



## GoCardless Integration

The GoCardless plugin allows you to offer customers the option to pay by direct debit for all or specific invoices. We also have the option to collect statements as an alternative.

We have used the GoCardless API to integrate with Interprise seamlessly:

- Invoices with GoCardless payment terms are automatically sent to GoCardless from Interprise and collected on the due date.
- Customer receipts are automatically entered into Interprise when collected in GoCardless.
- Bank charges are automatically entered into Interprise when deducted by GoCardless.
- Transfers from GoCardless to your normal bank account are automatically entered into Interprise.

## Workflow Process Explained

You would setup a GoCardless (GC) Account, add your logo, etc. GoCardless is basically like setting up a bank account. You should also setup 2FA login access for security.

In the GoCardless Dashboard you can create a customer which allows you to get a generic link that can be used for all customers to click on to create a Direct Debit Mandate. So you would email this to them.

Our Example is : <https://pay.gocardless.com/AL00064GR18RR4>

Apex IT

Set up a Direct Debit with Apex Information Technology Ltd.

Your Direct Debit will be set up now, but we'll confirm the amount and let you know before future payments are taken.

Pay with (€) GBP

Country of residence: United Kingdom

Your personal details

First name: [ ] Last name: [ ]

or click here to use a company name

Email address: [ ]

We'll use this to keep you updated about your payment

Billing address: [ ]

Start typing your postcode and select

or click here to enter your address manually

Continue →

GoCardless

Interprise Solutions LLP just signed up as a new customer!

You can now take payments from them.

View in dashboard

If you have any questions, please email [help@gocardless.com](mailto:help@gocardless.com).

Powered by GoCardless

GoCardless Ltd, Sutton Yard, 65 Goswell Road, London, EC1V 7EN

[Customer Hub](#)

[Manage your email preferences](#)

When a customer creates a Mandate you will get an email saying they have signed up plus they will also be in the GoCardless dashboard. At this point the User should go into the Interprise "Setup Customer" and confirm which customer record it is in Interprise and change their payment terms to say something like "Collecting by DD – 7 days from Invoice Date" which will update their record and ship tos, so new invoices can be collected by DD.

We only send invoices with specific payment terms to GoCardless for collection. These are specified in the GoCardless Setup. GoCardless will send an email to the customer about collection due date and value for the Direct Debit like below:.

Apex IT

Dear Interprise Solutions LLP,

Apex Information Technology Ltd. is charging you £3.60 for Payment for INV-000172

To confirm, the amount above is "3 Pounds and 60 Pence".

We will debit your bank account \*\*\*\*\*50 (HSBC UK BANK PLC) by Direct Debit on or shortly after June 23, 2023.

This payment will appear on your bank statement as GoCardless, ref: APEXINFOTEC.

We will notify you via email at least 3 working days in advance of any changes to your payment date or amount.

This notification was sent on June 20, 2023.

This notification was sent to [tony.parsonage@interprise.co.uk](mailto:tony.parsonage@interprise.co.uk).

GoCardless

If your business collects payments, GoCardless can help you get paid on time, every time. [Learn more](#)

Powered by GoCardless

[tony.parsonage@apexit.co.uk](mailto:tony.parsonage@apexit.co.uk) +44 161 387 7140

You have the right to cancel your Direct Debit at any time. [View the Direct Debit Guarantee.](#)

GoCardless

GoCardless has paid you 3.60 GBP

Customer	Description	Amount
Interprise Solutions LLP	Payment for INV-000172	3.60 GBP
	Gross amount	3.60 GBP
	GoCardless fees	0.00 GBP
	App fees	0.00 GBP
	Net amount	3.60 GBP

