

Preface

The ACBL is committed to ensuring that its governance, operations, and decisions align with the rules and regulations that define the organization.

These rules, documented in the Bylaws, Codification, Code of Disciplinary Regulations (CDR), and other published policies, establish a comprehensive framework that upholds integrity, transparency, and accountability.

Purpose and Authority

The Codification establishes minimum requirements for key operational areas, supplementing the fundamental principles outlined in the Articles of Incorporation and ACBL Bylaws. As a living document, it is subject to amendment by the ACBL Board of Directors to ensure adaptability and alignment with the organization's evolving needs.

Scope and Applicability

Silence in the Codification on a particular issue does not imply the absence of applicable rules or policies. Other governing documents, including ACBL-adopted regulations and administrative procedures, may supplement the Codification and impose additional requirements. Management retains the authority to implement procedures consistent with the intent and spirit of these regulations, provided they do not conflict with established governance principles.

While the Codification serves as a central regulatory document, the ACBL operates within a broader set of policies that support its purpose and organizational integrity. The ACBL periodically reviews and updates its regulations to ensure their continued relevance and compliance with governance standards.

Members and stakeholders are encouraged to familiarize themselves with these governing documents, as they collectively define the rules and responsibilities that guide participation in ACBL activities.

To demonstrate this commitment and ensure adherence to these rules, the ACBL has established a clear hierarchy of governing documents. This organizational framework is presented below.

ACBL Organizational Framework

Effective governance for the ACBL is established through a suite of interconnected

documents that define the structure, rules, and operating procedures for the ACBL and its Board of Directors. This legal framework ensures the smooth and fair administration of duplicate bridge.

Primary Document(s)

The Articles of Incorporation establishes the organization with the state (i.e., New York). Although they contain few details of how the ACBL operates, they are superior to the Bylaws. In the event of any conflict between the Articles and Bylaws, the Articles would govern.

The ACBL Bylaws are the primary internal governing document, establishing the fundamental framework for corporate governance. The Bylaws are promulgated, updated and amended periodically to prescribe how the organization is to be operated and must always be consistent with the Articles of Incorporation. They outline how the ACBL operates internally, including binding arbitration pursuant to the Arbitration Agreement in case of disputes. The Bylaws may also reference the ACBL's commitment to upholding the principles of fair play.

Central Organizing Document

The Codification serves as a central point, connecting and organizing the ACBL's governing documents. It bridges the gap between high-level principles, such as those found in the Bylaws, and the specific actions that bring them to life. By consolidating key operational guidelines into a single, accessible repository, the Codification replaces scattered files and fosters clarity and consistency in how the ACBL administers games and its operations.

The framework distinguishes between two types of directives:

1. **Board-Directed Policies (BDP):** Board-approved rules, criteria, and governance boundaries that manage fluid organizational requirements and strategic standards.
2. **Standard Operating Procedures (SOPs):** Internal, staff-executed mechanics and administrative tasks required to implement Board policies.

Board Guidance

The Board Resource Manual is the definitive reference for governance, procedural, ethical, and administrative matters for the Board of Directors, equipping its members with the information needed to make informed decisions, fulfill their fiduciary duties, and contribute meaningfully to the organization's success.

The Laws of Duplicate Bridge are the internationally recognized rules that govern how the game is played, dictating correct procedures for bidding, play, and scoring, and providing remedies for irregularities. Although maintained by the World Bridge Federation and not created by the ACBL, they are the essential foundation upon which all ACBL-sanctioned games are conducted.

The Code of Disciplinary Regulations (CDR) provides a comprehensive disciplinary process and structure for ACBL Members. This includes addressing conduct violations as well as unethical behavior. The CDR ensures that there is a mechanism to address issues related to proper application and adherence to the Laws of Duplicate Bridge.

Additional Documents

The Board Meeting Minutes serve as the official and legal record of the Board's deliberations, decisions, and actions. Minutes are found on the ACBL website.

Financial Records include audited and up-to-date financial statements, such as income and expenses, balance sheets, and reports, demonstrating responsible management. Financial records are found on the ACBL website.

