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Portfolio Management, Retail, and the Future of Lottery

Tom Seaver

Colorado Lottery

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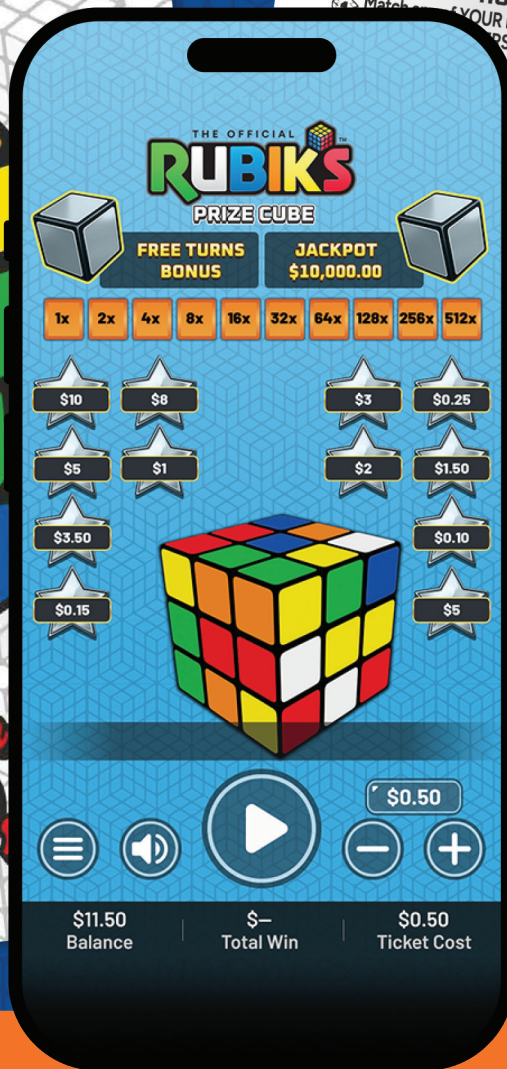
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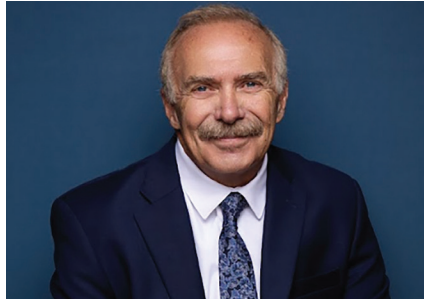
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From the Publisher

It feels like a generational inflection point. The retirement of my friend **Rebecca Paul** from the Tennessee Lottery is an occasion to reflect on who we want to be going forward, how we shape our careers, and how we apply the lessons of our lives for the benefit of others.

Rebecca possesses that rare combination of deep experience, keen intelligence, sound judgment, and an instinctive understanding of people. For many of us, she occupies a place far beyond that of friend or business colleague. She has been a mentor, counselor, and advocate. Many others share my appreciation for the generosity with which Rebecca offers her wisdom. She listens, encourages, challenges, opens doors, and helps people see possibilities they might never have recognized on their own.

Thankfully, Rebecca's retirement from the Tennessee Lottery does not mean she is leaving the industry she has done so much to shape. Just as her leadership helped build the modern lottery industry into what it is today, her example can help us decide what we want it to become tomorrow.

And congratulations to another beloved luminary, **David Gale**, who is retiring after thirty-one years as Executive Director of the North American Association of State and Provincial Lotteries (NASPL). David has guided the organization through countless evolutions with the lightest of touches, ensuring that every member feels appreciated and respected, and that every NASPL officer and president feels empowered to lead.

David could write the book on how, and why, to do the heavy lifting while taking none of the credit. Helping others succeed, and allowing them to shine, is a rare superpower. And David owns it. Like so many others, I am deeply grateful for his kindness, his friendship, and all that he has contributed to our industry over these many years. Godspeed, David Gale.

But wait, there's more. Welcome home, **Kevin Hall!** What a refreshing turn of

events to see Kevin return to his role as Executive Director of the Virginia Lottery. These are interesting times, and the Virginia Lottery will not skip a beat in the transition. Kevin knows the organization, the Commonwealth, and the broader lottery landscape as well as anyone. And, in a related development, congratulations to Khalid Jones on his appointment as President of Allwyn North America. Exciting times indeed.

Brightstar is consolidating its global lottery leadership with the appointment of **Marco Tasso** as Executive Vice President and Chief Operating Officer, Global Lottery. Marco brings a wealth of experience, insight, and international perspective to this newly expanded role. Onward and upward as Brightstar enters a new chapter defined by its singular focus on driving success for lotteries and the beneficiaries they serve.

There are plenty of congratulations to go around. In this issue, we proudly introduce the Class of 2026 PGRI Lottery Industry Hall of Fame: **Gretchen Corbin, Jesús Huerta Almendro, Jan Karas, Harold Mays, Stéphane Pallez, and Tom Seaver**. See their biographies and join us in celebrating six extraordinary leaders whose accomplishments, vision, and service have helped shape our industry.

Thank you to **Tom Seaver** for a fabulous interview. Tom's decades of leadership include a special expertise in instant tickets, and we dive deeply into the pathways for sustaining growth and driving continued performance in this mission-critical category.

Also featured in this issue are executive summaries of panel discussions held at our most recent PGRI conference. Videos of these sessions, along with the complete library of panel discussions and presentations from past PGRI conferences, are available at **PGRItalks.com**.

The **EL Industry Days in Marrakech** this past June was one of the most exciting industry events ever. No trade show. Just

a serious symposium bringing together industry leaders from Europe and Africa, along with an exceptional roster of keynote speakers. EL events are consistently global in both participation and perspective, addressing the issues shaping lotteries today while challenging us to think more expansively about the future.

Brightstar, Scientific Games, Pollard Banknote, and Bally's Intralot are regular contributors to these pages, and their partnerships with lotteries have contributed immensely to the success of an industry that serves players, supports good causes, and generates vital benefits for society. Their insights are grounded in well-funded research, extensive market intelligence, and decades of real-world experience across the widest diversity of markets. We are grateful for their willingness to share that expertise with the PGRI community.

And thank you to **Don Silberstein** for his primer on the nature and implications of Predictive Markets. We spend no small amount of focus on this topic as it hopefully inspires a re-regulation that purges Predictive Markets from the betting industry.

Looking ahead, the industry fall calendar is busy as always. Upcoming events include the **NASPL Annual Conference & Trade Show** in Orlando (Sept. 21–24); **PGRI Lottery Expo Nashville** (Oct. 20–22); and the **World Lottery Summit** in Sydney (Nov. 9–12). Visit european-lotteries.org, naspl.org, world-lotteries.org, and PublicGaming.com for additional information about these conferences and our ongoing services.

Paul Jason, Publisher
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PGRI LOTTERY INDUSTRY HALL OF FAME

Congratulations to the six newest members of the Lottery Industry Hall of Fame

The 111 members of the PGRI Lottery Industry Hall of Fame have voted for and elected six industry leaders to be inducted into the Lottery Industry Hall of Fame for 2026.

The Lottery Industry Hall of Fame was founded in 2005 as a means of honoring those who have done the most to promote excellence and integrity in our industry and make the world lottery industry the great success. The recipients of this award are all a credit to that ideal and are joining a select and distinguished group of world lottery industry professionals. Visit the "Awards" section of PublicGaming.com to read more about the Hall of Fame.

There will be two induction Ceremonies. The ceremony to induct the US Honorees (Gretchen Corbin, Harold Mays, and Tom Seaver) will be held at the NASPL Orlando Conference and Trade Show, Thursday September 24, 2026, from 4:45- 5:15pm in the Coral B Ballroom, Caribe Royale Orlando Florida.

The ceremony to induct the International Honorees (Jesús Huerta Almendro, Jan Karas, and Stéphane Pallez) will be held at World Lottery Summit Sydney Conference and Trade Show. Wednesday November 11, 2026 from 5:00 to 5:45 pm (17:00 – 17:45) in the Cockle Bay Room 1 Convention Centre, Sydney, Australia

Visit LotteryIndustryHallofFame.com for info about the Hall of Fame and its members



GRETCHEN CORBIN
President and CEO, Georgia Lottery Corporation

Gretchen Corbin became President and CEO of the Georgia Lottery Corporation starting January 1, 2018. As President and CEO of the Georgia Lottery, Corbin's business goal is to fulfill the Corporation's mission to responsibly maximize revenues for HOPE and Pre-K, ensuring that Georgia's students continue to have access to these important educational programs. Under Corbin's leadership, Georgia Lottery sales have experienced unprecedented growth. In FY25, Georgia Lottery gross sales reached \$6.02 billion.

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HAROLD MAYS
Director, Illinois Lottery

After spending six years as the Illinois Lottery's Chief of Operations and Technology, Harold Mays was appointed to serve as Director in January 2019 by Governor Pritzker, making him one of the longest serving directors in Illinois Lottery history. His varied 41-year career includes work in the power industry, telecommunications, information technology and project management, having worked for Motorola, ComEd, and the Illinois Bureau of Communications and Computer Services. During his 13 years at the Illinois Lottery, Harold has helped orchestrate significant and positive changes to drive responsible incremental growth and increase operational efficiency, having closed FY2025 with \$3.84 billion in sales and \$796 million in proceeds.

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JESÚS HUERTA ALMENDRO
President & CEO of SELAE (Sociedad Estatal Loterías y Apuestas del Estado, S.M.E., S.A.), Spain

Jesús leads SELAE, one of the largest lotteries in Europe, and globally, including the iconic lottery game El Gordo, widely recognised as a symbol of the lottery sector. He is a highly valued member of the EL community: committed, thoughtful, balanced, and hardworking. As EL's ExCom member and its representative on the WLA Executive Committee, he plays an important role in ensuring alignment across the global lottery community.

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STÉPHANE PALLEZ
Chairwoman and Chief Exe. Officer, FDJ UNITED, France

Stéphane Pallez is widely regarded as one of the most influential leaders in the global lottery and gaming industry, having played a central role in shaping the evolution of state-authorized operators in an increasingly digital and competitive environment. As Chairwoman and Chief Executive Officer of La Française des Jeux (now FDJ UNITED) since November 2014, she has led over a decade of transformation that has positioned the Group among Europe's leading gaming operators. Her tenure has been defined by a series of landmark achievements. She successfully led the company's privatization and stock market listing in 2019, one of the largest IPOs in Europe that year, establishing a new governance

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JAN KARAS
Chairman and CEO, Allwyn Hellas

Jan Karas is the Chairman and CEO of Allwyn Hellas (formerly OPAP), the leading lottery and gaming operator in Greece and Cyprus and a key operating company within Allwyn, which is the second largest listed gaming company in the world, with leading market positions across Europe and North America. During his tenure at the company's helm, he has led several transformative initiatives – most notably, the historic Allwyn-OPAP business combination and OPAP's rebranding to Allwyn Hellas in January 2026.

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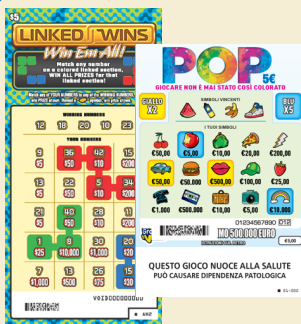
TOM SEAVER
Senior Director, Colorado Lottery Scientific Games

Tom began his lottery career in 1985 as the first Instant Game Product Manager for the Missouri Lottery, where he played a key role on the record-setting start-up team. He expanded his role when he joined the Virginia Lottery as Advertising and Marketing Manager, again contributing to the successful launch of a new U.S. lottery. In these formative roles, Tom established himself as a leader in product development, marketing, and research, building the foundation for a career that would influence how lotteries grow and engage players. From 2001 to 2018, Tom's influence expanded globally as he worked across five continents as a consultant to Scientific Games and numerous advertising agency clients.

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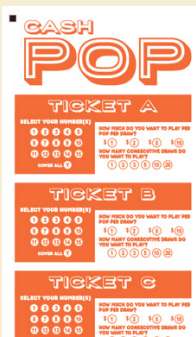
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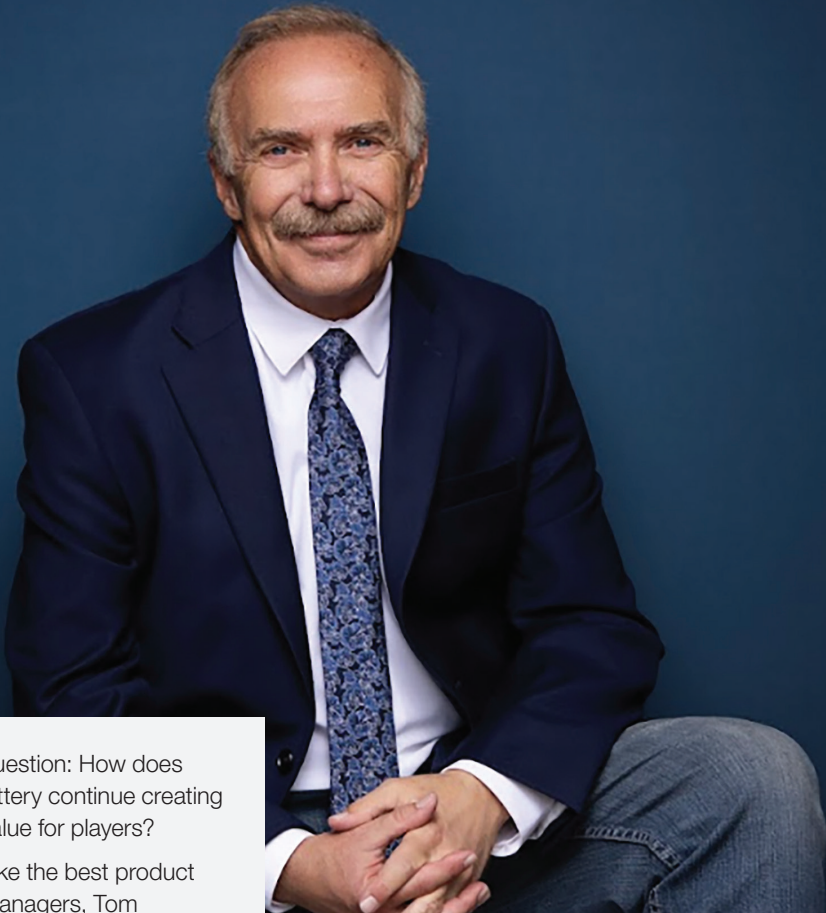
We push beyond incremental change, evolving and elevating key dimensions of lottery to deliver what's next for players and partners alike.


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Competing Through Value: Portfolio Management, Retail, and the Future of Lottery

Tom Seaver

Senior Director, Colorado Lottery



PGRI Introduction: Colorado operates in one of the most competitive gaming markets in North America. Sports betting is firmly established. Casinos have long been part of the landscape. New forms of wagering continue to emerge. Consumers today have more entertainment choices than at any time in history, and lottery now competes not only against other games of chance, but against an entire ecosystem of digital entertainment, sports, gaming, and media.

Given those circumstances, it would be easy to spend all our time discussing threats. Sports betting. Prediction markets. Changing demographics. New technologies. The fragmentation of consumer attention. The increasing sophistication of competitors.

Tom Seaver certainly recognizes all of those realities. But what makes his perspective especially valuable is that he redirects our attention to what may be the more straightforward and actionable



players, identifying unmet needs, creating compelling experiences, and continuously refining the portfolio. As competition intensifies and consumer behavior continues to evolve, Tom argues that instead of trying to become more like sports betting, casinos, or other forms of gaming, lottery must become better at what lottery does best: understanding players, delivering value, building trust, and creating products that occupy distinct and meaningful positions within the gaming marketplace.

In the end, the most interesting thing about this conversation may not be what Tom Seaver says about competition. It is what he says about opportunity.

question: How does lottery continue creating value for players?

Like the best product managers, Tom speaks less about defending lottery against competitors and more about understanding

markets. There is overlap among virtually all forms of gambling, and pretending otherwise does not help us understand our business or respond effectively.

That does not mean there are not players who participate exclusively in lottery, particularly among casual players who purchase lower-price-point instant tickets or occasionally buy Powerball when jackpots get large. But our core players frequently participate in multiple forms of gambling, and the reality is that we compete head-to-head with these other forms of recreational gambling.

