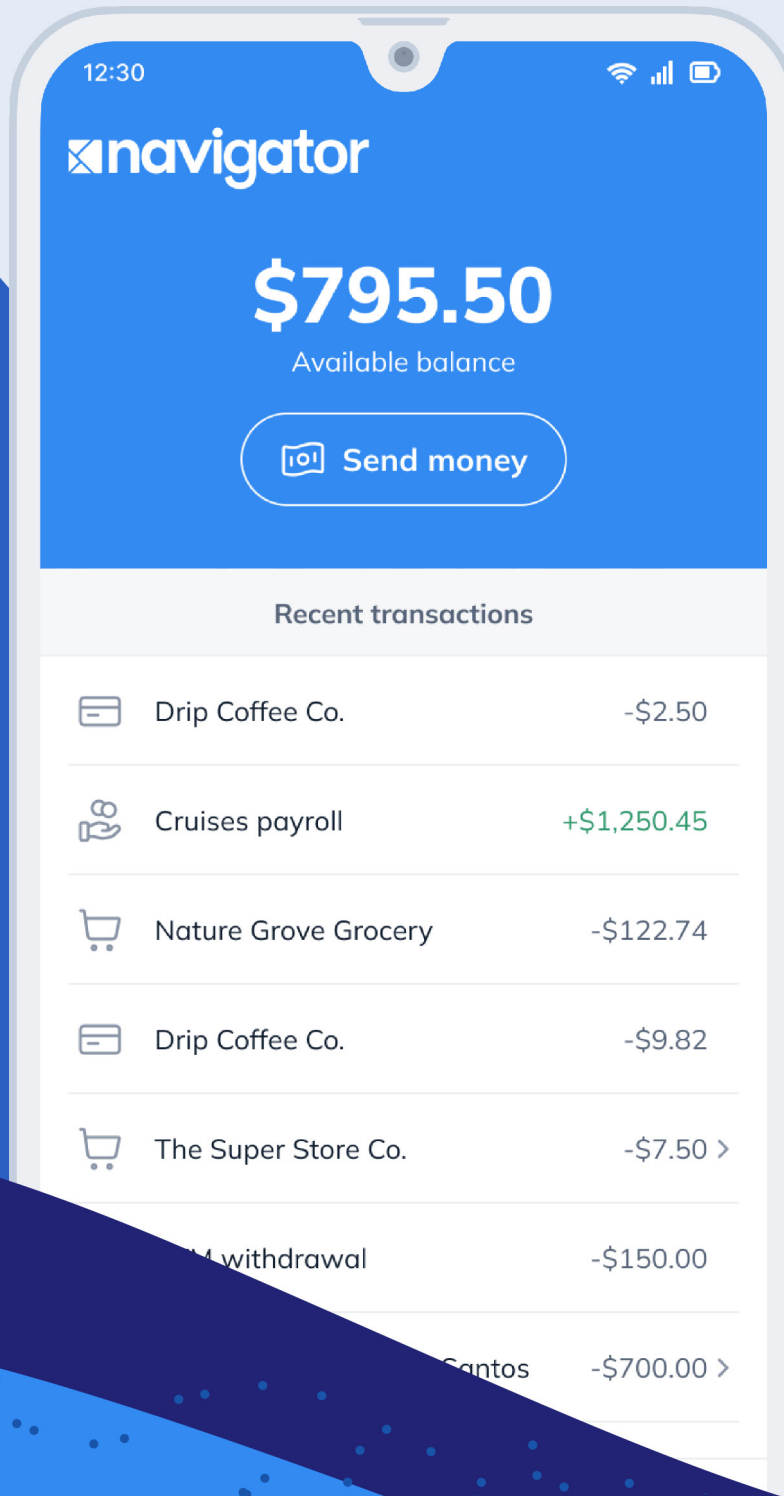


Enrollment Benefit Guide



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 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:

