the only concern I have is it is going to need some quite technical programming. Tracking and linking payments to customer accounts, ability to pay using different method (paypal, card etc) flexibility on payment lengths and amounts, etc. For laybuys to be successful it needs to meet the customers needs and allow them flexibility of how and when to pay. But that means when they make a payment we need an automated way of tracking who has paid what, for which item.

without automated tracking of payments, just 20 customers making 20 payments is checking 400 transactions and matching them up.... multiply that by 100 customers it gets impossible to manually track payments

Front End

• Make variable payments amounts on different items

• Allow for multiple items for each customer all with different payment terms

• Unlimited payment period. It doesn’t matter if customer missed payment

Back end

• Notify when customer makes payment and which payment method, how much

• Vary the length of time on each item

• Vary deposit amount for each item before listing

• Create a form to list which customers have not made payments for last xxx days

• Form to list completed orders each week

• Manual input of payments on customer account for customers who post in a cheque, pay cash, make payment over the phone etc

• Payment cancellation and refund