

Support Load Report

The real structure of your support load — what your players actually ask for, what it costs, and which conversations should never reach a bot.

Prepared for **European operator, 6 brands, sportsbook + casino**

Sample based on **~95,000 conversations over 15 months** · anonymised for publication

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METHOD

How the numbers on the next ten pages were made.

Everything downstream is only as trustworthy as the method that produced it. This page is intentionally boring.

What went in

~95,000 conversations spanning 15 consecutive months. Six brands under one operator. Sportsbook and casino traffic combined. Chat and messaging channels; email tickets included where the same player thread crossed channels.

What was removed before analysis

Emails, phone numbers, IBANs, card and account numbers, wallet addresses, document numbers, dates of birth, names of players, agents and third parties. Exact amounts converted to ranges. Player and agent identifiers replaced with stable hashes. Original file deleted within 24 hours, deletion logged.

How conversations were classified

Every conversation was labelled by what the player asked for, based on the full dialogue text — not by the agent-applied helpdesk tag. Classification used a taxonomy of 47 intents (see appendix, page 12) and one of three handling classes: A (fully automatable), B (automatable with back-office lookup), C (must stay with humans).

How the classification was checked

A random sample of 600 conversations was labelled independently by two reviewers. Agreement rate 91.4%. Disagreements resolved by a third reviewer and used to refine the taxonomy before the full pass. All numbers on the following pages come from that final pass.

What this report does not do

It does not score individual agents. It does not compare vendors. It does not quote automation rates, resolution rates, or CSAT — those numbers depend on definitions that vary too much between operators to be useful across a first read.

Cost calculations

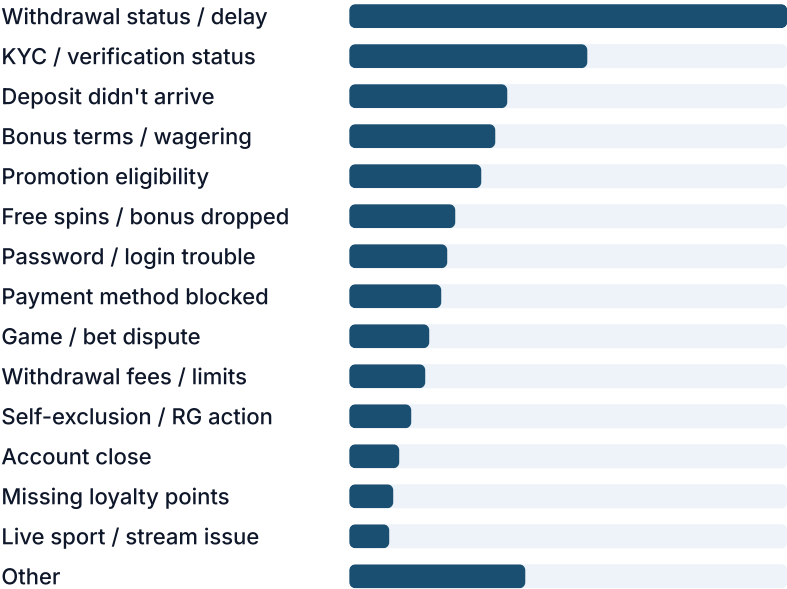
Hours-per-year figures assume an average handling time of 5 min per conversation for repetitive intents (measured on the sample). Euro figures use a loaded agent cost of €22/hour — the midpoint of the operator's own bands provided to us; substitute your own to reprice everything on page 11.

