

## **The A-BET System**

A-BET is a comprehensive computer system for betting and bookmaking management. The modular architecture has evolved into a product range adaptable to the needs of cash betting in shops, including bet and image capture at the counter and even customer self-service terminals, credit and debit telephone betting operations, a spread betting option and as a ready made back-end system to support an interactive betting web-site on the Net.

Given that there is a common core throughout the product range, many facets of the cash, credit, spread and Internet systems are the same, not least of which are the benefits that have been proven from active operation in all these different betting environments.

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## The A-BET System

### Configuration

Whether your bookmaking operation is a complex, networked, 50-seat debit/credit, telephone call-centre or a single shop, two-till, cash betting business, the A-Bet System can be configured to help you run your business. Functionality provides the ability to:



#### Main Manager Terminal

Own Wager Number:



Accept Cash Wager	Accept Credit Wager
View Wagers	View or Edit Events
Configure System	Update Events
Cash Up	Show Liabilities
Download Event Files	Credit Options
Delete Old Files	End Program

v3.2 Waiting

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- Accept all types of wagers from large stake, short-priced singles to small unit multiples, lay Early Prices, board prices and quote Ante-Post, as traditional fractions or decimals; accept SP, Tote or PMU, lottery numbers, all types of sports betting and the UK daily racing programme.
- Automatic settlement and instant availability for authorised payout. View wagers to display and confirm individual bet details. Monitor running-up money on multiple wagers.
- View and edit events supplied from a direct data feed or by creating your own sports betting events including specialised terms and all the price options.

- Configure individual operator terminals to display events and prices, control access levels and manage the service you provide to customers.
- Update events by centralising control over prices, betting in running and suspended markets.
- Show liabilities with displays of individual fieldbooks for every event, including many management options to view the book race-by-race and track the effects of running-up money. A complete liabilities control facility, plus options to view hedging scenarios.
- Full range of options for managing customer's credit and debit accounts.
- Download function to connect to external information sources.
- Reporting options exist for simple cash up facilities or for an in-depth management information system with client statement and cheque writing options.

## The A-BET Cash System

### Bet Capture

Introducing changes to the process by which the betting shop customer places a bet has proven notoriously difficult. So the A-Bet System provides options that embrace available technology that is driven by security demands, simplicity of operation and traditional methods for those that simply do not want change.

- *Image Capture*

The cashier passes the customer's hand-written slip through the scanner. The image is instantly displayed on screen. The cashier enters the total stake and a thermal slip printer issues a timed and dated receipt with the full slip image, which the customer retains.

The screenshot displays the A-BET A software interface. On the left, there is a menu titled "Please Choose the Bet You Require Here" with options: Singles (selected), Doubles, Yankee, Lucky 15, Lucky 31, Reversed Forecasts, Combination F'casts, Straight Forecasts, Tricasts, and Union Jack. Below this are "Other Bets" (yellow), "S.P. Odds" and "Tote Odds" (green), and "Win Only", "Each Way", and "Place Only" (green). A "Help" icon is also present. In the center, a "Please Choose the Unit Stake Here" menu shows stakes from €1000 down to €10, with a minimum of €10.00. Below this are "Tax Paid", "No Tax" (selected), and "Tax Free" (green). On the right, a "Your Betting Slip" window shows a scanned slip for a "Football Wager" titled "A BET A". The slip includes contact info (+44 (0)1420 549988, www.abeta.co.uk), a table with handwritten entries: "WORLD CUP 2002", "€20 WIND", and "ARGENTINA". The payment is €20.00 and there is a signature. At the bottom are "Choose Selections", "Place Bet", and "Cancel Bet" buttons. Copyright © 1990-2001 Betting & Lottery Technology BV is noted at the bottom right.

With the image stored, the bet details can be added as a back-office activity in quieter moments, during and between races.

When the selections, prices and bet types have been added to the stored record the bet will automatically settle when the result is confirmed.

