

Smart Tables: Meeting Compliance and Protecting *The Experience*.

The Architecture Question.

LF**Laurent Fresnel**

Founder & CEO, Syntrii

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Smart table technology is the next major capex decision on every casino floor, and the industry is answering the wrong question. Compliance is the price of the next decade, and operators have agreed to pay it. What they have not settled is what that compliance is built on, and the architectural choice they make in the next two years will shape the experience at the table for a generation.

THIS PAPER ARGUES THAT

- 01 Smart table technology has been deployed to answer three regulatory questions: who is the customer, what is their bet, where is their money.
- 02 The industry has framed chip attribution and bet attribution as competing answers. They are not. Bet attribution observes the customer, the bet, and the relationship between buy-in and buy-out. Chip-level technology tracks inventory and chain of custody. The operator needs both, doing different jobs.
- 03 Operators that choose a layered architecture will meet compliance without losing the casino experience. Operators that choose a monolithic system will meet compliance and damage the asset they are trying to protect.
- 04 The architectural decision sits at the board level, not the technology level. Five questions every board should be asking are at the end of this paper.

A regular at a baccarat table on a quiet Wednesday evening leans over and puts a hundred dollars behind a stranger's hand. The stranger is three wins into a streak, the table is loud in the way a good table gets loud, and backing the hot hand is the most natural thing in the world. The regular has done it a thousand times. It is part of why she comes.

Under one configuration of smart table technology, the bet is placed, the hand plays, the dealer pays it out, and the night continues without a pause. The system has observed who placed the wager and where, and the payout flows to the right person without anyone thinking about it.

Under another configuration, the same bet is an exception the system cannot resolve on its own. The wager sits on a box the regular is not seated at. The payout protocol needs the dealer to intervene, to tag the back better to a position, to adjust the order of payment, perhaps to call a supervisor to clear the event before the game can move on. The streak cools while the process runs. The table that was loud goes quiet. The regular, next time, watches instead of plays.

Both configurations are commercially available. Both are being installed in casinos around the world at this very moment. Both are described, by their vendors and frequently by the operators who choose them, as solving the same problem. They do not solve the same problem. The fact that the industry talks about them as if they do is the reason this paper *exists*.

The difference between these two experiences is not accuracy. Both systems can be made to attribute the bet correctly in the end. The difference is whether the technology resolves the moment quietly, above the floor, or pushes the resolution down onto the dealer and into the customer's evening. One resolves the moment in the system; the other resolves it in the dealer's hands. That difference is an architectural choice, and it is the choice this paper is about.

01 THE QUESTION HAS CHANGED

From reward to *surveillance*.

Ten years ago, the technology that operators put on the gaming floor existed, broadly, to reward. Loyalty systems tracked play so that the right customer got the right points. Slot data flowed into marketing engines so that the right offer reached the right inbox. Table game ratings, still largely manual, were the soft underbelly of the system, but their purpose was understood by everyone in the building. The reason you measured the customer was so that you could give them something back.

That purpose has not disappeared. But it has been quietly displaced as the primary reason the technology gets deployed. In Australia, the Bell Review and the work of the NSW Independent Casino Commission, alongside the AUSTRAC reforms and the Crown Royal Commission findings before them, have shifted the question every operator asks of their gaming floor technology. In Singapore, the Casino Regulatory Authority has tightened source-of-funds expectations year after year. In Macau, the SAR government's revised gaming concession framework has made compliance and surveillance non-negotiable. In the United States, the conversation around responsible gaming and cashless mandates is following a similar trajectory.

The result is that today's smart table technology, regardless of vendor or architecture, is being deployed primarily to surveil. The marketing benefits remain. The loyalty benefits remain. But ask any senior gaming executive what is driving the technology decision in their current capital plan, and they will tell you it is the regulator before it is the customer. This is not a complaint. It is a description. The regulators have asked for it, the operators have agreed, and the technology vendors have built to it.

