



Profile: e-Management Group

A complete service

e-Management Group, primarily based in Malta and Curacao in the Netherlands Antilles, is a complete corporate and business support services provider for the e-commerce industry in general and the online gaming industry in particular, specifically in the fields of licensing, company formation, domiciliation, directorship and ongoing business and commercial support.

e-Management is a dedicated business division of HBM Group, set up in 1991, with offices in many international financial services centres around the world, including Amsterdam, Malta, Curacao and St Maarten - both of which lie in the Dutch Caribbean - Anguilla, British Virgin Islands, Panama and Uruguay.

The group began its life in Curacao when this destination became a remote gaming jurisdiction more than a couple of decades ago and thus e-Management started offering a one-stop shop solution to remote gaming operators.

"And then when Malta, which was already an online gaming jurisdiction, joined the EU in 2004, we decided to go there as well," Malta director Freddy Konings told European Gaming Lawyer. The company now has offices in both Malta and Curacao and services both these and other gaming jurisdictions.

"Most of our customers in Curacao were looking at Malta as an EU Member State, specifically because of the country's inclusion in the UK white-list, so our locating there led to a major expansion of the business," added Konings. "We have handled a number of licence applications in Malta and we are looking further to grow our customer portfolio."

e-Management takes care of everything to do with the licence application as well as the business support and management sides of a company. "We are indeed a turnkey solutions provider," highlighted Konings. "In fact, the company is in touch with other professionals in the industry, including experts in the fields of taxation, law and auditing among others, as well as collaborating closely with software providers, affiliates, payment gateways, advisors and consultants and the regulatory authorities in particular in order to provide this complete service."

"With respect to gaming licensing, we look at ourselves as being the intermediary between the client and the regulator, acting as the sole point of contact on behalf of the client," said Jonathan Dalli, the group's head of marketing.

"Prior to submitting a gaming licence application, the company's account managers will thoroughly review the application and supporting documentation and make sure all the required paperwork is in order. We are in regular touch

with clients, keeping them up to date with the progress of their application. We act not solely in licensing but also as management advisors, assisting in business planning as well as all areas of support emanating from the company's product life cycle," continued Dalli.

Thus e-Management does not only assist clients with getting set up and structured in Malta, but rather offers a range of complementary support services, including administrative and secretarial services, accounting and reporting services, as well as assistance with opening bank and merchant accounts, amongst other services in its product portfolio. "Furthermore, we do take active part in the management of such companies and can also act as directors in Malta," said Dalli.

The licensing process in Malta takes around four months in total, going through three separate stages, and the licensing process is efficient and relatively inexpensive. e-Management Group assists clients throughout the process, literally walking the client through the procedure to start benefiting from the competitive advantages that Malta has to offer.

"With around 350 active licensees operating from Malta, dot com operators are enjoying the competitive advantages offered by the Malta jurisdiction," said Dalli. "A Malta Remote Gaming Licence can be considered as a gateway to Europe, since Malta was the first Member State within the European Union to regulate online gaming, having joined the EU on May 1, 2004. This indicates why Malta enjoys a reputation as a premium regulatory centre for remote gaming companies."

In addition, Malta has a solid reputation as a well-regulated jurisdiction, which safeguards the interests of the operators as well as those of the players. As a reputable jurisdiction, Malta encourages the concept of responsible gaming. Malta has continuously encouraged operators to develop various models and requirements for a responsible attitude towards players in games of chance in order to mitigate the consequences of this problem.

There are various strategies to promote responsible gaming, including the design of the actual product/service, awareness campaigns in the form of public education and staff training as well as technological awareness via the various applicable software tools.

When a company is in the process of applying for a Malta Remote Gaming Licence, a required documentation in stage two of the licensing process is indeed a responsible gaming statement. Such statement should highlight,

among others, acceptable responsible gaming standards; the promotion of means from where problem gamers can find assistance; and the protection of under-age gamers.

The above further emphasises the reputability of the Malta jurisdiction, which also presents it with various competitive advantages. These include a very attractive fiscal regime; a stable democratic, political and economic climate; an established and well-regulated financial-services industry and institutions; and a state-of-the-art telecommunications infrastructure with four internet connectivity submarine cables connecting Malta to Sicily and subsequently the rest of the world.

"When discussing online gaming, one should note the principle of technology convergence," continued Dalli. "When the Malta Remote Gaming Regulations were being drafted, the internet was not the only means of communication that was catered for. Other forms of IT as well as new media, including digital TV and mobile, were also taken into consideration as operators may opt to make use of such media to reach their respective target audiences."

Malta in fact permits the establishment and operation of remote gaming companies, software vendors and operators, including those involved in casino-style games, poker, sports betting, betting exchanges, P2P, skins and lotteries through all types of technologies including the internet, mobile, telephone and fax, among other media.

e-Management is determined to continue supporting the industry, including the various jurisdictions it services. "We are a professional, client-orientated service group of companies focused on facilitating the process of establishing and managing our clients' international e-businesses in various gaming jurisdictions," said Dalli.

"By capitalising on our experience in assisting major companies, software providers and operators with their corporate and licensing requirements in leading jurisdictions, we continuously strive to offer innovative services by assisting businesses to optimise their performance in an ever-changing and challenging business environment without borders.

"Furthermore, by building on our tradition of excellence and upholding our clients' confidentiality and reputation, as one will realise from our service portfolio, our business is not rendering a one-time service but providing continuity. That differentiates us from other providers in that we nurture relations so that our clients can enjoy sustained business success."



Freddy Konings (left) and Jonathan Dalli