop in the country with 'questionable' sub-licenses from Curaçao that do not often offer much protection to bettors and, traditionally, politicians have struggled to combat this.



This is mainly because these international licences are not required to disclose the ultimate beneficial owner of the betting companies. There are no requirements to report signs of suspicious betting, which can indicate match-fixing. And there is little or no remedy for bettors who are not paid.

But Brazil and Curaçao lawmakers are now moving to create a legal framework for the betting industry that will curb its worst excesses.

Encouragingly, the Curaçao government has recently sought to introduce a new gambling law to align with international standards and reform the system of Master Licences.

The newly-imposed legislation would mean that betting operators need a minimum capital of €100,000 (US\$109,333) to help ensure they can honour their customer's bets, ensure that player protection is increased and impose new, more restrictive rules for advertising online games.

In addition, all applications will need to include personal declarations that reveal the identity of the main stakeholders, as well as the wealth of any shareholder with more than a 10 percent stake. The licences would include strict conditions on

anti-money laundering (AML) and Responsible Gaming. All this would be a great step forward to further protect Brazilian player safety online.

THE ROAD AHEAD

Looking forward, with these new offshore measures in place and market regulation freshly implemented, the road ahead to player protection seems highly positive and achievable.

However, it's important to note that Lula and his government primarily see the legislative reform as a means to generate tax income, which will undoubtedly influence the enforcement and monitoring of the new gambling regulations by government agencies. Critically, the impact of these measures will very much depend on the method of their implementation and execution.

PROTECTION

Despite this, there's no denying that as a result of the reforms, players are a lot better protected than before.

Now, betting operators in Brazil will be taxed 12 percent of their Gross Gaming Revenue; while bettors pay a tax of 15 percent on net winnings, with money from this being used to fund good

causes, such as the Federal Police to combat match-fixing. Also, bettors will be covered by Brazilian consumer protection laws and Procon – a complaint mechanism of the Consumer Protection and Defence Agency.

There is clearly still a long road ahead for this exciting new iGaming hub; but it's great to see the regulatory progress being made alongside the rapid market growth for online betting.

Customer protection is being made a priority and we look forward to seeing how this changes the shape of the Brazilian iGaming market in the future.



Curtis Roach
iGamingFuture

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The *almost* incurable suffering of the operator in Brazil

The term “almost” has taken a significant toll on the lives and day-to-day work of iGaming operators in Brazil. This seemingly innocuous word looms large, reflecting the pain and uncertainty that operators face. Its ambiguous nature offers a sliver of relief, yet it underscores the ongoing struggles in the Brazilian iGaming landscape.

So what are those pains and suffering? Mostly, it's the fact that we are **almost** there!



YOUR SPORTSBOOK WILL BE ONLINE *ALMOST* ALL THE TIME

Considering all the pains and suffering, perhaps the greatest of all is investing time, money, and emotional energy in a project that, for whatever reason, goes offline with a certain frequency; It is simply unfeasible and unacceptable. – Just like buying a Ferrari and taking home a Fiat Uno. A good quality depositing customer costs an average of 150 dollars in Brazil, depending on the traffic acquisition campaign. If this same customer returns to the website in week 3 and finds it offline; forget it! That's money going down the drain, as this customer is unlikely to return to your website, as every better plays on average at 3 to 4 sportsbooks at the same time. There is no loyalty in our environment.

YOU CAN HAVE *ALMOST* EVERY VERTICAL THAT THE GLOBAL MARKET OFFERS

This almost incurable pain is rooted in technology providers' lack of interest in integrating new games and content. The variety increases with every passing year, and user demands fluctuate as much as the Brazilian market's perpetual almost regulated situation. So, focusing only on the essentials may seem like a viable solution, but, in fact, it's an excruciating limitation that Brazilian operators have to deal with.

YOUR SPORTSBOOK CAN HAVE *ALMOST* ALL THE SOLUTIONS YOU NEED

Another unbearable pain that sportsbooks have is being imposed limitations by their platform and technology providers. When key stakeholders are accustomed to certain solutions or require specific integrations, it's crucial that these are delivered promptly. A sportsbook hamstrung by its provider's limitations is on a path to failure.

YOUR DATABASE IS *ALMOST* 100% SECURE

From the pains, perhaps the worst is realizing that, after investing heavily in marketing to acquire your hard-earned players, one will never know sure who has access to their database. The fear of data breaches, especially with third-party integrations, is a grave concern. A more self-contained approach from platform providers, minimizing third-party involvement or firmly implementing top-notch security protocols, is preferable for ensuring data safety.

The aforementioned examples are just some of the almost incurable pains faced by the iGaming operator in Brazil. There are many others, such as legal uncertainty, confusion, and lack of understanding among the operators themselves.

WHAT CAN WE DO TO *ALMOST* CURE SO MUCH SUFFERING?

While I cannot promise a panacea for all woes, my experience on both the operator side and now, with GR8 Tech, at the B2B side of the business provides me with enough information to offer a solution that may be just the "almost" we've all been looking for.

Picture a platform designed to address the key pain points: ensuring operational stability with 99.96% uptime and high-performance architecture, offering a diverse content portfolio, providing a comprehensive ecosystem for iGaming success, and upholding stringent security standards. This is GR8 Tech's high-performance platform - born from deep industry insight and proven effectiveness in various markets, making it well-suited to tackle Brazil's unique challenges.

