Fube

GUIDE

How to get paid sooner: reminders and payment management in Fube



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Updated · 16 November 2026

> Issuing the invoice is the easy part. The hard part comes afterwards: knowing who owes you, remembering which customer you've already written to and drafting yet another awkward email without sounding either soft or aggressive. When you invoice dozens of customers, that follow-up falls by the wayside and the money you've already invoiced takes weeks longer to reach your account. This guide shows you how to use Fube's **payment collection** to see at a glance what's outstanding and what's overdue, send staggered reminders to your customers and shorten your average collection period without having to keep chasing.

Before you start

Payment collection **is not included in the free plan**. It's a module of the paid plans —**Pro, Business and Elite**—, so you need one of them to activate it; on the free plan you'll see it locked. With that sorted, it's worth having the basics to hand:

- Your **issued invoices** with their **due date**: this is what Fube uses to know when an invoice is overdue.
- The **customer record** with a valid **email**, because reminders are sent by email.
- Your collection policy decided: how many days' grace you give and how often you chase.

Step 1 — Look at what's outstanding and overdue

Before automating anything, it's worth getting the big picture. Go to **Treasury › Payment collection** and you'll see four figures at the top: the **total overdue** in euros, the **pending reminders** —those that are scheduled or yet to be sent—, the number of **overdue invoices** and the **customers at risk**.

Each invoice also has a **payment status**: **Awaiting payment** (issued and not yet paid), **Overdue** (its due date has passed without payment), **Partially paid**, **Paid** and a few more specific statuses you'll see further down. Filter your invoice list by status to separate in one go what's merely outstanding from what has already gone past its due date: the latter is exactly what payment collection will chase for you.

If you collect some of your invoices by direct debit, you'll want to understand how that fits in; you'll find it on the **SEPA direct debits** and **payment methods** pages.

Step 2 — Enable and configure reminders

Go to **Treasury › Payment collection › Settings**. The first thing you'll see is **two separate switches**, and understanding the difference is the key to everything (the third one, for the pre-legal notice, is explained further down):

- **Enable reminders**: controls whether Fube **creates** the notices for your overdue invoices.
- **Automatic sending**: controls whether Fube **sends** them on its own.

You can combine them as you like. If you leave creation enabled but automatic sending **disabled**, Fube prepares each reminder and leaves it with the status **Scheduled** so that you can review it and send it yourself one by one. It's the cautious way to start: you see what Fube would write before anything goes out to your customers.

From that same settings screen you adjust the follow-up rules. These are the default values, all of them editable:

- **Grace days**: the minimum delay an invoice has to build up before Fube creates anything (**3**).
- **Days between reminders**: the gap between one level and the next (**7**).
- **Maximum reminders per invoice**: the cap on non-payment notices (**5**, one per level).
- **Daily sending limit**: how many reminders Fube sends per day per company (**50**).
- **Starting level**: the level the escalation starts at (**Friendly**). Raising it changes when the first notice goes out — read on.

The daily limit matters more than it seems. When automatic sending reaches that day's cap, the remaining reminders **are not lost, but they are not sent either**: they stay Scheduled until the next batch. If you have a backlog of 80 overdue invoices and see 30 notices that haven't been sent, it is almost always this and not a fault.

And 'Starting level' shifts the schedule. Starting at a level counts as if the previous ones had already passed: none of them is sent, and the first notice goes out on the day assigned to that level. With 7 days between reminders, starting at **Urgent** puts the first notice **21 days** after the due date, not 7. It is useful for a repeat-offender customer you don't want to send the friendly notice to. If what you want is for that first notice to go out earlier, lower the days between reminders or set a shorter **Days after due date** in that level's template, which overrides the calculation.

In the same place you configure how the email looks: the **sender name** your customer will see, a **reply-to email** where their replies will arrive —the email is always sent from a Fube address for security and deliverability, so that email is used as *reply-to*— and whether you want to **receive a blind copy** of each notice, which is switched on by default.

