Sweden

Online casino launch roadmap

Spelinspektionen (Swedish Gambling Authority)

Open to foreign operators on paper, but the player protection rules are written into the product: mandatory limits, a national self-exclusion register, one bonus per player, and a credit ban.

- Recommended path
- Optional, worth it
- Alternative route

LICENCE	TIME TO LAUNCH	GAMING TAX	SETUP COST	LOCAL PRESENCE	DIFFICULTY
Commercial online gambling licence under Chapter 7 of…	**6-9 months from filing. No statutory deadline…**	**22% of gambling proceeds (stakes minus payouts…**	**Application fee SEK 230,000 per licence (secondary…**	**None for EEA-established operators. Operators…**	**High**

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

- Model the 22% tax and bonus ban — 1.1
- Decide: own licence or white label — 1.3
- Licence scope: casino, betting, both — 1.2
- Owner and board suitability checks — 1.4

STAGE 2 · Months 1-6 — Corporate setup and licence application

- Operating entity and Swedish documents — 2.1
- Representative if outside the EEA — 2.3
- Financial capacity file — 2.2
- Pay the application fee and file — 2.4

STAGE 3 · Months 2-6 — Platform and suppliers

- Game software from permit holders only — 3.1
- Player account and ledger design — 3.3
- Where the gambling system lives — 3.2
- Supplier control plane — 3.4

STAGE 4 · Months 3-7 — Player protection controls

- Spelpaus integration (SIFS 2026:3) — 4.1
- One bonus, first occasion only — 4.3
- Self-assessment test and play tools — 4.5
- Mandatory deposit limits at signup — 4.2
- Credit ban and duty of care — 4.4

STAGE 5 · Months 3-7 — KYC, AML and payments

- BankID registration and age checks — 5.1
- Payments: Swedish rails, no credit — 5.3
- AML program and FIU reporting — 5.2
- Tax registration and monthly return — 5.4

STAGE 6 · Months 5-8 — Accredited assessment and testing

- Accredited body assessment before use — 6.1
- Security testing and evidence pack — 6.3
- RNG and game certification — 6.2
- Test the Spelpaus path end to end — 6.4

STAGE 7 · Months 7-9 — Go-live

- Licence decision and conditions — 7.1
- Swedish-facing support and complaints — 7.3
- Marketing review before launch — 7.2
- Soft launch with live monitoring — 7.4

STAGE 8 · From month 9 — Ongoing obligations

- Monthly tax and annual supervision fee — 8.1
- Track the 2026-27 rule changes — 8.3
- Responsible gambling statistics — 8.2
- Renew and keep records — 8.4

Sweden: launch roadmap in detail

Spelinspektionen (Swedish Gambling Authority) · as of 2026-11

Licence	Commercial online gambling licence under Chapter 7 of the Gambling Act (2018:1138); a separate licence for betting (Chapter 8). Each covers one activity, up to 5 years, no automatic renewal.
Time to launch	6-9 months from filing. No statutory deadline; Spelinspektionen reports most matters decided within 6 months, plus time for the accredited system assessment.
Gaming tax	22% of gambling proceeds (stakes minus payouts, Swedish players only), filed and paid monthly to Skatteverket. In force since 1 July 2024.
Setup cost	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.
Local presence	None for EEA-established operators. Operators outside the EEA must have a physical representative resident in Sweden (Chapter 3, section 4).
Difficulty	High

1. Market and legal feasibility Weeks 0-6

1.1 Model the 22% tax and bonus ban RECOMMENDED

Tax is 22% of proceeds, and proceeds count only Swedish players. Bonuses are limited to a player's first occasion, so a Swedish CRM plan looks nothing like a UK or Malta one. Build the P&L with no reload offers, no VIP cashback, and the credit ban (no credit cards, short-term loans or BNPL) from the start.

In the book: Ch. 06 Licensing Guide, Ch. 07 Casino Implementation Planning and Timeline, Ch. 37 Marketing Technology and CRM Systems

1.2 Licence scope: casino, betting, both RECOMMENDED

Online casino, slots and bingo sit under the commercial online gambling licence (Chapter 7). Sports betting needs its own licence (Chapter 8). The licence applies to one activity, so offering both means two licences and two supervision fees. Check the product list against the Act before you file, because new game variants are judged in the application.

In the book: Ch. 06 Licensing Guide, Ch. 02 Regulation and Compliance Landscape, Ch. 05 Differences Between Betting Sites and Online Casinos

1.3 Decide: own licence or white label ALTERNATIVE

Swedish licences are issued to an operator that must itself show the knowledge, experience and organization to run the business. A white label partner already holding a licence is the faster route, but you carry brand and marketing risk under their licence. Read the supplier contract for who answers to Spelinspektionen for bonus and duty of care failures.

