# Payment Plans & Installments

DOCUMENTATION · PAYMENTS

## What this guide covers

Some offerings are too expensive to ask for in a single payment. A multi-day retreat, a certification programme, a high-ticket seminar — for these, letting a customer pay in parts is often the difference between a booking and an abandoned cart.

This guide explains the payment plan system: how to let customers pay in installments instead of all at once. It covers where you switch it on, how you define the schedule, what the customer experiences at checkout, how you track and collect the remaining payments, and the automatic reminder emails that chase them for you.

## What can be sold on a payment plan

Payment plans are available on two product types:

- **Events** — ticketed dates: retreats, seminars, workshops, certifications
- **Digital products** — fixed-price digital programmes, typically a course sold over several months

Everything else is always paid in full at checkout: physical products, accommodation bookings, timeslot appointments, and subscriptions. Subscriptions are recurring by design and are a separate system entirely — see the Memberships & Subscriptions guide.

> 📌 *A course is never put on a plan directly. Courses are sold through a linked digital product, so you enable the plan on that digital product — the customer then pays for the course in installments, and gets full access from the first payment.*

**One plan per order.** An order can carry only one payment plan. If a customer puts two plan-enabled products in the same cart, only the first is offered on a plan and the other is paid in full. If you sell several high-value programmes, it is worth telling customers to check out one at a time.

## How a payment plan works

A payment plan splits the price of one product into a series of scheduled payments. The customer pays the first installment at checkout — the moment they buy — and the remaining installments come due on the dates you define.

The first installment is what confirms the order. Everything the purchase entitles them to is delivered the moment that first payment clears — exactly as if they had paid in full:

- An **event** ticket is issued and their place is secured

- A **digital product** grants full access to the linked course immediately — every lesson their purchase covers, not a portion of it

The outstanding installments are then tracked separately and collected on schedule.

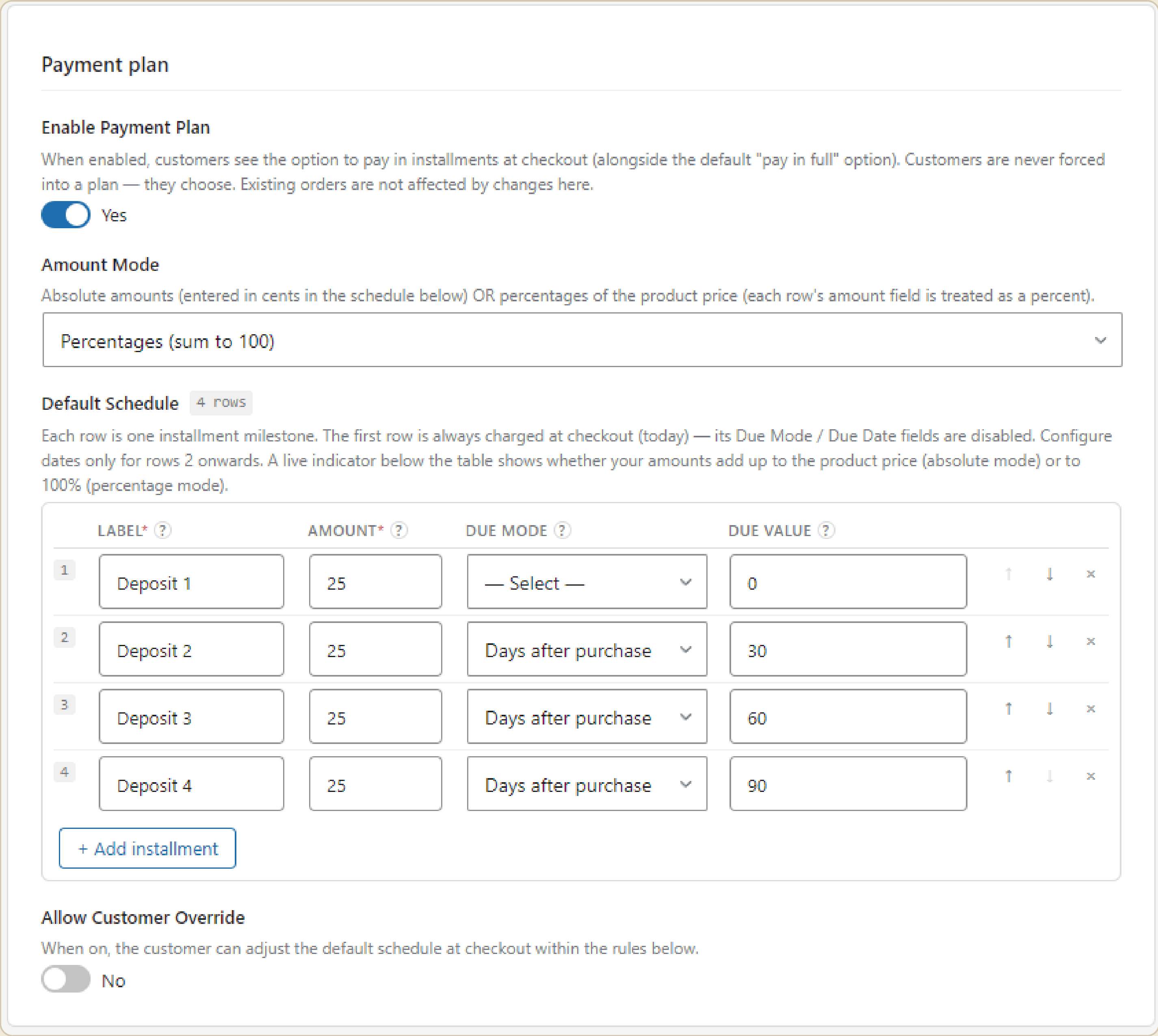
> 📌 *Access is never drip-fed by payment progress. A customer who is three installments behind still has the access they were granted at checkout. If you want content released gradually, use course chapters with scheduled release dates instead — that is a content decision, not a payment one. See the Courses & Learning Programs guide.*

