

SUMO Payment Plans

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DESCRIPTION

SUMO Payment Plans is a comprehensive WooCommerce Payment Plan plugin using which you can configure multiple Payment Plans like Deposits with Balance Payment, Fixed Amount Installments, Variable Amount Installments, Down Payments with Installments, etc in your WooCommerce Shop.

INSTALLATION AND ACTIVATION

REQUIREMENTS

The minimum server requirements and the WordPress requirements are as follows:

PHP 5.2.4 or greater

MySQL 5.0 or greater

WordPress 3.4 or higher

WooCommerce 3.0 +

HOW TO INSTALL SUMO PAYMENT PLANS?

1. Login to your codecanyon account
2. Go to Downloads Tab
3. You will find SUMO Payment Plans
4. Download sumopaymentplans.zip (PLEASE NOTE THE DOWNLOADED FILES WILL ALWAYS BE THE LATEST VERSION)
5. Unzip sumopaymentplans.zip inside which you will find the Plugin files i.e. sumopaymentplans.zip
6. Install SUMO Payment Plans i.e. sumopaymentplans.zip using WordPress Dashboard
7. Activate the Plugin

HOW TO UPGRADE TO A NEWER VERSION OF SUMO PAYMENT PLANS?

Please always test the new version in a testing site before you upgrade to the new version in your live site.

If you are using an older version and want to upgrade to the latest version of SUMO Payment Plans then please do the following steps.

1. Login to your codecanyon account
2. Go to Downloads Tab
3. You will find SUMO Payment Plans
4. Download sumopaymentplans.zip (PLEASE NOTE THE DOWNLOADED FILES WILL ALWAYS BE THE LATEST VERSION)
5. Unzip sumopaymentplans.zip inside which you will find the Plugins files i.e. sumopaymentplans.zip
6. Deactivate and Delete the existing version of SUMO Payment Plans on your site
7. Install the latest version of SUMO Payment Plans i.e. sumopaymentplans.zip using WordPress Dashboard
8. Activate the Plugin

Please note you will not lose any settings values, data etc by following the above steps.

FEATURES

- Predefined Deposit and User Defined Deposit
- Down Payments can be charged using Deposit
- Deposit can be Forced
- Balance amount can be charged after specific days of deposit/before a specific date
- Able to create multiple Payment Plans
- Able to charge Installment Payments using Payment Plans
- Able to charge Flexible Payments using Payment Plans
- Variable Payments can be charged using Payment Plans
- Option to select specific Payment Plans from the available list of already created Payment Plans and assign to a product

- Installment Date for Payment Plans can be set as After Specific Number of Days/Before a Specific Date
- Remaining Installment for Payment Plans can be Paid by the User on/before the payment date Based on Settings/As per their wish
- Payment Plans can be Forced
- Interest can be charged for Payment Plans by giving percentage greater than 100
- Order Payment Plans for getting Deposit/Payment Plan for the whole order
- Overdue Period can be set
- Admin can edit the scheduled payment dates
- SUMO Payment Plans – Stripe payment gateway to get payments automatically on the due date
- Specific Payment Gateways can be disabled on checkout page when purchasing Deposit/Payment Plan Product
- Permission to Download Files of Downloadable Products can be given after Initial Payment/Final Payment
- Master Log to record all Transactions
- Multiple Payment Reminder Emails can be sent to the customers
- Multiple Overdue Reminder Emails can be sent to the customers
- Products can be Bulk Updated for Deposits/Payment Plans
- Compatible with SUMO Reward Points(requires SUMO Reward Points plugin)
- Compatible with SUMO Affiliates(requires SUMO Affiliates plugin)
- Compatible with WooCommerce Recover Abandoned Cart(requires Recover Abandoned Cart plugin)
- Compatible with SUMO Bookings(requires SUMO Bookings plugin)
- Compatible with SUMO PreOrders(requires SUMO PreOrders plugin)
- Highly Customizable
- WPML Compatible
- Translation Ready
- And More

WORKFLOW

DEPOSITS

In Single Product page, user chooses **Pay in Deposit** option

If it is **Predefined Deposit**, user has to pay the admin configured Deposit price as Initial payment

