

FINOM

	Solo ^{Free}	Start	Premium
	Start	Start trial One month free, cancel anytime	Start trial One month free, cancel anytime
Price per month (paid monthly)	0 € ^{5-€} This offer is available until 30.04.2024	17 € excl. VAT	34 € excl. VAT
Price per month (paid annually)	0 € ^{3-€} This offer is available until 30.04.2024	14 € excl. VAT you save 36 €	28 € excl. VAT 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	✗	✓	✓
Invoice and receipt recognition	✓	✓	✓
Manual reconciliation of invoices and receipts	✓	✓	✓

Custom
from **99 €**

Tailored for your business

[Apply now](#)

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

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	25 €	25 €	25 €

seizure/garnishment)

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