



Welcome Packet 2020

Ahoy!

On behalf of the entire Brightwell team, welcome aboard! We are thrilled to have you join us!

At Brightwell, we recognize that you are the most important part of our business. Every day we come to work committed to support you on your journey to achieve your dreams to live a healthier, more secure, and prosperous life.

While you sail the world, we are hard at work to provide you the tools you need to gain financial independence. We are glad to have you part of our community and excited to be part of your journey!

Cheers,
The Brightwell Team

Welcome to Brightwell

The #1 crew member app!

On your journey, use this packet. It has all the information you need to take those first steps to achieve your financial goals. Check off the boxes below as you make progress!

Things you will need to get started:

- Your full name
- Your OceanPay card number, expiration date
- Your crew ID
- Your passport number (on your crew ID)
- Your birthdate
- Your home address
- Your email address
- Your bank details
 - Account number
 - Routing number or IFSC code
 - Bank address
 - SWIFT code

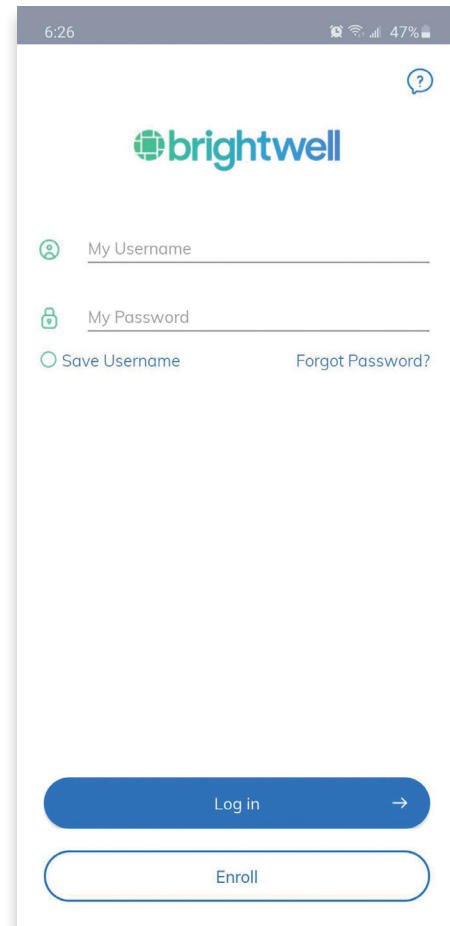
Steps to complete enrollment:

- Get a Welcome Packet
- Download Brightwell Navigator mobile app
- Create a Brightwell account
- Add a bank account

Bonus!

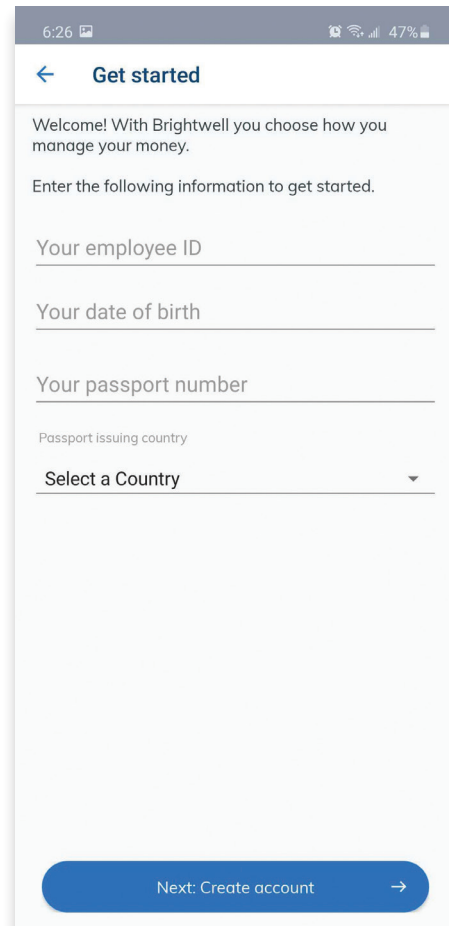
- Follow us on Facebook
- Follow us on Instagram

Enroll with Brightwell



Step 1

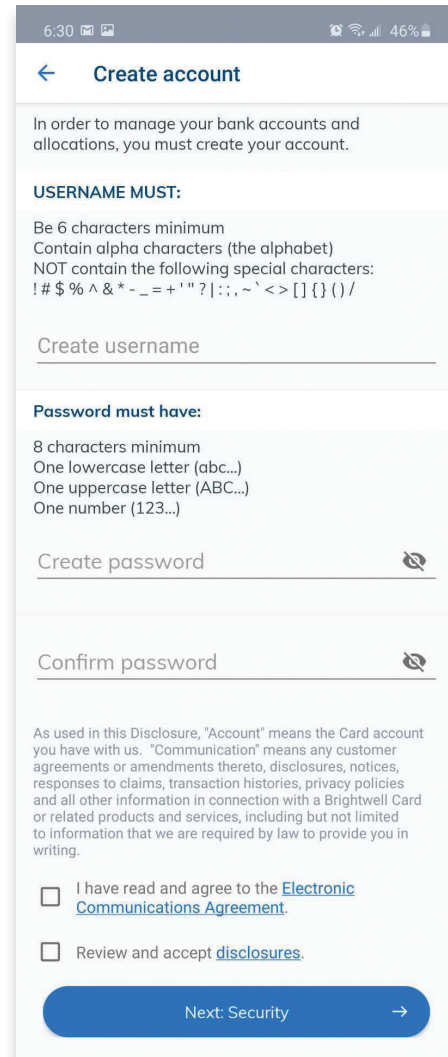
Open the Brightwell Navigator mobile app.
Tap **Enroll**.



Step 2

Enter your employee ID, date of birth, passport number, and passport issuing country.

Tap **Next: Create Account**



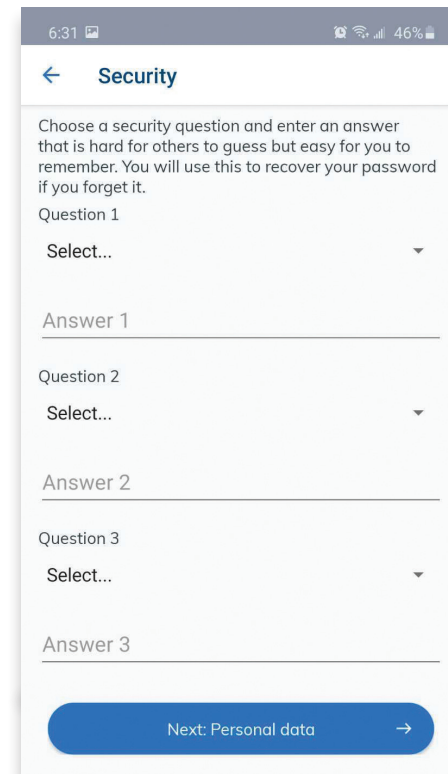
Step 3

Create a username and password. Choose something easy to remember.

Tip: UPPERCASE = BIG lowercase = small

Review the Electronic Communications agreement and disclosures, then check the boxes.

