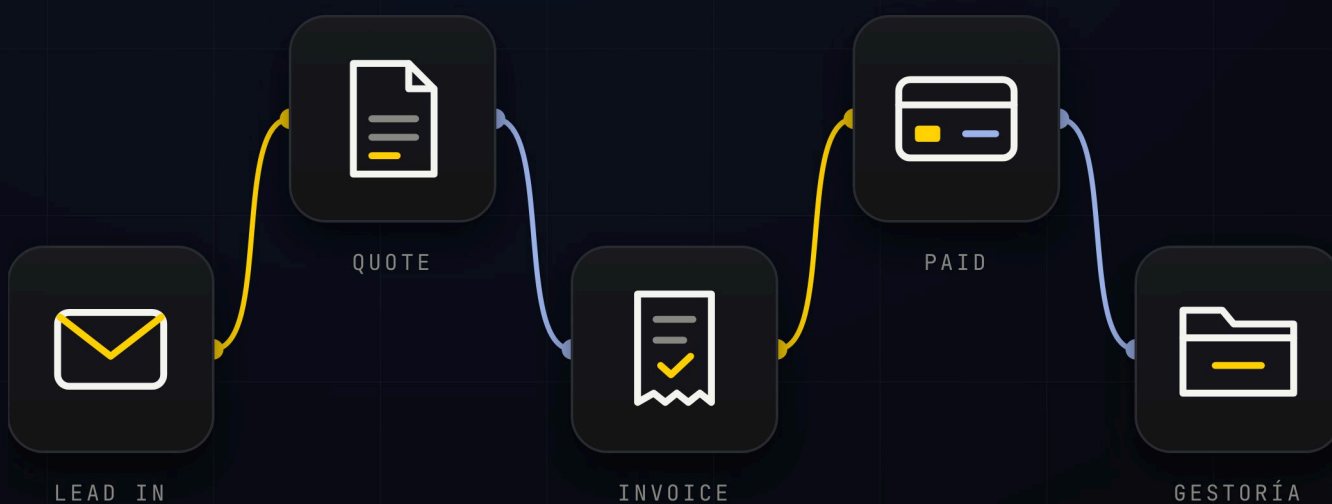


10

2027 EDITION
SPAIN • AUTÓNOMOS

ESSENTIAL WORKFLOWS FOR AUTÓNOMOS



Less admin. More client work.

As an autónomo in Spain you sell, deliver, invoice and keep your tax records, and 2027 brings certified invoicing. This playbook gives you ten workflows that connect your website, your invoicing tool and your gestoría, while you keep every decision that matters.

How to read it

Each workflow fits on one page: what starts it, the steps in order, example tools, the moment you stay in control, the usual mistakes and a simple way to begin. Tools are examples. Use the ones you already pay for.

How to use it

Don't build all ten. Pick the three that cost you the most time (page 16 helps you choose), set up the first one, run it for two weeks, then move to the next.

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What changes in 2027

Three sets of rules shape an autónomo's admin in Spain. We checked them on 15 October 2026. Dates in this area move, so confirm them with your gestoría.

1 JAN 2027

VeriFactu for companies

Invoices issued by certified software that records them and can send them to the Agencia Tributaria.

1 JUL 2027

VeriFactu for autónomos

After two postponements. An invoice made in Word or Excel will no longer do. Workflow 04 is built for it.

2027-2028 · PENDING

B2B e-invoicing

Ley Crea y Crece, regulation RD 238/2026 published. The order setting the dates is still pending: estimates point to 2027 above €8 million, 2028 for everyone else.

15

Contribution tramos

Your monthly contribution depends on your real net income. Tramos are frozen for 2026, you can change yours up to six times a year. Workflow 10.

4×

Quarterly models

303 (VAT) and 130 (income tax) every quarter, plus 390 and 347 once a year and the income tax return. Workflows 08 and 09.

■ USUAL FILING WINDOWS IN 2027

1-30 Jan 303 · 130 · 390	February 347	1-20 Apr 303 · 130	Apr-Jun Income tax return	1 Jul VeriFactu	1-20 Jul 303 · 130	1-20 Oct 303 · 130
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Exact dates are set each year by the Agencia Tributaria. Your gestoría confirms them.

This playbook gives no tax or legal advice. Your gestoría keeps validating and filing.

Your year in **ten workflows**

From the first message on your website to the pack your gestoría files. Each workflow hands its result to the next, around one shared ledger.

