



August 14, 2026

The Honorable Richard Blumenthal, Valerie P. Foushee, and Paul D. Tonko

Re: Response to Senator Blumenthal and Representatives Foushee and Tonko's Request for Information Dated August 10, 2026

Dear Senator Blumenthal and Representatives Foushee and Tonko:

I write to respond to your letter dated August 10, 2026, on behalf of FanDuel Group ("FanDuel"). We were alerted to your letter by a media outlet that received the letter on Monday. FanDuel shares your interest in customer protection and responsible gaming and, as we wrote to you last May, FanDuel is committed to being a transparent and cooperative partner in ensuring that the expansion of sports wagering does not come at the expense of customer well-being.

At FanDuel, we take seriously our responsibility to operate in a manner that is accountable, transparent, and worthy of the trust our customers and regulators place in us. This is not mere platitudes. Our parent company, Flutter Entertainment, spent \$158M on responsible gaming just last year. FanDuel contributes to problem gambling research and invests in responsible gambling tools on our platform. At FanDuel, we are committed to operating in an accountable and transparent manner because we believe it is core to the sustainability and success of our business over the long run. FanDuel Sportsbook is an entertainment experience that connects our customers to the games they love, and we want our players to enjoy that experience for months and years to come.

This commitment, however, is not self-policed. Sports wagering is one of the most heavily regulated industries in the United States, and FanDuel operates a licensed online sportsbook in 26 U.S. jurisdictions. Each of those licenses carries comprehensive requirements governing how we promote responsible gaming, monitor customer behavior, and respond to signs of harm, and we work closely with our state regulators to meet, and in many areas exceed, those requirements. FanDuel goes well beyond what state regulations require because we believe that setting the industry benchmark for responsible operations is not only the right thing to do, it is essential to building a sustainable and trusted industry that replaces the illegal one currently operating in the United States. Organizationally, customer protection informs decisions we make—that includes FanDuel's VIP program, which is built to operate within that responsible gaming framework rather than around it.

Responsible Gaming Technology and Tools Apply to Each and Every Customer

In January 2026, FanDuel launched "Play with a Plan," a comprehensive responsible gaming campaign designed to empower customers to evaluate their gaming habits proactively. "Play with a Plan" helps customers assess their gaming habits, providing actionable guidance that emphasizes what customers can do while reinforcing FanDuel's commitment to meaningful



consumer protections in regulated online sports betting. Based on customer research, the program works to reframe the conversation around responsible gaming by treating it like any other smart habit. The campaign leverages a multi-channel strategy that includes television, programmatic, social, and audio, with high-impact placements to maximize effectiveness. This comprehensive marketing investment reflects FanDuel's commitment to treating responsible gaming as a core platform feature worthy of significant support and something that every customer should incorporate into their experience.

Few, if any, mobile apps provide consumers with more information about their spending or more tools to help them manage both their time and money. FanDuel gives every customer the same set of tools to stay in control of their play:

- Deposit Alerts: Customers can set alerts that notify them when they exceed preset deposit thresholds on a daily, weekly, or monthly basis. These alerts last until the customer removes or changes them.
- Deposit Limits: Customers can set limits on how much they can deposit on a daily, weekly or monthly basis. These limits last until the customer removes or changes them.
- Wager Limits: Customers can set limits on how much they can wager on a daily weekly or monthly basis. These limits last until the customer removes or changes them.
- Maximum Wager Size Limits: Customers can set limits on how much they can wager on a single bet. These limits last until the customer removes or changes them.
- Loss Limits: Customers can set limits on how much they are willing to risk, and potentially lose, on a daily, weekly or monthly basis. These limits last until the customer removes or changes them.
- Time Limits: Customers can set limits on the maximum daily number of hours they can spend on FanDuel's platforms. These limits last until the customer removes or changes them.
- Player Activity Statement: FanDuel sends a monthly communication to customers encouraging them to review their Player Activity Statement, which details all of their deposit, withdrawals, wagers, wins and losses, so they are able to digest and reflect on all aspects of their interactions with our online wagering platforms.

Customers can also take a timeout ranging from three days to a year, or self-exclude for longer periods (including permanently). Any customer who takes a timeout or self-excludes is immediately removed from every FanDuel product. FanDuel does not contact customers while on a timeout or exclusion.

In 2025, FanDuel launched Real-Time Check-In, a technology that uses machine learning to identify when a customer makes a deposit that is inconsistent with their established deposit pattern. When that inconsistency is detected, the system automatically prompts the customer to review the deposit and consider whether to lower the amount or set a deposit limit going forward. For higher multiples of a customer's projected deposit, the system delivers a more direct check-in, requiring the customer to either lower their deposit amount or set a deposit limit going forward.



We are also exploring additional applications of artificial intelligence and machine learning to further strengthen our responsible gaming and customer protection capabilities.

The My Spend dashboard is another example of FanDuel leveraging technology in service of consumer protection. This feature provides customers with another tool to monitor their own wagering behavior across their full account history and make informed decisions about their play. During the 2024-2025 NFL season alone, approximately 3.5 million customers used MySpend to review their activity, demonstrating that when we offer responsible gaming tools that are genuinely accessible and useful, customers embrace them.