Tap **Next: Security**

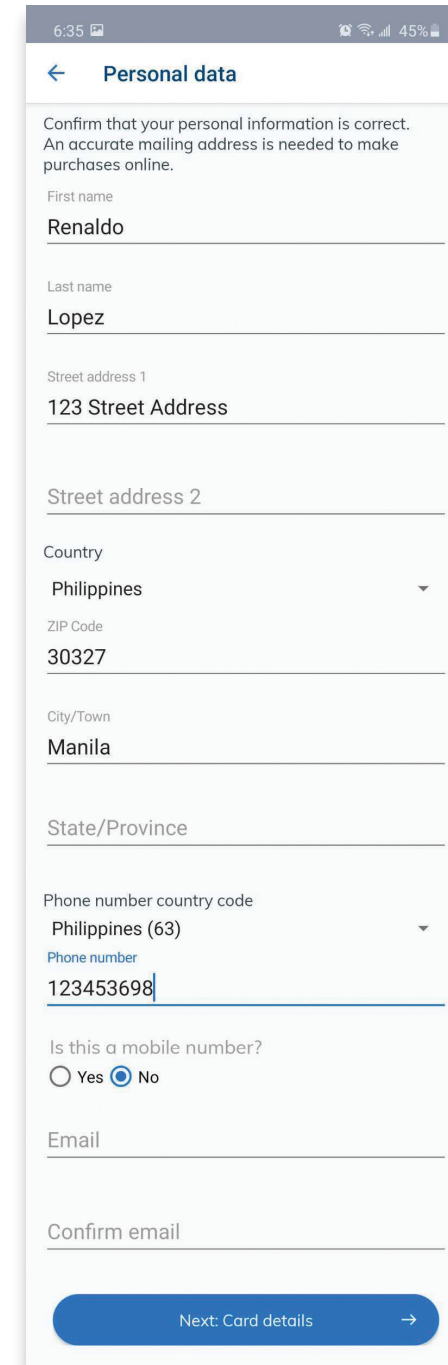


Step 4

Select 3 security questions and type your personal answer to each.

Tap **Next: Personal Data**

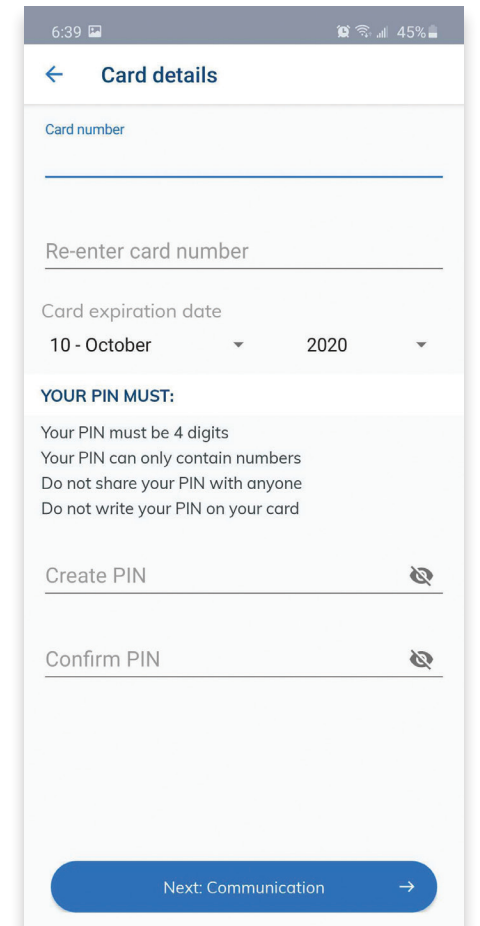
*Security questions are used to verify our identity if you have forgotten your password. Never share your answers with anyone.



Step 5

Your personal information may be filled in for you. Review to make sure everything is correct, enter in your phone number, and email address.

Tap **Next: Card details**

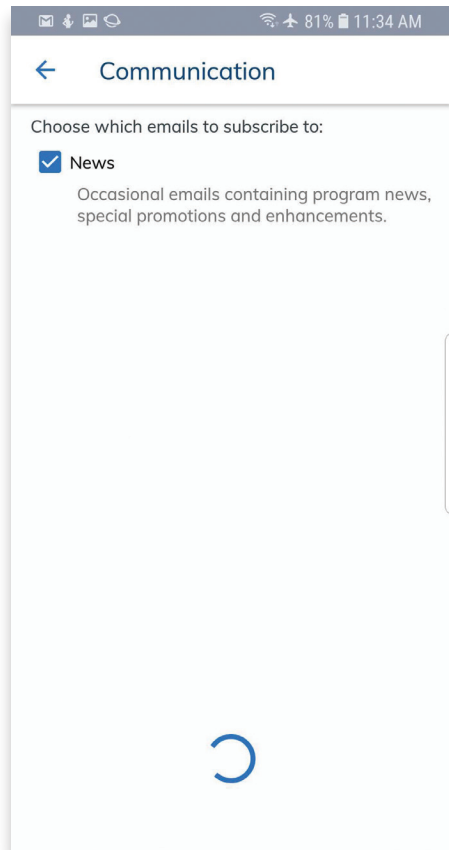


Step 6

Enter in your Brightwell or OceanPay card number and expiration date.

Create a PIN (Personal identification number.) This number will be used to make purchases or withdraw cash at an ATM.

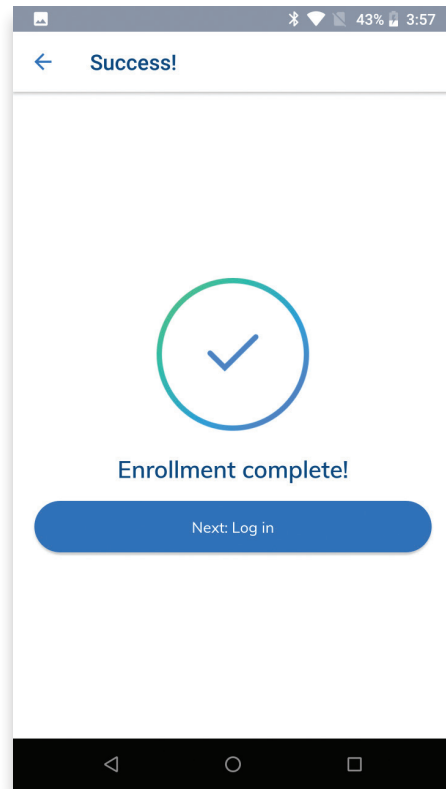
Tap **Next: Communication**



Step 7

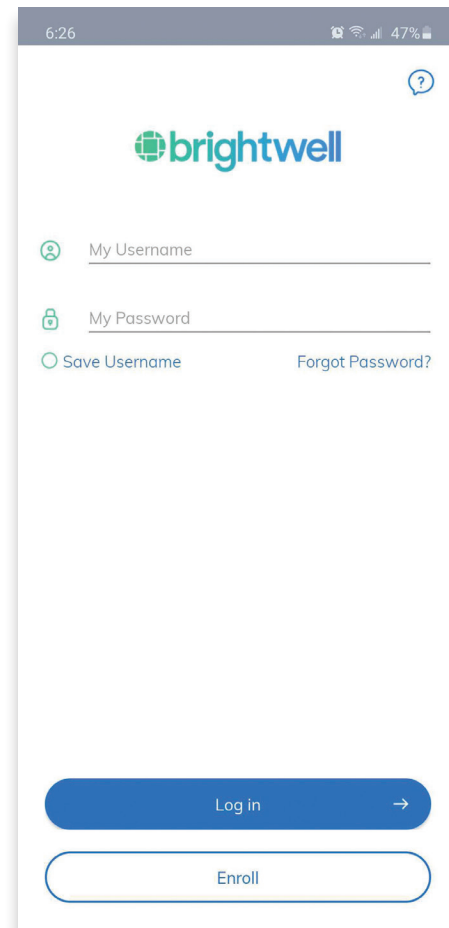
Select your email preference by checking the box beside "News."