IRS Form 990 provides insights into the organization's financial health, governance practices, and program accomplishments. It is an annual disclosure document filed each year with the IRS and is open for public inspection.

Chapter I – ACBL Membership

This chapter provides a comprehensive overview of ACBL membership and individuals participating in ACBL activities. It details the application process, membership classes, benefits, and rights, while also outlining the criteria for good standing and the consequences of disciplinary actions. The chapter covers ACBL Member (Member) and participant responsibilities, limitations, District and Unit assignments, procedures for resignation, and consequences of civil actions, establishing a complete framework for ACBL membership policies.

Section 1 – Application, Classes, Benefits and Rights

- 1.1 **Membership Application.** Any person who meets the minimum standards may apply for ACBL membership. The membership application is available on the ACBL website. Applicants must meet the following minimum requirements:
 - 1.1.1 **Binding Arbitration.** Consent to the ACBL Arbitration Agreement. (see ACBL Bylaws and Arbitration Agreement on the ACBL website).
 - 1.1.2 **Terms and Conditions.** Agree to the Terms and Conditions included in the membership application.
 - 1.1.3 **Prior Disciplinary Action.** Disclose any prior disciplinary actions taken by other bridge organizations (e.g., suspension, probation, expulsion). Management reserves the right to approve or deny applications based on any disciplinary history. Failure to disclose prior discipline may result in disciplinary action under the ACBL Code of Disciplinary Regulations (CDR) or revocation of Membership.
 - 1.1.4 **Other Bridge Organization Affiliation.** Disclose any current or past memberships in other bridge organizations, including the highest rank achieved. Members will not be eligible for ACBL events or races below their highest attained rank in other organizations.
 - 1.1.5 **Membership Fee.** Submit the required, non-refundable membership fee. If an application is rejected, fees will be refunded. Membership renewals and reinstatements follow the current fee schedule and administrative procedures established by Management.
- 1.2 **Membership Classes and Benefits.** Membership classes and benefits are detailed on the ACBL website. Special membership options are available to individuals under 26 years of age. All Members in Good Standing (MGS) are entitled to:
 - 1.2.1 Participate in ACBL sanctioned games to earn Masterpoints®.

1.2.2 Receive ACBL's official publication in digital or printed format, solely at Management's discretion.

1.2.3 Receive recognition for achievements and awards, as determined by Management.

Guest members do not have the rights and privileges of other paid membership classes.

1.3 **Member and Former Member Status.**

A Member in Good Standing (MGS) has full rights and privileges of ACBL membership. This section defines the standing and participation eligibility of Members Not in Good Standing (MNGS), as well as other individuals under the ACBL's jurisdiction. It outlines the restrictions that apply to a MNGS.

1.3.1 **Member Not in Good Standing.** An ACBL Member is a Member Not in Good Standing if their Membership dues are not current and/or they are currently:

- Serving a term of Suspension;
- Serving a Probation of 24 months or more; or
- Serving a Probation following a Suspension, the initial term of which is 90 days or more.

A MNGS may not exercise certain rights or privileges of ACBL membership. These restrictions include, but are not limited to, the following:

1.3.1.1 Governance and Leadership. A MNGS may not:

- Serve in any elected or appointed position within the ACBL;
- Serve as a club manager or director;
- Serve as speaker, moderator, or in any position of influence at an ACBL-Endorsed or Supported Activity;
- Be appointed to, or continue serving in, any honorary position, or hold committee membership when such appointments are made by the BOD or Management. This includes being a member of the National Goodwill Committee;
- Vote in any ACBL election.

1.3.1.2 Participation in Events and Competition. A MNGS may not:

- Participate in events where such participation is prohibited under the applicable Conditions of Contest;
- Participate in NBO, Zonal, and/or World competitions;
- Participate in Masterpoint races;

1.3.1.3 Financial Benefits, Recognition, and Honors. A MNGS may not:

- Receive stipends, subsidies, or remuneration from the ACBL;
- Receive recognition for Masterpoint rank promotion;
- Publish an article in any ACBL publication, including the ACBL website;
- Be recognized and/or receive any awards, honors, or anticipated awards or honors.

