Make saying yes easy: be payment-ready before the close, then stop selling and take the payment.

Before the yes: get payment-ready

1. **Offer the ways people actually pay**
   A charged card reader, a payment link you can send in seconds, and bank details on a small card. Check every morning that each one works.
2. **Put the price in writing before you need it**
   Every quote shows the total, the deposit, and when the rest is due, on one page. Keep the same page in Systex.
3. **Set one deposit rule for everyone**
   Kadri's rule: 30% to confirm the order, 40% when the cabinets are made, 30% on fitting. Nobody invents a deal on the spot.
4. **Offer a way to spread the cost**
   Show an instalment option on the quote, next to the full price. Check fees and rules in your country. Prefer a provider that pays you up front.
5. **Practise the payment moment out loud**
   Once a week: summary, payment, next step. It feels a bit silly. It also works.

At the yes: stop selling and take the payment

1. **Hear the yes, and stop**
   Words like "okay, let's do it" or "when can you start" mean the selling is over. Tick the notebook. Any extras can wait.
2. **Confirm it in one sentence**
   "So that's the eight-panel system, installed on the twelfth, with a deposit of $900 today." If anything is unclear, it comes out now.
3. **Ask how they'd like to pay — two options**
   "Pay the deposit by card, or shall I send you a link now?" Two choices make the answer easy. Links and amounts live in Systex.
4. **Handle "I'll pay later" with kindness**
   Often the wallet is in the other room. "No problem. I'll send the link now." If they truly need to wait, book a short call for the next day, in front of them.
5. **Protect the moment**
   "Let's just finish this first, it takes one minute." Then confirm, thank them, and send the receipt and the installation date before you leave.

One deposit rule (Kadri's kitchen studio example)

30%	40%	30%
to confirm the order	when the cabinets are made	on fitting

This week

List every way your customers can pay you and add one you're missing; write your deposit rule on one page and share it; practise the minute after yes once, out loud; put a 30-day review date in the calendar; and put this week's list into Systex.

These are examples, not promises. Kadri, Andre and the figures on page 2 are illustrative. Click the link in the description, or go to loftybiz.net.

Example figures. General education, not financial advice. Results vary.

Example figures from the video

These are examples, not promises. USD. Illustrative only — not targets, forecasts, or financial advice.

Kadri · Kitchen studio · Tallinn

Business
Made-to-measure kitchen studio, Tallinn

Starting problem
About 4 in 10 never paid the deposit

One month counted
9 kitchens agreed, only 5 deposits

Deposit rule
30% to confirm · 40% when cabinets are made · 30% on fitting

Same-day deposits after 3 months
About 6 in 10 → almost 9 in 10

Average deposit
Stayed the same, around $4,200

Instalment option
About 1 order in 5; slightly larger on average

Tracked in
Systex (same-day deposits)

Andre · Solar installation · Kingston

Business
Solar panel installation, Kingston

Starting problem
After yes, he kept selling; doubts came back

Two months counted
22 agreed systems, only 12 deposits within a week

Confirm sentence
Eight-panel system, installed on the twelfth, deposit $900 today

Visit deposits after 3 months
About half → about 8 in 10

Cancellations before installation
5 in a quarter → 1

Visit length
Shorter by about 15 minutes

Tracked in
Systex (visit deposits and cancellations)

This week's checklist

- [ ] List every way your customers can pay you, and add one you're missing (for example a payment link).
- [ ] Write your deposit rule on one page and share it with everyone who sells.
- [ ] Practise the minute after yes once, out loud, with a colleague or a friend.
- [ ] Put a date in your calendar to check it again in 30 days.
- [ ] Put this week's list into Systex.

Download and links

Click the link in the description, or go to loftybiz.net. Planned free URL (not live yet): https://loftybiz.net/free/payment-ready-checklist

Systex is our own product. No phone numbers or LoftyBiz / Systex contacts in this document.

Example figures. General education, not financial advice. Results vary.