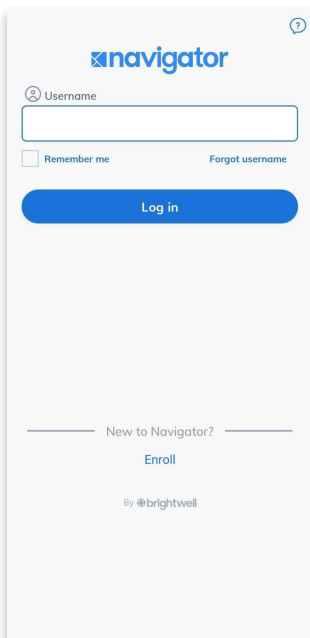
- ☒ Get a Navigator Enrollment Benefit Guide
- ☐ Download Brightwell Navigator mobile app
- ☐ Complete online account/Nav account enrollment
- ☐ Add a bank account

Bonus!

- ☐ Follow us on Facebook
- ☐ Follow us on Instagram

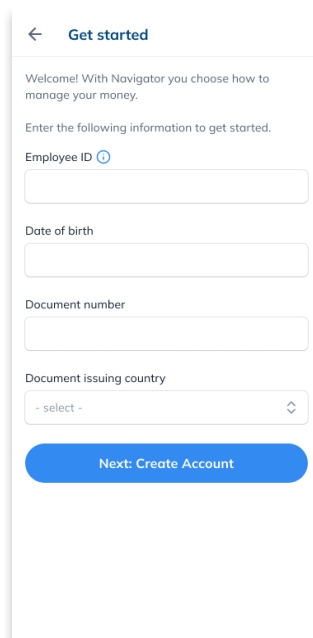
Enroll with Brightwell

Enrollment can be completed online or through the Brightwell Navigator app. The Brightwell website, www.brightwell.com, is white listed and available without using personal data.

The image shows the login screen of the Brightwell Navigator app. At the top, the 'navigator' logo is displayed. Below it, there is a 'Username' input field with a user icon. A 'Remember me' checkbox is on the left, and a 'Forgot username' link is on the right. A large blue 'Log in' button is centered. At the bottom, there is a section for 'New to Navigator?' with an 'Enroll' button and a 'By @brightwell' signature.

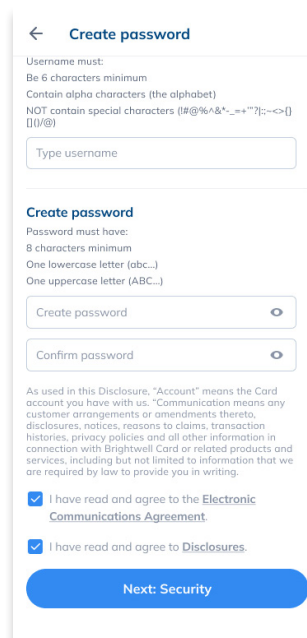
Step 1

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

The image shows the 'Get started' screen in the Brightwell Navigator app. It has a back arrow and the title 'Get started'. The text says 'Welcome! With Navigator you choose how to manage your money.' and 'Enter the following information to get started.' Below this are four input fields: 'Employee ID' (with an info icon), 'Date of birth', 'Document number', and 'Document issuing country' (a dropdown menu). A large blue button at the bottom says 'Next: Create Account'.

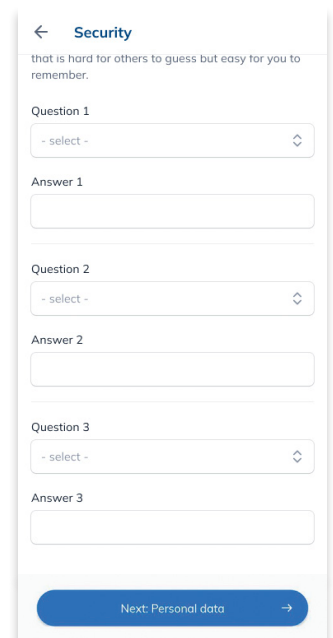
Step 2

Enter your employee ID, date of birth, passport number, and passport issuing country.
Tap **Next: Create Account**

The image shows the 'Create password' screen in the Brightwell Navigator app. It has a back arrow and the title 'Create password'. It lists requirements for the username (6 characters minimum, alpha characters, no special characters) and password (8 characters minimum, one lowercase, one uppercase). There are input fields for 'Type username', 'Create password', and 'Confirm password', each with an eye icon to toggle visibility. A disclaimer about the 'Account' and 'Communication' terms is present, followed by two checked checkboxes for agreeing to the 'Electronic Communications Agreement' and 'Disclosures'. A large blue button at the bottom says 'Next: Security'.

