

Frequently Asked Questions

What is Brightwell Navigator?

- Brightwell Navigator is the new way you get paid. With Brightwell Navigator, you are in complete control. Using your secure online account, you select where to send wages, the currency, and the amount sent to each account. You can send wages direct to a bank account (or two bank accounts) and/or have wages loaded to a Brightwell Visa Prepaid Card.

What is the Brightwell Card program?

- The Brightwell Card is a Visa-branded prepaid card: No traditional bank account required. You can load all—or a portion—of your wages to the card each pay day. Use your Brightwell Card worldwide at over 30 million merchant locations, including online retailers and at any ATM that displays the Visa acceptance mark.

Is the Brightwell Card a credit card?

- No, the Brightwell Card is not a credit card and it requires no traditional bank account. However, when making purchases you can select to run the card as Credit (preferred) or Debit (PIN required).

Where can I use my card?

- You can use your Brightwell Card at over 30 million locations everywhere Visa is accepted, including online and retail merchants. In addition, you can get cash at any participating ATM worldwide that displays the Visa acceptance mark. You can also share money with family and friends.

How does the Brightwell Card save money?

- First, it is easier to control what you spend when you don't have cash in your pocket. Second, it lets you track and manage money through the mobile app or online. Third, it saves money on currency exchange and wire transfers.

Can I send money home?

- Yes. With Brightwell you have many options to send money: You can send to your bank account on your payday (DirectPay), or with an OnDemand transfer, or to your Companion Card (Card-to-Card transfer). You can do all of this from the Brightwell Navigator mobile app or www.brightwellnavigator.com

How do I get cash?

- You can get cash from participating ATMs around the world or get cash back when you make a purchase at participating retailers.

Questions about Western Union

- Submit a support ticket online or in the mobile app. Brightwell will work with Western Union on your behalf.

How do I reset my password?

- During the enrollment process, you chose a security question and answer. Make sure that you keep your security question and answers updated in your Navigator online account under “Account Settings”. This allows you to reset your password by answering your security question.

Can I send wages to my bank account from my Brightwell Card?

- Yes. You can either allocate your wages to one bank account, or split between two bank accounts and a Brightwell Card. You can also create an OnDemand transfer. It is recommended that you allocate wages to your Brightwell Card for personal use while in port. Sending money to both your Brightwell Card and a beneficiary bank account provides you with the best of both worlds.

What currencies can I send?

- You can transfer the currency you are paid in or you can perform a FX transfer to your bank account. If your beneficiary bank account is held in a currency other than how you are paid, it is recommended that you perform an FX transfer with Brightwell Navigator to minimize fees and keep more of your wages in your pocket. If you elect to have wages loaded to a Brightwell Card, the funds will be held in the currency in which you are paid.

How does the currency conversion work?

- The balance of your Brightwell Card is maintained in US dollars. Anytime your card is used to make a purchase or cash withdrawal in a currency other than the card currency, a currency conversion fee will apply. The transaction will be converted to US dollars and deducted from your card.

Can I send a wire in foreign currency?

- You can send wires in US dollars or any foreign currency. We highly recommend that you send wires in the same currency as the beneficiary bank account. This may reduce or eliminate any fees your bank may charge. Please login to www.brightwellnavigator.com to see your fee schedule and exact fee amounts.

In the case of untimely death of a crew member, what happens to the funds on the card?

- The crew member's spouse or executor needs to contact the employer. The employer will contact Brightwell, supply the proper documentation and have the funds released to the next of kin.

What is a Companion Card?

- A Companion Card is a second Brightwell Card you can send home to a family member. The companion cardholder must be at least 18 years old. The Companion Card can be used to get cash and make purchases. A separate balance is maintained on the Companion Card and you can easily load funds from your card. All transfers can be quickly performed through the mobile app or online.

Do I need to make a transfer each payday?

- No. Once you complete your one-time enrollment and set your allocations, transfers are automatically made to your accounts each payday. With Brightwell Navigator, you have the flexibility to update your beneficiary bank accounts and allocations at any time through your secure online account.

Note: Allocations will only include monthly payroll.

Where can I find a copy of the Fee Schedule?

- Log into www.brightwellnavigator.com on the web and go to Account Settings > Disclosures > Fee Schedule.

Is my card secure?

- Transactions processed through a Visa network are protected by Visa Zero Liability.¹ Remember to always sign your card upon receipt and keep your PIN confidential for added security.

Can I carry a balance on my card?

- You can maintain a balance on your Brightwell Card and once you get to your ideal amount you can send to your savings account back home. Refer to the Fee Schedule for balance limits in the documents you received with your card.

How is Brightwell safer than cash?

- Cash can be lost or stolen, and when it is gone it cannot be replaced. Now, you do not need to carry cash or store it in your room. Money in your account is protected. If your card is ever lost or stolen, we will deactivate the card and issue you a new one. If there are any unauthorized charges made with the lost or stolen card, report them to customer support immediately.

What if I need to dispute a transaction?

- If there is a transaction that you do not recognize or cannot resolve with a merchant, please submit a support ticket online providing the details of your dispute, including the date, transaction description and amount for the dispute process to be handled properly. If our investigation finds that an error occurred, your account will be refunded accordingly.

How do I contact Support?

- You can submit a ticket to Support through the Navigator website or mobile app under “Support”. Or, if you prefer to call, you can dial the number listed on the back of your card.

How does Brightwell protect my money?

- Funds on your Brightwell card are insured up to \$250,000 by The Bancorp Bank; Member FDIC. Your Brightwell card and online accounts are protected through your credentials — a unique user name and password. Do not share this information with anyone. Your funds are no longer protected if you give your password, PIN, or CVV to someone else.

What if my card is lost or stolen?

- To report a lost or stolen card, contact Support immediately via your Navigator online account by creating a support ticket or by calling +1 855-821-4694 or +1 404-855-2475. Support will restrict the lost or stolen card and assist with replacing your card. Once you notify Support, your funds are no longer at risk.