The screenshot displays the 'Your Betting Slip' interface. At the top, it shows 'Worldcup Football:' with options for 'World Cup 2002' and 'Group Betting'. Below this, 'Events:' includes 'Outright'. A table lists '41 Selections 1 1/1' with 'Current Price' for Argentina (9-2), France (4-1), Brazil (7-1), Italy (7-1), and England (7-1). The main slip area shows '1. World Cup 2002 Outright Argentina' with odds '9-2 BP'. The bet is confirmed as 'A BET A' with a stake of '€20.00' and '€20.00 Win'. The slip also includes contact information: '+44 (0)1420 549988' and 'www.abeta.co.uk'. A 'Paid' section shows 'Paid €20.00 (1) Singles. 1 Bet Win Only: 1 Single @ €20.00. Total Stake: €20.00, Tax: Nil, Payment: €20.00.' At the bottom, there are buttons for 'Choose Bet and Stake', 'Extend Bet', 'Place Bet', 'New Bet', and 'Cancel Bet', along with category buttons like 'Tuesday's Horse Racing', 'Tuesday's South African Racing', 'Tuesday's Greyhound Racing', 'Tuesday's Numbers Betting', 'Midweek Football Coupon', and 'Cheltenham Festival 2002'.

A printed bar code securely identifies the customer's represented receipt as a winner and the settled value is displayed to the cashier for payout.

- *Call Over*

If a customer does not want to write out their bet but prefers instead to dictate the bet. Using mouse and keyboard, the cashier accepts the details straight into the wager entry screen.

Provided the bet is confirmed before the event is "off", the printer issues the full details on a bar coded receipt. The customer merely checks the details are correct.

This works particularly well during racing when the majority of race-by-race bets are singles on the next event. Although not the normal procedure in the betting shop, many punters are familiar with the on-course concept of calling over of bets.

16:53:11

# Place Your Bets On **BETTY**



Thursday's Horse Racing



Thursday's Greyhound Racing



Thursday's Irish Horse Racing



FA Premiership



Cheltenham Festival 2002



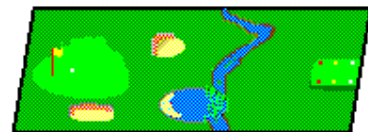
World Cup 2002



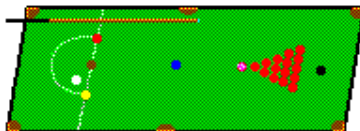
Champions League



Six Nations Championship



Golf Season 2002



Ante - Post Snooker



FA Cup



All bets will be accepted by ABETA Technology Ltd whose rules apply.

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- *Slip Endorsement*

Although scanning and image capture can alter the process, not everyone is ready for the change and so there is an alternative.

Optionally there are printers on the market that can be used to endorse a two-part slip, e.g. a football coupon or special bets slip. This stamps the traditional style slip with the date and time details on the bottom. The customer can take away the copy and the original is retained.

For security purposes the original must either be passed through the scanner or the old security camera.

In order that the system settles all bets automatically, the system synchronise slip numbers and the details are edited against the correct transaction number.

**Security**

Image capture provides a new facility in deterring staff fraud. Under View Wagers individual slip images and the bet details entered by the cashier are simultaneously displayed on screen.

The stored image can be viewed remotely using tools like pcAnywhere or Microsoft NetMeeting. Images can also be downloaded in a compressed state and then viewed off-site by loading them on to a Manager System, e.g. in Head Office.

Bets can be audited instantly on site by viewing the system's sequential bets and comparing the time the image was captured against the system-generated off-slips. So bets with large payouts can be remotely authorised before payout.

By capturing the image on the shop systems hard disk, the old security cameras and even two-part slips become obsolete. There is however a need for good housekeeping disciplines and backing-up procedures.

**Cashing Up**

An option on the main menu provides shop staff with an instant snapshot printout summarising the daily trading position.

## **The A-BET Credit System**

### ***Credit/Debit Operations***

The A-BET Credit System has been specifically designed for the management of telephone betting operations, with specialised features for managing credit accounts, deposit betting and the acceptance of Debit Card payments, under the Switch and Delta schemes and Credit and Laser Cards in Ireland. While some bookmakers offer one or the other, many are willing to combine the two. The A-Bet Credit System is designed so that with the addition of the Debit Authorisation module, the methods can be managed through the same system in parallel.

Years of experience in bookmaking, betting shop management and the computer industry have gone into its development. The proven success of the System is reflected in a client list of the best-known and biggest names in bookmaking both in the UK and Ireland, as well as interests overseas.

### ***Customer Database***

#### **Credit Accounts**

Each customer is allocated a unique account number. Full customer account details are displayed for the Operator, including the outstanding credit balance, which instantly updates with the acceptance of every wager or settlement. Since the Operator is always viewing the current status, the risk of extending undue credit to a customer is eliminated.

#### **Debit Accounts**

To minimise time spend entering customer details, repeat Debit Account customers are similarly given a unique number, instead of having to quote their full 17-19 digit Debit Card PAN (Personal Account Number) on every occasion.