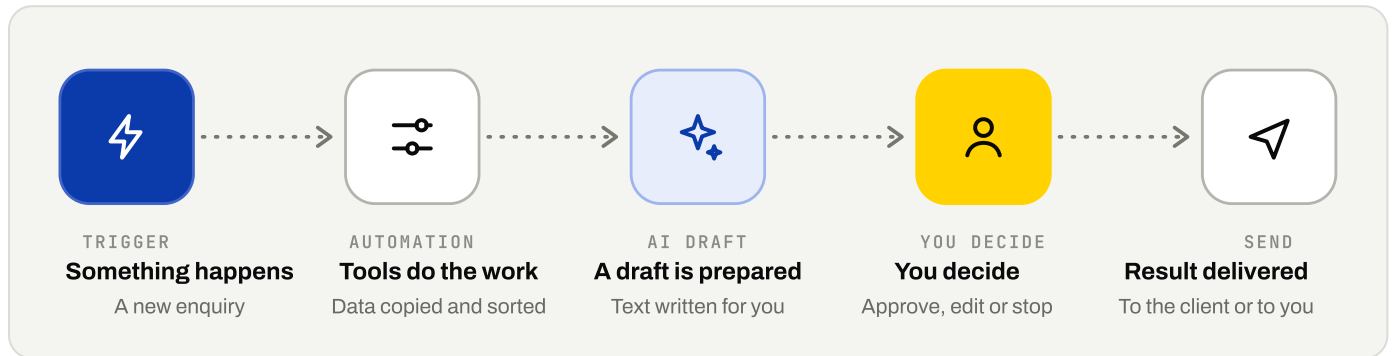
WIN CLIENTS · 01-03



● Start: a new enquiry ● One workflow, one page → Each result feeds the next

Anatomy of a workflow

Every page in this playbook uses the same picture. Once you can read one, you can read them all.



- | | |
|---|---|
|  Trigger
The event that starts everything: a form, a status change, a date. |  Automation
Moves or reshapes data between your tools, the same way every time. |
|  AI draft
Writes or reads text: a draft reply, a summary, a receipt. Always checked. |  You decide
The point where you decide. Nothing important leaves without it. |
|  Save
Saves the result where you will find it: CRM, sheet, folder. |  Send
Delivers something to a client, a partner or you. |
|  Wait
Pauses until a date or a condition, such as a reminder. | |

THREE LEVELS OF HELP

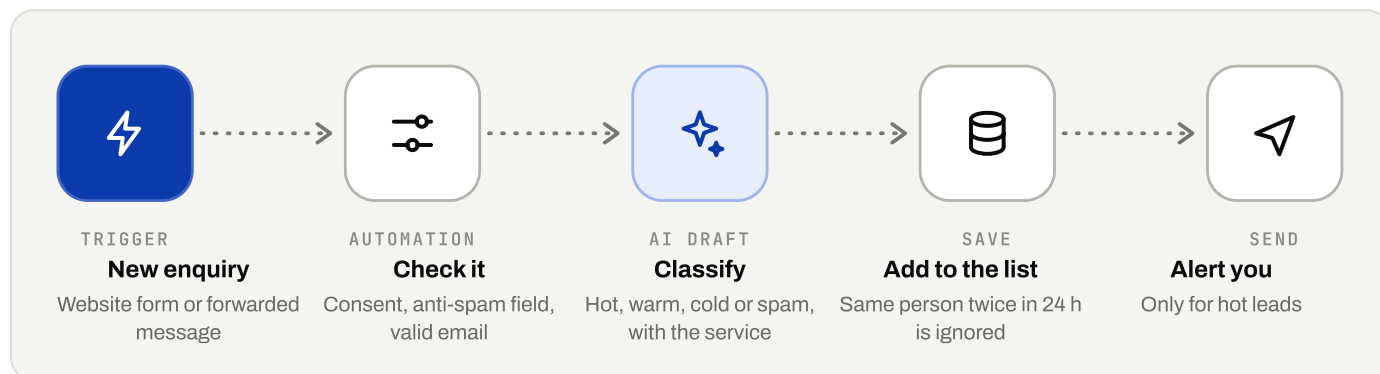
- | | | |
|---|--|--|
| <div>1</div> A better prompt
You copy, paste and check. Best for writing and summarising. | <div>2</div> An automation
Rules move data between tools. Best for repetitive steps. | <div>3</div> An agent with approval
AI handles a pattern, you approve. Best for judgement calls. |
|---|--|--|


The golden rule
 Automate the copying, sorting and reminding. Keep a human check on anything a client will read, sign or pay.

01

Lead capture with consent

Every enquiry from your website lands in one list, with its source and the privacy consent recorded.



TRIGGER

A visitor sends your website contact form, or you forward an email or a WhatsApp message.

TOOLS (EXAMPLES)

n8n

Your website form

Google Sheets

Claude or another AI model

WATCH OUT FOR

- ⚠ No consent recorded: keep the privacy checkbox and its date with every lead.
- ⚠ Instructions hidden in a message: never let the AI act on what the prospect wrote.
- ⚠ A webhook secret in the browser: post the form through a small server-side endpoint.



You stay in control

The AI only sorts and summarises. The message is treated as untrusted text, and you decide who gets a call.

