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ACHIEVING BUSINESS MODEL  
FLEXIBILITY AND CUSTOMER  
SATISFACTION

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Getting paid properly and on time is a critical part of any business. Crafting payment plan packages that both offer your customers flexibility and fit your business model is equally important and can be a competitive differentiator for your business.

For example, one type of business might have many drop-in customers that only use the service once or just a few times. The owner of this business might prefer a pay-as-you-go payment model. This keeps it simple for both the business and the clients.

On the other hand, another business might have a stable base of repeat clients and conduct organized sessions with one or more of their clients at a time on regularly scheduled days. In this case, the business owner might want to offer a package of prepaid sessions to his or her clients. Using this model, the business gets paid in a timely manner and it can provide the opportunity to offer volume discounts to loyal customers who pre-pay for their sessions.

Still another business might want to offer open access to their facilities for their regular clients. This allows the business to leverage its investment in its facility while providing good service to its clients. In this case, a prepaid bi-monthly, monthly, quarterly or annual service agreement might be the best option.

Other variables that come into play include:

- Adjusting how much your clients pay based on certain personal characteristics (e.g. seniors vs. students vs. colleagues vs. etc).
- Charging different session fees base on the particular service you are offering during that session (e.g. private lesson vs. group lesson vs. consultation vs. etc.).

Finally, many businesses will find the need to offer combinations of these types of payment packages to their clients based on individual wants and needs and the needs of the business. This situation can make it very difficult to keep track of all the moving parts which can then impact getting paid in a timely manner and potentially cause client frustration.

The remainder of this whitepaper presents examples to further illustrate the business scenarios mentioned above. These examples include instructions on how to easily implement these various payment plan packages using Excel HQ. Register for free at [www.excelhq.com](http://www.excelhq.com) and follow along with these examples to get a better appreciation of the issues and how Excel HQ makes it easy to provide flexible payment plan packages for your business and clients.

## EXAMPLE 1 - SINGLE PAYMENT PLAN

In this example, Cynthia charges all of her clients the same fee (\$50.00 per session) and thus only wants a single payment plan to keep things simple. In this case, Cynthia would simply enter the Fee amount in the Default Fee field of the **Default Payment Plans** screen.

### ***To set the Default Fee:***

1. *Click on the Payment Operations link in the Actions block*
2. *Click on the Default Fee link on the secondary navigation bar*
3. *Enter the desired fee in the Default Fee field (\$50.00 in this example)*
4. *Click the Update Fee button*

Now, whenever Cynthia logs a session for any of her clients, Excel HQ will display a pre-checked checkbox, called "Paid at Session", indicating the client paid for their session at the time of the session. Excel HQ will automatically create a payment transaction using the \$50.00 default fee Cynthia set up in the steps above. An example Transaction register for Jack, one of Cynthia's clients, would look like the following:

Actions	Date	Type	Session Balance	Details
Edit Del	3/29/08	Session	-1	\$50.00 due
Edit Del	3/23/08	Payment	0	\$0.00 balance
Edit Del	3/23/08	Session	-2	\$100.00 due
Edit Del	3/16/08	Session	-1	\$50.00 due
Edit Del	3/11/08	Payment	0	\$0.00 balance
Edit Del	3/11/08	Session	-1	\$50.00 due

In this example, Cynthia logged the session on 3/11/08, with the "Paid at Session" checkbox pre-checked indicating that Jack made a \$50.00 payment at the time of that session. As a result, you can see that Excel HQ automatically added a \$50.00 payment transaction also on 3/11/08 and indicated in the Details field that there was a \$0.00 balance. For the second transaction on 3/23/08, Cynthia logged a separate payment for Jack (by clicking the **Enter Payments** button on the **View Profile** screen) and input \$100.00 into the Fee field since Jack owed and paid for two sessions. Once again, after Cynthia enters this payment transaction, Excel HQ displays a \$0.00 balance since Jack is, at that point, caught up with his payments. But alas, on 3/29/08, another session transaction is logged for Jack and again, he forgot to bring a payment to the session, so the Transaction Register indicates a \$50.00 balance due. Note: if on 4/01/08, Jack brought in a payment of \$100.00, the transaction register would actually show a \$50.00 positive balance when Cynthia entered that payment transaction.

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## EXAMPLE 2 - MULTIPLE TYPES OF CLIENTS

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In this example, Kelly wants the flexibility to have different payment plans for varying types of clients. Specifically, she wants to have one payment plan for senior citizens, another plan for students and a third plan for all other clients. In addition, Kelly finds that a “Per Time Period” payment frequency best fits her business model. The “Per Time Period” payment frequency simply means clients pay in advance for a specified period of time.

