

Cashless Bridge.

Since we last played bridge face to face, we have all got used to paying in advance to BBO and paying the club online for other sessions such as Real Bridge and "BBO free" sessions. The club now bills members on a monthly basis for the chargeable sessions they play in that month.

When we return to face to face, we would like to remain "cashless". We are therefore introducing some new arrangements.

1. You can choose to do nothing and continue to just pay the monthly bill when received. This will cover both online and face to face sessions.
2. You will now be able to pay the club a lump sum in advance, just like BBO. This will remove the need to pay us odd amounts each month. The Bridgewebs system will match payments against sums due, and only issue a bill when you go 'overdrawn'. The amount is up to you, but enough to cover 2/3 months is recommended. Unlike BBO, we will NOT stop you playing if you overdraw. All you do is make another lump sum when you get the next bill.
3. You can now set up a standing order in an amount you choose which will be near your anticipated monthly bill. Any credit balance will carry forward, and if you overdraw you will get a bill next month.
4. We have opened a **new bank account to keep these "table monies"** separate. Please make a note of these numbers, change your bank payees and use them for all future payments of table money, starting immediately.

Lloyds Bank

Hitchin Bridge Club 2 playing account.

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5. For this to work smoothly it is important that you use **your EBU number as the reference for all online table money payments.** You can find your EBU number on the website if you cannot remember it.
6. **DO NOT** use your club membership number, as if you do the computer cannot match your payments against your debts. We would have to fix mismatches manually and this can be a onerous process. The same applies if you use the wrong account!
7. At any time, you can be repaid any credit balance on request.
8. If a partnership wants one partner to always pay for both, that is easily done if they notify Robert (email below) in advance giving him the name and EBU number of both members.
9. The new arrangement does not affect the payment to BBO for BBO\$, and the use of them whilst online continues.

If you have any questions, please contact Robert – r.girvan@ntlworld.com.