START SIMPLE

Connect your website form first. Forwarded emails and messages can come later.

WHERE IT SITS IN THE JOURNEY

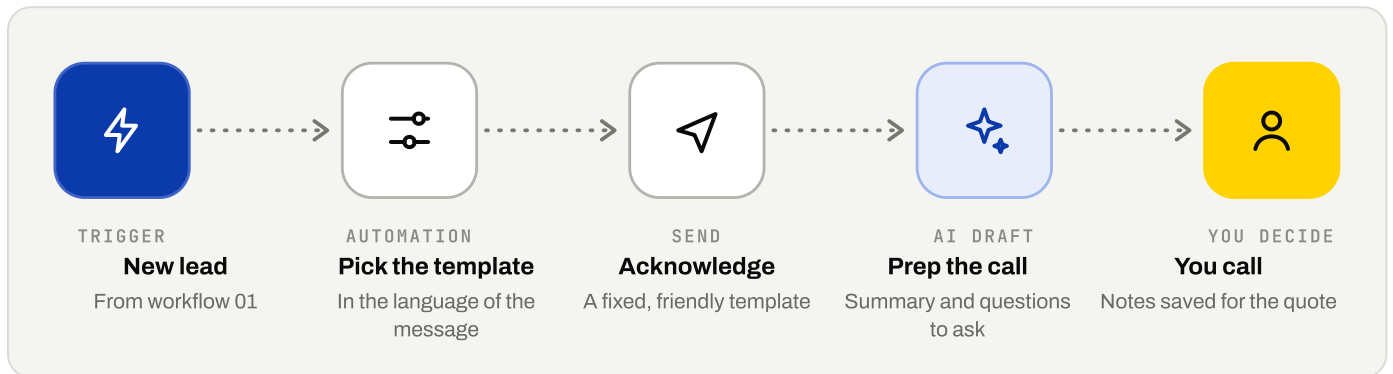
Feeds into 02 · First reply in the client's language



02

First reply in the client's language

Every prospect gets a quick, correct acknowledgement in English, Spanish or French.



TRIGGER

A new lead is added by workflow 01.

TOOLS (EXAMPLES)

n8n

Gmail

Google Sheets

Claude or another AI model

WATCH OUT FOR

⚠️ AI-written replies that promise prices or dates: keep the acknowledgement fixed.

⚠️ The wrong language: detect it from the message, default to Spanish when unsure.

⚠️ Replying to spam: send nothing to messages classified as spam.



You stay in control

The first email is a fixed template you wrote, not an AI text. The AI only prepares your call notes.

START SIMPLE

Write the acknowledgement once in three languages. That alone makes you look fast and professional.

WHERE IT SITS IN THE JOURNEY

Feeds into 03 · Quote from your own price list

WIN CLIENTS

INVOICE · GET PAID

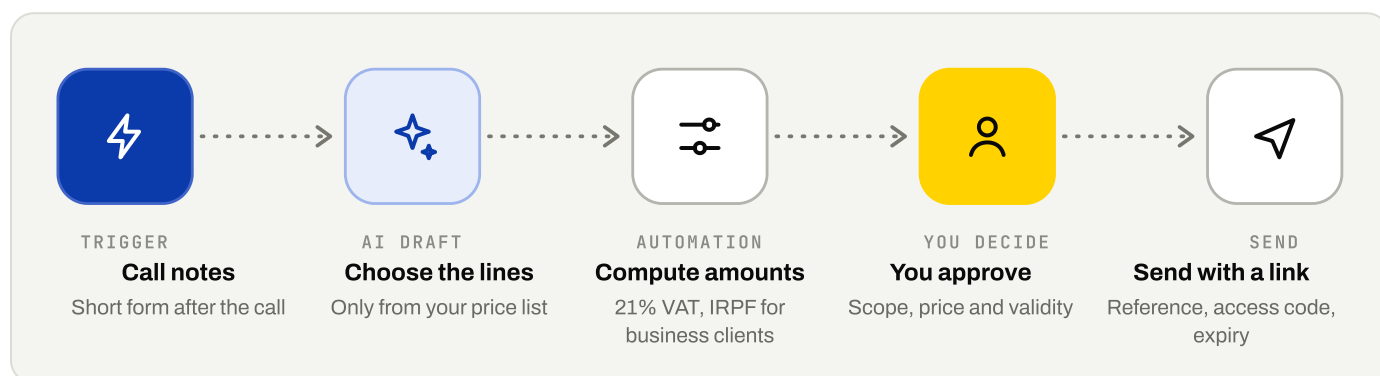
TAXES · GESTORÍA



03

Quote from your own price list

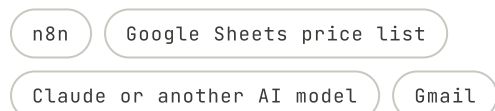
A clear quote in minutes, with lines from your catalogue and VAT and IRPF computed for you.



