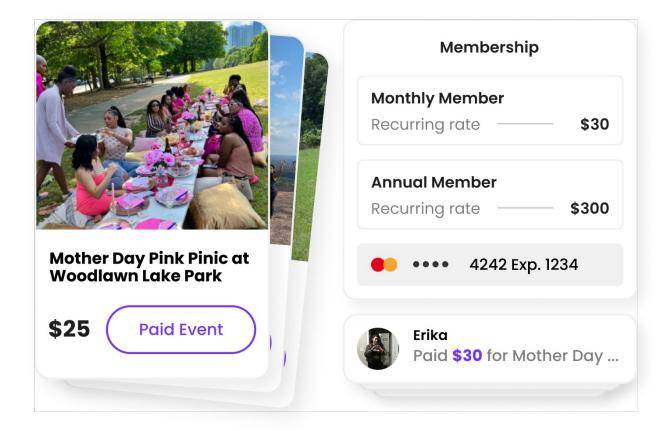
# **Payments**

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As groups grow, so do the time and cost to lead them. Whether it's paying for insurance, food, equipment, or even compensating the leaders for their valuable time, money from members can help offset group costs.

Heylo helps group leaders collect money from members. Not only does collecting member payments lead to financially sustainable groups, but it also builds a stronger community. People value what they pay for. Paid groups, on average, have higher attendance, lower no-show rates, and increased engagement. Leaders realize that members care enough about the group to contribute, and the result is a stronger group.

There is no one-size-fits-all approach to member payments. Each group has its own culture, and member payments must fit into the established rhythm of the group. Heylo, therefore, supports a wide range of payment tools that leaders can implement with their group. Select one or all!

- Paid events
- Event donations
- Membership dues
- Supporting memberships
- Stores

Payments are seamless on Heylo because the group uses Heylo forevents and communications.

With everyone engaged, Heylo can leverage paywalls, social validation, and prompts to collect money. Leaders are not the payment police - Heylo handles that for them!

Heylo collects payments from members as instructed by the admin. Member payments are aggregated and paid out into a linked bank account automatically.

To get started with payments, toggle event donations on, add a ticket price to a new event or add membership plans and link your bank account.

Heylo has helped thousands of leaders collect over \$3M in payments. Learn more!

#### Paid event tickets

Collect money in advance with paid event tickets on Heylo.

Leaders use paid events on Heylo to organize volleyball tournaments, running challenges, brunches, parties, and family picnics. Not only do the extra resources enhance the event experience, but payment in advance also reduces no-shows. Paid events hold everyone accountable and help members show up.

Furthermore, all events on Heylo, paid events are social. Members can see who ishosting and attending, and the event chat builds momentum before the event starts. Making group events social on Heylo typically increases payment volumes beyond leader expectations, especially when paid events are utilized in an active group.

On Heylo, leaders collect money anytime before the event. Members sign up withpayment info, and then their payment info is billed at the designated event collection time. The timing can be controlled by setting a cancellation period as described below.

Payments are paid out to the linked bank account.

#### Creating a paid event

To create a paid event, add a price to the eventregistration. You can offer multiple registrations with different prices. A member can only sign up for one registration.

Multiple prices help make the event more accessible and increase revenue.

Here are ways groups use paid events:

- **Donations**. Offer a donation option to collect voluntary contributions for your event! Members can opt to donate and pay the higher amount.
- **Premium**. Add a "VIP" or higher-end experience for members who want to join and receive extra benefits
- Member benefit. Drop your price for members and add a higher price for the general public
- Add-on. Don't stop once the event ends! Use an add-on to keep bringing people together,

whether it's an after-party or post-event meal.

The event host can decide who pays the fees for the event. If the group absorbs fees, the exact event price is the final price paid. If the member absorbs fees, the member pays the listed price plus service fees, and the group receives the exact event price upon payout.

A bank account must be linked for the paid event to be published.