If it is **User Defined Deposit**, user can pay their desired price as Deposit Price in Initial payment

Based on admin configuration, user has to pay the remaining balance before a specific date

In case if balance is unpaid before the specific date, then the deposit will get closed

PAYMENT PLANS

In Single Product page, user chooses **Pay as Payment Plan** option

Available Payment Plans for the product will be displayed

User can choose the Payment Plan which they desired from the available list

Based on the admin configuration, user has to pay the remaining payments based on the plan durations

If an installment payment is not paid on or before due date, admin can give a overdue period to pay the installment

If the installment is unpaid after the overdue period, the payment will get closed

ORDER PAYMENT PLAN

User adds normal products to Cart

At checkout page, a checkbox will be displayed for the user which when enabled, the whole order will be considered as Deposit/Payment Plan order and initial amount configured by site admin will be charged during initial payment

Balance payments will be charged based on admin configuration

CONFIGURATION

Deposit Global Level Settings

Go to **dashboard -> SUMO Payment Plans -> Settings -> General**

If you would like to force the user to Pay in Deposit then enable **Force Deposit** checkbox

If you want the user to manually give a deposit price then select **Deposit Type** as **User Defined Deposit** and give the Minimum Deposit and Maximum Deposit percentage in the respective fields

If you don't want the user to manually pay their desired deposit price then select **Predefined Deposit** as **Deposit Type** and assign the deposit price

Set the number of days to set a due date for charge the balance after the payment deposit in **Deposit Balance Payment Due Date** field

Creating a Deposit Product

Go to **dashboard -> Products -> Create a New Product** or **Edit a previous product**

Give the Regular Price/Sale Price for the Product

Select **Payment Type** as **Pay a Deposit Amount**

If you would like to inherit the values from Deposit Global Settings then enable **Apply Global Level Settings** or else you can configure it in product level

If you would like to force the user to Pay in Deposit then enable **Force Deposit** checkbox

If you want the user to manually give a deposit price then select **Deposit Type** as **User Defined Deposit** and give the Minimum Deposit and Maximum Deposit percentage in the respective fields

If you don't want the user to manually pay their desired deposit price then select **Predefined Deposit** as **Deposit Type** and assign the deposit price

Set the number of days to set a due date for charge the balance after the payment deposit in **Deposit Balance Payment Due Date** field

Creating a Payment Plan

Go to **dashboard -> SUMO Payment Plans -> List of Payment Plans -> Add New**

Give a Plan Name. The given plan name will be visible for the user in frontend

Give the description for the Plan. The given description will be visible for the user in frontend

Select the Price Type as Percentage/Fixed Price as per your needs

In **Next Payment Date** option, select **After Specific Number of Days** if you want to set the due date based on the user purchase date. Select **Before a Specific Date** if you want to charge the next installment payment on/before a specific given date

Set the Initial Payment percentage/amount and then add rows as per your wish for the plan based on your requirement

Set more than 100% payment to charge interest

By default, Next Installment Order will be created only based on the settings configured in the General Settings. Hence, user don't have option to pay multiple installments as per their needs. If you want to give them the flexibility to pay multiple installments then in **Payment Plans Orders Creation**, select **Immediately After Payment** option so that user can multiple installments all at once.

Payment Plan Global Level Settings

Go to **dashboard -> SUMO Payment Plans -> Settings -> General**

If you would like to force the user to Pay in Deposit then enable **Force Payment Plans** checkbox

Choose the plans applicable for the products in **Choose Plans** field

Creating a Payment Plan Product

Go to **dashboard -> Products -> Create a New Product or Edit a previous product**

Give the Regular Price/Sage Price for the Product

Select **Payment Type** as **Pay with Payment Plans**

If you would like to inherit the values from Payment Plans Global Level Settings then enable **Apply Global Level Settings** or else you can configure in product level

If you would like to force the user to Pay in Payment Plan, then enable **Force Payment Plans** checkbox