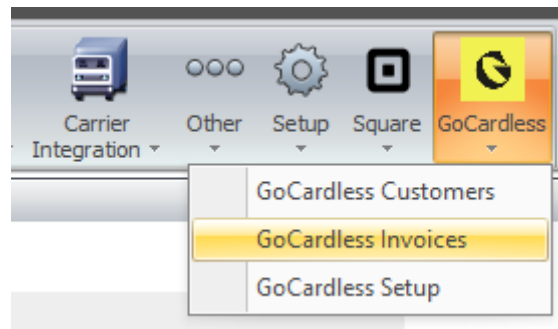
The money should arrive by June 27th

The money should arrive with the reference: APEXINFOTEC

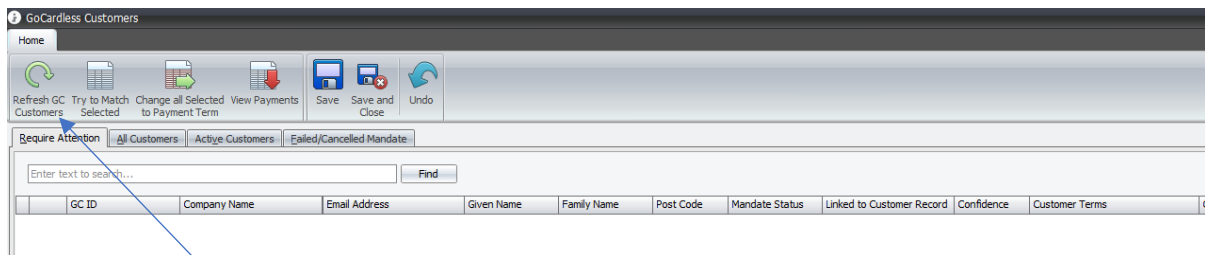
For Failed or Cancelled Mandates the user gets an email to say failed or cancelled mandate so then it is up to you to decide to put the customer on credit hold and or change the payment terms. A call to the customer maybe required to ask if you can try again etc. GoCardless has a feature called smart retry which can try again in 5 days anyway.

When you get paid you will get an email from GoCardless that successful collection has been made. On the next API call we will bring in receipts etc. automatically to Interprise.

## Menu Options



## GoCardless Customers



There are tabs for “Require Attention”, “All”, “Active”, “Failed/Cancelled Mandate”, Require attention are newly signed up customers that need linking to a customer record in Interprise and their terms changing.

The toolbar button for “Refresh GC Customers” will go to GoCardless and get the customers setup for Direct Debit using the GoCardless API.

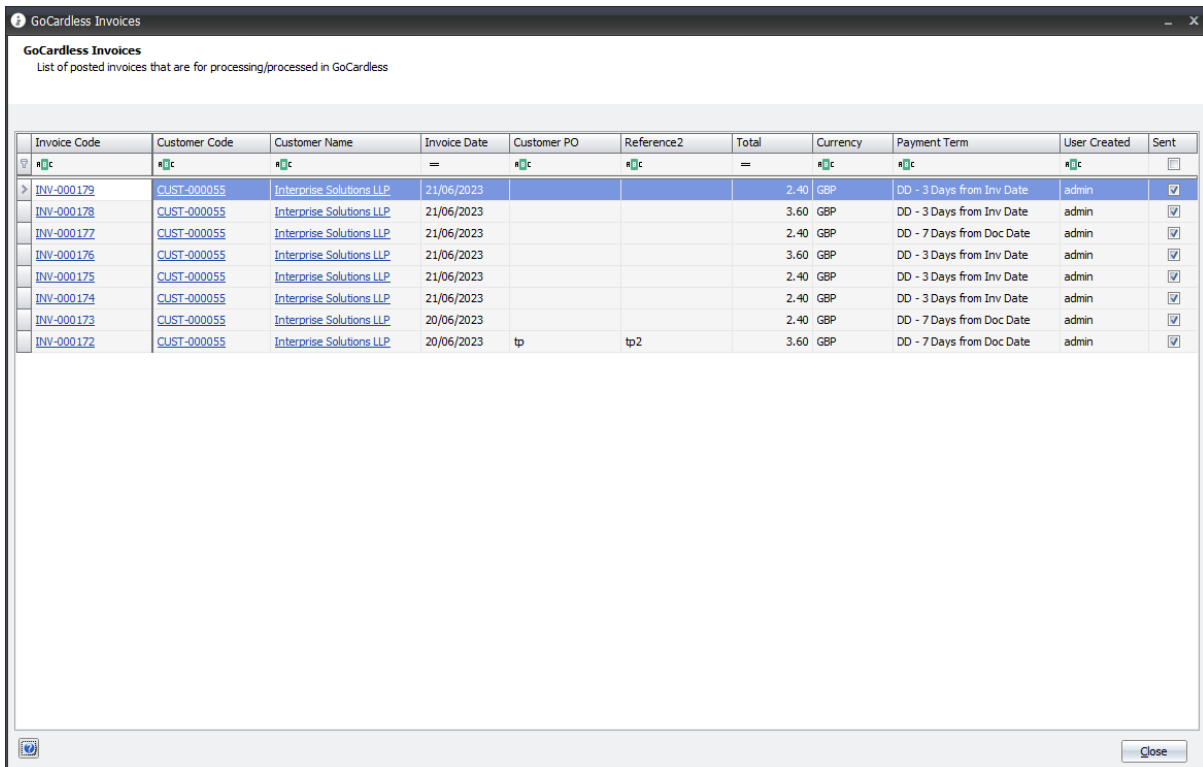
The toolbar button for save, save and close, and undo is self-explanatory. NB When saving it updates the payment terms for the customer record and the ship tos if changed.

