Online casino launch roadmaps by jurisdiction

Companion to *The Backend of Luck*. One PDF per jurisdiction: page 1 is the visual track, the pages after it explain each step and point to the book chapters. As of 2026-11. Not legal advice.

Jurisdiction	Time to launch	Tax	Cost	Difficulty	File
Argentina (City and Province of Buenos Aires) LOTBA S.E. (City of Buenos Aires) and IPLyC (Province of Buenos Aires)	6-12 months (book estimate); Province depends on a licence being available	City: online gaming tax reported at 6%, a bill would raise it to 12%. Province: 2% prize contribution on instant-result games (Res. 1149/2026, per a text fragment). Verify both	USD 100K-300K first year (book estimate, varies widely by jurisdiction); Province licence fee set by RESOL-2019-1043, amount not confirmed	Medium-high; fragmented rules and tight licence supply	argentina-buenos-aires.pdf
Brazil Ministry of Finance, Secretariat of Prizes and Betting (SPA/MF)	Not launchable now. Before the ban: about 6-12 months, with an SPA review of up to 150 days	GGR tax 13% in 2026, 14% in 2027, 15% in 2028 (Lei Complementar 224/2025); moot while the ban stands	BRL 30M authorization grant (5 years) + BRL 30M paid-in capital + BRL 5M financial reserve	Blocked by law today; very high if the ban is lifted	brazil.pdf
Colombia Coljuegos (Empresa Industrial y Comercial del Estado administradora del monopolio de juegos de suerte y azar)	6-9 months (book estimate)	15% derechos de explotacion on operating revenue (when RTP is at least 83%). The 19% IVA from emergency decrees was struck down in April 2026; status of new proposals unclear	Book estimate COP 500M-1B first year (about USD 125K-250K) before certification and guarantees	Medium	colombia.pdf
Curacao Curacao Gaming Authority (CGA), under the National Ordinance on Games of Chance (LOK)	4-8 months. Two phases of about 8 weeks each, each extendable by up to 4 weeks, starting from a complete file. Preparing the file takes longer than the review.	No gaming tax on gross gaming revenue and no VAT on gambling services. General profit tax is 15% up to XCG 500,000 and 22% above, reduced to 0% for companies meeting the substance requirements (Legal 500, November 2026).	Application fee EUR 4,592 plus per-owner and per-qualified-holder charges; annual fees about EUR 47,450 (EUR 22,960 CGA plus EUR 24,490 Treasury). CGA fee guidance v2.0 (October 2025) states USD 55,000 for B2C. Local office, staff, server and counsel are on top.	Medium	curacao.pdf
Denmark Spillemyndigheden (Danish Gambling Authority)	6-9 months in practice. The authority states 3 months of casework once all documents are submitted correctly; certification and ROFUS connection testing come on top.	28% of gross gaming revenue on online casino and betting, paid monthly to the Danish Tax Agency (secondary sources; confirm before relying on it). Bill L 37 (October 2026) reforms marketing and player protection but the sources found do not mention a tax change.	Application fee DKK 343,300 (single licence) or DKK 480,600 (combined) in 2026, indexed yearly, per secondary sources. Annual fee tiered by gross gaming revenue, about DKK 73,200 up to DKK 6.4M. Certification and build costs extra.	Medium to high	denmark.pdf

