



# House of Representatives

General Assembly

**File No. 236**

February Session, 2026

Substitute House Bill No. 5229

*House of Representatives, March 30, 2026*

The Committee on General Law reported through REP. LEMAR of the 96th Dist., Chairperson of the Committee on the part of the House, that the substitute bill ought to pass.

## **AN ACT CONCERNING GAMING.**

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Subsection (c) of section 12-863 of the 2026 supplement to  
2 the general statutes is repealed and the following is substituted in lieu  
3 thereof (*Effective July 1, 2026*):

4 (c) A master wagering licensee and a licensed online gaming  
5 operator, online gaming service provider and sports wagering retailer  
6 shall each, where applicable based on the services provided:

7 (1) Prohibit an individual from establishing more than one account  
8 on each electronic wagering platform operated by the licensee;

9 (2) Limit a person to the use of only one debit card or only one credit  
10 card for an account, and place a monetary limit on the use of a credit  
11 card over a period of time, provided single-use stored value instruments  
12 purchased by cash or debit card only, including, but not limited to, a gift  
13 card or a lottery terminal printed value voucher, may be used pursuant  
14 to subdivision (3) of subsection (d) of section 12-853;

15 (3) Allow a person to limit the amount of money that may be

16 deposited into an account, and spent per day through an account;

17 (4) Provide that any money in an online account belongs solely to the  
18 owner of the account and may be withdrawn by the owner, provided  
19 once an owner initiates a withdrawal request, such licensee shall not  
20 cancel or modify a pending withdrawal except (A) to correct an error in  
21 banking information submitted by the owner, (B) to comply with fraud  
22 prevention or anti-money-laundering requirements under applicable  
23 laws, rules or regulations, (C) to prevent a duplicate withdrawal  
24 request, or (D) when a documented technical malfunction prevents the  
25 transfer;

26 (5) Establish a voluntary self-exclusion process to allow a person to  
27 (A) exclude himself or herself from establishing an account, (B) exclude  
28 himself or herself from placing wagers through an account, or (C) limit  
29 the amount such person may spend using such an account;

30 (6) Establish a toll-free telephone number to enable (A) a person to  
31 receive assistance from the licensee to resolve any problem the person  
32 is experiencing with an electronic wagering platform operated by the  
33 licensee, and (B) an owner of an account on an electronic wagering  
34 platform operated by the licensee to receive assistance from the licensee  
35 to resolve any problem the owner is experiencing with such account;

36 [(6)] (7) Provide responsible gambling and problem gambling  
37 information to participants; and

38 [(7)] (8) Conspicuously display on each applicable Internet web site  
39 or mobile application:

40 (A) A link to a description of the provisions of this subsection;

41 (B) A link to responsible gambling information;

42 (C) The toll-free telephone number established pursuant to  
43 subdivision (6) of this subsection;

44 [(C)] (D) A toll-free telephone number an individual may use to

45 obtain information about problem gambling;

46 [(D)] (E) A link to information about the voluntary self-exclusion  
47 process described in subdivision (5) of this subsection;

48 [(E)] (F) A clear display or periodic pop-up message of the amount of  
49 time an individual has spent on the operator's Internet web site or  
50 mobile application;

51 [(F)] (G) A means to initiate a break in play to discourage excessive  
52 play; [and]

53 [(G)] (H) A clear display of the amount of money available to the  
54 individual in his or her account; and

55 (I) During a pending withdrawal pursuant to subdivision (4) of this  
56 subsection: (i) The withdrawal amount, (ii) the timestamp of the  
57 withdrawal request, (iii) the expected processing timeframe for such  
58 request, and (iv) a notice stating: "Connecticut law prohibits withdrawal  
59 reversals except in limited cases related to fraud prevention or technical  
60 corrections."

61 Sec. 2. Subsection (e) of section 12-863 of the 2026 supplement to the  
62 general statutes is repealed and the following is substituted in lieu  
63 thereof (*Effective July 1, 2026*):

64 (e) Advertising, marketing and other promotional materials  
65 published, aired, displayed or disseminated by or on behalf of any  
66 gaming entity licensee shall:

67 (1) Not depict an individual who is, or appears to be, under twenty-  
68 one years of age, unless such individual is a professional athlete or a  
69 collegiate athlete who, if permitted by applicable law, is able to profit  
70 from the use of his or her name and likeness;

71 (2) Not be aimed exclusively or primarily at individuals under  
72 twenty-one years of age, or at individuals under eighteen years of age if  
73 pertaining exclusively to keno, online lottery ticket sales or fantasy

