

# How Credit Wallet Payments Work at Eats365 POS

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## What Is This?

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Credit wallet payments let your customers pay for meals using their prepaid credit balance — right from the Eats365 POS. When a customer tops up their wallet through your loyalty programme, they can spend that balance at checkout without needing cash or a card. It's fast, cashless, and encourages repeat visits.

## Real-Life Example

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Wei Lin runs a bubble tea chain with three outlets, all using Eats365 POS. His regular customer, Siti, topped up RM100 into her credit wallet during a weekend promotion. On Monday, Siti visits a different branch and orders an RM15 meal combo. The cashier looks up Siti's account on the POS, sees her RM100 balance, and applies RM15 from her wallet. Siti's balance drops to RM85 instantly. Later that day, Siti realises she was charged for an item she didn't order. The cashier voids the item and RM6 is refunded back to Siti's wallet — her balance updates to RM91. The whole process happens automatically, with no manual adjustments needed.

## How It Works

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Here's what happens when a customer pays with their credit wallet at your Eats365 POS:

1. **Customer is identified** — Your cashier looks up the customer by phone number or member ID on the POS terminal. The system pulls up their profile, including their current credit balance, points, tier, and any available rewards.
2. **Balance is checked** — Before the payment goes through, the system checks that the customer has enough credit to cover the amount. If the balance is too low, the payment won't go through — your cashier can suggest a partial credit payment or another payment method.
3. **Credit is deducted** — Once confirmed, the exact amount is deducted from the customer's wallet. A transaction record is created with the order reference, so everything is traceable.
4. **Receipt is updated** — The POS processes the payment like any other tender type. Your daily sales reports will show credit wallet payments alongside cash and card transactions.

## What Happens During a Refund or Void

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If you need to void an order or issue a partial refund for a credit wallet payment:

- **Full void** — The entire credit amount is returned to the customer's wallet automatically.

- **Partial refund** — Only the refunded portion goes back to the wallet. For example, if a customer paid RM30 and you refund RM10, their wallet gets RM10 back.
- **Refund limit** — The total refunded amount can never exceed what the customer originally paid with credit on that order. This prevents accidental over-refunds.

Your staff don't need to do anything special — just process the void or refund on the POS as usual, and the wallet balance updates on its own.

## How to Check a Customer's Balance

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Your cashier can look up any customer's credit balance directly from the Eats365 POS:

1. Open the member lookup on the POS terminal.
2. Search by **phone number** or **member ID**.
3. The customer's profile appears, showing their **credit balance, points, and tier**.

This is useful before processing a wallet payment, so your staff can confirm the customer has enough credit.

## Good to Know

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- **Works across all your outlets** — A customer who tops up at one branch can spend their credit at any of your Eats365-connected locations.
- **Balance updates in real time** — After a payment or refund, the new balance shows immediately the next time the customer is looked up.
- **Duplicate payments are prevented** — If the POS sends the same transaction twice (for example, due to a network hiccup), only the first one is processed. Your customer won't be double-charged.
- **Credit wallet is separate from points** — Points and credit are two different balances. Paying with credit doesn't affect the customer's points balance.
- **Top-ups are managed in the admin panel** — Customers can top up through your customer portal, or your team can add credit manually from the admin panel. The Eats365 POS is only used for spending and refunding credit.