1.3.1.4 Status Reinstatement. When a Member is designated as MNGS due to disciplinary action, their status will be restored to a MGS upon completion of any applicable suspension or probationary term, provided their membership dues are current.

Committee positions forfeited due to a MNGS designation will not be reinstated, even if MGS is later restored, unless explicitly reappointed through the standard nomination and approval process. A Member who has been designated as a MNGS for an Ethical Violation is permanently ineligible for appointment or reappointment to the National Goodwill Committee.

1.4 **Resignation of ACBL Membership.** Members may resign their membership at any time by submitting written notice to Management. Resignation carries no adverse implications unless the Member has been charged with a violation of the CDR, in which case they will be classified as a Resignation with Pending Charge (RPC). RPCs will be handled in accordance with the procedures outlined in the CDR.

Membership dues and fees are non-refundable in the event of resignation, suspension, change in membership status, or death, as stated in Bylaws.

1.5 **Membership Rights.** In addition to the membership rights outlined in the Bylaws, MGS who are 18 years of age or older, meet the qualifications established by the BOD, and adhere to administrative procedures set by Management are entitled to declare candidacy for any ACBL-elected position for which nominations are sought through and Official Communication Channel. Upon election, a Member must remain a MGS throughout their term of service.

Members assigned to District 99/Unit 999 (see 1.8 below) are not eligible to run for any ACBL-elected position. Additional membership classes may also be ineligible to declare candidacy or serve in an ACBL-elected position; details on these restrictions will be provided on the ACBL website.

1.6 **Non-Member Rights.**

1.6.1 Participants who are not and have never been Members enjoy the following

rights:

- Right to participate in certain ACBL-sanctioned club games;
- Right to have their stratification/entry masterpoint level assessed and assigned by management to ensure equity for Members;
- Right to have any masterpoints earned credited upon becoming a Member (subject to the then current point limit during guest membership);
- Rights afforded to them under the Laws of Duplicate Bridge;
- Right to seek protection from violations of the CDR (e.g., inappropriate conduct or unethical conduct).

1.6.2 Non-Members do not have the following rights:

- Unconditional right to play at any club game; admission may be refused except for reasons of discrimination based on race, creed, religion, political affiliation, sexual orientation, national origin, physical handicap or bridge proficiency;
- The right to vote in ACBL elections or to seek elected position.

1.7 **Responsibilities.** It is the responsibility of all persons participating in an ACBL activity to comply with all ACBL rules and regulations.

1.7.1 **Expected Standards of Behavior.** All persons participating in an ACBL activity are expected to uphold the highest standards of ethical play, personal conduct, responsibility, and cooperation with ACBL processes.

Expected Standards of Behavior:

- **Ethical Play.** Compete honestly, without collusion, misuse of information, or manipulation of results; disclose partnership agreements fully; and comply with the Laws of Duplicate Bridge.
- **Conduct.** Treat others with respect, refrain from harassment, abuse, threats, rudeness, or disruptive behavior; honor eligibility rules; and complete events responsibly.
- **Administrative Responsibilities.** Respect ACBL property, resources, and obligations; avoid theft, vandalism, misuse of confidential data, or other administrative actions.
- **Relations with Officials & Processes.** Cooperate fully with ACBL officials and disciplinary processes; no improper influence, harassment, or breaches of confidentiality.

1.7.2 **Current Contact Information.** All players are responsible for maintaining a current, accurate email address and contact information with ACBL to ensure receipt of communications. Failure to review communications or provide updated contact information does not exempt Members from compliance with ACBL rules, policies, or deadlines.

1.8 **Assignment of District and Unit.** Members are automatically assigned to a District and Unit based on their physical address. District and Unit boundaries are determined by the BOD. Members residing outside the ACBL territorial boundaries, as defined in ACBL Bylaws, are assigned to District 99 and Unit 999.

1.8.1 **Permanent Unit Reassignment.** A Member may request reassignment to another Unit by submitting a written request specifying the preferred Unit and the reason. Management will forward the request to the Presidents of both the Member's current Unit and the requested Unit. Reassignment will be granted at the sole discretion of Management.

