

Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City, Metro Manila

TWENTIETH CONGRESS
First Regular Session

House Bill No. 2949



INTRODUCED BY HONORABLE JANICE V. DEGAMO

EXPLANATORY NOTE

Online gambling in the Philippines has evolved into a fast-growing, multi-billion-peso industry, enabled by the accessibility of smartphones, e-wallets, and internet connectivity. While the Philippine Amusement and Gaming Corporation (PAGCOR) plays a regulatory role, the current system remains dangerously porous, allowing users to create gambling accounts, deposit money, and participate in games simply by clicking a box that says they are of legal age. This practice is not only outdated, it is reckless.

Across the country, there are increasing reports of minors accessing gambling sites, and vulnerable individuals spending beyond their means. While Know-Your-Customer (KYC) verification is technically required before withdrawals, this is far too late in the user journey. By the time identity is verified, the harm, financial, psychological, or social, may already be done.

This bill seeks to close this critical loophole by requiring that all PAGCOR-licensed gambling platforms implement mandatory KYC verification before any account can be created. This includes uploading a valid government-issued ID, submitting a facial image, and verifying age before a user can access gambling features or deposit funds.

By tightening the KYC process at the very beginning, this measure strengthens the country's compliance with the Anti-Money Laundering Act, protects national security, and affirms the government's commitment to consumer safety, responsible gaming, and ethical governance. This legislation does not prohibit gambling. It simply demands that gambling be conducted safely, responsibly, and transparently, in a manner that upholds public trust and national interest.

Approval of this bill is earnestly sought.


JANICE V. DEGAMO
Representative, 3rd District of Negros Oriental

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Introduced by **HONORABLE JANICE V. DEGAMO**

AN ACT

MANDATING KNOW-YOUR-CUSTOMER (KYC) VERIFICATION PRIOR TO ACCOUNT CREATION ON ALL ONLINE GAMBLING PLATFORMS LICENSED BY PAGCOR, AND FOR OTHER PURPOSES

Be it enacted by the Senate and House of Representatives of the Philippines in Congress assembled:

Section 1. Title. This Act shall be known as the “Mandatory Pre-Registration KYC for Gambling Platforms Act.”

Section 2. Declaration of Policy. It is the policy of the State to protect the welfare of Filipinos citizens, particularly minors, vulnerable individuals, and the financially at-risk, by ensuring robust safeguards in all gambling activities, especially online. The State shall require strict identity verification protocols at the point of account creation to prevent anonymous access, underage gambling, and fraud.

Section 3. Definition of Terms. For the purpose of this Act:

- a. *PAGCOR* refers to the Philippine Amusement and Gaming Corporation;
- b. *Online Gambling Platform* refers to any website, mobile application, or digital portal licensed by PAGCOR that offers games of chance, betting, or wagering activities;
- c. *Know-Your-Customer (KYC) Verification* refers to the process of verifying the true identity and age of an individual through government-issued identification and supporting documents;
- d. *User Account* refers to a registered profile created by a user to access gambling services.

Section 4. Mandatory KYC Prior to Account Creation. All PAGCOR-licensed online gambling platforms shall require the completion of a KYC process before a user is allowed to create or access a gambling account. This process shall include:

- a. Uploading a valid government-issued photo ID;

- b. Submission of a clear facial image/selfie to match the ID provided;
- c. Validation of the user's date of birth to ensure legal gambling age;
- d. Optional address and occupation verification if required by PAGCOR or AMLC rules.

Section 5. *Prohibited Practices.* It shall be unlawful for a PAGCOR-licensed online gambling operator to:

- a. Allow users to create an account without prior KYC verification;
- b. Permit deposits or access to any gambling feature prior to KYC approval;
- c. Bypass KYC through "click-to-confirm-age" disclaimers or pop-ups.

Section 6. *Penalties.* Failure to comply with the provisions of this Act shall result in the following penalties:

- a. For the first offense a fine of Two Hundred and Fifty Thousand Pesos (₱250,000.00) and a written warning;
- b. For the second offense a fine of One Million Pesos (₱1,00,000.00) and a fifteen (15) day suspension of online gambling operations;
- c. For the third offense the revocation of the gambling operators license and blacklisting from future PAGCOR accreditation.

Section 7. *Role of PAGCOR.* PAGCOR shall issue, within ninety (90) days from the effectivity of this Act, the guidelines and technical standards for digital KYC procedures, data protection compliance, and verification turnaround time.

Section 8. *Implementing Rules and Regulations.* Within sixty (60) days from the effectivity of this Act, PAGCOR, in consultation with the National Privacy Commission (NPC) and the Anti-Money-Laundering Council (AMLC), shall issue the implementing rules and regulations (IRR).

Section 9. *Separability Clause.* If any provision of this Act is held unconstitutional or invalid, the remaining provisions shall remain in full force and effect.

Section 10. *Repealing Clause.* All laws, presidential decrees, executive orders, and rules inconsistent with this Act are hereby repealed or modified accordingly.

Section 11. *Effectivity.* This Act shall take effect fifteen (15) days after its complete publication in the Official Gazette or in a newspaper of general circulation.

Approved,