Fube

GUIDE

B2B e-invoicing and Crea y Crece: what the law requires and what Fube does today



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> ‘E-invoice’ sounds like a single thing, but in Spain there are **three** that constantly get mixed up: **Verifactu** (recording your invoices with the AEAT), **Facturae** (invoicing the public administration) and the **B2B e-invoice** introduced by the **Crea y Crece** law (invoicing between businesses in a structured format). They become mandatory at different times and solve different problems. This guide separates them without jargon, tells you which one applies to you today and **what you already have covered with Fube**—so you can move forward clearly, without surprises or false urgency.

Before you start

Three ideas to keep you on track:

- **They are not the same, nor do they arrive at the same time.** Verifactu and Facturae already exist and work; the Crea y Crece B2B e-invoice now has its regulations—**RD 238/2026**—but **it is not yet enforceable**.
- **‘Electronic’ does not mean ‘PDF by email’.** A PDF you send by email is not a structured e-invoice. The e-invoice the law refers to is a **formatted file** (XML) that another system can read and process automatically.
- **What applies to you today.** Fube already covers what is mandatory or about to be: **Verifactu** and, if you invoice the public administration, **Facturae**. The Crea y Crece **B2B** e-invoice **is not yet enforceable**, so for now you have nothing to change—here we explain why.

Step 1 — Verifactu: your invoices and the AEAT

Verifactu is the AEAT's anti-fraud system: your software records each invoice with a chained hash and reports it to the tax authorities. It is not a B2B e-invoice; it is the way your **software** proves that your invoices are complete and unalterable. Note the difference, because it shapes the rest of this guide: **Verifactu does not change who you send the invoice to or in what format**, it simply adds a report to the tax authorities behind the scenes.

Fube does this as standard, on all plans, including the free one, and the legal obligation applies from **1 January 2027** (companies) and **1 July 2027** (self-employed and others). How to enable it and what you see when issuing is explained step by step in **getting started with Verifactu**.

Step 2 — Facturae: invoicing the public administration (B2G)

If you invoice a public body—a town council, a regional government department, a ministry—, you need to send it the invoice in **Facturae** format: a standard XML that its system can process. This is known as **B2G** (business to government) and is mandatory for public-sector invoicing.

Here **Fube generates the Facturae for you**: from any invoice already issued, it produces the XML in line with the official versions (3.2, 3.2.1 and 3.2.2). The data the public body requires comes from two different places, and mixing them up is the usual reason an invoice gets returned: the **DIR3** codes live in the **customer record**, under its administrative centres, whereas the **procurement file number** and the order and contract references go **on the invoice itself**, in its additional information block for Factura-e.

You can download it **signed**—Fube signs it for you with **its own certificate**, acting as a trusted third party, and gives it to you as an `.xsig`, ready to upload—or download it **unsigned** to sign it with your own certificate, for example with **AutoFirma**, the government's free application. One important point: **Fube generates the file, but you submit it** by uploading it to **FACe** or to the public body's portal; Fube does not connect to FACe on your behalf.

The complete step-by-step guide—where to enter each piece of data, which version to choose and what to do if the public body rejects it—is in **exporting an invoice in Facturae**; details of the module are in **Facturae**.

Step 3 — The B2B e-invoice (Crea y Crece): what it is and when

The **Crea y Crece** law (Law 18/2022—you can read **what it involves and what it aims to achieve**) introduces the obligation to issue **structured e-invoices between businesses and the self-employed** (B2B): not for the tax authorities or the public administration, but for your **business customers**, so that each one's system can read the invoice automatically and leave a trail of payments.

The key point that hardly anyone explains properly: **this obligation is not yet enforceable**, even though its regulations have already been published. **Royal Decree 238/2026, of 25 March** (BOE of 31 March 2026) implements the obligation and sets a phased timetable: **12 months** for companies with an annual turnover of more than 8 million euros and **24 months** for everyone else, including the self-employed.

But those deadlines do not start with the royal decree. They start with a **ministerial order** from the Ministry of Finance that implements the public invoicing solution, and that order **is still pending**. Until it is published, there is no fixed date on the calendar and **you carry on invoicing as you do now**; a PDF agreed with your customer is still valid. Details of the decree are in **what RD 238/2026 is and who it affects**, and the self-employed perspective is in **mandatory e-invoicing for the self-employed**.

What Fube covers today

So you have a clear picture:

- **Verifactu** — Included as standard on every plan, including the free one.
- **Facturae for public administration (B2G)** — Included on every plan, including the free one. It generates the XML (signed or unsigned) and you submit it yourself on FACe.
- **B2B e-invoicing (Crea y Crece)** — Does not apply yet: the regulation has been published, but the obligation is not enforceable until the ministerial order starts the clock. Fube currently focuses on Verifactu and Facturae; when that order sets a date, we will tell you in this same guide what changes and what you will need to do.

In short: Fube takes care of what is **already mandatory or about to be** — Verifactu — and what you need if you work with public administration — Facturae. B2B invoicing will come when the ministerial order sets a date for it, and you will find it explained here as soon as there is one.

Edge cases and common mistakes

- **You think a PDF sent by email is already an e-invoice.** Not in the legal sense: a structured e-invoice is an XML file that is processed automatically. PDFs remain valid until Crea y Crece makes it mandatory for you.
- **You confuse Verifactu with B2B invoicing.** Verifactu is about your relationship with the AEAT (anti-fraud); Crea y Crece B2B is about how you invoice other businesses. They are separate obligations.
- **You expect Facturae to work for your business customers.** Facturae is the format for **public administration** (B2G). It is not the B2B e-invoice that Crea y Crece will regulate.
- **You are told that 'B2B is already mandatory'.** As of today, it is not. The regulation exists (RD 238/2026), but the ministerial order that starts the 12- and 24-month clock is still missing. Be wary of anyone selling you urgency with dates that do not exist yet.

Frequently asked questions

Do I already have to issue B2B e-invoices with Fube? You do not need to: the Crea y Crece obligation is not yet enforceable. Its regulation — RD 238/2026 — has been published, but the deadlines do not start running until the ministerial order for the public solution is issued, which is still pending. Today Fube covers you with Verifactu and with Facturae for public administration; when B2B has a date, we will tell you here what changes.

Are Verifactu and e-invoicing the same thing? No. Verifactu is the anti-fraud record of your invoices with the AEAT. An e-invoice is the structured format for sending it to a third party (public administration with Facturae, or businesses when Crea y Crece arrives).

What is the Facturae file generated by Fube for? For invoicing public bodies (B2G). Fube gives you the XML, signed or unsigned, and you upload it to FACe or the body's portal. The whole process is covered in **exporting an invoice in Facturae**.

Do I need to do anything for Crea y Crece yet? Not until the ministerial order that starts the clock on the deadlines of RD 238/2026 is published. Until then, you invoice as usual. It is worth keeping an eye on it, but there is nothing to submit yet.

Is it included in my plan? Verifactu is included as standard on every Fube plan, including the free one. **Facturae** (B2G) is also included on every plan, including the free one.

Stay ahead, without surprises

E-invoicing is not just one thing: it is Verifactu today, Facturae if you work with public administration, and Crea y Crece B2B when the ministerial order sets a date for it. Fube covers what is genuinely mandatory now and takes care of it as standard. **Create your account for free**, get Verifactu ready before your deadline and forget about the technical side.

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START TODAY

Put this into practice with Fube

Create your free account and issue your first Verifactu-compliant invoice in minutes. No card, nothing to install.

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