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Crown's moves to go cashless welcome, but must be done right

The Alliance for Gambling Reform has tentatively welcomed [Crown Casino's decision to move to cashless gambling at all its venues](#), but has flagged significant concerns around the changes.

Alliance Chief Advocate, the Rev Tim Costello, said there were some serious red flags to be addressed to ensure cashless gambling reduced harm, not increased it.

"While we absolutely welcome a move towards cashless gambling at Crown it is imperative this change is done right. If not, we will be opening up to a potentially massive increase in gambling harm, which should be avoided at all costs," Rev Costello said.

"We simply cannot have a situation where we effectively move to 'tap and go' gambling without any measures in place to reduce gambling harm.

"Done right, a move to cashless gambling will all but eliminate money laundering via poker machines and casinos, and will also help reduce gambling harm. Done wrong, you may as well set up direct debits to people's bank accounts and sign over their mortgage to Crown. It could be that dangerous."

Rev Costello said [elements key for a cashless system](#) to not increase gambling harm included:

1. The system must be linked to verified ID, and to self-exclusion registers
2. Low load limits should be in place to ensure people regularly take breaks from gambling, which is an evidence-based circuit breaker for harm
3. Does not allow the use of credit cards for gambling
4. Is interoperable with any other cashless systems to be implemented in various states.

"The Bergin inquiry showed us that money laundering is rife in gambling venues around the country, and that is something that needs to be addressed as a priority," Rev Costello said. "Commissioner Bergin's [report](#) recommended consideration of a cashless gambling system, which she called "a powerful mechanism to assist in combating money laundering".

"Money laundering is connected to so much criminality, from drug dealers cleaning the proceeds of their crimes, through to child pornography, human trafficking and terrorism. But reducing money laundering cannot come at the cost of increased gambling harm."

Former gambler and now gambling reform advocate, Anna Bardsley, said that she would like to see cashless gambling introduced across the board.

"When people have low load limits on a card that is essential to gamble, we know that helps to reduce gambling harm. Having to take a break and step away from a machine to add more money to a card is a powerful circuit breaker, and it helps people to take stock of how much they are losing while gambling," Ms Bardsley said.

"Given the way poker machines are designed by psychologists to lull people into meditative states and stay on the machines as long as possible, having something that creates a stop in gambling and makes someone walk away from a poker machine is incredibly powerful.

"We need to make sure Crown doesn't just use this system to improve their bottom line. There are too many instances of people who have lost their families, their livelihoods, their homes because of Crown Casino. They have proven time and again they simply don't care about the people who gamble there, they just see them, see us, as profit-making machines.

"We need this move to cashless gambling to be handled very, very carefully. Crown won't be doing this out of the goodness of their heart -- if they even have one. They clearly would be doing this to try and maximise profits, and that's why it is essential there is strong oversight and regulation around this move. Crown must not be given free rein to introduce cashless gambling without controls in place."

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See [here](#) for a gambling language guide for journalists.