



THE Beginners Guide
TO ONLINE GAMBLING



Welcome to the WINNERonline.com Beginner's Guide to Internet Gambling

Our purpose here is to introduce you to the internet gambling scene, answer some of the most common questions and concerns that new players like yourself have and to set you on the right path to enjoying your online gaming experience.

Internet gambling started in 1997 when the first sites started offering gambling services over the web. Things got off to a slow start at first. There was very little information available about the internet casinos, no one knew what to expect and it was difficult to find out where or how to get started. But by the time WINNERonline.com began in the summer of 1999 things were starting to heat up. It was our aim to provide all the information a player would need to make informed decisions and avoid any unpleasant surprises.

A lot has changed in the past six years. Casinos have come and gone, the industry has experienced years of explosive growth followed by a more mature period of consolidation and stabilization, and many of the countries of the world have reacted and adjusted to this new industry by introducing the necessary licensing and legislative initiatives.

Today internet gambling is enjoying an extended period of stability and growth. It's now a several billion a year industry. Many of the major players in the industry—casinos, information portals like our own WINNERonline.com, player community forums, government lawmakers and so forth—have acquired years of experience by meeting, serving and satisfying millions of online players from around the world. For all these reasons, and more that you'll discover as you read on, now is a very good time to introduce yourself to the world of internet gambling.

Choosing an Online Casino or Poker Room

You might think that picking a gambling site would be pretty simple: where do I win the most? Or, which is the best site? Unfortunately it's not quite that simple. There are a number of aspects to this issue which we'll tackle in no particular order.

Biggest payouts, biggest pots

This can be difficult to determine because every casino wants to be in the list of "Top 10 Payouts" so the player has exercise a little due diligence if they want to ensure that their specific game is paying out well. For the casino games that often means doing a little research, specifically checking things like game odds, payout tables and the like. You'd be hard pressed to find a better resource for this than the Wizard Of Odds (www.wizardofodds.com). Michael Shackelford has been running the site for years and his ability to crunch the numbers and present the bottom line is unsurpassed on the internet today. Highly recommended.

For poker it's a little different. It often boils down to is "where are the fish?" and by it's very nature the answer to this question is ever-changing. Here, as in many other cases, the busy message boards and forums are the place to go. Our own PokerForum.com is one such place but there are others.

Look first, download later

All gaming sites, casino and poker, run on some kind of software platform. In other words you often have to download something, or allow something to be installed for you, in order to begin playing.

The better sites have a "Preview" section that shows you snapshots of what their games look like, maybe even provide you with a description of how to play. Check them out! You can learn a lot with a little bit of browsing.

Most sites will offer the player two choices: (1) a download package for the full suite of full-featured games or (2) an instant-play option based on the Flash or Shockwave applets that normally reside on most of our computers. Option 1 gives you all the bells and whistles while option 2 means you don't have to install any software and you can play right away. The choice is yours of course but our advice is that unless you've got a particularly slow internet connection the download packages almost always offer the better gaming experience.

That said it's worth noting that players the world over have learned that how the software looks is not the burning issue it once was. How's the service? The payouts? The reputation? And so on. These are at least equally, and we believe more, important. We'll get to them shortly.

Withdrawals

Most casinos and poker rooms now payout within a few days if not instantaneously. Check your specific site to see what their particular policies are because they can vary widely and each site will often impose its own withdrawal restrictions and limitations. Watch out for things like monthly withdrawal limits, identification requirements (driver's license, etc), PIN numbers that may have to be received via the postal service, etc. All of these can affect your withdrawal procedures and therefore you comfort, or discomfort, with them.

Support

Some sites offer toll free numbers but those are now less common than call-back or online service options. Many casinos now outsource their Customer Service so we think it's imperative that you try out your casino's Customer Service as soon as possible in order to give yourself the peace of mind that you're going to be handled in a manner that suits you if something goes wrong. Remember, these guys are the only life-line between you and your cash so it's up to you to make sure that the help is going to be there for you if and when you need it.