Yet, don't just take my word for it. I invite you to meet the GR8 Tech team, including myself, at SiGMA Americas to explore how we can address your needs.



Thomas Carvalhaes is a recognized executive in the betting sector in Brazil and Latin America. Throughout his successful career, he launched several iGaming operations in Brazil, Peru, Chile, and Mexico. Now, as a Senior Business Development Manager at GR8 Tech, Thomas explores the B2B industry and uses his expertise to effectively connect the dots between two sides of the iGaming world, driving GR8 Tech's expansion into Brazil and Latin America in general.

GR8^{TECH}

**PLATAFORMA
DE IGAMING
E SPORTSBOOK
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PayBrokers: Pioneering the Future of Fintechs in Brazil's Regulated iGaming Market



AS BRAZIL'S
IGAMING MARKET
EMBRACES A NEW
ERA OF REGULATION,
PAYBROKERS GROUP
STANDS AT THE
FOREFRONT, SHAPING
THE FUTURE OF
FINTECHS IN THIS
DYNAMIC INDUSTRY

Carlos Klein, COO of PayBrokers

As a leader in the iGaming payments industry, we are thrilled with the opportunities arising from our new regulated market, the most significant turning point for this industry in recent years.

The PayBrokers Group offers a comprehensive financial ecosystem designed to meet the needs of both national and international operators in this newly regulated environment. The company's innovative solutions, including the integration of the Pix payment method, provide efficient high-volume transaction processing, rapid deposits and

withdrawals, and a seamless user experience. In a market where Pix has become essential for digital payments, PayBrokers' offerings are particularly unique, ensuring instant settlements that enhance the customer journey.

On the other hand, while there are many benefits, Pix's structure and providers may experience some latency and that prompts the user to premature contact with support channels. Also, it is common that users mistakenly reclaim transactions back upon fraud allegations when in reality it is just a commercial disagreement or a desperate measure to get money back after losses.

With Brazil's young, digitally savvy population showing a strong affinity for gaming, the potential market is vast, with annual expenditures on online casinos and foreign bookmakers estimated at around R\$ 2 billion, potentially reaching R\$ 10 billion. Compared to developed markets, we estimate there's huge growth ahead when we think about GDP participation. We are in a privileged position to capture payments and banking services throughout the entire value chain and expand our offer to cover new obligations stemming from regulation. We will become an even more relevant service provider to the industry.

In the regulated iGaming market, compliance is crucial and the group is well-prepared to navigate the complex regulatory landscape, focusing on KYC protocols, anti-money laundering measures, and data protection. This ensures that operators can conduct their business with confidence and integrity.

We used to say that "Brazil is not for amateurs" when we refer to how hard it is to localise operations for foreign companies. It is usual to find some sorts of requirements or business structures that are not intuitive and are very distinctive to our market. We would say that it is a must to have a local team dealing with business partners and authorities. Be aware of a higher fraud and misconduct in regular operations.

Also remember that there's little-to-no expertise on this segment in Brazil and that it's been illegal for a long time and thus expect strong prejudice from regulators and some segments of Brazilian society.

Technological advancements are key to maintaining compliance and operational excellence. PayBrokers utilizes AI-based solutions for ID management and fraud prevention, aligning with the industry's shift towards responsible gambling practices and player well-being.

The entry of operators into Brazil's regulated market requires an in-depth understanding of local nuances and regulatory requirements. PayBrokers' expertise and local team provide invaluable support to foreign companies looking to localize their operations in Brazil, a market known for its unique business structures and regulatory challenges.

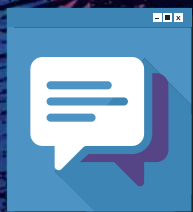
In addition to the group offerings, the fintech landscape in Brazil is further enriched by companies like PagFast, company that recently joined the Paybrokers Group, known for their payment processing solutions that cater to a wide range of industries, including iGaming. The collaboration and competition between fintech companies like PayBrokers and PagFast are set to drive innovation and elevate the standards of the industry.

As the Brazilian iGaming market enters on this regulated era, PayBrokers is ready to lead the way, offering a complete financial solution that reduces costs and enhances performance for operators. The future of fintechs in Brazil's iGaming industry is bright, with PayBrokers at the forefront, driving growth, innovation, and success for all stakeholders involved.

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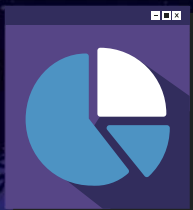
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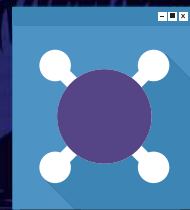
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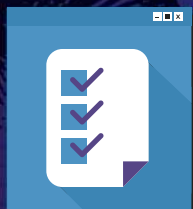
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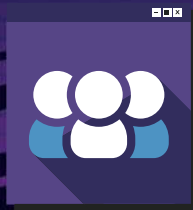
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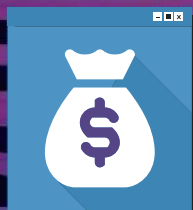
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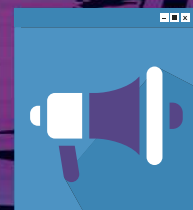
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[P4F.COM](https://p4f.com)

Founded in 2018, Pay4Fun is the first payment institution, operating in the sports betting sector, to receive authorization from the Central Bank of Brazil. Operating with more than 500 integrated websites in the entertainment segment, the company reached the mark of R2.6 billion in financial transactions in 2022. The company was considered the Best Payment Method for Latin America in the awards promoted by SAGSE 2022 and chosen as the Best Payment Method at the Brazilian iGaming Awards. In 2023, the company won the RA 1,000 seal, from Reclame Aqui, 3rd place as the best financial service company to work for in GPTW and 2nd place in the SBC Awards, in Barcelona, as payment innovation of the year. To find out more about the company, visit the website or connect on LinkedIn.



