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Thread: [Payday Loan App - Earnin - NO CREDIT NEEDED](#)

Bithurry - September 20, 2019, 9:50 pm

[Video: <https://www.youtube.com/watch?v=7jMtEnhnkHE>]

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How the Earnin app works, in 6 steps

1. Create a profile on the app and give it access to your checking account. Anyone can download Earnin, but to use it, you must receive your paycheck via direct deposit.

2. Earnin tracks the hours you work. It does this differently depending on your job.

Hourly workers: Upload photos of your daily timesheet or connect the app with your company's online timesheet system

Salaried workers: The app uses location tracking on your phone to verify that you went to work

On-demand workers: Upload photos of your task receipts, such as a Postmates delivery confirmation or a Grubhub order. Earnin automatically uploads Uber ride receipts.

3. You can access money only once you've earned it.

4. When you request money, Earnin verifies your hours worked. The company says this takes about 10 minutes if you submit through the app.

5. You will receive the money the next business day if you request on a weekday, and on the second business day if you request over the weekend. There's an option to get the money immediately, but only if your bank supports it.

6. You can pay a tip, usually between \$0 and \$14, which Earnin deducts from your paycheck on payday along with the money you had withdrawn.

Earnin has two withdrawal limits. The daily limit is \$100 for all users. The pay period limit, or the total amount you can withdraw during your pay period, depends on how much you're paid, any bills due and your financial behavior.

For example, the app encourages users to spend less than they make, avoid overdrafts and maintain a positive bank balance. All users start with a limit of \$100. If your pay is high enough and your financial behavior meets Earnin's guidelines, your limit can increase to \$500.

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