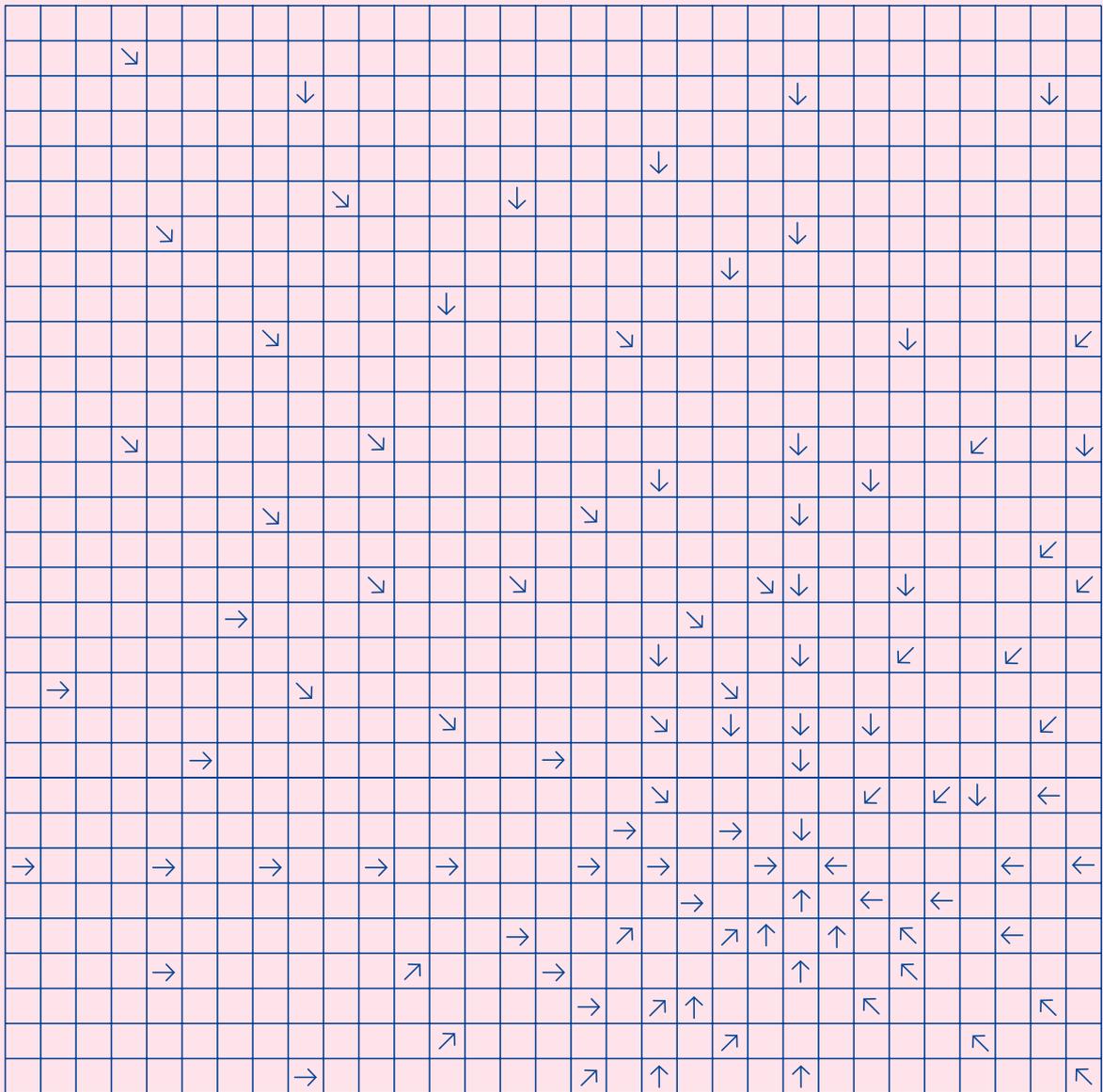


# The GoCardless FitFinder



In this step-by-step guide, we'll look at how to identify the clients for which using GoCardless will add the most value to their business

