EDGE Boost is the Responsible Gaming Solution the Industry Needs

Gaming Funding Friction & Fragmentation

Payment friction and fragmentation of funding sources make it difficult for users to track spending across all their gaming activities. In our recent survey, **70% of high-value users reported issues with funding their play over the last year**. Additionally, 40% already leverage a separate bank account for all gaming costs in an effort to segment their finances.

Have a savings account? Then have a dedicated bank account for gaming. It just makes sense.

Financial segmentation is a proven, scalable solution.

EDGE Boost is The Solution

Separating gaming and everyday funds creates a more responsible and healthy gaming environment for users of all levels, but this is especially true for high-value users, or those who spend more than $4,000 a month.

The EDGE Boost card is accepted nationwide at all legal, U.S.-based operator accounts. This enables users to centralize all their gaming spend in a single location without operators sharing data with each other.

- **85% of high-value players said they were interested in a product like EDGE Boost** which helps them control and manage their wagering spend.
- High-value users are almost **twice as likely to report using a Responsible Gaming tool** than medium- and low-value users.

EDGE Boost's additional responsible gaming tools provide a holistic solution for a healthier gaming experience. **Over 7% of our users have enabled our co-pilot social accountability feature,** where their weekly transaction reports are sent to a friend. This adoption rate has already far surpassed the industry standard of 1-2% adoption for similar, operator-based responsible gaming tools. Many users have also adopted our universal limit feature, which builds in healthy pauses during their gaming activity.

Contact us for more information: Matthew Cullen, CSO, matthew@edgemarkets.io

METHODOLOGY | OVERVIEW

BETTINGHERO RESEARCH

USERS SURVEYED

N=328

- All users place real money wagers either online or at physical casinos/sportsbooks.
- Users were segmented by value groups as follows:
  - Low <$1000 per month n=77
  - Medium $1001-$4,000 per month n=159
  - High >$4001 per month n=92

LOCATION & TIMING

Markets:
Mix of states/locations

Timing:
April 2025

HIGH LEVEL METHODOLOGY

- **Online survey with people who place real-money wagers on sportsbook, casino, horse racing, etc.**

KEY INSIGHTS | SUMMARY

BETTINGHERO RESEARCH

Edge Markets has a key opportunity to meet payment method challenges and concerns of high value users.

- High value users have the most challenges with payment methods and are significantly more likely to utilize credit cards for their deposit and withdrawal transactions than medium or low value users.
  - 70% of high value users reported issues with funding their play over the last year and are twice as likely to have reported more than 10 issues in a year.
- High value users reported higher level concerns for security and rewards associated with their selected payment method when compared to low and medium value users.

In addition to payment and funding challenges, high value users report high engagement with Responsible Gaming tools and desire additional control and functionality.

- High value users are almost 2 times more likely to report utilizing a Responsible Gaming tool than medium or low value users.
- They currently use a variety of methods to regulate their play – with 40% of high value users leveraging a separate bank account already - suggesting opportunity for a centralized tool in the market.

There is a high level of interest for the product Edge Markets is proposing.

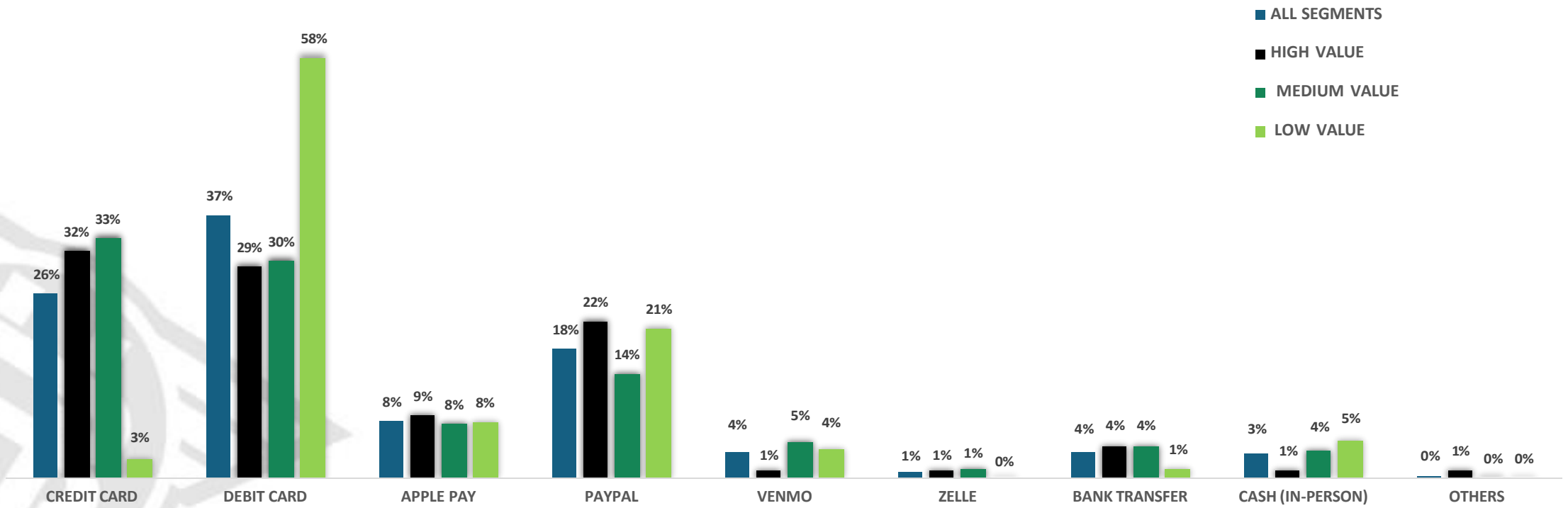
- More than 2/3 of users in all segments are very or somewhat interested in a financial product that helps them control and manage their real money wagering spend.
  - 85% of high value users are interested in this type of product.

PAYMENT EXPERIENCES

DEPOSIT METHODS | PRIMARY METHOD

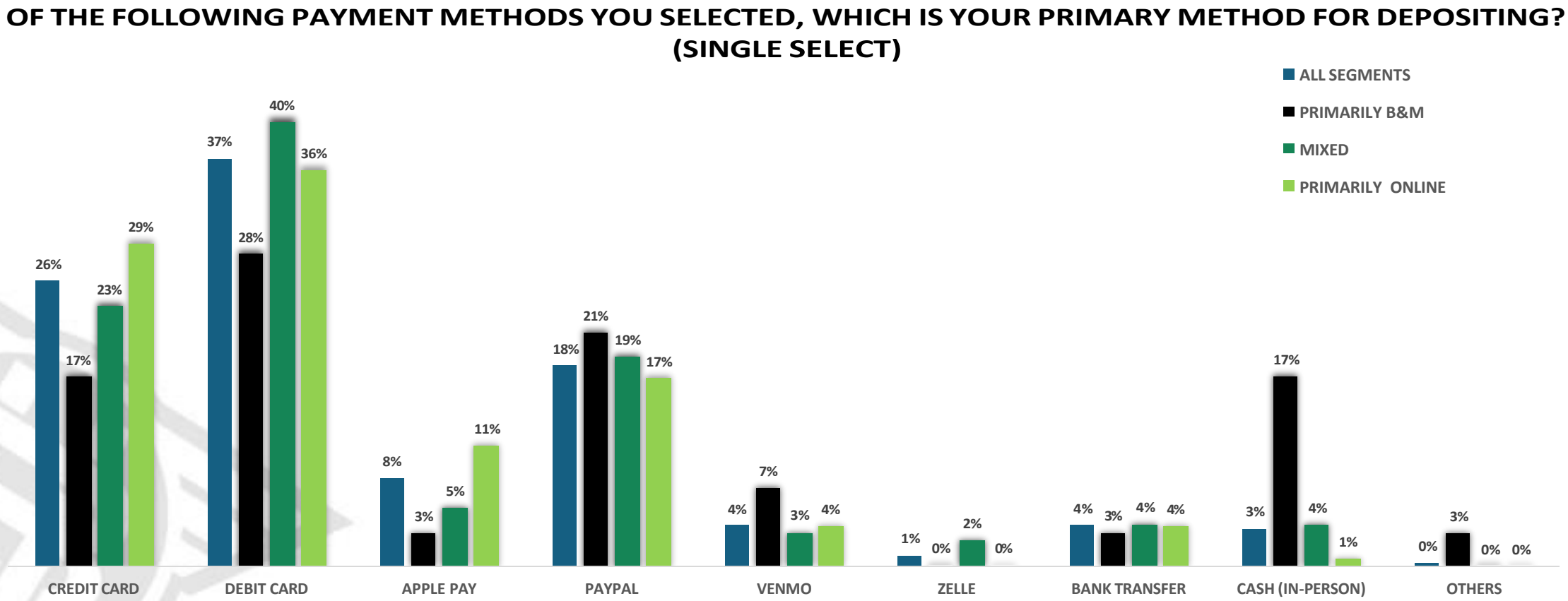
- Most users across all segments are leveraging debit cards, PayPal, and credit cards for their deposits.
  - High value and medium value users utilize credit cards significantly more than low value, while low value users say they leverage debit cards significantly more than the other two groups.

OF THE FOLLOWING PAYMENT METHODS YOU SELECTED, WHICH IS YOUR PRIMARY METHOD FOR DEPOSITING? (SINGLE SELECT)



DEPOSIT METHODS | PRIMARY METHOD

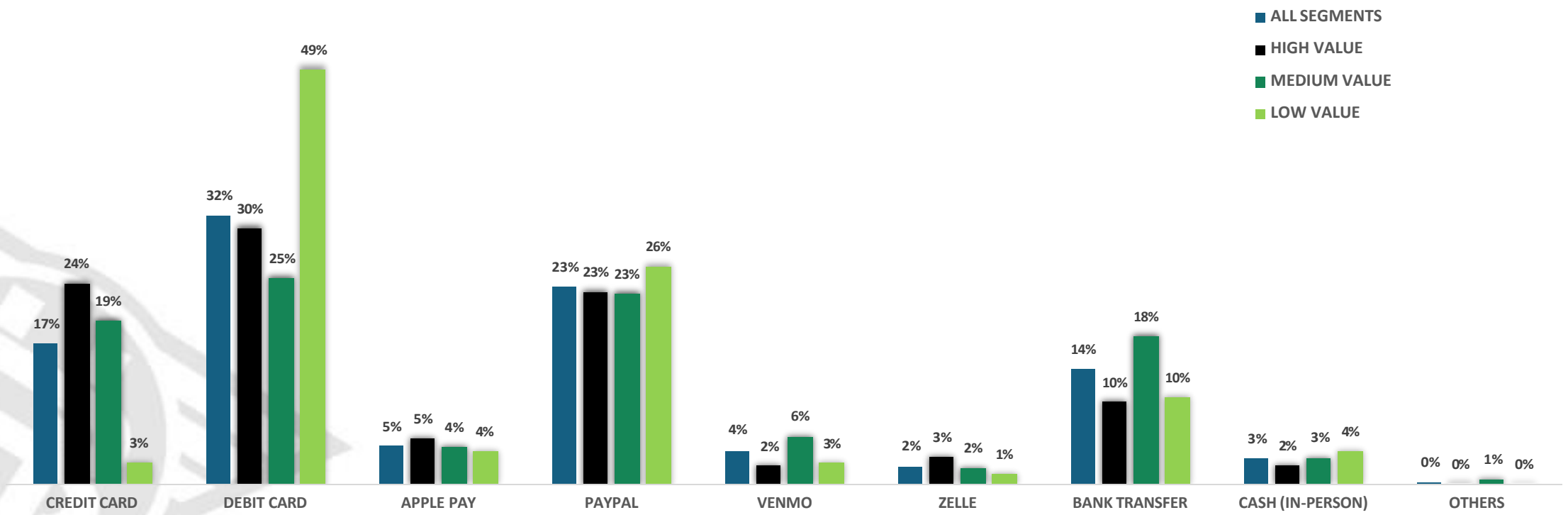
- Surprisingly, higher percentages online users are leveraging credit cards than those who are primarily B&M, further suggesting maybe online users are unaware of the fees they are charged for this payment method.



