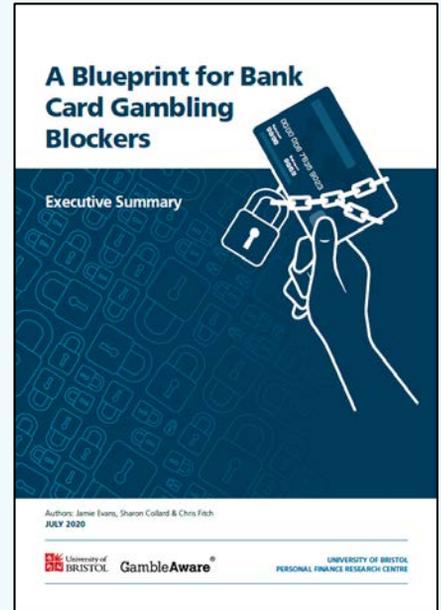


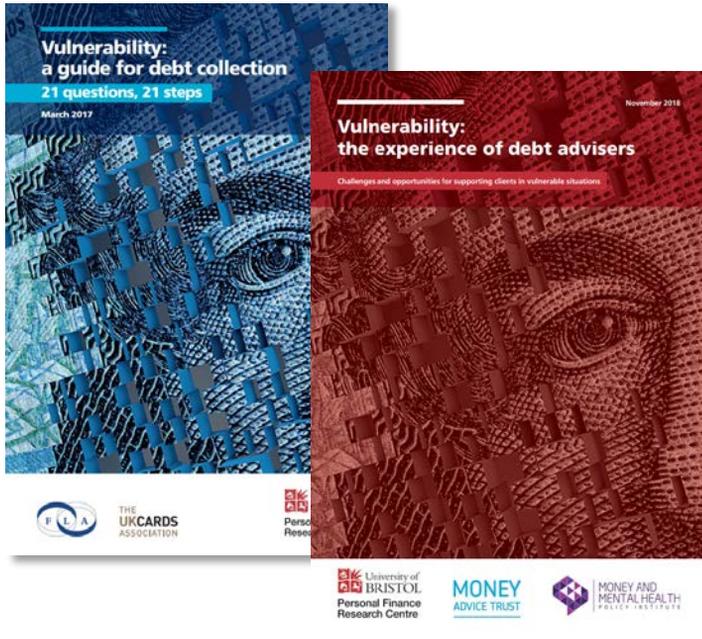
# Money And Gambling: Practice, Insight, Evidence (MAGPIE)

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# Vulnerability research and guidance



Search: "vulnerability matters"

# The MAGPIE Programme



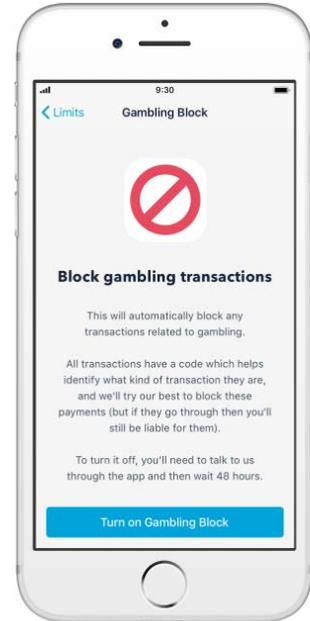
- Focus on the role of financial services in reducing gambling-related harm by helping create a safer environment
- Deliver a series of projects over three years
- Produce evidence-informed resources to minimise financial harm
- Bring together/collaborate with a 'coalition of the willing'

# Priority 1: Debit/credit card controls

Several banks and credit card firms have launched **card controls** to enable their customers to block spending on gambling...

But there's **limited evidence** about 'what works' and who for

Our aim: produce an **evidence-based standard** for card controls that balances **commercial realism** with consumer-centred **friction and intervention**.



