

IX – ONLINE GAMES OF CHANCE
Licence for Organising Online Games of Chance
Article 85

(1) The Ministry may grant the licence for organising online games of chance referred to in Article 7 of this Law to a legal entity which, in addition to the general requirements referred to in Article 16 and Article 17, paragraph (1), item 4) of this Law, also fulfils the special requirements prescribed by this Law and the subordinate legislation adopted pursuant to the Law.

(2) Together with an application for the issuance of a licence for organising online games of chance, the legal entity shall also submit:

- 1) information on the business name and registered office of the legal entity;
- 2) the registration decision;
- 3) proof of payment of the fee referred to in Article 17, paragraph (1), item 4) of this Law;
- 4) the general rules of the games;
- 5) confirmation from the Tax Administration that all tax liabilities have been settled;
- 6) proof of ownership of, or the right to use, the premises in which the registered office of the organiser of online games of chance is located;
- 7) proof of an open bank account through which transactions relating to the organisation of online games of chance will be carried out, together with the account number;
- 8) the serial number of the server through which online games of chance are organised and proof of the location at which the server is housed;
- 9) a certified statement by the software manufacturer confirming that the software contains no hidden functions that could affect the accuracy of the data;
- 10) proof of ownership of, or the right to use, the equipment through which online games of chance are organised;
- 11) proof of possession of an approved and certified computer system;
- 12) a statement by the organiser confirming that its authorisation has not previously been revoked in the country or abroad and that it has not been convicted of the criminal offence of tax and social contribution evasion.

(3) For the purpose of securing the payment of winnings to players and the settlement of the fee for organising games of chance and other liabilities, the organiser of online games of chance, except the Lottery, shall, during the validity of the licence, submit to the Administration each year, no later than 31 January, a bank guarantee issued by a bank in an amount equal to 25% of the total planned annual costs based on the fees for organising such games in accordance with this Law.

(4) The Administration shall enforce the bank guarantee referred to in paragraph (3) of this Article in the event of non-payment of the liabilities prescribed by this Law, upon expiry of the seventh day following the date on which the organiser of online games of chance was required to pay the monthly amount of the fee for organising games of chance.



Technical and Functional Equipment of the Organiser
Article 86

- (1) The organiser of online games of chance shall have technical and functional equipment within the territory of the Republic, namely hardware and software through which players participate in games of chance via the global Internet network (GIN).
- (2) The software referred to in paragraph (1) of this Article shall be developed by a legal entity registered in accordance with the law governing the development and placing on the market of software and shall be certified by an authorised certification laboratory.
- (3) The software referred to in paragraph (1) of this Article may be owned by the organiser, or the organiser may hold the right to use the software for the purpose of organising online games of chance.
- (4) The hardware referred to in paragraph (1) of this Article shall be owned by the organiser of online games of chance.

Information Technology Equipment of the Organiser
Article 87

- (1) The organiser of online games of chance shall provide functional information technology (IT) equipment enabling the Ministry to have real-time access for the purpose of supervising and controlling financial transactions.
- (2) The organiser of online games of chance shall provide the Ministry with five different access credentials (username and password).
- (3) All data relating to online games of chance shall be stored within the territory of the Republic and shall be available online to the Ministry.
- (4) The organiser of online games of chance shall continuously provide the Ministry with access to at least the following data:
 - 1) the usernames of registered players holding virtual player accounts;
 - 2) the number of the player's virtual account, being a separate player account through which the player participates in online games of chance;
 - 3) the balance of the player's virtual account;
 - 4) the current balance of the player's total available funds in the virtual account;
 - 5) all payments into and payouts from the player's virtual account.
- (5) The organiser of online games of chance shall provide a copy of the original source or a data backup.
- (6) The organiser shall provide the Ministry with access to the data referred to in paragraph (4) of this Article for at least the preceding 12 months.

Personnel of the Organiser of Online Games of Chance
Article 88

The organiser of online games of chance shall employ qualified and specialised personnel for organising online games of chance, while the director, chief accountant and any other authorised



person of the organiser shall be employed by the organiser for an indefinite period and shall have residence in the Republic.

Transactions in Online Games of Chance

Article 89

(1) Payments and payouts in online games of chance, transactions and financial operations relating to online games of chance shall be carried out through the organiser's bank accounts opened with a bank having its registered office in the Republic or a business unit in the Republic.

