



## Setting Up GoCardless Direct Debits in SortMyBooks

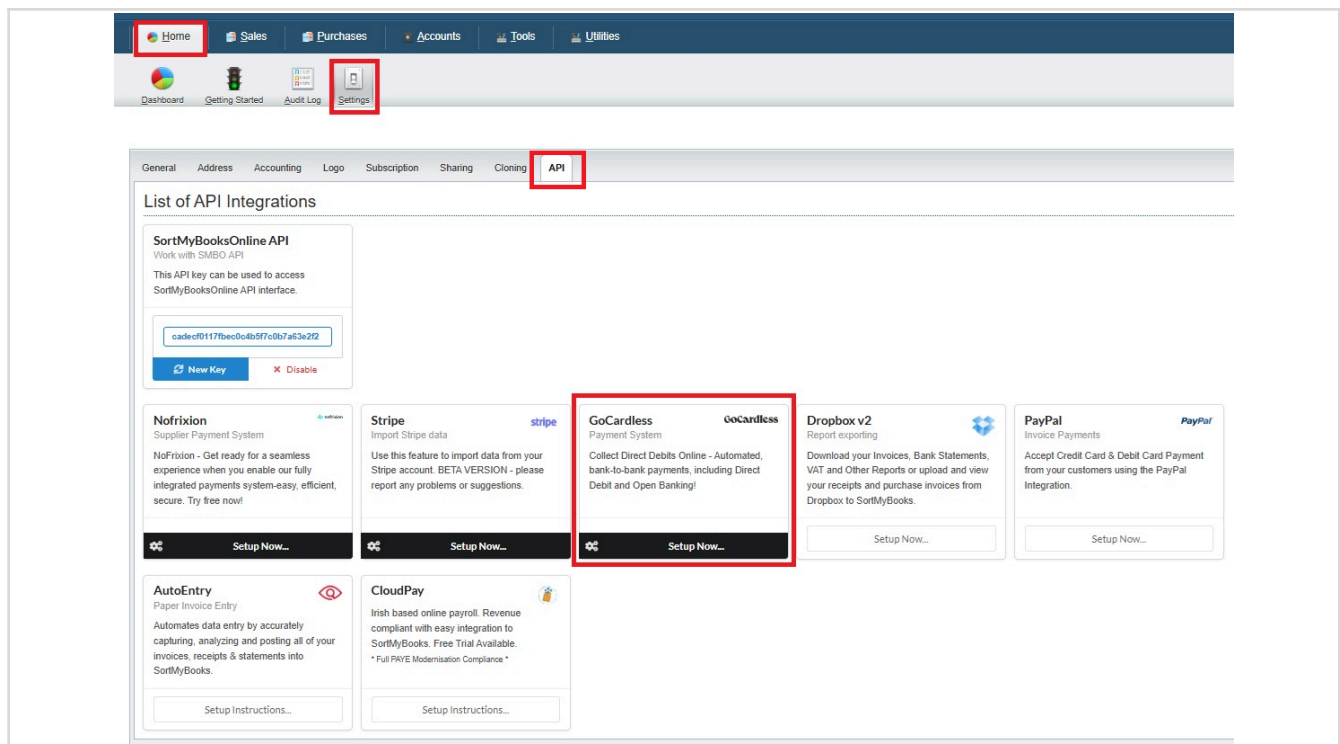
SortMyBooks now integrates with GoCardless, so you can offer your customers the convenience of Direct Debit — and have the collections, fees and bookkeeping reconciled automatically. This guide walks you through connecting GoCardless, setting up your customers, invoicing them, and understanding how the reconciliation works behind the scenes.

*Note: A video walking through every step below is also available: [GoCardless How To](#)*

### Part 1: Connect GoCardless to SortMyBooks

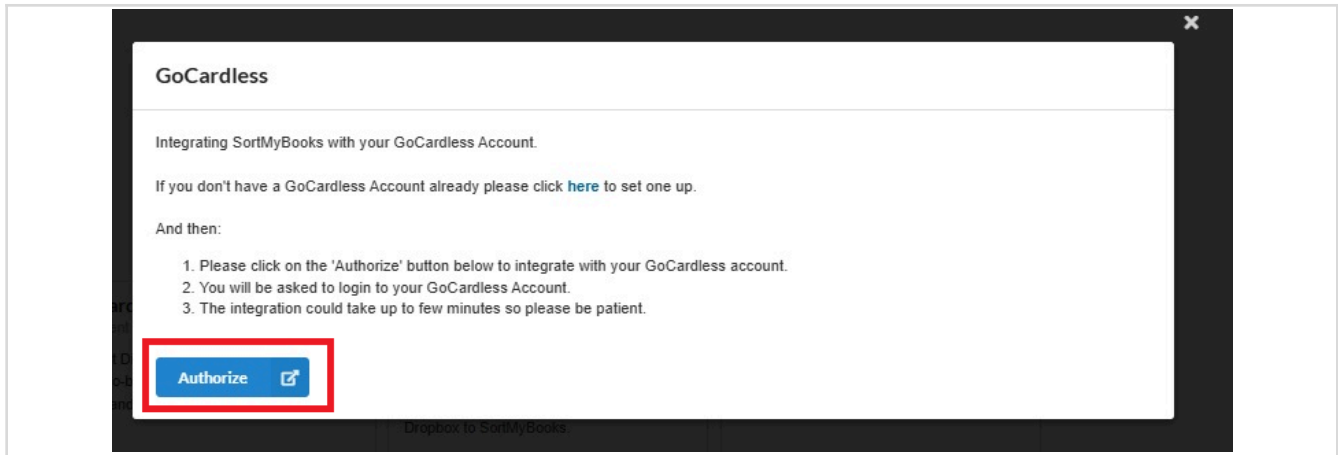
Do this once, when you first set up the integration.

