

Problems with deposits in Norwegian online casinos

There are many things that differentiates the country of Norway from others, the Norwegian gambling regulations is one of them. You may already have discovered that the restrictions are much stricter than in other European countries. The biggest and most crucial difference lies in how the casinos handle your money.

It's easy to get lost in fine print and despair when the win is caught, but the payout can't be completed. Or when you're just about to place a bet that you know will pay out, but the transaction won't go through.

On this page, we have gathered information about the subject and presented it in an easy-to-read setup. Here you will find useful info that can help you when dealing with various issues and processes related to foreign game accounts. At best, you can anticipate the issues before they even occur, and solve them right away. That way, you won't have to waste your time solving transaction issues, when all you really want to do, is to play. Keep in mind that very few problems are completely impossible to solve!

It's all about security



It is easy to overlook all the restrictions that are placed on the casinos, both in term of regulations and security considerations, as they don't fall directly on the player. But at the same time, it's easier to find solutions when you understand the background for the problem. As late as in 2017, the Norwegian government tightened the screws with the banks. Thus, the banks had to tighten their screws with the casinos. And the casinos? They also had to adapt.

The reason for the tightening restrictions is simply security. Security for everyone. The banks will get in trouble with the government if they do something they are not allowed to do. The

casinos will get in trouble if the banks won't do money transfers for them. And the players will get in trouble if their money isn't handled properly.

In times of frustration, keep in mind that most online casinos are keen on keeping their customers for as long as possible. For that reason, they try to help out their customers when difficulties arise. Many of them will actually stretch far out to find a solution, as long as you are willing to meet them halfway.

Limitations in Norway in comparison to other European countries

The Norwegian government wishes to ensure public control of money gambling, primarily in regard to Responsible Gaming and crime. They try to do so through Norsk Tipping (Norwegian Gambling) and Norsk Rikstoto (Norwegian National Tote): Only these two operators are allowed to offer gambling in Norway. Foreign gaming companies cannot offer or even promote such games within the country. Nevertheless, Norwegians are allowed to play at foreign gaming companies.

To prevent other gaming companies to slip through the Norwegian gambling market, Norwegian banks are not allowed to transfer money directly to gambling companies (i.e. online casinos). The prohibition applies to both deposits and payments. Therefore, most gaming companies use a third-party supplier as a payment solution (such as Neteller, Paysafecard and Skrill). A "neutral" monetary transaction that is not earmarked anything special, the government cannot point their finger at. In which case, the bank isn't doing anything illegal.

The most common problems

You might experience that some of the payment methods that work in other European countries, doesn't work in Norway. For example, some gaming companies require a Norwegian credit card. Some payment methods have also been possible to use previously, but not anymore.

One can quickly jump to the conclusion that the easiest way to solve the problem is to create a new Norwegian game account. However, for the casinos, this would cause issues with the welcome bonus offers; If any player could duplicate their gaming accounts, the casino would have to pay out endlessly in welcome bonuses. Which would be bad business.

Deposits

Below is an overview of deposit methods that you have accessed previously but doesn't work for players in Norway.

- **Bank transfer:** Only available for withdrawals, if the player uses prepaid methods, Visa and Mastercard. Bank transfers require IBAN and Swift numbers in a case of international bank transfers. The bank's processing time is usually 3-5 working days. You must also be able to prove this (by sending a copy of bank statement showing your name, account number and address).

- **ClickandBuy:** Very few online casinos use these anymore. Probably because the supplier has received a lot of bad user reviews and therefore, wears a bad reputation.
- **Invoice:** Postpay options can generally not be used to gambling in Norway.
- **Paypal:** Not available from Norway or for players with residential address in the country. This decision is made by Paypal itself, on the grounds that the company does not want to operate in grey markets (the company is however, available to residents in licensed counties such as UK, France and Denmark).
- **SMS-payment:** In most cases, Norwegian gaming accounts will not allow any payment via SMS (Vipps, Siru, Hipay, etc.). Only a few Norwegian online casinos offer such a solution (which then acts as a third party payment method). If you are using a foreign phone number, have previously used this number to conduct such payments and continue to use the same currency, you might be able to reach through. Keep in mind however, that the gaming companies require documentation of your home address, and if that doesn't match with the country you are in, you might encounter problems.
- **SpendOn:** This used to be a popular prepaid deposit method among Norwegians. The SpendOn Card is a virtual Visa card, available online and from retail outlets. With the changes that came in 2017 however, the option had to be removed by the gaming companies because the product is owned by a Norwegian bank (Sparebank1).
- **Ukash:** Became a part of Paysafe in 2015 and works the same way.

Withdrawals

Transaction methods: A common issue around payments is that the users *cannot use two different transaction methods* for deposits and withdrawals. If you try to do so (say, you deposit through Paysafecard and try to make a withdrawal through Neteller), the transaction is likely to be rejected.

Currency: Different currencies can also put you up to a challenge. Very few online casinos offer so-called "multi-currency". This means that if the game account is originally set up with euro, it will in most cases remain with euro. The result may be that players experience a currency loss when the money is converted to Norwegian kroner. Problems may also occur if you try to make withdrawals in a currency different from the one you made the deposit with.

