Code of Conduct

For online rummy operators

Version 1.0
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.
General Principles

- 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
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
• 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