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## IDENTIFY THE INDUSTRY TYPE

**GoCardless is a better fit for businesses that have a recurring relationship with their customers – and regularly invoice them.**



Requirement	Recommended industry types
✓ Recurring billing	Agencies (Design, marketing etc) Contractors & freelancers
✓ Invoicing	Professional services Financial services / IT / Internet service providers
✓ Payments with flexible amounts and timings	Wholesale / Window cleaners Gardeners / Cleaners
✓ Subscription billing	Membership organisations Clubs and gyms / Charities

Requirement	Less suitable industry types
✗ Instant confirmation of funds	Retail / eCommerce / Hospitality
✗ Frequent number of high value transaction (Over £5,000)	Automotive dealerships / Jewellers



### **i Why isn't GoCardless suitable for frequent high value transactions?**

We impose limits on transaction amounts because of the protection provided to payers by the Direct Debit Guarantee. Payers can charge back any payments taken through the Direct Debit system – by limiting transaction amounts, we reduce the risk for both GoCardless and our customers.



## IDENTIFY THE BUSINESS ISSUES

Now it's time to consider the kinds of business issues that your clients may be facing.



### Pain point

### How GoCardless can help

#### High average debtor days

Automates the payment process and authorises businesses to collect money directly from their customers' bank account each time a payment is due. This is better for customers too, as they don't need to remember to action payments each month.

#### Poor cash flow

Reduces late payments and provides a much more reliable and predictable payment stream.

#### Burdened with admin

Automates the payments process, so no more manually processing payments. If you integrate GoCardless with accounting software, you can also automate the reconciliation process.

#### Incurring high card processing fees

Save on transaction costs with a domestic transaction fee of 1% with a cap specific to your region, see our [pricing page](#) for details.

#### Restricted by standing orders

Unlike with standing orders, you're in control of the date and frequency of payments as well as the amount you charge your customers. You can amend these details without having to wait for customers to change the payment setup.

#### Growing Quickly

As an automated process with one time setup, GoCardless scales with the number of new customers you acquire. Other more admin-heavy payment methods like transacting card payment or tracking standing orders can leave you encumbered in admin as customers numbers increase.





## SPOTTING THE OPPORTUNITY

The opportunities add value around payments aren't just limited to resolving business issues. These scenarios are also great examples of when to refer your clients to GoCardless.



### New clients

New clients will be looking to hear about the different ways you can help their business.

*Many of our Accountant Partners have seen success by including GoCardless as part of their recommended apps in their client onboarding pack.*

### Fast growing clients

Clients in a period of growth will be looking for new, scalable solutions for their business.

*Explain the importance of scalability and how GoCardless can help achieve this for the way they take payments – giving them one less thing to worry about!*

### Clients with an upcoming review

Use your reviews with long standing clients to talk about innovative ways you can help their business. This is often a good time to get your client to take action on your advice.

*Use the business issues highlighted in step 2 to strike a conversation about GoCardless and how it can help.*

### Clients resisting the cloud

Automating payments might be the extra push these clients need to make the switch to cloud accounting.

*Explain the benefits of automated payments, and how GoCardless integrates seamlessly into the top cloud accounting platforms – so they can manage their billing all in one place and benefit from automatic reconciliation.*

### Clients at risk of leaving

For clients that are considering parting ways with you, a fresh, new solution might help to keep them on board.

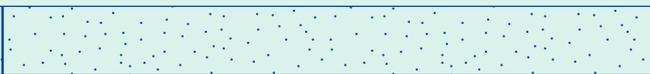
*Use discussions with clients who are at risk of leaving to show how you can add more value to their business. Present the benefits of using GoCardless and how you can help them implement Bank Debit successfully.*



## NEXT STEPS

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Take the shortlist you have created and refer your clients to us by completing the short form on the [GoCardless Client Referral](#) page. We'll take it from there, helping your client understand our product and how to use it.

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<a href="https://gocardless.com/gc/client-referral">gocardless.com/gc/client-referral</a>		