

Users Manual

ONLINE GAMING  
**Portal**

**portal.cga.cw**



**CGA**  
Curaçao Gaming Authority

# 0.Introduction

The CGA Portal is a web-based licensing management application that handles all aspects of online gaming regulation. It facilitates the initial registration and application process for new licenses, followed by ongoing license management.

All communications between the operator and the CGA will take place through the portal, except in cases where the CGA must directly contact the local representative for specific statutory requirements.

Additionally, all interactions between the applicant or operator and the CGA regarding an application or license will be conducted and permanently recorded within the portal.

## PURPOSE OF THE PORTAL

1. Account creation
2. Gaming application
3. License Management
4. Support Ticketing System

## FORMS

These forms are available on the portal and serve as an essential component of the online gaming license application process. Applicants must complete and submit the required documentation through the portal to ensure compliance with regulatory requirements:

1. Online Gaming Application form
2. Games Suppliers Application Form
3. Business and Corporate Information Form
4. Personal History Declaration Form
5. Personal History Declaration Short Form

The main site of the portal is [portal.cga.cw](https://portal.cga.cw).

## GUIDANCE NOTES

The portal provides comprehensive guidance on various topics related to licensing and applications. Key guidance notes are featured on the portal's front page for easy access. A full list of guidance notes can be found in the Knowledge Base section, offering detailed information to assist applicants throughout the licensing and post-licensing process.

## IMPORTANT INFORMATION

- Corporate Account Holders:
  - An organization can only have ONE account linked to it (with a unique verifiable email address as the identifier)
  - An organization can make multiple applications and hold multiple licenses under the account. Each application/license will have its own license number.
- Qualified or key individuals:
  - Qualified or key individuals including UBOs can have one Personal Account Number (PAN).
  - The PAN can be used across multiple corporate accounts or applications.
- The Portal uses session cookies necessary for proper site navigation. There are no tracking or profiling cookies. Cookies should expire either when the session is closed or after a few hours if the session is left idle.
- All files required for upload must be in PDF format. Files size must be less than 50MB. If a file is bigger than 50MB, then it must be split into 50MB chunks and each part uploaded separately.
- Uploaded forms must have their filename exactly as indicated on the input field. At time of submission the latest version of each form must be used, or it will be rejected by the system.

# 1. Portal Registration

An applicant must appoint a **Representative for the application process**. The representative (referred to as contact persons in the application forms) must have a valid Online account to use the portal. Registration for an account can be done from the portal's front page. In order to register for an account, the applicant must have a company registered in Curacao and an email address that is uniquely linked to the account. The email address cannot be used to open other accounts. Irrespective of who sets up the account on behalf of the applicant, all application forms must be signed by the legal representative of the company.

Once registration is complete a success message appears on the top right corner and an email is sent to the Registered email address to verify the registration. Click on 'Verify Link' to finish the registration.

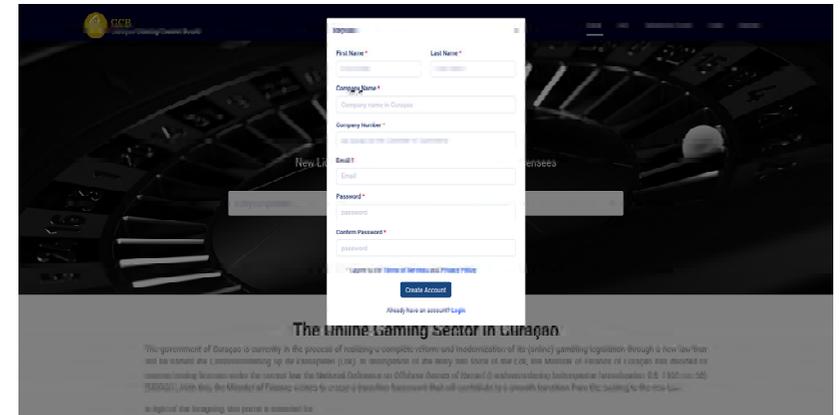


Fig.1 Registration pop-up on front page.

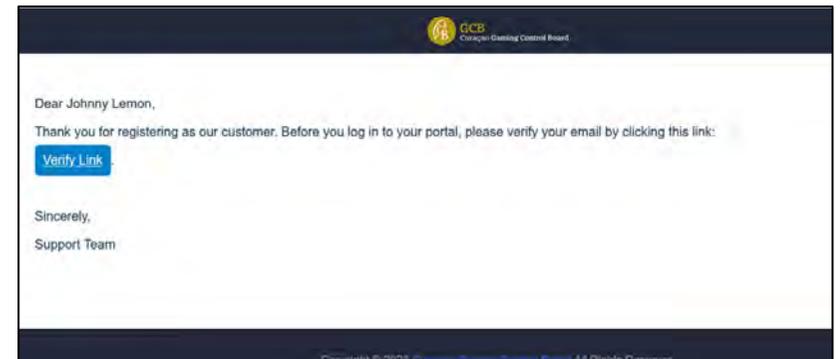
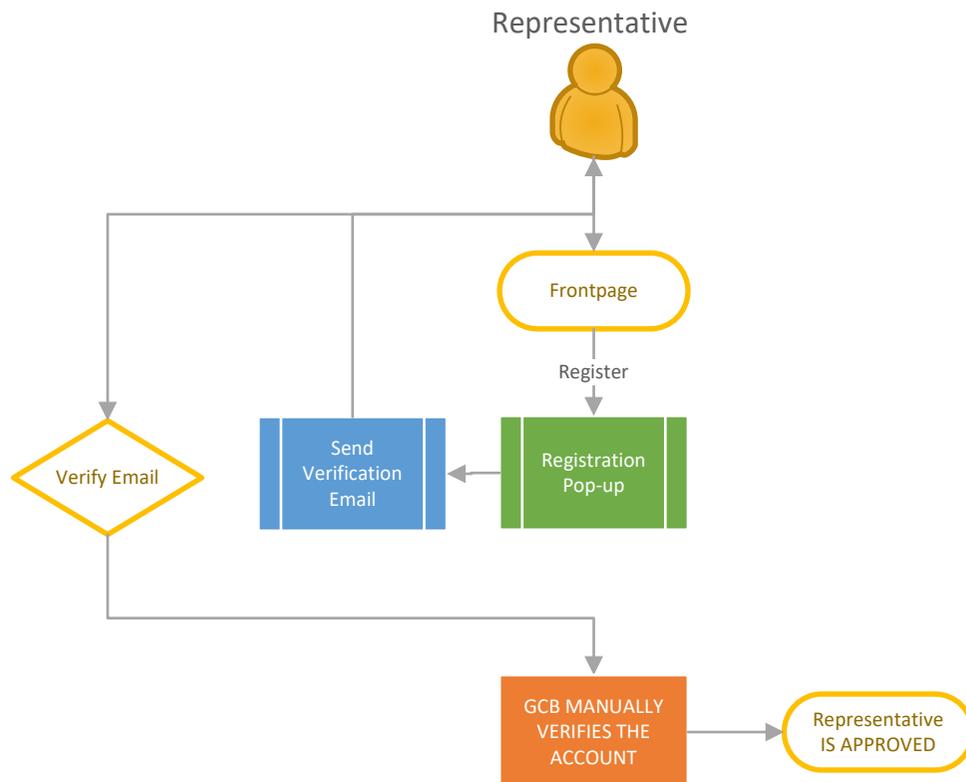


Fig 2. Verification Email

## 2. Logging into the Portal

A customer must be logged in to access the portal. To log in, use the link on the portal's front page. If the account has not yet been verified by the CGA, a message (as shown in Figure 4) will be displayed. The CGA will send an automated email once the verification process is complete.

Upon successful login, the customer is directed to the main dashboard. If needed, the password can be changed during login by clicking 'Forgot Password' on the login pop-up. When this feature is used, an email with a password reset link is sent.

