## ## Introduction

This guide will teach you how to create and assign a spending account to a user in a buyer organization so that a user can select this spending account at checkout as their method of payment.

Spending accounts are funds given to users by a managing entity and are managed as part of a user's account. These funds are generally used as "corporate dollars", "rewards dollars", or "gift cards".

## ## 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)
* [Understand how to make Assignmentst](https://documentation.ordercloud.io/use-case-guides/buyer-and-seller-organization-management/make-an-assignment)

## ## 1. Create a Spending Account

<div class="api-reference">API Reference: [Create a New Spending Account](https://documentation.ordercloud.io/api-reference#SpendingAccounts\_Create)</div>

```

POST https://api.ordercloud.io/v1/buyers/{buyerID}/spendingaccounts HTTP/1.1  
Authorization: Bearer put\_access\_token\_here  
Content-Type: application/json

{  
 "ID": "NewSpendingAccountID",  
 "Name": "NewSpendingAccount",  
 "Balance": 500.00,  
 "AllowAsPaymentMethod": true,  
 "RedemptionCode": null,  
 "StartDate": 2016-11-23,  
 "EndDate": 2017-11-23,  
 "xp": null  
}

```

`AllowAsPaymentMethod`: This property determines whether or not a spending account can be used as a payment method on an order. While the use case of setting the value to true is most common, there are times when you may need to set it to false. For example, you would set the value to false if you want to use a spending account to track spending by party, as opposed to allowing it as a method of payment.

`RedemptionCode`: This property can be used to create a spending account that behaves much like a traditional gift card. The value can be set to any combination of alphanumeric characters as long as it is under 100 characters.

`AllowExceed`: This property is set on the assignment and can be true or false. It determines if the party can exceed the balance in the spending account.

## ## 2. Assign the Spending Account

<div class="api-reference">API Reference: [Save Spending Account Assignment](https://documentation.ordercloud.io/api-reference#SpendingAccounts\_SaveAssignment)</div>

```

POST [https://api.ordercloud.io/v1/buyers/{buyerID}/](https://api.ordercloud.io/v1/buyers/%7BbuyerID%7D/orders)spendingaccounts/assignments HTTP/1.1  
Authorization: Bearer put\_access\_token\_here  
Content-Type: application/json

{  
 "SpendingAccountID": "NewSpendingAccountID",  
 "UserID": "ExistingUserID",  
 "UserGroupID": null,  
 "AllowExceed": false  
}

```

## ## Conclusion

Congratulations! You’ve now created and assigned a spending account. They can be used to pay for all of or part of an order. Spending accounts can be assigned to users, user groups, and at the buyer level. Multiple spending accounts can be assigned to a member of an organization and applied to all transactions. When multiple spending accounts are used on a transaction each is deducted individually.

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