The toolbar button for “Try to Match Selected” will look at the ticked records to see if it can match the company name, the postcode, or the email address with a customer record (incl contacts emails), or contact family name. It has a confidence score of 50 for each match. So the maximum is 200 or 4 matches. If a customer has been matched manually then the confidence score would be 999.

The toolbar option button for “Change all Selected to Payment Term” offers a pull down for GoCardless payment terms and a button to update selected records.

## GoCardless Invoices

This is a list of outstanding invoices with GoCardless payment terms, flagged as sent for collection or not.



The screenshot shows a window titled "GoCardless Invoices" with a subtitle "List of posted invoices that are for processing/processed in GoCardless". The window contains a table with the following columns: Invoice Code, Customer Code, Customer Name, Invoice Date, Customer PO, Reference2, Total, Currency, Payment Term, User Created, and Sent. The table lists 10 invoices, all for "Interprise Solutions LLP" with various invoice dates and amounts in GBP. The "Sent" column for all rows contains a checked checkbox.

Invoice Code	Customer Code	Customer Name	Invoice Date	Customer PO	Reference2	Total	Currency	Payment Term	User Created	Sent
INV-000179	CUST-000055	Interprise Solutions LLP	21/06/2023			2.40	GBP	DD - 3 Days from Inv Date	admin	<input checked="" type="checkbox"/>
INV-000178	CUST-000055	Interprise Solutions LLP	21/06/2023			3.60	GBP	DD - 3 Days from Inv Date	admin	<input checked="" type="checkbox"/>
INV-000177	CUST-000055	Interprise Solutions LLP	21/06/2023			2.40	GBP	DD - 7 Days from Doc Date	admin	<input checked="" type="checkbox"/>
INV-000176	CUST-000055	Interprise Solutions LLP	21/06/2023			3.60	GBP	DD - 3 Days from Inv Date	admin	<input checked="" type="checkbox"/>
INV-000175	CUST-000055	Interprise Solutions LLP	21/06/2023			2.40	GBP	DD - 3 Days from Inv Date	admin	<input checked="" type="checkbox"/>
INV-000174	CUST-000055	Interprise Solutions LLP	21/06/2023			2.40	GBP	DD - 3 Days from Inv Date	admin	<input checked="" type="checkbox"/>
INV-000173	CUST-000055	Interprise Solutions LLP	20/06/2023			2.40	GBP	DD - 7 Days from Doc Date	admin	<input checked="" type="checkbox"/>
INV-000172	CUST-000055	Interprise Solutions LLP	20/06/2023	tp	tp2	3.60	GBP	DD - 7 Days from Doc Date	admin	<input checked="" type="checkbox"/>

## GoCardless Statements

Sales Invoices can be sent daily or any time to GoCardless (GC) as they are posted. This then prompts GC to send the customer an email stating the collection date etc. If you invoice the same customer many times in a month then they would get an email for each invoice from GC and a separate collection for each.

This is fine but some users can invoice a customer for example 30 invoices in a month which would mean 30 GC collections and 30 emails from GC to the customer. If the user wants to include outstanding invoices, credits, refunds, payments on account in a statement then you can do this using the GC statements option instead of sending invoices individually.