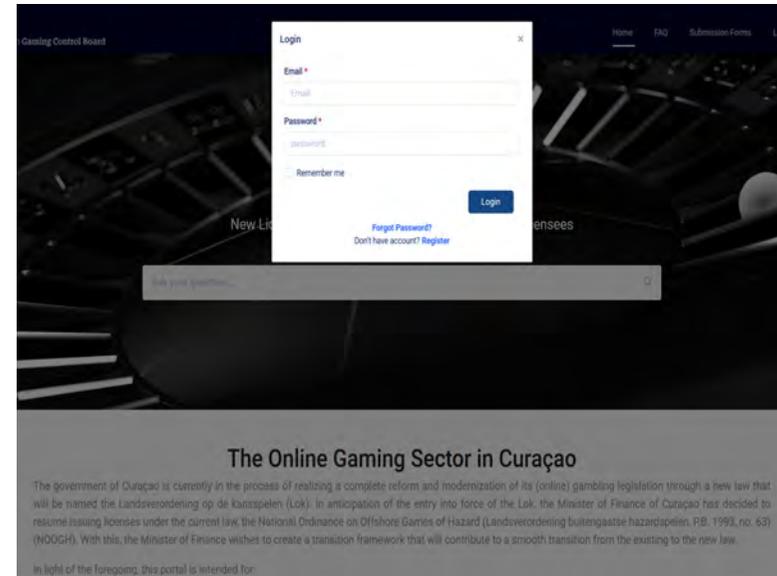


Fig 3. Login pop-up

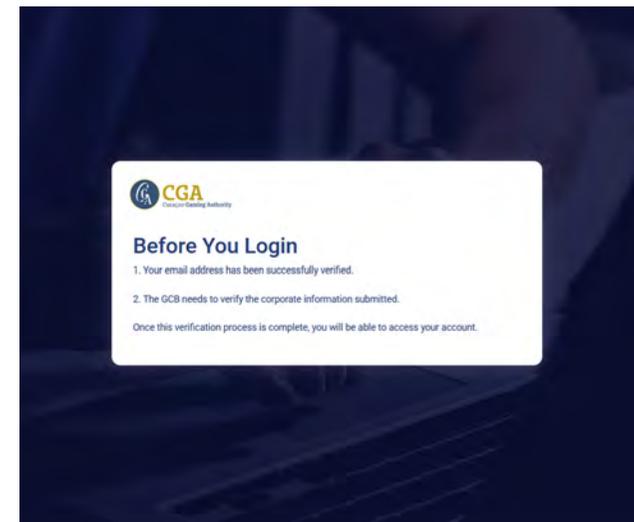
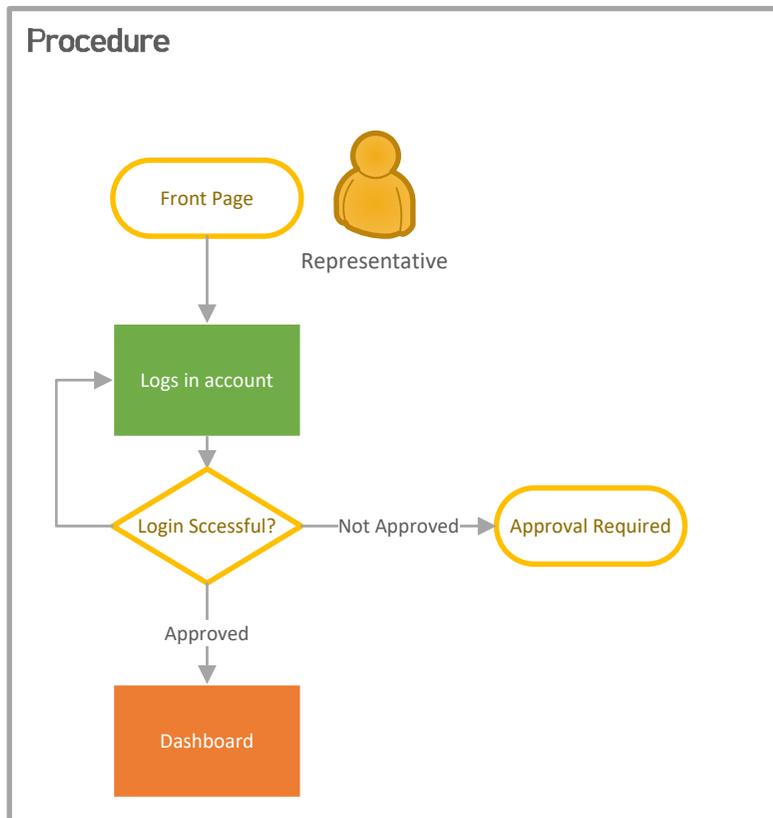


Fig 4. Portal Administrator accounts need approval by the CGA.

# 3. The Dashboard

The Dashboard is the Portal's activity hub. All functions can be accessed from the dashboard. The **Top Menu** include links to return view current applications. The **Notifications Menu** show all the Notification the customer received from the CGA. The **Profile Menu** contains the **Customer Profile Settings** as well as links to other pages that are also available on the dashboard. Navigation Bar shows the customer the current location within the portal. Navigation Bar can also be used as a quick go-to menu by clicking on the bread-crumbs.

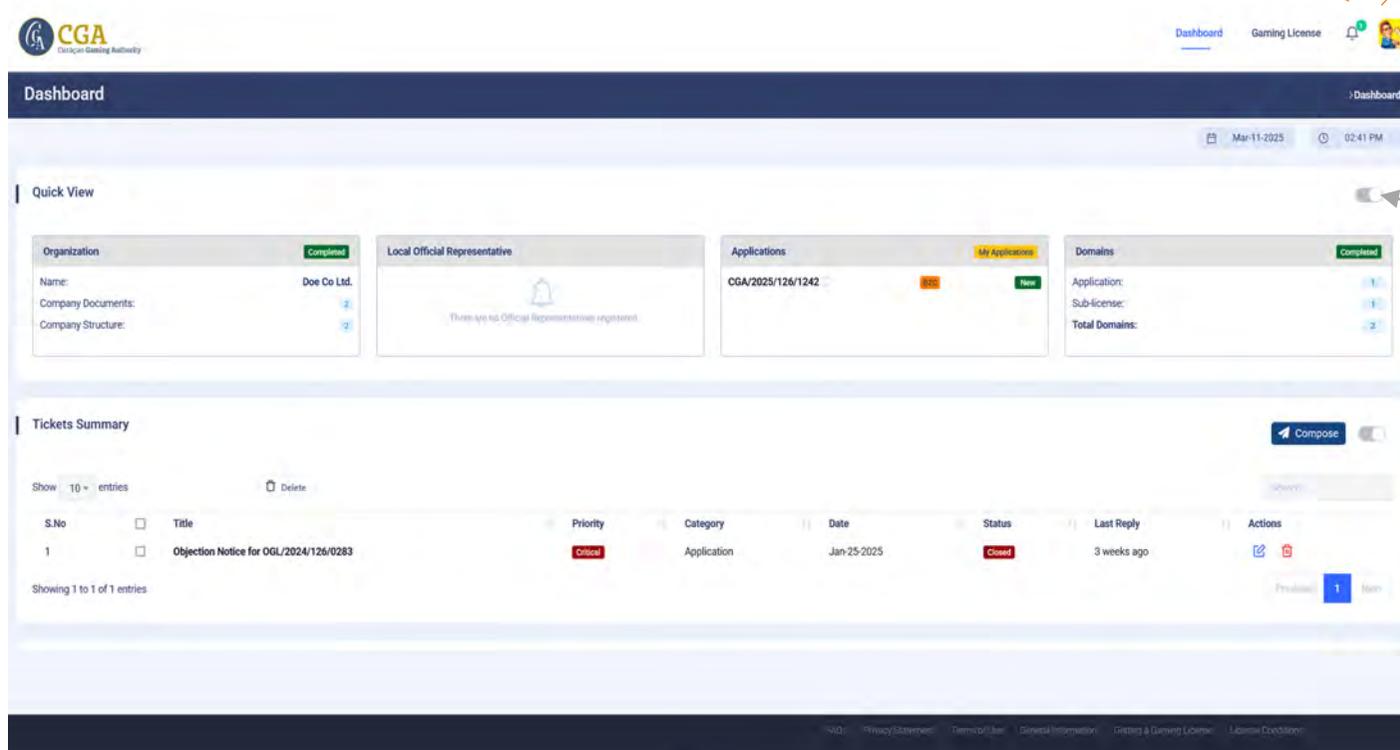
The Server Time Bar, shows the current date and time of the Server. Any activity on the Portal is always measured relative to the server time. For fairness sake, and to avoid daylight saving time issues, the server time is set at Universal Time co-ordinates (UTC). Any reference to time will be always assumed to happen at the Portal's server time.