The challenge, however, is not about defending market share or worrying about competition. The challenge is continuing to create value propositions that remain relevant. Scratch products account for roughly seventy percent of Colorado's sales, and those products have to evolve continuously. Different players want different things. Some seek giant jackpots. Others want longer play experiences. Some respond to lifetime-income concepts, while others are attracted to experiential products or entertainment value.

No single game will appeal to every player, so we should not aspire to make that happen. The product portfolio has to provide multiple reasons for people to participate.

Smoothing the Path to Universal Registration

Paul Jason: Colorado sits at the crossroads of many forms of gaming. Sports betting is established, casinos have long been part of the market, and new forms of wagering continue to emerge. How do you think about today's competitive environment?

Tom Seaver: We have historically thought of gambling options as distinct and separate. Today, all varieties of gambling are so easily accessible to everyone everywhere that players absolutely do not stay in their lane. We know that from our research. Many lottery players participate in sports betting. They visit casinos. Some are beginning to experiment with prediction

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Every Product Needs a Reason to Exist

You seem to return repeatedly to the importance of value propositions. Is that really the heart of modern portfolio management?

T. Seaver: I think it is. We spend a tremendous amount of time thinking about what motivates players and what forms of value resonate with different segments. Colorado was among the first states to introduce a \$50 scratch ticket. The assumption had always been that nobody would spend fifty dollars on a lottery ticket. Today we may have four separate \$50 products in the market at the same time.

The lesson is that player preferences evolve, and lottery products must evolve with them. Lower-price-point products continue to play an essential role within the portfolio, but consumer behavior clearly demonstrates that many players are willing to spend more when the value proposition is compelling.

Every game should have a reason to exist, and preferably an identity that differentiates it from others. Powerball offers enormous jackpots. Colorado Lotto Plus offers better odds and local winners. Millionaire For Life delivers a lifetime-income proposition. Experiential products offer opportunities and access that cannot easily be purchased. Each game occupies its own position within the portfolio and should solve a different problem or meet a different need.

Attempting to make every game appeal to every consumer often results in products that lack a clear identity.

Millionaire For Life and Player Segmentation

Millionaire-for-Life seems to illustrate many of these ideas. What did you learn from that game?

T. Seaver: We were replacing Cash-for-Life and Lucky-for-Life, and we conducted extensive research before making that decision. One of the most interesting findings involved younger players. If you are twenty-five years old, the idea of receiving one million dollars a year for life means something very different than it does for someone who is sixty-five.

A younger player may receive those payments for forty or fifty years, and the lifetime-income proposition becomes extraordinarily compelling. That insight influenced how we thought about the product and how we positioned it. We wanted to preserve the appeal for existing players while also creating something that might resonate with younger consumers.

States that offer the game through digital channels are already seeing evidence that younger players, a profile we are always stretching to connect with, are helping drive performance. The broader lesson is that products need clear identities and clearly understood value propositions.

I think of Millionaire For Life as the "forever jackpot." The top prize never changes. If someone wins it today, the same prize is available tomorrow. There is no jackpot fatigue because the prize does not continue escalating and resetting. The product offers certainty rather than volatility, and that differentiates it from Powerball and Mega Millions.

Innovation and Product Life Cycles

How do you think about innovation and keeping products relevant over time?

T. Seaver: The current challenges facing Mega Millions illustrate why portfolio management is an ongoing process. The price increase from two dollars to five dollars did not produce the results that designers hoped for, leaving one of the industry's flagship products searching for renewed momentum.

I do not view that as evidence of failure. Rather, it is a reminder that products evolve, consumer preferences change, and lotteries must continually reassess the value propositions they offer. A mature game can experience something of a midlife crisis. That may mean that eventually it should be retired, but the better approach may be to adjust, rethink, and innovate to extend the life cycle of successful products.

Experiential products represent another avenue for creating value. Colorado has seen success with Game of Thrones products, sports partnerships involving the Denver Broncos and Denver Nuggets, and the shopping spree game. The strongest experiential products offer something consumers cannot, or wouldn't purchase

for themselves, almost regardless of how much money they have.

Some earlier products offered trips or vacations that consumers could theoretically buy. The newer experiences often involve access, opportunities, embedded games or interactions that simply cannot be purchased. Those products may appeal to consumers who would not otherwise purchase a traditional lottery ticket, allowing the portfolio to reach entirely different audiences.

Retail Still Matters

The industry spends considerable time discussing digital channels, yet retail still drives the overwhelming majority of sales. How do you think about retail today?

T. Seaver: We are still very much a retail business. Digital channels are important and will become increasingly important, but scratch products continue to depend upon retail execution. Colorado has invested heavily in retail modernization, including upgraded equipment, digital menu boards, improved signage, and expanded implementation of SciQ®. These investments make transactions easier for consumers while improving inventory management, accountability, and security for retailers.

One of the most important developments has been the shift toward inventory management and product velocity. Historically, lotteries printed games, took delivery of tickets, and sold them until they were gone. Some games remained in dispensers long after players had lost interest because nobody wanted to destroy inventory.

Today the focus is very different. Products that fall below performance thresholds are removed and replaced with fresh inventory. Retailers benefit because inventory turns faster, players benefit because they encounter new products, and the lottery benefits because shelves are stocked with the strongest products to drive sales.

The movement toward sales-based vendor contracts has reinforced this approach. Instead of focusing primarily on print quantities, lotteries and vendors increasingly share incentives around sales performance and product velocity. Everyone benefits from maintaining fresh products and stronger sales.

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What does it mean to be a “Lottery” in 2026 and beyond?

Rhydian Fisher, Khalid Jones, Paul Riley, Brooks Pierce and Blake Goldman

As lotteries confront disruptive technologies, expanding gaming competition, evolving regulation, and the expectations of digital native consumers, the industry faces a defining question: how should lottery evolve while preserving its identity and public trust? Do faster play, higher payouts, and more immersive experiences strengthen competitiveness or challenge the traditional values of integrity and player protection? As lottery emerges from a monopoly era into a marketplace defined by choice, this session explores how operators are redefining the player experience to remain relevant and thrive in 2026 and beyond.

Moderator: **Khalid Jones**, Executive Director, Virginia Lottery and Lead of the Mega Millions Consortium

Panelists: **Blake Goldman**, Vice President Business Development, Intralot, Inc.

Rhydian Fisher, Chief Executive Officer, Instant Win Gaming (IWG)

Brooks Pierce, President & Chief Executive Officer, Inspired Entertainment

Paul Riley, Vice President of Retail Innovation & Partnerships, Brightstar Lottery

Competing in a Fragmented Market Without Losing the Plot

The lottery industry has always lived with a quiet contradiction. It is at once one of the most stable institutions in gaming and one of the most exposed to disruption. For decades, that contradiction resolved in lottery's favor, as new forms of gaming emerged, competition expanded, and yet lottery continued to grow—steady, resilient, and culturally embedded in everyday life. But the numbers now tell a more complicated story. Moderator **Khalid Jones**: “Let’s start with context. In 1992, at the launch of Powerball—what I think of as the beginning of the modern lottery—lottery held about 70% of the legal gaming market. Today, that number is closer to 26%. What’s important, though, is that while share has declined, sales have continued to grow. That tells us something critical: this industry has faced disruption before—and adapted.” As the market has expanded, lottery is no longer operating in a protected ecosystem but in a marketplace defined by abundance, choice, and constant stimulation.

That shift framed the central question posed by **Khalid Jones**: what does it

mean to be a lottery in 2026 and beyond? The answers revealed both confidence and uncertainty, and a growing recognition that the industry’s future depends on the choices its leaders make now and in the coming months and years. The instinct in moments like this is often to look outward at trends, towards what appears to be working elsewhere, and adjust to the actions of competitors. What emerged from this discussion is that we also want to look inward, reflect on our strengths and identity in order to define what is essential, what is adaptable, and what should not be compromised. That tension between embedded brand identity and progressive evolution sits at the center of the strategic decisions the industry now faces.

Too Big to Fail? Or Too Slow to Win?

Jones opened with a deceptively simple provocation: is lottery too big to fail? For **Rhydian Fisher**, the answer was both reassuring and cautionary. “No one is too big to fail. Lottery certainly won’t disappear, but it can absolutely decline if we make the wrong choices.” He pointed to a fundamental strategic trap: trying to compete directly with iCasino, sports betting, or other forms of gaming that



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operate under entirely different economic and regulatory models. “If we fall into the trap of trying to compete toe-to-toe, then we will fail. They have different rules and different business models. We can’t outspend them or let them define the competitive landscape.” Lottery needs to differentiate itself more clearly and deliberately.

Fisher emphasized the assets that are uniquely lottery’s: scale, trust, and the ability to collaborate across jurisdictions in ways few other gaming sectors can replicate. “We are getting huge success with multi-state instant games,” he noted, pointing to shared liquidity models as a glimpse of what is possible when lottery leans into its structural advantages. That combination of scale and cooperation, if paired with meaningful innovation, creates a path forward that does not depend on mimicking competitors. The implication is that lottery’s strength lies not in becoming more like everything else, but in becoming more fully what it already is—modernized, expanded, but still distinct. It is a subtle shift in mindset, but one that has significant strategic consequences.

That sense of cautious optimism was echoed, but also sharpened, by **Paul Riley**, who brought the conversation back to measurable outcomes. Stagnant or declining sales constitute failure by any reasonable standard. But surely flat or slow growth does not qualify as success, regardless of how strong the brand or legacy may be. Riley pointed to the two primary levers in the business—content and distribution—and suggested that many of the traditional tools for driving growth have already been deployed. “We’ve already innovated on many fronts,” he said, noting that while many opportunities remain, the path forward is not as straightforward as it once was. He emphasized that past resilience does not guarantee future performance.

From the perspective of **Brooks Pierce**, the issue is less about survival and more about pace. “I don’t think it’s a question of lotteries failing,” he said, but he quickly added that the industry operates at a different speed than the broader gaming sector. In the commercial gaming sector, innovation is driven by a highly competitive ecosystem of suppliers, each pushing to create better, more engaging

content. That openness creates a feedback loop of experimentation and improvement, something that lottery, with its more controlled structure, has not fully embraced. “The best content providers are the ones who win,” Pierce observed, suggesting that greater openness to competition and new ideas could unlock a new phase of growth. Sustainable growth is the goal, and part of the solution is creating the conditions under which innovation can flourish.

Chasing the Next Generation Without Losing the Core

If the structural challenge is one dimension of the problem, the demographic question is another. Can lottery attract younger players without alienating its core audience? The instinct is to frame this as a generational divide, but the panel repeatedly circled back to a more nuanced understanding rooted in life stages rather than age cohorts. **Riley** captured the practical reality succinctly: “Youth is all about convenience. They live on their mobile phones.” Without a robust digital channel, lottery is not even present in the environments where younger consumers spend their time. Yet even as he emphasized the necessity of digital access, he acknowledged the constraints that continue to limit progress, from payment restrictions to regulatory barriers. “We are successful in spite of the restrictions placed on lottery that are not applied to others in the games-of-chance industry.”

Pierce expanded the conversation beyond youth to a broader concept of portfolio strategy. The goal, he said, is not simply to attract a younger audience, but to serve a wider range of player preferences. “Not everybody plays the same,” he said, noting that some players seek frequent, smaller wins while others are drawn to large, infrequent jackpots. This diversity of motivations suggests that growth will come not from targeting a single demographic, but from expanding the range of experiences available. A well-constructed portfolio can accommodate multiple player types simultaneously, reducing the need to choose between legacy audiences and new ones. In that sense, the youth question becomes less about replacement

and more about expansion of options.

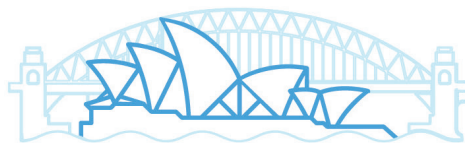
For **Blake Goldman**, the generational divide is often overstated. “The values that are unique to lottery such as transparency, authenticity, and good causes are universal and timeless and transcend generations,” he said, challenging the idea that younger players are fundamentally different. What has changed is not the underlying motivation, but how those motivations are expressed and experienced. Younger consumers still care about impact and meaning, but they expect to encounter those ideas in formats that are immediate, visual, and embedded in their daily digital lives. Goldman emphasized that the opportunity lies in how the story is told, pointing to social media and quick, engaging experiences as key. In his view, the gap today is not in the games themselves, but in how effectively their stories are brought to life.

Fisher added an important layer to this discussion by distinguishing between motivation and reinforcement. “People don’t play because of good causes,” he said plainly, noting that the primary driver remains the chance to win. However, he said, the presence of good causes provides a powerful secondary justification, one that reinforces participation and differentiates lottery from its competitors. More fundamentally, Fisher challenged the assumption that younger adult players must be actively converted at an earlier stage. “It’s a life-stage thing,” he said, pointing out that lottery has historically benefited from a natural progression as players age into its value proposition. The strategic imperative, then, is not to accelerate that timeline, but to ensure that when the moment arrives, the product is relevant, accessible, and compelling.

Competing in an Attention Economy, Not Just a Gaming Market

The competitive landscape complicates all of this. Lottery is competing not only against other forms of gaming, but against an entire ecosystem of digital experiences that define consumer expectations. **Goldman** captured this simply: “People want to pick up their phone, click, and it’s done.” That expectation, shaped by e commerce, streaming, and social media, has become the baseline for

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New Directions: How might Lottery Gaming change over the next five years?

Left to right:
Sarah Taylor, Michelle Carney,
Mike Cardell, Julin Shaw,
Rich Wheeler and Lester Elder

The next generation of players have more games of chance options than ever. How will lottery gaming continue to innovate and differentiate from commercial offerings/games/products to support the long-term success of the lottery?

Moderator: **Sarah Taylor**, Executive Director, Hoosier Lottery and Chair of the Corporate Social Responsibility (CSR) Committee for the World Lottery Association

Panelists

Mike Cardell, Senior Vice President, Americas Systems, Scientific Games

Michelle Carney, Vice President Global Marketing, Brightstar Lottery

Lester Elder, Executive Director, Missouri Lottery

Julin Shaw, Senior Director, Business Development, DraftKings

Rich Wheeler, Chief Corporate Relations Officer, Intralot Inc.

The lottery industry has always evolved in response to competition, technology, and consumer behavior. What feels different today is the pace and breadth of that change. The next generation of players is growing up with near-limitless entertainment options, instant gratification, frictionless payments, and digital discovery as second nature. Against that backdrop, lottery is being asked a harder question than ever before: not simply how to modernize, but how to do so while preserving the trust, integrity, and public-benefit mission that define the category.

That question framed a wide-ranging panel moderated by Sarah Taylor, Executive Director of the Hoosier Lottery and Chair of the World Lottery Association's Corporate Social Responsibility Committee. Joined by leaders from lottery, suppliers, and commercial gaming, the discussion explored how lottery gaming might evolve over the next five years — across player journeys, product innovation, competition, responsible gaming, and emerging technologies.

What emerged was not a call to abandon lottery's roots, but a clear consensus that the industry must modernize around those roots, meeting consumers where they are while reinforcing what makes lottery fundamentally different and special.

From Player Journey to Consumer Journey

Lottery can't just optimize what happens after someone arrives. It has to get better at being found, and at feeling effortless once it is.

Mike Cardell of Scientific Games described a fundamental shift in how consumers interact with brands and products. "The player journey isn't linear anymore — it's a web," he said. "People enter from different places, on different devices, with different expectations. Our job is to make the experience consistent wherever they start, and seamless as they move between channels."

That consistency, Cardell emphasized, extends beyond the games themselves. Payments, portfolio structure, and engagement moments

all need to work together. "You have to meet people where they want to play, when they want to play, and how they want to play; and make sure the entire experience is stitched together seamlessly."

Julin Shaw of DraftKings suggested that the industry may need to widen its frame even further. Rather than focusing exclusively on the "lottery player journey," she encouraged that lotteries should instead be thinking of the broader consumer journey.

"People are already on digital pathways every day — searching, scrolling, comparing, buying," Shaw said. "We leveraged sophisticated tools for what happens once players reach our app or website. Now we have to get better at the earlier step: discovery. How do we find them where they already are — and give them a simple bridge into lottery?"

