

How Careline built a native multi-provider payment layer in Business Central with TAPP.

Careline deployed Bluefort's TAPP in Microsoft Dynamics 365 Business Central to bring Payment Orchestration into the ERP, unifying Stripe and GoCardless under one native payment operating model. Billing without collection is an unfinished process, and closing it was the point: an automated path from invoice to reconciled cash, entirely inside Business Central, delivered through a phased rollout that let the business carry on as normal. The story here is not about adding two payment connectors. It is about establishing one payment layer inside BC that gives finance a single operating model across providers.

About Careline

Careline is a UK provider of personal alarm services, running a high-volume subscription business supported by Dynamics 365 Business Central. Volume matters to this story: at Careline's scale, every payment that needs a human to chase, match or correct it is a cost that grows with the business. Business Central was already the accounting system, but many surrounding processes were still manual, with key operational logic sitting outside the ERP. The opportunity was not simply to introduce new payment tooling, but to bring the payment journey back into the system of record.

Outcomes

- Native payment layer inside Business Central
- One operating model across Stripe and GoCardless
- Invoice-to-cash automation inside BC
- Phased rollout with business continuity protected
- Unlimited transactions — TAPP's cost does not rise with payment volume

The Challenge

Before the project, Careline's payment operation worked, but it carried too much manual effort across the final mile from invoice to cash.

Stripe payouts were exported manually, reorganized into a template, and uploaded into Business Central. Where payments lacked sufficient customer context, extra reconciliation work was required to identify the payer and allocate the payment to the right invoice. Failed payments were handled manually, and payments taken against the wrong Stripe entity could trigger additional intercompany correction work.

GoCardless followed a similarly manual pattern. Payouts were exported and remapped into templates, payments were posted to control accounts before allocation, direct debit mandates were not created in Business Central, and failed payments again required manual follow-up. Careline also had customers switching between payment providers through manual processes, which added more administrative overhead.

This is exactly the payment friction TAPP exists to remove. The question is not whether payments can be collected. It is whether collection, reconciliation, payout handling and ledger settlement happen inside the ERP, under one workflow, instead of being stitched together by hand afterwards.

The Solution

Bluefort deployed TAPP as Careline's native multi-PSP payment layer in Business Central.

Within the Careline design, three TAPP applications were deployed in BC: TAPP Stripe for Dynamics 365 Business Central, TAPP GoCardless for Dynamics 365 Business Central, and TAPP Essentials, which provides common functionality across both providers. Critically, this meant Stripe and GoCardless were not treated as isolated tools. They were brought together under one shared operating framework inside Business Central.

That distinction matters. TAPP is not another connector. It is a native payment layer inside Dynamics 365 that makes providers interchangeable under one operating model: one way to request payment, one reconciliation model, one settlement path to the ledger. In practice, the finance team does not keep separate workflows for different payment methods, and payment status never leaves the system of record.

For Careline, the scope included payment requests from sales documents, customer onboarding, customer payment method creation, payout reconciliation, customer receipt processing, payment-to-invoice reconciliation, and migration of existing Stripe customers, payment methods, and GoCardless data into Business Central.

The commercial model mattered as much as the architecture. TAPP charges no per-transaction fee and takes no percentage of collections:

unlimited transactions, with each provider's standard rates passed straight through and no markup from Bluefort. For a high-volume subscription business, that means the cost of the payment layer does not climb as the book grows.

A Phased Deployment Built Around Continuity

Payment operations are business-critical. Success was not only about implementing TAPP correctly; it was about introducing a new payment layer into a live Business Central environment without interrupting customer operations, finance workflows, or cash collection activity.

Bluefort's project services team executed a bespoke phased deployment over one week, allowing Careline to continue operating as normal while the new payment operating model was introduced. Rather than forcing a disruptive cutover, the rollout was structured around continuity, control, and practical adoption.

What Changed

With TAPP in place, Careline moved to a complete invoice-to-cash model inside Business Central. One agreement is captured with the customer at the start — a card or a direct debit mandate — and the loop runs itself from there.

Payment requests can be issued from sales documents, Stripe and GoCardless can be operated through one embedded payment framework, and payout reconciliation, customer payment processing, and invoice settlement can happen inside BC rather than through disconnected export-and-import routines. Existing customer and payment data can also be migrated into Business Central, reducing the risk of a cold-start transition.

The value TAPP added was one native payment layer across providers, so finance has a single operating model from invoice through collection, payout handling and ledger settlement. One action from the customer at signup; and for the finance team, no chasing, no exporting, no manual matching.

The Outcome

For Careline, the project delivered more than payment automation. It established TAPP as a native payment layer inside Business Central, giving the business one operating model across Stripe and GoCardless while removing the manual effort previously absorbed by exports, mapping, reconciliation and failed-payment follow-up. Just as importantly, it demonstrated the strength of Bluefort's project services team: a modern payment architecture delivered through a phased rollout that protected business continuity from day one.



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