

QuickFile's experience building Instant Bank Pay into their GoCardless integration

A case study for GoCardless partners

Meet QuickFile

A UK cloud accounting platform whose mission is to take the pain out of accounting and allow freelancers and small business owners to focus on their core business.

As an FCA-registered Account Information Service Provider (RAISP), QuickFile have a close relationship with Open Banking technology and the OBIE, and have made Open Banking a key focus area over the past two years. And co-founder Glenn Drake sees that continuing to be a high priority area across the next 3-5 years.

"We don't want to get into the payments side ourselves. We want to focus on what QuickFile can do best, and partner with others who focus on doing open banking payments best. That's where GoCardless and Instant Bank Pay come in."

How Instant Bank Pay is solving QuickFile merchants' problems

Prior to building Instant Bank Pay into their GoCardless integration, Glenn saw QuickFile customers facing two main problems when collecting one-off payments:

1. Too much admin

Some businesses stick their bank details on their invoices and rely on customers to pay on time. Which leads to late payments, and runs the risk of the end customer keying in transaction details incorrectly.

2. Costs too high


Other businesses do explore new payment options, but tend towards card payments, which often come with high fees and complex pricing structures.




Glenn Drake

CO-FOUNDER
QUICKFILE

 1 developer




 3-4 hours build time

 4-5 days test time

NEW

Introducing: Instant Bank Pay

The new way for GoCardless merchants to collect one-off payments, powered by open banking.

-  Instant payment confirmation
-  Less admin than bank transfers
-  Skip expensive card fees

"It's like insurance premiums. If you're a business that takes card payments, the costs are going to creep up year after year. You have to push to keep getting the best deal."

With the average QuickFile user waiting 25-30 days for payment via bank transfer, Glenn was confident the merchant-initiated Instant Bank Pay process could improve this. By implementing Instant Bank Pay into their GoCardless integration, Glenn says these two problems are now solved for QuickFile users:

1. For manual bank transfer users

Instant Bank Pay provides an experience that feels similar, but is merchant-initiated (reducing late payments) and requires no entry of transaction data for the end customer (making for a smoother payment experience, with less chance of error).

2. For card payment users

Instant Bank Pay still provides instant payment verification, but at a lower cost because it's a bank-to-bank payment. And it operates on the same simple pricing model as GoCardless Direct Debit payments, meaning less mental overhead.

Building Instant Bank Pay is a quick, low-resource task

"We looked at different Open Banking payment options. Instant Bank Pay is very impressive. The user journey is well executed and the benefit of getting instant payment authorisation will be very attractive to our small businesses community.

"The development experience was very good. I was surprised at how quick it was. It took one developer about a week. 3-4 hours for the initial build, then 4-5 days testing."

What's next for QuickFile and Instant Bank Pay?

Glenn anticipates good uptake of Instant Bank Pay by QuickFile users. Particularly by users who are already using GoCardless.

"For them, Instant Bank Pay is a clear value add, and it's powered by a platform they're already using."

At the time of writing, QuickFile is preparing to promote the launch of Instant Bank Pay to their user base. Across in-product messaging, website messaging, email, and more.

Ready to offer your users Instant Bank Pay?

You can follow in the footsteps of QuickFile and offer your users a better way to collect one-off payments.

Build Instant Bank Pay into your GoCardless integration now. All you need to get going is the Billing Request API documentation and the UX guidance.

[API documentation](#)

[UX guidance](#)

Have any questions?

Email partnerships@gocardless.com and the team will be happy to help.