

UNIT CODE	CHCFIN005
UNIT TITLE	Provide responsible online wagering services
APPLICATION	<p>This unit describes the performance outcomes, skills and knowledge required to provide responsible online wagering services, and to assist those customers who may be at risk of or are already experiencing harm from online wagering.</p> <p>Responsible provision of online wagering services must be undertaken whenever such services are provided and is an essential underpinning skill for all personnel involved in the provision of wagering services, or with the capacity to influence wagering services. This may include online wagering that is conducted using any telecommunication service.</p> <p>Job roles within online wagering services would include management and operational staff involved in the provision of online wagering services, responsible gaming officer, marketing staff and data collection officers and analysts.</p> <p>The unit also relates to satisfying the requirements for providing responsible online wagering services under state and territory legislation. The terms used to describe this vary across state and territory regulatory bodies and can include Responsible Conduct of Gambling (RCG), Responsible Service of Gaming, or Responsible Service of Gambling (RSG).</p> <p>Under differing state and territory legislation this may be a required certification unit for certain nominated personnel operating online wagering services.</p> <p>Those developing training to support this unit must consult the relevant state and territory gaming licensing authority to determine any specific state or territory regulation that is applicable, as well as accreditation arrangements for courses, trainers and assessors.</p>
PREREQUISITE UNIT	Nil
COMPETENCY FIELD	Financial Counselling
UNIT SECTOR	Community Services

ELEMENTS	PERFORMANCE CRITERIA
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<i>Elements describe the essential outcomes</i>	<i>Performance criteria describe the performance needed to demonstrate achievement of the element.</i>
1. Comply with regulatory, industry and organisational codes of conduct for online wagering in line with community standards and expectations.	<p>1.1 Obtain relevant regulatory information and industry codes of conduct and determine their applicability to organisation.</p> <p>1.2 Evaluate contents of regulatory information and codes of conduct and their significance to own job role.</p> <p>1.3 Clarify requirements of regulations and codes of practice with relevant personnel to ensure understanding and compliance.</p> <p>1.4 Act according to regulatory requirements and principles of relevant codes of conduct, seeking advice from relevant person when issues arise.</p> <p>1.5 Identify conflicts of interest in own role and report to the appropriate person, according to organisational policies and procedures.</p>
2. Implement responsible online wagering practices.	<p>2.1 Carry out duties of own job role using responsible gambling service practices and adhering to principles of harm minimisation, according to relevant state and territory legislation and industry and organisational policy and codes of conduct.</p> <p>2.2 Ensure organisational policies and procedures and information in relation to online wagering are available to customers at all times.</p> <p>2.3 Ensure information on responsible gambling and harm minimisation is readily available to customers at all times during online wagering activities and on request.</p> <p>2.4 Provide customers with current information on chances of winning and probability as they relate to the online wagering products, noting the likelihood of loss.</p> <p>2.5 Maintain accurate records of gambling-related incidents and associated staff action according to industry and organisational policy and procedures and within scope of own job role.</p> <p>2.6 Respond to complaints sensitively, courteously and respectfully and refer to relevant person as required.</p>
3. Provide information and assistance to customers regarding gambling harm and harm minimisation.	<p>3.1 Use appropriate indicators to identify customers at risk of harm from online wagering and take action to mitigate and reduce harm within scope of own job role.</p> <p>3.2 Provide appropriate information on gambling harm minimisation to customers on request to enable them to make informed decisions about their participation.</p> <p>3.3 Identify behaviours of customers that indicate the need for exclusion due to problem online wagering.</p> <p>3.4 Discuss appropriate support service options and benefits of seeking support with customer.</p> <p>3.5 Follow procedures for exclusion, including self-exclusion, according to legislation, industry and organisational policy, and confidentiality and privacy requirements.</p> <p>3.6 Provide customer with appropriate referral options using appropriate method of communication according to level of potential risk of problem online wagering.</p> <p>3.7 Provide customer with information on how to lodge complaints with gaming regulators or others as required.</p> <p>3.8 Communicate with customers in a timely, professional and positive manner.</p>

4. Mitigate risks relating to online wagering.	<p>4.1 Use appropriate filtering processes to verify identification and prevent access by those under 18 years of age.</p> <p>4.2 Immediately close customer account if identification processes show customer is a minor.</p> <p>4.3 Remove excluded customers from marketing communications and advertising and promotion database to ensure they are not encouraged to return to wagering.</p> <p>4.4 Ensure advertising and promotion to customers provides information on risks and potential harm of gambling and online wagering in line with relevant legislative frameworks.</p> <p>4.5 Monitor customer wagering behaviour for change following intervention or referral.</p> <p>4.6 Protect confidentiality and privacy of information provided by customers according to regulations and organisational policies and procedures.</p>
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FOUNDATION SKILLS	
<i>Foundation skills essential to performance in this unit, but not explicit in the performance criteria are listed here, along with a brief context statement.</i>	
SKILLS	DESCRIPTION
Reading skills to:	<ul style="list-style-type: none"> ◦ read and interpret at times complex information relating to: ◦ industry or regulatory codes of conduct relating to responsible online wagering ◦ in-house policies and procedures relating to responsible online wagering ◦ plain English regulatory and advisory information issued by local, state and territory gambling licensing authorities.
Oral communication skills to:	<ul style="list-style-type: none"> ■ report or refer issues to appropriate person.
Numeracy skills to:	<ul style="list-style-type: none"> ■ understand and explain odds, chances of winning and probability as they relate to the online wagering products of the service provider.
Writing skills to:	<ul style="list-style-type: none"> ■ provide information to customers in regard to products, self-exclusion policies and referrals ■ produce emails or reports to colleagues regarding issues or to seek assistance.
Problem-solving skills to:	<ul style="list-style-type: none"> ■ identify potential people experiencing or at risk of experiencing harm from online wagering and apply appropriate solutions within scope of responsibility or seek assistance from appropriate colleagues.
Technology skills to:	<ul style="list-style-type: none"> ■ use a computer and appropriate software to record gambling-related incidents and staff actions.
UNIT MAPPING INFORMATION	No equivalent unit.

