ANNOUNCEMENT

Bring back layaway — without the binder

Why layaway is worth offering again, and how the Layaway module makes it something your staff can run without paperwork, missed reminders, or merchandise walking out unpaid.

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Layaway is back, and your customers are asking for it

Layaway never really went away — it just stopped being convenient. Shoppers who would rather not put a $3,000 machine on a credit card still want a way to commit to it today and pay for it over the next few months. Retailers who offer that option sell bigger baskets to customers who would otherwise walk out and think about it.

The reason most independent shops dropped layaway is not demand. It is paperwork: a binder of index cards, a shelf of tagged boxes, and someone remembering to call the customer who has not been in since March.

What we built

The Layaway module turns all of that into a payment type. A customer chooses layaway at checkout or at your counter, pays a deposit, and a plan is created with a schedule. Everything after that — reminders, receipts, balances, the paperwork — runs itself.

It works the way your store actually works

A plan started online can be paid at the counter. A plan opened at the register shows up in the customer's online account that same minute. Your staff do not have to know which channel a plan came from, and neither does the customer.

The merchandise cannot walk out early

This is the part that makes layaway safe to run at scale. An order carrying an unpaid balance *cannot* be marked completed or shipped — the system refuses, and records the attempt. If you run our Inventory module, layaway goes further: the specific item is reserved rather than sold, with the customer's order on it, so nobody sells the same machine twice. Cancel the plan and it goes straight back to the shelf.

The terms are in writing, automatically

Several states require written layaway terms, and every shop wants a record of what was promised. The module generates the agreement — deposit, schedule, fees, refund policy and the goods being held — adds your own terms, and requires the customer to accept it before the plan opens. The version they accepted is frozen onto the plan, so a year later you can print exactly what they agreed to, not what your settings happen to say today.

Getting paid takes one click

Customers pay from their account, from a private link that needs no login, at your counter, or automatically from a saved card. When someone falls behind, the **Past Due** report tells you who to call, in what order, with their phone number, what they owe, how overdue they are, and when you last reminded them. One button emails them their balance and a link to pay it.

You always know where the money is

Five reports answer the questions owners actually ask: How much is out on layaway right now, and how overdue is it? What came in this month? What should I expect over the next 30 days? How many plans actually get paid off? Every one of them exports to a spreadsheet.

What it means for your shop

- **Bigger sales.** Customers commit to the machine they want instead of the one they can pay for today.
- **No credit risk.** You hold the goods until they are paid for. This is not financing, and there is no interest.
- **No binder.** Reminders, receipts, balances and terms are handled for you.
- **Fewer awkward calls.** Automatic reminders mean most customers never fall behind — and the ones who do are on a list, not in someone's memory.

> **Getting started**
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> Layaway installs alongside your existing Shop setup. Turn it on, set your deposit and plan lengths, add your terms, and you can take your first plan the same day. The Configuration Guide walks through every setting in about half an hour.