TRIGGER

After the call, you paste your notes into a short form and say whether the client is a business.

TOOLS (EXAMPLES)



You stay in control

The AI picks lines from your catalogue only. Code does every calculation, and nothing is sent before you approve.

WATCH OUT FOR

- ⚠ The AI inventing a price: it may only choose lines that exist in your catalogue.
- ⚠ IRPF on private clients: apply the withholding only to businesses and professionals (15%, or 7% in your first years).
- ⚠ Quotes with no expiry: add a validity date so old prices do not come back.

START SIMPLE

Put your ten most common services in a sheet with their prices. The rest of the workflow builds on it.

WHERE IT SITS IN THE JOURNEY

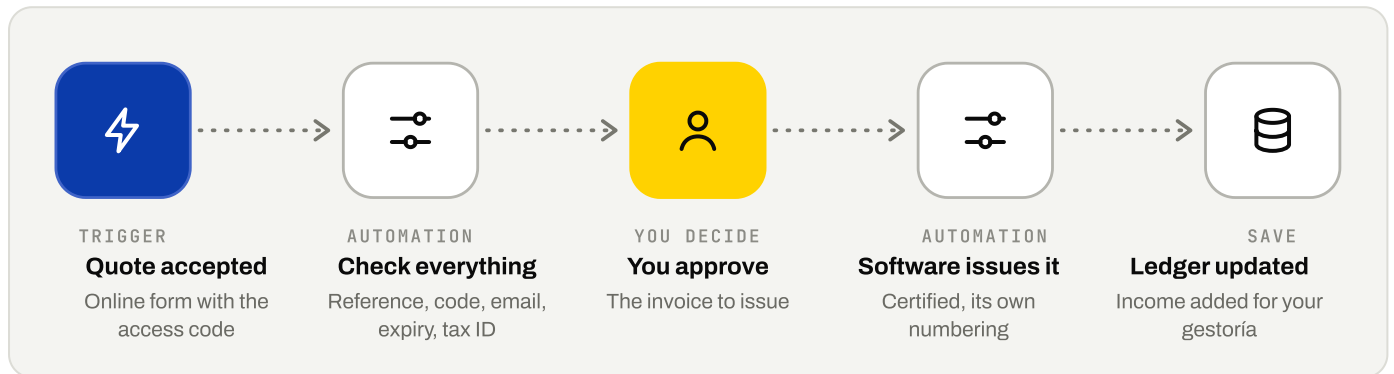
Feeds into 04 · Certified invoice from the accepted quote



04

Certified invoice from the accepted quote

When the client accepts, your VeriFactu-certified tool issues the invoice. n8n never creates it itself.



TRIGGER

The client accepts the quote online with its reference, access code, email and tax ID.

TOOLS (EXAMPLES)

- n8n
- A VeriFactu-certified invoicing tool with an API
- Google Sheets
- Gmail

WATCH OUT FOR

- ⚠ Invoices made in Word or Excel: from 1 July 2027 autónomos must use certified software.
- ⚠ Accepting with a wrong code or an expired quote: refuse it and alert you.
- ⚠ Typing the invoice twice: let the tool return the number and PDF, then store them.



You stay in control

Your certified software issues and records the invoice. The workflow only asks it to, after your approval.

START SIMPLE

Choose your certified invoicing tool now, and check it has an API before 2027.

WHERE IT SITS IN THE JOURNEY

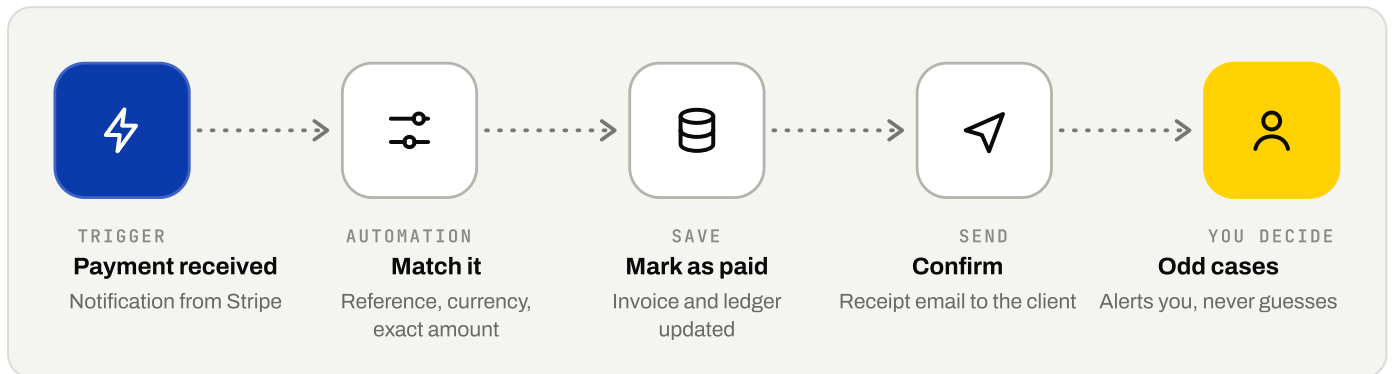
Feeds into 05 • Payment matched to the invoice



05

Payment matched to the invoice

Card payments are matched to the right invoice automatically, and anything odd comes to you.