#### **Cancellation period and refunds**

The host of the event can determine the cancellation period for the event. The cancellation period is set when the payment is collected. For example, if an event is at 6:00 pm with a 12-hour cancellation period, payments from signed-up attendees will be collected at 6:00 am that same day. To collect payment immediately, set a payment cancellation period greater than the time to sign up for the event.

A member can change their event sign-up any time before the cancellation period without charge. After the cancellation period, sign-ups cannot be changed and the event becomes non-refundable (learn more about guests). Anyone who signs up after the cancellation period is charged immediately. If an admin needs to make an exception, and they can issue a refund.

By default, events have a 12-hour cancellation policy prior to the start of the event.

#### Early bird tickets and changing event price

Event hosts can change the price of the event over time. Members are charged for the price at the moment in which they sign up which gives the host ultimate control over event pricing.

For example, if a host wants to encourage early sign-ups, they can use an early bird pricing structure. The event can start at \$10 per ticket, and then increase to \$20 at the host's discretion. Anyone who signs up at \$10 is charged \$10 no matter the cancellation policy.

Once an attendee signs up for a paid event, an admin can adjust the price for that specific person on an individual basis until the cancellation period expires.

#### Signing up for a paid event

When a member signs up for a paid event, they must have validpayment info for their account. A preauthorization charge confirms their payment amount. Thereafter, their card is charged according to the payment terms of the event.

Paid events are the ultimate way to ensure attendance and deliver a great experience for members.

#### Paid events and waitlists

See how waitlists work with paid events.

#### **Event donations**

#### Keep events free while funding your community

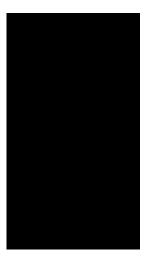
Event donations give leaders a simple way to collect financial support duringevent registration—no extra links, no awkward asks—while keeping every event open to everyone who can't pay.

#### **Enable event donations**

- 1. Create or edit an event.
- 2. Toggle **Donations** → **On**.
- 3. Choose a suggested amount and range
- 4. Connect your bank account if you haven't already, and Publish.

#### Who can donate

During event registration, members will see a sliding-scale donation prompt. Drag the donations bar to the desired amount. All payments collected. To skip, simply press the "Not now" button. Donations do not prohibit registration.



Members can also donate anytime before or after registration, even if they have not registered or

checked-in. Non-members cannot donate to the event.

#### **Fixed donations**

With sliding scale donations using the Heylo event donation feature, donations require a minimum of \$1 gap in ranges. Alternatively, consider a multiple registration option with a free and fixed payment option.

### Tickets and donations together

You can enable donations **in addition to** paid tickets. Attendees first choose their ticket tier, then see the donation slider before checkout—perfect for upsells or "pay-it-forward" contributions.

#### **Cancellation and refunds**

If an event or an event registration is cancelled, there is no refund for the event donation. Group admins can refund payments as needed.

#### Fees and payouts

Event donations are subject to standard fees. In all cases, fees are absorbed and paid out according to Heylo's payouts.

### Payouts and bank accounts

To receive payments collected on Heylo, simply link a bank account! It only takes a few minutes to set up. Both personal and business bank accounts are acceptable.

Deposits to the link bank account are automated. They occur weekly, every Friday, via ACH. The money you receive is net of platform and payment processing fees.

In the United States, there is a two-day collection period offset to payouts. For example, if money is collected in the United States on Thursday the 10th, it will be paid out the following Friday, the 18th. Starting October 31, 2025, there is zero day collection period. Outside of the US, there is a sevenday collection period.

Bank accounts and all payment info are securely stored with our partner Stripe, a certifiedPCI Service Provider Level 1 - the most stringent level of certification available in the payments industry. https://stripe.com/docs/security.

# Membership dues

Admins can use Heylo to collect a required membership from members. Because the group organizes and engages on Heylo, Heylo will create a paywall around the group that requires dues to be paid upon joining and revokes access when memberships are canceled. Admins can always make exceptions.

