

UX Case Study: Payments & Withdrawals in Brazil

October 25, 2023 // Svilen Madjov



At ENV Media, we have repeatedly highlighted the burgeoning potential of the Brazilian iGaming market. Despite some regional differences, the nation already boasts **high adoption** levels of digital entertainment. **Online transactions** have inevitably become fundamental for user experience (UX) on a [global scale](#).

Understanding a **consumer's journey** becomes paramount in judging the competitiveness of iGaming stakeholders. We have explored the performance of several leading operators in Brazil by going **first-hand** through the **registration, depositing, gameplay** and **withdrawal** processes.

By adopting an **equidistant** approach, we ensure unbiased testing across these well-known platforms. This case study is a testament to our commitment to uncovering insights that make the sector more **transparent**, paving the way for its **maturity** in Brazil.

The Quest for Instant Payouts

For Brazilian iGaming fans – just as much as their peers elsewhere, really – the allure of instant withdrawal casinos and seamless transactions is undeniable. Therefore, while evaluating the **withdrawal efficiency** of some of Brazil's top online casinos, our team has put the emphasis on **speed** and **user-friendliness**.

Evaluation Criteria

While the core focus is on withdrawal speed, our **assessment matrix** has been multi-dimensional. The most relevant metrics are those that rate:

1. **Withdrawal Time:** Faster is better.
2. **Payment Methods:** Diversity and trustworthiness of transaction channels.
3. **KYC Process:** Clarity and user-friendliness of guidelines; the pragmatic setup of Know-Your-Customer protocols (KYC); the adherence to Terms and Conditions (T&C).

A **hands-on** testing approach involves **real-money gameplay** at each of the operators below, ensuring **impartial** and **consistent** evaluations.

Ranking of Fast Payout Casinos in Brazil

Rank	Casino Operator	Withdrawal Time	Outcome
1	EstrelaBet	Immediate	Fast
2	KTO	1 minute	Fast
3	Betano	30 minutes	Fast
4	Bet365	1 hour	Regular
5	Betfair	4 hours	Regular
6	SportingBet	13 hours	Slow
7	Betway	33 hours	Slow

The operators we chose to test have a reputation of being among the fastest and most efficient in processing iGaming payments in either direction. The above table shows, however, that some were not that quick and user-friendly in this crucial aspect, resulting in UX that was not optimal or at least not according to expectations, as per the operator's T&C.

Our Testing Procedure

The testing method we followed was straightforward and easy to replicate several times for each of the operators we tested. Our researchers:

1. Initiated a **registration** and made a first-time **deposit**
2. Engaged in **gameplay** as stipulated by the casino's Terms and Conditions
3. Proceeded with a **withdrawal** request, indicating a uniform payment method for all casinos
4. Monitored:
 - The time it took a casino to process the funds from their accounts;
 - The time it took for the funds to show up back in their accounts after a withdrawal request.

Most of these tests resulted in metrics that are rather objective, measured in time (hours or minutes). However, others required a subjective vote by the testers, such as:

1. The user-friendliness of **gameplay**
2. The ease and clarity of **KYC** (where an additional KYC protocol was initiated as a condition for withdrawals)
3. The operator's actual **compliance** with declared T&C
4. The overall **User Experience**

The **performance** of each casino was rated on a **scale** of **1** to **5**, where a higher score indicates **superior user experience** and adherence to **operational standards**.

Finally, we **compare** our objective rankings and subjective experience to the **expectations** conveyed by the operators – officially advertised **times, procedures** and overall **gaming experience**.

In-Depth Evaluation of Casino Withdrawal Speeds

The most important indicator when testing fast withdrawal casinos is, as justified above, transaction time. Yet we assessed the contenders meticulously and thoroughly, applying the same methodology consistently across all platforms.

Betano

Registration: Betano’s sign-up process was seamless, offering diverse registration options, including popular social media (Google, Facebook, Yahoo, or LinkedIn). Email verification was required, but the absence of immediate identity verification expedited our account setup.

