

GoCardless

A guide to paying by Direct Debit



What is Direct Debit?

Direct Debit is an instruction from you to your bank or building society. It authorises the organisation you want to pay to collect varying amounts from your account — but only if you've been given advance notice of the amounts and dates.

Who is GoCardless?

GoCardless is a global payment processor that helps businesses accept payments from their customers. With over 80,000 businesses and 20 million payers using GoCardless, it is the leading provider of bank payments, such as Direct Debit.

The top benefits of Direct Debit

Easy and quick

It's a quick, one-time payment setup that only requires your bank account number and sort code — no credit card required.

No surprises — you're in control

You'll always be notified by email before each payment or subscription is collected and can cancel at any time.

Not just for recurring payments

Direct Debit can be used to collect payments even if dates and amounts vary — but you'll always be notified if dates or amounts change.

Convenient

Payments are automatically collected on the agreed due date, so you can be assured that you're always up to date and paying on time.

Safe and secure

Direct Debit is safe as you are always protected by the Direct Debit Guarantee. If a payment is taken in error, you can always claim it back.

Support small and local businesses

With Direct Debit, businesses spend less time managing and chasing payments. Businesses also avoid the high transaction fees of card payments.



GoCardless is authorised and regulated by the Financial Conduct Authority (Registration number 597190)