What Is This?

Customers can't cash out, withdraw or transfer their credits in Pixalink. Credits are bought from your business and spent only at your business. If you choose to give a customer their money back, for example because they are moving away, you take the credits out of their wallet in Pixalink and return the money yourself.

How It Works

No cash-out for customers. The customer portal shows the credit balance and history, and lets customers top up if online top-up is on. There is no button to withdraw, cash out or send credits to someone else. This keeps your credits a closed-loop credit, not e-money. See Why Credits Are Never Shown as RM (Closed-Loop Wallet) (https://kb.pixalink.io/articles/why-credits-are-never-shown-as-rm-closed-loop-wallet).

Refunds are your decision. Pixalink doesn't refund money for you. When you agree to a refund:

1. Take the credits out with **Deduct Credit**. You can find it in:
   - **Admin Panel → Wallet Management → Credit History**, at the top of the page.
   - The customer's profile, on the **Credits** tab.
2. Choose the outlet and type the amount in **Deduct Credit Amount**.
3. In **Remarks**, write why, for example "Refund RM80 cash, customer moving away". The history shows the line as **Deduct**, so the remark is how you tell a refund from a normal spend later.
4. If your business asks for a code before deducting, get the **Verification Code** from the customer.
5. Return the money to the customer outside Pixalink: cash at the counter, a bank transfer, or a refund from your payment gateway's own dashboard.

Top-ups can't be cancelled. A top-up can't be edited, deleted or reversed in the Admin Panel. Use **Deduct Credit** instead.

Online top-ups are not refunded automatically. When a customer paid online, deducting credits doesn't send the money back through the payment gateway. Refund the payment yourself through your gateway provider.

Which credits are refunded. When credits are deducted, bonus credits go first and the customer's own top-ups go last. See How Credits Are Spent: Which Ones Are Used First (https://kb.pixalink.io/articles/how-credits-are-spent-which-ones-are-used-first). So after a few visits, what is left is usually credit the customer paid for. Most businesses refund only what the customer paid, never bonus credits.

Real-Life Example

Wei Lin runs Glow Salon in Mont Kiara. Her regular, Siti, paid RM100 and received 110 credits, including 10 bonus credits. Siti has spent 30 credits. The 10 bonus credits went first, so her 80 remaining credits are all from her RM100. Siti is moving to Penang and asks for her money back. Wei Lin opens Siti's profile, goes to the **Credits** tab, clicks **Deduct Credit**, deducts 80 credits with the remark "Refund RM80 cash, moving to Penang", and hands Siti RM80 at the counter.

Good to Know

- Write your refund rules into your terms and conditions before you sell credits: whether you refund, how much, and how. Use the same words with your staff.
- Be careful with a blanket "credits are non-refundable" rule. In Malaysia, consumer protection law may not let you rely on it in every case, for example if you close an outlet or stop offering a service the customer prepaid for. This isn't legal advice. Speak to your lawyer if you are unsure.
- If credits expire for your business, write the expiry in your terms too, so customers know before they top up.
- Referral and referral commission credits stay in the wallet. Don't pay them out as cash.
- If your business uses Shopify store credit, customers may be able to move their balance into your Shopify store credit. That is still your own store credit, not cash.

Need Help?

If **Wallet Management** is missing from your sidebar, credits aren't turned on for your business. Ask the Pixalink team to turn them on.

What's Next?

- What Are Credits and How the Credit Wallet Works (https://kb.pixalink.io/articles/what-are-credits-and-how-the-credit-wallet-works)
- Why Credits Are Never Shown as RM (Closed-Loop Wallet) (https://kb.pixalink.io/articles/why-credits-are-never-shown-as-rm-closed-loop-wallet)
- How Credits Are Spent: Which Ones Are Used First (https://kb.pixalink.io/articles/how-credits-are-spent-which-ones-are-used-first)