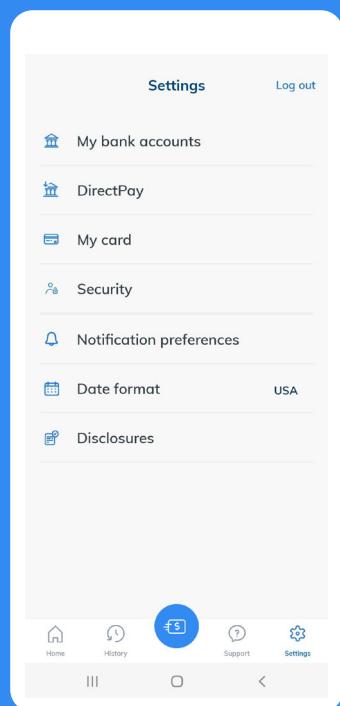




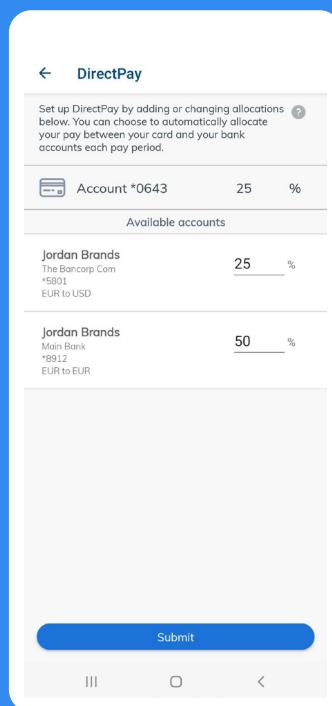
How to:

Set up DirectPay

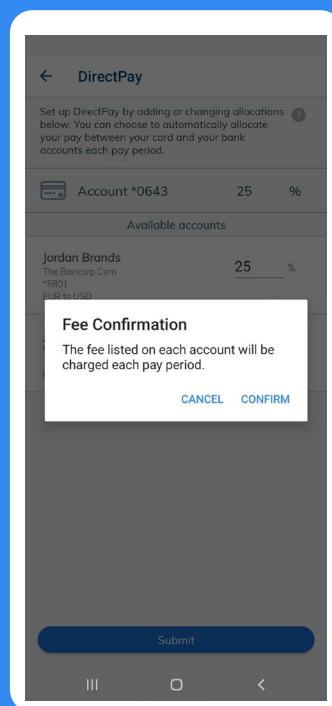
After you add a bank account, you can set a percentage of your pay to automatically allocate to a bank of your choice every payday



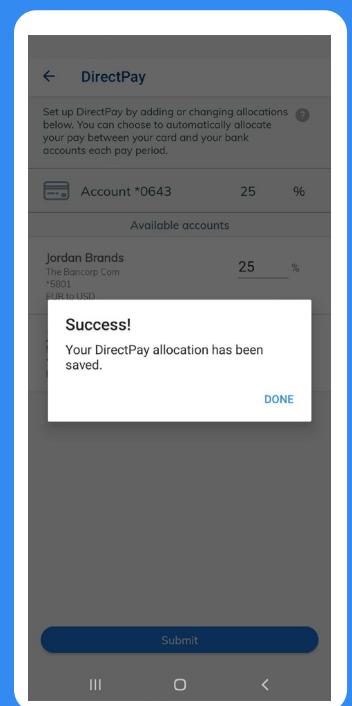
Log in to your Brightwell Navigator account
tap **Settings** and then **DirectPay**



Enter the percentage % to go to your bank accounts, then tap **Submit**. The remaining percentage will go to your Brightwell Navigator card



Tap **Confirm** to accept the fees (if any)



Success! Your allocations are now saved



Tips about DirectPay:

- Must have a bank account added to use DirectPay
- Do not change DirectPay 3 days before payday
- Cannot allocate to more than 2 banks
- Brightwell allocates your money to your bank each payday based on the amount you specify