[PAYBROKERS.COM.BR](https://paybrokers.com.br)

Founded in 2020, PayBrokers is a comprehensive financial ecosystem. It is the only financial institution active in the Brazilian iGaming industry and the only payment institution to process in the regulated Brazilian market through state lotteries. It also covers an electronic foreign exchange (eFX) entity, with experience on processing payments to offshore companies in the Brazilian iGaming industry. It is renowned for its exceptional processing capacity, stability, and conversion rates, coupled with rigorous anti-fraud policies, risk monitoring tools, and a range of other features. Together, these elements forge a comprehensive, one stop shop solution for all payment-related needs, driving significant growth for its clients.



[VPAG.COM](https://vpag.com)

Vpag is a complete payments solution developed by Eightroom. The platform offers an advanced and optimized experience for both operators and bettors, with a digital wallet (Wallet) capable of providing a series of benefits and advantages to users and an integrated payment gateway (Flash) that allows agile and extremely secure operations. Fully compliant with Brazilian regulations, Vpag is supported by native Brazilian professionals, ensuring noise-free and customer-focused communication. In addition, the company offers an exclusive loyalty program for users, allowing the accumulation of points to exchange for physical prizes. Launched in 2023, Vpag continues to develop new features that will be announced in the coming months, in a move that reinforces its commitment to improving the user experience and supporting the sustainable growth of the market.

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What To Expect In 2024 Now That Brazil's Igaming Law Has Been Enacted?

A milestone in Brazilian gaming and betting history was achieved when, on 30th December Law No. 14,790/2023, was enacted. The law further regulates Law No. 13,756/2018, which had legalized fixed odds sports betting as a form of lottery (and had since been pending regulation), and legalizes igaming in Brazil. Nonetheless, this was just the kick-off to a regulatory path to be laid down by the Ministry of Finance, since the Brazilian regulator still needs to issue the regulations, in the form of administrative norms called Portarias (in Portuguese), providing the details for the above-mentioned law.

At ICE London 2024, the former Special Advisor to the Executive Secretary of the Ministry of Finance, José Francisco Manssur, announced that twelve portarias would be issued in this regard. The first three would address: (i) the accreditation of testing laboratories; (ii) advertising; and (iii) the licensing process. At the time of writing this article (5th March), only the

first portaria had been released by the newly created Prizes and Betting Secretariat (a division of the Ministry of Finance), which may indicate that the regulatory path is going to be longer than expected. This feeling was aggravated with Manssur's sudden departure from the Ministry, with no one yet having been appointed for his chair.

While the licensing process is not fully rolled out, what is known so far is that the five-year nationwide license will cost BRL30 million (currently equivalent to approximately USD6 million), with the operator being authorized to promote up to three brands. The operator will have to be incorporated in Brazil and have at least 20% Brazilian ownership. While this could, in principle, be a concern and a market entry barrier for foreign operators willing to set up shop in Brazil, such requirement may be satisfied by implementing locally a two-tier corporate structure. In other words, the foreign operator would first incorporate a local holding company (which would, therefore, be con-

sidered a Brazilian company), which, in turn, would incorporate a wholly owned subsidiary to act as the local operator and apply for the federal license. While this understanding had been confirmed by Manssur, it is yet to be confirmed by a portaria, there being strong legal arguments to support it. Manssur has also announced that there would be two windows for filing applications for a federal license: the first between March and July and the second in October. We will have to wait and see whether the recent changes in the Ministry will impact the timeframe.

Other definitions are still awaited, particularly the confirmation by the Ministry of what online games will be considered to fall under the broad definition provided by Law No. 14,790/23. In this regard, virtual online gaming events are defined as the electronic channel making available virtual bets on games in re-

lation to which the result is unknown at the time the bet is placed and is determined by the outcome of a future aleatory event, using a random generator of numbers, symbols, figures or objects defined in the rules system.

Besides fixed odds sports betting (the new law confirming that in-play bets are permitted), which have grown exponentially in Brazil since 2018, with the enactment of Law No. 13,756/2018, given that the definition provided for online gaming is quite broad, practically any online game in which the bettor knows what the return on the bet will be at the time it is placed will be considered to be lawful.

In connection therewith, earlier this year, Manssur had generated controversy by publicly stating that some online games, such as crash games (which have become extremely popular in Brazil), would not be accepted



by the Ministry. This is a matter of concern, since an administrative norm cannot restrict or amend a law. Further, it should be the Brazilian government's goal to have as many online games as possible being considered lawful so that they can contribute to generating the much needed taxes envisaged for achieving its a zero fiscal budget, stated to be a governmental priority.

The full set of regulations is being eagerly awaited to see whether the legal framework, when complete, alongside the tax regime for players, restrictions on advertising and payment processing, will contribute to enhanced channelization. Once licenses have been made available, the current grey market will become black and it is expected that the Federal Government will start taking enforcement measures against unlicensed operators.



