

# Digital Lottery *and the* Player Journey: **PLATFORM**

How is the digital connection to the player becoming the hub of the player journey? How is the digital platform driving players to interact with lottery at retail as well as online, supporting the anywhere, anytime, any way fashion the modern consumer expects?

Moderator: **Gretchen Corbin**, President & Chief Executive Officer, Georgia Lottery Corporation

Panelists:

- **Shannon DeHaven**, Vice President of Digital Engagement, Pollard Banknote
- **Durba Sinha Roy**, Vice President, Platform Products, Draw and Customer Growth, IGT
- **Amy Warner**, Vice President, Digital Business Development, Scientific Games
- **Rob Wesley**, Vice President, North America Customer Development, Aristocrat Interactive
- **Stephanie Weyant**, Deputy Executive Director, Marketing & Products, Pennsylvania Lottery

**Gretchen Corbin:** Originally, we planned a single panel discussion about digital lottery and the player journey. But as Paul and I talked it through, we realized it made more sense to split it into two separate panels — one focused on content and the other on IT platforms. Our panelists signed up for the platform discussion and we appreciate them! It is exciting to see how the industry has started to adopt a mind-set and culture that supports a long-term sustainable growth strategy. Let's kick things off with a brief introduction from each of you on your areas

of focus and experience in the iLottery space, starting with Amy.

**Amy Warner:** I help lead Digital Business Development at Scientific Games. Over the past seven years, I've worked at the intersection of retail and digital, helping lotteries bridge the gap between traditional retail sales and the evolving world of digital engagement. That includes everything from iLottery and loyalty programs to CRM, responsible gaming, and our many innovations that are developed for the online space.

**Stephanie Weyant:** I just celebrated 25 years with the Commonwealth last month, with most of that time being connected to lottery in some way. As Deputy Executive Director for Marketing and Products at the Pennsylvania Lottery since 2016, I was the executive lead for our iLottery launch in 2018. I also oversee the marketing, digital, products, and research teams — all of which play critical roles in our iLottery operations. I've had the privilege of working with many of the people on this stage today, who have helped guide and support our iLottery journey.

**Shannon DeHaven:** I began my lottery career about fifteen years ago with the Michigan Lottery, where I helped launch our iLottery platform in 2014. I was appointed Deputy Director of Digital Operations in 2016. In 2021, I joined Pollard Banknote as Vice President of Digital Engagement. Today, I oversee the full digital player experience — everything from loyalty programs and players clubs to mobile apps, websites, and, of course, iLottery. We have, over the past few years, pushed the boundaries of what digital lottery can deliver, stretching to produce a re-envisioned iLottery platform.

**Rob Wesley:** I started my career in 1998 with the Virginia Lottery, working in software development at a time when we still managed our platform in-house. From there, I moved into leading the sales and marketing teams, and in 2018, I was tasked

with creating a dedicated digital division, separate from traditional operations. We launched iLottery in Virginia five years ago. Then, after more than 25 incredible years with the Lottery, I joined NeoGames — the leading iLottery platform provider and game studio which has since been acquired by Aristocrat, the world's largest casino games manufacturer. Today, I am the leader for business development and account management in North America for Aristocrat Interactive.

**Durba Sinha Roy:** I worked in the oil and energy sector as a product specialist before joining IGT 17 years ago. I started in retail lottery marketing and, in 2013, was appointed Director of Product Marketing for Player Platforms, focusing on digital initiatives. At one point, I focused a lot of attention on improving the project delivery process, which led to my appointment as Senior Director of Delivery for PlayDigital, IGT's division focused entirely on digital solutions. Today, as Vice President of iLottery Product and Customer Growth, I lead a team responsible for shaping the vision, strategy, and creation of products that are relevant, engaging, accessible, and rooted in responsible play. I also oversee our digital transformation initiatives and drive lottery business growth. I'm passionate about building strong partnerships, breaking down silos, and pushing forward a unified, player-centric vision across all our products, services, and experiences.

**G. Corbin:** Thank you all so much. I think that you touched on something very important there, Durba, and that is the intersection of retail and online play. At the Georgia Lottery Corporation, we apply a multi-disciplinary approach towards the goal of optimizing iLottery performance because the different business areas overlap and intersect with each other. We literally talk every day about how we can make anything and everything better. And, to Durba's point again, the timeline in this business is right now — how can we move the needle today and see results tomorrow?

When Paul asked me whether I'd like to moderate the content panel or the platform panel, I chose platform — because I believe we're all still climbing a steep learning curve when it comes to fully leveraging technology to drive sales and maximize funding for good causes. We understand the transformational power of a strong

technology platform — but we also know it's a moving target. The investments we make today must be built to deliver results not just today and next year, but three and five years from now.