To start, Kelly defines three *client types*.

### ***To define Client Types***

1. *Click on the Contacts link in the Actions block*
2. *Click on the Settings link on the secondary navigation bar*
3. *Click the Add Client Type button*
4. *Enter “Senior” in the name field*
5. *Click the Apply button*
6. *Repeat steps 3 – 5 above for the “Student” and “Other” classes*

Next, Kelly creates a new payment plan for her senior citizens.

### ***To create a new Payment Plan:***

1. *Click on the Payment Operations link in the Actions block*
2. *Click on the Payment Plans link on the secondary navigation bar*
3. *Click the Add Plan button*
4. *Enter the appropriate information in the definition fields. In this example:*
  - a. *Name=Seniors*
  - b. *Appointment Type=None*
  - c. *Frequency=Per Time Period*
  - d. *Fee=\$600.00*
  - e. *Time Period=Per Month*
  - f. *In the list of Client Types, check the box for the Senior line item*
5. *Click the Apply button*
6. *Repeat steps 3 – 5 above for the substituting “Student” and “Other” in the Name field and the Client Types selection.*

When Kelly is done, her three payment plans look like the following (note the differences in the fee parameters with each payment plan):

Plan Name	Appointment Type	Client Type	Frequency	Parameters
Seniors	No Category	Senior	Time-Period	\$600/1 mos.
Students	No Category	Student	Time-Period	\$700/1 mos.
Others	No Category	Other	Time-Period	\$800/1 mos.

Next, Kelly assigns the appropriate *Client Type* to each of her clients in the Excel HQ contacts database.

**To assign a Client Type to a Client**

1. Click on the *Contacts* link in the *Actions* block
2. Click on the *Edit* link for client Jack
3. Select "Other" from the *Client Type* drop down list on the **View Profile** screen.
4. Click the *Apply* button
5. Repeat steps 2 - 4 above for clients Jill, Dick and Jane, selecting *Client Types* Student, Senior and Senior, respectively.

When she is done, Kelly's *Client Type* assignments look like the following:

Client	Client Type
Jack	Other
Jill	Student
Dick	Senior
Jane	Senior

That completes the payment plan definition work for Kelly.

Now, Kelly simply schedules a session appointment for one of her clients. For example, let's say Kelly is setting up a session appointment for Jack. On the **Schedule Appointment** screen, Kelly would enter the appropriate date and time values for the session and select "No Category" from the *Category* drop down list. Later, when Kelly chooses to log

this scheduled session for Jack, Excel HQ will use Jack's *class* of *Other* to look-up in the payment plans table the appropriate plan to use, in this case the **Others** payment plan.

In addition, whenever Kelly chooses to enter a payment for a client, she will be presented with a drop down list of all payment plans that are applicable to the *Client Type* assigned to that client. For example, if Kelly is entering a payment for Jane, the list would simply contain the **Senior** plan.

An example Transaction Register for Jack in this use case would look like the following:

Actions	Date	Type	Session Balance	Details
Edit Del	06/21/08	Session	1	Expires on 07/06/08
Edit Del	06/06/08	Payment	0	Expires on 07/06/08
Edit Del	05/03/08	Session	4	Expired on 05/01/08
Edit Del	04/24/08	Session	3	Expires on 05/01/08
Edit Del	04/03/08	Session	2	Expires on 05/01/08
Edit Del	04/01/08	Session	1	Expires on 05/01/08
Edit Del	04/01/08	Payment	0	Expires on 05/01/08
Edit Del	03/23/08	Session	2	Expires on 04/11/08
Edit Del	03/12/08	Session	1	Expires on 04/11/08
Edit Del	03/11/08	Payment	0	Expires on 04/11/08

The first transaction in the Transaction Register was a payment transaction Kelly made on 3/11/08. This transaction sets the session balance equal to 0 and indicates that this payment plan for Jack will expire on 4/11/08, or one month after the date of the payment entry as specified by the Time Period parameter in the **Others** payment plan above. The session balance is incremented with each of the following two session transactions. This indicates to Kelly how many sessions Jack is accumulating after each payment of this Per Time Period payment plan. Kelly enters another payment transaction on 4/01/08 which again, resets the session balance to 0 and indicates the new expiration date of this payment. This payment is followed by four session transactions, each of which increments the session balance. Notice the session transaction on 5/03/08. The Details field indicates that the prior payment has already expired earlier in the month on 5/01/08. This session will also create an Alert on Kelly's Dashboard so she will know that Jack needs to bring in another payment. In fact, Kelly could set the alert threshold to let her know a few days ahead of time that Jack's last payment was about to expire so that she can ensure she gets paid on time in the future.