Unlike manual, one-time payment collection, memberships on Heylo are automatically recurring. Furthermore, members can sign up anytime, and Heylo will record the appropriate billing date and automatically bill for the future billing date. Admins no longer need to dread the due collection cycle! They can sign up new members throughout the year, and Heylo will manage all payments on their behalf.

#### Benefits to memberships on Heylo

- 1. Heylo handles renewals automatically, at the correct billing frequency
- 2. All members are treated fairly no matter when they sign up, whether it's January or June
- 3. If a member cancels, they are automatically removed from the group and all linked systems, so you don't have to worry about cross-managing platforms
- 4. Members can access their payment info, receipts, and payment history all through Heylo

#### How it works

Admins can create several payment options for members throughmembership plans. For example, a group may have the following visible membership plans:

- Annual membership
- Monthly membership
- Scholarship

A member can select which plan is best for them and canchange or cancel their membership directly in Heylo at any time.

In addition, a group can set a free trial time period, like 7 or 30 days, for members to experience the group before being required to pay. After the time period, Heylo displays a paywall and members must pay to access the group. Admins can still contact these members, but the members cannot access the group. Free trial periods can be edited by an admin at any time.

Membership plans can be visible or hidden by the admin at any time.

Membership plans provide ultimate flexibility by offering multiple ways for members to contribute back.

# Membership plans

Membership plans provide admins complete control and flexibility to collect recurring membership payments. Admins can create as many membership plans as needed to meet their members' needs.

Membership plans can either be visible to members, or hidden. Members can view and select between all visible membership plans. Hidden membership plans require an admin to add a member. Hidden membership plans can be used for special, restricted pricing or VIP members.

Each membership plan can be customized:

- Name
- Description
- Price
- Initiation fee (one-time charge added to the first payment)
- Frequency (monthly, quarterly, annually)
- Visibility
- Admin approval (requires an admin to approve members on that plan)

For annual membership tiers, paid members will receive anemail and push notification reminder 30 days before their annual billing period renews.

Admins re-arrange membership plans by long-pressing the plan and re-ordering.

There is no limit to the number of membership plans; however, the Heylo team recommends no more than 3 visible plans to avoid member confusion. Membership plans can be added anytime, even after the membership is launched.

To edit a membership plan, tap the plan in the membership plan section of the admin settings, and select "edit". Everything can be edited with the exception of price and frequency (see increasing membership prices). An admin can also delete a membership plan if no one is on that plan.

Each membership plan has a link that an admin can share to invite someone to the group on a specific membership plan or direct an existing member to pay for that plan.

#### Linking a role

Roles can be used to reward paid members. Roles grant access or privileges in the group such as private chat topics, private events, or discounts.

To link a role to a membership and grant benefits, add arole to your membership plan. When a member signs up for a membership, they are automatically granted the role and any benefits or privileges associated with it. If the member cancels their membership, the role is automatically removed when their membership expires. The same role can be linked to multiple plans.

If the membership plan already has paid members, adding a role will apply to both current and future paid members.

#### Launching membership

To launch a membership, link the bank account and double-check the membership plans. Once everything looks good, launch! Congrats, your membership is live!

Head over to your membership analytics to see who signed up.

Once launched, membership can be managed by moving members across plans. To get help unlaunching a membership, get in touch with the Heylo team.

### **Supporting memberships**

A supporting membership provides leaders the benefit of membership dues without the rigidity of a mandatory payment. The group stays open and free, but members can choose to join the membership and support the group at their option. Many groups on Heylo collect supporting memberships without any benefit other than helping offset the costs of the group. However, an admin can ascribe benefits to the membership plan with a role.

#### **Best practices**

- **Be transparent!** Help the leadership team and members understand WHY there is a supporting membership
- **Don't be shy.** Include the supporting membership in group communications, both on Heylo and in person
- Reiterate your mission. Remind members why they are here. They are more likely to contribute.