In the book: Ch. 06 Licensing Guide, Ch. 47d Casino as a Service: White-Label Provisioning at the Press of a Button, Ch. 09 Legal Framework and Contracts

1.4 Owner and board suitability checks RECOMMENDED

Spelinspektionen reviews owners with 10% or more, the board and management. Plan for criminal record extracts (not older than six months for anyone who lives or lived abroad) and personal forms for each person. Negative equity is generally treated as failing suitability, so fix the balance sheet before filing.

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

2. Corporate setup and licence application Months 1-6

2.1 Operating entity and Swedish documents RECOMMENDED

EEA-established operators can apply directly with no Swedish company, office or bank account. The application and all supporting documents must be in Swedish or translated. Budget translation time for the business description, policies and procedures.

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

2.2 Financial capacity file RECOMMENDED

There is no fixed minimum share capital. Spelinspektionen asks for two years of accounts (or capital documents for a new company) and a two-year financing plan. The plan should show the business survives the tax, the limits regime and the marketing restrictions.

In the book: Ch. 06 Licensing Guide, Ch. 36 Financial Operations

2.3 Representative if outside the EEA RECOMMENDED

A licensee with no residence or establishment in the EEA must have a physical representative living in Sweden, with a mandate covering all dealings with the authority (Gambling Act, Chapter 3, sections 4-5). Pick someone who can actually answer supervisory letters in days, not a nominee.

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

2.4 Pay the application fee and file RECOMMENDED

Processing does not start until the fee is received in SEK with the case number on the payment. One fee covers casino and betting applied for together (per a secondary source; confirm with the authority). Apply at least four months before any expiry when renewing, so the old licence stays valid until a decision.

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

3. Platform and suppliers Months 2-6

3.1 Game software from permit holders only RECOMMENDED

Gambling software used for Chapter 7 or 8 games must be made, supplied, installed or modified by someone holding a Swedish gambling software authorisation (Chapter 16, section 1 a). Check every game studio and platform supplier against the authority's register of permit holders before integration. Unlicensed content is a licence-level problem, not a patch.

In the book: Ch. 10b Supplier Integration Control Plane, Ch. 06 Licensing Guide, Ch. 09 Legal Framework and Contracts

3.2 Where the gambling system lives RECOMMENDED

Chapter 16, section 2 says the gambling system shall be in Sweden. It may sit abroad if your home regulator has an oversight agreement with Spelinspektionen, or if the authority gets satisfactory remote access. Design the remote control channel, logging and retention (five years of system operating data, section 5) before you pick hosting.

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

3.3 Player account and ledger design RECOMMENDED

Every transaction to and from a player account is registered, and the player must see balance, history, deposits and payments for at least 12 months (Chapter 12, section 3). A temporary account may be opened before verification, but never for someone in the self-exclusion register. Build the wallet so this is a state, not a special case.

In the book: Ch. 10 Complete Platform Architecture, Ch. 36b The Financial Truth Layer -- Ledger, Treasury, and Reconciliation, Ch. 24d KYC Evidence Lifecycle

3.4 Supplier control plane OPTIONAL

With several permit holders feeding one lobby, you need one place that tracks permit status, game versions and certification. It also lets you pull a game fast if a supplier loses its permit.

In the book: Ch. 10b Supplier Integration Control Plane, Ch. 47b Configuration and Rules Distribution -- Feature Flags, Jurisdiction Rules, and the Propagation Model

4. Player protection controls Months 3-7

4.1 Spelpaus integration (SIFS 2026:3) RECOMMENDED

The national self-exclusion register is run by Spelinspektionen. The new regulation SIFS 2026:3 (decided 23 April 2026, in force 1 August 2026) assigns each licensee an Actor ID and API key and requires registered checks through the upgraded Spelpaus API. Outsourcing the integration does not move the duty. Treat a failed lookup as a block, not a pass.

In the book: Ch. 26b Self-Exclusion Registries: From API to Audit Trail, Ch. 26 Responsible Gaming and Player Protection Systems, Ch. 25b Regulatory Reporting and Evidence Export

4.2 Mandatory deposit limits at signup RECOMMENDED

Players must set a maximum deposit limit before online play (Chapter 14, section 7). In practice that means daily, weekly and monthly caps chosen by the player, with increases taking effect after a delay (72 hours per a secondary source; confirm in current rules). A monthly limit above SEK 10,000 triggers a duty of care contact, and Spelinspektionen ran a supervisory review of exactly this in April 2026.

In the book: Ch. 26 Responsible Gaming and Player Protection Systems, Ch. 33 Operational Playbooks, Ch. 47b Configuration and Rules Distribution -- Feature Flags, Jurisdiction Rules, and the Propagation Model

4.3 One bonus, first occasion only RECOMMENDED

Chapter 14, section 9: a licence holder may not offer or provide bonus offers beyond the first occasion the player takes part in a game. A bonus means any discount or similar financial incentive directly linked to the gambling, so cashback, free spins on day 30 and VIP rewards count. Enforcement has produced warnings and penalty fees up to SEK 65 million in the ComeOn group case. Put a rules engine in front of every promo, not a manual review.

