Fube

GUIDE

How to record and digitise your expenses in Fube



> Supplier invoices don't give you any warning: they arrive by email, as a PDF you open and close again ‘for later’. And ‘later’ usually means the end of the quarter, with a folder full of files waiting for someone to copy out by hand the NIF, the base, the IVA and the total of each one. It's tedious, typing errors creep in, and a wrongly recorded **input IVA** (the IVA you pay on your purchases and deduct from what you owe the tax office) is a deduction that gets lost along the way. This guide is about keeping your expenses up to date: recording them by hand when needed and, when you have the document, letting AI scanning read it for you so all you have to do is check it.

Before you start

You don't need to set up anything special. It's just worth being clear on a couple of things:

- The **expense document**: the supplier's invoice, the till receipt or the receipt. For scanning, a photo (JPG, PNG or WEBP) or a PDF, up to 20 MB per file.
- Whether the expense includes **IRPF withholding** (common on invoices from professionals) and which **category** you want to assign it to, in case you record it by hand.

Recording expenses by hand is available on **all plans**, at no cost and with no usage limit. You can also use **AI scanning** on any plan, but each scan uses one **OCR credit** (more on this at the end). And if your invoices arrive by email, you can forward them to your company's **expenses inbox** instead of uploading them: we explain how after step 3.

Step 1 — Open the expense register

Go to the **Expenses** section. This is where your book of received invoices lives: every purchase you record keeps all its tax details so you can deduct the IVA and prepare your taxes. If it's your first time, the list will be empty and you'll see the buttons to **create an expense** by hand or **upload a document** to scan it (more on the expenses page). You have two routes: record it yourself (Step 2) or let the AI read it (Step 3). Both leave the expense recorded with its IVA, and you choose depending on whether you have the document to hand or prefer to type.

Step 2 — Record the expense by hand

This is the traditional route, the one to use when you don't have the document in digital form or want full control. You fill in the expense form:

- The **supplier** (you choose it from your records or create it on the spot) and the **document number**.
- The **Expense category**, which says what the money was spent on. It's **mandatory**: without it the expense isn't saved. If you already have expenses from that supplier, Fube suggests the category of the most recent one as soon as you select it; change it if this one is for something else. Where categories come from is explained right after this step.
- The **date** of the transaction and, if there is one, the **due date**.
- The **line items**: each line with its amount, its **IVA rate** (21%, 10%, 5%, 4%, 0%, or IGIC in the Canary Islands and IPSI in Ceuta and Melilla) and, if applicable, its **IRPF withholding**.

As you fill it in, Fube automatically calculates the **taxable base**, the IVA amount and the total, and records the input IVA for your books. You'll find the full reference of fields in expense recording.

If you're self-employed, there's a shortcut for your Social Security contribution. You'll see the **Add self-employed contribution** button (or the C key), which pre-fills the expense with the General Treasury as the supplier, the **Taxes** category and an IVA-exempt line. You just adjust the amount and the period.

And if you buy from outside Spain, check 'Goods or service'. That field isn't in the line grid: it's inside **Show tax details**, in the line panel, and it's what determines the code under which the transaction goes into the **Modelo 349**: supply or acquisition of goods versus provision or acquisition of services. It's easy to miss, and it goes wrong in the 349, not in the expense.

Let a recurring expense record whatever repeats the same every month. Rent, a subscription or a fee that always comes from the same supplier for the same amount doesn't need to be recorded one by one: a recurring expense records them automatically on their date, either pending payment or already paid, and notifies you. It's a module on the paid plans.

For one that repeats but changes in amount (electricity, the phone), or if you don't have the module, open last month's one and use **Duplicate expense**. Fube creates the copy instantly, already recorded and dated today, and opens it for you. It includes the supplier, the lines and the amounts, but **not** the attachment or the **Invoice / Receipt number**, which belong to the original expense: upload the new document and enter its number.

Expense categories: your own list, separate from suppliers

The category and the supplier are **two separate lists**, and they're often confused. The supplier says *who* you pay; the category, *what for*: utilities, rent, software, transport, whatever helps you see where the money goes. The category doesn't belong to the supplier: the same supplier can have expenses in different categories. The only thing Fube does with the supplier is suggest, when you record an expense by hand, the category of their most recent expense, so you don't have to choose it every month.

The list **starts empty** and you fill it yourself. Categories are created in two places:

- In **Purchases › Expense categories**, with a name and, if you like, a description and a colour. You can also edit or delete them from there.
- **Without leaving the expense**: in the **Expense category** drop-down, type the name and click **Create new**. The category is created and set on the expense you're recording.

There are two exceptions to ‘starts empty’, and they explain categories you see without having created them:

- **Taxes** is created by Fube the first time you use **Add self-employed contribution**, together with the supplier Tesorería General de la Seguridad Social. If it's the only one you have, that's where it came from.
- **AI scanning** creates the category it suggests if it doesn't yet exist in your account (you'll see this in step 4).