Step 3

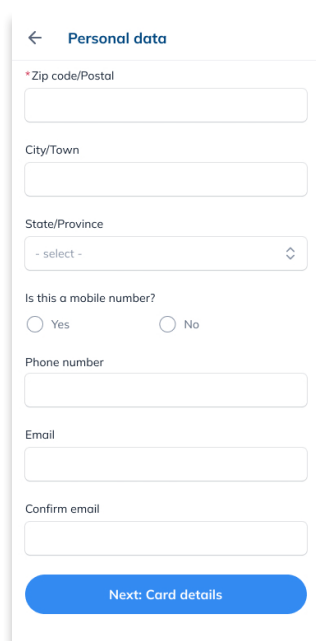
Create a username and password. Choose something easy to remember.
Tip: UPPERCASE = BIG
lowercase = small
Review the Electronic Communications agreement and disclosures, then check the boxes.
Tap **Next: Security**

The image shows the 'Security' screen in the Brightwell Navigator app. It has a back arrow and the title 'Security'. The text says 'that is hard for others to guess but easy for you to remember.' Below this are three 'Question' and 'Answer' pairs, each with a dropdown menu for the question and an input field for the answer. A large blue button at the bottom says 'Next: Personal data' with a right arrow.

Step 4

Select 3 security questions and type your personal answer to each.
Tap **Next: Personal Data**

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



← **Personal data**

* Zip code/Postal

City/Town

State/Province

Is this a mobile number?
☐ Yes ☐ No

Phone number

Email

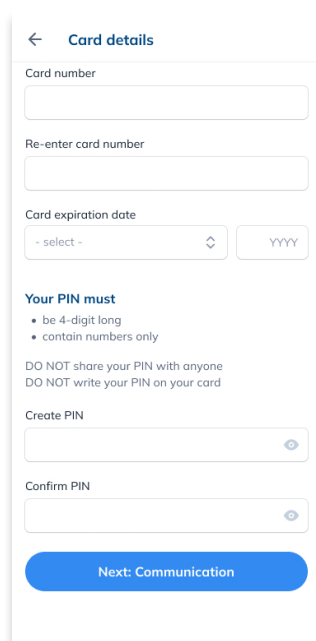
Confirm email

Next: Card details

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**



← **Card details**

Card number

Re-enter card number

Card expiration date

Your PIN must

- be 4-digit long
- contain numbers only

DO NOT share your PIN with anyone
 DO NOT write your PIN on your card

Create PIN

Confirm PIN

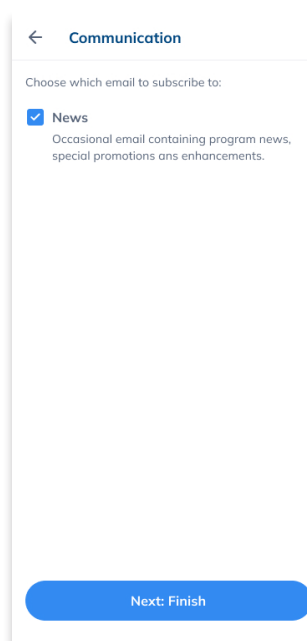
Next: Communication

Step 6

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**



← **Communication**

Choose which email to subscribe to:

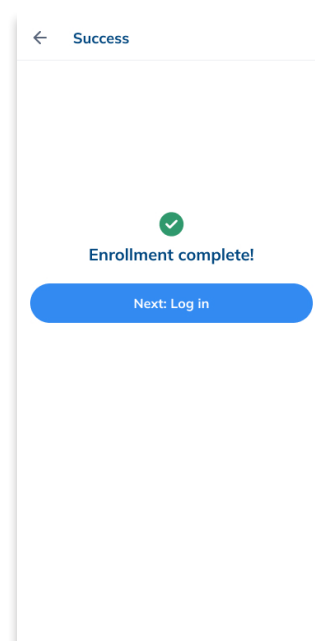
☒ **News**
 Occasional email containing program news, special promotions and enhancements.