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## EXAMPLE 3 - MULTIPLE APPOINTMENT TYPES

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Nick offers several different services to his customers and would like to have payment plans that reflect those services. The services Nick provides include:

- Private lessons (private, one hour instruction)
- Beginners Class
- Advanced Class
- Consultations
- Open Studio ("anytime" access to Nick's facilities for his clients to practice etc.)

First, Nick will define *Appointment Types* for each of the services listed above (e.g. Private, Intermediate, Advanced, etc.) as follows:

***To define Payment Plan Categories:***

1. *Click the Calendar link in the Actions block*
2. *Hover over the Settings link on the secondary navigation bar and click the Appointment Types option.*
3. *Click the Add Appointment Type button*
4. *Enter "Private Lesson" in the name field*
5. *On the Type field, click the checkbox next to "Client Session".*
6. *Click the Apply button*
7. *Repeat steps 3 - 5 above four more times entering Beginners Class, Advanced Class, Consultation and Open Studio as the Appointment Types names.*

In addition, Nick also has distinct *Types* of clients and so, like Kelly in example 2 above, Nick creates three *Client Types*; Senior, Student and Other. See [Example 2](#) above for a description of the steps required to define client types.

Next, Nick assigns *Client Types* to all of his clients. See [Example 2](#) above for a description of the steps required to assign Types to clients. The following table describes Nick's clients and their *Types*:

Client	Client Type
Jack	Other
Jill	Student
Dick	Senior
Jane	Senior

Finally, Nick will define specific payment plans using the *categories* he defined above, choosing the payment plan *type* that best fits that service (e.g. Per Session, Package or Time Period). See [Example 2](#) above for a description of the steps required to define a payment plan. When finished, Nick has the following payment plans:

Plan Name	Appointment Type	Client Type	Type	Parameters
<b>Private Lesson Seniors</b>	- Private Lesson	<i>Senior</i>	Package	20 sessions; Fee=\$2000; expires 3 mos. from last payment
<b>Private Lesson Students</b>	- Private Lesson	<i>Student</i>	Package	20/\$2400/3 mos.
<b>Private Lesson Others</b>	- Private Lesson	<i>Other</i>	Package	20/\$2600/3 mos.
<b>Beginners Class</b>	Beginners Class	<i>Senior, Student</i>	Package	8/\$480/1 mos.
<b>Beginners Class Others</b>	- Beginners Class	<i>Other</i>	Package	8/\$600/1 mos.
<b>Advanced Class</b>	Advanced Class	<i>Senior, Student</i>	Package	10/\$850/1 mos.
<b>Advanced Class Others</b>	- Advanced Class	<i>Other</i>	Package	10/\$1000/1 mos.
<b>Consultation</b>	Consultation	<i>All</i>	Session	\$75
<b>Open Studio</b>	Open Studio	<i>All</i>	Time-Period	\$90/3 mos.

This completes the payment plan configuration for Nick.

Now, when Nick schedules a session appointment, he selects the appropriate *Appointment Type* from the drop down list of all *Appointment Types*. For example, if Nick is scheduling a private lesson, he would select the Private Lesson *Appointment Type* from the drop down list. When that scheduled session is logged, Excel HQ will look-up the client's *class*, combine that with the Private Lesson *Appointment Type*, and then use the combination to look-up in the payment plans table the appropriate plan to use for the client. For example, if Nick is logging a scheduled session for Jack, Excel HQ will use the **Private Lesson - Others** payment plan since Jack is assigned the Other *Type* and this scheduled appointment uses the Private Lesson *Appointment Type*.



An example Transaction Register for Jack filtered to display the **Private Lesson - Others** session and payment transactions, would look like the following:

Actions	Date	Type	Session Balance	Details
Edit Del	09/23/2008	Session	14	Expires: 12/11/2008
Edit Del	09/15/2008	Session	15	Expires: 12/11/2008
Edit Del	09/13/2008	Session	16	Expires: 12/11/2008
Edit Del	09/11/2008	Payment	17	Expires: 12/11/2008
Edit Del	09/08/2008	Session	-3	Overdue
Edit Del	09/04/2008	Session	-2	Overdue
Edit Del	09/01/2008	Session	-1	Overdue

You can see that Nick conducts and logs three sessions for Jack on September 1st, 4th and the 8th, before Jack has made a payment for this Private Lesson package. As a result, Excel HQ will show a negative session balance, indicate that Jack's payment is overdue in the Details column, and will display an "Payment Coming Due" alert for Nick on his Dashboard. Jack finally makes a payment on the 11th at which point Excel HQ adds twenty to his Session Balance since the **Private Lesson - Others** payment plan package consists of 20 sessions and sets the expiration date for Jack equal to December 12th, since the expiration timeframe for the **Private Lesson - Others** payment plan is defined to be three months from the date of the last payment.

