

Is Uphold Withdrawal Instant for U.S. Customers? Explained 2026

Uphold's withdrawal system operates on a spectrum of speed, ranging from genuine instant settlements to multi-day waiting periods. Uphold offers instant withdrawals to bank accounts via linked debit cards (Visa/Mastercard) and certain bank transfers (FedNow/RTP), typically within minutes. These transactions are available 24/7, subject to a 1.75% fee (min, max). Eligible instant withdrawal methods are identified with a lightning bolt icon in the Uphold app.

Key Details for Instant Withdrawal

- **Method:** Select "Debit Card" or compatible "Instant ACH" in the withdrawal menu.
- **Fees:** 1.75% fee, minimum of , maximum of.
- **Speed:** Funds usually arrive within minutes.
- **Availability:** 24/7, 365 days a year.
- **Alternatives:** Standard ACH transfers are free but take 1-5 business days.

Important Information

- **Limits:** Daily instant withdrawal limits apply, with max limits up to
- depending on the region.
- **Verification:** Full KYC verification is required to use this feature.
- **Restrictions:** Not available in all jurisdictions.
- **Large Transactions:** High-value transactions may undergo manual review, causing delays.