

The theme comes with lots of optional payment platforms ready to install. PayPal comes pre-installed and unless changed is the default payment gateway.

We would prefer to use PayPal for all seller/buyer transactions because this way if there are any problems with a transaction, the buyer could make a claim. via PayPal as we do not wish to get involved with seller/buyer disputes.

For the websites commission payments from sellers we would like to be paid only when a sellers account has accumulated a certain level of debt. To explain what we mean we'll give you an example of our problem with PayPal for collecting commission payments.

If a seller sells an item for £10.00 at a commission rate of 5% the site would get £0.50 in commission. From this PayPal would take a £0.30 transaction fee plus a further 2% making it £0.31 in total taking 62% of our commission. As we expect a great deal of sales of this type of value it would mean that all we are doing is generating an income for PayPal.

We would like the site to be set up in such a way that once a seller has accumulated a certain amount of commission debt to the site then the commission could then be collected by PayPal once the target figure has been reached. This could be done on a monthly basis and possibly via a PayPal payment agreement.

This is how Ebay for example collects commission payments and other fees. Details for this can be found here.

<https://developer.paypal.com/docs/api/payments.billing-agreements/v1/>

Some of the work for this is already included in the theme's original functionality. Within the themes back end the admin can set the commission rate, in our case this is 5%. When a seller makes a sale, the commission is automatically calculated and added to a sellers account as in the image below.

The screenshot shows the Casper Agency dashboard. The top navigation bar includes the Casper logo, a 'Boost Me' button, an 'Add Listing' button, and a 'Logout' button. The left sidebar contains a 'Dashboard' link and several other menu items: 'My Bids', 'My Auctions', 'Messages', 'Balance & Invoices' (highlighted with a red badge showing £0.36), and 'Settings'. The main content area is titled 'Balance & Invoices' and displays the account balance as (£0.36) with a minimum cashout of £0.01. A 'Payment Due' section indicates that payment should be made as soon as possible. Below this, a 'Negative Amount Balance' warning shows an amount due of £0.36. A table lists recent transactions with columns for Order ID, Date, Amount, Status, and Invoice. The table shows five transactions: one pending (£135.00) and four paid (£0.00, £1.00, £1.00, and £10.00).

Order ID	Date	Amount	Status	Invoice
#002969	May 16, 2023 7:31 pm	£135.00	PENDING	Invoice
#002934	April 22, 2023 6:07 pm	£0.00	PAID	Invoice
#002948	April 23, 2023 8:22 pm	£1.00	PAID	Invoice
#002916	April 22, 2023 5:54 pm	£1.00	PAID	Invoice
#001344	September 18, 2022 10:31 am	£10.00	PAID	Invoice

At the same time an invoice for the commission is created and also added to a user's seller account as shown below.

Invoice		#001344
Paid		
Ordered	Bill to	
Order Ref:	Name:	
Date & Time:	September 18, 2022 10:31 am	Email:
Items	Phone:	
QTY Item Description Price	Mailing Address	
1x Lures £10.00		
Subtotal £10.00	Bill from	
Total £10.00	Name:	
	Email:	
	Phone:	
	Mailing Address	Bisakhsan, Afghanistan,

Within the Balance and Invoices section of a user's account shown above the invoice image, there is an option for a user to pay now. Again, this would be via PayPal which we would rather use for commission but only if we can modify the functionality to only collect commission when a threshold is reached. Also, users currently have to physically pay their balances by going to their account page to do so. We would like this process to be automated either via a threshold as previously mentioned on a specific day of the month.