#### Setting up supporting membership

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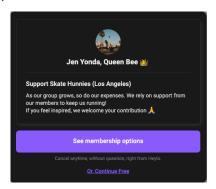
To set a supporting membership, navigate to membership type in the admin settings. Members can still join the group without payment, but they can sign up for a paid membership at their discretion anytime from the group tab. Supporting memberships are automatically recurring and cancellable anytime.

Add a message to the supporting membership to clarify the mission and why the membership helps support the group.

#### **Member communications**

After launch, Heylo will automatically prompt membership reminders to free members after 1 week of joining and every 2 weeks thereafter. Supporting membership is also available for members to

join from the group tab or events.



Furthermore, admins can access a link to the supporting membership to be shared in Heylo communications or externally in an email newsletter or social media site.



# Increase membership prices

As groups grow and mature, costs increase, and leaders may need to adjust prices to stay financially sustainable. On Heylo, leaders have two options for applying a price increase:

#### Increase for all members

A global price increase is ideal when there's a clear justification and the leader wants to maintain a simple membership structure. To increase membership prices for everyone:

- 1. Open admin settings and select membership plans
- 2. Select an existing plan and press edit

3. Enter the new price, and press save

**Existing members** will be charged the new price on their**next billing date**.

• Example: If the price increases from \$10/month to \$20/month on Feb 14, and a member's next billing date is Feb 19, they will pay \$20 on Feb 19.

**No automatic notifications** are sent when the price increase applies to all active members.**New members** will pay the updated price immediately.

#### Increase for new members only

Price increases for new members help retain existing members will increasing pricing for new members. It's best when a price increase may negatively impact existing membership, or there's a reason for the price increase primarily due to new members.

To raise prices without affecting current members:

- 1. Create a **new membership plan** with the updated price
- 2. Make the new plan visible
- 3. Hide the existing plan so only the new plan is available for sign-ups.

Existing members remain on their current plan at the original price unless they switch voluntarily.

#### Best practices when communicating price increases

Clear communication is key to maintaining trust and transparency and a smooth price increase. Here are a few steps to consider when increasing prices as a leader:

- 1. Socialize the change with co-leaders and key stakeholders to get their feedback and buy-in.
- 2. **Notify all members in advance** and offer a way for them to ask questions or express concerns.
- 3. Consider financial accessibility by offering scholarship memberships if possible.
- 4. **Announce with confidence**, using Heylo's announcements to ensure clarity and follow up with direct messages as needed.

#### **Best Practices for Price Increases**

• Raise prices infrequently but significantly, rather than making small frequent changes.

- Justify the increase by tying it to improvements in the group experience.
- Acknowledge the impact, as price increases can feel unfair when the experience remains unchanged.

#### Past due members

When a member's credit card fails, they have 7 days to add a new payment card. The new payment card is automatically charged for the past balance, and there is no change to the billing period.

If the member does not pay in the 7-day grace period, they are considered acanceled member.

### Migrate existing paid members

For groups coming from another membership platform, the group's data can be transferred to Heylo seamlessly. Member info like payment timelines, check-in counts, or names can be uploaded with customized invites for each member. Existing payment dates and frequencies can be respected in Heylo.

There is no cost associated with a transition. The Heylo team will assist with customized member uploads. Get in touch with the Heylo team- we're happy to help!

### Cancel, change or pause membership

A paid member can change or cancel amembership any time.

#### To cancel:

Paid members can cancel their membership at any time without request or intervention. When a membership is canceled, the paid member retains any access or benefits associated with the membership through the remaining billing period.

- 1. Navigate to My Account on the top right
- 2. Select "Payments"
- 3. Select the appropriate membership and then press cancel

Once canceled, payment info is no longer charged, and membership can be restarted anytime. Access to the group may be revoked in accordance with the group membership.

