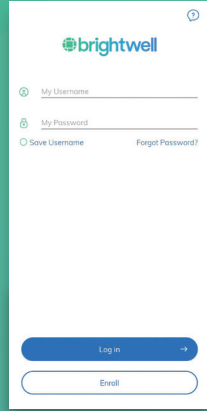


# Get started with Brightwell Navigator!

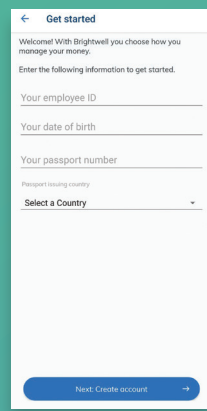
## Step 1 - Enrollment

Open the Brightwell Navigator mobile app. Tap Enroll



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

Tap Next: Create Account

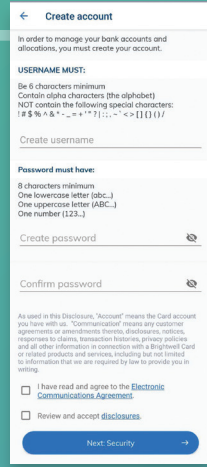


Create a username and password. Choose something easy to remember.

Tip: UPPERCASE = BIG lowercase = small

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

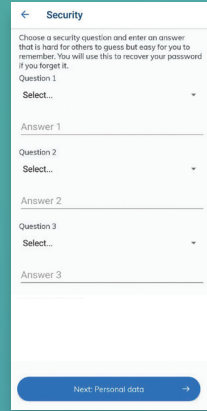
Tap Next: Security



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

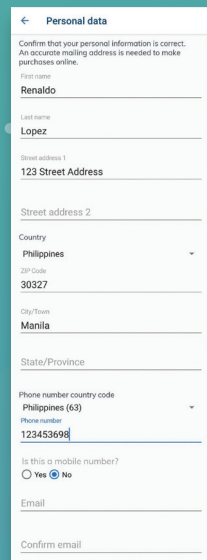
\*Security questions are used to verify our identity if you have forgotten your password. Never share your answers with anyone.

Tap Next: Personal Data



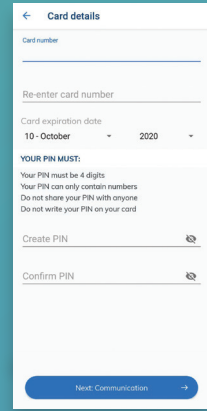
Your personal information may be filled in for you. Review to make sure everything is correct, enter in your phone number, and email address.

Tap Next: Card details

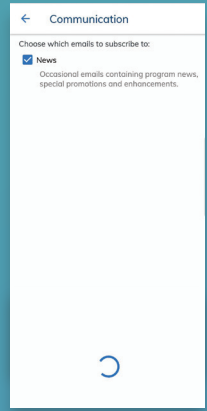


Enter in your Brightwell card number and expiration date. Create a PIN (Personal identification number.) This number will be used to make purchases or withdraw cash at an ATM.

Tap Next: Communication

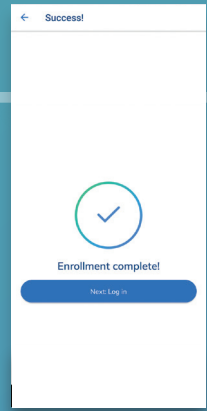


Select your email preference by checking the box beside "News." Tap Next: Finish



Log into your account using the username and password that you just created.

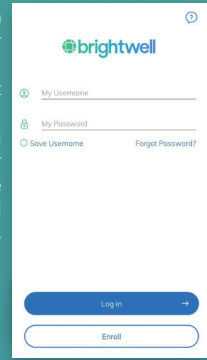
Tap Next: Log in



Congrats! Your card and account are active!

## Step 2 - FaceCheck

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



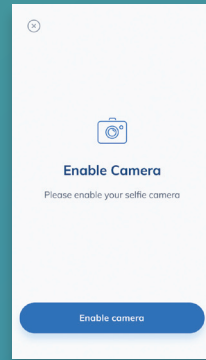
FaceCheck information will appear.

Tap Set up now



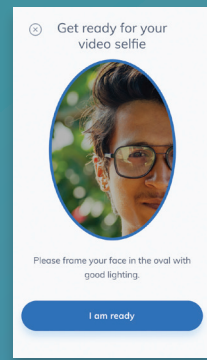
To allow FaceCheck to access your camera.

Tap Enable Camera

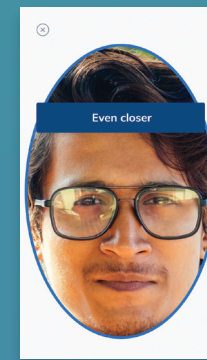


Center yourself in the screen, make sure you have good lighting.

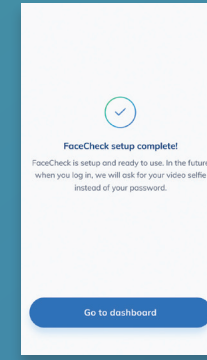
Tap I am ready



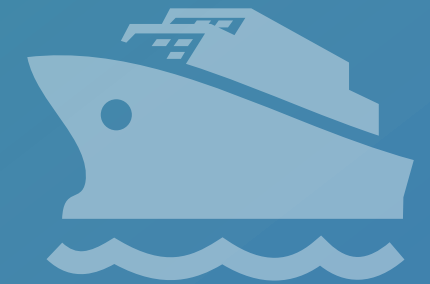
Follow the on-screen instructions.