The high price tag on a federal license should also foster enhanced joint venture and M&A activity in Brazil. At Montgomery, we have already seen this trend materializing in several potential transactions, even before the licensing process has been rolled out and should continue to increase during and after the licensing process. While such type of transactions may encounter certain difficulties, whether it be because local shareholders have not passed the necessary background checks (always recommended in Brazil) or because it is difficult to value the target business, amongst others, the fledgling Brazilian gaming industry seems to be fertile ground for these types of transaction. Care must always be taken not only in conducting adequate legal, financial and reputational due diligence, but also having appropriate representations, warranties, indemnities, conditions precedent, etc. included in the transactional documentation (which we recommend always be drafted in bilingual format – English and Portuguese – to the extent that Portuguese is the only official language of Brazil) and procuring the relevant regulatory approvals, such as from the Ministry of Finance (which Law No. 14,790/2023 determines will have a say in such corporate restructurings and transactions) and the Brazilian competition authority (insofar merger review control is concerned).

Finally, one other point of concern that many foreign operators are not considering is the highly litigious environment in Brazil. As a regulated market, local licensed operators will have to establish their own customer support service and register on the Federal Government's www.consumidor.gov.br online platform to process initial complaints from customers. If they are not satisfactorily resolved, disgruntled customers will very likely take legal action in Brazilian courts, especially in the so-called small claims courts (known in Portuguese by their acronym JEC). Claims of up to 40 minimum wages can be filed in such courts and those of up to 20 minimum wag-



es do not even require the support from a lawyer. Such claims will be ruled upon based on the very strict Brazilian Consumer Protection Code, which is supported by several pillars, namely: (i) strict liability of the supplier of good and services; (ii) joint and several liability of all players in the supply chain; and (iii) the reversal of the burden of proof. Further, Brazilian consumers are also entitled to issue legal proceedings in the courts of the city where they reside, which means that lawyers providing services to the industry will have to have in place a good network of correspondents nationwide to provide local support (to attend in-person hearings, etc.). We handle such type of consumer claims for the airline industry (where airlines can sometimes be involved in thousands of lawsuits at a given time) and expect such scenario to be replicated in the gaming industry, especially because operators' pockets tend to be deeper than those of airlines. Operators should also look out for other collective consumer protection approaches by governmental entities such as the state consumer watchdogs (Procons) and the Public Prosecution Service.

By the looks of things, 2024 is going to be a busy year for all stakeholders in the Brazilian gaming industry. Alas, the time has come for the Brazilian regulated market to finally take off!



Neil Montgomery, Founding and Managing partner of Montgomery, is a Brazilian qualified lawyer (having practiced law for more than 25 years) and a dual national (Brazilian/British). He holds a Bachelor of Laws and a Masters in International Law from the University of São Paulo (USP). He is the founding and managing partner of Montgomery (<https://montgomery.adv.br>), a Brazilian law firm with head offices in São Paulo and a presence in Rio de Janeiro and Vitória, which offers a whole new concept of lawyering called Lean Full Service - LFS[®], where each lawyer offers specialty services in two or three areas of law, to keep legal teams lean and efficient and overall cost in check. Neil has been a General IMGL Member for many years and has advised the industry nearly two decades. He is frequently interviewed by the domestic and international press and speaks regularly as gaming conferences in Brazil and overseas, such as: the EGR Power Latam Summit, G2E, ICE Vox, SBC and Sigma Brazil.



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Osasco: The Emerging Hub for iGaming in Brazil

Osasco is a city part of the greater São Paulo area and has established itself as the home for big tech companies such as Mercado Livre, iFood, Lojas Americanas SA, Lalamove, Facily and Rappi. During the last 8 years, the city has been growing an average of +16% per year and is home for 25% of the country's tech unicorns. This solid economic growth came with bullish results such as the 20 largest GDP of the state, 70 largest GDP of the country and more than 100K jobs created in 2023.

Looking forward, one of the key strategical priorities for Osasco's public authorities is to continue growing by attracting new companies and entering promising markets responsibly. With this scenario in mind, the city identified the opportunity to connect with the iGaming segment, which was sanctioned by the Brazilian President in December 2023. The law encompasses several important rules and guidelines for companies to operate regularly in the country. In addition, it will serve as the basis for the creation of this new sector of the Brazilian economy, which shall operate in a regulated, safe and responsible manner.

In order to create a competitive advantage to host companies and connect with the key market players, Osasco has focused on three pillars:

1. TAX AND LEGAL SECURITY:

- ISS Tax Rate of 2% (Lowest Rate).
- Special Regime.
- City registration in 24 hours.

2. STRATEGIC LOCATION:

- Access to main roads and Marginais (Tietê and Pinheiros).
- 4 Train Stations: 15 million passengers per year.
- Proximity to domestic and international.





3. SPECIALIZED LABOR:

- Vast range of universities and technical entities.
- Free computer programming and entrepreneurial courses.
- Internship programs in partnership with big techs.

To finish, Osasco is also creating a Responsible Gaming Framework, which, according to the mayor Rogério Lins, “has the objective to translate into practice a menu of initiatives to increase responsible gaming consciousness, clarify best practices to industry players and generate a positive approach across the segment”.

With this rollout plan into action, the mayor would like to invite all companies from the iGaming ecosystem to know more about the city benefits and understand how simple is the process to bring your company to Osasco.



Rogério Lins
Mayor of Osasco

Unlock opportunities

and connect with industry leaders

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Commissions



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Payments as an innovative way of affiliation

From marketing to technology, no stone has been left unturned by the gaming industry when it comes to creating an effective player loyalty strategy. But as more markets begin to open up, we need to cast our nets further afield and look towards digital affiliation wallets as a means of retaining high-value players.

