



**CONSULTING ROOM**

*Your Aesthetic Partner*



**Guide to Using Gocardless to Process Repeat Package Payments**

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## About GoCardless

### GoCardless

GoCardless is a 3rd party direct debit provider that allows you to take one off or recurring payments at a frequency that suits you and your Clients. It enables you to set how much you take, when you take it and how long you take it for. GoCardless is the UK's leading Direct Debit provider, collecting more than half a billion pounds for over 30,000 businesses. They provide easy access to Direct Debit facilities through an online platform.

### Direct Debits

A Direct Debit is an instruction from a customer to their bank or building society authorising you to collect varying amounts from the customer's account – once advanced notice of the amounts and dates are given to the customer. Once agreed, the money is collected automatically in accordance with the advance notice. The benefit of direct debit is that it allows your customers to spread the cost of their treatments over a period of time and, for the business it provides you with a regular income and removes the admin load involved with repeat billing.

You can find more information on Direct Debits by clicking [HERE](#).

### Setting up a GoCardless account

To set up an account you will need to click the following link [CR: Referral Link](#), which will give you £50 off your transaction costs, then click 'sign up' in the top right hand corner. In order to sign up you will need the following:

- A company email address
- The company bank account name
- The company bank account number
- The company bank account sort code
- The company address associated with that bank account

### Costs

There are no upfront costs with GoCardless just a flat fee of 1% of the transaction up to a maximum of £2.

## GoCardless Dashboard Overview

### Customers

This section allows you to click through to any of your customers to see what package they are on and their payment history, it is divided into 3 sections.

#### Active

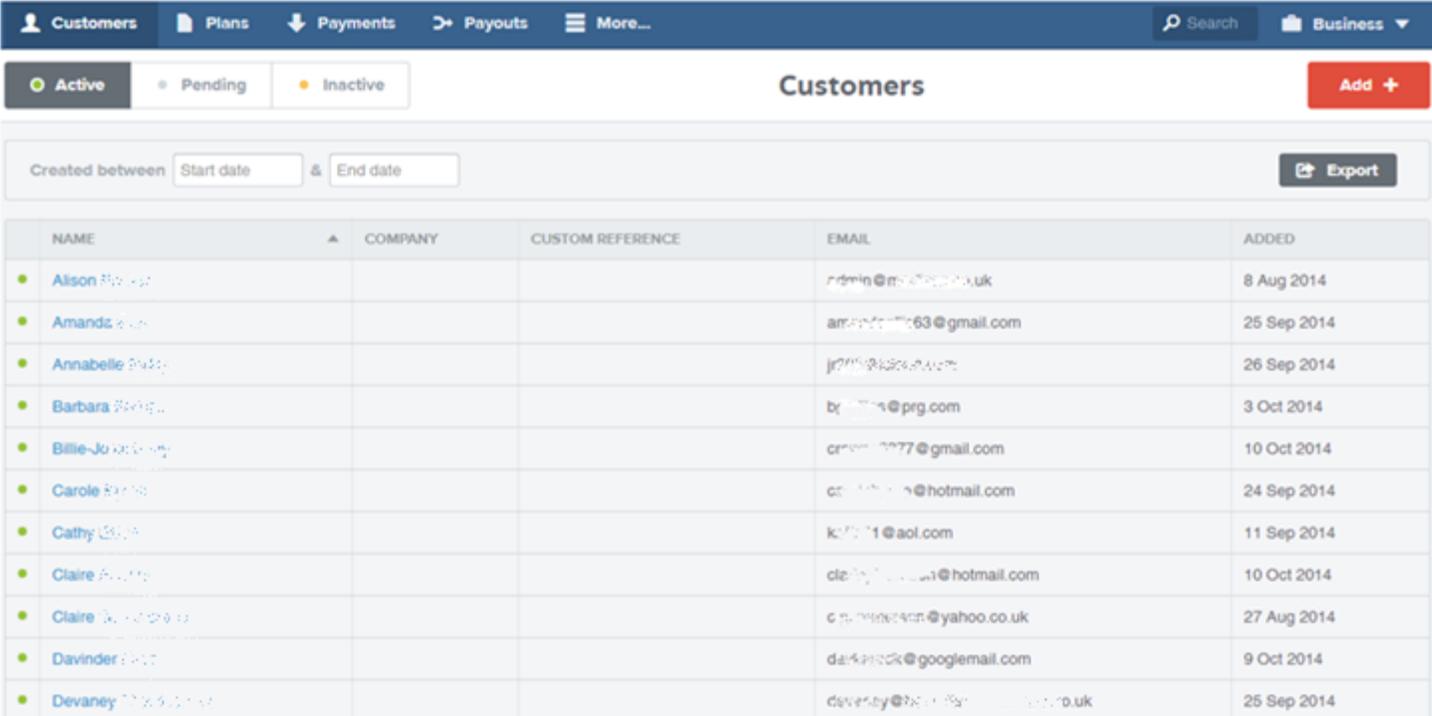
An overview of all the customers with active direct debits

#### Pending

Customers who have been sent a link but haven't clicked it yet

#### Inactive

Lists customers who are inactive, this could be for a number of reasons. If someone is in here this is your cue to investigate why.



NAME	COMPANY	CUSTOM REFERENCE	EMAIL	ADDED
Alison Blackett			admin@blackett.co.uk	8 Aug 2014
Amanda Blackett			amanda@blackett63@gmail.com	25 Sep 2014
Annabelle Blackett			jr2011@blackett.co.uk	26 Sep 2014
Barbara Blackett			barblackett@prg.com	3 Oct 2014
Billie-Jo Blackett			cricket1977@gmail.com	10 Oct 2014
Carole Blackett			carolblackett@hotmail.com	24 Sep 2014
Cathy Blackett			kc7211@aol.com	11 Sep 2014
Claire Blackett			claireblackett@hotmail.com	10 Oct 2014
Claire Blackett			claireblackett@yahoo.co.uk	27 Aug 2014
Davinder Blackett			darkasock@googlemail.com	9 Oct 2014
Devaney Blackett			davaney@blackett.co.uk	25 Sep 2014

*The GoCardless 'Customers Tab' – Active Customers*

## Plans

GoCardless allows you to create custom payment plans. You can set the amount you charge, how often you want to charge it and how long you will be charging for, allowing your Clients to spread the cost of their HydraFacial treatments over an agreed time period that suits you and them.

