Údarás Rialála Cearrbhachais na hÉireann | Gambling Regulatory Authority of Ireland

Quarterly Return Guidelines

Guidelines for Business-to-Consumer Remote Betting Licensees and Remote Betting Intermediary Licensees on the provision of a Quarterly Return.

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Quarterly Returns Overview

Statutory Basis for Compliance Reporting

Under Section 188 of the Act, the Gambling Regulatory Authority of Ireland ("the GRAI") can request licensees to provide the GRAI with a report for the purposes of enabling the Authority to confirm that licensees have complied or are complying with their relevant obligations. This request will be made by way of a notice in writing sent to licensees specifying the information to be provided in the compliance report and the form and manner in which the report shall be provided. Failure to comply with a request within the specified time period (or any further period which may be agreed in writing between the GRAI and licensee) is a breach by a licensee of a relevant obligation. This may lead to enforcement action for breach of a relevant obligation or an application to the District Court for an order to comply with the request.

Please note that where an obligation under the Act is stated to apply to licensees, the obligation applies only from the date of issue of the licence concerned. Whilst some of the information being sought may pre-date the issue of your licence, we would encourage licensees to provide the information requested for the entire periods specified to enable the GRAI to obtain a more complete view of the activities of the licensee.

Scope and Purpose of this Guidance

This document provides guidance to the below licensees, in relation to the submission of Quarterly Returns:

- Business-to-Consumer (B2C) Remote Betting Licensees
- Business-to-Consumer (B2C) Remote Betting Intermediary Licensees

This guidance details the technical, operational, and financial data required within the Quarterly Returns framework, as may be specified by the GRAI in notices that issue to licensees.

Notice on Future Revisions: The GRAI reviews reporting obligations regularly. The requirements may change at the discretion of the GRAI. The information contained in the notice which issues to licensees under section 188 of the Act takes precedence over the contents of this guidance.

Schedule & Submission Mechanisms

Schedule

Reporting Periods

The compliance year is divided into four standard calendar quarters:

- **Quarter 1 (Q1):** 1 January 00:00:00.00 UTC to 31 March 23:59:59.99 UTC
- **Quarter 2 (Q2):** 1 April 00:00:00.00 UTC to 30 June 23:59:59.99 UTC
- **Quarter 3 (Q3):** 1 July 00:00:00.00 UTC to 30 September 23:59:59.99 UTC
- **Quarter 4 (Q4):** 1 October 00:00:00.00 UTC to 31 December 23:59:59.99 UTC

All returns must be finalised and submitted within a period of 14 days of the date of the notice requesting the report, unless an extension has been formally requested and granted in writing by the Authority. It is expected that notices will issue immediately after the end of each quarter.

Submission Mechanisms

Transmission Channel

Submissions must be completed electronically via the official GRAI Operator Portal. Submissions through unapproved channels (such as direct email or physical media) will not be accepted and will be treated as non-submissions.

Data Compilation Instructions

Licence Segregation: A distinct Quarterly Return must be submitted for each individual licence held.

Cumulative Aggregation: Where an operator holds multiple licences under the same corporate entity, Tables 3.1.1 and 3.1.2 must reflect the aggregated baseline figures across all held authorisations.

Guidelines for Completion

The following sections of the document indicate the information that it is envisaged will be required for the Quarterly Returns report. For explanation of terms used, see Appendix - Glossary of terms used within the Quarterly Returns report.

Inputs required of all Licensees

Tables 3.1.1 and 3.1.2 will be the cumulative figures for all licences held by a licensee.
These will be broken down by individual licence types in the subsequent tables.

Please note

Currency Format: Monetary amounts must be denominated in Euro (€) and include both Euro and cents, limited to a maximum of two decimal places to represent standard fractional currency.

Table 3.1.1 - Core Turnover and Bets

Question asked on Form	Answer Format	Related Information
Total value of Stakes for this quarter	Number - Euro Value	**Stakes** = The aggregate monetary value of all funds committed by players to place bets or enter relevant gambling activities during the period. ▸ **Includes:** Re-staked winnings, stakes funded by settled balances, and credited cash equivalents. ▸ **Excludes:** Account deposits that have not yet been placed on an event/wager, unredeemed bonus balances, and cancelled/voided bets.
Total value of Turnover (Gross Gambling Revenue) for this quarter	Number - Euro Value	**Turnover (Gross Gambling Revenue):** Your relevant licenced activity may change this definition. Refer to "Glossary of terms used within the Quarterly Returns report" appended to this document.
Total value of Turnover (Gross Gambling Revenue) for the previous calendar year	Number - Euro Value	e.g. If currently in Q3 2026, what was the value of turnover for January - December 2025
Total number of bets for this quarter	Number	**Bets** = a payment made to participate in betting;
Total number of bets for the previous calendar year	Number - Euro Value	e.g. If currently in Q3 2026, what was the number of bets for January - December 2025

Table 3.1.2 - Methods of Payment

In the table below, indicate the amounts deposited and withdrawn by customers using different methods of payment.

