## ## Introduction

This guide will teach you how to create and assign a credit card to a user / user group in your buyer company.

Credit Cards can be used as a payment method for an order. You can create credit cards and assign them directly to a user, and you can also create credit cards and assign them to a group, to be shared by multiple users. Once these assignments are made, these cards will be available to the user to select as a method of payment.

## ## How Sensitive Information Is Handled In OrderCloud.io

Sensitive credit card data is <strong>NOT</strong> stored in OrderCloud.io. Data is passed through the Token which is acquired from an integration with a payment processor (example: PayPal, [Authorize.net](https://documentation.ordercloud.io/integration-services/authorizenet/overview), etc.)

A very typical set up will include some middleware entity that has [elevated roles](https://documentation.ordercloud.io/platform-guides/getting-started/using-the-dashboard#Webhooks) that will handle the retrieving and storing of a token, so that the token is not directly accessible by the user.

## ## 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)

## ## 1. Create a Credit Card

<div class=”api-reference”>API Reference: [Create a Credit Card](https://documentation.ordercloud.io/api-reference#MeCreditCards)</div>

```

POST https://api.ordercloud.io/v1/me/creditcards HTTP/1.1  
Authentication: Bearer put\_access\_token\_here  
Content-Type: application/json

{

"Token": "B160F42X3C883B52-1111",

"CardType": "VISA",

"PartialAccountNumber": "1111",

"CardholderName": "John Smith",

"ExpirationDate": "2019-07",

"xp": null

}

```

## ## 2. Assign the Credit Card

For this example, we will be assigning the credit card to a `User`. That means that this user will have access to this credit card as a method of payment. If you have, for example, a corporate credit card that can be used by multiple users, then you could assign that card to a `UserGroup` instead of directly to a `User`:

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

```

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

{

"CreditCardID": "C20jcZ2-EiN2MsV4pZY-x",

"UserID": "abc16",

"UserGroupID": null

}

```

## Conclusion

You should now be able to create and assign as many credit cards as you need. If you would like to learn more about Cost Centers, check out the [Create and Assign Cost Centers](https://documentation.ordercloud.io/use-case-guides/buyer-and-seller-organization-management/create-and-assign-a-cost-center) guide.