That shift in perspective matters, she added, because attention is now the scarcest commodity. If lottery relies solely on players seeking it out, it risks falling behind brands that insert themselves naturally into consumers' existing digital habits.

Rich Wheeler of Intralot noted that many lotteries are already moving in this direction, particularly by taking retail data more seriously. "We're seeing more lotteries invest in understanding the retail player, not just the iLottery player," he said. Loyalty programs have become more sophisticated, digital wallets are changing expectations, and analytics now allow operators to see where players disengage — and why.

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Rethinking the Player Lifecycle: Starting with the Anonymous User

Karri Paavilainen, Vice President of Player Marketing Services, Brightstar Lottery, discusses anonymous players, a meaningful starting point for future growth for lotteries.

Who are the players lotteries may be overlooking today, and why do they matter?

Karri Paavilainen: As much as 60% of the active app audience is made up of anonymous users in some cases. Anonymous users represent a major untapped growth opportunity in lottery websites and mobile apps. They visit regularly, check winning numbers, browse games and promo information, yet they remain outside of traditional CRM programs because they have not registered or shared contact details. Operators miss valuable opportunities to increase conversion and drive incremental revenue growth if they ignore the potential from this audience.

What is the core challenge with relying on traditional CRM strategies?

Traditional CRM strategies depend heavily on email and SMS. But as email opt-in rates sit between

50-60% among registered players, and registered players make up only 40% of all digital visitors, lotteries are effectively only reaching 25% of their digital audience potential. The rest remain active, interested, and largely non-addressable with a traditional CRM approach.

How should lotteries rethink anonymous players within the player lifecycle?

Lotteries should view anonymous users as the first stage, as a prospect instead of a non-addressable audience. That shift opens the door to engaging players earlier, building trust over time, and guiding them toward registration through relevance rather than pressure. It means lifecycle strategy should begin before identity capture. When lotteries engage anonymous players with relevant, behavior-based personalized CRM messaging, they create a smoother path from visit to registration, then onward to deeper engagement and monetization.

If players are anonymous, what can lotteries still learn about them, and how can they segment them?

Even without personally identifiable information, lotteries can see meaningful behavioral signals, such as which screens players visit, how often they return, which games they explore, and how their activity changes over time. Those patterns provide a solid foundation for segmentation. Lotteries can segment by behavior. For example, a player who checks Powerball numbers several times a month shows different intent than someone who occasionally browses scratch games. That difference can shape messaging, content, and timing, even before registration.

Which channels are most effective for engaging anonymous players, and why?

Mobile-first channels are especially effective. In-app messaging can reach active users in the moments that

matter, on the screens they are already viewing. Push notifications also play a significant role once a player opts in, especially for timely updates. In-app messaging creates a direct path to engagement without requiring email collection first. It allows lotteries to educate, assist, and guide players while interest is already high. That makes communication feel timely, useful, and more likely to earn attention.

How should lotteries approach registration prompts for anonymous players?

Registration should be treated as an earned next step. Instead of relying on one-time prompts, lotteries can build contextual journeys that deliver value first. When players see relevance and benefit, they are more likely to register willingly.

What results can this approach deliver, and do anonymous players respond to messaging?

The impact is significant and can be measured across the conversion

funnel. In one North American lottery, an in-app message aimed at gaining push notification opt-ins converted 9.8% of previously opted-out players. Of those who converted, 33% were anonymous at the time. In another North American lottery, 51% of all in-app message clicks came from anonymous players, and 53% of all push notification openers were anonymous. These examples show the impact when lotteries start to build engagement with the anonymous users.

How does this approach improve the health of the player funnel and create downstream benefits?

Over time, registrations increase while the anonymous audience stops expanding out of proportion. That balance suggests players are progressing through the journey rather than stalling at the top of the funnel. This is an indicator of lottery being able to nurture deeper relationships with its players. In some jurisdictions, push-eligible audiences now exceed email-eligible ones, which signals that players see clear value in timely, mobile-first communication.

How does segmentation improve messaging performance, and why does this matter for long-term lottery growth?

Segmented lifecycle journeys outperform broad, generic campaigns because they personalize communication to player behavior and intent. That improves efficiency, reduces unnecessary sends, lowers opt-outs, and helps lotteries to engage players more effectively.



Anonymous players are not a gap in the system. They are the starting point of future growth. How lotteries engage them shapes registration, channel eligibility, and long-term revenue. When that early stage is handled with precision, growth becomes more consistent, scalable, and sustainable.

The path forward is clear: engage players based on behavior before asking for identity. When lotteries treat anonymous engagement as a strategic lifecycle stage, they unlock a stronger foundation for communication, conversion, and long-term player retention.

Karri Paavilainen brings more than 20 years of experience in the lottery industry. He has experience with both lottery operator and vendor roles, where he has developed strong expertise in digital growth strategy and execution. His experience spans strategy development, player analytics, product development, and marketing. Karri leads Brightstar’s global Player Marketing Services and Advanced Analytics and AI teams, helping iLottery customers enhance B-to-C digital player engagement across acquisition, activation, retention, and player experience optimization.



Considering anonymous players has a positive impact on the conversion funnel.

“Once you understand the funnel,” Wheeler explained, “you can design promotions and recommendations that actually fit real behavior, rather than guessing.”

From the operator side, **Lester Elder** of the Missouri Lottery grounded the conversation in practical reality. With marketing budgets under pressure and competition everywhere, he said, lotteries have little choice but to show up where players already spend their time.

“If we want to stay relevant, we have to market where people actually are,” Elder said. “Streaming, social media, digital signage at the pump and in the store — those are today’s attention lanes. And our competitors are already there, spending aggressively. If lottery doesn’t show up in those channels, we’re choosing to be invisible.”

Competing Without Trying to Outspend

As the discussion turned to competition, the panel was candid: lotteries cannot, and should not, try to match commercial gaming operators dollar for dollar on incentives or payouts.

“Sportsbooks can give away \$1,000 for a \$10 bet,” Cardell said. “That’s not lottery’s prize structure model, and it’s not our way of doing business even if we could.”

Instead, the panelists repeatedly returned to trust and mission as lottery’s most durable advantages. **Michelle Carney** of Brightstar Lottery framed it as a cornerstone to lottery’s identity, external message, and internal culture. “Our most sustainable differentiator is our mission,” she said. “Lotteries fund communities and good causes under a regulated model built on integrity and consumer protection. That’s not just a slogan — public trust is foundational to our brand.”

That trust, Cardell added, represents strategic capital built over decades. “In a market where scandals and bad actors can stain the broader gaming category, lottery has an opportunity to stand apart by staying disciplined — fair products, clear guardrails, and a brand people feel comfortable with.”

Shaw suggested that lotteries can also learn from how leading consumer brands deepen engagement without relying on constant discounting. Airlines, hotels, and retailers, she noted, have turned transactions into experiential ecosystems — using loyalty, partnerships, and smart prompts to stay connected.

“Linked loyalty is a powerful model,” she

said. “It’s about adding value without forcing consumers to change their behavior. It’s no longer just about who ‘owns’ the customer. It’s about who can share the relationship.”

Elder returned the conversation to lottery’s unique emotional appeal. “Lottery occupies a different space,” he said. “People don’t usually say, ‘If I hit on a slot machine, my life changes.’ But they do say, ‘If I win the lottery, everything changes.’ That dream narrative still matters.”

Wheeler offered a note of caution. Over the past decade, lottery growth has leaned heavily on two levers: larger multistate jackpots and higher price points and prize payouts in instant games. “We can’t rely on that same playbook forever,” he said. “We need growth strategies that go beyond simply making prizes bigger. It’s about understanding the role lottery plays in the overall entertainment portfolio, and how players engage with it as a category.”

We won’t win by trying to mimic competitors’ economics. We’ll win by modernizing the experience around what only lottery can credibly claim: trust, public benefit, and broad accessibility.

Draw Games: Keep It Simple, Modernize the Access

When the panel turned to draw games, the challenge was clear. The core mechanic — pick numbers, wait for a draw — hasn’t changed much, and may never fundamentally change. The opportunity, then, lies in how draw games are packaged, distributed, and made relevant.

Carney offered the “researcher’s paradox” of draw games: across decades, the big categories haven’t changed much, and attempts to innovate often circle back to the same fundamentals.

“Players really prefer simplicity. The categories of games really haven’t changed. There are multistate games, lotto games, cash games, daily draw, Pick 3 and Pick 4. Even newer concepts and innovations are more likely to succeed when they feel familiar. The larger opportunities are going to come from distribution. How easily can a person add the game to their basket? Think of the payment process as being a part of how people play. So, how do you allow a player to add Mega Millions or Powerball or Cash Pop to their basket, whether it’s in lane, self-service, or walk-in walk-out and using payment methods such as digital wallets biometrics, or another

form of frictionless checkout? There needs to be options other than paying cash at clerk-assisted check-out.”

Elder agreed, pointing to broader consumer behavior. “Convenience isn’t an optional feature anymore — it’s the baseline,” he said. “People can order almost anything from their couch. They expect lottery to be just as accessible.”

Wheeler separated the issue into two parts: channels and product. “On channels, we’ve made real progress. On product, the harder question is whether younger players find the traditional draw mechanic entertaining enough. I don’t think we’ve fully answered that yet.”

Shaw described how some lotteries are addressing that gap through brand partnerships, access points, and experiential pricing. “The NFL initiative is powerful moment for our industry because it’s more than sharing logos,” she said. “It’s a cultural bridge. Courier and digital access points create discovery. And experiential prizes give people something they’ll want to share.”

The takeaway: There are constraints to how the draw game can be changed. But there is headroom to further modernize distribution, partnerships, and pathways to connect with contemporary culture and younger players.

Instant Games: Beyond Glitter and Ink

Instant games remain a foundational revenue engine, but the panel was candid about the generational tension: physical scratch still matters, yet the next growth wave will come from connecting instant play to digital habits and modern discovery.

“Scratch isn’t going away. Retail is foundational,” Cardell said. “But shiny inks and product enhancements aren’t a complete strategy. The next step is building bridges that connect physical instant games with digital behavior; that includes e-instants where permitted, retail-linked digital experiences, and cultural collaborations that bring digital-first consumers to lottery.”

Shaw described the industry’s retail investments with affectionate humor. “We’ve spent years peacocking scratch at retail — special inks, die-cuts, premium finishes — and all that matters. But now we have to make sure all of that effort and investment intersects with how younger consumers discover and buy.”

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Delaware's iLottery Launch Demonstrates the Power of Strategic Growth

Building Digital Momentum in a Competitive Gaming Market

As lotteries across North America continue to expand their digital ambitions, Delaware's iLottery launch offers a compelling example of how thoughtful strategy can drive sustainable growth. Rather than pursuing a rapid digital rollout, the Delaware Lottery focused on creating a seamless player experience, strengthening existing relationships, and laying the groundwork for long-term success.

The result is a launch that demonstrates an important industry lesson: digital transformation is not simply about introducing new technology. It is about connecting with players in ways that feel familiar, intuitive, and rewarding.



Turning Loyalty into Opportunity

One of the most notable aspects of Delaware's approach was its decision to build upon an existing foundation of player engagement. Instead of introducing iLottery as a completely separate destination, the program was integrated into the Delaware Lottery Players Club loyalty app, creating a natural extension of a platform players already knew and trusted.



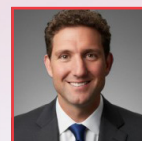
"Our iLottery launch strategy reduced friction from the outset. Players could transition more easily into the digital experience while maintaining continuity with the lottery brand they had already embraced," says **Lindsay Yowell, Director, iLottery Digital Marketing for Scientific Games**, who has 24 years of digital marketing strategy experience—including at the Virginia Lottery—before joining Scientific Games.

Consistent design, streamlined registration, secure wallet functionality, geolocation services and identity verification all worked together to create a Delaware iLottery experience that felt polished from day one.

In a marketplace crowded with entertainment options, that simplicity matters.

Standing Out in a Crowded Gaming Landscape

Delaware may be one of the nation's smaller jurisdictions, but it operates in one of the most competitive gaming environments in the U.S. Players have access to casinos, online gaming, sports betting and neighboring-state gaming options, all competing for the same entertainment dollars.

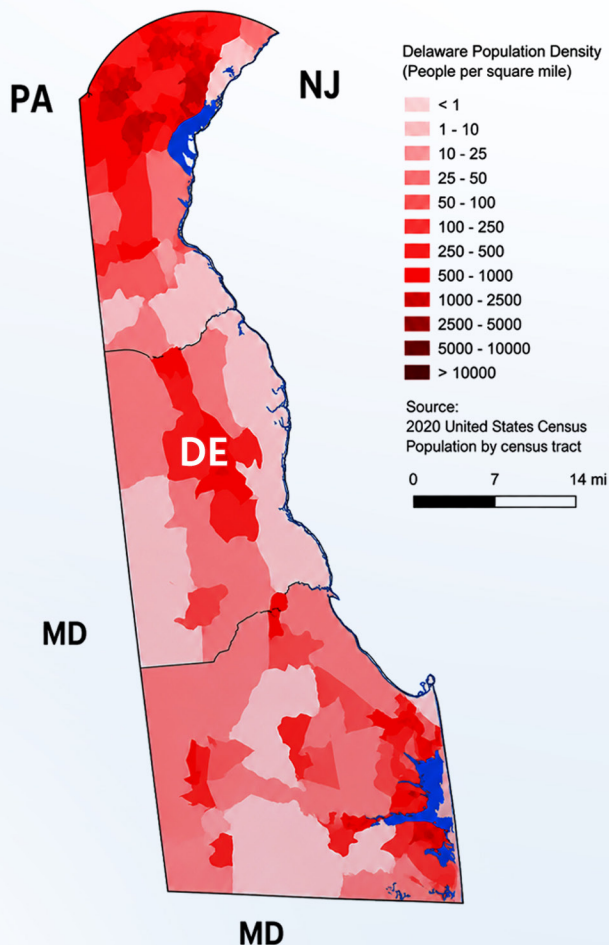


"Delaware has a very active gaming environment for a state of its size. We have three casinos: Delaware Park, Harrington, and Bally's Dover. In addition, players have access to a full online gaming ecosystem with BetRivers that includes sports betting, iCasino, live dealer and poker. And of course, they have traditional lottery products to choose from," says **Roman Rubas, Assistant Director of Gaming at the Delaware Lottery**. Rubas is a senior gaming and regulatory operations leader with over 15 years of experience in compliance, regulatory oversight and strategic initiatives across digital and land-based gaming.

"The Delaware Lottery regulates all of these, and we compete for similar players," he says. "From a marketing standpoint, that creates constant competition for player attention."

The Lottery remains the fifth largest source of revenue for the state of Delaware, contributing its profits to the State General Fund, that supports the majority of state services, including public and higher education, health and social services, public safety, judicial and corrections, child, youth and family services and natural resources and environmental control.

The Lottery's success and sustainability are crucial—but launching iLottery in a competitive environment requires more than launching a new product. It requires creating awareness, building trust, and delivering value that encourages players to engage over time.



"Our geography added another layer of complexity. Most of our population is concentrated in northern Delaware, around Wilmington and the I-95 corridor. From there, our players are within 20 minutes of New Jersey, Pennsylvania and Maryland," Rubas explains. "Each of those states offers its own gaming options. So we're not just competing within Delaware—we're also competing across neighboring state lines."

By positioning iLottery as an extension of an existing player relationship rather than a standalone digital product, Delaware entered the market with a clear strategic advantage.

Growing Digital Without Leaving Retail Behind

A common concern when lotteries introduce digital products is the potential impact on retail partners. Delaware's rollout addressed that challenge directly.

The program launched with eInstants and plans to introduce draw-based games such as Powerball and Mega Millions later in the year. At the same time, initiatives such as WebCash and a brick-and-mortar retailer affiliate program reinforced the connection between digital and retail channels.



The Delaware Lottery, like many iLottery jurisdictions, launched WebCash to bridge retail and digital play, allowing players to purchase prepaid funds in-store and redeem them online—an approach that both incentivizes retailer support and drives player engagement through frequent bonus-based deposit promotions. In parallel, the Lottery and Scientific Games launched an affiliate program at go-live as a deliberate extension of retailer inclusion, with affiliate-acquired users averaging roughly double the wagers of those from other acquisition channels.

