Malta

Online casino launch roadmap

Malta Gaming Authority (MGA)

A well-understood B2C licence that suppliers and payment providers accept, with a gaming tax that changed sharply on 1 October 2026.

- Recommended path
- Optional, worth it
- Alternative route

LICENCE	TIME TO LAUNCH	GAMING TAX	LICENCE FEES	SETUP COST	LOCAL PRESENCE
Gaming Service Licence (B2C), by game type: Type 1…	**6-9 months; the MGA publishes no official…**	**From 1 October 2026: 15% of Malta-facing gaming revenue…**	**EUR 5,000 application, EUR 25,000 annual B2C fee (EUR…**	**EUR 150K-400K all-in for a first licence including…**	**Applicant must be an EU/EEA company; share capital EUR…**

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

- Decide what Malta licence is for — 1.1
- Model the October 2026 tax change — 1.2
- VAT change for gambling — 1.3
- Free pre-application consultation — 1.4
- White label under an MGA licensee — 1.5

STAGE 2 · Months 1-4 — Corporate structure and licence application

- EU/EEA company and share capital — 2.1
- UBO and key person declarations — 2.2
- Funding and source of wealth review — 2.3
- Business plan and operating policies — 2.4
- Application mechanics and fees — 2.5

STAGE 3 · Months 2-6 — Platform and suppliers

- Game type scope — 3.1
- Critical gaming supply suppliers — 3.2
- Control system and RNG design — 3.3
- Data protection and hosting — 3.4
- Security baseline — 3.5

STAGE 4 · Months 3-7 — Player protection and AML

- Player Protection Directive — 4.1
- Self-exclusion across all brands — 4.2
- KYC and AML program — 4.3
- Responsible gaming tooling — 4.4
- Geolocation and market blocking — 4.5

STAGE 5 · Months 4-8 — Payments and funds

- Player funds and bank accounts — 5.1
- Payment methods by target market — 5.2
- Disputes and chargebacks — 5.3
- Compliance contribution accounting — 5.4

STAGE 6 · Months 5-8 — Technical set-up and system audit

- Technical environment build — 6.1
- Independent system audit — 6.2
- Game and RNG certification — 6.3
- Clarifications and approval — 6.4

STAGE 7 · Months 8-10 — Go-live

- Launch readiness checklist — 7.1
- Soft launch — 7.2
- Local market registrations — 7.3
- Incident runbooks — 7.4

STAGE 8 · From launch — Ongoing obligations

- Monthly tax and contribution returns — 8.1
- Supervision and audits — 8.2
- Material change approvals — 8.3
- Marketing compliance — 8.4

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Malta: launch roadmap in detail

Malta Gaming Authority (MGA) · as of 2026-11

Licence	Gaming Service Licence (B2C), by game type: Type 1 casino, Type 2 betting, Type 3 peer-to-peer, Type 4 controlled skill games; valid 10 years
Time to launch	6-9 months; the MGA publishes no official timeline and third-party estimates start at about 6 months
Gaming tax	From 1 October 2026: 15% of Malta-facing gaming revenue for Type 1, 10% for Types 2-4 (previously 5%); plus monthly compliance contribution
Licence fees	EUR 5,000 application, EUR 25,000 annual B2C fee (EUR 10,000 if Type 4 only), compliance contribution on revenue
Setup cost	EUR 150K-400K all-in for a first licence including legal, audit and share capital (estimate, not an MGA figure)
Local presence	Applicant must be an EU/EEA company; share capital EUR 100,000 for Type 1 or 2 and EUR 40,000 for Type 3 or 4 (capped at EUR 240,000 for multiple types)
Difficulty	Medium

1. Market and legal feasibility Weeks 0-6

1.1 Decide what Malta licence is for RECOMMENDED

An MGA licence is not an EU passport. Each target country still has its own licensing, tax, advertising and technical rules, so decide first which markets will really use the licence. Players in Malta itself are the only revenue the Maltese gaming tax is levied on, but many countries tax or block by player location.

