



Welcome Packet

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 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

6:26 47%

brightwell

My Username

My Password

Save Username Forgot Password?

Log in →

Enroll

Step 1

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

6:26 47%

Get started

Welcome! With Brightwell you choose how you manage your money.

Enter the following information to get started.

Your employee ID

Your date of birth

Your passport number

Passport issuing country

Select a Country

Next: Create account →

Step 2

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

Tap **Next: Create Account**

6:30 46%

Create account

In order to manage your bank accounts and allocations, you must create your account.

USERNAME MUST:

Be 6 characters minimum
Contain alpha characters (the alphabet)
NOT contain the following special characters:
! # \$ % ^ & * - _ = + ' " ? [; , ~ ` < > [] { } () /

Create username

Password must have:

8 characters minimum
One lowercase letter (abc...)
One uppercase letter (ABC...)
One number (123...)

Create password

Confirm password

As used in this Disclosure, "Account" means the Card account you have with us. "Communication" means any customer agreements or amendments thereto, disclosures, notices, responses to claims, transaction histories, privacy policies and all other information in connection with a Brightwell Card or related products and services, including but not limited to information that we are required by law to provide you in writing.

☐ I have read and agree to the [Electronic Communications Agreement](#).

☐ Review and accept [disclosures](#).

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**

6:31

Security

Choose a security question and enter an answer that is hard for others to guess but easy for you to remember. You will use this to recover your password if you forget it.

Question 1

Select...

Answer 1

Question 2

Select...

Answer 2

Question 3

Select...

Answer 3

Next: Personal data →

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.

6:35

Personal data

Confirm that your personal information is correct. An accurate mailing address is needed to make purchases online.

First name

Renaldo

Last name

Lopez

Street address 1

123 Street Address

Street address 2

Country

Philippines

ZIP Code

30327

City/Town

Manila

State/Province

Phone number country code

Philippines (63)

Phone number

123453698

Is this a mobile number?

☐ Yes ☒ No

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**

6:39

Card details

Card number

Re-enter card number

Card expiration date

10 - October 2020

YOUR PIN MUST:

Your PIN must be 4 digits
Your PIN can only contain numbers
Do not share your PIN with anyone
Do not write your PIN on your card