Tap **Next: Finish**



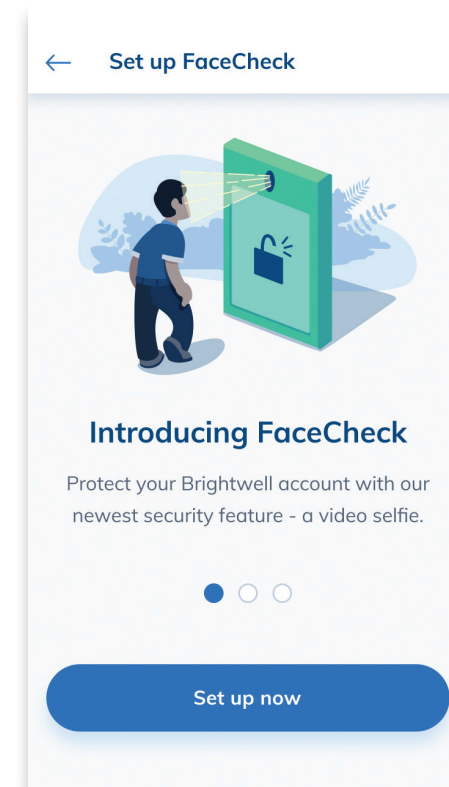
Step 8

Tap **Next: Log in** and log into your account using the username and password that you just created.



Step 9

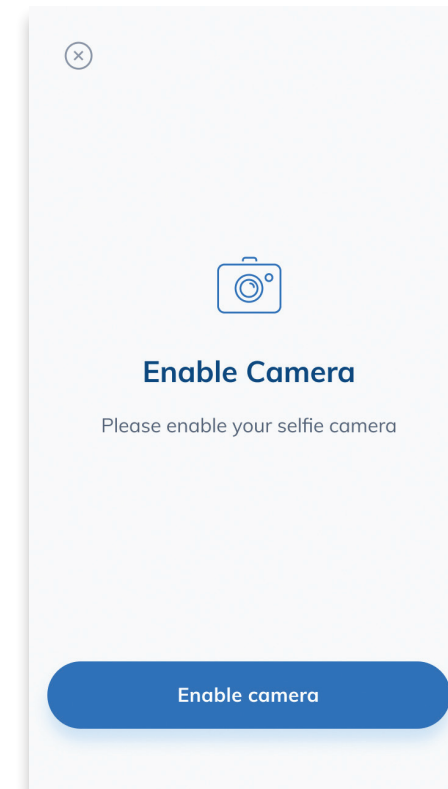
Log in to your Brightwell account as usual, entering your **username** and **password**.



Step 10

FaceCheck information will appear, then

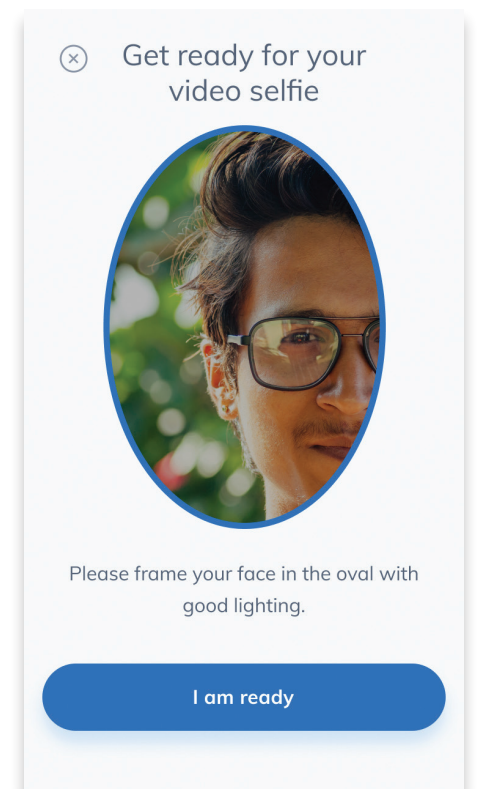
Tap **Set up now**



Step 11

To allow FaceCheck to access your camera

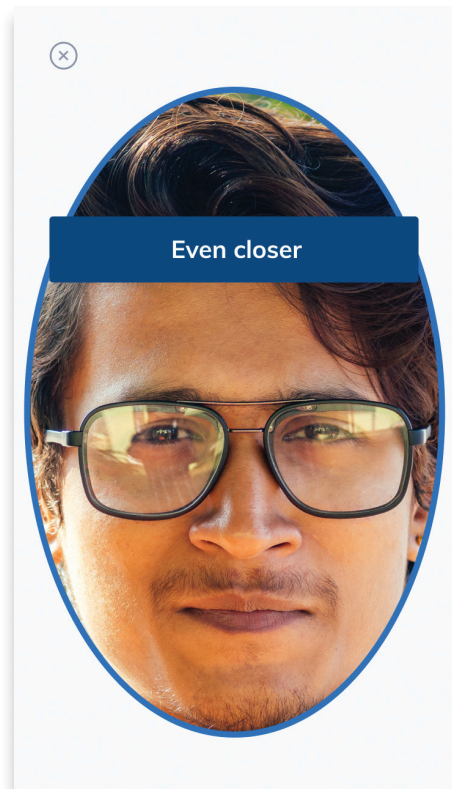
Tap **Enable camera**



Step 12

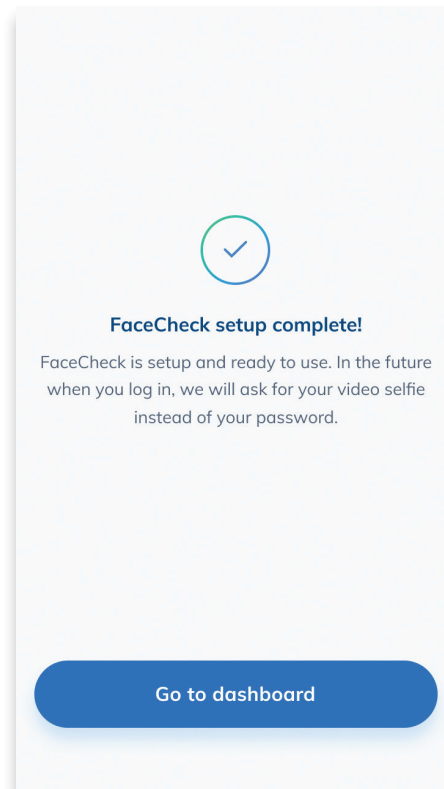
Center yourself in the screen, make sure you have good lighting, then

Tap **I am ready**



Step 13

Follow the on-screen instructions.



