



General Assembly

Substitute Bill No. 5229

February Session, 2026



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2 the general statutes is repealed and the following is substituted in lieu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18 owner of the account and may be withdrawn by the owner, provided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.*