WITHDRAWAL METHODS | PRIMARY METHODS

- When it comes to withdrawals, trends remain mostly consistent to deposits. However, across all groups, users are more likely to utilize bank transfers for their withdrawal compared to deposits.
  - There is a 10% increase in users who say they use bank trasfers for withdrawals compared to deposits.

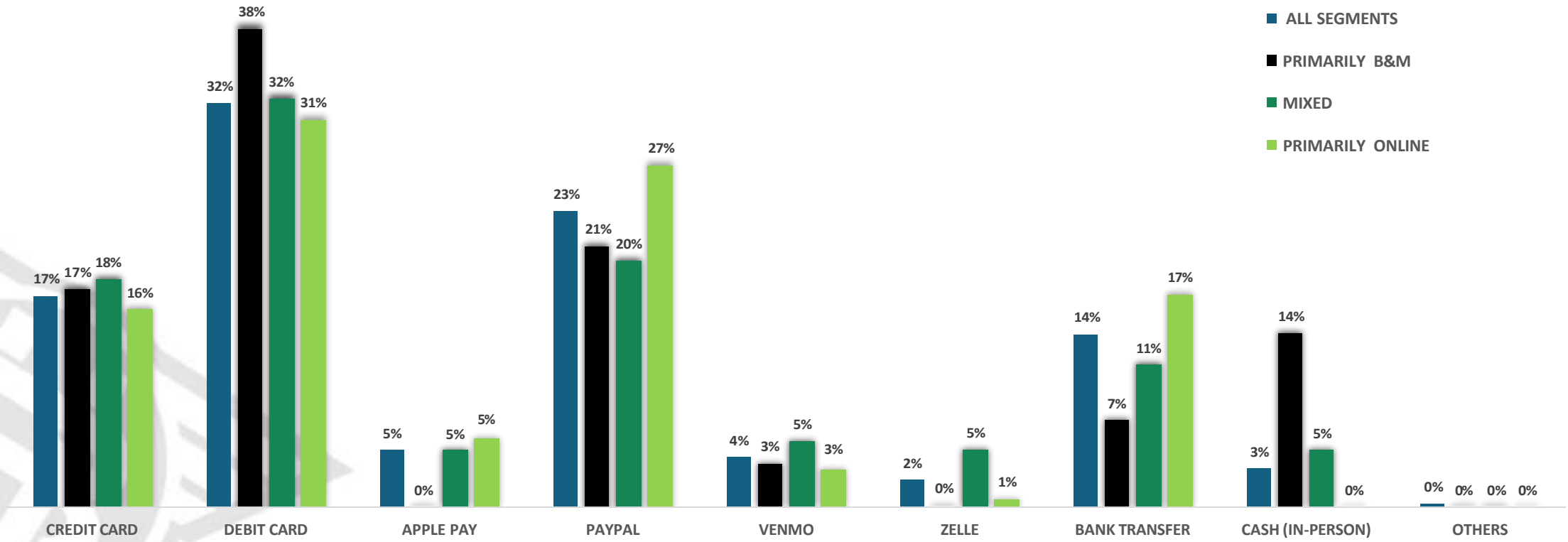
OF THE FOLLOWING PAYMENT METHODS YOU SELECTED, WHICH IS YOUR PRIMARY METHOD FOR WITHDRAWALS? (SINGLE SELECT)



WITHDRAWAL METHODS | PRIMARY METHODS

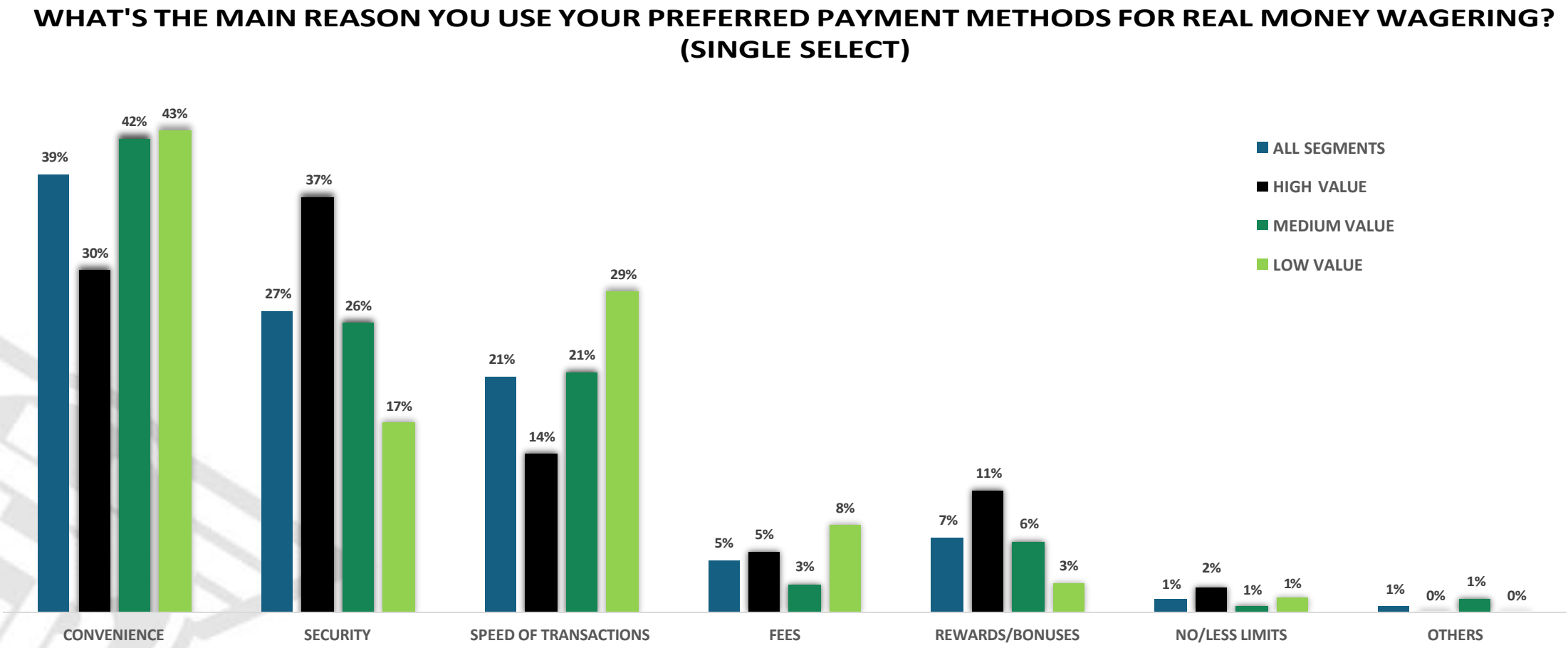
- A significantly higher portion of B&M players are leveraging both debit card and cash withdrawals than other segments.

OF THE FOLLOWING PAYMENT METHODS YOU SELECTED, WHICH IS YOUR PRIMARY METHOD FOR WITHDRAWALS? (SINGLE SELECT)



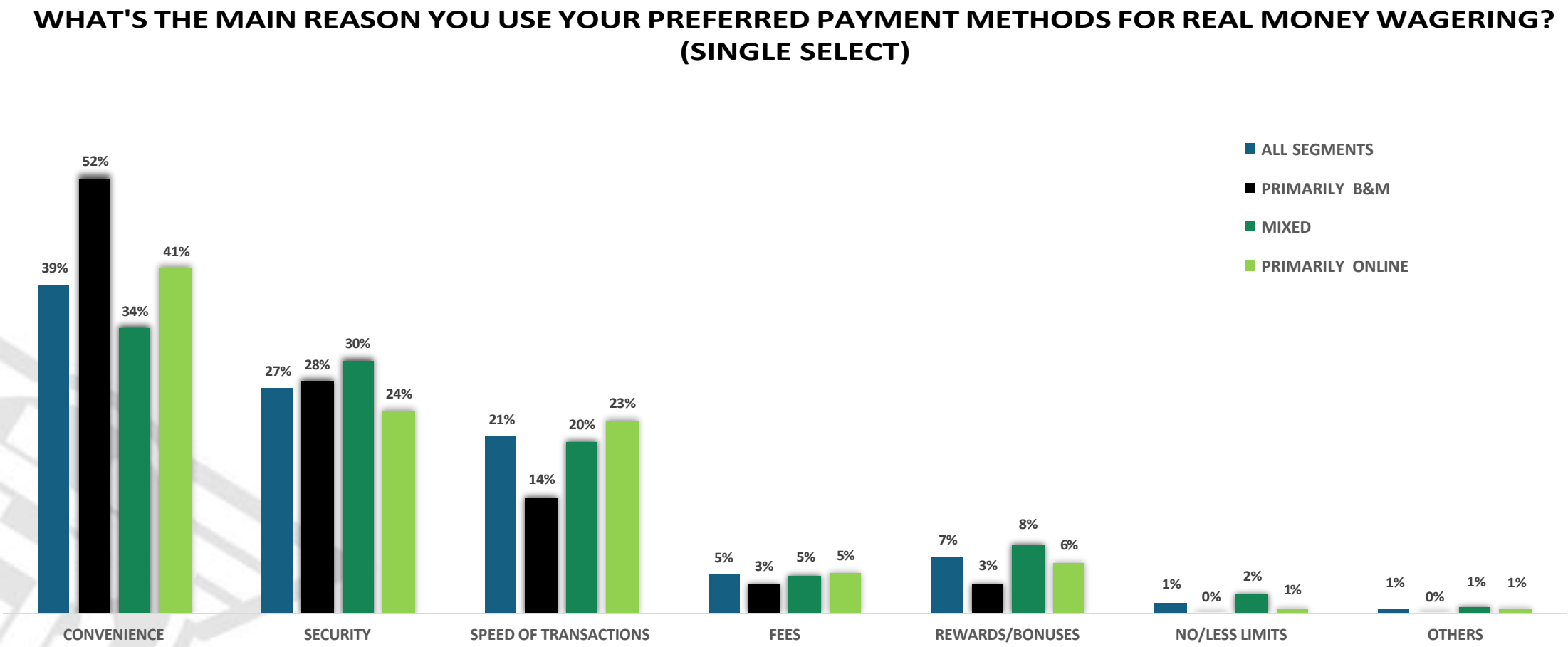
PAYMENT PREFERNCE | REASON FOR PRIMARY METHOD

- High value users are more concerned with security than convenience or speed when compared to low and medium value users.
- Additionally, they are also more interested in rewards/bonuses related to their payment method than medium or low value users.



PAYMENT PREFERNCE | REASON FOR PRIMARY METHOD

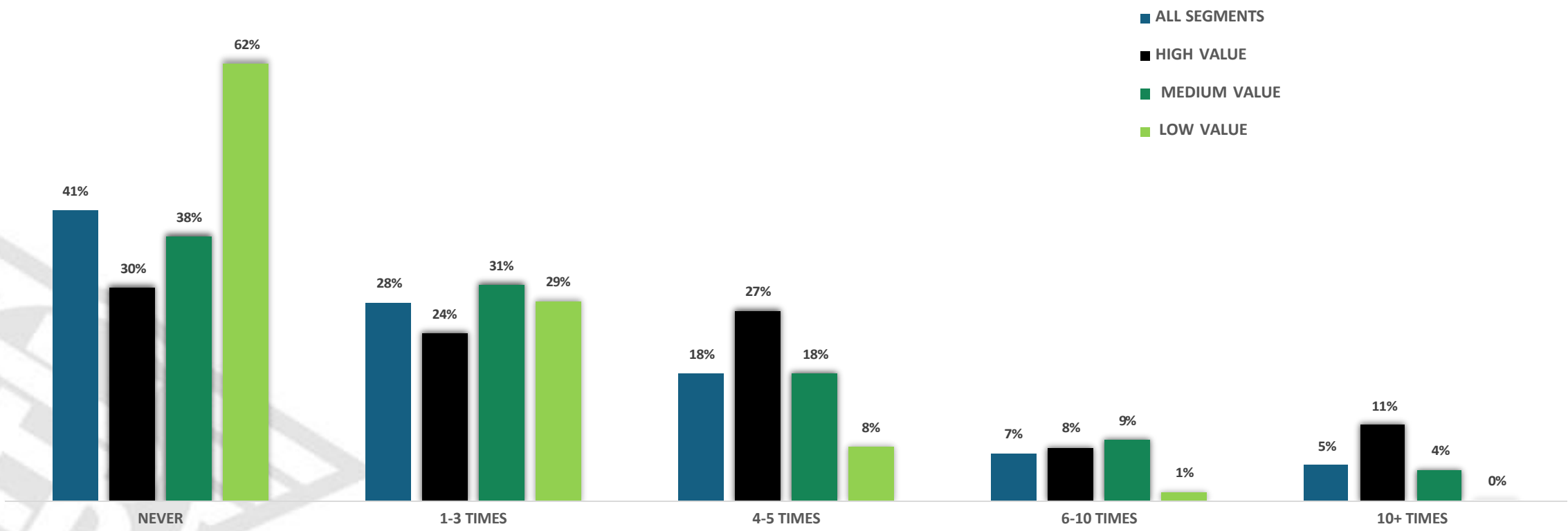
- While value segment membership had a greater influence on utilizing a method for security reasons, being B&M leads users to choose convenience significantly more as a reason for a particular method than online or mixed players.