Step 14

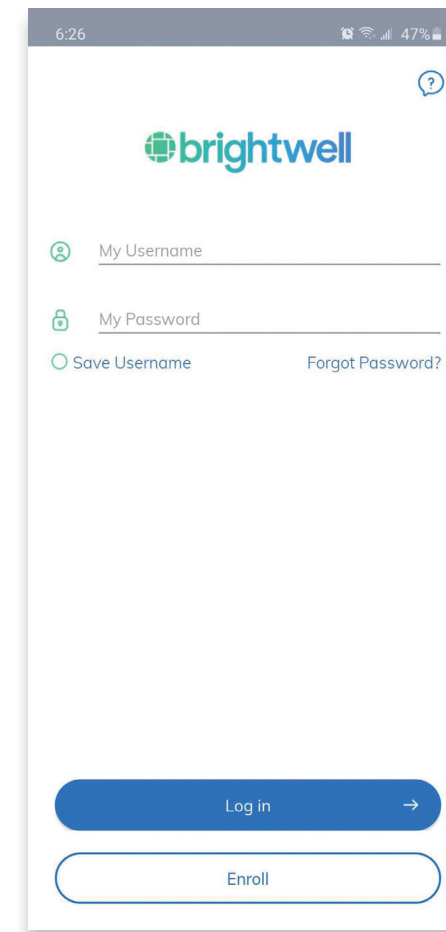
Wait until you see the confirmation screen that says **FaceCheck setup is complete!**

Almost done...

Next you will learn how to add your bank account to your Brightwell account.

When you connect your bank to Brightwell you can send transfers directly to it.

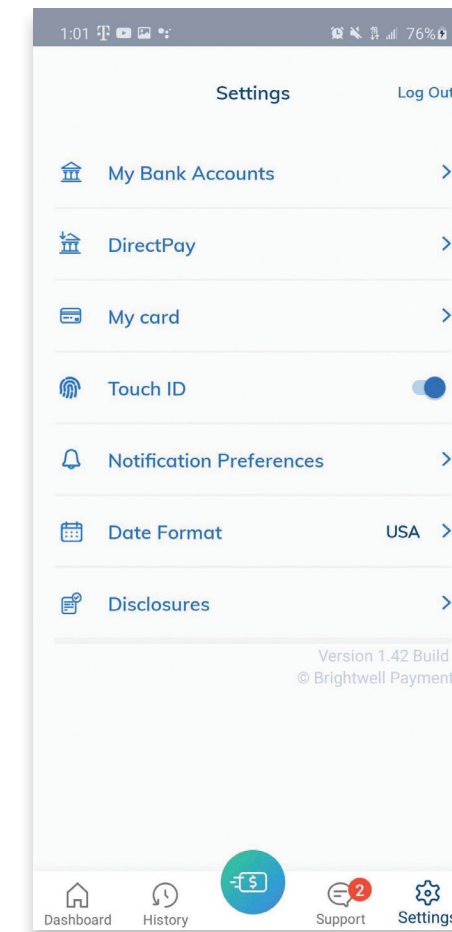
Add a bank account*



Step 15

Log into your account on the Brightwell Navigator mobile app.

Tap **Log in**



Step 16

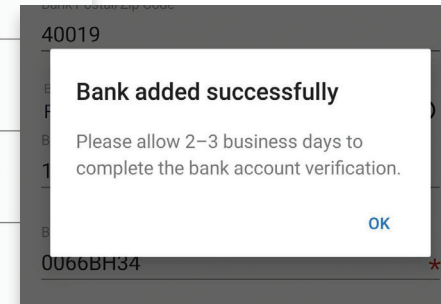
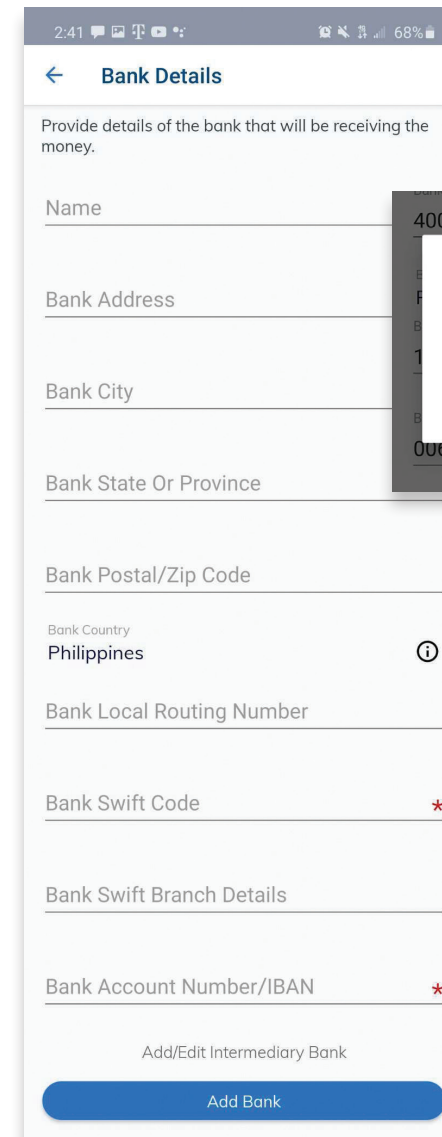
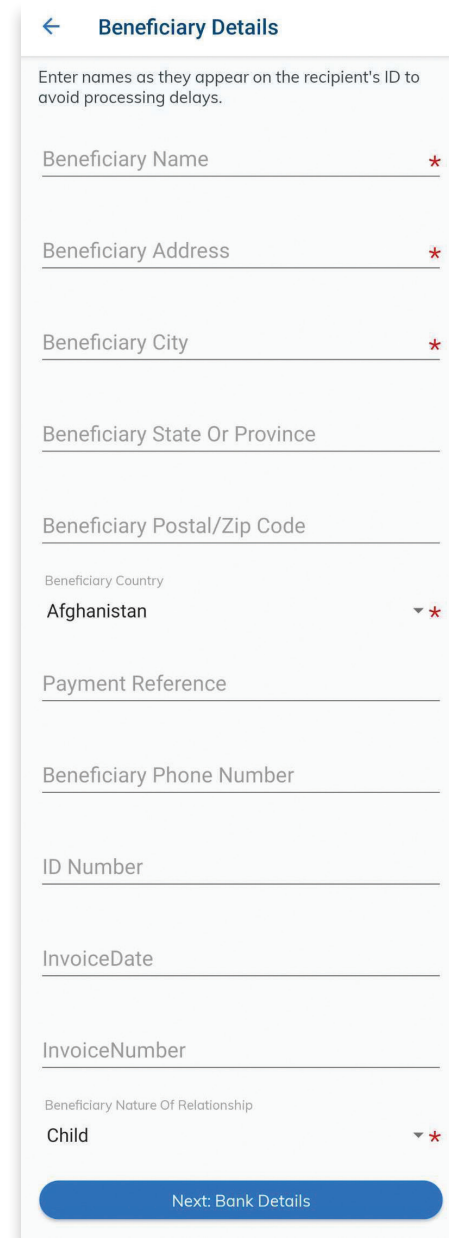
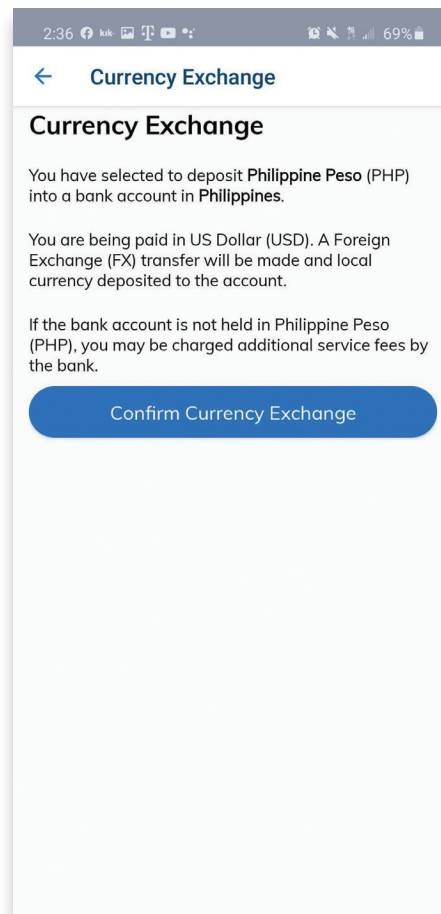
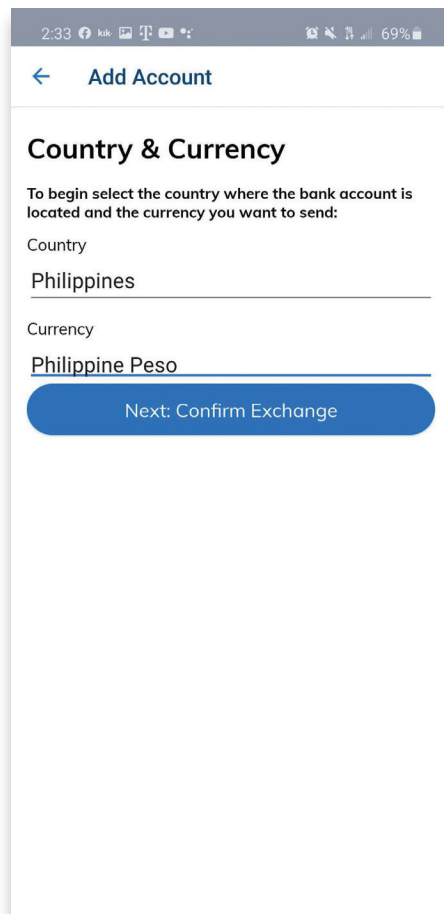
Open Settings (gear wheel icon on bottom right corner)