In the book: Ch. 37 Marketing Technology and CRM Systems, Ch. 26 Responsible Gaming and Player Protection Systems, Ch. 47b Configuration and Rules Distribution -- Feature Flags, Jurisdiction Rules, and the Propagation Model

4.4 Credit ban and duty of care RECOMMENDED

Chapter 14, section 8 bans financing play with credit, tightened by Act 2026:90 and enforced as a supervisory focus from 1 May 2026 (credit cards, short-term loans, BNPL). Duty of care (Chapter 14, section 2) means monitoring behavior and acting on risk signals, with an action plan filed with the authority. Block credit card and BNPL BINs at the payment layer.

In the book: Ch. 26 Responsible Gaming and Player Protection Systems, Ch. 19 Anti-Fraud System Deep Dive, Ch. 36 Financial Operations

4.5 Self-assessment test and play tools RECOMMENDED

Licensees must offer an online self-assessment test (Chapter 14, section 10), plus tools for players to confirm stakes, see time and spend, and take a break. Mandatory limits, the register and the test should all sit behind one player protection service so the audit trail is a single query.

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

5. KYC, AML and payments Months 3-7

5.1 BankID registration and age checks RECOMMENDED

Players are registered and identified under Chapter 12, with a personal identity number. Swedish BankID is the usual route and is a supplier dependency you need under contract. Keep the evidence trail for each check so you can show it on request.

In the book: Ch. 24d KYC Evidence Lifecycle, Ch. 26 Responsible Gaming and Player Protection Systems

5.2 AML program and FIU reporting RECOMMENDED

Gambling operators are covered by Swedish money laundering law, with a risk assessment, customer due diligence and suspicious transaction reporting to the Financial Intelligence Unit. The thresholds and reporting format come from the AML act, not the Gambling Act, so get Swedish counsel to confirm the current rules for your product. This guide could not verify the details from the regulator pages.

In the book: Ch. 24d KYC Evidence Lifecycle, Ch. 19 Anti-Fraud System Deep Dive, Ch. 02 Regulation and Compliance Landscape

5.3 Payments: Swedish rails, no credit RECOMMENDED

Players expect Swish and Trustly style bank rails. The payment layer must reject credit funding and keep all player account transactions registered. Plan chargebacks and disputes for Swedish consumer law, which gives players a path through the consumer disputes board.

In the book: Ch. 36 Financial Operations, Ch. 36b The Financial Truth Layer -- Ledger, Treasury, and Reconciliation, Ch. 33d Disputes, Chargebacks, and Player Support

5.4 Tax registration and monthly return RECOMMENDED

Gambling tax is 22% of stakes minus payouts for Swedish players, declared monthly through a return from Skatteverket, even when no tax is due. Foreign operators can register a Swedish representative with Swedish eID to file. Reconcile the return against the ledger monthly, not at year end.

In the book: Ch. 36 Financial Operations, Ch. 36b The Financial Truth Layer -- Ledger, Treasury, and Reconciliation, Ch. 30 FinOps Deep Dive

6. Accredited assessment and testing Months 5-8

6.1 Accredited body assessment before use RECOMMENDED

Chapter 16, section 3 requires the gambling system, ERP and procedures to be assessed by a body accredited under EU Regulation 765/2008 before they are used. Spelinspektionen's technical requirements (SIFS series) set what is assessed, and the assessment recurs at least every 12 months per a secondary source. Book the body early, since scope and queue time drive your launch date.

In the book: Ch. 25 GLI-GSF Compliance Framework: Online Gaming Information Security, Ch. 32 Testing and QA in Gambling, Ch. 06 Licensing Guide

6.2 RNG and game certification RECOMMENDED

Games and RNG must meet the technical requirements, and suppliers usually bring existing GLI or similar lab reports. Map each lab report to the Swedish requirement, because a certificate from another market is evidence, not acceptance.

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

6.3 Security testing and evidence pack RECOMMENDED

Run penetration tests, vulnerability scans and disaster recovery tests in the same cycle as the assessment so one evidence pack serves both the lab and the regulator. Keep the pack exportable on demand.

In the book: Ch. 24 Security and Compliance, Ch. 25b Regulatory Reporting and Evidence Export, Ch. 27 Data Residency and Backup/Recovery

6.4 Test the Spelpaus path end to end RECOMMENDED

Test excluded, not excluded, API down and slow responses for login, deposit and marketing suppression. Keep logs of each check outcome.

