

Navy Cash ACH Batch File Transmission Failure

Due to a technical issue for select dates between 29 June 2021 and 9 September 2021, many Navy Cash card holders across the Fleet experienced an issue when attempting to transfer funds at a kiosk to their Navy Cash card from their linked bank account. Although funds were loaded to their Navy Cash card, funds were not debited (deducted) from their linked bank account. The subject transactions will be presented to the cardholders' banks for payment via electronic funds transfer beginning 15 October 2021 to appropriately debit/deduct the funds from their linked bank account. If an impacted merchant and/or cardholder does not have sufficient funds in their linked bank account to cover the debit by 15 October, the merchant/card holder may experience an overdraft or non-sufficient funds (NSF).

What Happened?

Navy Cash enables a card holder to load money to their card, with Navy Cash making funds available to card holders immediately, even though the withdrawal from the card holder's linked bank account is debited afterwards. Navy Cash reported select instances between 29 June 2021 and 9 September 2021, that Navy Cash merchants and/or card holders transferred funds, via a kiosk, to their Navy Cash card. For these transactions, you were given credit for all Navy Cash transfers requested; however, the electronic funds transfer originated by the US Treasury did not process from your linked bank account.

Next Steps:

The Fleet Logistics Centers (FLCs) will send a signed and encrypted email to the Ship Disbursing Officer (DISBOs) with supporting data for impacted merchants/cardholders for their ship. Ship DISBOs will notify impacted merchants/card holders the dollar amount(s) of the merchant's/card holder's pending transaction(s) and advise them to ensure they have sufficient funds in their account by 15 October 2021. Card holders should be proactive to ensure that sufficient funds are available to cover the total dollar amount of the transaction(s).

What Should You Do If You Experience an Overdraft/NSF fee(s)?

If you encounter an overdraft or non-sufficient funds (NSF) fee upon transaction(s) being presented beginning 15 October 2021, contact your associated bank to notify them of the situation and verify the status of the assessed fees. The decision to waive any fees, however, rests solely with your associated financial institution. Please contact Stored Value Card Customer Support at 1-866-662-8922.

What Can I Do to Prevent Overdraft Fees in the Future?

Requesting a transfer of money from your associated financial institution account to your Navy Cash card at the kiosk is like writing a check. Typically, the electronic funds transfer from your associated account will occur within 24 hours. Understandably when technical issues occur that may not be immediately known to the card holder, monitoring your card activity requires more effort on your part. You remain responsible for keeping track of your Navy Cash account balance and pending debits upon your associated bank account. Please remember to not transfer money to your Navy Cash card at the kiosk unless there are sufficient funds available in your associated bank or credit union account.