Tap **My Bank Accounts**



Step 17

Tap the blue circle in the bottom right to add your bank details.



That's it!

Once your bank information is approved, you will be ready to send money home to a bank.¹ Turn the page to learn all the ways you send money with Brightwell.

Step 18

Select the country and currency of the bank account.

Make sure to select the currency that the account is held in. If you send a different currency to that account, the bank may charge additional fees to exchange the currency.

Tap **Next: Confirm Exchange**

Step 19

This page is informing you that your money will be exchanged from your payroll currency to your selected currency. See the fee scheduled for more information.

Tap **Confirm Currency Exchange**

Step 20

Enter in all the required details of the beneficiary. The beneficiary is the account holder at the receiving bank. Please enter the name as it appears on the bank account.

Tap **Next: Bank Details**

Step 21

Enter in all the required bank details. Name = name of the bank Address = local address for the branch you visit.

Tap **Add Bank**

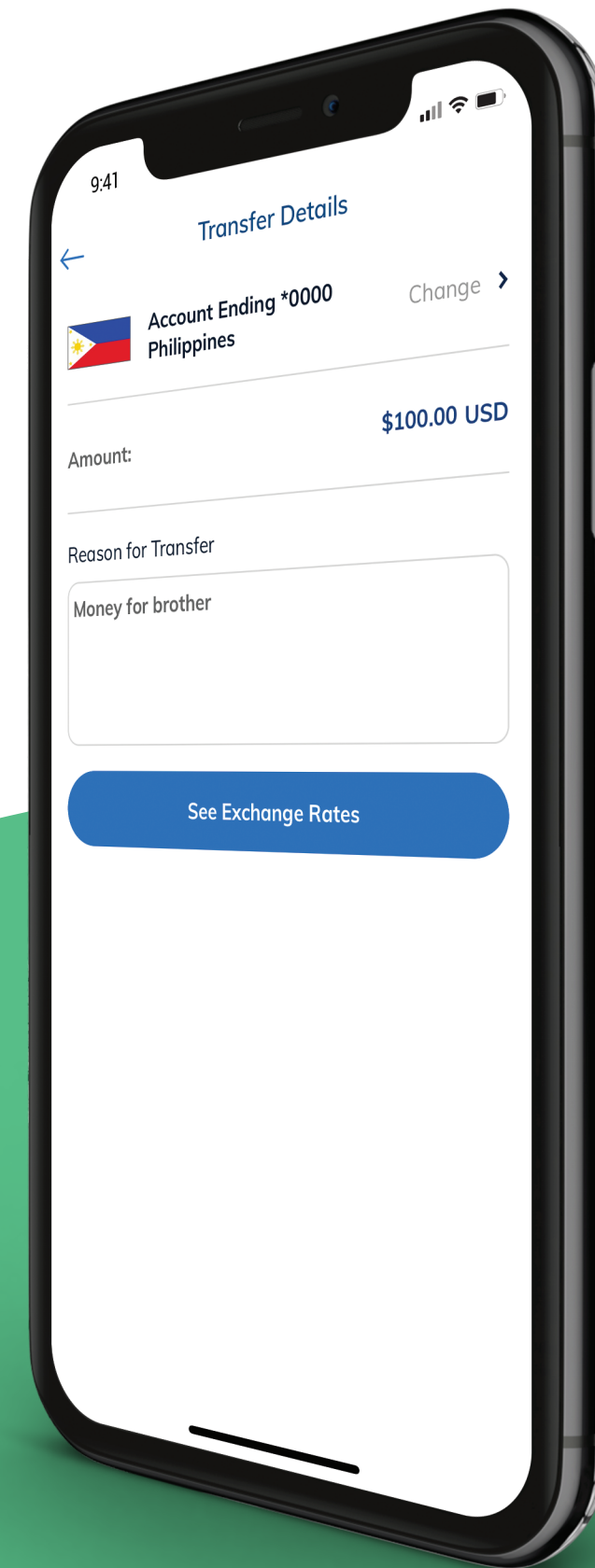
¹Restrictions may apply. Please see terms and conditions for details.