But somewhere in that agreement, a different question was answered than the one that was asked. The regulators asked the industry to know its customers. Some of the industry responded by building technology that, instead, knows its chips. These sound like the same thing. *They are not.*

02 WHAT THE REGULATOR ACTUALLY WANTS

Know the customer. Know the bet. *Know the money.*

Strip away the jurisdictional variation and the regulatory direction of travel in every mature gaming market reduces to three requirements. Each one is product-agnostic. Each one applies as much to a baccarat table as it does to a high-denomination slot machine, and as much to a cage transaction as it does to a TITO redemption kiosk.

The first requirement is to **know the customer**. Every person who places a bet should be identified, verified, and risk-assessed. Their KYC should be current. Their source of funds should be plausible. The casino should be able to demonstrate, to a regulator with subpoena power, that it knows who is playing on its premises.

The second requirement is to **know the bet**. Every wager that customer places should be attributable to them, in volume, in frequency, in pattern. This is what supports both the financial crime regime, where unexplained volume is a flag, and the safer gambling regime, where pattern change is a signal. It is also what supports any meaningful customer-level limit setting, voluntary or imposed.

The third requirement is to **know the money**. The cash, chips, vouchers or digital balance the customer is wagering with should have a traceable provenance. Was it brought in tonight or is it residual from a previous visit? Was it won at another game or carried in from another venue? Is the customer playing with their own funds, or are they fronting for someone else?

Know the customer. Know the bet. Know the money. Three requirements, none of them controversial. The interesting question is how an operator chooses to meet them, because the same three requirements can be met at the customer layer, at the bet layer, or at the chip layer, and the choice of layer has enormous downstream consequences that the industry has not yet had the conversation it should have had about.

03 HOW SLOTS GOT MOST OF THE WAY THERE

The player identifies the play, not the *other way around*.

The slots side of the gaming floor has been quietly solving a version of this problem for two decades, and the architectural lessons from that journey are directly applicable to the table side discussion we are now having. They are also being almost entirely ignored.

Slots are inherently digital. Every wager is electronic, every outcome is logged, every cent in and every cent out passes through a system that records it. Tracking play, at the level of the machine, has been a solved problem for a long time. What has not been solved, until relatively recently, is identifying the player at the machine.

The industry's answer was to separate the identity layer from the currency layer. Cash goes in. TITO comes out. The currency itself, the cash and the ticket, is not asked to carry the player's identity. Identity is established through the loyalty card inserted at the machine and, increasingly, through biometric and facial recognition systems being deployed at the device head. The slot does not need to know whether the dollar bill it just accepted has any history. It needs to know who is sitting in the seat.

This separation is the architectural insight that matters. Slots did not try to solve the customer identification problem by tagging the currency. They solved it by identifying the customer. They handled the money provenance question separately, with cash limits per customer per day, with TITO ticket assignment to member numbers, with cage controls and surveillance and source-of-funds documentation at the threshold. Two layers, two purposes, one customer. The system that knows how much you have wagered tonight is the same system that knows who you are, because that system is built on a foundation that put identity and currency in different places.

The unsolved problems on the slots side are instructive too. Mandatory carded play remains the frontier. Most jurisdictions still permit anonymous slot play, which means the identification layer has gaps. Facial recognition is closing those gaps in some markets, particularly across Asia, but it remains controversial. Cash use at slots remains the biggest single loophole in the identification regime, which is why every market moving toward serious financial crime enforcement is also moving toward cash restrictions and cashless mandates.

But notice what nobody on the slots side ever proposed. Nobody suggested that the answer to the customer identification problem was to make every dollar that entered the machine identify the player who fed it in. That would have been an absurd architecture. It would have required currency to do work that currency is structurally bad at, and it would have outsourced the identification problem to whatever happened to be in the customer's wallet that night. The slots side understood, correctly, that *the player identifies the play*, not the other way around.

The tables side is now standing at the same architectural fork the slots side stood at twenty years ago, and a meaningful part of the industry is taking the road the slots side wisely did not.

04 WHY TABLES ARE HARDER

Two answers to two different *questions*.

