Identity and payment verification

KYC documents, verification steps and payment evidence

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Data, KYC, security and history

- **Personal Data.** First and last name, country, city, region or state, address, postal code, gender, date of birth, account ID, time zone with automatic detection, phone and email. The email in the saved state is marked Verified. The official export contains proof of the interface's existence.
- **Verification.** Proof of Identity is marked Required for verification: upload of a passport, driver's license or government-issued identity card. JPG, JPEG, PNG and PDF are listed for upload. Selfie & ID shows instructions to take a photo of the face together with the document so that the face and details are visible. Payment accepts a photo of the card, a statement, a screenshot or a photo of online banking. Full legal requirements and further instructions are in the Terms and FAQ.
- **Security.** To change the password, the current password, new password and its confirmation are used. For 2FA, you can set up Google Authenticator, scan a QR from a computer or enter a secret key manually. Setup is completed by a verification code in the FLAGMAN form.
- **User Sessions.** There is a Multi-Session Access setting and a list of the current device and other active sessions. The displayed attributes include browser, OS, region, IP and status. The interface allows terminating an individual session.
- **History.** Sections for casino and sports bets, bonuses and transactions. In the account capture, empty states are shown for casino bets, sports bets and bonuses. In the empty sports section there is a link to Sports.
- **Settings.** Separate toggles for Casino Bonuses and Sports Betting Bonuses. A tooltip warns that subsequent activation will be unavailable if bonuses are disabled. Autologin provides quick login from email links. Linked Accounts shows linked social accounts. In the saved profile there were no linked accounts.
- **Balance.** The switcher offers Casino Balance, Sports Balance and In-Game Currency. The values on the saved account relate to the state of the balances; minimum bets and payment terms are given in the relevant sections.

Anti-Money Laundering

- Anti-Money Laundering
- Money laundering and the financing of terrorism are growing threats to national and international economies worldwide, requiring all vulnerable sectors to implement measures for their prevention.
- The Company is committed to having procedures in place for the prevention of the misuse of its services provided to account holders for money laundering, terrorism financing, fraud, and other criminal purposes.
- The Company is a limited liability company, duly incorporated and registered in accordance with the laws of Curaçao. This policy is written based on the international standards set by the FATF and the national legislation on AML/CFT. Combined, these regulations provide a solid, internationally accepted standard for procedures designed to prevent misuse of the services provided by the Company.
- Proper identification of account holders, verification of the identity, monitoring of player activities, and reporting of suspicious activities are part of the measures the Company has in place to mitigate industry-related risks.
- The Company is committed to the highest national and international AML/CFT and FATF standards when providing its services and requires management and employees to adhere to these standards.
- Procedures

In an effort to comply with the applicable rules, regulations, and international standards, the Company has procedures in place to which it adheres when providing services to account holders. These procedures

include:

• Know Your Client (KYC);

• monitoring of player activities;

• risk management;

• reporting of unusual transactions;

• recordkeeping.

• Know Your Client (KYC) Procedure

1. By agreeing to these Terms, you authorise the Company to conduct checks at its sole discretion, or as required by third parties (including regulatory agencies), in order to verify your identity and contact information (“Verification”).
2. An individual cannot participate in a game for money unless they are an account holder. To be registered as a player, that individual must register personally and submit an application for registration. The following information must be provided:

a) full name (first and last);

b) date of birth, supported by valid identification confirming that the individual is over eighteen (18) years of age or the legal age of majority in their jurisdiction;

c) identification documents, including:

• a copy of a valid passport;

• a copy of another government-issued ID;

• proof of residential address;

• full residential address;

• valid email address;

• username and password.

The Company reserves the right to request additional documentation and perform additional checks in order to verify the information provided. An account may be suspended until satisfactory information is provided.

3. The Company reserves the right to suspend your account if we are unable to confirm that you have reached the Eligible Age. If, while using the Website services associated with gambling, you were below the Eligible Age:

• Your account will be closed.

• All transactions made during this period of time will be annulled.

• All your bets made during this period of time will be cancelled and refunded.

• All your winnings accumulated during this period when you were under the Eligible Age will be forfeited. You will be required to refund the Company for all amounts withdrawn from your account, upon the Company’s request.

• Any deposit made to your account will not be refunded due to the violation of the Company’s policy.

4. In the event that the information provided by you is found to be false, incomplete, inaccurate, or misleading, or if the information specified during registration does not correspond to your passport data, these Terms and Conditions shall be considered violated. The Company may immediately close your account and

cancel all funds in your balance, in addition to taking other actions at its sole discretion, including refusal to provide use of Website services.

- Monitoring of Account Holder Activities

The Company has its own transaction monitoring department responsible for monitoring all player activities, including related deposits and bets. The Company continually invests in industry-leading software in order to mitigate industry-related risks such as money laundering, terrorism financing, fraud, and other criminal activities.

1. Prevention of Multiple Accounts

The monitoring system includes IP address controls that detect attempts to register multiple accounts. Whenever an account holder requests a withdrawal, the system checks for duplicate accounts and verifies whether a false proxy server has been used. If multiple accounts are found, all accounts will be closed, and the account holder will be denied the ability to open a new one.