Customer Name	Document Code	Date	Due Date	Dispute	Reason	Total	Balance	Selected Values	Currency	Payment Term	User Created
Customer Name: A French Customer (No mandate)											
	CCNOTE-000016	28/08/2025	27/09/2025			(€ 333.64)	(€ 333.64)	€ 0.00	EURO	NET30	Admin
	CCNOTE-000017	28/08/2025	27/09/2025			(€ 333.64)	(€ 333.64)	€ 0.00	EURO	NET30	Admin
	INV-000177	17/11/2023	17/12/2023			€ 54.50	€ 54.50	€ 0.00	EURO	NET30	admin
	INV-000231	08/04/2024	08/05/2024			€ 1,668.20	€ 1,668.20	€ 0.00	EURO	NET30	Admin
	INV-000246	27/05/2025	26/06/2025			€ 77.00	€ 77.00	€ 0.00	EURO	NET30	Admin
	INV-000254	08/09/2025	08/10/2025			€ 320.00	€ 320.00	€ 0.00	EURO	NET30	Admin
						€ 1,452.42	€ 1,452.42	€ 0.00			
Customer Name: A New Lead Today (No mandate)											
	INV-000256	16/10/2025	16/10/2025			£ 480.00	£ 480.00	£ 0.00	GBP	Payment Due on Order	Admin
	INV-000272	19/11/2025	28/11/2025			£ 120.00	£ 120.00	£ 0.00	GBP	Weekly DD	Admin
						£ 600.00	£ 600.00	£ 0.00			
Customer Name: A Toy Customer UK Ltd (No mandate)											
	CCNOTE-000004	31/12/2023	30/01/2024			(£ 8.10)	(£ 8.10)	£ 0.00	GBP	NET30	Admin
	INV-000160	15/11/2023	15/12/2023			£ 216.90	£ 216.90	£ 0.00	GBP	NET30	admin
	INV-000186	12/08/2024	11/09/2024			£ 60.00	£ 60.00	£ 0.00	GBP	NET30	Admin

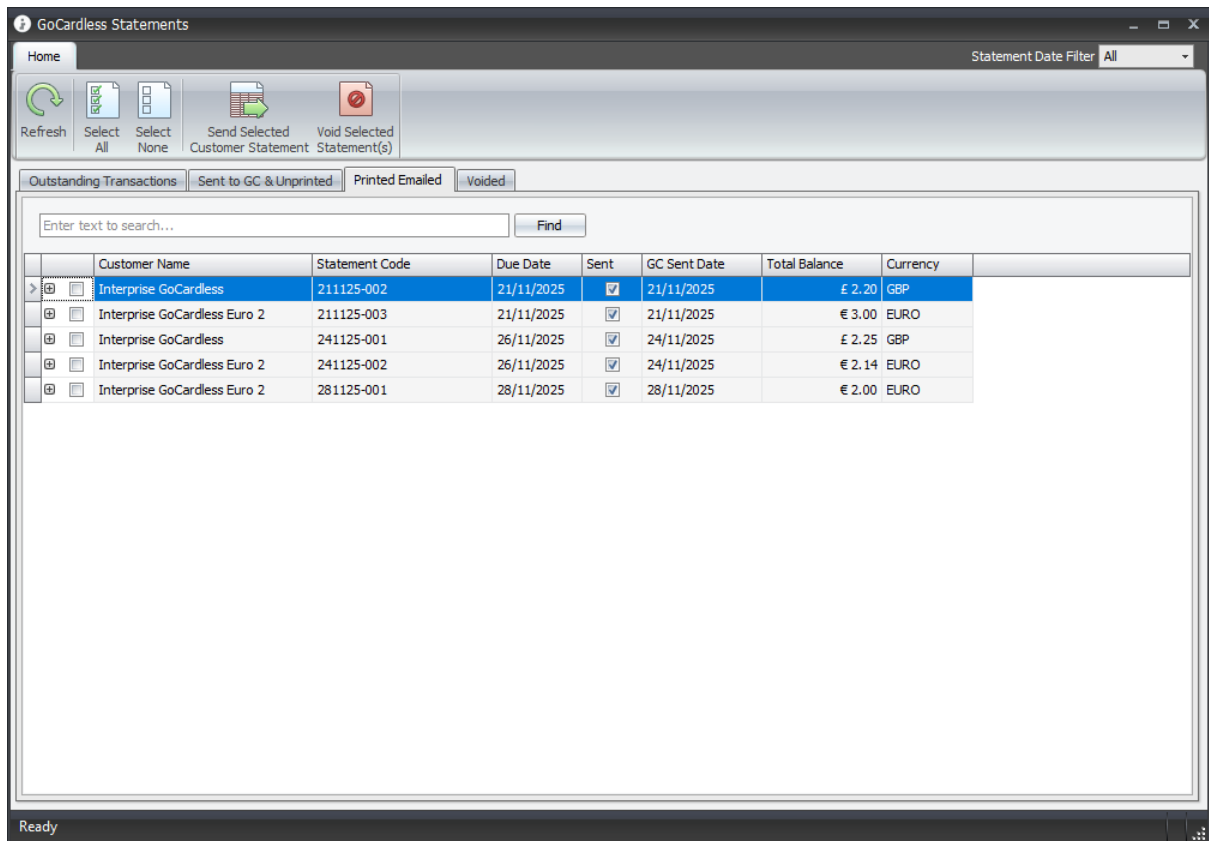
The GC Statement list shows all the outstanding invoices, credits, refunds and payments on account for customers with DD terms.