Gibraltar Gambling Commissioner and Licensing Authority (HM Government of Gibraltar, Gambling Division)	6-9 months, including pre-licensing engagement and an in-principle decision (estimate; no official timeline found)	General Gaming Duty of 0.15% of gross gaming profit, first GBP 100,000 exempt; bonuses and free spins not deductible	GBP 500K-1.5M including local office, staff, legal and audit (estimate, not a regulator figure)	Medium to high	gibraltar.pdf
Isle of Man Gambling Supervision Commission (GSC)	4-8 months; about 10-12 weeks of processing after acceptance and a formal hearing at about 12 weeks (Appleby 2026 guide)	Gambling duty on GGY: 1.5% up to GBP 20M, 0.5% from GBP 20M to GBP 40M, 0.1% above GBP 40M (single source; confirm with the Treasury)	GBP 300K-900K including local directors, office, legal and audit (estimate, not a regulator figure)	Medium	isle-of-man.pdf
Malta Malta Gaming Authority (MGA)	6-9 months; the MGA publishes no official timeline and third-party estimates start at about 6 months	From 1 October 2026: 15% of Malta-facing gaming revenue for Type 1, 10% for Types 2-4 (previously 5%); plus monthly compliance contribution	EUR 150K-400K all-in for a first licence including legal, audit and share capital (estimate, not an MGA figure)	Medium	malta-mga.pdf
Mexico Secretaria de Gobernacion (SEGOB), Direccion General de Juegos y Sorteos	8-12 months (book estimate), mostly partner diligence and contracting	IEPS 50% on betting and raffle games from 1 Jan 2026 (was 30%), plus IVA and income tax; exact base needs adviser confirmation	MXN 2M-5M first year (book estimate, about USD 115K-285K), excluding the partner's revenue share	High, mostly legal and tax uncertainty	mexico.pdf
Michigan (USA) Michigan Gaming Control Board (MGCB)	8-10 months (book estimate)	Graduated 20%-28% of adjusted gross receipts for commercial operators (MCL 432.314), plus a 1.25% Detroit municipal fee; tribal operators pay under their own payment terms, not the graduated tax	USD 600K-900K (book estimate); MGCB fees are small: operator USD 50,000 application and USD 100,000 licence, supplier USD 2,500 application and USD 5,000 licence	Medium-high	michigan.pdf
New Jersey (USA) Division of Gaming Enforcement (DGE), with the Casino Control Commission (CCC)	12-18 months from first filing (book estimate; the DGE background investigation sets the pace)	19.75% of Internet gaming gross revenue since July 1, 2025 (P.L. 2025, c.66), up from 15%; DGE monthly reports also show a separate 2.5% Investment Alternative Tax line	USD 1.5M-2.2M (book estimate) plus in-state hardware; permit fees are a small part	Very high	new-jersey.pdf
Ontario (Canada) Alcohol and Gaming Commission of Ontario (AGCO) and iGaming Ontario (iGO)	6-9 months. AGCO registration takes 2+ months from a complete submission; control implementation, ITL certification and the iGO steps run alongside. iGO historically advised a minimum of about 90 days for its	Operators pay Ontario 20% of net gaming revenue under the iGO operating agreement (reported by industry and press in 2026; the AGCO pages do not state a rate, so confirm in the agreement). Federal	AGCO regulatory fee CAD 100,000 per site per year (one- or two-year term), plus possible investigation costs. Supplier fees CAD 3,000 or 15,000 by category. ITL certification, penetration tests and	High	ontario.pdf

	steps, and the operating agreement step is listed as variable.	and provincial corporate and sales taxes are separate.	the audited control matrix are extra.		
Pennsylvania (USA) Pennsylvania Gaming Control Board (PGCB)	9-12 months (book estimate)	Online slots 52% state tax plus 2% local share assessment (54%); online table games and poker 14% plus 2% local share (16%)	USD 800K-1.2M (book estimate) plus statutory authorization fees: USD 1,000,000 per operator, USD 4,000,000 per game category or USD 10,000,000 for all, on the certificate	High	pennsylvania.pdf
Philippines Philippine Amusement and Gaming Corporation (PAGCOR)	New GSA applications are frozen, so there is no standard timeline. Entering through an existing licensee is a partner negotiation plus accreditation, my estimate 4-9 months; the book's generic 6-9 months assumes an open window	30% of gross gaming revenue for e-gaming operators and 25% for online gaming linked to integrated resorts (unchanged since January 1, 2025), plus a monthly Minimum Guaranteed Fee for GSAs from April 1, 2026	Book estimate USD 200K-350K for the generic case; the MGF alone is PHP 10.5M a month for a GSA with e-casino from October 1, 2026 (roughly USD 185K at the exchange rate used by the press)	High, and changing fast	philippines.pdf
Sweden Spelinspektionen (Swedish Gambling Authority)	6-9 months from filing. No statutory deadline; Spelinspektionen reports most matters decided within 6 months, plus time for the accredited system assessment.	22% of gambling proceeds (stakes minus payouts, Swedish players only), filed and paid monthly to Skatteverket. In force since 1 July 2024.	Application fee SEK 230,000 per licence (secondary source, not on the regulator page) plus SEK 240,000 annual supervision fee per licence (SIFS 2026:1). Software supplier permit: SEK 16,500 per fee period. Testing, legal and build costs are on top.	High	sweden.pdf
United Kingdom Gambling Commission (UKGC)	9-14 months end to end; the Commission quotes 16 weeks for a complete application but warns it can take 6 months or more	40% Remote Gaming Duty on profits for accounting periods starting on or after 1 April 2026 (was 21%); remote betting moves to 25% from April 2027	Fees are small next to build cost; budget roughly GBP 1.5M-4M for compliance tooling, testing and staff (estimate, not a regulator figure)	High	uk-ukgc.pdf

© 2026 thebackendofluck.com. All rights reserved.