

FINOM

	Solo	Start	Premium
	Open	Start trial <small>One month free, cancel anytime</small>	Start trial <small>One month free, cancel anytime</small>
Price per month (paid monthly)	0 €	9 € <small>excl. VAT</small>	28 € <small>excl. VAT</small>
Price per month (paid annually)	0 €	7 € <small>excl. VAT</small> you save 24 €	24 € <small>excl. VAT</small> you save 48 €
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 special 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	2 € after 8	1,5 € after 8	1 € after 8
Administrating irregularities	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 €
• 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)	50.000 €	50.000 €	50.000 €
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 %
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 withdrawal amounts (applicable for all cards)			
• € 0 - € 2,000	0 %	0 %	0 %
• € 2,000 - € 5,000	1 %	1 %	1 %
• € 5,000 - € 10,000	5 %	5 %	5 %

• € 10,000+	7 %	7 %	7 %
Fee for extra ATM withdrawal (applicable for all cards)	2 € for each withdrawal	2 € after 5 withdrawals	2 € after 10 withdrawals
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 %
Fee for coverage of the International transfer cost, optional (<i>coming soon</i>)	25 €	25 €	25 €
Processing bulk payments	⊗	⊗	☑
Customizable transaction categories and tags	☑	☑	☑
Scheduled payments	⊗	☑	☑
Repeat payment	⊗	☑	☑
Provided by Solaris			
IBAN for global transfers	☑	☑	☑
Physical VISA card issuance (1 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 card issuance (up to 10 per user)	☑	☑	☑
• 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)	50.000 €	50.000 €	50.000 €
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 %
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 withdrawal amounts (applicable for all cards)			
• € 0 - € 2,000	0 %	0 %	0 %
• € 2,000 - € 5,000	1 %	1 %	1 %
• € 5,000 - € 10,000	5 %	5 %	5 %
• € 10,000+	7 %	7 %	7 %
Fee for extra ATM withdrawal (applicable for all cards)	2 € for each withdrawal	2 € after 5 withdrawals	2 € after 10 withdrawals
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 €
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 €
Incoming international payments in EUR	0,5 %	0,4 %	0,3 %
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 €
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Provided by Finom Payments

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