



An easier way to **navigate pay day.**

Manage payroll and provide welfare services to your crew, more economically, and more reliably than ever before with **Brightwell Navigator**.

How does it benefit your company?

Brightwell Navigator lets you distribute funds to crew accounts anywhere in the world, in any major currency - while the online client portal works seamlessly with your current payroll software and processes.

- Reduce cash onboard ships
- Eliminate the burden of managing beneficiary payment information
- Ensure compliance with payroll delivery regulations and international banking regulations
- Rely on secure SFTP batch processing
- Manage and minimize exception processing
- Track payments from origination to final settlement
- Distribute wages directly to bank accounts and/or OceanPay® Mastercard® Prepaid Cards
- Ensure peace of mind - bank account transfers are made using Western Union®

How does it benefit your crew?

Crew members have access to a secure online portal, giving them greater control over their payment methods and wage distributions.

- Allocate wages directly to a bank account and/or OceanPay® Mastercard® Prepaid Card
- Deposit wages automatically to accounts after initial enrolment
- Revise payment elections and beneficiaries online 24/7
- View payment distributions and history
- Save money with competitive foreign exchange rates and fees
- Send money home using Western Union agent and the OceanPay Card
- Perform online purchasing with the OceanPayCard

At sea. In port. In a different country. In any currency.

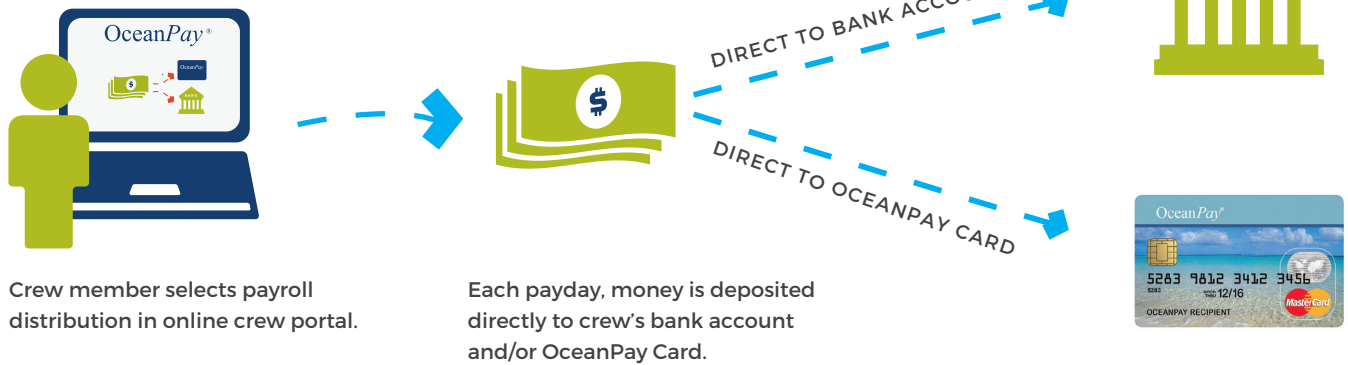
How does it work?

FOR YOUR COMPANY



- 1 Company processes payroll. Company sends: 1 FUNDING FILE to Brightwell Payments.
- 2 Brightwell Navigator instructs funds distribution based on crew allocation.
- 3 Crew members receive wages in their bank accounts and OceanPay Cards.

FOR YOUR CREW



Crew member selects payroll distribution in online crew portal.

Each payday, money is deposited directly to crew's bank account and/or OceanPay Card.

ISS and Brightwell Payments. Bringing innovative alternative solutions to the maritime industry.



ISS, is a Global Port Agency and Marine Solutions provider, covering nearly 300 locations worldwide with 150 years of experience in providing critical services to the maritime industry. Supporting the needs of your business through centralised crew and operator services, helping you increase the efficiency of your operations.

PROPRIETARY ISS OFFICES

300+

PORT CALLS HANDLED

65,000+

HUSBANDRY CALLS HANDLED

5,000+



Brightwell Payments is a payments company offering comprehensive prepaid solutions for corporations and consumers. Brightwell Payments' international maritime paycard program, OceanPay®, is a proprietary, comprehensive prepaid card solution designed to mitigate the unique challenges and concerns of existing payroll processes faced by the maritime industry.



The OceanPay® Card program is currently offered on more than 150 ships worldwide across 60,000 crew members.