FEATURE INVENTORY

Layaway — Feature Inventory

Everything the Layaway module does, organised by what you are trying to accomplish: selling on layaway, managing plans, getting paid, protecting merchandise, and reporting.

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Module: Layaway 1.0

Audience: Shop owner, store manager, sales

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Integrates with: Shop, POS, Inventory, Customer, In-Store Pickup, Payment

Channels: Online storefront and point of sale

Contents

1. At a glance

Layaway is a submodule of Shop. It adds a layaway payment type to the online checkout and the point of sale, manages the resulting plans from deposit to handover, and guarantees that merchandise cannot leave the store until it is paid for.

Area	What you get
Selling	Layaway at checkout and at the register, with server-enforced deposits.
Policy	Deposits, terms, fees and eligibility, overridable per category, per item (SKU) and per store.
Compliance	A generated written agreement, accepted and frozen onto each plan.
Collections	Automatic reminders, a Past Due worklist, statements, pay-links, auto-pay.
Stock	Reservations instead of sales, down to the individual serial number.
Control	A hard gate on shipping or completing an unpaid order.
Insight	Five reports covering liability, collections, forecast and performance.

2. Selling on layaway

Capability	Detail
Online checkout option	Layaway appears in the payment section when the cart is eligible. The customer chooses plan length and payment schedule, accepts the agreement, and the card is charged the deposit only — never the full amount.
Point-of-sale tender	A Layaway tender on both register interfaces (classic and touch). The register quotes the required deposit live from the server; the cashier collects it with any tender or combination of tenders.
Customer required	A layaway cannot be sold to the walk-in guest record — there would be nobody to bill or remind.
Deposit enforcement	The register refuses a deposit below the required amount, and refuses a "deposit" that covers the whole sale.
Split tendering	The layaway balance rides the register's split machinery as its own line, so the drawer and the closing reports stay correct.
Receipt	Deposit paid, layaway balance and next payment date printed for the customer.
One plan, both channels	A plan opened online can be paid at the counter and vice versa, with no staff intervention.

3. Deposits and eligibility

Capability	Detail
Percent plus floor	Required deposit is the larger of a percentage and a dollar floor, applied once per order and capped at the order total.
Choice of basis	Percent taken on the tax-inclusive order total or on merchandise before tax.
Product scope	Offer layaway on everything, or only where explicitly enabled.
Minimum item price	Keeps layaway for goods worth holding.
Three-level cascade	System → category → product, most specific winning. Blank always means inherit, and the admin screens display the inherited value so the effective policy is never a guess.
Server-side calculation	Every deposit figure is computed on the server at quote time and re-computed at charge time. The browser and the register are never trusted with the amount.

4. The written agreement

Capability	Detail
Generated disclosures	The goods held, plan total, deposit, balance, full payment schedule with dates and amounts, service fee, cancellation fee and what is refundable, grace period, final payment date.
Your own terms	Free-text terms appended beneath the disclosures.
Acceptance required	Optional but on by default: online the customer ticks the agreement; at the register the cashier records the customer's acceptance. Neither sale completes without it.
Frozen on acceptance	The accepted version — figures, terms and policy — is stored on the plan. Later settings changes never rewrite history.
Reproducible	Printable from the back office, from the customer's account, and from the pay-link, showing when and how it was accepted.
Drives the refund math	Cancellations calculate against the accepted policy snapshot, not today's settings.

5. Plans and the back office

Capability	Detail
Plans grid	Every plan, filterable by status and location, searchable by order, name or email, with in-grid column filters and CSV export.
At-a-glance columns	Customer (linked), order (linked), location, status, total, paid, balance, next due date *and its minimum amount*, payments remaining, missed count.
Per-location roll-up	Plans, active count, open balance and awaiting-handover count for each store, and Online.
Plan detail	Schedule, payment history, take-payment, cancel, internal notes, and a complete activity trail.
Statement	One-click printable account statement including the customer's pay-link.
Reminder	One-click email of balance, next due date and pay-link, logged on the plan.
Internal notes	Staff-only notes the customer never sees.

