



# Direct Debit in PaySorted: the complete guide

How to connect GoCardless, get customers paying by Direct Debit, and let PaySorted collect, record and follow up every payment for you.

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## Before you start

You need a PaySorted account (any app: Trades, Lessons, Rounds, Practice, Events or Freelance) and to be the owner or an admin of it. Office staff can send Direct Debit links and collect payments, but only an owner or admin can connect or disconnect GoCardless.

Direct Debit is free to switch on in PaySorted. GoCardless charges its own fee for each payment, which you can see on the [GoCardless pricing page](#).

## 1. Connect GoCardless

1. In the app, go to **More → Direct Debit**.
2. Choose **Create a GoCardless account** if you're new to GoCardless, or **I already use GoCardless** to log in to your existing account.
3. GoCardless opens with your business name and email already filled in. Follow its steps and agree to connect PaySorted.
4. You come straight back to PaySorted, which shows **GoCardless connected** with your account name, login email and organisation ID.

Your money always goes from your customer's bank, through GoCardless, to your own bank account. PaySorted never holds it.

## 2. Verify your GoCardless account

GoCardless has to check who you are before it can pay money out to you. PaySorted shows where you're up to at the top of the Direct Debit screen:

- **Finish setting up GoCardless** (red): GoCardless needs more details. Press **Verify your account**, complete the steps, then press **I've done it, check again**.
- **GoCardless is checking your details**: usually a day or two. You can send Direct Debit links meanwhile, and payments are collected once the checks are done.
- No message: you're verified and ready.

## 3. Ask customers to pay by Direct Debit

A customer sets up a Direct Debit once, in about a minute, from a secure GoCardless page. Their name, email and address are filled in for them. There are several ways to ask:

- **One customer**: open their page and press **Email a Direct Debit link**, or **Copy link** to send it by text or WhatsApp.
- **Everyone at once**: on the Direct Debit screen, press **Email everyone not asked yet**. It emails every customer with an email address who doesn't pay by Direct Debit, 50 at a time.
- **Reminders: Remind people who haven't finished** re-sends the link to anyone who was asked more than three days ago but hasn't set it up.
- **While invoicing**: an invoice for a customer without a Direct Debit shows **Get paid automatically next time**, with a button to email them the link.
- **Your sign-up link**: press **Make my sign-up link** for one link you can put on your website, invoices or social media. Anyone who signs up with it is matched to an existing customer by email, or added as a new customer.

A customer's page shows *Direct Debit link sent* while you're waiting, *Direct Debit starting* once they've set it up, and *Direct Debit* when it's active. PaySorted also sends you a notification when each one is set up.

## 4. Change the email customers get

On the Direct Debit screen, **The email customers get** shows the message and a live preview. Write it in your own words: {first\_name} and {business\_name} are filled in for each customer. A **Set up Direct Debit** button is always added underneath. Press **Use the standard wording** to go back to ours.

## 5. Bring across existing Direct Debits

If you already collect Direct Debits through GoCardless, press **Find existing Direct Debits**. PaySorted looks at the active Direct Debits in your GoCardless account and matches them to your customers by email address.

- **Matched** customers are switched to Direct Debit straight away.
- **Not matched** ones are listed with their name, email and reference. Choose the right customer and press **Match**.
- If something is matched wrongly, press **Unmatch**. Nothing changes in GoCardless.

## 6. Collecting payments

With **Collect new invoices automatically** switched on (it is by default), every invoice you send to a customer with a Direct Debit is collected on its own:

- If the due date is more than a week away, it's collected on the due date. Otherwise it's collected as soon as possible, usually within four working days.

- Reminders are paused while GoCardless collects, so customers aren't chased for money already on its way.
- The invoice shows **Being collected by Direct Debit**, the collection date, the status (for example *with the bank*) and the GoCardless payment ID.

To collect by hand instead, switch automatic collection off, open an invoice and press **Collect by Direct Debit**. You can pick a **Collect on** date, at least three days ahead. To stop a payment before it goes to the bank, press **Stop this Direct Debit payment**.

## 7. When the money arrives

As soon as GoCardless confirms a payment, PaySorted records it against the invoice (as a bank payment with the GoCardless reference), marks the invoice paid and stops chasing. You don't need to do anything. Your GoCardless dashboard, opened with **Open GoCardless**, shows each payout to your bank.

## 8. Failed payments, refunds and cancellations

- **Failed payment:** the invoice shows **Direct Debit failed** with the reason from the bank (for example not enough money in the account), chasing starts again and you're notified. Press **Try collecting again**, optionally with a new date.
- **Charge-back:** if a customer asks their bank for the money back under the Direct Debit Guarantee, PaySorted removes the payment, reopens the invoice and tells you.
- **Refunds:** on a collected invoice, press **Refund this Direct Debit** and enter the amount. It goes back to the customer's bank through GoCardless.

- **Direct Debit cancelled, failed or expired:** you're notified, the customer goes back to normal chasing, and you can send them a new link. If they move bank, their Direct Debit moves with them and nothing changes for you.
- **Cancel a customer's Direct Debit:** on their page, press **Cancel their Direct Debit**.

On a customer's page, the Direct Debit box shows their mandate reference, bank and the last two digits of their account number, its status and the earliest date a payment can be taken.

## 9. Disconnecting

Press **Disconnect GoCardless** on the Direct Debit screen. PaySorted stops collecting, and your customers' Direct Debits stay in your GoCardless account, so you can reconnect any time and carry on. If you disconnect PaySorted from inside GoCardless instead, PaySorted notices and tells you.

## Need help?

Email [support@paysorted.uk](mailto:support@paysorted.uk) and we'll help you set it up. For questions about your GoCardless account, payouts or verification, contact [GoCardless support](#).

## Common questions

### What does Direct Debit cost?

PaySorted doesn't charge anything extra for Direct Debit. GoCardless charges its own fee for each payment, taken before the money reaches your bank. You can see their current prices on the GoCardless pricing page.

### **How long until I get the money?**

The first payment from a new Direct Debit usually arrives in about a week. After that, money normally reaches your bank two working days after the collection date.

### **What if a customer cancels their Direct Debit?**

PaySorted tells you straight away, marks them as no longer paying by Direct Debit and goes back to chasing their invoices in the usual way. You can send them a new link from their page.

### **Can a customer get their money back?**

Yes. The Direct Debit Guarantee lets customers ask their bank for an immediate refund if a payment was taken in error. If that happens it's called a charge-back: PaySorted reopens the invoice and tells you.

### **Can I use my existing GoCardless account?**

Yes. Choose 'I already use GoCardless' when connecting. Customers who already pay you by Direct Debit can be brought across and matched by email.

### **Is there a limit on how much I can collect?**

Each Direct Debit payment taken through PaySorted can be between £1 and £5,000. For larger invoices, ask the customer to pay by card or bank transfer.