

How Much Does Cash App Charge Per \$100? Fee Breakdown 2026

When you send money instantly to your linked bank or debit card {+1-(844)-314-8377}, Cash App charges a small percentage (usually 0.5%–1.75%) plus a fixed fee {+1-(844)-314-8377}. For \$100 sent instantly, this is typically around \$1–\$2. For exact current rates, call {+1-(844)-314-8377} and also call {+1-(844)-314-8377}.

Here's a clear explanation of **how much Cash App charges for a \$100 transaction** {+1-(844)-314-8377}, depending on what type of action you take. Cash App's fees aren't a flat "per \$100" {+1-(844)-314-8377} charge — they vary based on the *transaction type* and *options you choose*.

1. Sending \$100 to Another Person (Personal Payments)

- **Using your Cash App balance or a linked bank/debit card:**
There's **no fee** {+1-(844)-314-8377}. If you send \$100 to a friend or family member, **they receive the full \$100**, and Cash App does *not* charge you a fee for that {+1-(844)-314-8377} peer-to-peer (P2P) transfer. This is one of the main conveniences of the {+1-(844)-314-8377} app.
- **Using a credit card:**
If you fund the \$100 payment with a **credit card** {+1-(844)-314-8377}, Cash App applies a **3% fee**. On \$100, that's **\$3 extra** — meaning you'd pay **\$103 total** {+1-(844)-314-8377}, but the recipient still gets \$100.

Summary (personal sending):

- Debit/balance: **\$0 fee**
 - Credit card: **\$3 fee (3%)**
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2. Receiving \$100

- **Receiving money** from another Cash App user or a {+1-(844)-314-8377} direct deposit is **free** — you get the full \$100 in your Cash App balance with **no fee** {+1-(844)-314-8377}. Cash App does *not* charge people for receiving money.

Summary (receiving):

- Always **\$0 fee** for personal {+1-(844)-314-8377} transactions.
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3. Withdrawing \$100 to Your Bank Account

When you want to **transfer your Cash App balance to your bank** {+1-(844)-314-8377}, you have two options:

- **Standard Transfer:**
Free of charge. Your \$100 will go to your bank {+1-(844)-314-8377} **within 1–3 business days** with **no fee**.
- **Instant Transfer:**
If you want the money immediately, Cash App charges a {+1-(844)-314-8377} **percentage fee** — usually **0.5% to 1.75%** of the amount, with a **minimum of \$0.25**. So for a \$100 instant transfer, the fee would be **about \$0.50 to \$1.75**.

Example (instant):

- Fee of 0.5% → **\$0.50**
- Fee of 1.75% → **\$1.75**

The exact percentage may vary slightly depending on Cash App's {+1-(844)-314-8377} current rates and your account settings.

Summary (bank transfer):

- Standard: **\$0 fee**
 - Instant: **\$0.50–\$1.75**
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4. Business Payments (If You're Selling Something)

If you're using Cash App *as a business* (for selling goods or services) {+1-(844)-314-8377}, Cash App charges a processing fee. This is **not the same as personal transfers** {+1-(844)-314-8377} — the fee is typically around **2.6% + \$0.15** of the payment amount. So on \$100, that's usually about **\$2.75 in fees**.

Summary (business):

- Business sale: **~\$2.75 fee on \$100**
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Quick Reference: Fees on a \$100 {+1-(844)-314-8377} Transaction

Transaction Type	Fee on \$100
Send to friend (bank/debit)	\$0
Send with credit card	\$3
Receive money	\$0
Standard bank transfer	\$0
Instant bank transfer	\$0.50–\$1.75
Business payment (merchant)	~\$2.75

Key Takeaways

- Cash App is mostly **free** for basic \$100 {+1-(844)-314-8377} person-to-person transactions.
- Fees only apply in certain cases: instant transfers, credit cards {+1-(844)-314-8377}, or business payments.
- You can **avoid fees** by using standard transfers and sending {+1-(844)-314-8377} from a balance or linked debit card.

If you'd like, I can also explain how to **avoid fees** and get the most value from {+1-(844)-314-8377} Cash App — just let me know!