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Newsletter: Autumn 2025
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THE EVOLUTION OF CASHLESS GAMING & DIGITAL WALLET

Ebet played a prominent role in the NSW Government's cashless gaming trial last year. While some media outlets and non-participating detractors downplayed the initiative, the trial yielded valuable insights into what's needed for digital wallets and cashless gaming to succeed.



It's important to remember this was a trial — a controlled environment designed to safely test new software and ideas without disrupting the existing gaming network.

Here's what we learned:

1. Customers need to be able to self-onboard easily.

The process must be quick, simple, and intuitive — otherwise, engagement drops.

2. Know Your Customer (KYC) must be risk-based.

A one-size-fits-all approach doesn't work. KYC requirements should be proportional and flexible.

3. Multiple ways to load funds are essential.

Customers should be able to load their digital wallets by choosing from a range of options such as NPP, PayID, PayTO, Debit Cards and Eftpos in venue.

4. The user experience must be simplified.

Any added friction reduces uptake. A digital product must make things easier, not harder.

Government onboarding requirements during the trial were overly complex and time-consuming, which impacted patron uptake. If we want customers to adopt new technologies, the experience must be easier, faster, and clearly more beneficial.

What's Next for Ebet?

The NSW Panel on Gaming Reform acknowledged that the trial had significant value and should not be overlooked. In the meantime, Ebet continues to lead the way in digital transformation for the gaming industry. Drawing on our real-world trial experience as well as our broader expertise in digital engagement, we're enhancing our product to deliver the most user-friendly, flexible and future-ready digital wallet in the market.

We look forward to showcasing our next development stage at the AGE later this year.

TRANSFORMING THE CUSTOMER EXPERIENCE — WHAT THE FUTURE HOLDS

Customer expectations are rising faster than ever. Today's patrons expect more than just good service, they want seamless, personalised and engaging experiences at every touchpoint.



For pubs and clubs, this shift is redefining what it means to deliver value. A warm welcome and a good product are no longer enough. If the experience doesn't feel relevant, convenient, and connected, customers will go elsewhere.

Technology is rapidly evolving to meet these demands. From the carpark to the gaming floor, to food and beverage, promotions, sporting events and ticketing, every touchpoint is becoming a chance to enhance engagement and make loyalty "stickier".

Paul Schmidt, Ebet Chief Technology Officer, says "the company is actively exploring how to better understand and serve customers. By using data, automation, and AI to predict customer behaviours and identify revenue opportunities, venues will be able to deliver tailored, intuitive interactions that feel truly personal."

What will that look like for patrons?

Loyalty will be in the customer's hands. Offers, rewards, and promotions will be delivered directly to their digital membership card — instantly accessible from their mobile device. No more batch emails or generic text blasts. Every member will receive offers unique to them, based on their preferences and behaviour.

Blockchain technology will add a new layer of trust and flexibility to loyalty programs. By recording rewards and transactions on a secure, distributed ledger, venues can offer tamper-proof, real-time points management with features like instant redemption and cross-venue interoperability, all while enhancing security and transparency.

AI agents will help design offers, promotions and incentives in real time, responding to individual member behaviours and preferences. This will allow clubs and pubs to stay agile while delivering experiences that feel personal and relevant.

This next evolution in Ebet customer engagement is just around the corner. As these innovations move from development to deployment, they promise to create a smarter, more personalised and rewarding era of customer engagement. Stay tuned!

DIGITAL MEMBERSHIP CARDS ARE CHANGING THE GAME FOR CLUBS & PUBS

The appeal of a Digital Membership Card is clear—instant sign-up, seamless access, and ultimate convenience, especially when stored in a mobile wallet. Digital Cards are transforming the way clubs and pubs engage with their members.

In Australia, mobile wallet use has doubled compared to cash, with over 80% of people regularly using platforms like Apple Pay and Google Pay. The Reserve Bank of Australia predicts that within five to seven years, mobile wallets will completely replace physical transaction cards. As we transition not just to a cashless but also a cardless society, clubs must adapt to stay relevant.