Next: Finish

Step 7

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

Tap **Next: Finish**



← **Success**

✓

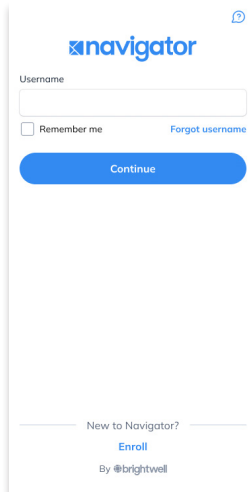
Enrollment complete!

Next: Log in

Step 8

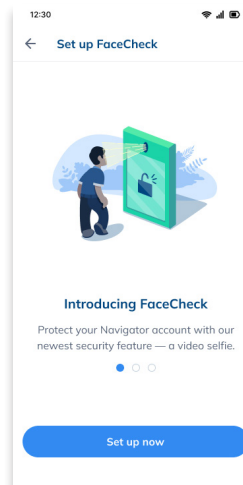
Tap **Next: Log in** and log into your account using the username and password that you just created.

Set up FaceCheck



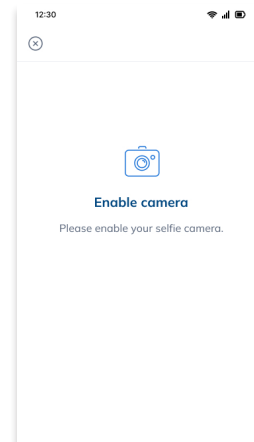
Step 1

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



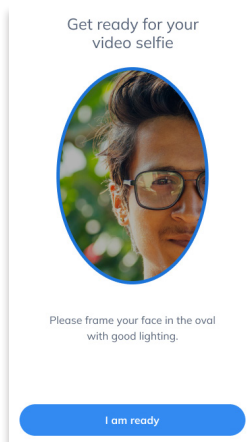
Step 2

FaceCheck information will appear, then Tap **Set up now**



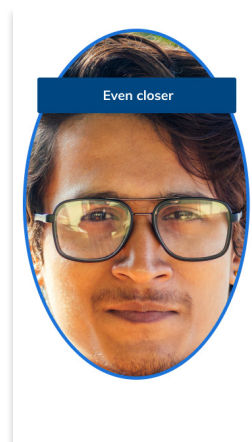
Step 3

To allow FaceCheck to access your camera Tap **Enable camera**



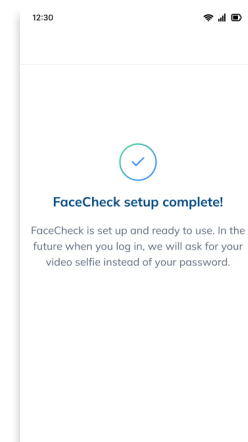
Step 4

Center yourself in the screen, make sure you have good lighting, then Tap **I am ready**



Step 5

Follow the on-screen instructions.



Step 6

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

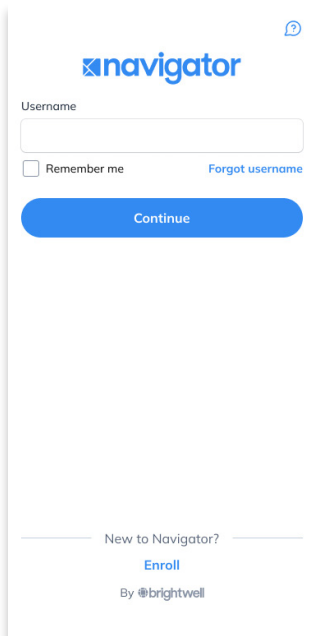


Almost done...

