

INDIVIDUALS, fiat complete take points list

1. One-time fees

Take point	Revenue	Comment
Second plastic card	€25 + €5	First one is free
Single-use virtual card	€1	Issued for a fee
Reusable virtual card	€3	Popular among freelancers
Card replacement / re-issuance	€5 + €5	Estimated income over 2 years
SEPA transfer outside EU	€3	If not included in the plan
SEPA Instant Transfer	€2	For 1.5 transfers/month for a portion of users
SWIFT transfer (outgoing)	€25 + 0.5%	Plus correspondent bank fees
Notarized banking documents	€500	Very rare, but high-value request
Archived statement	€5	Once every 2 years for most users
Bank balance confirmation	€10	Similar frequency to archive requests
API access (if paid)	~€5/month	For advanced/freelancer mode
SMS notifications	€0.5	Approx. 3 per month; ~25% of users pay for it

2. Recurring fees

Take point	Revenue	Comment
Inactivity fee (< €1K balance)	€10	Charged if no account activity for a full month
Inactivity fee (> €1K balance)	€5	More lenient, but still applied
API access (subscription model)	€5/month	Estimated income from ~2% of users

3. Transaction-based

Take point	Revenue	Comment
SEPA Instant	€2	Commonly used by businesses and freelancers
P2P transfers above limit	€5	Per transfer above €500/day
P2P transfers abroad	€5 + FX	Not included in SEPA limits
Inter-account transfers (different currencies)	FX markup (1%)	No fixed fee
FX on international purchases	0.5–2%	Built into the exchange rate
Card payments abroad	FX + 0.5% interchange	Especially relevant for offline purchases
Card payments within SEPA	0.2% interchange	Applies to card payments, not IBAN transfers
Google/Apple Pay	0.2% interchange	Applies only to card-based payments
SMS notifications	~€0.5	Avg. 3/month × ~25% of users

4. ATM-related income

Take point	Revenue	Comment
Third-party ATMs within SEPA	€5 or €7	Charged after exceeding the free limit
Non-SEPA Europe	€5 + 2%	Plus possible ATM operator fee
Non-SEPA World	€10 + 3%	Plus FX markup
FX from ATM withdrawals	Included in %	Becomes part of transaction revenue

5. Indirect takepoints / behavioral triggers

Take point	Revenue	Comment
Account inactivity (→ subscription fee)	€5–10	Applies when no transactions occur for a full month
Frequent transfers (→ paid limit)	€5+	A mechanism to encourage upgraded activity tiers
Unavoidable FX (→ margin-based income)	0.5–2%	Almost every international activity triggers this
Frequent card replacements	€10	Typical for users with an active lifestyle
Card usage outside SEPA	€10 + 3%	Rare, but high-margin

6. Internal network usage and commission-free routes (zero-revenue triggers)

- **No revenue, but the user is satisfied:**
 - In-network transfers
 - In-network card payments
 - Google/Apple Pay within the Nostro network
 - Incoming SEPA transfers within the network
 - Email, push, and WhatsApp 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.

Summary

Nostro includes at least 25 take points, most of which are embedded in natural user behavior:

- 5–7 subscription-based or recurring charges
- 10+ transactional and one-time events
- 5+ FX and ATM combined sources
- Several indirect triggers that generate monetization chains