CASE STUDY: RANDWICK GROUP OF CLUBS

The Randwick Group of Clubs recognised a challenge—its membership base was ageing and did not reflect the younger, more diverse local community. To attract new members, they reimagined two older-style bowling clubs into modern, family-friendly venues with fresh dining and social experiences.

However, they faced another hurdle: traditional paper-based club sign-ups. Younger visitors either avoided the process or forgot their physical cards. Membership remained stagnant at 6,000 members, until they switched to digital membership. **In less than three years, the Randwick Group of Clubs has more than tripled its membership to 18,500.**

“The digital card has been a fantastic addition to the Club membership offer, improving the customer experience of joining as a member, expediting the process internally and reducing card costs,” said CEO Andrew Crofts.

“Gone are the days of members having to remember to carry their cards with them wherever they go, losing cards or heading back to their machine to get their card for the discount at the bar, as now their card is in their digital wallet on their phone. **Club membership (18,500) has tripled** since the introduction of the digital card with many people in younger demographics joining our Clubs. We are now able to build a relationship with more people in our area as membership continues to grow and more people visit our Clubs.”

“Gone are the days of members having to remember to carry their cards with them wherever they go...”

Andrew Crofts, CEO, Randwick group of Clubs



Plus Effortless Renewals & Cost Savings

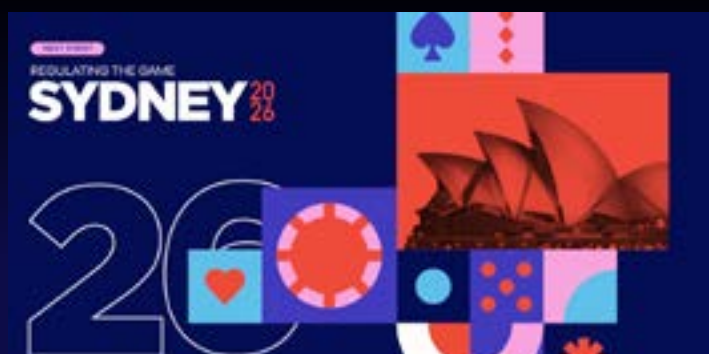
Digital cards don't just boost engagement—they also cut administrative costs. When a member renews, upgrades their tier, or updates any details, the system automatically refreshes their card. So, there are no more printing, posting, or replacing card cost and no more unnecessary admin overheads.

Ready to Go Digital?

Talk to your Ebet rep today or call 1300 060 026 or email hello@ebetsystems.com.au

EBET & CHERRY HUB JOINT REGTECH SPONSORS FOR REGULATING THE GAME 2026

Cherry Hub and Ebet are delighted to announce their partnership as joint RegTech sponsors for Regulating the Game 2026. This collaboration emphasises our dedication to equipping venues with practical solutions that promote responsible gambling practices and align with changing regulatory standards, such as AML/CTF and financial crimes compliance.



CYBER SECURITY

ARE YOU ON A HACKER'S HIT LIST!

Australia has seen a wave of serious cybersecurity breaches in recent months, impacting a wide range of businesses and institutions, from superannuation funds and IVF clinics to universities. One such incident exposed the personal information of current and former Western Sydney University students, with some data ending up on the dark web. Ransomware and data exfiltration were common tactics.

In May last year, several clubs and pubs in NSW and the ACT were also caught up in a cybersecurity incident involving third-party IT provider, Outabox. The breach compromised the personal details of more than one million customers.

Could your venue be the next target?

Top Cyber Risks and How to Avoid Them

1. Third-Party Access: The Weakest Link

"Attackers usually don't pick and choose," says Jai Saini, Ebet's Cyber Security Specialist. "Unless there's a specific reason, most cyberattacks are opportunistic. Hackers look for weak spots, test systems for vulnerabilities, and exploit them for financial gain."

