

All-in-one Business Platform

Plans

	Corporate	Enterprise
	€ 119/month <small>excl. VAT</small>	€ 249/month <small>excl. VAT</small>
	<small>You save € 360</small>	<small>You save € 1.080</small>

Business Account

Personal IBAN (unique account number for global transfers) ⓘ	✓	✓
Multiaccounts	✓	✓
Cashback ⓘ	unlimited cashback up to 0,5 %	unlimited cashback up to 1 %
Users included ⓘ	10	15
Monthly fee for extra team member	€ 15	€ 15
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
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	✓	✓
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Outgoing SEPA transfers ^①	€ 0	€ 0
Extra SEPA OUT & Direct Debit transfers (per month) ^①	0,1 % after € 200.000	0 %
SEPA Instant transfers	✓	✓
€ 0 - € 500	€ 0	€ 0
€ 500 - € 2.000	€ 0	€ 0
€ 2.000+	€ 0	€ 0
Decline of Direct Debit	€ 5	€ 5
Scheduled payments	✓	✓
Bulk payments	✓	✓
Card payments		
Physical VISA card issuance per user ^①	3	3
Monthly card payment limit ^①	€ 100.000	€ 100.000
Monthly ATM withdrawal limit ^①	€ 5.000	€ 5.000
Card payments in foreign currency (non-EUR)		
€ 0 - € 500	0 %	0 %
€ 500 - € 1.000	1 %	1 %
€ 1.000+	1 %	1 %
ATM withdrawals in foreign currency (non-EUR)	1 %	1 %
Card payments for certain MCCs (%, minimum € 1)		
€ 0 - € 500	1 %	1 %
€ 500 - € 2.500	1 %	1 %
€ 2.500 - € 5.000	2 %	2 %
€ 5.000+	3 %	3 %
ATM withdrawal amounts (applicable for all cards)		
€ 0 - € 500	0 %	0 %

€ 500 - € 2.000	0 %	0 %
€ 2.000 - € 5.000	3 %	3 %
€ 5.000 - € 10.000	5 %	5 %
€ 10.000+	8 %	8 %
Monthly fee for physical VISA card	€ 0	€ 0
Monthly fee for the inactive physical card [ⓘ]	€ 1	€ 1
Virtual VISA card issuance	∞	∞
Monthly fee for virtual VISA Card	€ 0	€ 0
Monthly fee for the inactive virtual card [ⓘ]	€ 0	€ 0
Special offers [ⓘ]	☑	☑

International payments

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

Additional fees for special services

Monthly fee for extra wallet	€ 15 after 10	€ 15 after 15
Express delivery of Finom Card	€ 15	€ 15
Reference letter fee for business	€ 80	€ 80
Business Account Closure Refund Processing Fee	€ 5	€ 5
Recall of outgoing SEPA SCT	€ 15	€ 15
Inquiry on SEPA SCT (Payment Investigation)	€ 15	€ 15

Recall of international payments	€ 60	€ 60
Outgoing payment investigation	€ 45	€ 45
Incoming payment investigation	€ 50	€ 50
Fee for providing MT103	€ 20	€ 20
Fee for MT199 request	€ 45	€ 45
Audit confirmation statement	€ 100	€ 100
Refusal to redeem an authorized direct debit due to insufficient account balance	€ 1	€ 1
Unarranged negative balance on Finom Business Account	€ 1 per day	€ 1 per day
Dunning letter (per letter)	€ 5	€ 5
Card dispute for an authorised transaction (per transaction)	€ 30	€ 30
Administrating irregularities applied to the Finom Business Account	€ 25	€ 25
Personal account manager	×	☑
Onboarding fee	Applied individually	Applied individually
Compliance fee ^①	Applied individually	Applied individually