In the book: Ch. 02 Regulation and Compliance Landscape, Ch. 03 Global Market Analysis, Ch. 06 Licensing Guide, Ch. 07 Casino Implementation Planning and Timeline

1.2 Model the October 2026 tax change RECOMMENDED

Legal Notice 84 of 2026 raised Maltese gaming tax from a flat 5% to 15% for Type 1 and 10% for Types 2 to 4 from 1 October 2026, and removed the separate gaming device levy. The tax base is Malta-facing revenue, which for remote services means players established, resident or with a permanent address in Malta. One source gave different old rates, so check the Gaming Tax Regulations (S.L. 583.10) as amended.

In the book: Ch. 06 Licensing Guide, Ch. 30 FinOps Deep Dive, Ch. 36 Financial Operations

1.3 VAT change for gambling RECOMMENDED

Legal Notice 86 of 2026 narrows the VAT exemption for gambling from 1 October 2026, and first returns under the revised frameworks were due by 20 November 2026. We did not verify the detail of the VAT scope, so get it from your tax adviser before pricing.

In the book: Ch. 36 Financial Operations, Ch. 30 FinOps Deep Dive

1.4 Free pre-application consultation OPTIONAL

The MGA advises reading the System Documentation Checklist before you start and is open to early contact. A short meeting can remove weeks of rework on your document set.

In the book: Ch. 06 Licensing Guide, Ch. 07 Casino Implementation Planning and Timeline

1.5 White label under an MGA licensee ALTERNATIVE

A licensed operator can host your brand under its authorization. You avoid the application but accept the host's controls and margin share.

In the book: Ch. 47d Casino as a Service: White-Label Provisioning at the Press of a Button, Ch. 09 Legal Framework and Contracts

2. Corporate structure and licence application Months 1-4

2.1 EU/EEA company and share capital RECOMMENDED

Any company incorporated in the EU or EEA can apply, and the paid-up capital depends on game type: EUR 100,000 for Type 1 and Type 2, EUR 40,000 for Type 3 and Type 4, with a combined cap of EUR 240,000. The MGA also expects annual financial statements, so audit arrangements start with incorporation.

In the book: Ch. 06 Licensing Guide, Ch. 08 Team Structure and Operations, Ch. 09 Legal Framework and Contracts

2.2 UBO and key person declarations RECOMMENDED

Every UBO, director and key person submits a Personal Declaration Form, and an involvement request is created for approval in the licensee portal. The MGA runs probity checks with other regulators, so declare every past refusal or action.

In the book: Ch. 06 Licensing Guide, Ch. 08 Team Structure and Operations

2.3 Funding and source of wealth review RECOMMENDED

The MGA tests source of funds for the company and source of wealth for each UBO. Prepare tax returns, accounts, sale agreements or similar evidence for every major wealth source.

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

2.4 Business plan and operating policies RECOMMENDED

The plan needs forecast financials, marketing and distribution strategy and growth targets. Policies and procedures are measured against the System Documentation Checklist, so write them against it.

In the book: Ch. 07 Casino Implementation Planning and Timeline, Ch. 06 Licensing Guide

2.5 Application mechanics and fees RECOMMENDED

Apply through the Licensee portal. The fee is EUR 5,000 and the annual fee EUR 25,000, paid upfront before the licence issues. Incomplete files get a one-time 60-day window to complete before rejection, and changes above 75% of ownership, control or funding during review need a new application.

In the book: Ch. 06 Licensing Guide, Ch. 07 Casino Implementation Planning and Timeline

3. Platform and suppliers Months 2-6

3.1 Game type scope RECOMMENDED

Pick the vertical or verticals you need up front. Adding a gaming vertical later needs prior MGA approval, and it also changes your share capital and compliance contribution.

In the book: Ch. 05 Differences Between Betting Sites and Online Casinos, Ch. 06 Licensing Guide

3.2 Critical gaming supply suppliers RECOMMENDED

Directive 3 of 2018 (Gaming Authorisations and Compliance Directive) governs suppliers of critical gaming supply. Use suppliers that hold an MGA B2B licence or an accepted recognition, and keep contracts that give you audit rights.