One of the biggest risks facing venues today, Jai explains, is unsecured third-party access. Many venues still allow external providers direct access to their systems, bypassing secure APIs (application programming interfaces).

A secure API allows third parties to read necessary data without copying or removing it from your system. Without an API, third parties may extract data, often for legitimate uses like loyalty programs or CRM systems, but your venue loses visibility and control over where and how that data is stored.

And here's the kicker: Even though the data is out of your hands, your venue remains **legally responsible for it**.

There's also a risk of breaching the **privacy act**. If your membership application doesn't clearly state that data may be shared with third parties and doesn't provide members with the option to opt out, you could be in breach of privacy laws. Consent is required for any secondary use of personal information, and ignorance is not a defense.

2. Neglecting Your Operating Environment

While many venues are diligent about keeping their gaming machines up to date, they often neglect their core operating systems and applications.

Running outdated software is like leaving the back door open. Without the latest patches and security updates, systems are highly vulnerable to attack. Cybercriminals can exploit these weak points to steal financial, personal and other sensitive information.

Worse still, outdated systems are prime targets for cyber attackers who leverage publicly available exploits, which can freeze your operations, corrupt your data, harm your reputation, and demand hefty payments to regain access. The reputational cost of a cyber-attack is irreversible and could even lead to a business closure.

What You Can Do Right Now

1. Adopt a Security Framework.

Follow the Essential Eight, a set of practical cybersecurity strategies from the Australian Cyber Security Centre (ACSC). These guidelines are tailored for Australian organisations and offer clear, actionable steps. Learn more at: [Essential Eight | Cyber.gov.au](https://www.cyber.gov.au/essential-eight)

2. Train Your Staff.

Cybersecurity isn't just an IT issue — it's a people issue. Invest in regular training to help staff recognise phishing attempts, use secure passwords, and follow safe practices. A security-aware culture is your first line of defence.

3. Stay Informed.

Subscribe to updates from the Australian Signals Directorate (ASD). They regularly publish insights on emerging threats and trends specific to Australian businesses.

4. Talk to Ebet.

Reach out to your Ebet representative to ensure your systems are secure, up to date, and aligned with best practices.

Cyber threats aren't going away — they're evolving. Taking proactive steps today can save your venue from a costly breach tomorrow.

AML/CTF REFORMS:

WHAT YOUR VENUE NEEDS TO DO NOW

In November 2024, the Federal Government enacted the Anti-Money Laundering and Counter-Terrorism Financing Amendment Act to modernise Australia's AML/CTF regime.

New obligations for the gambling sector and professional services (Tranche 2) will start on 1 July 2026, while compliance requirements for clubs and pubs commence on 31 March 2026.



WHAT DOES THIS MEAN FOR YOUR VENUE?

Clubs and pubs that operate 16 or more electronic gaming machines must register as a "Reporting Entity." The Tranche 2 rules will clarify some compliance obligations, but most requirements are already in place. AUSTRAC offers guidance on effective Anti-Money Laundering (AML) programs for Pubs & Clubs. AUSTRAC Pubs & Clubs Regulatory Guide.

WHAT ARE THE 7 KEY THINGS YOU NEED TO DO BEFORE 31 MARCH 2026?

You need to develop and implement an AML/CTF policy and procedures that should include the following key elements:

1. Enterprise-Wide Risk Assessment (ERA):

Assess your business's AML/CTF risks, including customers, designated services, delivery methods, location, and activity levels.

2. Customer identification and Screening:

You need to know who you are dealing with, both members and visitors. You should do this by:

- Capturing & verifying their personal identification (driver's licence or passport) using a Digital Document Verification Service (DVS).
- Screening against Politically Exposed Persons (PEP) and Sanction lists.
- Assign each individual a risk category (low, medium, or high).

