Fube

GUIDE

How to create and manage SEPA direct debit mandates in Fube



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> If you charge monthly fees, maintenance or subscriptions, the convenient thing is for the money to come in on its own: the customer authorises once and you collect the payment from their account when it falls due. That authorisation has a name and a legal form — the **SEPA mandate** — and it is the requirement the bank checks before accepting a direct debit. Without an active mandate behind it, the payment is rejected.

This guide shows you how to register the mandate in Fube and, above all, how to know **which part Fube handles and which part you handle**. Fube expires mandates that have gone 36 months without being used, but there are obligations under the SEPA scheme that nobody will remind you of from within the app: the signature and the advance notice to the customer.

Before you start

The SEPA module is not included in Starter or Pro. It comes with the Business and Elite plans. If you go into Treasury and, instead of the list, you see a card introducing the module, it is the plan: you can confirm this on **pricing**. If your plan does include it and you still cannot see the section, it is a matter of your user permissions.

Fube does not sign the mandate or request it from the customer. What it does is record the details of the **already signed** mandate — reference, IBAN, signature date and scheme — so that you can then attach direct debits to it. The agreement with the customer and their signature take place outside Fube; here you keep a record that they exist.

Have to hand:

- The **unique mandate reference (UMR)** you are going to use: a code of your own of up to **35 characters**, different for each mandate.

- The **debtor's IBAN**, the customer's account from which the payment will be collected. The **BIC/SWIFT** is optional. If you already have a bank account saved in the customer's record, both are filled in automatically.
- The **date on which the customer signed** the authorisation.
- The **customer record** created in Fube: the mandate is linked to an existing customer.

Step 1 — Go to Mandates

In the side menu, open **Treasury › Direct debits › Mandates**. There you will see the list of registered mandates with their reference, IBAN, scheme and status. Click **New mandate**.

Step 2 — Choose the customer and let the IBAN fill in automatically

The first field is the **customer** authorising the direct debit. Each mandate belongs to a single customer: the person or company whose account you are going to debit.

When you select them, Fube **copies the IBAN and BIC from their bank account**, but only when there is no doubt as to which one it is: if the customer has a single active account, or if they have several and one is marked as default. If they have **several active accounts and none is the default**, Fube does not choose for you: the field is left empty and a message below tells you so. This is not a fault in the autofill, it is a decision only you can make, because the mandate authorises the debit against a specific account.

Step 3 — Enter the mandate reference (UMR)

Enter the **mandate reference**: the unique identifier — the *Unique Mandate Reference* — that travels with each direct debit so that the bank knows which authorisation it corresponds to. It is **mandatory** and accepts up to **35 characters**; the field itself suggests a format, along the lines of `SEPA-MANDATE-001`.

Use a reference you will recognise and that you do not repeat across customers. And put it in the document the customer signs as well: it is what ties the paperwork to the payment.

Step 4 — The debtor's IBAN, and the BIC if you have it

Enter the **debtor's IBAN**, the account from which the payments will be collected. It is mandatory, has between 15 and 34 characters and Fube validates its format when saving, so a mistyped digit is caught straight away and not when the bank returns the direct debit to you.

The **BIC/SWIFT** is optional and accepts up to 11 characters. For accounts in the SEPA area, the bank usually derives it from the IBAN.

Step 5 — Enter the signature date

Select the **signature date**: the day on which the customer signed the authorisation. It is mandatory, and it is **a detail of the mandate, not today's date**. Making it match the date on the signed document is not a matter of tidiness: it is the date that proves when the customer authorised you, and everything else hinges on it — the retention periods, and the 36-month clock explained further down.

Step 6 — Choose the scheme: CORE or B2B

The **SEPA scheme** determines the type of collection relationship, and there are only two options. The difference that matters is not a shorter deadline: it is that under B2B **the debtor has no right to a refund**.

Scheme	For whom	What the debtor can do after the debit
SEPA Core (CORE)	Individuals and businesses	Request a refund: **8 weeks** without giving a reason, and **13 months** if they claim they did not authorise the debit
SEPA B2B	Between businesses only	Nothing. The scheme gives them no right to a refund

The two CORE deadlines are those in the **SDD Core Rulebook 2025 v1.1** (section 4.3.4, 'Time Cycle'): eight weeks 'no-questions-asked' from the debit date, and up to thirteen months when the debtor claims the transaction was not authorised. The **SDD B2B Rulebook 2025 v1.1** spells it out in sections 4.2 and 4.3.4: 'Refunds are not provided for under the B2B Scheme'.

What does exist in both is that **the debtor's bank** can return the direct debit on its own initiative — up to five interbank business days after settlement under CORE, three under B2B — but that is a matter between banks, not a claim the customer can make. And in exchange for B2B, the debtor has to confirm the mandate with their bank before the first payment.

If you are unsure which one applies to a customer, it is part of the direct debit agreement you reach together; check it with your adviser or your bank before choosing. When you save, the mandate is registered with the status **Active**.

