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Kunaisa

Online Gaming License:

A Comprehensive Guide

KUNAISA Online Gaming License: A Comprehensive Guide

KUNAISA is the International Services Authority established and backed by the Kuna de Wargandí Tribe in Panama. Created for today's international business environment, KUNAISA issues and supervises licenses for iGaming and other regulated activities under a framework focused on transparency, compliance and ongoing regulatory oversight.

For modern gaming operators, choosing a license is no longer simply about speed and cost. Banks, payment providers, software suppliers and investors increasingly look at the quality and credibility of the regulatory framework behind an operator.

KUNAISA has been developed with these expectations in mind, combining structured compliance standards with a responsive, relationship-driven licensing experience.

This guide provides an overview of the **KUNAISA Online Gaming License**, including its strategic advantages, key requirements, application process and associated fees.

1. KUNAISA as a Strategic Online Gaming Jurisdiction

• Modern Regulatory Framework

KUNAISA has been developed as a new regulatory framework rather than adapting a licensing model created for an earlier generation of gaming.

Its approach reflects the needs of today's international operators, with emphasis on AML/KYC controls, Responsible Gaming, corporate governance and ongoing regulatory engagement.



- **Transparency and Public Verification**

Clear procedures and transparency form an important part of the KUNAISA framework. Each license is issued with identifying registration information, while KUNAISA maintains a Public Registry through which third parties can verify licensed entities and their current status.

- **Responsive Regulatory Relationship**

KUNAISA positions licensing as an ongoing relationship rather than a one-time transaction. Operators have a defined onboarding process and ongoing regulatory engagement, providing greater clarity around documentation, due diligence, compliance requirements and what is expected after licensing.

- **Built for Sustainable Growth**

The reputation of a regulator increasingly forms part of the reputation of the operator. KUNAISA's emphasis on compliance, transparency and ongoing supervision is intended to provide a regulatory foundation capable of supporting operators as their businesses develop and their relationships with banks, PSPs, suppliers and other commercial partners become more sophisticated.

2. KUNAISA Online Gaming License

The KUNAISA Online Gaming License is designed for international remote gaming businesses operating outside the Republic of Panama. The framework is suitable for businesses including:

- **Online Casinos:**

Operators offering virtual casino games and other online gaming products directly to players.

- **Sportsbooks:**

Operators providing online sports betting and wagering services.



- **Multi-Vertical Operators:**

Gaming businesses combining casino, sportsbook and other gaming products within the same operation.

- **Platform Providers:**

Technology and platform businesses supporting the international online gaming industry, subject to the applicable licensing requirements.

3. Key License Requirements

Corporate and Ownership Requirements:

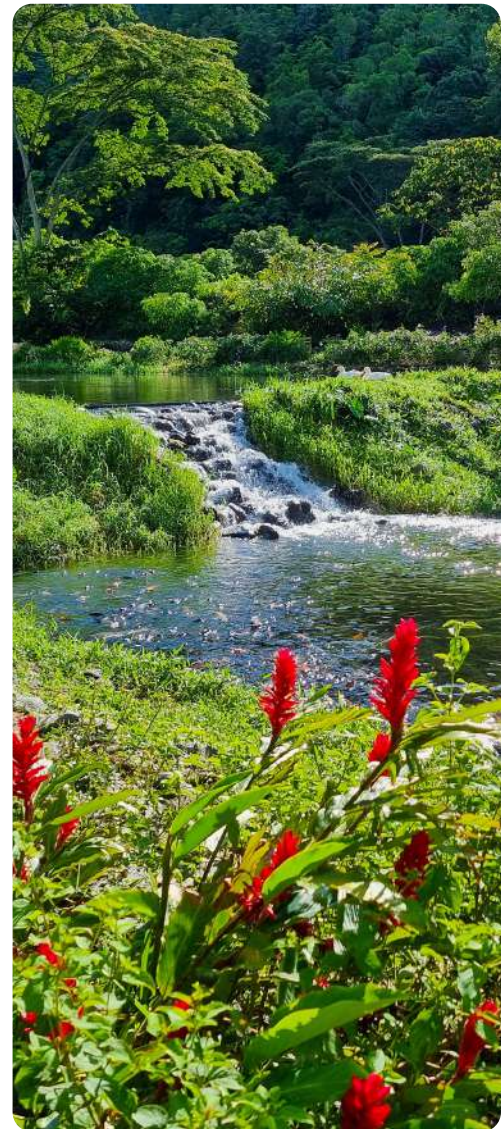
Applicants must provide clear information regarding the legal entity, corporate structure, directors, officers and ultimate beneficial owners behind the operation. Transparency of ownership and control forms an important part of the regulatory review.

Financial and Business Requirements:

Applicants should be able to demonstrate a credible and sustainable gaming business. Information may include the business model, financial projections, source of funds, proposed gaming activities and target markets.

