

IperMoney Fills the Gap of Banking Desertification in Europe for the global business

The Italian startup offers digital banking services to SMEs abandoned by traditional banks

BORGORICCO, PADOVA, ITALY, June 13, 2025 /EINPresswire.com/ -- IperMoney is born, an Italian startup founded by banking industry experts, providing online business accounts with Belgian IBANs and bank-level services. This initiative addresses the growing banking desertification across Europe, which has left thousands of SMEs without adequate financial services.

The Problem: 15,000 Branches Closed in Europe

Over the past five years, more than 15,000 bank branches have shut down in Europe, leaving entire geographical areas and market segments underserved. SMEs with international operations now face increasingly complex and costly procedures to access reliable banking services.

“While the European economy was digitizing, traditional banks were withdrawing from the most innovative segments,” explain IperMoney’s founders. “Startups with international teams and innovative SMEs were left without adequate solutions,” states CEO Matteo Beorchia.

The Solution: Technology and Accessibility

IperMoney breaks down bureaucratic barriers, enabling the opening of business accounts with Belgian IBANs even for non-EU companies. Beyond payment activities, the platform offers POS terminals with payment fees at 0.9%, significantly lower than the 2-3% charged by traditional banks. For other services, monthly plans start at 19 and 39 euros, designed to meet the diverse needs of businesses.



IperMoney digital bank business

The startup goes beyond a simple “free business account,” offering comprehensive services: expense management through Visa Corporate, virtual and physical cards, instant SEPA transfers, multi-currency accounts, and dedicated support.

Specialized Support and Banking Security

IperMoney ensures specialized customer support and swift problem resolution, eliminating the risk of accounts being frozen without notice—a common issue with traditional banking systems. Security is guaranteed through a partnership with Paynovate SA, a specialized Belgian institution.

“When a critical issue arises, we ensure immediate intervention,” emphasize the founders. “This prevents operational disruptions that can cost businesses thousands of euros.”

Early Positive Results

Initial feedback shows strong interest from innovative startups, companies with international operations, and tech-focused SMEs—all segments increasingly abandoned by traditional banking systems.

About IperMoney

IperMoney is an Italian startup founded by banking industry experts, offering digital financial services for businesses of all sizes. Based in Padova, the company provides online business accounts, corporate expense management, and banking services through partnerships with regulated European institutions.

IperMoney is a member of Le Village by Crédit Agricole and the Fintech Observatory of Politecnico di Milano.

Press Contacts:

www.ipermoney.com – mario@ipermoney.com

mario Barban

IperMoney

[email us here](#)

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