Choose the plans applicable for the product in Choose Plans field

Points to Remember

WooCommerce Coupon Behavior

- If Deposit/Payment Plan products are added in cart, when a WooCommerce coupon is applied, then discount will be applied only for initial deposit amount for the product and not for the Total Price of the product
- For Order Payment Plan, when a WooCommerce coupon is applied, then discount will be applied for the Subtotal amount and not for the initial deposit amount

PLUGIN SETTINGS

GENERAL SETTINGS

Go to **dashboard -> SUMO Payment Plans -> Settings -> General Settings**

Create Next Payable Order -> For Payment Plans, next payable order will be created before the days which configured here. If set as 1, payable order will be created 1 day before payable date

Invoice Reminder -> Payment notification reminder emails will be sent before the payment date. If set as 3,2,1 then reminder emails will be sent before 3 days, 2 days and 1 day

Automatic Charge Reminder -> If you want to give a reminder email notification in case of automatic payments, then set on which days emails has to be sent. If set as 3,2,1 then reminder emails will be sent before 3 days, 2 days and 1 day

Products that can be Placed in a Single Order -> By default, any products can be purchased in a single checkout. In case if you want to restrict the user to add only products with installments/deposits in a single checkout, then select Multiple Payment Plan/Deposit Products option. If you want to restrict the user to purchase only one product with payment plan/deposit, then select Only One Payment Plan/Deposit Product option.

Charge Shipping Fee -> By default, shipping fee will be charged during initial payment. In case, if you want to charge the shipping fee during the last payment, then select During Final Payment option

OVERDUE PAYMENT SETTINGS

Overdue Period -> If the payment is not made within the due date, the plan will go to Overdue status

Overdue Reminder -> Once the plan goes to Overdue, notification emails will be sent after the due date. If set as 1,2,3 then reminder emails will be sent after 1 day,2 days and 3 days after due date

Number of Attempts to Charge Automatic Payments during Overdue Status -> In case of automatic payments, if the system is unable to charge the payments automatically, then it will go to Overdue status and during that period system will retry to get payments automatically. How many times per day the system has to retry can be customized here

PAYMENT GATEWAY SETTINGS

Go to **SUMO Payment Plan -> Settings -> General -> Payment Gateway Settings**

Disable Payment Gateways → The selected payment gateways will be hidden at checkout page when Payment Plan/Deposit product is in Cart

Enable Automatic Payment Gateway → If enabled, automatic payment gateways will be displayed at checkout page when Payment Plan/Deposit product is in Cart

Automatic Payment Gateway Mode

Automatic/Manual → If this option is selected, customer will see a checkbox when automatic payment gateway is selected which when enabled, automatic payment will be enabled.

Force Automatic → If this option is selected, when customer choose automatic payment gateway, then the payments for that order will be charged automatically

Force Manual → If this option is selected, when customer choose automatic payment gateway, then the payments for that order will be charged manually

Enable Manual Payment Gateways → If this option is selected, manual payment gateways will be displayed along with automatic payment gateways in checkout page when payment plan/deposit product is in Cart.

ORDER PAYMENTPLAN SETTINGS

Go to **SUMO Payment Plans** → **Settings** → **Order PaymentPlan**

Enable OrderPayment Plan → Select this checkbox to display Order Payment Plan checkbox in checkout page

Payment Type → Choose whether you want to get payment as Deposit/Payment Plan

Apply Global Level Settings → If you want to apply the settings configured in General Settings to be applied for Order Payment Plan, then enable this checkbox or else configure it here by disabling this checkbox

Order PaymentPlan Label → Customize here the label to be displayed for Order Payment Plan in checkout page

TROUBLESHOOT SETTINGS

By default, when using order payment plan, all the products added in the cart will be displayed as multiple line items. If you want to display it in single line item, then select Single Line Item option

ADVANCED SETTINGS

Go to **SUMO Payment Plans** → **Settings** → **Advanced**

Disable WooCommerce Emails for Payment Plan Orders → Processing Order and Completed Order emails will be sent from WooCommerce as well as from the plugin by

default. If you want to disable sending WooCommerce emails, then select the emails which you don't want to send for Payment Plan/Deposit orders

Calculate Price for Deposits/Payment Plans based on → The price for payment plan/deposit products will be calculated from Sale Price(if given) by default. If you don't want to offer Sale price for customer if they opt for Payment Plan/Deposit, then select Regular Price option

Balance Payment Activation for Deposits/Payment Plans will be decided → By default, Payments will be Active as soon as the order status goes to Processing/Completed. In case, if you want to manually Activate the payments, then select After Admin Approval option.

