

LYTHAM BRIDGE CLUB

Cashless Payment System

One big change that the committee has introduced since the closure of the club is a new cashless system for table money and other costs. This document is intended to explain how the cashless system works and how it affects the members.

Introduction

The cashless system is called BrianMAS and has been developed specifically for bridge clubs. The system uses a database of members and automatically keeps track of all club expenditure for each member. Members will no longer need to handle cash at the start of each session – instead members will have a personal account with the club and table money will automatically be deducted when they enter their club number into the bridgemates.

Southport and Preston bridge clubs (amongst many others) have been using the same cashless system for many months now, and they are both extremely happy with it. The LCBA will start using it in the near future.

Your Personal Account

Each member has a personal account with the club which is identified by their EBU number and club number.

When you play in a session and your club number is typed into the bridgemate, the table money will automatically be charged to your personal account. Other payments, such as annual subscriptions and special events, will also be charged to your personal account. Additionally, any prizes will be credited to your account.

You can request a statement of your personal account at any time by clicking on the link on the home page of the Lytham Bridge Club website and entering your EBU number. The system will then produce a pdf statement and immediately email it to you. The statement is itemised – it will list every debit and credit to the account individually so each bridge session will appear separately on the statement. The system is already 'live' so you can test this feature now.

If you don't know your EBU number, then please send an email to lbclub.4a@gmail.com.

Payments into your Personal Account

At regular intervals, you can top up your personal account in one of a number of ways: a standing order or bank transfer to the club's Lloyds bank account, or by bringing a cheque or cash to the club. The easiest way is by standing order or bank transfer - the club's bank details and instructions are shown on your statement. You should include a bank reference of your EBU number prefixed by an 'L' and suffixed by a 'Y', for example L456123Y. This reference is used by the system to automatically credit your personal account.

Please note that you do not need to have online banking, in fact you don't even need a bank account. As mentioned above, you can top up your account by bringing a cheque or cash to the club and the Treasurer or another administrator will manually credit your personal account. A ledger and moneybox will be kept at the club for cheque and cash payments.

Periodically, the administrator of the system will check all accounts to see which are overdrawn by more than a certain amount (currently set to £5). Whenever your personal account is overdrawn an email reminder will be sent to you to request a top up.

Joint Accounts

Although every member has a personal account, two accounts (or more) can be linked together for convenience. For example, a married couple might choose to link their accounts so that one of them is responsible for topping up both personal accounts. If you would like to use this facility, please let one of the committee know.

Visitors

Initially only Lytham Bridge Club members will have personal accounts in the cashless system and visitors to the club will still need to pay their table money with cash.

Members without Email

An email account is necessary for the automatic receipt of statements. If you don't have an email address or prefer to keep it private, your statement will be sent to the club's email address instead. When this happens, the club will contact you and arrange for a printed copy of your statement to be handed to you on your next visit to the club.