PAYMENT ISSUES | FREQUENCY OF C HALLENGES

- Only 38% of low value users have encountered an issue with funding in the last year, compared to 70% of high value and 64% of medium value users, respectively.
  - High value users are almost twice as likely as medium and low segments to have experienced issues more than 10 times throughout the year.

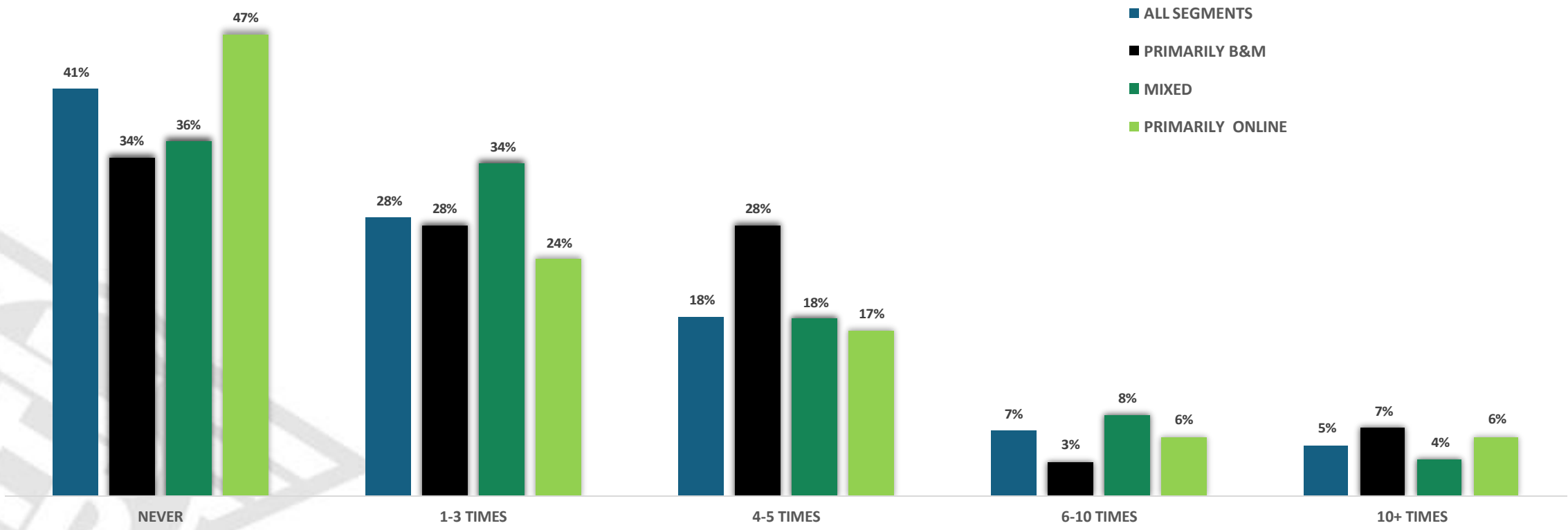
HOW OFTEN, IF AT ALL, HAVE YOU ENCOUNTERED AN ISSUE THAT PREVENTS YOU FROM FUNDING IN THE PAST 12 MONTHS? (SINGLE SELECT)



PAYMENT ISSUES | FREQUENCY OF C HALLENGES

- Primarily online and mixed players are much more likely to have experienced payment issues over the last year.

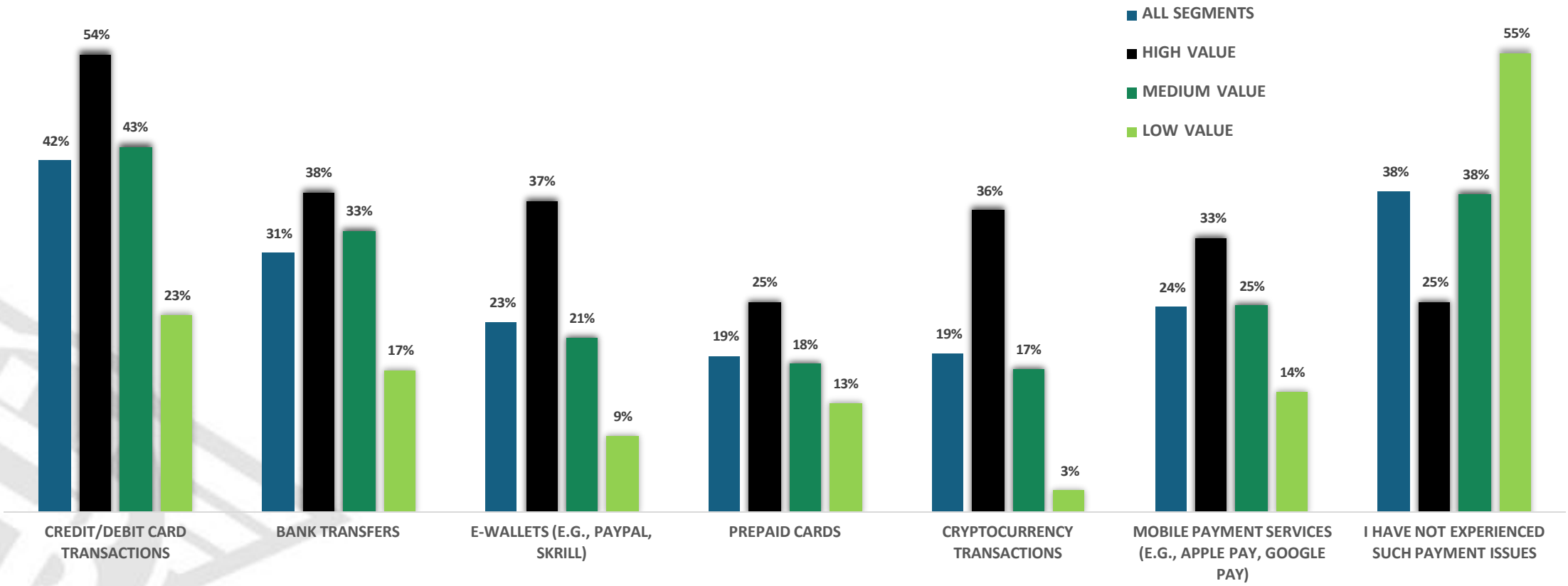
HOW OFTEN, IF AT ALL, HAVE YOU ENCOUNTERED AN ISSUE THAT PREVENTS YOU FROM FUNDING IN THE PAST 12 MONTHS? (SINGLE SELECT)



PAYMENT ISSUES | METHOD WITH CHALLENGES

- Only 38% of low value users have encountered an issue with funding in the last year, compared to 70% of high value and 64% of medium value users, respectively.
  - High value users are almost twice as likely as medium and low segments to have experienced issues more than 10 times throughout the year.

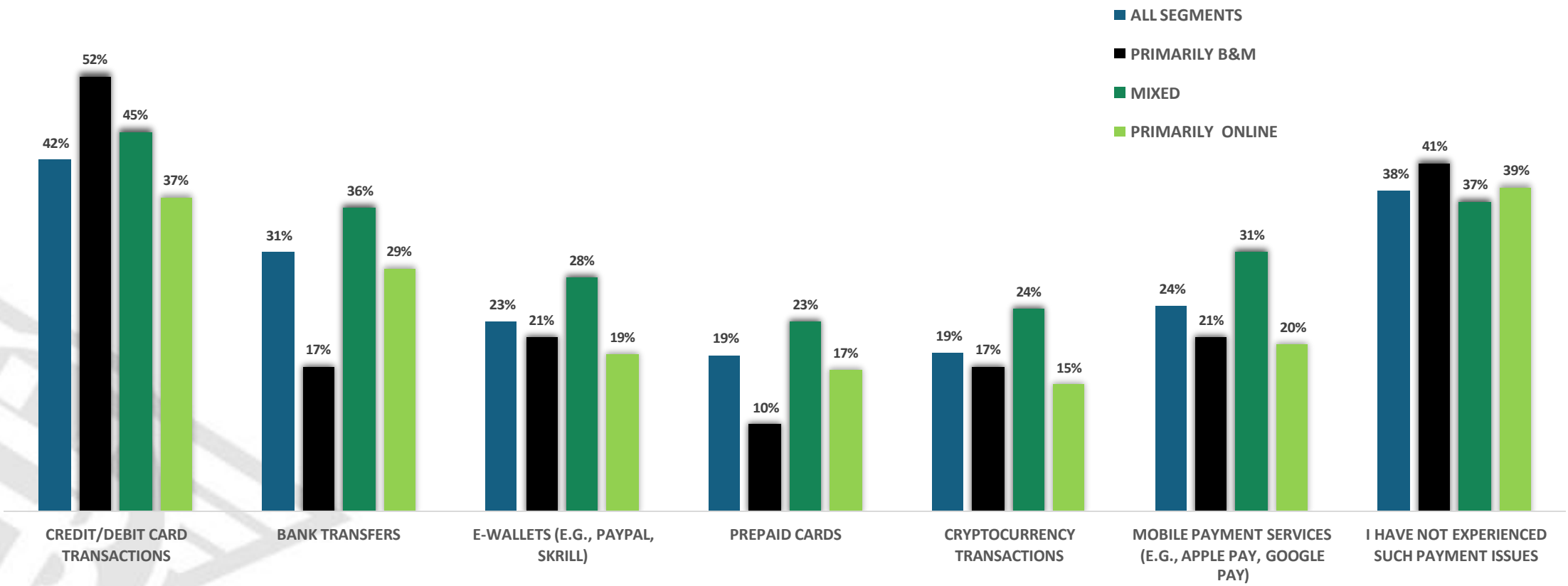
HAVE YOU EVER EXPERIENCED PAYMENT ISSUES WITH YOUR SPORTSBOOK OR CASINO APP? IF SO, WHICH OF THE FOLLOWING METHODS WERE INVOLVED? (SELECT ALL THAT APPLY)



