

# Bilko Add-On Catalog & Pricing Model (2026-06-19, CEO-approved)

## Bilko Add-On Catalog & Pricing Model

CEO-Approved 2026-06-19 | MC #103934, Parent #103917

### Executive Summary

This document captures the CEO-approved add-on monetization strategy for Bilko, derived from live Norwegian SaaS market research (Fiken, Tripletex) and validated against Balkan market dynamics.

**Key Decision:** Of the four originally-proposed add-ons (reminders, tax/porezna, calendar, payroll), only **payroll** is monetized as a recurring add-on. The others are either bundled in core plans or offered as one-time annual services.

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## 1. Core Plans (What's Included)

All paid Bilko plans (Starter €15 / Growth €29 / Pro €49) include:

- **Fakturiranje:** Unlimited invoices + recurring billing
- **Basic reminders/dunning:** Automated 2-stage payment reminders (7 days, 30 days post-due)
- **Compliance calendar:** Embedded tax deadline tracking (PDV, UST, CIT, PIT, PAYROLL deadlines for RS/HR/BA)
- **PDV calculation + deadline reminders:** VAT rate calc + automated deadline alerts
- **Basic financial reports:** P&L, Balance Sheet, Cash Flow
- **Multi-user access:** Unlimited users (Growth+) or 2 users (Starter)

**Rationale:** Norwegian market evidence shows that reminders, calendars, and tax deadline tracking are **core differentiators**, not premium features. Fiken and Tripletex both bundle these in their base plans. Charging for them creates friction without revenue upside in the Balkan SMB market.

**Knjigovodstvo/GL (Modul B)** unlocks at **PRO tier** (€49/month). This is the largest revenue unlock for existing built functionality.

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## 2. Paid Add-Ons (Recurring & One-Time)

### 2.1 Payroll / Plate (per country)

**Price:**

- **Module activation:** €5/month per country
- **Per employee:** €2/employee/month
- **Single-founder special:** €5/month flat (1 person paying self)

**What's included:**

- Salary calculation
- Contribution calculation (PIO/ZZO/PDV Serbia | doprinosi Croatia | PIO/MIO BiH)
- Payslip generation
- Monthly regulatory form auto-fill:
  - Serbia: PPD-PD
  - Croatia: JOPPD
  - BiH FBiH: BRA-1022
  - BiH RS: separate forms for RS tax authority

**Example scenarios:**

- 1 employee (Serbia): €5/month
- 5 employees (Serbia): €5 module + (5 × €2) = **€15/month**
- 8 employees (Croatia): €5 module + (8 × €2) = **€21/month**
- Multi-country (RS + HR, 3 employees each): (€5 × 2) + (6 × €2) = **€22/month**

**Competitor precedent:**

- Fiken Lønn: NOK 79 first employee + NOK 39/additional (~€7 + €3.50/emp/mo)
- Tripletex: NOK 65/user/month (~€5.70/user/mo)

**Strategic note:** Payroll is the **only** of the original four targets that Norwegian competitors consistently monetize as a paid add-on. This is the anchor revenue unlock after GL goes live.

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## 2.2 Bank Integration (Open Banking via Tok)

**Price:** €4/month per bank account connection

**What's included:**

- Automated transaction import
- Auto-reconciliation with invoices/expenses
- Bank dashboard

**Competitor precedent:**

- Fiken: NOK 59/month (~€5.20)
- Tripletex: NOK 49/month (~€4.30)

**Strategic note:** Bank integration is a standard per-connection add-on in Norwegian SaaS. Creates daily active usage and high retention.

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## 2.3 Annual Accounts / Godišnji Obračun (one-time per year)

**Price (one-time per year, per entity):**

- **Serbia (APR annual report):** €29
- **Croatia (FINA annual accounts):** €35
- **BiH FBiH (annual accounts):** €25
- **BiH RS (annual accounts):** €25

**What's included:**

- Balance Sheet + P&L preparation
- Submission-ready format for:
  - Serbia: APR (Agencija za privredne registre)
  - Croatia: FINA
  - BiH: UIO (Uprava za indirektno oporezivanje)

**Competitor precedent:**

- Fiken: NOK 1,290-1,490/year (~€115-130/year)
- Tripletex: NOK 990/year (~€87/year)

**Strategic note:** This is **not** a monthly subscription. It's a one-time annual service charge, mirroring the Norwegian pattern. Periodic VAT reporting is free/core; annual closing is where genuine accounting labor occurs.

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## 2.4 Advanced Dunning (optional)

**Price:** €5/month

**What's included:**

- 5-step dunning sequences (vs. basic 2-step in core)
- SMS reminders (via SMS gateway)
- Inkasso / collection agency referral integration

**Strategic note:** Basic payment reminders are **free in core** per Norwegian precedent. Advanced multi-step sequences with SMS are an optional premium.

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## 2.5 API Advanced (for integrators)

**Price:** €6/month

**What's included:**

- Webhook events
- Higher rate limits
- Developer console access

**Strategic note:** Basic REST API read access is available in Growth/Pro plans. Advanced webhooks/events for integrators are an optional add-on, mirroring Fiken's NOK 99/month API add-on.