Tables resist the slots solution for a structural reason. The currency on a table is not digital. It is a physical chip, an analog object that moves around the layout, changes hands, gets stacked, gets split, gets paid back, gets taken home. The table does not have a card slot. The dealer does not have a screen by default. The whole product is, in its bones, a piece of nineteenth-century hospitality engineering with twenty-first-century compliance obligations bolted to it.

To make tables knowable to a modern compliance regime, two broad technological approaches have emerged. They are usually framed in the industry as a vendor competition. They are better understood as two different answers to two different sub-questions, and the choice between them is an architectural decision with consequences that compound over a decade.

— *Chip attribution*

Chip attribution is the approach of making the chip itself the identifying object. Each chip is fitted with an RFID tag. Each tag carries an identifier. The table reads the tags through antennas embedded in the layout, and the system reasons about ownership by tracking which chip moved to which box and back. The chip becomes, in effect, the carrier of the play record. If the chip can be associated to a player at some point in its journey, typically at the buy-in or through a cage transaction, then every subsequent wager that chip is part of can be attributed to that player.

Chip attribution is, in concept, an elegant solution to the chip inventory and counterfeit problem. It supports anti-counterfeit checks, chip theft detection, and float reconciliation. It allows the cage and the surveillance team to track high-denomination chips across a property with a level of accuracy that manual processes never achieved. What it does not do, and what it is sometimes mistaken to do, is establish source of funds. The AML question is answered at the customer identification layer and at the cage transaction, not at the chip. Chip attribution supports the AML regime by ensuring chip integrity. It does not constitute the AML regime.

Where it strains is at the moment when chip ownership and player identity diverge, which on a real gaming floor is essentially all the time.

— *Bet attribution*

Bet attribution starts from the other end. Instead of asking what the chip is, it asks who placed the bet. The technology is typically a combination of overhead cameras, AI-based computer vision, sensors and, depending on the implementation, RFID elements layered in for redundancy. The system identifies the player, identifies the wager placed, and attributes the bet without asking the chip to carry any of that information itself. The chip is just currency. The bet is the unit of meaning.

Architecturally, this is the table-side analogue of what the slots side did with carded play and TITO. The currency is separated from the identity. The system that tracks the player is not the same system that tracks the money, and it does not have to be. That separation is the source of bet attribution's flexibility, and also of its current limitations.

Bet attribution, by tracking every wager and every outcome at every box, also delivers something chip attribution cannot. It tells the operator whether the customer's buy-out at the end of a session is consistent with their tracked play. A buy-out that materially exceeds the recorded win-loss is a financial crime flag. A buy-out that is materially less is a safer gambling flag. This is the AML mechanism the regulator actually wants, because it observes the relationship between what came in, what was played, and what went out. Chip attribution can detect a counterfeit chip in a session. *Bet attribution can detect that the customer is leaving with money they did not win.*

Bet attribution as a deployed technology is younger than chip attribution. Computer vision systems still require careful calibration to each table layout, and lighting conditions, table felt colour, and chip colour combinations all affect accuracy. Training and validating new game types is a normal part of deployment. The more important limitation is provenance. Bet attribution, on its own, does not answer the chip provenance question; it tells you who placed the bet, not where the chip came from. That question is only fully closed when bet attribution is coupled with RFID chips that can be tracked from buy-in to float to player. An operator that deploys bet attribution alone has answered the bet question and the customer question well, and has answered the money question only partially.

This is the reason the regulator's interest in chip-level provenance is legitimate and worth respecting in the architectural decision. It is also the reason the three-layer model proposed later in this paper does not ask the operator to choose between bet attribution and chip provenance. It asks the operator to deploy both, with each layer doing the work it is suited to, and with the operator owning the interfaces between them. Bet attribution is the right answer to the bet and customer questions. Chip verification at the table and RFID-based provenance at the float and the cage are the right answer to the money question, and they should evolve over time into a true tokenisation layer. The technology to deploy all three layers exists today, with bet attribution at the box, chip verification at the table, and RFID-based provenance at the float. The question for the operator is simpler than the vendor conversation suggests. Can each layer be replaced independently, or have you bought a single system that has been packaged to look like a platform?