(2) During the validity of the licence referred to in Article 85 of this Law, the amount of funds held in the account referred to in paragraph (1) of this Article shall at all times be at least equal to the total amount of funds held in the players' virtual accounts.

(3) Business operations shall be conducted in convertible marks or foreign currency.

(4) For supervisory purposes, the organiser of online games of chance shall provide authorised officials of the Administration with access at all times to the bank accounts referred to in paragraph (1) of this Article.

The Organiser's Website

Article 90

The organiser of online games of chance shall maintain its own website, on which the following information shall be displayed:

- 1) the business name of the organiser of online games of chance;
- 2) the organiser's registered office;
- 3) the number of the licence for organising online games of chance and its date of issue;
- 4) a warning that games of chance may cause addiction and stress, affect health, and result in the loss of substantial amounts of money;
- 5) links to the websites of organisations specialising in providing assistance to players who have developed gambling addiction problems;
- 6) links to legislative texts and procedures relating to online games of chance;
- 7) links to the balance sheet and business operations for the preceding financial year;
- 8) the rules of the games.

Players in Online Games of Chance

Article 91

(1) Each player shall participate in online games of chance by means of any device capable of accessing the Internet.

(2) Players participating in online games of chance shall register for the games through the organiser's website referred to in Article 94 of this Law by completing the registration application.



(3) Upon registration, the organiser shall assign the player a unique account number, which shall be permanent and through which all transactions within the online games of chance system shall be carried out, as well as records of each player's transactions individually.

(4) The registration application shall contain at least the following information:

- 1) the player's identity, namely the player's first name, surname, residential address and date of birth;
- 2) the player's chosen username;
- 3) the player's valid email address;
- 4) the player's chosen password;
- 5) the selection of a secret personal question together with the answer for the purpose of verifying the player's identity upon each payout;
- 6) confirmation that the player has familiarised himself or herself with the rules before submitting the registration application.

(5) The organiser of online games of chance shall prohibit participation in the game by any player who has not been duly registered to participate.

(6) The organiser of online games of chance shall ensure a secure, anonymous online list of all participants in the game.

(7) A player may register only one account with an organiser of online games of chance, and an email address may be used only once.

(8) The organiser shall keep all personal data obtained from players as a business secret and shall allow access to such data only in cases prescribed by law.

(9) The organiser shall enable every player to have full access to the activity on his or her account at any time.

(10) The organiser shall provide an Internet domain through which access to online games of chance shall be available.

Payments in Online Games of Chance

Article 92

(1) A registered player shall make payments for participation in online games of chance electronically, so that such payments are visible immediately upon payment, by cashless means, through cashless payment transactions, from the player's bank account or by means of a cashless payment card (credit or debit card), by electronic transfer or through special accounts opened with a bank, as well as by any other method prescribed by law that enables electronic transactions.

(2) Payments into players' accounts and payouts to players may be made only where the player is registered and holds a virtual account with the organiser.

(3) For every payment and payout, the organiser of online games of chance shall verify and confirm the player's registration, confirm the player's game, verify the security and internal procedures relating



to the player's account, and ensure that the rules applicable to the game are applied in accordance with the Law.

(4) For the purposes of paragraph (1) of this Article, electronic payments shall mean payments made through an authorised electronic payment intermediary.

(5) The Minister shall adopt a rulebook prescribing the conditions and procedure for granting authorisation to provide electronic payment services.

Rules of Games of Chance

Article 93

(1) The organiser of online games of chance shall submit to the Administration the rules and procedures relating to the online games of chance it organises, together with the amount of the fee charged to players for participation in the game.

(2) The organiser may award promotional bonuses to players for the purpose of promoting online games of chance, provided that the total amount of promotional bonuses granted during a calendar year does not exceed 30% of the monthly stakes.

(3) The amount of a promotional bonus awarded to a player shall be deemed to constitute a stake in the game and shall be deducted from the amount of the winnings where the winnings have been achieved using that bonus.

(4) The Minister, upon the proposal of the Director of the Administration, shall adopt a rulebook prescribing the technical requirements, the content of the rules and procedures, and the manner of organising online games of chance.

Fee for Organising Games of Chance

Article 94

(1) For organising online games of chance, the organiser shall pay a fee amounting to 20% of the tax base, which shall consist of the value of the total stakes less the value of the total payouts in online games of chance.

(2) The organiser shall report the fee referred to in paragraph (1) of this Article to the Administration and pay it by the 15th day of each month in respect of the preceding month.

