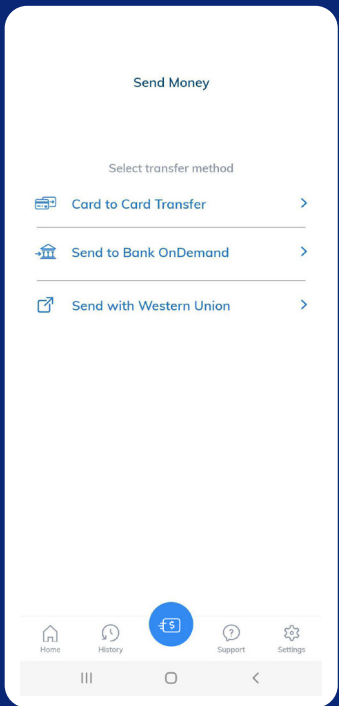




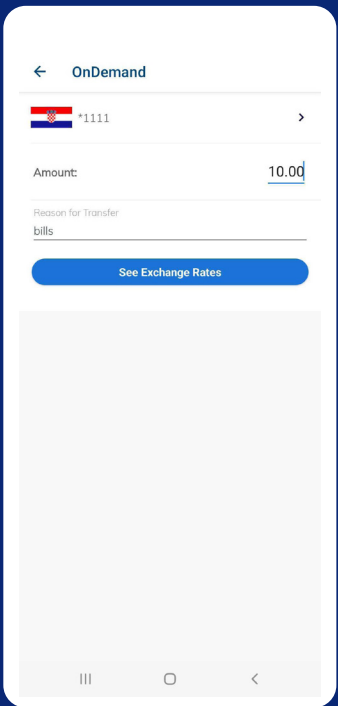
How to:

Send an OnDemand transfer

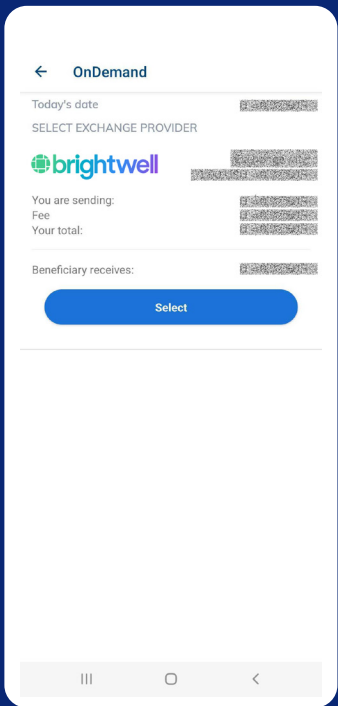
Send money to a bank at the best time for you



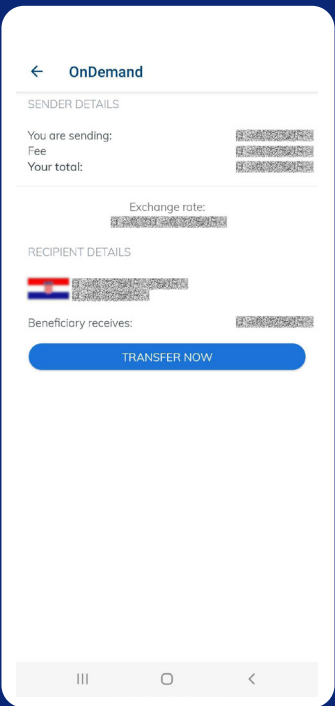
Log in to Brightwell Navigator, tap **Send Money**, then tap **Send to Bank OnDemand**



Enter in the amount and reason of your transfer, then tap **See Exchange Rates**



View that day's rates and tap **Select** to review the terms and conditions before transferring



Review your transfer details, then tap **Transfer Now**



Tips about sending an OnDemand transfer

If you want to send USD (or EUR) to an account that holds USD (or EUR), but in a country outside of the US (or EU), you may need to use an intermediary bank

What is an intermediary bank? If the sending and receiving banks do not have a direct relationship, an additional bank is involved to facilitate the transaction

An intermediary bank may charge a lifting fee to facilitate a transaction. To reduce possible lifting fees, check with your bank about their preferred intermediary bank

Brightwell cannot control whether a receiving or intermediary bank involved in your transaction charges lifting fee