In the book: Ch. 10b Supplier Integration Control Plane, Ch. 09 Legal Framework and Contracts

3.3 Control system and RNG design RECOMMENDED

The MGA reviews the gaming and control system documentation, including the RNG, game integrity and audit trail. Keep RNG evidence with your technical file.

In the book: Ch. 10 Complete Platform Architecture, Ch. 17 Random Number Generation (RNG)

3.4 Data protection and hosting RECOMMENDED

GDPR applies to player data. The MGA requires systems that can reproduce player and game records for audit, so choose hosting, backup region and retention before architecture freeze.

In the book: Ch. 27 Data Residency and Backup/Recovery, Ch. 34b Data Governance for iGaming Platforms

3.5 Security baseline RECOMMENDED

Expect admin MFA, vulnerability management and logging to appear in the system audit. A SIEM with regulator-grade retention makes evidence easy.

In the book: Ch. 24 Security and Compliance, Ch. 24b Wazuh SIEM for iGaming Compliance

4. Player protection and AML Months 3-7

4.1 Player Protection Directive RECOMMENDED

Directive 2 of 2018, amended in January 2023, sets duties on limits, self-exclusion, communications and player monitoring, and the Gaming Player Protection Regulations (S.L. 583.08) sit alongside it. Reports say the Article 22 minimum RTP was lowered, but we could not confirm the date or number. Check the current directive text on the MGA site before building rules around it.

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

4.2 Self-exclusion across all brands RECOMMENDED

Malta has no GAMSTOP-style national register for remote play as far as we could verify. Licensees must apply exclusions across their brands, and the MGA has run a thematic review of self-exclusion practices. Build one exclusion service that every brand and channel calls.

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

4.3 KYC and AML program RECOMMENDED

Licensees are subject persons under Maltese anti-money-laundering law and must appoint a compliance officer and a money laundering reporting officer, filing suspicious reports with the FIAU. Treat the MGA's AML supervision priority for 2026 as a given.

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

4.4 Responsible gaming tooling RECOMMENDED

Deposit, loss and time limits, reality checks, and behavior-based interaction should be in place at launch. The MGA's 2026 oversight plan includes a focused player-protection engagement.

In the book: Ch. 26 Responsible Gaming and Player Protection Systems, Ch. 33b Workflow Engine and Case Management

4.5 Geolocation and market blocking OPTIONAL

Malta-facing revenue is taxed differently, and many target countries need you to block or gate. Use reliable location data to decide the rules per player.

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

5. Payments and funds Months 4-8

5.1 Player funds and bank accounts RECOMMENDED

Open operating and player fund accounts with institutions that understand gaming. Reconcile player balances against the ledger every day.

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

5.2 Payment methods by target market RECOMMENDED

Choose methods per country rather than one global set. Acquirers ask for licence and AML controls first.

In the book: Ch. 36 Financial Operations, Ch. 16 Cryptocurrency and DeFi Integration

5.3 Disputes and chargebacks RECOMMENDED

Define a complaints procedure and dispute path with timelines. The MGA can handle unresolved player complaints, so keep records.

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

5.4 Compliance contribution accounting RECOMMENDED

Compliance contribution is paid monthly by the 20th of the following month on revenue bands that differ by game type. Type 1 has a minimum of EUR 15,000 and a maximum of EUR 375,000 a year, with rates from 1.25% down to 0.40%. New operators are exempt from the full minimum in year one, and qualifying start-ups can get a 12-month moratorium.

In the book: Ch. 36 Financial Operations, Ch. 30 FinOps Deep Dive

6. Technical set-up and system audit Months 5-8

6.1 Technical environment build RECOMMENDED

After the technical documentation review, the MGA tells you to implement the systems on a staged environment within 60 days. Plan the build and the test data before the clock starts.

In the book: Ch. 07 Casino Implementation Planning and Timeline, Ch. 10 Complete Platform Architecture

6.2 Independent system audit RECOMMENDED

Within the 60 days you can trigger an external system audit by a firm from the MGA's approved list. It tests the staged environment against your policies and the System Audit Checklist.

