USER MANUAL

Layaway — User Manual

The day-to-day guide for the people running layaway: selling a plan at the counter or online, taking payments, chasing balances, cancelling, and handing over the goods.

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Contents

1. How layaway works in this system

A layaway is a normal order that gets paid over time. The customer pays a deposit today, you keep the goods, and the customer pays the rest across an agreed schedule. When the balance reaches zero, the goods are theirs to collect.

Behind every layaway order sits a **plan**. The plan is the thing you will work with day to day: it holds the total, the deposit, the remaining balance, the payment schedule, every payment ever taken, the agreement the customer accepted, and a complete history of what happened and when.

The one rule the system enforces for you

An order with an unpaid layaway balance cannot be completed or shipped. If someone tries — from the order screen, from a bulk action, from anywhere — the system refuses and records the attempt on the plan. You do not have to train staff to remember it, and it cannot be forgotten on a busy Saturday.

One kind of plan, both channels

It does not matter where a plan started. A customer who set up layaway on your website can walk in and pay at the counter; a plan you opened at the register shows up in that customer's online account within seconds. Staff never need to ask "was this an online one?"

The life of a plan

Status	What it means	What you do
Active	Money is still owed.	Take payments; chase if it goes overdue.
Paid in Full	Balance is zero. The goods are still with you.	Hand over or ship the order.
Completed	Paid and handed over. Finished.	Nothing.
Cancelled	The plan was ended before payoff.	Process any refund owed; the goods go back on sale.
Defaulted	Too many missed payments, per your store's threshold.	Decide: keep working with the customer, or cancel.

2. Who can do what

Role	Typically does
Cashier / counter staff	Sells layaways at the register, takes payments, prints statements, emails reminders.
Store manager	All of the above, plus cancelling plans, waiving fees, working the Past Due list, running reports.
Owner / admin	All of the above, plus the settings: deposits, plan lengths, fees, terms.

Access follows your normal back-office permissions. If a screen in this manual is not visible to you, it is a permissions question for whoever administers your users.

3. Selling a layaway at the register

This is the classic register screen. The touch register is covered in the next section; the rules are identical.

STEP 1 Ring up the sale

Scan or add the items exactly as you would for any sale. Apply any discounts now — the deposit is calculated from the real sale total, so discounts must be on before you start the layaway.

STEP 2 Attach the customer

A layaway **must** be attached to a real customer record. The system will refuse a layaway on the walk-in guest record, because there would be nobody to send reminders to and nobody to bill.

If the customer is new, create their record now, and make sure the **email address and phone number are right**. Those two fields are what reminders, statements and the customer's own pay-link depend on.

STEP 3 Choose the Layaway tender

Press **Layaway** on the payment screen. The panel shows:

- **Sale total** — everything the customer owes, tax included.
- **Required deposit** — calculated live by the server from your store's rules. This is a floor, not a suggestion.
- **Plan length** — the choices your store allows, in days.
- **Payments** — weekly, every two weeks, or monthly.
- **Deposit today** — pre-filled with the required amount; you can type a larger one.

If the Layaway button is greyed out or missing, see Troubleshooting.

STEP 4 Go through the agreement

If your store requires it (recommended, and in several states required by law), an agreement box appears. Read the customer the key terms or hand them the printed agreement, then tick **Customer agrees to the Layaway Agreement**. Use *show terms* to display your store's full wording on screen.

You are attesting on the customer's behalf that they accepted. The system stores that attestation, with the date, on the plan — permanently. If the box is required and not ticked, the sale will not complete.

STEP 5 Set the deposit and start the plan

Confirm or increase the deposit, then press **Start Layaway & collect deposit**. Two rules apply:

- The deposit must be **at least** the required amount. Less is refused.
- The deposit cannot cover the whole sale. If the customer wants to pay in full, ring it as a normal sale.

STEP 6 Collect the deposit

The sale moves to the split-payment screen with the layaway balance already on it as its own line. Collect the deposit however the customer wants to pay — cash, card, gift card, store credit, any combination — and complete the sale as normal.

> **Why the balance shows as a payment line**
>
> The layaway balance sits on the sale as its own tender so the register's books balance. It is a receivable, not money in the drawer, and your closing reports treat it that way.

The receipt

The customer's receipt shows the deposit paid, the layaway balance remaining, and the next payment date. Give it to them and point out those three lines — it heads off most "how much do I still owe?" phone calls.

