CARDHOLDER SECURITY
- If your Navy Cash card is lost or stolen, report it to disbursing or the Navy Cash Customer Service Center immediately. Your card will be blocked; you’ll be issued a new Navy Cash card with any remaining available balance applied to your new card.
- Do not share your PIN with anyone, this prevents an unauthorized person from using the card.
- A pin number is not required at vending machines and is limited to $25 before the PIN must be entered to reset the counter in the chip.

PROTECTING YOUR PIN
- Memorize your PIN and keep it confidential.
- Never give your PIN to anyone. Don’t write your PIN on your card or carry your PIN near or with your card.
- Failure to protect your PIN, or voluntarily disclosing your PIN, will exclude you from certain protections.
- If you forget your PIN, report to disbursing with your PIN, will exclude you from certain protections.
- When creating your PIN, don’t use consecutive numbers, any part of your SSN, birthdate, address, etc., random numbers are best.

KNOW YOUR NAVY CASH BALANCE
- Navy Cash cards are pre-paid debit cards. The amount of money you can spend is limited by the amount of funds loaded onto your card.
- You’re responsible to keep track of your Navy Cash card balances. This includes any recurring charges such as subscription fees, monthly auto payments, monthly bills, online gaming memberships, etc.
- Requesting a transfer of funds from your bank/credit union checking account to your Navy Cash account at the kiosk is just like writing a check on that account.
- The electronic funds transfer from your bank account will not occur immediately; it usually takes up to 24 hours.
  - Do not transfer funds to your Navy Cash Card Open Loop (strip) account at the shipboard kiosk unless you’re certain of sufficient funds available in your bank/credit union account to cover the funds transfer.

SPLIT PAY OPTION
- As an active duty Navy sailor or a Marine, you may elect to receive a portion of your military pay on your Navy Cash Card through the Split Pay Option provided by DFAS, this is highly recommended. Some benefits:
  - Excellent option to ensure sufficient funds on your Navy Cash card.
  - May help you avoid negative balances on your Navy Cash card.
  - May help avoid insufficient funds on your bank/credit union account.
  - Can start and stop at any time based on your schedule.
- If you elect to push funds via Split Pay Option, you must enroll in Split Pay separately by completing a SPO form with your ship’s Personnel Office.
  - By enrolling in the Split Pay Option, you’re subject to its terms, conditions and limitations.

CLEARING NEGATIVE BALANCES
- Anytime a funds transfer request at kiosks on the ship or an ATM withdrawal, debit purchase, or other payment ashore exceeds your available balance, your Navy Cash account will end up with a negative balance.
- Negative balances are reported next day on Daily Negative Balance and Returned Items Detail Reports to your Disbursing Officer.
- If you requested more than $5 at a Navy Cash kiosk, the returned ACH transaction will be represented automatically up to two more times on successive pay days.
- If your Navy Cash account balance has gone negative for a reason other than insufficient funds (NSF), if the NSF is under $5, or if there have been two re-presentments since the account went negative, go to the Disbursing Office to clear your negative balance immediately.

REPRESENTMENT
- When a cardholder has a negative balance, the system will attempt to collect the money owed on two consecutive paydays.
- Once the negative balance is cleared, attempts to auto collect will close.

RESTRICTED & HIGH RISK COUNTRIES
- The United States Department of State provides guidance to United States Citizens visiting foreign countries. Navy Cash recommends all cardholders visiting foreign countries to check the US Department of State website for counters that may be high risk areas for fraud.

NAVY CASH CARD IN FOREIGN PORTS
- Using your Navy Cash Card in OCONUS locations is a safe and easy way to withdraw cash or conduct transactions.
- Ensure sufficient funds on the Open Loop (strip) portion of the card 72 hours prior to conduct retail transactions ashore.
- Merchants only have access to your Navy Cash Card, not your personal bank account limiting fraud or identify theft. Limited funds and information is contained on your Navy Cash card.

