

Download the app and gather these items before you enroll:

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



Download the Brightwell Navigator mobile app.



www.brightwell.com/crew

Step 1 - Enrollment

Open the Brightwell Navigator mobile app.
Tap Enroll

Employee ID = crew employee number
Birthdate = MM-DD-YYYY
Document number = passport number
Document issuing country = passport country
Tap Next: Create Account

Create a username and password.
Review Electronic Communications agreement and disclosures, then check the boxes.
Tap Next: Security

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

Review your personal information to ensure it is correct. Enter in your phone number and your email address.
Tap Next: Card details

Enter in your Brightwell card number and expiration date. Create a PIN.
Your PIN is used to make withdrawals at ATMs or make purchases in stores.
Tap Next: Communication

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

Congrats! Your card and account are active!
Tap Next: Log in

Step 2 - FaceCheck

Log in with your username and password.

FaceCheck information will appear.
Tap Set up now

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

When logged in, **tap Settings**, then **My bank accounts**

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

Select the currency of the bank account. Your money will be exchanged from your payroll currency to your selected currency.
Tap Confirm Currency Exchange

Review and confirm your selected currency exchange.
Tap Confirm Currency Exchange

Enter in all the required beneficiary details exactly 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 of the bank you visit
Tap Add Bank

Success! Please allow typically 24 hours for our team to review your bank details.

Ways to send money with Brightwell Navigator

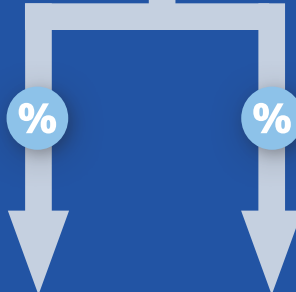
Scan this code



to visit
brightwell.com/crew
to learn more about
Brightwell Navigator.

Send to a bank

DirectPay
Automatically send
every payday



% to bank



% to card

OnDemand
Send when the
rate is best



Wait until the rates
are best for you



To bank

Send cash

Cash Pickup

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



Check rates in
the app



Ready for pickup in
24 hours or less!*

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

Card-to-card

Send to crew



Money on
your card



Send money to
a cardholder
instantly*

*Can only send to crew of the
same cruise company with the
same card currency

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

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

Website

- Go to 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



Card safety and security

Best practices for reducing fraud and theft

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

*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. The Brightwell Visa® Prepaid Card is issued by The Bancorp Bank, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. and may be used everywhere Visa cards are accepted. 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.
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