PAYMENT ISSUES | METHOD WITH CHALLENGES

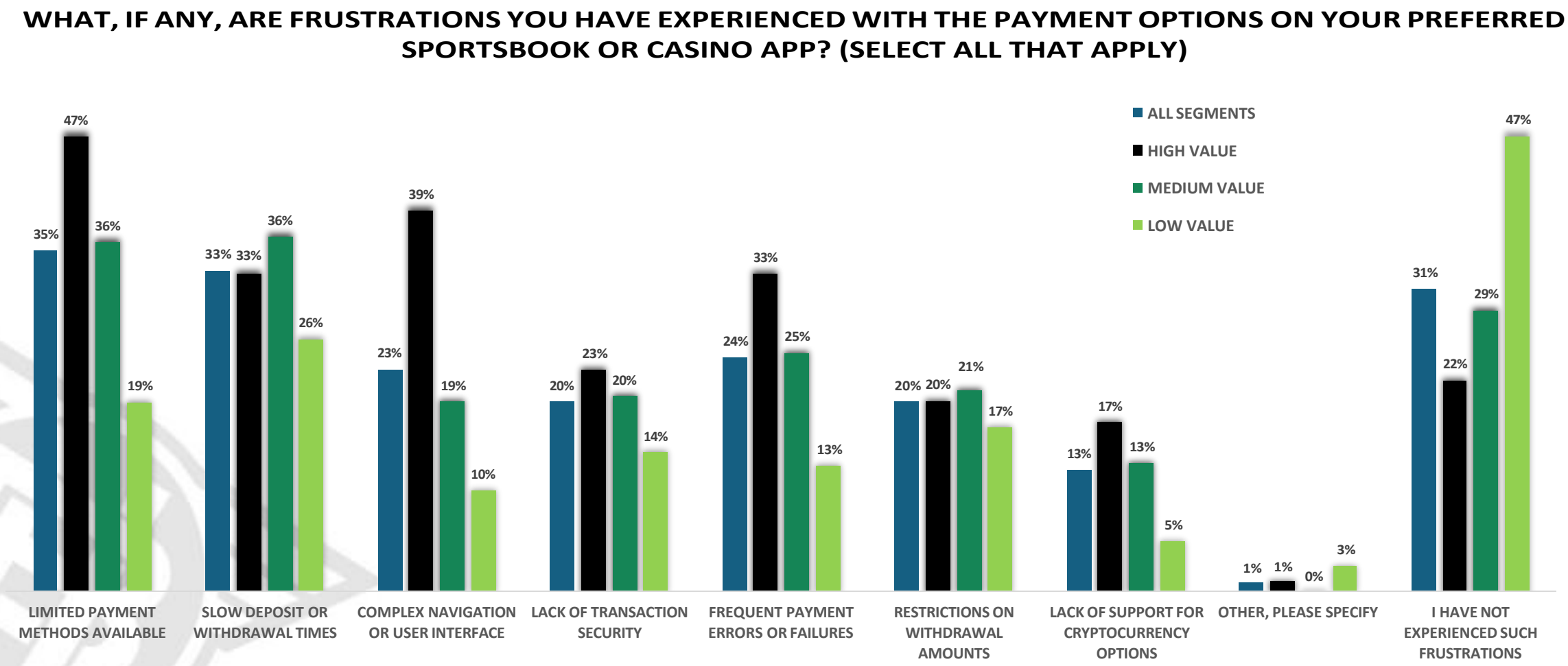
- Of those that experienced an issues, more than half of the B&M players selected issues with credit/debit card transactions. Whereas online players issues were spread across other methods.

HAVE YOU EVER EXPERIENCED PAYMENT ISSUES WITH YOUR SPORTSBOOK OR CASINO APP? IF SO, WHICH OF THE FOLLOWING METHODS WERE INVOLVED? (SELECT ALL THAT APPLY)



PAYMENT ISSUES | TYPES OF CHALLENGES

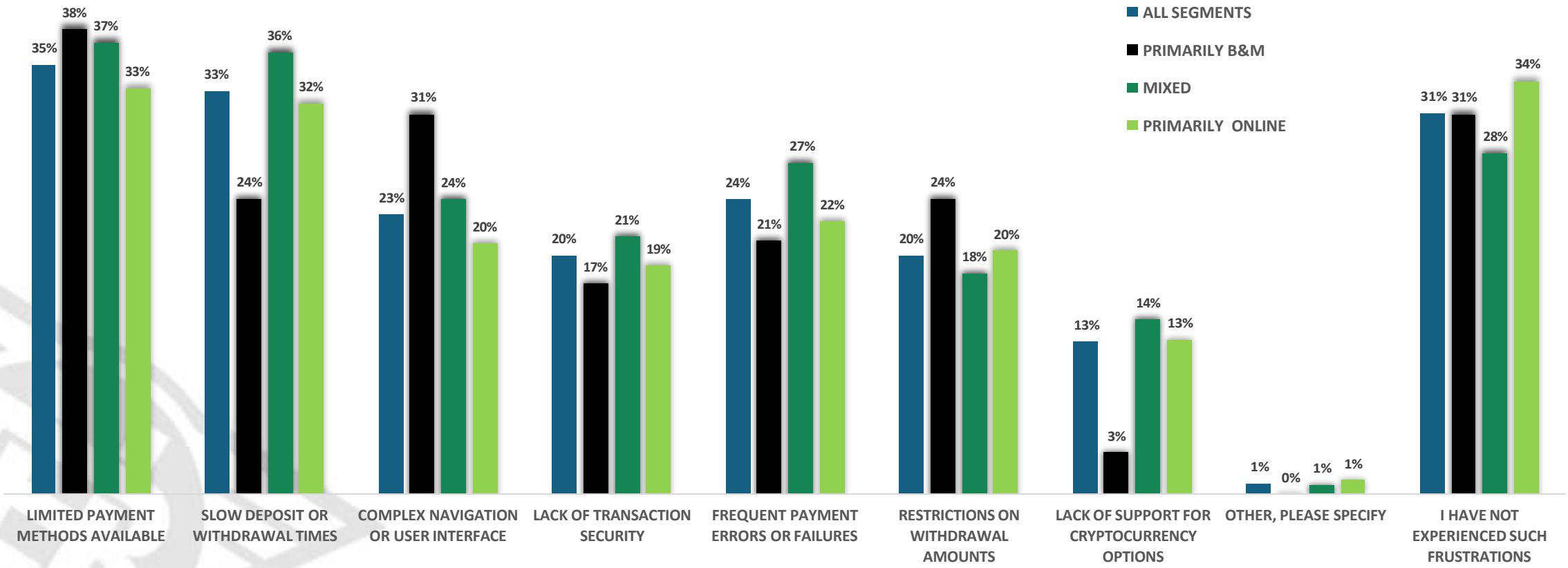
- High value users report problems with limited payment methods, complex interfaces, and frequent payment failures significantly more than all other groups.



PAYMENT ISSUES | TYPES OF CHALLENGES

- While value segments saw differences in the types of problems users encountered, when split by location of play, limited payment methods stands out as the top issue for everyone.
  - B&M players then have issues with complex interfaces, which online and mixed state issues with timing more frequently.

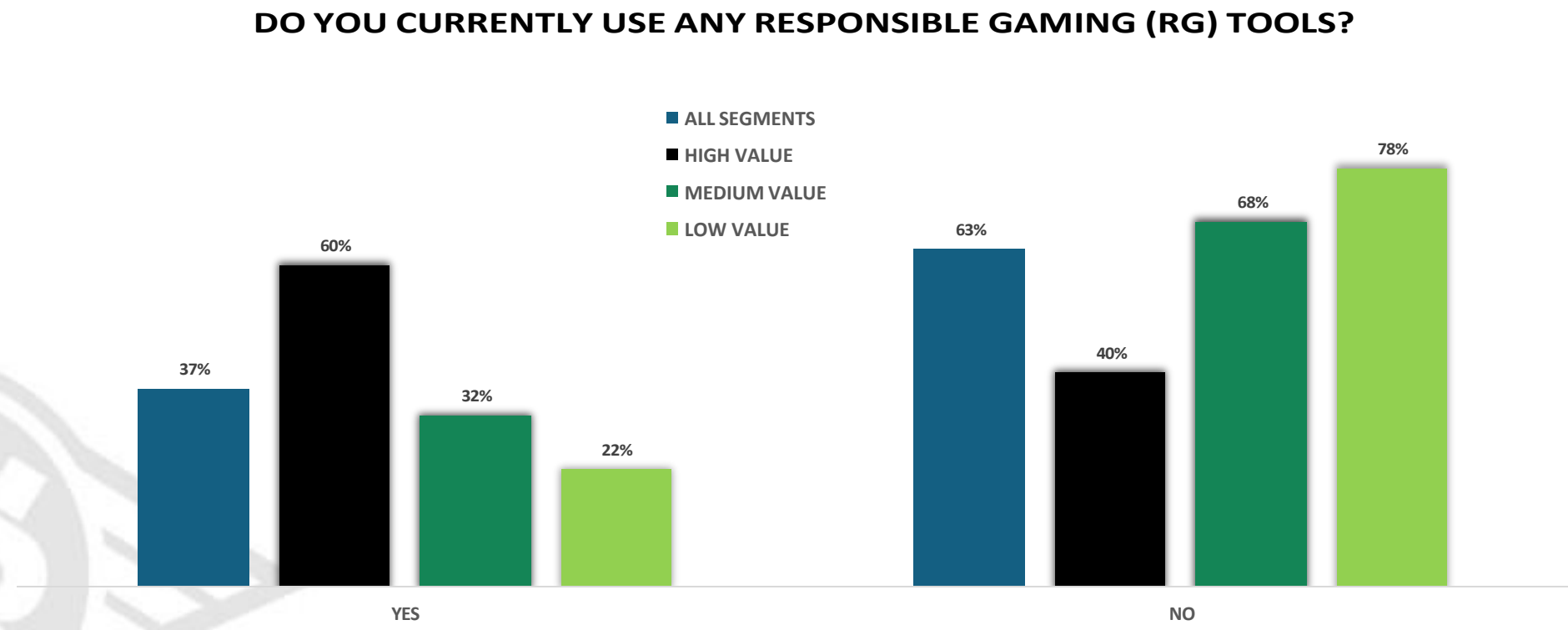
WHAT, IF ANY, ARE FRUSTRATIONS YOU HAVE EXPERIENCED WITH THE PAYMENT OPTIONS ON YOUR PREFERRED SPORTSBOOK OR CASINO APP? (SELECT ALL THAT APPLY)



RESPONSIBLE GAMING & MONEY MANAGEMENT

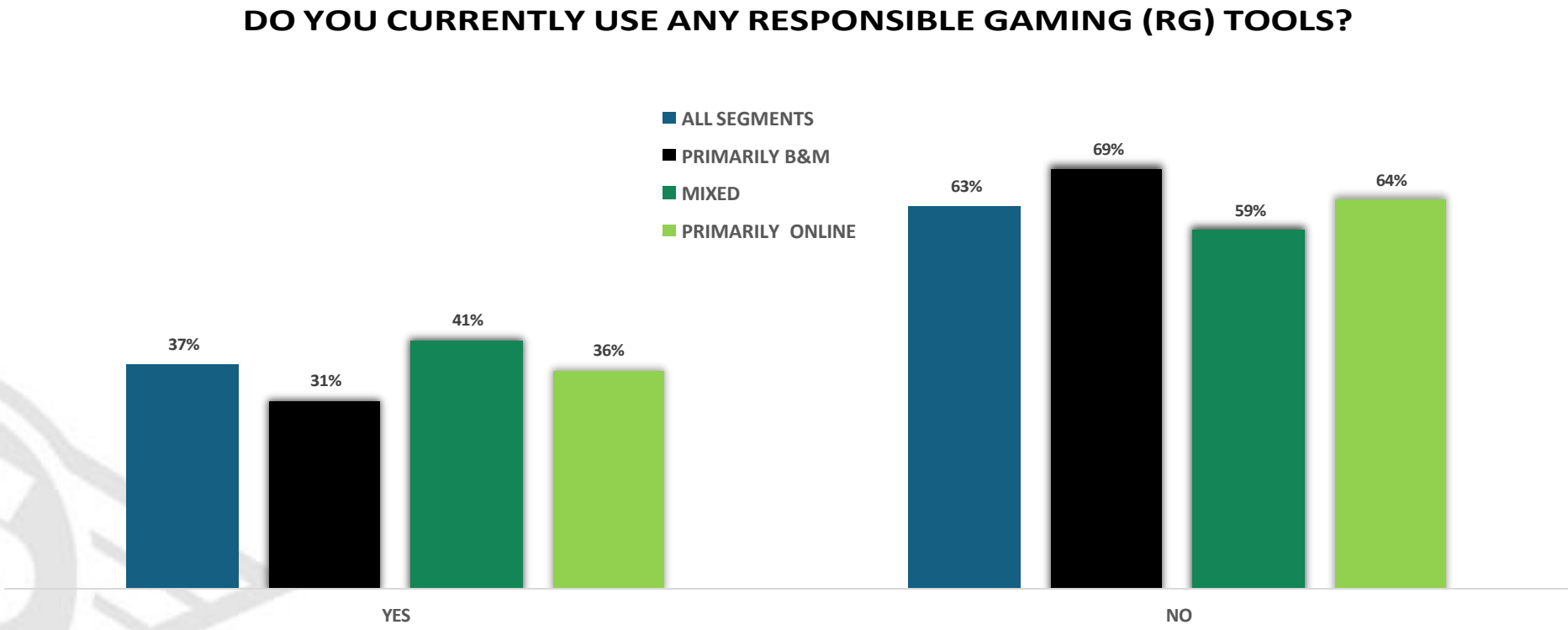
RESPONSIBLE GAMING | USAGE OF RG TOOLS

- High value users are significantly more likely (almost 2x more) to use RG tools than low or medium value segments.



