FAQs

Who can use EarnIn?

Any TAG team member can use EarnIn as long as they:

- Are above 18 years old and own a U.S. bank account
- Primary residence is in the United States
- Are Employed and
  - Receive a consistent direct deposit pay schedule: weekly, biweekly, semi-monthly, monthly
  - Have at least one of the following: a fixed work location or an employer-provided email address.
- Have a valid US cell phone number.

EarnIn is unable to send earnings to prepaid and savings accounts. A linked checking account is required. EarnIn is not compatible with Supplemental Security Income (SSI), disability pay, unemployment wages, or veterans' benefits. A linked checking account is required. To see the full eligibility conditions, please visit our terms of service.

How long does it take to get my transfers?

EarnIn lets you access your earnings instantly. If you use Lightning Speed, the transfer will post to your account within minutes, even on weekends and holidays. If you select the fee-free standard speed option, your money will arrive in your bank account within 1-2 business days (depending on the time and day of the transfer). Keep in mind that fees and restrictions apply to the use Lightning Speed. Cash Out availability is subject to your earnings, Daily Max and Pay Period Max. For more details on transfer times, check this link

How much money can I transfer or cash out?

The total amount you can transfer within a pay period range is based on factors related to your financial health. For more details, please check this link.

Is there a free option for accessing wages early via Cash Out?

Yes. If you select the fee-free standard speed option, your money will be deposited in your bank account within 1-2 business days (depending on the time and day of the transfer). For more details, check this link

How do I transfer money to a different bank?

At this time, you can only link one bank to EarnIn. If you want to transfer money to a different external bank, you must link that bank in your settings. Learn how to change or update your bank information.

What do I do if my phone gets lost or stolen?

Contact your bank immediately to know more about what needs to be done to secure the bank account linked to your EarnIn app. Once you already have a new device, just install the app and log in using the credentials you use on your EarnIn account. If you have a new bank account and/or debit card, kindly update the information on the app.

What if I have an issue with the app?

Download the EarnIn App to contact chat support (iOS / Android). If you're on a mobile device, click here to contact a community advocate. EarnIn offers 24/7 in-app chat support. The chat experience is conversational, meaning your chat history is saved (similar to text messaging). Chats do not get disconnected. Respond at your convenience.
You can also contact us online by signing in to your account through earnin.com.

Where can I find additional information?

Visit earnin.com and help.earnin.com.