



**Australian Government**

**Assessment Requirements for CHCFIN005  
Provide responsible online wagering  
services**

**Release: 1**

# Assessment Requirements for CHCFIN005 Provide responsible online wagering services

## Modification History

Release 1. CHCFIN005 Provide responsible online wagering services. New unit. No equivalent unit.

## Performance Evidence

Evidence of the ability to complete tasks outlined in elements and performance criteria of this unit in the context of the job role, and:

- use communication skills, organisational processes and intervention measures in line with relevant State or Territory legislation and industry codes of practice, in response to each of the following gambling-related situations:
  - customer at risk of experiencing harm
  - customer experiencing harm
  - customer request for self-exclusion or assistance
  - customer request for counselling services
  - third-party request in relation to a person experiencing harm from gambling
  - customer showing signs of immediate distress
  - customer showing signs of chronic distress
  - dealing with disputes or complaints
  - under-age wagering
- identify appropriate referral processes for customers who display indicators of harm related to online wagering.

## Knowledge Evidence

Demonstrated knowledge required to complete the tasks outlined in elements and performance criteria of this unit outlined in elements and performance criteria of this unit:

- current legislation and industry and organisational policies and procedures in regard to responsible provision of online wagering services:
  - National Consumer Protection Framework for Online Wagering – National Policy Statement (26 November 2018) or its successor
  - Interactive Gambling Act 2001, or its successor
  - state and territory legislation and regulations relating to online wagering for the state or territory the organisation is licensed in, as well as the states or territories the organisation is operating in
  - state and territory licensing authority regulations, policies and codes of practice relating to online wagering
  - Australian Communications and Media Authority Interactive Gambling Industry Code

- Anti-Money Laundering and Counter-Terrorism Financing Act 2006
- Know Your Customer Anti-Money Laundering requirements
- legislation relating to self-exclusion
- key requirements of responsible online wagering services as detailed in:
  - terms and conditions for provision of online wagering services
  - in-house policies and procedures
  - industry and organisational codes of practice
- responsible wagering practices:
  - customer is aware of likelihood of losing
  - customer understands associated risks of losing
  - customer exercises control over their gambling behaviour
    - gambles within affordable limits of time and money
    - is empowered to control amount of time and money spent gambling
    - does not “chase losses”
    - does not gamble while intoxicated or under the influence of drugs
  - gambling occurs in balance with other areas of the customer’s life and does not cause problems or harm for themselves or others
- signs and impacts of harm from gambling:
  - feelings of stress, depression or anxiety as a result of gambling
  - immediate or chronic distress resulting from harmful gambling
  - isolation from family and friends
  - feelings of remorse or shame after gambling
  - gambling more money than the customer can afford
  - gambling that impacts the home life and relationships of the customer
  - reduced work performance
  - changes in sleeping or eating habits due to gambling
  - considering self-harm as a result of gambling
  - bills that cannot be paid by the person due to excessive gambling
  - incurring debt as a result of gambling or excessive use of credit cards to provide funds for gambling
  - committing illegal acts to finance gambling
  - gambling to escape worry or personal problems
  - trying to win back gambling losses
  - increased consumption of alcohol or other drugs
- common behaviours that may indicate harmful online wagering:
  - gambling for an extended period
  - changing gambling patterns, erratic wagering, changing products
  - betting on multiple sports or categories
  - gambling at unusual times of the day
  - closing and opening multiple online wagering accounts

- abuse or threats directed at providers of online wagering services
- increase in deposit frequency, failed deposits, multiple payment methods
- escalating sums of money deposited
- high stake wagering
- customer thinks they can control the outcome
- customer discloses harmful gambling behaviours
- evidence of financial fraud
- options for identifying and monitoring harmful wagering behaviours:
  - in-play real time monitoring
  - daily reports on activity
  - via call-centre interaction with customer
  - chat-room monitoring and moderation
- proactive intervention strategies:
  - monitoring account expenditure patterns
  - interactions with customers
    - telephone
    - email
    - pop-ups within online wagering services
    - SMS or text message
  - promoting “take a break” temporary exclusions
  - promoting pre-commitment limits
- principles of harm minimisation and reduction and strategies to reduce the harm associated with harmful online wagering:
  - voluntary pre-commitment features
  - self-assessment tools
  - support service options
    - software blocking options
    - bank tools for spend control
  - activity statements that comply with National Consumer Protection Framework (NCPF) and State or Territory based requirements
- organisational responsible online wagering service procedures for:
  - advertising and promotion:
    - Australian Association of National Advertisers Code of Ethics
    - Commercial Television Code of Practice
    - Organisational marketing policies
    - Affiliate marketing provisions
    - NCPF restrictions in inducements and bans on credit betting
- methods of distributing advertising and promotional information:
  - email
  - telephone

- television
- information and pop ups in apps or on websites
- direct mail
- SMS or text message
- social media posts
- financial transactions
- providing gambling-related information:
  - available gambling counselling services, including multicultural services, peer support, self-exclusion programs and referral processes
  - information on responsible use of operators gambling products
  - operator terms and conditions generally for specific products
- maintaining confidentiality and privacy requirements:
  - Privacy Act 1988 (Cth) or its successor
  - procedures for maintaining customer privacy and confidentiality of personal information
- maintaining records of gambling-related incidents and associated staff action that may inform further interactions or monitoring
- self-exclusion and exclusion:
  - online and form-based processes for self-exclusion
  - initiating exclusion processes when requested by customer
  - closure of account
  - response to attempts to breach exclusion
  - assistance in seeking self-exclusions from other gambling operators
  - ensuring correspondence or advertising is not sent to those who are excluded from services
  - preventing inducements or other incentive-based marketing being provided to those who have indicated behaviours associated with harmful gambling
  - referral to counsellors and support services
- dealing responsibly with third-party concerns regarding harmful gambling including referral options for their own support or assistance
- prohibition of minors
  - appropriate filtering software for websites and apps to prevent access by those under 18 years of age
  - identification verification processes to exclude minors
  - process for closure of accounts where identification shows the customer is a minor
- role of online wagering provider in supporting a culture that encourages responsible provision of online wagering services
- role of individual staff members, supervisors and managers in providing responsible online wagering services
- ramifications for an organisation and an individual of non-compliance with responsible online wagering requirements
- inappropriate referral to VIP programs

- available counselling services and referral procedures:
  - individual counselling and therapy
  - self-help
  - online counselling
  - organisation's internal responsible gambling unit
  - working with families and relationship counselling
  - financial counselling
  - assessment and referral services
  - outpatient services
  - inpatient and residential services
  - peer support services
  - crisis situation responses
  - relapse prevention.

## Assessment Conditions

Skills must be demonstrated in a simulated online wagering environment, using a range of industry-realistic scenarios where indicators of harmful wagering are present.

Assessment must ensure access to:

- National Consumer Protection Framework for Online Wagering – National Policy Statement (26 November 2018) or its successor
- Interactive Gambling Act 2001
- Australian Communications and Media Authority Interactive Gambling Industry Code
- current regulatory documents distributed by key State or Territory gambling licensing agencies, including legislative publications and codes of conduct outlining responsible online wagering requirements
- industry and organisational codes of conduct, policies, procedures and information relating to responsible online wagering services
- information regarding the identification and impacts of gambling-related harms

Assessors must satisfy the Standards for Registered Training Organisations' requirements for assessors.

## Links

Companion Volume implementation guides are found in VETNet -

<https://vetnet.gov.au/Pages/TrainingDocs.aspx?q=5e0c25cc-3d9d-4b43-80d3-bd22cc4fle53>