On acceptance of a bet transaction, the system will connect with the Bank's computers to obtain authorisation of the funds. This process requires only seconds for confirmation.

To reduce processing time and minimise transaction fees, the system runs a 'virtual deposit account', which maintains funds from earlier winning bets on account. The system checks for funds in the 'virtual deposit account' before seeking bank authorisation for the full stake or part of the stake not covered by funds on account.

### ***Bet Acceptance***

#### **Customer Details**

The Operator has only to key the Client Reference to display full account details.



There are a several features designed to assist credit control and monitoring account holder's betting patterns. The Client Summary provides historical analysis, while the current position is displayed for the Operator including credit limits and current balances along with account details. Operators receive warning messages when accounts exceed credit limits or when bets are contrary to trading principles and a memo pad alerts to individual account restrictions.

Operators enter bets at customer's dictation speed, this minimises call time, which is especially important on Freephone services, and maximises call handling per Operator, which reduces off-peak staffing.

34 Net Stks=£4204.34 £123.65/bet		<b>Select Client</b>		16:56:23	
27 Payouts=£5760.45 £213.35/bet					
<b>Win £1556.11</b>					
<b>Pound Sterling</b>		<b>UK Telephone Betting</b>			
Client Ref:	<input type="text" value="1001"/>				
Surname:	<input type="text" value="CATLEY"/>				
First Names:	<input type="text" value="IAN"/>				
<b>Address:</b>					
<input type="text" value="21 Prince Andrew Road"/>					
<input type="text" value="Maidenhead"/>					
<input type="text" value="Berks"/>					
Postcode:	<input type="text" value="SL6 8QQ"/>				
Country:	<input type="text"/>				
Telephone:	<input type="text" value="01628 419332"/>				
Risk Category:	<input type="checkbox"/>				
Account Number:	<input type="text" value="1001"/>				
Credit Limit:	<input type="text" value="500.00"/>				
Account Balance:	<input type="text" value="1591.11"/>				
Locked Funds:	<input type="text" value="0.00"/>				
<b>Follows Jeremy Chapman, refer golf over £10</b>					
<input type="button" value="First"/>	<input type="button" value="Prev"/>	<input type="button" value="«"/>	<input type="button" value="Next"/>	<input type="button" value="»"/>	<input type="button" value="Stop"/>
<input type="button" value="Last"/>	<input type="button" value="Create New Client"/>	<input type="button" value="View/Edit Clients"/>	<input type="button" value="Empty Bet"/>	<input type="button" value="Finish"/>	
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**Bet Details**

Bet type, selections, prices, stake units and total stakes details are selected and displayed simultaneously before the bet is finally confirmed.

Errors are minimised by security and logic checks preventing Operators entering incorrect instructions, over- or under-staking or laying back prices. Changes and amendments to bet details are simple up to bet confirmation.

No handling or further manual processing is required after the bet is confirmed. With no need for dedicated administration staff costs are minimised, all available personnel are committed to the telephone operation and focused on customer service.

**BETTY**

Please Choose the Bet You Require Here

- Accumulator(s)
- Super Heinz
- Multi
- Goliath
- A.T.C./If Cash Singles
- Union Jack Patent
- Single Lap or Waterfall
- Stop at a Winner
- Sitter

Other Bets

Win Only
- Place Only

Tax Paid
- No Tax

(Minimum:£0.01)

Please Choose the Unit Stake Here

<input type="radio"/> £200	<input type="radio"/> .90
<input type="radio"/> £100	<input type="radio"/> .80
<input checked="" type="radio"/> £50	<input type="radio"/> .70
<input type="radio"/> £30	<input type="radio"/> .60
<input type="radio"/> £25	<input type="radio"/> .50
<input type="radio"/> £20	<input type="radio"/> .40
<input type="radio"/> £10	<input type="radio"/> .30
<input type="radio"/> £5	<input type="radio"/> .25
<input type="radio"/> £4	<input type="radio"/> .20
<input type="radio"/> £3	<input type="radio"/> .15
<input type="radio"/> £2	<input type="radio"/> .10
<input type="radio"/> £1	<input type="radio"/> .05
	<input type="radio"/> .02
	<input type="radio"/> .01

**Your Betting Slip**

1. Group Betting Group A France	1-4 AP	1
2. Group Betting Group B Spain	4-7 AP	1
3. Group Betting Group C Brazil	1-3 AP	1
4. Group Betting Group D Portugal	2-5 AP	1
5. Group Betting Group F Argentina	4-6 AP	1
6. Group Betting Group G Italy	1-2 AP	1

1) Accumulator(s). 7 Bets Win Only: 6 5-folds, 1 6-fold @ £50.00. Total Stake: £350.00, Tax: £0.00, Payment: £350.00.

