



## Earnings FAQ

3 min

### About the Resource

Check out these Earnings FAQ for more information.

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## When will I receive my earnings for completed incentives?

Confirmed earnings for incentives will be processed either 24 hours after you complete the required number of trips, or 24 hours after the incentive period has ended. Incentives that are completed and processed before Sunday at midnight are distributed the following Tuesday by 8 pm Pacific Time. Once either of these criteria are met, navigate to the *Earnings* tab in your Spark Driver™ app to see an itemized breakdown of the incentives you received.

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## What type of incentives are available?

We've created a variety of standard incentive offerings to make it easier for all drivers to maximize their earning potential on the Spark Driver™ platform.

- **Lump Sum Incentives** – This baseline incentive type offers eligible drivers one defined incentive earning for completing a set number of trips.
  - **Example:** Complete ten trips between X/XX – X/XX and earn an extra \$30.
- **Tiered Incentives** – Include a series of lump sum incentives presented in increasing tiers, providing a higher total earning opportunity for each subsequent tier.
  - **Example:** Complete four trips to earn an extra \$20, six trips to earn an extra \$20, or eight trips to earn an additional \$35.
- **Earn-Per-Trip Incentives** – Simply put, this incentive provides an extra earnings amount upon completion of a single trip.
  - **Example:** Earn an extra \$5 for each trip completed after 4pm today.

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## What is ONE?

ONE is a financial app which offers demand deposit accounts, commonly known as checking accounts. It is available to eligible drivers on the Spark Driver platform. ONE helps you save, spend, and grow your money—all in one place.

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## How can I apply for ONE?

Log in to your [Spark Driver™ portal](#). This will be the login you created when you first signed up on the Drive4Spark website.

From the Homepage, you can click on the Earnings tab to manage your earnings account. You will see the option to **APPLY FOR ONE**. Press this button continue.

Clicking the check box authorizes ONE to deposit earnings to your ONE account and designates ONE as your primary earnings account. Pressing the **CONTINUE** button starts the application process by sharing your Spark Driver account details with the earnings provider.

ONE will send you a verification code. Entering the verification code sent via text message, then pressing the **Continue** button, verifies your phone number.

You'll be able to review your information that will be shared with ONE to make sure it is correct. Also, you can read disclosures and important information about ONE. After reviewing the screen thoroughly, pressing the **Agree and Create Account** button creates your ONE account.

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A communication will be sent to you via email or text if your ONE account is approved.

## When are my earnings available with ONE?

After your ONE account is set up and activated, your trip earnings are deposited after every delivery. The first week you activate your account, your earnings will be deposited into ONE the Monday of the next earnings period.

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## What is Branch?

Branch is a digital wallet app which is separate from the Spark Driver™ app. Branch enables you to store and transfer funds, cash out your earnings, and track your earnings history.

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## How can I apply for Branch?

Log in to your [Spark Driver™ portal](#). This will be the login you created when you first signed up on the Drive4Spark website.

From the Homepage, you can click on the Earnings tab to manage your earnings account. You will see the option to **APPLY FOR BRANCH**. Press this button continue.

Clicking the check box authorizes Branch to deposit earnings to your Branch Wallet and designate Branch as your primary earnings account. Pressing the **CONTINUE** button starts the application process by sharing your Spark Driver account details with the earnings provider.

To continue with your application, you can press the **CLAIM BRANCH WALLET** button and you will be notified regarding when you will start seeing your earnings deposited into your Branch Wallet.

For help with accessing your funds in your Branch Wallet, please reach out to Branch [here](#).

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## When will I start receiving my earnings with Branch?

If Branch is selected as your primary account during onboarding, you will start to receive earnings in your Branch account on the Tuesday following the earnings period.

If you elect to switch to Branch after onboarding, Branch will become the primary deposit account for all earnings in the new earnings period. The previous week's earnings are deposited into the previous primary account on Tuesday. New earnings will be allocated to the new primary account starting on Monday.

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## What is direct deposit?

Direct deposit allows you to receive funds directly into your personal bank account. It uses an electronic network called the automated clearing house (ACH) to digitally transfer funds between banks.

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## How do I receive my Spark Driver™ app earnings with direct deposit?

Direct deposit is an option drivers may select to receive their earnings. With a direct deposit account, your trip earnings are paid out every Tuesday, and can take up to three days.

Additional processing time may be required depending on your bank's funds availability policy.

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## How will I receive my confirmed earnings?

Your confirmed earnings are deposited into your primary earnings account. You can elect to receive your earnings through ONE, direct deposit, or Branch Wallet. If you select ONE as your primary earnings account, your confirmed earnings will be instantly deposited into your earnings account. If you select direct deposit or Branch Wallet as your primary earnings account, your confirmed earnings will be deposited on a weekly basis.

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## How can I sign up for direct deposit?

You can set up your direct deposit account in the Earnings tab by providing your bank account number and routing number.

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## When will I start receiving earnings via direct deposit?

After successfully setting up direct deposit, future earnings will be deposited into your bank account every Tuesday.

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## Can I change my bank account?

You may change your bank account after it is set up, but this change will not be reflected until the following pay period.

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## When are tips and incentives earnings confirmed?

### **Tips:**

Customers can adjust tips after a delivery has been completed. You will see Confirmed Tips in the *Earnings* tab once the tip has been processed, which generally takes 24 hours.

### **Incentive Program earnings:**

Please ensure you've reviewed the incentive details.

If a week has passed and you have not received your incentive, please reach out to Driver Support.

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## How are earnings determined for canceled orders?

If an offer you've accepted is canceled by the store or customer after you've arrived, you will be given a fee for arriving at the store on time. This fee is effort-based, which means you could be eligible to receive more based on where you were in the trip when the cancellation occurred.

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## How can I get help with earnings issues related to a delivery?

For issues with a particular trip, please describe your concern in the Spark Driver app by pressing **Report Issue**.

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## How can I see my past earnings history or access my earnings summaries?

You can view your earnings by day, week, or trip in the Earnings tab of the app.

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## Do I get to keep 100% of my tips?

Absolutely. You keep 100% of the tips customers provide.

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## Are taxes being withheld from my earnings?

No. Taxes are not withheld. You can review your tax information in the [Spark Driver™ portal](#) and you will receive 1099 tax statements at the end of the year that you can use to file your taxes.

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## How are earnings calculated?

Earnings are calculated based on a variety of factors, such as distance, estimated time to the drop-off location, order size, and extras (i.e., apartment deliveries, and heavy items, and bulky items).

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