1.8.2 **Multiple Residences.** A Member with multiple residences may select one residential Unit for permanent membership by submitting a written request. In the absence of such a request, a Member's District and Unit assignment will change automatically when their address of record changes.

Residency for the purpose of determining eligibility in specific events, including NAP and GNT is set forth in respective Conditions of Contest.

1.9 **Civil Actions vs. ACBL by Members.** Any Member who initiates a civil action (the "action") will be automatically suspended upon any of the following occurrences (this does not apply to civil actions initiated by ACBL employees related to their employment):

1.9.1 **Judgement.** A judgment in favor of the ACBL.

1.9.2 **Dismissal.** A dismissal of the action by the court or arbitrator, whether with or without prejudice.

1.9.3 **Failure to Prosecute.** The Member's failure to prosecute the action for any consecutive three-month period following the filing.

1.9.4 **Settlement.** A settlement of the action that does not explicitly waive the provisions of this section.

Provided, however, the suspension shall be lifted upon one of the following conditions:

1.9.5 **Reimbursement of Costs.** The ACBL member pays all costs incurred in the action, including legal and appellate fees and costs, by the ACBL, its officers, agents, representatives, and insurers.

1.9.6 **Board Waiver.** The ACBL Board of Directors (BOD) resolves the matter, absolving the member from such payment.

"Costs incurred in the action" refers to all legal fees and expenses, witness fees, court costs, and any other expenses associated with defending the action. The Board or its designee will make all determinations regarding the implementation of this subsection on a case-by-case basis.

Section 2 - ACBL Electronic Communication Policy

Clear and consistent communication ensures that all Members receive accurate, timely, and reliable information regarding ACBL programs, policies, tournaments, and governance. This policy applies to all ACBL Members regardless of the capacity in which they are serving (player, volunteer, ACBL Official, etc.) and covers official communications from Management, the BOD, Districts, and Units when acting on behalf of the ACBL.

2.1 **Official Communication Channels.** Official ACBL announcements and communications to Members will be made through one or more of the Official Communication Channels or email.

2.2 **Confidential or Sensitive Information.** Confidential or sensitive information will only be distributed in accordance with applicable privacy and data protection standards. ACBL's Privacy Policy located on the website outlines how the ACBL collects, uses, discloses and otherwise manages your information.

2.3 **Amendments.** ACBL reserves the right to amend this policy to incorporate new communication technologies or additional official channels as needed. Updates will be announced through an established channel.

Section 3 - Vetting of Members

To safeguard the integrity of ACBL positions, certifications, and honors, Management shall conduct a review of the disciplinary records and any ongoing investigations of all candidates. This review applies to all:

- Prospective awardees and honorees recognized by the ACBL;
- Positions appointed by the BOD or Management;
- ACBL-elected positions;
- Positions requiring ACBL certification.

The review shall take place at the time of nomination, application, or consideration, and again prior to appointment, certification, or national recognition. It must also include an examination of the individual's online play using an ACBL Board-approved computer-based cheating detection tool or technique.

If Management determines that a candidate is unsuitable based on their disciplinary record or an ongoing investigation, Management shall notify the appropriate ACBL official(s) with a recommendation that the candidate not be considered for the position, award, or certification.

Chapter 2 – Masterpoints, Conversions and Ranks

Section 1 –Masterpoints®

Formulas for awarding Masterpoints are subject to modification by Management with the concurrence of the BODs. Management may create, with BOD approval, other colors or types of points to promote the game of bridge.