Licensing and Legalities

Generally speaking online casino regulation has been a "self-regulation" issue. In other words, the casino plays fair if it wants to play fair. Fortunately there have been some serious steps forward in terms of licensing and regulation zones around the world and that is a very good thing. The UK's Gambling Commission, the Isle of Man, Gibraltar, Cyprus, etc have all emerged as stable licensing bodies with committed governments behind them to ensure fair play and reasonable conduct.

As to the legalities of internet gambling it's a country-by-country or state-by-state issue. In some parts of the world it's wide open, citizens are free to play when and where



they see fit. Elsewhere it is not so. In the US for instance seven states have outlawed internet gambling entirely while others simply forbid the casinos to be run within their state boundaries. Players are advised to check their local laws before proceeding.

Top site awards

In the early days of internet gaming the competition was fierce and casinos did anything and everything they could to attract players. As a result many "Best Casino", "Top Site" and "Gold Star" awards were invented and awarded to casinos, often with questionable justification. Since then though the shakeout in the industry has meant that many of the smaller casinos have down-sized, cut back on services or disappeared entirely. A few big name casinos now have most of the customer base and handle most of the cash flow. Going with one of the biggies is usually a pretty safe bet.

Message Boards: The Advice of Other Players

Over and above all other recommendations it behooves the newcomer to check out the reputation of their prospective casino or poker room before handing over the cash. The fastest way to do this is to drop by our message boards (mb.winneronline.com/ or mb.pokerforum.com), for instance, and do a quick search to see what folks are saying about the casino or poker room you are interested in. Better yet, register and ask specifically. There are many thousands of experienced players out there and they'll be happy to tell you what's what if you are looking for some "get started" kind of info.

Depositing and Getting Paid

In the early days of internet gambling getting money in and out of the gaming sites was pretty easy. You used your credit card to deposit and then back again when you wanted to withdraw your monies. Due in part to fraud but more specifically due to pressure from US legislators that option is (largely) no longer available: the credit card companies, or rather the banks behind them, have backed away from internet gaming for the foreseeable future.

After a bit of uncertainty a new solution has emerged that provides almost universal funding access to the internet gaming sites without the direct involvement of the credit card companies: third party accounts or “transfer sites” as they are sometimes called.

The idea behind third party (3P) accounts is deceptively simple: you sign up at one of the 3P account services—such as Neteller, Firepay or Citadel—and deposit money to that account from your credit card. From there on in it acts as a virtual bank account from the casinos point of view.

When you register with a casino or poker room you fund your gaming account from the 3P account. And when you make a withdrawal from the gaming site it goes back to your 3P account. The credit card companies are no longer directly involved with the gambling sector so they're happy and you can move your money freely to and from your 3P account so you're happy too. Everybody wins.

The best news is that getting paid can be even easier than depositing money. For instance Neteller has offered an “instant” checkout process whereby they'll guarantee that your withdrawal from a casino or poker site will be “instantaneous” if you funded that account from Neteller to begin with. In truth most people report a delay of minutes or even a few hours but that's a far cry from the days or weeks that used to be the norm when dealing with credit card funded transactions. Unfortunately this service is only available at a few casino or poker sites but it's reasonable to expect that that will improve over time.

On the withdrawal side it's advisable to set up your 3P account such that it has access to your checking account at a bank. Once the 3P service has verified your bank account transfers to and from are fast and painless.

The success of the 3P services has been significant, but it isn't flawless. Neteller for instance is quite picky about identity verification. They want you to be living and logging on from the same address that appears on your credit card and bank account. If you're not then things can get sticky, very sticky.

Be prepared to fax copies of your passport, birth certificates, driver's license and so forth in order to satisfy their security department's requirements. And there's no

point arguing that they're not supposed to ask for that kind of documentation: they'll simply say that they're “unable to serve you at this time” and that's that. They've in control in this situation and they know it.