6. Taking money

Path	Detail
At the register	The customer's active plans appear on the customer panel with balance and next due; take cash, check or card against any of them, including plans opened online.
Back office	Record cash or a check received in person or by mail, with a note.
Customer account	Card payment by the customer, with 3-D Secure handled end to end.
Pay-link	Card payment without signing in, behind an identity check.
Auto-pay	Automatic charges to a saved card on each due date.
Payment waterfall	Money always clears the oldest unpaid installment first; overpayments roll forward.
Minimum payment	Optional floor on installment size; a final payoff is always accepted.
Early payoff discount	Optional percentage off the remaining balance before the final due date, applied automatically and booked as its own discount line.
Card fee recovery	Optional percentage plus fixed fee added on top of card payments; the plan is credited the payment, the fee is recorded on the transaction.
Real transactions	Every payment writes a genuine payment transaction against the order, so ordinary financial reporting sees layaway money.
Idempotent	Card settlements are keyed on the payment intent, so a retry, a double-click or a late confirmation can never double-credit a plan.

7. Customer self-service

Capability	Detail
Account pages	All their plans, each with schedule, balance, payment history and a card payment form.
Pay-link	A private per-plan link that works without signing in.
Identity gate	The link reveals nothing until the visitor matches any two of zip code, phone or email on file. Re-checked on every visit and re-verified on every payment.
Branded, chrome-free	The public page carries your logo and no admin or storefront navigation.
Agreement and statement	Both printable by the customer.
Auto-pay opt-in	The customer enrols themselves and picks the saved card; staff cannot enrol them.

8. Chasing and dunning

Capability	Detail
Advance reminders	Emailed a configurable number of days before each due date.
Grace period	Configurable days before a late payment counts as missed.
Missed-payment notices	Emailed automatically when an installment passes grace.
Final notice and default	At your missed-payment threshold, a final notice goes out and the plan is flagged defaulted.
Default action	Flag for a manager, cancel with refund minus fees, or cancel and forfeit the deposit.
Past Due worklist	Overdue plans worst-first with contact details, last payment, last reminder, and Statement / Remind buttons per row.
Reminder history	Every send — automatic or manual — is logged, so nobody is chased twice or forgotten.
Auto-pay dunning	Declines are retried on your schedule with customer notices; exhausted retries hand the plan back to manual chasing.

9. Cancellation and refunds

Capability	Detail
Fee policy	Flat cancellation fee, plus an optional percentage of the plan total, under an optional cap.
Non-refundable deposit	Optional: the deposit is kept and only payments beyond it are refundable.
Refund preview	The exact figure owed is shown before anyone confirms, itemised by what was deducted.
Waive fees	One click refunds everything received — for merchant-fault cancellations.
Refund to store credit	Register plans can be refunded immediately as in-store credit.
Stock released	Reserved goods return to the shelf as part of the cancellation.
Policy from the snapshot	The math uses the policy the customer accepted, not today's settings.

10. Protecting the merchandise

Capability	Detail
Completion gate	An order carrying an unpaid layaway balance cannot reach Completed, Shipped, or any status you nominate. The attempt is refused and recorded on the plan.
Configurable statuses	Choose the blocked statuses from your real order-status list, including custom ones.
Automatic completion	When a paid plan's order reaches fulfilment, the plan completes itself and inventory holds are committed.
Paid-but-not-collected visibility	Fully-paid plans awaiting handover are listed and aged, so nothing sits forgotten on a shelf.

11. Inventory integration

Capability	Detail
Reserve, don't sell	A register layaway reserves stock rather than selling it, when inventory holds are enabled.
Serial-level holds	A specific serial-numbered unit is held in its bin, marked reserved and linked to the order — it cannot be sold to anyone else.
Quantity holds	Non-serialised goods move from available to reserved; on-hand is unchanged.
Release on cancel	Cancelling or defaulting a plan returns everything to available.
Commit on handover	Completing the plan sells the reserved units and debits stock through the canonical stock engine.
Optional	With holds off, the register keeps its normal sell-at-the-counter behaviour.