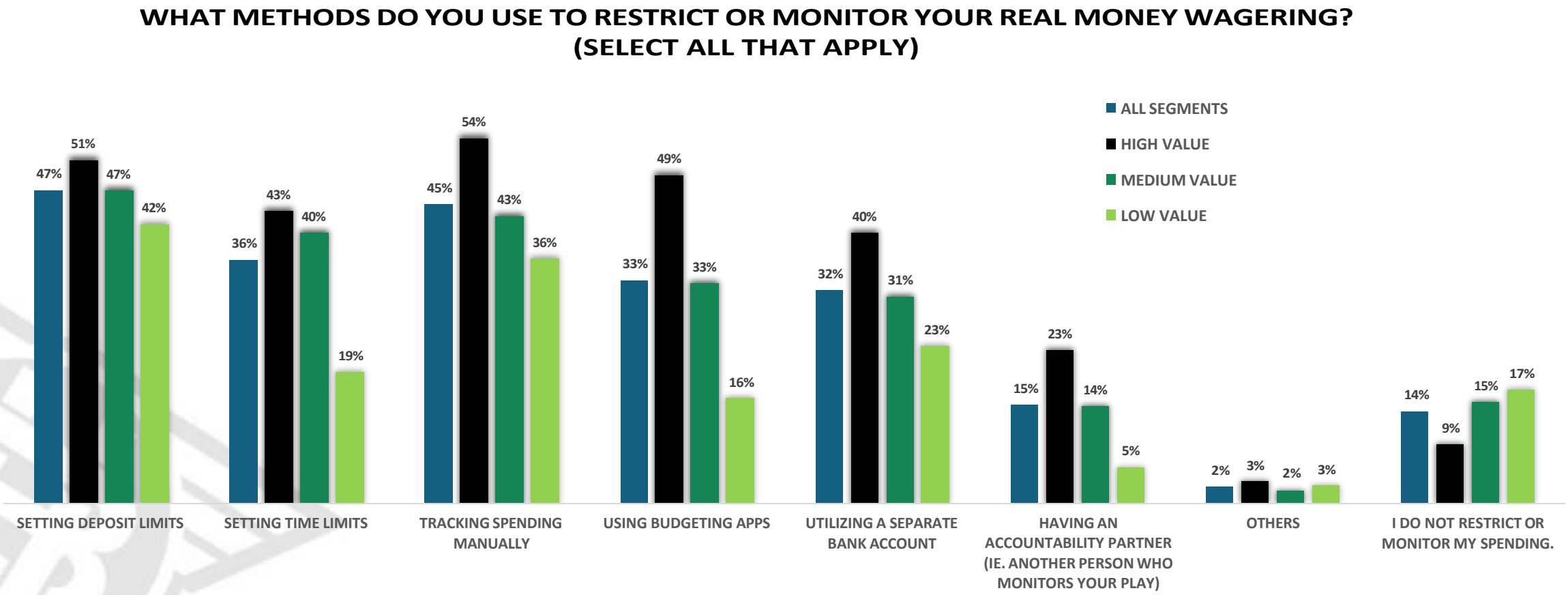
RESPONSIBLE GAMING | USAGE OF RG TOOLS

- Players who bet both online and at B&M (mixed) are most likely to utilize RG tools, followed by primarily online players. B&M players are the least likely to currently utilize RG tools.



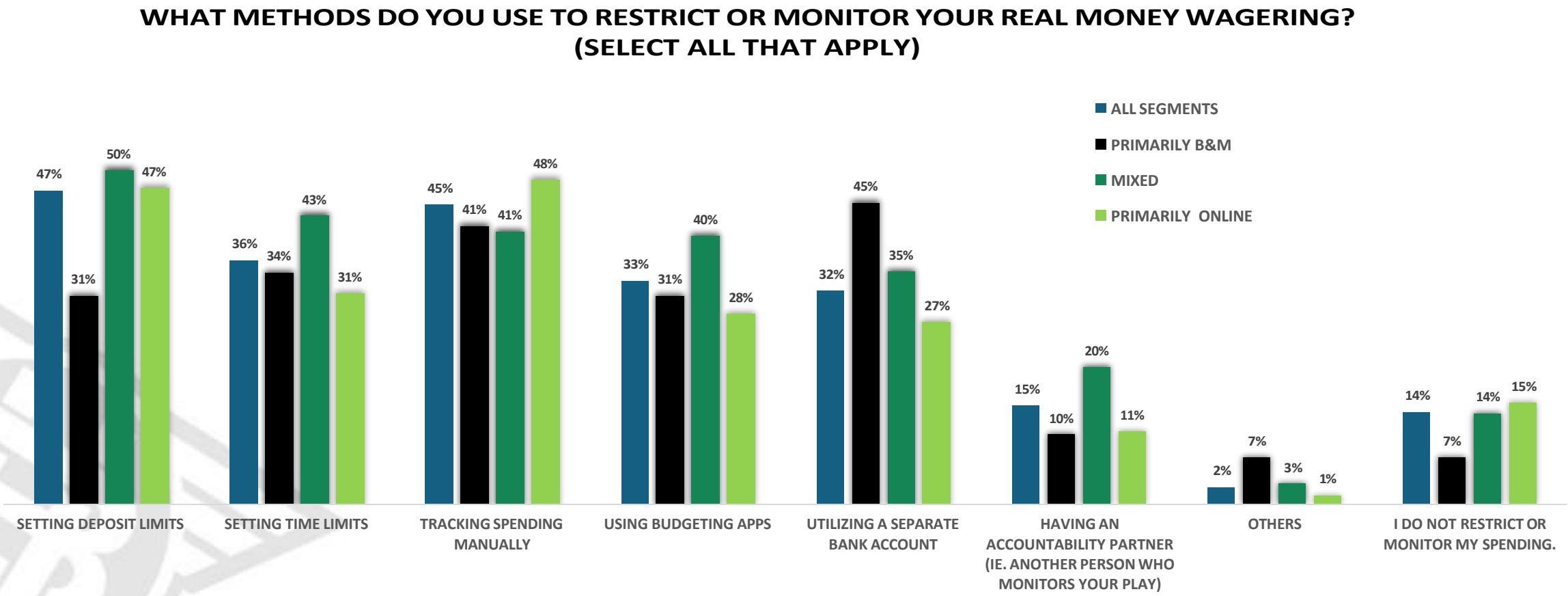
RESPONSIBLE GAMING | TYPES OF RG TOOLS

- Users are leveraging a variety of Responsible Gaming tools and tactics, with manual tracking, deposits limits, and budgeting apps at the top of the list.
- The usage across methods could indicate that there isn't currently an approach in the market that effectively meets all user needs.



RESPONSIBLE GAMING | TYPES OF RG TOOLS

- B&M players are significantly more likely to utilize a separate bank account than mixed or online players. While deposit limits are utilized at much higher rates by mixed and online players.

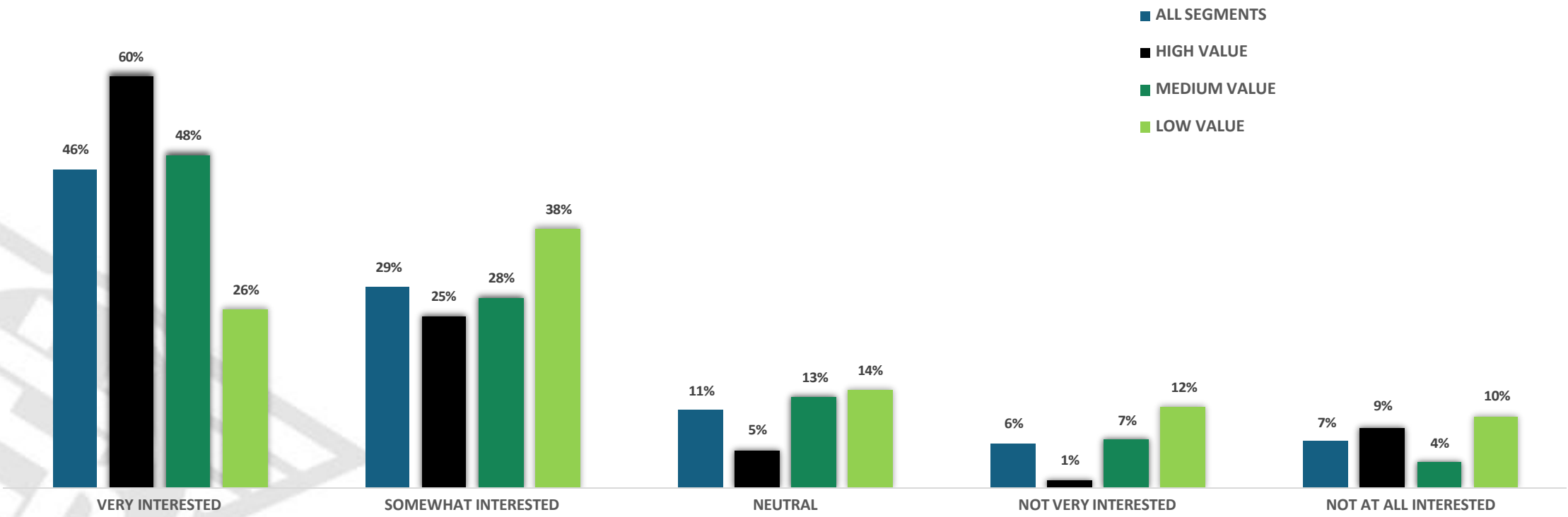


INTEREST IN EDGE

INTEREST IN EDGE | GENERAL INTEREST

- More than 2/3 of users in all segments are very or somewhat interested in a financial product that helps them control and manage their real money wagering spend.
  - 85% of high value users are interested in this type of product.

