

# FINOM

PROMO

Solo

Start

Premium

Corporate

Open

Start trial

Start trial

Start trial

Until 31.12.2023, pay €0 after

One month free, cancel anytime

One month free, cancel anytime

One month free, cancel anytime

Price per month (paid monthly)

0 €

9 €  
excl. VAT

28 €  
excl. VAT

110 €  
excl. VAT

Price per month (paid annually)

0 €

7 €  
excl. VAT  
you save 24 €

24 €  
excl. VAT  
you save 48 €

90 €  
excl. VAT  
you save 240 €

## All-in-one Business Platform

Users included	1	2	5	10
Cashback	0 %	2 %	3 %	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	∞	∞	∞	∞
Payment initiation requests	∞	∞	∞	∞
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	✓	✓	✓	✓

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	1 € after 10 team members
Fee per recognized document	2 € after 8	1,5 € after 8	1 € after 8	1 € after 8
Administrating irregularities	100 €	100 €	100 €	100 €

### Provided by the Financial Institution\*

IBAN for global transfers	✓	✓	✓	✓
VISA card issuance (1 per user)	✓	✓	✓	✓
• Physical VISA cards for business owners	0 €	0 €	0 €	0 €
• Physical VISA cards for team members	0 €	0 €	0 €	0 €
• Physical VISA card reissuance	0 €	0 €	0 €	0 €
• Monthly fee for the inactive physical card	2 €	1 €	0 €	0 €
Virtual card issuance (up to 10 per user)	✓	✓	✓	✓
• Virtual VISA cards for business owners	0 €	0 €	0 €	0 €
• Virtual VISA cards for team members	0 €	0 €	0 €	0 €
• Virtual VISA card reissuance	0 €	0 €	0 €	0 €
• Monthly fee for the inactive virtual card	1 €	0,5 €	0 €	0 €
Card payments in EUR (except for certain MCCs)	0 €	0 €	0 €	0 €
Card payment limit per card** (per month)	50.000 €	50.000 €	50.000 €	50.000 €
Card payments in foreign currency (non-EUR)	3 %	2 %	1 %	1 %
Card payments for <b>certain MCCs</b> (% , minimum 1 €)				
• € 0 - € 500	1 %	0 %	0 %	0 %
• € 500 - € 2,500	2 %	1 %	0 %	0 %
• € 2,500 - € 5,000	3 %	2 %	1 %	1 %
• € 5,000+	3 %	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 €	0 €
Fee for ATM withdrawal amounts (applicable for all cards)				
• € 0 - € 2,000	0 %	0 %	0 %	0 %
• € 2,000 - € 5,000	1 %	1 %	1 %	1 %
• € 5,000 - € 10,000	5 %	5 %	5 %	5 %

• € 10,000+	7 %	7 %	7 %	7 %
Fee for extra ATM withdrawal (applicable for all cards)	<b>2 € for each withdrawal</b>	<b>2 € after 5 withdrawals</b>	<b>2 € after 10 withdrawals</b>	<b>2 € after 20 withdrawals</b>
Fee for ATM withdrawals in foreign currency (non-EUR)	3 %	2 %	1 %	1 %
Monthly fee for extra wallet	<b>4 € after 1 wallet</b>	<b>2 € after 2 wallets</b>	<b>1 € after 3 wallets</b>	<b>0,5 € after 4 wallets</b>
Fee for extra in/out SEPA & DD Transfers	<b>0,2 € after 50</b>	<b>0,2 € after 100</b>	<b>0,2 € after 200</b>	<b>0 €</b>
Fee for extra SEPA & DD OUT transfers (per month)	<b>0,1 % after 25.000 €</b>	<b>0,1 % after 50.000 €</b>	<b>0,1 % after 100.000 €</b>	<b>0 %</b>
Fee for SEPA Instant transfers				
• € 0 — € 500	<b>1 €</b>	<b>1 €</b>	<b>1 €</b>	<b>1 €</b>
• € 500 — € 2,000	<b>3 €</b>	<b>3 €</b>	<b>3 €</b>	<b>3 €</b>
• € 2,000+	<b>5 €</b>	<b>5 €</b>	<b>5 €</b>	<b>5 €</b>
Incoming international payments in EUR	0,5 %	0,4 %	0,3 %	0,2 %
Transfer between Finom's users in a few seconds	<b>0 €</b>	<b>0 €</b>	<b>0 €</b>	<b>0 €</b>
Processing bulk payments	⊗	⊗	✔	✔
Customizable transaction categories and tags	✔	✔	✔	✔
Scheduled payments	⊗	✔	✔	✔
Repeat payment	⊗	✔	✔	✔

\*All banking services are offered by  Solaris SE

\*\*From June 1, 2023, all limits are linked with the card holder, not with the card itself.