

Your customers can purchase [products](#) and services that you offer in your on-line store using credit. If you decide to grant your customers credit, they receive the credit amount on their store account.

Typically, customers' credit finds its application in various customer loyalty competitions. For example, the customers can receive bonus points/credit for their previous purchases, and can order some products once they achieve appropriate credit amount.



Your customers can pay for the purchased products using one [payment method](#) only, i.e. they cannot combine credit payment with some other form of payment.

This means that if the customers choose credit payment as the payment method, they must pay the whole [order](#) with their customer credit.

Using global or site credit

Kentico allows you to create a credit system that keeps the amount of credit globally or for every site separately.

1. Open the **Store configuration** application (if you want to set the setting for the current site) or the **Multistore configuration** application (if you want to set the setting globally).
2. Navigate to the **Store settings -> Global objects** tab.
3. In the **Use global settings for** category, configure the **Customers credit** field:
 - Clear the *Inherit from global settings* option (only if you work in the **Store configuration** application).
 - Select the field below if you want to use global credit (one credit for all sites). Clear the field below if you want to use site credit (separate credit for every site).

4. Click **Save**.

The system now uses the credit that you chose.

Enabling payment with credit

Before your registered customers can pay with their credit, you need to create a [new payment method](#).

1. Open the **Store configuration** application (if you want to specify the payment method for the current site) or the **Multistore configuration** application (if you want to specify the method [globally](#) for all your sites).
2. Switch to the **Payment methods** tab.
3. Click **New payment method**.
4. Specify the following properties:
 - **Display name:** *type a name of the payment method*
 - **Enabled:** Yes (selected)
 - **Payment gateway URL:** *leave blank*
 - **Payment gateway provider class:**



- *Assembly name:* CMS.Ecommerce
 - *Class:* CMS.Ecommerce.CMSCreditPaymentProvider
 - You can enter values to the other fields according to [Reference - Payment methods](#).
5. Click **Save**.

The system now offers the payment method according to the properties you set.



You need to place the **Payment form** web part on the payment page when [configuring the checkout process](#) to be able to automatically subtract the credit after making an order.

The screenshot shows a web application interface for a payment page. At the top, there is a navigation bar with links for Home, Contact, Help, and Members Area. The user is logged in as laura.wilson@example.com. The main header features the 'eCommerce' logo, a search bar, and a shopping cart icon indicating 0 items for \$0.00. Below the header is a category menu with links for Electronics, Computers, Clothing, Books, and Gifts. The main content area is titled 'Payment Page' and displays order details: Order ID: 3, Payment method: Credit, Total price: \$20.39, and Available credit: \$19980.81. A 'Pay now' button is visible at the bottom of the payment details section. A sidebar on the left contains a 'Help' section with links to FAQ, Shipping Options, and Payment Methods, and a 'Contact' section.