Colombia

Online casino launch roadmap

Coljuegos (Empresa Industrial y Comercial del Estado administradora del monopolio de juegos de suerte y azar)

The most mature online market in Latin America, open since 2016 through concession contracts, with a tax picture that has swung back and forth during 2025 and 2026.

- Recommended path
- Optional, worth it
- Alternative route

LICENCE	TIME TO LAUNCH	GAMING TAX	SETUP COST	LOCAL PRESENCE	DIFFICULTY
Concession contract with Coljuegos for games of…	**6-9 months (book estimate)**	**15% derechos de explotacion on operating revenue (when…**	**Book estimate COP 500M-1B first year (about USD…**	**Colombian company or branch, local bank account…**	**Medium**

STAGE 1 · Weeks 0-6 — Market and tax feasibility

- Read the market: 15 operators — 1.1
- IVA: three states in 12 months — 1.3
- Own concession or B2B partner — 1.5
- Derechos de explotacion — 1.2
- Prize tax and withholding — 1.4

STAGE 2 · Months 1-4 — Corporate setup and concession

- Colombian entity or branch — 2.1
- Guarantees and insurance — 2.3
- Concession application — 2.2
- Fit and proper checks on owners — 2.4

STAGE 3 · Months 2-6 — Platform and suppliers

- Regulator connection and data access — 3.1
- Game catalog and RTP floor — 3.3
- Local systems and hosting — 3.2
- Spanish player experience — 3.4

STAGE 4 · Months 3-7 — Compliance controls

- KYC with cedula validation — 4.1
- Player protection tools — 4.3
- SARLAFT and UIAF reporting — 4.2
- Geoblocking to Colombian territory — 4.4

STAGE 5 · Months 3-6 — Payments

- Local rails: PSE, Nequi, Daviplata — 5.1
- Tax-aware pricing — 5.3
- Player funds in a Colombian bank — 5.2

STAGE 6 · Months 4-7 — Certification and testing

- Coljuegos-approved lab — 6.1
- Novel games — 6.3
- Internet games technical rules — 6.2

STAGE 7 · Months 6-9 — Go-live

- Contract signing and activation — 7.1
- Marketing within the rules — 7.3
- Launch readiness drill — 7.2

STAGE 8 · After launch — Ongoing obligations

- Monthly settlement of derechos — 8.1
- Watch tax legislation — 8.3
- Evidence export and audits — 8.2
- Recertify on platform changes — 8.4

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Colombia: launch roadmap in detail

Coljuegos (Empresa Industrial y Comercial del Estado administradora del monopolio de juegos de suerte y azar) · as of 2026-11

Licence	Concession contract with Coljuegos for games of chance operated over the internet, after technical verification
Time to launch	6-9 months (book estimate)
Gaming tax	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
Setup cost	Book estimate COP 500M-1B first year (about USD 125K-250K) before certification and guarantees
Local presence	Colombian company or branch, local bank account for player funds, key systems reachable by Coljuegos
Difficulty	Medium

1. Market and tax feasibility Weeks 0-6

1.1 Read the market: 15 operators RECOMMENDED

Coljuegos identified 15 authorized online operators in September 2026. Compare the field, the 2026 World Cup effect on collections, and the cost of acquiring Colombian players before you commit.

In the book: Ch. 03 Global Market Analysis, Ch. 04 Market Analysis and Industry Players, Ch. 29f Latin America Datacenter Infrastructure for Regulated Gaming

1.2 Derechos de explotacion RECOMMENDED

The standard rate reported for online operators is 15% of operating revenue when the game returns at least 83% to the player. Confirm the rate and base in your own contract draft, because it depends on game type.

In the book: Ch. 06 Licensing Guide, Ch. 15 Casino Mathematics and Game Economy

1.3 IVA: three states in 12 months RECOMMENDED

Decree 175/2025 (Catatumbo commotion) applied 19% IVA to online games. Decree 1474/2025 (economic emergency) did so again from 30 December 2025, but the Constitutional Court suspended it in January 2026 and struck it down in April 2026 (C-079/2026), ordering refunds. DIAN concept 17678/2026 says online-only games are excluded under art. 420(e) of the Estatuto Tributario. The government pushed a reform in July 2026 to keep 19%, and a new administration took office in August. Model both cases.

In the book: Ch. 06 Licensing Guide, Ch. 30 FinOps Deep Dive

1.4 Prize tax and withholding RECOMMENDED

Prizes carry a 20% occasional gains tax; operators withhold it when a single prize exceeds 48 UVT (about COP 2.5M for 2026, per press coverage of the 52,374 COP UVT). Plan the player statement and DIAN reporting around it.