Payment Identification Number Prefix → If you want to give a custom prefix for the Payment Identification Number, then give the prefix here

Hide Product Price in Single Product Page when User Selects the Payment Plans → If the checkbox is enabled, product price will be hidden if the user selects payment plan option

Date and Time Format → If you want to display Date and Time in the format which you have given in your WordPress settings, then select WordPress Format option.

Display Time → Using this, you can show/hide payment time in frontend.

Grant Permission to Download Files of Downloadable Products after → If a downloadable product is purchased using payment plan/deposit, then by default, the download access will be given immediately after initial deposit payment. In case if you want to give access only after the completion of final payment, then select Final Payment option

PAYMENT PLAN SPECIFIC DATE SETTINGS

Payment Plan Behavior After Initial Payment Date → If a payment plan is a specific date payment plan, if a user see the product after the initial payment date, then that plan will be hidden for the product by default. In case if you want to add the previous installments with the upcoming installment, then select Add All the Previous Installment Amount and Charge with Current Installment Amount option

If No Valid Payment Plans are Available to Display → If all the payment plans linked to the product is invalid, then payment plan option will be disabled by default for the product so that user can purchase by making full payment. If Make the Product as Out of Stock option is selected, then the product will be displayed as Out of Stock

EMAIL SETTINGS

SUMO Payment Plans plugin has the following emails

1. Payment Scheduled Email

2. Payment Invoice - Payment Plan
3. Payment Auto Charge Reminder – Payment Plan
4. Payment Success - Payment Plan
5. Payment Completed - Payment Plan
6. Payment Overdue - Payment Plan
7. Balance Payment Invoice – Deposit
8. Balance Payment Auto Charge Reminder – Deposit
9. Balance Payment Completed - Deposit
10. Balance Payment Overdue – Deposit
11. Payment Pending Authorization
12. Payment Awaiting Cancel
13. Payment Cancelled

You can enable/disable these emails in **WooCommerce -> Settings -> Emails**

CONFIGURING INBUILT STRIPE PAYMENT GATEWAY TO HANDLE AUTOMATIC/MANUAL PAYMENTS

- In order to use the Inbuilt Stripe payment gateway, a Stripe Account is required. To obtain an account go to <https://dashboard.stripe.com/register?redirect=%2F>
- After sign up go to <https://dashboard.stripe.com/account/apikeys>

Go to **WooCommerce -> Settings -> Checkout -> SUMO Payment Plans - Stripe**

- Enable the Payment Gateway.
- Enable the **Test Mode** check box.
- The Test secret key obtained from the account has to be entered in **Stripe API Test Secret Key** field.
- The Test publishable key obtained from the account has to be entered in **Stripe API Test Publishable Key** field.
- **Card Brands to be Displayed** → Selected card brands to be displayed in the gateway title.
- **Saved Cards** → Enable this option if you want your customers to save their cards for future payments on the site. Customers can manage their cards from their My Account Page → Payment method section
- Now, the products can be purchased using the Inbuilt **Stripe payment Gateway**.

- In order to make real Payments, disable the test mode and enter the Live secret key and Live publishable key.
- The Live secret key obtained from the account has to be entered in **Stripe API Live Secret Key** field.
- The Live publishable key obtained from the account has to be entered in **Stripe API Live Publishable Key** field.

Automatic Payment Failure Settings

- **Authenticate Future Renewals using Default Card**(only if Saved Cards option is enabled) → If enabled, whenever payment failure happen(for any reason) for an already authorized payments, payment retry will happen automatically using the default card which was selected
- **Pending Authorization Period** → If banks decline the authorization given by the user for the automatic renewal of payments at the time of renewal, then Payments will move to Pending Authorization status. The payments will be in that status for the number of days which you set here
- **Number of Emails to Send during Pending Authorization** → During Pending Authorization, notification email for pending authorization will be send. In one day, how many emails has to be send can be configured in this option. If 2 is set, then 2 emails will be sent on a day

Note:

- If User selects **Enable Automatic Payments** checkbox and completes the order, then future installments or remaining balance payment will be automatically charged. If the checkbox is not selected, then user needs to pay the installments/balance manually.