This view shows a list of all your Plans/Packages and allows you to create new plans. You can click through to see details of the plan and all customers on that plan as well as the plan link.

Plan Name	Start Date	Monthly Amount
bespokeruthtest	16 Oct 2014	£1.00
BespokeDelay	9 Oct 2014	£175.00
BespokeBailey2676	9 Oct 2014	£55.00
BespokeRoe3439	9 Oct 2014	£55.00
BespokeDaley3214	9 Oct 2014	£81.64
BespokeChittenden5390	9 Oct 2014	£93.33

*The GoCardless 'Plans' Tab*

## Payments

You can use this section to track your payments to make sure that the money is being collected. This display shows the Payment status, the name of the package they are on, the name of the customer, a breakdown of the money taken and the GoCardless fee applied. You can also click on the package name for more information about that package and who else is on that package.

Payments will be in one of 3 stages:

*Pending* – The payment is coming up

*Collected* – The payment has been taken from their bank account

*Paid out* – The payment should be in your bank account

Payments								£1,134.00 Pending	£556.86 Collected
NAME	CUSTOMER	CHARGE DATE	PAID OUT	GROSS	FEES	NET			
Pending	HR600	Pamela Gray	24 Oct 2014	28 Oct 2014	£100.00	£1.00	£99.00		
Pending	BTXDE23	Kelder Clark	22 Oct 2014	24 Oct 2014	£55.00	£0.55	£54.45		
Pending	BTXDE23	Elizabeth Clark	22 Oct 2014	24 Oct 2014	£55.00	£0.55	£54.45		
Pending	BespokeKaur7197	Mandy Kaur	22 Oct 2014	24 Oct 2014	£46.00	£0.46	£45.54		
Pending	BTXDE23	Wanda Bespoke	22 Oct 2014	24 Oct 2014	£55.00	£0.55	£54.45		
Pending	BTXDE24	Sarah Bespoke	22 Oct 2014	24 Oct 2014	£82.00	£0.82	£81.18		
Pending	HR400	Sukhveer Kaur	22 Oct 2014	24 Oct 2014	£67.00	£0.67	£66.33		
Pending	BTXDE24	Laura Bespoke	23 Oct 2014	27 Oct 2014	£82.00	£0.82	£81.18		
Pending	bespokeruthtest	ruth bespoke	22 Oct 2014	24 Oct 2014	£1.00	£0.01	£0.99		
Pending	HR504	Sarb Bespoke	21 Oct 2014	23 Oct 2014	£84.00	£0.84	£83.16		
Pending	BespokeAshford6670	Sarah Bespoke	20 Oct 2014	22 Oct 2014	£136.00	£1.36	£134.64		

The GoCardless 'Payments' Tab

## Payouts

This section shows you how the payments will appear on your bank statement. Often payments taken on the same day will be collated into one sum and paid into your bank. Yourself, or your bookkeeper/accountant can use this section to match up the income shown on your bank statement to the customer in order to reconcile your accounts. You can filter this list by date by entering a start date and end date and this section can also be exported as an excel file that will be emailed to you.