Transactions: Betano provided conventional deposit channels such as **Pix**, bank transfers from 4 prominent Brazilian **banks**. The operator also accepts “**boleto**”, a **market-specific** payment method which is a type of proforma invoice that can be paid at ATMs, e-banking, postal and bank offices and even some supermarkets.

Withdrawals required the same method used for depositing, along with consistency with the player’s personal ID number (CPF) when asking for a payout via Pix. Notably, our withdrawal experience was swift, without any additional KYC verification.

Gaming Experience: Our gaming journey was enhanced by the vast array of over 3,000 slots and other casino games. The opportunity to sample a wide range of slot games for free was a pleasant surprise. The comprehensive FAQ section helped Betano earn top marks in both user experience and adherence to its T&C.

Withdrawal Time	30 min
Withdrawal Options	2
Min/Max Withdrawal limits	min. R\$ 20 max. R\$ 50,000
Account Setup Time	a few minutes
Deposit Time	Immediate
Deposit Options	7
Min. deposit	R\$ 20
Game played	Starburst
Game Selection	3,000+
Gameplay Rating	5
KYC Process	–
Overall User Experience	5
Compliance with T&C	5

Below we provide some screenshots from our actual experience when requesting a withdrawal:

Tipo e trans. ID	ENV	Data da transação	Montante
 Saque via Pix		27/09/2023 00:43	R\$-110,10

Comprovante de transferência



27/09/2023 - 01:09:05

Valor

R\$ 110,10

Tipo de transferência

Pix

Our Verdict

Betano has a seamless registration process coupled with a 30-minute withdrawal time. Their diverse slot collection and adherence to terms further enhance the user experience. The absence of additional verification for such rapid withdrawals is commendable.

Bet365

Registration: Bet365 has an efficient website interface, making all kinds of information easily accessible. Although identity verification was mandatory (players must provide their CPF and, in our case, a copy of their ID), it was completed in a few minutes. Still, we encountered some bugs on the Accounts page and we had to refresh several times before accessing our profiles as expected.

Transactions: Deposit times vary – between 1 hour and 2 working days, depending on the chosen payment method. But with options like **Pix**, **boleto**, global **card** circuits, **bank** transfers available, users have a wealth of options. Withdrawal limits (minimum and maximum) vary, depending on the chosen payment method.

Still, **withdrawal** protocols were somewhat **ambiguous**. There were discrepancies between the listed withdrawal options and those available during our test. T&Cs listed four – Wire Transfer (bank), Astropay (e-wallet), Visa Debit and Credit cards. Yet, in our test withdrawals were only possible through a bank transfer. Nevertheless, the amount withdrawn was received in 1 hour.

Gaming Experience: We played Gates of Olympus and Slingo Starburst, both enjoyable, intuitive, and very easy to follow. However, most of the games do not allow bets lower than R\$ 1, which can be frustrating for beginners looking for lower bets.

Withdrawal Time	1 hour
Withdrawal Options	4
Min/Max Withdrawal limits	min. R\$ 5; R\$ 20; R\$ 40 max. R\$ 40,000; R\$ 80,000; R\$ 100,000
Account Setup Time	~ 10 minutes
Deposit Time	1 minute
Deposit Options	14
Min. deposit	R\$ 20; R\$ 30; R\$ 1,000
Game played	Slingo Starburst, Gates of Olympus
Game Selection	250+
Gameplay Rating	3
KYC Process	4
Overall User Experience	4
Compliance with T&C	4

Below are the screenshots taken when withdrawing:

The image shows two screenshots from the ENV app. The left screenshot is titled 'Saques' (Withdrawals) and shows a list of transactions for the period 'De 26/09/2023 Até 01/10/2023'. A specific withdrawal is highlighted with a red underline, showing a value of 'R\$83,54'. Below this, it specifies 'Saque Transferência Bancária', 'Referência: W425778450WT', and the timestamp '27/09/2023 22:46:22'. The ENV logo is visible in the bottom right corner. The right screenshot is titled 'Detalhe do Lançamento' (Transaction Detail) and shows a 'Pix recebido' (Pix received) from 'Okp bet365'. The value is 'R\$ 83,54'. Below this, it shows the 'Saldo em conta após este lançamento: R\$ 83,54' (Account balance after this transaction: R\$ 83,54). The date and time are 'Data: 27/09/2023' and 'Horário: 23:46:16'. The ENV logo is also present in the bottom right corner.