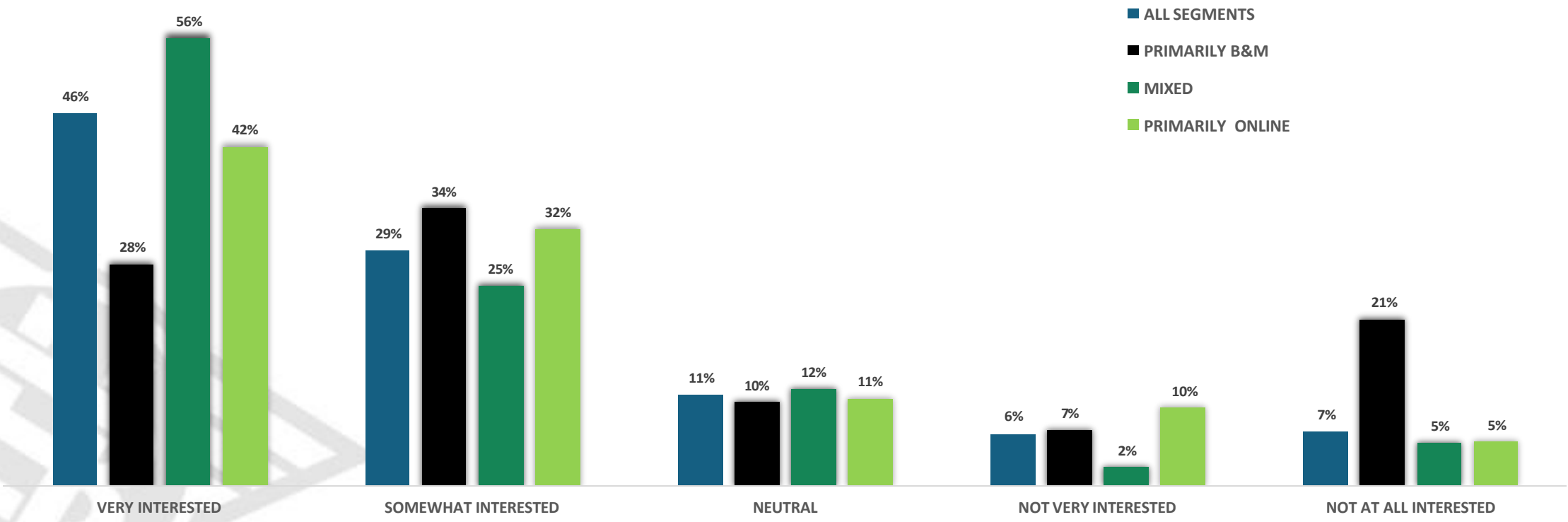
HOW INTERESTED WOULD YOU BE IN A FINANCIAL PRODUCT THAT HELPS YOU CONTROL AND MANAGE YOUR REAL MONEY WAGERING SPEND?



INTEREST IN EDGE | GENERAL INTEREST

- 74% of online and 81% of mixed players are very or somewhat interested in the edge product, compared to only 62% of B&M players.
  - It appears there is likely a greater market opportunity with online and mixed bettors than B&M.

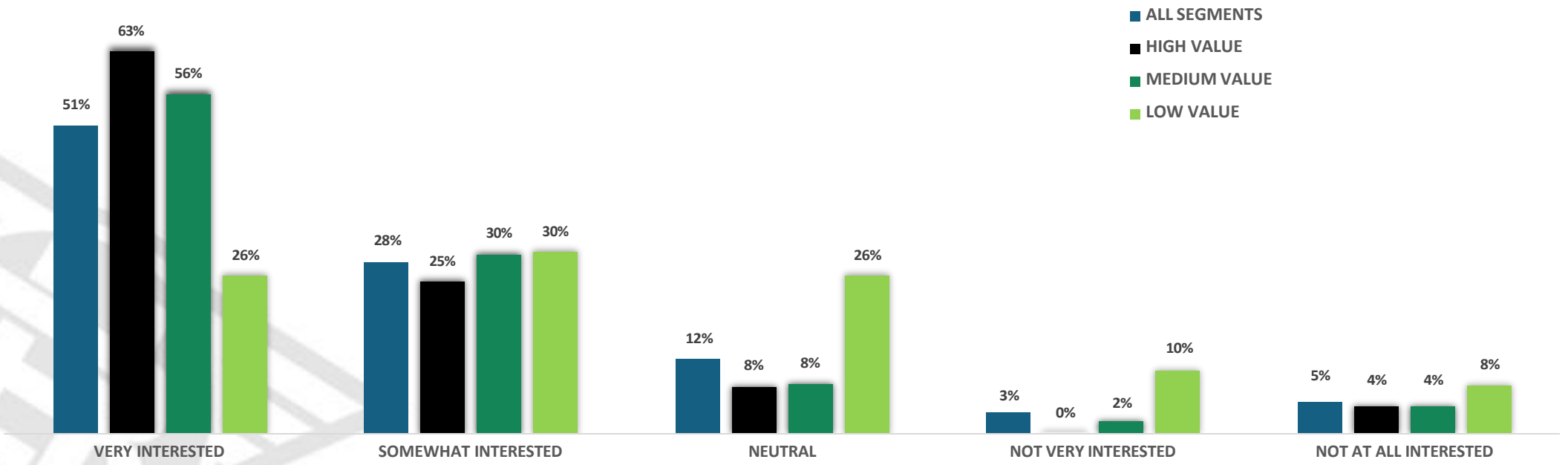
HOW INTERESTED WOULD YOU BE IN A FINANCIAL PRODUCT THAT HELPS YOU CONTROL AND MANAGE YOUR REAL MONEY WAGERING SPEND?



INTEREST IN EDGE | INTERESTED AFTER DESCRIPTION

- After being given a description of the Edge product, users in each value segment expressed increased interest in the product idea.
- Description: *EDGE Boost is the first dedicated consumer bank for Bettors. EDGE eliminates all the cash access headaches with a $250k per day debit limit, high approvals for gaming transactions, and no transaction freezes. Access your money nationwide across every gaming vertical: sports betting, horse racing, sweeps, lotto, casinos, and daily fantasy.*

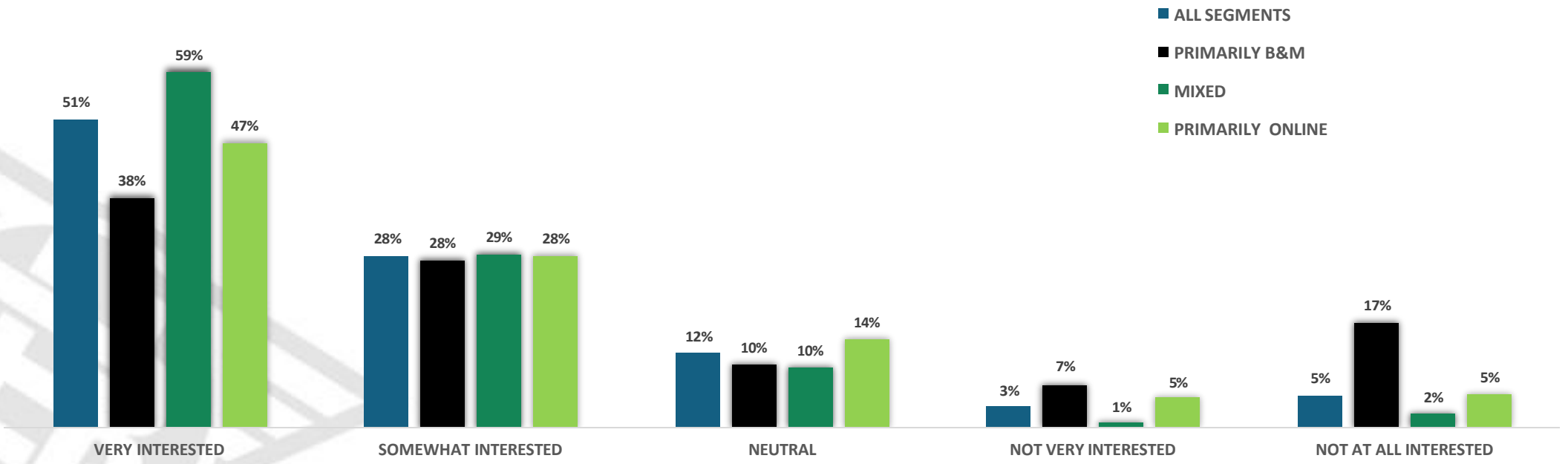
BASED ON THE DESCRIPTION OF THIS PRODUCT, HOW INTERESTED WOULD YOU BE IN TRYING THIS PRODUCT TO HELP YOU CONTROL AND MANAGE YOUR REAL MONEY WAGERING SPEND?



INTEREST IN EDGE | INTERESTED AFTER DESCRIPTION

- After being given a description of the Edge product, users in each value segment expressed increased interest in the product idea.
- Description: *EDGE Boost is one of the first dedicated financial platforms built specifically for gaming consumers, offering access to FDIC-insured banking services through its partnership with Cross River Bank, Member FDIC. EDGE eliminates all the cash access headaches with a $250k per day debit limit, 100% approvals for gaming transactions, and no transaction freezes. Access your money nationwide across every gaming vertical: sports betting, horse racing, sweeps, lotto, casinos, and daily fantasy.*

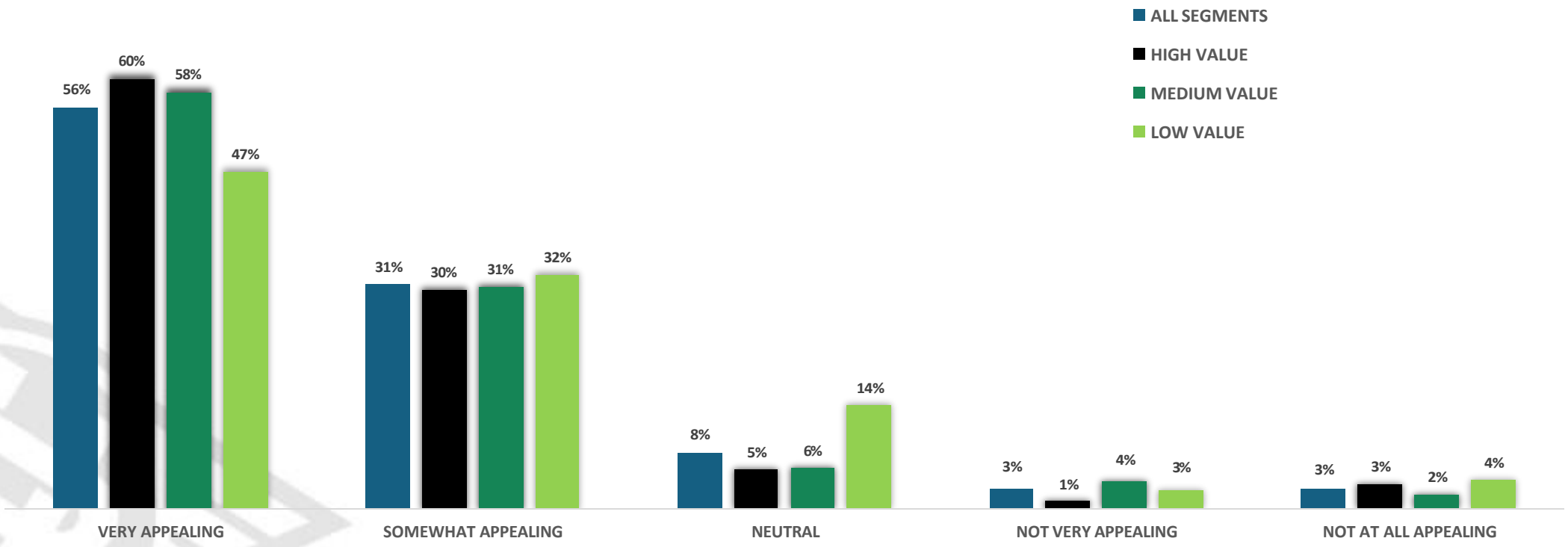
BASED ON THE DESCRIPTION OF THIS PRODUCT, HOW INTERESTED WOULD YOU BE IN TRYING THIS PRODUCT TO HELP YOU CONTROL AND MANAGE YOUR REAL MONEY WAGERING SPEND?



INTEREST IN EDGE | REWARDS BENEFITS

- 87% of users across segments say they would find a rewards or cash back program associated with the product very or somewhat appealing.

