

MyABF – An Update

Our club has been using MyABF for congress entries successfully for two years now. We started collecting table fees via MyABF for some weeks ago, with all sessions now accepting payment by voucher or by MyABF. Around 75% of table fees are now collected via MyABF.

We will soon be moving table fee collection to MyABF completely.

Some members have expressed concern about some aspects, and we want to clear up any misconceptions.

- The process is simple. Members set up an account with MyABF and can pay funds to their account either by auto top-up from their credit card, or by manually transferring funds when the balance runs down. (A reminder email is sent when balances drop below a certain amount.) In a club session, the scoring program picks up player names that are entered to the Bridgemates and players' MyABF accounts are charged. Players never need to worry about payment for a bridge session again or buying or losing vouchers.
- We guarantee that no member will be disadvantaged or left behind with this change. For members without ready access to a PC or who don't have email, we can set up and manage their MyABF account for them and can take top-up payments via our EFTPOS system which we will transfer to their MyABF account. We already do this for a few members and it is working well. We can also assist with the setting up of member's MyABF account if necessary – we have assisted many members already, including setting up auto top-up, and once done, they never have to worry about paying for a bridge session again.
- Security of credit card details is paramount. MyABF uses Stripe, an international payment gateway company specialising in secure payments, which is used by many corporations across the world. The MyABF web site is set up so that credit card details are never held on a MyABF server. For members with a genuine concern about using their credit card on a web site, we can take payment by our ETPOS terminal and transfer the amount to their MyABF account, but this is a manual process and we will want to minimise the number of transactions done this way.

- The time and cost savings of using MyABF are significant. Once we move completely to MyABF, we there will be no more vouchers to print saving hundreds of dollars a year. There will also no longer be the need for the director or other volunteers to sell vouchers at every session, and the saving in the treasurer's time will be significant. Admittedly the workload is a little higher during this transition period when both vouchers and MyABF are available.
- The ABF charge a small fee to cover their merchant fees. While this is a little higher than the merchant fees we are paying for voucher sales via our EFTPOS terminal, the savings available once we stop printing vouchers more than covers this. The ABF remit payments to clubs monthly, and the effect of them having our funds for the month is immaterial, especially considering we don't get interest on funds in our operating bank account.
- In the case of MyABF members who cease playing bridge for one reason or another, any balance can be refunded to their credit card. This is a manual process at present but will eventually become an option users can perform themselves. In any case, any MyABF member can transfer bridge credits to any other member via MyABF.

We expect many clubs will move to MyABF's table fee payment over time. Caloundra is starting this week. Many, including Caloundra and Noosa, are already using it for congress payments.

We will give members plenty of notice as to when we will no longer accept vouchers. This will give everyone the chance to run down their supply of unused vouchers. There is also the ability for us to refund your vouchers and transfer the balance to your MyABF account.

29 August 2023