Our Verdict

Bet365's official withdrawal timeframes could go as high as 24 hours or even 5 days. However, our experience was more favorable, with a completion time of just an hour. The platform's user-friendly interface and immersive gameplay were standout features. Notably, the operator's clarity on withdrawal options could be improved.

Betfair

Registration: Betfair's sign-up process was user-friendly, necessitating identity confirmation and email verification, still resulting in a smooth account setup.

Transactions: The minimum and maximum deposit amounts are contingent on the chosen method – there are several options available, including **Pix**, **bank** transfer, **boleto**, **Pay4Fun**, **AstroPay**, and others. Although some may take as much as 3 days, our Pix deposit was instant.

Withdrawal times and monetary limits also vary and depend on the method. Most channels take hours, even up to 5 days. We had our Pix withdrawal in just over 4 hours.

Notably, the KYC verification was requested through ID and proof of residence. And even though it was not fully completed, the platform did not stop us from playing and doing transactions.

Unfortunately, essential payment information remains elusive – deposit and withdrawal limits are not easy to find.

Gaming Experience: The website's design could benefit from some improvements, as both navigation and gameplay are not very intuitive. Besides a somewhat confusing interface, a number of games lack automated rounds.

Withdrawal Time	4 h
Withdrawal Options	9
Min/Max Withdrawal limits	min. R\$ 0,01 max. R\$ 55,000
Account Setup Time	~ 10 minutes
Deposit Time	< 1 minute
Deposit Options	12
Min. deposit	R\$ 15 – R\$ 40

Game played	Slingo Starburst, Gates of Olympus
Game Selection	200+
Gameplay Rating	3
KYC Process	3
Overall User Experience	3
Compliance with T&C	3

And our screenshots as proof:

The image shows two screenshots from a Betfair account. The top screenshot is a transaction history page from 28-set-2023 11:35, showing a withdrawal of R\$ 97.90 from AstropayBankPayouts. The bottom screenshot is a 'Comprovante de transferência' (Transfer Confirmation) for a Pix transfer of R\$ 97.90 on 27/09/2023 at 22:58:49.

Fixada	Ref Id	Colocada	Descrição	Média probabilidades	Parada	Estado	RD (R\$)	RC (R\$)	Saldo (R\$)
2023-09-27 18:57	0	2023-09-27 18:57	AstropayBankPayouts Withdrawal Withdrawal				(97.90)		0.00

Comprovante de transferência
 27/09/2023 - 22:58:49
 Valor: R\$ 97,90
 Tipo de transferência: Pix

Our Verdict

While Betfair offers a user-friendly registration, the interface could be more intuitive. Their 4-hour withdrawal time, though not the fastest, is reasonable.

Betway

Registration: Betway's sign-up was swift and hassle-free.

Transactions: The platform offers an array of deposit options, including **Pix** (4 channels), **e-wallets** (5 types), and **bank** transfers (4 banks).

Withdrawals recommended the same method as the one used for deposits, yet it wasn't mandatory. A notable lack of clarity was the inconsistency between T&C and the FAQ regarding the KYC process for withdrawals (implied as necessary but not enforced). Our withdrawal, although not requiring KYC, took a prolonged 33 hours.

Gaming Experience: We encountered intermittent logouts and site sluggishness.

Betway excelled in deposit diversity and streamlined registration but lagged in withdrawal efficiency, user experience clarity, and game variety.

Withdrawal Time	33 h
Withdrawal Options	2
Min/Max Withdrawal limits	min. R\$ 40 max. Not mentioned
Account Setup Time	in a few minutes
Deposit Time	2 min
Deposit Options	12
Min. deposit	R\$ 10
Game played	Fire and Roses Joker
Game Selection	400+
Gameplay Rating	5
KYC Process	–
Overall User Experience	3
Compliance with T&C	4

Here are the related screenshots:



ENV

R\$128.20

Seu saque foi efetuado com êxito.