"We made retailer engagement a priority. At launch, we introduced incentives for retailers to help sign up new online players by offering either \$50 per signup or 10% of a player's net gaming revenue over their first two years," says Rubas.

This balanced approach sends a powerful message: digital growth and retail success do not have to compete with one another. When thoughtfully designed, they can work together to strengthen the overall lottery ecosystem.



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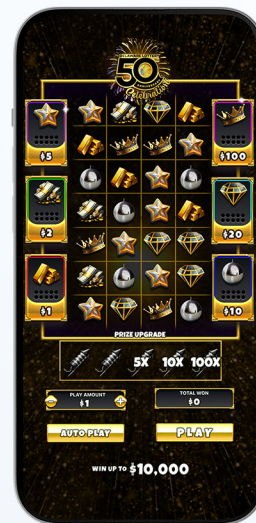
Based on each game's first eight weeks of sales post-launch.



Building the Digital Game Portfolio

It was important that the launch offer Delaware players an exciting selection of digital game experiences. The Lottery carefully selected eInstant games from Scientific Games that were distinctly different than the iGaming products offered by gaming competition in the marketplace.

In the months following, products with different game mechanics were introduced. Currently, Delaware iLottery players can choose from more than 20 eInstant games, all created by SG Studios, including a bespoke game in honor of the *Delaware Lottery 50th Anniversary Celebration*.



The Value of a “Crawl, Walk, Run” Launch

Perhaps the most impressive aspect of Delaware’s iLottery launch was its disciplined marketing strategy, a result of collaboration between Scientific Games and the Lottery’s marketing teams.

Rather than investing heavily in paid acquisition immediately, the program began by engaging existing lottery players through CRM communications and loyalty-based outreach. This allowed the Lottery to gather valuable insights into player behavior, registration trends, and promotional performance before scaling broader marketing efforts.

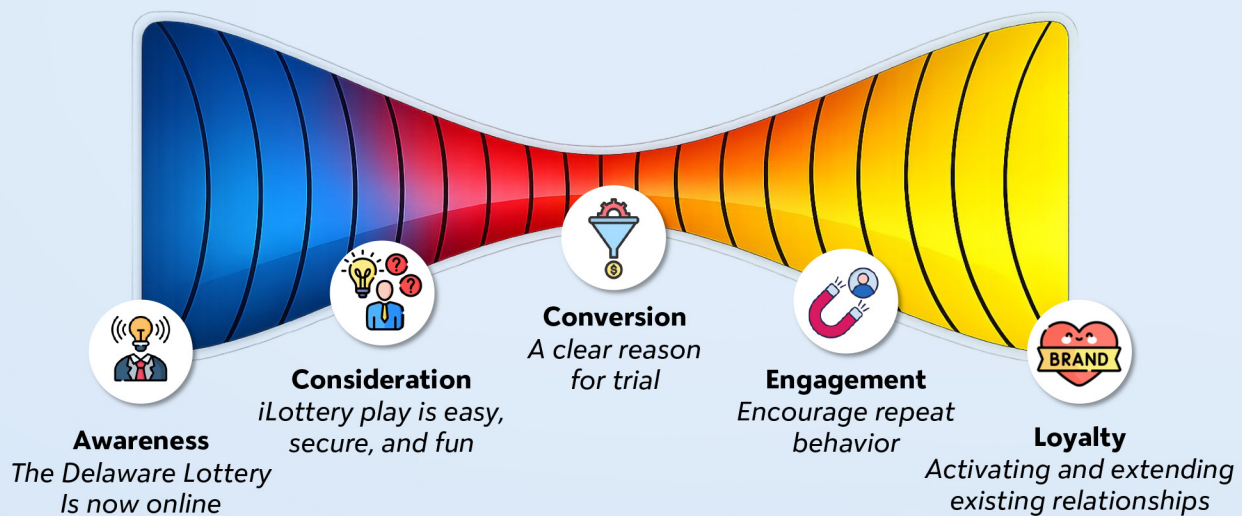
“Our strategy focused on leveraging the Delaware Lottery’s existing base of approximately 80,000 Players Club members. To support this, we introduced a single, unified app that combined loyalty features with eInstant gameplay,” shares Rubas.

From a user perspective, there was no major rebrand—this was intentionally positioned as the same familiar loyalty app, now enhanced with online gaming capabilities.

“One of our key challenges was integrating requirements such as KYC (Know Your Customer) and geolocation, while minimizing disruption to the existing player loyalty experience,” he explains. “Our goal was to maintain engagement within the loyalty program and avoid any drop-off that could result from introducing new barriers for our Players Club members.”

When paid media efforts expanded, the teams were able to make smarter decisions informed by real-world player data. As optimization improved and audience targeting became more refined, acquisition efficiency strengthened significantly.

The approach highlights an increasingly important reality of digital commerce: successful growth often comes from learning first and scaling second.



Marketing as an Ongoing Conversation

Digital success is not achieved at registration. It is built through continuous engagement.

Delaware's iLottery strategy recognized that the player journey extends far beyond initial acquisition. Awareness, consideration, conversion, engagement and loyalty were treated as interconnected stages of a long-term relationship rather than isolated marketing objectives.

That lifecycle mindset reflects the evolution of modern lottery marketing.

"Today's players expect personalized experiences, relevant communications, and meaningful reasons to return. Maintaining engagement after registration is just as important as attracting players in the first place," Lowell says.

Positioned for the Next Phase of Growth

While the launch itself represents a significant milestone, Delaware's strategy was clearly designed with future sustainability in mind.

New media channels, additional digital products and the potential introduction of licensed content all create opportunities to broaden player engagement and attract new audiences.

"Our planned addition of draw-based games further strengthens our long-term roadmap, giving us additional tools to connect with Delaware players across multiple game categories," shares Yowell. "Most importantly, the launch established a framework capable of supporting the Lottery's continued growth without sacrificing operational discipline or our players' trust."

A Blueprint for Modern iLottery Success

The broader takeaway for the lottery industry is clear. Successful iLottery launches are not defined solely by technology deployment. They depend on careful planning, player education, retailer alignment, effective CRM programs, creative marketing, and disciplined investment.

Delaware's launch demonstrates that digital growth does not require rushing to market. By building on existing player relationships, supporting retailers, prioritizing data-driven decision-making and scaling thoughtfully, the Lottery has created a model that other jurisdictions can learn from.

In an industry increasingly focused on digital transformation, the Delaware Lottery's experience shows that the most effective growth strategies are often the ones built for the long game.

To learn more, contact your
Scientific Games representative

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Lottery Competition, Part 1: 7 Things to Know About Prediction Markets



Don Silberstein, Senior Vice President, Marketing & Business Development, SCA | scapromotions.com

At the PGRI Spring 2026 conference, results of a study commissioned by Inspired Entertainment and conducted by Lotto Research ([Simon Jaworski, simon@lottoresearch.com](mailto:simon@lottoresearch.com)) showed a startling and ominous effect. Lottery players, once exposed to prediction markets, had a substantially *less favorable view* of lottery products. This suggests a new type of competitive threat, one that actively devalues your brand. The race for new, younger players is even more important and the challenges in retaining high LTV (life-time value) players are even more essential.

Prediction markets have been in many news headlines, but defining what they are is more elusive. A way to look at prediction markets is that they provide a service that allows people to take a financial position based upon a future outcome of: a sporting event, a sports-related matter (will the Milwaukee Bucks trade Giannis Antetokounmpo), entertainment (who will win 2026 Best Picture Oscar, or will Taylor Swift have a baby within a year of marrying Travis Kelce), political elections, auction prices realized...almost anything. There is much to know and much that is changing, but here is a starter framework:

- 1. Prediction markets are old** – Some historians talk about prediction-like markets dating back before 2000 BCE in China. May 2, 2025, The Wall Street Journal, in an article about prediction markets, reported that in 1591, Pope Gregory XIV issued Cogit Nos prohibiting betting on papal elections or papal tenure.
- 2. And new** -- the two market share leaders, Kalshi and Polymarket, both were founded less than 10 years ago
- 3. It's about jurisdiction** – There is a rapidly changing litigation and legislative action. In general, prediction markets take the position that what



people are doing with their money is funding “event contracts” (versus traditional gambling) and therefore the activity should be regulated at the Federal level by CFTC (Commodity Futures Trading Commission). States have argued that prediction markets in fact are conducting gambling under a different name, therefore should be regulated by State gaming boards. It is easy to imagine years, if not decades, of court battles and appeals on this subject.

- 4. And other issues** – Senators Richard Blumenthal (CT) and Andy Kim (NJ) have cosponsored the Prediction Markets and Integrity Act (for more, go to blumenthal.senate.gov/newsroom for the March 11, 2026, release). Their issue is a bit different. One of their expressed concerns is that prediction market outcomes may be influenced by non-public information, and that is more like the familiar concept of “insider trading” that we hear about with traditional equity markets. Could people with specialized knowledge, even classified or top-secret information, be subject to coercion or the financial moral hazard to sell information with so much money at stake? As above, there likely will be years of developing legislation and challenges.
- 5. It's big** – Bernstein analyst Gautam Chhugani predicts total market volume

will reach \$240 billion for 2026 and climb to \$1 trillion by 2030 (Investment News, April 15, 2026). Fan Duel and DraftKings exited the American Gaming Association late 2025 to avoid the AGA rules that prohibited their participating in prediction markets (Sports Business Journal November 18, 2025). This combines very rapid growth by existing providers, plus new powerful entrants to the market.

- 6. And personalized** – Lotteries have become much more adept at personalizing their marketing communication, and on iLottery even serving game options better tailored to individual preferences. That being said, the fundamental product is the same for all players of a certain game type, and it all is math-based outcomes. Prediction markets, because they can cover future events from an almost infinite number of disciplines that each appeal to a market segment. Fine art auctions, European politics, space travel, let alone sports...if you like it, you can focus on that in a prediction market.
- 7. It is formidable competition, but there are some reasons for optimism, provided you take transformational action** – in the next article, we'll explore traits and differences in different types of lottery players versus what may be a typical prediction market player. We'll reintroduce the concept of ICP (Ideal Customer Profile) and what that means in terms of where you can focus your limited budget resources. ■

This article is for informational purposes only and does not constitute legal, business, or financial guidance or advice of any type.

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Michigan Gaming Control Board Ends NCPG Membership Over Kalshi Affiliation

The MGCB will also skip the NCPG's annual conference, citing concerns over the organization's growing ties to prediction markets. The Michigan Gaming Control Board (MGCB) is parting ways with the National Council on Problem Gambling (NCPG) after the national nonprofit formed a membership subcategory to allow Kalshi to become a partner and make a \$2 million donation.

The MGCB contends that Kalshi operates an illegal sports betting platform in Michigan. The gaming regulator secured a temporary restraining order for the prediction market to temporarily cease operating sports trading, though the federally regulated platform has not complied, claiming that it is a "financial trading exchange" and not a gambling enterprise.

The NCPG formed the Financial Services & Trading membership subcategory to allow Kalshi to join the organization. Kalshi's membership came with a \$2 million contribution for the NCPG to support a "strategic initiative" focused on "trader health and safety."

Some are wondering why Kalshi is contributing \$2 million to combat problem gambling when it claims it is not even a gambling platform. "I am deeply concerned that Kalshi's attempts to distinguish sporting event contracts from other forms of sports betting by claiming that its offerings are akin to 'investment' or 'insurance' products directly undermines a foundational message of responsible gaming: that gambling in any form is for entertainment purposes only. The notion that internet sports betting can and should be pursued as a viable means of financial gain or protection against financial loss undermines this position and increases the risk of irresponsible and problem gambling behavior," wrote Henry Williams, the executive director of the MGCB. ■

PGRI INTERVIEWS



Heather L. Maurer, *Executive Director National Council on Problem Gambling*



Paul Jason, PGRI: **Kalshi donated \$2 million to NCPG. What is the largest donation previ-**

ously received by any corporate member or organization? Or, any info that you are able/willing to share about the sizes of other membership donations. And, if it is the case that no other donations are anywhere near the \$2 million donated by Kalshi, does that create the appearance that financial support may have influenced NCPG's decision to admit Kalshi as a member?

Heather Maurer: Kalshi's donation in the cohort of our highest-level partners supporting NCPG's operations, sustainability, growth, and innovation towards responsible gambling is not the first seven figure contribution. We also receive generous support from the NFL Foundation, sports leagues, and casino and sportsbook operators.

Contributions, sponsorships, membership dues, grants, and donations support our mission and programs, but they do not provide donors or members with authority over NCPG's governance, policy positions, educational content, research priorities, advocacy efforts, strategic direction, or organizational decisions. Additionally, NCPG membership does not constitute an endorsement of any organization or their products, services, business practices, or policy positions.

How would you defend NCPG's decision to admit as a member a company whose sports-event "contracts" have been challenged by states as unlawful or made the subject of cease-and-desist orders or litigation by at least 18 state attorneys general and gaming regulators?

H. Maurer: NCPG cannot wait until every gambling-related challenge is solved before addressing emerging risks; our responsibility is to identify potential harms early and act to mitigate them before they become larger public health problems. Our mission is to reduce gambling-related harm wherever it emerges, and evidence suggests modern trading environments can create risks that warrant a public health response. NCPG emphasizes that trading event contracts on prediction markets is functionally gambling, regardless of how it is legally defined. As such, these activities carry real risk of gambling-related harm and must include strong, consistent consumer

protections. The concern is significant enough that NCPG has identified a gap in national infrastructure dedicated to education and responsible trading practices specific to financial markets, and is actively working to address it.

NCPG remains neutral on the legalization of prediction markets and event contracts, consistent with its founding principle of neutrality on gambling legalization. This neutrality allows NCPG to convene diverse stakeholders — regulators, platforms, researchers, and public health leaders — and advance balanced, collaborative solutions. NCPG does not advocate for or against the legalization of these markets, but to ensure that responsible participation practices and consumer protections evolve alongside them.

Kalshi maintains that these contracts are federally regulated financial instruments rather than sports betting, while numerous state regulators argue they constitute gambling and therefore subject to state gaming laws. Does NCPG agree with Kalshi's legal position and thereby disagree with the position taken by those state attorneys general and gaming regulators?

H. Maurer: NCPG recognizes that the regulatory landscape for prediction markets is complex and still evolving, with overlapping federal and state considerations. While we remain neutral on which framework should prevail, our position is clear: the need for consumer protections, education, promotion of the National Problem Gambling Helpline (1-800-MY-RESET), and access to support resources exists immediately.

And if Kalshi's products are not gambling, why did Kalshi seek membership in the National Council on Problem Gambling and make a \$2 million contribution to support its work? What is NCPG position on these questions?

H. Maurer: We cannot speak on Kalshi's behalf, but appreciate their willingness to participate in the protection of anyone who seeks help when utilizing platforms that involve financial risk.

NCPG will continue to work with all stakeholders committed to reducing gambling-related harm, expanding access to prevention, treatment, recovery, and support services, and advancing evidence-informed public health solutions for all individuals affected by gambling-related harm. ■

INNOVATION THAT LEADS

DRIVING THE FUTURE OF
CROSSWORD THROUGH
CONTINUOUS EVOLUTION

POLLARD
banknote limited

The Crossword category is one of the lottery industry's most proven performers, and Pollard Banknote continues to raise the bar. As an early pioneer and long-standing category leader, Pollard has helped shape Crossword into a multibillion-dollar segment that, in CY2025 alone, generated more than \$7.6 billion in lottery sales across North America. Pollard remains a steadfast and leading supplier with Pollard-printed tickets representing approximately 50% of the category's market share today.