FanDuel Identifies and Responds to At-Risk Behavior

Beyond the tools customers use themselves, FanDuel's Responsible Gaming team proactively monitors a wide range of behavioral indicators across the platform, including deposit and withdrawal history, increases in wager size, canceled withdrawals, and statements customers make through our in-app chat that suggest distress or a gambling problem. When our team identifies risk, we proactively respond with actions ranging from educational outreach to a mandatory limit, to a temporary suspension, to permanent exclusion.

Any customer who tells us, at any point, that they have a gambling problem or an addiction is immediately and permanently excluded from every FanDuel product. It is FanDuel's policy not to encourage such customers to return to FanDuel. Customers who self-exclude are also referred to Kindbridge Behavioral Health for a complimentary mental health assessment and access to peer support, and they receive information on BetBlocker, a free tool that blocks access to legal and illegal gambling sites and apps worldwide. These partnerships go well beyond what state regulations require and reflect our conviction that our responsibility to customers exceeds what is required by regulations.

FanDuel's VIP Program Operates Within Our Responsible Gaming Framework

FanDuel's VIP program is designed to offer a small group of customers a higher level of customer service, not a different set of rules. One objective is to provide a positive customer experience so that these customers continue to choose FanDuel instead of our competitors. The program operates within the same responsible gaming framework that applies across FanDuel, with additional training, compliance support, and escalation processes for the employees who serve VIP customers. Employees who are primarily responsible for engaging with VIPs—VIP Account Managers—are salaried employees. Their compensation is not tied to how much their customers wager or the results of those customers' wagering activities.

VIP Account Managers receive mandatory training on the VIP program and responsible gaming, including how to recognize the risks and signs of problem gambling. That training continues through quarterly sessions and recurring refreshers as FanDuel introduces new tools, partnerships, and processes. This is in addition to the responsible gaming training every FanDuel employee completes within 30 days of joining the company and refreshes each year. VIP customers remain subject to the same responsible gaming standards as every other customer, VIP Account



Managers receive additional support if customers show signs of problematic play, and FanDuel maintains streamlined escalation channels so that higher-risk behavior identified within the VIP program can be addressed quickly.

VIP Status Comes With More Oversight, Not Fewer Safeguards

Responsible gaming principles apply from the moment a customer is considered for VIP status and throughout the customer's participation in the program. Before extending a VIP invitation, FanDuel confirms that the customer's account is active, in good standing, and free of any suspension, and reviews the customer's history on the platform. That review includes prior VIP participation and the reason for any prior departure, responsible gaming notes, fraud or chargeback history and promotion abuse. Only after that review does FanDuel consider the customer's on-platform behavior when deciding whether to extend an invitation.

VIP customers also have regular responsible gaming touchpoints through their Account Managers. Managers proactively discuss tools such as MySpend, limit setting, timeouts, and self-exclusion, and every email they send includes responsible gaming language and direct access to FanDuel's responsible gaming tools. Interactions between VIP customers and Account Managers also provide FanDuel with additional means to identify signs of problematic play that may not be readily apparent with customers that do not participate in the program. Together, these measures give VIP customers additional attention and access to responsible gaming resources without changing the standards that apply to their play.

Player Protection Is Built Into Everything FanDuel Does

FanDuel was built with its customers in mind, and that shows up in what we invest, not just what we say. Responsible gaming is not an add-on to the FanDuel experience. It is embedded into the platform itself, from the moment a customer first creates an account through every interaction that follows.

That commitment runs through our people as much as our product. We have a dedicated team whose focus is responsible gaming and player protection, backed by hundreds of trained staff across the company. Our leadership communicates the importance of responsible play clearly and consistently, and every FanDuel employee completes responsible gaming training within 30 days of joining, so everyone across the organization knows what to look for.

That pledge also extends beyond our own platform. FanDuel is a founding member of the Responsible Online Gaming Association ("ROGA"), a trade association of leading online gaming operators in the United States. ROGA leads industry research and consumer education campaigns and is working to raise responsible gaming standards more broadly. Its work includes an independent data clearinghouse that would let member operators share self-excluded customer lists to strengthen protections industry-wide, and a responsible gaming certification standard that requires third-party audit. ROGA members have committed more than \$20 million to fund this work, reflecting a shared commitment to a safe and responsible industry. ROGA also has a set of



VIP best practices (available here: <https://www.responsibleonlinegaming.org/updates/vip-program-guidelines/>) that FanDuel adheres to and supports.

Thank you again for your attention to this important issue. FanDuel shares your goal of ensuring that our products, tools, and safeguards protect customers, particularly those who may be at risk. We remain committed to continuously strengthening our responsible gaming and player protection efforts, and we welcome the opportunity to continue working with you and your staffs on these issues. FanDuel remains committed to being a transparent, responsive, and cooperative partner.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Cory Fox', written over a light blue horizontal line.

Cory Fox
Senior Vice President, Public Policy & Sustainability