Step 3 — Understand the escalation of tones

Fube doesn't always send the same email: **it only raises the tone if necessary**. There are five levels, ordered from least to most firm: **Friendly reminder** → **Formal reminder** → **Urgent reminder** → **Final notice** → **Pre-legal notice**. As long as the customer doesn't pay, Fube moves on to the next one, respecting the days you configured. Each email includes the invoice number, the outstanding amount and the due date.

The arithmetic is simple and worth knowing, because it explains why notices sometimes don't go out when you expected: **each level has a threshold equal to its position multiplied by the days between reminders**. With the default values:

Day overdue	What happens
0	The invoice falls due
7	Friendly reminder (1 × 7)
14	Formal reminder (2 × 7)
21	Urgent reminder (3 × 7)
28	Final notice (4 × 7)
35	Pre-legal notice (5 × 7), which awaits your approval

Grace days are a floor, not the date of the first notice. With the default settings the first reminder falls on day 7 because the threshold of the friendly level is 7, not because the grace period is 3: raising the grace period from 3 to 5 changes nothing. It only starts to bite when you set it **above** the first threshold.

And since the thresholds are multiples, lowering the days between reminders **compresses the entire sequence**, not just the gap between two notices: with 5 days, the escalation becomes 5, 10, 15, 20 and 25.

The fifth level, the **Pre-legal notice**, is included with the default maximum of 5, but it has a safeguard: **it requires your manual approval**, by default. If you lower the maximum to 4, the escalation stops at the Final notice. Fube prepares it, but doesn't send it without your go-ahead, so that no sensitive communication goes out behind your back. If you'd rather it went out on its own, like the others, switch on **Send the pre-legal notice automatically** on the same **Settings** screen, next to the switches above. The idea, in any case, is that you decide when things get serious.

If you want the notices to sound like you, create **templates per level** from **Treasury › Payment management › Templates**. Each template also has a **Days after due date** field that **replaces the calculated threshold** for its level, which is the way to bring forward or delay a single step without touching the general settings. You'll find it all in **how to write your payment reminder emails**.

Step 4 — Follow up

With everything configured, following up is no longer a pending task. Once a day Fube checks which invoices have passed their due date without being paid and creates the reminder that applies; those that are ready are processed every hour. You manage it all from **Treasury › Payment management › Reminders**: you can see those that are **Scheduled**, those **Sent**, whether any **Failed** and those that ended up as **Paid** because the invoice was paid.

Before sending any notice you can **preview it** exactly as the customer will receive it or **send yourself a test**. Do it the first time, always.

A reminder that stays Scheduled while automatic sending is switched on is not an error. There are two legitimate reasons, and it's worth recognising them before starting to look for a fault:

Reason	What happens
The daily limit was reached	Whatever doesn't fit that day waits for the next batch
It is a Pre-legal notice	With approval required —which is the default— it never goes out on its own: it waits for you to send it

When the customer pays, you don't have to go cancelling notices by hand: when you record a payment that **settles the whole invoice**, all its pending and scheduled reminders change to **Paid**. Two clarifications to avoid surprises: **a partial payment changes nothing** —the reminders carry on as normal, so if you have agreed on instalments, cancel them yourself— and **those already sent stay as they are**, because they reflect that the email went out and that remains true.

Each email also includes an **unsubscribe link**. If the customer clicks it, their reminders are disabled in their record and they stop receiving them; you can re-enable them yourself from there.

Send it from the assistant chat

To chase a specific invoice you don't need to go to the list: you can ask the **Fube assistant** in your own words —'send them a reminder for F260038', 'chase the oldest overdue invoice'—. **Before sending anything it asks you to confirm**, telling you the invoice, the customer and the email address it's going to, the amount still to be paid and the tone. If you ask for several, it shows you the list with the total and you confirm just once. If you don't tell it the tone, it uses the first level that invoice hasn't received yet: the friendly one, if none has been sent.

