



MERCHANT EDUCATION

Virginia's Responsible Gambling & Gaming Retail Guide

ABSTRACT

This guide provides general information and recommendations for conducting a Responsible Gambling and Gaming education initiatives to retailers/merchants of gambling products.

November 15, 2023

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Overview and Recommendations

To provide an overview, tools, and guidance on performing merchant education to retail establishments that sell lottery products (such as scratchers, powerball, etc.) and/or have skill (also called grey) machines. The purpose of this merchant education strategy is to increase awareness of problem gambling and the laws around gambling and gaming in retailers of gambling and gaming products and in those that utilize these products. It is also to decrease underage access to gambling products and encourage the use of the helpline for those who may have or be heading towards having a problem with gambling.

Merchants/retailers of gambling and gaming products are one of the first lines of defense in preventing underage access to gambling/gaming products. Merchants can also be a great source for providing information on safer gambling and harm reduction to those they suspect may have issues. Merchants have access to harm reduction responsible gambling materials provided by the Virginia Lottery that they are responsible for posting in their establishments.

UNDERSTAND THE ODDS OF WINNING

Ensure staff at the retail establishments understand what the odds of winning really means. On scratch tickets if it says 1 in 4, that means that out of the entire stack of that scratch ticket bundle that the retailer started with, 25% of them will be winners. These tickets are randomly placed throughout the roll, and it does not mean every 4th card will be a winner.

Game	Odds of Winning
Scratch tickets	Ranges from 1 in 2 to 1 in 10*
Mega Millions	1 in 302,575,350
Powerball	1 in 292,201,338
Bank a Million	1 in 3,838,380
Cash 4 Life	1 in 21,846,048
Pick 3	1 in 1,000

*Check the ticket to see what the odds are or go to the Virginia Lottery site to learn a tickets odds.

RECOMMENDATIONS:

1. Work to build a relationship with the retailer first.
2. Contact retail manager either prior to going to the establishment or when you get there to discuss your merchant education program.
3. Ask permission before placing flyers, stickers, educational promotions in their establishment.
4. Consider using staff doing similar type of work for alcohol and tobacco who may already have a relationship with the retailer.
5. Consider using youth groups to build their community activism skills and their voices to help increase awareness of the laws.
6. Discuss how Ad placement may impact youth.
7. Inform or remind about Virginia's gambling laws.

8. Discuss importance of posting helpline number to assist those who may be developing a problem.
9. Talk about ID checking, especially for those who look near or under the legal age.

Components

After introductions and agreement from merchant to participate in merchant education.

Ad Placement

Discuss the importance of not placing ads for gambling lower than 3 feet, next to candy displays, or on countertops. Explain you recognize the need for them to make sales and have a profitable business, but ads posted below 3 feet or right on the countertop and those posted next to candy are more likely to impact children than adults.

Are any gaming or gambling ads in the following locations?

- Within 3 feet of the floor
- Next to candy displays
- At the countertop or surrounding area (not including display of the actual items for sale)

Did the merchant agree to move gaming/gambling advertising in places below three feet?

- Yes
- No

Did the merchant agree to remove gaming/gambling advertising from close to candy displays?

- Yes
- No

Did the merchant agree to remove gaming/gambling advertising from counter tops and the surrounding areas (not including display of the actual items for sale)?

- Yes
- No

Laws

Explain the importance of posting signage to remind people of the legal age to purchase lottery products and play Lottery games. Not everyone knows the legal age to play lottery is 18 or older and many don't realize it is illegal to give tickets to persons under 18. Provide the merchant with a legal age flyer, poster, or window statics if they will agree to display them.

Has the store posted warnings about the legal age for using electronic gaming/gambling (where applicable) being 21 and Lottery, Keno, and Scratch Tickets being 18 at sale points?

- Yes
- No
- Not applicable

Helpline

Provide people with materials that have the helpline number or remind them to contact their Lottery representative if they need more of the Responsible Gambling brochures in English or Spanish.

Are there clearly visible signs promoting problem gambling hotlines or resources at sale points?

- Yes
- No

Did the merchant agree to post signs promoting problem gambling hotlines or resources?

- Yes
- No

ID Checks

Talk to the merchant about what their policy is for checking I.D.'s of someone purchasing a lottery ticket. Find out what their current policy is for I.D. checking when someone purchases over the counter or if they use the self-serve lottery machine.

Did the merchant agree to check the I.D. of anyone purchasing lottery tickets, scratch cards, or using electronic gaming/gambling machines?