# Priority 1: Debit/credit card controls



- **Evidence review** to understand gambling profiles and behaviour and implications for card controls
- **Audit** of card controls that are currently available



- **Online survey** about awareness and experiences of card controls among people who gamble



- **Discussion groups** with people affected by gambling
- **Dialogues** with banks & lenders
- **Dialogues** with gambling treatment & support services

# **5 key points from the report...**

(But lot's more inside so  
please do read it!)

# Finding 1: blocker technology works – and should be available to all card users

- Blockers are **technically effective**
  - And appear to be a helpful tool in reducing gambling harms
- But millions of UK customers don't have access to them
- They need to become a standard feature

Figure 2.1 – Which UK banks currently offer gambling blocks?

Bank	Type of block	Cooling-off period	Launched in...
Barclays / Barclaycard	Debit and Credit	N/A	Dec 2018
Cashplus	Debit and Credit	48 hours	Apr 2019
HSBC Group	Debit and Credit	24 hours	Nov 2019
Lloyds Banking Group	Debit and Credit	48 hours	Nov 2019
Monzo	Debit	48 hours	Jun 2018
NatWest / RBS	Credit	N/A	Oct 2019
Santander UK	Debit and Credit*	N/A	Mid 2019*
Starling Bank	Debit	48 hours**	Jun 2018

\*Santander's gambling block is available to customers with cards on the Mastercard card scheme, which all credit cardholders are but debit cardholders are currently on VISA until their card is renewed (or request for it to be renewed). It was given a 'soft launch' in 2019 on their 'Wallet app' and was rolled out to their main banking app in early 2020.

\*\* When first launched, the Starling Bank card gambling blocker had no cooling-off period but this was amended to a 48-hour cooling-off period in March 2020.

# Finding 2: every firm should raise awareness about blockers

- **A low level of awareness about bank card blockers exists**

- 43% of our survey participants were not aware of them.

- And where customers are aware, do they know what it is, how their data will be used, etc.?

*“I do feel there’s some progress we can make in the language that we use around some of these things.*

*Sometimes banks have a habit of using ‘banky’ type language with customers which doesn’t resonate very well... A lot of customers, they just wouldn’t know what that meant.”*



# Finding 3: every blocker should be built around a time-release lock

- **Over a third of bank card blockers can be toggled on and off**
- From our survey nearly 60% of participants thought a 'time-release' lock should be longer than 48 hours
- And over 80% of participants supported banks offering the option of a permanent block.



## Finding 4: every blocker should limit cash withdrawals

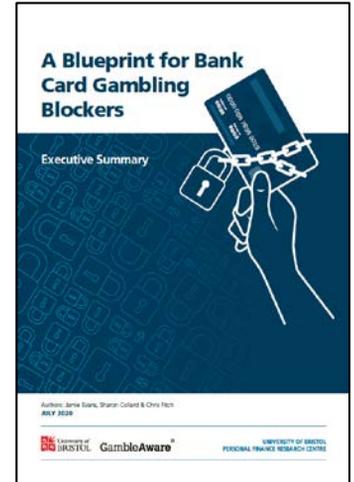
- **Limits on cash withdrawals are needed, as many block users will attempt to find workarounds.**
- In the UK, most banks will - if requested - place a daily or monthly limit on ATM cash withdrawals (total amount/number withdrawals).
- However, we fear that many financial firms have not made the connection between cash limits and card blockers.

# Finding 5: every e-wallet provider and CRA needs their own blockers

- **E-wallet providers can provide their own blockers.**
  - There are over 170 ways to make online gambling transactions. E-wallets form a sizeable chunk of this.
  
- **And CRAs can extend their Notice of Correction schemes.**
  - 63 per cent of our lived experience survey participants said they would choose to opt out of any further credit if this option was available.

# Summary

1. **Availability – blocks for all**
2. **Awareness – much more needed**
3. **Friction – time-released locks**
4. **Limit workarounds – cash withdrawals**
5. **Don't stop with banks – e-wallets, CRAs...**



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# Next steps

- **Our next project:**

- Provisional title “Supporting people affected by gambling: a practical guide for financial services firms and advisers”

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**Thank you!**

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