When you record an expense by hand, the form won't save it without a category. Those that come in automatically (via **AI scanning**, the **expenses inbox**, an **import** or the **assistant**) can be left without one, because they're created before it's known what the money was spent on: add it when you review them. In the expenses-by-category statistics, an expense without one is added to **Uncategorised expenses**, which doesn't tell you where your money went.

Step 3 — Upload the document and let the AI read it

If you have the invoice or receipt in digital form, this is the shortcut. Instead of copying field by field, you **upload the document** (drag it in or select it) and AI scanning reads it for you. You can drop **several at once** (up to 10 files, 20 MB each) and each one is processed separately. The AI is trained on Spanish tax documents and extracts what you would otherwise type:

- The **supplier** and their **NIF/CIF**, with their address and IBAN if they appear. If that supplier already exists in your records it recognises them; if not, it creates them for you.
- The **document number** and the issue **date** (and the due date, if there is one).
- The document's **line items**, each with its **taxable base**, its **IVA rate** and the **amount**, plus the document's **total**.
- If it detects **IRPF withholding**, the percentage; and a suggested expense **category**.

You'll find the breakdown of what it reads and how on the **AI expense scanning** page.

Another way: email them to the expenses inbox

If your invoices arrive by email, there's no need to download them to upload them. Each company has its own address in Fube, its **expenses inbox**: you'll find it in **Purchases → Expenses**, on the envelope button next to the add buttons.

- **Forward the invoices you receive there**, or give the address to your suppliers so they can send them to you directly.
- **Each attached PDF or image comes in as an expense** and is read with AI, just as if you had uploaded it yourself: it uses one OCR credit and stays in **Pending approval** for you to review (step 4). The text of the email is not saved.
- **Without credits, the expense still comes in**, with its document but unread: it is marked as **Failed**, so you can fill it in by hand or press **Retry** on its record once you top up.
- **The bell notifies you** of each expense that comes in, and on its record you will see which address it came from.

- **Up to 10 attachments per email are accepted**, each no larger than 10 MB, and up to 50 emails a day. Images embedded in the text, such as a logo in a signature, do not count.
- **Anyone who has the address can write to it.** If emails that are not yours start arriving, press **Change address** in the same panel: the old one stops receiving at that moment.

Step 4 — Review what the AI suggests and confirm

Scanning does not record the expense blindly: it leaves it in **Pending approval**, your checkpoint. You open the expense, check that the details match the paper document — supplier, date, base amount, IVA, total—, **correct** any field the AI has misread and, if you like, adjust the **category**.

When everything is in order, **you approve it** and the expense moves to the main list like any other one recorded by hand. The AI suggests; **the data that gets recorded is always the data you validate**. The original document stays **attached** to the expense and you can download it whenever you like.

If the **category** it suggests does not yet exist in your account, Fube **creates it**: you do not have to set it up beforehand.

In the meantime, each document goes through six statuses, and the list shows them in its **OCR status** column:

Status	What it means
Pending	Uploaded, not yet processed
Processing	The AI is reading it
Processed	Read and awaiting your review
Approved	You have validated it; it is now a normal expense
Rejected	You have discarded it
Failed	The AI could not read it

The first two are transitional. If something stays in **Failed**, press **Retry** on its record: if the reading fails, the credit is refunded automatically, including when retrying. And if there is no way to get that document read, fill it in by hand.

Image quality is what matters: with a native PDF or a sharp scan the result is excellent; with a blurry photo it is worth reviewing more carefully. And if there is no way to get a document read, you can always record it by hand (Step 2), without using credits.

Pay the expense, all at once or in instalments

An expense carries its **payments**, just as an invoice carries its payments received. If you have already paid it in full when you enter it, turn on **Already paid** in the **Payment** section of the form and check the **Payment date**, which Fube fills in with the expense date: when you save, it records a payment for the total. If you have only paid part of it, leave it off and record that payment later.

For what you pay later, or in several instalments, open the expense and choose **Record payment** from its menu; you also have it in the row menu of the list while anything remains to be paid. It suggests the outstanding amount and the expense's expected **payment method**, and you can lower the amount to pay only part of it.

On the expense record, the **Payments** block tells you what is still **outstanding** and lists each payment with its date. With **View all** you get to the payments page, where you can correct or delete them. The expense's status —pending, partially paid, paid or overdue— and its payment date come from those payments, so they can no longer be changed by hand when editing the expense. If you reconcile your bank, matching the charge with the expense records the payment for you: see **import your bank and reconcile**.