WHERE THE LOAD REALLY IS

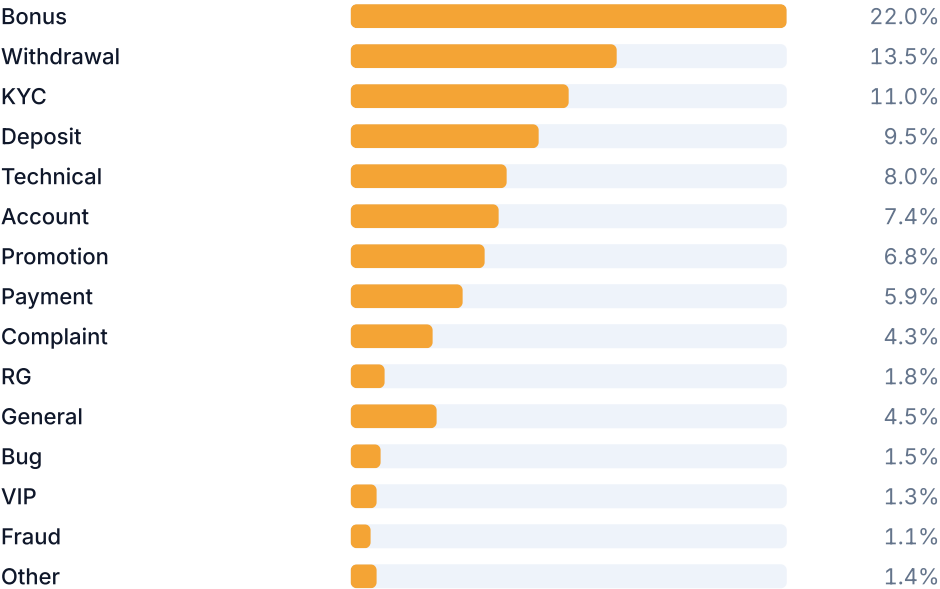
Your tags said 22% bonus. Text says 48% of chats are one workflow.

Same 95K conversations, classified two ways. The gap is not a data-quality problem — it is the reason a load-based cost model needs the text, not the tag.

BY DIALOGUE TEXT · TOP 15 INTENTS



BY HELPDESK TAG · SAME PERIOD



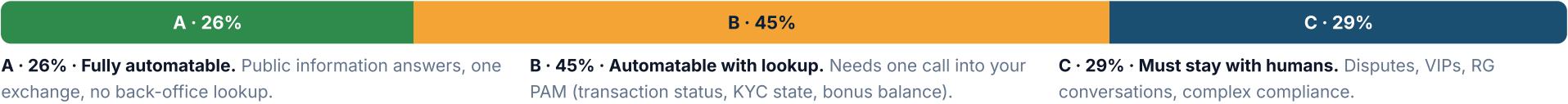
Withdrawal status + KYC status + deposit-didn't-arrive + payment blocked add up to **48% of all chats** — one workflow the player experiences as "where is my money", fragmented across four tags. The bonus tag is inflated because it's the default click when nothing else fits.

REPETITION

Same answer, written again by hand.

The five intents your team answered most often over 15 months. Hours are annualised at the sample's average handling time (5 min) and your loaded agent cost of €22/hour.

INTENT	TIMES	HRS / YEAR	€ / YEAR	HOW THE TEAM CURRENTLY ANSWERS (PARAPHRASED)
Where is my withdrawal?	21,600	1,440	€31,700	"Your withdrawal is being processed. Please allow 24–72 hours for banking; e-wallets are usually faster."
Why haven't my documents been approved?	8,750	585	€12,850	"Our verification team is reviewing your documents. You'll receive an email once complete."
My deposit hasn't arrived	7,700	515	€11,300	"Could you confirm the amount and last four digits of the card used, so I can check the transaction status?"
Where's my bonus / free spins?	6,900	460	€10,100	"The bonus is credited automatically once your qualifying deposit meets the minimum. Please refresh."
How does this promotion work?	5,150	345	€7,590	"That promo has a 35× wagering requirement. Only slots contribute; max bet during wagering is €5."



Templates your team already writes, and the shape of the day.

5 OF 20 READY-TO-PASTE RESPONSES

- 15 more templates in the full report, covering the top 20 repeatable intents (~68% of all chats).

- ? "How many free spins do I have left?" — three different explanations found across agents; no KB article.
- ? "Can I use crypto?" — inconsistent answer across the six brands; the same operator says yes on Brand C and no on Brand F.
- ? "What is the actual withdrawal ETA for [PSP]?" — agents quoting different SLAs; policy is not written down.

[illegible]

Sample report · anonymised · Arctura

Three conversations that must not be automated.

