Fube

GUIDE

The taxes on your invoices in Fube: IVA, IGIC, IPSI and IRPF



> Taxes are the part of an invoice that people find most daunting: the IVA you have to charge, the IRPF withholding if you are a professional, the equivalence surcharge for that customer who is a retailer... The good news is that in Fube **you choose the tax and the software does the maths** — base, IVA, withholding and surcharge, line by line— and, when the quarter closes, those same amounts are already added up in your books and in the draft of your tax forms. This guide explains, without jargon, which taxes Fube applies and how, so that you know what you are choosing on each invoice.

Before you start

Three ideas that will save you trouble:

- **Tax is applied per line, not per invoice.** Each line of an invoice can have its own rate. That way, a single invoice can combine, for example, a service at 21% and a product at 10% without you having to do separate calculations.
- **You decide the rate; Fube does the calculation.** The software does not guess whether a sale is at 21% or 10%: that decision is yours (or your adviser's). What Fube does is apply the percentage you choose correctly and carry it through to your books and tax forms.
- **Fube prepares the tax forms; you file them.** Fube calculates them and lets you download the draft of the 303, 130 or 111 with the figures reconciled, but the official filing is done by you (or your adviser) on the AEAT's online portal.

Step 1 — Choose the tax for your territory: IVA, IGIC or IPSI

Spain has three indirect taxes depending on where you are, and **Fube's invoice is correct for all three**:

- **IVA** (mainland Spain and the Balearic Islands): rates of **21%, 10% and 4%**, plus **0%**. There is also a **5%** rate, but do not choose it for a new transaction: it is the temporary rate from 2023-2024 and is kept only so that invoices from that period can be corrected. The Modelo 303 has no box for it.

- **IGIC** (Canary Islands): **20%** (special), **15%** (increased), **9.5%** (increased), **7%** (standard), **5%** (reduced), **3%** (super-reduced), **1%** (specific: petroleum and petroleum products from 2026, and gas from July 2026) and **0%**. The **13.5%** rate, which was replaced by 15% on 1 January 2020, is also kept so that earlier invoices can be corrected. Between October and December 2026, petroleum and gas are taxed at **0%** in the months announced by the Agencia Tributaria Canaria (Decree-law 6/2026): in that month, choose 0% on the line.
- **IPSI** (Ceuta and Melilla): rates of **10%, 8%, 4%, 2%, 1% and 0.5%**.

This split is not decided by Fube or by your adviser: it is set by law. The Canary Islands, Ceuta and Melilla are outside the territory where IVA applies under **Article 3.Dos.1.º of Law 37/1992** —its letter a) excludes Ceuta and Melilla and its letter b) the Canary Islands —, and instead IGIC applies, governed by Law 20/1991 of 7 June, and IPSI, governed by Law 8/1991 of 25 March.

You also have **Exempt (0%)** for transactions without tax and **Other**, in case you need a custom percentage. You choose the rate on the invoice line, and you can set one **per product** in your catalogue so you don't have to change it every time. You'll find the details in **tax rates**.

Two things Fube doesn't infer from your address, and which catch people out if you invoice outside the Peninsula:

- **You choose the company's tax profile yourself**, in **Settings > Account > General**, within the **Tax profiles** section. A new company starts under the general IVA regime even if its address is in the Canary Islands or Ceuta. Change it before issuing your first invoice.
- **A new product is always created with 21% IVA.** It inherits nothing from the company or the territory: if you invoice with IGIC or IPSI, or if your usual rate is 10%, you change it on each product. The same applies to a one-off invoice line.

Step 2 — Turn on IRPF withholding if you're a professional

If you invoice as a professional, your invoices usually carry an **IRPF withholding**: a percentage that your customer (a company or a self-employed person) withholds from you and pays in advance to the tax authorities on your behalf.

In Fube, withholding is **turned on in the invoice**, with its rate, and it is calculated on the taxable base of the lines subject to withholding: by default, all of them. If a line shouldn't have withholding, or has it at a different rate, you change it for that line alone in its tax details; this is explained in the guide to **IRPF withholding line by line**. When you issue with withholding, Fube subtracts that amount from the total due and records it so that it later appears in your tax forms.