12. Multi-location

Capability	Detail
Location on the plan	Every register plan records the store that opened it; online plans are marked Online.
Per-location on/off	A store can turn layaway off at its own register while the rest of the chain keeps offering it. The Layaway button simply does not appear there.
Existing plans keep running	Turning a location off stops *new* plans only. Plans already open there still take payments at that till and online, so no customer is turned away.
Per-location policy	Deposit percent and floor, service fee, cancellation fee (flat, percent, cap) and deposit refundability can each be overridden per store.
Effective-value grid	The Location Rules screen lists your POS-enabled locations showing what actually applies: overrides in bold, inherited values plain.
Location reporting	Plans, active count, open balance and awaiting-handover per store; every report can be filtered by location.
Register-scoped view	The POS keeps its own per-location layaway aging report for store managers.

13. Reporting

Report	Answers	Contains
Past Due	Who do I call today?	Overdue plans worst-first, contact details, overdue vs total balance, days overdue, last payment, last reminder, Statement and Remind actions.
Aging & Outstanding	What is our layaway exposure?	Open plans bucketed current / 1–30 / 31–60 / 61+ days overdue, plus fully-paid plans awaiting handover, aged.
Collections	What came in?	Payments over any date range with quick ranges, totals by kind and channel, discounts separated.
Payment Forecast	What is coming?	Overdue carry-in plus what is due in the next 7 / 30 / 60 days, and the share auto-pay will collect.
Plan Performance	Is layaway working?	Monthly cohorts — opened, value, still active, paid off, cancelled, defaulted — with completion rate, average days to payoff, fees and discounts.

Every grid has per-column filters (dropdowns where the values are a known set) and a CSV export of exactly what is on screen.

14. Emails

Email	Sent when
Plan created	A plan opens, with the schedule and first due date.
Payment received	Any payment posts, with the new balance.
Payment reminder	A configurable number of days before each due date.
Payment missed	An installment passes its grace period.
Final notice	The plan reaches the missed-payment threshold.
Auto-pay failed	An automatic charge is declined.
Paid in full	The balance reaches zero.
Plan cancelled	A plan is cancelled, with the refund figure.

All are editable templates with tokens for the customer's name, order, figures, dates and their pay-link.

15. Audit and compliance

Capability	Detail
Full activity trail	Plan created, every payment, reminders sent, agreement accepted (with channel and actor), inventory reserved, blocked status attempts, cancellation, completion.
Frozen agreements	Each plan holds the exact terms accepted, reproducible years later.
Fee caps	Cancellation fees can be capped to honour state limits, per store.
Refundable-deposit option	Deposit refundability is explicit, disclosed, and settable per location.
No credit, no interest	Layaway here is a hold-and-pay arrangement: no interest, no credit check, and the customer can walk away for the disclosed fee.
Identity-gated public access	A leaked pay-link is not a leaked account.

16. Integrations

Module	Required?	What it adds
Shop	Required	Orders, products, checkout.
Payment (Stripe)	For card payments	Deposits, installments, auto-pay, 3-D Secure.
POS	Optional	The register tender, cross-channel payments, per-location aging.
Inventory	Optional	Stock reservations including serial-level holds.
In-Store Pickup	Optional	The location list behind per-location policy.
Customer	Optional	Account pages and the identity data behind pay-links.
Messaging / CMS email	Optional	Branded email templates.

Layaway integrates through the platform's service hooks; it does not modify Order, Payment, POS or Inventory internals, so those modules can be upgraded independently.

17. Deliberate limits

Things the module intentionally does not do, so expectations are clear:

- **It is not financing.** No interest, no credit check, no lending disclosures — the customer does not take the goods until they are paid for.
- **Staff cannot enrol a customer in auto-pay.** A recurring charge needs the cardholder's consent.

