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CONFIGURATION GUIDE

Layaway — Configuration Guide

A step-by-step setup walkthrough for a shop turning on layaway for the first time. Every setting is explained in plain language: what it does, what to choose, and what it means for your customers and your cash.

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Module: Layaway 1.0

Audience: Shop owner, store admin

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Estimated setup time: 30–60 minutes

Prerequisite: Shop module installed, one store configured

Contents

1. What you are setting up

Layaway lets a customer reserve merchandise with a deposit and pay the balance over time. You keep the goods until the plan is paid in full. Configured here, layaway behaves as a **payment type**: it appears in your online checkout, at your register, or both. A plan is created behind the order, and the order is parked in a layaway status that **cannot be completed or shipped until the balance is zero**.

This guide walks every setting in the order you should decide it. Allow 30–60 minutes for the first pass. You do not have to get everything perfect today; section 21 explains what is safe to change later and what is not.

All settings live at **Layaway › Settings**. They apply store-wide and can be overridden per category, per item (SKU), and per location.

2. Before you start

You need	Why
Shop module installed, at least one store configured	Layaway is a Shop submodule; plans hang off real orders.
A payment gateway (Stripe) configured	Only needed if customers will pay online or by card. Cash/check-only layaway works without it.
POS module (optional)	Adds the Layaway tender at the register.
Inventory module (optional)	Lets a register layaway reserve stock instead of selling it.
In-Store Pickup module (optional)	Provides the location list that per-location rules attach to.
Your layaway terms, in writing	You will paste them into the agreement. Have them reviewed if you have not run layaway before.

3. The five business decisions

Every setting below flows from five answers. Decide these before touching the screen — ideally with whoever owns the money.

#	Decision	Typical answer
1	How much do we take up front?	10–20%, with a dollar floor so small tickets still cover the handling.
2	How long may a plan run?	30, 60 or 90 days. Longer plans tie up stock and get abandoned more often.
3	What do we keep if they walk away?	A modest cancellation fee, or nothing. Check your state's rules.
4	What is layaway-able?	Big-ticket goods. A minimum item price is the simplest gate.
5	Who chases people, and when?	Automatic reminders plus a person working the Past Due list.

STEP 1

Turn layaway on

Set **Layaway Module Enabled** to YES. Everything else appears only once this is on.

Turning it off later hides layaway from customers and the register but does *not* delete anything: existing plans stay payable from the back office, and the completion gate still protects unpaid orders.

STEP 2

Channels

Setting	Effect	Choose
Layaway Online Checkout Enabled	Layaway appears as a payment option on your website.	ON once you are confident in your deposit and terms.
Layaway POS Tender Enabled	Layaway tender at the register.	ON if you have POS. Most shops start here.

> **Start with one**
> Running the register only for a few weeks lets your staff learn the flow with you standing next to them, before the website starts creating plans overnight.

STEP 3

What can be bought on layaway

Setting	Options	Guidance
Layaway Product Scope	All products / Only selected	*All products* plus a minimum price is the simplest workable policy. *Only selected* means nothing is eligible until you switch categories or individual items on.
Layaway Minimum Item Price	A dollar amount, or blank	Blank = no minimum. \$200–\$500 keeps layaway for goods worth holding.

Category and item rules apply under *both* scopes — see section 16.

STEP 4 The deposit

Setting	Guidance
Layaway Deposit Percent	Percent of the sale collected up front. 10–20% is normal; higher reduces abandonment but loses some sales.
Layaway Deposit Floor	A minimum dollar deposit. Stops a small percentage on a small sale producing a trivial deposit.
Layaway Deposit Basis	*Order total (tax included)* or *Merchandise before tax*. Tax-included is simpler to explain at the counter.

How the deposit is calculated

Required deposit = **the larger of** (percent × basis) and the floor, applied once per order and never more than the order total.

- 10% with a $20 floor on a $100 item → **$20** (the floor wins).
- 10% with a $20 floor on a $1,000 item → **$100** (the percent wins).
- 10% on a $2,000 order with tax, basis = order total → the percent is taken on the taxed figure, so slightly more than $200.

The register and checkout both compute this on the server. Staff cannot talk it down.

What the customer experiences: online they see "pay $X today"; at the register the cashier is shown the required deposit and cannot complete the sale for less.