Payment Method	Deposits (€)	Withdrawals (€)
Debit Cards	Euro Value	Euro Value
Pre-paid debit cards	Euro Value	Euro Value
Pre-paid vouchers	Euro Value	Euro Value
E-Wallet	Euro Value	Euro Value
Online Money Remittance services	Euro Value	Euro Value
Bank Transfer	Euro Value	Euro Value
Mobile Payment services	Euro Value	Euro Value
Cash	Euro Value	Euro Value
Virtual Financial Assets (VFA)	Euro Value	Euro Value
Other*	Euro Value	Euro Value
Total Value	Euro Value	Euro Value
***Please specify other payment methods used for deposits and withdrawals:**	Text	Text

Inputs required of B2C Remote Betting Licensees and B2C Remote Betting Intermediary Licenses

Account Information

Active Customer Accounts

Questions asked on Form	Answer Format	Related Information
Total number of active customer accounts during the previous 12 months	Number	Count of Unique Active Customer Account = A Unique Customer Account that has been funded, had funds withdrawn or had a bet placed in stated timeframe

New Customer Accounts

Questions asked on Form	Answer Format	Related Information
Total number of new customer accounts opened during this quarter	Number	Verified Accounts = Players that fully verified their account with ID documents within the stated timeframe

Inactive/Reactivated Accounts

Questions asked on Form	Answer Format	Related Information
Total number of customer accounts inactive in the previous quarter	Number	An inactive account is one which had no customer activity during the quarter prior to the one being reported on. e.g. When making a Q3 return it will be the accounts that had no activity in Q2
Total number of accounts reactivated during this quarter	Number	A reactivated account is one which had no activity in the quarter previous to the one being reported on but has had activity in the quarter being reported on. e.g. When making a Q3 return it will be the accounts that had no activity in Q2, but had activity in Q3

Self-Exclusion

Questions asked on Form	Answer Format	Related Information
Total number of self-exclusion requests implemented during this quarter	Number	Total number of self-exclusion requests which you implemented during this quarter
Total number of returning customer accounts following self-exclusion	Number	Total number of accounts that returned to gambling during this quarter following a period of self-exclusion

Closed Customer Accounts

Questions asked on Form	Answer Format	Related Information
Total number of customer accounts closed due to any reason during this quarter	Number	This is the grand total number of verified customer account closures; the subsequent figures in this section will all be included in this grand total
Total number of customer accounts closed due to a customer requesting to close their account during this quarter	Number	This will be included in the grand total number of account closures
Total number of customer accounts closed due to inactivity for thirteen months during this quarter	Number	This will be included in the grand total number of account closures

Customer Account Funds

Questions asked on Form	Answer Format	Related Information
Total value of funds held in all active and inactive customer account wallets at the end of this quarter	Euro Value	This is the grand total of funds held in customer wallets, some of the subsequent figures in this section will be included in this grand total
Total value of funds held in active customer account wallets at the end of this quarter	Euro Value	This will be included in the grand total of funds held in customer accounts
Total amount of funds returned to customers due to account closures during this quarter	Euro Value	This will not be included in the grand total as it relates to closed accounts, not to active or inactive accounts
Total amount of funds awaiting refund to customers due to account closures at the end of this quarter	Euro Value	This will not be included in the grand total as it relates to closed accounts, not to active or inactive accounts

