

**Attention Supply Officers, Disbursing Officers,
Navy Cash Accountable Officers, Navy Cash Deputies**

**NAVY CASH®
SOP CHANGE NOTICE
NAVSUP PUB 727**

**Navy Cash Fleet Support Groups
NAVSUP Fleet Logistics Centers
Norfolk
San Diego
Yokosuka**

Navy Cash SOP Change Notice 2018-001

8 March 2018

Subject: ELECTRONIC RECEIPTS VIA EMAIL FOR EFTs INITIATED AT NAVY CASH KIOSKS

Attention: Supply Officers/Disbursing Officers/Navy Cash Accountable Officers/Navy Cash Deputies

1. Background. As required by certain laws and regulations, the Navy Cash program will start providing cardholders receipts for selected open-loop (strip) Electronic Fund Transfers (EFTs) initiated at Navy Cash kiosks. These receipts will be provided electronically via email.

Not all of the EFT transactions at the kiosks will generate an electronic receipt. Only the EFTs associated with the open-loop (strip) accounts on the Navy Cash cards and the cardholders' bank and credit union accounts (Demand Deposit Accounts (DDAs)) will generate a receipt.

EFTs to and from closed-loop (chip) accounts and bank and credit union accounts will NOT generate a receipt, nor will EFTs from one closed-loop account to another (chip-to-chip) or EFTs to and from open-loop (strip) and closed-loop (chip) accounts on the card.

EFT at Kiosk on Ship	Electronic Receipt Provided?
DDA to Open Loop <i>DDA to Strip</i>	Yes
Open Loop to DDA <i>Strip to DDA</i>	Yes
Open to Closed Loop <i>Strip to Chip</i>	No
Closed to Open Loop <i>Chip to Strip</i>	No
DDA to Closed Loop <i>DDA to Chip</i>	No
Closed Loop to DDA <i>Chip to DDA</i>	No
Closed Loop to Closed Loop <i>Chip to Chip</i>	No

Initial Enrollment Campaign. To initiate this new service, PNC Bank will conduct an email enrollment (opt-in) campaign, so Navy Cash cardholders can enroll (opt in) and begin receiving receipts via email. The campaign should begin in the next few weeks. The Navy Cash Fleet Support Groups (FSGs) at the NAVSUP Fleet Logistics Centers (FLCs) will get the word out about the actual start date for the campaign once a decision is made on the date.

a. PNC will send all Navy Cash cardholders who currently have a valid email address on file an E-Sign Consent email with the following Subject Line: "Important Information about Your Navy Cash Transactions."

b. Cardholders may call the Navy Cash Customer Service Center (CSC) (866 362-8922) to verify the email received from PNC is legitimate, request more information about opting in, or ask about what actions are needed from the cardholder.

c. To enroll (opt in) to receive electronic receipts, cardholders should:

- (1) Follow (click on) the “E-Sign Disclosure and Consent” link in the email received from PNC.
- (2) Review the E-Sign Disclosure and Consent document.
- (3) Click the “I ACCEPT” button in the email received from PNC.
- (4) When prompted, confirm or update their email address, and click the “Submit” button.
- (5) After clicking the submit button, cardholders will see a screen saying, “Thank you for your submission. You will now receive Navy Cash Card receipts via email.”

(6) When successfully enrolled, cardholders will receive the following message via email: “Congratulations, you are all set to receive Navy Cash card receipts via email. No further action is required.”

(7) By accepting and clicking the submit button, Navy Cash cardholders will start receiving electronic receipts via email within about 24 hours.

Subsequent Enrollments. After the initial enrollment campaign is completed, cardholders may contact the CSC via phone (866 362-8922) or email (navycash@frb.org) and request enrollment (opting in) to receive electronic receipts. Cardholders will need to provide the CSC an up-to-date email address.

2. Disbursing Officer Action. Upon receipt of this Navy Cash SOP Change Notice, Disbursing Officers (DOs) must ensure procedures are in place to support cardholders enrolling to receive receipts via email.

3. Official Change to Navy Cash SOP. This Navy Cash SOP Change Notice represents an official change to the Navy Cash SOP (NAVSUP PUB 727). Each DO/Navy Cash Accountable Officer shall retain a copy of all effective Navy Cash SOP Change Notices on file for inspection with the current version of the SOP (*see list of effective Navy Cash SOP change notices immediately below*).