Customers Plans Payments ➤ Payouts More... Search Business ▼

### Payouts

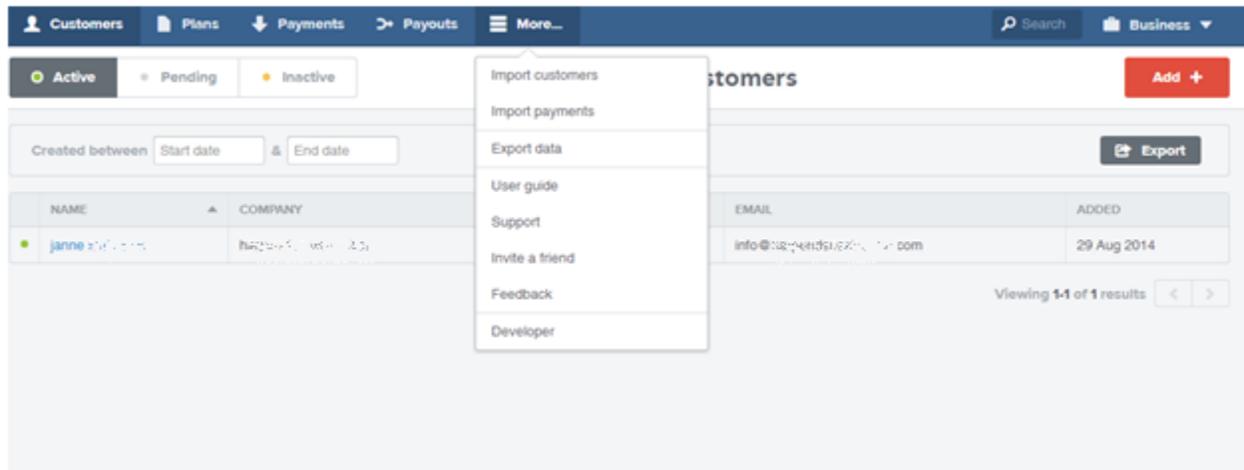
Created between  &  Export

REFERENCE	PAID OUT	GROSS	FEES	NET
MEDIZENLTD-PVYHV	20 Oct 2014	£823.97	£8.24	£815.73
MEDIZENLTD-D9A1X	17 Oct 2014	£391.16	£2.49	£388.67
MEDIZENLTD-YARHY	16 Oct 2014	£218.00	£2.18	£215.82
MEDIZENLTD-82MC5	14 Oct 2014	£367.00	£3.67	£363.33
MEDIZENLTD-B1P10	13 Oct 2014	£215.00	£2.15	£212.85
MEDIZENLTD-DXQYP	10 Oct 2014	£130.00	£1.30	£128.70
MEDIZENLTD-AHFNN	9 Oct 2014	£36.00	£0.36	£35.64
MEDIZENLTD-C3AJF	8 Oct 2014	£150.00	£1.50	£148.50
MEDIZENLTD-T33HS	7 Oct 2014	£186.00	£1.86	£184.14
MEDIZENLTD-7HMBS	6 Oct 2014	£417.00	£4.00	£413.00
MEDIZENLTD-DMF3W	3 Oct 2014	£279.00	£2.79	£276.21
MEDIZENLTD-9BRVV	2 Oct 2014	£265.51	£2.66	£262.85

*The GoCardless 'Payouts' Tab*

## More

This tab allows you to export the data for the page you are currently on and gives easy access to the user guide and support. You can also generate a referral code by selecting 'Invite a friend', giving you both £50 off your GoCardless fees once they start processing payments.



*The GoCardless 'More' Tab*

## Adding Your Packages

Once you've decided what your packages are you are ready to add them into GoCardless. Be aware that this process only allows you to setup the repeat monthly amount they will be paying. If you are taking an initial deposit we would recommend taking cash or using a card reader in clinic to secure this payment. You can take one off payments through GoCardless (see below) but due to the processing time it would be wise to secure that initial payment via another, quicker method.

To set up a package visit the 'Plans' tab and click the red 'Create Plan' in the top right hand corner to bring up the create new plan box.

The screenshot shows the 'Create new plan' pop-up box in the GoCardless interface. The background shows a list of existing plans with their descriptions, dates, and amounts. The pop-up box is centered and contains the following fields and options:

- Cancel** button
- Create new plan** title
- Description:** text input field
- Amount:** text input field with a currency symbol (£)
- Interval:** dropdown menu set to 'Every week'
- Take payment:** radio buttons for 'As soon as possible' (selected) and 'On a specific day'
- Duration:** checkbox for 'Recur indefinitely' (checked)
- Show advanced settings** dropdown menu
- Create plan** button

*The GoCardless 'Create New Plan' Pop-up Box*

### *Description*

Here you can enter the description of the plan. We would recommend coming up with some kind of reference code rather than trying to explain in detail the plan here. Produce a master reference document listing all your plans along with their assigned code that is accessible to your staff.

### *Amount*

The Amount you want to charge every interval, this is not the total amount and doesn't take into account any initial payments, this is the amount that will be deducted from their account every interval – Remaining amount to pay / (divided by) Number of intervals.

### *Interval*

This is how often you want to charge your customers account. Here you have the selection of 'Just Once', 'Every Week', 'Every Month' or 'Custom'. 'Custom' allows you to charge at intervals other than Once, Weekly or Monthly, for example Every 2 Weeks or every 2 Months.

### *Take Payment*

'As soon as possible' will process the payment as soon as they have authorised it whilst 'On a specific date' allows you to choose the date that a payment is processed. This is useful if you want all the money to hit your account at once or alternatively if a customer wants to pay shortly after payday (see bespoke packages section below).

### *Duration*

This is how many payments your customer will be making. 'Recur indefinitely' is ticked by default, this would be the case if you were signing them up to a rolling subscription for example, but your packages will most likely be for a fixed term. Unselect 'Recur indefinitely' and you will have a space to enter the number of payments for that package.

### *Show Advanced Settings*

This allows you to direct someone to a website of your choosing once you have signed them up to a package, such as a custom thank you page, or to redirect them back to your website.

## Bespoke Packages

You might find that fixed packages don't work for your clients, that they want a package tailored specifically to them, or they might want payments to come out on a certain date. If this is the case then you can set up a package just for them. The process is the same as setting up any other payment plan, you just tailor the information to suit the patient, be it the amount paid, the frequency of payments or the payment date.