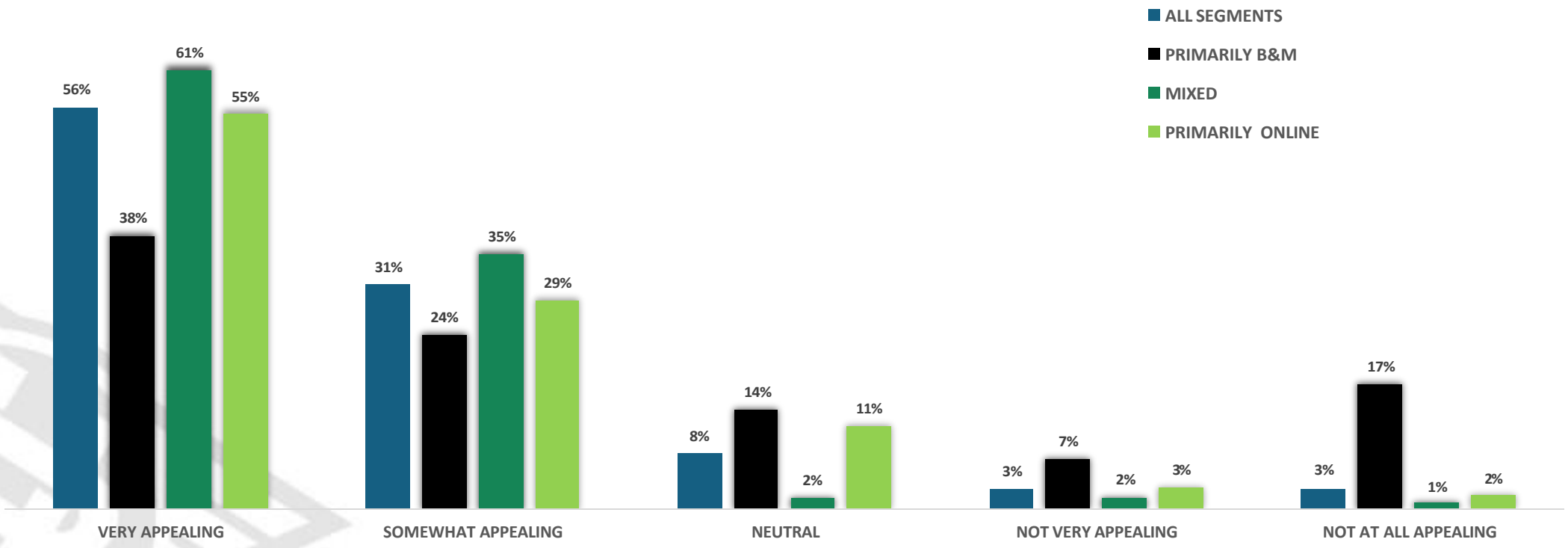
HOW APPEALING WOULD YOU FIND A REWARDS OR CASH BACK PROGRAM ASSOCIATED WITH THIS TYPE OF PRODUCT?



INTEREST IN EDGE | REWARDS BENEFITS

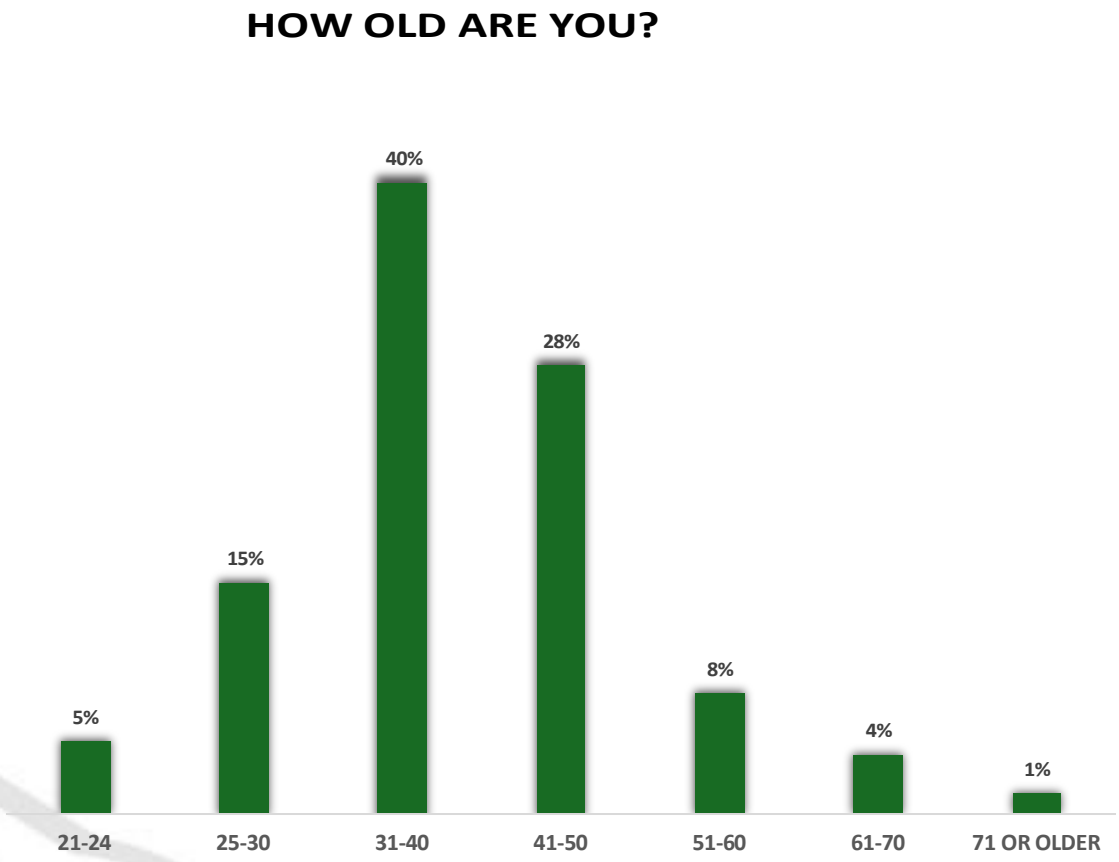
- Once again, mixed and online players are much more interested in rewards benefits that may be offered by a betting-focused financial product.

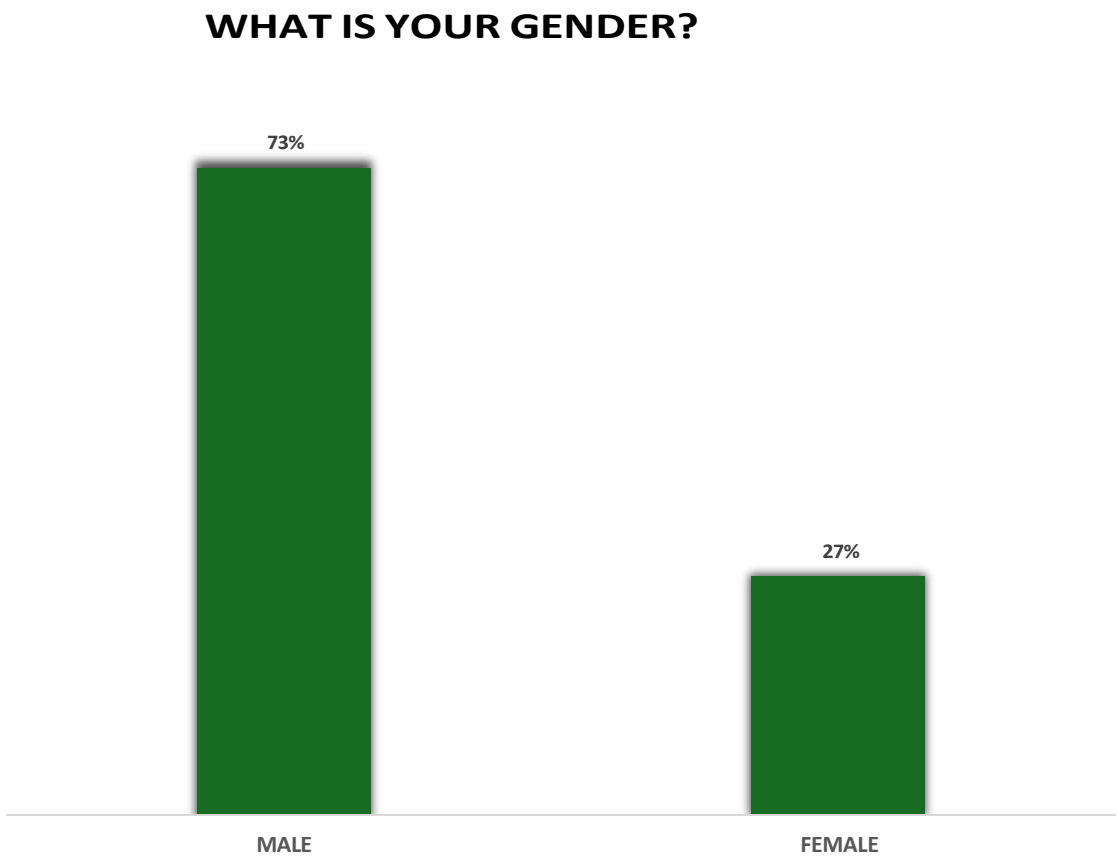
HOW APPEALING WOULD YOU FIND A REWARDS OR CASH BACK PROGRAM ASSOCIATED WITH THIS TYPE OF PRODUCT?