The three rates are those in **article 95 of the IRPF Regulations** (Royal Decree 439/2007), and the small print matters more than it seems:

Rate	When it applies
15%	Professional activity, the general case (art. 95.1).
7%	'In the tax period in which activities commence and in the following two', and only if **you didn't carry out any professional activity in the year before** the start date (art. 95.1).
1%	Objective assessment (módulos), but **not in all modules**: only for the IAE activities listed in art. 95.6.2. If your activity isn't on that list, the 1% isn't withheld from you even if you're on módulos.

IRPF is **independent of IVA**: the same invoice can carry 21% output IVA and 15% withholding without one affecting the other.

An important point: you turn on withholding in your **sales invoices** yourself when it applies; it isn't added automatically. On the other hand, the IRPF that **you** withhold from a professional when recording an expense invoice is picked up automatically by Fube for **Modelo 111**.

Step 3 — The customer's tax profiles, and what still goes on the line

The customer can have saved **tax profiles**, and they save you work. But it's worth knowing exactly what they do, because they don't apply the tax: they **tag** the line with its regime, its transaction code and its exemption reason, which is what is then sent to Verifactu, Facturae and the ledgers. You still set the rate and the surcharge on the line yourself.

And there's a condition that gets overlooked: **the profile only applies if the line's rate is one of those that profile allows.** If you choose a rate outside its list, the line is left untagged and you won't see that anywhere.

- **Equivalence surcharge.** It goes **line by line in the document**, not on the customer record: in the tax details of each item, under **Equivalence surcharge**, you choose the one that matches its IVA rate. Flagging the customer does **not** add it automatically, so if you invoice retailers under the equivalence surcharge, bear it in mind on every line. There are five:

Line's IVA rate	Corresponding surcharge
21% (standard)	**5.2%**
10% (reduced)	**1.4%**
4% (super-reduced)	**0.5%**
Tobacco products	**1.75%**
5% (the temporary 2023-2024 rate)	**0.62%**

The first four have their own box in Modelo 303. The **0.62%** doesn't: it exists so that you can represent an invoice from those years, but the form has nowhere to put it, and the Modelo 303 draft warns you about those lines rather than leaving them out silently.

- **Exempt intra-community supply.** If you sell to a company in another EU country with a valid NIF-IVA, the exempt intra-community profile leaves the invoice **without IVA**, records the transaction for Modelo 349 and sets its exemption reason on the line. That reason produces the statement the PDF prints automatically: 'Transaction exempt from IVA under article 25 of Law 37/1992'. The same goes for any other exempt line with a reason — each reason with its own article. *(And when the line carries the domestic **reverse charge** code, Fube also prints that statement, and doesn't duplicate it if you had already written it by hand.)*

And VIES is checked beforehand, not when invoicing. Fube checks the customer's European NIF-IVA **when their record is saved**, and only if it's new or has changed. It doesn't check it again when issuing each invoice, so if the customer was removed from the ROI after you saved them, you'll still see the last successful check. If you haven't touched that record for a while, revalidate it manually before invoicing.

- **Exports and special territories: goods only.** A sale **of goods** from the Peninsula to the Canary Islands, Ceuta or Melilla, or to a country outside the EU, is invoiced **without IVA** as an export (exempt under article 21, reason **E2**): the customer settles the tax at the destination. The rule above applies here too: the profile tags, it doesn't choose the rate.

- **A service to a foreign company isn't an export.** If you provide a service — a voice-over, a design, a consultancy — to a company established outside the EU, or in the Canary Islands, Ceuta or Melilla, the transaction is **not subject** to Spanish IVA: it is deemed to take place where your customer is (article 69.One.1 of Law 37/1992). Don't choose the exports profile: it would declare it to the AEAT as exempt under article 21, which is something else. See the line below.