STEP 5 Plan length and schedule

Setting	Guidance
Layaway Term Options (days)	Comma-separated list, e.g. `30,60,90`. The customer picks one. Keep the list short.
Layaway Installment Frequency	Default schedule: weekly, every two weeks, or monthly. Customers may choose a different one per plan. Weekly suits shorter plans; monthly matches most pay cycles.
Layaway Minimum Payment	The smallest installment you will accept, so a plan is not paid off $5 at a time. A final payoff is always allowed regardless.
Layaway Early Payoff Discount Percent	Optional. A small discount (2–5%) for settling before the final due date frees your stock sooner. 0 turns it off.

The schedule is generated when the plan opens: the balance is divided across the installments that fit the term at the chosen frequency, with the final payment absorbing any rounding.

STEP 6 The agreement and your terms

Several states require written layaway terms, and every shop benefits from a record of what was promised.

Setting	Guidance
Layaway Requires Agreement Acceptance	**Leave ON.** Online, the customer must tick the agreement to check out. At the register, the cashier must confirm the customer accepted before the sale completes.
Layaway Terms & Conditions	Your own wording, appended beneath the generated disclosures.

What is generated for you

You do not have to write any of this — the agreement always states the goods being held, the plan total, the deposit paid, the balance, the payment schedule with dates and amounts, any service fee, the cancellation fee and what is refundable, the grace period, and the final payment date.

What belongs in your Terms & Conditions box

- Where goods are stored and for how long after payoff before you consider them abandoned.
- Whether plans are transferable.
- What happens to a special-order or clearance item.
- Anything your state requires that is specific to your business.

> **Keep the two consistent**
>
> If your own terms describe refunds, make sure they match the fee settings. Contradictory terms are worse than none. If you later make deposits non-refundable, the settings screen reminds you to revisit this wording.

STEP 7

Fees

Setting	What it does	Guidance
Layaway Service Fee	A flat fee added to the plan at creation. Not refunded on cancellation.	Covers your handling and storage. $0–$25 typical. Disclosed on the agreement.
Layaway Cancellation Fee	Flat amount withheld from a refund.	Keep it modest and defensible.
Layaway Cancellation Fee Percent	A percentage of the plan total added to the flat fee.	A restocking-style charge. 0 turns the percent component off.
Layaway Cancellation Fee Cap	Ceiling on the combined fee.	Where your state caps layaway cancellation fees, set it here. 0 = no cap.
Layaway Deposit Non-Refundable	Keeps the deposit on cancellation; only payments beyond it are refundable.	Strong deterrent to abandonment, and a bigger promise to make — disclose it clearly.

Worked cancellation

Plan total $400, deposit $40, one $60 installment paid → received $100. Flat fee $10 plus 5% of $400 ($20) = $30, capped at $25 → **cancellation fee $25**. Refund = $100 − $25 = **$75**. With deposits non-refundable, refund = $100 − $25 − $40 = **$35**. The refund never goes below zero, and the exact figure is shown to staff before they confirm.

STEP 8 Missed payments and default

Setting	Guidance
Layaway Grace Days	Days past a due date before an installment counts as missed. 3–7 absorbs the customer who pays a few days late without labelling them delinquent.
Layaway Reminder Days	How many days *before* a due date the reminder email goes out. 3–5 works well. 0 turns reminders off (not recommended).
Layaway Missed Payments Before Default	How many missed installments flag the plan as defaulted. 2 is common.
Layaway Default Action	*Flag for a manager* (nothing automatic), *Cancel with refund minus fees*, or *Cancel and forfeit the deposit*.

> **Start with "flag for a manager"**
> Automatically cancelling a customer's plan — and their money — on a timer is a decision most shops want a human to make. You can always tighten it once you see how your customers behave.

STEP 9 Card processing fee (optional)

The same recovery option the register offers. When **Layaway Card Fee Enabled** is on, a percentage plus a fixed amount is added **on top** of a layaway card payment: the card is charged the payment plus the fee, and the plan is credited the payment.

Setting	Typical
Layaway Card Fee Percent	2.9
Layaway Card Fee Fixed	0.30

Applies to account payments, pay-links and auto-pay. Never to cash or check. Example: a $100 installment at 2.9% + $0.30 charges the card $103.20 and credits the plan $100.00; the $3.20 is recorded on the transaction as the fee.

> **Check the rules first**
>
> Card surcharging is restricted in some states and by card-network rules, and usually must be disclosed before payment. Confirm it is permitted for you before switching this on.