1. Log in to your SortMyBooks file.
2. Click Home → Settings → API. This is where all of SortMyBooks' integrations live.



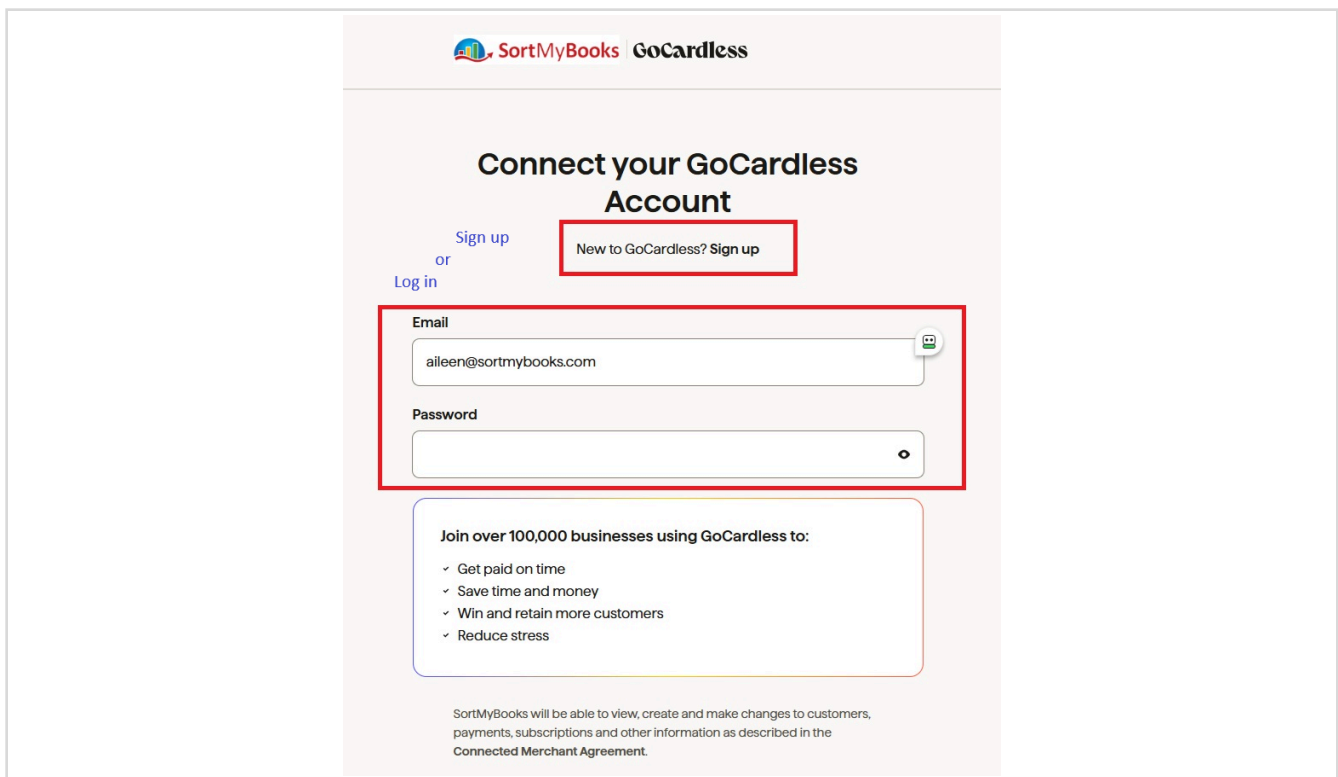
*The API integrations screen in SortMyBooks Settings.*

3. Find the GoCardless box and click Setup Now.
4. On the next screen, click Authorise.



*Authorising the GoCardless connection.*

5. If you already have a GoCardless account, log in with your existing details. If not, click Sign up now and create one.



*Logging in to (or signing up for) GoCardless.*

*Note: If you're setting up a brand-new GoCardless account, you'll need to enter your company details and complete GoCardless's verification process before continuing.*

6. Enter your company details: Business name, type, email address, phone number and password.



 SortMyBooks |  GoCardless

## SortMyBooks has partnered with GoCardless

Join 100,000+ other businesses and collect one-off or recurring payments, securely.