- Yes
- No

Do the automated lottery machines have a built-in id check feature that must be used?

- Yes
- No
- Not applicable

Appendix

Virginia Lottery Responsible Gambling

Retailer Training – A video (less than 3 minutes) for retailers/merchants that sell lottery products. Provides information on what problem gambling is, signs of people with gambling problems, tips on how to help, and brief messages from those that had problems.

<https://www.youtube.com/watch?v=xHNFFr4DZaM>

Virginia Lottery Responsible Gambling website -

<https://www.valottery.com/playingmatters/playresponsibly>.

Virginia Lottery Retailer Manual - <https://www.valottery.com/aboutus/retailer>

Scratcher Sale Restrictions

- It is against the law for you to sell Lottery tickets to any customers under the age of 18.
- You may allow employees 16 years or older to sell or redeem Lottery tickets if they are supervised by an on-site manager who is 18 years of age or older.
- You may not sell Lottery tickets to customers by credit card or by charging them to a store account. (Debit and cash are acceptable forms of payment)
- You may not accept food stamps or food coupons as payment for Lottery tickets.

Draw Ticket Sales Restrictions

- It is against the law for you to sell Lottery tickets to any customers under the age of 18.
- You may allow employees 16 years or older to sell or redeem Lottery tickets if they are supervised by an on-site manager who is 18 years of age or older.
- You may not sell Lottery tickets to customers by credit card or by charging them to a store account. (Debit and cash are acceptable forms of payment)
- You may not accept food stamps or food coupons as payment for Lottery tickets.
- You may not accept wagers over the phone. All transactions must be in person at the licensed location

Virginia Store Assessment Form for Lottery Retailers

1. Are Lottery, Keno, or Scratch Tickets sold/offered here?
2. Are electronic gaming machines (e.g. gray/skill machines, etc.) here?

If yes to one or both 1 and 2:

3. Are any gaming or gambling ads in the following locations? (*select all that apply*)
 - Within 3 feet of the floor
 - Next to candy displays
 - At the countertop or surrounding area (not including display of the actual items for sale)
 - There are gaming/gambling ads visible but not in the above locations
 - No – there are no gambling/gaming ads visible anywhere
4. Did the merchant agree to remove gaming/gambling advertising in places below three feet?
 - Yes
 - No
5. Did the merchant agree to remove gaming/gambling advertising from close to candy displays?
 - Yes
 - No
6. Did the merchant agree to remove gaming/gambling advertising from counter tops and the surrounding areas (not including display of the actual items for sale)?
 - Yes
 - No
7. Are there clearly visible signs promoting problem gambling hotlines or resources at sale points?
 - Yes
 - No
8. Did the merchant agree to post signs promoting problem gambling hotlines or resources?
 - Yes
 - No
 - They were already posted
9. Did the merchant agree to check the I.D. of anyone purchasing lottery tickets, scratch cards, or using electronic gaming/gambling machines?
 - Yes
 - No

If yes to number 1,

10. Do self-serve lottery machines have a built-in id check feature that a purchaser has to use?
 - Yes
 - No
 - Not applicable
11. Has the store posted warnings about the legal age for playing Lottery, Keno, and Scratch Tickets being 18 at sale points?
 - Yes
 - No

Materials
Statics/Window Clings
3" x 3"

Email anne.rogers@dbhds.virginia and complete form <https://forms.office.com/g/6DFszFYURf> to order

**Keep Track of Your
Money & Time.**

If you are unable to do this and
need help stopping or slowing
your gambling call
1-800-GAMBLER
for free confidential help.



VAPGP
Virginia Addictive Problem Gambling Prevention

**Only for Age
18 or Older?**

It is Against the Law to buy a
Lottery ticket for someone
under 18.



VAPGP
Virginia Addictive Problem Gambling Prevention

**Are you Age 18
or Older?**

If Not, Back Away! It is illegal
to purchase or play lottery if
you are under 18.



VAPGP
Virginia Addictive Problem Gambling Prevention

Merchant Education – Small Retailers

Contact Anne Rogers for electronic copy or access in Box

Problem Gambling – Responsibility as a Merchant

What is Problem Gambling?



Gambling is making or placing a bet or wager where outcomes are dependent at least partly upon chance.