Create PIN

Confirm PIN

Next: Communication →

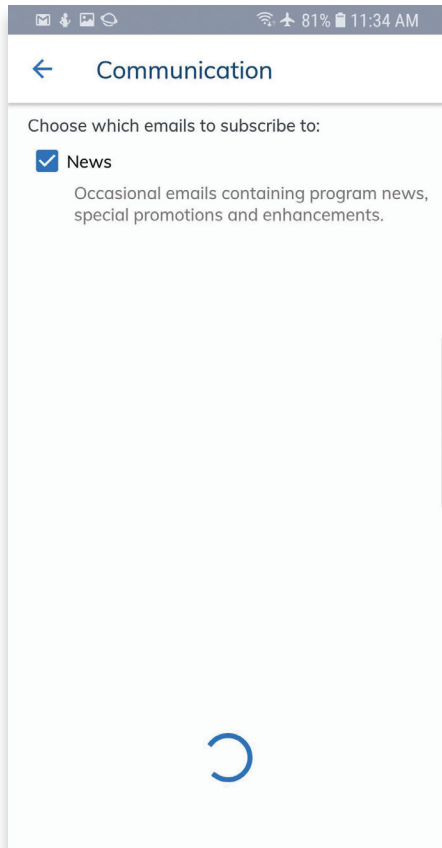
Step 6

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**

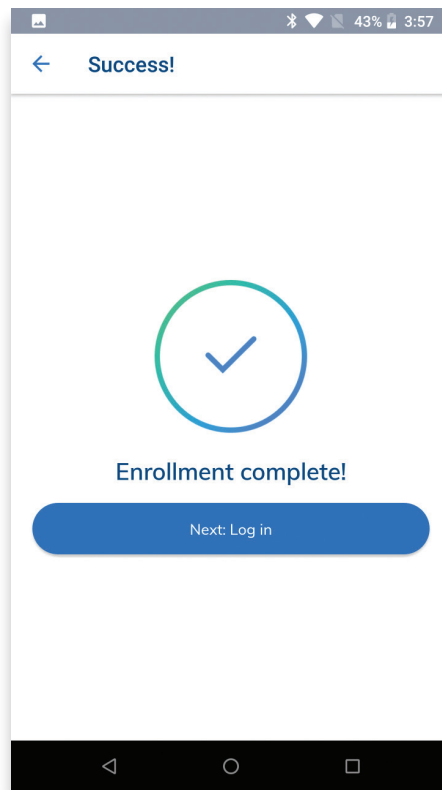
Enrollment guide



Step 7

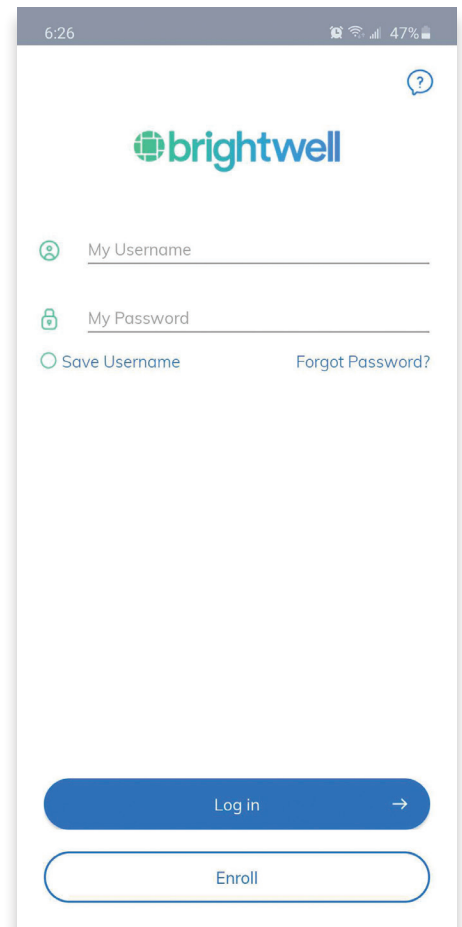
Select your email preference by checking the box beside “News.”