Customer Account Monetary Limits

Questions asked on Form	Answer Format	Related Information
Total number of customer accounts with a monetary limit currently in place at the end of this quarter	Number	This is the grand total of customer accounts with a monetary limit currently in place, some of the subsequent figures in this section will be included in this grand total. A monetary limit is set by the customer to limit the amount they may pay to participate in any individual relevant gambling activity, or the total amount they may pay to participate in all relevant gambling activities provided by the relevant licensee.
Average customer account monetary limit at the end of this quarter	Euro Value	This should be calculated Pro Rata per week. Then the total value of weekly monetary limits is divided by total number of accounts with a monetary limit in place. E.g. An account has a €100 monthly spend limit. Taking 1 month to be 4 weeks, divide €100 by 4 to get the weekly limit of €25. If your total weekly limits added together come to €250,000 and you have a total of 5,000 customers with monetary limits in place, then the average monetary limit is €50.
Total number of customer accounts that set a monetary limit during this quarter	Number	This question refers to monetary limits set on unique customer accounts. E.g. An account-holder sets a monetary limit in week one, and amends it in week ten of the quarter, this counts as one monetary limit.
Total number of customer accounts that increased their monetary limit during this quarter	Number	Increased - i.e. where new monetary limit is more than the original, and this should be worked out on a Pro Rata per week basis. E.g. where a customer goes from a €100 per month to €30 per week. Original value is €100 per month = €25 per week, and the new value is €30 per week, so this is an increase.
Total number of customer accounts that decreased their monetary limit during this quarter	Number	Decreased - i.e. where new monetary limit is less than the original, and this should be worked out on a Pro Rata per week basis. E.g. where a customer goes from a €100 per month to €20 per week. Original value is €100 per month = €25 per week, and the new value is €20 per week, so this is a decrease.
Total number of customer accounts that removed their monetary limit during this quarter	Number	This question refers to monetary limits removed fully from unique customer accounts. If an account has added and removed a monetary limit multiple times during the quarter being reported on, it should only be counted as one removal.

Inputs required of B2C Remote Betting Licensees

Overview

Question asked on Form	Answer Format	Related Information
Total value of Stakes for this quarter	Euro Value	**Stakes** = The aggregate monetary value of all funds committed by players to place bets or enter relevant gambling activities during the period. ▸ **Includes:** Re-staked winnings, stakes funded by settled balances, and credited cash equivalents. ▸ **Excludes:** Account deposits that have not yet been placed on an event/wager, unredeemed bonus balances, and cancelled/voided bets.
Total value of Turnover (Gross Gambling Revenue) for this quarter	Euro Value	**Turnover (Gross Gambling Revenue):** Your relevant licenced activity may change this definition. Refer to "Glossary of terms used within the Quarterly Returns report" appended to this document.
Total value of Turnover (Gross Gambling Revenue) for the previous calendar year	Euro Value	e.g. If currently in Q3 2026, what was the value of turnover for January - December 2025
Total number of bets for this quarter	Number	**Bets** = a payment made to participate in betting;
Total number of bets for the previous calendar year	Number	e.g. If currently in Q3 2026, what was the number of bets for January - December 2025

Bets Placed

Real Events

Real Events B2C: Refers to actual physical occurrences such as Horse Racing, Football etc. taking place anywhere in the world. Please note that if a bet contains a mixture of sports from real betting events, or a mixture of real betting events, scheduled virtual events, in play bets, or any combination thereof please assign it to whichever category takes place first on the bet.

Questions asked on Form	Stakes*	Turnover*	Bets*
Horses	Euro Value	Euro Value	Number
Dogs	Euro Value	Euro Value	Number
Football	Euro Value	Euro Value	Number
Golf	Euro Value	Euro Value	Number
GAA	Euro Value	Euro Value	Number
Tennis	Euro Value	Euro Value	Number
Lottery	Euro Value	Euro Value	Number
Other	Euro Value	Euro Value	Number

**See Glossary of terms at end of this document for relevant definitions*

Scheduled Virtual Events

Scheduled Virtual Events B2C: Refers to computer-generated virtual event which use a random number generator to decide the outcome. These events take place at a scheduled time, as opposed to being on-demand.

Please note that if a bet contains a mixture of sports from real betting events, or a mixture of real betting events, scheduled virtual events, in play bets, or any combination thereof please assign it to whichever category takes place first on the bet.

Questions asked on Form	Stakes*	Turnover*	Bets*
Virtual sports/racing events B2C	Euro Value	Euro Value	Number

**See Glossary of terms at end of this document for relevant definitions*

In-Play Betting

In-play betting, also known as in-running betting or live betting, occurs while the event is actually taking place. For example, placing a bet on a horserace while the race is being run, or on a football match whilst it is being played.

Please note that if a bet contains a mixture of sports from real betting events, or a mixture of real betting events, scheduled virtual events, in play bets, or any combination thereof please assign it to whichever category takes place first on the bet.

Questions asked on Form	Stakes*	Turnover*	Bets*
Football in-play betting	Euro Value	Euro Value	Number
Other in-play betting	Euro Value	Euro Value	Number

**See Glossary of terms at end of this document for relevant definitions*

Other Betting

All other betting events not captured in the above categories that fall under your current licence.