Exibir Recibo

ENV

Comprovante de transferência

28/09/2023 - 10:04:07

Valor R\$ 128,20

Tipo de transferência Pix

Our Verdict

Betway's actual withdrawal timeframe (33 hours) respected the officially posted range – from 24 to 72 hours. They definitely lag behind the competition in this aspect.

Although it stands out in deposit method variety and user-friendly registration, Betway needs improvements in withdrawal speeds, user experience, terms clarification, and even game variety.

EstrelaBet

Registration: EstrelaBet’s platform shows notable speed, user-friendly interface, and intuitive features.


Transactions: Despite the modest amount of payment options for Brazil – **Pix only**, via PayBrokers and Pay2Free – the deposit and withdrawal processes were seamless. The estimated deposit time can vary between “instant” and 2 hours (on rare occasions), but our test deposit was completed immediately.

EstrelaBet’s internal team reviews each withdrawal request, with a stipulated maximum 48-hour limit prior to actual withdrawals (there is also a limit of 1 withdrawal per 24 hours, regardless of amounts involved). However, our test withdrawal was instantaneous, a unique feat among the casinos we assessed.

Gaming Experience: All games were intuitive, easy to follow, contributing to a smooth user experience. We played one of the most popular slot games right now.

Withdrawal Time	Immediate
Withdrawal Options	2
Min/Max Withdrawal limits	min. R\$ 1 max. R\$ 100,000
Account Setup Time	~ 10 minutes
Deposit Time	Immediate
Deposit Options	2
Min. deposit	R\$ 1
Game played	Fortune Tiger
Game Selection	4000+
Gameplay Rating	5
KYC Process	3
Overall User Experience	4
Compliance with T&C	5

And the screenshots that came along:

☰ Transações em: 28/09/2023 - 28/09/2023					
Data/Hora	Tipo de transação	Valor (R\$)	Nota do cliente	Estado	Detail
28-09-2023 16:09	Pay2free Pix Saque	R\$ 81,34	-	Completo	

NU

Comprovante de transferência

28/09/2023 - 16:09:00

Valor: R\$ 81,34

Tipo de transferência: Pix

Descrição

Cash-out para chave 

ENV

Our Verdict

EstrelaBet's advertised withdrawal times range between instant and 2-hours. In our experience, they were practically immediate, making EstrelaBet the only platform to achieve that. High-quality user experience and an expansive game library make it a top contender for Brazilian players.

KTO

Registration: The fast account creation and no immediate need of further verification steps were a good starting point.

Transactions: Deposit and withdrawal times were variable, from instant to 2-3 working days, depending on the chosen payment method. **Pay4Fun** turned out the fastest and **boleto** the slowest one. Strangely, withdrawals only allow whole amounts (no cents).

Withdrawals with Pix also require consistency with the personal info (CPF) provided at the time of deposit, which is not unexpected in terms of player protection.

Gaming Experience: KTO excelled among all operators we tested for its intuitive gameplay and overall usability. Compared to other operators, KTO's browsing between different games was the fastest.

Withdrawal Time	1 minute
Withdrawal Options	1
Min/Max Withdrawal limits	min. R\$ 40 max. R\$ 60,000
Account Setup Time	~ 10 minutes
Deposit Time	2 minutes
Deposit Options	4
Min. deposit	R\$ 20
Game played	Fortune Tiger
Game Selection	2000+
Gameplay Rating	4
KYC Process	–
Overall User Experience	4
Compliance with T&C	5

Including our screenshots:

Recibo de Saque



Data	27.09.2023 00:20
Valor	R\$75
Taxa	R\$0

Comprovante de transferência



27/09/2023 - 00:20:10	
Valor	R\$ 75,00
Tipo de transferência	Pix

Our Verdict

KTO's declared withdrawal timeframe was up to 72 hours. In our experience, it took only 1 minute, making KTO a standout in our evaluation. The only setback was the inability to withdraw amounts with cents, which is not optimal for beginners and fans of micro transactions.

Still, the overall experience was very positive, facilitated by the intuitive interface and user-friendly gameplay.

