

Increase Technology Fees

If you're a financial technology platform moving funds for your customers, or you have large corporate balances, we offer custom pricing. [Contact us](#) for details.



Monthly fees

Monthly fees for users building on Increase vary by use case

[Contact Sales >](#)



ACH processing

Same-day ACH origination	\$2.00 / transaction
Next-day ACH origination	\$0.50 / transaction
ACH returns	\$5.00 / transaction
Unauthorized returns ¹	\$15.00 / transaction
Late return request processing	\$25.00 / transaction



Wire processing

Wire origination	\$15.00 / transaction
Wire drawdown origination	\$15.00 / transaction



Check issuing

Printing and mailing fulfilled by Increase **\$3.00** / check

Printing and mailing fulfilled by a third party

[Contact Sales >](#)

Check deposit

Remote deposit capture	Free / check
Lockbox check deposits	\$1.50 / check
Check returns	\$10.00 / check

Card processing

Virtual card creation	\$0.25 / card
Physical card creation First 5 free	Contact Sales >
Additional card services	Contact Sales >

Real-Time Payments processing

RTP origination	\$0.50 / transaction
Request for payments origination	\$0.50 / transaction

Account Numbers

Account number creation First 10 free	Contact Sales >
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Interest

Funds accrue interest when they are in a standard bank account opened directly through the Increase website. Interest is paid to you by Increase's bank partners. [Learn more about our bank partner fees and interest.](#)

4.42%
Current APY¹

Dormant / Abandoned Account Fees

Accounts that are inactive for over 12 months will be considered dormant and will be charged a fee of \$5 per month. In order to return a dormant account to active status, you

must complete a transaction. If your account remains dormant for a time period specified by your state's law, it may be classified as abandoned and turned over to that state according to its procedures. To recover your funds, you must file a claim with the applicable state agency.

[Download a copy of this fee page.](#)

¹ Unauthorized ACH returns include Return Reason Codes R05, R07, R10, R11, R29 and R51.

² Annual percentage yield

Banking services provided by First Internet Bank of Indiana, Member FDIC. Increase is a financial technology company, not a bank. Cards Issued by First Internet Bank of Indiana, pursuant to a license from Visa Inc. Deposits are insured by the FDIC up to the maximum allowed by law through First Internet Bank of Indiana, Member FDIC.