Fube

GUIDE

How to choose how you get paid and show it on the invoice



How to decide how you get paid and show it on the invoice

> ‘How do I pay you?’ is the question that delays a payment more than any other. The invoice that comes out of Fube can answer it on its own — with your IBAN, your PayPal email or your Bizum phone number printed on the document — but for that you first have to tell it what you accept and with which account. They are two separate settings and many people only do one of them; this guide does both.

Before you start

The payment methods grid and the payment accounts **do not depend on your plan**: you have them from day one, free plan included. **The exception is the two SEPA methods.** The ‘SEPA credit transfer’ and ‘SEPA direct debit’ toggles can be switched on in any plan, but the machinery behind them — direct debit mandates and XML remittances for the bank — is the **SEPA module**, and that **is not included in Starter or Pro**: it comes with Business and Elite. With Starter or Pro you can select direct debit on the invoice, but you will have nowhere to record the mandate and no way to generate the remittance, which is what actually collects the payment. You can check this on the **pricing** page.

What you should have beforehand is at least one **bank account** set up if you are going to get paid by transfer, because without one the method is enabled but has no IBAN to print.

And one distinction that puts everything else in order:

- **Payment methods** = *which forms of payment your company accepts*. It is a list of toggles.
- **Payment accounts** = *your specific* PayPal, Bizum, Bitcoin, Stripe or confirming *accounts*. This is the information that gets printed.

One decides what is offered; the other, with which number. You need both.

Step 1 — Enable the forms of payment you accept

Go to **Treasury › Payment methods**. You will see the methods grouped by category, each with its own toggle, and changes are saved automatically.

This is what you can choose from:

Category	Methods
Cash	Cash
Cards	Credit card, debit card
Digital	PayPal, Bizum, Bitcoin
Bank	Bank transfer, SEPA credit transfer, SEPA direct debit
Other	Cheque, voucher, promissory note, bank draft, cash on delivery, confirming

Only enable what you genuinely accept. The active methods are the ones offered as options when creating an invoice, a quote or any other sales document; leaving something switched on that you do not offer is an easy way for someone to pay you in a way you did not want.

Step 2 — Some methods need an account behind them

Five of those toggles are useless on their own, because what the customer needs is not to know that you accept transfers: it is the number.

If you enable…	You need…
Bank transfer, SEPA credit transfer or SEPA direct debit	A **bank account** set up
PayPal, Bizum or Bitcoin	A **payment account** of that type

If you enable one without having the account, Fube warns you in the grid itself with a **Set up account** link that takes you to the right place. You do not need to pair each method with a specific account: it is enough to have at least one of the required type, and Fube works out which one to use through the priority chain in Step 4.

Direct debit has two extra requirements: to collect a payment by direct debit, the customer needs a signed **SEPA mandate**, and mandates live in the SEPA module, which requires a paid plan. Without a mandate — or without the module — the method appears as an option on the document, but the automatic collection is not carried out.

Step 3 — Register your digital accounts

PayPal, Bizum and similar accounts live in **Treasury › Payment accounts**. Click **Add account**, choose the type and enter the relevant identifier:

Type	What the identifier is
PayPal	The account's email address
Bizum	The phone number
Bitcoin	The wallet address
Stripe	The Stripe account identifier
Confirming	The financial institution's code

Stripe and **confirming** accounts can be registered, but at present no payment method prints them: they do not appear on documents. The ones that do appear are PayPal, Bizum and Bitcoin.

You can register as many as you like of each type — a personal PayPal account and a business one, for example.

The first account you create of a type is automatically set as the default. And exclusivity is **per type**, not global: you can have a default PayPal and a default Bizum at the same time without one displacing the other. When you set another one of the same type as default, the previous one is unset.

Be careful when deactivating the default. An inactive account is no longer resolved as the default, and Fube **does not promote another in its place**: the result is that the method disappears from your documents without any warning. If you are going to deactivate the default account of a type, set another one first.

And do not delete it if it is in use. Invoices already issued keep the payment details they were issued with, but drafts and series read them from the account. That is why Fube **will not let you delete** an account used by documents or series: it tells you how many there are and of what type. What you almost always want is to **deactivate it**, which is what its status is for.

Step 4 — What ends up printed on each document

When issuing the invoice you choose which methods to show; Fube prints the details of each one — the IBAN, the PayPal email, the Bizum phone number — so the customer knows how to pay you. You can select several on the same invoice and they all appear.

What is not obvious is **which** of your accounts appears, if you have several. For the bank account there are three levels:

1. The account assigned **directly to the document**, in its payment section: it appears when you tick bank transfer and, for digital ones, PayPal, Bizum or Bitcoin.
2. If the document has none, the default account of **its invoicing series**.
3. If the series has none either, the **company's default** account.

Digital accounts follow those same three steps, not a shorter chain: document → series → company default. The only difference is that each step only counts if the account it finds there is **of the type** that needs printing: if the series has a PayPal assigned and what you are printing is Bizum, that step does not apply and it drops down to the company's default Bizum.

The series step is the one that solves the real-world case that makes all this worthwhile: if you run two business lines, give each series its own accounts in the document settings, under **Series** —the series form has both fields, **Bank account** and **Digital payment account**— and your invoices will go out with the correct IBAN and PayPal without you having to remember each time. You can see how series are set up in **create a series**.

Edge cases and common mistakes

- **You accept bank transfer and Bizum equally.** Enable both and tick them on the invoice: the PDF will show both options with their details.
- **You disable a method you were already using.** Issued invoices keep the methods they were generated with; disabling it only prevents it from being chosen on new documents.
- **You register Stripe expecting it to collect payments by itself.** It does not: Fube does not collect payments through Stripe, and currently that account does not even appear on the document.

- **You want different methods for each customer.** What you accept is defined for the whole company; what is offered is decided **on each document**, ticking there only the methods you want to show that customer.
- **You enabled bank transfer and no IBAN appears on the PDF.** There is no active bank account to resolve: check that one exists and is marked as default, or assign it to the series.

Frequently asked questions

Can I offer several methods on the same invoice?

Yes. Tick as many as you like when creating it and the document goes out with the details of each one.

Can I have several PayPal accounts?

Yes, as many as you need. Only one is the default for that type; the others remain available to assign to specific documents or to an invoicing series.

Do the method's details appear on the PDF?

Yes, if you have ticked it as a payment method when issuing. The PDF includes the email, phone number or identifier depending on the type.

What is confirming?

A service whereby a financial institution pays your suppliers your invoices in advance. You can tick it as a payment method and register the confirming account, but currently its details do not appear on documents.

What if I delete an account by mistake?

You will not be able to if there are documents or series using it: Fube rejects the deletion and tells you how many there are. If you really no longer use it, disable it instead of deleting it and existing documents stay as they are.

Let the invoice answer for itself

Getting this right takes an afternoon and you never have to touch it again: you choose what you accept, register your accounts and decide which one goes on each series. From then on, every invoice you issue already goes out with the answer to ‘how do I pay you?’. You can find the module in detail in **payment methods**, and if you do not have an account yet, **create one for free** and issue your first invoice with your payment details already filled in.

Fube

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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Invoicing and business management for freelancers and SMEs in Spain