

Appendixes

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Appendix A

Vending Maintenance and Sales End of Month

A.1 CAD Buttons

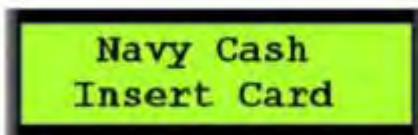
Each CAD has three hidden “buttons” designed to access diagnostic information.

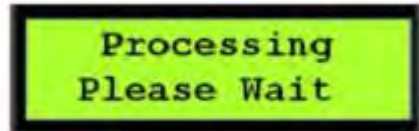
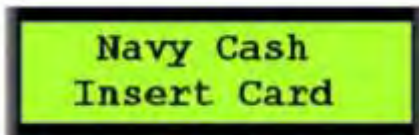
a. Accessing Diagnostic Information

(1) The CAD buttons are located below the screen and above the card reader, as shown in the picture of the CAD to the left. There are three buttons, which are also shown in the graphic to the left, labeled “DONE” on the left, “SELECT” in the middle, “NEXT” on the right.

(2) Navigation of the CAD “Diagnostic Menu” to access items like CAD terminal ID number, current software version of the CAD, or numbers of transaction messages in the queue is described in detail in paragraph 2.3.3, Administrative Functions, in Chapter 2, POS, CAD, & Kiosk Operating Procedures, of this SOP.

(3) Basically, CAD diagnostics are categorized into five groups. An itemized listing, or menu, of the diagnostic information in each group is included in paragraph 2.3.3. The diagnostic menu can be accessed when the CAD is in an idle state with no card inserted and the “Welcome Screen” is displayed. To access the diagnostic menu, press and hold the center (SELECT) “hidden” button for three seconds. The CAD will display the “CAD Diagnostics” screen. Press the center (SELECT) button to “Start” the diagnostic menu and continue to the next screen. The CAD will display the first diagnostic group, i.e., “General”. Press the right (NEXT) button until the desired diagnostic group is displayed. To select the desired diagnostic group, press the center (SELECT) button. The CAD will then display the first item in the list of the selected group’s diagnostic information. Press the right (NEXT) button to view each diagnostic item in the group. After completing the review of diagnostic items in the group, press the left (DONE) button to return to the diagnostic group selection screen. Press the left (DONE) button again to “Exit” and return to the “Welcome Screen”.



A rectangular screen with a black border and a light green background. The text "Processing" is on the top line and "Please Wait" is on the bottom line, both in a black, monospaced font.A rectangular screen with a black border and a light green background. The top line shows the date and time format "MM/DD/YY hhmmss" and the bottom line shows the terminal ID "1234567890123456", both in a black, monospaced font.A rectangular screen with a black border and a light green background. The text "Navy Cash" is on the top line and "Insert Card" is on the bottom line, both in a black, monospaced font.

b. End-Of-Month (EOM) Reporting

(1) Insert vending merchant card associated with appropriate merchant into the card reader on CAD.

(2) “Processing Please Wait” message displayed. During processing, merchant card is authenticated, and CAD verifies card is not on hotlist.

(3) If merchant card is valid for CAD, but EOM has never been performed, “EOM Not Done Yet” message displayed. If EOM has previously been performed, CAD displays last EOM date and time in mm/dd/yy and hhmmss format and the CAD terminal ID.

(4) Press right (NEXT) button on hidden front panel of CAD to activate EOM. “EOM Activation Notification” message displayed, and CAD begins sending EOM messages to Navy Cash server.

(5) Once EOM messages have been sent to Navy Cash server, CAD displays new EOM date and time. Remove merchant card from card reader. “Welcome Screen” will display on CAD.

(6) An EOM message is sent every time the button is pressed; however, to help prevent unnecessary EOM messages, the CAD will not send another EOM message for 15 seconds.

A.2 Merchant Cards

For vending operations, a Merchant Card is a normal Navy Cash card that has been associated with a particular type of vending machine in the Navy Cash Application, that is, Vending Soda, which works in all soda machines, and Vending Store Items, which works in snack, phone card, and other vending machines. Vending Merchant Cards are used only for EOM reporting and must never be funded or used to vend or buy products in the vending machines. The CAD in each vending machine type will have one and only one Merchant Card associated with it.

A.3 Phase One—Close Out All Vending Machines

a. Step 1. Verify that the off-line queue in the CAD is empty. The diagnostic menu can be accessed when the CAD is in an idle state with no card inserted and the “Welcome Screen” is displayed. To access the diagnostic menu, press and hold the center (SELECT) “hidden” button for three seconds. The CAD will display the “CAD Diagnostics” screen. Press the center (SELECT) button to “Start” the diagnostic menu and continue to the next screen. The CAD will display the first diagnostic group, i.e., “General”. Press the right (NEXT) button until the desired diagnostic group is displayed. The “Queue” diagnostics group is the fourth of five diagnostics groups. To select the “Queue” diagnostic group, press the center (SELECT) button. The CAD will then display the first item in the list of the “Queue” group’s diagnostic information. Press the right (NEXT) button to view each diagnostic item in the group. In order to ensure that all transactions are included in the current month, the transaction queue should be empty, that is, the “Transactions” diagnostic item in the “Queue” group should display a “0” before proceeding with the EOM and inventory. After completing the review of diagnostic items in the group, press the left (DONE) button to return to the diagnostic group selection screen. Press the left (DONE) button again to “Exit” and return to the “Welcome Screen”.