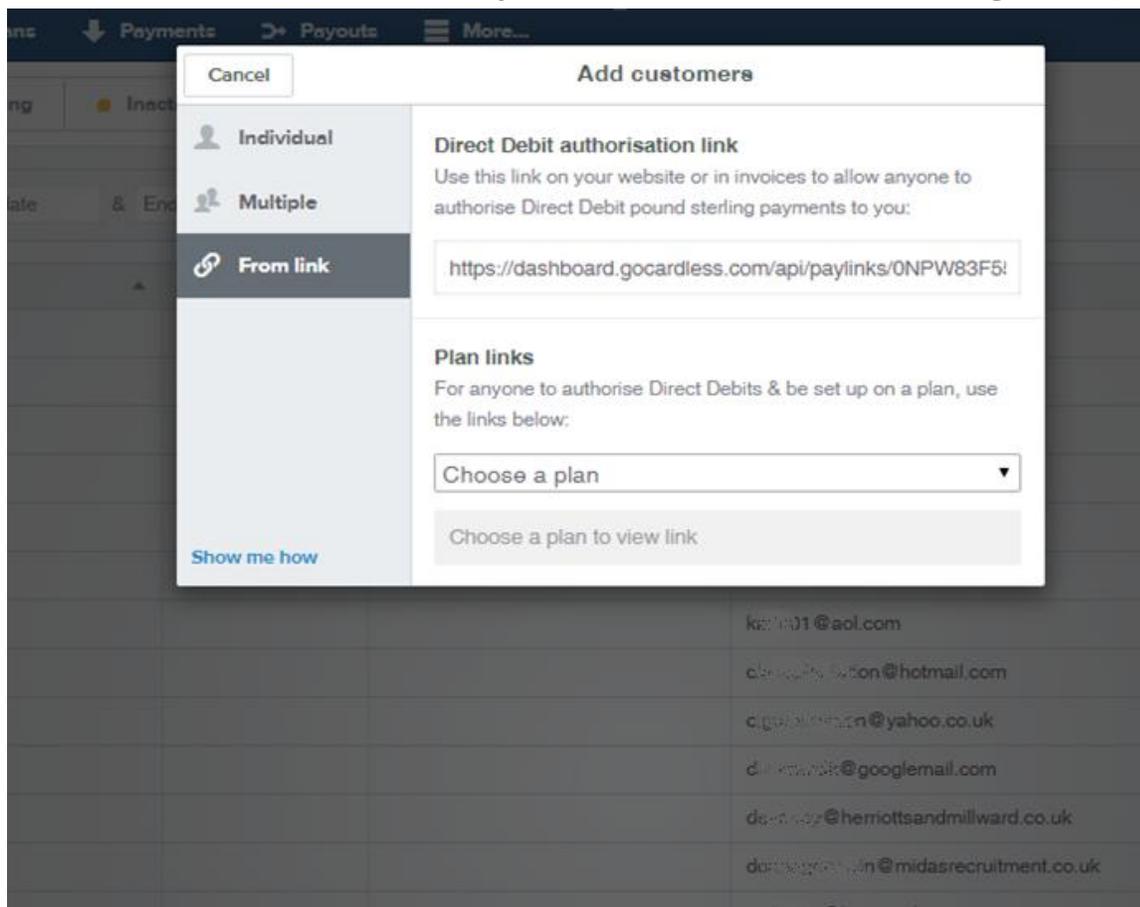
We would recommend coming up with a standard naming rule for bespoke packages that all your staff can follow so that the patient and packages can be easily identified, such as using the Clients name, making it clear that it is a bespoke package and the date i.e. "Joe Kerrigan Bespoke HydraFacial Package 2- 29.10.2014".

## Signing Someone up for a Package

So you've got your account set up, your packages are saved in GoCardless and you've got a patient who is interested in using this pre-payment system, how do you get them signed up to your payment plan?

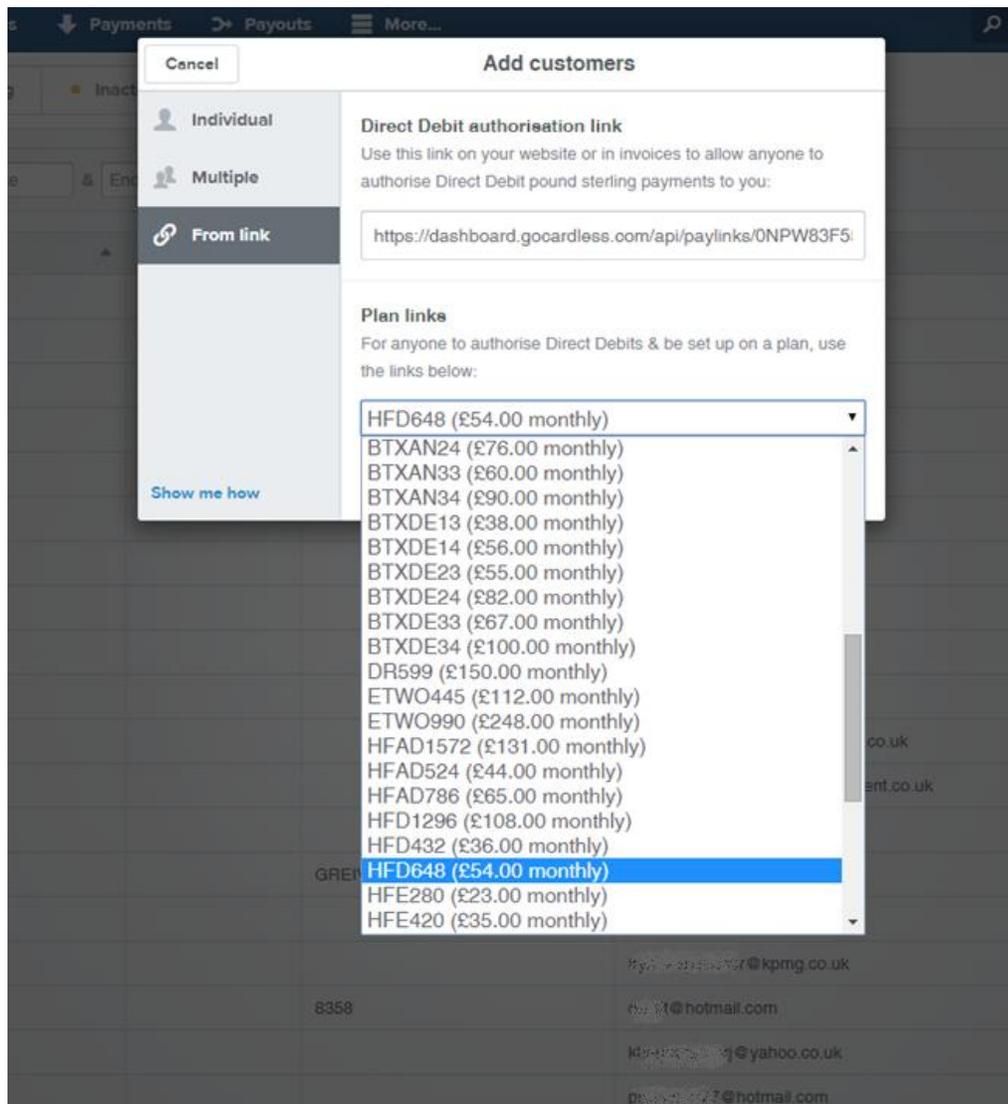
There are a few different ways to do this however we would recommend the way outlined below. By doing this you will reduce admin/follow up time and, if required your staff can add clients onto packages without having to grant direct access to your GoCardless account (excluding bespoke packages).

