



# WHAT ARE BRIDGE CREDITS AND HOW DO THEY WORK?

## What are Bridge Credits?

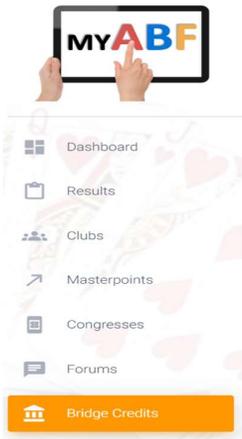
Bridge credits are just online money (1 credit = 1A\$). Every player and every club in My ABF has an account with the ABF. Whether they choose to use it is entirely up to them. But just think of it as an account that you can keep money in if you wish. Bridge credits are the way to pay online for anything in My ABF.

Note Bridge Credits are NOT SPECIFIC TO YOUR CLUB. They are an account with the ABF. They can be used for ANY event or club session run through My ABF – regardless of whether it is a National event, State event, Club event or Club session and regardless of what organisation is running it.

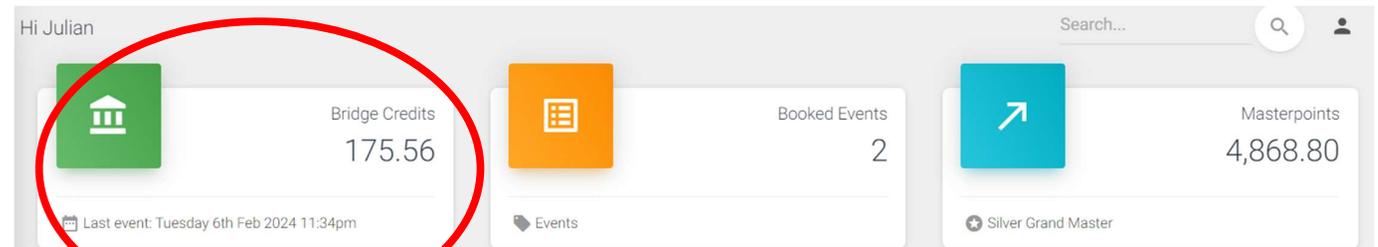
## How do I see my Bridge Credits?

Your bridge credits statement (like a bank statement) is accessible from your My ABF account at all times. There are two ways to open it from your dashboard screen:

Click Bridge Credits in the main menu on the left of your screen:



Click anywhere in the left hand shortcut on your dashboard (this box also shows your current balance and the last transaction in your account):



## What is on my Bridge Credits statement?

Here is a guide to the screen:

Bridge Credits - Julian Foster

Sydney Bridge Centre

Balance: 175.56 credits **1**

Auto Top Up (\$100)  ON  **2**

**3**  **4**  **5**

<b>6</b>	Date	Counterparty	Type	Description	Credits In	Credits Out	Balance
<b>7</b>	06 Feb 2024	Rival Bridge Club	Entry to an event	The Main Event Pairs - Alan Admin (ABF: 100)	25.00		175.56
	06 Feb 2024	Rival Bridge Club	Entry to an event	The Main Event Pairs - Julian Foster (ABF: 518891)	25.00		<b>8</b> 200.56

- 1** **Balance** – Your current balance.
- 2** **Auto Top Up information** – [Only if you have set this up]. This shows how much will automatically top-up when your account drops below \$20. Use the Update button to change the amount or your card details.  
See below for how to set this up if you wish to.
- 3** **Top Up Balance** – This is where you can manually add funds to your account.
- 4** **Transfer** – This is where you can transfer funds to another player.
- 5** **Download as csv** – This allows you to download your full statement if you want to.
- 6** **Transaction lines** – Detailed transactions on your account appear here (most recent at the top). They list who it was with, what type it is, a description, the amount and your running balance afterwards. Everything you do with bridge credits is shown here.
- 7** **Details** - Click the purple **i** symbol to see more details of the transaction.
- 8** **Balance** – This shows the running balance on your account after each transaction.

## What can Bridge Credits be used for?

The basic use is to pay for bridge events. That can happen in two ways:

- Pay for something listed on the “Congresses” page that you have entered.
- Pay for a club session run by a club using My ABF where you have chosen to pay this way.

