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4 cash advance apps that work with Netspend

Not all cash advance apps work with Netspend, but here are 4 that do.



By [Dhara Singh](#) Edited by [Holly Jennings](#)

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Fact checked

According to Netspend, 95% of employees are interested in working for an employer that provides earned wages access. Netspend offers employees a way to access a portion of their earned cash ahead of schedule. However, not all apps and employers are compatible with Netspend. Here are some that are.

4 cash advance apps that work with Netspend

- Best for no tip requirement: [Chime](#)
- Best for borrowing small amounts: [Cash App](#)
- Best for tapping into earned income: [Dailypay](#)
- Best for no overdraft fees: [Dave](#)

Best for no tip requirement



Chime SpotMe®

Chime is an online banking platform, with its SpotMe feature recognized for its quick transactions and absence of fees. If you're a Chime customer with an active debit card, its SpotMe feature can help you avoid costly overdraft fees. You can connect your Netspend Prepaid Mastercard or the Skylight ONE Prepaid Card to access payroll.

To qualify for SpotMe, you must have a qualifying direct deposit of at least \$200 sent to your Chime checking account every month. While \$20 in overdrafts isn't much, Chime may raise your overdraft feature limit to \$200 based on your direct deposit activity, spending habits and other factors.

- Available in all states

[Pros and cons](#)



[Feedback](#)

■ \$20 - \$200

Loan amount

■ Same day

Turnaround time

[Go to site](#)

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Best for borrowing small amounts

 **Cash App**

Cash App

Cash App Borrow enables select users to instantly borrow \$20 to \$200 with just a few taps on the app. However, you'll be on the hook for a 5% monthly fee to use the service, and you'll have four weeks to pay it back. Timely payments are a must with the program, with late fees at 1.25% per week until your loan is repaid.

- Available in all states

[Pros and cons](#)[More details](#)[Partner terms and conditions](#)

- \$20 - \$200
Loan amount
- Same day
Turnaround time

[Go to site](#)[Read review](#)

Best for tapping into earned income



Dailypay pay advance app

Netspend partners with DailyPay to bolster financial security for its clients, offering direct access to earned wages. Netspend users can access a portion of their earned wages before payday by downloading the Netspend Earned Wage Access App, creating a login and selecting the name of their employer. You can transfer funds up to five times daily with a \$1,000 limit per day.

- Available in all states

[Pros and cons](#)[More details](#)

- 100% of your earned income, \$1,000 limit per day
Loan amount
- Instant or next business day
Turnaround time

[Read review](#)

Best for no overdraft fees

[Feedback](#)



Dave ExtraCash

Dave is a well-known banking app that offers cash advances up to \$500, in addition to credit-building services and automatic budgeting tools. The app charges a \$1 monthly membership fee for its services and a small fee for “Express” funding, which allows users to receive their advance in less than eight hours. Unlike some of its rivals, Dave is recognized for waiving overdraft fees for its customers and providing various features, including overdraft warnings and budgeting tools. You can connect your Netspend account in the Dave app.

- Available in all states

[Pros and cons](#)



[More details](#)



- Up to \$500
Loan amount
- Up to 3 business days,
or instant for a fee
Turnaround time

[Go to site](#)

[Read review](#)

How we chose these providers

We evaluated various pay advance apps compatible with Netspend, comparing loan amounts, turnaround times, fees and eligibility.

Does my cash advance app work with Netspend

If you have a favorite app that didn't make our list, it might still work with Netspend. Browse our table to see which cash advance, payday loan and installment loan apps will or won't work with the app.

App	Type	Works with Netspend?	
Advance America	Payday loan	Yes	Read review
Albert	Cash advance	No	Go to site
Branch	Cash advance	No	Read review
Brigit	Cash advance	No	Go to site

[Feedback](#)

App	Type	Works with Netspend?	
Cash App	Cash advance	Yes	Go to site
CashNetUSA	Payday loan	No	Read review
Cleo	Cash advance	No	Go to site
Dave	Cash advance	Yes	Go to site
Earnin	Cash advance	No	Go to site
Empower	Cash advance	No	Read review
Float Me	Cash advance	No	Read review
Gerald	Cash advance	No	
Grid	Cash advance	No	
Klover	Cash advance	No	Read review
Lendup	Connection service	No	Read review
MoneyLion	Cash advance	No	Read review
Money Mutual	Payday loan	No	Read review

[Feedback](#)

App	Type	Works with Netspend?	
OppLoans	Installment loan	No	Go to site
Possible Finance	Installment loan	No	Read review
Spotloan	Installment loan	No	Read review
Varo	Cash advance	No	Read review
Volvo	Cash advance	No	Read review

Should I stick with Netspend?

Netspend is a well-established company that handles millions of dollars in deposits and provides financial management tips. However, it's important to note that The Federal Trade Commission (FTC) has raised concerns about deceptive claims made by Netspend regarding immediate access to funds and other representations, which allegedly led to severe financial hardship for some consumers.

It is important to weigh the FTC's allegations against your own needs and experiences when deciding to use Netspend's services.

Pros and Cons of Netspend

Pros

- ✓ Has partnerships to allow employees to access wages early
- ✓ No credit check
- ✓ No activation fee
- ✓ No minimum balances required

Cons

- ✗ Few compatible third-party apps compared to competitors
- ✗ Your employer has to be partnered with Netspend

Alternatives to Cash Advance Apps for Netspend customers

[Feedback](#)

While Netspend allows employees to access financial wellness information, get 24/7 support in some cases and access wages early. However, it may not be compatible if your employer isn't partnered with Netspend.

Here are some alternatives that may work for you instead:

- **Local resources.** If you need financial assistance, check your local government to see which programs they offer to help you cover food, utilities and rent during difficult times.
- **Financial counseling.** Sometimes, you may want to seek a third-party financial counselor to help create a sustainable budget that supports your basic needs and lifestyle. An outside eye may help you find opportunities for better spending and long-term financial success.
- **Credit union or bank loans.** You can consider having a membership in your local credit union or bank to meet short-term funding needs. These institutions, especially credit unions, usually offer lower interest rates than cash advance apps.

These cash advance apps in partnership with Netspend aren't your only options for getting funds ahead of payday. You can check out other [cash advance apps](#) or [payday loan alternatives](#) before you decide.

Sources

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 Yes

 No



[Dhara Singh](#)



Dhara Singh is a freelance personal finance writer at Finder specializing in loans. Formerly she was a top 10 journalist at Yahoo Finance with more than 38+ million content views where she covered retirement and mortgages. She has also written for Bankrate, and CNET and continues to write for a variety of outlets, such as Investopedia and Worth magazine. Her articles focus on equipping readers with the right information and data so they can make the most informed decisions related to their finances. Dhara previously worked as an insights analyst for Finder's PR team, where she started the Deadliest Cities to Drive series in 2018, connecting interesting data analysis to a suite of car insurance products. When she's not writing, Dhara coaches small business owners through her Stories to Sales programs and empowers them to use their life experiences to help other people. She has also self-published a poetry book on Amazon called Tell her She's Lovely. Dhara holds a B.S. in Finance and Supply Chain Management from Rutgers University and a M.S. in Journalism from Columbia University.

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