

Fidden Pay – Subscriptions, Deposits & Tips (v1 Spec)

Purpose: Internal handoff for product, engineering, and payments.

Scope: Subscription tiers, how deposits/payouts work, and tipping (10/15/20% or custom).

1) Subscription Tiers

Fidden has three tiers. Commission applies only on the **Foundation** tier; **Momentum** and **Icon** are subscription-only (0% booking commission).

Foundation – \$0/mo, 10% commission per booking

- Target: new or part-time pros.
- Includes:
 - Online booking & payments
 - Marketplace profile & visibility
 - Basic reminders & notifications
- Deposits: on/off per service; simple default policy.

Momentum – \$24.99/mo, 0% commission

- Target: growing, business-minded pros.
- Includes everything in Foundation, plus:
 - Better calendar & availability tools
 - Client tagging + basic insights
 - Early AI Assistant preview
- Deposits: full control over deposit amount & type (fixed or %), simple rules (e.g., 24h cutoff).

Icon – \$49.99/mo, 0% commission

- Target: high-earning pros and studios.
- Includes everything in Momentum, plus:
 - Full Fidden AI Assistant
 - Smart rebooking & ghost-client flows

- Advanced analytics & growth goals
 - Top marketplace placement
 - Deposits: advanced rules and reporting.
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2) Deposits & Payouts

Concept:

Clients pay a **deposit** upfront to secure the booking. The deposit is a **credit** toward the service total at checkout. If the client late-cancels or no-shows inside the policy window, the deposit becomes a **non-refundable reservation fee** for the pro.

Example – \$100 service with \$30 deposit

- At booking
 - Client pays **\$30** via Fidden Pay (Stripe under the hood).
 - Internally:
 - **deposit_amount = 30**
 - **deposit_status = held**
 - **deposit_liability += 30**
- At checkout (client shows)
 - Service total: **\$100**
 - Deposit credit: **-\$30**
 - Remaining service amount: **\$70**
 - Client pays remaining \$70 plus any **tip** (see below).
 - Internally:
 - **deposit_status = credited**
 - **deposit_liability -= 30**
- Late cancel / no-show (inside window)
 - No checkout happens; deposit is not credited.
 - Deposit converts to **reservation fee** for the pro.

- Internally:
 - **deposit_status = forfeited**
 - **deposit_liability -= 30**
 - **cancellation_fee_income += 30**

Commission & payouts

- **Foundation:**
 - Fidden fee = **10% of service revenue only** (not tips).
 - Stripe fees apply to total processed volume.
- **Momentum & Icon:**
 - Fidden fee on bookings = **\$0** (monetized via subscription).
 - Stripe fees still apply.

Deposits are part of Stripe volume but treated internally as **liability** until credited or forfeited.

3) Tips for Service Pros

Goal: Tips are crucial for pros and must be part of checkout. Tips go **directly to the pro** and are **never** included in Fidden's commission base.

Checkout UI

At final checkout, show:

- **Service total: \$100.00**
- **Deposit credit: -\$30.00**
- **Tip options:**
10% 15% 20% Custom
- **Total due now: \$85.00 (in this example: \$70 remaining + \$15 tip)**

Behavior

- Default tip options: **10%, 15%, 20%, Custom**.
- When a preset is tapped, show both % and \$ (e.g., "15% – \$15").

- **Custom tip:** client can enter a dollar amount; UI may show implied %.

Tip base (recommended default)

- Tip is calculated on the **full service price** (e.g., 15% of \$100 = \$15), **not** just on the remaining amount after deposit.

Business logic

- Tips are **not** subject to Fidden's commission (Foundation) – only service revenue is.
- Tips are paid out to the pro along with service revenue and reduced only by Stripe processing fees.

Internal fields per appointment

- **service_price** (e.g., 100)
 - **deposit_amount** (e.g., 30)
 - **tip_amount** (e.g., 15)
 - **tip_percent** (e.g., 0.15)
 - **tip_base** (usually **service_price**)
 - **tip_option_selected** (10, 15, 20, custom)
 - **final_charge_amount** (e.g., 85)
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4) Stripe & Implementation Notes (Dev)

- Use **Stripe PaymentIntents** for both deposit and final checkout.
 - Deposit PaymentIntent: amount = deposit (e.g., \$30).
 - Metadata: type=deposit, service_price, deposit_amount, booking_id.
 - Final PaymentIntent: amount = remaining service + tip (e.g., \$70 + \$15 = \$85).
 - Metadata: type=final, service_price, remaining_service_amount, tip_amount, booking_id.
- **Application fees (Stripe Connect):**
 - Foundation: compute application_fee_amount based on **service revenue only** (aggregated deposit + remaining), not tips.

- Momentum & Icon: application_fee_amount = 0.
- **Reporting for pros:**
 - Show per period (day/week/month):
 - Service revenue
 - Tips
 - Deposit credits vs forfeits
 - Fidden commission (if any)
 - Net payout