Class C is not "harder for the bot"; it is *the wrong place for a bot*. These are paraphrased, translated to English, structure and outcome preserved. Present these to your team when the subject of AI comes up.

CLASS C · DISPUTE · OUTCOME: REFUND

PLAYER: Yesterday my balance showed €[240–260], today it shows €[8–12]. Nothing was withdrawn. Where is my money?

AGENT: I can see the balance change but the transaction log shows a series of small bets on a slot title between 02:14 and 02:47. Can you confirm whether that was you?

PLAYER: I was asleep. I have never played that game. Someone must have accessed my account.

Why a human: account-takeover claim + potential refund + fraud escalation. The bot's only correct answer here is "let me get a human", which is a worse experience than a human answering directly.

CLASS C · VIP · OUTCOME: BESPOKE TERMS

PLAYER [VIP, TIER: HIGH]: The weekly withdrawal cap is a problem for me. I moved €[8K–12K] to this account and now I need to split my withdrawal across three weeks. That is unacceptable.

AGENT: I understand. Let me connect you to your VIP host — [Agent 12] handles the withdrawal-limit exceptions for your tier and can process this today.

Why a human: high-value player, non-standard exception, relationship management. Automated policy quoting here loses the player. This is exactly the case where the tag-based routing worked and should be preserved.

CLASS C · RESPONSIBLE GAMBLING · OUTCOME: COOLING-OFF SUGGESTED

PLAYER: Can you check my balance again? I need to know if I can bet on tonight's match. This is my last €[40–60] before payday and I want to make it count.

AGENT: Your balance is €[45]. Before you place that bet — would you like me to talk through a cooling-off period or a deposit limit that gives you a bit of breathing room? These are quick to set and only apply to you.

Why a human: the RG signal is in the phrasing ("last money before payday"), not in any tag. An automated response that just returns the balance completes the transaction and misses the duty of care. This one, our reviewer flagged as a good response.

"Where is my money" is a product signal, not a support problem.

Withdrawal-adjacent conversations dominate the load. The pattern below is not about agent quality — it is about how the withdrawal cycle is engineered.

28%

of all conversations are withdrawal-related in some form (status, delay, KYC, payment method, fees).

42%

of those players contacted support again about the same withdrawal within 24 hours.

730

mentions of "regulator", "MGA", "UKGC", "ombudsman", "complaint" over 15 months.

4.6d

median elapsed time between "I want to withdraw" and "funds received", across all six brands.

The 42% repeat rate is the interesting number. It says that in most cases where a player asks about a withdrawal, the first answer did not resolve the underlying reason — because there wasn't a reason to resolve, only a delay to communicate. The workflow keeps returning to the queue every 12–36 hours until the money moves. That is a fixable engineering problem, not a support quality problem.

The 730 mentions of regulator language are distributed across all six brands but concentrated on two (Brand A and Brand D account for 61% of them). Both had a payment-processor incident during the sample period; both saw a spike in complaint-flavoured contacts for six to eight weeks afterwards. The escalation-to-formal-complaint rate remained low, but the signal in the language was clear well before any dashboard would have picked it up.

Reducing the withdrawal cycle by a day would remove more support load than any bot deployment currently on the market. This is a product observation, not a sales point — a well-scoped automation would still help, but only **after** the underlying engineering is looked at.

Your tags found 340 RG conversations. The text found 810.

RG signals hide inside conversations that were tagged as "bonus", "withdrawal" or "general". The tag misses because the signal is in one sentence out of forty; the classifier finds it because it reads all forty.

810

conversations contain an RG signal in the player's own words (chasing losses, last money, cannot stop, family worried, etc.).

340

were tagged as RG by an agent. The other 470 slipped past the tag.

58%

of the 810 received a response that did not acknowledge the RG signal — usually because the agent answered the surface question (balance, promo, withdrawal) and did not read past it.

3.2%

of the 810 escalated to a specialist RG conversation within seven days. Everything in between is the operational grey zone.

PARAPHRASED · FROM THE 470 THAT SLIPPED PAST

PLAYER: Just processed my [3rd or 4th] deposit today, can you check if I have any cashback? I really need to win this back before Sunday.