- **Cancelling does not automatically move money** (unless you choose store credit). It records what is owed; the refund goes through your normal refund tools, so it lands in your books the usual way.
- **One plan per order.** Layaway is a way of paying for an order, not a basket you add to over time.
- **Online plans do not hold serial numbers.** Serial-level reservation is a register feature, where a person is physically setting goods aside.

18. Screens and where to find them

Screen	Where	What it is for
Settings	Layaway › Settings	Every store-wide policy: channels, eligibility, deposit, terms, agreement, fees, card fee, auto-pay, inventory holds, blocked statuses.
Plans	Layaway › Plans	Every plan, filterable and searchable, with per-location roll-ups and CSV export.
Plan detail	Plans › click a plan	Schedule, payments, take-payment, cancel, notes, activity, statement, reminder, agreement.
Category Rules	Settings › Category Rules	Per-category eligibility and deposit overrides, with a type-to-search category picker built for large catalogs.
Location Rules	Settings › Location Rules	Every POS-enabled location with the policy that actually applies there, including whether layaway is offered at all; edit in place.
Item Layaway tab	The sub-product (SKU) record	The final word on one item's eligibility and deposit. Set per SKU, so two variants of the same product can differ.
Reports	Layaway › Reports	Past Due, Aging & Outstanding, Collections, Payment Forecast, Plan Performance.
Register tender	POS payment screen	Selling a layaway; both classic and touch interfaces.
Register customer panel	POS, with a customer attached	The customer's active plans, with inline take-payment.
POS layaway aging	POS › Reports	A store manager's per-location view of what is outstanding.
Customer account	Storefront, signed in	The customer's plans, schedules, payments and auto-pay.
Pay-link page	Emailed / on the statement	Paying without signing in, behind the identity check.

19. Typical workflows

Situation	Path through the system
Customer wants to reserve a machine at the counter	Ring the sale → attach the customer → Layaway tender → agreement → collect deposit → receipt shows balance and next due date.
Customer walks in to pay $100 off	Attach customer at the register → their plan shows on the customer panel → take-payment → balance updates everywhere instantly.
Customer phones and wants to pay by card	Open the plan → Email Balance Reminder → they pay from the link on their phone. No card numbers over the phone.
Customer asks "how much do I still owe?"	Plans grid shows balance, next due and its minimum without opening anything; Statement prints the detail.
Weekly collections round	Reports › Past Due, worst first → Remind or call → the list records when each was last chased.
Customer wants to settle early	The plan and the customer's own pages show the payoff figure, discounted if you offer one. Take that amount; the plan closes.
Customer changed their mind	Open the plan → Cancel → the refund is shown before you confirm → reserved stock returns to the shelf.
Plan reaches zero	Customer is emailed automatically → the plan appears under Paid — Awaiting Handover → fulfil the order → plan completes and stock is sold.
Owner asks what layaway is worth this month	Collections for money received, Payment Forecast for what is coming, Aging for total exposure, Plan Performance for completion rates.
One store is in a state with a fee cap	Location Rules → edit that store → set the cancellation fee cap. Everything else keeps following the system policy.
A branch does not want to run layaway	Location Rules → edit that store → Layaway at this Location: *Not offered*. The tender disappears from that register; plans already open there keep taking payments.
One SKU should never go on layaway	Open the product, then that sub-product → Layaway tab → *Off*. The product's other SKUs are unaffected.

20. What each role gets

Role	Uses
Counter staff / cashier	The register tender, the customer panel for taking payments, Statement and Remind on a plan.
Store manager	All of the above plus Past Due, cancellations with fee options, the per-location aging report.
Owner / admin	Settings, category / item / location rules, all five reports, CSV exports.
Customer	Account pages, pay-link, agreement and statement, auto-pay, and eight automatic emails.
Developer / integrator	A service API for quoting, creating, crediting and cancelling plans, plus the hook points documented in the Technical Documentation.