Shannon just spoke about the incredible progress iLottery has made in just the past few years — and I expect we'll continue to see that kind of exponential improvement as new launches roll out.

Before we go any further, let's make sure we're clear on what exactly is meant by "iLottery platform"? How is it similar to — and how is it different from — the Central Gaming System (CGS) that powers retail? Shannon?

**S. DeHaven:** When we think about the Central Gaming System, or CGS, for retail, we're talking about a system designed to monitor, process, and manage transactions — the plays themselves — across a network of terminals. An iLottery platform does that too, but across a digital network. And the way it delivers those business functions are quite different.

For example, cloud infrastructure is baked into the digital environment, giving iLottery platforms the flexibility to rapidly update and swap out different components. As you've already heard earlier at this conference, functional components like marketing, CRM, KYC (Know Your Customer), and geolocation are deeply integrated into the iLottery platform — whereas in a traditional CGS, those functions are either separate or not built-in at all.

Another key difference: the iLottery platform has to be modular. It must support rapid deployment of new technologies and content. Retail CGS systems are evolving in that direction, but they were never designed for the kind of speed, scalability, and agility that digital demands.

And then there's data. In retail, play is anonymous — so the CGS isn't capturing individual player behavior. Digital, on the other hand, tracks player activity in real time, generating vast amounts of actionable data. This fundamentally changes not only how we market and engage players, but also how we approach Responsible Gaming. With iLottery, we're able to have an actual dialogue with players, based on their individual behaviors and preferences —

something that's simply not possible in the anonymous retail environment.

Of course, with that tremendous capability comes tremendous responsibility. Every aspect of data use has to be governed by strict privacy and confidentiality standards. While we're creating more personalized experiences, we must never lose sight of the importance of protecting the player.

**G. Corbin:** Absolutely. Durba, let me ask you this: how would you compare the early iLottery platforms IGT built years ago to the more advanced technology you're working with today? How has the platform evolved over time?

**D. S. Roy:** Let's humanize it for a moment — imagine I'm interviewing an IT platform for a job. How would it introduce itself? First, the modern candidate wouldn't even call itself a "platform." It would proudly say, "I'm a framework," because it's not just about running transactions anymore — it's about delivering scalable functionality that empowers you to do far more than you can even envision today.

Then, the clever IT framework candidate might turn the tables and ask: "Do you know how your needs will evolve over the next five years?" You might respond with a clear statement of where you want to go — maybe even a roadmap based on today's technology. But technology is moving so fast that much of what we rely on today will be replaced by even more advanced solutions in two years.

At that point, the sales-savvy IT framework candidate would nod approvingly and say: "Exactly. That's why you need an open, modular architecture — so you can swap out and upgrade components without replacing the entire system." It's still an investment, but it's a future-proofed one.

Today's IT frameworks — compared to the platforms of just a few years ago — deliver profoundly greater capabilities. CRM, KYC, data analytics, player engagement tools — they've exploded in sophistication and impact, and the pace of change is only accelerating.

We're also moving into new frontiers: ever-stronger encryption and cybersecurity, more efficient data storage, seamless integration between digital and retail, and a fully connected player experience across every channel and touchpoint. AI is starting

to play a major role too — recognizing patterns of behavior across both retail and digital, and helping us serve the right games and messages to the right players at the right moments.

As Shannon mentioned, these same capabilities are transforming our ability to promote responsible play — creating a more personalized, supportive, and sustainable player experience.

If we were designing a system from scratch today, we probably wouldn't even distinguish between a CGS, an IT platform, and an iLottery platform. We'd build a single open-architecture framework — modular, flexible, and ready to evolve with every new wave of technology.

Frankly, many of the things we're working on right now weren't even imaginable five years ago. And that's what makes this moment so exciting.

**G. Corbin:** Amy, we know that every lottery is at a different point on the journey when it comes to building digital capabilities — whether that's CRM, KYC, loyalty programs, mobile apps, or selling games online. How do you guide your clients through those stages? Is it difficult for lotteries to take that leap and invest in digital?

**A. Warner:** I would say it should be less of a leap and more of an evolution. Lotteries have been doing second-chance promotions for decades, and that's often where the digital journey naturally begins. Second-chance promotions can evolve into loyalty programs, player clubs, and other digital engagement features. Then, once we've established a solid foundation, we start integrating more sophisticated tools like KYC and CRM — which have incredible headroom for growth and value creation.