To find out what funding options are available to you simply check your casino or poker room's site. They usually list the funding and 3P options that they offer right on the front page.



Gambler's Survival Guide

by Max Drayman, WINNERonline

Ten tips that will help you walk away from casinos with more money in your pocket

Know Your Game

Not all games are created equally. There is a wealth of information both on the net and in print to inform you of the odds you face in any given game and the strategies that will help shave the house edge to a minimum.

Be sure to check your payout tables in Video Poker and the payout rates for slots games: these can and will vary from casino to casino.

Spend some time reading and you'll spend less time wondering what happened to your bankroll.

Remember That Nothing Beats A Game Of Chance

You know the "systems" you've heard about, the ones that are supposed to be a sure-fire way to beat Roulette, or Craps, or the Lottery, or Keno?

They may as well be written on toilet paper 'cause that's what they're good for. Nothing short of a rigged game is going to guarantee that you'll walk away a winner from the casino. And those fancy betting systems? Try them out on a "Free" game for a while and you'll see how far they get you. Fibonacci, Martingale, Grand Martingale, whatever. They all spell "lose faster" not "win more".

Play By The Numbers

If you're playing to win, know the odds of your game and play accordingly. The numbers may be dull, but they are your roadmap to avoiding the losing plays. Hunches, ESP, clairvoyance, tea leaves, remote viewing and divination are all sorry secondary choices to the mathematics of your game.

Take The Winnings And Run

Have a plan for when to stop. Some folks call it quits when they're up by 50%. Some when they've doubled their session bankroll. Others bail when the tide turns and they lose 20% of their winnings. Whatever your break-point, it's important to have one and stick to it. Otherwise you'll just keep playing until you can't and by then you'll have lost all the money you won. Forget the pot of gold, take the fistful of dollars. Greedy players make big losers.

Expect To Lose

Casinos do not depend on luck to stay in business. On virtually every bet you make in whatever game you play, the house's take

is designed right into the rules of the game. And that edge generally means they'll be the winner a lot more often than you will be. Players can find and play games where the house edge is 1.5% or less but you'll have to do your homework to find them. Sites like ours are a good place to start your education, but never forget that the casinos rule and are in business to take your money.

Play The Game, Not The Gimmicks

That "insurance" bet in Blackjack: house edge around 6%. The so-called "crapless craps": again, about 6%. The side bet in Caribbean Stud: over 25% house edge. What's the moral of this story? Aside from knowing your game and being intimately familiar with the odds you face, the moral is "forget the gimmicks". Sure there's the occasional exception but in general the "add-ons" to the basic games are sucker bets.

Play To A Budget

Let's say you've got \$600 and you expect to gamble three times a week for the next couple weeks. That's \$100 per session and that's your budget for any given session. Put the rest away, forget about it and enjoy the money you've got in front of you. DO NOT touch another day's bankroll. If you tap out, walk away and come back another day. This is how you remain a happy gambler and not a whining loser.

Don't Play Under The Influence

A stoned/drunk/coked-up gambler is, at the very least, a lesser player than they would be straight. Why do you think the brick-and-mortar casinos give the drinks away? They know the way it goes: you booze, you lose.

Don't Gamble With Scared Money

It ain't news but it's worth repeating: only gamble money that you can afford to lose. Anything you can't afford to lose — like the rent money — is called "scared money" because that's what you'll be if you even get close to betting with it. Scared gamblers are losers-in-training.

If you are gambling with monies you shouldn't you may well need professional counseling. [Gamblers Anonymous](#), [GamAnon](#), [GamCare](#) and [The National Council on Problem Gambling](#) are ready, willing and able to assist troubled gamblers.

Have Fun

Unless you're a professional player with a proven track record, you're playing for the pleasure of it. For 98% of players casino gambling is recreation — you're spending money to be entertained. If the fun stops, so should you.