- 1.1 **Masterpoints®.** The formulas for awarding Masterpoints® are detailed in the *Masterpoint Book*, maintained by and available through Management.
- 1.2 **Pigmented Masterpoints®.** Masterpoints® are awarded based on results, not for mere participation, and are distributed in various pigments reflecting the level and type of the event. The following are the current categories of pigmented points and the typical events that award them; both the structure and qualifying events are subject to change:
 - 1.2.1 Black Points. Local club games, Unit Championships, unrestricted events.
 - 1.2.2 Silver Points. Sectional tournaments, STaCs, Progressive Sectionals.
 - 1.2.3 Red Points. Regionals and certain national events with upper Masterpoint limits.
 - 1.2.4 Gold Points. High-level regional and national events with qualifying field strength.
 - 1.2.5 Platinum Points. National-rated events at NABCs without upper Masterpoint limits.
 - 1.2.6 Titanium Points. Premier NABC events.
- 1.3 **Crystal (unpigmented) Masterpoints®.** Crystal Masterpoints®, formerly known as colorless, may be earned through online play. These points count toward a Member's total accumulation but do not satisfy pigment-specific requirements for rank advancement or count toward Masterpoint Races.
- 1.4 **Masterpoint® Reduction or Forfeiture.** Refer to the CDR for provisions governing the reduction or forfeiture of Masterpoints as the result of disciplinary action. In addition, Management reserves the right to remove Masterpoints from a Member's record if the Member was not eligible to participate in the event in which they were earned.

- 1.5 **Reinstatement of Masterpoints.** Masterpoints accrued by a former member are classified as unrecorded Masterpoints. Former members may receive their unrecorded Masterpoints upon reinstatement at Management's discretion which may include an administrative fee.

Section 2 – Conversion of Points from Affiliated Organizations

Conversion of Points from Affiliated Organizations. ACBL may allow Members to convert points earned through other affiliated organizations into ACBL Masterpoints®. For more information, contact membership@acbl.org. Conversion decisions are final and not subject to appeal.

Section 3 – Other Points Assigned for Proper Event Placement

Points assigned for the appropriate placement in an event or to balance the event to ensure fairness do not count toward rank advancement.

- 3.1 **Eligibility Points.** Eligibility points are used solely to determine a player's eligibility for specific ACBL events. They do not contribute toward rank advancement. They are assigned according to the administrative procedures established by Management.

3.1.1 **Achievement Assignment.** Considerations may include:

- Prior experience in competitive bridge;
- Ranks earned in affiliated or recognized organizations (e.g., an American Bridge Association (ABA) Life Master will be treated as an ACBL Life Master for eligibility purposes);
- Documented achievements in sanctioned or equivalent competitive play;
- Participation in significant past events.

Failure to disclose memberships or achievements in other bridge organizations on the ACBL membership application may result in disciplinary action in accordance with the CDR.

- 3.1.1 **Forfeiture of Masterpoints.** If a participant is disciplined under the CDR and Masterpoints® are forfeited, eligibility points are added to reflect the Member's original competitive standing.

- 3.1.2 **Appeal Rights.** Members may appeal their assigned eligibility point assignment if they believe the total does not reasonably reflect their competitive experience. Appeals must be submitted in writing to membership@acbl.org and will be reviewed per established procedures.
- 3.2 **Seeding Points.** Seeding points for specific NABC events are assigned by the Seeding Committee to balance the field to ensure fairness.
- 3.3 **Virtual Points.** Virtual Seeding Points (VSPs) and Virtual Masterpoints (VMPs), both of which are specifically relevant to foreign experts participating in certain ACBL events. Virtual points are assigned to account for the bridge expertise of foreign players within ACBL's seeding system, particularly in premier team events. VMPs are integrated into a player's masterpoint total before the masterpoint-based seeding calculation, while VSPs are a separate, decaying contribution to a player's seeding score.

Section 4 – ACBL Ranks

Comprehensive information on current ACBL Rank requirements is available on the ACBL website. Ranks and rank requirements are subject to modification by Management with the concurrence of the BOD.

- 4.1 **Rank Advancement.** As Members earn the required quantities and combinations of Masterpoints®, they advance through the ACBL's structured ranking system. Rank advancement may also require a victory in an eligible event.
- 4.2 **Rank-Based Event Eligibility.** Once a Member or former member has earned an ACBL Rank, they may not compete in events restricted to lower-ranked players, unless explicitly allowed by ACBL regulations.
- 4.3 **Rank Ineligibility or Forfeiture:** Refer to the CDR for provisions regarding ineligibility for rank advancement or the forfeiture of rank as a result of disciplinary action.
- 4.4 **Masterpoint-Based Event Ineligibility.** A person who has won a national event is no longer eligible to compete in any restricted event based on Masterpoints.