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

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

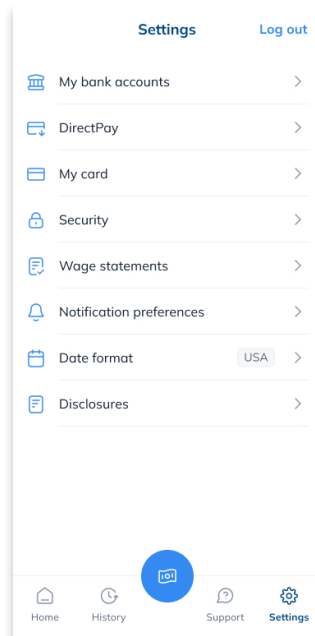
Add a bank account*



Step 1

Log into your account on the Brightwell Navigator mobile app.

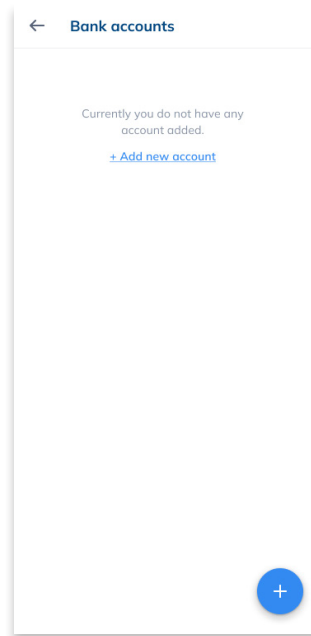
Tap **Log in**



Step 2

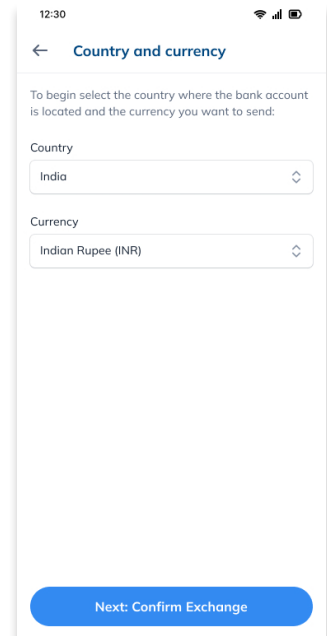
Open Settings (gear wheel icon on bottom right corner)

Tap **My Bank Accounts**



Step 3

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



Step 4

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**

*Subject to verification
Restrictions may apply. Please see terms and conditions in your Cardholder Agreement for details.

12:30

← **Currency exchange**

You have selected to deposit **Indian Rupee (INR)** into a bank account in **India**.

You are being paid in Euro (EUR). A Foreign Exchange (FX) transfer will be made and local currency deposited to the account.

If the bank account is not held in Indian Rupee (INR) you may be charged additional service fee by the bank.

Confirm Currency Exchange

← **Beneficiary details**

Receiver phone number (optional)

Country code Phone number

- select -

ID number (optional)

Invoice date (optional)

Invoice number (optional)

Receiver nature of relationship

- select -

Receiver purpose of payment

- select -

Next: Bank Details

← **Bank details**

Bank postal/zip code (optional)

Bank country

India

Bank local routing number

Bank SWIFT code

Bank SWIFT branch details (optional)

Bank account number/IBAN

Add/Edit Intermediary Bank

Finish

Bank added successfully

Please allow 2-3 business days to complete the bank account verification.

OK

Step 5

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

Tap **Confirm Currency Exchange**

Step 6

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 7

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

Tap **Finish**

Add a bank account

That's it!

Once your bank information is approved, you will be ready to send money home to a bank.¹