- ✓ No more chasing late payments
- ✓ Skip expensive card fees
- ✓ Automate admin and reduce stress

### Get Started with GoCardless

**Business name** ⓘ  

 IE - ▼

**Business type**

**Email**

**Phone number** ⓘ Optional  

 +353

Please enter a valid phone number

**Password (min 12 characters)** ⓘ  



Password is required

☐ I agree to the [terms of service](#) and [incorporated terms](#), and understand GoCardless' [privacy notice](#).

Entering details

7. You will be brought back to SortMyBooks.
8. Set the Bank Account for incoming payouts. Go to Accounts > Bank, add an account, and name it GoCardless (type - bank).
9. Set the GoCardless as a VAT-registered, reverse-charge supplier. Go to Purchases > Suppliers, add a supplier: name - GoCardless Fee, country - France, select Payee type - Supplier, and click OK. Click GoCardless in the list of suppliers, then go to the Financial tab and select VAT Type - Reverse Charge EU.

| Name | Payee | National Currency | Total Due | Email | Telephone | Last Purchase |
|------|-------|-------------------|-----------|-------|-----------|---------------|
|------|-------|-------------------|-----------|-------|-----------|---------------|

[Quick Edit](#)
[Details](#)
[Financial](#)
[Aliases](#)
[Merge](#)
[Opening Balance](#)
[Delete](#)

Name:\*

Registration Number:

Country:\*

Payee:\*

National Currency:\*

BIC/SWIFT:

IBAN:

Payment Type:

Credit Terms:

☐ - VAT Exempt

☐ - VAT Registered

VAT Number:

VAT Type:\*

EORI:

10. Go to Home, Settings, API, and click to configure your GoCardless settings.

[Home](#)
[Sales](#)
[Purchases](#)
[Accounts](#)
[Tools](#)
[Utilities](#)

[Dashboard](#)
[Getting Started](#)
[Audit Log](#)
[Settings](#)

[General](#)
[Address](#)
[Accounting](#)
[Logo](#)
[Subscription](#)
[Sharing](#)
[Cloning](#)
[API](#)

### List of API Integrations

**SortMyBooksOnline API**  
Work with SMO API  
This API key can be used to access SortMyBooksOnline API interface.

[New Key](#) [Disable](#)

**Nofrixion**  
Supplier Payment System  
NoFriction - Get ready for a seamless experience when you enable our fully integrated payments system-easy, efficient, secure. Try free now!

[Setup Now...](#)

**Stripe**  
Import Stripe data  
Use this feature to import data from your Stripe account. BETA VERSION - please report any problems or suggestions.

[Configure](#) [Disconnect](#)

**GoCardless**  
Payment System  
Collect Direct Debits Online - Automated, bank-to-bank payments, including Direct Debit and Open Banking!

[Configure](#) [Disconnect](#)

**Dropbox v2**  
Report exporting  
Download your Invoices, Bank Statements, VAT and Other Reports or upload and view your receipts and purchase invoices from Dropbox to SortMyBooks.

[Setup Now...](#)

**PayPal**  
Invoice Payments  
Accept Credit Card & Debit Card Payment from your customers using the PayPal Integration.

[Disconnect](#)

**AutoEntry**  
Paper Invoice Entry  
Automates data entry by accurately capturing, analyzing and posting all of your invoices, receipts & statements into SortMyBooks.

[Setup Instructions...](#)

**CloudPay**  
Irish based online payroll. Revenue compliant with easy integration to SortMyBooks. Free Trial Available.  
\* Full PAYE Modernisation Compliance \*

[Setup Instructions...](#)



11. The GoCardless Creditor field will already be filled in for you.
12. Set the Bank Account of incoming payments — GoCardless account. Invoices that your customers pay are automatically marked as paid into this account.
13. Set the Bank Account of incoming payouts — this is the account you nominated on the GoCardless side to receive the funds GoCardless collects from your customers (e.g. a current account).
14. Select GoCardless Supplier - GoCardless Fee.

A screenshot of a web form titled "GoCardless". The form is divided into two main sections. The left section contains four dropdown menus: "GoCardless Creditor" (set to "SortMyBooks"), "Bank Account of incoming payments" (set to "Go Cardless"), "Bank Account of incoming payouts" (set to "BOI Current"), and "GoCardless Supplier" (set to "Gocardless Fee"). A blue "Save" button is at the bottom left. The right section displays three green status boxes: "Organisation" with the value "OR00009AEZ123W", "Creditor" with the value "CR0000ACNVT68K", and "Verification status" with the value "Successful".

*Configuring the GoCardless creditor and bank accounts.*

## Part 2: Set Up Your Customers for Direct Debit

1. Go to Sales → Customers and find or add the customer you want to set up.
2. Click the Financial tab and set the Payment Type to GoCardless.



Home Sales Purchases Accounts Tools Utilities

Retailer Quotes Invoices Lodgements Timesheets Time Summary Customers

Quick Edit Details Financial Aliases Merge Opening Balance Delete

Name: 123sortmybooks Credit Terms: 30

Registration Number: - VAT Exempt

Country: Ireland - VAT Registered

Type: Customer VAT Number:

National Currency: Euro VAT Type: Normal Processing

BIC/SWIFT: EORI:

IBAN: Stripe ID:

Payment Type: GoCardless

GoCardless ID:

GoCardless Mandate:

Setting a customer's payment type to GoCardless on their Financial tab.