4. List of Effective Navy Cash SOP Change Notices.

Ver
1.15v2

All previous change notices have been incorporated into the current 1.15v2 version of the SOP

2017-006 Change in Phone Number Associated with Shipping Failed Equipment to Depot

✓

2018-001 Electronic Receipts via Email for EFTs Initiated at Navy Cash Kiosks

✓

5. Points of Contact. If you have any questions, please contact:

Hugh Chin at NAVSUP FLC Norfolk
hugh.chin@navy.mil
(757) 443-1189 DSN: 646-1189

Andy Yager at NAVSUP FLC San Diego
andrew.yager@navy.mil
(619) 556-6493 DSN: 526-6493

Eli Bolina at NAVSUP FLC Yokosuka
elias.bolina@fe.navy.mil
+81 (46) 816-7324 DSN: (315) 243-7324

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8.2.4 Navy Cash Receipts

(in version 1.15v2 of the Navy Cash SOP, associated with Navy Cash release v1.4.7+, insert new paragraphs 8.2.4 and renumber subsequent paragraphs)

a. Electronic Receipts via Email. As required by certain laws and regulations, the Navy Cash program will provide cardholders receipts for open-loop (strip) Electronic Fund Transfers (EFTs) initiated at Navy Cash kiosks. These receipts will be provided electronically via email.

b. Not all of the EFT transactions at the kiosks will generate an electronic receipt. Only the EFTs associated with the open-loop (strip) accounts on the Navy Cash cards and the cardholders' bank and credit union accounts (Demand Deposit Accounts (DDAs)) will generate a receipt.

(1) EFTs both to and from open-loop (strip) accounts and bank and credit union accounts (Demand Deposit Accounts (DDAs)) will generate a receipt, as well as EFTs both to and from open-loop (strip) and closed-loop (chip) accounts on the card.

(2) EFTs to and from closed-loop (chip) accounts and bank and credit union accounts will NOT generate a receipt, nor will EFTs from one closed-loop account to another (chip-to-chip) or EFTs to and from open-loop (strip) and closed-loop (chip) accounts on the card.

EFT at Kiosk on Ship	Electronic Receipt Provided?
DDA to Open Loop <i>DDA to Strip</i>	Yes
Open Loop to DDA <i>Strip to DDA</i>	Yes
Open to Closed Loop <i>Strip to Chip</i>	No
Closed to Open Loop <i>Chip to Strip</i>	No
DDA to Closed Loop <i>DDA to Chip</i>	No
Closed Loop to DDA <i>Chip to DDA</i>	No
Closed Loop to Closed Loop <i>Chip to Chip</i>	No

b. Request to Receive an E-Sign Consent Email. Cardholders may call (866 362-8922) or email (navycash@frb.org) the CSC and request enrollment (opting in) to receive electronic receipts. Cardholders will need to provide the CSC a valid up-to-date email address.

c. Cardholder Responsibilities. Cardholders are responsible for providing a complete, up-to-date email address to receive these electronic receipts.

(1) Cardholders may update their email address by calling (866 362-8922) or emailing (navycash@frb.org) the CSC.

(2) Cardholders are also responsible for promptly notifying the CSC if they change their email address or other contact information.

Proposed POD Notes

Sample POD Note 1 — Navy Cash Electronic Receipts via Email

(this note should appear in the POD a few days prior to the start date¹ of the initial enrollment campaign)

Heads up shipmates! Navy Cash receipts will soon be available via email! To comply with certain laws and regulations, the Navy Cash program will soon provide cardholders receipts for selected open-loop (strip) Electronic Fund Transfers (EFTs) initiated at Navy Cash kiosks. These receipts will be provided electronically via email.

Not all of the transactions at the kiosks will generate an electronic receipt. Only the EFTs associated with the open-loop (strip) accounts on the Navy Cash cards and the cardholders' home bank and credit union accounts will generate a receipt.

All Navy Cash cardholders will be asked to enroll (opt in) so these electronic receipts can be delivered to them. On XX March 2018¹, as part of an initial enrollment campaign, PNC Bank will start sending all cardholders who have a valid email address on file an E-Sign Consent email with the following Subject Line: "Important Information about Your Navy Cash Transactions."

To enroll, cardholders should:

- Click on the "E-Sign Disclosure and Consent" link in the email received from PNC.
- Review the E-Sign Disclosure and Consent document.
- Click the "I ACCEPT" button in the email received from PNC.
- When prompted, confirm or update your email address, and click the "Submit" button.
- After clicking the submit button, you will see a screen saying, "Thank you for your submission. You will now receive Navy Cash Card receipts via email."
- When successfully enrolled, you will receive a message via email: "Congratulations, you are all set to receive Navy Cash card receipts via email. No further action is required."