I hereby certify that the above translation is a faithful and complete translation of the original document written in Serbian language

Registry No.: 246726

Date, place: 24.07.2026. Banja Luka

Tamara Pavlović
Permanent Court Interpreter for English and German Language



RULEBOOK ON THE ORGANISATION OF ONLINE GAMES OF CHANCE

("Official Gazette of the Republic of Srpska", Nos. 45/2019, 64/2019 and 104/2019)

Article 1

This Rulebook prescribes the technical requirements for the organisation of online games of chance, the requirements relating to software and equipment, the content of the general rules of online games of chance, and the manner in which such games are organised.

Article 2

Online games of chance may be organised by legal entities that fulfil the requirements prescribed for the organisation of online games of chance in accordance with the Law on Games of Chance (hereinafter: the Law), upon obtaining a licence issued by the Ministry of Finance.

Article 3

(1) The organiser of online games of chance (hereinafter: the organiser) shall possess the technical and functional equipment, namely the hardware and software through which players participate in games of chance via the global Internet network.

(2) The software referred to in paragraph (1) of this Article shall be certified by an authorised certification laboratory and may either be owned by the organiser or used by the organiser under a right of use for the purpose of organising online games of chance.

(3) The hardware referred to in paragraph (1) of this Article shall be owned by the organiser of online games of chance.

Article 4

The organiser's online system shall mean the computer system, i.e. the server on which the software (programs or applications) for organising games of chance is installed, connected to the Internet network, and comprising all associated components, operating system(s), communication equipment, and hardware and software security systems.

Article 5

(1) The software of the organiser's online system shall be certified by an authorised laboratory accredited in accordance with ISO/IEC 17025.

(2) The certificate issued by the accredited laboratory shall confirm that the software of the organiser's online system complies with the requirements laid down by the regulations governing games of chance in the Republic of Srpska and shall include a technical report on the testing of the information technology and technical requirements of the online system software (hereinafter: the Report).

(3) The organiser shall keep the certificate and the Report referred to in paragraph (2) of this Article in written form in one of the official languages in use in the Republic of Srpska.

Article 6

(1) The Report shall contain data on the testing and measurements carried out, as well as on the determination of the functional characteristics of a specific type of online system software, clearly indicating what was tested, measured and verified.

(2) The Report shall include a schematic diagram of the operation of the online system and shall list all games available on the organiser's online system.

Article 7

(1) The organiser's software shall be designed so as to:



- 1) ensure the recording and storage of player information obtained through the registration application;
- 2) provide the player, upon registration, with an electronic confirmation of registration by means of an activation code;
- 3) block the player's virtual account as a control mechanism for the transfer of the player's funds;
- 4) ensure that each game of chance is conducted and implemented in accordance with the rules of that game;
- 5) ensure, depending on the characteristics of the game, that the outcome of an approved game depends exclusively on chance or another uncertain event occurring in the game, and ensure the accuracy (synchronisation) of the system time (date and time) in accordance with UTC ("Coordinated Universal Time"), thereby providing:
 1. chronological recording of all events;
 2. the reference clock for reporting;
 3. chronological recording of all transactions;
 4. synchronisation where multiple timekeeping systems are used;
- 6) satisfy the security requirements for confidential data and prevent any interference with the course of the selected online game of chance;
- 7) enable the recording and storage of data and information on games played, including:
 1. the start time of the selected game;
 2. the player's account balance at the start of the game;
 3. stakes placed in the selected games;
 4. the status of the selected game (started, completed, etc.);
 5. the game result;
 6. the end time of the selected game;
 7. the amount of the potential and actual winnings;
 8. the balance of the player's virtual account upon completion of the selected game;
- 8) ensure the recording and storage of information on deposits and payouts (time, date, method and amount);
- 9) ensure the recording and storage of information on games played (time and date, type of game, amount, and increase or decrease in the account balance);
- 10) provide a control system, i.e. prevent any alteration of any data relating to the player's account, monetary transactions, reporting or events without supervision; where any such data are altered, the following information shall be documented:
 1. the information that was changed;
 2. the value of the data before the change;
 3. the value of the data after the change;
 4. the time and date of the change;
 5. the identity of the person who made the change;
- 12) automatically reject a registration application submitted by a minor for participation in online games of chance;
- 13) prevent a player from transferring funds from his or her virtual account to the virtual account of another person.