The customer has to have an active mandate to send a statement.

You can send a statement collection to 1 customer, some or all, filter by payment terms (weekly, monthly dd), Currency and specify a collection due date. The collection due date excludes transactions that are not due up to this date so we are not going to put them on this statement.

You have 4 tabs: "Outstanding Transactions" where you decide which to include in a statement. When you have clicked the toolbar button for "Send Selected to GC" it assigns a statement ID to the transactions selected and sends this to GC. We need a unique statement ID as that's what we use in GC for the customer and allocation of the receipt when collected. Statement IDs follow the following logic DDMMYY-001.

The next tab is "Sent to GC & Unprinted" where you can email the statements to the customers.



The “Printed Emailed” tab allows you to resend print the statement(s) and also void a statement in the case of a customer querying a statement and you have to redo less maybe some disputed transaction.

NB voiding a statement does not void it in GC so they have to be manually cancelled.

## GoCardless Setup

Note that this is just for information as we will configure the plugin for you.

**Setup GoCardless Account**  
Setup API access to GoCardless, Bank Accounts and Payment Terms

**Account Details**

Base URL:

Access Token Key: 

Send Error Log to Email Address:  Interprise User Email Box to send emails in Interprise:

**Select GC DD Payment Terms**

Payment Term	Included
> Terms Payment on Delivery	<input checked="" type="checkbox"/>
Credit Card	<input type="checkbox"/>
DD - 3 Days from Inv Date	<input checked="" type="checkbox"/>
DD - 7 Days from Doc Date	<input checked="" type="checkbox"/>
Terms 15 Days from End of Month	<input type="checkbox"/>
Terms 30 Days from Document Date	<input type="checkbox"/>
Terms 30 Days from Document Date - 2% Discount if Paid within 7 Days	<input type="checkbox"/>

**Bank Accounts**

Currency	Interprise GC Bank Account	Payment Type	BP Charges Nominal Code	BP Charges Tax Code	Interprise Settlement Transfer Bank Account
>	GoCardless	GoCardless	Bank Charges	UK 20 Std Rate Purchases	HSBC GBP Current Account

**Automatic Schedule**

Schedule to run automatically every  hour(s)

**GoCardless Account Details** - This is where you enter the Access token from GoCardless.

**Select GC DD Payment Terms** - These are the terms we are using for GoCardless or to tell the customer we are going to collect it via DD. Only invoices with these terms will get sent to GoCardless for collection. We recommend setting up new payment terms for DD Collections.

NB that if the due date of an invoice is before today's date then we make it today's date so it is accepted by GoCardless. You have to allow at least 2-3 days notice to collect a DD.

**Bank Accounts** – You select the currencies that you collect DDs in. We need to link this to a GoCardless bank account in Interprise and confirm the nominal code for charges. Collected money goes into the Interprise GoCardless Bank Account and against the customer account. Any charges are taken out of the Interprise GoCardless bank account as bank payments.

Settlements or Transfers can be set to automatically be entered into Interprise as a bank transfer. This is where GC send you the money. Note that the GC Bank Account from and GC Bank Account to need to be the same currency. I.e. GBP need to be transferred to a GBP bank account.