It's that easy. Once enrolled, Navy Cash cardholders will start receiving electronic receipts via email within about 24 hours.

If you want to verify the email received from PNC is legitimate, request more information about enrolling, or ask about the actions you need to complete, please call the Navy Cash Customer Service Center (CSC).

Phone number: 1-866-362-8922

Email address: navycash@frb.org

Sample POD Note 2 — Navy Cash Electronic Receipts via Email

(this note should appear in the POD a few days prior to the end date¹ of the initial enrollment campaign)

Heads up shipmates! Navy Cash receipts are now available via email! To comply with certain laws and regulations, the Navy Cash program now provides cardholders receipts for selected open-loop (strip) Electronic Fund Transfers (EFTs) initiated at Navy Cash kiosks. These receipts are provided electronically via email.

Now that the initial enrollment campaign is completed, cardholders may contact the CSC directly via phone (866 362-8922) or email (navycash@frb.org) and request enrollment (opting in) to receive electronic receipts. Cardholders will need to provide the CSC an up-to-date email address.


Once you have enrolled and are receiving your electronic receipts, please call or email the CSC right away if you change your email address to notify them of the change, so they can update your profile accordingly and you can continue to receive your receipts.

¹ The Navy Cash Fleet Support Groups (FSGs) at the NAVSUP Fleet Logistics Centers (FLCs) will get the word out about the actual start and end dates for the campaign once a decision is made on the dates.

ADDITIONAL BACKGROUND MATERIALS

MOCKUP OF PNC OPT-IN EMAIL

If you are having trouble viewing this email, please [click here](#).
Please add notes@e.pnc.com to your address book to ensure that our emails reach your inbox.



Welcome to PNC Bank. We are proud to serve the members of the U.S. Navy as the issuer of the Navy Cash Card.

Make it easier to manage your on-ship transactions.

You can now receive electronic receipts for transactions made at a Navy Cash Kiosk. In doing so, you'll help to reduce the amount of paper on-ship and stay better organized. Paper receipts remain available but must be obtained at your ship's disbursing office.

Here's how to enroll:

1. Review the E-Sign Disclosure and Consent
2. Click "I ACCEPT" below
3. When prompted, confirm your email address

It's that easy.

[E-Sign Disclosure and Consent](#)

I ACCEPT

For questions about your Navy Cash Card, or to set your account preferences, please contact Navy Cash Customer Service at 1-866-3NAVYCASH (1-866-362-8922).

[Web Privacy Policy](#) | [Security Policy](#)

**MOCKUP OF PNC WEBSITE LANDING PAGE AFTER CLICKING
E-SIGN DISCLOSURE AND CONSENT LINK**

**CONSENT FORM TO RECEIVE ELECTRONIC DISCLOSURES
AND COMMUNICATIONS**

IMPORTANT INFORMATION WILL BE FURNISHED TO YOU ELECTRONICALLY.

1. READ THIS NOTICE CAREFULLY AND KEEP A COPY FOR YOUR RECORDS.

This Consent Form covers your Navy Cash Card account issued by PNC Bank, National Association (“PNC”).

Certain laws and regulations require PNC to deliver specific information to you “in writing”, which means delivery of the information on paper. Under the E-Sign Act, and similar state statutes, we may provide such information to you electronically if we present you certain disclosures (as contained in this Notice) and you agree (consent) to receive the information electronically. Your consent will also apply to any other person named on your account.

You have or may have the option to receive Communications (as defined in Section 2 of this consent form) electronically rather than on paper. So that we may fulfill this request, you agree that we may electronically provide to you disclosures and information related to your account, and you must have the ability to print or download the information. By consenting to receive information electronically, you will not receive the information in paper form, except when Communications are provided in paper form or as otherwise noted below.

Please read the following important information about electronic Communications before you decide to receive them electronically:

2. DISCLOSURES AND COMMUNICATIONS AVAILABLE ELECTRONICALLY

By submitting this consent form, you may receive Communications relating to your Navy Cash Card. For purposes of this consent form, the term “Communications” shall include receipts, disclosures, notices, agreements, fee schedules, statements, records, documents, or other information that we are required or that we desire to deliver to you. Examples may include, but are not limited to, the following:

1. Receipts, account agreements, fee schedules, and other account disclosures.
2. Payment disclosures, including single payment or recurring payment authorization, and, if applicable, payment program disclosures.
3. Account and activity statements.
4. Consumer Information Privacy Principles.
5. Disclosures and notices that may be required by various laws and regulations such as Regulation E, the Electronic Fund Transfer Act, the Gramm–Leach–Bliley Act, or other applicable federal or state laws and regulations.
6. Other information related to your account, including account servicing letters, notices, and forms.