**Step 1)** Select the 'Customers' tab from the top toolbar then select the red Add + button in the top right hand corner. This brings up an 'Add customers' box. When this is open select 'From link' from the left hand menu (your screen should look like the image below).



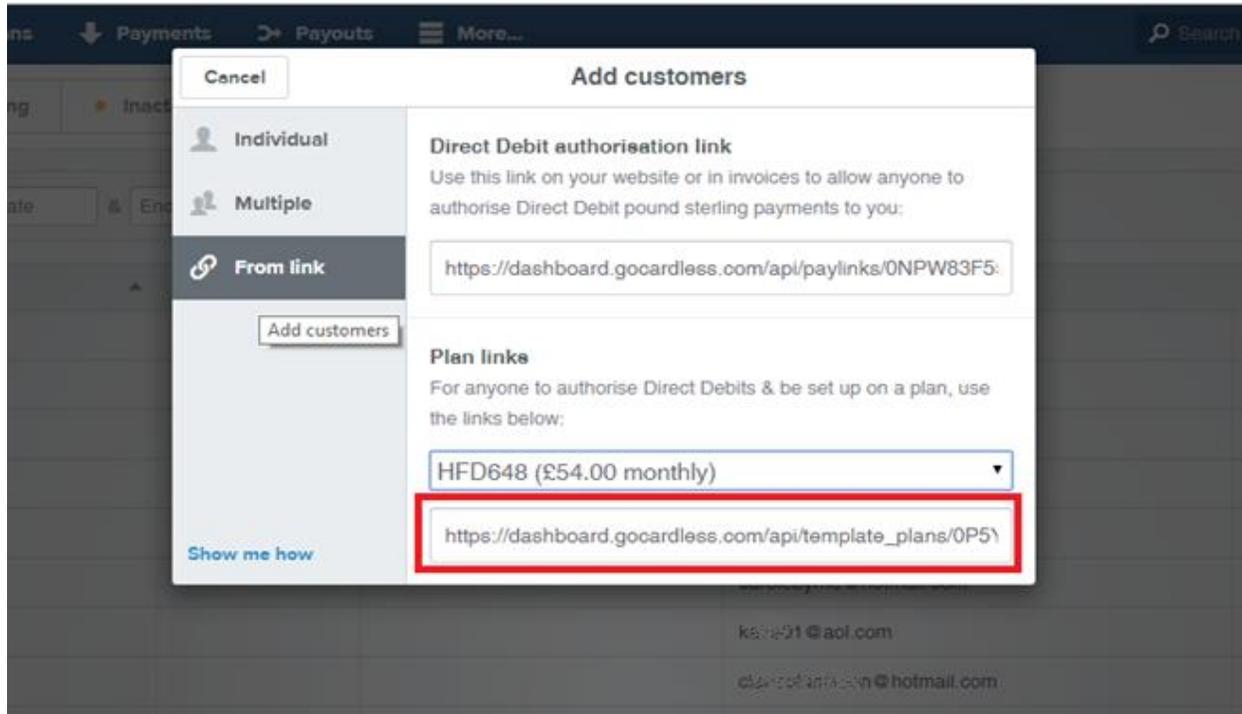
*The GoCardless 'Add Customers' Pop-up Box*

**Step 2)** From the dropdown menu select the package that you want to sign your patient up to. When you have multiple packages it is important to follow a fixed naming convention that allows you to easily identify the correct package. Creating a master packages document that includes the name of the package, a package reference code, the cost, the frequency, the duration and what's included in the package will avoid confusion if it is readily available to all your staff members who will be dealing with packages.



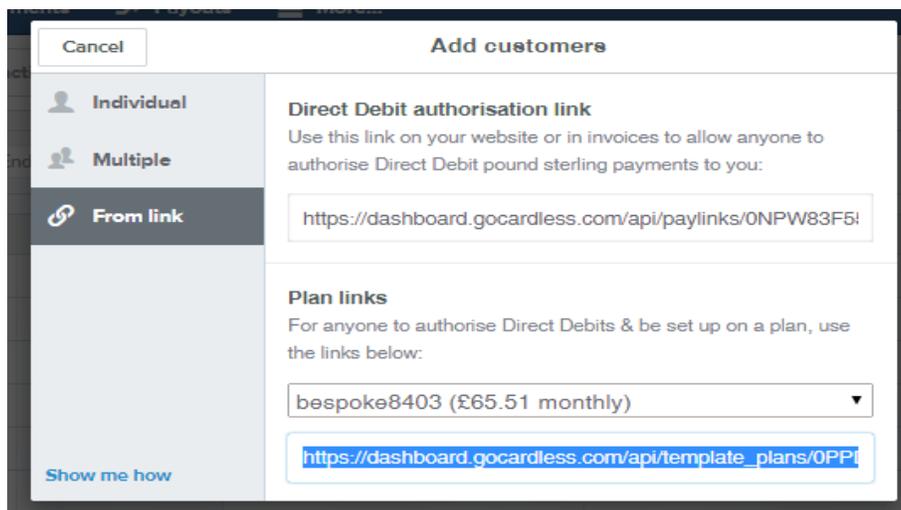
*The GoCardless 'Add Customers' Pop-up Box with the 'Choose a plan' drop down menu selected*

This gives you a payment link (boxed in red)



*The GoCardless 'Add Customers' Pop-up Box with generated payment link*

**Step 3)** Click the payment link so it is all highlighted in blue then right click your mouse and select copy, or press Ctrl + C to copy this link.



**Step 4)** Open a new browser window or tab and paste the copied link by clicking your right mouse button in the address bar and selecting paste or by pressing Ctrl + V when you've selected the browser's address bar.