Crossword also represents a meaningful portion of lottery portfolios, accounting for nearly 13% of instant sales in the United States and almost 20% in Canada, underscoring its enduring appeal. What began as a breakthrough use of translucent ink, led by our founder Lawrie Pollard and the

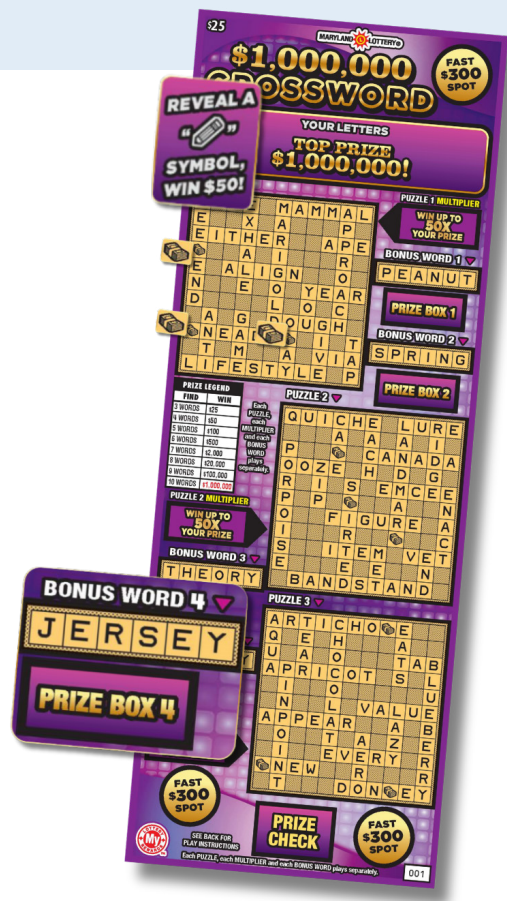
company's early innovation team in the 1990s, has evolved into a dynamic player experience driven by continuous innovation in gameplay, design, and format. By consistently refreshing the category while preserving the core elements players love, Pollard helps Crossword stay relevant, which in turn helps lotteries drive sustained growth and, ultimately, increase funding for the vital good causes they support.

While Crossword remains one of the most resilient lottery segments, recent performance has shown signs of leveling after years of strong growth. In some markets, sales have softened, highlighting the need to sustain momentum through continued innovation. This creates a clear opportunity to reinvigorate the category with new value, experiences, and innovations.

Unlocking Growth with an Enhanced Crossword Experience

In Maryland, the launch of the Lottery's first \$25 Crossword this past February came at a pivotal moment, as category performance softened following pandemic highs. The strategy was to elevate the experience without losing the gameplay players value.

The result was a value-driven, feature-rich product designed to justify a higher price point. Enhancements included improved odds and payout, a doubled top prize of \$1 million, and expanded gameplay featuring more bonus words, auto-win opportunities, elevated fast spot prizes, and additional play spaces. Players responded immediately, driving a 62% increase in total Crossword category sales and reinforcing how premium price points, when paired with meaningful value, can expand the category while maintaining strong player appeal.





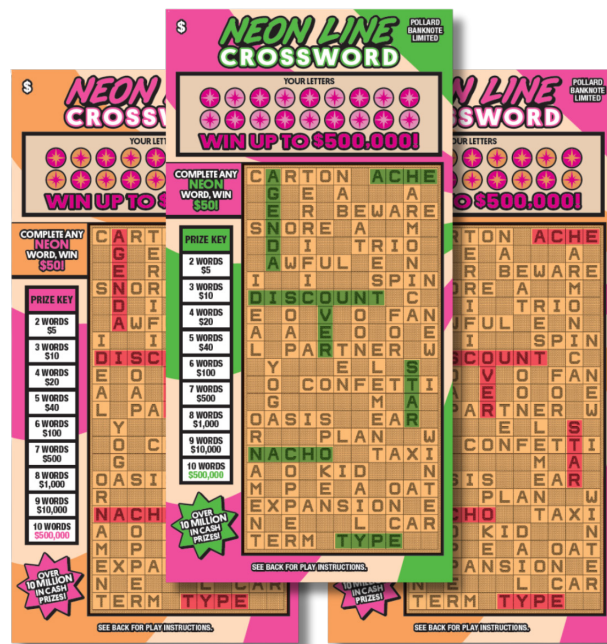
BEYOND THE TICKET: Connecting Crossword Players Across Channels

Lottery retail customers, particularly Crossword players, are loyal to their game. Knowing this, Pollard's focus on innovation also extends beyond the ticket itself. In North Carolina, Pollard supported an omnichannel approach that connected Jungle Cashword retail players to digital play by offering free online plays tied directly to the retail ticket. By leveraging a familiar experience, this created an intuitive entry point to iLottery, introducing players (via the ticket back) to digital extensions of a game they already enjoy. This initiative drove hundreds of first-time depositors and tens of thousands of deposits, demonstrating the effectiveness of extending proven retail experiences into new channels and highlighting the opportunity to deepen player engagement across the lottery ecosystem.

ILLUMINATE GAME PLAY: A Bold New Look for Crossword Innovation

Continuous product innovation also ensures Crossword remains visually compelling and competitive at retail. New innovative offerings like Neon Reveal™ introduce bold visual elements and transparent play areas that enhance the in-hand experience and help tickets stand out. By integrating vibrant neon inks with layered design, key gameplay elements are brought to life in a way that enhances engagement and perceived value.

Together, these examples reflect a consistent strategy: evolve the category while staying true to the fundamentals that drive player loyalty. By balancing familiarity with innovation across price points, channels, and game design, Pollard continues to strengthen the Crossword category and unlock new sources of growth. As lotteries look to the future, this ongoing commitment to evolution will play a critical role in sustaining performance and maximizing returns for the communities and good causes they support.



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By **Helena Pereira**
Vice President, Szrek2Solutions

Proof-based electronic draw systems enable cloud, automation, and flexible operations without compromising integrity

Lottery directors are increasingly looking for new ways to support automation, remote oversight, draw continuity, and cloud-based services. Some lotteries are replacing mechanical draws with electronic systems. Others are looking for draw systems that provide independent verification and deployment flexibility. These capabilities create new opportunities for lottery operations while raising an important question for electronic draw systems: **how can confidence in the result be maintained when the draw is no longer tied to a traditional operating model?**

Many electronic draw systems were designed around a security model inherited from mechanical draws: restricted rooms, locks, seals, privileged access, designated operators, witness procedures, and separation of duties. These controls remain important, but they primarily protect access to the system. By themselves, they do not provide adequate visibility into how each result was generated. Most modern electronic draw systems can record or confirm an outcome after generation.

A record shows what happened, but it does not prove that the RNG was functioning correctly when the numbers were produced. The critical distinction is whether a system

simply records the outcome, or whether it independently verifies that the result was generated correctly from the draw data.

The difference between protecting the draw environment and proving the draw becomes increasingly important as lotteries pursue greater operational flexibility. When confidence in the result depends on physical controls, procedural checks, and who was present during the draw, operational flexibility becomes harder to achieve. The requirement: every result must be verifiable, regardless of where the system runs or how the draw is executed. Proof of integrity must be built into the generation of the draw itself.

Unusual results demonstrate why independent verification matters. On December 1, 2020, South Africa's PowerBall results, 5, 6, 7, 8, 9, and 10, drew worldwide attention. The draw was conducted using Szrek2Solutions' Trusted Draw™ system and verified through Trusted Audit™, which checked the signed draw data, recreated the draw, and confirmed the result under public scrutiny. That same evidence matters in every draw, whether operations are manual, automated, remote, or cloud-based.

“Every result must be verifiable, regardless of where the system runs or how the draw is executed. Proof of integrity must be built into the generation of the draw itself.”

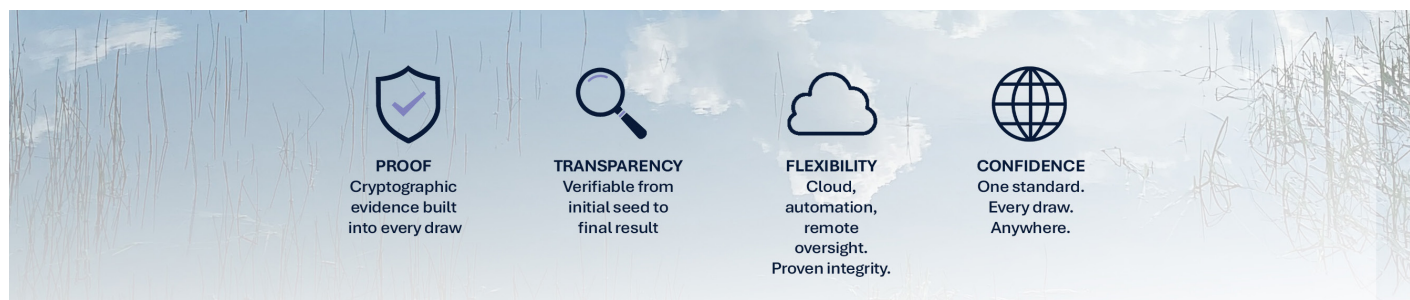
Flexible Operations Start with Proof

The same proof model that validates unusual results also supports more flexible draw operations. Whether a draw runs locally, remotely, automatically, or in the cloud, confidence in the result cannot depend on location, personnel, or manual procedure. Deployment flexibility depends on proof built into the draw, from generation to result.

When proof of integrity is built into the draw process, automation streamlines operations while preserving accountability. Staff, auditors, and regulators can then put more focus on oversight: monitoring activity, reviewing evidence, and confirming integrity.

Provider-managed and cloud-hosted models reduce infrastructure responsibility and simplify ongoing operations for lotteries that prefer not to manage the underlying environment. These operational advantages make cloud deployment increasingly attractive. However, secure infrastructure alone is not enough. Each result must still be independently verifiable.

Szrek2Solutions has delivered automated, transparent draw systems since its first deployment in 2004. The same proof-based architecture now supports cloud-based draw operations, delivered in a SaaS model, live with lottery customers for over two years.



Proof Built into the Draw

Recording a result after generation does not prove that the RNG was functioning correctly when the winning numbers were generated. If an RNG is compromised, misconfigured, or malfunctioning, recording the output is not enough. A stronger electronic draw system establishes proof during generation itself. It should show that the RNG process was valid, and that the final winning numbers followed correctly from the draw's cryptographic starting point and defined game parameters.

Szrek2Solutions' **Trusted Draw™** uses a digital signature as the RNG seed, creating a verifiable link between the signed draw data and the final winning numbers. **Trusted Audit™** independently confirms that the result followed correctly from the signature, the draw system, and the game configuration.

PKI (Public Key Infrastructure) provides the foundation for this verification model, making digital signatures trusted, traceable, and independently verifiable. This creates nonrepudiable evidence of the draw that can be reviewed, reproduced, and defended. Total draw transparency means the full draw process can be reviewed from initial generation to final result. The digital signature, draw time, hardware used, game matrix, and final winning numbers become part of an audit-ready evidence chain.

With Szrek2Solutions' Trusted Audit, the draw can be independently recreated and verified against the cryptographic and operational data produced during generation.

“Transparency is not simply a post-draw report. It is the ability to independently verify how the result was produced and whether the recorded draw process was altered or manipulated.”

The physical drum has long offered a compelling form of transparency through the movement of the balls, the suspense of selection, and the public reveal of the winning numbers. A well-designed electronic draw system can go further: proving how the draw was produced, confirming that the seed was valid, and showing that the final numbers followed correctly from the digital signature. In this model, transparency is not limited to observing the draw process. It is built into the evidence the system produces.

Built for Flexible Draw Operations

A proof-based architecture gives lotteries room to adapt. They can reduce manual steps, support remote oversight,

move selected operations to the cloud, or keep systems isolated where required, while preserving the same verification standard behind every result. The result is operational flexibility without compromising security, verification, or accountability. For lotteries, the larger opportunity is rethinking what draw operations can become when every result can be independently verified. **When proof of integrity is built into the draw itself, cloud deployment, automation, remote operations, and draw continuity stop being future possibilities and become practical choices.**

Visit szrek.com for more information about secure electronic draw systems.

Distribution, she said, is the unlock. Courier scratch, where allowed, demonstrates how familiar products can be placed into modern purchase flows.

Wheeler made the case for fast-play as a high-growth “instant-adjacent” category, with its own challenge: awareness and retail execution. “Fast-play grew 29% last year. One of the challenges versus physical scratch is awareness. That requires thinking hard about in-store execution. It also opens other opportunities. We launched a multistate progressive fast-play game with a million-dollar jackpot called Jackpot USA, live in three states, more to come.”

Elder emphasized the “bridge” concept: keep the physical experience for those who love it, but use digital layers (QR, scan-to-play, loyalty) to connect to younger expectations.

Carney closed the instant segment with a valuable operational lesson: even experienced portfolio managers can be surprised by who is playing what. New printing and game capabilities matter, but player insight matters more.

“We had an ‘aha’ moment after a new game launched. It had performed well, and as the team was developing version two for release, instead of leaning into assumptions, we did the research to ask: who is actually playing this game? It wasn’t who we expected. Some numbers players were buying it, and they had specific preferences. They wanted more extended play, puzzles, color match. It was a

reminder: You think you know your players, but you may not know who’s migrated into a game. Using insights and research to refine instant strategy can change your approach dramatically.”

The lesson is simple: portfolio management improves when data challenges your assumptions.

Responsible Gaming as a Differentiator

If any theme unified the panel, it was the belief that responsible gaming should not be treated as a compliance obligation, but as a competitive advantage.

“With better data and AI, we can identify risky patterns earlier,” Elder said. “We can support limits, pauses, and education in ways that weren’t possible before.”

Wheeler emphasized that these tools are most effective when applied seamlessly across channels. Shaw noted that registered play enables many of these protections.

Cardell addressed a responsible gaming concern directly. “There’s a perception that digital may automatically mean more harm,” he said. “But anonymity is the bigger risk. At retail, play is mostly invisible. With digital play, you can responsibly identify playing patterns, and you can actually help and protect consumers better.”

Carney offered a metaphor that resonated with the audience. “Responsible gaming should be about prevention, not just treatment,” she said. “You don’t go to the beach planning to fix a sunburn later. You put on sunscreen. Education and tools upfront can become a true differentiator for lottery.”

Closing Thought: Modernize Without Losing the Soul

The panel did not argue that lottery should become something it is not. The next five years will reward lotteries that behave like modern consumer brands without surrendering what makes them uniquely lottery.

The next five years will not be won by copying commercial gaming’s economics, becoming “more like sports betting,” or by relying solely on legacy growth levers. They will be won by lotteries that make themselves easier to discover, easier to play, and easier to trust — while reminding players, regulators, and the public why lottery remains a uniquely valuable institution. That’s not a defensive posture. It’s a strategy: modernize the experience, protect the brand, and make the public-good value proposition feel current, not nostalgic. You win it by meeting people where they are, in the moments they’re already living. ■

**Houston, have you seen
the latest issue of
Public Gaming Magazine?**



Data, Retailers, and Customization

How important has data become in managing retail and the portfolio?

T. Seaver: Data-driven insights are becoming mission-critical. It has enabled the Colorado Lottery to increasingly customize inventory at the store level. Some locations perform exceptionally well with \$50 games, while others perform better with crossword games, bingo products, or extended-play games.

Rather than forcing identical assortments into every location, we increasingly match inventory to actual consumer demand. The sales force remains critically important because relationships still matter, but representatives now have much better information to support their recommendations.

Retailers are much more likely to embrace changes when recommendations are supported by performance data. The combination of strong relationships and strong data allows both retailers and the lottery to make better decisions while ensuring that products are placed where they have the greatest opportunity to succeed.

Draw Games and the Portfolio

Talk about the distinctive role that Colorado Lotto Plus plays in the portfolio.

T. Seaver: Colorado Lotto Plus is Colorado's game. It is sold and won here where the winners are our neighbors. Because Colorado is a relatively small state (in population), we do not produce the same number of Powerball winners as larger jurisdictions, so that local feeling really resonates with Colorado players.

Colorado Lotto Plus gives players meaningful jackpots with considerably better odds and the feeling that they are more likely to win. When the jackpot reaches four million dollars, we see a measurable sales response because players understand that somebody from Colorado is likely to win.

Not every state necessarily needs an in-state Lotto game because every market is different. But for Colorado, the game remains an important component of the portfolio because it offers something the national games do not, and frankly cannot.

Brands, Partnerships, and Competition

What lessons have you learned from licensed products and partnerships?

T. Seaver: Powerball X's and O's is a good example. The NFL is obviously one of the strongest brands in America, but a lottery game cannot simply depend upon the strength of a partner brand. The game itself must deliver value to lottery players.