Bear in mind the “Congresses” page is now actually a lot wider than just congresses (we are looking into renaming it). It basically covers anything for which entries and/or payments are desired in advance (as distinct to Club Sessions which are paid for on the day). The following things have also been listed there, or included within congresses:

- Lessons
- Workshops
- Dinners within congresses
- Club membership annual renewals

It’s also possible to transfer bridge credits between players (see below for how to do this) so you could simply transfer credits to another player for something you owe them – which might be nothing to do with bridge at all!

## Do I have to buy Bridge Credits in advance?

**For congresses – NO.** This is a common misconception – you do NOT have to purchase any credits before making an entry to an event. Just do an entry and if you don’t have credits when you submit it you will simply be taken to the card payment screen to pay. After you do this your statement will show a top-up of the entry fee followed by an immediate usage of that fee to pay for the entry. This is just done to ensure the entry is visible in your statement. You might CHOOSE to buy a lump sum of credits in advance purely to make it easier to do entries (you won’t then have to put your card details in each time). But you do not HAVE to do that.

**For club sessions – YES.** This is because club session payments are usually smaller amounts and it’s not economic in terms of transaction fees to have lots of small payments go through separately. So there is a minimum \$50 top-up requirement which then gets used up as you play sessions or enter other events. It’s exactly the same concept as buying a pack of tokens or vouchers in advance and then using them for games at your club.

See below for how to view your credits and add to them.

## How do I put money in?

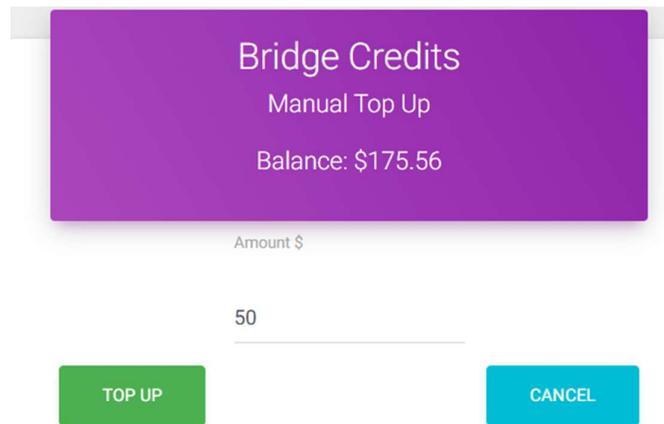
There are 4 possible ways to put money into your account.

### 1. Manual top-up

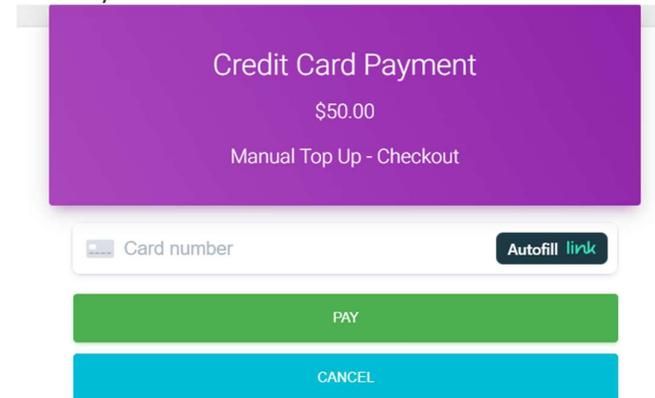
Use the Top Up Balance button:



Enter the amount you want (between \$50 and \$2,000) and click Top Up:



Enter your card details in the white box in the middle (some web browsers may offer you the option of saving your details and retrieving them here) and click Pay:



Your statement will now include a line item showing the manual top up adding to your balance.

Remember that you can do this whenever you are online. So if you happen to be at your bridge club and don't have enough money in your account it would be quite possible to do this via your phone there and then. The balance in your account will then be immediately updated.