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# 3. What Is NOT Monetized as Add-Ons

Feature	Treatment	Rationale
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<b>Calendar / Deadlines (Kalendar obaveza)</b>	<b>CORE</b> (bundled in all paid plans)	No Norwegian competitor sells a standalone calendar. Deadline protection is a trust-building differentiator vs. legacy tools like e-racuni/Minimax. Tax deadline misses in Balkans = severe penalties (Serbia: up to 100% of tax for late filing; Croatia: fines up to HRK 200,000). This is a <b>core value prop</b> , not a tax.
<b>Basic reminders / dunning</b>	<b>CORE</b> (bundled in all paid plans)	Both Fiken and Tripletex bundle payment reminders in core. Charging for this creates friction without revenue. Advanced dunning (5-step + SMS) is the optional premium.
<b>VAT calculation + deadline reminders</b>	<b>CORE</b> (bundled in all paid plans)	Periodic VAT reporting is a regulatory obligation, not a premium feature. Both Norwegian competitors include this free. Annual filing is the monetization point (one-time service).

## 4. Pricing Model Summary Table

Add-On	Price	Model	Competitor Evidence
<b>Payroll (per country)</b>	€5/month module + €2/employee/month	Per-employee hybrid	Fiken: NOK 79 + 39/emp; Tripletex: NOK 65/user
<b>Bank integration (Open Banking via Tok)</b>	€4/month per bank account	Per-connection	Fiken: NOK 59; Tripletex: NOK 49
<b>Annual accounts (APR/FINA/UIO)</b>	€25–35 one-time per year per entity	One-time annual service	Fiken: NOK 1,290–1,490/year; Tripletex: NOK 990/year
<b>Advanced dunning (5-step + SMS)</b>	€5/month	Flat optional	Basic bundled in both competitors
<b>API advanced (webhooks/limits)</b>	€6/month	Flat optional	Fiken: NOK 99/month for API add-on

## 5. Norwegian SaaS Precedent (Live Evidence 2026-06-19)

Fiken ([fiken.no/priser](https://fiken.no/priser))

- Base: NOK 209/month (€18.50)
- Payroll: NOK 79 first employee + NOK 39/additional
- Bank: NOK 59/month
- Annual tax return: NOK 1,290–1,490/year (one-time)
- **Payment reminders: bundled in core**
- **Tax deadline alerts: bundled in core**

## Tripletex (tripletex.no/priser)

- Base tiers: Basis NOK 199, Smart NOK 299, Pro NOK 479, Komplet NOK 649
- Payroll: NOK 65/user/month (add-on on lower tiers; 1 user included in Pro+)
- Bank: NOK 49/month
- Annual closing: NOK 990/year (one-time)
- **Payment reminders: bundled in all tiers**
- **VAT auto-submit to Altinn: bundled in all tiers**

**Key pattern:** Both competitors monetize payroll heavily. Both give away reminders, calendars, and periodic tax reporting as core. Annual filing is a one-time service, not a subscription.

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## 6. Decision Rationale — Why Only Payroll?

Of the CEO's four original add-on targets:

1. **(a) Reminders / dunning:** Norwegian competitors bundle basic reminders in core. Monetizing them = friction without revenue.
2. **(b) Tax / porezna reminders:** VAT deadline alerts are regulatory compliance, not a premium. Annual filing (APR/FINA/UIO) is monetized as a **one-time service**, not a monthly add-on.
3. **(c) Calendar / deadlines:** No Norwegian competitor sells a standalone calendar. It's embedded UX, not a product line.
4. **(d) Payroll / plate: STRONGLY VALIDATED.** Both Fiken and Tripletex charge per-employee/per-user. This is the **only** proven recurring add-on revenue opportunity.

**Conclusion:** Bilko's add-on revenue model should anchor on payroll (per-employee), with bank integration (per-connection) as secondary, and annual accounts as a one-time service. Everything else is core or tier-gated.

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## 7. Implementation Priority

1. **Immediate unlock (days, not weeks):** Flip `BILKO_ACCOUNTING_GL=true` for demo org → Knjigovodstvo/GL appears on demo; tie to PRO tier via existing `planTier`/Stripe entitlement. Requires operator flip + [VERIFY-NN] tax audit before auto-post + Proveo E2E (invoice → DRAFT → POSTED → GL).
  2. **Anchor add-on (Phase 2 after GL live):** Payroll/JOPPD module — the only proven recurring add-on. Greenfield build; board flagged as separate gate decision.
  3. **Low-hanging fruit:** Complete Reminders persistence + scheduler (currently API endpoint exists, lacks durable storage) as **CORE**, not add-on.
  4. **Do NOT build:** Standalone calendar monetization. Keep calendar as embedded core differentiator.
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## 8. Sources

- Live pricing pages: [fiken.no/priser](https://fiken.no/priser) + [tripletext.no/priser](https://tripletext.no/priser) (fetched 2026-06-19)
  - [/tmp/bilko-gap-analysis/00-SYNTHESIS.md](#) (John, MC #103917)
  - [/tmp/bilko-gap-analysis/02-competitor-teardown.md](#) (Markos Zachariadis / Finverge, 2026-06-19)
  - [/Users/makinja/business/ALAI-Holding-AS/products/Bilko/docs/COMPETITIVE-RESEARCH.md](#) v2.0 (Feb 2026)
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