The Bottom Menu contains legal information and Frequently asked questions.

The customer is encouraged to familiarize with the dashboard prior to proceeding with entering information.



**Panels**  
Portal Functions are grouped in Panels. The Dashboard includes all the portal functions in different panel. Some panels have a show/hide button to preserve screen space.



# 4. Profile Menu & Profile Page

The Profile section provides most of the functions available on the dashboard, along with options to manage your personal profile and log out of the portal.

It is important to review the information in the Profile User section and update it if necessary. Ensuring that your details are accurate, including setting the correct time zone, helps the CGA differentiate between your submission times and Curaçao time.

On the Update Profile page, you can change your password or delete your account. Deleting your account is permanent and will revoke access to the portal. All associated account information will be removed in accordance with the portal's terms and conditions. However, if the account includes individuals who have been issued a Personal Authorization Number (PAN), their data will be retained, as it may be linked to other applications or licenses from different accounts.

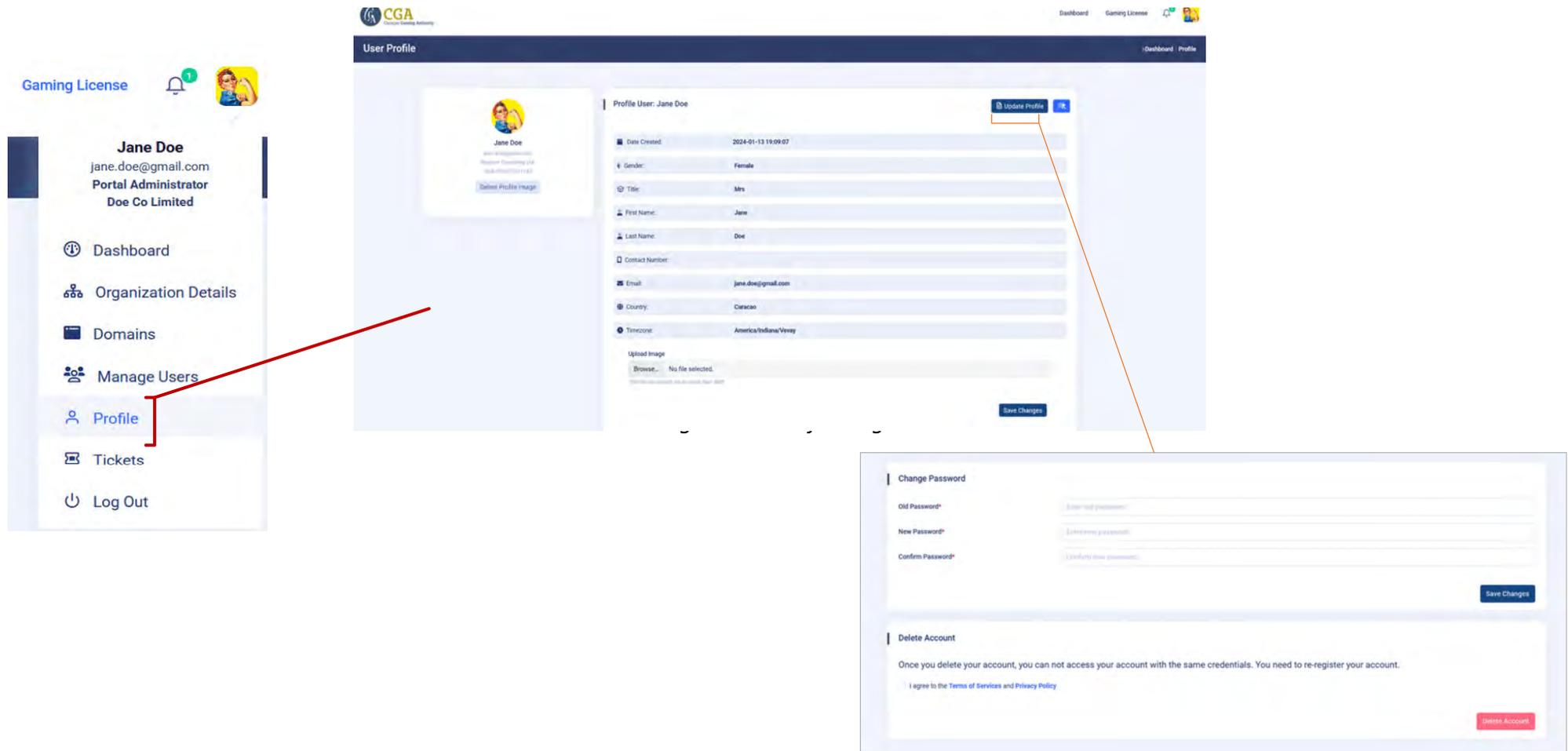


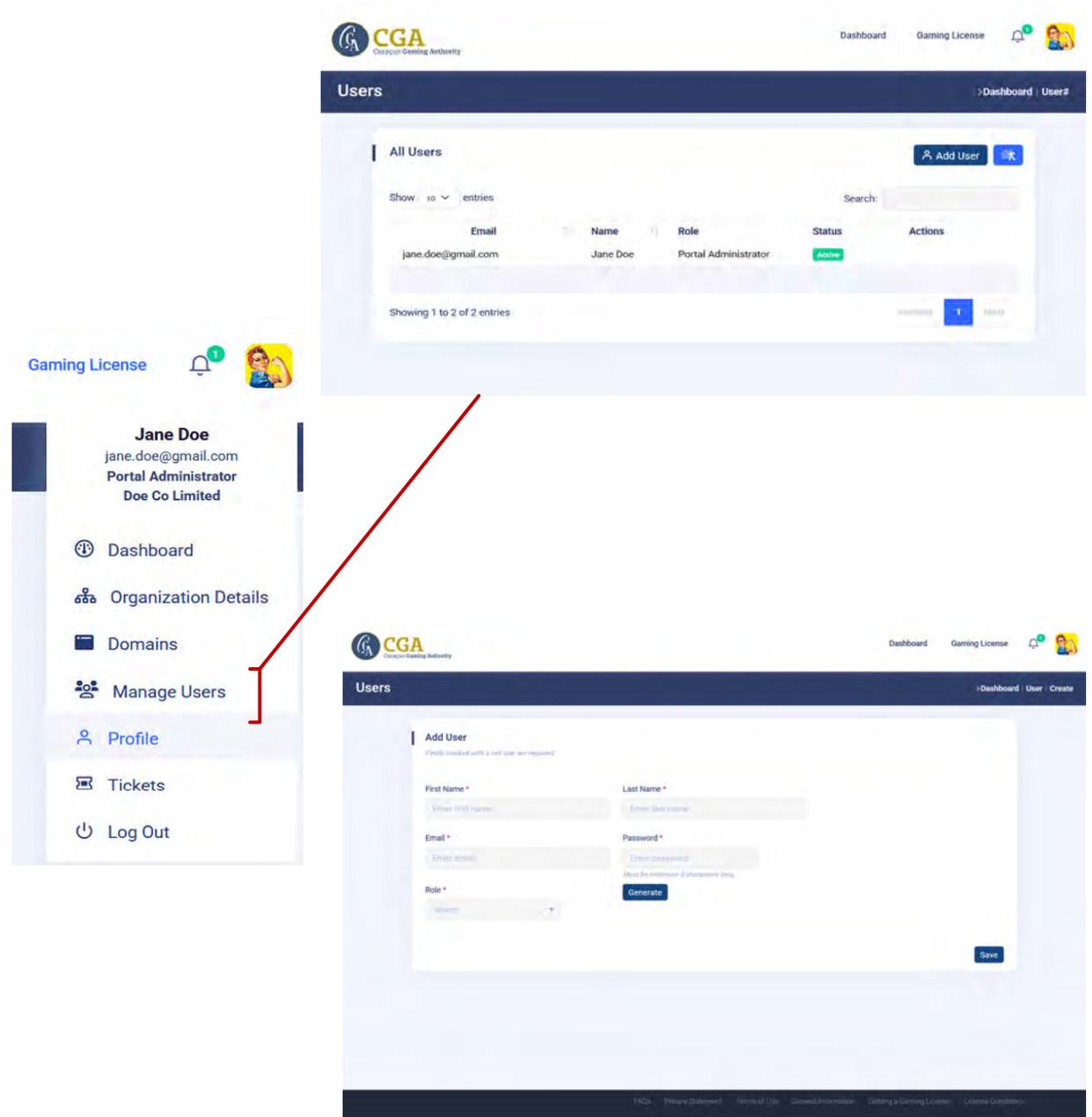
Fig. 8 Update Profile Page

# 5. Creating User Accounts and Assigning Roles

By default, the registering user is designated as the Portal Administrator. It is essential that the Portal Administrator sets up user accounts for other users to enable them to log into the portal. Certain roles, such as the designated Compliance Officer, must have a separate account from the Portal Administrator.