**£350.00**

Extend Bet | Place Bet | New Bet | Cancel Bet

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**Events**

The daily racing programme supplied by the data feed from your SIS service, provides all the day's runners, shows and results from every UK horse race meeting, the BAGS greyhound cards, Irish and foreign racing covered by SIS.

Ante Post and other events can be easily set-up manually and maintained as event files with associated prices whenever appropriate to business demand. Full field books provide liabilities on each event and are retained on the system regardless of the event's duration.

**Bet Types**

The pre-programmed bet library recognises all commonly used bet variations, so entry of standard and complex or exotic, speciality bets is straightforward. Additions for local specialities can be made to the library where necessary.

While "Empty Bets" provide flexibility to accept bets on minority interest events where no event file has been created. Full instructions are entered in free format text and the bet stored for later manual settlement. The bet text appears in full on client statements and stakes treated like any other transaction.

The screenshot displays the 'BETTY' betting interface. On the left, there is a list of 'Problem Wagers' and 'Unedited Wagers' with values like 0001.0000068, 0001.0000071, and 0001.0000073. A keypad is visible with buttons for 'Num Lock', 'Own Bet Num', 'Clear', 'Prev', 'Next', 'Enter', and numeric keys 0-9. Below the keypad, the text '1.89' and '1001' is shown, along with a timestamp '21:14:42, 14-02-2002'. A 'Manual Settle' button is located at the bottom left. The main area shows 'UK Telephone Betting Wager - Not Settled Yet' and a 'View Wager Number:' section. On the right, a 'Your Betting Slip' is displayed for a 'Football Wager' on 'World Cup2002', specifically 'Wayne Bridge to start v.Sweden 02/06/02' at odds of '£25 @ 6/1'. The slip also shows a summary: '1) Singles. @ £25.00. Total Stake: £25.00, Tax: £0.00, Payment: £25.00.' At the bottom right, there are 'Void Wager' and 'Finish' buttons. A copyright notice at the bottom reads 'Copyright © 1990-2001 Betting & Lottery Technology BV'.

## **Prices**

### **Displayed Prices**

All terminals automatically update to show current available price for each event, there is no need to request prices from any other source or view any other monitor.

### **Early Prices**

Added manually to the day's selected events as and when available, EP's are easily maintained on all terminals via entry to the Manager's System. Special features enable guaranteed price events. First shows from the text system automatically overwrite EP's with BP's.

### **Board Prices**

Provided automatically and maintained by the SIS feed from first show until the result. BP's update instantly and simultaneously trigger a recalculation of the liabilities fieldbook.

### **Ante-Post Prices**

Prices can be manually added in seconds for even the largest field of runners. Fieldbook accurately reflects liabilities as all bets accepted at the current price.

## **Conditions & Rules**

### **Special Trading Conditions**

The settling module contains the standard rules of racing with normal settling terms. However, the design provides the ability to be totally flexible and change those terms to accommodate a customer's individual rules.

Individual event conditions can be applied during set-up, to accommodate special offers and variable settling rules e.g. variable place terms.

### **Betting in Running**

For many long-range Ante-Post events i.e. 4-5 days for a golf tournament or 8-9 months for football league championships, the book will be retained open and amended throughout the competition.

**Automatic Settlement**

**Settlement**

The settling of bets is fundamental to the security of the operation and the customer service provided. As a manual operation, it is time consuming, labour intensive and still prone to error.

The A-Bet System settler receives the results from the live data feed, calculates the return on each completed part of a bet and any running-up money will cause a recalculation of the liabilities on the next selection's event.

Settling is completed instantly without the need for elaborate checks and without settling errors. There is a significant positive effect on the margin.

**Payout**

Customer accounts are automatically updated with the returns on their bets once the Manager views the settled bet and releases the payout.

