

FINOM

Price	Solo	Start	Premium
		One month free, cancel anytime	One month free, cancel anytime
	Start	Start trial	Start trial
Price per month (paid monthly) <small>excl. VAT</small>	€ 0	€ 17	€ 34
Price per month (paid annually) <small>excl. VAT</small>	€ 0	€ 14 <small>you save € 36</small>	€ 28 <small>you save € 72</small>
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 <small>(currently unavailable)</small>	✓	✓	✓
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
Fee per recognized document (<i>currently unavailable</i>)	€ 2 after 8	€ 1,5 after 8	€ 1 after 8

Provided by Finom Payments

IBAN for global transfers	✓	✓	✓
Physical VISA card issuance (up to 3 per user)	✓	✓	✓
• Physical card monthly maintenance	€ 3	€ 0	€ 0
• 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)			
• € 0 - € 500	3%	0%	0%
• € 500 - € 1.000	3%	2%	1%
• € 1.000+	3%	2%	1%
Card payments for <u>certain MCCs</u> (% , minimum € 1)			
• € 0 - € 500	3%	2%	1%
• € 500 - € 2.500	4%	3%	2%
• € 2.500 - € 5.000	5%	4%	3%
• € 5.000+	6%	5%	4%
Fee for ATM withdrawal amounts (applicable for all cards)			
• € 0 - € 500	1%	0%	0%
• € 500 - € 2.000	3%	1%	0%
• € 2.000 - € 5.000	5%	5%	3%
• € 5.000 - € 10.000	8%	8%	5%

• € 10.000+	8%	8%	8%
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 outgoing SEPA transfers & Direct Debits	€ 2	€ 0	€ 0
Fee for extra SEPA OUT & Direct Debit transfers (per month)	0,1% after € 5.000	0,1% after € 30.000	0,1% after € 70.000
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)	€ 5	€ 5	€ 5
Incoming international payments (fee per payment)	€ 5	€ 5	€ 5
Fee for the volume of international payments	2%	0,9%	0,8%
Fee for coverage of the International transfer cost, optional	€ 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
Provided by Finom Payments			
Reference letter fee for business	€ 80	€ 80	€ 80
Business Account Closure Refund Processing Fee	€ 5	€ 5	€ 5
Recall of outgoing SEPA SCT	€ 15	€ 15	€ 15
Inquiry on SEPA SCT (Payment Investigation)	€ 15	€ 15	€ 15
Recall of international payments	€ 60	€ 60	€ 60
Outgoing payment investigation	⊗	⊗	⊗

Incoming payment investigation	⊗	⊗	⊗
Fee for providing MT103	⊗	⊗	⊗
Fee for MT199 request	⊗	⊗	⊗
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
Personal account manager	⊗	⊗	⊗
Onboarding fee	Applied individually	Applied individually	Applied individually
Compliance fee	⊗	⊗	⊗

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