Problem gambling is considered an addictive disorder that shares symptoms and signs similar to substance use disorders. Problem gambling includes all gambling behavior patterns that compromise, disrupt or damage personal, family or vocational pursuits.¹

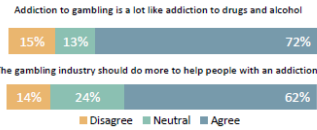
Why should we care?

Gaming and gambling is on the rise nationwide, with over 30 states currently offering some form of legal gambling, gaming, or sports betting. In 2020, the Virginia legislature expanded access to gaming and gambling opportunities across the Commonwealth with legalization of iLottery, Sports Betting, and Casino gambling. Gambling addiction may develop in 2-3% of the adult population. Three C's may be shown in someone with an addiction: cravings, continued behavior, and loss of control.

The Symptoms and Consequences Include:

- 1 Betting more money more frequently, irritability when attempting to stop, and "chasing" losses.
- 2 Loss of control from continual gambling despite mounting, serious, negative consequences.
- 3 In extreme cases, problem gambling can result in financial ruin, legal problems, loss of career and family, or even suicide.

Attitude towards Problem Gambling:²



What are the warning signs for Problem Gambling?³



Financial

- ✓ Money missing from bank accounts/wallet
- ✓ Regularly short on money even with a waged job
- ✓ Having many loans and borrowing money
- ✓ Being secretive about financial records/pay slips



Mood and Behavior

- ✓ Becoming withdrawn from others/family events
- ✓ Performance at work is being affected
- ✓ Seeming worried, agitated, hopeless, or depressed
- ✓ Controlling and/or manipulative behavior



Time

- ✓ Spending more and more time gambling
- ✓ Often being late or taking days off from work
- ✓ Taking an unusual amount of time for simple tasks (e.g., taking two hours to get the paper).

¹What is problem gambling? - Virginia Council on Problem Gambling. (2022, February 23). <https://vcpg.net/about/what-is-problem-gambling/>
²National Council on Problem Gambling. (2019, March 11). National Survey on Gambling Attitudes and Gambling Experiences (Virginia). National Survey on Gambling Attitudes and Gambling Experiences. <https://www.ncgsurvey.org/virginia/>
³Signs of a problem. Gambling Help Online. (n.d.). <https://www.gamblinghelponline.org.au/helping-others/signs-of-a-problem>

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Recommendations for Merchants



Advertising Regulations

Merchants should restrict ad placements to minimize messaging impact on youth and restrict the number of ads per lottery retailer to minimize ad exposure, including:

- removing gaming/gambling advertising in places below three feet
- removing gaming/gambling advertising from close to candy displays
- removing gaming/gambling advertising from counter tops and the surrounding areas



Community Awareness Efforts

Merchants should post signs promoting problem gambling hotlines, resources, warnings about the legal age for Lottery games is 18 and electronic gambling games being 21 at sale points.



Checking ID

Merchants should check the I.D. of anyone purchasing lottery tickets, scratch cards, and anyone using electronic gaming and gambling machines. They also should agree to restrict access to electronic gaming/gambling machines for individuals under 21 years old.

What are the Penalties for Illegal Gambling and Underage Betting?

The Virginia Lottery may deny, suspend, revoke or refuse to continue a merchant's license if they⁴

- Have been convicted of a felony.
- Have been convicted of a crime involving moral turpitude.
- Have been convicted of any form of illegal gambling.
- Have committed any act of fraud, deceit, misrepresentation or conduct prejudicial to public confidence in the Virginia Lottery.
- Fail to comply with all applicable laws, instructions, terms or conditions of the license, or rules and regulations of the department.
- Cater to or are frequented predominantly by person under 18 years of age.

Conducting Illegal Gambling

The operator of an illegal gambling enterprise, activity or operation shall be guilty of a **Class 6 felony**. This may include fines and imprisonment.⁴

Selling a Ticket to a Minor

No ticket or share shall be sold to or redeemed from any person under the age of eighteen years. Any licensee who knowingly sells or offers to sell or redeem a lottery ticket or share to or from any person under the age of eighteen years is guilty of a **Class 1 misdemeanor**.⁴

Buying a Ticket for a Minor

No ticket or share shall be given as a gift or otherwise to any person under the age of eighteen years. Any person who knowingly gives a lottery ticket or share to any person under the age of eighteen years is guilty of a **Class 3 misdemeanor**.⁴

If you or someone you know has a gambling problem, please call our confidential and toll-free helpline at