DEMOGRAPHICS

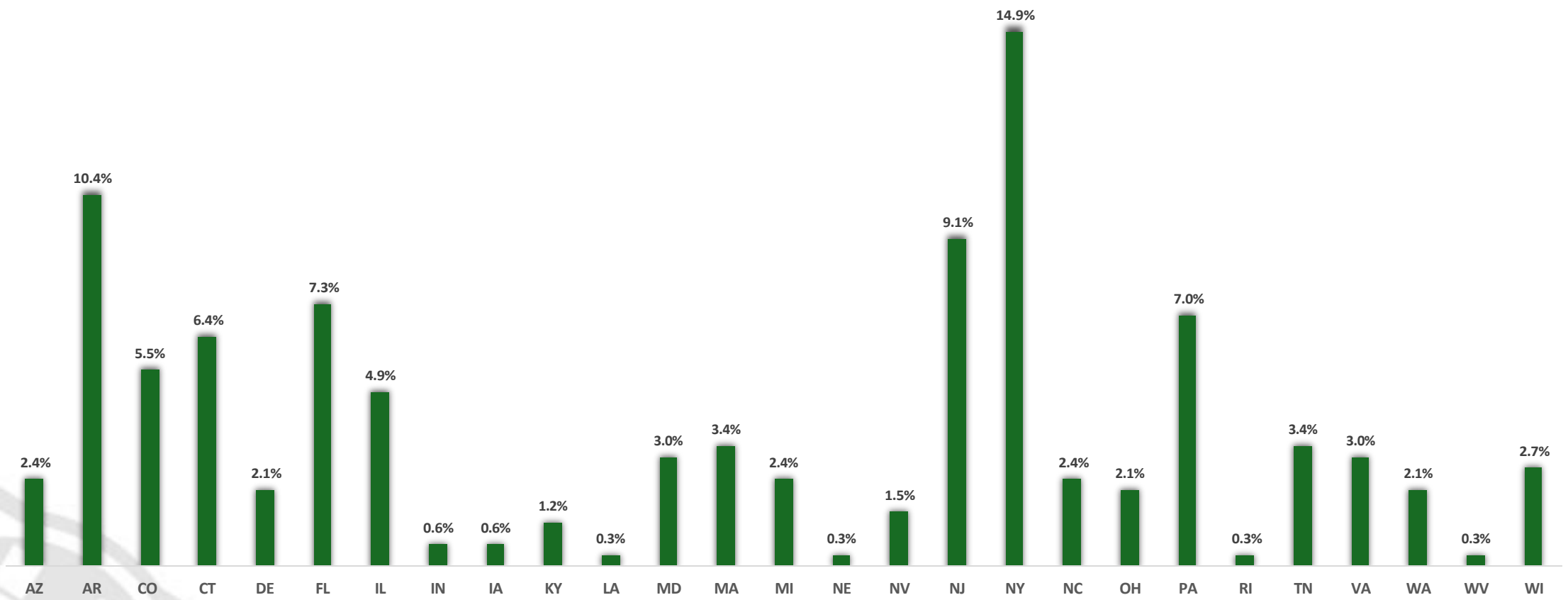
CUSTOMER DEMOGRAPHICS | AGE AND GENDER





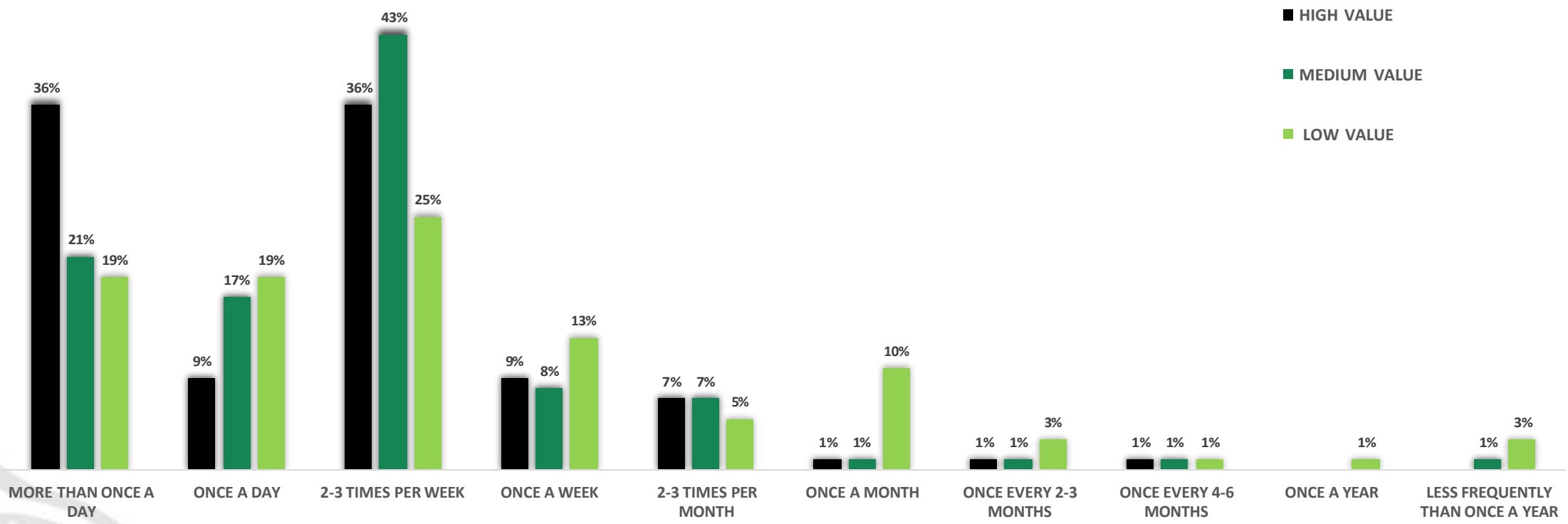
CUSTOMER DEMOGRAPHICS | RESIDENCY

WHICH STATE DO YOU CURRENTLY RESIDE?



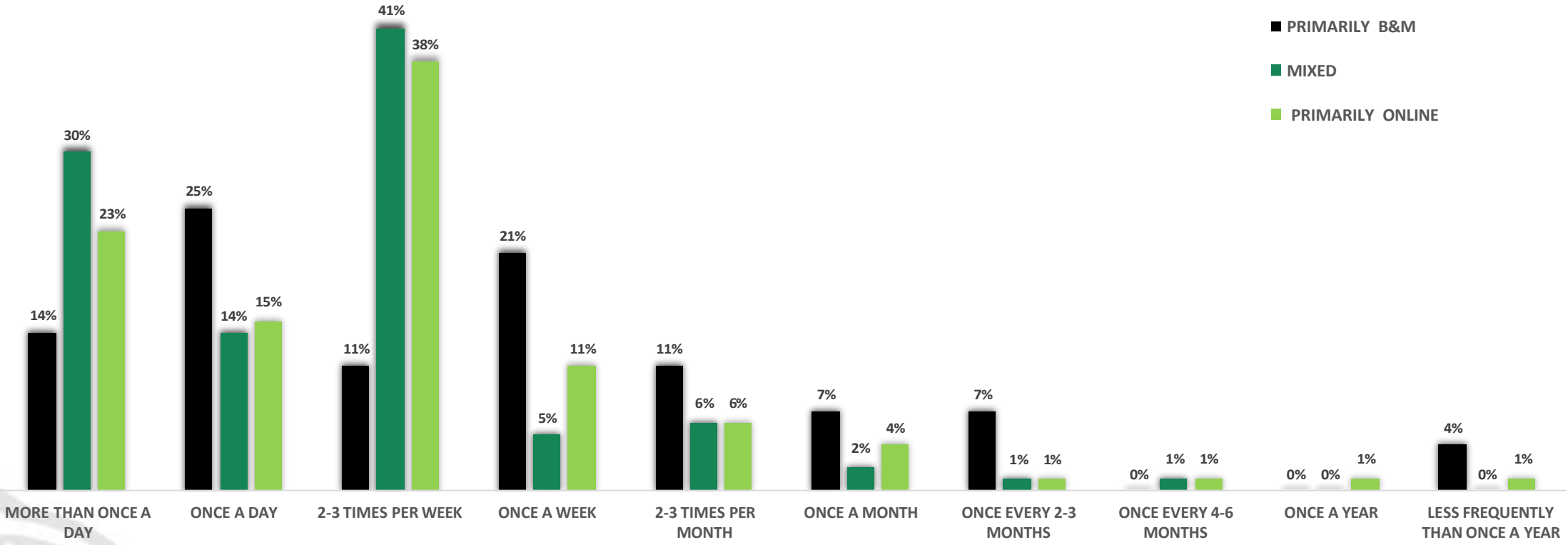
CUSTOMER DEMOGRAPHICS | BETTING FREQUENCY

HOW FREQUENTLY DO YOU MAKE A REAL MONEY WAGER, EITHER IN PERSON OR ONLINE? (SINGLE SELECT)



CUSTOMER DEMOGRAPHICS | BETTING FREQUENCY

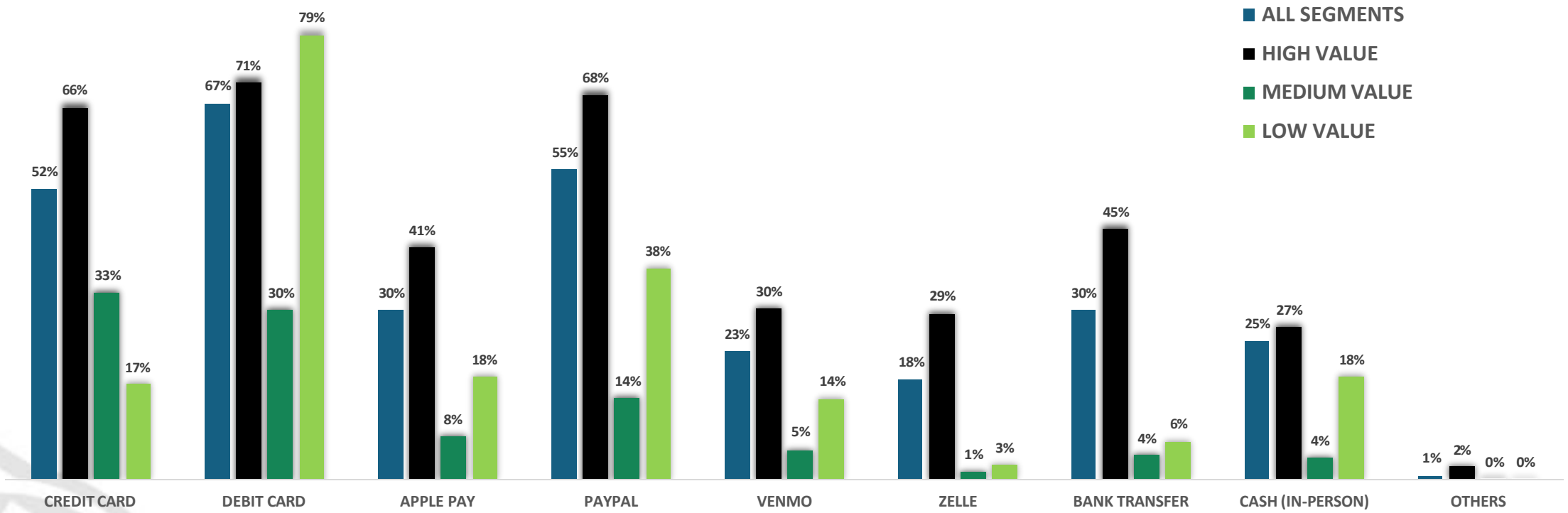
HOW FREQUENTLY DO YOU MAKE A REAL MONEY WAGER, EITHER IN PERSON OR ONLINE? (SINGLE SELECT)



APPENDIX

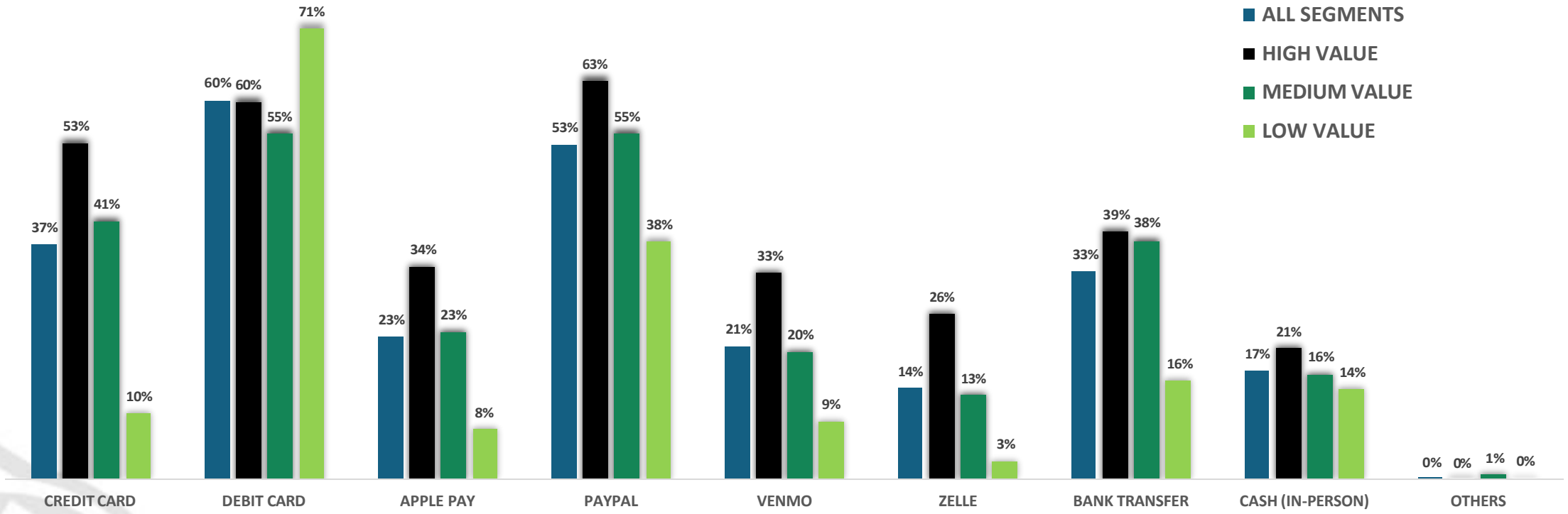
DEPOSIT METHODS | DEPOSIT METHODS

WHAT PAYMENT METHODS DO YOU CURRENTLY USE TO MAKE DEPOSITS FOR YOUR REAL MONEY WAGERING? (SELECT ALL THAT APPLY)



CUSTOMER BEHAVIOR | WITHDRAWAL METHODS

WHAT PAYMENT METHODS DO YOU CURRENTLY USE TO MAKE WITHDRAWALS FOR YOUR REAL MONEY WAGERING? (SELECT ALL THAT APPLY)



This white paper was developed in collaboration with BettingHero, an independent research and education partner specializing in responsible gaming engagement. The insights, data, and findings presented are based on BettingHero's independent research and survey results.

The content is provided solely for informational and educational purposes and does not constitute financial, legal, or gaming advice, nor an endorsement of any specific gaming operator, platform, or activity.

Edge Boost does not provide wagering services and assumes no responsibility for individual gaming behavior, outcomes, or suitability of gaming activity. All information is provided "as is" without warranties of any kind.

For help with a gaming problem, call or text 1-800-GAMBLER (available 24/7, confidential).