This brings up the payment authorisation form for your patient to fill in.

 A screenshot of a payment authorisation form for MediZen. The form is titled 'MediZen' and includes the tagline 'The Midlands Premier Cosmetic Injections and Laser Hair Removal Clinic'. The payment details are '£54.00 every 1 month for HFD648 (12 payments)'. The form contains several input fields: 'Email address', 'First name', 'Last name', 'Billing address line 1', 'Billing address line 2', 'Town or City', 'Post code', 'Sort code', and 'Account number'. There are also radio buttons for 'I don't have a GoCardless account' (selected) and 'I have a GoCardless account', and a checkbox for 'I'm paying on behalf of an organisation'. At the bottom, there are fields for 'Choose a password for GoCardless' and 'Confirm password', followed by a blue 'Continue' button.

*An example payment authorisation form*

**Please note:** Depending on your browser settings, if you are logged in or have been logged into your company's GoCardless account this form may auto populate with your company's email address, if this occurs simply delete the information and you will be ready to enter your patient's data

## Entering Your Patient's Data

Depending on how your clinic is set up would determine the best way to enter your patient's data. It is unlikely that you would want Clients behind reception entering their information but they also are unlikely to want to give their bank details in a busy reception area!

A laptop that can be turned around and used by the client to enter their own details is ideal. Alternatively an ipad or other tablet computer with internet capabilities that can be handed over to the patient with the authorisation form loaded up makes the process very smooth.

### Customer GoCardless Accounts

The payment authorisation form is set by default to 'I don't have a GoCardless Account'. This form, along with authorising the Direct Debit also sets them up a GoCardless account which allows them to manage their GoCardless Direct Debits.

If they have an existing GoCardless account, for example if they are a returning patient for whom you have already set up an account for, select 'I have a GoCardless account' and they will just be prompted for their email address and password.

We have experienced the occasional patient who has filled in their details only to get a message stating that they already have a GoCardless account linked to that email address, yet they are unaware of ever setting up an account. In these circumstances it is possible that they are paying a direct debit through GoCardless to another company without realising it has been set up through GoCardless.

The first thing to check is that you haven't set them up with GoCardless for a previous package, if you have not already done this then check their patient record for the details.

If it's not been set up by you and they are unaware of setting up an account then you can direct them to request a password reset by clicking this link: <https://gocardless.com/users/password/new> where they can enter their email address and have a new password sent through to their email. In order to complete this process they would have to log into their email account to reset the password and authorise the payment. This isn't ideal if you are working from a fixed computer behind reception so again an ipad or tablet for the patient to use may be a wise investment or if they have a mobile/smart phone with access to their email they may be able to utilise that to reset their password.

Alternatively, depending on your relationship with the customer, you can email them the payment link through and ask them to authorise the payment when they get home but please be aware this adds an extra layer of admin work as you will have to ensure that the payment does get authorised. This situation isn't ideal but is only a very rare occurrence. It also highlights that you should be making your customers aware that they are setting up a GoCardless account to take your Direct Debit payments.

Please note that customers must have a current UK bank account and a valid email address to authorise a GoCardless Direct Debit

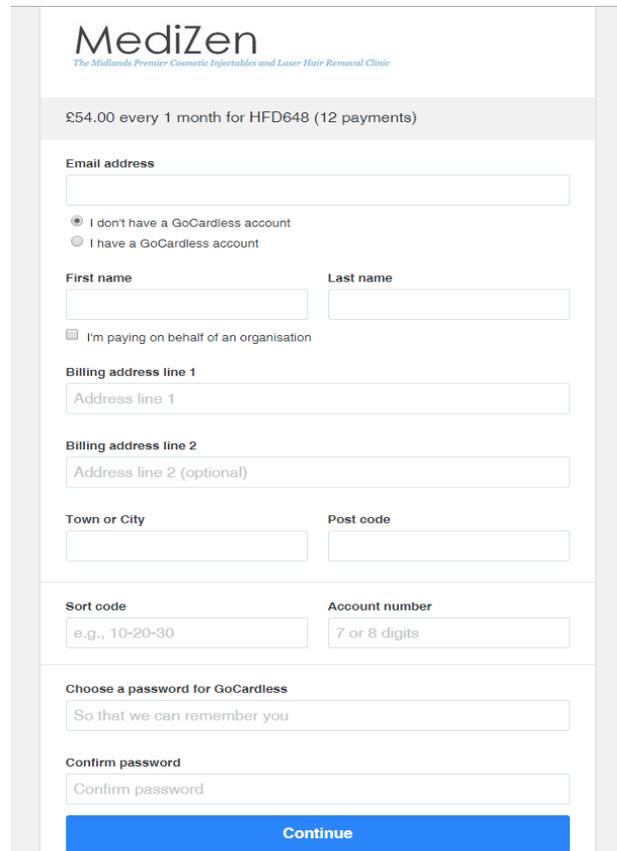
### Refining the Process

In order to streamline the sign up process we would recommend that you save all your package links as bookmarks by following these instructions. This allows you or your staff to access your package payment links without even having to log in to GoCardless

**Step 1)** In your web browser set up a favourites folder called HydraFacial Packages. The way to do this varies dependent on the browser you are using but there is full guidance online.



**Step 2)** Go to the 'Customers' tab and select 'Add +', from that box select the 'From link' option just as you would if you were following the instructions to add a new customer onto a payment plan. Copy your first package payment link into a new browser tab/window so you have the customer's payment form (see image below) open and save this page as a bookmark in the folder you have just created. Label it clearly, we would recommend using the reference code for the treatment package.