LINKS	<i>Link to Companion Volume Implementation Guide to be inserted.</i>
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TITLE	Assessment Requirements for CHCFIN005 Provide responsible online wagering services
PERFORMANCE EVIDENCE	<p>Evidence of the ability to complete tasks outlined in elements and performance criteria of this unit in the context of the job role, and:</p> <ul style="list-style-type: none"> ■ utilise appropriate organisational processes in response to each of the following gambling-related situations: <ul style="list-style-type: none"> ◦ customer experiencing harm and relevant intervention measures ◦ 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 ◦ 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	<p>Demonstrated knowledge required to complete the tasks outlined in elements and performance criteria of this unit:</p> <ul style="list-style-type: none"> ■ current legislation and industry and organisational policies and procedures in regard to responsible provision of online wagering services: <ul style="list-style-type: none"> ◦ National Consumer Protection Framework for Online Wagering – National Policy Statement (26 November 2018) or its successor ◦ <i>Interactive Gambling Act 2001</i> ◦ 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 ■ key requirements of responsible online wagering services as detailed in: <ul style="list-style-type: none"> ◦ terms and conditions for provision of online wagering services ◦ in-house policies ◦ industry and organisational codes of practice ◦ state and territory legislation and regulations relating to online wagering ◦ state and territory licensing authority regulations and policies relating to online wagering ■ what is responsible gambling: <ul style="list-style-type: none"> ◦ customer is aware of likelihood of losing ◦ customer understands associated risks of losing ◦ customer exercised control over their gambling behaviour ◦ gambling occurs in balance with other areas of the customer's life and does not cause problems or harms for themselves or others ■ impacts of harm from gambling and problem gambling: <ul style="list-style-type: none"> ◦ feelings of stress, depression or anxiety as a result of gambling ◦ isolation from family and friends ◦ feelings of remorse or shame after gambling ◦ gambling more money than the customer can afford
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- gambling that impacts the home life 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 player due to excessive gambling
- borrowing money to gamble
- 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 problem online wagering:
 - gambling for an extended period
 - changing gambling patterns, erratic wagering, changing products
 - closing and opening online gaming 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
 - betting with credit or above pre-committed limits
 - customer thinks they can control the outcome
 - customer discloses problem gambling
- options for identifying harmful wagering:
 - in-play real time monitoring
 - daily reports on activity
 - chat-room monitoring and moderation
- proactive intervention strategies:
 - monitoring account expenditure patterns
 - interactions with customers
 - telephone
 - email
 - pop-ups within online wagering services
 - promoting “take a break” temporary exclusions
- principles of harm minimisation and strategies to reduce the harm associated with problem online wagering:
 - voluntary pre-commitment features
 - self-assessment tools
 - support service options
 - software blocking options
 - bank tools for spend control
 - activity statements that outline:
 - date
 - time
 - amount
 - description of the transaction
 - account balance
 - win/loss information
 - time spent wagering online
- 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
 - methods of distributing advertising and promotional information:
 - email

	<ul style="list-style-type: none"> • telephone • television • information and pop ups in apps or on websites • direct mail <ul style="list-style-type: none"> ◦ financial transactions ◦ providing gambling-related information: <ul style="list-style-type: none"> • available gambling counselling services, self-exclusion programs and referral processes • chances of winning and probability • information on operators gambling products • operator terms and conditions generally for specific products • self-exclusion and exclusion provisions ◦ maintaining confidentiality and privacy requirements <ul style="list-style-type: none"> • 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 ◦ self-exclusion and exclusion: <ul style="list-style-type: none"> • 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 being provided to those who have indicated behaviours associated with problem gambling • referral to counsellors and support services ◦ dealing responsibly with third-party concerns regarding harmful gambling ◦ prohibition of minors <ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> ■ 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: <ul style="list-style-type: none"> ◦ 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.
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ASSESSMENT CONDITIONS	<p>Skills must be demonstrated in a simulated online wagering environment.</p> <p>Assessment must ensure access to:</p> <ul style="list-style-type: none">■ 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 and territory gambling licensing agencies, such as legislative publications and codes of conduct outlining responsible online wagering requirements■ industry and organisational codes of conduct, policies, procedures, information, signage and brochures relating to responsible online wagering services. <p>Assessors must satisfy the Standards for Registered Training Organisations' requirements for assessors.</p>
LINKS	<p><i>Link to Companion Volume Implementation Guide to be inserted.</i></p>