The above shall collectively be referred to as “Communications” that we may send to you electronically. All Communications from us delivered to you in electronic format will be considered “in writing.” You should print or download, for your records, a copy of this document and any other Communication that is important to you. We may always, in our sole discretion or if required by law, provide you with any Communication in paper form, even if you have chosen to receive it electronically. Communications shall be sent to the primary address we show for you in our records.

3. WITHDRAWAL OF THIS CONSENT

You may withdraw this consent at any time after submission by calling us at 1-866- 3NAVYCASH (1-866-362-8922).

If you withdraw your consent to obtain electronic Communications, paper copies will be provided to you for future Communications. If you request a copy of a previous Communication, we may charge you a reasonable service charge for the delivery of paper copies of any Communication provided to you electronically.

4. UPDATING ELECTRONIC INFORMATION

It is your responsibility to provide us with a true, accurate, and complete email address, contact information, and any other information needed to contact you electronically. To update your electronic address, you may call us at 1-866-3NAVYCASH (1-866-362-8922). You agree to promptly notify us when you change your email or other electronic address. At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic Communications.

5. SYSTEM REQUIREMENTS

To receive the requested Communications electronically, you will need the following:

1. An active email address and Internet connection, along with a web-enabled device with an operating system capable of supporting items 2 and 3.
2. A current version* of an Internet browser we support, which may include Microsoft Internet Explorer, Firefox, Safari, or Chrome.
3. Access to a printer or the ability to download information to keep copies for your records. You will also need a current version* of a program that accurately reads and displays PDF files, such as Adobe Acrobat Reader.


*By “current version”, we mean a version of the software that is currently being supported by its publisher and that we support.

If we change hardware or software requirements, we will post the current hardware and software requirements at pnc.com/online banking.

NOTE: If you consent to electronic Communications but still desire a copy of Communications to be provided on paper, please see your Disbursing Officer or call 1-866-3NAVYCASH (1-866-362-8922).

By providing your consent at the end of this agreement, you give your affirmative consent to PNC to provide electronic Communications to you, as described above. You further affirm and confirm that you have the hardware and software described above, that you are able to receive and review electronic records, and that you have provided, or will provide to us, a current, valid email address to which we may deliver electronic Communications. By obtaining electronic delivery of Communications, you confirm that you are authorized to, and do, consent on behalf of all the other account owners, authorized signers, authorized representatives and/or delegates identified with your Navy Cash Card.

MOCKUP OF PNC WEBSITE LANDING PAGE AFTER CLICKING "I ACCEPT" BUTTON




Congratulations. You are one easy step away from receiving Navy Cash Card receipts via email. Simply verify or correct the email address below and click Submit.

Your email address:

For questions about your Navy Cash Card, or to set your account preferences, please contact Navy Cash Customer Service at 1-866-3NAVY CASH ([1-866-362-8922](tel:1-866-362-8922)).

Home	Web Privacy Policy	Security Information	E-Sign Disclosure
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MOCKUP OF PNC WEBSITE LANDING PAGE AFTER CLICKING "SUBMIT" BUTTON



Thank you for your submission. You will now receive Navy Cash Card receipts via email.

Home	Web Privacy Policy	Security Information	E-Sign Disclosure
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[pnc.com](#) | [Locate PNC](#) | [Contact Us](#)

Enrollment Success

You've made it easier to manage your on-ship transactions

Congratulations, you are all set to receive Navy Cash Card receipts via email. No further action is required.

For questions about your Navy Cash Card, or to set your account preferences, please contact Navy Cash Customer Service at 1-866-3NAVYCASH (1-866-362-8922).

SAMPLE EMAIL RECEIPT

This email is to notify you that funds have been added to your card ending in 6836. Your current available balance is: \$26.97.

Date: 08/24/2017

Amount: \$20.00

Account From: Home Bank ACH

Account To: Prepaid card ending in 6836

Fee: \$0.00

Thank you for being a Navy Cash customer.

Please do not reply to this message, as this mailbox is not monitored and you will not receive a response.