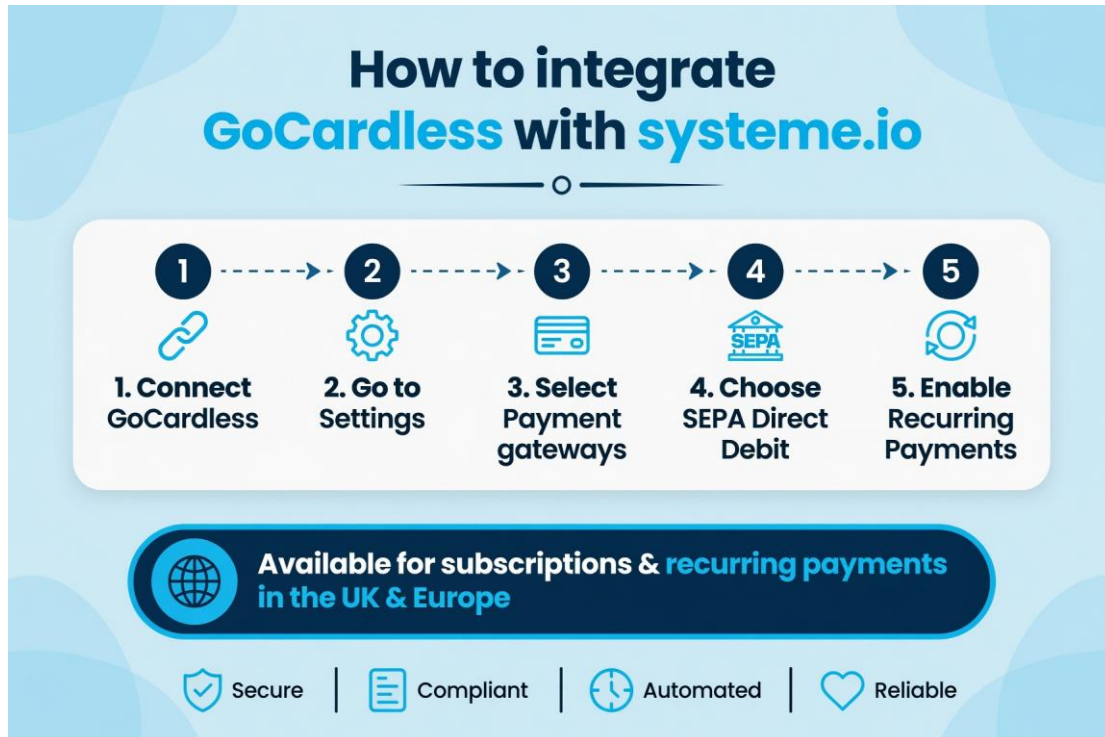


How to Integrate GoCardless with systeme.io



Introduction

GoCardless specializes in **bank debits**—SEPA Direct Debit in Europe, BACS in the UK, and similar schemes—ideal for memberships, coaching retainers, and installment plans with lower card fees. On systeme.io, you connect GoCardless once, then enable it per sales funnel alongside (or instead of) card gateways like [Stripe](#). The integration supports systeme.io **subscriptions**, **payment plans**, refunds, and subscription cancellations.

This guide expands [How to integrate GoCardless with systeme.io](#).

What You Need

- A systeme.io account ([plan](#) with payment gateways)
- A [GoCardless](#) merchant account (create during connect if needed)
- Offers configured as **subscription** or **payment plan** where bank debit makes sense ([price plan](#))
- A sales funnel with an order form

GoCardless is **not** a card wallet—buyers authorize a direct debit mandate from their bank account.

Step 1: Connect GoCardless in systeme.io

1. Click your **profile picture** → **Settings**
2. Open **Payment gateways** in the left menu
3. Click **Connect** on **GoCardless**
4. You are redirected to **log in** to GoCardless or **create an account**
5. Authorize the connection so systeme.io can take payments on your behalf

When linking completes, GoCardless shows as connected under Payment gateways in systeme.io.

Step 2: Complete GoCardless Onboarding

After filling in the forms in GoCardless (business details, bank account, compliance), you receive what you need to **activate payments via systeme.io**. Do not skip KYC—live mandates fail if your GoCardless account is not fully approved.

In your **GoCardless account settings**, you can also tune direct debit behavior:

- **Reduce the number of direct debits** attempted per currency
- **Change the direct debit delay** between collection attempts

systeme.io **handles retry attempts based on your GoCardless configuration**. The time between each attempt still depends on the customer's bank.

Step 3: Enable GoCardless on the Funnel

1. **Sites** → **Sales funnels** → your funnel
2. Open **Funnel settings**
3. Check **GoCardless**
4. **Save**

The GoCardless option appears on your **order form** for that funnel. Pair with a subscription or payment-plan offer and test the mandate flow end to end.

Direct Debit Timing and Course Access

Bank debits are **not instant**. Processing for GoCardless (and similar methods) may take **up to about 7 days** before the first payment is confirmed—unlike card captures that settle faster.

If you sell courses or memberships, avoid granting access before money actually arrives:

1. Profile → **Settings** → **Payment settings**
2. Enable **Grant access only after receiving the first payment**

See [control access to resources for subscriptions](#) for the full subscription-access model.

Subscriptions, Failures, and Cancellations

- Recurring charges follow your offer's subscription or payment-plan schedule
- Failed debits trigger retries according to your GoCardless delay and attempt limits
- When a subscription payment fails repeatedly, review [what happens when a subscription payment fails](#)
- Refunds and subscription cancellations are supported through the GoCardless + systeme.io integration—manage cancellations from [Sales / customer records](#) as for other gateways

Troubleshooting

GoCardless not on checkout

Checkbox unchecked in funnel settings, or GoCardless not connected at account level.

Customer has access but payment pending

Turn on **Grant access only after receiving the first payment** in Payment settings.

Mandate setup fails

Buyer bank not supported, wrong currency on offer, or GoCardless account not live for that scheme.

[Contact systeme.io support](#) with customer email and GoCardless payment ID.

Frequently Asked Questions

Can I use GoCardless and Stripe on the same funnel?

Yes—enable both in funnel settings if you want card and bank debit options; test checkout clarity so buyers pick the right method.

Is GoCardless the same as SEPA via Stripe?

No—[iDEAL/Bancontact on Stripe](#) is a separate path; GoCardless is its own gateway for bank debits.

Related Resources

- [How to integrate GoCardless with systeme.io](#)
- [How do you control access to resources for subscriptions](#)
- [How to create and configure a price plan](#)
- [How to integrate Mollie with systeme.io](#)

[systeme.io](#) — collect recurring revenue with GoCardless direct debits on your funnels.

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