What you should know before using it:

- **Only with payment management in your plan.** Without it nothing is sent, and the chat shows the 'Premium feature' card with **Upgrade plan**. And only for those who can send reminders: the owner, the Billing Manager and the Biller.
- **Only issued invoices with something outstanding**, overdue or not. A draft, a paid invoice or one included in a SEPA remittance is rejected without sending anything, and a level already sent is not repeated.
- **It is logged like any other.** It appears as **Sent** in **Reminders** and in the invoice's side panel, under **Payment reminders**. If you have the blind copy switched on, you receive it too.
- **It doesn't depend on automatic sending.** It sends it right away, like **Send now** in the list, even if you have automatic reminders switched off.
- **With your template's text.** It goes out with the subject and message of your template for that level, or with the level's default text if you have no template, just like the automatic ones. If the invoice already had that level's notice in **Reminders** —the one Fube creates in its daily check—, it sends that one.

- **To the customer's reminders email**, if their record has one, and otherwise to the billing email. If it isn't the one it told you when asking for confirmation, it sends nothing: it tells you which address it's going to and asks you again.
- **It warns you if the customer doesn't want reminders.** If you have disabled reminders for a customer, or they unsubscribed using the link in the email, it won't send it without telling you: it lets you know and only sends it if, knowing that, you confirm again.

What else the assistant can do with your payments is covered in **getting started with the AI Agent**.

Step 5 — Fine-tune customer by customer

Not every customer deserves the same treatment, and each customer's record is where you fine-tune it. There you have five settings of their own: **turn their reminders on or off**, turn their **automatic sending** on or off, give them **more days of grace** than everyone else (up to 90), set a **different destination email** and write some **notes**.

Be careful with the notes: they are for you, not for your customer. The field is called 'Notes for reminders' and the form's help text promises they will be included in the notices, but **they do not reach any email**: the reminder is built from the invoice number, the outstanding amount, the due date, the days overdue and the interest, and the note is not among that data. If you agree a deferral with someone and write it down there, the standard demand still goes out on the scheduled day and nothing warns you. To stop that happening, turn off their reminders or raise their days of grace: those two do take effect.

Whatever you don't change is inherited from the company, and whatever you change overrides it. Each customer's automatic sending follows the company's: if you turn it off in their record, their notices wait for you to send them. And a customer with reminders turned off receives nothing even if they are turned on at general level; the ones already prepared are not cancelled, but they don't go out on their own either.

The same record gives you what you need to decide whom to chase first. At the top there is a strip with eight figures for the customer — **total invoiced**, **outstanding**, **total overdue**, the amount invoiced in the **current year** and the **previous one**, the **average days to pay**, the **number of invoices** and the **last payment** with its date. The two that really matter here are *total overdue* and *average days to pay*: the first tells you how much is at stake and the second whether that customer has always been slow or has only now gone off track. You'll find the details on the customer record page.

Step 6 — The debtors register

When unpaid invoices stop being one-offs, the screen you want is **Treasury › Payment collection › Debtors**. There is nothing to create: **once a day** Fube goes through the issued invoices that are overdue and unpaid, groups them by customer and updates each one's record with their total debt, how many invoices they owe, their average and maximum days overdue, how many reminders you have sent them and the dates of the first unpaid invoice, the latest one and the last payment received.

The most useful part is the **risk level**, which Fube calculates automatically using three criteria. Meeting just **one** is enough to move up a level:

Level	If any one of these applies
Medium	More than €1,000 of debt, 2 unpaid invoices or more than 30 days' average delay
High	More than €5,000, 5 invoices or more than 60 days
Critical	More than €10,000, 10 invoices or more than 90 days

Below the first threshold, the level is **Low**.

Three things worth knowing about this screen:

- **Sending a reminder does not change the level.** It increases the reminder count, which is not one of the three criteria.
- **When the customer settles their debt, the level drops to Low but the average delay is not reset to zero**: it keeps the last calculated value. You may see a customer with no debt and a high average; that is history, not a warning.

- **Each debtor has their own internal notes.** In their record, the **Internal notes** card has an **Add notes** button (or **Edit notes**, if there are some already) to record a payment arrangement, a conversation or what was decided and when. Your team sees them, never the customer: like the customer's own notes, they are not sent in any email.

Late payment interest, and the figure you claim

If you turn on interest calculation in the settings, Fube adds it to the reminder, in proportion to the days overdue. And there is a detail here that is worth money.