3. Full KYC, OCDD and ECDD:

For members or higher-risk individuals, conduct Know Your Customer (KYC) checks to verify their details, which may include facial recognition and address verification. Ongoing Customer Due Diligence (OCDD) and Enhanced Customer Due Diligence (ECDD) may be required in specific situations.

4. Monitor customer transactions:

You must monitor your customer's transactions to identify behaviours that may indicate suspicious activity or increase the customer risk profile.

5. AUSTRAC reporting:

You must report any suspicious matters (SMR) to AUSTRAC and may also be required to report cash transactions of \$10,000 or above.

6. Record Keeping:

You must keep records of all transactions, customer identification, and information about your program activities.

7. Governance and training:

Appoint an AML Compliance Officer (AMLCO) at the management level to implement and monitor the AML/CTF compliance program. Additionally, all staff should be trained on AML procedures to be applied effectively.

WHAT SHOULD YOU BE DOING RIGHT NOW?

The obligation won't go away, and AUSTRAC has signalled their intention to focus on compliance by Pubs and Clubs.

At a minimum, you need to have a plan to improve your compliance.

You need to be able to demonstrate that you are building your compliance capability commensurate with the risk of your business. Please don't wait until they visit!

CHERRYHUB X BNDRY: BUILDING AN INDUSTRY-FIRST FINANCIAL CRIME COMPLIANCE PLATFORM

A smarter solution to AML/CTF compliance for clubs, pubs and hotels.

Cherryhub, the platform connecting venues with next-gen digital membership, loyalty and compliance solutions, has announced a powerful new collaboration with Australian regtech innovator BNDRY. Together, they're developing a financial crime compliance solution purpose-built for the hospitality sector. In doing so, they aim to make compliance not only simpler and smarter but also improve member and guest experiences.

Why now? In January 2024, Brendan Thomas took over as CEO of AUSTRAC. Since his appointment, he has openly expressed concerns about money laundering risks in clubs, hotels and hospitality venues. Under his leadership, AUSTRAC has already taken enforcement action against non-compliant venues, and more is expected.

The problem:

Most compliance tools are designed for financial institutions, not hospitality venues like clubs and pubs. Building and operating a financial crime compliance program using solutions that are available today requires multiple license fees, software integrations and supplier agreements. The cost and complexity is a poor fit for our industry.

The solution:

Cherryhub has partnered with BNDRY to deliver a **hospitality-first compliance platform** that makes it easier for venues to meet obligations under the Anti-Money Laundering and Counter-Terrorism Financing Act. Built on BNDRY's bank-grade risk platform, the new solution will bring together the best third-party financial crime tools into a **single integrated compliance hub**, that will be available within Cherryhub's existing ecosystem.

MEET ASH PARMENTER

Ebet's new Business Partnership Manager, Ash Parmenter, probably doesn't need much of an introduction. With nearly 30 years in the club industry across marketing, operations, and CEO roles—including positions at Easts Leagues, Wests Ashfield, Wenty Leagues, Parramatta Leagues, Gladesville RSL and West Tradies—Ash brings a wealth of experience and insight to this next chapter in his career.

Ash is a natural fit for this new role. He thrives on connecting with Club Managers, sharing their passion for the industry, and exchanging knowledge and ideas.

He also enjoys getting out on the road, and with responsibility for customer relationships

across Sydney's Inner West and South West, as well as the Southern Tablelands, Riverina and Murray regions, there's no shortage of opportunities to do just that. Ash's focus is on becoming a trusted advisor: someone who supports venues in improving performance, uncovering new opportunities, and strengthening networks within the industry.

But it's not just Ash's professional life that's undergone a transformation. Over the past year, he's committed to a new health and fitness regime, resulting in a remarkable 37kg weight loss. He's dropped from a 130cm waist to just 79cm, and now maintains a body fat percentage of just 8%, a figure more commonly seen in competitive bodybuilding circles. Not bad for someone who also boasts a serious Lego Star Wars collection!

