

Membership Credit & BPAY Disbursement System

Admyon Systems

Building Smarter Business Solutions

Dashboard

Membership Manager

ACTIVE MEMBERS
8

PENDING PAYMENTS
\$988.00

LAST CREDIT RUN
4/20/2025

Welcome back! Manage your membership tasks for today.



Members
Add, edit, and view member profiles.



Process Credits
Calculate, update weekly balances.



Reports
Review payments and loyalty status.



Settings
Manage products and system rules.



Banking & BPAY



Member Products



Payment Logs

Quit App

Project Overview

The Membership Credit & BPAY Disbursement System is a highly localized financial ERP designed for Australian benefits management and salary packaging firms. It automates the complex mathematical process of accumulating weekly member credits for specific retail and utility partners, seamlessly transitioning those accrued balances into structured third-party disbursements via BPAY and standard bank transfers.

Business Problem

Firms managing employee benefits, loyalty programs, or salary packaging must track fractional weekly accruals across hundreds of members and dozens of vendors (e.g., Harvey Norman, Health Cover, Utilities). Doing this manually through spreadsheets is a massive liability, leading to miscalculated accumulated balances, missed outbound BPAY payments, and compliance breaches regarding member funds.

Our Solution

Admyon Systems engineered a specialized financial CRM that replaces manual mathematics with an automated "Weekly Credit Engine." The platform assigns specific accumulation products to individual members, systematically calculating their growing balances with a single click. Furthermore, it strictly organizes outbound payment logs and localized Australian banking details (BSB, BPAY Biller Codes), ensuring that the firm disburses the correct funds to the right vendors on time, every time.

Key Features

- Automated Weekly Credit Processing Engine
- Australian Financial Localization (BSB & BPAY Integration)
- Dynamic Member-to-Product Allocation (Accumulating vs. Fixed)
- Outbound Payment Logging & Disbursement Tracking
- Centralized Retail & Utility Partner Management
- Payment Detail & Summary Reporting

Technologies Used

Technology	Used
Microsoft Access	✓
VBA (Visual Basic for Applications)	✓
SQL	✓

System Modules

- Executive Dashboard
- Manage Members CRM
- Process Credits (Weekly Engine)
- Manage Member Products
- Manage Banking & BPAY
- Manage Payment Logs
- Report Center

Screenshots

Executive Dashboard

Dashboard

Membership Manager

Dashboard

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Banking & BPAY



Member Products



Payment Logs

[Quit App](#)

A clean, navigation-focused command center giving financial administrators instant visibility into active members, total pending payment amounts, and the date of the last successful credit run.

Weekly Credit Engine

Process Credits

Weekly Credit Engine

This utility will calculate and update the accumulated balance for all active member products.

LAST PROCESSED

8/3/2026

Active Links

12

RUN WEEKLY PROCESS

Note: This action cannot be undone. Ensure all new members are added before running.

The mathematical core of the platform. A batch-processing utility that instantly calculates and updates the accumulated financial balances for all active member products based on their defined weekly credit rates.

Manage Member Products

Manage Members

MemberID

1

Membership Number

M-1001

First Name

Aiden

Last Name

Miller

Join Date

1/15/2024

Address

4123 Oak Ridge Ave

Suburb

Plano

State

TX

Postcode

75074

Phone Number

(214) 555-0182

Email

aiden.miller@example.com

Notes

Prefers email updates.

Status

Active

Add New

Save

Delete

MemberID	Suburb	Membership Number	State	First Name	Postcode	Last Name	Phone Number	Join Date	Email	Address	Notes
1	Plano	M-1001	TX	Aiden	75074	Miller	(214) 555-0182	1/15/2024	aiden.miller@example.com	4123 Oak Ridge Ave	Prefers email
2	Irvine	M-1002	CA	Sofia	92604	Johnson	(949) 555-0147	3/4/2024	sofia.johnson@example.com	88 Sunset Blvd	
3	Austin	M-1003	TX	Noah	78704	Williams	(512) 555-0199	11/20/2023	noah.williams@example.com	19 Pine Street	Has 2 linked
4	Charlotte	M-1004	NC	Emma	28202	Brown	(704) 555-0165	6/8/2024	emma.brown@example.com	250 River Rd	Temporarily
5	Orlando	M-1005	FL	Liam	32801	Davis	(407) 555-0133	2/12/2024	liam.davis@example.com	73 Lake View Dr	
6	San Diego	M-1006	CA	Olivia	92101	Martinez	(619) 555-0178	9/1/2023	olivia.martinez@example.com	908 Market St	
7	Phoenix	M-1007	AZ	Ethan	85004	Garcia	(602) 555-0108	8/19/2024	ethan.garcia@example.com	14 Cedar Ln	
8	Denver	M-1008	CO	Mia	80203	Rodriguez	(303) 555-0121	4/30/2024	mia.rodriguez@example.com	601 Birch Ave	Moved out o
9	Dallas	M-1009	TX	Lucas	75201	Hernandez	(972) 555-0154	12/5/2023	lucas.hernandez@example.com	9 Willow Court	
10	Tampa	M-1010	FL	Ava	33602	Lopez	(813) 555-0188	5/23/2024	ava.lopez@example.com	1182 Maple Dr	
*(New)								8/8/2026			