74 contests, or any combination thereof;

75 (3) Not directly advertise, target or promote Internet games or retail  
76 sports wagering to specific individuals, rather than a general audience,  
77 who are (A) excluded pursuant to a self-exclusion process, or (B)  
78 awaiting a pending withdrawal of funds in an online account as  
79 described in [subdivision (5) of] subsection (c) of this section, through  
80 methods, including, but not limited to, electronic mail, telephone calls,  
81 text messages, direct messaging applications, mail and social media;

82 (4) State that individuals shall be eighteen or twenty-one years of age  
83 or older, as applicable, to participate in the type of gaming advertised,  
84 marketed or promoted;

85 (5) Not contain images, symbols, celebrity or entertainer  
86 endorsements or language designed to appeal specifically to those  
87 under twenty-one years of age, or, if pertaining exclusively to keno,  
88 online lottery ticket sales or fantasy contests, or any combination  
89 thereof, to those under eighteen years of age;

90 (6) Not contain inaccurate or misleading information that would  
91 reasonably be expected to confuse and mislead patrons in order to  
92 induce them to engage in gaming;

93 (7) Not be published, aired, displayed or disseminated to a media  
94 outlet or on social media, that appeal primarily to individuals under  
95 twenty-one years or age, or, if pertaining exclusively to keno, online  
96 lottery ticket sales or fantasy contests, or any combination thereof, to  
97 those under eighteen years of age;

98 (8) Not be published, aired, displayed or disseminated in any athletic  
99 facility located on the campus of any public or private institution of  
100 higher education in this state, or on any Internet web site, social media  
101 platform, online service or mobile application established or maintained  
102 by or on behalf of any public or private institution of higher education  
103 in this state, unless such materials exclusively consist of an  
104 announcement, signage or display that is (A) directed to a general

105 audience, and (B) comprised of one or more of the following: (i)  
106 Trademarks, symbols or logos; or (ii) a statement disclosing any  
107 relationship that may exist between the gaming entity licensee and such  
108 institution of higher education;

109 [(8)] (9) Not be placed before any audience where the majority of the  
110 viewers or participants is presumed to be under twenty-one years of  
111 age, or, if pertaining exclusively to keno, online lottery ticket sales or  
112 fantasy contests, or any combination thereof, to those under eighteen  
113 years of age;

114 [(9)] (10) Not imply greater chances of winning compared to other  
115 licensees;

116 [(10)] (11) Not imply greater chances of winning based on wagering  
117 in greater quantity or amount, except for online keno and online lottery  
118 draw games that include game features approved by the department  
119 that increase the chances of winning;

120 [(11)] (12) Not contain claims or representations that gaming will  
121 guarantee an individual's social, financial or personal success;

122 [(12)] (13) Not use any type, size, location, lighting, illustration,  
123 graphic, depiction or color resulting in the obscuring of any material  
124 fact; and

125 [(13)] (14) If a direct or targeted advertisement or promotion sent to  
126 an individual, including, but not limited to, electronic mail or text  
127 message, include a clear and conspicuous Internet link that allows the  
128 recipient to unsubscribe by clicking on one link.

129 Sec. 3. Section 12-863 of the 2026 supplement to the general statutes  
130 is amended by adding subsections (j) and (k) as follows (*Effective July 1,*  
131 *2026*):

132 (NEW) (j) No electronic wagering platform used to conduct online  
133 sports wagering or sports wagering retailer shall use artificial  
134 intelligence (1) to track the sports wagers of an individual, except to

135 identify potential problem gamblers, (2) to create an offer or promotion  
136 targeting a specific individual, or (3) to create a gambling product, such  
137 as a microbet. For purposes of this subsection, "artificial intelligence" has  
138 the same meaning as provided in section 51-10e and "microbet" means  
139 a wager placed on an outcome or occurrence within a sporting event  
140 that may or may not be related to the ultimate result of the sporting  
141 event.

142 (NEW) (k) A master wagering licensee and a licensed online gaming  
143 operator, online gaming service provider and sports wagering retailer  
144 shall quarterly submit records to the department of withdrawals of  
145 funds under subsection (c) of this section from accounts by individuals  
146 placing wagers, including, but not limited to, timestamps of withdrawal  
147 requests, processing times, completion dates and any exceptions to the  
148 prohibition on cancelling such withdrawal requests under said  
149 subsection. Such licensee shall provide individuals doing business with  
150 them to place wagers with a monthly account statement summarizing:  
151 (1) Total deposits; (2) total withdrawals; (3) net wins or losses; (4) total  
152 wagering activity; and (5) any recorded exceptions to the prohibition  
153 against withdrawal cancellations. The department, within available  
154 appropriations, shall conduct periodic audits of such licensees to ensure  
155 compliance with the provisions of this subsection.