Tap **Next: Finish**



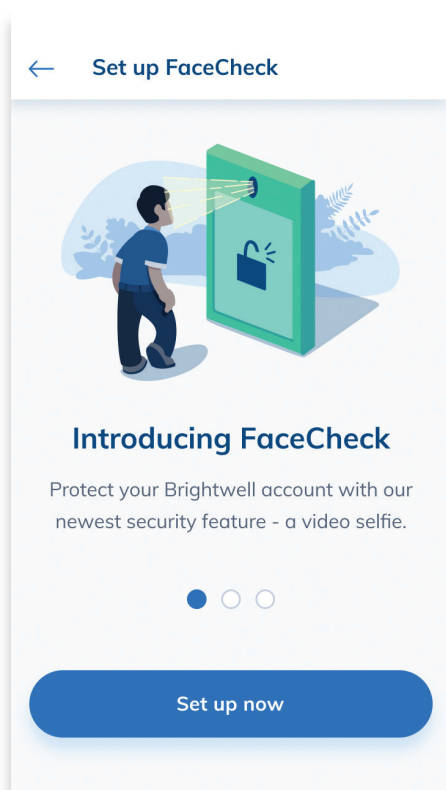
Step 8

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



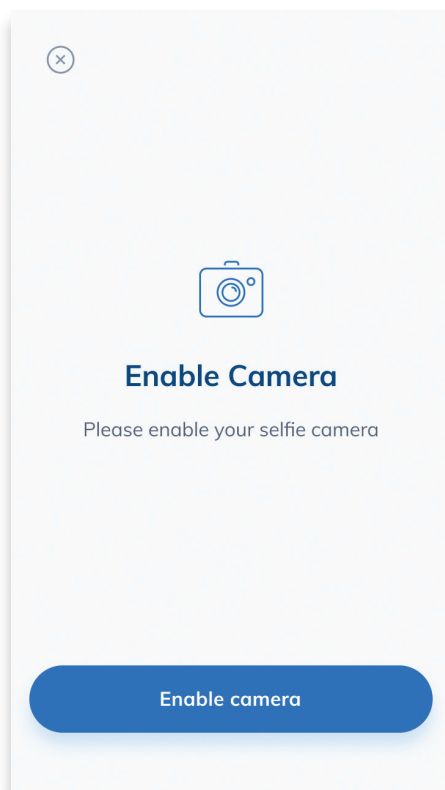
Step 9

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



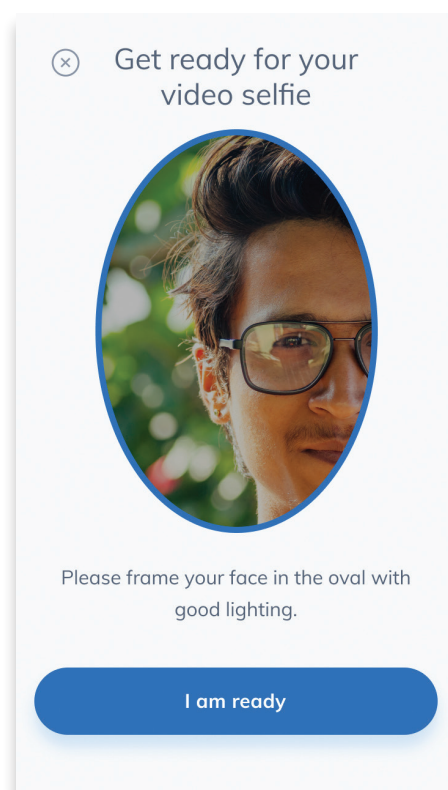
Step 10

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



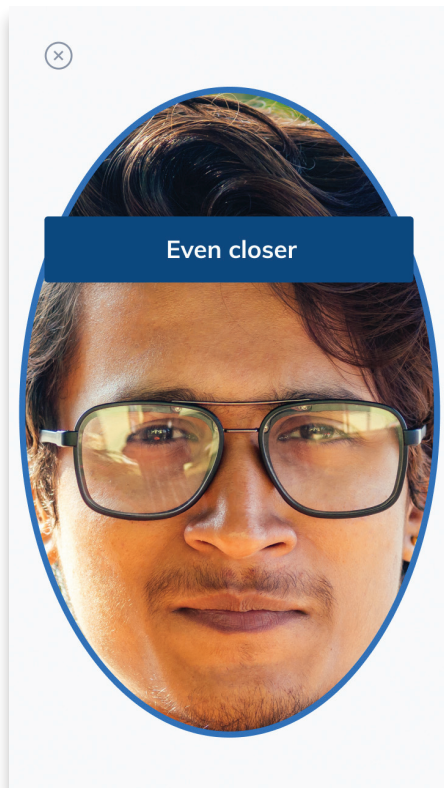
Step 11

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



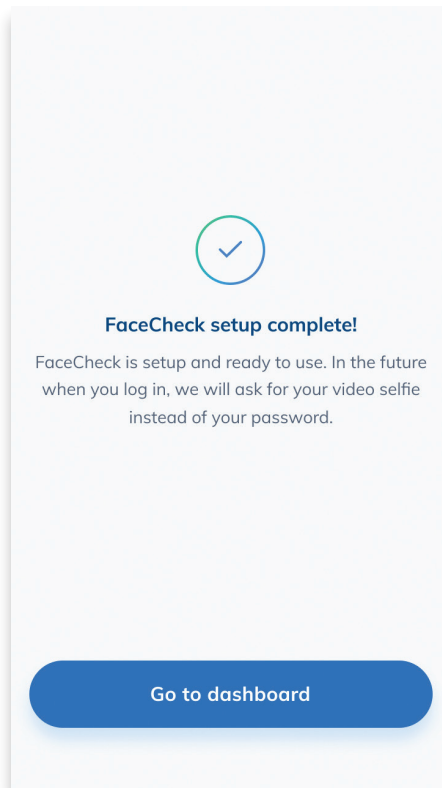
Step 12

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

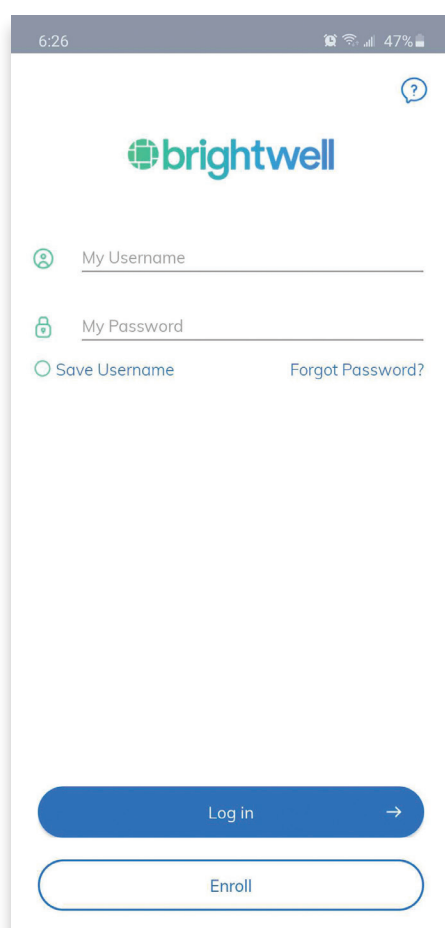
Wait until you see the confirmation screen that says **FaceCheck setup is complete!**

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.