#### Changing membership plans

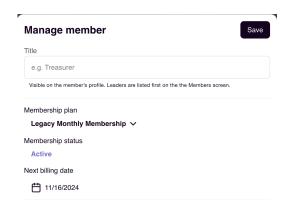
Navigate to "My membership" and select the option to change the plan.

If changing plans with different billing intervals, e.g., monthly to annual, then the change will

take effect on their next billing cycle.

- If changing plans with the same billing interval, then:
  - o If downgrading to a cheaper plan, then billed on next billing cycle
  - o If upgrading to a more expensive plan, then billed a prorated amount immediately

An admin can also adjust a member's membership plan by either visiting the member'sprofile and tapping "manage member", or by selecting "membership plans" from admin settings, viewing members, and selecting members to move to another plan.



#### Pause membership plans

An admin can adjust the next billing date of a membership by visiting the member'sprofile and tapping "manage member" under the three dot icon.

#### **Admins: Cancel single or multiple members**

An admin can cancel a membership by navigating to the membership plan, and selecting the member(s), and then pressing cancel.

Note, membership exemption by role does not cancel existing memberships.

# **Pricing: Platform and processing fees for payments**

Heylo's platform fee for payments is 3.7% + \$0.59 USD + payment processing fees from Stripe.

Heylo makes money by helping leaders collect member payments. Our business model aligns our incentives with leaders.

#### Why payments on Heylo

To survive over the long term, groups need a path to financial freedom. Payments help group leaders get the resources they need. Plus, when members pay, member engagement increases. People show up for what they pay for.

Heylo helps group leaders collect payments such as membership dues, supporting memberships, paid events, or event donations.

The best experience for group leaders and members alike is adding payments to Heylo. Because payments are integrated into the Heylo group, paying is streamlined with the group experience. When needed, Heylo utilizes paywalls and social incentives to collect member payments. Admins no longer need to juggle multiple systems. Members can pay without friction by credit card, Apple Pay, or Google Pay, right where they engage with the group.

#### Paid event registration: Tailor who pays fees

Admins can select who pays fees for paid events by either absorbing fees or passing fees onto members. To pass fees onto members upon checkout, visit the "Paid registration" event setting under "Absorb fees." If members pay fees, the group receives the full amount of the paid event ticket with no deduction.

#### Example

Group leaders receive payments net of all payment fees. For example:

A group leader hosts a \$100 paid event where the member pays fees.

Group member pays: \$107.49Heylo platform fee: \$4.29

Stripe payment processing fee: \$3.20Group leader receives: \$100.00

#### **Event donations: Tailor who pays fees**

To absorb fees, toggle "Absorb fees." All fees are automatically absorbed by the group; donors are not charged or asked for anything extra. Paid event tickets can be toggled, but event donations are only absorbed. The donation amount displayed is exactly what the member pays to streamline the member donation experience and encourage more donations.

#### **Example**

Group leaders receive payments net of all payment fees. For example:

A member donates \$100, or an event registration costs \$100 with fees absorbed.

• Group member pays: \$100.00

• Heylo platform fee: \$4.29

• Stripe payment processing fee: \$3.20

• Group leader receives: \$92.51

#### Seamless payouts

All payment processing fees are automatically deducted from payouts so leaders don't have to add yet another bill to pay. Payments are collected on Heylo and automatically paid out to your linked bank account.

#### **Cheaper than alternatives**

Heylo's fees are less than alternative payment platforms. Eventbrite charges 3.7% + \$1.79, a full \$1.20 more than Heylo with no need for leaders to pay organizer fees. Meetup is even more expensive at 7% + required organizer fees.

### Payment types

Payments can be made from anywhere in the world, allowing for international transactions with ease. Members can pay on the Heylo mobile app or website using debit card, credit card, and in some cases, Apple Pay.

