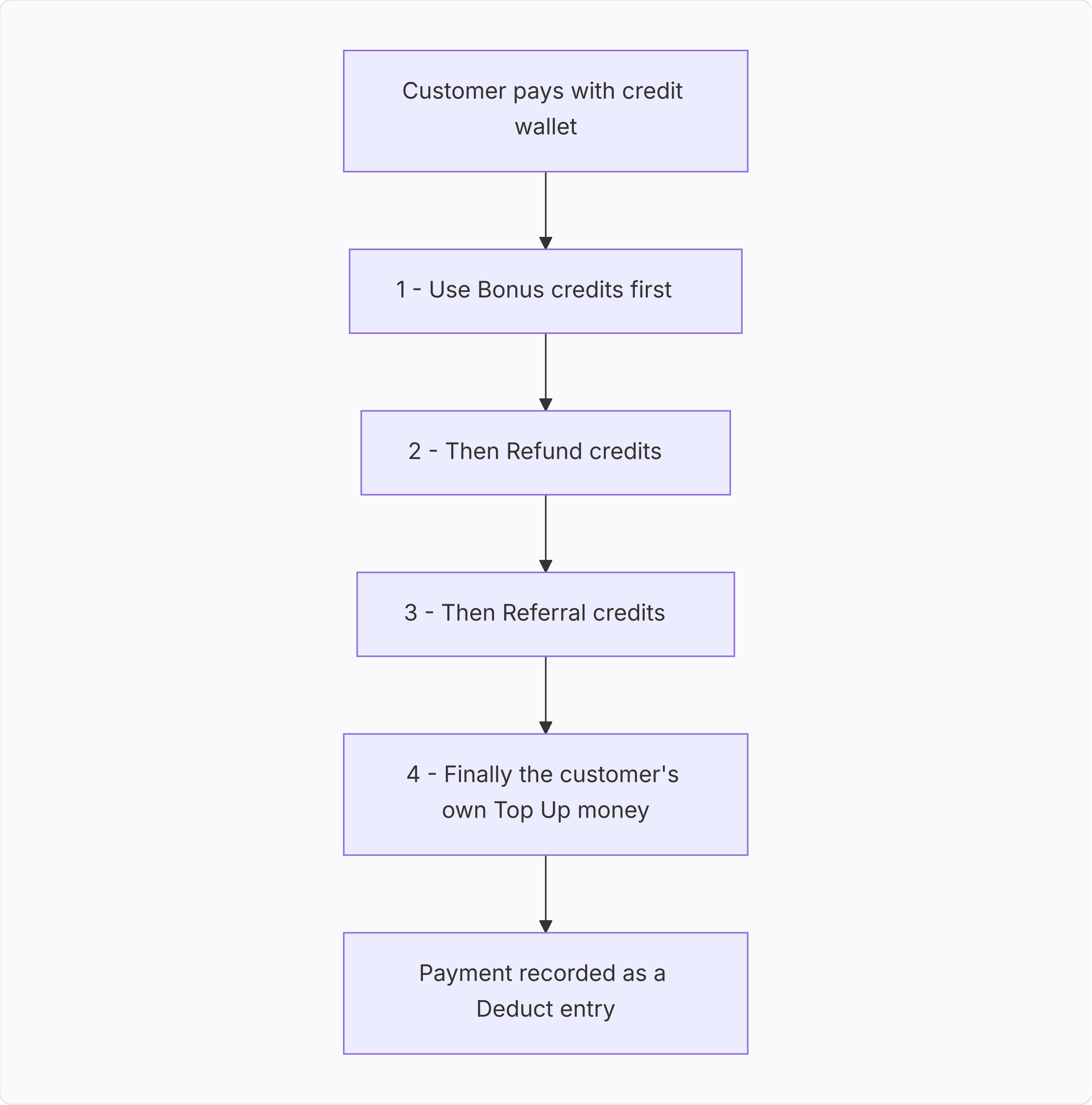
How Credits Are Spent: Which Ones Are Used First

What Is This?

When a customer pays with their credit wallet, Pixalink does not take the money from one single pile. A customer's balance can be made up of different kinds of credit. They might have bonus credit from a promo, a refund, referral credit, and the money they topped up themselves. This article explains which credits get used first, so you always know what is happening behind a payment.

How It Works

When a customer spends, Pixalink uses their credits in a fixed order. Promotional credits are used first, and the customer's own money is used last.



The order is always the same:

1. **Bonus** — extra credit from a top-up promo
2. **Refund** — credit you returned to the customer
3. **Referral** — credit earned through your referral programme
4. **Top Up** — the money the customer actually paid in

Pixalink works down this list. It empties the Bonus credits first. If the payment is larger than the bonus balance, it moves to Refund, then Referral. It only touches the customer's own Top Up money once everything else is gone.

Two more things happen automatically inside each type:

- **Oldest credits go first.** Within one type, the credit added earliest is spent before newer credit. This helps credits get used before they expire.
- **Expired credits are skipped.** If a credit has passed its expiry date, it is left out. Only valid credit is used to cover a payment.

If a customer tries to spend more than their valid balance, the payment is blocked. They are told how much they actually have.

Every payment is saved as a **Deduct** entry in Credit History, so you can always see what was used.

Credit History

Created At	Customer	Amount	Type
2 minutes ago	+60123456789	+100.00	Top Up
2 minutes ago	+60123456789	+10.00	Bonus
1 hour ago	+60123456789	-15.50	Deduct
3 hours ago	+60179876543	+50.00	Top Up
3 hours ago	+60179876543	+5.00	Bonus
1 day ago	+60111234567	-25.00	Deduct

Real-Life Example

Wei Lin runs Glow Salon in Mont Kiara and lets customers preload a wallet for treatments. Her regular, Nurul, tops up RM100 and earns a RM10 bonus from Wei Lin's promo, giving her RM110 in total. A week later, Nurul pays RM30 for a manicure. Pixalink takes the RM10 bonus first, then the remaining RM20 comes from her topped-up money. Nurul's balance is now RM80, all of it her own credit. When Wei Lin opens Credit History, she sees a single RM30 Deduct entry and can tell the promo credit was used up first.

Good to Know

- Promotional credits (Bonus, Refund, Referral) are always spent before the customer's own money.
- Within each type, the oldest credits are used first.
- Expired credits are never used to cover a payment.
- A customer can never spend more than their valid balance.
- Every payment shows up as a Deduct entry in Credit History.

Need Help?

If credit payments are not being deducted the way you expect, talk to the Pixalink team and we will take a look.

What's Next?

- What Are Credits and How the Credit Wallet Works — the full overview of the credit wallet
- How to Earn Points from Credit Payments — reward customers with points when they pay with credits
- How to Top Up Customer Credits — add credits to a customer's wallet