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

6.3 Game and RNG certification RECOMMENDED

Games and RNGs need approval from an accepted test lab such as GLI, BMM, eCOGRA or iTech Labs, depending on the product. Order slots in the lab queue early.

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

6.4 Clarifications and approval RECOMMENDED

The MGA can put an application into amendments required while it asks questions. When it is satisfied, the licence is issued for 10 years after the annual fee is paid.

In the book: Ch. 07 Casino Implementation Planning and Timeline, Ch. 06 Licensing Guide

7. Go-live Months 8-10

7.1 Launch readiness checklist RECOMMENDED

Confirm limits, exclusion, KYC, reporting exports and incident runbooks work end to end before real money moves. Capture evidence as you test.

In the book: Ch. 07 Casino Implementation Planning and Timeline, Ch. 32 Testing and QA in Gambling

7.2 Soft launch RECOMMENDED

Start small, watch player-protection triggers and payment declines, and fix before marketing spend ramps.

In the book: Ch. 33 Operational Playbooks, Ch. 41 Case Study -- Scaling for the World Cup

7.3 Local market registrations RECOMMENDED

For each target country check licensing, notification, tax and advertising rules, because the MGA licence does not cover them. Sequence markets and reuse your document set.

In the book: Ch. 06 Licensing Guide, Ch. 40 Case Study -- Launching in a New Regulated Market

7.4 Incident runbooks RECOMMENDED

Name who notifies the MGA and when for outages and data breaches, and rehearse once.

In the book: Ch. 35 Incident Management, Ch. 35b Cash-Flow Integrity Incident Response

8. Ongoing obligations From launch

8.1 Monthly tax and contribution returns RECOMMENDED

Gaming tax and compliance contribution are due on a set cadence, and the MGA expects accurate revenue reporting by game type. Build reports once from the ledger.

In the book: Ch. 25b Regulatory Reporting and Evidence Export, Ch. 36b The Financial Truth Layer -- Ledger, Treasury, and Reconciliation

8.2 Supervision and audits RECOMMENDED

The MGA's 2026 oversight plan focuses on player protection, AML controls and IT systems. Expect inspections and thematic reviews.

In the book: Ch. 25 GLI-GSF Compliance Framework: Online Gaming Information Security, Ch. 25b Regulatory Reporting and Evidence Export

8.3 Material change approvals RECOMMENDED

New verticals, key persons and ownership changes need approval or notification. Keep a calendar for the change process.

In the book: Ch. 09 Legal Framework and Contracts, Ch. 25b Regulatory Reporting and Evidence Export

8.4 Marketing compliance OPTIONAL

Malta has advertising rules, and target markets add their own. Keep affiliate and CRM controls tight.

In the book: Ch. 37 Marketing Technology and CRM Systems, Ch. 34b Data Governance for iGaming Platforms

Common pitfalls

- Assuming an MGA licence lets you sell across the EU. It does not, and each country can require its own licence or block you.
- Using the old 5% gaming tax in a model. From 1 October 2026 it is 15% for Type 1 and 10% for Types 2 to 4 on Malta-facing revenue.
- Adding a new vertical later without approval, which also changes share capital and compliance contribution.
- Missing the 60-day window to build and audit the technical environment, or starting it before documents are final.
- Changing ownership or funding by more than 75% mid-application, which forces a new application and fee.
- Building exclusion per brand rather than one shared service across all brands.
- Relying on a third-party timeline. The MGA publishes none, and estimates start around 6 months.
- Assuming VAT treatment is unchanged. The gambling VAT exemption narrowed from 1 October 2026.

Sources

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4. KPMG Malta: revised gaming tax framework from October 2026
   https://kpmg.com/mt/en/insights/2026/09/malta-revised-gaming-tax-framework-what-changes-from-october-2026.html
5. Legal Notice 84 of 2026 (Gaming Tax amendments)
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6. MGA: Regulatory Oversight 2026
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7. MGA: Directive 3 of 2018 Gaming Authorisations and Compliance Directive
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