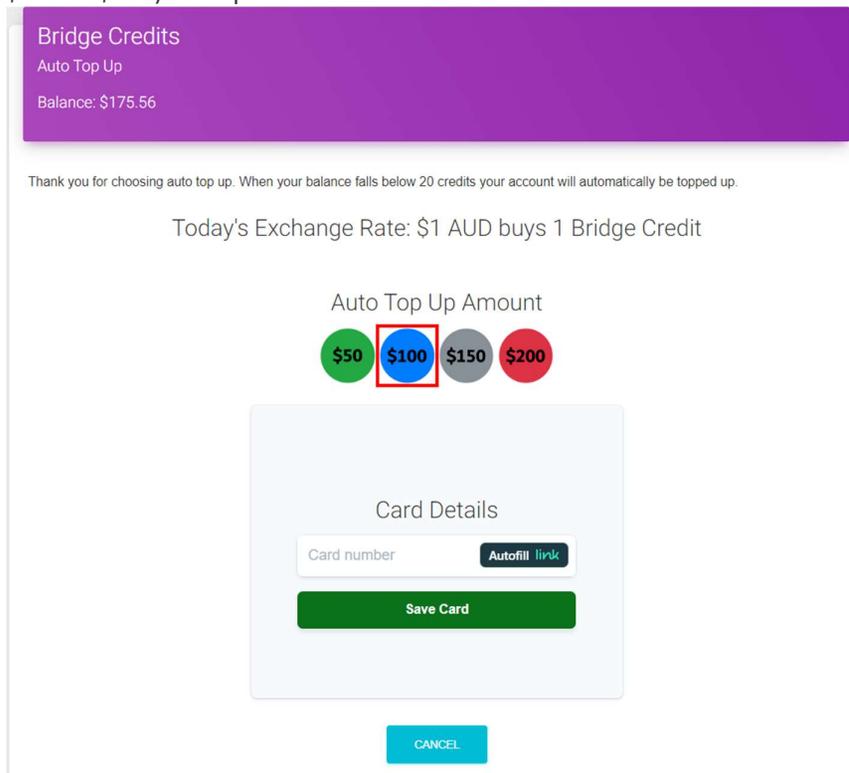
## 2. Set up Automatic top-up

It is possible to set up an "Auto top-up" arrangement which makes your account operate a bit like a public transport card (e.g. Opal, Myki, Go, etc). It will then automatically top-up by a set amount whenever the balance drops below a low threshold (\$20). [Note, however, that some larger transactions like major congress entries will be treated as separate payments in their own right]. This is very convenient as you can basically set it and never have to worry about it!



In the header click on the slider switch where it says "Off":

Select the amount you want to top up your card by each time (\$50, \$100, \$150 or \$200). Complete Card Details and click "Save Card":

A purple header bar contains the text "Bridge Credits", "Auto Top Up", and "Balance: \$175.56". Below the header, a message reads: "Thank you for choosing auto top up. When your balance falls below 20 credits your account will automatically be topped up." The text "Today's Exchange Rate: \$1 AUD buys 1 Bridge Credit" is displayed. Under "Auto Top Up Amount", four circular buttons are shown: "\$50" (green), "\$100" (blue and highlighted with a red square), "\$150" (grey), and "\$200" (red). Below this is a "Card Details" form with a "Card number" input field and an "Autofill link" button. A green "Save Card" button is at the bottom of the form. A blue "CANCEL" button is located below the form.

The header of your account will now show the Auto Top-Up details you set up (if you want to change the card or the amount in future use the Update button; if you want to stop Auto Top-Up click the slider bar to turn it from On to Off):



**NOTE:** If, at the time you first set up auto top-up, you have less than \$20 in your account then an initial top-up of the amount you chose will be charged to your card and will appear on your statement.

### IMPORTANT SECURITY NOTES:

**The card details you put in here are not stored by the ABF.** They are securely stored via Stripe, the online payment provider (the Card Details section of the previous screen is actually generated by Stripe and embedded into My ABF).