156 Sec. 4. Subsection (a) of section 12-572 of the general statutes is  
157 repealed and the following is substituted in lieu thereof (*Effective July 1,*  
158 *2026*):

159 (a) The commissioner may establish or authorize the establishment of  
160 such off-track betting facilities throughout the state for the purpose of  
161 receiving moneys wagered on the results of races or jai alai games as the  
162 commissioner deems will serve the convenience of the public and  
163 provide maximum economy and efficiency of operation, provided the  
164 establishment of such a facility in any municipality for the purpose of  
165 receiving moneys on the results of races or jai alai games shall be subject  
166 to the approval of the legislative body of such municipality which shall  
167 be given only after a public hearing on the same. Until the effective date

168 of transfer of ownership of the off-track betting system, moneys  
 169 received at such facilities shall be deposited in a betting fund from  
 170 which daily payments, in such amount as the commissioner deems  
 171 suitable, shall be made. If an operator of an off-track betting facility  
 172 intends to conduct wagering on jai alai games, such operator (1) shall  
 173 conduct wagering on jai alai games conducted by any association  
 174 licensee which offers such games for off-track betting, provided such  
 175 operator obtains the written consent of such licensee, and (2) may  
 176 conduct wagering on out-of-state jai alai games when no such  
 177 association licensee is conducting such games, provided such operator  
 178 has complied with the provisions of subdivision (1) of this subsection.  
 179 No operator of an off-track betting facility shall conduct wagering on  
 180 any out-of-state or international dog racing event or on any jai alai game  
 181 if such game is conducted within forty miles of such facility unless such  
 182 operator has obtained the written consent of the licensee conducting  
 183 such game. [An operator of an off-track betting facility may conduct  
 184 wagering on out-of-state dog racing events.]

This act shall take effect as follows and shall amend the following sections:		
Section 1	July 1, 2026	12-863(c)
Sec. 2	July 1, 2026	12-863(e)
Sec. 3	July 1, 2026	12-863(j) and (k)
Sec. 4	July 1, 2026	12-572(a)

**Statement of Legislative Commissioners:**

In Section 1(c)(4), "request" was added after "initiates a withdrawal" and "operator, provider or retailer, as applicable" was deleted, for clarity and consistency, and "because of" was changed to "when" in Subpara. (D), for clarity; in Section 1(c)(8)(I), "withdrawal" was added before "request" in clause (ii) and "for such request" was added after "timeframe" in clause (iii), for clarity; and in Section 3(k), references to "operator, provider or retailer" or the plural thereof were deleted, for consistency and clarity, and "recorded" was moved from after "cancellations" to before "exceptions" in Subdiv. (5), for clarity.

**GL**            *Joint Favorable Subst.*

The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.

**OFA Fiscal Note**

**State Impact:**

Agency Affected	Fund-Effect	FY 27 \$	FY 28 \$
Resources of the General Fund	GF - Potential Revenue Loss	Up to 0.2 million	Up to 0.2 million

Note: GF=General Fund

**Municipal Impact:** None

**Explanation**

The bill prohibits operators of off-track betting facilities from conducting wagering on out-of-state or international dog racing events which results in a potential General Fund revenue loss of up to \$0.2 million annually beginning in FY 27. To the extent bettors currently wagering on dog racing events migrate to betting on other events (e.g., horse racing) the revenue loss could be mitigated or eliminated entirely.

The bill also makes various changes to gaming statutes resulting in no fiscal impact to the state.

**The Out Years**

The annualized ongoing fiscal impact identified above would continue into the future subject to inflation.

**OLR Bill Analysis****sHB 5229*****AN ACT CONCERNING GAMING.*****SUMMARY**

This bill makes a number of changes related to gaming, including:

1. limiting when a withdrawal from a patron's online gaming account can be modified or cancelled; requiring display of certain information about withdrawals on a website or app; and prohibiting certain licensees (see BACKGROUND) from directly advertising, targeting, or promoting online games or retail sports wagering to a specific person who is awaiting a pending withdrawal of funds in an online account;
2. requiring certain licensees to have a toll-free phone number that allows someone to get the licensee's help with problems with the licensee's electronic wagering platform or an account on the platform;
3. restricting gaming advertising at athletic facilities on higher education institution campuses or on websites, social media, online services, or mobile apps of, or maintained by or on behalf of, these institutions;
4. limiting artificial intelligence (AI) use on sports betting electronic wagering platforms; and
5. prohibiting off-track betting facility operators from conducting wagering on out-of-state or international dog racing events.