To set up user accounts, navigate to Profile Management and select Manage Users. This will display a list of current users. To add a new user, click the Add User button, enter the required details, and submit the form.

Users can be removed at any time. Each organization is limited to a maximum of five users.



# 6. Organization Details

Certain details of the applicant company that owns the account are filled in automatically during account creation. However additional information is required to complete the organization’s profile.

From the Profile Menu, click on Organization Details to access the page. Complete the company information and upload the latest Articles of Incorporation and the **Company Ownership Structure**. The Company Ownership Structure must include all the Ultimate Beneficiary Owners, no matter of their size of their ownership, unless they are part of a publicly listed company. Additionally, all holders of a qualified interest should be included (e.g., direct and indirect shareholders). An example document is provided as a reference.

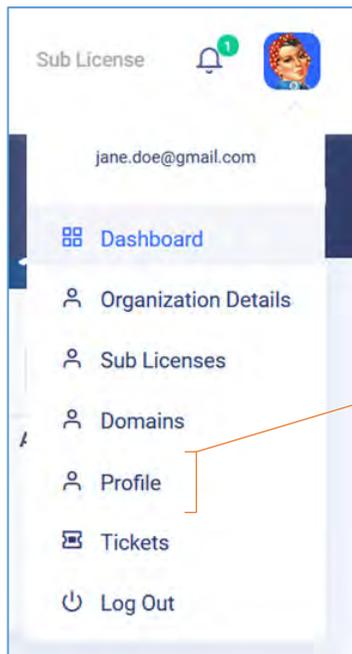


Fig 9. User Profile Menu

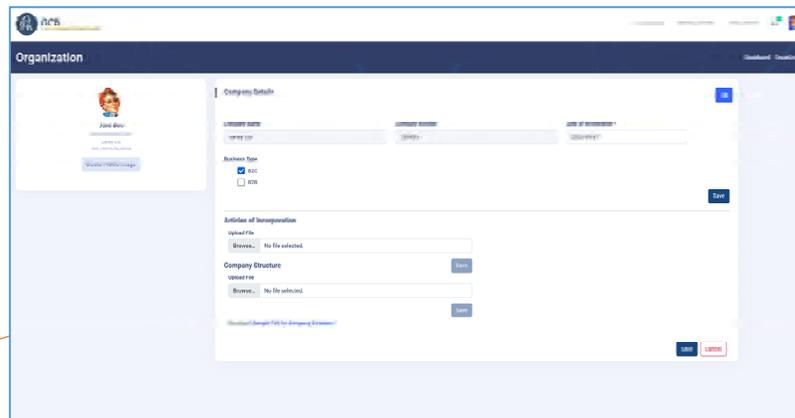
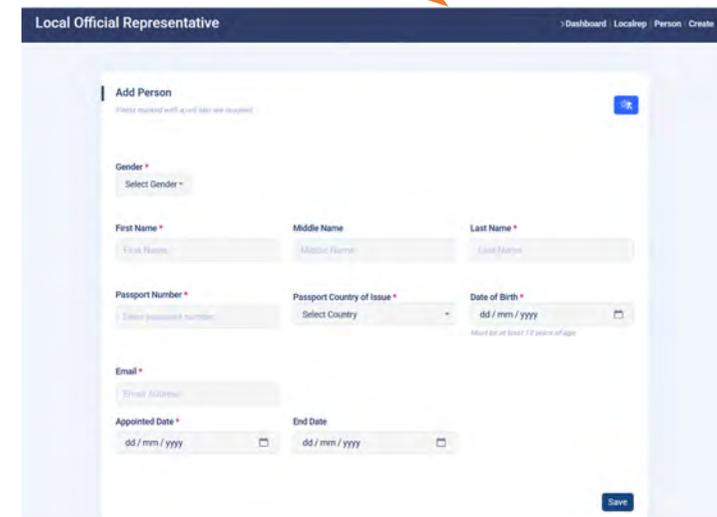
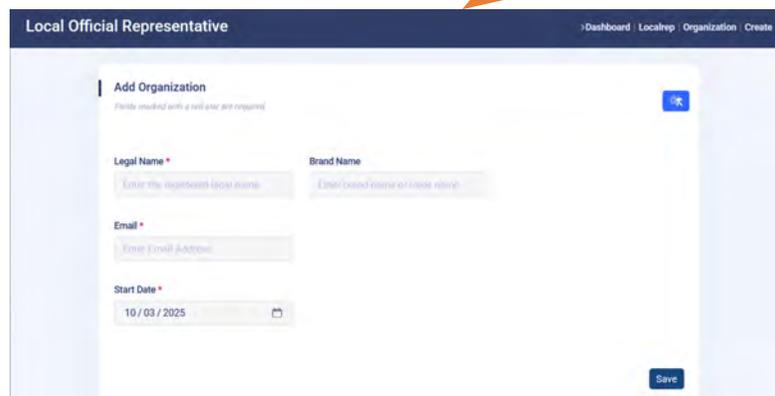
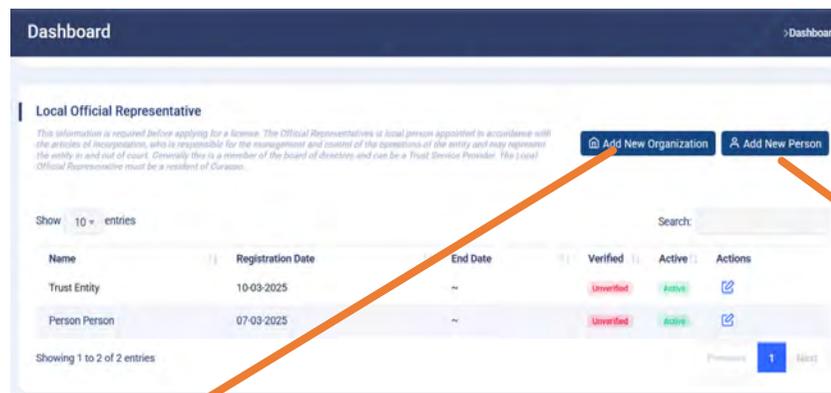


Fig 10. Organizational Details Page

# 7. Local Official Representative

An Official Representative is a local person appointed in accordance with the articles of incorporation, who is responsible for the management and control of the operations of the entity and may represent the entity in and out of court. Generally this is a member of the board of directors and can be a Trust Service Provider. The Local Official Representative must be an entity established in Curacao or that is a permanent resident of Curacao.