USE CASE SCENARIO

Scenario 1

Book a Product by Paying Deposit Amount and Pay the Balance Amount within a Specified Time

Example:

Product Price: \$1000

Book the Product by Paying \$10

Pay the Balance Amount(\$90) within 10 Days from the Date of Purchase

How To Setup

Create a new Product

Enable the “Enable SUMO Payment Plans” option

In “Payment Type” option select "Pay a Deposit Amount"

If you want to Force your users to pay the deposit amount enable the “Force Deposit” option

Set the Deposit Amount. The Deposit amount can be Predefined or user defined.

In “Deposit Balance Payment Due Date” option set the Number of days within which the Customer has to make the Balance Payment.

Scenario 2

Purchase a Product and Pay in Monthly Installments

Example:

Product Price: \$1000

Available Installment Plans: 3 Months, 6 Months, 12 Months

Installment Plan Details

Product Price	Plan	Initial Amount	EMI	Total Payable Amount
\$1000	3 Months	\$100	\$300	\$1000
\$1000	6 Months	\$100	\$150	\$1000
\$1000	12 Months	\$100	\$75	\$1000

How To Setup

- Access the “Payment Plans” section which is available within the SUMO Payment Plans Menu
- Click on Add New
- Fill The Title and Description for the Payment Plan

For Example:

Title: 3 Month Plan

Description: This is a 3 Month Installment Plan

- In the Payment Plan Section, the Installment Plan has to be Configured
- Set the Percentage of the amount which has to be Paid during placing the order.

- To create additional rules, click the Add rule Button.
- Set the following percentage values in each rule

Payment Amount	Interval
10%(\$100)	Initial Payment
30%(\$300)	After 1 Month
30%(\$300)	After 1 Month
30%(\$300)	After 1 Month
Total: 100%(\$1000)	Total Duration: 3 Months

Similarly the Plan has to be configured for 6 Month Plan and 12 Month Plan

Scenario 3

Purchase a Product and Pay in Monthly Installments(Interest Rates Applicable)

Example:

Product Price: \$1000

Available Installment Plans: 3 Months, 6 Months, 12 Months

Interest Rates:

3 Months Installment: 1% Per Month

6 Months Installment: 2% Per Month

12 Months Installment: 3% Per Month

Installment Plan Details

Product Price	Plan	Initial Amount	Interest Rate	Total Interest Amount	EMI	Total Payable Amount
\$1000	3 Months	\$100	1%	\$30	\$310	\$1030
\$1000	6 Months	\$100	2%	\$120	\$170	\$1120
\$1000	12 Months	\$100	3%	\$360	\$105	\$1360

How To Setup

Access the “Payment Plans” section which is available within the SUMO Payment Plans Menu

- Click on Add New
- Fill The Title and Description for the Payment Plan

For Example:

Title: 3 Month Plan

Description: This is a 3 Month Installment Plan

- In the Payment Plan Section, the Installment Plan has to be Configured
- Set the Percentage of the amount which has to be Paid during placing the order.
- To create additional rules, click the Add rule Button.
- Set the following percentage values in each rule

Payment Amount	Interval
10%(\$100)	Initial Payment
31%(\$310)	After 1 Month
31%(\$310)	After 1 Month
31%(\$310)	After 1 Month
Total: 103%(\$1030)	Total Duration: 3 Months

Similarly the Plan has to be configured for 6 Month Plan and 12 Month Plan

Note:

For each month, an additional 1% is added to the installment amount. That additional 1% is the Interest amount.