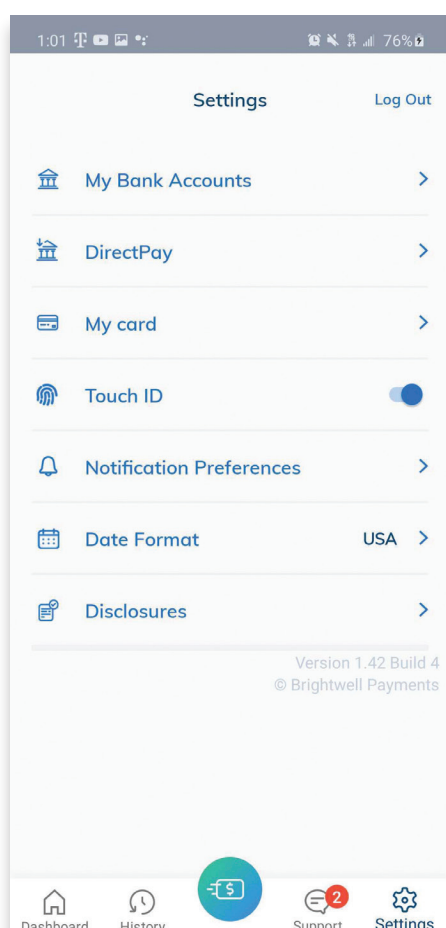
Add a bank account*



Step 15

Log into your account on the Brightwell Navigator mobile app.

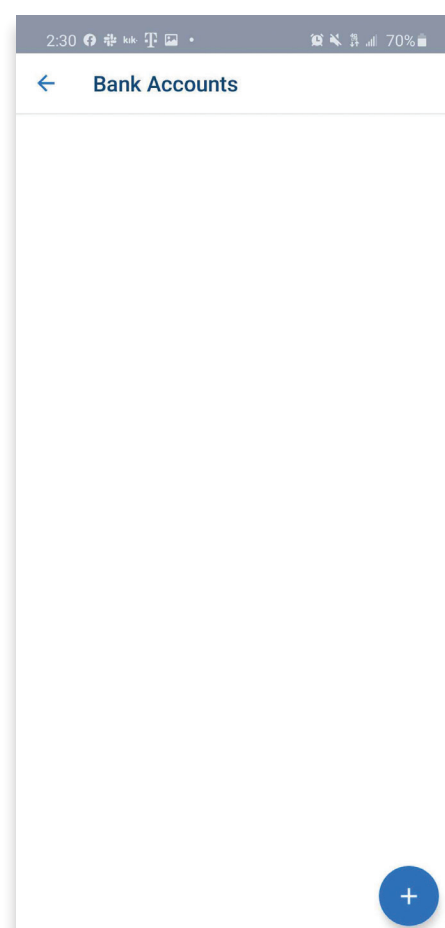
Tap **Log in**



Step 16

Open Settings (gear wheel icon on bottom right corner)