**The ABF never sees or stores any card details for any player at any time.**

### 3. Top up at your club

NOTE: THIS OPTION IS ONLY AVAILABLE IF YOUR CLUB CHOOSES TO OFFER IT

Clubs that are using My ABF to accept table money for club sessions MAY offer a service where, at a session, you can pay money to them and they will process it for you. This effectively credits your account and charges theirs. However, this is a service a club chooses whether to offer since it's a bit more admin work for them and it's not strictly necessary since it's quite possible for players to put money into their accounts directly using either of the above 2 methods.

### 4. Get someone else to transfer funds to your account

If you are unwilling or unable to put funds in yourself, you could ask another player. You could pay them, they top up funds into their account, and then transfer them into yours.

### Can I top up by doing a bank transfer to the ABF?

No. Sorry but we cannot accept bank transfers. Online payments made above can be automatically put straight into your account. Bank transfers cannot. Imagine if up to 30,000 bridge players were to transfer funds to the ABF bank account. Each would have to be checked manually and then manually added to your accounts in My ABF. It is administratively impossible, not to mention very error-prone.

### Can bridge credits be transferred to other players?

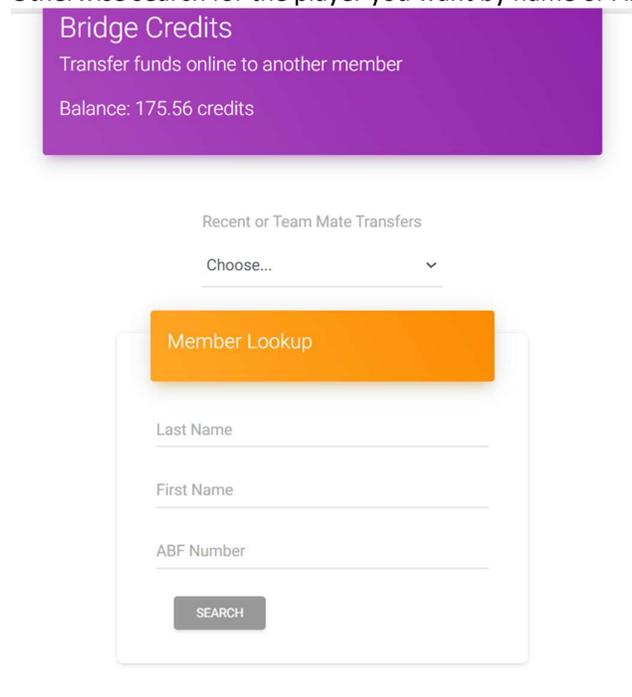
Yes – you can transfer bridge credits to any other player. You might do this if you owe them money for something. Perhaps they paid for your entry to an event? In fact it doesn't even have to be bridge related! If you both use bridge credits regularly, you can use this to transfer funds between each other for anything you happen to owe each other!

Clubs can also transfer bridge credits to players. Some might do this if you win a prize at a tournament (but make sure you tell the organiser if you do NOT want credits). Or your club might adjust an amount they charged you for a Club Session. All these transactions are visible in your statement.

To do a transfer to someone else click the Transfer button at the top of your statement:



Select who to transfer to. A quick list of your “Teammates” or people you have recently transferred to is available at the top. Otherwise search for the player you want by name or ABF number:



Bridge Credits  
Transfer funds online to another member  
Balance: 175.56 credits

Recent or Team Mate Transfers  
Choose... ▾

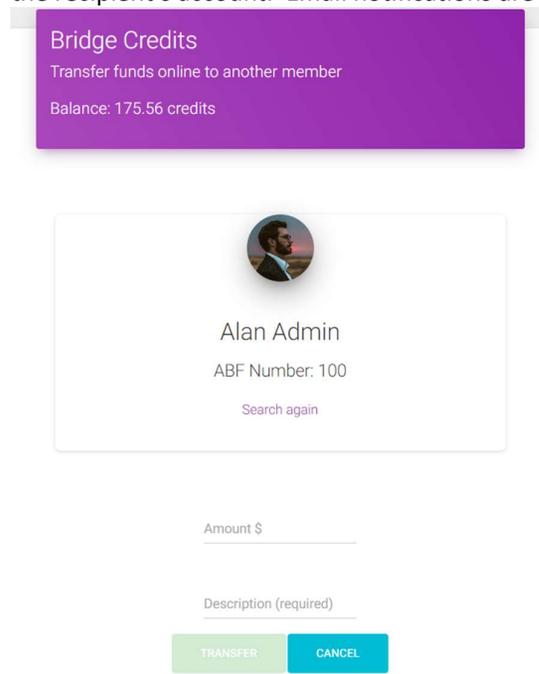
Member Lookup

Last Name \_\_\_\_\_  
First Name \_\_\_\_\_  
ABF Number \_\_\_\_\_

SEARCH

Having got the player you want, complete the amount and a description. The Transfer button will then light up.