*Chip attribution and bet attribution are not competing answers to the same question. They are answers to **different questions**. Treating them as substitutes is the architectural mistake that will define the next ten years of operator capex regret.*

· THE THESIS IN ONE LINE

05 THE HIDDEN ARCHITECTURAL COSTS

The visible cost is the line item. The hidden cost is what the choice *forecloses*.

Every technology choice an operator makes on the gaming floor carries a visible cost, which is the line item in the capex plan, and a hidden cost, which is the set of future decisions the choice forecloses. The visible costs of smart table technology have been extensively analysed in industry publications and vendor briefings. The hidden costs have not, and the hidden costs are larger.

The first hidden cost is **RFID standard lock-in**. The RFID technology that underpins smart table chips today operates predominantly under one of two encoding modes, known in the industry as Mode 2 and Mode 3. Mode 2 is closed and proprietary, licensed by a single vendor and supported only by hardware that vendor controls. Mode 3 is open, based on a standard maintained by an independent international standards body, and supported by multiple chip manufacturers. An operator that builds its table strategy around the closed mode has committed not just to a vendor for its current generation of tables, but to that vendor's roadmap for every game type it intends to digitise in the next decade. Blackjack, roulette, sic bo, pai gow, electronic table games, hybrid product, every one of these becomes a conversation with the same vendor on the vendor's terms.

The second hidden cost is **integration creep**. Some smart table implementations have evolved beyond being smart table systems and have begun to behave as table management systems in their own right, absorbing functions that used to sit in the operator's existing table management or casino management ecosystem. The vendor frames this as a benefit. The cost surfaces elsewhere. The operator now has two systems that believe they are responsible for the same data, and every integration between them, every reconciliation, every patch cycle, every change request, becomes a multi-party negotiation between vendors who do not share roadmaps. The architectural principle is the one every mature enterprise IT function eventually learns. A smart table system should be a dedicated component, like a point of sale, that does one thing well and integrates cleanly into the broader casino technology ecosystem through a small number of well-defined interfaces. The systems that scale gracefully are the ones that stay in their lane. The systems that compete with parts of the stack they were meant to feed become a permanent tax on the operator's IT function, and that tax compounds in every release cycle from year three onwards.

The third hidden cost is **process re-engineering**. Chip attribution, in current implementations, requires the table game itself to adapt to the technology. The dealer must tag certain wagers manually when they fall on shared antennas. Chip stacks above a certain count must be split before payout. Payout order must be adjusted to support back betting accurately. Weak or dead chips trigger separate processes. None of these are catastrophic individually. Collectively, they represent a re-engineering of the table game that staff must learn, dealers must execute, and supervisors must enforce. Operators that have deployed these systems report training programs of twenty-four hours for pit managers, eight hours for dealers, and weeks of post-go-live support. Operators of bet attribution systems describe the technology as largely invisible to floor operations.

The fourth hidden cost is **the data exhaust question**. Both architectures produce significant volumes of customer behaviour data. The question of where that data flows and what it is used for has, in most deployments I have observed, been left to be decided after the technology is installed. In every case I have seen, the data has flowed first to compliance dashboards and second to executive reporting decks, and the marketing and loyalty functions have been left to retrofit themselves to whatever data shape the compliance team accepted. This is a strategic waste that operators are only just beginning to recognise. I will return to it.

The fifth hidden cost is **the exit cost**. Both technologies, once deployed, are extraordinarily difficult to reverse. The chip technology choice in particular determines the operator's chip standard for the life of the chip set, and chip sets have working lives measured in years. An operator that wishes to change architectures has to absorb the cost of a complete

chip replacement, complete antenna replacement, complete training cycle, and complete data migration.

06 WHAT THIS LOOKS LIKE AT THE TABLE

The technology should serve the operator's *judgement*.