1-800-GAMBLER or

1 (888) 532-3500

Chat: 1800gamblerchat.org

For more information about local resources, contact your area's Community Service Board, which can be found by visiting dbhds.virginia.gov/community-services-boards-csbs/

⁴Virginia General Assembly. (n.d.). Chapter 8. Crimes Involving Morals and Decency: Article 1. Gambling. Virginia State Law Portal. <https://law.lis.virginia.gov/vacode/title18.2/chapter8/article1/>
⁵Virginia General Assembly. (n.d.-s). 11VAC5-31-160. Denial, suspension, revocation, or noncontinuation of license. Virginia State Law Portal. <https://law.lis.virginia.gov/admincode/title11/agency5/chapter31/section160/>

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Merchant Education – Large Gaming Merchant



Problem Gambling – Responsibility as a Large Gaming Merchant

What is Problem Gambling?



Gambling is making or placing a bet or wager where outcomes are dependent at least partly upon chance.

Problem gambling is considered an addictive disorder that shares symptoms and signs similar to substance use disorders. Problem gambling includes all gambling behavior patterns that compromise, disrupt or damage personal, family or vocational pursuits.¹

The Symptoms and Consequences Include:

- 1 Betting more money more frequently, irritability when attempting to stop, and "chasing" losses.
- 2 Loss of control from continual gambling despite mounting, serious, negative consequences.
- 3 In extreme cases, problem gambling can result in financial ruin, legal problems, loss of career and family, or even suicide.

Attitudes towards Problem Gambling:²

Addition to gambling is a lot like addiction to drugs and alcohol.



The gambling industry should do more to help people with an addiction.



Legend: Disagree (orange), Neutral (green), Agree (blue)

Why should we care?

Gaming and gambling is on the rise nationwide, with over 30 states currently offering some form of legal gambling, gaming, or sports betting. In 2020, the Virginia legislature expanded access to gaming and gambling opportunities across the Commonwealth with legalization of iLottery, Sports Betting, and Casino gambling. Gambling addiction may develop in 2-3% of the adult population. Three C's may be shown in someone with an addiction: cravings, continued behavior, and loss of control.



What are the warning signs for Problem Gambling?³



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- removing gaming/gambling advertising from counter tops and the surrounding areas



Community Awareness Efforts

Merchants should post signs promoting problem gambling hotlines and resources, as well as warnings about the legal age for gambling being 21 at sale points and near electronic gambling and lottery machines.



Checking ID

Merchants should check the I.D. of anyone entering the gaming floor. They also should agree to ensure all staff are trained on properly checking I.D.s. If a Lottery machine is set outside the gaming floor, they should agree to ensure no-one under 18 accesses it.

What are the Penalties for Illegal Gambling and Underage Betting?

To prevent fraud and protect consumers, gaming operators must comply with anti-fraud regulations: Know Your Customer (KYC) and Anti-Money Laundering (AML). Gaming operators must put measures in place to prevent underage gambling, and procedures to identify, protect and support gambling addicts.

As such, identity verification efforts are increasingly important for gaming operators who must ensure that players are old enough to gamble through verification of a valid photo ID.⁴

If you or someone you know has a gambling problem, please call our confidential and toll-free helpline at

1-800-GAMBLER or

1 (888) 532-3500

Chat: [1800gamblerchat.org](https://www.1800gamblerchat.org)

For more information about local resources, contact your area's Community Service Board, which can be found by visiting dbhds.virginia.gov/community-services-boards-csbs/

Conducting Illegal Gambling

The operator of an illegal gambling enterprise, activity or operation shall be guilty of a **Class 6 felony**. This may include fines and imprisonment.

Underage Betting

No person shall knowingly accept or redeem a bet for a person under the age of 21 years. Any person convicted of violating this section is guilty of a **Class 1 misdemeanor**.⁴

Accessories to Illegal Gambling

Any person, firm or association of persons who knowingly aids, abets or assists in the operation of an illegal gambling enterprise, activity or operation, shall be guilty of a **Class 1 misdemeanor**.⁴

⁴Virginia General Assembly. (n.d.). Chapter 8. Crimes Involving Morals and Decency. Article 1. Gambling. Virginia State Law Portal. <https://law.lis.virginia.gov/vacode/title18.2/chapter8/article1/>
⁵Why is identity verification important for gaming operators? GBG. (n.d.). <https://www.gbpic.com/en/blog/why-is-identity-verification-important-for-gaming-operators/>

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Safer Gambling – Rack Cards

2-sided order here <https://forms.office.com/g/6DFszFYURf>


SAFER GAMBLING
Have Fun or Get Help

ARE YOU HAVING FUN?
Play to have fun, not to earn a living. Go with friends you can trust to keep you from spending too much.