The challenge is connecting the lottery product with the NFL experience in a contextually relevant way and ensuring that the game stands on its own merits. Consumers encounter NFL branding everywhere. The lottery product must still deliver something unique that cannot be obtained elsewhere. It still has to be a good lottery game, and deliver lottery benefits.

Sports-betting operators have become incredibly sophisticated marketers. Consumers have more choices than ever before. The environment continues changing, and it will continue changing. Nobody knew what Prediction Markets were a couple of years ago, and now they are being integrated into the platforms of DraftKings and Fanduel. The question for lotteries is not whether competition exists. The question is how we continue creating products and experiences that remain relevant.

From Anonymous Players to Known Players

Why is it so important to transition from anonymous players to known players?

T. Seaver: I think that may be one of the biggest opportunities facing the industry. Going from anonymous customers to customers that we know and with whom we can have personal relationships changes everything.

Research remains extremely valuable, but there is no substitute for understanding actual behavior. Knowing what products people buy, how they play, what motivates them, and how they engage allows us to create better products, better communications, and better experiences. We can stop guessing and begin understanding customers at a much deeper level.

At the same time, greater knowledge creates greater responsibility. A couple of years ago, we hired a dedicated Player Health Manager because responsible gaming must become an integral part of customer relationships. If lotteries are going to know more about their players, they also assume greater responsibility for helping those players maintain healthy relationships with lottery products.

Sports-betting and courier operators already possess these capabilities. If lotteries want to remain relevant, we must establish these relationships ourselves. That does not simply mean sending promotions or marketing offers. It means understanding customers, helping them play responsibly, and building long-term relationships based upon trust.

Looking Ahead

As you look toward the future, what do you think matters most?

T. Seaver: Competition is real, but I do not believe the answer is to imitate other forms of gambling, or compete with them on their terms. The answer is to become better at what we do by understanding players, delivering value, and building relationships.

I believe the future of lottery depends upon moving from transactions to relationships. For decades lottery has largely operated through anonymous retail transactions. Digital channels now create opportunities to know customers better, communicate more effectively, and create products that better meet players' needs.

Those opportunities also create new obligations. The better lotteries know their players, the greater their responsibility to support healthy play, maintain trust, and create products that continue delivering meaningful value. Products will change. Technology will evolve. Competition will continue to intensify. But lotteries that understand their players, deliver meaningful value, and build trusted relationships with both players and retailers may discover that their greatest competitive advantage has been there all along. ■

Gretchen Corbin – *cont. from page 10*

Corbin's leadership has had a direct impact on Georgia's students, families and communities. Since becoming President and CEO of the Georgia Lottery, more than 696,000 students have received HOPE Scholarships and Grants, more than 608,000 4-year-olds have attended Georgia's Pre-K program, and 690 Georgia Lottery players have become millionaires.

Corbin recently served terms as President of the North American Association of State and Provincial Lotteries (NASPL) and Lead Director of the Mega Millions Consortium. She currently serves as NASPL's Responsible Gaming Committee Chair, a board member of Women in Lottery Leadership and as a representative to the World Lottery Association's Vendor Committee. In addition, Gretchen is involved in a number of professional and civic organizations, including Rotary International, Leadership Atlanta, and Leadership Georgia, where she has served as President and Chairman.

Prior to her role at the Georgia Lottery, Corbin served as Commissioner of the Technical College System of Georgia (TCSG), where students received Georgia Lottery-funded HOPE Grant dollars. At TCSG, Corbin oversaw the state's 22 technical colleges, 135,000 students, 46,000 economic development trainees, 15,000 employees, an \$800 million budget, and a host of economic and workforce development programs, including Georgia Quick Start, the nation's top-ranked workforce training program.

Corbin joined TCSG from the Georgia Department of Community Affairs (DCA), where she served as Commissioner. At DCA, she oversaw 65 programs and was responsible for more than \$71 million in investment in Georgia communities including economic development incentives, community development, and affordable housing investments.

Prior to DCA, Corbin served 15 years at the Georgia Department of Economic Development (GDEC), holding a variety of roles including Deputy Commissioner of Global Commerce. Her work within Georgia and throughout the world brought nearly 69,000 jobs and over \$13 billion in capital investment to Georgia.

Corbin has been recognized the last 13 years as one of Georgia Trend magazine's "100 Most Influential Georgians." She was named "Georgian of the Year" by the Georgia Association

of Broadcasters; one of the Atlanta Business Chronicle's "Top 20 Women Who Mean Business"; and one of James magazine's "Most Influential Georgians" for the last eight years.

Gretchen, her husband, David, and their two daughters are proud to call Georgia home.

Jesús Huerta Almendro – *cont. from page 10*

His personality helps bring people together and find common ground, even in a very diverse environment.

Jesús Huerta Almendro has served as President and CEO of SELAE since 2018. Under his presidency, the Spanish State-owned company—one of the oldest lottery organisations in the world, with more than 260 years of history—has successfully combined tradition and innovation. The iconic El Gordo Christmas Lottery Draw has reached its highest levels of popularity and sales, continuing to grow year after year and reinforcing its cultural significance in Spain.

Jesús has strengthened SELAE's role in benefiting society by supporting social and cultural initiatives, while reinforcing its commitment to responsible gaming and strategic communication as core pillars of the public company. His leadership reflects a broader vision of lottery as a trusted public institution that delivers both entertainment and social value.

He holds a degree in law, a Master's in Healthcare Management, and a Diploma in People Development and Management. His professional career includes extensive experience in the public sector, with responsibilities across IT, risk management, business operations, and human resources. This multidisciplinary background has informed his balanced and pragmatic leadership style.

Jesús believes in reinforcing EL's role based on three principles: responsible gaming, the relevance of heritage, and the essential contribution lotteries make to society. In his view, collaboration among lotteries is critical to addressing shared challenges and opportunities, including sustainability, equality, and diversity.

Jan Karas – *cont. from page 10*

Since joining the business in 2014, Mr. Karas has played a central role in aligning the Greek and Cypriot operations with Allwyn Group's broader strategy, translating Group wide vision into strong local execution. With a clear focus on digital, innovation, and retail modernization, he has managed to turn vision and strategy into tangible results and sustainable growth. This is reflected in various projects, which upgrade and reshape Allwyn Hellas' extensive retail network, advance digitalization, and accelerate online business expansion, to reinforce the company's long-term customer relevance and competitiveness.

Under Mr. Karas' leadership, this mix of commercial acumen and deep customer-centricity has characterized the revamp of the company's traditional lottery games, the launch of innovative retail and online propositions, and the creation of seamless and engaging player journeys.

At the same time, Mr. Karas emphasizes the importance of Responsible Gaming, ESG and giving back to society, firmly believing that these areas are equally important to Allwyn Hellas' business ambitions. Today, through major social initiatives, the company stands out as a Corporate Social Responsibility champion in Greece and Cyprus, practically demonstrating that growth and social contribution can and should advance together, delivering lasting value for the business, its partners, customers and society as a whole.

In 2023, he was elected in European Lotteries' (EL) Executive Committee, being re-elected in 2025. In this capacity, he also served as Supervisory Chair of the EL Marketing & Communication Working Group, which was recently renamed to the EL Marketing and Communication Community of Experts. In addition, Mr. Karas is also a Policy Group Member of the WLA CSR Committee. In this framework, he advocates a modern vision for the global gaming industry, in which innovation goes hand in hand with responsibility. This includes the adoption of cutting-edge technologies, active cooperation with State and social stakeholders, supporting actions against illegal operators and sports manipulation, and further forging the industry's visibility and social impact.

Harold Mays – *cont. from page 10*

Harold's imprint can be found on many of the modernization efforts that have been implemented by the Illinois Lottery. He oversaw the deconsolidation of the Lottery from the Illinois Dept of Revenue, the second such deconsolidation in its 52-year history. He managed the transition of the Lottery's drawings from mechanical to digital. He broadened the Lottery's player base by helping to pass legislation that expanded the lottery's iLottery program to include the sale of its complete draw game portfolio, dramatically increasing online sales and player engagement. For his efforts in driving improvements in IL, Harold was awarded a NASPL Powers Award for excellence in the industry.

In addition to his efforts to responsibly increase sales, proceeds and playership in Illinois, Harold is also focused on initiatives that drive a greater benefit for lottery beneficiaries. Harold was successful in helping to pass legislation that ensured the IL Common School Fund would be the primary benefactor of lottery proceeds, receiving ~99% of the proceeds generated. He restructured the Lottery's specialty ticket program which makes charitable contributions to 10 specialty causes such as breast cancer, Illinois veterans, and the Special Olympics, to name a few. Each cause now receives upwards of \$1 million per year from the lottery and is funded by through the sale of one specialty scratch ticket.

Harold leads with humility and holds himself and his team to the highest standards of excellence. Over his years in the industry, he has demonstrated not only a commitment to growing the Illinois Lottery, but to the industry at large. Harold currently serves as a member of the Mega Millions Consortium, NASPL's iLottery and Sports Betting committee and MUSL's Retail Modernization committee. He is also the immediate past President of NASPL where he helped the organization expand their educational series online to provide more easily accessible content to its members.

Harold has also demonstrated a long-standing commitment to his community, serving as Board President of the NewRoot Learning Institute, an organization that strives to improve the experiences of young people

by increasing the capacity of adults through growing restorative and social-emotional practices in learning environments. He serves on the Alumni Board of the Illinois Institute of Technology, is a Life Member of Omega Psi Phi Fraternity, Inc., a member of the Major Taylor Cycling Club Chicago, and was recently inducted into 2025 cohort of the Chicago Defender's "Men of Excellence."

Stéphane Pallez – *cont. from page 10*

model for state-linked operators combining market discipline with public interest objectives. She has driven a deep digital transformation, significantly expanding the Group's online and technology capabilities. In 2024, she completed the acquisition of Kindred Group, creating FDJ UNITED, a diversified and international European gaming champion with a strong presence across regulated markets.

Beyond her executive role, Stéphane Pallez is a highly respected voice within the international lottery community. She has served on the Executive Committee of the World Lottery Association since 2015 and was re-elected First Vice President of European Lotteries in 2025.

Throughout her career, she has consistently promoted a responsible, sustainable, and integrity-driven vision of the industry, placing player protection at the core of the operator model. Her leadership has not only transformed her company but has also contributed to raising the standards expected of state-authorized operators globally.

A graduate of Sciences Po Paris and the École nationale d'administration (ENA), and decorated Officer of the French National Order of Merit, she brings a unique combination of public sector expertise, financial leadership, and governance experience. Before joining FDJ, she spent over twenty years at the French Ministry of Economy and Finance, notably within the Treasury, before joining Orange as Deputy Chief Financial Officer. She later served as Chief Executive Officer of CCR, the French state-owned reinsurance company.

Tom Seaver – *cont. from page 10*

Supporting lotteries such as Loto Catalunya, Swisslos, China Sports Lottery, Lotería Nacional de Beneficencia of Panama, and OPAP in Greece, he became a go-to resource in game development, marketing strategy, sales optimization, and training. Known for combining deep expertise with practical, real-world application, Tom helped lotteries achieve sustained growth, brand revitalization, and increased returns to their beneficiaries. During this time, he also contributed to advancing Responsible Gambling initiatives, including helping guide OPAP to early leadership in this critical area.

For the past eight years, Tom has served as Senior Director of the Colorado Lottery, where his leadership has delivered exceptional results. Under his direction, sales and proceeds have grown by 50%, while the Lottery has achieved and maintained Level 4 Certification in Responsible Gambling from the World Lottery Association. Among his most meaningful accomplishments is the expansion of Colorado's Player Health Program, including the creation of a full-time, dedicated Player Health Manager and the continued evolution of programs designed to support informed and responsible play.

Tom's impact extends beyond the organizations he has directly served. As Product Group Chair in the development of the Multi-State Lottery Association's national lottery game, Millionaire for Life, he provided leadership in product development and research, and the game is now sold in 31 lotteries across the U.S. He remains an active industry contributor through his involvement in the MUSL Marketing and Development Committees and the NASPL Responsible Gambling Committee.

Respected by colleagues, partners, and customers alike, Tom is known not only for his expertise but also for his willingness to share it—serving as a mentor, teacher, and trusted advisor throughout his career. His legacy is one of lasting and measurable impact: stronger lottery performance, continued advancement of responsible play, and a global body of work that has helped shape best practices across the industry. ■



THE EUROPEAN
LOTTERIES
FOR THE BENEFIT OF SOCIETY

EL Industry Days 2026:

Bridging Continents to Address Common Challenges and Shape the Future of Lotteries

Visit european-lotteries.org to learn all about the resources, activities, and services of EL

More than 300 participants – lottery leaders, experts and stakeholders from across Europe and Africa – gathered in **Marrakech**, for the bi-annual EL Industry Days, the flagship European lottery event of the year.

Hosted by **Société de Gestion de la Loterie Nationale (SGLN)**, and organised with **EL Level I Partners Brightstar & Scientific Games** and **Level II Partner Aristocrat Interactive**, and the support of **African Lotteries Association (ALA)**, this year's theme – **"Lotteries Bridging Continents"** – highlighted the value of bringing together different perspectives to address common priorities and shape the future of the sector.

Opening the event, **Romana Girandon** **EL President**, together with Hatim Seffar, Chairman & CEO, SGLN and Omar Skalli, Secretary General, ALA, highlighted the importance of collaboration and dialogue in a rapidly evolving environment.

The theme that recurred throughout the programme: while lotteries operate in different markets and regulatory environments, many of the challenges and ambitions they face are shared.

Cooperation across borders and continents remains essential to strengthening the sector's collective impact and responding to an evolving environment.

The session dedicated to the **digitalisation**



The EL Executive Committee in Marrakech 2026



of retail demonstrated how lotteries are adapting to changing consumer expectations while recognising that each market is deeply embedded in its own societal and cultural context resulting in different approaches across countries.

Examples from Europe and Africa showed that **digital transformation is not about replacing retail, but about creating seamless omnichannel experiences that place the player at the centre.** Discussions highlighted the importance of trust, accessibility and customer-centricity in supporting sustainable growth.

A strategic priority for EL is tackling illegal and irresponsible gambling practices. Discussions highlighted the growing scale and sophistication of illegal operators and the risks they pose to consumers, regulated operators and society. Interim findings from the project were shared, reinforcing the message that effective action requires stronger cooperation between lotteries, regulators, law enforcement authorities and digital platforms. The final results of the project are expected later this year and will help guide future actions to empower EL members in tackling illegal and irresponsible online gambling activities.

Discussions on artificial intelligence, responsible innovation and future-focused business models demonstrated how lotteries can embrace technological change while maintaining public trust and delivering societal value. A clear message emerged throughout the session:

innovation and impact must go hand in hand. Trust remains one of the lottery sector's most valuable assets and will be critical as lotteries continue to evolve and respond to changing player expectations.

Responsible gaming remains a core priority for EL and was an important focus during the event. Participants had the opportunity to learn about the key developments and enhancements introduced through the new EL Responsible Gaming Standards. Developed through extensive collaboration with EL members and external experts, the updated Standards and Certification Framework provide an even more robust, effective and trusted benchmark for the sector in Europe.

The event also explored the evolving lottery ecosystem and concluded with the EL General Assembly on 10 June, where members unanimously approved all resolutions, including a new Code of Conduct on Sports Betting and the renewed Responsible Gaming Standard. These milestones reinforce EL's continued commitment to player protection, responsibility, and public trust.

Across all sessions – from digital transformation and responsible gaming to innovation and the fight against illegal gambling – one message remained clear: lotteries are strongest when they work together, share knowledge and address common priorities and challenges collectively.

SCENES FROM EL INDUSTRY DAYS CONFERENCE IN MARRAKECH, JUNE 2026



1. Raffaele Fiorini 2. Majda Rabah, Cian Murphy, and Richard Dawkins 3. Sir Geoff Mulgan 4. Jodi Scholtz 5. Raymon Blondel 6. Manal Bensalah
7. Roger Soleim 8. Sarah Ramanauskas 9. Matthias Blomquist 10. Ray Bates 11. Peter Szyszko 12. Florentin Mascarell 13. Chris Shaban
14. Cian Murphy 15. Mark Warrington 16. Melissa Jacquerioz 17. Ollie Sarekoski 18. Beata Stelmach 19. Asha Sumputh
20. Matthias Muller 21. Romana Girandon and Paul Jason



1. Philippe Vlaemminck 2. Romana Girandon 3. Alessandro Paciucci 4. Majda Rabah 5. Jim Steele 6. Mohammed Abdul-Salam
7. Paul Jason, Rebecca Paul, Susan Jason 8. Conference Team 9. Richard Dawkins 10. Guiseppina Scuriatti
11. Hatim Seffar 12. Annalisa Spano 13. Arno Nagelschmied 14. Wendy Montgomery 15. Omar Skalli 16. Christian Kalb
17. Jannie Haek 18. Aida Bachner 19. Susanna Saikkonen

Thinking, Amplified.

