

## BUSINESSES, fiat complete take points list.

### 1. One-time fees

Take Point	Revenue	Comment
Business onboarding	€25	Initial onboarding fee
Plastic card issuance (3rd+ main / 6th+ sub)	€50 + €5	First 2 main and 5 sub-account cards are free
One-time virtual card	€3	Per card issued
Reusable virtual card	€10	Per card issued
Card replacement	€10 + €5	Per replacement (damage/loss)
Card reissue	€50 + €5	Per paid card at end of expiration
White-label cards	€300	Per card, client branded
Payroll cards	€8	Per issued card
Archived statement	€10	Issued on request
Bank balance confirmation	€30	Issued on request
Notarized banking documents	€500	Rare, high-value service

### 2. Recurring fees

Take Point	Revenue	Comment
Account inactivity fee (< €10K)	€25/month	Charged if no activity and low balance
Account inactivity fee (> €10K)	€10/month	Charged if no activity despite higher balance
Mass payout module	€100/month	For payroll to external accounts
Additional sub-accounts	€5/month	Per extra employee account

### 3. Transaction-based (payment activity)

Take Point	Revenue	Comment
SEPA Credit	€1	Outbound EU transfers
SEPA outside EU	€5	Non-EU SEPA destinations
SEPA Instant	€4	If not included in plan
SWIFT outgoing	€30 + 0.55%	Plus correspondent bank fees
SWIFT urgent	€35	Urgent version + correspondent fees
Card payments SEPA	0.5%	Interchange fee on card spending
Card payments International	1.5% + FX	Interchange + FX markup
Google/Apple Pay	1%	Card-linked mobile payments
P2P over €1K/day	€10	Per transaction over daily limit
P2P international	€10 + FX	Sent abroad via cards
Currency conversion (purchases)	2%	Built-in markup on foreign exchange

### 4. ATM-related

Take Point	Revenue	Comment
ATM partner SEPA	€0.5–€5	First 2/month free, then €5
ATM SEPA non-partner	€5–€7	Up to €1000/month free
ATM non-SEPA EU	€10 + 2%	Fee + ATM surcharge
ATM Global	€15 + 5%	Fee + FX markup

### 5. Indirect behavioral triggers

Take Point	Revenue	Comment
Card usage abroad	€15 + FX	Often triggers high-margin conversion
Frequent card loss/damage	€15	Behavioral trigger

## 6. Zero-revenue operations

Take Point	Revenue	Comment
Nostro network transfers	€0	Internal, commission-free
Nostro network payments	€0	Card-based, internal
SEPA Incoming (EU)	€0	Free inbound transfers
Email / Push / WhatsApp alerts	€0	Included notifications
Why it matters: while these actions don't generate direct revenue, they reduce costs and increase engagement, fostering behavioral loyalty. Often, they are part of retention models.		

## 7. Current and potential take points based on accumulated fiat (low-risk)

Instrument	Take Point	Direct Basis
Overnight loans to other banks	Income from short-term liquidity placement (overnight interbank lending)	Overnight loans to other banks with minimal risk
Placement of reserves in secure institutions	Interest income from placed reserves (like escrow or EU bank deposits)	Banks issuing cryptopairs must hold reserves in secure institutions, implying interest returns
Passive accumulation of internal fees	Treasury holds unwithdrawn funds, deployable in short-term low-risk uses	Accumulated assets can finance operations or be passively managed if risk-free
Prepaid Nostro Coin requests	Holding deposits before fulfillment yields deployable liquidity	"Requests fulfilled by premium" → window between deposit and issuance usable for placement
Fiat from crypto deposits	Accumulated euros usable until withdrawal	Euros cover tokens; until withdrawn, may be placed in low-risk assets
Free entry, fee-based exit	Encourages float buildup, which can be monetized	Float-based yield model typical in fintechs with stored funds

### 7.1. Methodology for evaluating fiat take points from accumulated funds

Take Point	Calculation Logic	Key Parameters
Overnight lending to other banks	Available liquidity × average overnight lending rate	– Average liquidity balance (€) – Daily rate (typically ESTR ± 0.1%)
Depositing reserves in banks (deposits)	Average reserve balance × deposit yield (0.5–2% annually)	– Reserve balance – Instrument yield (Treasuries, MM accounts)
Commission float (prior to withdrawal)	Average float from deposits/requests × liquidity return rate	– Temporarily held amounts prior to withdrawal – Holding period (in days)
Deferred Nostro Coin requests	Prepaid requests × placement yield before coin issuance	– Average request volume – Time until execution
Treasury from excess activity (accumulated margin)	Commission/FX income not withdrawn immediately → placed temporarily	– Accumulated funds in treasury – Portion eligible for placement

## 7.2. Example: income from reserve placement (€100M)

Instrument	Portfolio Share	Amount (€)	Annual Yield	Monthly Income (€)	Comment
US Treasuries (1–6 mo)	40%	€40,000,000	5.0%	€166,666	High yield, safe via hedge funds or EUR-denominated funds. Excellent for stable returns with minimal risk.
Overnight (ESTR)	40%	€40,000,000	3.9%	€130,000	Instant liquidity for all internal system needs. Ideal for covering daily liquidity needs, floats, requests, and fluctuations
Eurobonds (AAA, EUR)	15%	€15,000,000	3.5%	€43,750	Stable, eurozone, low risk
LT Government Debt (Lithuania)	5%	€5,000,000	2.8%	€11,666	Small allocation for “political alignment” in SBL-resident country. Local focus, adds resilience in front of regulator.
<b>Total</b>	<b>100%</b>	<b>€100M</b>		<b>€0.35M</b>	<b>Passive income, low risk.</b>

## 8. Blockchain onboarding take points.

Action	Annual fee	Structure	Comment
Blockcain onboarding	€25-100K	€100K – full access (banks) €50K – fiat restricted access (crypto firms) €25K – limited system access; all reserves are held by key issuers (non-licensed)	The cost of the key depends on the type of organization, the presence of financial or crypto licenses, and the party responsible for holding the reserves.
Crypto-pair issuance	3% of issuance amount	1.5% in fiat currency + 1.5% in coins (e.g., N-YEN Coin)	Applied to all participant categories for each issuance event

## Summary

Category	Advantage
Breadth of take-points	Captures all key B2B monetization sources from initial onboarding to deep payment activity. Most competitors cover fewer touchpoints.
White-label cards	Unique high-ticket take-point (€300). Rarely offered in this form. Demonstrates strong B2B2C potential.
Mass payouts / payroll	€100/month a solid recurring revenue stream with high stickiness. Similar functionality at Wise and Revolut is more expensive or less clear.
Reusable virtual cards + sub-accounts	Creates a strong foundation for viral growth within teams. Every employee becomes a revenue node.
ATM, SWIFT, urgent fees	Effectively monetize rare but expensive operations, a fintech classic.
Indirect triggers	Card usage abroad and frequent re-issuance are the real revenue drivers that are often ignored in models.

## Competitors comparison

Platform	Depth of take-points	Revenue frequency	Explicit features	Fee model	Conclusion
Wise Business	AAAA	High	Transparent	SEPA/SWIFT/FX markup	Fewer monetization points, higher volumes
Revolut Business	AAAAA	High	Subscriptions + transactions	Flat-fee plans + %	Broader model, but with more complex UX
Mercury	AAA	Medium	Free cards, swaps	Near-zero fees, earn on float	Less flexible cashflow
Nostro	AAAAA	High	Everything is monetized	Balanced mix of fixed + %	<b>Closest to ideal: many take-points, highly granular monetization model</b>