4. Selling a layaway on the touch register

Identical rules, different layout:

1. Build the sale and attach the customer as usual.
2. Tap **Pay**, then the **Layaway** tile. (The tile only appears when a customer is attached and split payments are on.)
3. The sheet shows the sale total and the required deposit. Choose the plan length and the payment schedule.
4. Tick the agreement box, tapping *show terms* if the customer wants to read them.
5. Confirm the deposit and tap **Start Layaway**.
6. Collect the deposit on the split screen and finish.

5. A customer buying online

You do not have to do anything for these, but it helps to know what the customer experienced.

At checkout they see a **Buy on Layaway** option showing the deposit due today. They choose a plan length and payment schedule, tick the agreement, and their card is charged **the deposit only** — never the full amount. The order then appears in your normal order list, parked in the layaway status, and the plan appears under **Layaway › Plans**.

> **Do not ship these**
>
> An online layaway order looks like any other order in your fulfilment queue apart from its status. The system will block a premature shipment, but the time to notice is when you are picking, not when the system refuses.

6. Finding a plan

Go to **Layaway › Plans**. Every plan in the business is here. You can:

- **Filter by status** — active, paid in full, completed, cancelled, defaulted.
- **Filter by location** — a single store, or Online.
- **Search** — order number, customer name, or email address.
- **Filter in the grid** — type in the boxes under any column heading to narrow what is on screen.
- **Export** — Export CSV gives you the filtered list as a spreadsheet.

Each row tells you the essentials without opening anything: customer (click through to their record), order (click through to the order), location, status, total, paid, balance, the next payment date *and the minimum amount due then*, how many payments remain, and how many have been missed.

The **By Location** panel at the top breaks the same numbers down per store — useful when you want to know which branch is carrying the most layaway.

7. Reading the plan screen

Open a plan by clicking its number. The screen is in sections:

Section	Tells you
Header cards	Order number, plan total, received to date, balance, next due date.
Payment Schedule	Each installment: number, due date, amount, amount paid, and whether it is due, paid or missed.
Payments	Every credit against the plan: date, amount, kind (deposit, installment, discount), channel, and the linked transaction.
Take a Payment	Record cash or a check received in person.
Cancel Plan	End the plan, with the refund shown before you commit.
Internal Note	Staff-only notes. The customer never sees these.
Activity	The full audit trail: created, payments, reminders sent, agreement accepted, stock reserved, blocked shipment attempts, cancellation.

Three buttons sit at the top: **Statement**, **Email Balance Reminder** and **View Agreement**.

8. Taking a payment

Five ways money can come in. Pick by how the customer is paying.

At the counter

Pull the customer up at the register. Their active layaway plans appear on the customer panel with the balance and next due date, and a take-payment control on each. Enter the amount, choose cash or check, and confirm. The payment posts to the plan immediately and appears on the customer's online account.

By card at the counter

Two options: take it as a card payment through the plan's take-payment control, or email them their pay-link and let them pay on their phone while standing there. Both post to the same plan.

Over the phone

Never take card numbers by hand. Open the plan, click **Email Balance Reminder**, and tell the customer to check their email — the message contains their balance, the next due date, and a link that lets them pay in under a minute without signing in.

By mail (check)

Open the plan, use **Take a Payment**, enter the amount, and put the check number in the note field.

Online, by the customer

Nothing for you to do. They pay from their account or their pay-link, and the plan updates itself.

> **How payments are applied**
>
> Money always goes to the **oldest unpaid installment first**. A customer can pay more than the scheduled amount, and the extra rolls forward onto the following installments. If your store has set a minimum payment, smaller amounts are refused — except a final payoff, which is always accepted.

9. Paying a plan off early

A customer can settle the whole balance at any time; just take the full remaining balance as a payment.

If your store offers an **early payoff discount**, the plan screen and the customer's own pages show the discounted figure — for example "$540.00 settles the remaining $600.00 today." Take that discounted amount and the plan closes; the difference is recorded as a discount on the plan so your reporting shows what the incentive cost.

10. Statements, reminders and pay-links

Statement

A printable, one-page account summary: plan total, paid to date, remaining balance, next payment due, the full payment history, the remaining schedule, and the customer's pay-link. Print it for someone at the counter, or attach it to an email. It opens in a new tab with a Print button.

Email Balance Reminder

One click sends the customer their balance, next due date and pay-link. Use it freely — every send is logged on the plan, and the Past Due report shows when you last reminded each customer, so nobody gets chased twice in a day or forgotten for a month.