(2) The software of an organiser's online system in which the game is based on a Random Number Generator (RNG) shall ensure that the random number is independent, that it cannot be predicted, and that the Random Number Generator has been tested on a representative sample.

Article 8

All software characteristics described in Article 7 of this Rulebook shall also be confirmed in the Report.



Article 9

Where new games are added to the organiser's online system, the organiser shall, prior to placing such games into operation, obtain the certificate and the Report referred to in Article 5 of this Rulebook

Article 10

(1) The organiser shall prescribe the manner in which players participate in approved online games of chance in the general rules for the organisation of online games of chance (hereinafter: the general rules), which shall contain:

- 1) information on the name and registered office of the organiser;
- 2) the number and date of adoption of the general rules;
- 3) the manner of player registration and the procedure for opening and closing a virtual account;
- 4) the manner of receiving payments for participation in the game;
- 5) the manner of disposing of funds in the player's virtual account;
- 6) the manner of paying winnings to players;
- 7) the deadline for the payment of winnings from the virtual account to the player;
- 8) provisions prohibiting the acceptance of payments for participation in online games of chance from persons under 18 years of age;
- 9) the name and description of the game of chance (rules of the game);
- 10) a promotional bonus, where awarded by the organiser to players;
- 11) the procedure for preventing fraud and money laundering through online games of chance;
- 12) the jurisdiction of the court in the event of a dispute between participants in an online game of chance;
- 13) the signature of the responsible person and the seal of the organiser adopting the general rules.

(2) The organiser shall publish the general rules on its website after obtaining the approval of the Administration.

Article 11

(1) For the purposes of receiving payments and paying winnings, the organiser of online games of chance shall maintain an account with a bank having its registered office in the Republic of Srpska or which has its registered office in the Republic of Srpska.

(2) The funds in the account referred to in paragraph (1) of this Article shall, at all times, be equal to or greater than the total of all amounts held in the players' virtual accounts.

(3) The organiser may not dispose of players' funds paid as gaming credit, except to credit the player's account with the amount which the player has indicated that he or she wishes to stake during an approved game.

Article 12

The organiser shall assign each player a unique account (virtual account), in which the player's funds available for placing stakes and any winnings obtained by the player in online games of chance shall be recorded.

Article 13

(1) The organiser shall maintain a separate unique virtual account for each player.



(2) The account shall be unique to each player and shall be opened by the organiser within its online system following the player's successful registration.

(3) All transactions made by the player, including payments and payouts, shall be recorded in the account, irrespective of the method of payment.

(4) The organiser of online games of chance shall provide the Ministry of Finance (hereinafter: the Ministry) with access to the following data:

- 1) the username of the registered player for whom a virtual account has been opened;
- 2) the virtual account number;
- 3) access to the transactions recorded in the virtual account;
- 4) the current balance of the player's total available funds in the virtual account.

Article 14

(1) An electronic money transaction (financial transaction) shall mean each individual payment and payout in online games of chance recorded electronically within the organiser's computer system.

(2) An electronic confirmation of payment shall mean an electronic record confirming the player's payment, marked with the player's identification number and located in the player's account within the organiser's online system, which the organiser shall make available in printed form.

Article 15

(1) All financial transaction reports (records of players' accounts) presented in the online system shall adequately correspond to the financial reports in the organiser's accounting system, and vice versa.

(2) The organiser shall prepare periodic daily, monthly and annual reports on financial transactions, as well as calculations and records of all monthly fees and taxes.

(3) For supervisory purposes, the organiser of online games of chance shall provide authorised officials of the Ministry with access at all times to players' virtual accounts and to all daily, monthly and annual reports on financial transactions referred to in paragraph (1) of this Article.

(4) Data on all transactions involving monetary funds in the organiser's account referred to in paragraph (2) of this Article shall be stored in backup copies and may be used in the event of a system failure and for the purposes of the Ministry.

(5) The organiser shall retain copies of all relevant data and financial transactions for at least five years from the date on which the transaction was carried out.

Article 16

(1) A registered player shall make payments in online games of chance by cashless means, and such payments shall be visible to the organiser, the player and the Ministry of Finance immediately after payment, while payouts to players may be made by cashless or cash means.

(2) Cashless payment shall include:

- 1) payment by means of an instruction issued to an authorised payment services entity, whereby funds are transferred from the player's bank account to the organiser's bank account;
- 2) payment by payment cards; and
- 3) electronic payment.