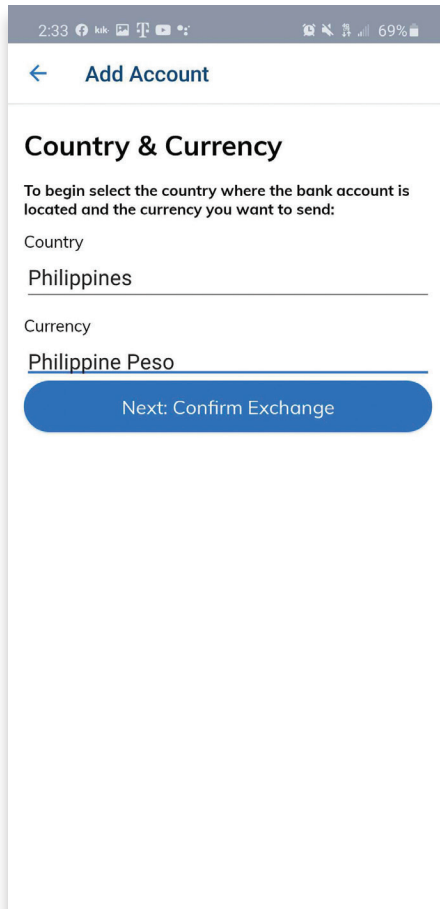
Tap **My Bank Accounts**



Step 17

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

Add a bank account

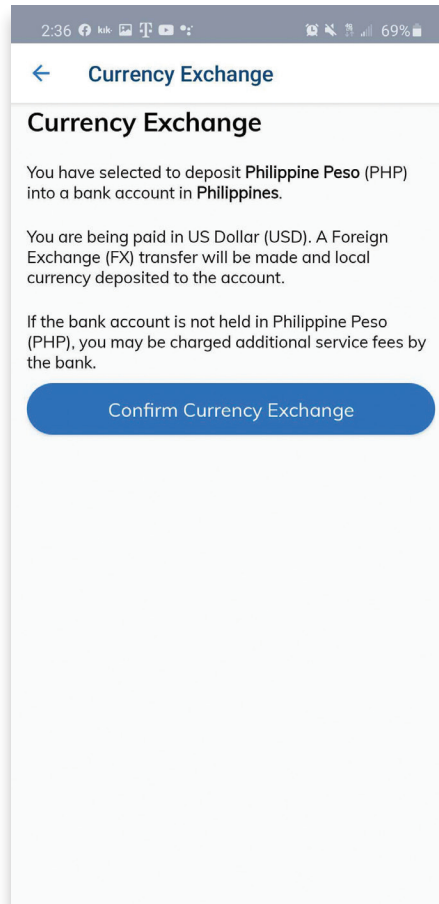


Step 18

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.

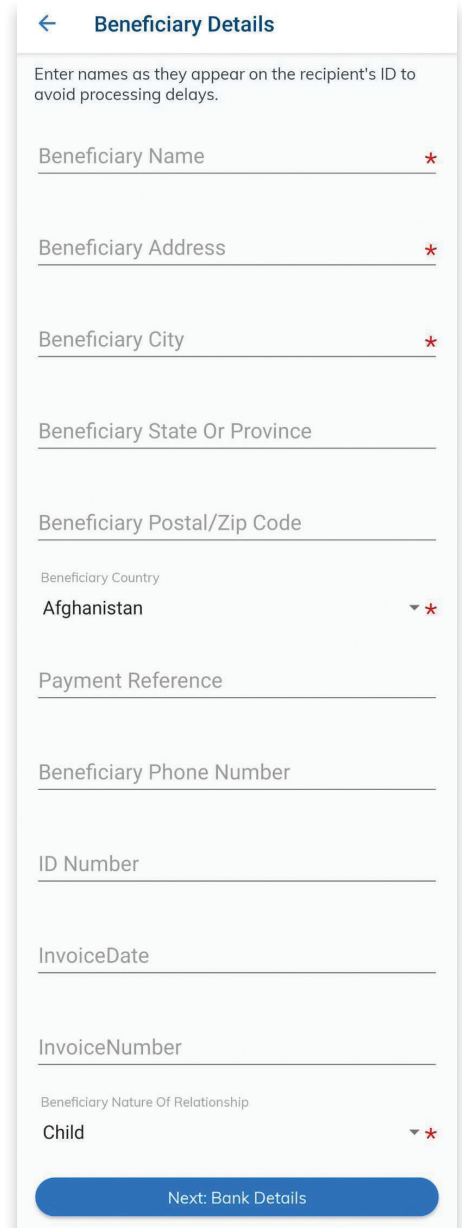
Tap **Next: Confirm Exchange**



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**

2:41 68%

Bank Details

Provide details of the bank that will be receiving the money.

Name

Bank Address

Bank City

Bank State Or Province

Bank Postal/Zip Code

Bank Country
Philippines ⓘ

Bank Local Routing Number

Bank Swift Code *

Bank Swift Branch Details

Bank Account Number/IBAN *

Add/Edit Intermediary Bank

Add Bank

Bank added successfully

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

OK

That's it!

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

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**

TOOLTIPS

Routing numbers for the countries below are known as:



India - IFSC



Indonesia - SKN Code



UK - Sort Code



Australia - BSB Code



China - CNAPS



Jamaica - Routing 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 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.

