

Report reveals the technology behind bank card gambling blockers works, but millions do not have access

July 7 2020



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A new review of the availability, uptake, and effectiveness of bank card gambling blockers in the UK has found an estimated 28 million personal

current accounts do not have the option to block gambling expenditure.

The research, published today and led by the University of Bristol, highlighted although blockers could be effective, particularly when used in conjunction with other self-exclusion tools, they need to be improved to better protect people from [gambling harm](#). The researchers, from the university's Personal Finance Research Centre (PFRC), are recommending all card blockers include a time-release lock of at least 48 hours.

Joining forces with GambleAware, which commissioned the study, the researchers have put forward a blueprint for change to maximise the effectiveness of bank card blockers. Among their proposals, they call on the Financial Conduct Authority to recommend [gambling](#) blocks are standard on debit and [credit cards](#); and propose a cross-sector consumer awareness campaign placing bank card blockers alongside other forms of self-exclusion and player controls.

The report found just eight financial service firms offer blockers on certain products and ranges, estimated to cover 60 percent of personal current accounts. Outside of these eight firms, no other organisations are currently offering blockers to all their customers. This means more than 28 million personal current accounts are missing out on this important tool to block gambling expenditure.

The researchers examined the effectiveness of blockers currently available and found significant shortcomings. Of the eight banks offering blockers, three blockers could be immediately turned on and off, meaning they function more like a light switch than a lock. The report suggested it is essential for more friction to be built into bank blockers, specifically time-release locks of least 48 hours. The authors are calling on UK Finance to ensure their members offer card blockers with a time-release lock mechanism.

When reviewing aggregated data and statistics shared by financial firms, researchers estimated blockers are being used by roughly half a million customers across all banks offering blockers. Data disclosed by one firm showed customers who turned on the blocker stopped an average of two to three gambling transactions per month. Across all its customers with a card blocker, this represents 390,000-585,000 blocked transactions per month.

Other key findings include a low level of awareness of blockers amongst a range of customers and that gamblers were finding workarounds to their gambling block, such as cash withdrawals and using e-wallets.

To maximise the effectiveness of blockers, researchers have compiled a blueprint for change with five key recommendations:

- Firms and regulators need to work with 'experts by experience' so they can design products, services and interventions for people who are negatively affected by gambling.
- UK Finance needs to build the report's recommendations into their member guidance and policy on supporting vulnerable consumers.
- The Financial Conduct Authority should recommend in its guidance on vulnerable customers that gambling blocks are standard on debit and credit cards.
- A cross-sector consumer awareness campaign placing bank card blockers alongside other forms of self-exclusion and player control is needed.
- The UK Government needs to create the legal and regulatory conditions to encourage the financial services sector to innovate and develop a range of consumer spending controls.

Professor Sharon Collard, research director of the PFRC, said: "Our research has found bank card gambling blockers are not available on

roughly 40 percent of personal current accounts. This means an estimated 28 million people are missing out on this crucial tool to block gambling expenditure which helps protect them from gambling harms. We are calling on the Financial Conduct Authority to urgently recommend gambling blocks are standard on all debit and credit cards.

"We examined the effectiveness of all existing blockers and found serious changes are required. The people affected by gambling harms who took part in the review stated the more positive friction that can be built into a bank blocker, the more effective it can be. It is vital, therefore, the blockers cannot just be turned on and off, as the benefits of the technology become redundant. Instead, we recommend all financial service firms require consumers to wait at least two days between requesting to turn the blocker off, and the blocker technology stopping."

Chief Executive, Marc Etches, chief executive of GambleAware, added: "Keeping people safe from gambling harms requires banks to play their full part in providing consumers with effective means to block gambling transactions. While some banks have taken proactive steps to help shield their customers from gambling harms, the findings of this research indicate that improvements can and should be made. We encourage the banking industry to work together alongside the Government and regulators to implement the proposed recommendations."

About the research

In September 2019, Gamble Aware and University of Bristol's Personal Finance Research Centre (PFRC) launched a three-year programme called Money and Gambling: Practice, Insight, Evidence—or MAGPIE for short. MAGPIE is the opportunity for an independent, in-depth exploration of the ways in which the UK financial services industry can help reduce gambling harms, an area where academic research is

lacking.

This report focuses on the first of MAGPIE's several 'Programme Priorities': bank card gambling blockers on credit and debit cards. In order to provide new insight into bank card gambling blockers and identify possible best practice in relation to their design, this report triangulates several sources of evidence that were collected between July 2019 and March 2020.

During the review, the Gambling Commission announced a ban on licensed gambling companies accepting credit card payments. While this ban is a welcome step, it remains the case that debit card deposits are much more prevalent than credit card deposits, at least for online gambling operators, making gambling blocks on debit cards a useful part of any self-exclusion toolkit to help minimise gambling harms.

Evidence for the report includes five advisory boards with 35 participants who had experience of gambling, an online survey of 88 people who had sought help for gambling problems, analysis of online forum data, formal interviews with banks, statistical insights shared by banks, rapid evidence review of 100 pieces of material and other expert dialogues with people with lived experience of gambling, regulators and gambling treatment and support providers.

Provided by University of Bristol

Citation: Report reveals the technology behind bank card gambling blockers works, but millions do not have access (2020, July 7) retrieved 25 April 2024 from <https://phys.org/news/2020-07-reveals-technology-bank-card-gambling.html>

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