



An Introduction to TORF Code of Conduct

Version 2.0



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Introduction to TORF and General Principles

TORF is an independent body which acts as a self regulator for the online rummy industry

TORF is a not-for-profit society



Incorporated with an objective to ensure that rummy players are able to enjoy the game they have loved for ages in a safe and responsible manner



TORF has worked with global gaming regulatory experts from the US and Europe to design transparent, professional and ethical operating standards i.e. called the Code of Conduct (Code)



TORF has successfully implemented a self regulatory program that is audited by an independent reputed third party audit firm.



Companies that meet the TORF standards (Code of Conduct) are awarded TORF Seal.

Most of our members are



TORF members put together represent nearly 96 % of industry revenues.



Essentially technology companies run by first generation technocrats.



Funded by the likes of global majors such as Tiger Global, Raine Capital, Clairvest Inc and Stride Gaming Plc.



Have strong boards & high standards of corporate governance and transparency in operations.

TORF Industry Standards

- TORF has worked with global gaming regulatory experts from the US and Europe to design transparent, professional and ethical operating standards for online rummy industry i.e. called the 'Code of Conduct' (the 'Code')
- The Code is extremely comprehensive to ensure responsible, secure and fair gameplay and promulgated for the purpose of providing certification to online rummy operators operating in India.
- Currently, the Federation is following the second version of the Code referred as Code V2.0.

The Code: Key Objective

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



Guiding Principles Governing the Code

- To protect
 - underage people from playing online rummy
 - vulnerable persons from playing beyond their means
- To ensure that
 - the games are fair and transparent
 - the game are clean from undesirable activities such as fraud and money laundering
- To encourage
 - operators to conduct their operations in a responsible manner

TORF Dynamic Seal

- A digital certificate is granted to operators who qualify to all the requirements of the Code
- Available only through the TRF Dynamic Seal Verification System.





The Code: Key Requirements

Key requirements of the Code



No underage players



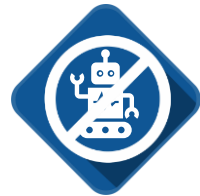
Strict timelines to process withdrawal requests



Daily and monthly deposit limits



KYC compliance and account security



Prohibition of using BOTS



Option to players to self-exclude



SSL level encryption for data protection



RNG certification



Mandatory complaint resolution process






Players' funds to be separated and are free from any encumbrance



Processes to detect and stop multiple accounts of a player

Age and identity verification




Responsible 
Secure 
Fair 

- The Code mandates that player under the age of 18 should not be allowed to play online rummy
- 18+ Messaging is must to be displayed at prominent locations by the online rummy operators
- Collecting minimum information about players
 - Operators must collect reasonable information from player before allowing him to “Pay-to-play” games.
 - Such information is also required for the due diligence process
- Mandatory KYC process
 - The operators must comply with the KYC and user account security policies mandated by the Code
 - follow KYC compliance to ensure that none of their existing active players belonging to restricted states






“You must be 18 years of age to play real money rummy”

Prevention of Money laundering

Responsible 
Secure 
Fair 




- Laws on the Prevention of Money Laundering
 - The operators T&C must mandate compliance with International laws on the prevention of money laundering for all players

Player Protection

Responsible 
Secure 
Fair 




- A Secure Play Environment and players' Personal Data 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
- Protecting Player Funds
 - 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

Accountability

Responsible 
Secure 
Fair 




- Fair Gaming
 - 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 and collusion
 - The outcome of each game must be stored as prescribed under the Code
- Transparency on Information Provided to Players
 - Players must be given accurate and unambiguous information
 - T&C must be easily accessible and shall provide minimum desired information as mandated by the Code
- Dispute resolution process
 - Operators must have a complaint resolution process and an escalation matrix as prescribed in the Code

Responsible Play

Responsible 
Secure 
Fair 




- Providing information on responsible play
 - Operators must provide all necessary information related to responsible game play as prescribed under the Code
- Deposit limit
 - A fundamental responsible playing feature is the ability for a player to stop playing on his or her own free will.
 - Intends to provide mechanisms for players to voluntarily set limits on their game play
- Self-exclusion
 - Operators must provide the players an option to self-exclude for periods specified in the Code

Assisting Vulnerable Players

Responsible 
Secure 
Fair 

- Offering help to identify gaming disorders
 - Each operator to take action on any player who is found to be vulnerable
- Self-assessment tools to be offered to players and assist them in following responsible gaming practices

Advertising

Responsible 
Secure 
Fair 

- All marketing promotions and communications must
 - comply with the general advertising rules in India and the provinces where applicable;
 - must be legal and not misleading
 - should be socially responsible about the need to protect children and other vulnerable persons from being harmed or exploited
 - should not be specifically and intentionally targeted towards people under the age of 18 years



TORF Certification

The Process of Certification: TORF Self Regulatory Program



TORF Code

TORF members to follow certain standards on ethical operating procedures, responsible playing measures, customer verification norms and advertising practices in line with global standards



Annual Audit

A periodic audit is run to ensure compliance with TORF Code. Operator's website certification is dependent upon a positive report issued by the independent auditor appointed by TORF



Dynamic Seal

A digital certificate is granted to operators who qualify on all the requirements of this Code, which is available only through the TORF Dynamic Seal Verification System



Suspension and Cancellation

The 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 Certification -2019

- In an industry-first effort, TORF presented accreditation seals to four online rummy operators namely Ace2three, Jungle Rummy, Rummy Circle and Rummy Passion in 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



Thank you!

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