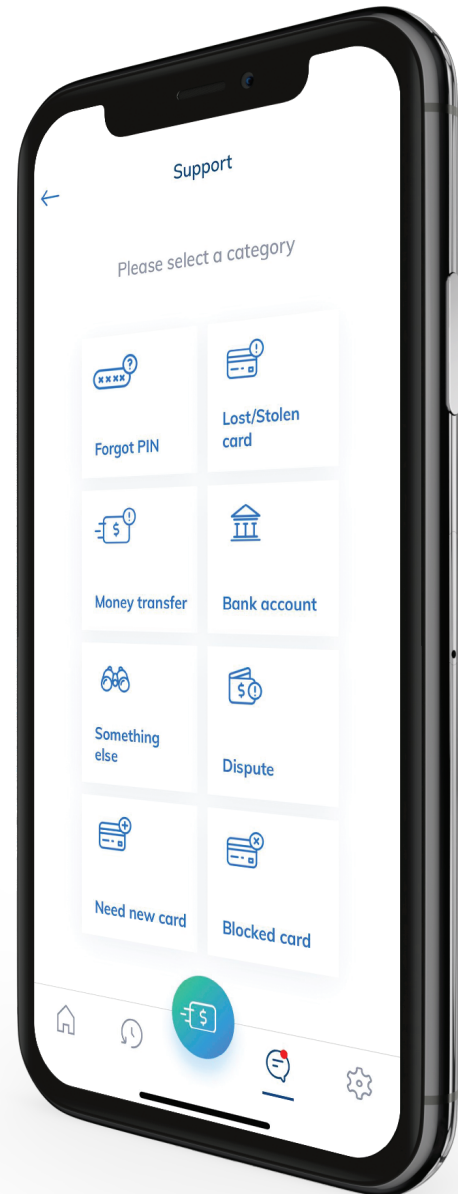
Website

- 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.



Scan the code






Need more help?
Watch our whitelisted
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.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
 - CVV 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.

¹Fees may apply. Please see your Cardholder Agreement for details.

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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 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

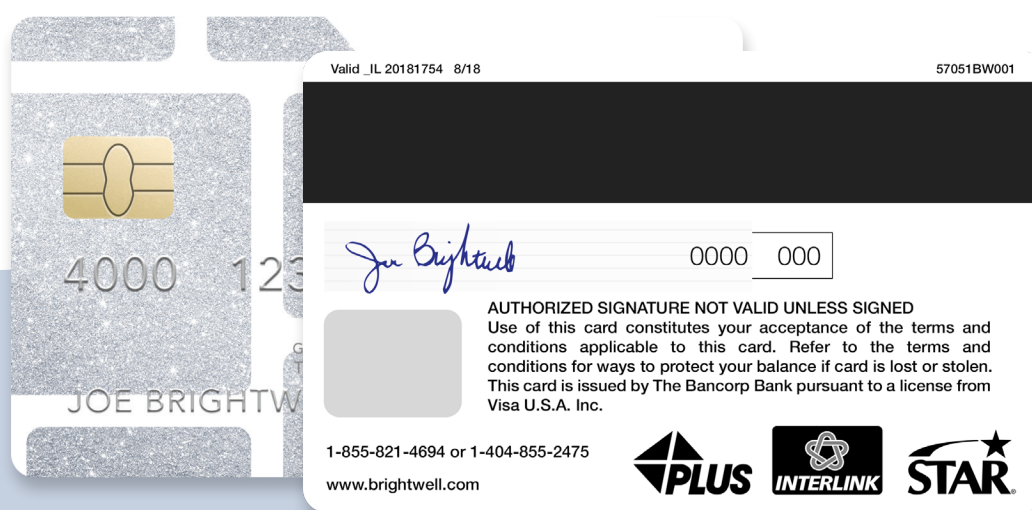
- Use your eyes – Look before you insert your card. Does everything look like it belongs there? Do you see any loose parts or things stuck to the machine?
- Use your fingers – Jiggle the keypad and the card reader. If something doesn't feel right, move on.
- Cover the keypad with your free hand when 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 in the Brightwell Navigator mobile app by going to **Settings** and tapping **My Card** and then selecting **Change PIN**.



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** or call **+1 404-855-2475**.



¹You 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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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




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www.brightwellnavigator.com