The default rate is no longer a made-up number. Late payment interest in commercial transactions is set by article 7 of **Ley 3/2004** — the rate of the ECB's most recent main refinancing operation in the previous half-year, plus eight points — and it is published every half-year in the BOE by the Secretaría General del Tesoro. A new configuration in Fube **starts with the rate currently in force**: for the second half of 2026, **10.40%**.

But after that it doesn't update on its own. That rate stays saved in your settings, and when the Treasury publishes the rate for the next half-year Fube does not change it for you. If you want to claim at the current rate, change it yourself each time a new half-year begins, on 1 January and 1 July. And check which rate you have now: configurations created before September 2026 started with 8%, which is not the statutory rate — it is the eight points added to the ECB rate — and may still be using it.

The reminder applies **that single rate to every day overdue**: the outstanding amount times the annual rate, divided by 365 and multiplied by the days. It does not split the delay into half-years. On a short notice it makes no difference, but a debt more than six months old crosses at least one rate change, and the law applies each half-year's own rate. In those cases, which are precisely the ones that end up as a formal claim, treat the reminder amount as an approximation and do the calculation by period before claiming: the **late payment interest calculator** does it with each half-year's rate.

What is up to you is whether to claim. If your contract sets a different rate, enter it in the settings and that rate will be applied to the whole period. And check with your adviser before claiming interest from a customer you want to keep working with.

Edge cases and common mistakes

Some situations worth being clear about in advance:

- **A SEPA direct debit comes back returned**: there is a dedicated status, **Returned**, separate from 'Pending', so you can tell an ordinary unpaid invoice from a payment that was attempted and bounced. But **it isn't set automatically**: Fube is not connected to your bank. Download the batch's returns file from your bank and upload it in **Direct debits** with **Import returns**, or use **Mark as returned** in the direct debit's menu; either of the two marks the invoice as **Returned**. Until then, don't expect a notice. It is explained in collecting an invoice by direct debit.
- **I don't want anything to go out on its own**: leave reminder creation turned on and automatic sending **turned off**. All the notices will be Scheduled and you will be the one who clicks send on each of them.
- **A customer pays in part**: the invoice becomes **Partially paid** and the reminders carry on with the amount still outstanding. If you have agreed instalments, cancel them yourself or turn off reminders for that customer.
- **An email bounces**: the reminder becomes **Failed**. Correct the address in the customer's record and send it again.
- **Notices are missing and you don't know why**: check the maximum per invoice (5 by default) and the daily limit (50). Those are the two caps that cut off silently.

Frequently asked questions

Is payment collection included in the free plan? No. It is a module of the **Pro, Business and Elite** plans. On the free plan you can invoice and see the payment status of your invoices, but automatic reminders and escalation require a paid plan. You can compare plan by plan on pricing.

Are reminders sent automatically without me knowing? Only if you decide so. There are two switches: one creates the reminders and the other sends them. If you leave automatic sending turned off, the notices stay in Scheduled status so that you can review them and send them one by one.

What about the pre-legal notice? I don't want to send it by mistake. By default it requires your manual approval: Fube creates it but doesn't send it without your go-ahead. It is controlled by the **Automatically send the pre-legal notice** switch in **Settings**, which is off by default: as long as it stays off, the notice doesn't go out on its own.

Can I ask the assistant to chase an invoice? Yes, if payment collection is included in your plan. It asks you to confirm before sending, showing the invoice, the customer, the email address, the outstanding amount and the tone, and the reminder appears in the list like the others. It goes out with the text of your template for that level and to the customer's reminders email if they have one, and it won't send it to a customer who doesn't want reminders without telling you first: this is explained in Step 4.

What happens when the customer finally pays? When you record a payment that settles the whole invoice, its pending and scheduled reminders change to Paid. A partial payment leaves them untouched.

Are reminders sent at weekends? Yes, the process runs every day. If you don't want that, turn off automatic sending and send them yourself.

Can I pause reminders for a specific customer? Yes, from their record, with a toggle. They resume when you turn it back on.

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