All eyes have been on the Brazil market since the government announced that it would be regulating online gambling. But as more operators and suppliers continue to flood the market, it's becoming increasingly difficult to stand out from the crowd.

Throwing money at a multitude of marketing and relationships campaigns may help you increase the volume of advertising campaigns that you're able to roll out. But what good is volume when you still face the issue of brand recall, and long-term sustainability?

PLAYER LOYALTY THROUGH A SIMPLIFIED PAYMENT SYSTEM

Retaining players seems to be a topic which has dominated industry discussions for years. And despite these ongoing conversations, it seems apparent that no one has yet found the secret to ensuring players stay loyal to a particular site.

When entering a new market, such as Brazil, player acquisition is important, but player retention is paramount. It is loyal players which keep the cogs turning on the day-to-day and can even act as an effective marketing tool, especially when it comes to word of mouth.

Vpag, powered by Eightroom, hopes to simplify the problem of player retention through the use of affiliation wallets. Back in November 2023, Vpag set out on a mission to find the best combination between marketing and payments, and as a result, the Vpag Wallet was developed.

THE BETTOR FIRST

With a mantra of putting the consumer first, the Vpag Wallet is a digital wallet which enables users to manage their online betting funds and also access "a range of advantages".

A key consideration that Eightroom made when developing its digital wallet was the frustration that many players face when trying to make deposits and withdrawals. We've all heard stories of withdrawals taking several hours, if not days. And when you're trying to retain players, time really is of the essence.

Unlike traditional 'free bet' promotions, Vpag offers a well-structured point accumulation system through transactions, redeemable for benefits called Club V+. This not only enhances user experience but also drives qualified traffic to partner operators.

ADVANTAGES ALSO FOR OPERATORS

A lot of these benefits sound great for the player, but what are the advantages of using affiliation wallets for operators?

Via Wallet, there's an opportunity to create a more complete experience for the user, offering benefits ranging from an IBAN code for the account, to the possibility for the user



to send money to their favorite websites very quickly. Vpag works with cutting-edge technology to verify and validate identity and this reflects a lot of security for the user.

Vpag Flash is a solution for merchants to collect payments locally, subsequently reducing any processing fees, making it a much more cost-effective option for operators. Payments are then processed "in a fast, simple and secure way", with operators then able to receive funds at a time and in a currency of their choosing.

"The two formats together are the right solution for any merchant who wants to optimize their deposits, and who also wants to have access to a solid customer base from our financial products and marketing products, resulting in one of the best player values in the Brazilian market" says Lucila Cirio, Head of payments at Eightroom.



VPAG DIRECT CASHIER INTEGRATION PROVIDES A 100% CUSTOMISABLE SOLUTION AND ENABLES GLOBAL MERCHANTS TO IMPACT 95% OF THE BRAZILIAN POPULATION."
SHE ADDS.

In a market as lucrative as Brazil, having a solution which is customisable is of the utmost importance. Launching a product for European bettors across the Brazilian market, just won't work.

A REALLY SAFE SOLUTION

Within the payments space, one of the ongoing debates has been whether more gaming operators need to embrace alternative payment methods, such as digital wallets.

For the traditionalists, the idea of relying on a new technology to handle our transactions may seem daunting at first. Some of the questions which may spring to mind might include 'Are digital wallets secure? Is it more efficient? Will this just complicate the transaction process?'

Eightroom has taken every step possible to guarantee that not only does security remain at the forefront of its product portfolio, but that the overall user experience remains as streamlined as possible.

BUT IT'S NOT JUST SAFE, IT'S AGILE

Security is the top priority for Vpag. To ensure product integrity, robust compliance procedures have been developed for partners looking to onboard or utilize the wallet - whilst a thoughtful user experience is being delivered.

In less than five minutes, all users go through a smooth identity verification process and are ready to start using the Vpag platform. On the other hand, all websites integrated within the Wallet are subjected to a meticulous compliance verification.

Vpag is also an intermediary tool between the player and the bookmaker, so a Vpag customer will always have an extra layer of security and peace of mind in their transactions through the customer support of the company.

IT'S ALSO ABOUT ADVANTAGES, IT'S ALSO ABOUT PEOPLE

Far beyond all technical aspects, the Eightroom team aimed to help evolve the Brazilian market with the Vpag Wallet, which also has a benefits system for high-value players.

With benefits like high deposit limits and premium support, Vpag caters to diverse budgets, while the versatility of Club V+ adds an extra layer of engagement. Despite its Brazilian focus, Vpag's user-friendly interface hints at future expansion into other regions by 2024, promising seamless access to a platform capable of delivering safe and solid results to bettors and operators.



HELPING THE COMPULSIVE BETTOR IS ALSO A SMART PLAY



THE LARGEST BRAZILIAN COMPANY SPECIALIZED IN INTEGRATED BEHAVIORAL MANAGEMENT FOR BETTING PLATFORMS. AT EBAC, WE ALSO WORK ON THE DETECTION, SCREENING, AND HANDLING OF PROBLEM GAMBLING BEHAVIORS, PROMOTING IMMEDIATE SUPPORT FOR PLAYERS IN CRISIS. THROUGH THE COMPULSAFE PROGRAM, PLAYERS WITH COMPULSIVE DISORDERS ARE GUIDED TO INDIVIDUAL AND GROUP SESSIONS, CONDUCTED IN A SECURE VIRTUAL ENVIRONMENT. WITH THE SUPPORT OF A MULTIDISCIPLINARY TEAM, PLAYERS ARE ENCOURAGED TO IDENTIFY POSSIBLE RISKY BEHAVIORS AND SHARE THEIR GAME-RELATED CONFLICTS WITH TRUSTED SPECIALISTS.

