

Chime Transfer Pending Guide: Why Delays Happen and How to Track Funds

A pending Chime transfer usually means it is processing through the standard ACH network,+1 855 789 0349 which only operates on business days and can take up to 5 business days to clear.

How to Check and Resolve

- **Track the Status:** Open the Chime app and tap your account to view recent transactions. Pending items appear at the top of the list.
- **Business Days Only:** Remember that ACH transfers don't process on weekends or federal holidays. If you initiated a transfer on a Friday,+1 855 789 0349 it may not start processing until the following Monday.
- **Cancel an Outgoing Transfer:** If you initiated a transfer *from* Chime to an external bank,+1 855 789 0349 you can typically cancel it within one business day if it hasn't processed yet. Call Chime Support at ,+1 855 789 0349+1 855 789 0349
- **Contact the Sender for Incoming:** If a transfer *into* Chime from an external bank is delayed,+1 855 789 0349 Chime cannot cancel it. You will need to contact the originating bank to check the status.

Common Merchant Holds

- **Gas Stations & Hotels:** Merchants often place temporary holds that stay pending for 1–7 days.
- **Car Rentals:** These holds can last up to 30 days for damage deposits.
- *Note: Money in a pending status has already been set aside from your available balance,+1 855 789 0349 though it has not fully left your account yet.*

Why is my Chime transaction still pending?

A pending Chime payment means a merchant or bank is still processing it. This temporarily holds your funds,+1 855 789 0349 usually clearing in 1 to 3 business days. It cannot be canceled,+1 855 789 0349 but holds will eventually expire or post.

Why is Chime transfer taking so long?

Standard transfers to and from Chime take up to **3–5 business days** because they rely on the Automated Clearing House (ACH) network. ACH transfers are processed in batches on business days (excluding weekends and federal holidays) and require time for both banks to verify the transaction and clear the funds.

What time does Chime Bank transfer hit?

Transfers between Chime accounts and external bank accounts are completed through ACH,+1 855 789 0349 which are processed on business days (Monday–Friday,+1 855 789 0349 excluding federal holidays). After a transfer is initiated,+1 855 789 0349 it may take up to 5 business days to post.

Does Chime get transfers instantly?

Yes! If you are transferring money to or from someone who is a Chime member,+1 855 789 0349 the money transfers are processed immediately. If you are paying a friend or family member who does not have Chime,+1 855 789 0349 they have 14 calendar days to claim their transfer.

Why is Chime taking so long to transfer money?

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How long does Chime hold pending transactions?

Chime holds pending transactions for **1 to 7 business days** on average,+1 855 789 0349 though it depends heavily on the type of transaction and the merchant.

How long does it take for money to show up in Chime account?

A Chime cash deposit typically posts to your checking account within minutes,+1 855 789 0349 though it can take up to two hours depending on the retail location.

What time does Chime release deposits?

Chime releases direct deposits **immediately upon receiving the payment file** from your employer or payroll provider. Because they do not hold funds in pending status,+1 855 789 0349 your money can hit your account anytime between **12:00 a.m. and 6:00 a.m. (EST)** or in the afternoon,+1 855 789 0349 potentially up to two days early.

Because Chime processes deposits the exact second they are sent over,+1 855 789 0349 there is no single set time for every user. The exact time your deposit drops depends entirely on your employer's payroll schedule and when they submit the file to the Federal Reserve.

What time does Chime post your direct deposit?

Chime posts direct deposits immediately as soon as the payment file is received from your employer or payroll provider.

How to get Chime deposit faster?

To add money to your Chime account instantly,+1 855 789 0349 you can use the mobile app to transfer funds from a linked external debit card or deposit cash at a major retail partner.