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

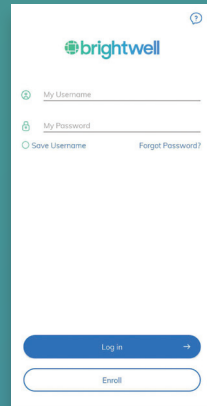


Keep going! You are almost finished!



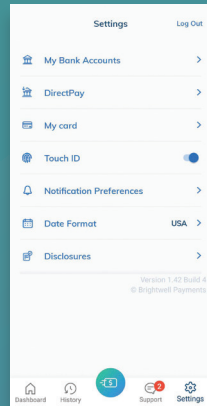
## Step 3 - Add a bank

Log into your account on the Brightwell Navigator mobile app. Tap Log in



Open Settings (gear wheel icon on bottom right corner).

Tap My Bank Accounts

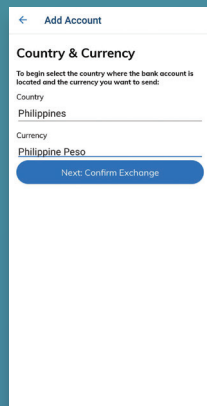


Tap the blue circle in the bottom right to add your bank details.



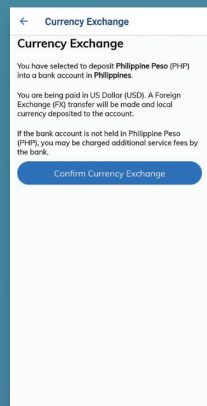
Select the country and currency of the bank account. Make sure to select the currency that the account is held in. If you send a different currency to that account, the bank may charge additional fees to exchange the currency.

Tap Next: Confirm Exchange



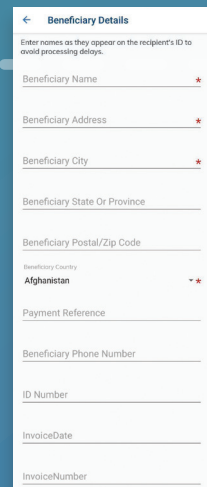
This page is informing you that your money will be exchanged from your payroll currency to your selected currency. See the fee scheduled for more information.

Tap Next: Confirm Currency Exchange



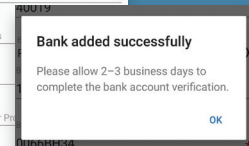
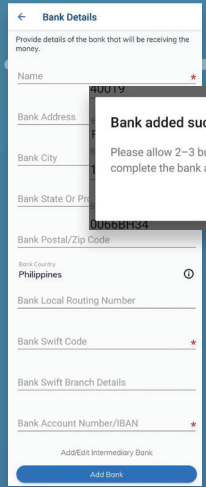
Enter in all the required details of the beneficiary. The beneficiary is the account holder at the receiving bank. Please enter the name as it appears on the bank account.

Tap Next: Bank Details



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

Tap Next: Add Bank



Success! Please allow 2-3 business days for our team to review your bank details.

## Download the app and gather these items before you enroll:

- Your Brightwell Card (cannot enroll without card)
- Your crew ID
- Your passport number
- Your birthdate
- Your home address
- Your email address
- Your bank details
  - Account number
  - Routing number or IFSC code
  - Bank address
  - SWIFT code



Download the Brightwell Navigator mobile app.

# Your Money. Your Choices.

**DirectPay** - Automatically send money to a bank account every payday

**OnDemand Transfer** - Manually send money to a bank account

**Cash Pickup** - You can send cash for pickup in minutes<sup>1</sup> to numerous countries via the Brightwell Navigator mobile app

**Card-to-Card transfer** - Send money to your loved one or another crew member

## Scan this code



Watch our how-to videos and learn all the ways to send money with Brightwell.

\*If you cannot login, support is still available from the main screen on the mobile app and website. If you submit a support ticket without logging in, support will contact you via email.  
1 All transactions are subject to verification: verification times vary and may delay delivery of your funds to the receiver. The Brightwell Visa® Prepaid Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. and may be used everywhere Visa debit cards are accepted. The Bancorp Bank; Member FDIC. The Brightwell Prepaid Mastercard is issued by Transact Payments Limited pursuant to a license from Mastercard International. Transact Payments Limited is authorized and regulated by the Gibraltar Financial Services Commission. Use your card everywhere Mastercard is accepted. Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporated.

## SEND TO A BANK\*

\*Restrictions may apply. See terms and conditions for details.

**DirectPay**  
Send every payday



**OnDemand**  
Send when the rate is best



Pay stays on your card



Wait until the rates are best for you



3-7 business days



Pay arrives instantly to card



5-7 business days

## SEND CASH

Send cash ready for pickup in 24 hours\*

\*All transactions are subject to verification: verification times vary and may delay delivery of funds to the receiver



Check rates in the app



Send cash almost anywhere in the world with Transfast, MoneyGram, or Western Union



Ready for pickup in 24 hours or less!

## CARD-TO-CARD

Send to crew



Money on your card



Send money to a cardholder instantly

Send to Companion Card



Money on your card



Send money to Companion Card instantly

## 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 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](http://www.brightwellnavigator.com) or call +1 404-855-2475.

## How to contact support

### Brightwell Navigator mobile app

- Log into your account\*
- Tap the Support icon
- Select the category that best fits your problem
- A Brightwell team member will reply within 24 hours

### Website

- Go to [www.brightwellnavigator.com](http://www.brightwellnavigator.com)
- Log into your account\*
- Tap the menu bars on the top right
- Tap **Support** from the menu
- Tap **Message Us**
- Select the category that best fits your problem
- A Brightwell team member will reply within 24 hours

### Phone

- Call to speak to a Brightwell team member
- Off the ship, call +1-404-855-2475 from anywhere in the world. You can call toll-free from the US by dialing +1-855-821-4694