3. Click Email Mandate Request. This sends the customer a Direct Debit mandate to complete once, so you can collect their outstanding invoices by Direct Debit going forward.

Quick Edit Details Financial Aliases Merge Opening Balance Delete

Name: 123sortmybooks Credit Terms: 30

Registration Number: - VAT Exempt

Country: Ireland - VAT Registered

Type: Customer VAT Number:

National Currency: Euro VAT Type: Normal Processing

BIC/SWIFT: EORI:

IBAN: Stripe ID:

Payment Type: GoCardless

GoCardless ID:

GoCardless Mandate:

Email Mandate Request

Payments to account

Add Payment

Invoice No Date Amount Overpaid Type Slip No Bank Account

Mandate request e-mail sent

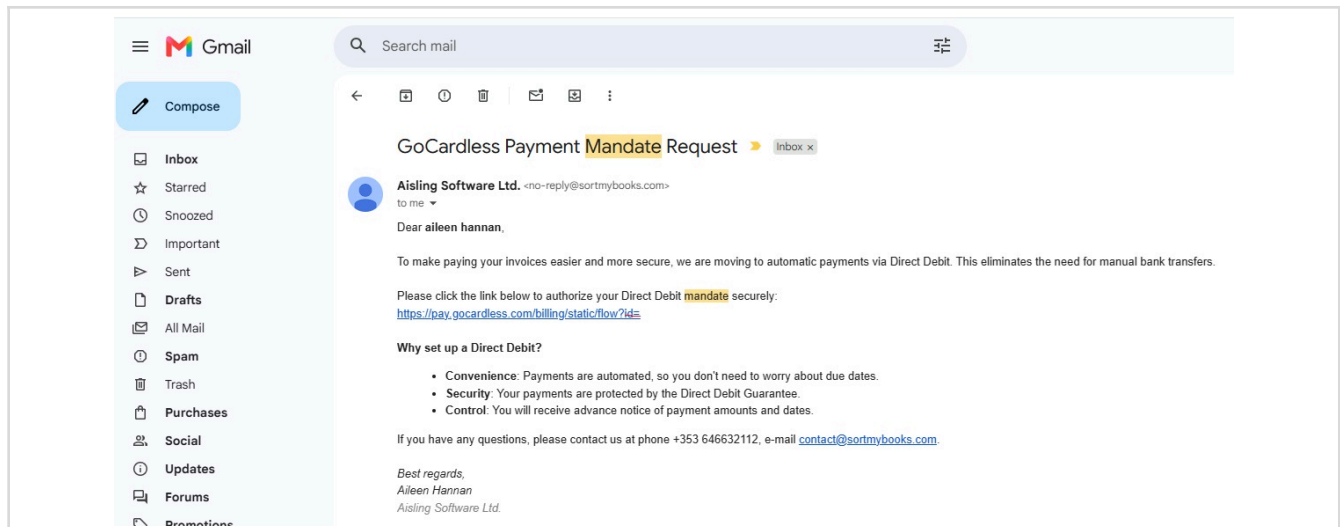
Successfully sent mandate request for 123sortmybooks to e-mail address 123@sortmybooks.com.

Ok Cancel

Sending a Direct Debit mandate request to a customer.