The screenshot displays the 'BETTY' UK Telephone Betting Wager interface. On the left, there are sections for 'Problem Wagers' and 'Unedited Wagers' with a list of numbers: 0001.0000068, 0001.0000071, and 0001.0000073. A keypad is visible with buttons for 'Num Lock', 'Own Bet Num', 'Clear', 'Prev', 'Next', 'Enter', and digits 0-9. The main display area shows 'Tax Free.' and 'UK Telephone Betting Wager - Completely Settled (Settled Automatically)'. A 'View Wager Number:' section shows '1.74' and '1001'. Below this, it says 'Search Empty Bet X'. The right side features a 'Your Betting Slip' window with a timestamp of 21:09:47. The slip lists four bets: 1. Scout 1:10 ~~Scorced~~ SP 1 S (Jockey: L Fletcher), 2. Scout 1:40 **Dahlidya** 7-1 SP 1 S (Jockey: P Doe), 3. Sand 1:50 **Wesley Snape** 3-1 SP 1 S (Jockey: T Doumen), and 4. Sand 2:20 **Ambleside** 7-1 BP 1 S (Jockey: M Batchelor). At the bottom of the slip, it states: '1) Lucky 15, 15 Bets Each Way: 4 Singles, 6 Doubles, 4 Trebles, 1 4-fold @ £5.00. Total Stake: £150.00, Tax: £0.00, Payment: £150.00.' Below the slip, there are buttons for 'Manual Settle', 'Pay Out' (with 'Amount to Pay Out: £255.28'), and 'Finish'. A copyright notice at the bottom reads 'Copyright © 1990-2001 Betting & Lottery Technology BV'.

**Liability Management**

**Problem Wagers**

When the potential liability on any bet exceeds pre-set limits, a warning sounds and the bet number appears in the Problem Wager list. Clicking on the number instantly displays the full bet details.

Management are immediately alerted to the prospect of running-up money and potentially damaging liabilities with the time and opportunity to make important trading decisions.

**Show Liabilities**

For every event a Fieldbook displays the current odds against each selection and calculates total stakes, net take-out and percentage take-out, sorted into liability order.

**BETTY**  
Thursday's Horse Racing

- Taunton
- Southwell
- Sandown

Times:  
 1:50  
 2:20  
 2:55  
 3:25  
 3:55

Price Type: Combined  
 Stakes: 19:40:47  
 S.P. Odds  
 Tote Odds  
 All S.P.  
 A.P. B.P.  
 E.P.  
 Win+Place

Betting Margin: 123  
 Place Margin: 361  
 Desired Margin: 125

Total Stakes: £1125.00

Desd Odds	Stakes	Take Out	Win/Lose	%
-	0.00	0.00	1125.00	100.00
0.21-1	625.00	1875.00	-750.00	-66.66
9.13-1	75.00	375.00	750.00	66.66
14.20-1	60.00	346.00	779.00	69.24
37.00-1	40.00	208.00	917.00	81.51
49.66-1	30.00	156.00	969.00	86.13
3.90-1	285.00	1733.00	-608.00	-54.04

8 Selections By Horse: 1.2.3.1/5

Horse	Current Price
200. The Favourite	
203. Hescondido	2-1
208. Lordberniebouffa	4-1
201. Struggles Glory	11-2
206. Ceanannas Mor	7-1
207. Ambleside	7-1
202. Good Lord Murphy	8-1

0001.  
00081

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Liabilities recalculate with every bet taken and each time an event result generates stakes to be applied as running-up money on the next event. Displays automatically update providing the viewer informed of the absolute position at any moment in time. An internal price change or SIS transmitted show automatically causes a recalculation of the nominal margin, the value of bets at SP and consequently the liabilities.

On conclusion of an event management can assess the success of the trading operation from the net position, event by event and on the day's trading as a whole.

### **Hedging**

In its simplest form the hedging facility lets you review liabilities in "what if" scenarios to assess the impact of trading activity.

In the Credit System hedging accounts can be set up with existing customers and bets "away" accounted for both in terms of trading profitability and as an impact on the fieldbook liabilities.

