

Common Terms

Sending Money Terms

Allocation

You can adjust how much money is sent to your bank account with DirectPay through allocation. This needs to be set up at least 3-5 days before your next payday.

Companion Card Transfer

This is an easy way to send money to a family member with a Companion Card. You need the card number, expiration month, and year. You can save this information for easy transfers in the future.

Personal Identification Number or PIN

This is the four (4) digit secret code you need to withdraw money from an ATM. You set up this number when you first received your card. You may also need your PIN to complete OnDemand and Cash Pickup transactions.

Note: Do not give your PIN to anyone or write it down. Cover the keypad with your free hand when making withdrawals and do not use ATMs or POS terminals that appear to be modified or out of order.

OnDemand Transfer

Within the Brightwell platform you can directly send up to \$9,999 to a bank account¹ globally.

- Send money through free crew WIFI in the mobile app
- Funds available between 5-7 business days
- Check your account and review transactions in the mobile app
- See Fees page for the fees

Cash Pickup

You can send cash with Transfast or MoneyGram for pickup in minutes* to numerous countries via the Brightwell Navigator mobile app.

You can also connect to Western Union to send cash to more than 500,000 locations globally for pickup in minutes via www.brightwellnavigator.com.

- There's no wait! Money is available for pickup minutes after being sent!

¹Restrictions may apply to some countries outside of the U.S. due to sanctions rules.

Bank Account Terms

Beneficiary

This is the name of the person receiving the money you send through OnDemand Transfers or DirectPay.

Note: Please enter their name as it appears on their government ID.

Beneficiary's Address

This is the home address of the person receiving the money you send.

Beneficiary's Bank Address

This is the address of the bank where you are sending money.

Intermediary Bank

The third-party bank that acts on behalf of the beneficiary bank to complete international wires. In other words, this bank helps your money get to its final destination.

ID Number

Also known as "National ID Number" or "Tax ID Number." This is the number of your government-issued ID.

Note: Only applies to Russian citizens and many South American countries.

Value-Added Tax (VAT)

You may be asked if your funds are VAT specified. If your money is being sent to an individual then you would not check this box. If you are paying for a service or goods, you should check this box.

Note: Only applies to Russian citizens.

SWIFT Code

This is an international bank code that identifies banks worldwide. It can be between 8-11 characters. This helps ensure your money goes to the right account. Please reach out to your local bank to get this code.

Account Number

This is a unique number provided by your bank that identifies your bank account. You need this to send transfers home.

Note: This number can be found on your bank statement.

Reason for Transfer or Payment Reference






This is the reason you are sending your money. For example: "Family Support" could be an option.

International Bank Account Number (IBAN)

Consists of a country code, 2 digits, and up to 35 characters for the bank account number. You will be asked to enter this number when setting up your bank account.

Routing Number or Bank Code

This is a number provided by your bank. You need it to send money home to your bank account. For the countries listed below, it is also known as:

	India - IFSC
	Indonesia - SKN Code
	UK - Sort Code
	Australia - BSB Code
	China - CNAPS
	Jamaica - Routing Code

Other Common Terms

Account Details

This is the summary of your information we have on file for your account. For example: Name, Home Address, Phone Number, Email, etc.

Security Question

This question is used to gain access into your account, validate your identity, and recover a forgotten password.

Note: Answers should be something no one else could guess.

Password

8-64 characters that will get you into your account. Not to be confused with your four (4) digit PIN. This is how we protect your account from others trying to gain access. Please make sure to not write this down or give it out to anyone.

Note: Make sure to change this every six (6) months to fight against fraudulent activity.

Communication Preferences

At the end of your enrollment process you can enter your email address. You can set preferences to be notified each time your card is used, including transfers.

Employee ID or Crew ID

A unique number from your employer that will help the Brightwell team look into your account when you are having issues.

Support Ticket

When you need assistance with your account call the customer service number on the back of your card or submit a support ticket. Tickets can be submitted online or in the mobile app.

Card Transactions

Any time you use your card at an ATM or merchant, each of these actions is seen as a card transaction.

Available Balance

This is how much money is on your card and can be found at the top of your online account and mobile app.

Disclosures

These are documents that explain all of the relevant terms and conditions related to your account. You are required to review these when you enroll your Brightwell Card and when we update the documents.

Foreign Exchange Rate (FX Rate)

This is the rate that one currency can be exchanged for another. This rate will appear when you make an ATM transaction or a purchase in a currency other than your card currency.