(3) Electronic payment in online games of chance shall include payment using electronic or digital money, e-cash, e-wallets, vouchers, mobile payments, smart cards and all other forms of electronic payment.

(4) Where payment is made electronically through an intermediary, including vouchers, electronic or digital money, an e-wallet or similar means, the payment intermediary may be a legal entity which has obtained the approval of the Ministry of Finance and fulfils the following conditions:

- 1) it shall possess a computer system capable of being connected to the computer system of the Ministry of Finance for the purpose of monitoring payments in online games of chance;
- 2) it shall ensure that payments in online games of chance are immediately visible to the organiser, the player and the Ministry of Finance;
- 3) it shall have experience in providing payment intermediation services in games of chance;
- 4) it shall have its registered office in the Republic of Srpska and conduct the greater part of its business activities in the Republic of Srpska;
- 5) it shall have generated turnover of at least BAM 5,000,000 in the field of payment intermediation in games of chance during the preceding year.

(5) The Ministry shall grant approval for the provision of payment intermediation services in online games of chance by means of a decision for a period of five years, with the possibility of extension where the legal entity fulfils the requirements referred to in paragraph (4) of this Article.

(6) A payment intermediary may not simultaneously act as an organiser of online games of chance.

(7) For every payment and payout, the organiser of online games of chance shall verify and confirm the player's registration, confirm the player's game, verify the security and internal procedures relating to the player's account, and ensure that the rules relating to the game are applied in accordance with the Law.

(8) Payments into players' accounts and payouts to players may be made only where the player is registered and holds a virtual account with the organiser.

Article 17

(1) Where a game is interrupted due to a malfunction of the organiser's online system and the player is prevented from continuing the game, the organiser shall take all necessary measures to ensure that its online system enables the player participating in the game to continue it, namely that, once the system has been restored, the player may resume participation in the game from the point immediately preceding the interruption.

(2) Where, following restoration of the system, the organiser fails to provide the conditions necessary for the player to continue a game interrupted due to a malfunction of the organiser's online system, the organiser shall notify the player that the game has been interrupted and, upon determining that the game cannot be continued, shall return the amount of the stake to the player's virtual account.

Article 18

The organiser shall:

- 1) post on its website a link containing notices relating to responsible organisation of games of chance;
- 2) provide the player, by email, with notice of all material information relevant to the player;
- 3) design the software so as to enable the player to set a maximum amount that he or she may pay within a specified period, to self-exclude from the game, to set a maximum amount of loss that he or she may incur within a specified period, and to set a period of self-exclusion;
- 4) prevent the player from accessing the relevant account immediately upon receipt of the player's request for self-exclusion;
- 5) enable the player, at any time and in a clear and transparent manner, to view every payment made and every winning obtained during a period of one year, and, in respect of transactions carried out before that period, within five days of receipt of the request.

Article 19



Where the organiser rejects a player's registration, it shall send the player an electronic message containing the reasons for rejecting the registration, together with an explanation, within three days of the date on which the registration application was submitted.

Article 20

In addition to the information which must be displayed on the website, the organiser shall prominently display a warning that minors are prohibited from participating in online games of chance.

Article 21

The organiser shall ensure that the online system and the room in which the online system server is located are physically and electronically protected by reliable mechanisms for preventing unauthorised access and harmful environmental effects.

Article 22

(1) Players in online games of chance shall not be permitted to participate in, or make payments for participation in, online games organised by organisers that do not hold a licence to organise online games of chance in the Republic of Srpska.

(2) For the purpose of implementing the restriction referred to in paragraph (1) of this Article, the Ministry shall periodically establish and provide banks with a list of websites in respect of which banks in the Republic of Srpska are prohibited from executing payment orders from the accounts of natural persons opened in the Republic of Srpska.

(3) In addition to the measure referred to in paragraph (2) of this Article, the Ministry shall initiate the procedure for implementing the prohibition referred to in paragraph (1) of this Article so as to prevent access in the Republic of Srpska to the websites of organisers of online games of chance that do not hold a licence to organise such games in accordance with the Law.

Article 23

Upon the entry into force of this Rulebook, the Rulebook on the Technical Requirements, Rules and Manner of Organising Online Games of Chance (Official Gazette of the Republic of Srpska, No. 117/17) shall cease to have effect.

Article 24

This Rulebook shall enter into force on the eighth day following the date of its publication in the Official Gazette of the Republic of Srpska.



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I hereby certify that the above translation is a faithful and complete translation of the original document written in Serbian language

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