In the book: Ch. 36 Financial Operations, Ch. 25b Regulatory Reporting and Evidence Export

1.5 Own concession or B2B partner ALTERNATIVE

A supplier route (platform, games, payments) to an existing concessionaire avoids the contract and certification burden, but you give up the player relationship.

In the book: Ch. 47d Casino as a Service: White-Label Provisioning at the Press of a Button, Ch. 10b Supplier Integration Control Plane

2. Corporate setup and concession Months 1-4

2.1 Colombian entity or branch RECOMMENDED

Operators must run a local company or branch. Set up with a Colombian bank account, tax ID (NIT), and a legal representative who can sign with Coljuegos.

In the book: Ch. 06 Licensing Guide, Ch. 09 Legal Framework and Contracts

2.2 Concession application RECOMMENDED

Only legal entities that sign a concession contract may operate, after Coljuegos verifies the technical requirements. Application runs through the operator portal (tramiteagil.coljuegos.gov.co). Contract terms are commonly about five years, but a 2025 draft changed the requirements and guarantees resolution, so read the current text.

In the book: Ch. 06 Licensing Guide, Ch. 09 Legal Framework and Contracts

2.3 Guarantees and insurance RECOMMENDED

The contract requires performance guarantees and policies set by Coljuegos regulation. Amounts could not be confirmed on an official page, so get them from the current minuta before budgeting.

In the book: Ch. 09 Legal Framework and Contracts, Ch. 36 Financial Operations

2.4 Fit and proper checks on owners RECOMMENDED

Expect due diligence on shareholders and managers, and AML screening of source of funds.

In the book: Ch. 24d KYC Evidence Lifecycle, Ch. 06 Licensing Guide

3. Platform and suppliers Months 2-6

3.1 Regulator connection and data access RECOMMENDED

Coljuegos wants real-time access to gaming data for monitoring and audit. Design a read-only reporting feed and a regulator evidence export from day one.

In the book: Ch. 25b Regulatory Reporting and Evidence Export, Ch. 27 Data Residency and Backup/Recovery

3.2 Local systems and hosting RECOMMENDED

Operators keep key technical systems, including data warehousing, in Colombia. The rules do not spell out whole-platform hosting, so agree the exact scope with counsel and Coljuegos.

In the book: Ch. 27 Data Residency and Backup/Recovery, Ch. 29f Latin America Datacenter Infrastructure for Regulated Gaming, Ch. 27b The Jurisdiction Transfer Gateway and Cookie Consent

3.3 Game catalog and RTP floor RECOMMENDED

Slots are held to an 83% minimum RTP that Coljuegos enforces and audits. Check every supplier title against it before listing.

In the book: Ch. 15 Casino Mathematics and Game Economy, Ch. 17 Random Number Generation (RNG), Ch. 10b Supplier Integration Control Plane

3.4 Spanish player experience RECOMMENDED

Support and terms in Spanish are mandatory. Use Colombian wording for responsible gaming and complaints.

In the book: Ch. 26 Responsible Gaming and Player Protection Systems, Ch. 33d Disputes, Chargebacks, and Player Support

4. Compliance controls Months 3-7

4.1 KYC with cedula validation RECOMMENDED

Verify identity and age before play and tie each account to a verified Colombian person. Keep evidence for audits.

In the book: Ch. 24d KYC Evidence Lifecycle

4.2 SARLAFT and UIAF reporting RECOMMENDED

AML follows Colombia's SARLAFT framework, with reports to the UIAF. Appoint a compliance officer and run transaction monitoring.

In the book: Ch. 19 Anti-Fraud System Deep Dive, Ch. 24d KYC Evidence Lifecycle

4.3 Player protection tools RECOMMENDED

Self-exclusion, deposit limits and mandatory verification are required. Build self-exclusion as a service you can link to a registry.

In the book: Ch. 26 Responsible Gaming and Player Protection Systems, Ch. 26b Self-Exclusion Registries: From API to Audit Trail

4.4 Geoblocking to Colombian territory RECOMMENDED

Block play from outside Colombia and log location evidence per bet.

In the book: Ch. 24e Geofencing and Location Verification, Ch. 27b The Jurisdiction Transfer Gateway and Cookie Consent

5. Payments Months 3-6

5.1 Local rails: PSE, Nequi, Daviplata RECOMMENDED

Integration with local methods is effectively mandatory for conversion. Pick an aggregator with Colombian settlement.

