**PAYMENT SPECIFICATION:**

**1.- Payment Types with Stripe**:

We need 2 types of payment with Stripe for the launching on 1st of July:

1. **SP can pay in advance for the sessions by buying a prepaid package**.

This payment is the following:

Origin of payment: SP that will pay with his payment card.

Destination of payment: The platform.

The sessions purchased will increase the sessions credit in the SP balance.

The sessions credit will be used when C accepts a job of a SP.

In the case of sessions with multiple users (coaching sessions), we will discount one session per each user connected to the virtual room.

1. **C can pay us (the platform) for SP's services.**

The platform will receive all payments for services, not the SP directly.

This payment is the following:

Origin of payment: C that will pay with his payment card.

Destination of payment: The platform.

The C payment to SP, will be done to us, not to SP directly.

Out of the platform implementation, we (the platform) will pay by bank transference to the SP each month. In order to do the settlement with the SP, we will need a report with the payments from C to SP services between 2 days, for all the SPs (one line for SP in the report)

We will need for the future, one 3rd payment type, that will be the recurrent payments from SP to us (the platform) for the session credit purchases, but this type of payment needs an analysis in your side (development to do, time, cost) before in order we can decide when it will be implemented in the platform. The idea is not to implement it in phase 1, not to delaying the first launching date.

**2.- Payment uses**:

**The payment type 1** (sessions credits purchased by SP to us) will be used to discount one session credit from the SP session balance for each C link sent from SP to C, one session per link sent from SP to C. If SP sends the link to several Cs, we will discount one session per link that is the same than one session per C. If the SP has no sessions available in his/her balance, the sessions credit needs to be discounted from the C payment to SP for the service.

**The payment type 2** (C service payment to the SP, that will be pay to us directly) will be used to discount one session credit (more expensive in this case than in the previous case type 1) and to increase the SP service balance (that needs to be shown in the SP dashboard). The service balance for the payment received from Cs, will be the total amount received from SP for all service done minus the session spent (one for each offer/proposal accepted and paid or several for multiusers session). This sessions payment type for session is used when the SP doesn’t have sessions available in his/her balance. In the same way than payment type 1, each time the SP sends a link to C, we will discount a session from the SP service balance.

The priority of the session discount is to do in the following order: first discounting the credit session from payment type 1 (that comes from prepaid package purchased by SPs) and when no credit session available, we will discount from payment type 2 (service payments from C to SP.

The both SP balances (sessions credit balance and service balance) needs to have in the SP wallets like 2 different variables.

The SP sessions credits can come from 2 sources:

1. SPs buys a prepaid package of X number of sessions credit and buy it using his credit card or paypal paying through Skype.
2. SPs buys the prepaid package of X number of sessions using his service balance (net of money coming from C for services payment). In this case, it is not needed to use Stripe to buy the prepaid package with this balance and this is an internal money movement in the platform.

If possible we would like to incentive the 2) in order to avoid the commission from Stripe to buy sessions from SPs.

**3.- Report for SP payment settlement:**

At the end of the month, we will get a report between 2 dates from the platform for the SP payments received from C, where will be included at least the following fields. The 2 dates can be selected by us (normally will be the first day of the month and the last day of the month, but it needs to be chosen by us when generating the report).

The report will have the following fields that will be used for us to do the settlement with SPs. We need one line for each SP job/proposal acceptation:

* SP (name or code).- That will be the unique identification of SP. Has the SP unique codes in the platform?
* Date of the service acceptation.
* C (name or code), that hires the service.
* Amount received from the SP for each C job acceptation (one line per service payment). This can be 0, if the SP does the services for free or he decides to receive the payment from C out of the platform.
* Sessions discounted from SP balance (prepaid balance) for each service. We must discount one session for each user connected to the session. It the session is one-to-one (SP-C), 1 session will be discounted. In the case, of the session is one-several (1 SP- n C), we will discount n sessions. This session can be 0 (if the SP didn’t buy prepaid packages)
* Sessions discounted from SP amount received for each C acceptation (it is the case, where the SP doesn’t have session credits in his/her balance). One line for each job acceptation. This field can be 0, if the session credit was taken form SP prepaid balance.
* Amount discounted from SP session balance (number of sessions for the job acceptation \* price of prepaid session taking into account the prepaid package purchased by the SP).
* Amount discounted from SP payment service balance (number of sessions the job acceptation \* price of not prepaid sessions (price standard of prepaid session+0,9 E)).

The 2 last field can be calculated by us, but if it is easy the implementation, we can get from the report.

With this report we can do the SP settlement each month in order to pay the SPs, out of the platform, by bank account transference from us to each SP bank accounts.

NOTE: It is not possible that the SP can withdraw the money earnt with the service when he wants, we will pay in a fix date each month. It means, you have to remove this withdraw button to the SP dashboard.

**4.- SP dashboard:**

In the SP dashboard we need the following info will be shown the following info related with payments:

1. Number of sessions purchased.
2. Number of sessions available (after the discount).
3. Total amount of payment received from C.
4. Total amount to pay the SP each month, that will be the total amount received from Cs, minus sessions discounts (in the case, of discounting prepaid sessions, the total amount is the amount received from C), minus the commission we will charge to SP for the payment reception.

The (1 and 2), and (the 3 and 4) are different group of balances (sessions, amounts earnt) that can be shown in different folders to be queried by the SPs.

NOTE: We need to take into account that SP needs to show the gross amount received and the amount we are going to pay him/her each month after the discount (sessions+paid commission).