Pay-links

Every plan has a private link that lets the customer pay **without signing in**. Before showing anything, the page asks them to confirm any two of: zip code, phone number, email address. Those must match what is on their customer record.

> **If a customer says the link will not let them in**
>
> Their details on file are probably out of date, or they are entering a different address from the one you have. Check their customer record, correct it, and have them try again — or simply take the payment yourself.

11. The layaway agreement

The agreement is generated for each plan and covers: the goods being held, the plan total, the deposit paid, the balance, the payment schedule with dates and amounts, any service fee, what happens on cancellation and what is refundable, plus your store's own written terms.

The version the customer accepted is **frozen onto their plan**. If the owner changes the store's terms next month, this customer's agreement still shows what they actually agreed to. Click **View Agreement** on any plan to read or print it; it shows when and how it was accepted (online at checkout, or at the register).

12. What the customer sees

Where	What they get
Their account	All their layaway plans, each with the schedule, balance, payment history, and a card payment form.
Their pay-link	The same plan summary and payment form, without signing in, after the identity check.
Email — plan created	Confirmation with the schedule and the first due date.
Email — payment received	Receipt with the new balance.
Email — reminder	Sent a set number of days before each payment is due.
Email — missed payment	Sent when an installment passes its grace period.
Email — final notice	Sent when the plan reaches your missed-payment threshold.
Email — paid in full	Tells them the items are being prepared.
Email — cancelled	Confirms the cancellation and any refund owed.

Every one of those emails carries their pay-link, so the path from "you owe money" to "paid" is one tap.

13. Automatic payments (auto-pay)

If your store offers it, a customer can opt in from their account to have each installment charged automatically to a saved card on its due date.

They turn it on themselves — you cannot enrol them, by design, because they must consent to a recurring charge. Once on:

- Each installment is charged on its due date. Nothing appears on your Past Due list.
- If the card declines, the customer is emailed and the system retries after a few days.
- After the retries are used up, auto-pay switches off for that plan and it goes back to being chased normally.

The Payment Forecast report shows how much of the coming month is covered by auto-pay, so you know how much you will have to collect by hand.

14. When a customer falls behind

The system does the first rounds of chasing for you:

1. **Before it is due** — a reminder email, a set number of days ahead.
2. **Past due, inside the grace period** — nothing yet. Grace absorbs the customer who pays a couple of days late.
3. **Past grace** — the installment is marked **missed** and the customer is emailed. It appears on your Past Due list.
4. **At your missed-payment threshold** — a final notice is emailed and the plan is flagged **defaulted**.
5. **After default** — what happens depends on the store's setting. Most shops choose "flag for a manager", so a person decides.

15. Working the Past Due list

Layaway › Reports › Past Due is your collections worklist. It shows only plans with money actually overdue, worst first, and gives you everything needed to make the call:

Column	Use it to
Customer / Contact	Click the name for their record; the email is a mailto link, and the phone is right there.
Overdue	See what is actually past due — not the whole balance.
Days	Judge urgency. Over 30 days is highlighted; over 60 is flagged red.
Balance	See the total exposure on that plan.
Last Payment	Tell "fell behind this month" from "has not paid since March".
Last Reminder	Avoid chasing someone you emailed yesterday.
Statement / Remind	Print or email without leaving the page.

A practical routine: work top-down. Anything not reminded in the last week, click **Remind**. Anything over 30 days with no payment, phone them. Anything past your threshold, hand to a manager.

16. Cancelling a plan

Open the plan and use **Cancel Plan**. Before you confirm, the screen states exactly what the customer is owed: everything they paid, less the cancellation fee, less the service fee, less the deposit if your store keeps deposits. The refund never goes below zero.

Your options

Option	When to use it
Apply the disclosed fees	The normal case: the customer changed their mind.
Waive all fees	The fault is ours — we cannot supply the goods, we made an error, or as a goodwill gesture. Refunds everything received.
Refund as in-store credit	Register plans only. Issues the refund immediately as store credit instead of money back.

Cancelling does not move money

Unless you choose in-store credit, cancelling records what is owed but does not refund it. Process the actual refund through the order's normal refund tools. Reserved stock, however, goes back on the shelf straight away.

17. Handing over the goods

When the last payment lands, the plan flips to **Paid in Full** and the customer is emailed automatically. The goods are still yours until you hand them over.