TRIGGER

Your payment provider (for example Stripe) confirms a payment.

TOOLS (EXAMPLES)



WATCH OUT FOR

- ⚠ Matching on the amount only: two invoices can have the same total, use the reference.
- ⚠ Partial payments: flag them, do not mark the invoice as paid.
- ⚠ Payment links with no reference: always add the invoice reference to the link.



You stay in control

A payment that does not match exactly becomes an alert for you instead of a silent error.

START SIMPLE

Add the invoice reference to every payment link. Matching becomes almost automatic.

WHERE IT SITS IN THE JOURNEY

WIN CLIENTS

INVOICE · GET PAID

TAXES · GESTORÍA

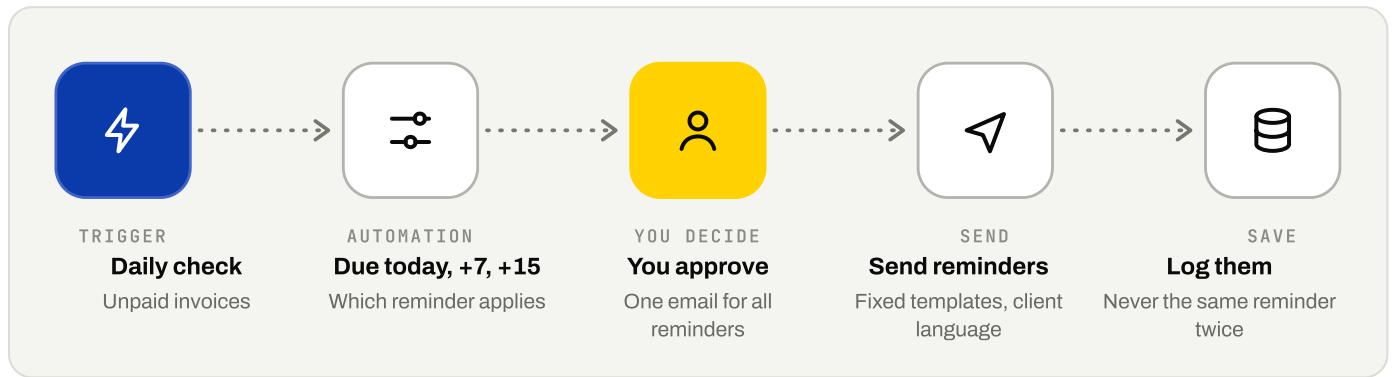


Feeds into 06 · Payment reminders you approve

06

Payment reminders you approve

Polite reminders go out on time, so you stop chasing payments in the evening.



TRIGGER

A daily check of unpaid invoices, for example every morning at 9:00.

TOOLS (EXAMPLES)

n8n Google Sheets Gmail

WATCH OUT FOR

- ⚠ Reminding a client who already paid: run the payment match (05) before the reminders.
- ⚠ A harsh first message: the first reminder should read like a friendly heads-up.
- ⚠ Reminders in the wrong language: reuse the language saved with the lead.



You stay in control

All reminders of the day wait in one email. Approve and they go out; decline and nothing is sent.

START SIMPLE

Start with one reminder seven days after the due date. Add the others once it runs smoothly.

