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FREQUENTLY ASKED QUESTIONS

Layaway — FAQ

Straight answers to the questions shops actually ask about running layaway: setting it up, day-to-day handling, what happens when a customer stops paying, and how the money and the merchandise are protected.

Document Type: FAQ

Module: Layaway 1.0

Audience: Shop owner, store manager, counter staff

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Related: Configuration Guide, Feature Inventory

Contents

Getting started

How long does setup take?

Thirty to sixty minutes for a first pass, plus whatever time you need to agree your deposit and cancellation policy internally. The Configuration Guide walks the settings in the order you should decide them.

Do I have to offer layaway both online and in store?

No. The two channels have separate switches. Most shops enable the register first, watch it for a few weeks, then turn on the website.

Can I try it without customers seeing it?

Yes. Turn on the POS channel only and run a test sale at a register outside opening hours, or leave both channels off and create a plan from the back office. Section 20 of the Configuration Guide is a full end-to-end test script.

What has to be in place before layaway will work?

The Shop module with at least one store, and — if customers will pay by card — a configured payment gateway. POS, Inventory and In-Store Pickup are optional and add the register tender, stock holds and per-location rules respectively.

Is there anything I must not skip?

The nightly cron job. Reminders, missed-payment marking, default flagging and auto-pay all run from it. Without it, plans are never chased.

Deposits and eligibility

How is the deposit calculated?

It is the larger of the percentage and the dollar floor, applied once per order and never more than the order total. With 10% and a $20 floor: a $100 item asks $20, a $1,000 item asks $100.

Can a customer pay more than the required deposit?

Yes, any amount up to just under the full sale. A bigger deposit simply means a smaller balance.

Can staff take a smaller deposit for a good customer?

No. The required deposit is calculated on the server and enforced at the register — the sale will not complete for less. If you want flexibility, lower the policy or add a category rule.

Can I offer layaway on some products only?

Three ways, most specific winning: set the product scope to "only selected", switch layaway on for whole categories under Category Rules, or set it per item on the sub-product's Layaway tab. A minimum item price gates it further.

Item rules live on the **sub-product** — the individual SKU that carries the price and the stock — not on the product as a whole. Open the product, then the sub-product, then its Layaway tab. Each SKU is set independently, so a $199 variant and a $2,400 variant of the same product can have completely different layaway terms.

What happens if a cart mixes eligible and ineligible items?

Layaway is offered on the order as a whole and only when the cart qualifies. If it does not, the option is not shown and the register explains why.

Is the deposit calculated before or after tax?

Your choice — the deposit basis setting is either the tax-inclusive order total or merchandise before tax. Tax-inclusive is easier to explain at the counter.

Plans and schedules

Who decides the plan length?

The customer, from the list you allow (for example 30, 60 or 90 days). You control the list.

Can a customer choose weekly instead of monthly payments?

Yes, if you offer it. You set a default frequency and the customer may pick a different one when the plan is created.

How is the schedule worked out?

The balance after the deposit is divided across the installments that fit inside the term at the chosen frequency, with the last payment absorbing rounding. Every date and amount is shown on the agreement.

Can I change a plan's schedule after it starts?

Not directly, by design — the schedule is part of what the customer agreed to. In practice this rarely matters: customers may pay early, pay more, or pay less often as long as they clear the balance, and the Past Due list is what tells you when someone has genuinely stopped.

What if a customer wants to add an item to an existing layaway?

Start a second plan. One plan belongs to one order; layaway is a way of paying for an order, not an open basket.

Does changing a setting affect plans already open?

Deposits, fees, terms and your written terms — no. Open plans keep what the customer accepted. Grace days, reminder days, the default threshold and the blocked-status list apply to all plans from the next nightly run.

Taking payments

How do I take a payment from someone who walks in?

Pull them up at the register; their plans appear on the customer panel with a take-payment control. Or open the plan in the back office and use Take a Payment for cash and checks.

A customer wants to pay by card over the phone. What is the safest way?

Do not take card numbers by hand. Open their plan, click Email Balance Reminder, and they receive a link that lets them pay in under a minute without signing in.