### **Combined Business Streams**

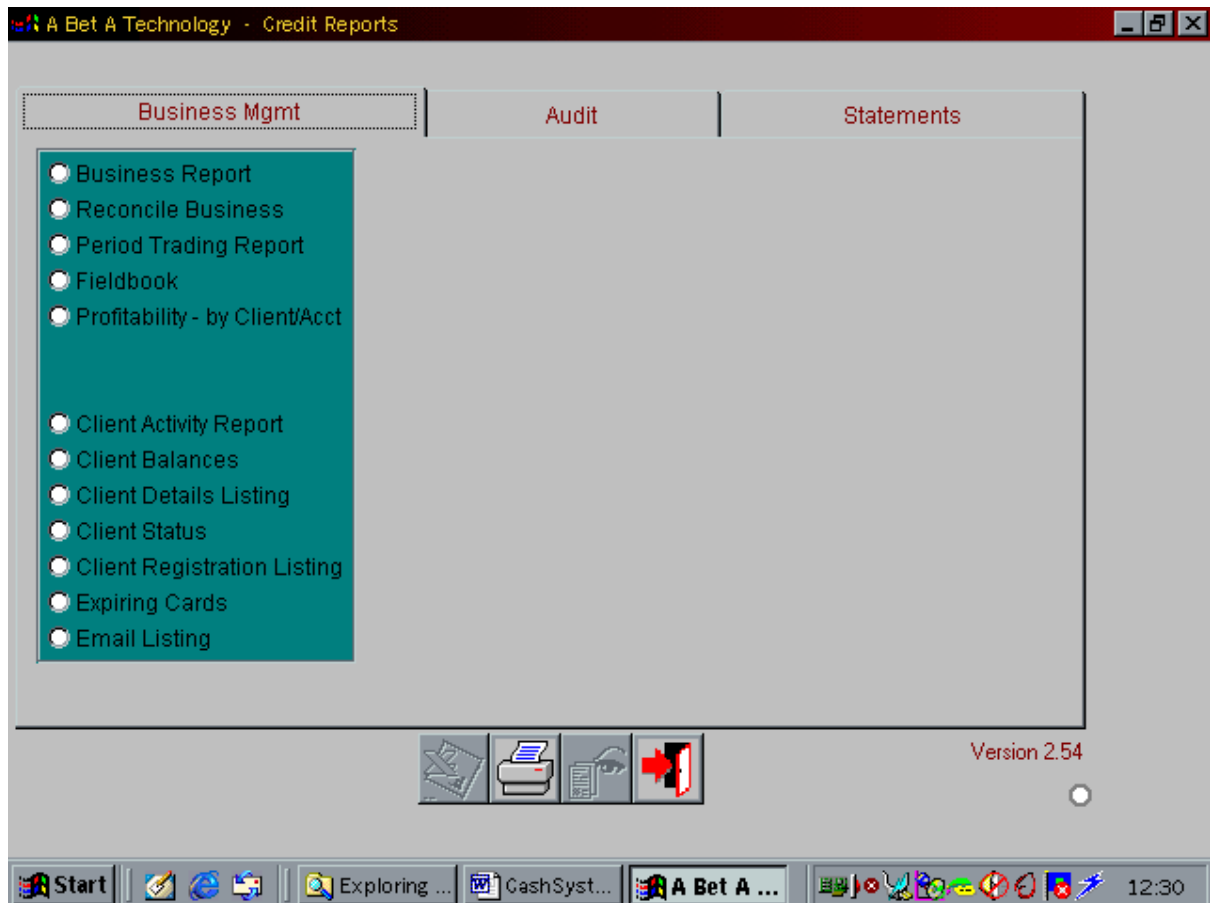
While bookmakers operate cash and credit side-by-side on the A-Bet system. For the more complex debit/credit operation, our unique Streams feature enables different client groups, e.g. UK telephone, offshore, on-course, Internet, etc. to be identified separately or combined for accounting and liability purposes.

## Accounting & Reporting

There are two alternatives for the reporting function. Cashing Up provides a shop summary for the cash environment. For the Head Office or call-centre operation there is a full suite of programs for Credit Reports. This is an entirely separate function from the A-Bet application so that it can run in background or back-office without detracting from the business operation.

There are three sections to the report: Business Management for the day-to-day performance reporting, Audit for internal and external financial analysis reporting and Statements, which produce both period end and individual customer statements of account.

### Business Management Reports



The primary, daily Business Report gives a detailed or summary breakdown of business transactions by section, for a specified period e.g. stakes, payouts, voids and non-runners, trading adjustments, payment transactions, etc.