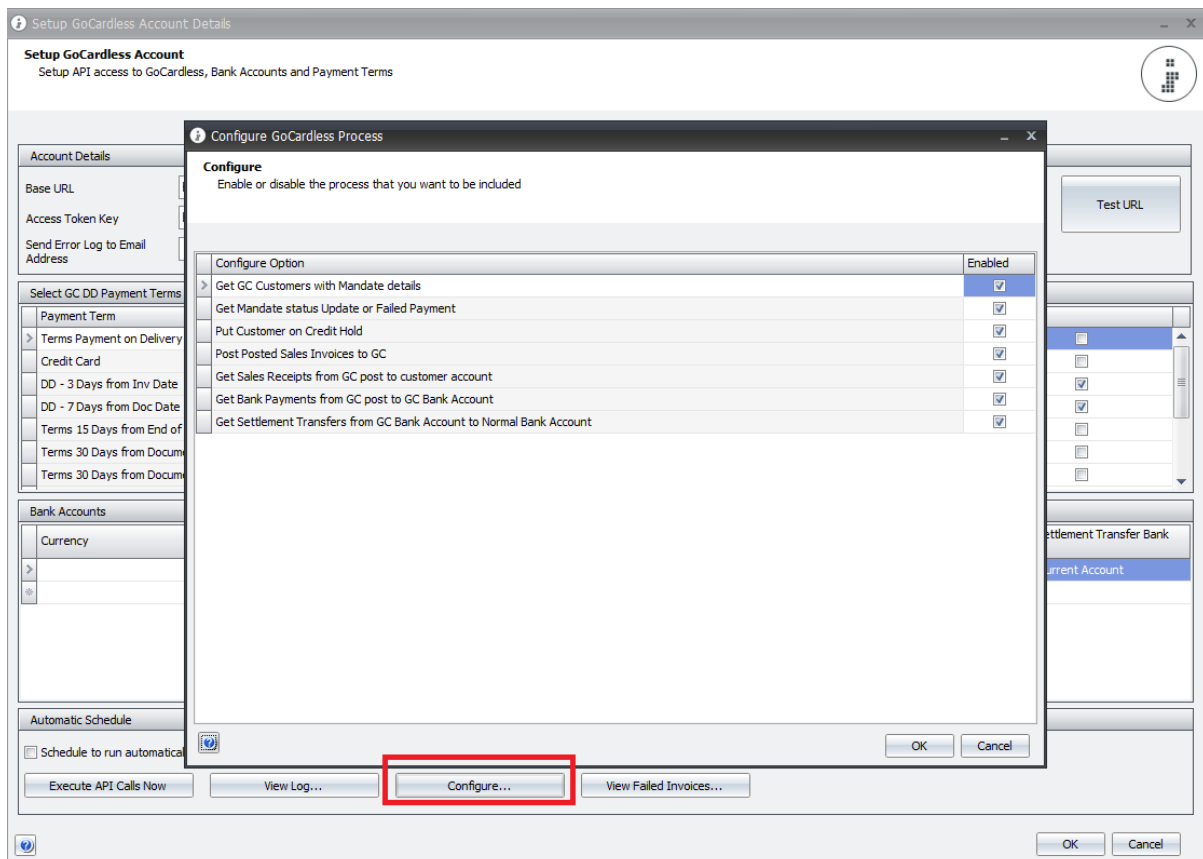
We make API calls and create the customer receipt to the GoCardless Bank account, the bank payments for charges from the GoCardless bank account, and transfers.

NB Foreign Currency DD collection is handled by having for example a Euro account in both GoCardless and Interprise. If a customer is invoiced in Euros then the euros would go into a EUR GoCardless bank account and a EUR Interprise bank account.

NB Interprise uses Payment Types, we have specified one above but note that the chosen GC bank account would be used for a receipt whatever the payment type bank account was setup as.

NB GoCardless have a standard £5K-£25K limit for one direct debit collection. You would have to contact GoCardless to request this limit to be increased.

**Set Automatic Schedule** - You can do this manually or it can be set to execute Go Cardless API schedule every 3 hours. We also have an email setup for errors. We also have a configure option for each API call in case you only wanted to bring in receipts etc :



NB if you were sending statements then you would not tick the Post Posted Sales Invoices to GC.

**Configure button** - Below is a Summary of Scheduled API Calls in schedule:

**Interprise****Go Cardless**

User sends customer a Mandate Link. They Create Customer Record in GC. User gets email from GC Confirming. User needs to assign linked customer and change terms.

Tick                      ←--- GC Customers with Mandate details

If customer cancels DD or a payment fails. User can change the payment terms and put customer on credit stop or off stop. If we see a failed payment or cancelled DD we auto put customer on credit hold.

Tick                      ←--- Mandate status Update or Failed Payment

Tick                      ←--- Put Customer on Credit Hold

We send posted invoices with due date to GC for DD Collection with 1. selected payment terms and 2. linked customers. (invoices are flagged as sent to GC or not)

Tick                      Posted Sales Invoices ---→ to GC

Successful GC Collections are emailed to user. All GC Receipts should have DD in the reference as well as any other references

Tick                      ←--- Sales Receipts from GC post to customer account

Charges taken by GC

Tick                      ←--- Bank Payments from GC post to GC Bank Account

Transfers Settlement made from GC

Tick                      ←--- Bank Transfer from GC Bank Account to Linked Bank Account