How are payments applied?

Always to the oldest unpaid installment first. Overpayments roll forward onto later installments.

Can a customer pay the whole thing off early?

Yes, at any time. If you offer an early payoff discount, the discounted figure is shown to both staff and customer, and taking that amount closes the plan.

Why was a small payment refused?

You have a minimum payment set. The exception is a final payoff, which is always accepted no matter how small.

Can we recover card processing costs?

Optionally. The card fee setting adds a percentage plus a fixed amount on top of layaway card payments: the card is charged the payment plus the fee, the plan is credited the payment, and the fee is recorded on the transaction. Confirm surcharging is permitted for you first.

What is auto-pay, and can I set it up for a customer?

Auto-pay charges each installment to the customer's saved card on its due date. Only the customer can turn it on, from their account — a recurring charge needs their consent.

Customers and self-service

What can the customer see and do themselves?

All their plans with schedules and balances, card payments, their printable agreement and statement, and auto-pay enrolment.

What is a pay-link?

A private link to a single plan that lets the customer pay without signing in. It is in every layaway email and on the statement.

Is a pay-link safe if it is forwarded?

Yes. The link on its own shows nothing. The visitor must first match any two of zip code, phone number and email address against the customer record, and that check is repeated on every visit and again on every payment attempt.

A customer cannot get past the identity check.

Their details on file are probably out of date or they are entering a different address. Check and correct their customer record, then resend the reminder — or simply take the payment yourself.

Do customers get reminded automatically?

Yes: before each due date, when a payment lands, when one is missed, at the final notice, when an auto-pay charge fails, when the plan is paid off, and if it is cancelled.

Chasing and missed payments

What happens when a customer stops paying?

After the grace period the installment is marked missed and the customer is emailed. At your missed-payment threshold a final notice goes out and the plan is flagged defaulted. What happens then is your default action — most shops choose "flag for a manager".

Who do I need to chase today?

Reports › Past Due. Overdue plans worst-first with phone, email, what is overdue, how overdue, when they last paid and when you last reminded them, plus a Remind button on each row.

Will the customer be chased twice if I also call them?

Every reminder, automatic or manual, is logged and shown on the Past Due list, so you can see at a glance who was contacted and when.

Should I let the system cancel plans automatically?

We recommend not to, at least at first. Automatically cancelling a plan — and holding someone's money — on a timer is a decision worth a human. Start with "flag for a manager" and tighten later if you need to.

Cancellations and refunds

What does the customer get back?

What they paid, less the fees you disclosed: the cancellation fee (flat plus optional percentage, under your cap), the service fee, and the deposit if you have marked deposits non-refundable. The refund never goes below zero, and the exact figure is shown before anyone confirms.

Can I refund everything if it was our fault?

Yes — choose Waive all fees. Use it when you cannot supply the goods or the store made an error.

Can I refund as store credit instead of money?

For register plans, yes. Choose the in-store credit option and the credit is issued immediately.

Does cancelling refund the card automatically?

No, unless you chose store credit. Cancelling records what is owed; process the actual refund through the order's normal refund tools so it lands in your books the usual way. Reserved stock, however, is released immediately.

The customer says the fee is different from what they were told.

Open the plan and click View Agreement. It shows the terms and fee figures they accepted, which is exactly what the cancellation math used — even if your settings have changed since.

Merchandise and stock

Can someone accidentally ship goods that are not paid for?

No. An order with an unpaid layaway balance cannot reach Completed, Shipped or any status you nominate. The attempt is refused and recorded on the plan.

The customer paid in full — why is the order still open?

Paid in full means the money is in; the goods still need handing over. Fulfil the order as normal and the plan completes. Anything waiting is listed and aged under "Paid — Awaiting Handover" on the Aging report.

Is the stock taken out of inventory when the plan starts?

With the Inventory module and holds enabled, a register layaway *reserves* it: serialised items stay in their bin marked reserved and linked to the order, and quantities move from available to reserved. Nobody else can sell it. Cancelling returns everything to the shelf.