The architectural costs discussed above are real but they are abstract. The costs that customers feel, and that staff feel, are concrete. They are also the costs that determine whether a casino remains a place that customers want to come to, and whether dealers remain a workforce that wants to stay. A few examples from real floors.

Consider the dealer who, under a payout protocol designed around antenna constraints, must pay the rated customer last so that the system can attribute correctly, or who must split a chip stack above a certain count before the payout can proceed, or who must pause to clear an alert before the next hand. Each instruction is small. Each one inserts the technology into a moment that used to belong to the game. The customer waiting on the payout does not see an antenna constraint. They see a dealer who has stopped.

Consider the back bet. A regular puts a hundred dollars on a stranger's hand because the stranger is on a hot streak and the table is having fun. Under a chip-attribution-led system, the bet is on the wrong box: the chip is owned by the back better, but the play in the box is being conducted by another player. The system must adjudicate, the dealer must process, the supervisor may need to attend. The fun pause, the small social ritual, becomes a procedural event. Operators report adapting their table layouts to support back betting through the technology, with new processes for tagging back-bet players to specific positions, sometimes resulting in measurable reductions in hands per hour.

Multiply these moments across every shift. The unrated back better who needs a manual rating entered into a dashboard. The weak or dead chip that triggers its own process mid-hand. The customer at a property with a layout that lost a box position because the technology could not accommodate a new bet type at the original spread. None of these are catastrophic. None of them, individually, would justify a strategic technology re-evaluation. Collectively, they describe a gaming floor where the technology is in charge and the table game is what fits around it.

The argument is not that surveillance is wrong. The argument is that the operator should be the one choosing what is an exception and what is noise, what is a flag and what is a social courtesy, what is fun and what is a financial crime indicator. *The architecture should serve that judgement.* It should not pre-empt it.

07 THE DEALER IN THE MIDDLE

An entertainer with a deck of cards, not a compliance officer with *one*.

Sitting at the centre of all this, between the customer and the system, is the dealer. The dealer's role over the past century has been to host the game. They are part performer, part referee, part counsellor, part bouncer, and the best of them make the table feel like the most welcoming place in the building. They are the human face of a product that, without them, would be a mathematical engine.

Every architectural choice an operator makes about smart table technology pushes the dealer's job in one of two directions. It either gives the dealer back time to be the host, which is what automation should do, or it loads the dealer with new responsibilities that pull them away from the customer. Tag this wager. Split this stack. Acknowledge this alert. Re-process this payout. Clear this card buffer. Manage this weak chip. Each instruction is small. The cumulative effect is to convert the dealer from an entertainer into a compliance officer with a deck of cards.

This matters in three ways that the board of any operator should care about. First, dealer recruitment in mature markets is already difficult, and converting the role into a procedural function will make it more so. Second, customer satisfaction at the table is driven disproportionately by dealer interaction, and a distracted dealer is a worse host. Third, and this is the strategic point, the casino as an industry exists because it is more fun than the alternatives. Every increment of fun that the technology removes is an increment of competitive position handed to the alternatives, including online platforms whose unit economics are already structurally better than the live floor's.

The bet attribution architectures I have observed in operation tend to leave the dealer's job largely unchanged. The chip attribution architectures I have observed tend to alter the dealer's job materially. This is not a coincidence. It is a direct consequence of where each architecture places the burden of identification. When the bet is identified through

observation of the player and the box, the dealer is largely unaware of the system. When the bet is identified through the chip, the dealer is required to assist the system in resolving every situation in which chip ownership and play attribution diverge, which is most of them.

