

FINOM

Business account

Capital Deposit

Solo Free	Start	Premium	Corporate
Start	Start trial	Start trial	Start trial
Open now and use it for free	One month free, cancel anytime	One month free, cancel anytime	One month free, cancel anytime

Price per month (paid monthly)	0 € <small>7€</small> The offer is valid until 20/10/2023	17 € excl. VAT	40 € excl. VAT	149 € excl. VAT
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Price per month (paid annually)	0 € <small>5€</small> The offer is valid until 20/10/2023	14 € excl. VAT you save 36 €	34 € excl. VAT you save 72 €	119 € excl. VAT you save 360 €
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All-in-one Business Platform

Users included	1	2	5	10
Cashback	0 %	2 %	3 %	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	∞	∞	∞	∞
Payment initiation requests	∞	∞	∞	∞
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	✓	✓	✓	✓

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 € after 1 team member	2 € after 2 team members	1 € after 5 team members	1 € after 10 team members
Fee per recognized document	2 € after 8	1,5 € after 8	1 € after 8	1 € after 8
Provided by the Financial Institution				
IBAN for global transfers	✓	✓	✓	✓
Issuance of MasterCard Debit	✓	✓	✓	✓
Extra physical card issuance fee	5 € for each card	5 € after 2 cards	5 € after 5 cards	5 € after 10 cards
Monthly fee for the nonactive physical card	2 €	1 €	0 €	0 €
Virtual card issuance	✓	✓	✓	✓
Extra virtual card issuance fee	1 € after 1 card	1 € after 2 cards	1 € after 5 cards	1 € after 30 cards
Monthly fee for the nonactive virtual card	1 €	0,5 €	0 €	0 €
Card payments in EUR (except for certain MCCs)	0 €	0 €	0 €	0 €
Card payment limit per card (per month)	20 000 €	40 000 €	50 000 €	60 000 €
Card payments in foreign currency (non-EUR)	3 %	2 %	1 %	1 %
Card payments for certain MCCs (% , minimum 1 €)				
• € 0 - € 500	1 %	0 %	0 %	0 %
• € 500 - € 2,500	2 %	1 %	0 %	0 %
• € 2,500 - € 5,000	3 %	2 %	1 %	1 %
• € 5,000+	3 %	3 %	3 %	3 %
Extension of ATM withdrawal limit up to € 2 000 (paid per month)	15 € after 500 €	10 € after 1 500 €	0 €	0 €
Fee for ATM withdrawals	2 € for each withdrawal	2 € after 5 withdrawals	2 € after 10 withdrawals	2 € after 20 withdrawals
Fee for ATM withdrawals in foreign currency (non-EUR)	3 %	2 %	1 %	1 %
Monthly fee for extra wallet	4 € after 1 wallet	2 € after 2 wallets	1 € after 3 wallets	0,5 € after 4 wallets
Fee for extra in/out SEPA & DD Transfers	0,2 € after 50	0,2 € after 100	0,2 € after 200	0 €
Fee for extra SEPA & DD OUT transfers (per month)	0,1 % after 25 000 €	0,1 % after 50 000 €	0,1 % after 100 000 €	0 %
Transfer between Finom's users in a few seconds	0 €	0 €	0 €	0 €

SEPA DD creditor identifier <i>(coming soon)</i>	49 €	49 €	49 €	49 €
Processing bulk payments	⊗	⊗	✓	✓
Customizable transaction categories and tags	✓	✓	✓	✓
Scheduled payments	⊗	✓	✓	✓
Repeat payment	⊗	✓	✓	✓

Please note that Finom does not provide any financial services. External payment providers will be used to provide you with regulated services