OnDemand

Send money to a bank account* at the best time for you



- You determine how much money to send
- You decide when and where to send your money
- Check rates inside the mobile app



Cash Pickup

Send cash for pickup in 24 hours or less!¹



Check rates in the app



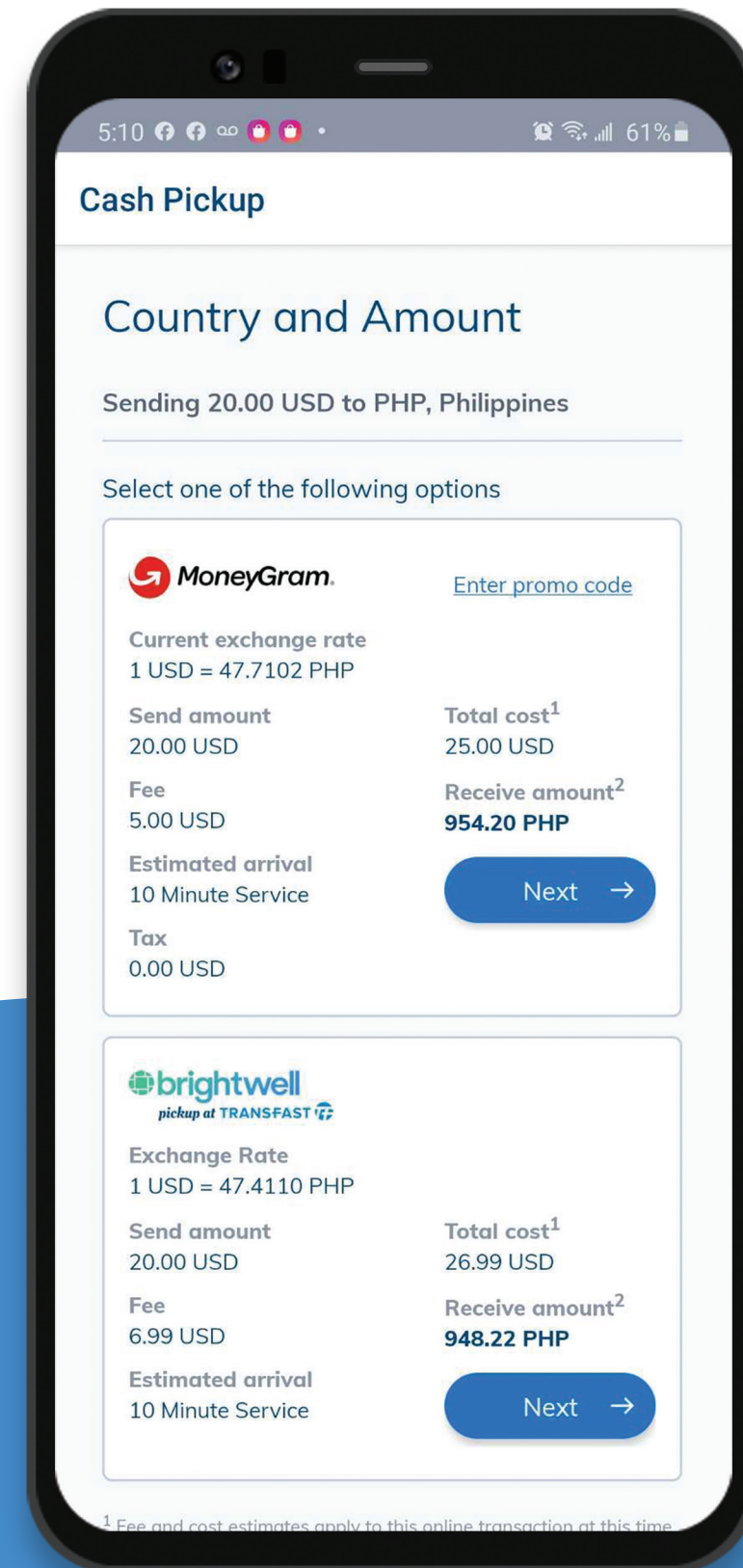
Choose destination country — almost anywhere in the world!



Ready for pickup in 24 hours or less!

- Choose from thousands of locations around the world
- Cash is available in 24 hours or less¹
- Fees, rates, and limits vary²

Note: Fees are for illustrative purposes only. Actual fees are calculated at the time of transfer.

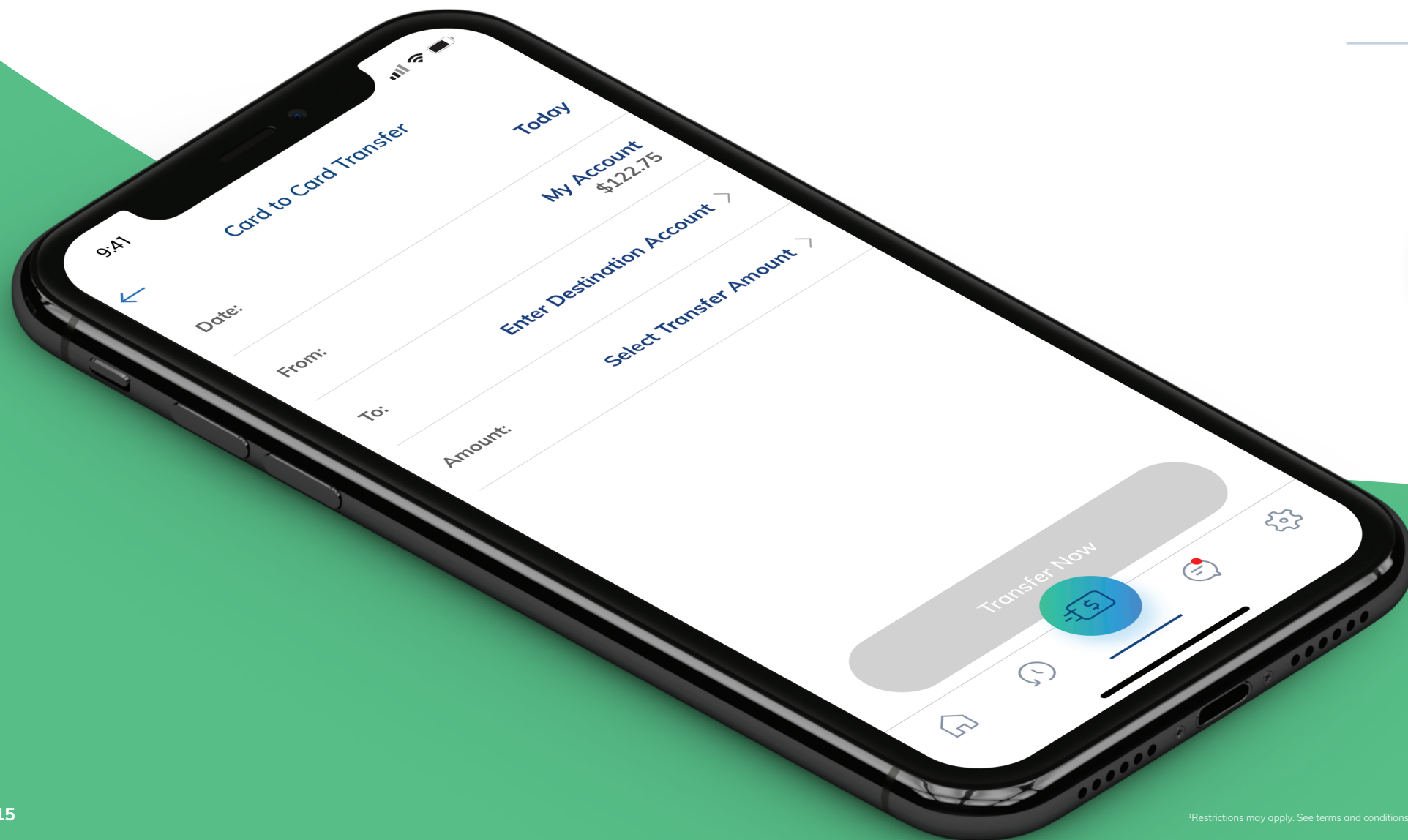


¹ Fee and cost estimates apply to this online transaction at this time.