Technical Requirements:

Applicants should provide information concerning the gaming platform and technical infrastructure supporting the operation. KUNAISA identifies technical information including platform architecture, cybersecurity and **RNG/RTP** certification, or an appropriate commitment to provide such certification, as part of the application requirements.



Compliance and Regulatory Requirements:

KUNAISA places emphasis on **KYC, Anti-Money Laundering**, sanctions compliance, corporate governance and sound risk management. Operators should have appropriate policies and internal controls in place and be prepared for ongoing regulatory supervision.

Responsible Gaming:

Player protection forms part of the KUNAISA regulatory framework. Operators should maintain appropriate **Responsible Gaming and age-verification** measures and ensure that their operations promote fair play and player protection.

4. Application Process

The process of applying for a KUNAISA Online Gaming License involves:

- **Application Submission:** The applicant submits the required information relating to the company, beneficial owners, business model, gaming activities, technology and compliance framework.
Complete and consistent documentation can help ensure a more efficient regulatory review.
- **Review and Due Diligence:** The application undergoes detailed review, including due diligence on the business, its ownership and key individuals.
Additional information or clarification may be requested during this stage.
- **Entity Incorporation and Approval:** As the application progresses, the appropriate entity is incorporated within the KUNAISA framework and the regulatory review is completed.
- **License Issuance:** Following successful completion of the application, due diligence and approval process, the KUNAISA Gaming License is issued.
The regulatory relationship continues after issuance through ongoing compliance requirements and supervision.



5. Fees and Associated Costs

Registered Agent and Compliance Fee

The initial Registered Agent and Compliance Fee is:
EUR 1,400

License and Processing Fee

The License and Processing Fee, including two domains, is:
EUR 12,000

Due Diligence and Compliance Maintenance Fee

The Due Diligence and Compliance Maintenance Fee is:
EUR 6,100

This fee is based on a structure with up to four directors. Additional directors or more complex business structures may result in additional charges.

Total Initial Cost

EUR 19,500

Annual Renewal

The current standard annual renewal cost is:
EUR 19,500

This includes the Registered Agent and Compliance Fee, License and Processing Fee including two domains, and Due Diligence and Compliance Maintenance Fee.

Additional Domains

Two domains are included within the standard license fee.
Additional domains may be added at:
EUR 500 per domain per year

Fees should always be confirmed prior to application or renewal as requirements and charges may be subject to change.



Conclusion



KUNAISA represents a new approach to international online gaming regulation — one designed around the expectations operators face today rather than the licensing environment of the past.

Its combination of a defined legal framework, transparent Public Registry, structured compliance requirements and ongoing regulatory engagement provides operators with an alternative to licensing models focused primarily on speed or cost.

For the right operator, the value of a gaming license extends beyond permission to operate. The regulator behind the license can influence how the business is viewed by payment providers, banks, technology partners, investors and other stakeholders.



5 STEPS

1.

CORPORATE & OWNERSHIP STRUCTURE

Applicants must provide transparent information concerning the company, directors, officers and ultimate beneficial owners. The proposed gaming business, ownership structure and source of funds should be clearly documented.

WHY?

A transparent corporate structure allows the regulator to understand who ultimately owns, controls and benefits from the licensed operation. GamingLicense.com can help with the setup of a fully compliant structure.



2.

AML & KYC COMPLIANCE

Operators must establish appropriate Know Your Customer and Anti-Money Laundering procedures. The compliance framework should also address sanctions, internal controls and ongoing risk management.

WHY?

Strong AML and KYC procedures protect the integrity of the operation and demonstrate to regulators and commercial partners that financial crime risks are being actively managed.



3.

RESPONSIBLE GAMING & PLAYER PROTECTION

Operators should maintain Responsible Gaming policies, age-verification controls and appropriate measures designed to protect players. Fair play and player protection form part of the KUNAISA regulatory framework.

WHY?

Responsible Gaming is increasingly expected not only by regulators, but also by payment providers, suppliers and other stakeholders evaluating licensed gaming businesses.



5 STEPS

4.

TECHNICAL & OPERATIONAL READINESS

Applicants should be prepared to provide information about their gaming platform, technical architecture, cybersecurity arrangements and RNG/RTP certification or commitment.

WHY?

Technical oversight helps ensure that licensed operations are secure, transparent and capable of meeting the standards expected of an international online gaming business.

**5.**

LICENSING FEES & ONGOING COMPLIANCE

The current standard initial cost is **EUR 19,500**, including two domains.

The standard annual renewal cost is also **EUR 19,500**, with additional domains available at **EUR 500** per domain per year.

Operators remain subject to ongoing compliance and regulatory supervision after the license has been issued.

WHY?

A modern gaming license is an ongoing regulatory relationship. Continued compliance helps protect the credibility of both the operator and the licensing framework.



Contact Us!

Interested in obtaining a KUNAISA Online Gaming License?
GamingLicense.com can assist with licensing strategy, application
preparation, due diligence and ongoing compliance support.

GamingLicense.com
sales@gaminglicense.com