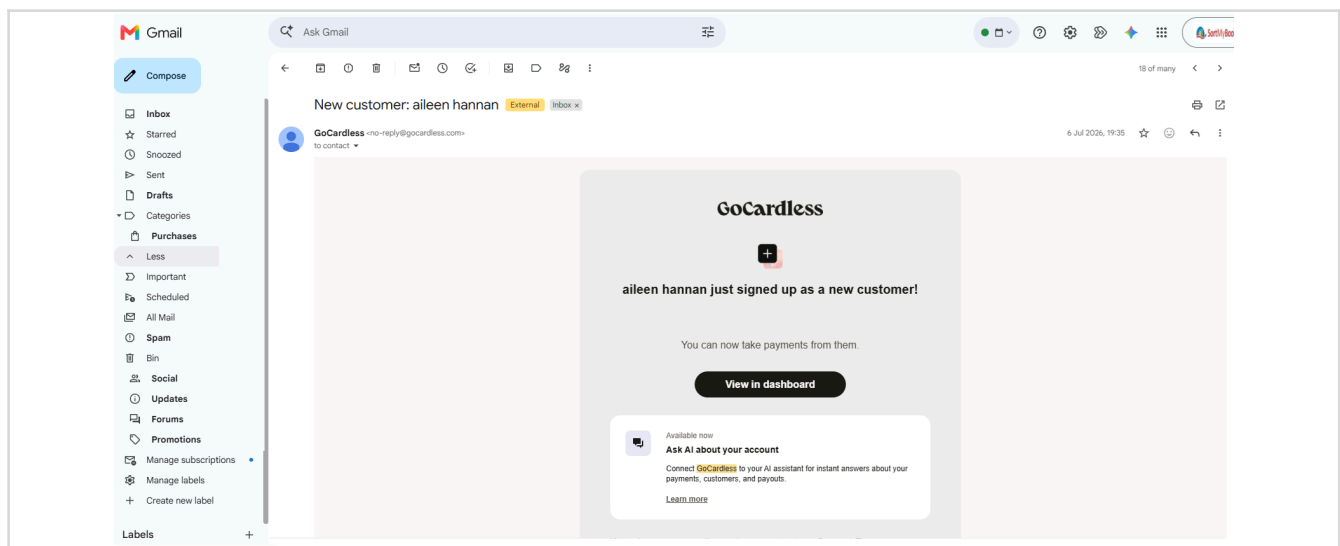


4. The customer receives an email like this—they click the link and enter their bank details.



*The mandate request email your customer receives.*

5. Once they've completed the mandate, you'll receive a confirmation email.



*Confirmation email once the customer completes their mandate.*

## Part 3: Invoicing with GoCardless

1. Go to Sales → Invoices, click Add, and create the invoice exactly as you normally would.





Home Sales Purchases Accounts Tools Utilities

Retailer Quotes Invoices Lodgements Timesheets Time Summary Customers

Add Export Export Invoice Lines

| Reference | VAT Period | Invoice No | Date | Customer | VAT% | Net | VAT |
|-----------|------------|------------|------|----------|------|-----|-----|
|-----------|------------|------------|------|----------|------|-----|-----|

Add

Customer: Best Customer + Balance: 0.00 Invoice No: 52477 Currency: Euro Exchange Rate: 1

VAT period: Jul-Aug 2026 VAT type: Normal Processing

Date: 28/07/2026 Due: 28/07/2026

Note:

Reference:

Sequence No:

Quote No:

☐ - add full payment

The currency has been converted through xe.com which updates the currency rates regularly. The currency rate that is shown on screen denotes the rate when the invoice has been actually created into SMBO. Please refer [xe site](#)

Details

| Item              | Description | VAT rate | Quantity | Price |
|-------------------|-------------|----------|----------|-------|
| Business Analysis |             | 23.00 %  | 1        |       |

Nominal: Sales Consultancy Job: Aisling Software Ltd. New Net: 900 VAT: 207.00000 Gross: 1107.00000

Duplicate Preview **Send Email** History Add Scanned

OK Cancel

*Creating an invoice as usual.*

2. When you send the invoice, you'll see a box confirming that payment will be collected via GoCardless.

Home Sales Purchases Accounts Tools Utilities

Retailer Quotes Invoices Lodgements Timesheets Time Summary Customers

Add Export Export Invoice Lines

| Reference | VAT Period | Invoice No | Date | Customer | VAT% | Net | VAT |
|-----------|------------|------------|------|----------|------|-----|-----|
|-----------|------------|------------|------|----------|------|-----|-----|

Add

Customer: Best Customer + Balance: 0.00 Invoice No: 52477 Currency: Euro Exchange Rate: 1

VAT period: Jul-Aug 2026 VAT type: Normal Processing

Date: 28/07/2026 Due: 28/07/2026

Note:

Reference:

Sequence No:

Quote No:

☐ - add full payment

The currency has been converted through xe.com which updates the currency rates regularly. The currency rate that is shown on screen denotes the rate when the invoice has been actually created into SMBO. Please refer [xe site](#)

Details

| Item              | Description | VAT rate | Quantity | Price |
|-------------------|-------------|----------|----------|-------|
| Business Analysis |             | 23.00 %  | 1        |       |

Nominal: Sales Consultancy Job: Aisling Software Ltd. New Net: 900 VAT: 207.00000 Gross: 1107.00000

Duplicate Preview Send Email History Add Scanned

OK Cancel

Email

To: aileenhannan@gmail.com

Cc:

Subject: Aisling Software Ltd. Invoice 52477

Layout: Original

Hi Mary

Here is your invoice.

Thank you for your business

Kind regards

☐ Paypal link ☐ Stripe link ☒ Payment to be Collected by GoCardless ☐ Send copy to my email address