MediZen  
The Midlands Premier Cosmetic Injectables and Laser Hair Removal Clinic

£54.00 every 1 month for HFD648 (12 payments)

Email address

I don't have a GoCardless account  
 I have a GoCardless account

First name  Last name

I'm paying on behalf of an organisation

Billing address line 1  
 Address line 1

Billing address line 2  
 Address line 2 (optional)

Town or City  Post code

Sort code  e.g., 10-20-30 Account number  7 or 8 digits

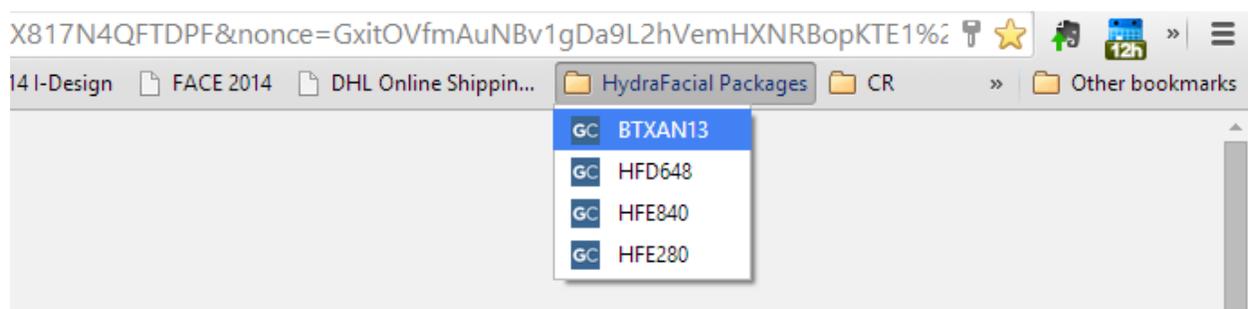
Choose a password for GoCardless  
 So that we can remember you

Confirm password  
 Confirm password

[Continue](#)

*An example customer payment form.*

**Step 3)** Repeat this process until all of your packages are saved in this favourites folder. When you have completed this you should be able to sign up any patient to any of your packages through your browser in just a couple of clicks!



**Please note:** You can't use this method to sign people up to bespoke packages. These have to be created by logging in to your GoCardless account and following the **Adding Your Packages** instructions followed immediately by the **Signing Someone up for a Package** instructions.

## Tracking Your Clients and Their Payments

Once you start signing people up to payment packages you need to ensure that you are tracking the packages and making sure payments are coming in. Depending on who does your accounts and how they are done you may want to do this directly through your accounting software or, you may want to use a spreadsheet like the one below:

### [Example HydraFacial Package Tracking Spreadsheet](#)

Whenever a payment is made to your bank account you will receive an email to the email address you used to sign up to GoCardless with. It tells you the total amount paid (this is what will show on your bank statement) and how that payment is divided (individual payments are lumped together into a single payment).

#### GOCARDLESS

##### GoCardless has paid out £246.50 to you

The funds should appear in your bank account with account number ending \*\*\*\*1542 on 02 Oct 2014 with the reference CROOMCOMLTD-XEYGW.

Please find a breakdown of this payout below:

Date	Customer	Description	Amount
24 Sep	Reflect Skin and Laser Clinic Ltd	Consulting Room Subscription £27 per Month	£27.00
24 Sep	quinn clinics	Consulting Room Subscription £27 per Month	£27.00
24 Sep	saorsa medical	Consulting Room Subscription £13.50 per Month	£13.50
24 Sep	harrogate skin	Consulting Room Subscription £27 per Month	£27.00
24 Sep	Smile Studio Penarth Ltd	Consulting Room Subscription £27 per Month	£27.00
24 Sep	Beauty winin medi spa	Consulting Room Subscription £27 per Month	£27.00
24 Sep	Facial Anatomy	Facial Anatomy	£60.00
24 Sep	Flawless electrolysis	Consulting Room Subscription £13.50 per Month	£13.50
24 Sep	BPL clinic	Consulting Room Subscription £27 per Month	£27.00
		GoCardless fees	- £2.50
		<b>Total</b>	<b>£246.50</b>

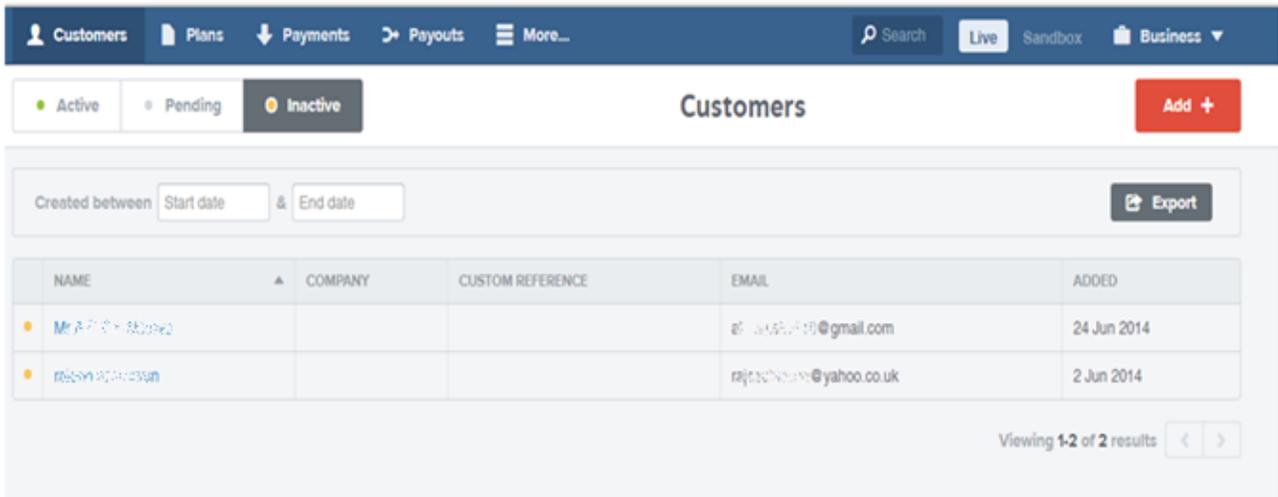
You can view more detail about this payout in [your GoCardless dashboard](#).