#### **Apple Pay**

Apple Pay is available for group event payments, not memberships. It allows registered members to make payments using their Apple devices. To use Apple Pay with Heylo:

- 1. Ensure your Apple device is set up with Apple Pay.
- 2. Choose Apple Pay at checkout.
- 3. Complete the payment using Face ID, Touch ID, or your passcode.

#### **Credit and Debit Cards**

Visa

- Mastercard
- · American Express
- Discover
- JCB
- Diners Club
- China UnionPay

Paypal, Cashapp, and Venmo are not accepted.

#### Tax

Tax depends on specific dynamics of the group, like legal structure and jurisdiction. We recommend speaking to a tax advisor for specific questions.

For groups in the United States, Heylo will send 1099 forms when annual payment volumes exceed a threshold in accordance with local regulation.

To view the latest threshold for 1099 forms, seeStripe's documentation.

# Receipts and payment history

#### **Emailed receipts**

Payments for an event ticket or donation will receive an automated email receipt once the payment has been completed.

#### **Viewing and Downloading Your Payment Records and Receipts**

You can review all of your payments to Heylo at any time:

- 1. Click My account in the upper-right corner of any Heylo page.
- 2. Select My payments to see a detailed list of charges, refunds, and their statuses.

Receipts can also be sent to your email on file using the icon next to the payment.

#### **How Charges Appear on Your Card Statement**

For clarity and easy reconciliation, charges processed by Heylo appear on your credit or debit card statement as:

HEYLO-[GROUP NAME]

The group name is truncated if necessary to fit the character limits imposed by card networks.

#### Need a custom receipt or multiple?

If you require a unique format, contact the Heylo team.

### **Refunds and disputes**

Admins can issue payment refunds directly from Heylo. Simply navigate to the payment in the admin dashboard or on a paid event, and long press on the payment to refund.

The paying member receives a full refund. Platform fees attributable to Heylo are also refunded; however, payment processing fees from Stripe are non-refundable and will be debited from the linked account.

Refunds process in 5-10 days.

#### **Currencies**

Heylo supports groups around the world and can collect payments in over 10 currencies including:

- Australian Dollars AUD
- Canadian Dollars CAD
- Columbian Pesos COP
- Euros EUR
- British Pounds GBP
- Hong Kong Dollars HKD
- Japenese Yen JPY
- Singapore Dollar SGD
- Swiss Francs CHF
- US Dollars USD

# International payment conversion

Heylo can collect international payments and convert them into the group's currency. If a group has a bank account currency that differs from payment collection currency, payments are converted to

the bank currency at a 2% Stripe conversion charge.

#### **Stores**

Stores on Heylo provide a platform for groups to showcase and sell branded merchandise or products from partner brands directly to their members. These stores are prominently displayed on the content tab, making it easy for members to discover and make purchases.

Group leaders can leverage stores in two primary ways:

- 1. Branded Gear Store: Group leaders can link their own store to offer branded merchandise to their members. This allows members to easily shop for items that represent and promote the group's identity.
- 2. Partner Brand Store: Group leaders can also link partner brands that support their group and feature their products in the store. This provides an opportunity to offer exclusive discounts or promotions to group members and drive them to the partner brand's shop.

Stores are designed with a name, cover photo, and description, allowing leaders to provide information and create an appealing shopping experience. Additionally, discount codes can be added to incentivize purchases, and they can be easily copied by anyone in the group.

### **Shopify integration**

**PRO** Shopify integration collection requires a Heylo Pro subscription. Learn more here.

Heylo can integrate with Shopify to make the buying experience seamless for members and painless for admins. For example, Heylo can pass your paid member information automatically to your Shopify store, or your sponsor, and instantaneously offer discounts to paid members. If a member cancels, Heylo will automatically remove the discount.

#### Learn how to set up the integration in 60 seconds

With Heylo's Shopify integration, member emails are automatically synced with your Shopify store. If a contact already exists, it's updated—no duplicates. Members can be auto-tagged based on paid membership in Heylo as well if you'd like, making it easy to verify eligibility for store discounts and benefits.