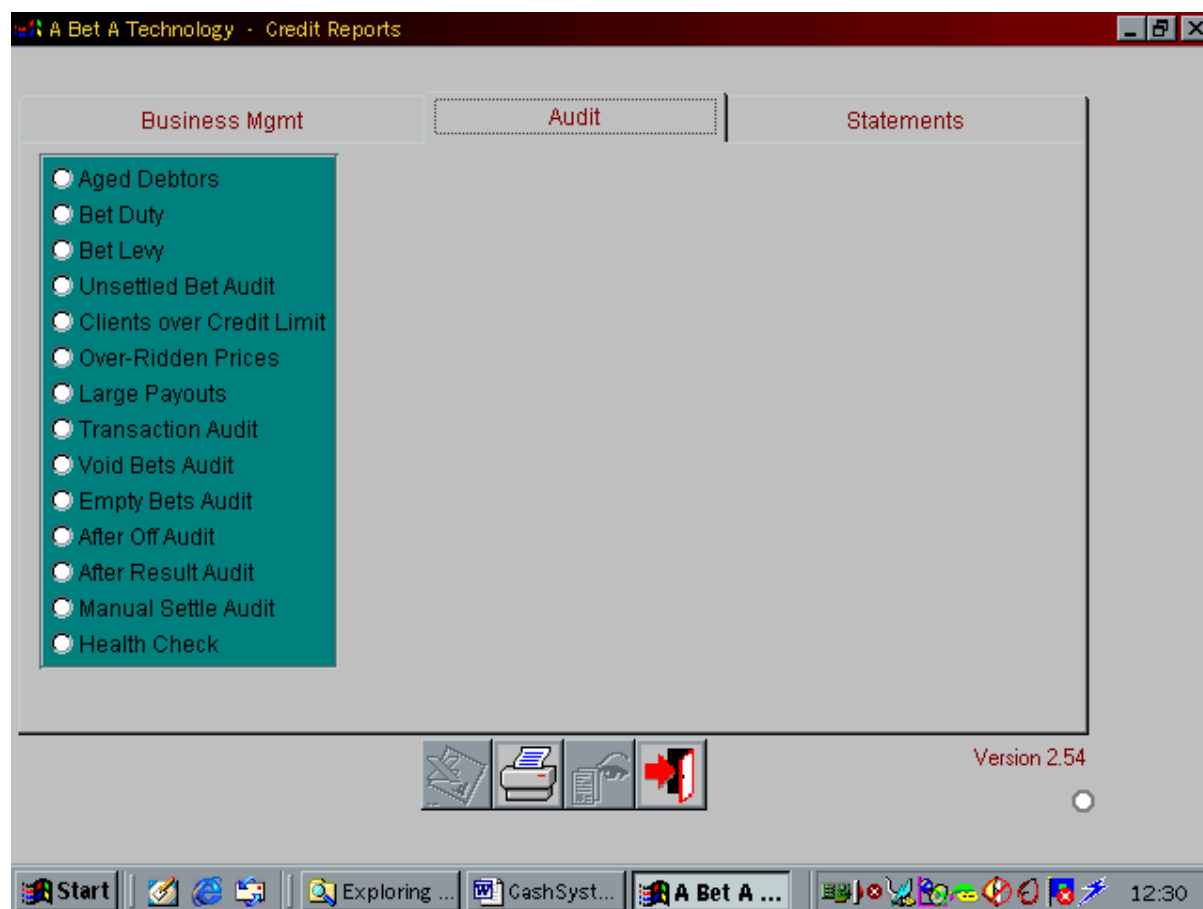
Reconcile Business Report provides the financial function with their period analysis requirements, while the Period Trading Report does a similar job for the betting operation.



There are also a variety of reports for monitoring customer activity and performance, e.g. Profitability – by Client A/c will identify who is beating you in any given period and by how much, actual or percentage. The details include account status information that the business development conscious operator can use to promote the business.

### Audit Reports

Provides an audit trail for your business. To provide operational flexibility to cater for the day to day requirements of running a betting business, the A-Bet System provides some manual override features. To ensure the security of the business and protect the interests of the authorities, a full audit trail exists.