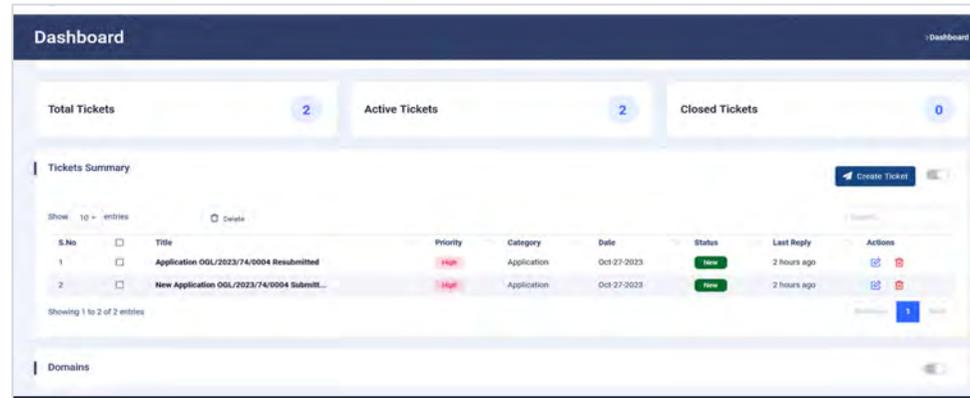
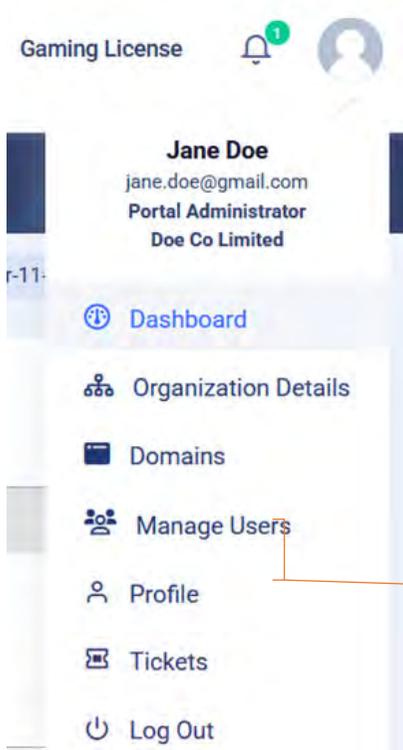
The Local Official Information is available on the portal dashboard. To add a Local Official Representative, select whether it is an entity or an individual, then fill in the required details. You can also remove a Local Official Representative from the same panel.



# 8. Tickets

All communication with the CGA is conducted through the ticketing system.

When you first access the portal, you will see a welcome ticket, which you can use to ask any initial questions to the CGA. As you progress, additional tickets will be generated automatically based on your activities within the portal.



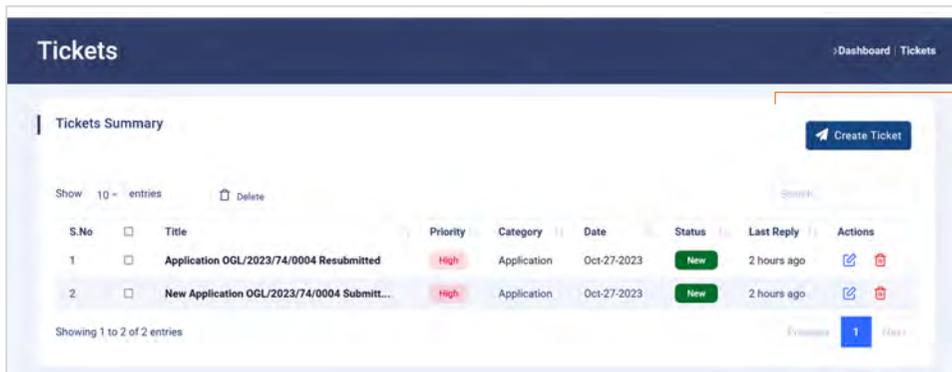
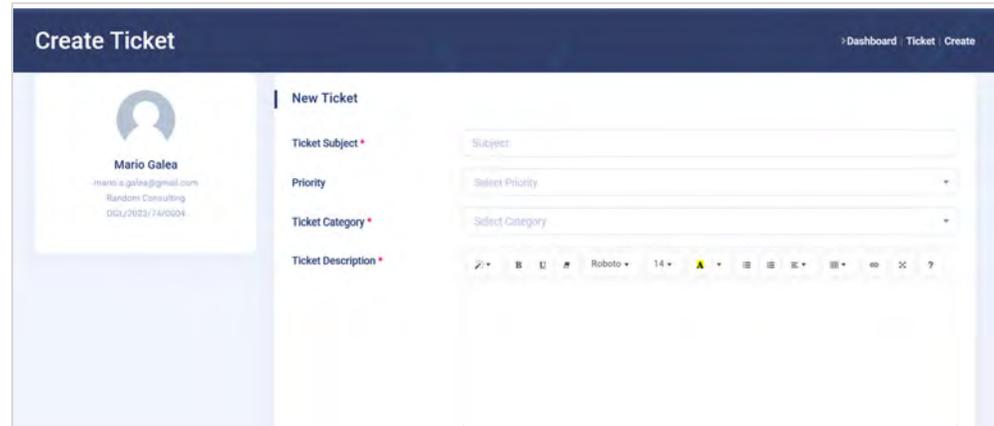
Tickets panel on Dashboard



Ticket from Profile Menu

# 9. New Ticket

To send a ticket to the CGA use the create button. Fill the mandatory fields and press send. You can send images as attachments. Images can only be 30MB in size.



Ticket from Profile Menu

# 10. Applying for a Gaming License

Before starting a gaming license application, it is highly recommended to have all required forms and enclosures prepared in advance. If all necessary documents are readily available, completing the application should take only a few minutes.

## Starting a Gaming License Application

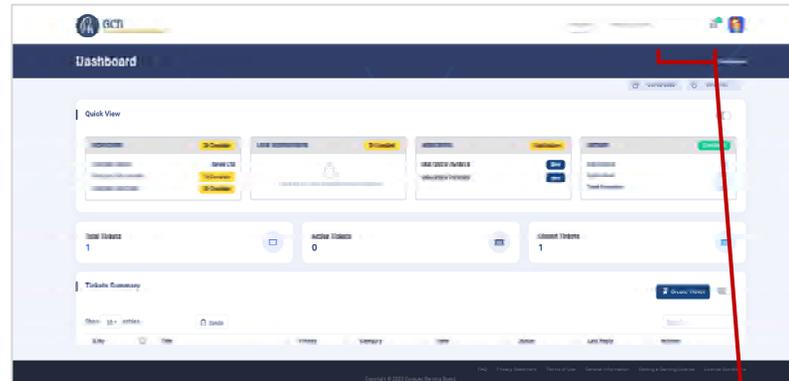
- Click on the Gaming License link in the top menu.
- Click on the Start a New License button.

A pop-up dialog box will appear, prompting you to choose between:

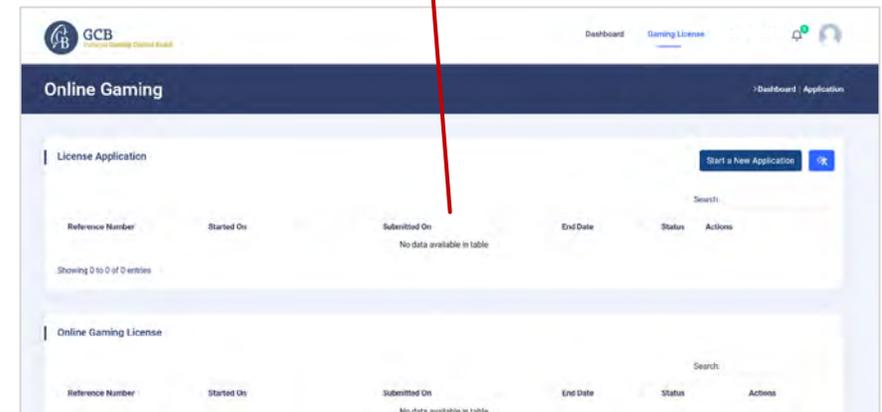
- Online Gaming License (B2C)
- Game Supplier License (B2B)

Once you select the appropriate license type, the system will generate an Application Reference Number, which must be used on all forms. If the license is granted, this reference number will become the official License Number.

