

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.

Technology Fees

Monthly fee

Monthly fee Monthly fees for users building on Increase vary by use case
[Contact Sales](#) to learn more

ACH Processing

ACH origination

Same-day ACH origination	\$2.00
Next-day ACH origination	\$0.50

ACH returns

Unauthorized returns ¹	\$15.00
All other returns	\$5.00
Late return request processing	\$25.00

Wire Processing

Wire origination	\$15.00
Wire drawdown origination	\$15.00

Check Issuing

Check printing and mailing fulfilled by Increase	\$3.00
Check printing and mailing fulfilled by a third party	If you want to bring your own check fulfillment provider, contact Sales

Check Deposit

Remote deposit capture	Free
Check returns	\$10.00

Card Processing

Virtual card creation	\$0.25 per card
Physical card creation	First 5 physical cards free
	For additional physical cards, as well as other value-added card services, contact Sales

Real-Time Payments Processing

Real-Time Payments origination	\$0.50
Request for Payments origination	\$0.50

Account Numbers

Account number fee	First 10 account numbers free
	For additional account numbers, contact Sales

Overdraft Fees

There are no overdraft fees.

Interest

Funds accrue interest when they are in a standard bank account opened directly through the Increase website. Interest is paid to you by the bank.

The interest rate on standard bank accounts is currently 4.33% with an annual percentage yield of 4.42%. Your interest rate and annual percentage yield may change.

The interest rate on your account is based on the Effective Federal Funds rate (EFFR) minus a margin of 100 basis points; or at the bank's discretion, the interest rate on your account may be changed at any time.

The interest rate for your account will never be less than 0%.

Interest will be compounded on a monthly basis. Interest will be credited to your account on the first day of each month for the month prior. If you close your account before interest is credited, you will not receive the accrued interest.

The bank uses the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

Note: By default, custodial bank accounts and bank accounts opened through another platform do not accrue interest.

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.

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

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.