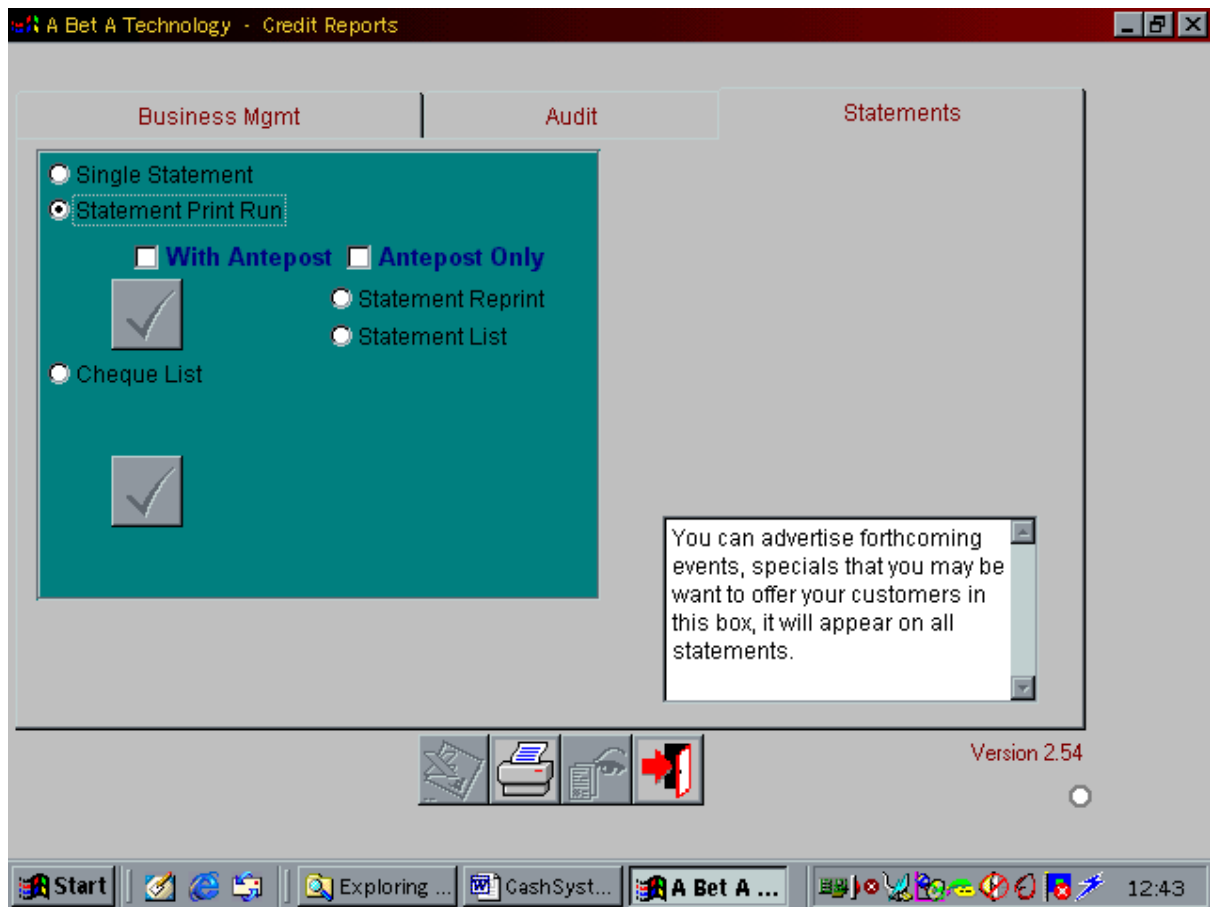
For example the Transaction Audit satisfies Customs & Excise's audit requirements along with a revised duty report for GBD

While credit controllers will make regular use of the Aged Debtors and Clients Over Credit Limit reports for essential management facilities.

### Statements

Individual client statements can be produced at anytime and for any period to assist customer service answering client queries. The periodic statement print run for

established accounting periods and the associated production of cheques removes all the hard work from the administration of client accounts.



### **System Configuration**

The A-Bet System operates under Microsoft *Windows* as a Desktop application on office standard configured PC's.

A hardware specification is available on request and we are always available to advise.

The standard package of the A-Bet Credit System includes: bet acceptance, the settling module, customer account management, reportage and print facilities and the communication facility to accept a data feed. The networking of multiple terminals is managed entirely within Windows and there is no requirement for any additional network capability.

The modular architecture and scalability of the system allows users to expand and upgrade their system to introduce more operator terminals, additional software modules like debit or EFT on-line authorisation, multi-currency and a sophisticated market analysis tool called the Profitability Analysis Module. All are available to develop the business and grow the number of accounts operated and managed by the system.

### **Manager's System**

Control of the system is established at the Manager's System, providing network management, security and trading authority over all facets of the credit operation e.g. liability management, account queries and reportage.

It also has all the functions of an Operator's Terminal and during trading hours will be primarily used to take bets.

### **Operator's Terminal**

The primary function is to accept bets and manage the information necessary to provide complete customer service to the credit operation. All units are networked together to provide event and price updates, bet acceptance, wager queries and account information at every operational terminal.

The optimum number of terminals required is determined by the staffing levels throughout the trading week and the number of calls that can be answered simultaneously.

**Server**

While shop systems and basic telephone betting systems perform perfectly well under the Manager System. Scalability and additional functionality will eventually require the greater resources provided by server technology to introduce additional processing capacity to the system, especially as it links to the outside World.

Advice and guidance on these issues and other facets of the system can be obtained from:

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