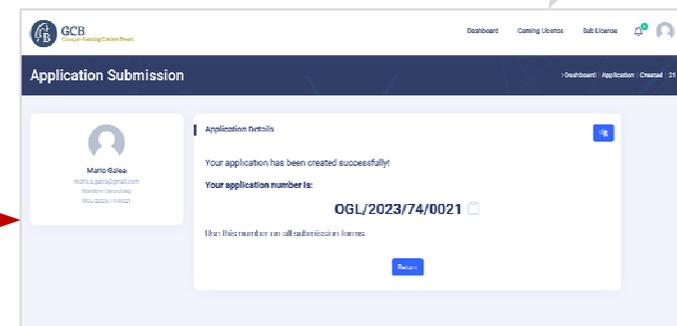
Organizations can apply for multiple licenses under the same account.



Gaming License Link on Dashboard



Applications Screen



Your application reference number and the license number if granted.

# 11. Application Process for a gaming License

The license will be processed through a two-phase application process:

## **First Phase:**

The CGA assesses the integrity of the applicant and relevant involved parties and evaluates their financial stability.

## **Second Phase:**

The focus shifts to additional regulatory requirements and compliance with the LOK for obtaining a full license.

***The CGA will begin processing an application only after receiving full payment of the application processing fee. A separate invoice will be issued to the applicant for this payment.***

For each phase, once all required documents are submitted, the CGA aims to process the application within eight weeks. If additional time is needed, the process may be extended by up to four weeks in each phase.

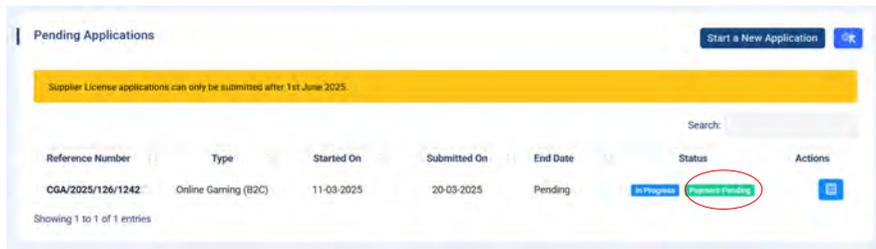
The result of the first phase is either that the application will progress to the second phase or that the application will be rejected because it does not comply with requirements of the first phase. The applicant will be informed accordingly. During the second phase a provisional license can be issued to the applicant if it complies with appropriate criteria. Before the applicant is issued the provisional license, it must complete payment of the invoice issued by the CGA. The applicant will be informed accordingly about its approval to receive a provisional license. the CGA may issue a provisional license depending on the nature and severity of the requirements that still need to be met. After the provisional license is received he rest of activities will be completed by the CGA to ensure compliance by the applicant.

The provisional license is valid for six months and may be extended for an additional six months, depending on the applicant's progress in fulfilling the necessary conditions for a full license.

# 12. Submitting an Application

To apply for a Gaming License, you must complete all submission requirements.

- Click the Complete button on the Applications screen to proceed.
- Ensure that all uploaded forms have filenames exactly as specified in the input field. Using incorrect filenames may result in submission errors.
- Always use the latest version of each required form; outdated versions will be rejected by the system.
- Once all the information is filled in and required files uploaded, click on the Submit button next to the application.
- If there are no issues with the information submitted then a message saying the application submission is displayed as well as an email is sent acknowledging that the application has been submitted.
- A member of the CGA will contact the portal admin regarding the payment of the application fee. **Please note that the processing of your license application will not commence until the application fee has been paid in full.** You can check the status of your payment from the Pending Application view. Application will be processed when status is **PAID**.



## Managing Uploaded Files

- Files can be saved individually by clicking the Save button under each input field or collectively at the end of the form.
- You can replace an uploaded file at any time by uploading a newer version.
- Files cannot be deleted once uploaded, but they remain visible and can be downloaded from the system whenever needed.



Online Gaming Applications Screen



Application Submissions

Uploaded files can be viewed from the document viewer



# 13. Adding Domains to an Application

Once an application has been submitted, you can add domains associated with it.

- Navigate to the Domains Panel and click the Add Domains button.
- Enter all domains operated under the application.
  - DO NOT enter subdomains (e.g., use example.com, not www.example.com).
  - Enter domains individually or in bulk using a comma-separated list or by separating each domain with a carriage return.



## Domain Verification Process

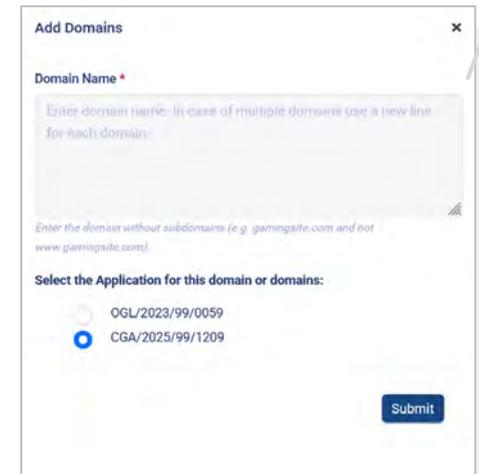
- When a domain is added, a unique token is issued for verification.
- This token is used by the CGA portal to confirm domain ownership and later to issue an online certification for the license.
- The token must be added as a TXT record in your Domain Name System (DNS) as follows:

```
TXT gcb_domain=<Domain Unique Token>
```

## Copying the Domain Unique Token

To copy the Domain Unique Token, go to:

- The Domains Panel in the Dashboard, or
- The Domain Screen in the Profiles Menu, then
- Click the clipboard icon next to the domain.



Copy Domain Unique Token

# 14. Business & Corporate Information Form Enclosures

The following documents need to be submitted with the Business and Corporate Information Form:

- Company Structure
- Articles of Incorporation
- Share Ledger
- Directors List
- Business Plan
- Compiled Financial Statements (Not required for companies established within the last 18 months.)
- Source of Funding

First upload the Business and Corporate Information Form in the Application Submission Screen, then click on **Enclosures** button.

The screenshot shows the 'Application Submission' interface. It features two main sections: 'Online Gaming Application Form' and 'Business and Corporate Information Form'. The 'Business and Corporate Information Form' section is currently in 'In Review' status. Below this section, there is an 'Upload Enclosures' button, which is highlighted with an orange arrow pointing towards the right.

The screenshot shows the 'License Application' interface for application OGL/2023/74/0021. The 'Business and Corporate Information Form - Enclosures' section is active, displaying a list of documents that have been uploaded and are currently in 'In Review' status. These documents include: Company Structure, Articles of Incorporation, Share Ledger, Directors List, Business Plan, Compiled Financial Statements (Financial Audit), and Source of Funding. Each document entry shows the upload time and a file name. Below the list, there is an 'Upload Enclosures' button and a 'Save' button. The interface also includes a navigation bar at the top with links for Dashboard, Gaming License, and Sub License.

# 15. Qualifying Persons

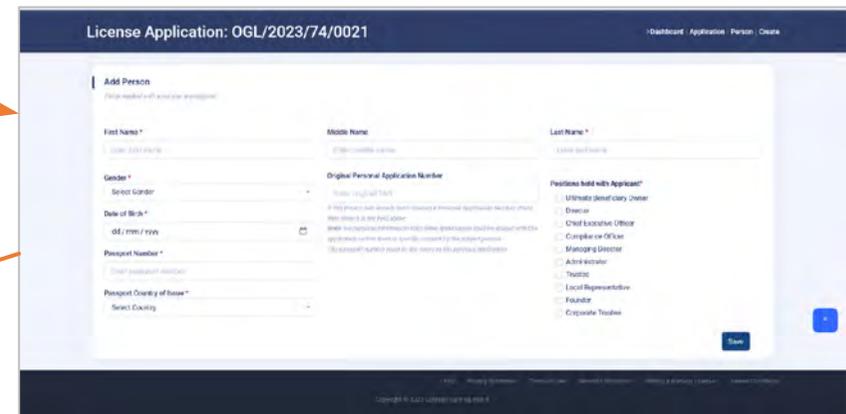
All qualifying persons, need to submit a Personal History Disclosure Form. It is recommended that all the required documents are ready before starting a submission for a qualifying person.