What the mandate requires you to keep, and to notify

This is not on any screen in Fube, and it is what costs you the most when it is missing:

- **Keep the signed mandate for as long as it exists** and, after cancelling it, for at least as long as the refund period for unauthorised transactions: **13 months from the last debit**. This is the minimum set in section 4.1 of the Rulebook; Spanish law may require you to keep it longer for other reasons, so check before destroying anything. You can store it in Fube itself: in the mandate record, under **Signed mandate**, click **Upload** and choose the PDF or photo (JPEG or PNG, up to 10 MB). From there you can also download it or **replace** it with another one.
- **Notify the debtor 14 calendar days in advance of each payment**, unless you agree a different period (section 4.3.4). The period can be agreed; the notice cannot. Noting it in the description of the invoice or in a prior email makes things much quicker if the customer complains later.
- **The debtor can revoke the mandate at any time**, by notifying their bank or you.

The 36 months: Fube expires it automatically

If **36 months go by without any direct debit being submitted** against a mandate — counted from the last one submitted, even if it was rejected or returned — section 4.2 of the Rulebook requires the creditor to consider it cancelled: ‘must cancel the Mandate and is no longer allowed to initiate Collections based on this cancelled Mandate’. To collect again you need **a new mandate with a new signature**.

Fube applies this for you. Every night it reviews active mandates, and any that has gone 36 months without a submitted payment changes to **Expired**. A direct debit in a batch you exported counts as submitted, as does one you marked as confirmed, returned or rejected. A draft direct debit, or one in a batch that was never sent, does not count. If the mandate has never been used, the 36 months run from its signature date.

An expired mandate can no longer be used to collect payments: Fube does not let you create direct debits with it or export them in a batch. When the customer authorises you again, register a new mandate with the new signature.

The three statuses you see in the list behave as follows:

Status	What it means	Who sets it
Active	Valid and available for generating direct debits	Fube, when the mandate is created
Revoked	The customer withdrew the authorisation	You, with **Revoke mandate**
Expired	36 months without any payment being submitted	Fube, automatically, every night

Revoking a mandate

When the customer withdraws their authorisation, by telling you or their bank, mark it: in the list of mandates, the row menu has **Revoke mandate**, and on the mandate's record there is the **Revoke** button. Fube asks you to confirm and, from that moment on, the mandate can no longer be used to create direct debits or to export them.

Revoking is not deleting. Deleting removes the mandate and, with it, the record that there was an authorisation; revoking keeps it along with the date it was withdrawn. If you pick the wrong mandate, you have **24 hours** to **Undo revocation** from the same menu. Once that time has passed, there is no going back from revoked: if the customer authorises you again, the right thing to do is create a new mandate with its own signature date.

What you can do with the mandate once it has been created

An **Active** mandate is what enables payments. From there you create **direct debits linked to that mandate** and group them into a **batch**, which Fube validates and exports as an XML file for you to upload to your online banking. Fube **generates and validates** that file; it **does not send it** to the bank for you or move any money. The whole module (mandates, direct debits, transfers and batches) is described in **Treasury SEPA**.

If you always invoice those instalments for the same amount and at the same frequency, combine the mandate with **recurring invoices**: the invoice is generated automatically and the payment is collected by SEPA direct debit.

Edge cases and common errors

- **The customer revokes the authorisation.** Mark it with **Revoke mandate** as soon as you find out: Fube stops accepting direct debits with it. If you already had direct debits in a batch that has not been exported, remove them from the batch, because when you validate it you will be told that the mandate is not active.
- **The customer changes bank.** Create a new mandate with the updated IBAN. Even though the form lets you edit the IBAN, do not reuse an already signed mandate by changing its account: the debtor's signature covers the original IBAN.
- **The IBAN is not filled in automatically.** That customer has several active accounts and none marked as default. Type it in yourself, or go to their record and mark the default one.
- **When exporting a batch, you are told that the mandate's account no longer belongs to its customer.** This happens when the linked bank account was reassigned to another customer after the mandate was created. The signed IBAN is kept; what you need to do is unlink that account from the mandate and export again.
- **You want to delete a mandate and it won't let you.** A mandate with direct debits created cannot be deleted: the direct debit cannot be left without the authorisation that covers it. Simply stop using it.
- **There is no physical signature yet.** You can register the mandate, but do not collect direct debits against it. The signed copy is what the bank requires, and keeping it is your responsibility as the creditor.

Frequently asked questions

Does Fube ask the customer for their signature or sign the mandate for me?

No. Fube records the mandate details so that you can collect by direct debit, but the authorisation is signed by the customer outside the platform. In the form you only record that already signed agreement.

Does a mandate expire if I stop collecting direct debits from that customer?

Yes, after 36 months without submitting any payment, as required by the SEPA scheme. Fube automatically changes it to *Expired* and stops accepting direct debits with it. To collect from that customer by direct debit again, register a new mandate with a new signature.

Can I collect by direct debit without an active mandate?

No. Every direct debit relies on an active SEPA mandate, and Fube won't even let you create the direct debit if the mandate is not active. Transfers to pay suppliers, on the other hand, do not need a mandate because you initiate the payment.

Can a customer have several active mandates?

Yes. For example, one for each bank account or for each product they have taken out.

What if I pick the wrong mandate when creating a direct debit?

It won't get through: Fube checks that the invoice you are collecting by direct debit belongs to **the same customer who signed the mandate**. If it doesn't, it tells you and doesn't save. A mandate only authorises charges to the account of whoever signed it.

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