Corrective expenses do not carry payments yet: they keep their **Expense payment status**, which is changed by hand when editing them. And if the supplier has issued you a credit note —a corrective that subtracts—, the amount still outstanding on the original expense already deducts it, as soon as the credit note is approved.

If the supplier sends you a credit note

When the supplier corrects an invoice —refunds part of the money, gives you a discount or overcharged you—, they send you a **credit note** or a **corrective invoice**. Do not record it as a standalone expense: open the expense it corrects and choose **Correct expense** from its menu, which is also in the row menu in the list. Fube opens the new expense form with the supplier, lines and category of that expense, with today's date and no number or attached document, already marked as corrective, **linked to the expense** and set to **Subtract**. Adjust the lines to match the credit note, enter its number, upload its document and save.

If you create it from scratch, under **More options** turn on **Is it a correction?** and choose the **Expense being corrected**: it only offers expenses from the same supplier dated on or before, and the number of the corrected invoice is taken from it. **Correction behaviour** says whether the document subtracts —a credit note— or adds —a charge you still had to pay—.

The manual number is only for when the original is not in Fube. If the invoice being corrected predates your use of Fube, or you never recorded it, turn on **The original expense is not in Fube** and enter the **Corrected invoice number**. Do not use it to save yourself looking up the expense: if the purchase goes on the **modelo 349**, the link is what tells it which quarter you are correcting, and without it the credit note is subtracted from the current quarter and the draft warns you that it is missing.

The original expense's record shows its **Corrective invoices**, each with its number, date and the amount it subtracts or adds; those that do not count yet say so —unapproved, rejected or cancelled—. And the credit notes for an expense cannot subtract more than its total: if a new one would exceed it, Fube does not let you save it, nor lower the expense total below what has already been credited.

Deductible IVA, properly recorded

The underlying reason for keeping expenses up to date is **input IVA**: whether you record by hand or scan, Fube saves the base amount, rate and IVA amount of each expense. This feeds your **received invoices ledger** and the IVA you deduct in your returns. You can review how the rates fit together in **IVA, IGIC and IPSI** and see the result in your **income and expense ledger**, the basis of the IVA **modelo 303**.

An important point: an expense carrying IVA does not mean it is **100% deductible**. Deductibility depends on it being related to your business activity, with specific rules for some cases (vehicles, meals, household utilities). Fube captures the data from the document; if in doubt, check with your adviser.

Edge cases and common mistakes

Some situations worth being clear about in advance:

- **The expense stays in Pending and does not move on**: scanning leaves it there on purpose. It is not approved automatically; open it, check it and approve it yourself.
- **The supplier appears twice**: the AI looks it up by its NIF/CIF before creating it, but if the NIF is illegible it may create a new one; during review you reassign it to the correct one.
- **Document with several IVA rates**: scanning separates each item with its rate, so a receipt with lines at 21% and 10% is broken down automatically. Even so, review it.
- **You run out of OCR credits**: you can carry on recording expenses by hand as normal and at no cost. Only AI scanning requires credits. Whether by hand or scanned, expenses count the same towards your plan's annual allowance.

Frequently asked questions

Do I have to scan or can I keep typing? As you prefer. Recording expenses by hand is available on all plans and does not use credits; what does count is your plan's annual expense allowance, just like scanned ones. Scanning is just a shortcut for when you have the document in digital form.

What data exactly does the AI extract from the document? The supplier and its NIF/CIF, the document number, the date, the items with their taxable base and their IVA rate and amount, the total, the IRPF withholding if there is one and a suggested category. You validate everything before confirming.

How much does it cost to scan an expense? Each scan uses one **OCR credit**. Your plan includes an allowance that renews every cycle (the free Starter plan comes with 5 scans a month and the paid plans with more), and you can buy additional packs that don't expire as long as your account is active. These credits are only for scanning expenses; the AI Agent has its own separate counter, under **Account > Subscription > AI agent usage**.

The two balances behave differently, and it's worth knowing this before you buy: **subscription** credits renew every cycle and **don't roll over** — whatever you don't use this month is lost — whereas credits **bought separately don't expire**. Fube always uses the current cycle's subscription credits first and only draws on the purchased ones once those run out, so an additional pack won't be used up by mistake while you still have plan allowance left.

Are expenses sent to the AEAT via Verifactu? No. Verifactu only applies to the invoices you **issue** (your sales). The expenses you record — your purchases — sit in your received invoices ledger so you can deduct IVA; they aren't reported to the AEAT that way.

Can I receive invoices by email so I don't have to upload them myself? Yes, with the **expenses inbox**: a Fube address of your company's own to which you or your suppliers send invoices, and each one comes in as an expense read with AI (this is explained after step 3). It's available on all plans, and each invoice that comes in uses one OCR credit, just like a scan. If what you want is for someone without an account to upload documents for you from their browser, you can use **document collection links**.

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