Questions asked on Form	Stakes*	Turnover*	Bets*
Other Betting Revenue	Euro Value	Euro Value	Euro Value

**See Glossary of terms at end of this document for relevant definitions*

Inputs required of B2C Remote Betting Intermediary Licensees

Overview

Question asked on Form	Answer Format	Related Information
Total value of Stakes for this quarter	Euro Value	**Backers' Stakes** = The total monetary value of stakes submitted by backers that successfully matched, either partially or fully, with a laying counterparty. ▸ **Includes:** Re-staked winnings, stakes funded by settled balances, and credited cash equivalents. ▸ **Excludes:** Account deposits that have not yet been placed on an event/wager, unredeemed bonus balances, and cancelled/voided bets.
Total value of Turnover (Gross Gambling Revenue) for this quarter	Euro Value	**Turnover (Gross Gambling Revenue):** Your relevant licenced activity may change this definition. Refer to "Glossary of terms used within the Quarterly Returns report" appended to this document.
Total value of Turnover (Gross Gambling Revenue) for the previous calendar year	Euro Value	e.g. If currently in Q3 2026, what was the value of turnover for January - December 2025
Total number of bets for this quarter	Number	**Bets** = a payment made to participate in betting;
Total number of bets for the previous calendar year	Number	e.g. If currently in Q3 2026, what was the number of bets for January - December 2025

Bets Placed

Real Events

Real Events: Refers to actual physical occurrences such as horse racing. Football etc. taking place anywhere in the world.

Please note that if a bet contains a mixture of sports from real betting events, or a mixture of real betting events, scheduled virtual events, in play bets, or any combination thereof please assign it to whichever category takes place first on the bet.

Questions asked on Form	Backers Stakes*	Turnover*	Bets*
Horses	Euro Value	Euro Value	Number
Dogs	Euro Value	Euro Value	Number
Football	Euro Value	Euro Value	Number
Golf	Euro Value	Euro Value	Number
GAA	Euro Value	Euro Value	Number
Tennis	Euro Value	Euro Value	Number
Lottery	Euro Value	Euro Value	Number
Other	Euro Value	Euro Value	Number

**See Glossary of terms at end of this document for relevant definitions*

Scheduled Virtual Events

Scheduled Virtual Events: Refers to computer-generated virtual events which use a random number generator to decide the outcome. These events take place at a scheduled time, as opposed to on-demand.

Please note that if a bet contains a mixture of sports from real betting events, or a mixture of real betting events, scheduled virtual events, in play bets, or any combination thereof please assign it to whichever category takes place first on the bet.

Questions asked on Form	Backers Stakes*	Turnover*	Bets*
Virtual sports/racing events	Euro Value	Euro Value	Number

**See Glossary of terms at end of this document for relevant definitions*

In-Play Betting

In-play betting, also known as in-running betting or live betting, occurs while the event is actually taking place. For example, placing a bet on a horserace while the race is being run, or on a football match whilst it is being played.

Please note that if a bet contains a mixture of sports from real betting events, or a mixture of real betting events, scheduled virtual events, in play bets, or any combination thereof please assign it to whichever category takes place first on the bet.

Questions asked on Form	Backers Stakes*	Turnover*	Bets*
Football In-play betting	Euro Value	Euro Value	Number
Other In-play betting	Euro Value	Euro Value	Number

**See Glossary of terms at end of this document for relevant definitions*

Other Betting

All other betting events not captured in the above categories that fall under your current licence.

Questions asked on Form	Backers Stakes*	Turnover*	Bets*
Other Betting Revenue	Number - Euro Value	Number - Euro Value	Number - Euro Value

**See Glossary of terms at end of this document for relevant definitions*

Legal Enforcement & Disclosures

Declaration

The signatory must make reasonable enquiries to ensure that the submitted Quarterly Returns report is accurate and complete.

If you provide information or documentation and know or ought reasonably to know, the information or documentation to be false or misleading in a material respect, you may be guilty of an offence and liable on summary conviction to a fine or imprisonment for a term not exceeding 2 years, or both, or on conviction on indictment, to a fine or imprisonment for a term not exceeding 5 years, or both.

Requirements and Timelines

Licensees are required to comply with a request to provide a compliance report under section 188(1) within a period of 14 days of the date of the notice under that subsection or within such further period as may be agreed in writing between the Authority and the licensee concerned. It is a contravention of a relevant obligation not to do so, which may result in enforcement action being taken.

We may also contact the licensee after receiving a completed return, should we require any further information or clarification of the information submitted to us.

Freedom of Information

For any requests or queries relating to this, please visit our website page HERE.

Disclaimer

The guidance set out in this document is not exhaustive. It will be subject to ongoing review by the GRAI to take account of further developments and regulatory policy. It does not contain legal advice. Licensees should seek their own legal advice on the interpretation and application of the applicable legislation. The most recent version will be available on the Gambling Regulatory Authority of Ireland's website at www.grai.ie

Contact

Gambling Regulatory Authority of Ireland
Ballaugh House,
73-79 Mount Street Lwr.,
Dublin 2

Website: www.grai.ie

Appendix
Glossary of terms used within the Quarterly Returns report

Account-holder

A person who holds a gambling account with a Remote licensee.