Sportingbet

Registration: Sportingbet's registration was straightforward, requiring no intricate verification steps.

Transactions: The operator offers a rich selection of deposit options, including **Pix**, **boleto** and 3 **e-wallets** which help deliver instant transfers and accept promo codes. The remarkably low minimum deposit of just R\$5 caters to casual players and those on a budget.

Withdrawals require the use of the deposit method. Pix withdrawals need a matching CPF. with specific requirements for Pix withdrawals. Despite the T&C listing a mandatory KYC for withdrawal requests, we did not encounter an extra verification step. Our payout request was processed within a reasonable 13-hour timeframe.

Gaming Experience: Sportingbet's platform has areas that need improvement. These include more clarity in the T&C, fixing some broken links and the enhancement of subpar graphics, game frames and interface.

Withdrawal Time	13 h
Withdrawal Options	3
Min/Max Withdrawal limits	min. R\$ 40 max. R\$ 60,000
Account Setup Time	in a few minutes
Deposit Time	Immediate
Deposit Options	7
Min. deposit	R\$ 5
Game played	Happy Apples
Game Selection	1,000+
Gameplay Rating	4
KYC Process	–
Overall User Experience	3
Compliance with T&C	3

Withdrawal Confirmation Screenshots:

Detalhes De Retirada		Comprovante de transferência
Valor retirado:	150.39 BRL	27/09/2023 - 14:52:44
Taxa :	GRÁTIS	Valor <u>R\$ 150,39</u>
<u>Tempo estimado de retirada</u>	Imediatamente Após Ser Aprovado	Tipo de transferência Pix

Our Verdict

Sportingbet's officially listed withdrawal times with Pix range from 1 to 72 hours. In our test it took 13 hours, which respects what is declared but lags considerably to most competitors. The occasional website issues also leave much room for improvement.

Analyzing Payment Methods – Withdrawal Speed Is Key

Payment methods vary in their processing times. E-wallets like (e.g., Pay4Fun) typically process withdrawals within an hour, while "old-fashioned" methods such as bank transfer or boleto might extend waiting times to 2-3 days.

In the Brazilian context, **Pix stands out** and offers practically immediate payouts.

Strategies for Efficient Withdrawals: An Overview

- **KYC Verification:** A predominant factor in withdrawal delays are additional verification steps. Players need to equip themselves with the necessary documentation to hasten withdrawals.
- **Bonus Implications:** While bonuses can enrich the gaming experience, they might impede swift withdrawals. Users must adhere to wagering conditions prior to initiating a withdrawal.
- **Customer Support Interaction:** For the withdrawal of significant sums, players need to proactively **engage with customer support** to expedite the verification and approval stages.
- **VIP Membership Advantages:** VIP participants usually benefit from accelerated withdrawals and specialized support.
- **Compliance with Withdrawal Limits:** Straightforward yet often overlooked – withdrawal sums should be aligned with the operator designated minimum and maximum amounts.

- **Grasping Wagering Conditions:** If leveraging a bonus, players must comply with the specific wagering conditions to be able to transition the bonus to withdrawable funds.

Casino Withdrawals in Brazil – Payment Methods in a Nutshell

Offering the most payment options does not necessarily mean that a casino offers the fastest withdrawals. Swift payouts are on the rise but still the transaction timeframes largely depend on the selected payment channels.

As a rule of thumb, in Brazil the payment methods offer the following transaction speeds:

- **Boleto and bank transfers:** 2-3 days
- **Bank cards** (credit or debit): 2-5 days
- **eWallets** (e.g., Pay4Fun, AstroPay): up to 1 hour
- **Pix:** immediate

Factors Influencing Swift Withdrawals in Brazilian Online Casinos

Most reputable operators active in Brazil have made efficient payouts a priority and an important lever for customer acquisition. However, those that manage to deliver efficient payouts are the ones that have:

- A wide range of **agile payment** methods (with **global** acceptance)
- Dedicated and proficient payment **review teams** (often separate from general Customer Support)
- Sophisticated transaction **approval mechanisms** (automated whenever possible)
- Simplified **verification procedures** (to avoid player confusion).