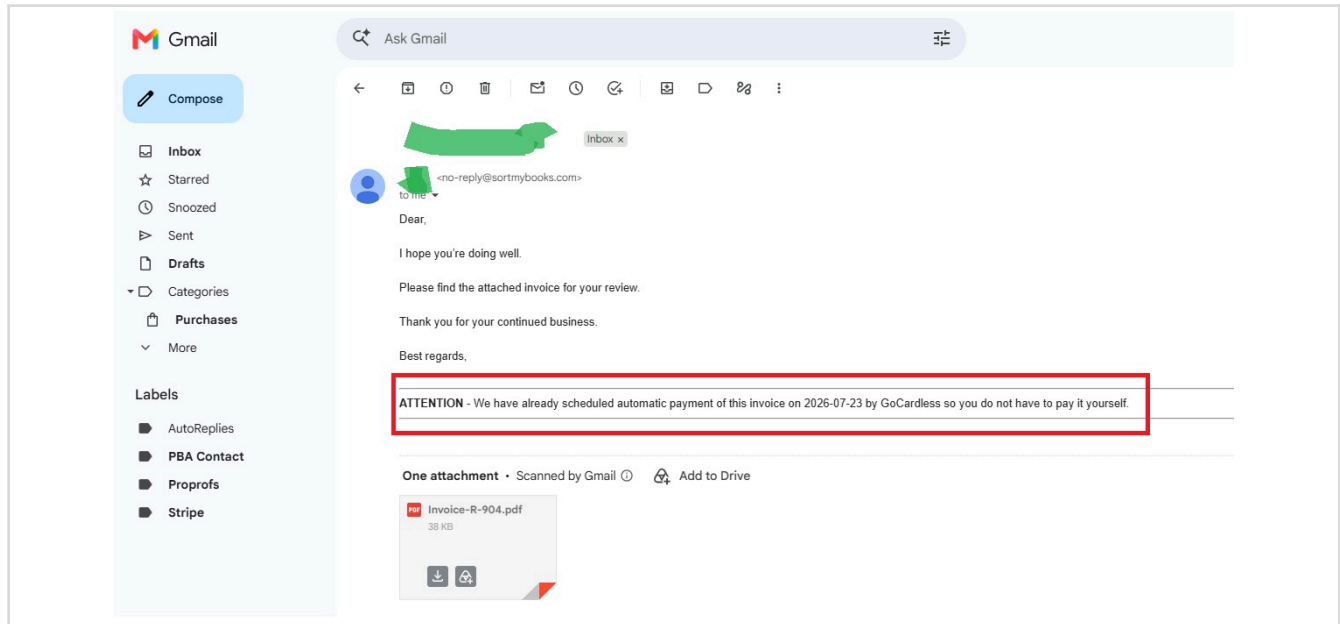
OK Cancel





*The “payment to be collected by GoCardless” notice is displayed when sending an invoice.*

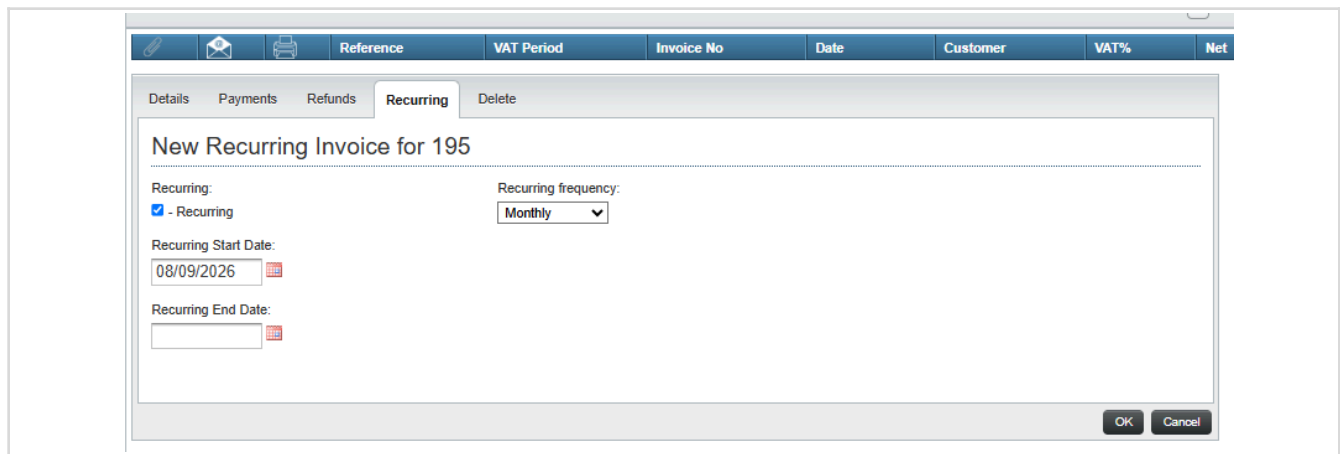
3. Your customer's emailed invoice will include a notice telling them not to pay it directly, since it will be collected by Direct Debit.



*The customer-facing invoice, showing the Direct Debit collection notice.*

## For maximum automation

If you invoice the same customer regularly — monthly, weekly or yearly — set the invoice's recurring status so it goes out automatically on that schedule.



*Setting an invoice to recur monthly, weekly or yearly.*

## Collecting in batches



You can also collect a batch of invoices by Direct Debit in one go. Set the payment type to GoCardless on the batch, and all due invoices will be emailed out and collected together.

