How Your iink Invoice Works: Credit Card Billing

Your iink invoice is charged automatically to the default payment card on your account in the first week of each billing period. It covers your subscription for the current period (on monthly plans) plus any overage fees from the prior period. Lender endorsement fees are charged to your card separately, when you upload a check. This page explains what each line means, how to see the check-by-check detail behind it, and who to contact with questions.

What's on your invoice

On a monthly plan, every invoice includes your subscription. Overage fees appear only in months where they apply.

Charge	What it is	When you'll see it
Subscription	Your monthly plan cost based on your tier (Basic, Essential, Plus, Premium or Enterprise). On an annual plan, your monthly invoices won't include a subscription cost but may still include any applicable overage fees	Every month (monthly plans)
Overage fees	A per-submission fee for each check submitted beyond your plan's monthly or annual allotment	Months you exceed your allotment
Lender endorsement fees	Charged to your default card when you upload a check. These are billed separately and do not appear on your monthly invoice	At each check upload (not on the invoice)

Monthly allotments for each tier are listed at iink.com/pricing. If you regularly run over, a higher tier is often cheaper than paying overages.

How payment works

All invoices are on auto pay and are charged automatically to the card marked as default in **Payment Methods** in your iink account.

> **Avoid service disruptions:** make sure your default card is active and funded.

- **Pay a specific invoice:** each invoice includes a secure payment link.
- **Change your card:** log in, open Payment Methods, add the card and set it as the default.
- **Common reasons a payment fails:** no card saved, an expired or declined card, or a card that doesn't support this type of purchase.

Reconciling your invoice

The invoice itself shows totals. For the check-by-check breakdown your accounting team needs, use one of these:

1. **Usage Report** — click "Usage Report" inside the invoice to download every fee charged per check submission in that billing cycle.
2. **Usage & Billing tab** — in the left-hand panel of your account (admin users only), shows your monthly submission volume against your plan.
3. **Dashboard export** — use Export on the Dashboard to download a full submission report.

Past-due invoices and who to contact

An account with unpaid past-due invoices can be suspended. While suspended, you can't submit new checks, but checks and payments already in process continue to completion. Paying from the invoice link or updating your default card brings the account current.

Question	Contact
Invoice questions, disputes or payment arrangements	ar@billing.iink.com
Any questions related to your subscription	success@iink.com, or the Upgrade button in Usage & Billing