Fube

GUIDE

How to collect an invoice by SEPA direct debit in Fube



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> When a customer has authorised you to collect from them by direct debit, it makes sense for their invoices to pay themselves: instead of waiting for them to make the bank transfer, you are the one who triggers the payment against their account on the agreed day. That payment order is called a **direct debit**, and in Fube you create it from the invoice you want to collect.

A direct debit is not, on its own, a payment: it is the **order** to collect an amount from an account on a given date. For the money to actually arrive, you then need to group it into a remittance, generate the XML file and upload it to your online banking. Here you take care of the first stage, which is where it is decided whether the rest will go smoothly.

Before you start

The SEPA module is not included in either Starter or Pro. It comes with the Business and Elite plans. If in Treasury you see a card introducing the module instead of the list, it is a matter of plan: you can check this on **pricing**.

And it is worth having the following sorted before you open the form:

- An **active SEPA mandate** from the customer you are going to collect from. It is a required field of the direct debit and Fube will not let you create one without it. If you do not have it yet, start by **creating the mandate**.
- The **invoice you want to collect**, already issued, **and belonging to the same customer who signed the mandate**. Fube checks this: if you try to set up a direct debit for one customer's invoice with another customer's mandate, it will not save and will tell you why. A mandate only authorises charges to the account of the person who signed it.

- The **creditor identifier** filled in on your bank account. This is the one people always forget, because it is an **optional** field when you add the account —you will find it in Treasury, in the account record, as *Creditor identifier*— and yet **validation of any direct debit remittance fails without it**. Fill it in now and you will avoid finding out on the day you need to collect.
- Knowing which **collection type** applies to this payment with that mandate. We explain this in step 6.

Step 1 — Open the direct debit form

In the side menu, go to **Treasury › Direct debiting › Direct debits**. There you will see the direct debits created, with their amount, payment date and status. Click **New direct debit**.

The form has five fields and is always the same, whether you are collecting a specific invoice or recording a standalone charge.

Step 2 — Link the invoice you are going to collect

The first field is the **invoice** associated with the payment. It is **optional**, but linking it is what maintains traceability: you know which direct debit collects which invoice, and it is what makes the invoice change status automatically as the remittance progresses (you will see this in step 7).

If you want to collect something that does not correspond to an invoice issued in Fube, leave the field empty.

Step 3 — Choose the SEPA mandate

Select the customer's **SEPA mandate**. This field **is required** and the mandate **must be active**: if you choose one that has been revoked or has expired, Fube rejects the creation and tells you what status it is in. This is deliberate —the bank would reject it anyway—, so it is better to find out here.

If the mandate you are looking for does not appear, register it first from **Mandates** and come back.

Step 4 — Enter the amount

Enter the **amount** of the charge. It is required and must be **greater than zero**: it is the exact amount that will be charged to the customer's account.

Enter it yourself even if you have linked the invoice. The help text for the *Invoice* field says that the amount will be taken from it, but the form will not let you save with the amount blank: that autofill only applies when the direct debit comes in through the API or an import, not from this screen.

And a warning that saves you from overcharging: **if the invoice already has partial payments, the amount to use is the outstanding amount, not the total**. Setting up a direct debit for the total of a partly paid invoice charges the customer money they have already paid you.

Step 5 — Enter the payment date

Select the **payment date**: the day on which the debtor's account will be charged. This is the date Fube transfers to the remittance file as the requested date.

It cannot be earlier than today. If you set it in the past, Fube responds 'The payment date cannot be earlier than today' and does not save. And there is a side effect that surprises many people: that same check is repeated **every time you edit the direct debit**, so a draft that has been saved for a while with a date that has already passed **cannot be edited without also changing its date**. If you reopen an old direct debit to correct anything, update the payment date while you are at it.

Bear in mind, too, that **the actual charge depends on your bank's timescales**. As a working rule, have the direct debit ready about **five working days** before the planned date. This is not a regulatory deadline —the scheme only requires the debtor's bank to receive it one interbank business day beforehand, and no more than fourteen calendar days beforehand—, but banks usually ask for more leeway and that buffer does no harm.

