

FINOM

	Solo ^{Free}	Start	Premium
	Start	Start trial	Start trial
		One month free, cancel anytime	One month free, cancel anytime
Price per month (paid monthly)	€ 0 ^{€-5} <small>This offer is available until 31.05.2024</small>	€ 17 <small>excl. VAT</small>	€ 34 <small>excl. VAT</small>
Price per month (paid annually)	€ 0 ^{€-3} <small>This offer is available until 31.05.2024</small>	€ 14 <small>excl. VAT</small> you save € 36	€ 28 <small>excl. VAT</small> you save € 72
All-in-one Business Platform			
Users included	1	2	5
Cashback	0%	2%	3%
Access to Business Platform	✓	✓	✓
Accounting integrations	✓	✓	✓
All transactions history in smart dashboards	✓	✓	✓
Real-time notifications	✓	✓	✓
Multi-Companies	∞	∞	∞
Number of connected banks and payment service provider	∞	∞	∞
Mobile app (iOS & Android)	✓	✓	✓
99% guaranteed uptime SLA	✓	✓	✓
Role and user management	✓	✓	✓
Accountant access	✓	✓	✓
Manual access to wallets for team members	✗	✓	✓
Visual analytics of income and expenses	✗	✓	✓
Dark theme	✓	✓	✓
Invoicing			
Invoices (in/out)	∞	∞	∞
Fast invoice payments by your customers	∞	∞	∞
Invoices statuses tracking	✗	✓	✓
Invoicing API access	✗	✓	✓
QR codes for invoices	✓	✓	✓
Invoice and receipt recognition	✓	✓	✓

Custom

from **€ 99**

Tailored for your business

[Apply now](#)

- special terms on international payments
- profitable currency exchange rates
- dedicated account manager

Manual reconciliation of invoices and receipts	✓	✓	✓
Credit notes	✓	✓	✓
Customization of invoice templates	✓	✓	✓
Automatic collection of documents	✓	✓	✓

Additional fees for services

Provided by Finom			
Monthly fee for extra team member	€ 4	€ 2	€ 1
Fee per recognized document	€ 2 after 8	€ 1,5 after 8	€ 1 after 8
Provided by Finom Payments			
Physical VISA card issuance (up to 3 per user)	✓	✓	✓
• Physical VISA cards for business owners	€ 0	€ 0	€ 0
• Physical VISA cards for team members	€ 0	€ 0	€ 0
• Physical VISA card reissuance	€ 0	€ 0	€ 0
• Monthly fee for the inactive physical card	€ 2	€ 1	€ 0
Virtual VISA card issuance (unlimited)	∞	∞	∞
• Virtual VISA cards for team members	€ 0	€ 0	€ 0
• Monthly fee for the inactive virtual card	€ 1	€ 0,5	€ 0
Card payments in EUR (except for certain MCCs)	€ 0	€ 0	€ 0
Card payment limit per card (per month)	€ 100.000	€ 100.000	€ 100.000
Card payments in foreign currency (non-EUR)	3%	2%	1%
Card payments for certain MCCs (% , minimum € 1)			
• € 0 - € 500	1%	0%	0%
• € 500 - € 2,500	2%	1%	0%
• € 2,500 - € 5,000	3%	2%	1%
• € 5,000+	3%	3%	3%
Fee for ATM withdrawals	€ 2 for each withdrawal	€ 2 after 5 withdrawals	€ 2 after 10 withdrawals
Extension of ATM withdrawal limit up to € 10 000 (paid per month)	€ 15 after € 500	€ 10 after € 2.000	€ 5 after € 5.000
Fee for ATM withdrawals in foreign currency (non-EUR)	3%	2%	1%
Monthly fee for extra wallet	€ 4 after 1 wallet	€ 2 after 2 wallets	€ 1 after 3 wallets
Fee for extra in/out SEPA transfers & Direct Debits	€ 0,2 after 5	€ 0,2 after 100	€ 0,2 after 200
Fee for extra SEPA OUT & Direct Debit transfers (per month)	0,1% after € 25.000	0,1% after € 50.000	0,1% after € 100.000

Decline of Direct Debit	€ 5	€ 5	€ 5
Fee for SEPA Instant transfers			
• € 0 — € 500	€ 1	€ 1	€ 1
• € 500 — € 2,000	€ 3	€ 3	€ 3
• € 2,000+	€ 5	€ 5	€ 5
Transfers between Finom's users in a few seconds	€ 0	€ 0	€ 0
Outgoing international payments (fee per payment)	€ 10	€ 10	€ 10
Incoming international payments (fee per payment)	€ 0 *free until 14.06.2024	€ 0 *free until 14.06.2024	€ 0 *free until 14.06.2024
International payments monthly free volume	€ 100.000	€ 100.000	€ 100.000
Fee for exceeding monthly free volume of international payments	2%	1%	1%
Outgoing payment investigation	⊗	⊗	⊗
Incoming payment investigation	⊗	⊗	⊗
Fee for providing MT103	⊗	⊗	⊗
Fee for MT199 request	⊗	⊗	⊗
Processing bulk payments	⊗	⊗	✔
Customizable transaction categories and tags	⊗	✔	✔
Scheduled payments	⊗	✔	✔
Repeat payment	⊗	✔	✔

Additional fees for special services

Provided by Finom			
Express delivery of Finom Card <i>(coming soon)</i>	€ 30	€ 30	€ 30
Provided by Finom Payments			
Recall of outgoing SEPA SCT	€ 15	€ 15	€ 15
Inquiry on SEPA SCT (Payment Investigation)	€ 15	€ 15	€ 15
Audit confirmation statement	€ 100	€ 100	€ 100
Refusal to redeem an authorized direct debit due to insufficient account balance	€ 1	€ 1	€ 1
Unarranged negative balance on Finom Business Account	€ 1 per day	€ 1 per day	€ 1 per day
Dunning letter (per letter)	€ 5	€ 5	€ 5
Card dispute for an authorised transaction (per transaction)	€ 30	€ 30	€ 30

Seizures and Garnishments applied to the Finom Business Account (per seizure/garnishment)	€ 25	€ 25	€ 25
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Please note that certain services are directly provided to you by a payment institution. Finom charges you for the platform services