# Account Balance [S]

This feature allows clients to accumulate positive or negative balances on your site. All the transactions that happen on the clients account balance can be viewed on the client side in the client area's **My Account Balance History** feature.

The **negative balance limit** features can be used in conjunction with each other or individually.

To configure the account balance payment type click on the **configure** button next to account balance in the **PAYMENTS > PAYMENT GATEWAYS** admin tool page. Once through making changes click the **save** button.

## Allow Positive Balance

If you allow **positive balances** on your site clients will be able to add "money" to their account and then pay for listing placement, renewals, subscriptions and features on the site. When you allow positive balances within the system the **add to account balance** link appears in the clients area so that clients can add money to their site balance.

<tip c w>**2CO Warning:** According to 2 Checkout (2CO) policies, the **2CO gateway should not be used to add positive balance to the account balance**. They [2CO] do permit both tangible and intangible goods to be paid for, but adding to the account balance (AKA pre-paying) is not considered tangible or intangible service or good by 2CO[1]. It can be used to pay off a negative balance, where the user owes the site some amount, but it cannot make the balance go positive.

Starting in software **versions 6.0.0** and up[2], the software takes this restriction into account, if you are adding funds to the account balance and the end balance would go positive, **2CO will not appear as a payment option**, so you will need to ensure that another payment gateway is configured to be used if you wish to allow positive balances on your site.</tip>

## Allow Negative Balance

If you allow **negative balances** on your site clients can accumulate costs on your site and pay for them at a later time. The client can go to the **My Account Balance History** feature in their client area on the client side to view their current negative balance and add money to their account.

## Negative Balance Time Cutoff

You can set a cut off time for clients to "add" to their negative balance before they cutoff in this setting. From the moment of time that the client goes "negative" in balance there is a count of time accumulating. If this time accumulates beyond the time in days set here the client can no longer charge to their account until the negative balance is cleared. Once the client brings their account to $0 owed this cutoff time resets and the client again has this amount of time again to "add" to their negative balance before they are cutoff again.

# Negative Balance $ Cutoff

You can also set the maximum negative balance a single client can accumulate before they are no longer able to charge features on the site to their account. Once their negative balance reaches this amount owed they will need to add money to their account before they can add more charges to their account…again until this limit is reached again.

# Minimum Add to Balance

The value you set here is the minimum amount a client must add to their account balance to add to their account balance on the client side. This setting is best used on site's that use credit card gateways to pay for services on their site. All credit card gateways have fees attached to every transaction and depending on those fees there may be a threshold amount the admin wishes to not allow charge amounts below. This is where that is set.

You as the admin can add any amount to their site balance through the admin tool.

# Starting Balance (Initial Site Balance)

You can set the starting balance to a user's account upon registration by following the instructions on this page: Edit Group [S]

# Force use

This setting allows you to force your users to pay for an order using the account balance, even if there are other enabled payment gateways. When checking out, the only payment option will be account balance if you check the box for this setting.
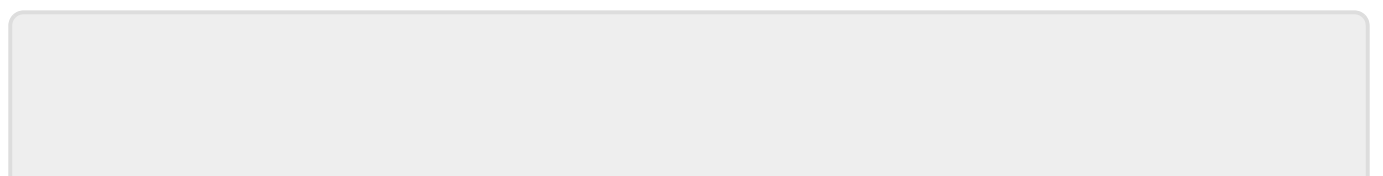
When adding money to the account balance, your clients will see all other payment options you have enabled on the payment gateways page.

[1)]
This has been verified directly with 2CO representatives.
[2)]
We were not aware of the restriction ourselves until a client brought it to our attention and we verified with 2CO to add the restrictions for version 6.0. If you are using version prior to 6.0 and allow positive balances, and also use 2CO, you are highly encourage to update to the latest version to ensure you are not in violation of 2CO policies.

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Permanent link:
**https://geodesicsolutions.org/wiki/admin_menu/payments/payment_gateways/account_balance/start?rev=1348503215**

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