#### GoCardless Email Notification

You can also view this information by logging into your account and selecting the 'Payouts' tab from the top toolbar.

You can use this information to enter the installments into your accounting software or tracking spreadsheet.

You should be able to identify if a payment has come through using the tracking spreadsheet or accounting software however it is also worth logging into your GoCardless account and from the Customers list selecting the 'Inactive button'. This displays any inactive payments and is your cue to investigate why the payments are inactive by contacting the customer.



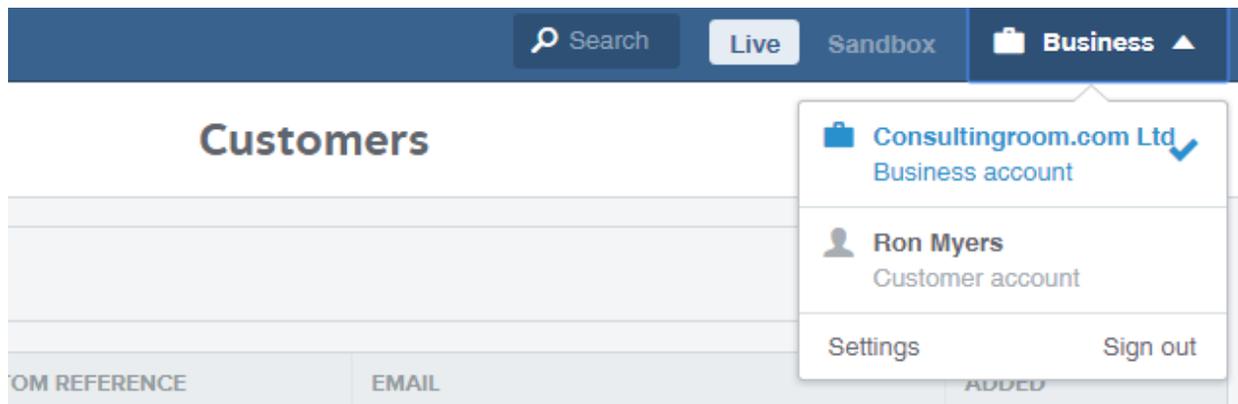
The screenshot shows the GoCardless web interface for the 'Customers' section. The top navigation bar includes 'Customers', 'Plans', 'Payments', 'Payouts', and 'More...'. A search bar and status indicators for 'Live', 'Sandbox', and 'Business' are also present. Below the navigation, there are filters for 'Active', 'Pending', and 'Inactive', with 'Inactive' selected. The main heading is 'Customers' with an 'Add +' button. A filter section allows searching by 'Created between' with 'Start date' and 'End date' fields, and an 'Export' button. The main content is a table with the following data:

NAME	COMPANY	CUSTOM REFERENCE	EMAIL	ADDED
Mr P P O'Connell			at.oxford19@gmail.com	24 Jun 2014
Mr P P O'Connell			raj@oconnor@yahoo.co.uk	2 Jun 2014

At the bottom right, it says 'Viewing 1-2 of 2 results' with navigation arrows.

## Settings, Bank Details & Branding

In the top right hand corner you should have a box labeled 'Business', if you select that and select 'Settings' you will have access to various account settings.



### *Contact Details*

Your Contact name, email address and postal address.

### *Business Details*

Your company name, a company description and company address. This section also allows you to choose what reference you would like to appear on your Clients' bank statements and upload a company logo.

### *Bank Accounts*

The bank account that is linked to your current account (this should be set up when you open your account but if you change banks you can update your details here).

### *Change Password*

This section allows you to change the account password.

## Troubleshooting

### *When trying to fill in the form it won't complete as it says they already have a GoCardless Account*

We have experienced the occasional patient who has filled in their details only to get a message stating that they already have a GoCardless account linked to that email address, yet they are unaware of ever setting up an account. In these circumstances it is possible that they are paying a direct debit through GoCardless to another company without realising it has been set up through GoCardless. The first thing to check is that you haven't set them up with GoCardless for a previous package, if you have not already done this then check their patient record for the details.

If it's not been set up by you and they are unaware of setting up an account then you can direct them to request a password reset by clicking this link: <https://gocardless.com/users/password/new> where they can enter their email address and have a new password sent through to their email. In order to complete this process they would have to log into their email account to reset the password and authorise the payment. This isn't ideal if you are working from a fixed computer behind reception so again an ipad or tablet for the patient to use may be a wise investment or if they have a mobile/smart phone with access to their email they may be able to utilise that to reset their password.

Alternatively, depending on your relationship with the customer, you can email them the payment link through and ask them to authorise the payment when they get home but please be aware this adds an extra layer of admin work as you will have to ensure that the payment does get authorised.

This situation isn't ideal but is only a very rare occurrence. It also highlights that you should be making your customers aware that they are setting up a GoCardless account to take your Direct Debit payments.

### *They don't have an email address*

A valid email address is required to process Direct Debits through GoCardless. [Gmail](#) and [Hotmail](#) both offer free email services, though we understand that not all Clients are going to be tech savvy. Unfortunately an email address is required for this system to work so if they don't have one and aren't able to set one up then they wouldn't be able to sign up for a package through this method.

*The customer doesn't have their bank details with them*

A bank account number and sort code are required to set up a Direct Debit through GoCardless, it is worth emphasising this to Clients if they are considering signing up for a package deal. In the event that someone doesn't have their bank details to hand then your options are:

- Postpone signing them up for the package until they can come into the clinic again
- Email them the GoCardless paylink so they can complete the form when they have access to their details

Be aware that emailing them the paylink does add an extra layer of admin work as you will have to follow up and ensure that they do authorise the payment plan.