An exploration of the forces shaping the games-of-chance industry. Integrating real-world observation, human judgment, and AI-assisted modeling to expand perspective, stress-test hypotheses, and examine long-term consequences. Visit PublicGaming.com to view PGRI AI Lab articles.

May 29: The Lottery Conundrum: Competing for the Next Generation of Players without Losing Our unique Identity

The hardest question facing lottery is not whether it can modernize. It can. The challenge is to modernize without surrendering the very qualities that have appealed to millions of players over many generations, and to do that while also preserving its special role as a public trust.

That tension is becoming more urgent because the competitive environment has changed. Younger consumers are not simply choosing between lottery and not-lottery. **They are living inside a broader digital entertainment marketplace engineered for immediacy, personalization, stimulation, and repeat engagement.** Fast-play games, online casino, sports betting, social gaming, prediction markets, mobile apps, all fit right into the broader ecosystem that includes streaming platforms, social media, Instagram, YouTube, and all manner of digitally based customer experiences. They all employ powerful algorithmic feeds to compete for attention in real time. **These experiences are indisputably faster, louder, more interactive, and more habit-forming than traditional lottery products.**



June 3: Prediction Markets: The Existential Threat Hiding in Plain Sight

For decades, government lotteries, regulated sports betting operators, and gaming regulators have operated under a relatively stable assumption: if a wagering product exists, it will be subject to gaming laws, gaming taxes, consumer protections, responsible-gaming requirements, licensing standards, and regulatory oversight.

Prediction markets threaten to shatter that assumption.

What began as a niche financial forecasting tool has rapidly evolved into something far more consequential: **a new form of wagering** that increasingly resembles sports betting, casino gaming, and lottery products, while claiming exemption from the regulatory frameworks that govern them. The issue is no longer theoretical. **Prediction markets have become one of the most serious challenges facing the regulated gaming sector today.**

At the center of the controversy are platforms offering contracts on the outcome of future events. Participants can buy and sell positions not just on whether inflation will rise, whether a political candidate will prevail, when a celebrity will get married, but also whether a team will win or how other games-of-chance outcomes will occur. Think slot machines and perhaps even the outcome of a lottery draw.



June 12: The CFTC's Dangerous Misunderstanding of Sports Betting

The debate over prediction markets has now reached a critical turning point. By asserting authority over sports-event contracts and defending their expansion into what is effectively sports wagering, the Commodity Futures Trading Commission (CFTC) is venturing far outside its traditional mission and into a domain it is neither designed nor equipped to regulate. In doing so, it undermines decades of carefully constructed gaming policy, disrupting state authority, weakening consumer protections, and creating regulatory chaos across the broader wagering ecosystem.

At its core, **this is certainly not a debate about "innovation". It is a debate about who gets to decide the rules governing gambling in America.** For generations, that authority has rested squarely with the states. Each state determines for itself whether lottery games should be offered, whether casinos should be permitted, whether sports betting should be legal, how those activities should be regulated, how consumer protections should be structured, how operator applications should be evaluated, how license fees should be administrated, and how tax revenues should be collected and allocated. That framework exists for a reason. States are closer to their citizens. States understand local priorities.



June 20: Why the CFTC Has No Business Regulating Sports Betting

The debate over prediction markets has become clouded by legal jargon, regulatory maneuvering, and a deliberate effort to redefine what consumers and any reasonable person plainly recognize as sports betting.

Let's begin with the obvious: A wager on a sporting event is sports betting. It does not become something else because lawyers call it a "contract." It does not become something else because regulators call it a "market." It does not become something else because a technology company places it on a different platform. If a consumer risks money on whether a team wins or loses, profits from a correct prediction, and loses money when wrong, that consumer is participating in sports betting.

The activity has not changed because Kalshi, Polymarket, DraftKings, or others want to all it by a different name. The effort by Predictive Markets operators like these to rebrand sports wagering as "event contracts" is not innovation. It is an attempt to place a familiar gambling product under a different so rubric so it falls under a different regulatory umbrella. The objective is obvious: avoid the regulatory and tax obligations that accompany traditional sports betting.



Continued on PublicGaming.com where you can read the entire articles and other PGRI AI Lab articles.

Thinking, Amplified.

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June 27: All Markets Are NOT Local

One of the most persistent and intellectually unhelpful tropes in the lottery industry is the phrase, "All markets are local." The statement appears whenever someone cites an innovation from another jurisdiction, describes a successful regulatory framework, points to a new approach to responsible gaming, or asks what one market might learn from another. Somebody always responds: "Our market is different." The discussion ends. The lesson is dismissed. The opportunity to learn disappears.

Of course markets are different. Nobody needs to be reminded that Finland is not Florida, that Switzerland is not Texas, or that Canada is not Italy. Political systems differ. Regulatory structures differ. Cultures differ. Retail environments differ. But the focus on these differences has become often blinds us to a much more important reality: the forces shaping lottery markets are becoming increasingly universal.

In fact, one might reasonably argue that government lottery is among the least local industries in the world. Operators throughout the world share remarkably similar missions, face remarkably similar challenges, and increasingly confront remarkably similar competitive pressures. Yet the industry sometimes behaves as though every market exists on its own island, disconnected from the experiences of everyone else.



July 1: How Regulatory Changes Reflect Competing Theories of Governance

The evolution of gambling regulation is often described as though it were simply a matter of responding to technology, consumer demand, the need to fight illegal operators, or market forces like the growth of online consumer activity. The implication is that governments are merely adapting to forces beyond their control. But that interpretation misses something fundamental.

Gambling regulation is not merely a construct of technical requirements. It reflects a theory of governance imbued with values, priorities, and assumptions about the proper role of government. Every licensing decision, tax structure, enforcement mechanism, responsible gaming standard, and market-access policy reflects choices about what governments believe they owe their citizens, how gambling should serve society, and where the balance should lie between commercial freedom and the public interest.

Seen through that lens, the evolution of gambling regulation over the past fifteen years is not simply a story about gambling. It is a story about competing philosophies of governance.

One philosophy begins with the premise that gambling is not like other consumer products, and so should not be treated as such.



July 11: The Doors Are Closing on the "Prediction Markets Are Not Gambling" Charade

For the past two years, prediction market operators have built their rapid expansion around one central proposition: they are not offering gambling products. They are offering financial instruments.

That distinction has been the foundation upon which companies such as Kalshi and Polymarket have attempted to construct an entirely new regulatory framework. If sports-event contracts are financial derivatives rather than sports wagers, they argue, then they belong under federal oversight by the Commodity Futures Trading Commission (CFTC), not under the gambling laws that states have spent decades developing.

It has been an ingenious legal strategy.

It has also become increasingly difficult to sustain.

The past several months have produced a remarkable convergence of events suggesting that regulators, courts, policymakers, financial institutions, and even portions of the financial community are beginning to view the issue through a very different lens.



July 19: U.S. States Are Closing the Sweepstakes Casino Loophole

For years, online sweepstakes casinos have argued that they are not gambling businesses at all.

Because players technically purchase virtual currency, receive "free" sweepstakes entries, and participate through dual-currency systems, operators have maintained that their products fall outside traditional gambling laws. Regulators increasingly appear to disagree.

Across the United States, legislatures, attorneys general, regulators, and courts are reaching much the same conclusion: if a product looks like a casino, feels like a casino, and functions like a casino, the legal mechanism used to deliver it should not determine whether it is regulated as gambling.

That shift is becoming unmistakable.

Indiana recently became the seventh state to prohibit dual-currency sweepstakes casinos, with Maine soon becoming the eighth. Tennessee, Oklahoma, California, Connecticut, Louisiana, Montana, New Jersey, New York and other jurisdictions have either enacted prohibitions, strengthened enforcement authority, or expanded investigations targeting sweepstakes operators.



Continued on PublicGaming.com where you can read the entire articles and other PGRI AI Lab articles.



PULSE of the Industry

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NORTH AMERICAN NEWS

MUSL Board Officers and Product Group Chairs Elected for Fiscal Year 2027

The Board of Directors of the Multi-State Lottery Association (MUSL) unanimously elected Brian Rockey, Executive Director of the Nebraska Lottery, as its new Board President. Rockey and the Association's other newly elected Board and Product Group officers assumed their duties on July 1 and will serve through the end of Fiscal Year 2027.

"Our focus is on helping member lotteries get the most out of the national games category by proactively managing our strategic direction and evolving our portfolio to meet changing player expectations," Rockey said. "Whether it's strengthening existing products, forging new partnerships, or developing the games of the future, we're committed to ensuring our portfolio continues to deliver meaningful value for our lotteries and the beneficiaries they support."

Adam Prock, Executive Director of the Minnesota Lottery, and Rose Hudson, President & CEO of the Louisiana Lottery Corporation, will serve as Board Vice President and Secretary, respectively.

Additional Board leadership appointments include:

- David Barden, CEO of the New Mexico Lottery, as Chair of the Legal Committee
- Mark Furcolo, Director of the Rhode Island Lottery, as Chair of the Finance Committee
- Frank Suarez, President & CEO of the Connecticut Lottery Corporation, as Chair of the Marketing and Promotions Committee

In addition, members of the Powerball Product Group unanimously elected Stephen Durrell, Executive Director of the Kansas Lottery, and Frank Suarez, President & CEO of the Connecticut Lottery Corporation, to serve as Chair and Vice Chair, respectively, of the Powerball Product Group.

The Powerball Product Group enters Fiscal Year 2027 from a position of strength, building on successful national partnerships with NASCAR®, the Disc Golf Pro Tour and the Professional

Pickleball Association (PPA), while advancing a new NFL-themed product and preparing to launch the first national promotional prize program in Powerball history. The game is also set to launch ticket sales in the United Kingdom next week, marking another milestone for the iconic brand.

"Powerball is entering one of the most exciting periods in its history," Durrell said. "With our expansion into the United Kingdom and several major initiatives on the horizon, we're focused on growing the brand into a global entertainment powerhouse that will continue delivering long-term value for our member lotteries for decades to come."

Additional Product Group leadership appointments include:

- Sharon Strong, Executive Director of Arkansas Scholarship Lottery, as Chair of MUSL's Mega Millions Product Group
- Helene Keeley, Director of the Delaware Lottery, as Chair of the Lotto America Product Group
- Jon Clontz, CEO of the Wyoming Lottery, as Chair of the 2by2 Product Group
- Randy Burnside, Executive Director of the DC Lottery, as Chair of the Fast Play Product Group

Together, these Board officers and Product Group Chairs will guide MUSL's strategic initiatives and product portfolio throughout Fiscal Year 2027, advancing innovation, collaboration, and excellence in multi-jurisdictional game management on behalf of member lotteries.

MUSL Board and Product Group Officers

Board President – Brian Rockey (NE)

Vice President – Adam Prock (MN)

Secretary – Rose Hudson (LA)

Past President – Drew Svitzko (PA)

At-Large Member – Rebecca Paul (TN)

Audit Committee Chair – Lester Elder (MO)

Development Committee Chair – Sarah M. Taylor (IN)

Finance Committee Chair – Mark Furcolo (RI)

Legal Committee Chair – David Barden (NM)

Marketing and Promotions Committee Chair – Frank Suarez (CT)

Powerball Product Group Chair – Stephen Durrell (KS)

MUSL Mega Millions Product Group Chair –

Sharon Strong (AR)

Powerball Xs & Os Product Group Chair – Jay Finks (OK)

Millionaire for Life Product Group Chair – Tom Seaver (CO)

For more information, visit www.musl.com.

Media Contact: Anna Domoto | Multi-State Lottery Association

California Lottery Director Harjinder K. Shergill Chima Elected Lead Director by Mega Millions® Consortium

As she accepted this role, Director Shergill Chima expressed her gratitude to those who held the position before her. "The directors who have served in this role before me have set a high bar, and I am thankful for their leadership, service, and guidance. It's a true honor to build on the foundation they created, and the California Lottery is committed to carrying their work forward in collaboration with our partners across the country in service to California public education."

Allwyn appoints Khalid Reede Jones as Chief Executive Officer of Allwyn North America



Jones brings a rare combination of commercial discipline, regulatory credibility and digital first thinking. This is built through over two decades of experience and senior executive roles spanning lottery, gaming enforcement, licensing and private investment.

Khalid has a proven and impressive track record of creating value in highly regulated environments, navigating multi stakeholder systems, and turning strategy into measurable outcomes. Most recently, he served as Executive Director of the Virginia Lottery. He will now focus on the future growth of Allwyn North America, delivering excellence as the operating partner of the Illinois Lottery and as a technology and games provider to North American lottery customers, as well as expanding Allwyn's footprint across the lottery sector in the U.S.

The Tennessee Education Lottery Corporation Announces the Retirement of Rebecca Graham Paul, President and CEO on December 31, 2026



After 23 years of dedicated leadership, building the Tennessee Lottery from the ground up with successes year after year, Ms. Paul is stepping down as its President and CEO on December 31, 2026. "Rebecca has been an invaluable asset to Tennessee and the lottery industry," said Mr. Will Carver, Chair of the Lottery Commission. "We will deeply miss her professionalism, vision, expertise and leadership, but wish her the absolute best in her well-earned retirement. Her legacy cannot be overstated."

Governor Bill Lee added: "Rebecca has served Tennessee with distinction, and her leadership of the Tennessee Education Lottery has expanded opportunity for students across our state," said Gov. Lee. "Maria and I are deeply grateful for her years of dedicated service and wish Rebecca and her family God's richest blessings in the days ahead."

With over four decades in the lottery industry, Ms. Paul possesses a wealth of knowledge and is sought after by her lottery industry peers for consultation and advice. Her contributions are numerous. She has had the great fortune of training many talented professionals who have risen to the top level of industry management.

Ms. Paul has long played a pivotal role in the lottery industry and is one of its most respected, experienced leaders. She was first appointed to the Illinois Lottery as its CEO on July 25, 1985. From there, she went on to start the Florida, Georgia and Tennessee lotteries as founding CEO. In all four jurisdictions, proceeds were used to support education, helping many millions of students achieve their dream of a higher education. In Tennessee alone, she has led the charge to generating more than \$8.3 billion for education, which has funded more than 2.3 million higher education awards to Tennessee students.

Denny Bottorff, Nashville banking giant and first Board chair of the Tennessee Education Lottery, commented, "When we hired Rebecca, we were sure we were getting the best lottery executive in the United States. I now believe she is the best in the world. The quality of life in Tennessee has been measurably improved due to the impact she has had on the education level of our citizens."

Ms. Paul's career accomplishments are numerous. As one of the first females to excel in an industry when leadership roles and positions of authority were held mainly by males, Rebecca's value and commitment to the industry are unmeasurable. Her accomplishments include a long list of lottery, business and civic accomplishments, honors and awards. She was the first female President of the World Lottery Association and a past Chair of its Corporate Social Responsibility Committee. She has served as President and/or Chair of all offices of the North American Association of State and

Provincial Lotteries and the Multi-State Lottery Association, and President of the international industry organization A.I.L.E. She serves on the Board of Trustees at Butler University, where she earned her bachelor's and master's degrees.

Ms. Paul is the founder of the Women's Initiative in Lottery Leadership, a worldwide program designed to support the advancement of women into top positions of lottery management, leadership and responsibility.

"Starting Women in Lottery Leadership has been one of the greatest highlights of my career," said Ms. Paul. "Working with so many talented, dedicated professionals who truly care about the difference they make in so many lives through the support of good causes has been the other."

Mr. Carver reflected on the history of Ms. Paul's leadership: "She came to Tennessee in September 2003 and helped launch the first ticket sales three weeks early—making it the fastest start-up in lottery history," he said. "This early start resulted in an additional \$30 million in profits that would have otherwise gone unrealized. The Tennessee Education Lottery quickly became the gold standard of effective lottery leadership and success. Rebecca instilled an atmosphere of integrity within the lottery as evidenced by 22 consecutive years of clean state audits."