In the book: Ch. 26b Self-Exclusion Registries: From API to Audit Trail, Ch. 32 Testing and QA in Gambling

7. Go-live Months 7-9

7.1 Licence decision and conditions RECOMMENDED

Spelinspektionen can grant, grant with conditions, or refuse. Read the conditions line by line and turn each into a tracked control with an owner. Do not launch until the accredited assessment is complete and filed.

In the book: Ch. 07 Casino Implementation Planning and Timeline, Ch. 40 Case Study -- Launching in a New Regulated Market, Ch. 47 Platform Onboarding: From Contract to First Real-Money Bet

7.2 Marketing review before launch RECOMMENDED

Marketing must be moderate and carry responsible gambling information, and bonuses can only reach first-time players. Review affiliate contracts, lifecycle emails and push notifications against these limits before the first campaign, and suppress Spelpaus-registered players from all marketing lists.

In the book: Ch. 37 Marketing Technology and CRM Systems, Ch. 26b Self-Exclusion Registries: From API to Audit Trail, Ch. 33c Notifications and Transactional Communications

7.3 Swedish-facing support and complaints RECOMMENDED

Support in Swedish, a complaints path, and a clear link to the national helpline and Spelpaus on every page. Train support on exclusion, limit increases and the duty of care script.

In the book: Ch. 33d Disputes, Chargebacks, and Player Support, Ch. 26 Responsible Gaming and Player Protection Systems, Ch. 08 Team Structure and Operations

7.4 Soft launch with live monitoring OPTIONAL

Start with a limited audience and watch limit-setting completion, Spelpaus check latency and bonus eligibility errors in the first weeks. Have a rollback plan for any promo mistake.

In the book: Ch. 33 Operational Playbooks, Ch. 35 Incident Management, Ch. 40 Case Study -- Launching in a New Regulated Market

8. Ongoing obligations From month 9

8.1 Monthly tax and annual supervision fee RECOMMENDED

The supervision fee (SEK 240,000 per licence under SIFS 2026:1, from 1 March 2026) is invoiced in advance each period. The tax return is monthly. Put both in the finance calendar.

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

8.2 Responsible gambling statistics RECOMMENDED

Licensees report responsible gambling statistics to the authority twice a year (per a secondary source). Build the report from the player protection service, not from ad hoc queries.

In the book: Ch. 25b Regulatory Reporting and Evidence Export, Ch. 26 Responsible Gaming and Player Protection Systems, Ch. 34b Data Governance for iGaming Platforms

8.3 Track the 2026-27 rule changes RECOMMENDED

A consultation on new responsible gambling and technical regulations closed on 10 August 2026, and a new director general started on 17 August 2026. Expect tighter rules on duty of care and system requirements. Keep a regulatory change log tied to your config rules.

In the book: Ch. 47b Configuration and Rules Distribution -- Feature Flags, Jurisdiction Rules, and the Propagation Model, Ch. 25b Regulatory Reporting and Evidence Export

8.4 Renew and keep records RECOMMENDED

Licences last up to five years and do not renew automatically. File the renewal at least four months before expiry. Keep operating data for five years (Chapter 16, section 5).

In the book: Ch. 06 Licensing Guide, Ch. 27 Data Residency and Backup/Recovery, Ch. 34b Data Governance for iGaming Platforms

Common pitfalls

- Running a reload or VIP cashback offer. Chapter 14, section 9 allows a bonus only on a player's first occasion, and penalties have reached tens of millions of SEK.

- Treating a Spelpaus lookup timeout as a pass. The register check must complete before login and play, and SIFS 2026:3 makes the API connection a named duty.
- Using a game or platform supplier without a Swedish software authorisation. The licence holder is liable for the supply chain.
- Hosting everything abroad with no remote access plan. Chapter 16, section 2 starts from 'the system shall be in Sweden' and needs an oversight agreement or satisfactory remote access.
- Letting credit funding slip through. Cards that are credit, BNPL products and short-term loans are in scope of the credit ban enforced from May 2026.
- Assuming the application fee and the assessment cost are the whole budget. The accredited assessment, Swedish translations, BankID and the Swedish-facing support team often cost more than the fees.
- Quoting an old tax rate. Some regulator pages still show 18%, but Skatteverket states 22% since 1 July 2024.

Sources

1. Spelinspektionen: about licence application
   https://www.spelinspektionen.se/en/licence-and-permit/about-applicaton/
2. Spelinspektionen: application fees
   https://www.spelinspektionen.se/en/licence-and-permit/application-fees/
3. Gambling Act (2018:1138), updated through SFS 2026:1077 (English)
   https://www.spelinspektionen.se/globalassets/dokument/engelska/gambling-act-sfs-2018_1138-uppdat-sfs-2026_1077.pdf
4. Skatteverket: gambling tax
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6. SIFS 2026:3 national self-exclusion register regulation
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7. Gambling Maps: Sweden licence guide (secondary source)
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