08 WHAT GOOD LOOKS LIKE

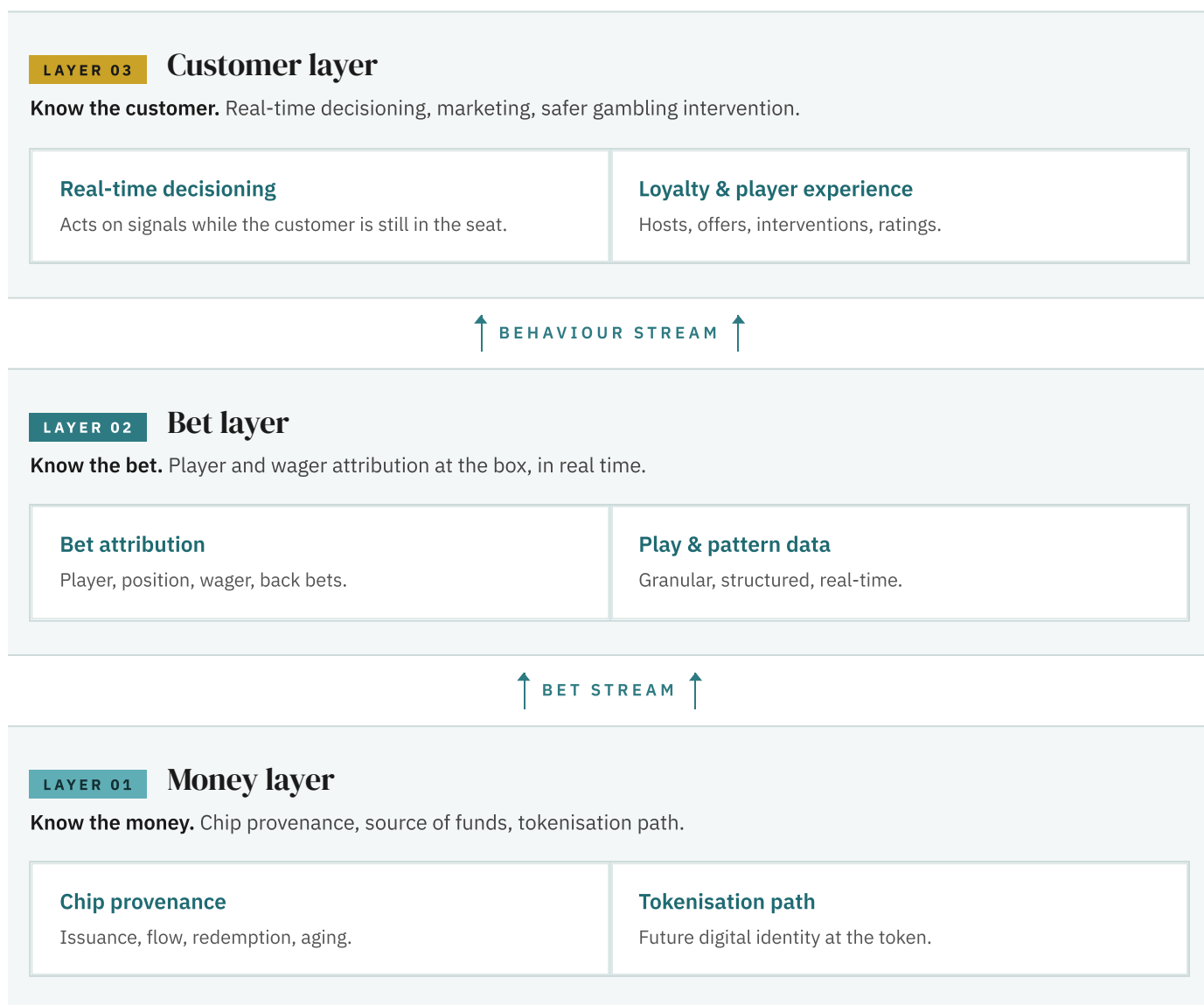
Three layers. Money at the bottom. Bet in the middle. *Customer at the top.*

The end state for the modern gaming floor is not a choice between chip attribution and bet attribution. It is a layered architecture in which both are present, each doing the work it is suited to, and a third layer sits above both of them to capture the value that the data exhaust generates. Operators who deploy any of these technologies and route the data only to the compliance team have built a high-performance engine and used it to run an electric kettle.