Ms. Paul commented: "Throughout my tenure, I had the privilege of learning from 28 board members, some of Tennessee's best leaders. I will forever be grateful to them for their guidance and support. I am extremely proud of the staff and thankful for the opportunity I've had to work with such a talented group of employees."

To help ensure its continued success, Ms. Paul committed to her Board a six-month notice in order to assist with the transition to a new CEO. The Lottery will provide additional details regarding its transition plan at a later date.

David Gale, Executive Director of NASPL, Announces Retirement

Letter from David: Serving as NASPL's Executive Director has been AMAZING!! If you had told me years ago that I would have the opportunity to spend my career working alongside all of you, I never would have believed it.

As many of you have heard, I will be retiring at the end of this year. I am pleased now to announce that Andy White, our Vice President of Operations, has been selected to succeed me as Executive Director. I have every confidence that Andy, together with our outstanding NASPL staff, will continue to provide the same level of service and support our members have come to expect. Although I'll remain with NASPL through the end of the year, I'll be stepping into the background to give Andy the opportunity to lead as he begins this new chapter.

"To all of you, I simply want to say thank you.

"The past 31 years have truly been a dream. There wasn't a single day that I didn't look forward to coming to work. I've been fortunate to spend my career in an industry filled with dedicated, passionate people who make a meaningful difference every day. The work we do benefits millions of people by supporting education, veterans, senior citizens, environmental programs, and countless other important causes throughout

our jurisdictions. Those contributions matter to everyone, whether they ever purchase a lottery ticket or not.

To our vendor partners, thank you for your unwavering support of NASPL over the years. Our industry succeeds because of the strong partnerships between lotteries and suppliers. While our roles may differ, we've always shared the same goal: ensuring that this industry remains strong, innovative, and positioned for continued success.

"I've had the privilege of watching our industry evolve through remarkable technological change. As we continue moving forward, I know we will embrace new opportunities while remaining committed to operating with integrity, protecting our players, and providing entertaining products in the most secure and responsible way possible.

"Finally, to my NASPL family, thank you for making this journey so incredibly rewarding. Thank you for your friendship, your encouragement, your confidence, and your support throughout the years. The relationships I've built across this industry mean more to me than I can adequately express. I will always be grateful to have been part of this remarkable community, and I will carry these memories and friendships with me for the rest of my life.

<https://www.nasplinsights.com/post/a-message-from-naspl-executive-director-david-gale>

Kevin Hall Appointed Virginia Lottery Executive Director

Hall previously served as Executive Director of the Lottery from 2018 to 2022, leading a period of significant growth and modernization for the agency. During his tenure, the Lottery launched its online iLottery platform, implemented Virginia's sports betting and casino regulatory programs, and generated record funding for the Commonwealth's K-12 public schools.

Bally's Intralot S.A. US Subsidiary, Intralot, Inc., has appointed Rich Wheeler as Interim Chief Executive Officer, succeeding Richard Bateson, who has stepped down from his role



Rich Wheeler brings more than two decades of senior leadership experience in the lottery and gaming industry, where he has helped drive operational excellence, commercial growth, and the successful execution of large-scale lottery programs. Since joining Intralot, Inc. in 2023 as Senior Vice President of Government Affairs, and most recently serving as Chief Corporate Relations Officer, Rich has built strong relationships across the company's customer base and with industry stakeholders nationwide.

Idaho Lottery Returns \$90 Million to education, a 20% increase in FY2026 over FY2025

Gaming Laboratories International (GLI®) Welcomes CVC Strategic Opportunities as its First External Investor

Brightstar Lottery Signs Seven-Year Contract Extension with Washington's Lottery

Brightstar Lottery to Enhance Retail Technology for Oregon Lottery via Five-Year Contract Extension

Colorado Lottery selects Pollard Banknote as iLottery supplier

All Systems Go: Scientific Games Launches New, Advanced Technology for Arizona Lottery

Aristocrat Interactive Completes Canadian Lottery Footprint with Loto-Québec Content Launch



Aristocrat Interactive announces Daniel O'Donoghue appointed as new COO

Massachusetts Lottery to offer online games

Pennsylvania Supreme Court outlaws skill games as Skill Games Are Slot Machines, Must Adhere to Pa.'s Gambling Law, State Supreme Court Rules

OLG has selected Intralot Canada Ltd., the Canadian subsidiary of the Bally's Intralot Group, as its new lottery technology solution provider

The new lottery technology solution will update OLG's current core systems and position the organization to capitalize on emerging technologies, enhance player experience, faster time-to-market and new, exciting ways to play the lottery, and allowing OLG to keep pace with evolving customer expectations in the ever-

changing Ontario gaming market. The new lottery technology solution is expected to be in place by 2029.

WORLD NEWS

Powerball® launch set in the UK for July 21, first drawing to follow

Players in the UK will be able to play for the same Powerball jackpot available to players in the United States beginning with the Powerball drawing on Wednesday, July 22. By expanding the player base internationally, Powerball jackpots are expected to grow faster, creating bigger prize opportunities for players – without altering the game's \$2 ticket price or jackpot odds.

The expansion, first announced in April through an agreement between the Multi-State Lottery Association (MUSL) and Allwyn UK, will mark the first time a non-U.S. lottery contributes to the Powerball jackpot.

Brightstar Lottery Announces Marco Tasso promoted to Chief Operating Officer, Global Lottery



BRIGHTSTAR

Effective July 1, 2026, Marco Tasso will be promoted to a new role of Executive Vice President and Chief Operating Officer, Global Lottery. Mr. Tasso, currently COO, International and Italy Operations, brings more than 20 years of experience across the company's B2C and B2B businesses and deep end-to-end knowledge of the lottery ecosystem. In his role, Tasso will have responsibility for all of Brightstar's global lottery operations, including technology, product development, marketing, sales and product management, supply chain, customer support and field services. He will report directly to Brightstar CEO, Vince Sadusky. Renato Ascoli will step down as Chief Executive Officer, Global Lottery.

Bally's Intralot announces the extension of its contract with Premier Lotteries Ireland (PLI) through 2034

Fennica Gaming, a subsidiary of Veikkaus, has launched its instant game portfolio with Brightstar Lottery in Italy.

The collaboration marks a key milestone in Fennica Gaming's European growth strategy and strengthens its position in one of Europe's largest regulated gaming markets.

Fennica Gaming goes live in Italy with Flutter Entertainment's Sisal

Szrek2Solutions' Trusted Draw Platform Goes Live for Sizekhaya in South Africa

Szrek2Solutions

Trusted Audit independently verifies each result by reconstructing the draw and detecting any RNG fault or fraud-related issue. Draws can be verified immediately after generation or later whenever needed.

Scientific Games and Hellenic Lotteries (a division of Allwyn)

are partnering to bring entertaining instant scratchcard games to Greek players through a new 12-year agreement.

Bally's Intralot signs new lottery contract in Greece with Hellenic Lotteries

Hellenic Lotteries was recently awarded the exclusive right to operate and manage Greece's state lotteries (passive lotteries and instant games) for a period of 12 years, starting as of May 2, 2026. Bally's Intralot will seamlessly migrate Hellenic Lottery's existing Bally's Intralot lottery system to its latest technology stack; and deploy a turnkey lotteries and instant games management solution based on its flagship LotosX Omni ecosystem.

Austria confirms plans to open online gambling market to private operators

Allwyn names Nikki Vadera as director of scratchcards

The Danish gambling regulator has revealed it blocked 172 more unlicensed online gambling websites in 2025 than in 2024 – a rise of 106.2 per cent
Online casinos surpass lotteries as largest Danish gambling segment in 2025

Christian Baldauf to be the new Managing Director of Lotto Rheinland-Pfalz

Ithuba withdrawals from National Lottery of Uganda licence

U.K. unveils social media, online gaming and streaming ban for under-16s

Flutter delists from London Stock Exchange to move to the New York Stock Exchange (NYSE) as the group's sole primary trading venue.

Nederlandse Loterij, the Dutch state-owned lottery operator to formally explore the possibility of privatisation

Svenska Spel's, Anna Romboli, stepped down as head of Svenska Spel's core Lottery division this week

Ireland National Lottery wants to ban betting on the outcome of lottery games

Finland's online gambling licensing window attracts almost 50 applications
UAE gambling regulator names Ciarán Carruthers as new CEO

Allwyn completes redomiciliation to Switzerland

Richard Desmond's lottery firm ordered to pay Commission and Allwyn legal costs

CASINOS, SPORT BETTING, AND PREDICTIVE MARKETS NEWS

EU Court Decision Weakens Malta's Casino Legal/Political Shield Across Europe

Judges in Austria have received the green light from the European Court of Justice to factor Malta's well-known protective measures into decisions to freeze bank accounts held by online gambling companies throughout the EU. This comes as a significant setback to Malta's approach, which has long used domestic laws to shield its gaming sector from cross-border litigation.

Legal Gambling Industry To CFTC: Agency is Corrupt

Meta Developing Prediction Market App 'Arena' to Rival Polymarket and Kalshi

Meta sued over alleged illegal sports betting ads in California

WLA releases Position Paper on Prediction Markets

CFTC sues to prevent Rhode Island from applying state gambling laws against prediction markets

Michigan AG hits back after CFTC orders Kalshi to honor Michigan trades

A federal court rejected Kalshi's preemption arguments in New York

The New York Attorney General's Office also submitted the ruling in the separate federal lawsuit brought by the Commodity Futures Trading Commission (CFTC) against New York.

New Mexico Seeks to Return Kalshi Dispute to State Court. Motions to remand have so far succeeded in Nevada, Michigan, Massachusetts and Washington. Last week, a Michigan judge issued a temporary restraining order against Kalshi, requiring the prediction exchange to halt offering contracts on sporting events in the state. A U.S. soldier accused of insider trading on Polymarket moved to dismiss the CFTC's lawsuit against him this week. Polymarket Sued Over Disputed Strategy Bitcoin Market Resolution. Polymarket was also hit with a new lawsuit over its resolution of a market concerning whether Strategy sold Bitcoin before a specified deadline.

Bill Miller, CEO of the American Gaming Association: 'Prediction markets' siphon \$1 billion from state and tribal economies

In a 2024 federal court filing, Kalshi — a “prediction market” operator whose volume consists of nearly 90% sports — admitted that “Congress did not want sports betting to be conducted on derivatives markets.” Now, prediction markets are offering exactly what they previously said they shouldn't — even marketing it as “sports betting legal in all 50 states.” Just this year, media publication Sportico noted that Kalshi also classified itself as “gambling” in its federal trademark request.

Earlier this year, 41 state attorneys general sent a letter to the CFTC underscoring that it is sports betting and states have the right to oversee their own gaming industries according to local laws and values.

Kentucky Attorney General sues Kalshi, Polymarket, and VGW over alleged illegal gambling

Prediction Markets Present Major Opportunity for Gibraltar to add to its portfolio of rogue operators

How Kentucky gambling lawsuits tie prediction markets with sweepstakes

“Kalshi and Polymarket are operating illegal sportsbooks in Kentucky and breaking our laws,” Coleman said in a prepared statement. “These multi-billion dollar corporations and their legal fictions don't pass the sniff test. As one of our state legislative leaders said it best, ‘If it looks like a duck and quacks like a duck ...’”

Nevada Sports Betting Regulators Ask Court to Find Kalshi in Contempt

Regulators Are Investigating Polymarket, Reports Say—As Senators Demand A Federal Probe

Polymarket Faces CFTC Probe and Lawsuit After WSJ Exposes Fake-Win Ad Campaign

Federal denies Polymarket's request for a preliminary injunction in Michigan case

Spotify deletes streams of chart-topping song after suspicious Kalshi bets

FanDuel lays off several hundred employees amid sports betting industry shifts

State Bans, Lawsuits Put Sweepstakes Casinos and Vendors on Thin Ice

how consumers interact with everything. If lottery feels slower, more cumbersome, or less intuitive, it risks losing attention not only to gaming competitors, but to anything competing for time and engagement. The competition is no longer limited to the category.

Fisher cautioned against misinterpreting that competition as a mandate to imitate. Casino and lottery, he argued, are fundamentally different in both structure and appeal. “Casino is about the thrill of the risk of losing money,” he said, while lottery is about hope, aspiration and life-changing outcomes. The danger lies in assuming that success in one domain can be translated into another. “It’s like saying more people watch football than basketball—so maybe we should change the shape of the ball?” he quipped, underscoring the importance of preserving the integrity of the product. Learning from adjacent industries is valuable, but only when filtered through the lens of what makes lottery distinct.

Pierce, however, offered a counterpoint grounded in experience. Drawing on the trajectory of the horse racing industry, he warned against complacency. “The horse racing business kept saying the audience would replenish itself,” he said, noting that this assumption ultimately proved false. Consumer preferences evolved, alternatives multiplied, and the industry entered a steady decline. The lesson for lottery is not to abandon its identity, but to recognize that identity alone is not enough to sustain relevance. Adaptation must be continuous and intentional, not reactive or assumed.

Retail, Digital, and the Battle for Relevance

Amid these broader concerns, one area of consensus emerged as both a strength and a potential vulnerability: retail. For **Riley**, retail is “the secret sauce” that distinguishes lottery from its digital-first competitors. The sheer scale and ubiquity of retail distribution provide a level of reach that other game categories cannot easily replicate. But that advantage is only meaningful if it is maintained and modernized. “We have an inherently

complex product,” he said, pointing to the challenges of selling physical tickets. Simplifying that experience—through better technology, streamlined processes, and improved logistics—is essential to preserving retail’s relevance.

At the same time, the definition of retail itself is expanding. **Riley** pointed to opportunities in new categories, from pharmacies to dollar stores to home improvement chains, as well as the growing role of retailers as digital platforms in their own right. “They are e-tailers,” he noted, suggesting that the line between physical and digital distribution is increasingly blurred. **Goldman** reinforced the need for flexibility in this expansion, emphasizing that different retail environments require different solutions. “You need to meet retailers expectations and evolve with them,” he said, highlighting the importance of adaptability over uniformity.

Pierce reframed the discussion in terms of ecosystems rather than channels. “It’s not one channel versus the other,” he said. “It’s the total ecosystem.” The most effective strategies integrate retail and digital into a seamless holistic experience, allowing players to move between channels without friction. **Fisher** added that innovations such as shared liquidity between retail and digital games are beginning to unlock new possibilities, creating larger prize pools and more interconnected experiences. These developments suggest that the future is not about choosing between channels, but about orchestrating them in a way that enhances the overall player journey and unlocks a more social dimension to the lottery playing experience.

Perhaps the most consequential strategic issue raised, though only briefly, was the relationship between iLottery and iCasino. **Fisher’s** position was unequivocal: sequence matters. “If a state is going to regulate both, lottery needs to go first,” he said, arguing that early entry allows lottery to establish a digital relationship with players before more aggressive competitors enter the market. The experience in Canada, where some jurisdictions prioritized iCasino, illustrates the risk of getting that sequence wrong. Strong performance in iCasino before iLottery has a

chance to connect with the players can be a difficult hurdle to overcome. Strategic timing can have long-term consequences that are difficult to reverse.

As the discussion drew to a close, the conversation returned to its original question, but with greater clarity. What does it mean to be a lottery in 2026 and beyond? The answer is not a single strategy or initiative, but a balancing act. Lottery must evolve—faster, more intelligently, and with greater openness to innovation—while preserving the qualities that make it distinct. Those qualities—trust, transparency, legitimacy, public benefit, and the promise of life-changing outcomes—remain powerful and relevant, but they must be expressed through experiences that meet contemporary expectations for speed, convenience, and engagement.

“We can’t forget who we are,” **Jones** said in closing. “We have a brand identity rooted in values that is our most valuable asset. But we also can’t lose the plot which will always be to engage the players.” That sentiment captures the essence of the challenge. The risk is not that lottery fails to compete, but that in trying to compete, it loses the very attributes that have sustained it. The opportunity, by contrast, is to integrate those attributes into a modern, dynamic, and more expansive model—one that does not retreat from competition, but reframes it on its own terms. ■

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