

IperMoney Account

In the competitive landscape of European digital banking, IperMoney emerges as a cutting-edge fintech solution, designed to meet the needs of modern businesses operating in Europe. With a completely digital approach and innovative features, this platform is redefining business banking standards.

Furthermore, unlike other digital accounts, you can request consultation from one of our operators before opening the account - we also offer support during the account opening process.

Account Opening in 24 Hours: The Fastest

One of IperMoney's main competitive advantages is the ability to open a European business account in just 24 hours. This ultra-fast process eliminates the long waits typical of traditional banking systems, allowing businesses to:

- Obtain an operational European IBAN immediately
- Start banking operations without bureaucratic delays
- Access SEPA payment services instantly
- Manage instant transfers from day one
- Access via App and Web

The completely digitized procedure represents a true revolution for SMEs that need immediate and flexible banking solutions.

Multi-IBAN System: Advanced Financial Management

IperMoney offers a multi-IBAN system that enables sophisticated and organized financial management:

Professional Plan (€19.90/month)

- 1 European IBAN for essential operations
- Ideal for startups and small businesses
- Visa Corporate physical card
- Virtual cards
- Team expense management
- User access included

Corporate Plan (€39.90/month)

- 5 European IBANs for complex management
- Perfect for structured companies
- Up to 20 virtual cards included
- Up to 5 physical cards included
- Team expense management
- 3 users included in the plan

This multi-IBAN functionality allows businesses to:

- Separate financial flows for different projects or divisions
- Manage multiple business entities with a single platform
- Optimize accounting and cost control
- Facilitate operations with international clients

Corporate Cards: Total Control of Business Expenses

IperMoney's corporate card management system offers granular control over business payments:

Virtual and Physical Cards

- Virtual cards: up to 3 (Professional) or 20 (Corporate)
- Physical cards: up to 1 (Professional) or 5 (Corporate)
- Full support for Apple Pay and Google Pay
- Card issuance at €19.90 per physical card

High Customizable Limits

- Limits up to €200,000 per card
- Individual and granular control for each team card
- Real-time expense monitoring
- Detailed reporting for each transaction

Team Access: Simplified Business Collaboration

The team access functionality enables efficient collaborative management:

- Professional Plan: 1 user included + €5 per month for additional user
- Corporate Plan: 3 users included + €5 per month for additional user

Each team member can access necessary functionalities with customizable permissions, ensuring:

- Business data security
- Granular access control
- Operation traceability
- Optimized collaborative workflows

Complete Banking Services for the European Market

IperMoney doesn't limit itself to basic account management but offers a complete ecosystem of financial services:

Advanced Transfers and Payments

• Instant SEPA transfers (€1 per transfer) • 50 free SEPA transfers/month (Corporate Plan) • International transfers with end-to-end tracking • PagoPA and F24 payments for Italian businesses

POS Integration with Competitive Commissions

• Android POS terminals with long-lasting battery • Commissions from 0.9% - among the most competitive in the market • Wi-Fi and 4G connectivity for use anywhere • Integrated printer for immediate receipts • Support for all major payment networks

Multi-Language and Multi-Market Support

• Interface available in Italian, English, French, and Chinese • Multilingual customer support active 7/7 • Localized services for different European markets • Simplified Chinese interface for Chinese speakers

Advantages for Non-EU Companies

IperMoney offers specific solutions for non-European companies operating in the EU: • Account opening for companies with foreign directors • Dedicated services for non-EU businesses • Specialized consulting for regulatory requirements • Simplified process for international documentation

Cutting-Edge Technology and Security

The platform guarantees the highest security standards: • Compliance with European PSD2 regulations • Advanced data protection with banking encryption • Continuous transaction monitoring • Secure access via mobile app and web

Transparent and Competitive Pricing

IperMoney adopts a transparent pricing policy:

Feature	Professional Corporate	
Monthly fee	€19.90	€39.90
European IBANs	1	5
Users included	1	3
Virtual cards	3	20
Physical cards	1	5
Free SEPA/month	0	50

Conclusions: The Future of Business Banking

IperMoney represents the evolution of European business banking, combining speed, flexibility, and technological innovation. With 24-hour account opening, multi-IBAN system, advanced corporate cards, and collaborative team access, it positions itself as the ideal solution for businesses wanting to completely digitize their financial management.

In a market where banking digitalization grows 40% annually, IperMoney confirms itself as a strategic partner for business growth in Europe.

For more information about plans and to open your European business account, visit ipermoney.com or book a free consultation with the team.