Scenario 4

Purchase a Product by Paying a Down Payment Amount and Pay the Balance Amount in Installments

Example:

Product Price: \$1500

Down Payment Amount: 10% (\$150)

Installment Duration: 10 Months

Installment Plan Details

Product Price	Plan	Initial Amount	EMI	Total Payable Amount
\$1500	10 Months	\$150	\$135	\$1500

How To Setup

- Access the “Payment Plans” section which is available within the SUMO Payment Plans Menu
- Click on Add New
- Fill The Title and Description for the Payment Plan

For Example:

Title: 10 Month Plan

Description: This is a 10 Month Installment Plan

- In the Payment Plan Section, the Installment Plan has to be Configured
- To create additional rules, click the Add rule Button.
- Set the following percentage values in each rule

Payment Amount	Interval
10%(\$150)	Initial Payment
9%(\$135)	After 1 Month
9%(\$135)	After 1 Month
9%(\$135)	After 1 Month
9%(\$135)	After 1 Month
9%(\$135)	After 1 Month
9%(\$135)	After 1 Month
9%(\$135)	After 1 Month
9%(\$135)	After 1 Month
9%(\$135)	After 1 Month
9%(\$135)	After 1 Month
Total: 100%(\$1500)	Total Duration: 10 Months

Scenario 5

Purchase a Product by Paying \$0 Down Payment and Pay in Monthly Installments

Example:

Product Price: \$1000

Down Payment Amount: \$0

Installment Duration: 10 Months

Interest Rate: 1% Per Month

Installment Plan Details

Product Price	Plan	Initial Amount	Interest Rate	Total Interest Amount	EMI	Total Payable Amount
\$1000	10 Months	\$0	1% Per Month	\$100	\$110	\$1100

How To Setup

- Access the “Payment Plans” section which is available within the SUMO Payment Plans Menu
- Click on Add New
- Fill The Title and Description for the Payment Plan

For Example:

Title: 10 Month Plan with Interest Amount

Description: This is a 10 Month Installment Plan with Interest Amount

- In the Payment Plan Section, the Installment Plan has to be Configured
- Set the Percentage of the amount which has to be Paid during placing the order.
- To create additional rules, click the Add rule Button.
- Set the following percentage values in each rule

Payment Amount	Interval
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0%(\$0)	Initial Payment
11%(\$110)	After 1 Month
11%(\$110)	After 1 Month
11%(\$110)	After 1 Month
11%(\$110)	After 1 Month
11%(\$110)	After 1 Month
11%(\$110)	After 1 Month
11%(\$110)	After 1 Month
11%(\$110)	After 1 Month
11%(\$110)	After 1 Month
11%(\$110)	After 1 Month
Total: 110%(\$1100)	Total Duration: 10 Months

Note:

For each month, an additional 1% is added to the installment amount. That additional 1% is the Interest amount.

Scenario 6

Purchase a Product by Choosing from the Various Flexible Payment Plans

Example:

Product Price: \$5000

1. Payment Plan #1

Down Payment Amount: 10% (\$500)

Installment Duration: 12 Months

Interest Rate: 3% Per Month

2. Payment Plan #2

Down Payment Percentage: 10% (\$500)

Installment Duration: 6 Months

Interest Rate: 2% Per Month

3. Payment Plan #3

Down Payment Percentage: 10% (\$500)

Installment Duration: 3 Months

Interest Rate: 1% Per Month

Payment Plan Details

Product Price	Plan Name	Plan Duration	Down Payment Amount	Interest Rate	Total Interest Amount	EMI	Total Payable Amount
\$5000	Payment Plan #1	3 Months	\$500	1% Per Month	\$150	\$1550	\$5150
\$5000	Payment Plan #2	6 Months	\$500	2% Per Month	\$600	\$850	\$5600
\$5000	Payment Plan #3	12 Months	\$500	3% Per Month	\$1800	\$525	\$6800

How To Setup

- Access the “Payment Plans” section which is available within the SUMO Payment Plans Menu
- Click on Add New
- Fill The Title and Description for the Payment Plan

For Example:

Title: 3 Month Plan with Interest Amount

Description: This is a 3 Month Installment Plan with Interest Amount

- In the Payment Plan Section, the Installment Plan has to be Configured
- Set the Percentage of the amount which has to be Paid during placing the order.
- To create additional rules, click the Add rule Button.
- Set the following percentage values in each rule

Payment Amount	Interval
10%(\$100)	Initial Payment
31%(\$1550)	After 1 Month
31%(\$1550)	After 1 Month
31%(\$1550)	After 1 Month
Total: 103%(\$5150)	Total Duration: 3 Months

Note:

For each month, an additional 1% is added to the installment amount. That additional 1% is the Interest amount.