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



Philippines - BRSTN Code



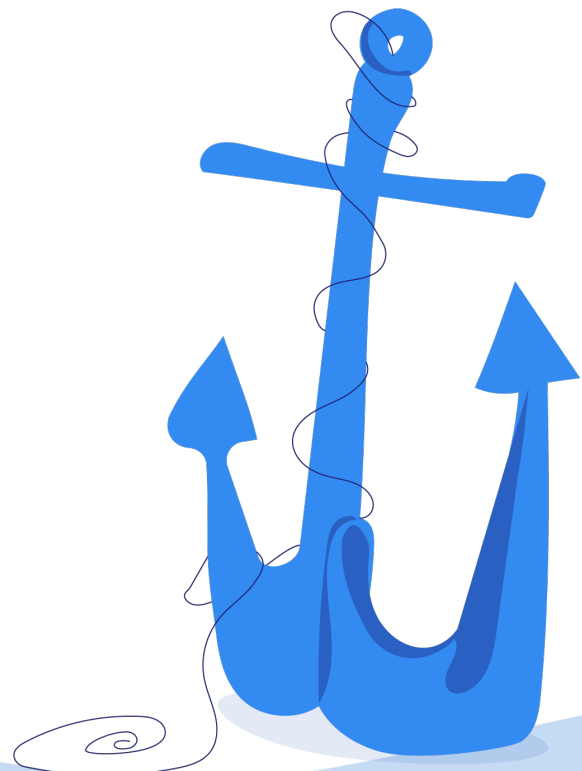
Europe - IBAN



Brazil- Bank Code

Tax ID number & ID number is the number on your government ID (applies to Russia and some South American countries).


¹Restrictions may apply. Please see terms and conditions in your Cardholder Agreement for details.



Need help?

Just follow the steps below to get help from our Brightwell team.

Brightwell Navigator mobile app

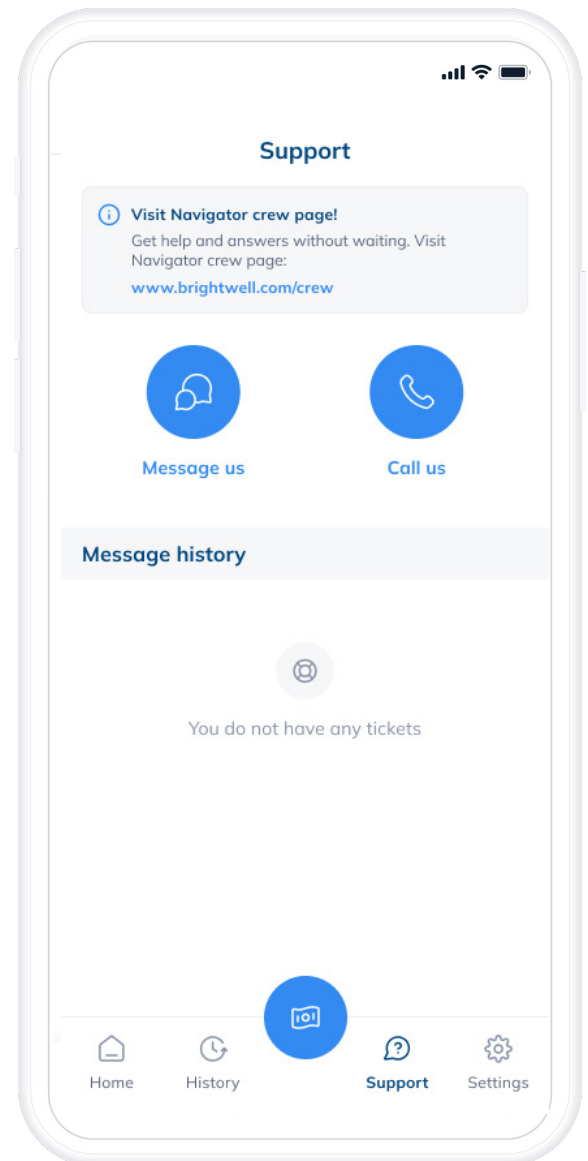
- Log into your account
- Tap the Support icon 
- Select the category that best fits your question
- A Brightwell team member will reply **within 24 hours**
- You can also open a support ticket without logging into the app. Simply open the app and tap the question mark icon.