A few rules hold the system together:

- **The first installment is always due today.** It is paid at checkout. You cannot schedule the first payment for a future date — there has to be a real payment to confirm the order.
- **A plan needs at least two installments.** A "plan" with a single payment is just a normal full payment, so the system treats it as one.
- **Plans are set per product.** You decide, product by product, whether installments are offered and what the schedule looks like.
- **Customers are never forced into a plan.** Pay-in-full is always offered alongside it. The plan is an option, not a replacement.

## Turning on installments

Payment plans are configured on the product itself, in a section called **Payment Plan**:




*The installment fields on a product: number of payments and the interval.*

- For an event — **Offers → Products**, open the event
- For a digital product — **Offers → Products**, open the product

The fields are identical for both. Everything below applies to either.

> **Enable payment plan**
>
> The master switch. When off, the product is paid in full like any other. When on, customers are offered the installment option at checkout and the fields below take effect. Turning it on does not affect orders that already exist.

### Amount mode

How you express each installment amount. Two options:

- **Absolute amounts** — you enter each installment as a concrete figure (e.g. CHF 500, CHF 500, CHF 353). The amounts must add up to the product price.
- **Percentages** — you enter each installment as a percentage of the price (e.g. 40%, 30%, 30%). The platform converts these to amounts automatically and absorbs any rounding into the final installment, so the total always matches the price to the cent.

Use whichever is clearer for the way you think about the plan. Absolute amounts are precise; percentages adjust automatically if you ever change the product price.

### The default schedule

This is the plan every customer gets unless you let them customise it (see below). Each row in the schedule has:

- **Label** — what the customer sees for this installment (e.g. "*Deposit*", "*Second payment*", "*Final payment*"). Optional, but helpful.
- **Amount** — the figure or percentage for this installment, depending on the amount mode above.
- **Due mode** and **Due value** — when this installment comes due. Three ways to express it:
- *Days after purchase* — e.g. 30, 60, 90 days from the order. The most portable option, and the natural choice for a digital product.
- *Days before event start* — counts backwards from the event date, so the schedule adapts automatically if the event is rescheduled.
- *On a specific date* — a fixed calendar date, the same for every customer regardless of when they buy.

> 📌 *The first row is always charged at checkout, so its due-date fields are hidden — there is nothing to schedule. You only set due dates from the second installment onward. A live indicator under the schedule tells you whether your amounts add up to the product price.*

> 📌 **On a digital product, do not use "Days before event start."** A digital product has no start date for the platform to count back from, so the value is treated as *days after purchase* instead. It will not error — it will just quietly mean something other than you intended. Use "Days after purchase" and enter the number you actually want.

### Let customers customise their plan

An optional toggle. When off, every customer gets exactly the default schedule above. When on, customers can adjust the plan at checkout within limits you set — useful when you want to offer flexibility without losing control.