At the bottom of the stack sits a **chip provenance layer**. Its job is to know the money. It tracks chip issuance, chip flow, chip redemption, and chip aging. It supports anti-counterfeit, theft detection, float reconciliation, and the source-of-funds questions the regulator will ask. In a future state, this layer evolves into a true tokenisation layer, where chips carry digital identity at the token level and the chip-as-object is gradually de-emphasised. We are some years away from that being the deployed reality. But the operators that choose architectures today that move them toward that future, rather than away from it, will be the ones with options when the future arrives.

Above the chip provenance layer sits a **bet attribution layer**. Its job is to know the bet, and through the bet to know the customer's play. It tracks every wager, by every player, at every position, including back bets, including position changes, including the moments when chip ownership and play attribution diverge. It does this with a footprint that is small, a process burden that is minimal, and a calibration cost that is manageable. It generates a real-time stream of customer behaviour data of a granularity that was not previously possible on the table side.

Above the bet attribution layer sits the layer most operators have not yet built and that will be the locus of competitive advantage for the next decade. This is a **real-time customer decisioning layer**, sometimes described as a real-time marketing platform, sometimes as a player experience orchestration platform, sometimes as a customer data platform with gaming-specific intelligence. Its job is to take the data stream coming off the bet attribution layer and turn it into action. A VIP on a sustained losing streak does not need to be discovered by an analyst the following morning. They need to be seen in the moment, while they are still in the seat, while there is still a relationship to manage. A regular whose play pattern has shifted in a way that suggests harm does not need to be flagged in a weekly safer gambling report. They need to be intercepted, gently and on the floor, by a host who has been told what is happening.

FIGURE 01 The three-layer smart table *architecture*.


Each layer is *independently replaceable*. Each talks to the others through well-defined data flows the operator owns.

Operators who have invested in chip attribution and routed the resulting data only to compliance have, mechanically, not built this third layer. The data shape they have committed to does not lend itself naturally to real-time decisioning, because the architecture was designed to answer a different question.

Operators who have invested in bet attribution have data that is well-shaped for this layer, but most of them have not yet wired it through to action. The opportunity is significant and the operators who move on it first will define a meaningful competitive gap.

The end state, then, is three layers. Money at the bottom. Bet in the middle. Customer at the top. Each layer does its own job. Each layer is independently replaceable. Each layer talks to the others through well-defined data flows that the operator owns. This is what the slots side, in its quieter way, has been building for two decades. This is what the table side can build now, if the architectural decisions of the next eighteen months are made with this picture in mind rather than *against it*.

09 FIVE QUESTIONS FOR THE BOARDROOM

Boards rarely choose between vendors. They choose between *architectures*.

Operator boards rarely choose between vendors. They choose between architectures, and they delegate the vendor selection to the team. The team's job is hard and most teams do it well. The board's job is to ensure that the team is being asked the right question, because a thorough answer to the wrong question is more dangerous than a rough answer to the right one. Five questions that, in my experience, every operator board should be asking before signing the technology decision that will shape the next decade of their gaming floor.

01 The chip standard question

Across every table game we intend to offer in 2030, what does our chip standard look like under this architecture? If the answer is that we are committed to a single vendor's proprietary standard for every game type we have not yet digitised, that is a strategic answer with strategic consequences. If the answer is that we have chosen an open standard and we retain choice across vendors, that is a different answer. Either may be correct for our business. The board should hear which one, and why.

02 The social-event question

When the technology registers an event that is technically a flag but socially a non-event, what happens? The back bet placed for a friend on a hot streak. Two winning bets of the same amount, but the payout switched and going to the unintended recipient. The board should understand, in concrete operational terms, what process activates in each of these moments and what the customer experiences. If the answer involves more than a routine note in the system, the board should ask whether the technology is making decisions the operator should be making. More importantly, the board should ask whether the platform provides the operator with the means to resolve these moments intelligently, not by suppressing the event, but by providing the contextual intelligence to classify it correctly. A platform that knows the customer, the relationship, the history, and the risk profile can distinguish between a friendly back bet and a transfer that warrants attention. One that knows only the chip cannot. *Attribution without context is surveillance without judgement*, and surveillance without judgement is a liability, not an asset.