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Tackling Gaming Addiction in Brazil: How EBAC is Leading the Way



Gaming addiction presents a significant challenge within Brazil's gaming industry, affecting individuals and their families. EBAC - Empresa Brasileira de Apoio ao Compulsivo - is at the forefront of addressing this issue through targeted support and intervention strategies. Endowed with the most recognizable expertise in addiction and recovery from the University of Sao Paulo's psychiatric department, EBAC leverages a comprehensive methodology to combat gaming addiction effectively.

A critical element of EBAC's approach is the early detection of potential addiction cases through gaming platforms. This strategy allows for the timely identification of individuals at risk, facilitating early intervention. Recognizing the complex nature of addiction, EBAC tailors its support programs to address the

multifaceted psychological, social, and emotional factors involved. These programs include therapeutic support, community engagement, and educational efforts designed to assist individuals in their journey toward recovery.

Moreover, EBAC acknowledges the essential role of families and communities in the recovery process, offering resources and education to strengthen these support systems. This collaborative effort enhances the efficacy

of interventions and promotes a supportive environment for individuals battling addiction.

In navigating the complexities of gaming regulation and the challenge of addiction, operators find themselves at a crucial juncture where ignoring the issue is no longer viable. The evolving landscape demands a proactive approach, highlighting the necessity of expert intervention. Here, EBAC stands ready to provide essential support. With its comprehensive strategies

and depth of expertise, EBAC offers a partnership that goes beyond mere compliance, aiming at the heart of responsible gaming. As the industry progresses, the importance of such collaborative efforts becomes undeniable, ensuring that gaming remains a positive and sustainable aspect of entertainment. In this context, EBAC's role is not just beneficial but indispensable, serving as a guiding force for operators seeking to navigate the future responsibly.





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The Evolution of the Job Search in the World of iGaming in Brazil

In recent years, the iGaming sector has experienced significant growth across the world, and Brazil is no exception. With the growing demand for digital entertainment and the progressive regulation of online betting, the iGaming market in Brazil is undergoing remarkable evolution. A crucial area of this development is the search for work within the iGaming sector.

If we look back a decade ago, the idea of finding a job in the iGaming sector in Brazil was practically non-existent. Brazilian legislation was restrictive in relation to gambling, which severely limited job opportunities in this field and I can say that people viewed the

sector with a certain prejudice. However, in recent years, there have been significant changes in this scenario.

With the advancement of technology and the globalization of the iGaming market, many international companies began to look at Brazil as a promising market. This has led to an increase in demand for skilled professionals for a variety of roles within the iGaming sector, including software development, digital marketing, customer service and regulatory compliance.

One of the main reasons behind this change is the growing acceptance and regulation of online betting in Brazil. Although there are still

regulatory challenges to be faced, the country has made progress in legalizing and regulating iGaming activities. This created a more favorable environment for companies in this sector to operate in Brazil and, consequently, increased the demand for qualified professionals.

Furthermore, the exponential growth of this market in Brazil has also led to the emergence of new companies and startups in the sector. These companies are seeking local talent to drive their growth and innovation. As a result, there are a variety of opportunities available for professionals with different skill sets and experiences.



als and investing in developing relevant skills can also increase the chances of success.

In short, the search for work in the world of iGaming in Brazil has undergone significant evolution in recent years, driven by market growth and the progressive regulation of online betting. With a growing number of companies operating in the country and a growing demand for skilled talent, the sector offers a range of exciting opportunities for professionals looking for a dynamic and challenging career.

Another interesting aspect of the evolution of job search in the world of iGaming in Brazil is the increase in remote and flexible work. Many iGaming companies are adopting remote work models, allowing employees to work from anywhere in the country. This not only expands the talent pool available to companies, but also offers professionals greater flexibility in terms of working hours and location.

It's no surprise that there are already companies specialized in offering vacancies in the sector, connecting talented candidates with unique opportunities in the field. With an experienced team and a wide network of contacts, Jobs. bet is one of them, and the only Brazilian company that guarantees a transparent and efficient recruitment process because it understands the market and knows Brazil.

However, despite the growing opportunities, finding work in the iGaming sector in Brazil still presents challenges. Competition is fierce, especially for more coveted positions, and companies often look for professionals with previous experience in the sector.

For professionals interested in entering the iGaming sector in Brazil, it is essential to be up to date with the latest market trends and regulations. Participating in industry events (and there are hundreds around the world), networking with experienced profession-



Flávio Figueiredo
Jobs.bet



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**NO FEES FOR
THE CLIENTS**

**24/7 CUSTOMER
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We are a Brazilian Payment Institution, with knowledge of the local market, regulated and supervised by the Central Bank of Brazil (BACEN).

Pay4Fun is a financial transaction solution that allows your operation to operate in the Brazilian market with security, efficiency and high technology. Our mission is to facilitate the online payment needs of consumers and merchants through a simple and intuitive platform, promoting a differentiated and superior service at all levels.