With customisation on, you constrain it with these rules:

- **Minimum first payment (%)** — the smallest first installment you will accept, as a percentage of the price (e.g. at least 30% up front). Set 0 for no minimum.
- **Maximum installments** — caps how many parts the customer can split the payment into. Set 0 for no cap.
- **Latest final due date** — the last acceptable date for the final payment, either a fixed date or a number of days before the event. Stops a customer from stretching payments past the event itself. On a digital product, use the fixed-date option — the days-before-event option has no event date to work from.
- **Allow amount editing / date editing / adding & removing rows** — three separate switches for exactly which parts of the plan the customer may change.

> 📌 *Even with customisation on, the platform enforces every rule on its side at checkout. A customer cannot submit a plan that breaks your minimum first payment, exceeds your installment cap, or runs past your latest due date — the order is rejected if the plan does not fit your rules.*

## What the customer experiences at checkout

When a plan-enabled event or digital product is in the cart, the final checkout step offers a choice:

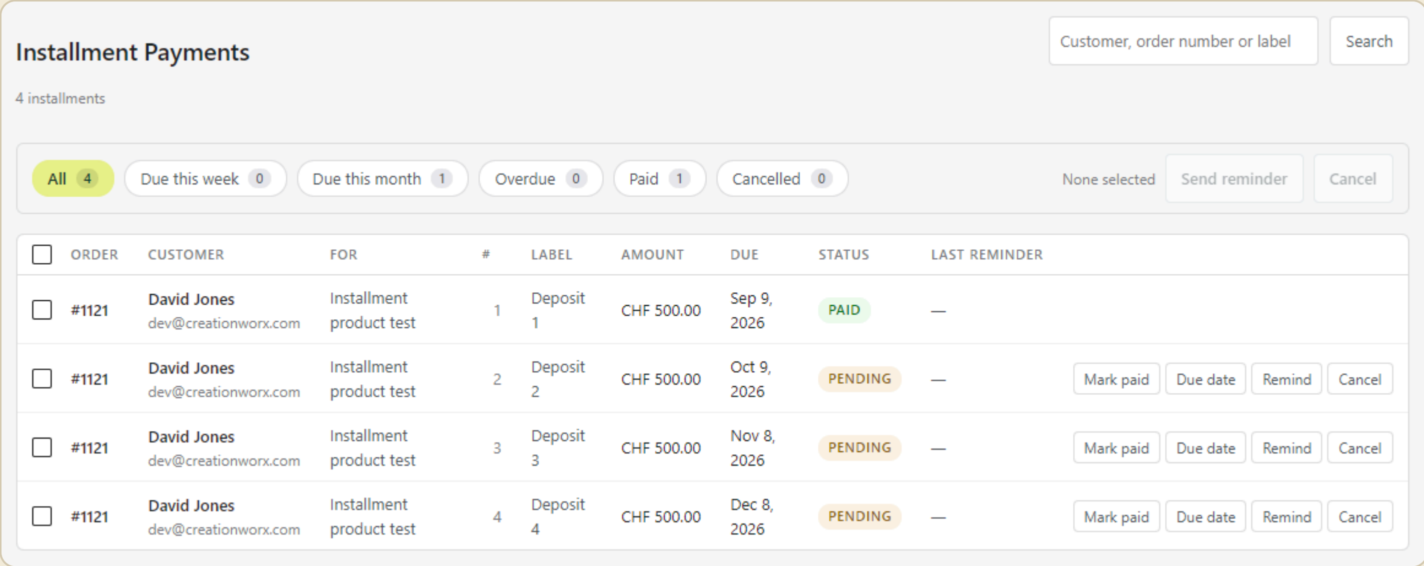
- **Pay in full** — the normal single payment for the whole amount.
- **Pay in installments** — the payment plan.

If you enabled customisation, the customer can open the plan and adjust it within your rules — changing the amounts, the dates, or the number of installments, depending on what you allowed. A running total shows them that the plan always adds up to the product price.

Whichever they choose, the amount charged at checkout is the first installment (plus anything else in the cart that is paid in full). The customer sees clearly what they pay today and what remains. After payment, their order is confirmed and the remaining installments are scheduled.