Website

- Go to www.brightwellnavigator.com
- Log into your account
- Tap the menu bars on the top right
- Tap Support from the menu
- Select the category that best fits your question
- A Brightwell team member will reply within 24 hours

Phone

- Call to speak to a Brightwell team member
- If you have the Brightwell card, dial +1 855-821-4694 (International) or +1 404-855-2475 (US)



We understand that this is more than just money, it is your livelihood. That is why we are here to help you 365 days a year, 24 hours a day. **Visit www.brightwell.com/crew for access to our latest crew resources.**






Scan the code to watch our video walkthrough

Using your Brightwell Card




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

- Shop online or in-store.
- Get cash at an ATM.²




How to shop online:

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

How to shop in-store:

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

How to get cash from an ATM:

- **1 Insert or swipe your card at an ATM**
- **2 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.
- **3 Remove your card**
Remember to take your card and paper receipt.

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

The Brightwell Visa® Prepaid Card is issued by The Bancorp Bank N.A. pursuant to a license from Visa U.S.A. Inc. and may be used everywhere Visa debit cards are accepted. The Bancorp Bank N.A.; Member FDIC. Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporated. 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.

How to use the app

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.

OnDemand Transfer

Within the Brightwell platform, you can directly send up to \$9,999 to a bank account² globally.

- Send money through free crew WIFI in the mobile app
- Funds are typically available between 3-5 business days
- Check your account and review transactions in the mobile app

DirectPay

With this option you can automatically send money to your home bank account² each payday. Adjust how much to send home with an allocation through the mobile app or on www.brightwellnavigator.com.

- Must be done at least 3 days prior to your scheduled pay date
- Funds deposited automatically on your pay date
- Low fee of \$8 to send USD-USD
- No fee to send USD-Local

Cash Pickup

Send cash to locations around the globe. Check your account to see what locations are available.

This is the quickest option! Money is available for pickup minutes after being sent!

Companion Card

This is a card that is provided to any person you choose. They must be 18 years old or over with a valid government ID.

- Companion cardholders can get cash and make purchases using the card
- The Companion Card's balance is separate from the primary card and has its own account on Brightwell Navigator
- You can request a Companion Card through your account online at www.brightwellnavigator.com

Card-to-Card Transfer

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

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:

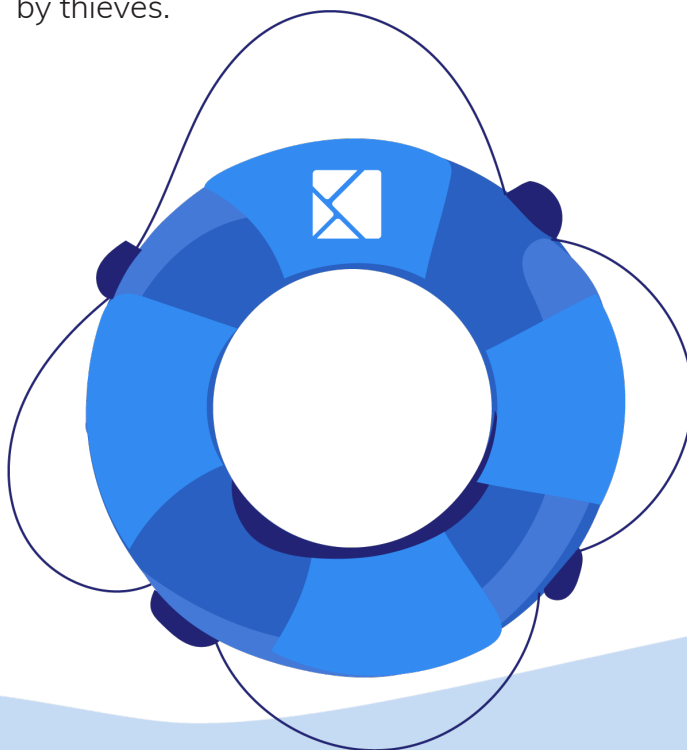
- Failed login attempts
- Incorrect PIN entries
- Daily cash withdrawals, card transactions, and wire transfers

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.

Frequently asked questions

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.

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.³ 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

³You must notify your financial institution immediately of any unauthorized use. For specific restrictions, limitations and other details, please consult your issuer.

Frequently asked questions

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 N.A.; 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.

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.

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.

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.



4401 Northside Pkwy NW #560
Atlanta, GA 30327

www.brightwell.com/navigator

2023-00083_Enrollment_Benefit_Guide

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