

How to Set Up Credit Top-Up Settings

What Is This?

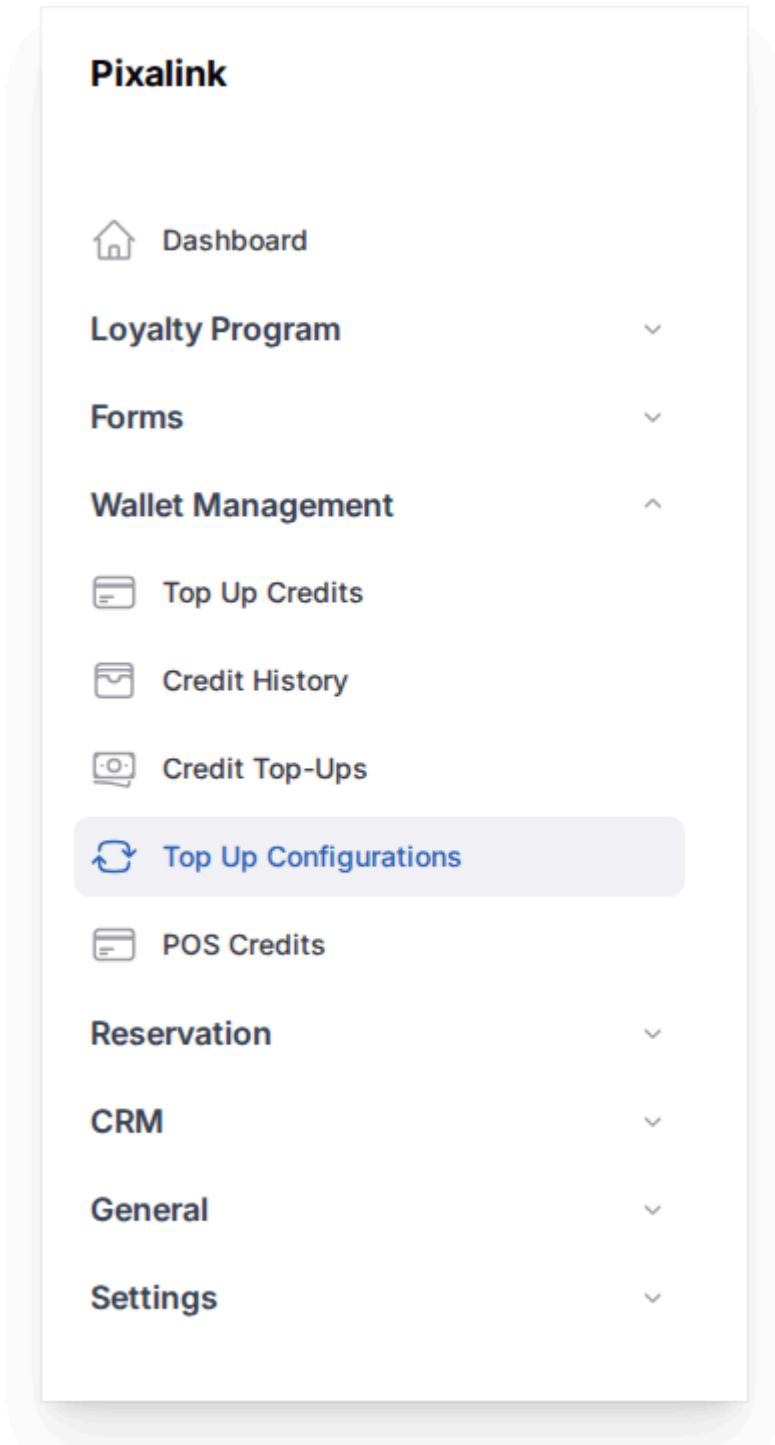
The Top Up Configurations page lets you control how credit top-ups work for your business. You can set up bonus promotions, enable quick top-up buttons for your staff, let customers top up through a payment gateway, and more.

Real-Life Example

Wei Lin runs a bubble tea chain with three outlets. She wants to encourage customers to load up their credit wallets with larger amounts. She sets up a top-up promo: customers who top up RM100 or more get RM15 in bonus credits, and those who top up RM200 get RM35 bonus. Within a month, her average top-up amount jumps from RM30 to RM120 — customers love feeling like they're getting a deal, and Wei Lin benefits from the upfront cash flow.

How to Set It Up

1. Go to **Admin Panel** → **Wallet Management** → **Top Up Configurations**



2. You'll see the full settings page with several sections. Each section controls a different part of how credit top-ups work. Read on for each one.

- Top up Promo configurations
- Deduct Credits Earn Points Reward
- Quick Credit Button
- Payment Gateway Top-Up
- Two Factor Authentication

Top-Up Promo

3. Open the **Top up Promo configurations** section.
4. Click **Add to Promo Thresholds** to create a new promo tier. Fill in:
 - **Threshold** — the minimum amount a customer must top up to qualify (e.g., 50.00)
 - **Reward Amount** — the bonus credits they'll receive (e.g., 5.00)
5. Add as many tiers as you'd like. For example:
 - Top up RM50 → get RM5 bonus
 - Top up RM100 → get RM15 bonus
 - Top up RM200 → get RM35 bonus

The system automatically picks the best matching tier for each top-up. If a customer tops up RM150, they'll get the RM100-tier bonus (RM15).