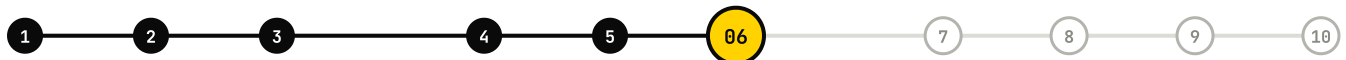
WHERE IT SITS IN THE JOURNEY

Feeds into 07 • Receipts read and filed

WIN CLIENTS

INVOICE • GET PAID

TAXES • GESTORÍA

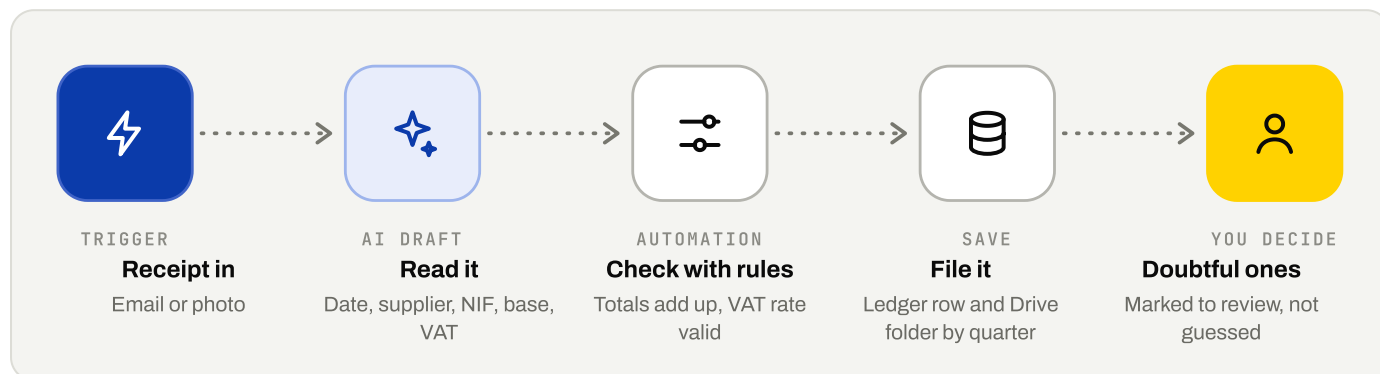


07

■ WORKFLOW 07 · TAXES AND GESTORÍA

Receipts read and filed

Every ticket, PDF and photo is read, checked and filed as it arrives, not at the end of the quarter.



TRIGGER

A receipt arrives in a dedicated email address, or you drop a photo in a folder.

TOOLS (EXAMPLES)

n8n

Gmail

Claude or another AI model

Google Drive and Sheets

WATCH OUT FOR

- ⚠ Reading errors on amounts: code checks that base plus VAT equals the total.
- ⚠ The same receipt twice: compare supplier, date and amount before filing.
- ⚠ Personal expenses: use one email address only for business receipts.



You stay in control

Rules check what the AI reads. Anything that does not add up is marked for you to review.

START SIMPLE

Create a dedicated address like receipts@ and forward every ticket to it from today.

WHERE IT SITS IN THE JOURNEY

Feeds into 08 · The quarter ready for your gestoría

WIN CLIENTS

INVOICE · GET PAID

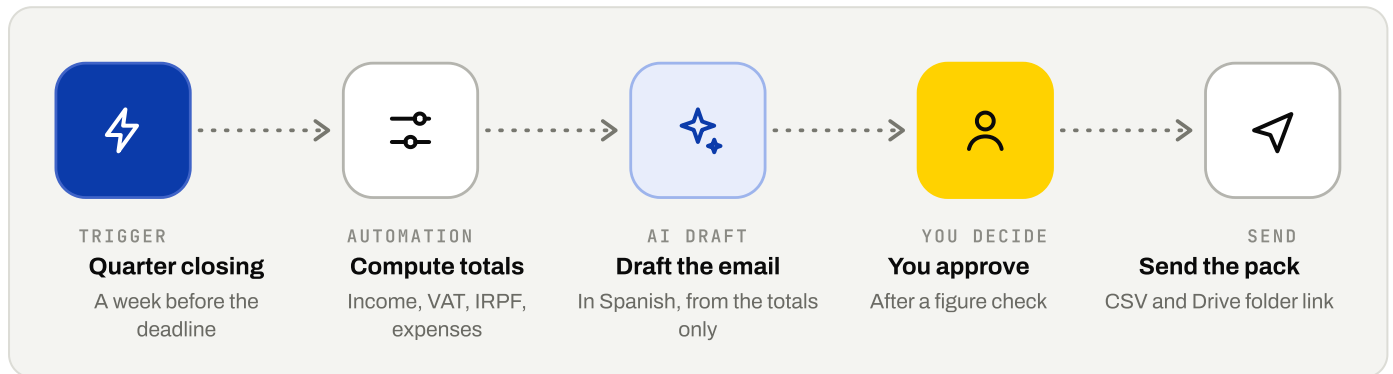
TAXES · GESTORÍA



08

The quarter ready for your gestoría

A week before the deadline, your gestoría receives a clean pack for models 303 and 130.



TRIGGER

A schedule, for example one week before each quarterly deadline.

TOOLS (EXAMPLES)



WATCH OUT FOR

- ⚠ Sending rows still to review: list them apart so your gestoría knows.
- ⚠ Figures in the email that differ from the sheet: check them automatically before sending.
- ⚠ Waiting for the last day: send the pack a week early.



You stay in control

Code computes every figure, a check compares the email with the totals, and nothing goes to the gestoría without you.

START SIMPLE

Ask your gestoría which file format they prefer, then send exactly that every quarter.