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Regulation of sports betting in Brazil: a path to transparency and security

The sports betting market in Brazil is one of the largest in the world. According to an estimate by BNL Data, the sector generates R\$120 billion annually. Law 14,790/23, which regulates betting, should drive the growth boom of this market.

With the regulations now in force, the betting market will be safer, as only institutions authorized by the Central Bank will be able to provide services in this environment.

This validation is important because only authorized institutions have adequate performance and risk management structure.

Institutions authorized by the Central Bank comply with the standards for preventing money laundering, terrorist financing and proliferation of weapons of mass destruction (PLD-FT), as well as data protection, following the guidelines of the General Data Protection Law (LGPD) and cybersecurity. These measures

guarantee the security of customer, user and partner data.

It is important to highlight that the simple fact that an institution is "regulated" or follows the Central Bank's rules does not guarantee its authorization to operate in Brazil. Therefore, it is essential to follow some steps to check whether a payment institution is actually authorized by the Central Bank. To confirm its legitimacy, follow the following steps:



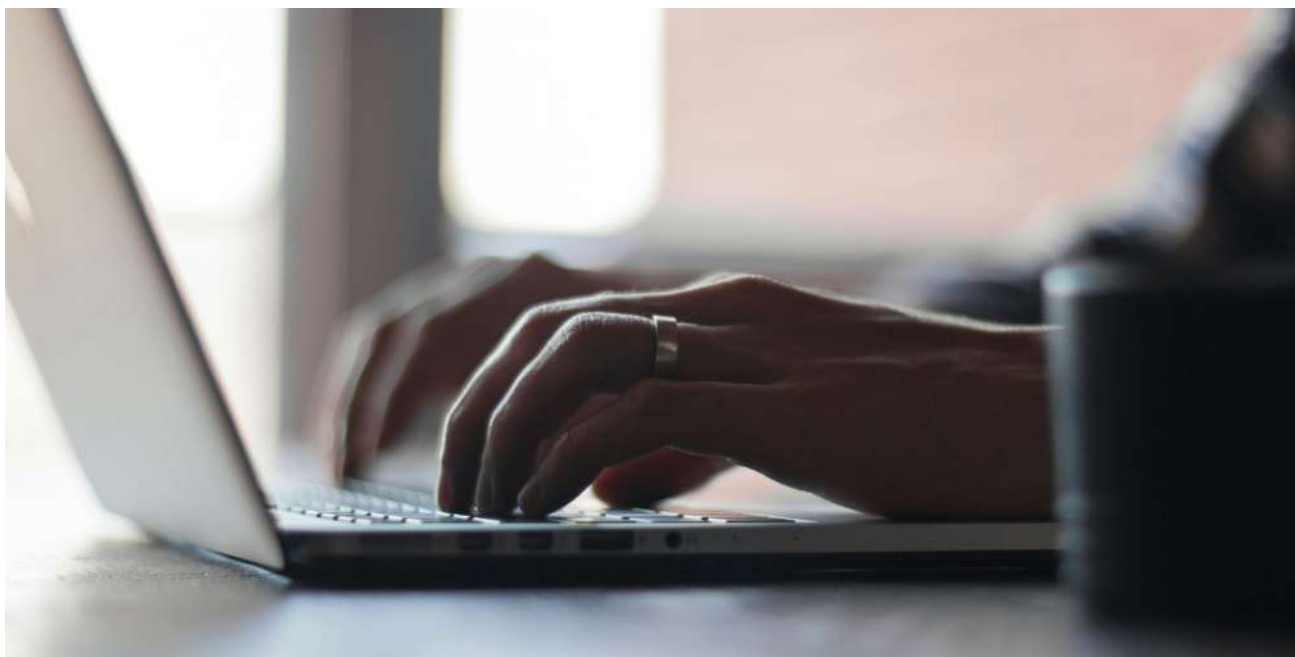
- Consult the Central Bank website via link;
- In the "Institution Name" field, search for the name of the institution (for example, "Pay"). If the name is listed, it means the institution is authorized. Otherwise, it isn't;
- To check the institution's CNPJ, access the link and enter the first eight digits of the CNPJ (for example, 20757199 for Pay4Fun). The website will indicate the status of the institution and whether it has any prior relationship with the Central Bank.

Despite the still pending definitions on how the sector will operate, the regulation already establishes some guidelines. The law will allow for greater supervision over the sector, determining guidelines for advertising, prohibiting the operation of illegal websites, manipulation of results, among others.

Pay4Fun was born from the need to offer a safe and efficient means of payment for the online gaming market. At the time, Brazilian operators were facing difficulties receiving deposits from customers and paying premiums. It was the first payment institution to receive authorization from the Central Bank to operate in the online gaming sector in Brazil. A pioneer in the sector, the institution founded in 2018 is the market leader.

The institution was founded by Brazilians, has its headquarters in Brazil and its founders can be publicly identified. This demonstrates the transparency and governance of the institution, which has always been concerned with serving its customers with excellence.

As CEO and representative of Pay4Fun, I am confident in Pay4Fun's expertise in online payments and commitment to anti-money laundering and responsible gaming, making it the ideal partner for this process.



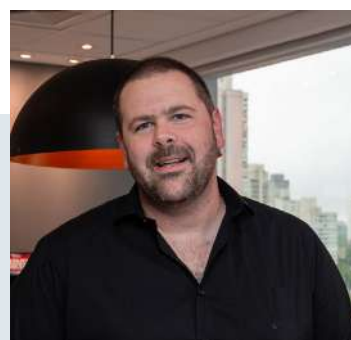
We have the experience, technology and team to provide customers and betting operators with secure and efficient payment solutions. Our mission is to democratize access to online games in Brazil. We want everyone to be able to play safely and calmly.