Step 6 — Select the collection type

Finally, choose the **collection type**, which indicates the role this payment plays over the life of the mandate:

Option in Fube	When it is used
First payment (FRST)	The first direct debit you make with that mandate
Recurring payment (RCUR)	From the second one onwards. This is the default and most common option
Final payment (FNAL)	The last planned direct debit with that mandate
One-off payment (OOFF)	A single direct debit, with no recurrence

Choose it according to that mandate's history. When you save, the direct debit is set to **Draft** status, ready to be included in a remittance.

And here's a trap you only spot at the end. A batch **doesn't allow mixing collection types**: if you put a FRST for a new customer and several RCURs for your regulars in the same batch, validation rejects it. Nor does it allow mixing CORE and B2B schemes. So in any month when you add new customers, plan on preparing **two batches**: one with the FRSTs and another with the RCURs.

Step 7 — Group the direct debit into a batch, and see what happens to the invoice

Creating the direct debit doesn't collect the money: it's the order, not the payment. For it to reach your account it has to go into a **direct debit batch**, which Fube validates and exports as an XML file (the European ISO 20022 standard) for you to upload to your online banking. You'll find the full walkthrough in the guide on generating a SEPA batch in XML.

What almost nobody expects is that **these steps change the payment status of the linked invoice**:

What you do with the batch	What happens to the invoice
Export the XML	It changes to **In SEPA collection**
Mark as processed	It changes to **Paid**
Cancel a batch that has already been exported	It returns to the status it would have without the batch: pending, overdue or partially paid

These aren't decorative tracking marks: by marking the batch as processed you are recording the money as received in your accounts. Mark it when the bank actually confirms it, not when you upload the file.

Important: **Fube generates and validates the file, but doesn't send it to the bank for you**. Fube's bank connection reads transactions for reconciliation; it doesn't initiate or execute payments. You send the XML yourself from your online banking.

What happens if the bank returns the payment

A direct debit can come back: the bank rejects it before debiting it — an account that doesn't exist, a mandate it doesn't recognise — or the customer later requests a refund. It's worth being clear here, because this is what's most often misunderstood: **Fube doesn't find out on its own**, because it isn't connected to your online banking to send or receive batches. What you do have are two ways of recording it, and both do the same thing: they **remove the payment** that had been recorded against the invoice — if the direct debit was *Confirmed* — and set the invoice to **Returned**. You don't change the invoice's payment status by hand: they do it for you.

With the bank's returns file

Banks provide the rejections and returns for a direct debit batch in an XML file, the **pain.002** of standard 19.14. Look for it in your online banking, next to the batch: where each bank puts it varies. With it, you don't need to go through the direct debits one by one:

1. In **Treasury › Direct debits › Direct debit orders**, click **Import returns**.
2. Click **Choose file** and upload the bank's XML. Before changing anything, Fube shows you what's going to happen with each transaction: the customer and the invoice number, the **Bank reason** — with its code and what it means, such as 'AM04 · Insufficient funds' or 'MD06 · The customer requested a refund from their bank' —, the amount and **What happens**.
3. If it all adds up, click **Mark N as returned**. Fube confirms it with 'N direct debits marked as returned.'.

What the **What happens** column can say:

What happens	What it means
Marked as returned	It's one of your direct debits, *Exported* or *Confirmed*, that the bank rejects or returns. This is the one that changes when you confirm
Already returned	You already marked it earlier, by hand or with a file. Nothing changes

What happens	What it means
Cannot be returned	It's yours, but it isn't in a status the bank can return: it's still a draft or in a batch that hasn't been exported, or it's cancelled
Not from this company	The bank's reference doesn't match any direct debit in your company
Collected	The bank accepts it. Fube doesn't touch it: the batch is still marked as processed as usual

As well as updating the invoice, the file records what the bank says on the record of each returned direct debit: the date in **Returned** — the one from the file —, the code in **Bank response code** and the reason in its status.

Each transaction in the file is matched to its direct debit by its unique reference, the **EndToEndId** that Fube wrote in the batch XML: the one you see on the direct debit record as **Identifier (End-to-End)** or, if it didn't have one, the one Fube assigns. That's why the file only matches direct debits that went out in a Fube batch, and only those belonging to your company.

Three things worth knowing:

- **Uploading the same file twice does no harm.** The second time they all show as 'Already returned' and there's nothing to confirm.
- **If the bank rejects the whole batch** without detailing the transactions, Fube tells you which batch it is and the reason, and when you confirm it sets it to *Rejected* and makes its direct debits available again for another batch. None is marked as returned, because the money was never collected. What to do next is covered in **generating a SEPA batch in XML**.
- **If you upload the wrong file** — the batch itself, which is a pain.008, or a statement —, Fube doesn't change anything and tells you why, for example 'The file is not a returns report (pain.002): CstmrPmtStsRpt is missing.'. Nor does it accept files larger than 5 MB.

