



PAYMENT FOR CLUB SESSIONS

FREQUENTLY ASKED QUESTIONS - PLAYERS

How does the system work?

My ABF allows registered players (and clubs) to run accounts (known as “bridge credits”) with the ABF. Players can put money into their account and use it to pay for their bridge – very similar to a public transport card. This already happens for congresses. A new feature of My ABF now allows payments by bridge credits to be extended to club sessions – provided the club offers the facility.

If a club runs a session through My ABF it gives players the chance to pay in the form of bridge credits. Players adopting this payment method have their table fees charged to their bridge credit account and credited to the club’s account. Each transaction is itemised in both the player and the club’s account.

The club’s account records the money that the ABF has collected on behalf of the club from players. Periodically (usually monthly but that can vary based on size, dollar value, etc) a “settlement” payment of the club’s income during that period is made to the club.

Players have the convenience of paying for their bridge sessions without needing cash, coupons, credit cards and without needing to pay individually each time. Their table fees are simply taken off their account balance each time they play.

Most clubs that already operate some form of prepay system have seen players embrace the convenience and frequently over 90% of payments are made this way. If players currently use books of prepaid tickets/vouchers this can be eliminated, freeing players from the task of having to continually buy, store and produce a prepaid ticket/voucher each session. It also helps the club as it means far less cash to count, reconcile and bank (or far fewer individual EFTPOS receipts to check and reconcile).

How do I register?

Go to the My ABF page (most easily accessed from the main ABF website at the top right:



Select Sign Up along the top. Put in your ABF number (your name should then be added automatically). Add an email address and create a password. The system will send you an email with a link to activate your account. Find that email, click Activate and that’s it. It usually takes less than a minute.

A full guide is available here: <https://www.abf.com.au/wp-content/uploads/2021/04/MY-ABF-HOW-TO-SIGN-UP-DETAIL.pdf>

What if I don't have an email address?

Your club can usually register for you using a generic email address. You won't be able to receive email notifications yourself then though so you would be recommended to use automatic top-up to make paying easier – see below.

What are "Bridge Credits"?

They are dollars, nothing more. Everyone registered with My ABF has an online account with the ABF that they can choose to use if they wish. It's basically just like a bank account which you put money into and it gets used periodically to pay for your bridge. Your bridge credits statement is like a bank statement for that account.

What do players see?

Players have a bridge credits statement which they can view at any time.

To open it either use the main menu item:



Or the shortcut at the top of the dashboard:



(The shortcut also shows the current balance and date/time of the last transaction)

The statement shows a line by line listing of every transaction with a description.

Players also receive email notifications of charges or credits made to their accounts.

So will players have to enter and pay for club sessions in advance now?

No. You can turn up and play just as usual. A list of player names on the day is uploaded into My ABF. The list of names is usually provided by the scoring program after players have input their names/numbers to Bridgemates or equivalent devices. Payments are then able to be reconciled immediately during the session or later i.e. by the Treasurer if necessary and even remotely. For congresses, it is normal that entries and payment will occur in advance although it's still possible for clubs to accept both on the day if they wish to do so.

How do we put money into our account?

Three main ways:

1. Pay online yourself at any time
2. Pay your club (if they offer the facility)
3. Use auto top-up (see next section)

To pay online yourself simply open your bridge credits statement and click on:



Then enter the amount and follow the prompts on the card payment screen. Assuming the payment succeeds it will be shown in your account immediately.

Clubs may offer the facility for you to top-up there (it's up to the club). In that case you can make a payment to the club (usually with cash or a card). They will add the amount to your bridge credits account and account for it with the ABF separately. A club may choose to make a small charge for this service.

What's "auto top-up"?

Auto top-up enables you to set your My ABF account up to operate a bit like a public transport card (Opal, Myki, Go, etc). If your account balance drops below \$20 it will automatically be topped up by the amount you specify (currently \$50, \$100, \$200 or \$300).

It saves having to worry about topping your account up manually. But that manual option is always available as well.

This option is particularly useful if you are playing club sessions regularly. There's not much point if you are only using the system occasionally to enter congresses.

When you first set up auto top-up, if your account has less than \$20 in it an initial top-up will be charged to your card (\$50, \$100, \$200 or \$300 depending on what you specify).

Is it secure?

Yes. The ABF never sees or stores your card details. They are all handled securely through our online payment provider (Stripe). Stripe is one of the largest online payment providers in the world, counting many of the world's top corporations amongst its customers. Stripe is perhaps not as well known in Australia as PayPal but it provides the same services.

There are some more FAQs specifically about payments available on the players My ABF Resources page here: <https://www.abf.com.au/member-services/my-abf-resources/players/>

What cards can be used?

All common credit and debit cards are accepted with the exception of Amex or Diners Club due to the higher fees charged by those cards.

Do we have to use bridge credits?

Normally no but that's up to the club. They specify what payment methods will be accepted. In practice clubs will need to accept other payment methods since it can never be guaranteed that everyone playing at the club will be registered with My ABF (e.g. there could be some overseas visitors). Past experience of other similar pre-pay schemes has shown the convenience means the vast majority of players ultimately choose to use bridge credits.

What if there's a mistake?

Club administrators have the ability to make amendments to the player charges to correct mistakes which, with the best will in the world, will occasionally occur! If you are unsure about any transaction on your account or think you've been charged or credited the wrong amount you should, in the first instance, contact your club. ABF administrators also have an ability to amend accounts to correct mistakes if required.

Can we buy other things with bridge credits?

Yes, but again up to the club. The system does accommodate "Extras" so players can pay for additional items besides session table money with bridge credits as well. Common examples are bridge books or perhaps even coffees. It's totally up to the club what they want to set up.

You can also choose to pay your table fees one way and extras another way if you wish.

How do we get money out?

Most players will never need to. Remember this is an Australia wide account with the ABF. You can use the money in it to pay for sessions or congresses anywhere so it's not like having money dedicated to your local club only which becomes useless if you move interstate. But it's your money so, if you stop playing bridge altogether, or move overseas, simply contact My ABF support and a refund can be provided. Usually this will be in the form of partially or fully reversing a card payment you have previously made but, in exceptional circumstances, it can also be done as a bank transfer.