Fube

GUIDE

How to write your own payment reminder emails



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> The texts Fube sends by default are well written and work for almost everything. But chasing an unpaid invoice is one of the few communications where tone really matters: an accountancy firm doesn't sound the same as an online shop, and the same email that one customer finds appropriate another finds cold. This guide shows you how to use your own words without losing what makes this work: the invoice number, the amount and the days overdue fill themselves in.

Before you start

Templates live inside **payment management**, which is a module of the **Pro, Business and Elite** plans. On the free plan you won't see this screen.

And one decision worth making before you write anything: **you don't have to create all five**. Fube uses the default text for any level you haven't customised, so you can write just the first one — which is the one sent most often — and leave the rest as they are. That's what we recommend to start with. You'll find how the whole escalation works in **payment management**.

Step 1 — First look at what Fube sends today

Before rewriting anything, read what is being sent on your behalf. These are the five default texts, exactly as a Spanish-speaking customer receives them. Below any of them, including your own, Fube always adds the same footer: 'If you have already made the payment, please disregard this message. Any crossing of correspondence is unintentional.' and the sign-off, 'Yours faithfully,' with your company name. That's why the texts don't end with a sign-off, and yours don't need one either: it would appear twice.

Friendly reminder — subject: *Payment reminder - Invoice [number]*

> Dear [customer],

> We kindly remind you that invoice [number], with an outstanding amount of [amount] and due date [date], is awaiting payment.

Formal reminder — subject: *Notice of outstanding payment - Invoice [number]*

> Dear [customer],
>
> We inform you that invoice [number] for the amount of [amount], due on [date], remains unpaid.
>
> We kindly ask you to settle it as soon as possible.

Urgent reminder — subject: *URGENT: Outstanding payment - Invoice [number]*

> Dear [customer],
>
> URGENT: Invoice [number] for [amount] is considerably overdue since its due date of [date].
>
> You must settle this matter immediately to avoid further action.

Final notice — subject: *FINAL NOTICE: Payment required - Invoice [number]*

> Dear [customer],
>
> FINAL NOTICE: Despite our previous communications, invoice [number] for [amount] remains unpaid.
>
> This is the final notice before we begin recovery proceedings. We urge you to make the payment within the next few days.

Pre-legal notice — subject: *PRE-LEGAL NOTICE: Invoice [number] unpaid*

> Dear [customer],
>
> PRE-LEGAL NOTICE: Following multiple unsuccessful attempts to collect payment, we inform you that invoice [number] for [amount] will be referred to our legal services for recovery through legal channels.
>
> This is the final notice before proceedings begin. All costs arising from the claim will be borne by you.

If they work for you, you're done: there's no need to create anything.

Step 2 — Create the template for the level you want to change

Go to **Treasury › Payment management › Templates** and click **New template**. It asks for very little:

- An internal **name**, which the customer doesn't see.
- The **level** it applies to: Friendly reminder, Formal reminder, Urgent reminder, Final notice or Pre-legal notice.
- The **subject** and the **message body**, which is where the work is.
- **Days after due date**, optional, which we cover in Step 4.
- The **Active** toggle.

There can only be one template per level. It isn't 'one active per level': it's one, full stop. If you already have a Formal reminder one, you can't create another even if you deactivate the first — you'll have to edit it. When you need to vary the text depending on the case, do it within that single template.

Deactivating it doesn't delete it: while it's inactive, Fube goes back to using the default text for that level. It's the easy way to try out your version and go back without losing what you've written.

Step 3 — Fill in the gaps with variables

What turns a template into something usable are the **variables**: you type a placeholder and Fube replaces it with the actual data from that invoice when sending.

In the editor, type { and a drop-down appears for you to choose from; each variable is highlighted in the text, and if you type one that doesn't exist, Fube marks it and warns you below. These are the ones you can use:

Variable	What it's replaced with
`{cliente}`	The customer's name
`{empresa}`	Your company name
`{factura}`	The invoice number
`{importe}`	The amount still outstanding
`{fecha_vencimiento}`	The due date, in the format `15/01/2026`

Variable	What it's replaced with
`{dias_retraso}`	The days elapsed since the due date
`{intereses}`	Late payment interest, if you have it enabled
`{total_con_intereses}`	The outstanding amount plus interest
`{email_empresa}`	Your contact email
`{telefono_empresa}`	Your contact phone number

Don't forget the two contact ones. A reminder email that doesn't say where to call forces the customer to look it up, and that's exactly the moment they stop trying.

And a formatting detail with the amount. `{importe}` is replaced with **a decimal point and the symbol attached**: it comes out as `150.00€`, not `150,00 €`. If your text is very polished, word it so that it doesn't jar — 'an outstanding amount of `{importe}`' — rather than forcing a format you won't control.

It's the same format, with a brace on each side, used by automatic document sending and the description of recurring invoices. Templates you wrote earlier with `#cliente` still work: Fube understands both.

Step 4 — 'Days after due date', the field that does change the schedule

This is the only field in the template that doesn't affect the text, which is why it goes unnoticed.

By default, each level is triggered at a multiple of your **days between reminders**: the friendly one at the first multiple, the formal one at the second, and so on. If you fill in **Days after due date** in a template, that number **replaces the calculated threshold** for that specific level.

It's useful for shortening or lengthening a single stage without touching the general settings: for example, bringing the friendly reminder forward to day 5 while leaving the rest of the escalation as it was. It has no bearing on which text is chosen —that's decided by the level— but on **when** that level kicks in.

Edge cases and common mistakes

- **You've written the template and the old text is still being sent.** Check the **Active** toggle: an inactive template is ignored and Fube uses the level's default text.
- **You want two versions of the same level.** That's not possible. One template per level; if you need to distinguish between cases, write them into the same text.
- **You change the template after sending.** Reminders already sent keep the content they went out with: changes apply to future ones.
- **You have customers who receive their documents in another language.** If their record has, for example, English selected, the email framework —the invoice details, the footer and the sign-off— reaches them in English, as does the default text for each level. Your template, however, goes out exactly as you wrote it: there is one per level for the whole company, not one per language or per customer. If you write it in Spanish, that customer will receive it in Spanish within an email in English. This is explained in the guide to **sending your invoices in each customer's language**.
- **The email goes out with a literal `{cliente}`.** It's almost always a typo in the variable name, and the editor already flags it for you: insert it from the drop-down instead of typing it.

Frequently asked questions

What happens if I don't create any templates?

Fube uses the default texts, which are the five above. They're written for most B2B and B2C situations in Spain.

Can I see what it looks like before the customer receives it?

Yes. From the reminders list you can **preview** the email with the invoice's real data, and also **send yourself a test**. Always do this the first time: that's where you'll spot mistyped variables.

Can I deactivate a template without deleting it?

Yes, with the **Active** toggle. While it's inactive, the default text for that level is used.

Does the template decide when the reminder is sent?

Only if you fill in **Days after due date**. Without that field, the timing is decided by the general escalation settings.

Can I have different templates for each customer?

No. Templates belong to the company and the level. What you can adjust per customer is the grace days, the destination email address and whether they receive reminders or not.

Write one and test it

There's no need to make a project of it: write the **Friendly reminder**, which is the one sent most often, send yourself a test and let it run for a month. If it improves your payment rate, move on to the next one. You'll find the whole module explained in **payment management**, and if you don't have it enabled yet, **pricing** shows which plans include it.

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