2. Unusual Activities

If an account holder has unusual deposits and gets flagged by the system, the department manager will contact the account holder for an explanation of the abnormal activity. In case no satisfactory answer or information is provided, the manager will suspend the account until necessary papers and explanation are in place. If an account holder fails to provide satisfactory information within 30 days, the account will be closed. The manager will report the unusual or suspicious transaction to the relevant authorities.

3. Withdrawal or Payout of Funds

The Company will not deposit withdrawn funds to a source other than the one from which they originated unless sufficient information or documentation is provided to substantiate the request.

Payouts of prizes or winnings will only be deposited into an account holder’s bank account. Transfers or payouts to a third-party account will not be processed unless sufficiently substantiated and at the Company’s discretion.

The fact that the Company does not operate offline betting shops simplifies the monitoring of all deposits and the control of all user activities.

- Risk Management

Based on industry-related risks, the Company maintains a non-discretionary approach. All account holders must comply with the requirements detailed in the KYC procedure and are subject to regular monitoring of their activities.

- Reporting of Unusual Transactions

Any suspicious transactions or circumstances for which the transaction monitoring department has not received sufficient explanation may give rise to a report to the appropriate authority of Curaçao. The department will keep a list of all instances in which it did not consider it necessary to report to the relevant authority. The decision not to report will need to be sufficiently justified.

- Recordkeeping

1. The Company maintains a record of all relevant documentation in a separate database for at least five years after ending a business relationship. The Company may perform a quick search for information about individual transactions, including amounts, currencies, and types of transactions, if necessary.
2. In specific circumstances, if required by law and permitted by national authorities, the Company may provide copies of the records it maintains.

Security

How are the transactions on the casino site protected?

FLAGMAN Casino uses the 128-bit SSL (Secure Sockets Layer) protocol to ensure high-grade security of all transactions made via our system. Protecting personal data of our clients is one of the key privacy principles of FLAGMAN Casino.

How can I be sure that the games are fair?

The site is licensed by international gambling authorities and offers only original games provided by the top game developers.

How do you ensure the financial integrity of your online casino?

All site activities, including financial transactions, are carried out in accordance with the international gambling license.

How can I check the site's license?

For more information about the current license and its status, click on the coat of arms icon at the bottom of the site.

Identity verification - Key parameters

Parameter	Value
KYC stage	After account creation, the operator may request identity, address and payment instrument. For withdrawal, FAQ requires a verified account.
Verification grounds	Age verification, profile accuracy, legality of funds or payment instrument. Terms separately highlight crypto request from 3,000 PLN; FAQ highlights amount over 3,000 PLN for possible additional review of gaming operations.
Document submission	Personal account → Verification → Proof of Identity, Selfie & ID or Payment. Files are uploaded via the corresponding account section.
Identity confirmation	Passport, driver's license or government ID; FAQ specifies the photo page for a passport.
Address confirmation	For KYC, Terms require proof of actual address and full address. The current Terms version names a recent utility bill in the owner's name; dates must reflect profile currency.
Payment method ownership	Photo of own card or confirmation from online banking. According to FAQ, the first 6 and last 4 digits, expiry and cardholder name are visible; other digits and CVV/CVC are masked.
Checks and source of funds	The operator may request additional documents when verifying legality of payments and suspicious transactions. In the verified enhanced KYC, a statement links the incoming payment to the own account, amount and payment date.
Document requirements	Verification accepts JPG, JPEG, PNG and PDF. The document must be valid and readable, for a selfie the face and details are visible; CVV/CVC is masked on the card photo.
Verification time	Terms give the player 10 days to provide files from the request date, usually 10 days for the operator to review upon receipt of the complete set; complex cases may take longer. Additional review of gaming operations per FAQ for withdrawals over 3,000 PLN - up to 48 h as a separate stage.
Operations before verification	Demo slots are available without registration. Account availability before verification is determined by profile state and operator request, payout per FAQ - after verification.
KYC at withdrawal	Withdrawal is available to verified users, it is recommended to keep profile and documents up to date. A repeat payout may trigger clarifying verification by amount, documents or instrument.
Re-verification	The operator has the right to re-verify outdated documents, changed contacts, new payment instruments and transaction anomalies.

Identity verification - Additional parameters

Parameter	Value
Selfie or video verification	Selfie & ID - photo of face with document. FAQ requests passport and selfie with it when correcting data, then contact in chat and phone identity confirmation.
Request status	Personal account → Verification shows requests Proof of Identity, Selfie & ID and Payment. In the saved profile, email is marked Verified.
Document rejection	Request for rejection reason is available via Live Chat. After fixing the defect, the file is re-uploaded in the appropriate Verification section. For inaccurate personal data, FAQ highlights uploading passport and selfie.

See also

Withdrawals, limits and approval times - Deposits and Payouts

Operator, licence and safeguards - Operator, service and navigation