STEP 10 Auto-pay (optional)

With **Layaway Auto-Pay Enabled**, customers can opt in from their account to have each installment charged automatically to a saved card. You cannot enrol them — by design, they must consent to a recurring charge.

Setting	Guidance
Layaway Auto-Pay Retry Days	Days between retries after a decline. 3 is reasonable — long enough for a payday, short enough to matter.
Layaway Auto-Pay Max Retries	Retries after the first decline before auto-pay gives up. 2 means three attempts total.

Each decline emails the customer. When the retries are exhausted, auto-pay switches off for that plan and the normal missed-payment flow takes over. The Payment Forecast report shows how much of the coming period auto-pay will collect for you.

STEP 11 **Inventory holds**

Layaway Reserve Inventory only matters if the Inventory module is installed. With it on, a register layaway *reserves* stock rather than selling it:

- A serial-numbered item stays in its bin, marked reserved, linked to the order. It cannot be sold to anyone else.
- Non-serialised quantities move from available to reserved: your sellable count drops, your on-hand does not.
- Cancelling releases everything back to available.
- Handing the goods over finally sells the stock and deducts it through the normal stock engine.

With it off, a register layaway behaves like a normal sale for stock purposes (sold at the counter). Online plans always follow the platform's usual behaviour.

> **Pair it with a physical process**
> The system stops a double-sale. Only a labelled shelf stops the awkward conversation. Move layaway goods aside and mark them with the plan number.

STEP 12 **Advanced settings**

Setting	Guidance
Layaway Requires Login (online)	Require an account for online layaway. Recommended — without one the customer cannot see or pay their plan.
Layaway Blocked Order Statuses	The statuses an unpaid layaway order may not reach. This is the wall that stops goods leaving unpaid. Choose from your real statuses; **Completed** and **Shipped** are the defaults. Add any custom status that means "the customer has the goods", such as Ready for Pickup if that status triggers handover in your process.

16. Category and item overrides

The settings above are house rules. Two levels override them, most specific winning:

Level	Where	Can set
1. System	Layaway › Settings	Everything.
2. Category	Layaway › Settings › Category Rules	On/off, minimum item price, deposit percent, deposit floor.
3. Item (SKU)	The sub-product's Layaway tab	The same, for one SKU. Final word.

> **Item rules live on the sub-product, not the product**
>
> Open the product, then the individual sub-product (the SKU that carries the price and the stock) and use its **Layaway** tab. This is deliberate: two SKUs of the same product can differ enough in price to deserve different terms, and the SKU is what a till receipt and a shopping cart actually reference. A setting on one SKU does not affect the product's other SKUs — each is configured on its own tab.

Blank always means "inherit". That is why the rules screens show the effective value beside each blank field — you can always see what actually applies.

Example. System: all products, 10% / $20 floor. Category "Sewing Machines": deposit 20%. The SKU for "Flagship Model 900": layaway off. Result: most goods 10%, sewing machines 20%, and that particular flagship SKU not offered on layaway at all.

17. Per-location policy

Layaway › Settings › Location Rules lists your **POS-enabled locations** with what applies at each. A location's own overrides show in bold; everything else follows the system policy. Locations that are not set up as registers are not listed — layaway at a counter is the only thing a location decides.

A location can turn layaway **off entirely**, and can override the deposit percent and floor, the service fee, the cancellation fee (flat, percent and cap), and whether the deposit is refundable. Use this where one store sits in a state with different consumer rules, or where a branch simply does not want to run layaway.

Layaway at this Location	Effect
System (default)	Follows the **Enable Layaway at the Register** switch in Settings.
Offered	Layaway is available here, as long as the register switch is on.
Not offered	No new plans can be started here. The Layaway button does not appear on that register.

> **Turning it off does not abandon existing customers**
>
> Switching a location to **Not offered** stops *new* plans there. Plans already open at that location carry on exactly as before — staff can still take payments on them at that till, and the customer can still pay online. Nobody is turned away at the counter because head office changed a setting.

A location switch can only narrow, never widen: if **Enable Layaway at the Register** is off in Settings, setting a location to "Offered" does not bring it back.

Editing opens a modal; clearing every field (or using **Use System Policy**) removes the override entirely. Online plans always use the system policy — they have no location.

18. The nightly job

Reminders, missed-payment marking, default flagging and auto-pay charges all run from one scheduled job. This is not optional — without it nothing is chased automatically.