A service line to a company outside the EU

This is the transaction **not subject under place-of-supply rules**, classification **N2**. It is set on the line with five fields; the tax is visible, and the others appear when you click **Show tax details**:

Line field	What you choose
Tax	**Exempt**
IVA regime code	**01 - General regime transaction**
Transaction classification	**N2**
Exemption reason	None: it stays **empty**. It isn't an exemption
Line type	**Service**

In Modelo 303, that base goes in box **[120]**, the one for transactions not subject under place-of-supply rules. Two things worth knowing:

- **It applies to companies.** If your foreign customer is a private individual, it depends on the service: some are located where they are and others remain subject to tax in Spain. Check with your adviser first.
- **A service to a company in another EU country** is also N2, but there Fube treats it as an intra-community service — it goes in box [59] of Modelo 303 and in Modelo 349, and the reverse charge statement is printed —, provided the customer record has their NIF and their country.

A line exempt under article 20: education, healthcare, insurance…

If you teach, see patients or carry out another activity exempt under article 20 of Law 37/1992, your lines don't carry IVA, and in Fube this is set in four fields of the line. The tax is visible; the other three appear when you click **Show tax details**:

Line field	What you choose
Tax	**Exempt**
Exemption reason	**Exempt under article 20**

Line field	What you choose
IVA regime code	**01 - General regime transaction**
Transaction classification	None: it is left **empty**

This is the same combination stored in the **IVA Exempt - Art. 20** tax profile. And three things that prevent the most common mistake:

- **The reason and the classification don't go together.** The reason says why the line carries no IVA; the classification is for transactions that are subject (S1, S2) or not subject (N1, N2). If you fill in both on an invoice line, Fube won't let you save it until you clear one of them.
- **S2 is not an exempt transaction.** It is 'Transaction subject and not exempt, with reverse charge': the one used when it is your customer who self-assesses the IVA, as in certain construction works. With S2 Fube doesn't ask you for a reason, so the invoice is issued, but it goes to Verifactu as a reverse charge and the PDF prints 'reverse charge'. For an exempt activity, S2 is never the option.
- **The reason already writes the legal statement.** With the article 20 reason, the PDF prints only 'Transaction exempt from IVA under article 20 of Law 37/1992'. You don't need to add it by hand in the notes.

Step 4 — Let your invoices fill in your books and forms

This is where having your taxes set up properly pays off. As each line knows its base and its tax, Fube adds them up for you and prepares:

- **Record books** of income and expenses, with the breakdown by tax.
- **Modelo 303** (quarterly IVA) and its annual summary, the **390**: output IVA from your issued invoices minus input IVA from your expenses.
- **Modelo 130** (IRPF instalment payment) based on your recorded income.
- **Modelo 111** (withholdings on professionals and payroll) with recipients, bases and withholdings.
- **Modelo 347** (transactions with third parties) and **Modelo 349** (intra-Community transactions), both annual or quarterly information returns.

None of the six is filed from Fube: **filing is always done on the AEAT e-office**, by you or your adviser. And a form you have already marked as filed cannot be deleted — it is proof of what you declared — but it can be **archived**, which removes it from the list without losing the receipt or the data.

A limit worth being clear about if you don't invoice on the mainland. The eight forms that Fube prepares — 303, 390, 130, 111, 115, 180, 347 and 349 — are for **IVA and IRPF**. There is no IGIC Modelo 420 or 425, nor IPSI self-assessments, and the IPSI in Ceuta and Melilla is also set by each city's bylaw. If your company has an IGIC-**only** or IPSI-**only** profile, Fube stops before giving you a form full of zeros:

Form	What happens with an IGIC/IPSI-only profile
303 and **349**	The draft **is not generated**: it tells you when you try, explaining what applies to you instead.
390	The draft does open, but the reconciliation flags it as an error, and **the TXT file is not generated**.
111, **115**, **130** and **180**	They are prepared as normal: IRPF is filed with the AEAT in the Canary Islands, Ceuta and Melilla too.

If your profile is mixed — IGIC and also IVA, because of a mainland establishment — the verdict changes: there the 303 does make sense and Fube lets you continue. The block is deliberately conservative and only kicks in when it is certain.