Similarly, Separate Plans has to be created for 6 Month and 12 Month Plan

Scenario 7

Purchase a Product and Pay the Payment as per the Variable Payment Schedule

Example:

Product Price: \$250

Payment Schedule

- 10%(\$25) at the time of Placing the Order
- 20%(\$50) After 3 Months
- 30%(\$75) After 6 Months
- 25% (\$62.50) After 9 Months
- 15% (\$37.50) After 12 Months
- Total Payable Amount - \$250

How To Setup

- Access the “Payment Plans” section which is available within the SUMO Payment Plans Menu
- Click on Add New
- Fill The Title and Description for the Payment Plan

For Example:

Title: Variable Payment Schedule

Description: This is a 3 Month Installment Plan with Interest Amount

- In the Payment Plan Section, the Installment Plan has to be Configured
- Set the Percentage of the amount which has to be Paid during placing the order.
- To create additional rules, click the Add rule Button.
- Set the following percentage values in each rule

Payment Amount	Interval
10%(\$25)	Initial Payment
20%(\$50)	After 3 Months
30%(\$75)	After 6 Months
25%(\$62.50)	After 9 Months
15%(\$37.50)	After 12 Months
Total: 100%(\$250)	Total Duration: 2 Years 6 Months

TRANSLATION

SUMO Payment Plans Plugin is translation ready meaning you can edit the po files by which you can translate the text to any language.

The steps to do the translation are as follows. For eg let us consider translation to French.

1. Download and install Poedit
2. Open the file sumopaymentplans-> languages folder -> sumopaymentplans-fr_FR.po using Poedit.
3. Choose the Source text and set its corresponding French text in Translation Text Area.
4. Save the changes.
5. If you are using WordPress Version 3.9.13 or below, then in wp-config.php define the WPLANG as French. Syntax is define('WPLANG', 'fr_FR');
6. If you are using WordPress Version 4.0 or above, then go to WordPress dashboard -> Settings -> General and select the Site Language as French

WORK WITH

SUMO Payment Plans plugin is compatible with the following plugins

1. SUMO Reward Points
2. WooCommerce Recover Abandoned Cart
3. SUMO Affiliates
4. SUMO Bookings

5. SUMO PreOrders

1. SUMO Reward Points

Product Purchase Reward Points for SUMO Payment Plans enabled products will be calculated and awarded during successful charging of final payment

Referral Product Purchase Reward Points for SUMO Payment Plans enabled products will be calculated and awarded during successful charging of final payment

2. WooCommerce Recover Abandoned Cart

Abandoned Cart with Deposit/Payment Plan product will be captured with plan details, initial payment and balance payable amount

3. SUMO Affiliates

Affiliate commission for SUMO Payment Plans enabled products will be calculated and given during successful charging of final payment

4. SUMO Bookings

It is compatible with Pay with Deposit payment type

You can charge initial payment while booking and balance payment before specific days of booking date

Additional Setup for SUMO Bookings

In Booking Product Edit Page,

In Deposit Balance Payment Due Date field, if Before 3 day(s) of booking start date is set, then balance payment due date will be set as 3 days before booking start date. For example, if booking start date is 1 January, then due date will be 29 December.

In case if the customer comes to book before 3 days, Deposit Payment option will not be displayed to the user. For example, if the customer comes to the site on 29 December and selects the booking start date as 1 January, they will not have the option to deposit.

5. SUMO Pre Orders

You can charge a deposit amount for Pre-Orders if the Charge Type is Pay in Front in SUMO PreOrders. Deposit amount can be charged by selecting Payment Type as Pay a Deposit

Amount. Users who have Preordered the product should pay the balance amount before the Product Release Date. If the user doesn't complete the balance payment, then the Pre-Order will be Cancelled automatically.

HELP

If you need help please open a [Support Ticket](#)