ARE YOU USING SPARE CHANGE?
Use money you have set aside for entertainment only, don't use money meant for bills

DO YOU DO OTHER THINGS FOR FUN?
Maintain balance in your life, don't let gambling stop you from doing other things.

SIGNS GAMBLING MAY BE A PROBLEM.

TIME OR MONEY
You are spending more and more time and money gambling than you can afford or had planned

MOOD AND BEHAVIOR
You think more and more about when you will gamble next or become more upset and stressed when gambling or lying about gambling

TROUBLES
Continue to gamble even despite relationship or work troubles. Or you have had a hard time trying to cut back.

FOR FREE CONFIDENTIAL HELP CALL 1-800-GAMBLER or Text 800GAM

VIRGINIAPREVENTIONWORKS.ORG

Merchant Letter



COMMONWEALTH of VIRGINIA

NELSON SMITH
COMMISSIONER

DEPARTMENT OF BEHAVIORAL HEALTH AND DEVELOPMENTAL SERVICES

Post Office Box 1797
Richmond, Virginia 23218-1797

Telephone (804) 786-3921
Fax (804) 371-6638
www.dbhds.virginia.gov

August 14, 2023

Re: Enlisting the Support of Merchants/Retailers to Reduce Underage Gambling

Dear Gaming and Gambling Merchant,

Part of our mission at the Virginia Department of Behavioral Health and Developmental Services (DBHDS) is to reduce the risk of Virginians experiencing problems from gambling and to reduce occurrences of underage gambling. Even though most underage people who gamble access it through friends, family, and online and not through retail establishments, there are simple things that can be done to promote problem gambling awareness and education. You likely already use other responsible gambling methods to reduce underage and problem gambling. The purpose of this letter is to suggest additional methods you may consider including in your establishment to make even more of an impact in preventing problem gambling.

We would like to ask retail partners to consider:

- Helping to ensure minimum age for purchasing and playing scratch tickets, draw games, print 'n play, and play now games by:
 - Asking for an ID if they appear to be under the age of 18 and are purchasing or redeeming these products.
 - Posting signage reminding purchasers that a person must be 18 or older to play.
- Placing any gambling advertisements you choose to post in locations primarily for adults.
- Prominently placing the Problem Gambling Helpline number near all points of sale. 1-888-532-3500 or 1-800-GAMBLER.

In addition, if you would like to partner with your local community services board (contact information may be found at <https://vacsb.org/community-services-boards-and-the-behavioral-authority-csbs-and-the-bha>), they will provide for you:

- Easy to move window statics containing the above information (age limit and helpline),
- Rack cards with safer gambling information and the helpline number, and
- Other information that will help you better assist your customers.

We thank you for helping in our efforts to address youth access to gambling and for your role in helping adults who gamble to practice responsible gambling. We also very much appreciate you providing the helpline information to those that need it.

Anne Rogers
Anne Rogers, Problem Gambling Prevention Coordinator



Anne.Rogers@dbhds.virginia.gov

Merchant Pledge Form

MERCHANT PLEDGE FORM



As a merchant and concerned community member, I am dedicated to protecting our children's health. I understand that in joining the Problem Gambling Prevention campaign, I must be committed to limiting gambling advertising in my store, and be in full compliance with all federal, state, and local laws pertaining to gambling sales to minors. Therefore, I agree to implement the following policies in my store:

- Check I.D. of anyone purchasing lottery tickets, scratch cards, or using gambling/gaming machines.
- Ensure all self-service gambling/gaming machines are within view of the clerk.
- Remove gambling/gaming advertising from places below three feet.
- Remove gambling/gaming advertising close to candy displays.
- Remove gambling/gaming advertising from counter tops and the surrounding areas.
- Post age restriction stickers/signs in store that buying Lottery products under the age of 18 is illegal.
- Ensure gambling helpline number is visible at all gambling/gaming point of sales.
- Train my employees to ask customers for I.D. and regularly remind them to do so.
- Train my employees to detect fake I.D.s and give them regular updates to changes to government issued I.D.s.
- Other: _____

I understand that upon signing the pledge, I may receive recognition in local newspapers and other local media, as well as from other community organizations, businesses, and individuals.

Owner/Manager Name

Store Name

Signature

Date

DBHDS