In another example, imagine Nick conducts an Advanced Class and two clients attend; Jane and Jack. Jane is one of Nick's Senior clients and Jack fits into the Others *class*. When scheduling this session, Nick selected Advanced Class from the *Appointment Types* drop down list on the **Schedule Appointment** screen. When logging Jane's session, Excel HQ will use the **Advanced Class** payment plan, which is the combination of the *Advanced Class Appointment Type* and *Senior Client Type* that Nick assigned to Jane. On the other hand, when logging Jack's session, it will use the **Advanced Class - Others** payment plan since Jack is assigned the *Other Client Type*.

Finally, if Nick gets a new client and has not yet assigned a *Client Type* to that client, or Nick is logging a session for a client whose *Client Type* is not currently assigned to a payment plan, Excel HQ will still use the System Default payment plan for all logged sessions and payments. In this way, Excel HQ provides a convenient fallback for these transactions.

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## EXAMPLE 4 - USING THE DEFAULT APPOINTMENT TYPE

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To fully streamline his operations, Nick has his clients sign-in on the Excel HQ **Client Sign-In** screen when they arrive for their sessions. Earlier, Nick entered all of his scheduled session appointments, including private lessons, groups lessons, beginning and advanced classes, consultations etc., into the Excel HQ calendar, as described in [Example 3](#) above. Now, whenever any of his clients arrive at the studio and sign-in on the **Client Sign-In** screen, they will be presented a list of all their scheduled appointments for that day. Note, it is possible that a client may have more than one appointment scheduled in a single day. For example, Jane may be scheduled for Nick's Advanced Class at 7:30 AM and also be scheduled for a Private Lesson at 6:00 PM later that same day. When Jane arrives at the studio at 7:30 that morning, she would see both of these scheduled appointment on the screen after she signs in with her personal username and password. Included in the list of scheduled appointments is an entry for an unscheduled visit, but since Jane is here for the 7:30 AM class, she selects that entry, click the **OK** button and be fully signed-in. When automatically logging this session for Jane, Excel HQ will use the payment plan that is a member of the Advanced Class *Appointment Type* that Nick specified when he scheduled the appointment and applies to Jane's *Client Type* of Senior. See [Example 2](#) and [Example 3](#) above for example uses of *Client Type* and *Appointment Types*.

Now, what happens if Jane comes to the studio at noon during her lunch time? In this case, she is not scheduled for an appointment at that time. When she signs-in, she will be presented with a list of sessions that include an "Unscheduled session at 12:00 PM" and the "Private Lesson session at 6:00 PM". Note that Jane will not see the "Advanced Class session at 7:30 AM" option this time since she already selected that session earlier in the day. Once again, Excel HQ only displays information that is relevant to the current situation to avoid clutter, confusion and possible errors. In this case, Jane will select the "Unscheduled session at 12:00 PM" option, click the **OK** button and be done signing-in. The question is, what payment plan does Excel HQ use when logging this session? Since this is an unscheduled session, there is no payment plan *Appointment Type* to use to combine with Jane's *Client Type* to locate the proper payment plan. This is where the Default Appointment Type comes into play.

You can select any of your payment plan *categories* to be the Default *Appointment Type*. This *Appointment Type* will be used when logging unscheduled sessions. Nick has selected his Open Studio *Appointment Type* to be his default, since, in his case, if a client comes in for an unscheduled session, it will be to use the facilities for their own practice/exercise purposes. He could have selected any of his *Appointment Types* to be the default.

So, to continue with the example of Jane arriving at noon and selecting the Unscheduled session option when she signs-in, Excel HQ will locate the payment plan that is a member of the Open Studio *Appointment Type* and matches Jane's *Client Type* of Senior, and use that payment plan when logging the unscheduled session for Jane. In Nick's

case, this will be his Open Studio payment plan (see table in [Example 3](#) above) since that payment plan is a member of the Open Studio *Appointment Type* and is defined to apply to all of Nicks *Client Types*.