

FINOM

Price

Start ⁱ

One month free, cancel anytime

Start trial

Premium

One month free, cancel anytime

Start trial

Corporate

One month free, cancel anytime

Start trial

Enterprise

Apply now

Price per month (paid monthly)
excl. VAT

17 €

40 €

149 €

339 €

Price per month (paid annually)
excl. VAT

14 €

you save 36 €

34 €

you save 72 €

119 €

you save 360 €

249 €

you save 1080 €

All-in-one Business Platform

Users included

2

5

10

15

Cashback



2 %

3 %

3 %

unlimited
cashback up to
1 %

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



Invoice and receipt recognition *(currently
unavailable)*



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	2 € after 2 team members	1 € after 5 team members	15 € after 10 team member	15 € after 15 team member
Fee per recognized document (<i>currently unavailable</i>)	1,5 € after 8	1 € after 8	∞	∞
Administrating irregularities	100 €	100 €	100 €	100 €

Provided by Finom Payments

IBAN for global transfers	✓	✓	✓	✓
Physical VISA card issuance (up to 3 per user)	✓	✓	✓	✓
• Physical VISA cards for business owners	0 €	0 €	0 €	0 €
• Physical VISA cards for team members	0 €	0 €	0 €	0 €
• Physical VISA card reissuance	0 €	0 €	0 €	0 €
• Monthly fee for the inactive physical card	1 €	0 €	0 €	0 €
Virtual VISA card issuance (unlimited)	∞	∞	∞	∞
• Virtual VISA cards for team members	0 €	0 €	0 €	0 €
• Monthly fee for the inactive virtual card	0,5 €	0 €	0 €	0 €
Card payments in EUR (except for certain MCCs)	0 €	0 €	0 €	0 €
Card payment limit per card (per month)	100 000 €	100 000 €	100 000 €	200 000 €
Card payments in foreign currency (non-EUR)	2 %	1 %	1 %	1 %
Card payments for certain MCCs (% , minimum 1 €)				
• € 0 - € 500	0 %	0 %	0 %	0 %
• € 500 - € 2,500	1 %	0 %	0 %	0 %
• € 2,500 - € 5,000	2 %	1 %	1 %	1 %
• € 5,000+	3 %	3 %	2 %	2 %
Extension of ATM withdrawal limit up to € 5 000 (paid per month)	10 € after 1500 €	5 € after 2000 €	0 €	0 €
Fee for ATM withdrawal amounts (applicable for all cards)				
• € 0 - € 2,000	0 %	0 %	0 %	0 %
• € 2,000 - € 5,000	1 %	1 %	1 %	1 %
• € 5,000 - € 10,000	5 %	5 %	5 %	5 %
• € 10,000+	7 %	7 %	7 %	7 %

Fee for extra ATM withdrawal (applicable for all cards)	2 € after 5 withdrawals	2 € after 10 withdrawals	2 € after 15 withdrawals	2 € after 15 withdrawals
Fee for ATM withdrawals in foreign currency (non-EUR)	3 %	2 %	1 %	1 %
Monthly fee for extra wallet	2 € after 2 wallets	1 € after 3 wallets	15 € after 10 wallets	15 € after 15 wallets
Fee for extra in/out SEPA transfers & Direct Debits	1 € after 70	1 € after 100	0 €	0 €
Fee for extra SEPA OUT & Direct Debit transfers (per month)	0,1 % after 50 000 €	0,1 % after 75 000 €	0,1 % after 200 000 €	0 %
Decline of Direct Debit	5 €	5 €	5 €	5 €
Fee for SEPA Instant transfers				
• € 0 — € 500	1 €	1 €	1 €	1 €
• € 500 — € 2,000	3 €	3 €	3 €	3 €
• € 2,000+	5 €	5 €	5 €	5 €
Transfers between Finom's users in a few seconds	0 €	0 €	0 €	0 €
Outgoing international payments (fee per payment)	5 €	5 €	5 €	5 €
Incoming international payments (fee per payment)	5 €	5 €	5 €	5 €
Fee for the volume of international payments	0,9 %	0,8 %	0,5 %	0,3 %
Fee for coverage of the International transfer cost, optional	35 €	35 €	35 €	35 €
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	15 €	15 €	15 €	15 €
Provided by Finom Payments				
Reference letter fee for business	80 €	80 €	80 €	80 €
Business Account Closure Refund Processing Fee	5 €	5 €	5 €	5 €
Recall of outgoing SEPA SCT	15 €	15 €	15 €	15 €
Inquiry on SEPA SCT (Payment Investigation)	15 €	15 €	15 €	15 €
Recall of international payments	60 €	60 €	60 €	60 €

Outgoing payment investigation	⊗	⊗	45 €	45 €
Incoming payment investigation	⊗	⊗	50 €	50 €
Fee for providing MT103	⊗	⊗	45 €	45 €
Fee for MT199 request	⊗	⊗	45 €	45 €
Audit confirmation statement	100 €	100 €	100 €	100 €
Refusal to redeem an authorized direct debit due to insufficient account balance	1 €	1 €	1 €	1 €
Unarranged negative balance on Finom Business Account	1 € per day	1 € per day	1 € per day	1 € per day
Dunning letter (per letter)	5 €	5 €	5 €	5 €
Card dispute for an authorised transaction (per transaction)	30 €	30 €	30 €	30 €
Administrating irregularities applied to the Finom Business Account	25 €	25 €	25 €	25 €
Personal account manager	⊗	⊗	⊗	✔
Onboarding fee	Applied individually	Applied individually	Applied individually	Applied individually
Compliance fee	⊗	⊗	Applied individually	Applied individually

Please note that certain services are directly provided to you by a payment institution. Finom charges you for the platform services.