FAQs About Online Gambling

by Max Drayman & Chuck Greene, WINNERonline.com, Updated 17 October 2005



Q. Is online gambling legal?

A. That depends on where you are. The UK, for instance, is leading the world in its legalization initiatives. "We want gambling to be safe" has said Culture Secretary Tessa Jowell and that has been the spirit behind their drive to modernize the industry and make it more mainstream. Other countries, Antigua for example, have long allowed gambling and issued licenses accordingly. Quebec (Canada), the Philippines and others are moving in the same direction.

The situation in the United States continues to be more complicated. Seven states— Illinois, Indiana, Louisiana, Nevada, Oregon, South Dakota and Wisconsin— have passed anti i-gaming legislation while several others have proposed related bills. At the Federal level there continues to be a number of such initiatives. No particular legislation has emerged as a front-runner and most remain mired in the seemingly endless political jockeying that has long characterized this issue in the US.

In response to the situation in the US many online casinos no longer accept wagers from United States residents. Even so, some estimates indicate that as much as 90% of online gamblers are in the US.

For more information on the legal issues concerning online gambling, see our [Internet Gambling News and Features](#) section. You might also want to check out [Gambling and the Law@: Status of Gambling Laws](#) and [Gambling-Law-US.com](#).

Q. Are online casinos fair and honest?

A. Generally speaking, yes. Legitimate casinos don't need to operate crooked games to make a profit because the house edge and player mistakes provide them with a steady source of revenue. The rake in online poker games serves the same purpose.

However, dishonest casinos do exist. The most common complaint is that some online casinos are slow to pay out winnings or lock player accounts claiming that players have abused their games or played suspiciously. In a number of widely discussed cases, casinos have not paid out at all. We strongly recommend that players check the prominent internet casino message board services for the latest information on these issues or on a given casino.

Our message boards are located at <http://mb.winneronline.com>. If you have a problem with an online casino, post a message on our message boards so other players can offer assistance and learn from your experience.

Q. Do I have to be an adult to play?

A. You must be 18 or older to wager real money. If you're under 18, you can play for fun at most online casinos. Or play our [free casino games](#).

Q. How do I choose an online casino?

A. There are many hundreds of online casinos but the vast majority of players are to be found at just a few of the better known and respected ones. We offer our [top picks list](#) to spotlight some of these. Our [casino directory](#) offers links to nearly all online casinos. Before wagering real money, see our [Beginner's Guide](#) and check our [message boards](#) for tips and opinions from real players.

Q. Do I need to download software to play?

A. No. Most casinos offer no-download versions of their more popular games such as blackjack, roulette and slots. However, it is

worth noting that the download games often offer better graphics, sound and animation.

Most casinos let you play the games for free before placing a real-money bet. That way you can "test drive" the casino and choose the games you like best. See our [software section](#) for more information, and read "[To download or not](#)".

Q. How do I purchase chips and get started?

A. Casinos generally accept deposits by [Neteller](#), [FirePay](#), [Citadel](#), check, money order, wire transfer or a number of other options. There was a time when most people used their credit cards but the major cards have since restricted and/or suspended this service.

Since the credit card companies withdrew from the casino business third-party services such as Neteller emerged as the primary source for many casino transactions. Since Neteller is now following the credit card companies out of the online gambling business that leaves the other third-party services such as FirePay and Citadel to take up the slack.

In some cases financial transactions are handled directly by provider-affiliated electronic cash systems such as InterCasino's use of Cryptologic's Ecash system.

Q. How do I collect my winnings?

A. This varies from casino to casino. Casinos offering Neteller services will credit your withdrawals back to that account. The same is true for the other third-party services. Cheques, bank drafts and wires are also popular options.

At some casinos you will have to wait for a PIN (personal identification number) to be sent to you by regular mail before you can make a withdrawal.

Some casinos charge for withdrawals, some don't. Always read the deposit and withdrawal policies before playing for real money at any online casino.

For more information about online gambling, see our [Beginner's Guide](#), and [Internet Gambling News and Features](#) sections. Also visit our [message boards](#) for the latest casino and bonus offer discussions.