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PLANS – UNITED STATES & CANADA
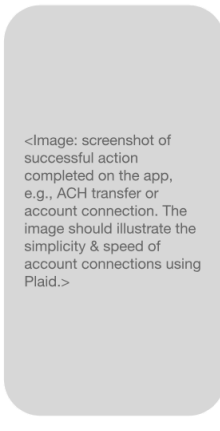
Give your users the fastest access to financial accounts

You want exponential growth. Have it by offering an unbeatable user experience. Only with Plaid. 12,000+ financial institutions.

Free

UNLIMITED TESTING

- Up to 100 live connections
- Unlimited bank API access
- Integration guides
- Interactive tutorials
- Developer support

Forever free

[Get exponential growth]

NO CREDIT CARD REQUIRED

Early Growth

USAGE-BASED FLEXIBILITY

Everything in Free, plus:

- Unlimited connections
- No monthly minimum

Pay-as-you-go

[Get exponential growth]

Enterprise

LARGE-SCALE APPLICATION

Everything in Free, plus:

- Unlimited connections
- Customized solutions
- Account management
- Dedicated integration

As low as 497 USD/month

[Get exponential growth]

JOIN OVER 8,000 PLAID CUSTOMERS

<logo icon>   <logo icon>   <logo icon>   <logo icon>

Placid Express trusts Plaid for instant transfers

<Image: screenshot of successful action completed on the app, e.g., ACH transfer or account connection. The image should illustrate the simplicity & speed of account connections using Plaid.>

80%
Increase in instant approval rates for ACH transfers

60%
Fewer customer transfer request tickets

50%
Fewer microdeposit verification tickets

*"Once we signed with Plaid, we **definitely had the edge in competition**. We can expedite transactions without waiting the three-day ACH confirmation period, and, ultimately, **customers are happy**. We are able to retain them very effectively."*

<Headshot image>
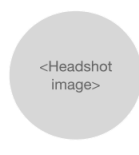
– Ahsan Choudhury, CTO of Placid Express
[View case study](#)

Yes, you can really access Plaid for free.

Answers to other frequently asked questions:

Is Plaid really free?

Yes. You get unlimited access to Plaid's testing environment. You can test Plaid-provided sample data and up to 100 live account logins using your data.

How do I access additional services?

Want to access Plaid's services beyond the testing environment? Choose the Early Growth plan or the Enterprise plan. You'll be able to set up your corporate account preferences with a guided signup.

How long does implementation take?

Your implementation could take less than a week. ([Astra's implementation took just three days](#)). Your Free account gives you access to implementation in just 150 lines of code.

You can take advantage of hands-on implementation with the Enterprise plan. You'll get dedicated integration assistance so you can keep your developers focused on your product.

How does the Early Growth plan work?

Plaid's Early Growth plan lets you scale your usage as your business grows. You can add live account connections as your customer base increases. Take advantage of zero monthly minimums on the services you need. You won't pay for features you don't use.

Can I upgrade my plan later?

Yes. You can upgrade your plan at any time. Enterprise plans are customizable to keep pace with your business growth.

Can I have a discount?

You get access to volume discounts with the Enterprise plan. Your customized monthly plan determines your discount. You can get a personalized plan estimate by contacting the Plaid Sales team.