## ## Introduction

This guide will teach you how to create a payment for an order made under your buyer company. There are three payment types available to you with OrderCloud: Credit Cards, Purchase Orders and Spending Accounts. This guide will walk you through how to create all three types and apply them to an order. You will also learn how you can use any number of payments on a single order.

<div class="note"><strong>04/01/2017:</strong> Payments have a new boolean field, `Accepted`. Only users with the new `ProcessPayments` role will be able to create or update payments with `Accepted` set to `true`, and create payment transactions.</div>

## ## Prerequisites

* [Create And Assign Users And User Groups](https://documentation.ordercloud.io/use-case-guides/buyer-and-seller-organization-management/create-and-assign-users-and-user-groups)
* [Create and assigned a Credit Card](https://documentation.ordercloud.io/use-case-guides/buyer-and-seller-organization-management/create-and-assign-a-credit-card)
* [Create And Assign Spending Accounts](<https://documentation.ordercloud.io/use-case-guides/buyer-and-seller-organization-management/create-and-assign-spending-accounts>)

## ## 1. Create a Credit Card Payment

This payment type will indicate that you wish to charge a credit card for the amount specified in the payment. It will not immediately charge the account without additional steps taken to create a credit card integration with a payment gateway of your choice.

![CreateCCPayment](assets/images/docs-guides/base-use-cases/CreateCCPayment.png)

<div class="api-reference">API Resource: [Create a New Payment](https://documentation.ordercloud.io/api-reference#Payments\_Create)</div>

```

POST https://api.ordercloud.io/v1/orders/{direction}/{orderID}/payments HTTP/1.1  
Authentication: Bearer put\_access\_token\_here  
Content-Type: application/json

{

"ID": "CreditCardPayment1",

"Type": "CreditCard",

"CreditCardID": "CreditCard1",

"Description": "...",

"Amount": null,

"Accepted": true,

"xp": null

}

```

## ## 2. Create a Spending Account Payment

The Spending Account payment type will cause the spending account specified in the `SpendingAccountID` field of the payment object to be charged for the amount specified.

<div class="api-reference">API Resource: [Create a New Payment](https://documentation.ordercloud.io/api-reference#Payments\_Create)</div>

```

POST https://api.ordercloud.io/v1/orders/{direction}/{orderID}/payments HTTP/1.1  
Authentication: Bearer put\_access\_token\_here  
Content-Type: application/json

{

"ID": "SpendingAccountPayment1",

"Type": "SpendingAccount",

"SpendingAccountID": "SpendingAccount1",

"Description": "This is a payment for an order using a spending account.",

"Amount": null,

"Accepted": true,

"xp": null

}

```

## ## 3. Create a Purchase Order Payment

A Purchase Order is a generic payment type that you can use to implement your custom business workflow. The amount charged in a purchase order is an agreement about a later transaction. Depending on your business needs, this transaction might take place through a cost center or a user group that handles the billing for orders or certain order types. A Purchase Order allows you to mark an order as paid for without charging a credit card or spending account.

<div class="api-reference">API Resource: [Create a New Payment](https://documentation.ordercloud.io/api-reference#Payments\_Create)</div>

```

POST https://api.ordercloud.io/v1/orders/{direction}/{orderID}/payments HTTP/1.1  
Authentication: Bearer put\_access\_token\_here  
Content-Type: application/json

{

"ID": "PurchaseOrderPayment1",

"Type": "PurchaseOrder",

"Description": "This is a payment for an order using a purchase order.",

"Amount": null,

"Accepted": true,

"xp": null

}

```

## ## 4. Creating Multiple Payments on One Single Order

In the above examples the amount set on the payment has been set to null. This will cause the amount to be automatically set to the total of the order. In order to use multiple payments on an order the amount value needs to be set manually. If an order has been partially paid for and a new payment is created with a null payment amount for that same order, the amount for that payment will be the remaining total that still needed to be covered to fully pay for the order. Here’s an example of part of a payment to an order being made by Credit Card, and another part of the payment being made by Spending Account:

<div class="api-reference">API Resource: [Create a New Payment](https://documentation.ordercloud.io/api-reference#Payments\_Create)</div>

```

POST https://api.ordercloud.io/v1/orders/{direction}/{orderID}/payments HTTP/1.1  
Authentication: Bearer put\_access\_token\_here  
Content-Type: application/json

{

"ID": "CreditCardSplit",

"Type": "CreditCard",

"CreditCardID": "CreditCard1",

"Amount": 5.00,

"Accepted": true,

"xp": null

}

```

```

POST https://api.ordercloud.io/v1/orders/{direction}/{orderID}/payments HTTP/1.1  
Authentication: Bearer put\_access\_token\_here  
Content-Type: application/json

{

"ID": "SpendingAccountSplit",

"Type": "SpendingAccount",

"SpendingAccountID": "SpendingAccount1",

"Amount": 15.00,

"Accepted": true,

"xp": null

}

```

<div class="note">Once an order has been fully paid for, new payments cannot be created for that order.</div>

## ## Conclusion

Congratulations! You now know how to create a payment using a credit card, spending account, or purchase order on an order. You’ve also learned how to process multiple payments on the same order using different payment types.