Fube

GUIDE

How to pay suppliers by SEPA credit transfer in Fube



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Updated · 10 November 2026

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> When it's time to pay your suppliers, the tedious part is hardly ever deciding how much each one is owed: it's keying every transfer into online banking, one after another, with the IBAN in front of you and the fear of copying a digit wrong. A SEPA credit transfer is the route designed for paying (the money leaves your account and goes to the supplier's) and, unlike direct debit payments, **it doesn't need any mandate**: you are the one who initiates the payment.

It's worth being clear about one thing from the outset: **Fube prepares and exports the payment file, but it doesn't move the money or order the payment for you**. What it does do with the bank is read the statement you import, and that is only for reconciliation. You create the transfers, Fube groups them into a batch and generates the XML file; you send it and make the payment from your usual online banking.

Before you start

The SEPA module isn't included in 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's a matter of plan: you can check this on pricing.

Have to hand:

- A **supplier bank account**, added to their record. The transfer can only pay into one of the supplier's accounts: the IBAN and BIC are taken from it and **are not typed in by hand**. If they don't have one, you can add it from the form itself or from the supplier record.
- The **amount** and the **date** on which you want the bank to execute the payment.

The easiest way is to start from the expense you're paying. In the menu of an approved expense that has a supplier and is outstanding (or partly paid) you'll find **Pay by SEPA credit transfer**: it opens the transfer with the supplier filled in, the expense linked and the amount still to be paid as the amount. With the expense linked, **the expense is marked as paid automatically** when you process the batch: Fube records the payment against it with its date, without you having to touch it.

Unlike direct debit payments, **no mandate is needed** here: a mandate is the authorisation a customer signs so that you can charge amounts to their account, and that only applies to direct debits.

Step 1 — Select the beneficiary supplier

If you're not coming from the expense, go to **Treasury › Direct debits › Credit transfers** and click **New credit transfer**. The first field is the **beneficiary supplier**: the company or person you are going to pay. It's required: a transfer always pays a supplier that has been set up. If they haven't been yet, create them first (you'll find the details in **adding a supplier**).

When you select them, Fube copies their name and **chooses their bank account**, but only when there's no doubt about which one it is: a single active account, or the one marked as default if they have several.

Step 2 — Link the expense you're paying

The **Expense being paid** field is optional, but it's the one that makes the expense be marked as paid automatically. It offers you that supplier's expenses that can be paid: approved, issued and with something outstanding, excluding those already in another batch, so you don't pay them twice. When you choose one, the suggested amount is **what is still to be paid**, with any credit notes deducted.

When the transfer is confirmed (on processing its batch, or on marking it as paid if you made it outside a batch), **the expense is marked as paid** and the payment is recorded against it with the *SEPA credit transfer* method. The expense must belong to the same supplier you're paying; otherwise, Fube won't let you save.

Step 3 — Check the account and the name

Check who the money is going to, because that's what will travel in the file:

- **Supplier account**: required. Below it you can see **which IBAN and BIC will be paid**; they are those of that account and cannot be typed in by hand. If the supplier has **several active accounts and none set as default**, the field is left empty and Fube warns you: in that case you decide which one it goes to. If they have **none**, it tells you so and offers **Add bank account** without leaving the form, if your role can add supplier accounts.
- **Beneficiary name**: required, up to **70 characters**. It's copied from the supplier and is the name the bank will see.

If the supplier has changed banks, add their new account before paying them: the transfer only knows the accounts held in their record.

Step 4 — Enter the amount, the date and the reference

Enter the **amount** (required and greater than zero; if you linked an expense, it's already suggested) and the **execution date**, the day on which you want the bank to make the payment. This is also required.

Use a realistic date based on your bank's timescales: standard SEPA credit transfers are, as a general rule, processed within a maximum of one business day within the eurozone, but the exact schedule is set by your bank. If the date ends up in the past, it's nothing dramatic: when validating the batch Fube **warns** you without blocking, because the bank will normally move it to the next business day. Even so, correct it: it's information the bank receives.

Finally, the **reference**: the information the supplier will see on their statement to identify the payment. It's optional but highly recommended, and allows up to **140 characters**. A good reference is the number of the invoice you're paying (‘Payment of invoice FRA-2026-001’): it tells the supplier what you're paying them for, and lets you match the bank transaction during reconciliation.

When you save, the transfer has the status **Draft**: it hasn't been sent anywhere, it's just recorded and waiting to go into a batch.

Step 5 — Group the transfers into a payment batch

A single transfer is not uploaded to the bank on its own: what you send is a **batch**, a group that brings together several transactions in a single **pain.001** file. In Fube **there is no way to send a transfer to the bank without a batch**, not even for an urgent payment; that is done in your online banking, and then you record it here (see the FAQs).

Create a transfer batch, choose your company's account the money will leave from, add the draft transfers to it, validate and export. The full process — with validation, the file and tracking — is in **generate a SEPA XML batch for your bank**.

Just two rules worth remembering from here: **each batch contains a single type of transaction** — a transfer batch does not accept direct debits, and vice versa — and **the batch execution date cannot be earlier than today either**.

Edge cases and common errors

- **The expense still shows as outstanding after paying.** Check two things: that the transfer has the expense linked and that you have marked the batch as **processed**. Until then, the expense is not considered paid. If you paid without linking it, Fube does not know which expense it was: record it yourself with **Record payment** in the expense menu, or match it in bank reconciliation.
- **The account is not selected automatically.** Either the supplier has no active account, or it has several and none is set as default. In the first case, add one; in the second, choose it yourself or mark one as default in their record.
- **The expense does not appear in 'Expense being paid'.** Only payable expenses from the supplier you have chosen appear: approved, issued and with an amount outstanding. If it is already in another batch, it does not appear either.
- **I want to change the amount or account of a transfer that has already been exported.** You can't: as soon as its batch goes out in a file, who is paid and how much are fixed.
- **Paying a supplier outside the eurozone.** SEPA covers payments in euros between participating countries. For foreign currencies or destinations outside the zone, use your bank directly; the SEPA batch is not the way.

- **I need to redo a payment that is already included.** While the batch is still in draft, you can remove or change transfers. Once you have exported the file and uploaded it to the bank, any correction is handled with your bank, not within Fube.
- **Monthly recurring payments.** There are no transfer templates: each payment is created from scratch. What you do save is typing in the bank details, which come from the supplier.

Frequently asked questions

Do I need a mandate to pay a supplier by transfer?

No. The mandate is the signed authorisation required for direct debit payments, where you charge an amount to a customer's account. With a transfer, you initiate the payment yourself, so a bank account for the supplier is enough.

Can I link the transfer to the expense I am paying?

Yes: with the **Expense being paid** field on the form, or starting from the expense itself with **Pay by SEPA credit transfer** in its menu. When you process the batch — or mark the transfer as paid, if you made it outside a batch — the expense is marked as paid and its payment is recorded.

Does Fube send the transfer and move the money for me?

No. Fube prepares the transfers, groups them into a batch and generates the XML file; you download it and upload it to your online banking, which is where the payment is ordered and executed.

Can I put payments and collections in the same batch?

No. Each batch contains a single type of transaction. If you need to pay suppliers and collect fees at the same time, prepare two separate batches.

What about an urgent, one-off payment?

In Fube there is no file outside a batch: the XML is only generated from a batch. If the payment cannot wait, order it directly in your online banking and record it in Fube with **Mark as paid**, in the transfer menu, while it is still in draft and not in a batch. Its linked expense is marked as paid with today's date. This cannot be undone, so use it once the payment has already gone out.

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