As you progress, we unlock more ways to personalize the player experience, deepen engagement, and drive incremental sales with our CRM solutions. It stops feeling like a risky "big leap into the unknown" for lotteries and becomes a series of smart, measured steps toward a fully integrated digital platform.

And eventually, when the time is right to move into full online game sales, it feels like a natural extension of everything we've already built — not a massive, risky jump, but the next logical step in an ongoing journey.

**G. Corbin:** That leads perfectly into our next question: how do we truly connect with players and take them from casual loyalty participants to deeply engaged lottery players?

I recently had the pleasure of meeting someone I would describe as the ideal lottery player. She told me that she enjoys our entire product mix from our Scratchers to Cash 3 and Cash 4 to our online Diggi Games. In that moment I thought, this is the model lottery player. She engages with both instant and draw games, and she's active at both retail and online.

Rob, how do we create more players like that? Not just moving players from loyalty to CRM, but truly connecting them across both retail and digital channels?

**R. Wesley:** The first thing I'd say is that it's important to distinguish between a CRM program and a CRM system. A basic CRM program — often built around second-chance promotions and loyalty clubs — tends to treat all players as if they want the same thing, as if they're having the same experience. And honestly, that's a perfectly fine place to start.

But real growth happens when you move beyond that. When you dive into the data and start to truly understand individual players — that's when you shift from a general loyalty program to actually owning a one-to-one relationship with your players.

An effective CRM system enables Marketing teams to leverage those insights: What games does this player like? What time of day do they usually play? How often do they respond to messaging? What types of offers or experiences seem to resonate with them?

Instead of marketing to everyone the same way — or even to broad segments — you start designing experiences that are more narrowly defined so that they feel personal and relevant player by player. And that personalization is where real engagement happens.

The final, critical piece is giving players choices. Whether they want to engage at retail, online, or both, or receive more or fewer messages and promotions — we must meet them where they are and make sure that every interaction is a great experience. Respecting a player's choice, and delivering an excellent player experience across every channel, is what

ultimately keeps them coming back.

**S. DeHaven:** Another important piece of the puzzle is understanding that player preferences aren't fixed — they evolve over time. A player might fit neatly into one segment when they first register and begin their iLottery journey, but those preferences will likely change over time.

We have to make sure we have the right tools in place — tools that let us monitor and assess player behavior, identify trends as they emerge, and pivot our strategies accordingly. It's been said that our goal is to connect with the right player, at the right time, with the right message, the right games, and the right promotions. The one thing we can count on is that at least some of those preferences will change over time. These shifts are natural — and it's our job to recognize them and evolve the player experience to meet them wherever they are in their lifecycle.

At the end of the day, it's not about the product. It's about the player — understanding where they are, what they want, and how we can deliver an experience that feels seamless, relevant, and personal at every stage of their journey.

**G. Corbin:** Shannon's comments cause me to think about how much we depend on our vendor partners. There's so much involved in launching and managing iLottery — it's a massive undertaking. Stephanie, from your experience, what can a state lottery operator do to build the most collaborative and productive relationships with vendor partners? And how should a lottery decide which tasks to outsource versus handling them in-house?

**S. Weyant:** When we launched iLottery, we were starting from scratch. We knew very little about it, so we leaned heavily on our vendor partners to help guide many of those early decisions.

We've had countless conversations — including with some of the folks on this panel — about the best ways to structure, launch, and manage iLottery. And the truth is, there's no one-size-fits-all model. Some lotteries integrate digital directly into their existing organization to drive collaboration across departments. Others create a separate digital division — giving it more independence and freedom to innovate outside the constraints of legacy systems and mindsets. Some start with a separate



team for ideation and design, and then fold it back into the broader organization later. And I'm sure there are many other aspects to this question of how to organize for optimal effectiveness.

There are pros and cons to each approach. You have to look at your own organization — your starting point, your culture, your goals, your timelines — and decide what makes the most sense for you.

Then comes the critical resource assessment. You have to clarify your in-house capabilities. Do you have the flexibility to hire quickly? Can you ramp up fast enough to meet your launch timelines? As a state agency, we don't move as nimbly as the private sector. We had just six months to launch iLottery — not nearly enough time to hire a new team. So we launched with our existing staff, leaned heavily on our vendor partners, and then gradually supplemented our team as we moved forward.

Ultimately, it comes down to clearly defining the workload needed to meet your goals, realistically assessing your internal resources, and deciding where you need vendor support to fill the gaps. Setting those expectations early — and maintaining open, honest communication throughout — is key to building a strong, effective partnership.

**G. Corbin:** I would say we found the same to be true in Georgia, Stephanie. We've tapped into our internal resources in the best ways possible, and we've leaned heavily on our vendor partners — and honestly, it's all worked quite well. At the end of the day, it all comes down to execution.