Select range:  
current accounting year

Date Field:  
Invoice Date X

Customers:  
▼

VAT Period from:  
All

To:  
All

Invoice Status:  
Unpaid X  
Partially Paid X

Contact Note:

Contact E-Mail:  
All

Payment Type:  
GoCardless X

Order Invoices By:  
Invoice Date X

Sales Invoices

Show Selected

|                                     | VAT Period   | Invoice No | Date         | Contact                     | E-Mail     | ISAN | Payment Type | Val Rate | VAT Type          | Total Net | Total Vat | Total Gross | Currency |
|-------------------------------------|--------------|------------|--------------|-----------------------------|------------|------|--------------|----------|-------------------|-----------|-----------|-------------|----------|
| <input checked="" type="checkbox"/> | Jan-Feb 2020 | 202001     | Jan 01, 2020 | Apex Horizon Group          | ag@abc.com |      | GoCardless   | Zero     | Normal Processing | 3305.31   | 0         | 3305.31     | Euro     |
| <input checked="" type="checkbox"/> | Jan-Feb 2020 | 202002     | Jan 01, 2020 | Adrenal Finishing Ltd       | bf@abc.com |      | GoCardless   | Zero     | Normal Processing | 417.55    | 0         | 417.55      | Euro     |
| <input checked="" type="checkbox"/> | Jan-Feb 2020 | 202003     | Jan 01, 2020 | Alma Heavy Industries       | ah@abc.com |      | GoCardless   | Zero     | Normal Processing | 1052.54   | 0         | 1052.54     | Euro     |
| <input checked="" type="checkbox"/> | Jan-Feb 2020 | 202004     | Jan 01, 2020 | Aven Logical Consultants    | lg@abc.com |      | GoCardless   | Zero     | Normal Processing | 1345.09   | 0         | 1345.09     | Euro     |
| <input checked="" type="checkbox"/> | Jan-Feb 2020 | 202005     | Jan 01, 2020 | Basson Hill Health          | ah@abc.com |      | GoCardless   | Zero     | Normal Processing | 3761.41   | 0         | 3761.41     | Euro     |
| <input checked="" type="checkbox"/> | Jan-Feb 2020 | 202006     | Jan 01, 2020 | Blackwell Automation        | ba@abc.com |      | GoCardless   | Zero     | Normal Processing | 3480.45   | 0         | 3480.45     | Euro     |
| <input checked="" type="checkbox"/> | Jan-Feb 2020 | 202007     | Jan 01, 2020 | Blue Ink Branding           | ib@abc.com |      | GoCardless   | Zero     | Normal Processing | 4493.24   | 0         | 4493.24     | Euro     |
| <input checked="" type="checkbox"/> | Jan-Feb 2020 | 202008     | Jan 01, 2020 | CloudPulse Analytics        | cp@abc.com |      | GoCardless   | Zero     | Normal Processing | 708.61    | 0         | 708.61      | Euro     |
| <input checked="" type="checkbox"/> | Jan-Feb 2020 | 202009     | Jan 01, 2020 | ColdLock Security           | cs@abc.com |      | GoCardless   | Zero     | Normal Processing | 2283.03   | 0         | 2283.03     | Euro     |
| <input checked="" type="checkbox"/> | Jan-Feb 2020 | 202010     | Jan 01, 2020 | Cone Care Corp              | cc@abc.com |      | GoCardless   | Zero     | Normal Processing | 440.05    | 0         | 440.05      | Euro     |
| <input checked="" type="checkbox"/> | Jan-Feb 2020 | 202011     | Jan 01, 2020 | Cyberline Network Solutions | cn@abc.com |      | GoCardless   | Zero     | Normal Processing | 1327.6    | 0         | 1327.6      | Euro     |
| <input checked="" type="checkbox"/> | Jan-Feb 2020 | 202012     | Jan 01, 2020 | Echo Chamber PR             | ec@abc.com |      | GoCardless   | Zero     | Normal Processing | 2675.17   | 0         | 2675.17     | Euro     |
| <input checked="" type="checkbox"/> | Jan-Feb 2020 | 202013     | Jan 01, 2020 | Harty Business Services     | hb@abc.com |      | GoCardless   | Zero     | Normal Processing | 424.72    | 0         | 424.72      | Euro     |

☒ Create Payment Requests If Possible  
When sending invoice to e-mail it will also try to create payment request in GoCardless or other configured payment engine. E-mail will contain info about that automatically.

Collecting a batch of due invoices by GoCardless in one go.

## Part 4: Bookkeeping and Reconciliation

This is where SortMyBooks saves a lot of back-and-forth between business owners and their bookkeeper or accountant when reconciling merchant accounts — because it's all automatic.

1. On any invoice paid by Direct Debit, click the Payment tab. You'll clearly see its status and where it is in the collection cycle, with a link straight back to the GoCardless account if you need it.



Previous payments

| Date       | Type          | Slip No                      | Invoice No    | Bank Account | Gross | Overpaid | Recurring |  |
|------------|---------------|------------------------------|---------------|--------------|-------|----------|-----------|--|
| 09/07/2026 | Bank transfer | PM01XN5017AYVESQSEQM866V2H0G | Invoice 52307 | Go Cardless  | 5.00  | 0.00     | N         |  |

Credit Notes

| Date             | Invoice No | Gross | Amount Due |  | Allocated |
|------------------|------------|-------|------------|--|-----------|
| No Records Found |            |       |            |  |           |

Payment requests

| Created               | Provider   | Request ID                   | Amount | Reference     | Status   | Changed               |
|-----------------------|------------|------------------------------|--------|---------------|----------|-----------------------|
| Jul 06, 2026 18:37:27 | GoCardless | PM01XN5017AYVESQSEQM866V2H0G | 5 EUR  | Invoice 52307 | paid_out | Jul 10, 2026 11:16:11 |

Duplicate

Preview

Send Email

History

Add Scanned

OK

Cancel

*The Payment tab on an invoice, showing its GoCardless collection status.*

- Go to the GoCardless Account Statement in SortMyBooks to view the automated transactions, presented in bank account format.