A granular tracking module that links an individual member to specific vendor goals (e.g., Harvey Norman, Flight Centre), defining their assigned weekly credit amount and displaying real-time accumulated balances.

Manage Banking & BPAY

Manage Banking BPay

Manage Banking BPay

<- Back

BankID

1

Account Number

12345678

Add New

Member Name

Aiden

BPAY Biller Code

BPAY111001

Save

Account Name

Aiden Miller

BPAY Reference

RF1001

Delete

BSB

062-000

Preferred Method

Bank Transfer

A highly localized Australian financial interface capturing precise member banking routing data (BSB, Account Numbers) alongside specific BPAY Biller Codes and references for accurate third-party disbursements.

Manage Payment Logs

Manage Payment Log

Manage Payment Log

<- Back

PaymentID

1

Payment Method

Bank Transfer

Add New

Member

Aiden

Amount

\$50.00

Save

Product

Harvey Norman

Reference

TRX-9001

Delete

Payment Date

2025-04-04

Status

Paid

A robust accounts payable ledger logging every outbound financial transaction made on behalf of the member, tracking the exact payment method (BPAY vs. Bank Transfer), reference IDs, and clearance statuses.

Master Product Directory

Manage Products

Manage Products

Product ID

1

Product Name

Harvey Norman

Default Weekly Credit

\$25.00

Default Provider

Harvey Norman

Is Accumulating

☒

Add New

Save

Delete

Product ID	Product Name	Default Weekly Credit	Default Provider	Is Accumulating
1	Harvey Norman	\$25.00	Harvey Norman	☒
2	Flight Centre	\$20.00	Flight Centre	☒
3	Bunnings	\$15.00	Bunnings	☒
4	JB Hi-Fi	\$18.00	JB Hi-Fi	☒
5	Chemist Warehouse	\$10.00	Chemist Warehouse	☒
6	Groceries	\$0.00	Various	☐
7	Health Cover	\$0.00	Various	☒
8	Electricity	\$0.00	Various	☐
9	Gas	\$0.00	Various	☐
10	Water	\$0.00	Various	☐
11	Internet	\$0.00	Various	☐
12	Body Corporate	\$0.00	Various	☐
13	Rates	\$0.00	Various	☐
14	Phone Plan	\$0.00	Various	☐
15	Home Insurance	\$0.00	Various	☐
16	Car Insurance	\$0.00	Various	☐
*(New)				☒

The administrative configuration screen where management defines default weekly credits for partnered retailers and utilities, utilizing an "Is Accumulating" flag to dictate how funds build up over time.

Business Benefits

- ✓ Eliminated human calculation errors by automating weekly financial accruals through a centralized engine
- ✓ Streamlined Australian outbound disbursements by strictly formatting BSB and BPAY Biller Code data
- ✓ Improved member satisfaction through accurate, transparent tracking of their accumulated benefit balances
- ✓ Reduced administrative overhead by bridging the gap between member CRM data and financial payment logs
- ✓ Enhanced financial oversight with dedicated active payment reports and ledger summaries

Project Highlights

- Australian Financial Localization
- Automated Batch Processing
- Third-Party Disbursement Tracking
- Salary Packaging Logic
- Clean, Intuitive Financial UI

Future Enhancements

Future versions of this system may include:

- Automated ABA (Australian Bankers' Association) file generation for direct bulk upload to banking portals
- A secure member-facing web dashboard allowing individuals to check their real-time accumulated balances
- API integration with BPAY validation services to instantly verify Biller Codes before processing
- Automated email generation for distributing monthly benefit statements directly to members

Project Summary

The Membership Credit & BPAY Disbursement System is a prime example of Admyon Systems' capacity to build highly localized, mathematically intensive financial software. By automating tedious credit accruals and structuring outbound payment data, this platform empowers benefits management firms to scale their operations securely and with absolute financial precision.