EFFECTIVE DATE: July 1, 2026

---

**ACCOUNT WITHDRAWALS**

By law, money in an online account for online casino gaming, sports wagering, fantasy contests, online lottery ticket sales, and keno belongs to the account owner and the owner can withdraw it.

The bill prohibits certain licensees from cancelling or changing a withdrawal initiated by an owner while it is pending unless it is:

1. to correct an owner's error with banking information,
2. to comply with legal requirements for fraud prevention and anti-money laundering,
3. to prevent a duplicate withdrawal request, or
4. because a documented technical malfunction is preventing the transfer.

Licensees operating these accounts include master wagering licensees, online gaming operators, online gaming service providers, and sports wagering retailers (see BACKGROUND).

***Displays***

By law, these licensees must conspicuously display certain information on their websites and mobile applications. The bill adds that they must display (1) the toll-free number required by the bill and (2) when a withdrawal is pending, the withdrawal amount, its timestamp and expected processing time, and a notice stating that "Connecticut law prohibits withdrawal reversals except in limited cases related to fraud prevention or technical corrections."

***Reports***

The bill requires the licensees to give the Department of Consumer Protection (DCP) quarterly reports on patron withdrawals from online accounts including:

1. timestamps of withdrawals,

2. processing times, and
3. completion dates and any permitted exceptions to completing the withdrawal under the bill.

The bill requires licensees to give patrons monthly account statements that summarize:

1. total deposits, withdrawals, and wagering activity;
2. net wins or losses; and
3. any permitted exceptions to completing the withdrawal under the bill.

Within available appropriations, the bill requires DCP to periodically audit licensees for compliance with these requirements.

#### **ADVERTISING RELATED TO HIGHER EDUCATION INSTITUTIONS**

The law places various restrictions on advertising by or for these licensees (see BACKGROUND).

The bill adds a prohibition on advertising at athletic facilities on higher education institution campuses or on websites, social media, online services, or mobile apps of, or maintained by or on behalf of, these institutions. This does not apply to an announcement, sign, or display that is directed at a general audience and is either a (1) trademark, symbol, logo, or combination of them or (2) statement of the licensee's relationship with the institution (§ 2).

#### **USE OF AI ON SPORTS BETTING PLATFORMS**

The bill prohibits a sports betting electronic wagering platform from using AI to:

1. track a person's sports wagers, except to identify problem gamblers;
2. create targeted offers or promotions for a person; or

3. create gambling products, such as micro-bets (wagers on something happening within a sporting event that may or may not relate to the event's ultimate result).

## **BACKGROUND**

### ***Certain Licensees***

The bill refers to the following licensees.

By law, a "master wagering licensee" is generally the Mashantucket Pequot or Mohegan tribes or the Connecticut Lottery Corporation (CLC). The tribes are authorized to conduct online sports betting, online casino gaming, and fantasy contests under this license. The CLC is authorized to conduct online and retail sports wagering, fantasy contests, online lottery ticket sales, and keno under this license.

By law, an "online gaming operator" is a person or business that operates an electronic wagering platform and contracts directly with a master wagering licensee to offer (1) one or more Internet games or (2) retail sports wagering.

By law, an "online gaming service provider" is a person or business, other than an online gaming operator, that provides goods or services to, or otherwise transacts business related to, Internet games or retail sports wagering with a master wagering licensee or a licensed online gaming operator, online gaming service provider, or sports wagering retailer.

By law, a "sports wagering retailer" is a person or business that contracts with CLC to facilitate retail sports wagering operated by CLC through an electronic wagering platform at up to 15 facilities in the state.

### ***Prohibited Advertising***

The law restricts these licensees and those acting on their behalf from conducting advertising in a number of ways. These restrictions include prohibiting advertising that is aimed at, or is placed before, an audience where the majority of the viewers or participants are presumed to be under age 21 (or under 18 if the advertising is related only to keno,

online lottery sales, fantasy contests, or a combination of them). The law also prohibits advertising that uses language to appeal specifically to these people or media outlets or social media that appeal primarily to them.

**COMMITTEE ACTION**

General Law Committee

Joint Favorable Substitute

Yea 18 Nay 2 (03/11/2026)