1. Go to **Admin › Cron Jobs**.
2. Add a job pointing at the service `Layaway.LayawayCron.RunSchedule`.
3. Schedule it daily, outside business hours.
4. Run it once manually and check the log: it reports how many plans it auto-paid, marked missed, reminded and flagged.

19. Email templates

Eight templates are installed with the module and are ready to send: plan created, payment received, payment reminder, payment missed, final notice, auto-pay failed, paid in full, and plan cancelled.

They are ordinary email templates — edit the wording to match your voice under your CMS email templates. Available tokens include the customer's first name, order number, plan total, amount paid, balance, next due date, installment amount, refund due, store name, and the customer's pay-link.

> **Send yourself one**
>
> Open a test plan and use **Email Balance Reminder**. Check it renders correctly, the figures are right, and the pay-link works.

20. Test it before you announce it

Run this end-to-end once, with a real (small) product, before any customer sees layaway.

1. **Register sale.** Ring an eligible item, attach a test customer, take the Layaway tender. Confirm the required deposit matches your expectation, that the agreement box is required, and that the receipt shows deposit,

balance and next due date.

2. **Plan created.** Find it under Layaway › Plans. Check the schedule and the location.
3. **The gate.** Try to mark the order Completed. It must be refused, and the refusal must appear on the plan's Activity.
4. **Take a payment.** Record a partial payment; confirm the balance and schedule update.
5. **Customer view.** Sign in as the test customer and confirm the plan, schedule and balance are visible.
6. **Reminder + statement.** Send a reminder to yourself, open the pay-link, pass the identity check, and print the statement.
7. **Pay it off.** Take the remaining balance. The plan should flip to Paid in Full and email the customer.
8. **Hand over.** Complete the order. The plan should complete, and any reserved stock should be sold.
9. **Cancel one.** Open a second test plan and cancel it. Confirm the refund figure matches your fee settings, and that reserved stock returns to the shelf.

21. Changing settings later

Change	Effect on existing plans	Safe?
Deposit percent / floor	None. Applies to new plans only.	Yes, any time.
Term options, frequency	None. New plans only.	Yes.
Fees (service, cancellation)	None — open plans keep the fees disclosed on their agreement.	Yes.
Terms & Conditions text	None. Each plan keeps the version accepted.	Yes.
Grace days, reminder days, default threshold	Applies immediately to all plans on the next nightly run.	Yes, but expect a wave of notices if you tighten them sharply.
Blocked order statuses	Applies immediately to all plans.	Yes. Removing a status weakens the gate — do it deliberately.
Reserve inventory	Applies to new register sales. Existing holds are unaffected.	Yes.
Turning layaway off	Hides it from customers; existing plans stay payable in the back office.	Yes.

22. Settings quick reference

Setting	Default	Common
Layaway Enabled	Off	On
Online Checkout Enabled	Off	On
POS Tender Enabled	Off	On
Product Scope	All products	All products
Minimum Item Price	blank	$200–$500
Deposit Percent	10	10–20
Deposit Floor	$0	$20–$50
Deposit Basis	Order total	Order total
Term Options	30,60,90	30,60,90
Installment Frequency	Monthly	Monthly
Minimum Payment	$0	$25–$50
Early Payoff Discount	0%	0–5%
Requires Agreement	On	On
Service Fee	$0	$0–$25
Cancellation Fee	$0	$10–$25
Cancellation Fee Percent	0%	0–10%
Cancellation Fee Cap	$0 (none)	Per state
Deposit Non-Refundable	Off	Off
Grace Days	7	3–7
Reminder Days	3	3–5
Missed Before Default	2	2–3
Default Action	Flag for a manager	Flag for a manager
Card Fee Enabled	Off	Off unless permitted
Auto-Pay Enabled	Off	On
Reserve Inventory	Off	On with Inventory

Requires Login (online)	Off	On
Blocked Order Statuses	Completed, Shipped	Completed, Shipped

23. Go-live checklist

- Layaway enabled; the channels you want are on.
- Deposit percent, floor and basis set, and sanity-checked against a real product price.
- Term options and installment frequency agreed.
- Agreement acceptance ON, and your Terms & Conditions written in.
- Fees, grace days, reminder days, default threshold and default action decided.
- Blocked order statuses include Completed and Shipped, plus any custom handover status.
- Category / product / location overrides set where needed.
- Nightly cron job created and run once successfully.
- Email templates reviewed and a test reminder received.
- The full section 20 test passed, including the blocked-shipment check and a cancellation.
- Counter staff briefed, with the User Manual to hand.