



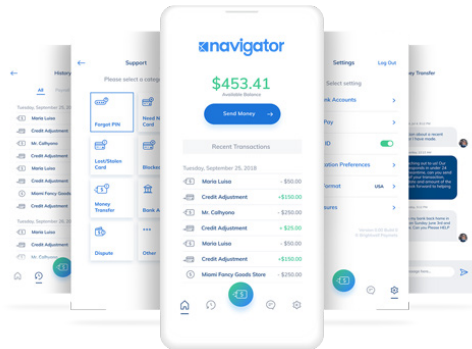
A hassle-free payroll solution that works for global businesses and meets the needs of empowered and diverse workforces.

Overview

With Navigator, global workers receive their pay or wages on a prepaid debit card, which is linked to the Brightwell Navigator mobile app, allowing them to spend or send their money anywhere in the world.

Program highlights

- Multi-currency programs
- Personalized Visa® and Mastercard® prepaid card options available
- On-site card printers to make replacements quick and stress-free
- Virtual terminal for cash payments as an alternative to ATMs
- Ongoing educational materials for cardholders and payroll managers
- Support available 24 hours a day, 7 days a week, 365 days a year
- Facial recognition app login with FaceCheck for cardholder security
- Dedicated Arden fraud monitoring team



Tailoring payment solutions for businesses across the globe,
for the needs and empowerment of global workers.

Benefits to your employees:

- Instant access to funds on payday
- Ability to send money home directly from the mobile app
- Access to cash at ATMs worldwide
- Global acceptance; both online and in stores – everywhere Visa® or Mastercard® debit cards are accepted
- Greater control over financial management and planning

Benefits to your business:

- Reduced payment and remittance costs
- Minimized, if not zero, cash movement
- Unparalleled client support
- Reduced time-consuming administrative tasks
- Ensured compliance

Ready to go?

We customize our implementation to a client's unique demographics and geography, and can support in-person, hybrid, or fully virtual enrollments.



In-person or fully virtual enrollment

This option is ideal for businesses that have never had a digital payroll program before. Brightwell sends a small team to distribute payroll cards, coordinate meetings to introduce our product, and provide onboarding sessions to ensure a smooth enrollment into the new program. Our team can also do all of this virtually! With the recent pandemic, we've preformed virtual sessions to alleviate any health concerns or risks.

Hybrid enrollment

Does your team know the ropes? This option is great for teams that have experience with payroll programs. Our fine-tuned, intuitive enrollment process makes this an easy-to-use option. In fact, many will opt to enroll themselves via the mobile app!

Train the trainer

Would you rather enroll with your own staff? Brightwell representatives will "train the trainers" in all aspects of our program. From there, your trainers will have all the knowledge and tools they need to ensure their team completes enrollment.