There is no doubt that the regulation of betting in Brazil already represents a milestone that will have a series of advantages, both for customers and for Brazil. For customers, the regulation guarantees greater security in the commercial exploitation of the modality within the national territory. For the State, the regulation will generate revenue through taxes.

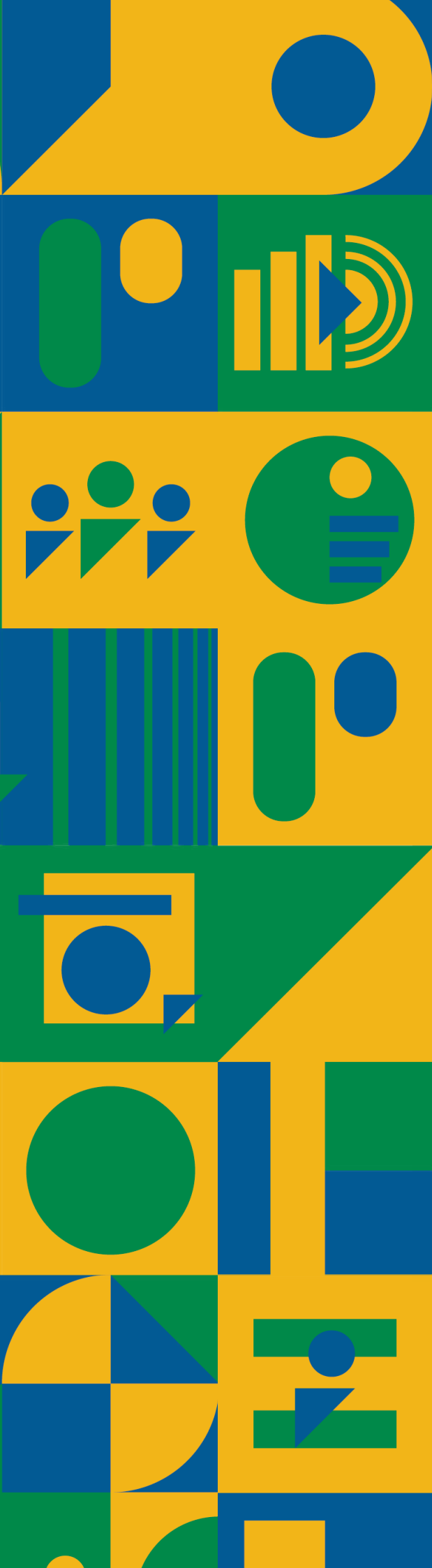
It is estimated that the betting market in Brazil generates billions per year. With regulation, the State will be able to collect part of this revenue, which must be allocated to public investments.

Expectations for the guidelines to come with the regulation of sports betting in Brazil are positive. The sector has the potential to boost the country's economy, generating jobs, tax collection and foreign investment.

We are confident that the next regulatory steps will be successful in the regulated betting market. We will remain committed to contributing to this process and helping to make Brazil an even more attractive destination for the sector, especially for the payments segment.



Leonardo Baptista is CEO & Co-Founder of Pay4Fun, a payment institution that offers financial solutions for the entertainment sector. The entrepreneur has more than 15 years of experience in the gaming and information technology industry. In 2022, Leonardo joined the list of the ten most inspiring CEOs by CIO Business Review, which selects the most influential executives in the business world.



FINAL WORDS

As we wrap up our 6th edition, we reflect on the remarkable journey we've embarked on together. It has been a year of growth, exploration, and collaboration within Brazil's thriving iGaming industry. We are deeply grateful to our readers, whose engagement and enthusiasm have propelled us forward. Our sincere appreciation also goes to our dedicated contributors and supportive advertisers, whose contributions have enriched the magazine and fueled our mission to empower the iGaming community in Brazil.

In this edition, we delved into the latest trends and developments shaping the iGaming landscape, from marketing strategies to compliance measures. We celebrated the achievements of industry leaders and examined the unique challenges and opportunities facing the Brazilian market. From insightful interviews to in-depth analyses, we aimed to provide our readers with valuable insights and perspectives.

As we look ahead to the future, we are excited about the opportunities that lie ahead. Thank you for being a part of Brazilian Lounge Magazine's ongoing success story. Together, we will continue to push boundaries, drive innovation, and make a lasting impact on the iGaming industry in Brazil and beyond.



**Alessandro
Valente**

Brazilian Lounge
co-founder



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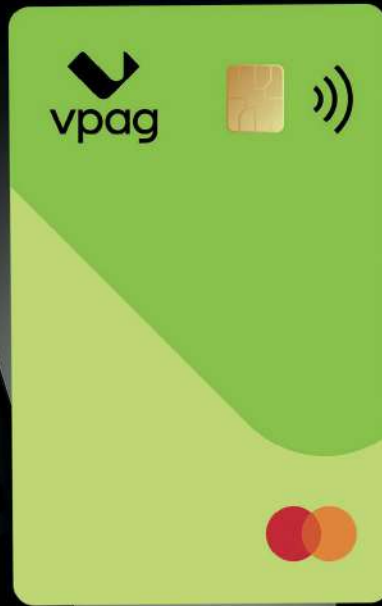
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