When the transfer takes place, the description will appear in a line item in your account and the recipient’s account. Email notifications are also sent to both parties.



Bridge Credits  
Transfer funds online to another member  
Balance: 175.56 credits

  
Alan Admin  
ABF Number: 100  
[Search again](#)

Amount \$ \_\_\_\_\_

Description (required) \_\_\_\_\_

TRANSFER CANCEL

## How do I get money out?

Most of the time you won’t need to since the balance in your account can be used for any bridge event in My ABF regardless of type or location.

If, however, you have had to withdraw from a Congress, any entry fee you have paid will initially be returned to your My ABF account in the form of Bridge Credits. At that point if you don’t expect to be able to use the credits for anything else for some time and you want some or all of the balance refunding, contact My ABF support. Refunds are normally processed by ABF head office by reversing a previous card payment so the funds go back to your card.

## Where can I find more information about Bridge Credits?

This is a series of FAQs about Bridge Credits: <https://www.abf.com.au/wp-content/uploads/2023/12/Payment-for-Club-Sessions-FAQs-Players.pdf>

## Where can I find more information about My ABF?

If you want more information about the system or help with a particular area there are several sources of information you can use:

### Accessed from My ABF support screen

#### 1. Frequently Asked Questions

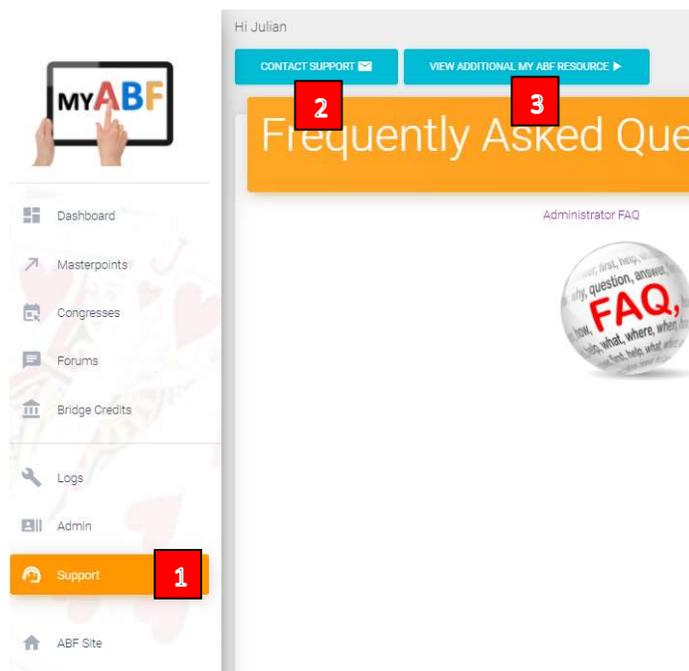
Select the Support main menu item and browse through the various sections of Frequently Asked Questions.

#### 2. Contact My ABF Support

Email My ABF support directly using the left hand link at the top of the Support screen.

#### 3. View the “My ABF Resources” webpages

Access these using the right hand link at the top of the Support screen. They contains assorted “How to” guides for various functions in My ABF as well as YouTube videos. They are part of the main ABF website: <https://www.abf.com.au/member-services/my-abf-resources/>



### External to My ABF

#### 4. View the “My ABF Resources” webpages

These can be accessed directly at <https://www.abf.com.au/member-services/my-abf-resources/>

#### 5. Videos

There are assorted videos on this YouTube channel: <https://www.youtube.com/channel/UCZPuvivkdbzl4kg-cwxQuNQ>