> 📌 *In a mixed cart, the "pay today" figure is the first installment of the planned item plus every other item in full. Only the one planned product is ever split.*

## Managing installments




*Every installment across every plan, with what is due and what is overdue.*

### The Installments dashboard

Go to **Sales → Installment Payments** for a dashboard of every scheduled payment across all orders. It is organised into views:

- **Due this week** — installments coming due in the next seven days
- **Overdue** — installments whose due date has passed without payment
- **Paid** — installments already settled
- **Cancelled** — installments from orders that failed or were cancelled

For each installment you can:

- **Mark as paid** — record a payment you collected outside the platform (bank transfer, cash)
- **Edit due date** — move a payment's deadline
- **Send reminder** — email the customer a payment reminder with a direct payment link
- **Cancel** — drop an installment that should no longer be collected

### The payment schedule on an order

Open any order with a plan (under **Sales → Orders**) and the detail view shows a **Payment Schedule** panel — every installment, its amount, its due date, and whether it is paid, pending, overdue, or cancelled. This is the full picture of one customer's plan in one place.

In the order list itself, the **Total** column shows the plan at a glance: how much has been paid against the full amount, with a "Plan · X of Y paid" note so you can see progress without opening the order.

## Automatic reminders and notifications

The platform chases outstanding payments for you. A daily check runs automatically and sends the right emails at the right time — you do not trigger any of this manually.

The emails are configured under **Settings → General Settings → Installment Notifications**, where you set the subject and content of each:

- **Upcoming reminder** — sent ahead of each due date (14 days before, 7 days before, and 1 day before), so the customer is never caught off guard

- **Overdue notice** — sent when a due date passes unpaid, and repeated weekly while the installment stays overdue
- **Payment received** — sent to the customer each time an installment is paid
- **Plan completed** — sent once the final installment is settled

Every reminder includes a direct payment link, so the customer can pay in one click without logging in and hunting for the right installment.

> 📌 *If you sell plans on digital products as well as events, write these emails with the* `[PRODUCT_NAME]` *variable rather than* `[EVENT_NAME]`. `[PRODUCT_NAME]` *resolves to whichever product the plan belongs to;* `[EVENT_NAME]` *comes out empty on a digital-product plan, which would leave a gap in the sentence.*

> 📌 *You are kept in the loop too. The admin email address (set in General Settings) receives a notification each time a customer pays an installment — so you know when money has actually come in, not only when the plan started.*

## How the customer sees their plan

A customer with an active plan sees it in their profile, under **Purchases**, on the card for the product they bought — the event card or the digital product card:

- A summary of how many installments are paid and how much is still outstanding
- The full schedule, each installment marked paid, pending, or overdue
- A **Pay next** button to settle the next installment immediately
- A **Pay full balance** button to clear everything outstanding in one payment (shown when two or more installments remain)

This is self-service — the customer can pay ahead, catch up on an overdue installment, or clear the balance entirely without contacting you.

**A dedicated Installments section.** If your profile page uses the newer profile element, customers also get an **Installments** entry in the sidebar: every payment plan they hold, on its own card, filterable by due / overdue / paid. This is the better place to send a customer who is managing several plans at once, since they no longer have to find the right order first. See the Customer Accounts & Profile guide.

## Receipts and the thank-you page

When a plan is active, the order total is never shown as a single misleading figure. Instead, both the thank-you page and the PDF receipt break it into three lines:

- **Order total** — the full price of everything ordered
- **Paid today** — what was actually charged at checkout (first installment plus any full-price items)
- **Remaining** — what is still owed across the outstanding installments

The full payment schedule is printed below, so the customer always has a clear record of what they paid and what is still to come.

## When a payment fails or an order is cancelled

If the first payment fails at checkout, no plan is created — the order simply stays pending, exactly like any other failed payment, and the customer can try again.

If an order with an active plan is later cancelled or refunded, every still-outstanding installment is cancelled automatically and the plan is closed. Payments already made are left as they are — cancelling a plan does not imply a refund. You handle any refund of collected installments separately, the same way you would any other refund.

## Good to know

- **Bypass and manual orders.** If an order with a plan is created in bypass mode (no payment collected), the first installment is automatically marked as paid to mirror a real checkout, and the rest stay pending for you to collect.
- **No installment is ever born overdue.** If a schedule would place a due date in the past, the platform moves it to today instead — a customer never opens their profile to find an installment already late through no fault of their own.
- **Changing a product's plan** affects only future orders. Plans already created keep the schedule the customer agreed to at checkout.
- **Disabling a plan** stops it being offered on new orders. Existing plans continue to run, and their installments still appear on the dashboard and still send reminders.
- **A plan does not expire.** If a customer stops paying, the installments simply stay overdue and keep sending weekly notices. Deciding when to revoke access or write it off is your call — cancel the outstanding installments from the dashboard when you do.