Go to the Application Submission Screen and click on the **Add a Qualifying Person** button. Fill all the personal details. If the person has already been checked from another application, enter the Personal Application Number from that application so that the person does not need to undergo the checks again. Choose the positions occupied by this person in the company and submit the form.

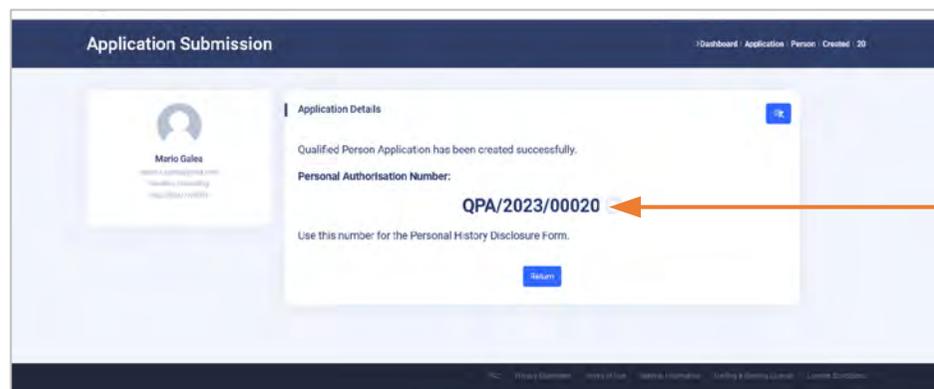
Once the form is submitted, Personal Application Number is issued for that person. The Application Number must be entered on the Personal History Disclosure form.



Application Submission Screen



Qualifying Person Screen



Personal Application Number for the Qualifying Person

The Reference number must be entered on the Personal History Disclosure Form

# 16. Qualifying Persons Form and Enclosures

To Submit the Persona History Declaration Form of a qualifying person, go to the Applications Screen and click on the **Personal History** Button. You can also add and remove positions for the qualifying person from the Application Submission Screen.

The Following Documents are required for a qualifying person:

- Copy of Passport (Travel Document)\*
- Copy of Criminal Record\*
- Copy of Birth Certificate
- Copy of a Utility Bill\*
- Reference Letter from a Financial Institution\*
- Source of Wealth Declaration
- Letter of Appointment/Engagement as a Key Person (Non Mandatory)\*
- Personal Gaming Authorisations from Other Jurisdictions (Non Mandatory)
- **Ultimate Beneficiary Owners** need to submit a Source of Wealth Declaration

\* Must have been issued within six months from the date of Application

The screenshot shows a table with columns: Position, Submitted On, Returned On, Verified, and Actions. Two rows are visible:

Position	Submitted On	Returned On	Verified	Actions
Ultimate Beneficiary Owner	28-10-2023	30-10-2023	30-10-2023	View Details
Founder	28-10-2023	30-10-2023	30-10-2023	View Details

Arrows point from the 'Add Position' and 'Remove a Position' buttons in the Actions column to the corresponding buttons in the 'Personal History Disclosure Form & Enclosures' form on the right.

The form contains the following sections:

- Personal History Disclosure Form
- Copy of Passport (Travel Document)
- Copy of Criminal Record
- Copy of Birth Certificate
- Copy of a Utility Bill
- Reference Letter from a Financial Institution
- Letter of Appointment/Engagement as a Key Person (Non Mandatory)
- Personal Gaming Authorisations from Other Jurisdictions (Non Mandatory)
- Source of Wealth Declaration
- Extra Documentation (Leave Blank)

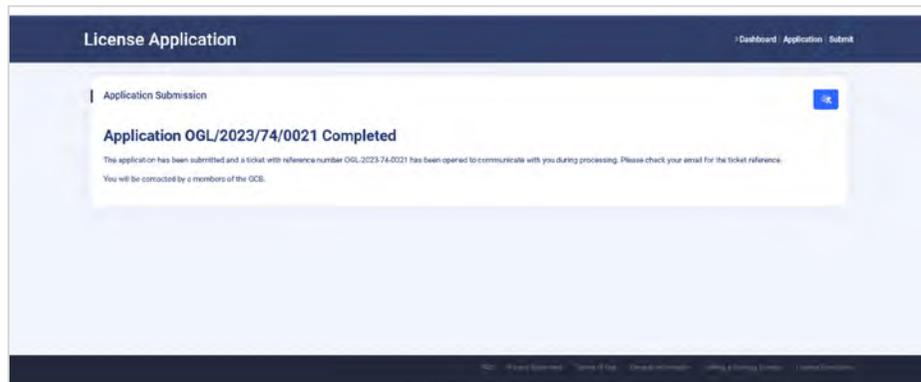
Each section has an 'Upload File' button and a 'Save' button.

# 17. Submitting an Application

Once all documents are uploaded to the portal the application can be submitted for processing. From the Applications Screen click on the **Submit** button.

If the application is complete then you should see a message stating that the application has been submitted and a ticket with a reference number has been issued. Otherwise you get a Missing Information screen indicating which documents are still missing.

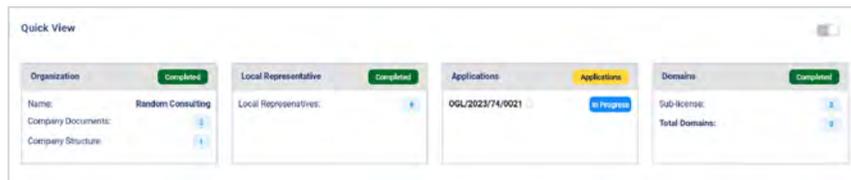
Once an application has been submitted, its status changes from New to In Progress. you can see the status of your application from the Dashboard.



*Application has been submitted successfully*



*Missing Information Message*



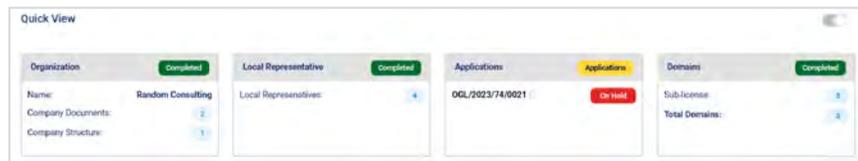
*Quick View on Dashboard Showing Application in Progress*

# 18. Re-submitting an Application

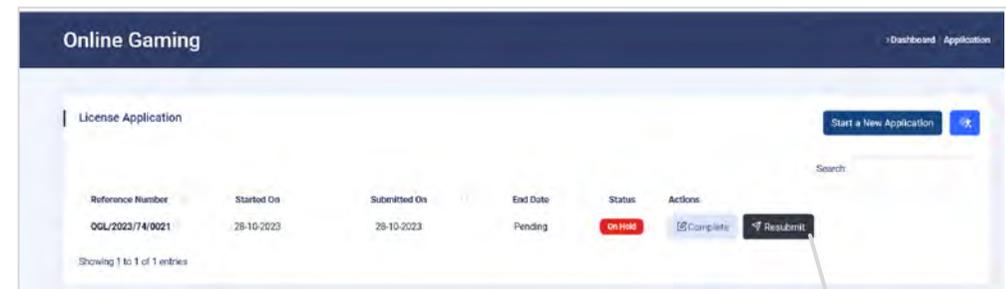
If the CGA encounters issues with your application submission, it will inform you through the Checklist system. You should receive an email to let you know that your application has been placed on hold until the issues are resolved from your end.

The ticket that was issued for the application submission will outline the issues found and what is required to resolve them. The documents that have been turned down can easily be identified as they would be marked with a 'thumbs down' icon. This means that the document needs to be resolved and resubmitted.