If a member cancels, their tag is removed to reflect their updated status, but their contact information remains in Shopify for your records.

No more copying and pasting from CSV exports... Heylo alleviates the admin work and enables members to get timely access to all the benefits associated with joining the group.

Please complete this form to set up your integration.

# Payment info privacy and deletion

#### Introduction

At Heylo, we prioritize the security and privacy of your financial information. When it comes to processing payments, we partner with Stripe, a leading payment processing platform known for its robust security measures.

Heylo does not store payment info such as credit card number, CVC or expiration date on it's servers. It is **encrypted** when inputted by Stripe for security, and no one on the Heylo team or group leader can view or access payment info.

#### What is Payment Encryption?

Payment encryption is a security measure that converts your sensitive payment information into an unreadable format using complex algorithms. This process ensures that even if data is intercepted, it cannot be read or used by unauthorized parties.

#### **How Stripe Secures Payment Information**

#### **End-to-End Encryption**

Stripe employs end-to-end encryption to protect your payment information from the moment it is entered until it reaches their secure servers. Here's how it works:

- 1. Data Entry: When you enter your payment information on Heylo, it is immediately encrypted
- Transmission: The encrypted data is securely transmitted to Stripe. During this transmission, the data remains encrypted, ensuring that it cannot be intercepted and read by malicious actors.
- 3. Storage at Stripe: Once the data reaches Stripe, it is further protected using encryption.

#### **PCI Compliance**

Stripe is PCI DSS (Payment Card Industry Data Security Standard) Level 1 certified. This is the highest level of certification available and requires rigorous security standards to protect payment information. By partnering with Stripe, Heylo ensures that your payment data is handled in accordance with the most stringent security standards in the industry.

#### **Benefits of Stripe's Encryption for Heylo Users**

• Peace of Mind: Knowing that your payment information is protected by state-of-the-art

encryption technologies gives confidence in the security of transactions on Heylo.

- **Fraud Protection**: By encrypting and payment info, Stripe significantly reduces the risk of fraud and unauthorized transactions.
- Compliance: Stripe's adherence to PCI DSS standards means that your payment data is managed in compliance with the highest industry security requirements.

#### **Update payment info**

Any person can update or removepayment info from Heylo at any time.

To update payment info, visit My Payments in account settings and press the "edit" icon on top.

#### Remove payment info

When payment is removed, any upcoming paid event registration that has not yet been charged for will be canceled. Any active membership will be canceled at the next billing date. For example, if an annual membership is paid on January 1, 2024, and payment is removed on January 2, 2024, the membership remains active through January 1, 2025 but does not renew after until updated payment info is added.

To remove payment info, please contact the Heylo team.

### **Payments reporting**

Heylo makes it easy to track the success of your group's paid membership program with clear, real-time reporting. Here's how to understand the data shown on your **Group > Settings > Payments** tab.

#### **Members**

At the top of the payments reporting section, you'll see key metrics that break down your total paying members:

- **Total Paying**: The number of current active paying members in your group.
- Retained: Members who renewed or continued their paid membership from the previous period.
- **Returned**: Members who previously canceled but rejoined with a paid membership.
- **New**: First-time paying members during this period.
- Lost: Members whose paid memberships ended during this period and have not renewed.

These numbers are updated in real-time and reflect changes in membership status as they happen.

#### **Payments history**

Payments can also be viewed in reverse chronological order with the most recent payments at the top. All payments including event donations, event registration tickets, and memberships are included.

#### **Exports**

You can export your payment history in your group settings underPayments Exports.

#### **Use Cases**

- **Gauge growth**: The "New" metric helps you understand how effective your recent outreach or campaigns have been.
- **Track churn**: Monitor the "Lost" number and recent cancellations to detect patterns or identify drop-off risks.
- **Member retention**: A strong "Retained" number signals that members are finding ongoing value in the group.