USER GUIDE

Collect subscription payments by Direct Debit – with GoCardless

Your customers say yes once, and the money arrives every month on its own. No chasing payments, no checking bank transfers.

Version 1.0 · 17 November 2026 · degaso GmbH

How it works

GoCardless is a payment service for Direct Debit. degaso and GoCardless work together: degaso creates the invoice, GoCardless collects the money and pays it out to your bank account.

1

Connect

Connect your GoCardless account to degaso once.

2

Turn on

Enable Direct Debit as a payment method for subscriptions.

3

Get a mandate

Your customer gets a link and enters their bank details.

4

Link the subscription

From then on every invoice is collected automatically.

What you need

Access to degaso Cloud as owner or administrator and a business bank account in euros. If you don't have a GoCardless account yet, you create one during step 1.

1 Connect GoCardless

1. In degaso Cloud, open **Settings** › **Payment methods & providers** and choose the tab **Payment provider**.
2. Under “SEPA direct debit with GoCardless”, click **Connect with GoCardless**.

3. You are taken to GoCardless. Log in – or create a new account there.
4. Allow degaso access. You are then taken back to degaso Cloud automatically.

The provider now shows one of these labels:

Connected	All done. Go on to step 2.
Verification needed	GoCardless needs a few more details about your business. Click **Continue verification** and fill them in.
Under review	GoCardless is checking your details. Just wait – it is usually quick.
Disconnected	The connection is gone. Click **Connect with GoCardless** again.

> **Want to try it first?**
> If you see **Test mode**, a GoCardless sandbox account is connected. No real money moves there.

2 Turn on Direct Debit for subscriptions

1. Stay on **Settings** › **Payment methods & providers** and switch to the tab **Payment methods**.
2. In the row **SEPA direct debit**, switch on the column **Subscriptions**.

3 Get a mandate from your customer

Before you can collect money, your customer has to agree. This is called a **mandate**. Your customer enters their bank details directly at GoCardless – you never have to type an IBAN.

1. Open **Settings** › **SEPA mandates** or the tab **Mandates** on the customer.
2. Click **Request mandate**.
3. Enter your customer's name or company and email address.
4. Tick **Send link via email to the payer** and degaso sends the link for you. Or copy the link and send it yourself, e.g. via WhatsApp.

5. Your customer opens the link, enters their IBAN and confirms. Done.

> **Tip**
> You can also request the mandate right when you create a subscription (see step 4).

4 Link the mandate to the subscription

1. Create a subscription for your customer or open an existing one.
2. In the step **Payment**, choose your customer's mandate in the field **SEPA mandate**. No mandate yet? Choose **New mandate** and the customer gets the link straight away.
3. Save. From now on every invoice of this subscription is collected by Direct Debit.

Only mandates that belong to this customer can be chosen, so nobody else's account is ever charged.

When does the money arrive?

1. The subscription is due – degaso creates the invoice and passes the payment to GoCardless.
2. GoCardless notifies your customer by email and collects the payment.
3. As soon as the money is in, the invoice is marked **paid** in degaso automatically. GoCardless then pays it out to your bank account.

Each invoice shows how far the Direct Debit has got:

requested	Queued. Your customer hasn't confirmed the mandate yet – the payment is collected as soon as they do.
submitted	On its way through the banks.
collected	The money is in. The invoice is paid.
failed	It didn't work, e.g. insufficient funds. The invoice is open again.
charged back	Your customer reclaimed the money. The invoice is open again.

Error	The payment could not be created, e.g. because the mandate has ended.

> **If a payment fails**
> Talk to your customer. The invoice is open again and they can pay by bank transfer – or give you a new mandate (see “Change a mandate”).

Already using GoCardless? Import your mandates

Mandates that are already in your GoCardless account can be brought over in a few clicks. Your customers don't have to sign anything again.

1. In **Settings** › **SEPA mandates**, click **Import**.
2. degaso looks for the matching customer for each mandate. **Assigned** is a sure match, **Check** please take a quick look, **Open** pick the customer yourself.
3. Tick the mandates you want and click **Import**.

You can do the same inside a subscription: in the field **SEPA mandate**, choose **Import from GoCardless**.

Change a mandate

Your customer has a new bank account

1. Click **Replace** on the old mandate.
2. Choose the new mandate – or request a new one right there.
3. All subscriptions and open invoices now run on the new mandate. The old one is marked **Replaced**.

Mandate without a customer

If a mandate has no customer yet, click **Assign** and choose one. A mandate always belongs to one customer – after that it can only be changed with **Replace**.

End a mandate

Click **End** to cancel the mandate. Nothing is collected through it afterwards.

Link expired?

Click **New link** on the mandate and send it again.

What does each status mean?

Waiting for payer	The link is out, your customer hasn't confirmed yet.
In progress	Your customer confirmed, the bank is setting it up. You can already collect.
Active	Ready to go.
Suspended	Temporarily blocked. Nothing is collected at the moment.
Failed	Setup didn't work, e.g. wrong bank details. Request a new mandate.
Ended	Cancelled – by you, your customer or their bank.
Expired	Not used for 36 months. Request a new mandate.

What does it cost?

There is a small fee per Direct Debit payment. You can see the amount in **Settings** › **Payment methods & providers** › **Payment provider** next to GoCardless. It also tells you whether the GoCardless fee is already included (**inkl.**) or added on top (**zzgl.**). Fees are deducted from the payout automatically – there is nothing extra to pay.

FAQ

Can degaso see my customers' bank details?

No. Your customer enters them directly at GoCardless and they stay there.

Where does the money go?

Straight from GoCardless to your bank account. degaso never holds your money.

My customer hasn't confirmed the mandate yet, but the invoice is due.

No problem. The payment waits and is collected as soon as they confirm.

How do I disconnect GoCardless?

In **Settings** › **Payment methods & providers** › **Payment provider**, click **Disconnect**. degaso stops collecting payments. Your mandates stay in your GoCardless account.

Help

- **Questions about degaso:** info@degaso.de or +49 9566 8004900
- **Questions about your GoCardless account or payouts:** support.gocardless.com

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Version 1.0 · 17 November 2026
www.degaso.de/anleitungen/gocardless/en.html