LEAVING THE SHIP
- If you’re transferring to another ship; take your Navy Cash card with you and check in at the Navy Cash kiosk once onboard your new command.
- If you’re transfer ashore; transfer all funds from your Open and Closed Loop accounts at the ATM onboard and then do a proper checkout with the Disbursing office to suspend your card and to prevent possible fraud until you return to a ship.
- If you’re being discharged; transfer all funds from your Open and Closed Loop accounts at the kiosk onboard and then do a proper checkout with the Disbursing office to close your account and turn in your card. Disbursing will verify that the Open and Closed Loop accounts are depleted and destroy the card in your presence.
YOUR CARD, YOUR RESPONSIBILITY TO KNOW YOUR BALANCES

TRANSACTION TIMING

• To reduce demands on the ship’s communications systems, Navy Cash program is designed to work on a store-and-forward basis; a day’s worth of transactions are generally transmitted ashore once each day at the end of the business day. This design feature affects transaction postings both on the ship and shore.
  o Stage funds to your Navy Cash account at least 72 hours in advance for full availability for use ashore.

Using your Navy Cash card ashore, the new balance in your Navy Cash Open Loop strip account won’t be reflected on the ship until the next end-of-day processing is completed between ship and shore. Until this processing is completed, the kiosk will show your old balance not your new balance. *Don’t try to spend the same money twice.*

MERCHANT HOLD

• It is important to know that some merchants ashore (hotels, restaurants, gas stations) may reserve more money than you actually plan to spend.
  o *This is to cover variable costs, such as phone calls, tips, or a full tank of gas.*

• Know it may be 24-72 hours or longer before this “merchant hold” is cancelled and the funds become available again with your account.

FORCE POSTING

• An attempt to make a purchase or ATM cash withdrawal ashore for an amount greater than available balance will be declined.

• Be aware, a merchant or an ATM can put a transaction through without prior authorization.

• If an approved purchase or ATM cash withdrawal exceeds your available balance, your Navy Cash card account ends up with a negative balance. Remember to deduct purchases, payments, or ATM cash withdrawals that have not yet cleared your Navy account to know your available balance.

NAVY CASH® CARD PROGRAM

CUSTOMER SERVICE CENTER (CSC)

Commercial: 1 (866) 3NAVYCASH
1 (866) 362-8922
Web Site: www.navycash.com
e-mail: navycash@frb.org

Cardholder support may also be reached at the Navy Cash Customer Service Center

Commercial: 1 (877) 418-6824
DSN: (510) 428-6824
Press 6 then 2

For Worldwide ATM Locations visit:
www.pnc.com;
www.allpointnetwork.com;
www.mastercard.com

Navy Cash® Card Program Office
Naval Supply Systems Command N435

CARDHOLDER FEES

• Navy Cash cardholders have access to over 70,000 in-network, surcharge free ATMs worldwide. No charge for in-network ATM withdrawals.

• “In-network” refers to PNC Bank ATMs and ATMs that are part of the Allpoint network.

• to all non-PNC Bank and non-Allpoint network ATMs. You may be charged a fee by the ATM owner/operator, even if you do not complete a transaction.

• Check your balance before leaving the ship. Balance inquires will result in a fee for out of network ATMs.

User Guide Quick Hits

PROGRAM GUIDANCE & BEST PRACTICES

Additional Details Inside

1. Navy Cash cards are *Pre-Paid Debit* cards. The amount you can spend is limited to the value loaded to your Navy Cash Card Open Loop & Closed Loop (Strip/Chip) accounts.

2. It’s your money and responsibility to keep track of your bank/credit union account balances. Do not go negative by transferring funds you don’t have to your Navy Cash card!

3. It’s your money, know your available funds on both Open/Closed Loop account balances.

4. Transfer requests at kiosks returned for insufficient funds are represented automatically up to two more times on successive pay days.

5. Any attempted purchases/ATM cash withdrawals exceeding your available Open Loop balance will be declined. Merchants and ATMs can put transaction through without prior authorization. You are responsible for these transactions if your card doesn’t have sufficient funds.

6. Disbursing Officer will require you to clear any negative balance not covered by automatic re-presentment.

7. Treat your card like cash; protect your PIN.