## What Is This?

Pixalink shows a customer's credits as **credits**, not as RM. Only the payment the customer makes is shown in RM. This keeps your credits clearly a closed-loop credit: something customers buy from you and spend only at your business. It also matches how Malaysia's e-money rules tell e-money apart from a shop's own credits.

## How It Works

**Credits are bought, not deposited.** A customer pays you RM100 and receives 100 credits. From then on, the balance is counted in credits, not ringgit.

Here is what Pixalink shows in each place:

| What | How it is shown |
|---|---|
| What the customer pays | RM100.00 |
| Credits they buy | 100.00 credits |
| Bonus from your promo | +10.00 credits |
| Their balance | 110.00 credits |
| A payment with credits | −25.00 credits |

**Why it matters in Malaysia.** Bank Negara Malaysia (BNM) treats "e-money" as a regulated payment instrument. Under the Financial Services (Designated Payment Instruments) Order 2013, e-money is something that stores funds paid to the issuer **and** can be used to pay **anyone other than the issuer**.[1] BNM's Electronic Money policy document uses the same definition.[2] Issuing e-money needs BNM approval under the Financial Services Act 2013.[3]

Your credits can only be spent at your own business. They don't meet the second part of that definition, so they are a closed loop, not e-money.

Showing credits as RM, or calling them "money in a wallet", blurs that line. Showing them as credits keeps the difference clear to your customers and staff.

**When other rules apply.** Since 2 January 2025, a separate exemption order covers credits that one brand's network of shops accepts. It sets limits, such as RM500 per customer, and other conditions.[4] If your credits will work across different businesses or brands, get advice before you set them up.

> **Important**
>
> This article explains how Pixalink displays credits. It is not legal advice. For questions about your own business, speak to your lawyer or contact Bank Negara Malaysia.

## Real-Life Example

Wei Lin runs Glow Salon in Mont Kiara. Her regular, Siti, pays RM300 for a treatment package. Siti receives 300 credits plus 30 bonus credits. Her balance in the customer portal shows 330.00 credits, not RM330. When Siti pays for a facial, staff deduct 120 credits. Wei Lin's front desk talks about "credits" every time, so no customer thinks the salon is holding their cash.

## Good to Know

- Use the word "credits" in your posters, WhatsApp messages and staff training too.
- Avoid phrases like "load money", "deposit" or "e-wallet balance". Say "buy credits" and "credit balance".
- Bonus credits are always shown as credits, because the customer didn't pay for them.
- Write your refund and cash-out rules for credits in your terms and conditions. See Can Customers Cash Out or Get a Refund on Their Credits? (https://kb.pixalink.io/articles/can-customers-cash-out-or-get-a-refund-on-their-credits).

## Need Help?

If your Admin Panel has no **Wallet Management** menu, ask the Pixalink team to turn on credits for your business.

## 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)
- How to Top Up Customer Credits (https://kb.pixalink.io/articles/how-to-top-up-customer-credits)
- How to Give Bonus Credits When Customers Top Up (https://kb.pixalink.io/articles/how-to-set-up-credit-top-up-settings)

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1. Financial Services (Designated Payment Instruments) Order 2013, P.U.(A) 202/2013 (https://lom.agc.gov.my/ilims/upload/portal/akta/outputp/pua_20130629_P.U.%20%28A%29%20202.pdf), paragraph 2(d). ↩
2. Bank Negara Malaysia, Policy Document on Electronic Money (E-Money) (https://www.bnm.gov.my/-/pd-emoney25), BNM/RH/PD 029-57, effective 31 January 2025. ↩
3. Financial Services Act 2013 (Act 758) (https://lom.agc.gov.my/ilims/upload/portal/akta/outputaktap/1691496_BI/ACT%20758_2.8.2021.pdf), sections 8 and 11. Islamic issuers fall under the Islamic Financial Services Act 2013 (Act 759) (https://lom.agc.gov.my/ilims/upload/portal/akta/outputaktap/20130322_759_BI_Combined.pdf). ↩
4. Financial Services (Limited Purpose Electronic Money) (Exemption) Order 2024, P.U.(A) 463/2024 (https://lom.agc.gov.my/ilims/upload/portal/akta/outputp/2596772/PUA%20463.pdf). ↩