Limitations: Another frequently asked question is "Why can't I withdraw the entire winnings amount?". Some casinos have placed restrictions on their payments. For example, it may be a maximum amount per withdrawal or per month.

Account verification

All professional online casinos require account verifications by their users. It can be perceived as an urgent and unnecessary process, but again it's all about security. Mostly for the users.

Verifications are primarily there to prevent abuse of players personal data. If someone has stolen a player's personal information, it's actually quite difficult for the casinos to discover it, which can be expensive for both players and casinos. Therefore, the gaming companies are actively working to avoid it to happen at all. Verifications are also designed to prevent money laundering (there are clauses about this in the licenses the online casinos operate with) and to prevent casino fraud.

Therefore, players might find that the casino requires specific documentation confirming the identity, home address and so on. The process is often much more demanding than necessary, which off course is frustrating. For example, it often occurs that the documents that players submit, are not approved. Verification will then go back and forth between user and company. Such situations are frustrating for both parties.

Possible solutions



Below is an overview of deposit methods available in Norway. Pay extra attention to the two methods Neteller and Skrill. These two are highly recommended, both for ease of use and for the fastest possible transactions.

- **EcoPayz:** This is a prepaid method that works just like an e-wallet. Users must create their own user account. The difference from other e-wallets is that EcoPayz requires an actual balance in the account and cannot be used when the account is empty. Other e-wallets require no balance in the account, because the money is deducted directly from the chosen payment method.
- Just like Visa, **Mastercard** transactions also pass through a third-party payment provider. Note that some gaming companies do not offer transactions through Mastercard.
- **Neteller:** This is one of the best options for players in Norway, both for deposits and withdrawals. Neteller is an e-wallet that is highly regarded and therefore available in most online casinos. Users must create their own user account and register a card or bank account. The good thing about this method is that no personal data is sent from Neteller to the gaming company. Instead, users receive a personal Neteller account number, which provides instant availability of the money.
- **Paysafecard:** This is a popular payment method among Norwegians, probably because you don't have to register a credit or debit card to use it. Paysafecard is a prepaid payment card, which can be purchased at many different outlets in Norway (7-Eleven, Coop, Narvesen, Rema1000 and Joker to name a few). The highest possible amount per card in Norway is 1000 kr. But there is no limit to how many

you can buy. The downside with Paysafecard is that there are no withdrawal opportunities with it, since it is not linked to a specific account.

- **Skrill** was previously known as Moneybookers, and operates in the same way as Neteller. Like the Neteller, this is one of the best options for players in Norway, both for deposits and withdrawals.
- **Visa:** This is the best option for those who want to use payment cards directly. Visa transfer goes through a third-party payment provider (such as WorldPay), but players do not have to deal with this when making a deposit: that bit is taken care of by the casino. Visa transfers may cause withdrawal problems, but because this is the most widely used method, game companies are often quick to solve them.

Deposits

Different Transaction Methods: The simplest solution for withdrawal problems due to foreign accounts is to just wait with the withdrawal until you return to the country where your game account is created. If your stay is planned to last for a longer period, there are still some alternative solutions;

In general, withdrawals must be made using the same method as for deposits (if a player has made a deposit with Neteller, they must also make the withdrawal through Neteller). The exception for this rule is when players use prepaid cards, such as a Paysafecard. In such cases, the player must make the withdrawal through a bank transfer.

Currency: In cases where players wish to change the currency, they must contact customer support. Some gaming companies may be able to change it easily. Some will also allow the player to create a duplicate account, where the first account will be closed as soon as a new account has been opened with new currency (with or without a new welcome bonus). Some of the largest and most experienced casinos also allow players to change the currency themselves, in the game account settings.

Withdrawals

Limitations: We always recommend players to read through the Terms of Use to get best possible overview of the situation. All online casinos are required to inform their users about this, and often the information is to find at the bottom of the page (usually with Responsible Games and Support). Pay some extra attention to the info surrounding withdrawals. For example, most gaming companies have a clause that you must have made at least one deposit before you can make a withdrawal.

If in doubt, we recommend contacting customer support (many online casinos offer live chat). The support team is drilled in finding answers questions involving money, and they will most likely provide you with understandable explanations and good guidance.

Account verification

The best thing you can do when making an account verification is to read the information provided. And read it carefully. The requirements vary between different casinos, and often there are small details that make the big difference.

For example, note what the casino sees as a valid ID (identification). Sometimes there must be a copy of passports, other times a driver's license is enough. Check which documents are approved in relation to your home address (often is a paid electricity bill or a tax document accepted). Also, find out what format the documents are to be sent in (often, for example, all four corners are required, and in most cases the document must be delivered as a PDF file).

What you can do to avoid problems

- The easiest solution is to simply postpone your gaming until you get back to where you created your account (but this is also the boring solution).
- Contact your casino and let them know when you are planning to move or go to Norway (or another country) for a period of time. That way you tackle the issues before they occur and can play carefree during your stay.
- Search for needed information actively. Game companies are required to provide information about rights and terms. Most casinos have high quality customer support that helps users through all conceivable issues.
- Remember that most problems can be solved! If you stay calm and solution oriented, the solution will likely come faster than if you get stressed or angry.