Top up Promo configurations

Promo Thresholds

Minimum Top-up Credit (Threshold)	Bonus Credit	
<input type="text" value="50"/>	<input type="text" value="5"/>	
<input type="text" value="100"/>	<input type="text" value="15"/>	
<input type="text" value="200"/>	<input type="text" value="40"/>	

Earn Points from Credit Payments

6. In the **Deduct Credits Earn Points Reward** section, toggle **Enabled** on if you want customers to earn loyalty points when they pay with credits.
7. Set the **Conversion Rate (%)** — this controls what percentage of the credit payment counts towards earning points. A rate of 100 means the full credit amount earns points.

Deduct Credits Earn Points Reward

Enabled

Conversion Rate (%)

%

Quick Credit Buttons

8. In the **Quick Credit Button** section, toggle **Enable Quick Credit Buttons** on.
9. Set your **Quick Top-up Buttons** — these are preset amounts that appear as shortcut buttons when your staff tops up a customer's credits. The defaults are 1, 5, 10, 50, and 100. You can





change these to match your most common top-up amounts. You can have up to 5 buttons.

Quick Credit Button

Enable Quick Credit Buttons

If enabled, quick credit buttons will be shown to top up with predefined amounts.

Quick Top-up Buttons

- 10 
- 20 
- 50 
- 100 

Add to quick Top-up Buttons

Payment Gateway Top-Up (Customer Self-Service)

This section only appears if you have a payment gateway connected.

Requires additional setup: The Payment Gateway integration needs to be connected to your account before you can use this feature. Reach out to our support team for help getting started.

10. In the **Payment Gateway Top-Up** section, toggle **Enable Payment Gateway Top-Up** on. This lets customers buy credits directly from the customer portal using online payment.

Payment Gateway Top-Up

Allow customers to top up credits using payment gateway (CommercePay).

Enable Payment Gateway Top-Up

Allow customers to purchase credits via payment gateway from the customer portal.

11. Set up your **Preset Amounts** — these are the quick-select buttons customers see (e.g., RM10, RM20, RM50, RM100). You can add up to 6 preset amounts.









Payment Gateway Top-Up

Allow customers to top up credits using payment gateway (CommercePay).

Enable Payment Gateway Top-Up

Allow customers to purchase credits via payment gateway from the customer portal.

Preset Amounts

- 10  
- 20  
- 50  
- 100  

Add to preset Amounts

Quick-select amounts displayed to customers (in dollars).

12. If you want customers to enter their own amount, toggle **Allow Custom Amount** on, then set:
 - **Minimum Amount** — the smallest amount they can top up (e.g., RM10)

- **Maximum Amount** — the largest amount they can top up (e.g., RM10,000)

Payment Gateway Top-Up

Allow customers to top up credits using payment gateway (CommercePay).

Enable Payment Gateway Top-Up
Allow customers to purchase credits via payment gateway from the customer portal.

Preset Amounts

<input type="text" value="10"/>	↑↓
<input type="text" value="20"/>	↑↓
<input type="text" value="50"/>	↑↓
<input type="text" value="100"/>	↑↓

Quick-select amounts displayed to customers (in dollars).

Allow Custom Amount
Allow customers to enter a custom amount in addition to preset amounts.

Minimum Amount* <input type="text" value="10"/> Minimum top-up amount in dollars.	Maximum Amount* <input type="text" value="10000"/> Maximum top-up amount in dollars.
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Two-Factor Authentication

13. In the **Two-Factor Authentication** section, toggle **Enabled** on if you want to require extra security when staff process credit top-ups.

Two-Factor Authentication

Enabled
Require staff to verify their identity before processing credit top-ups

14. Click **Save** to apply all your changes.

What Your Customers Will See

When Payment Gateway Top-Up is enabled, customers visiting the customer portal will see a top-up screen with:

- **Preset top-up buttons** — quick-select buttons for the amounts you configured (e.g., RM10, RM20, RM50, RM100)
- **Custom amount input** — if you enabled Allow Custom Amount, customers can type in any amount within your configured minimum and maximum range

Customers simply pick an amount (or type their own), then complete the payment through the connected payment gateway.

Good to Know

- Top-up promo bonuses are applied automatically — your staff don't need to do anything extra. The system checks the promo tiers each time a top-up is processed.

- Each promo tier minimum must be unique. You can't have two tiers with the same minimum amount.
- The Payment Gateway Top-Up section only appears if your account has a payment gateway (CommercePay) connected. Talk to your account manager to get this set up.
- Quick credit buttons only affect the staff-facing top-up screen. Customers won't see these buttons.
- If a Reward Amount value reaches your organisation's authorisation limit, a password confirmation field will appear inline in the form for security. You must enter your password before you can save.