In the book: Ch. 36 Financial Operations, Ch. 29f Latin America Datacenter Infrastructure for Regulated Gaming

5.2 Player funds in a Colombian bank RECOMMENDED

Player funds are managed through a local account at an institution supervised by the Superintendencia Financiera. Reconcile daily.

In the book: Ch. 36b The Financial Truth Layer -- Ledger, Treasury, and Reconciliation, Ch. 36 Financial Operations

5.3 Tax-aware pricing OPTIONAL

Fecoljuegos warned that the IVA episode cut health transfers by over 30%. Operators passed costs through deposit adjustments or gateway charges, so decide your policy before launch.

In the book: Ch. 30 FinOps Deep Dive, Ch. 37 Marketing Technology and CRM Systems

6. Certification and testing Months 4-7

6.1 Coljuegos-approved lab RECOMMENDED

Technical requirements must be certified by a laboratory approved by Coljuegos. The list is broad and includes GLI, BMM, SIQ, QUINEL, iTech Labs, eCOGRA, Gaming Associates, Global Lab and Trisigma. Check the live list.

In the book: Ch. 25 GLI-GSF Compliance Framework: Online Gaming Information Security, Ch. 17 Random Number Generation (RNG)

6.2 Internet games technical rules RECOMMENDED

A 2022 Coljuegos resolution (20224000026034) sets the technical requirements for internet games. Use it as the test plan baseline and re-check for amendments.

In the book: Ch. 25 GLI-GSF Compliance Framework: Online Gaming Information Security, Ch. 32 Testing and QA in Gambling

6.3 Novel games OPTIONAL

After the concession, new game types need a certificate from an authorized certifier before release.

In the book: Ch. 25 GLI-GSF Compliance Framework: Online Gaming Information Security, Ch. 10b Supplier Integration Control Plane

7. Go-live Months 6-9

7.1 Contract signing and activation RECOMMENDED

Sign, deliver guarantees, then switch on the regulator connection. Run end-to-end tests with real payment rails.

In the book: Ch. 07 Casino Implementation Planning and Timeline, Ch. 40 Case Study -- Launching in a New Regulated Market

7.2 Launch readiness drill RECOMMENDED

Rehearse support, incident handling and the first month's tax close before you accept public traffic.

In the book: Ch. 33 Operational Playbooks, Ch. 35 Incident Management

7.3 Marketing within the rules OPTIONAL

Coljuegos oversees advertising and has pursued illegal sites. Keep affiliates to authorized messages.

In the book: Ch. 37 Marketing Technology and CRM Systems

8. Ongoing obligations After launch

8.1 Monthly settlement of derechos RECOMMENDED

Declare and pay derechos de explotacion on schedule. Funds go to the health system, which is why Coljuegos watches collections closely.

In the book: Ch. 36 Financial Operations, Ch. 36b The Financial Truth Layer -- Ledger, Treasury, and Reconciliation

8.2 Evidence export and audits RECOMMENDED

Keep reproducible reports for Coljuegos and DIAN, and retain records per the contract.

In the book: Ch. 25b Regulatory Reporting and Evidence Export

8.3 Watch tax legislation RECOMMENDED

Bill 477 of 2026 would apply the general 19% IVA to games of chance, and the government's reform aims to keep it. Neither was confirmed as law in our sources. Track Congress and DIAN doctrine.

In the book: Ch. 02 Regulation and Compliance Landscape, Ch. 30 FinOps Deep Dive

8.4 Recertify on platform changes RECOMMENDED

Material changes to the platform or games need new certification before release.

In the book: Ch. 25 GLI-GSF Compliance Framework: Online Gaming Information Security, Ch. 32 Testing and QA in Gambling

Common pitfalls

- Pricing the business on one IVA assumption. The 19% rate appeared and disappeared inside a year.
- Assuming Decree 175/2025 or 1474/2025 still applies. The Court struck down 1474 and ordered refunds, so check what you collected.

- Underestimating the local-presence rule, then discovering Coljuegos wants key systems and data in Colombia.
- Listing slots below the 83% RTP floor and losing the 15% rate.
- Relying on one aggregator for PSE and Nequi with no fallback.
- Copying certificates from another market without a Coljuegos-approved lab letter.
- Treating the contract template as fixed. A 2025 draft proposed changes to requirements and guarantees.

Sources

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