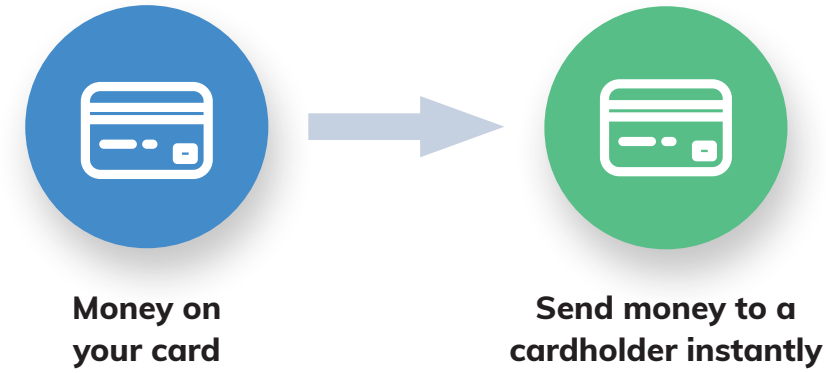
²Verification times vary and may delay delivery of funds to the receiver. ³Restrictions may apply. Please see terms and conditions for details.

Card-to-Card

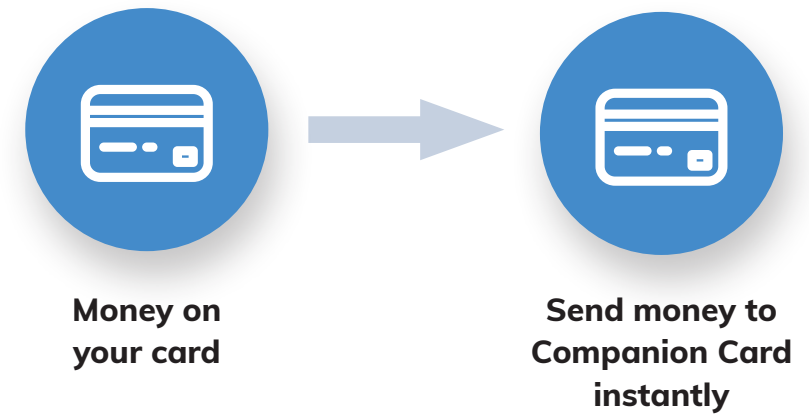
Quickly send money to another crew member with a Brightwell card.¹



Send to crew



Send to Companion Card



Let's be friends!

One of the best ways to learn about updates with Brightwell is on social media.

Be sure to follow us on Facebook and Instagram!

- Hear about the latest product features
- Read featured crew stories
- Share pictures of your travels with us

#brightwellapp

#livebrightlivewell

#brightwellfamous



@BrightwellApp



@BrightwellApp






Using your Brightwell Card




Your Brightwell Card gives you the freedom to purchase anything you want from anywhere in world.¹

- Shop online or in-store everywhere Visa or Mastercard is accepted.*
- Get cash at an ATM.¹




How to shop online:

-  **Visit your favorite online retailer**
Add items to your shopping cart.
-  **At checkout, enter your card details**
 - Card number
 - Expiration date
 - CVC number on back
 - Address associated with your Brightwell account
-  **Review and confirm your purchase**

How to shop in-store:

-  **Insert or swipe your card at the check-out**
-  **Enter your PIN or sign your name**
 - Some purchases require your PIN.
 - Other purchases require your signature.
-  **Remove your card**
Remember to take your card and paper receipt.

How to get cash from an ATM:

-  **Insert or swipe your card at an ATM**
-  **Enter your PIN**
 - Your PIN is a secret code to access your money.
 - Do not share this code with anyone.
 - Cover the PIN pad with your free hand.
-  **Remove your card**
Remember to take your card and paper receipt.

¹Refer to the card brand logo on your Brightwell card

²Fees may apply. Please see your Cardholder Agreement for details.

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How Brightwell protects your money

We understand that this is more than just money, this is your livelihood. With your Brightwell Card, you can trust that we will do our best to make sure your money is safe.

We keep track

Brightwell monitors your account activity for behavior that appears suspicious or unusual.

We track changes in your:

- Transaction types
- Spending habits
- Where you use your card and how frequently you use it

We protect your money by setting limits on:

- Failed login attempts
- Incorrect PIN entries
- Daily cash withdrawals, card transactions, and wire transfers

We keep you informed

Brightwell will email you from fraudprevention@brightwell.com to alert you of activity that appears unusual.

We work quickly

Our support team is available 365 days a year, 24 hours a day. If you contact support, the message is encrypted which means any information you share is not accessible by thieves.

Protect yourself against fraud



Thieves create fake emails asking for personal information.

- **Do NOT** trust emails from unknown senders. We will only email you from @brightwell.com.
- Thieves may offer you a bonus or prize if you send your personal information. We store your information in our database and do not need to ask for it.



Thieves create fake Facebook accounts and message you.

- **Do NOT** follow links sent from people on Facebook asking for your card or login details.
- Thieves may offer you a deal or discount or pretend to be a friend or relative in need.



Thieves create look-alike websites.

- **Do NOT** go to websites that start or end with unusual web address extensions such as .xyz, .co, .company, or .biz.
- Always check the web address and confirm you are on www.brightwellnavigator.com.



Thieves call pretending to be Brightwell Support.

- **Do NOT** give out personal information to anyone on the phone.
- Brightwell will **NEVER** call you and ask for your personal information. If you need phone support, you must call us.

Brightwell and your employer will NEVER ask for your full card number, PIN, expiration date, CVV, or CVC.

Report all possible fraud activity to Brightwell immediately. Call the number on the back of your card or submit a support ticket in the mobile app or online.

ATM safety

Be safe at the ATM

Thieves like to target areas with lots of tourists because they often need cash and might not be familiar with the machines in the area. Ports and tourist areas are popular targets. The criminals will attach a device, called a skimmer, to the place you insert your card on the ATM. This device is very thin and sometimes difficult to spot. When you put your card in the ATM the device scans the stripe on the back and captures your card number. They also place a very small camera on or near the ATM to record when you enter your PIN. With your card number and PIN, the criminal can make purchases and withdraw your funds just like you.

Here are some tips to be safe at an ATM

- Use your eyes – Look before you insert your card. Does everything look like it belongs there? Do you see any loose parts or things stuck to the machine?
- Use your fingers – Jiggle the keypad and the card reader. If something doesn't feel right, move on.
- Cover the keypad with your free hand when entering your PIN to prevent someone from seeing it.
- Use ATMs inside banks – It is more difficult to add a skimmer inside a bank because there are employees or a guard.
- You can always change your PIN at www.brightwellnavigator.com when you return from port.