**S. Weyant:** Absolutely. My in-house team isn't very large, and I view our vendor partner, Scientific Games, as a critical extension of that team. Their support and expertise are essential to our success.

**G. Corbin:** Exactly. Our vendor partners bring tremendous resources and experience. Stephanie, are we reaching the point where promotional strategies and communications are truly personalized — down to the individual player?

**S. Weyant:** Not quite. As Rob said, CRM today still relies on segmenting players into groups with similar behaviors. We're getting better at creating more tightly defined profiles — segmenting by lifecycle stages

like newly registered, registered but inactive, active players we want to retain, and lapsed players we need to reactivate.

It's not one-to-one personalization yet, but smarter segmentation makes the experience feel more relevant to each player. CRM tools help identify behavior patterns — who's at risk of churn, who's likely to respond to a reactivation offer — so we can tailor messaging and promotions accordingly.

Beyond offers, we're building perceived personalization through small touches: greeting players by name when they log in, highlighting their favorite games, showing jackpots and balances, and making Netflix-style recommendations like, "Since you played this, you might like that."

These experiences create a sense of individual attention — even if it's based on segments that are not truly individual profiles.

**G. Corbin:** Shannon, you mentioned that even lotteries without iLottery should invest in KYC and CRM. How should they get started?

**S. DeHaven:** The consumer marketplace is far too evolved for a consumer-facing operator to not have a CRM. Consumers are much more sophisticated and have come to expect the same level of CRM-based service as they receive from Amazon and Netflix. They expect a high degree of more personalized experiences that resonate with where they are in the consumer journey.

It's all about Knowing Your Customer and you need a Customer Relationship Management piece to accomplish that. The first step is building a player database. Use second-chance draws, loyalty programs, players clubs — anything that gets retail players to share data and interact with you online. Retail is still the face of lottery to the players even for iLottery states. So engaging with that retail player is not only where we all started, it continues to be the primary connection to the lottery player.

In addition, the purpose of KYC and CRM is not just about increasing sales. It's about responsible gaming and building the ongoing interactive relationship that will sustain our industry going forward. A direct connection lets us offer tools and insights that help players stay safe, have fun, and stick with lottery instead migrating to other gaming options.

Every lottery's starting point is different, but one part of the strategy is the same: start now. Build a plan. Grow your capabilities over time. Modular IT platforms make it easier than ever to invest in stages — adding value one smart step at a time.

**G. Corbin:** Player acquisition and retention are at the heart of any successful iLottery program. Amy, can you walk us through the key strategies being used to bring players in — and keep them engaged?

**A. Warner:** Absolutely. But first, I want to echo something Shannon mentioned about responsible gaming. KYC is only possible when you have a direct digital connection with the player. At retail, the relationship is anonymous — you don't know how often someone plays or whether they're staying within budget. But once a player registers online, they become a known customer, and that opens the door to personalized communication, safeguards, and responsible gaming tools.

We often talk about loyalty and acquisition in terms of driving sales — and they do. But just as importantly, they allow us to build an interactive relationship that supports responsible play. The very first step in acquisition is registration, and that step is also what enables meaningful responsible gaming interventions.

Now, back to your question, Gretchen — how do we acquire and retain players? Many lotteries have had success using digital engagement tools like second-chance promotions and loyalty programs. But there are broader strategies too.

For example, in Maryland, players can sign up for a monthly e-newsletter. Using CRM, we identified over 1,000 people who subscribed to the newsletter but hadn't registered for the loyalty program. With targeted outreach, we converted many of those subscribers — and they went on to enter over 40,000 tickets. Using our CRM system, we can identify players who already show an interest in the lottery. This insight allows us to give them the final nudge they need to participate.

In Delaware, the Lottery collected contact info at live events. By flagging those individuals in the CRM system, we were able to guide them through the registration journey and turn passive interest into active engagement.

Targeted digital marketing is also proving

effective. In Arkansas, which has one of the longest-running loyalty programs in the country, we used lookalike modeling on platforms like Meta to find potential players who resembled our current audience. That campaign led to a 4% bump in registrations — which is significant in a mature market.

And then there's affiliate marketing. In Pennsylvania, for example, we work with retail partners and approved vendors to deliver exclusive offers. When jackpots rise, we've seen a 7% increase in first-time depositors through that affiliate channel. The key is to use every touchpoint — email, events, CRM, digital marketing, affiliates — to meet players where they are and guide them toward deeper engagement. It's not just about driving transactions; it's about building a long-term, responsible relationship with the player.

