



# Code of Conduct

For online rummy operators

Version 1.0

# Code for Conduct Objective

The aim is to prescribe and enforce a range of measures for online rummy operators that would bring more responsibility to their operations and enhance their credibility and integrity.

To protect **underage people** from playing online rummy

To protect **vulnerable persons** from playing beyond their means

To ensure that the games are **fair and transparent**

To keep the game **clean** from undesirable activities such as fraud and money laundering

To encourage operators to conduct their operations in a responsible manner

# General Principles

# Minimum Age

- The standards mandate that players under the age of 18 should not be allowed to play online rummy.
- The Operators shall display +18 at prominent locations as prescribed in the Code.



# Prevention of Money Laundering

- The operators Terms and Conditions must mandate compliance with International laws on the prevention of money laundering for all players
- The operators must comply with the KYC and user account security policies mandated by the Code

# Player Protection

- The Code mandates encryption requirement for the data exchanged between the player and the operators' Website or App
- The Code mandates compliance with the Data Security laws and practices
- The Code mandates that players' funds held by the operator in trust should be held separately in a bank account and shall be free from any encumbrance
- The Code provides for strict timelines to process withdrawal requests

# Assisting Vulnerable Players

- Operators must provide a self-assessment questionnaire to players in their Site and assist them in following responsible gaming practices

# Accountability

- The Operators must have a Random number generator certification
- The operator is prohibited from using BOTS in any manner whatsoever
- Operators must have a process to detect and stop multiple accounts created by players
- Operators must have a complaint resolution process and an escalation matrix
- Operators must have maximum deposit limits
- Operators must provide the players an option to self-exclude for periods specified in the Code



# Advertising

- All marketing promotions and communications must be socially responsible about the need to protect children and other vulnerable persons from being harmed or exploited
- All advertisements must adhere to advertising guidelines provided under the Code

# Audits

- The Operators are periodically audited by TORF to ensure compliance with the Code of Conduct
- TORF is entitled to conduct an investigation if any non compliance is reported at any time against an operator
- Operator's Website or App's certification shall be dependent upon a positive report issued by the auditors appointed by TORF

# Suspension and Cancellation

- The TORF Dynamic Seal can be suspended and cancelled when non-compliance is reported in the course of an audit of the operator and the reported violations are not rectified by the operator within the permitted time.

# TORF Dynamic Seal

- A digital certificate granted to operators who qualify on all the requirements of this Code
- It is available only through the TORF Dynamic Seal Verification System
- The image of the seal has a hyperlink to the TORF website pointing to the actual Certificate issued to the Operator



# TORF Certification

- In an industry-first effort, TORF presented accreditation seals to four online rummy operators namely Ace2three, Junglee Rummy, Rummy Circle and Rummy Passion in December 2019
- The seal is a sign of assurance on compliance of these operators to TORF 'Code of Conduct' which has been put in place to protect the interests of players



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