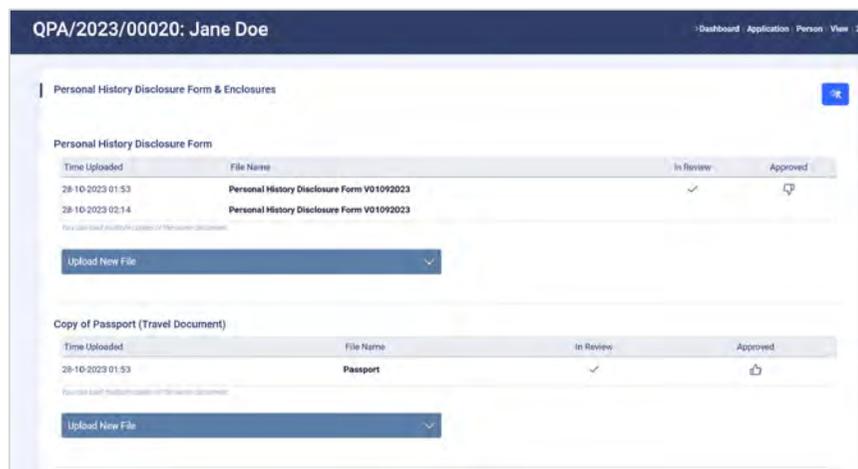
Once you have reloaded all the documents, go to the Application Screen and click on **Resubmit** button. You should get a message stating that the application has been resubmitted and that a new ticket has been issued.



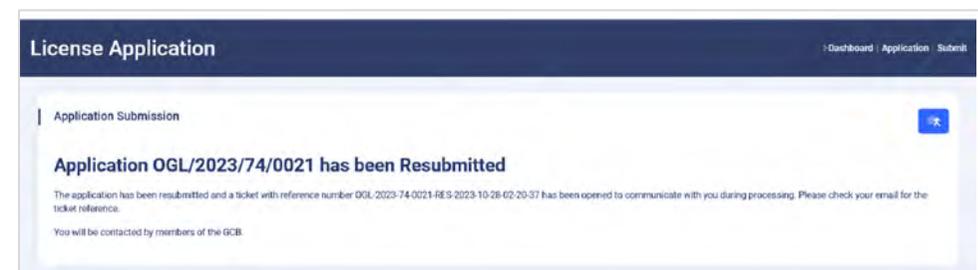
*Quick View indicates the Application is on hold*



*Resubmit Application from the Application Screen*



*The Document Viewer shows which documents have been reviewed and accepted or rejected*



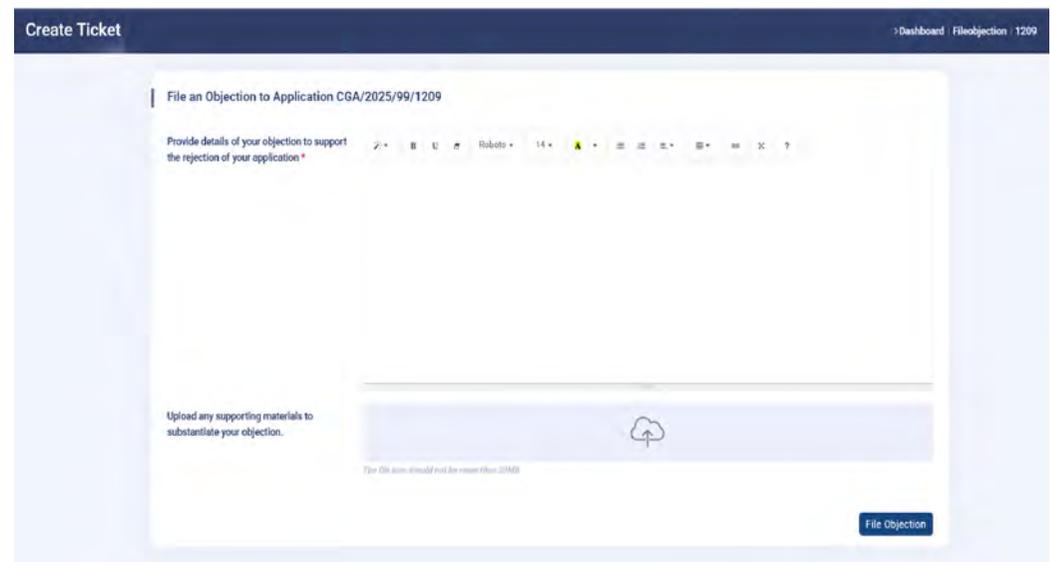
*Message showing application has been resubmitted*

# 19. Appealing a Rejection

If you disagree with a rejection, you have the right to file an objection with the CGA. In all cases, it is recommended to seek legal advice. The objection must be submitted within six weeks after the day on which the decision is rendered or deemed refused. .

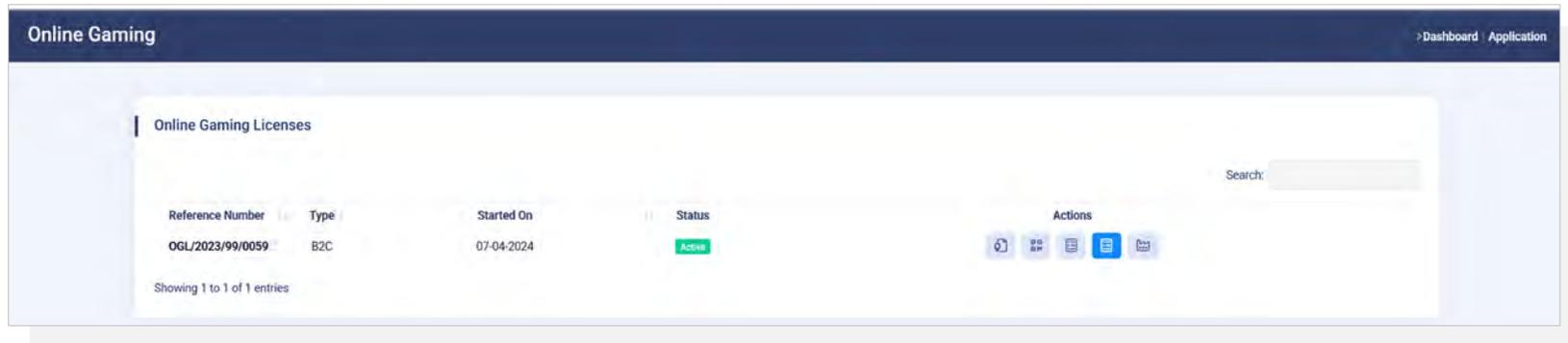
When an application is rejected, it will appear in the Applications panel with the status Rejected. Next to it, you will find a File Objection button. Click this button to open the Objection screen.

On the Objection screen, fill in the required details, including any counter-evidence you would like the CGA to consider. Once submitted, a ticket will be generated in the system. The CGA will communicate with you through this ticket regarding your appeal.



# 20. License Management

Once an application is approved, a license is granted, and the application status changes to Granted. You can manage the license from the Gaming License menu from the **Actions** buttons.



## View Certificate:

You can view and download a copy of your licence Certificate from here.



## View Certificate QR Code:

At times, you may need to provide proof of your license to suppliers or service providers. Simply generate this QR code and share it with them to access your certificate online. For security reasons, each QR code is unique and changes every time you request it, rendering previous codes invalid.



## View Checklist:

This checklist displays any pending non-critical issues related to your application. It is recommended to address these issues promptly and maintain an empty checklist for optimal progress.



## View License:

Similar to the checklist, license conditions may have items that require your attention at the time the license was issued. It is recommended to address these issues promptly as it may affect the status of your license.



## View Service Providers Register (Only available for B2C licenses):

The CGA maintains a register of service providers. Currently, the register is limited to game suppliers; however, the Authority may require operators to register other types of service providers in the future. The Game Suppliers Register is mandatory, as all games operated by Curaçao-licensed operators must be registered with the Authority. (See next section)

# 20. Game Service Providers & Games Supplier Register

Once a license is issued, operators must register their Game Service Providers (GSPs) with the respective Game Suppliers.

A Game Service Provider is a third-party supplier of games, which can be either:

- A game aggregator, or
- A game manufacturer.

It is essential to list all Game Service Providers with whom the licensee has an agreement to ensure compliance and proper registration.

To do this:

- Navigate to the Gaming License Menu.
- Click on the Game Service Providers button.
- Select Add GSP to register a new Game Service Provider.

After registering the Game Service Provider(s), you must add the Game Suppliers associated with each provider.

To do this:

- Click on the Game Service Provider to open the Game Suppliers List.
- Select the relevant Game Suppliers that the provider represents.

If a Game Supplier is missing from the list, please notify the CGA so it can be added.