Account Name : Go Cardless

Opening Balance (01/01/2026): 0.00

| Date       | Description                                                                                     | Amount |
|------------|-------------------------------------------------------------------------------------------------|--------|
| 09/07/2026 | #Invoice 52307: payment for invoice #52307 (Best Customer) (slip: PM01XN5017AYVESQSEQM866V2H0G) | 5.00   |
| 10/07/2026 | #SORTMYBOOKS-ZWFS85: transfer to BOI Current                                                    | -4.80  |
| 10/07/2026 | #SORTMYBOOKS-ZWFS85: payment on account (Gocardless Fee) (cheque: PO01KX5QKACHG3AHMH882MS4CM3)  | -0.20  |
|            |                                                                                                 | 0.00   |

*The GoCardless Account Statement in SortMyBooks.*

On that statement, you'll see: the invoice being paid; the money, less GoCardless's fees, being transferred to your nominated payout account; and the GoCardless fee recorded as a payment on account to the GoCardless supplier. All of this happens automatically.



**GoCardless**

Gocardless SAS  
23 Avenue Mac-Mahon  
75017 Paris France

**INVOICE**

**For**  
AISLING SOFTWARE LIMITED  
Unit3 KTI Centre  
Deerpark  
Killarney  
Co Kerry  
V93 P83F

**Invoice date**  
Feb 8 2026  
**Invoice number**  
GCSAS0000594995Y  
**Reference**  
Jan 2026 invoice

| Description                   | Quantity | Unit price                                 | VAT    | Total excl. VAT |
|-------------------------------|----------|--------------------------------------------|--------|-----------------|
| Paid payments (December 2024) | 4        | 1% per payment capped at €2.00 (sepa_core) | No VAT |                 |
| TOTAL EUR                     |          |                                            | 13.80  |                 |
| AMOUNT TO PAY                 |          |                                            | 0.00   |                 |
| No VAT                        |          |                                            |        |                 |

*The automated invoice payment, payout and fee entries on the statement.*

- Once a month, you'll receive a proper fees invoice from GoCardless — a reverse-charge VAT invoice. Bring this into SortMyBooks using your usual method for purchase invoices.

The screenshot shows the SortMyBooks web interface. At the top, there's a navigation bar with tabs for Home, Sales, Purchases, Accounts, Tools, and Utilities. Below this, there's a search bar for Supplier (GoCardless) and End Date (08/02/2026). The main content area is divided into two sections: 'Payments / Credit Notes' and 'Invoices'.

**Payments / Credit Notes Table:**

| Date       | Type    | Ref | Charge | Total           | Unallocated |
|------------|---------|-----|--------|-----------------|-------------|
| 08/01/2026 | payment |     |        | 5.20            | 5.20        |
| 09/01/2026 | payment |     |        | 5.20            | 5.20        |
| 15/01/2026 | payment |     |        | 1.20            | 1.20        |
| 25/01/2026 | payment |     |        | 2.20            | 2.20        |
|            |         |     |        | Total Selected: | 0.00        |

**Invoices Table:**

| Invoice No | Sequence | Date       | Due        | Gross           | Amount Due |
|------------|----------|------------|------------|-----------------|------------|
| Jan 2026   | 36       | 08/02/2026 | 08/02/2026 | 13.80           | 13.80      |
| -          | -        | -          | -          | 13.80           | 13.80      |
|            |          |            |            | Total Selected: | 0.00       |

At the bottom right of the Invoices section, there is an 'Apply Payments' button.

*GoCardless's monthly reverse-charge VAT fees invoice.*

- Go to Purchases → Payments to reconcile the GoCardless fees invoice against the fee amounts already posted.



SortMyBooksOnline.com Version: 2.8.4.208

Supplier: GoCardless End Date: 06/02/2026 Find Invoices & Payments

Payments / Credit Notes

| Date       | Type    | Ref | Clasps | Total | Unallocated |
|------------|---------|-----|--------|-------|-------------|
| 01/01/2026 | payment |     |        | 5.26  | 5.26        |
| 05/01/2026 | payment |     |        | 5.26  | 5.26        |
| 14/01/2026 | payment |     |        | 1.28  | 1.28        |
| 25/01/2026 | payment |     |        | 2.00  | 2.00        |

Total Selected: 13.80

Invoices

| Invoice No | Sequence | Date       | Due        | Gross | Amount Due |
|------------|----------|------------|------------|-------|------------|
| AMB-2026   | 36       | 05/02/2026 | 06/02/2026 | 13.80 | 13.80      |

Total Selected: 13.80

Apply Payments

*Reconciling the GoCardless fees invoice under Purchases → Payments.*

Once GoCardless is connected, your customers are set up, and their invoices are marked for GoCardless collection, the whole cycle — collecting the money, transferring it to your account, and recording GoCardless's fees — runs automatically, ready for you to reconcile each month.