Average Player Monetary Limit

Is calculated by:

1. Getting the monetary limit to a pro rata weekly figure
2. Getting the average monetary limit per unique account

Average monetary limit = Sum of all monetary limits set ÷ Number of monetary limits set

For example:

1. An account has a €100 monthly monetary limit. Taking 1 month to be 4 weeks, divide €100 by 4 to get the weekly limit of €25.
2. Sum of all monetary limits set (at weekly rate) ÷ Number of monetary limits set.

   If your total weekly limits added together come to €250,000 and you have a total of 5,000 customers with monetary limits in place, then the average monetary limit is €50.

Backers Stakes

The total monetary value of stakes submitted by backers that successfully matched, either partially or fully, with a laying counterparty.

- **Includes:** Re-staked winnings, stakes funded by settled balances, and credited cash equivalents.
- **Excludes:** Account deposits that have not yet been placed on an event/wager, unredeemed bonus balances, and cancelled/voided bets.

Bet

Means a payment made to participate in betting.

Customer (Participant)

a person participating in a relevant gambling activity on a premises in the State or by remote means.

Customer Account

A customer account means an account held by a person with a licensee of a remote gambling licence—

(a) where money is lodged with that licensee for the purposes of making a relevant payment to the licensee in respect of relevant gambling activities by remote means,

(b) to enable the person to make relevant payments to the licensee,

(c) to hold winnings (if any), and

(d) that enables the person to view the balance, relevant payments made and winnings received.

Customer Account Wallet

Holds the funds available to Account-holder through unspent deposits, unwithdrawn winnings/ void bets etc.

Relevant Gambling Activity

Means-

(a) a relevant betting activity,

(b) a relevant game,

(c) a relevant lottery, or

(d) a relevant gambling activity for a charitable or philanthropic purpose.

Monetary limit

A monetary limit is a limit that can be set on—

(a) the amount a participant may pay to participate in any individual relevant gambling activity, or

(b) the total amount a participant may pay to participate in all relevant gambling activities provided by the relevant licensee.

Quarter

Refers to a three-month period within a fiscal year. The four quarters of the year are:

- **Quarter 1 (Q1):** 1 January 00:00:00.00 UTC to 31 March 23:59:59.99 UTC
- **Quarter 2 (Q2):** 1 April 00:00:00.00 UTC to 30 June 23:59:59.99 UTC
- **Quarter 3 (Q3):** 1 July 00:00:00.00 UTC to 30 September 23:59:59.99 UTC
- **Quarter 4 (Q4):** 1 October 00:00:00.00 UTC to 31 December 23:59:59.99 UTC

Real Events

Refers to actual physical occurrences such as Horse Racing, Football etc. taking place anywhere in the world.

Relevant Betting Activity

Means a betting activity which a licensee is authorised, in accordance with section 85 of the Act, to provide under a betting licence.

Self-Exclusion/ Self-Excluded

A person who has excluded himself or herself from participating in a relevant gambling activity or activities provided by a Licensee by entering into an arrangement (howsoever described) provided by the Licensee to enable such exclusion in accordance with the terms of the arrangement. When a person has availed of this option, they are said to be Self-Excluded.

Stakes

The aggregate monetary value of all funds committed by players to place bets or enter relevant gambling activities during the period.

- **Includes:** Re-staked winnings, stakes funded by settled balances, and credited cash equivalents.
- **Excludes:** Account deposits that have not yet been placed on an event/wager, unredeemed bonus balances, and cancelled/voided bets.

Turnover (Gross Gambling Revenue)

Means-

a) in the case of a licensee of a Business to Business gambling licence, the gross profit on the sale or supply of relevant gambling products or relevant gambling related services,

(b) in the case of a licensee of a remote betting intermediary licence, the total amount paid in charges to the licensee for providing the facility that enables a person to engage in betting, and

(c) in the case of any other licensee, the licensee's total income from relevant gambling activities less the total amount paid out in winnings for those activities.

Virtual Events

Refers to computer-generated virtual events which use a random number generator to decide the outcome. These events take place at a scheduled time, as opposed to being on-demand.

Winnings

Means the money or monies worth paid out to a person who wins at betting, wins a game or wins in a lottery, as the case may be.

Notes

Notes

Údarás Rialála Cearrbhachais na hÉireann

Gambling Regulatory Authority of Ireland