Do we still need to physically set the goods aside?

Yes. The system prevents a double-sale; a labelled shelf prevents the awkward conversation. Mark layaway goods with the plan number.

What about online layaway — does that hold a specific serial number?

No. Serial-level reservation is a register feature, where a person is physically putting goods aside. Online plans follow the platform's normal stock behaviour.

Money and accounting

Is the customer charged the full amount at online checkout?

No — the deposit only. The balance is recorded on the plan and paid over time.

Where does layaway money appear in our normal reporting?

Deposits and installments write real payment transactions against the order, so your ordinary financial reporting sees them as payments. The Collections report breaks the same money down by payment kind and channel.

Does the layaway balance count as cash in the drawer?

No. At the register the layaway line is pinned to its own tender bucket — it is a receivable, not cash, and your closing reports treat it that way.

How do I know how much is out on layaway?

Reports › Aging & Outstanding shows total open balance bucketed by how overdue it is, plus the value of paid-but-not-collected goods.

Can I forecast next month's layaway income?

Reports › Payment Forecast: what is due in the next 7, 30 or 60 days, overdue carry-in, and how much auto-pay will collect without anyone lifting a finger.

Multi-store

Can each store have different layaway rules?

Yes. A location can be switched off entirely — set **Layaway at this Location** to "Not offered" and the Layaway button stops appearing on that register. Fees and refund policy are overridable per location too: deposit percent and floor, service fee, cancellation fee (flat, percent, cap) and deposit refundability. Which *goods* are eligible is store-wide.

Turning a location off only stops **new** plans. Plans already open at that store carry on exactly as before — staff can still take payments on them at that till, and the customer can still pay online or from their pay-link. Nobody gets turned away at the counter because a setting changed.

The Location Rules screen lists your POS-enabled locations only. If a store is missing from the list, it has not been set up as a register under POS Settings.

Can a customer pay at a different store from where they bought?

Yes. Any register can take a payment on any plan.

How do I see how each store is doing?

The Plans screen has a By Location panel (plans, active, open balance, awaiting handover per store), and reports can be filtered by location. Store managers also have a per-location aging report under POS › Reports.

Legal and compliance

Do customers have to accept written terms?

If you leave agreement acceptance on — and you should — yes. Online they tick the agreement; at the register the cashier confirms acceptance. Several states require written layaway terms.

What is in the agreement?

The goods being held, plan total, deposit, balance, the full payment schedule, any service fee, the cancellation fee and what is refundable, the grace period and the final payment date — plus your own terms.

If I change our terms, what happens to existing plans?

Nothing. Each plan stores the version accepted, so you can always reproduce exactly what a given customer agreed to.

Is layaway the same as financing?

No. There is no interest, no credit check, and the customer does not take the goods until they are paid for. They can walk away for the disclosed fee.

Our state caps layaway cancellation fees.

Set the cancellation fee cap — and set it per store if only one location is affected. The cap applies to the combined flat plus percentage fee.

Troubleshooting

The Layaway button is missing at the register.

Check in order: a real customer is attached (not the guest record); split payments are enabled; the items are eligible; layaway is enabled for that location. The register usually names the reason when you try.

"The Layaway deposit collected is less than the required deposit."

The amount entered is below the calculated minimum for this sale. Increase it.

"The customer must accept the Layaway Agreement."

The attestation box was not ticked. Go through the terms with the customer and tick it.

A customer says they paid but the balance has not moved.

Open the plan and check Payments and Activity. A card payment needing extra bank verification may not have completed. If money genuinely left their account with no payment on the plan, escalate with the plan number and date.

The customer never received the email.

Check the address on their customer record, then resend with Email Balance Reminder. Every send is logged on the plan's Activity.

A settings change does not seem to have taken effect.

Save from the Settings screen rather than editing the database — saving clears the caches the storefront, admin and register each keep.

Reminders are not going out.

Confirm the nightly cron job for `Layaway.LayawayCron.RunSchedule` exists and is running, and that Reminder Days is not set to 0.