

All-in-one Business Platform

Plans

Solo

€ 0/month

Start

€ 7/month excl. VAT

You save € 24

Premium

€ 24/month excl. VAT

You save € 48

Business Account

Personal IBAN (unique account number for global transfers) ⓘ



Multiaccounts



Cashback ⓘ

0 %

2 %

3 %

Users included ⓘ

1

2

5

Monthly fee for extra team member

€ 4

€ 2

€ 1

Dedicated Account Manager



Accounting & Invoicing

Accounting integrations up to 30 tools (DATEV, Sevdesk, Lexoffice, etc.)



DATEV Belegbilderservice



Reconciliation of invoices and receipts



Recognition of invoices and receipts



Fee per recognized document (free while beta)

€ 0

€ 0

€ 0

Role and user management



Visual analytics of income and expenses



Customization of invoice templates



Provided by Finom Payments/Solaris SE

SEPA payments

Transfers between Finom's users in a few seconds



Outgoing SEPA transfers [ⓘ]	€ 2	€ 0	€ 0
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
SEPA Instant transfers	☑	☑	☑
€ 0 - € 500	€ 1	€ 0	€ 0
€ 500 - € 2.000	€ 2	€ 0	€ 0
€ 2.000+	€ 2	€ 0	€ 0
Decline of Direct Debit	€ 5	€ 5	€ 5
Scheduled payments	×	☑	☑
Bulk payments	×	×	☑

Card payments

Physical VISA card issuance per user [ⓘ]	3	3	3
Monthly card payment limit [ⓘ]	€ 100.000	€ 100.000	€ 100.000
Monthly ATM withdrawal limit [ⓘ]	€ 500	€ 2.000	€ 5.000
Card payments in foreign currency (non-EUR)			
€ 0 - € 500	3 %	0 %	0 %
€ 500 - € 1.000	3 %	2 %	1 %
€ 1.000+	3 %	2 %	1 %
ATM withdrawals in foreign currency (non-EUR)	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 %
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 %
Monthly fee for physical VISA card	€ 3	€ 0	€ 0
Monthly fee for the inactive physical card [ⓘ]	€ 0	€ 1	€ 1
Virtual VISA card issuance	∞	∞	∞
Monthly fee for virtual VISA Card	€ 0	€ 0	€ 0
Monthly fee for the inactive virtual card [ⓘ]	€ 1	€ 0,5	€ 0
Special offers [ⓘ]	×	✓	✓

International payments

Outgoing international payments (fee per payment)	€ 5	€ 5	€ 5
Incoming international payments (fee per payment)	€ 5	€ 5	€ 5
Fee for the volume of outgoing international payments	2 %	0,9 %	0,8 %
Coverage of the International transfer cost, optional	€ 35	€ 35	€ 35
Incoming international payments – provided specifically for Solaris users	0,5 %	0,4 %	0,3 %

Additional fees for special services

Monthly fee for extra wallet	€ 4 after 1	€ 2 after 2	€ 1 after 3
Express delivery of Finom Card	€ 15	€ 15	€ 15
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	€ 20	€ 20	€ 20
Fee for MT199 request	€ 45	€ 45	€ 45
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
Administrating irregularities applied to the Finom Business Account	€ 25	€ 25	€ 25
Personal account manager	×	×	×
Onboarding fee	Applied individually	Applied individually	Applied individually
Compliance fee ^①	×	×	×