AGENT: Your cashback for this week is €[8–12], credited automatically Sunday at 12:00 UTC. Have a good day.

The signal — multiple deposits in one day, "need to win back", time pressure — was not read. Not the agent's fault: they get 60 chats a shift and were asked a specific question. This is exactly the case a well-scoped RG classifier would surface for a human to handle differently.

The formulation here is deliberately about process, not about people. 58% of missed signals is not "your agents don't care" — it is what happens when the tag decides the workflow and the text is not read for what it is not asking. The report includes a full list of the 470 for your RG team to review under whatever governance you already have.

Three of your withdrawal chats, next to what an automated system would have said.

Paraphrased, structure and outcome preserved. The automated column is unedited PlayerDesk output on the same input. If it's worse than the agent, we leave it in — that's how you build trust in the number.

PLAYER	AGENT (HUMAN)	PLAYERDESK (AUTOMATED)
Hi, I asked for a withdrawal of €[400–500] on Monday evening. It's now Wednesday afternoon and there's still nothing on my card. What's going on?	Hi! Let me check that for you. One moment please. — I can see the withdrawal was approved on Tuesday morning. Bank transfers can take 1–3 working days from approval. You should see it by end-of-day tomorrow at the latest.	Your €[range] withdrawal is with your bank as of Tuesday 09:14 UTC. For Visa direct like yours, funds usually appear within 1–3 working days from that moment — so latest by end of Thursday. If it isn't there by Friday morning, reply here and I'll open a trace with the processor.
Automated needed: PAM lookup of withdrawal state + payment method + processor's SLA table. All available from your existing back-office.		
Why do you need my utility bill again? I sent it to you three months ago when I opened the account.	Under our licence conditions, address verification documents are valid for 6 months. Since you're withdrawing above €[2K–5K] this month, we're required to re-verify. Sorry about the inconvenience.	Your existing utility bill from [Month] is still on file but our licence requires re-verification when a single withdrawal is above €[range] threshold, which yours is. Any utility bill dated within the last 3 months works — you can upload directly here: [account link]. It usually clears within 20 minutes on a weekday.
Automated needed: KYC document age lookup + licence rule table + upload link personalisation. All available.		
This is unbelievable. Four days waiting for MY money. I'm reporting you to [regulator].	I completely understand your frustration. I'm escalating your case to our payments team supervisor right now — you'll have a direct answer within an hour. In the meantime, is there anything specific I can check for you?	Escalating to a human colleague immediately. Given the regulator mention, this stays with our payments team supervisor rather than me. They will reply within 60 minutes; in the meantime your withdrawal remains in the approved queue.
Automated needed: none — this is a Class C escalation. The bot's job is to recognise the regulator mention and hand off, which it does.		

Three of your bonus chats, next to what an automated system would have said.

Same format as page 9. This intent has more variation between good and bad automated answers because your bonus rules are more numerous — worth reading side by side.

PLAYER	AGENT (HUMAN)	PLAYERDESK (AUTOMATED)
Where's the €[50–100] bonus you promised for depositing €[50–100]? I made the deposit ten minutes ago and I don't see it.	Hi! I can see your deposit — the bonus is credited automatically once the deposit fully clears (should be within 15–30 minutes). If it's not there by then, come back and I'll credit it manually.	Your deposit is confirmed and the bonus (Welcome Match [amount]) is queued. It credits automatically once the deposit clears — usually 15–30 minutes for card, faster for e-wallet. You'll see it in your promotions tab. If it isn't there by [time+30min], reply here and I'll credit it manually.
Automated needed: deposit status + bonus scheduling info + player's promo eligibility. All available.		
I finished the wagering on the free spins bonus, why can't I withdraw?	Let me check. — I see the wagering is complete. But there's also an active reload bonus from Sunday that's still at 40% wagering. Both bonuses have to be cleared before withdrawal. You need to wager another €[400–600] to unlock.	Your free-spins wagering is done — but you also have an active reload bonus from Sunday that is at 40% (€[range] wagered of €[range] required). Both need to be complete before a withdrawal. You can either finish the wagering or forfeit the reload bonus (which cancels any winnings from it). Would you like the forfeit option?
Automated needed: multi-bonus wagering state + forfeit workflow. Both available. Bot answer here arguably better — it offered the forfeit option; agent did not.		
I saw an email about "cashback Sunday" but there's nothing in my account. Where is it?	Cashback is only for players who lost more than €[100] net in the previous week. Your net position last week was positive €[range], so no cashback this time. Sorry for the confusion.	Cashback Sunday only pays out when your net position for the week is a loss above €[threshold]. Last week you finished up €[range] net, so you're outside eligibility — no cashback this cycle. If you'd like, I can turn on the notification so next week you'll only be pinged if you're in the eligible band.
Automated needed: player's weekly P&L + promo eligibility rules + notification preference API. All available.		