03 The dealer-day question

What does the dealer's job look like, day to day, under this choice? More specifically, in what percentage of hands will the dealer be required to take an action that exists because of the technology rather than because of the game? Hospitality is the product. The dealer is the deliverer of the product. Anything that erodes the dealer's ability to deliver hospitality erodes the product itself, even when the operational metrics look fine. The right answer to this question is that the dealer should not know the system is running. The intelligence should sit above the floor, not on it, processing, classifying, and acting through the host, the supervisor, and the real-time notification, not through the dealer's hands. If the platform requires the dealer to be the resolution mechanism for technology edge cases, the platform has been designed around the technology's limitations rather than the operation's needs.

04 The data-flow question

Where does the data flow, and who uses it? If the answer is that the data flows to compliance dashboards and to monthly reporting, the operator has built a piece of infrastructure that is doing perhaps a third of the job it could be doing. The board should ask specifically whether a real-time decisioning capability exists, what marketing and loyalty get from the data, what safer gambling gets from the data, and how quickly an action can be taken on the floor in response to a signal. A technology investment of this scale that does not feed real-time customer experience is an investment whose ROI has been quietly cut in half. The deeper issue is integration: the compliance layer, the bet attribution layer, and the customer experience layer are, in most deployments today, operated by different teams using different platforms with different data shapes. The operator that unifies these three streams into a single customer view — one that connects chip provenance, play behaviour, and real-time engagement into a coherent picture of who is on the floor and what they need — is operating a fundamentally different business. That unification is not a future state. It is available now, for operators prepared to make the architectural decision that enables it.

05 The exit-cost question

If the regulatory environment shifts again, in five or seven years, what is our exit cost? Regulation is not finished evolving. Mandatory carded play at tables is on the horizon in several jurisdictions. Cashless mandates are coming. New player protection frameworks are being drafted. The chip standard we commit to today, the table footprint we build out, the process we train our staff on, all of these become harder to reverse with every quarter that passes. The board should ask, in real numbers, what it costs to switch architectures in five years and whether the chosen architecture preserves optionality or consumes it.

10 A FINAL OBSERVATION

The choice is not whether to surveil. It is *how*.

The casino industry has, for most of its history, sold an experience. The experience was the table, the dealer, the lights, the rhythm of the game, the slightly more interesting version of yourself you got to be for the few hours you spent inside. That experience is now subject to a level of regulatory oversight that previous generations of operators did not face, and rightly so. The financial crime risks were real. The harm risks were real. The technology to mitigate them is now mature enough to deploy, and the deployment is happening.

The choice for operators is not whether to surveil. That decision has been made on their behalf by regulators in every serious gaming market in the world. The choice is how to surveil in a way that preserves the entertainment business at the heart of which the gaming floor sits. Architectures that achieve compliance by making the table game itself more procedural, more flagged, more friction-laden, may meet the letter of the regulation while quietly damaging the asset they are meant to protect. Architectures that achieve compliance by separating identity, bet, and money into independent layers, and by feeding the data exhaust into real-time customer experience, can meet the regulation *and improve the asset at the same time*.

The operators who get this right in the next two years will not be the ones who chose the most accurate chip-reading system, or the most capable computer vision stack, or the most sophisticated real-time marketing platform. They will be the ones who recognised that these are not three separate technology decisions. They are one decision. And they made it before their competitors did.



ABOUT THE AUTHOR

Laurent Fresnel

Founder & CEO, Syntrii

Laurent Fresnel is the founder of Syntrii, a gaming technology advisory and platform business focused on the digital utility layer of the modern casino, spanning compliance, loyalty, payments, and player intelligence. He spent twelve years as a Chief Technology Officer in the Australian gaming sector, where he led the technology strategy for one of the country's largest integrated resort operators. He advises operators, regulators, and vendors across the Asia-Pacific region. Among Syntrii's current advisory engagements is Angel Group, where Laurent provides independent technology guidance. The views in this paper are his own and reflect twelve years of operator experience, not the position of any vendor.