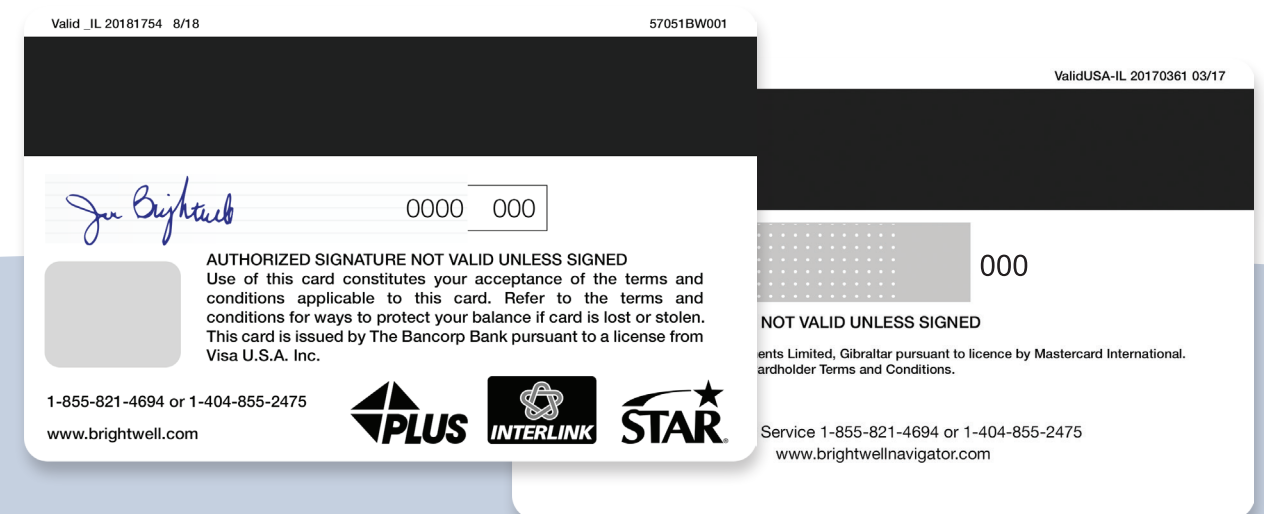


Card safety and security

Best practices for reducing fraud and theft

- Do not share your personal information with anyone.
- Protect your PIN when entering on keypads.
- Do not write down or share your PIN or password.
- Do not use PINs or passwords that are easy for others to guess.
- Change your PIN and password regularly.
- Beware of giving your personal information to anyone by phone, email or unsecure websites.
- Do not share your CVC or CVV, the three digit number on the back of your card.
- Review your account balance and activity statement frequently.
- If your card is lost or stolen, contact Customer Support immediately at www.brightwellnavigator.com or call **+1 404-855-2475**.

Unauthorized transactions are safeguarded by Visa or Mastercard Zero Liability Protection.¹



¹Conditions and exceptions apply- please refer to your Terms and Conditions. You must notify your financial institution immediately of any unauthorized use. For specific instructions, limitations and other details, please consult your issuer.

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Having trouble sending money?

Try these fixes for common roadblocks:



Has your passport expired? You may need to update it with our support team. Open a support ticket in the Brightwell Navigator mobile app.



Check your personal details. Make sure your name and address are correct – do not leave blank spaces at the end.



Check your bank details. It is important that the name, address, account number, and SWIFT codes are correct. You can change these under **My Bank Accounts** in the app.



Did you type your PIN incorrectly too many times? You may have triggered a block. Contact support to unblock your account.



Sometimes it is technology. Try restarting your phone. Make sure you have a good internet connection. Download the latest version of Brightwell Navigator.

On leave?

What does this mean for your Brightwell account and card?

Do I keep my card?

Yes. You can still keep funds on your card whether you are on ship or at home.

Can I still use my card for purchases and at ATMs?

Yes, if there are funds on your card, you can use them while on vacation.¹

Can I still reach out to Brightwell?

Yes, you can contact us by submitting a support ticket online at www.brightwellnavigator.com or in the mobile app. You can also call the phone number on the back of your card.

Can I still use the mobile app and website?

Yes, all of the features are still available for you. You can send money¹, check your balance, and submit support requests.



¹Fees may apply. Please refer to Cardholder Agreement for details.

Bank account terms

Beneficiary

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

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.

Reason for Transfer or Payment Reference

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

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.

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

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.

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.



Sending money terms

Card-to-Card Transfer

This is an easy way to send money to another crew member or 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 will 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.

- You determine how much money to send
- You decide when to send your money
- Money arrives in the bank within 5-7 business days
- Check rates on the website or inside the Brightwell Navigator mobile app

Cash Pickup

Send cash around the world in minutes.² Within the Brightwell platform, you can use Brightwell with pickup at Transfast, MoneyGram, or Western Union.

- Choose from thousands of locations around the world
- Cash is available in 24 hours or less²
- Fees, rates, and limits vary³

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.

What is the Brightwell Card program?

- The Brightwell Card is either a Mastercard prepaid card or a Visa prepaid card: No traditional bank account is required. Use your Brightwell Card worldwide at over 29.4 million locations worldwide, including online retailers and at any ATM that displays the Mastercard or 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 (signature required) or Debit (PIN required).

Where can I use my card?

- You can use your Brightwell Card at millions of locations everywhere Mastercard or Visa are accepted, including online and retail merchants. In addition, you can get cash at any participating ATM worldwide that displays the Mastercard or Visa acceptance mark.* You can also share money with family and friends.

How does the Brightwell Card save money?

- It is easier to keep track of your spending. It lets you track and manage money through the mobile app or online. 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 with an OnDemand Transfer¹, or to your Companion Card (Card-to-Card transfer) or use one of our multiple Cash Pickup providers.² You can do all of this from the Brightwell Navigator mobile app or www.brightwellnavigator.com.

*Refer to the card brand logo on your Brightwell card

¹Restrictions may apply. See terms and conditions for details.

²Fees quoted at time of transfer

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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.¹

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?

- To reset your password, log into your Brightwell app and tap Forgot Password. In order to reset your password, you need to choose one of the two reset options: 1) answer your security questions or 2) send yourself an email with a reset link. Select one of those options, then you will be able to create a new password.

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

- Yes, you can send money to any bank accounts that you have added into your Brightwell account. All bank accounts will be reviewed and approved before you can send money. The review process may take up to 2-3 days. Upon approval, you will be able to send money to that account using OnDemand.

What currencies can I send?

- You can transfer the currency you are paid in or you can perform a Foreign Exchange or FX transfer to your bank account.² 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?

- Anytime your card is used to make a purchase or cash withdrawal in a currency other than the card currency, a currency conversion fee of 3% will apply. The transaction will be converted to your card currency and deducted from your card.

Can I send a wire in 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 parent, 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.¹ 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 website.

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 Mastercard network are protected by Mastercard Zero Liability³. Transactions processed through a Visa network are protected by Visa Zero Liability³. 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 bank 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.

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.

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

Your security questions (or secret questions and answers), are used to verify your identity when you have forgotten your password. During enrollment, you selected questions and answered them. Never share your answers with anyone.

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.

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 for use 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 fee (FX fee)

This rate will appear when you make an ATM transaction or a purchase in a currency other than your card currency.



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