The batch doesn't change status with the file: what changes is each direct debit and its invoice.

By hand, one direct debit at a time

If only one has been returned, or the bank doesn't give you the file, use the direct debit's menu: **Mark as returned**. The option appears once the direct debit has reached the bank — *Exported* or *Confirmed* — and does the same as the file, except storing the bank's code. It asks you to confirm because **it can't be undone**: a returned direct debit, by either route, can no longer change status.

Both are available to anyone who can modify SEPA direct debits; if you don't see **Import returns** or **Mark as returned**, it's down to your role.

If you want to try collecting the payment again, create a new direct debit from **Treasury › Direct debits › Direct debit orders › New direct debit** and link the invoice to it. The invoice's own menu doesn't offer this, because it's no longer pending.

What you do need to be clear about is **how long the customer can reverse it**, because it depends on the mandate's scheme:

Scheme	Refund without justification	If they claim they didn't authorise the debit
CORE	8 weeks from the debit	13 months from the debit
B2B	Doesn't exist	Doesn't exist in the scheme; the claim goes through the bank and payments regulations

These are the deadlines in the **SDD Core Rulebook 2025 v1.1** (section 4.3.4): eight weeks ‘no-questions-asked’ and up to thirteen months when the debtor claims that the transaction wasn't authorised. In B2B there's neither, and the **B2B Rulebook** says so literally: ‘Refunds are not provided for under the B2B Scheme’. Apart from that, and between banks, the debtor's bank can return the direct debit up to five interbank business days after settlement in CORE and three in B2B.

Eight weeks is a long time to discover a returned debit by chance: if you collect by direct debit in volume, import the returns file every time the bank gives it to you, check your statement and rely on **bank reconciliation**.

Edge cases and common mistakes

- **The mandate doesn't appear or isn't active.** The direct debit can't be created without an active mandate, and there is no way to reactivate a revoked one from the app. Register a new one, with a new signature.
- **The invoice belongs to another customer.** Fube stops it: the invoice you are collecting by direct debit must belong to the same customer who signed the mandate. Use that customer's mandate, or set up the direct debit for the invoice that belongs to them.
- **The batch validation complains about the creditor identifier.** It's not the direct debit, it's your bank account: fill in the *Creditor identifier* field on the account record and validate again.
- **I set the wrong collection type.** As long as the direct debit is still in **Draft** and not in a batch, you can edit it. If the collection date has already passed, you will also need to change it so that it lets you save.
- **The amount doesn't match what you want to collect.** Check the invoice first: the direct debit collects exactly what you enter, so it should match the invoiced amount — or the outstanding amount— so that the tracking makes sense.

Frequently asked questions

Can I create a direct debit without a mandate?

No. The SEPA mandate is mandatory and must be active: it is the signed authorisation the bank requires for direct debits.

Do I have to enter the amount manually?

Yes, from the app. The field is mandatory and isn't filled in automatically even if you link the invoice. And if the invoice has partial payments, enter the **outstanding** amount, not the total.

Does creating the direct debit already collect the money?

No. The direct debit is the collection order. For the money to arrive you have to group it into a batch, export the XML file and upload it to your online banking. Fube prepares and validates that file; you do the sending.

Can I put all of the month's direct debits into a single batch?

Almost always, yes, but with two conditions: **all of the same scheme** (either CORE or B2B) and **all of the same collection type**. In a month with new sign-ups —FRST— and regular customers —RCUR— you need two batches.

Can I send a direct debit to the bank without a batch?

No. Direct debits are always grouped into batches. If you only have one, create a batch with a single direct debit.

Does Fube mark the direct debit as returned automatically?

Not automatically: Fube isn't connected to your bank to receive its responses. But you don't need to go one by one. Download the returns file (the pain.002) from your bank and upload it with **Import returns**, in Direct debits: it marks all the ones the bank returns in one go, with their reason. For a single one, use **Mark as returned** in the direct debit's menu. Both remove the payment from the invoice if it had already been recorded and leave it as *Returned*, and neither can be undone.

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