1. Fulfil the order the way you normally would — ship it, or mark it collected at the counter.
2. That completes the plan and, if stock was reserved, releases the reserved items as sold.
3. The plan drops off the "awaiting handover" list.

Check **Reports › Aging & Outstanding** daily for the "Paid — Awaiting Handover" section. Anything sitting more than 30 days is flagged — that is a customer who paid you and has not received their goods.

18. Reserved stock: what your shelves look like

If your store uses inventory holds, a register layaway does not sell the stock — it **reserves** it:

- A serial-numbered item stays in its bin, marked reserved, with the customer's order attached. It cannot be sold to anyone else.
- Non-serialised quantities move from available to reserved, so your sellable count drops but your on-hand does not.
- Cancel the plan and everything goes straight back to available.
- Hand the goods over and the stock is finally sold and deducted.

Practically: physically move layaway goods to a designated shelf and label them with the plan number. The system prevents a double-sale; a label prevents the awkward conversation.

19. The reports, and what each answers

Report	The question it answers
Past Due	Who do I call today?
Aging & Outstanding	How much is out on layaway, how overdue is it, and what is paid but not collected?
Collections	How much layaway money came in this week/month, and through which channel?
Payment Forecast	What is due in the next 7, 30 or 60 days, and how much collects itself?
Plan Performance	Are plans getting paid off? How long do they take? What are cancellations costing?

Every report has column filters and an Export CSV button. The register also has its own per-location layaway aging view under POS › Reports.

20. Your daily, weekly and monthly routine

When	Do this	Where
Daily	Work the overdue list; remind or call.	Reports › Past Due
Daily	Ship or hand over anything paid in full.	Reports › Aging (Awaiting Handover)
Weekly	Check what is coming due; staff the counter accordingly.	Reports › Payment Forecast
Weekly	Review plans nearing their end date that still carry a big balance.	Plans, sorted by next due
Monthly	Review completion rates and cancellations.	Reports › Plan Performance
Monthly	Reconcile layaway money collected.	Reports › Collections

21. Troubleshooting

The Layaway button is missing or greyed out at the register

Check, in order: is a real customer attached (not the guest record)? Are split payments enabled? Are the items eligible for layaway? Is layaway offered at this location? The register will usually name the reason when you try.

The Layaway button is missing at one store but present at another

That store has layaway switched off. A manager can check under **Layaway › Settings › Location Rules** — the location's *Layaway* column will read "Not offered". You can still take payments on plans that were already opened there; only new plans are blocked.

"Layaway is not available for this sale"

The items are not eligible — either the store limits layaway to certain categories or items, or the items are under the minimum price. Eligibility is set per SKU, so one size or colour of a product can be eligible while another is not.

"Layaway is not offered at this location"

Layaway has been switched off for this store. Take the sale as a normal sale, or ring it at a store that offers layaway. A manager can change it under **Layaway › Settings › Location Rules**.

"The deposit collected is less than the required deposit"

The amount entered is below your store's minimum for this sale. Increase it. The figure comes from the server, so it cannot be talked down at the register.

"The customer must accept the Layaway Agreement"

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

An order will not ship

Its plan still has a balance. Check the plan; that is working as designed.

The customer says they paid but the balance has not changed

Open the plan and look at Payments and Activity. A card payment that needed extra bank verification may not have completed. If the money genuinely left their account and there is no payment on the plan, escalate to a manager with the plan number and the date.

A customer cannot get past the pay-link identity check

They must match two of zip, phone and email as held on their customer record. Check the record, update it if it is stale, then resend the reminder.

The customer never got the email

Confirm the address on their customer record, then use Email Balance Reminder to resend; the Activity log records the send.

22. Glossary

Term	Meaning
Plan	The layaway agreement behind an order: balance, schedule, payments, terms.
Deposit	The amount collected up front to open the plan.
Installment	One scheduled payment.
Balance	What the customer still owes.
Grace period	Days after a due date before a payment counts as missed.
Missed	An installment that passed its due date plus grace unpaid.
Defaulted	A plan that has hit the store's missed-payment threshold.
Paid in Full	Balance zero; goods not yet handed over.
Completed	Paid and handed over.
Pay-link	The customer's private link for paying without signing in.
Reserved stock	Goods held for a layaway: on your shelf, not sellable to anyone else.
Service fee	A one-time fee added to the plan when it opens.
Cancellation fee	What the store keeps if a plan is cancelled.