Your invoice is correct and so are your books; you handle the self-assessment of your indirect tax separately, with your adviser, before the Canary Islands Tax Agency or your Autonomous City.

You'll find the full overview in taxes. Remember: Fube gives you the reconciled, downloadable draft; **filing it with the AEAT is done by you or your adviser**.

Edge cases and common mistakes

- **You mix rates on one invoice.** That's normal and supported: each line carries its own tax. Check that each line has the correct rate, not the invoice as a whole.
- **You're in the Canary Islands and you see IVA.** There is no company 'default rate' to change: select the IGIC tax profile in **Settings > Account > General**, **Tax profiles** section, and correct the rate on each product in the catalogue, as they are all created at 21%. Fube offers all three territories and **does not stop you** choosing one that doesn't apply to you: checking that the territory and tax match is up to you.

- **You forget to enable withholding.** On your sales invoices, IRPF isn't added automatically: enable it on the invoice when applicable. If you notice after issuing with Verifactu, it is corrected with a corrective invoice, not by editing the original.
- **Cash accounting.** If you're under the special cash accounting scheme, Fube lets you select it, but the accrual for accounting purposes (paying tax when you get paid, not when you issue) is best confirmed with your adviser.
- **All your activity is exempt and you expected to deduct the IVA on your expenses.** Not all exemptions are the same: **full** exemptions (exports, intra-Community supplies) keep the right to deduct input IVA; the **limited** ones under art. 20 — healthcare, education, insurance, residential rentals — **do not**. The 303 draft applies this: with activity exclusively exempt under art. 20 it sets deductible IVA to zero, which is correct even if it isn't what you expected.

Frequently asked questions

Can I put different taxes on lines of the same invoice? Yes. Tax is applied per line, so an invoice can combine, for example, one line at 21% and another at 10% or exempt.

Does Fube file my forms with the tax authorities? No. Fube calculates and lets you download the draft of the 303, 130, 111 and the books with the reconciled amounts. The official filing is done by you or your adviser on the AEAT e-office.

How do I apply the equivalence surcharge? Line by line, in the tax details of each item: in **Equivalence surcharge** you choose the one that matches that line's IVA rate — 5.2% with 21%, 1.4% with 10%, 0.5% with 4%, 1.75% for tobacco and 0.62% with the historical 5% — and **it isn't added automatically just by flagging the customer**.

My activity is exempt from IVA (education, healthcare…). What do I select on the line? Tax **Exempt**, exemption reason **Exempt under article 20**, regime code **01** and the transaction classification **empty**. Neither S1 nor S2: the reason and the classification don't go together, and S2 is reverse charge, not an exemption.

What if I sell to a company in another EU country? Set the rate to **Exempt** on the lines and use the exempt intra-Community customer profile. The invoice is issued without IVA, the transaction is automatically included in the Modelo 349 draft and the PDF prints the exemption statement required by **art. 6.1.j of RD 1619/2012**: 'Transaction exempt from IVA under article 25 of Law 37/1992'. If what you sell is a service, the statement is different — 'reverse charge', under art. 6.1.m — and Fube also prints it automatically when the line carries the not-subject-due-to-place-of-supply transaction code, is a service and the customer is a company in another EU country with its NIF.

Does it support IGIC and IPSI or only IVA? The invoice supports all three: IVA for the mainland and the Balearic Islands, IGIC for the Canary Islands and IPSI for Ceuta and Melilla, with their actual rates in each case. The indirect tax **forms** are IVA only: there is no equivalent for IGIC (Modelos 420 and 425) or for IPSI. IRPF, yes, in all three territories. With an IGIC-only or IPSI-only profile, Fube prevents you from creating the 303 and 349 drafts, and for the 390 it lets you open it but not download the file.

Put your taxes on autopilot

The hard part of taxes isn't the percentage: it's making everything add up at the end of the quarter. If you choose the right rate and surcharge on each line, and use the customer's tax profiles to label whatever applies, Fube does the rest — adding up, breaking down and preparing your IVA forms. **Create your free account**, set up your territory and your default rate, and issue your first invoice with the taxes in their place.

Fube

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