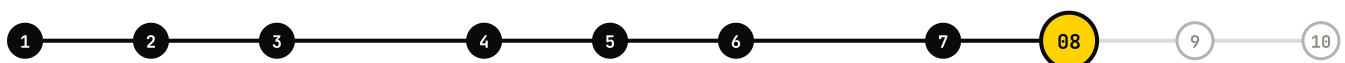
WHERE IT SITS IN THE JOURNEY

Feeds into 09 • Tax calendar reminders

WIN CLIENTS

INVOICE • GET PAID

TAXES • GESTORÍA

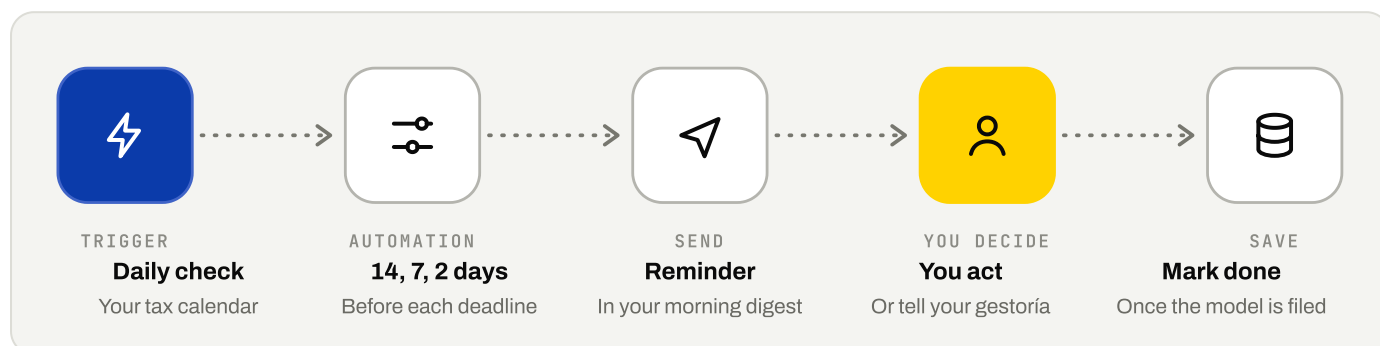


09

■ WORKFLOW 09 • TAXES AND GESTORÍA

Tax calendar reminders

No deadline surprises: 303 and 130 every quarter, 390 and 347 once a year, and the VeriFactu date.



TRIGGER

A daily check of your tax calendar.

TOOLS (EXAMPLES)

n8n

Google Sheets or Calendar

Gmail

WATCH OUT FOR

- ⚠ Dates that move: check the official calendar each year and update the sheet.
- ⚠ Reminders you ignore: group them in one morning digest instead of separate emails.
- ⚠ Forgetting the yearly models: add 390, 347 and the income tax return to the same sheet.



You stay in control

The workflow only reminds. Your gestoría files the models with the Agencia Tributaria.

START SIMPLE

Copy this year's official deadlines into one sheet. The workflow reads it every morning.

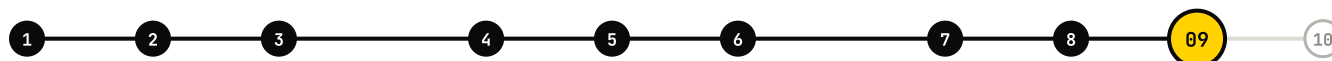
WHERE IT SITS IN THE JOURNEY

Feeds into 10 • Contribution tramo check

WIN CLIENTS

INVOICE • GET PAID

TAXES • GESTORÍA

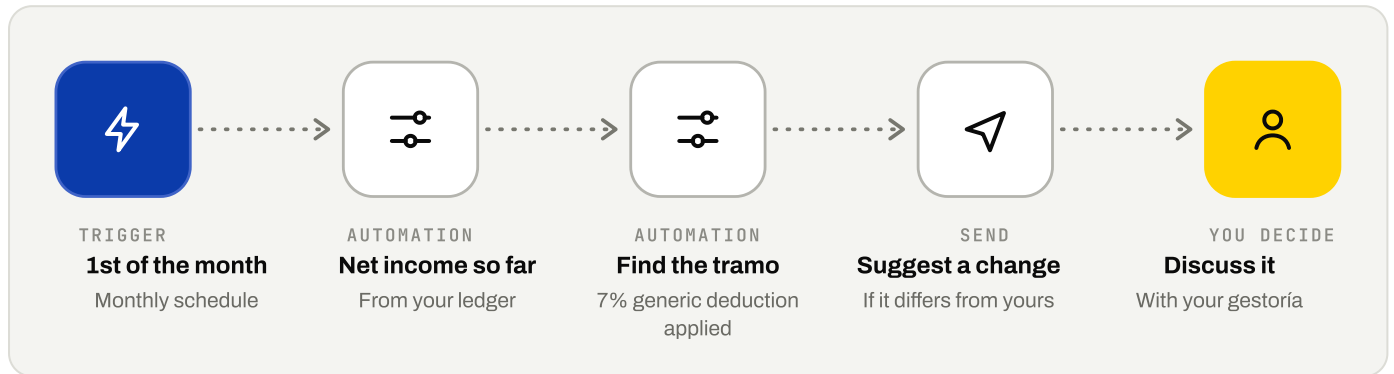


10

■ WORKFLOW 10 • TAXES AND GESTORÍA

Contribution tramo check

Each month, see whether the tramo you pay still matches your real net income.



