



Navigating Finland's New iGaming Regulation

How real-time data enables compliance
without compromising user experience



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What Will Define Success in Finland's New iGaming Market?



What Finland's new regulation means for operators



Why onboarding and verification will become critical



How affordability and responsible gambling expectations are evolving



Why Open Banking is becoming central to compliance



How operators can reduce friction while improving risk assessment

Explore the regulatory shift, onboarding challenges, affordability expectations, and the role of real-time financial data in Finland's new iGaming landscape.

Curious how Kreditz can support your iGaming strategy in Finland and beyond? [Talk to a Kreditz expert.](#)





Regulatory Implications for New iGaming Operators in Finland

Finland's new Gambling Act, adopted in December 2025 and approved in January 2026, marks the end of Finland's iGaming monopoly and the beginning of a dual-license model:

- ✓ Exclusive license for Veikkaus (land-based gambling, lotteries, physical slots)
- ✓ Licences for private operators offering online sports betting, casino games, slots, and bingo, while B2B game software providers will be subject to a separate licensing regime introduced in later phases.

While this shift opens the doors to competition, it also introduces a highly regulated environment. To obtain and retain a license, new operators will need to demonstrate:

- ✓ Fitness and propriety at the application stage
- ✓ Ongoing technical and behavioral monitoring of gambling systems
- ✓ Transparent player reporting (funds, spending, loss limits)
- ✓ Responsible gambling tools (deposit/time limits, self-exclusion, affordability checks)
- ✓ Detailed CDD (Customer Due Diligence), including identity and bank account verification
- ✓ Restrictions on marketing and player incentives
- ✓ Integration with national self-exclusion systems
- ✓ Requirements to support channelization toward licensed operators

In short, regulatory readiness is not optional. It's a fundamental business requirement. But how can operators meet these demands without compromising user experience or conversion?



Choosing the Right Method for Bank Account Verification

iGaming operators can choose from several approaches to verify bank account ownership — but the differences in speed, reliability, and user experience have a direct impact on both compliance and conversion.

Method	Description	Limitations
Open Banking (PSD2)	Secure, real-time access to verified bank account data directly from the source	Requires user consent and technical integration
Micro-deposits	Two small test payments sent to the user's account for manual confirmation	Slow (1–3 days), interrupts onboarding flow, prone to drop-offs
Bank statements	User uploads or shares account statements for manual or semi-automated review	Privacy concerns, risk of manipulation, operationally heavy
Credit bureau checks	Matches account details against credit file data	Provides additional financial context and credit history, but may not confirm active account ownership or reflect real-time account status

Open Banking provides a real-time and reliable way to verify account ownership while supporting a seamless user experience.

When combined with broader financial data such as credit bureau insights — operators can build a more complete view of the player, strengthening both compliance and risk assessment.

This is where Kreditz comes in.



At Kreditz, we offer a fully digital, PSD2-based account verification solution purpose-built for regulated markets:



Real-Time Verification, Zero Friction

Instantly verify bank account ownership and status directly from the source with no manual input, no delays, no risk of fraud.

Compliant by Design

Designed to support compliance with GDPR and AML requirements through accurate identity, account ownership, and transaction verification.

Designed for Conversion

A smooth, consent-driven user experience keeps onboarding fast and frictionless, boosting completion rates from the very first step.



Kreditz products beyond Bank Account Verification

Compliance Area	Regulatory Need	How Kreditz Supports It
Affordability & Income Checks	Assess whether players can afford gambling in line with emerging regulatory expectations around affordability and player protection	<ul style="list-style-type: none">• Real-time income & disposable cash flow analysis• Detect risky behavior (e.g., instant loans, high credit use)• Automated & tailored affordability checks
Ongoing Monitoring & Triggers	Monitor gambling behaviors that signal risk or harm	<ul style="list-style-type: none">• Behavioral analysis of transactional data• Real-time alerts for high-risk activity (e.g., chasing losses, late-night betting)
Identity & Single Account Policy	Enforce one unique player identity and set deposit/loss limits with built-in cooling-off periods	<ul style="list-style-type: none">• Verified user identity via bank data• Track gambling spend across accounts• Monitor and enforce personal limits

What will define successful operators in Finland?



Real-time affordability and behavioral monitoring



Frictionless onboarding under strict KYC requirements



Data-driven responsible gambling frameworks

How to Enable Success in Finland's Regulated iGaming Market

As Finland transitions to a modern, regulated iGaming model, the most successful operators will be those who adopt smart, compliant technology from day one. Kreditz empowers private iGaming providers with real-time, PSD2-based account verification, income insights, and responsible gaming tools which are essential components in a market defined by both growth opportunities and strict regulatory accountability.

Would you like to explore how Kreditz can support your iGaming strategy in Finland and beyond? [Reach out to get a demo.](#)



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