Four numbers.

If you only read one page of this report, read this one. Everything is derived from the 15-month sample, priced on your own operator cost band (€22/hour, midpoint).

19,400h

Annual hours your team spends on the repeatable half of the load. At €22/hour that is **€427,000** per year.

**€82K–
€145K**

Range of discretionary credits your agents have handed out in chat over the last 12 months (goodwill, comps, bonus adjustments). Not previously reported in your BI.

470

Responsible-gambling signals in the sample that received a response not acknowledging the signal. Approximately 375 per year at current volume.

8.4% vs 2.1%

Real escalation-to-supervisor rate measured from dialogue text, versus the 2.1% reported in your escalation dashboard. The gap is where agents ask each other quietly in Slack.

The dialogues on pages 6, 9 and 10 show what the four numbers above mean in practice. The repeatable half of the load is not "the boring stuff" — it is the stuff your players contact you about most often, and the stuff that either builds or erodes their impression of the operator. The discretionary credit range is the number most operators have never seen; it exists because chat is the fastest way to keep a player happy and there is no ledger for it. The RG number is not an accusation; it is the operational reality of a team of humans reading fast under pressure. And the escalation gap is the informal system your team has quietly built to work around the formal one.

Suggested next step: a 45-minute conversation about which of these is worth acting on first.

What each intent means, and how we classed it.

Fifteen most-frequent intents shown; the full 47-row taxonomy is in the machine-readable file that ships with your report. A/B/C classes correspond to page 4.

INTENT	CLASS	DEFINITION (WHAT MAKES A CONVERSATION THIS INTENT)
Withdrawal status / delay	B	Player asks about a withdrawal already requested; wants status, ETA, or explanation for delay.
KYC / verification status	B	Player asks whether documents were received, approved, or why re-verification is required.
Deposit didn't arrive	B	Player claims a deposit was sent but doesn't appear in the account balance.
Bonus terms / wagering	A	Player asks how a bonus works, how wagering is counted, or which games contribute.
Promotion eligibility	B	Player asks whether they qualify for a specific promotion.
Free spins / bonus dropped	B	Player expected a bonus to appear and it didn't; asks where it is.
Password / login trouble	A	Player can't log in, forgot password, or account is temporarily locked.
Payment method blocked	B	Player's card or e-wallet is declined at deposit or blocked from withdrawal.
Game / bet dispute	C	Player claims a specific bet was settled incorrectly, a game malfunctioned, or a result is wrong.
Withdrawal fees / limits	A	Player asks about the fee structure, weekly/monthly caps, or minimum withdrawal.
Self-exclusion / RG action	C	Player asks to self-exclude, set deposit limits, or discusses responsible-gambling concerns explicitly.
Account close	C	Player asks to close the account (non-RG reasons: leaving, dissatisfaction, moving jurisdiction).
Missing loyalty points	B	Player expected loyalty / VIP points to appear and can't find them.
Live sport / stream issue	B	Player reports a problem with a live stream, in-play latency, or a specific market not opening.
Bug report	B	Player describes what they believe is a defect in the site or app.

Class A: fully automatable, no back-office lookup. · Class B: automatable with one lookup into your PAM. · Class C: must stay with humans.