



## **GoCardless Services Descriptions**

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# Introduction

This GoCardless Services Descriptions document sets out the features of each GoCardless Service available, depending on the tier of Service that you subscribe to. Products listed in the Services Description section below are available for use and new GoCardless Services will be listed as soon as they become available.

Any Service specific terms will be located at: <https://gocardless.com/legal/product-terms>

# GoCardless Payments

Unless stated otherwise, the features below are available for both Bank Debit and Instant Bank Pay transactions.

Features	Tiers					
	Standard	Plus	Pro	Tier 1	Tier 2	Tier 3
<b>Access to global payments network</b> Take Bank Debit payments from customers in Eurozone <sup>1</sup> , UK, Australia, New Zealand, Denmark, Sweden, Canada, and USA.  New territories will be added from time to time for Instant Bank Pay and updated in the developer documentation	Yes	Yes	Yes	Yes	Yes	Yes
<b>Refunds</b> Use GoCardless to refund payments to your customers (subject to approval).	Yes	Yes	Yes	Yes	Yes	Yes
<b>Failure retries</b> Resubmission of failed bank debit payments.	Yes	Yes	Yes	Yes	Yes	Yes
<b>Invoiced fees</b> Fees are invoiced or deducted from your payments.	No	No	No	Yes Collected with Direct Debit	Yes Collected with Direct Debit	Yes
<b>Scheme identifier</b> Your company's name appears on your customer's bank statements.	No	One scheme identifier	One scheme identifier	Up to 2 scheme identifiers	Up to 2 scheme identifiers	Multiple scheme identifiers

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<sup>1</sup> GoCardless can also collect from the following EEA countries which are not in the Eurozone: Bulgaria, Croatia, Czech Republic, Hungary, Romania, Norway, Poland, Switzerland, Iceland and Liechtenstein provided: (a) the Merchant intends to collect in Euros from these countries; (b) the payer has a Euro-denominated bank account; and (c) the Merchant has the requisite package enabled.

<b>Branded email and payment pages</b> Add your logo and customise the colours of payment pages and email notifications that are sent to your customers.	No	Yes	Yes	Yes	Yes	Yes
<b>Remove GoCardless promotion</b> A promotion for GoCardless's services is removed from email notifications that are sent to customers.  Emails for Instant Bank Pay do not contain GoCardless promotion.	No	No	Yes	Yes	Yes	Yes
<b>Send your own email notifications</b> Replace GoCardless' customer email notifications with those sent by your product.	No	No	Yes	Yes	Yes	Yes
<b>Integrated in your user experience</b> Build a payment page directly into your product for a seamless experience using the GoCardless API. <sup>2</sup>	No	No	Yes	Yes	Yes	Yes
<b>Verified Mandates</b> Verify the payer's bank account used for each bank debit mandate is live and accessible to help prevent fraud.	Yes	Yes	Yes	Yes	Yes	Yes
<b>Offline mandates</b> Setup bank debit mandates with your customers on the phone or with paper.  It is not possible to set up offline mandates for Instant Bank Pay.	No	No	Yes	Yes	Yes	Yes

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<sup>2</sup> This is available for bank debit and certain Instant Bank Pay Payment Schemes.

<b>2FA</b> Protect your GoCardless account using SMS-based 2-factor authentication.	Yes	Yes	Yes	Yes	Yes	Yes
<b>Role-based access control</b> Set read-only, write, and administrative access to your users.	Yes	Yes	Yes	Yes	Yes	Yes

# Success+

Success+ is available in multiple Schemes. New Schemes may be added from time to time at the discretion of GoCardless. All available Schemes are visible from within the GoCardless dashboard.

Features	Tiers					
	Standard	Plus	Pro	Tier 1	Tier 2	Tier 3
<b>Intelligent Retries</b> Enable and configure automated retries that re-attempt failed bank debit payments using machine-learning algorithms that aim to improve success rates	Yes	Yes	Yes	Available as add-on	Available as add-on	Available as add-on

# GoCardless

# Protect+

GoCardless Protect+ is available in various Payment Schemes. An up to date list of the Payment Schemes and, where applicable, the Customer jurisdictions in which GoCardless Protect+ and its features are available can be found [HERE](#). New Payment Schemes may be added at the discretion of GoCardless.

Features	Tiers					
	Standard	Plus	Pro	Tier 1	Tier 2	Tier 3
<b>Detect:</b> fraud detection and blocklists						
<b>Verify:</b> application of Verified Mandates						
<b>Monitor:</b> ongoing fraud monitoring and reports						
<b>Challenge:</b> challenge potentially fraudulent Chargebacks						