**G. Corbin:** We all want retail to grow alongside iLottery — not be cannibalized by it. Stephanie, thinking back on your iLottery launch, what are two or three things you underestimated at the time but now recognize as absolutely critical?

**S. Weyant:** First and foremost — talk to other lotteries already in the iLottery space. When we launched, there were only three: Michigan, Kentucky, and Georgia. Now there are a dozen, each with different models, lessons learned, and best practices — and that collective knowledge is incredibly valuable.

Also, lean heavily on your technology partners. They've supported multiple launches under all kinds of circumstances and can guide you through the process. Just look at how quickly and effectively states like Virginia, North Carolina, and Kansas have launched — they're clearly applying everything learned from earlier implementations. This is a big undertaking, so don't hesitate to ask for help — from peers, vendors, or anyone who's been through it. The shared wisdom in this industry is one of its greatest strengths.

**G. Corbin:** Final question for this incredible panel — and we'll start with you, Durba. Looking three years ahead, what do you think we'll see in iLottery, and what would you like it to look like?

**D. S. Roy:** Three years is a long time in this space — just look at how far we've come in the last three. As Srimi observed in his

keynote, we're now building specialized applications powered by AI that are transforming how we capture, organize, and analyze data. This isn't theoretical — it's happening right now, and consumers are learning to expect this level of intelligence across all digital experiences.

Other industries — insurance, retail, e-commerce — are already using AI to enhance risk modeling, KYC, and CRM. The beauty is, we don't have to build it all from scratch. We can adopt proven best practices, be smart fast-followers, and apply them to our space. But we can't afford to wait — casinos, sportsbooks, and iGaming platforms are already investing heavily to raise the bar in personalization and player engagement.

Another shift we're seeing is that lotteries want to own the entire consumer journey — not by writing code themselves, but by focusing on the competencies that deliver strategic value. The enterprise does want to control the architecture as that is how you identify where automation drives ROI, where to innovate, and where outsourcing makes sense. That kind of smart, integrated strategy is where iLottery is headed — and it's coming fast.

**R. Wesley:** It's now clear that meeting modern consumer expectations requires advanced technology. It is exciting to see how the industry has started to adopt a mind-set and culture that supports a long-term sustainable growth strategy.

**S. DeHaven:** I couldn't agree more. We are not seeing a dramatic overnight shift, but the evolution is well underway — and it's gaining momentum. It was a huge deal when the Michigan Lottery hit 30% of online sales being on the mobile. Now, ten years later and it is 97% mobile.

This shift has major implications for platform design. We need platforms that can keep pace. They'll need to deliver even faster speed to market, because when states ask for revenue, they want it yesterday, not next year. That's where modular architecture becomes essential. It lets us move quickly, scale efficiently, and integrate new components — whether it's payment options, marketing tools, or AI powered personalization engines and segmentation — without a complete overhaul.

In short, our platforms must evolve in real time, adapting to player behavior, market

demands, and emerging technologies. We're not just building for today — we're building for what's next.

**G. Corbin:** One of my big takeaways from this discussion is the idea of the platform not just as a static system — but as an evolving framework, one whose purpose and components grow over time. Stephanie?

**S. Weyant:** Absolutely. If we think in terms of that evolving framework, I hope the next three years bring the full breakdown of any remaining silos between iLottery and retail. Whether it's payments, gameplay, or CRM, players should experience one seamless, friction-free journey — just like the Starbucks app example Mike Cardell mentioned earlier.

The data is clear: players who engage both online and at retail are more valuable. They're more engaged and more satisfied. So we have to put the player at the center, invest in the right technology, and make it easy for them to enjoy the full lottery experience — wherever they choose to play.

**G. Corbin:** Thank you, Stephanie. Amy — wrap this up.

**A. Warner:** I completely agree. Just three years ago, cloud and AI weren't even part of our everyday iLottery conversations. Now they're front and center. CRM and predictive analytics are evolving fast, and all of these capabilities need to be integrated into a true omnichannel player experience.

Think of the entire ecosystem — from digital wallet to marketing — dynamically configuring itself around the player. Their needs and expectations are evolving too. Let's just make sure we connect with them on their terms and exceed their expectations.

**G. Corbin:** Thank you, Amy — and thank you to all our panelists.

This conversation reminds me that it really does take a village. The progress we've made in iLottery — and the potential still ahead — comes from this collaborative effort between lotteries and vendor partners. Whether you're already deep into iLottery or just beginning to explore it, today's discussion shows how important it is that we keep working together to deliver the best for our players, our retailers, and our beneficiaries.

So please join me in giving this exceptional panel a huge round of applause — thank you all! ■