TRIGGER

The 1st of each month.

TOOLS (EXAMPLES)

n8n

Google Sheets ledger

Gmail



You stay in control

It is an estimate to discuss with your gestoría, never a change made for you with the Seguridad Social.

WATCH OUT FOR

- ⚠ Treating the estimate as final: the Seguridad Social regularises later, on your real income.
- ⚠ Changing too often: you can change your tramo up to six times a year.
- ⚠ An incomplete ledger: the check is only as good as workflows 04 and 07.

START SIMPLE

Run the check once by hand with your gestoría, then let the workflow repeat it every month.

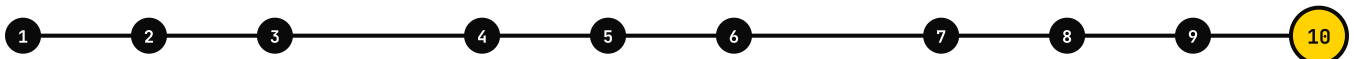
WHERE IT SITS IN THE JOURNEY

Closes the loop: the ledger keeps your tramo and your gestoría in sync

WIN CLIENTS

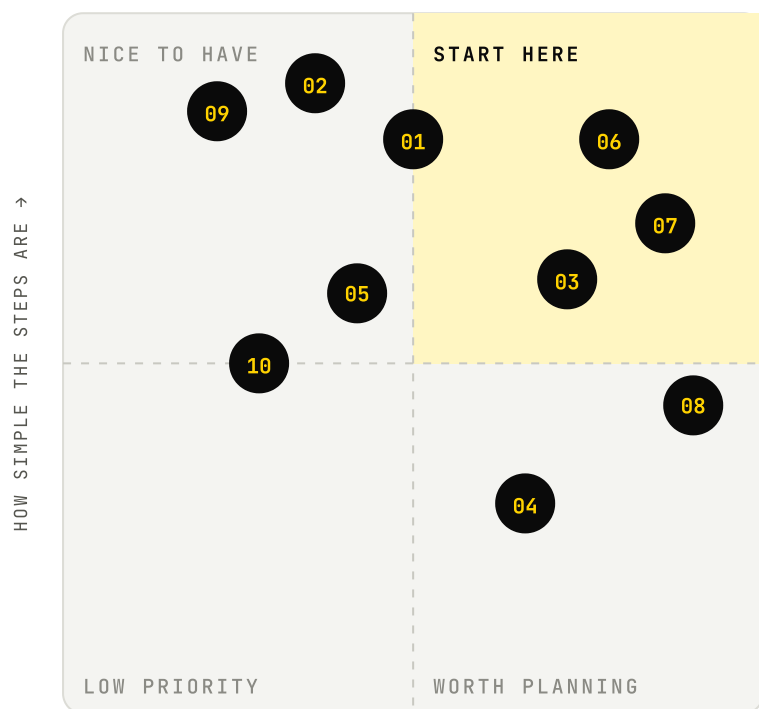
INVOICE • GET PAID

TAXES • GESTORÍA



Where to start: your first three

The best first workflow is the one that eats your time and has clear, simple steps. Use this grid with your own tasks.



- 01 Lead capture with consent
- 02 First reply in the client's language
- 03 Quote from your own price list
- 04 Certified invoice from the accepted quote
- 05 Payment matched to the invoice
- 06 Payment reminders you approve
- 07 Receipts read and filed
- 08 The quarter ready for your gestoría
- 09 Tax calendar reminders
- 10 Contribution tramo check

Suggested placement for a typical autónomo. Your own grid will differ: move the dots to match your week.

YOUR SIX-STEP PLAN

- ☐ List the admin tasks you did last month and roughly how long each took.
- ☐ Pick three from the top-right corner. Those are your first workflows.
- ☐ Build one workflow, keep the human check, run it for two weeks.
- ☐ Place them on the grid: time spent across, simplicity up.
- ☐ Write down how long the first task takes by hand today. That is your baseline.
- ☐ Compare with your baseline, adjust, then start the next one.

■ WHAT'S NEXT

Automate your tasks. Focus on your clients.

■ LEARN IT

AI training

Hands-on sessions in Seville and Málaga, built around your own workflows.

■ BUILD IT WITH US

Automation services

We design, build and run your workflows and AI agents, with human approval at every key step.

■ EVERY MONDAY

The Monday playbook

One practical AI workflow in your inbox each week. Free, unsubscribe in one click.



Generative Z

www.generativez.es

Tool names are examples and belong to their owners. Check legal, tax and data-protection requirements for your country before automating contracts, invoices or personal data.