b. Step 2. When ready, insert the Merchant Card associated with the particular type of vending machine into the CAD. A message is displayed on the CAD that indicates that processing is taking place while the card is authenticated and checked against the negative card list.

c. Step 3. If the Merchant Card is valid for that particular type of vending machine, the CAD in the machine will then display the date and time of the last EOM message on line 1 and the Terminal ID on line 2. The date is shown in the format *MM/DD/YY hh:mm*. The Terminal ID is shown as a 16-digit number. **The vending machine operator should record both the date/time stamp and the Terminal ID.** If no previous EOM has been performed, the CAD will display the message, “EOM Not Done Yet.”

d. Step 4. When ready, activate the EOM function by pressing the right (NEXT) button on the CAD. The CAD will display the “EOM Activation Notification” message, and the CAD begins sending EOM messages to the Navy Cash server. An EOM message is sent every time the button is pressed; however, to help prevent unnecessary EOM messages, the CAD will not send another EOM message for 15 seconds. Once the EOM messages have been sent to the Navy Cash server, the CAD displays the new EOM date and time. Remove the Merchant Card. The “Welcome Screen” will display on the CAD. **The vending machine operator should also record the new date/time stamp.**

e. Step 5. The inventory team can then count the merchandise in the machine.

f. Step 6. Repeat steps 1 through 5 for the rest of the vending machines.

A.4 Phase Two—Close Out All Vending and Ship’s Store Merchants (Parents)

a. Step 1. When all vending machines have been closed out and inventories completed, log into the Navy Cash Application and select “Vending and Ship’s Store” in the “Operations” pull-down menu. The “Merchants and Vending Machines” box displays all the merchants, all the vending machines associated with each merchant (if any), and the Terminal ID numbers for the CADs tied to each of the vending machines.

(1) Click on the “+” of the Vending Soda Merchant (parent) to display all the soda machines with associated CADs (a green traffic signal with a date and time is displayed for all vending machines inventoried).

(2) Click on the “+” of the Vending Store Items Merchant (parent) to display all the store item machines with associated CADs (a green traffic signal with a date and time is displayed for all vending machines inventoried).

(3) Highlight the Vending Soda Merchant (parent).

(4) Click the check box next to “Indicate End of Period for Vending Merchant.

(5) Pull down the correct “End of Period Month” and “End of Period Year.”

(6) Click on the “Indicate EOP” button, and, when the prompt is displayed, verify that EOM is desired for the specified merchant by clicking the “OK” or “Cancel” button as appropriate.

(7) Highlight the Vending Store Items Merchant and repeat (4) through (6) above.

(8) Highlight the Ship’s Store #1 Merchant and repeat (4) through (6) above.

(9) Highlight the Ship’s Store #2 Merchant and repeat (4) through (6) above.

(10) A new date and time stamp will appear by the merchant (parent). Continue until all merchants (parents) are closed out. The icons next to the vending machines will turn back to yellow yield signs (triangles).

b. Step 2. Click on the “+” of the Vending Soda Merchant (parent) to display all the soda machines with associated CADs (a yellow yield sign with a date and time is displayed for all vending machines inventoried).

c. Step 3. Click on the “+” of the Vending Store Items Merchant (parent) to display all the store item machines with associated CADs (a yellow yield sign with a date and time is displayed for all vending machines inventoried).

d. Step 4. Record the date and time stamps displayed just to the right of each machine ID for all machines. This can be accomplished by performing a screen print or manually recording all the dates and times. **The Sales Officer must retain a record of the date and time stamps for each machine for use in the following month’s inventories.** If the record of date and time stamps is not available when the time comes for the next month’s inventories, the information can be collected at each CAD as described in Phase 1 Step 3 directly above.

(1) To perform a screen print, hit the “Alt” + “Print Screen” keys twice.

(2) Click on “Start” then “Programs” then “Accessories” then “Paint”.

(3) Click on “Edit” then “Paste” (if message states file is too big, just click “OK” to continue).

(4) Click on “File” then “Print”.

- e. Step 5. Select the “Reports” pull-down menu in the Navy Cash Application.
- f. Step 6. Select “Sales Reports” and click on “Merchant Sales Summary Report.”
- g. Step 7. For each vending machine, fill in the “Start Date” with the date and time stamp retained from the last accounting period (Phase 2 Step 4 above) and fill in the “End Date” with the date and time stamp from the current inventory (also Phase 2 Step 4 above) . This period will establish what sales are to be included in the report for the monthly period. The period will be different for each machine because each machine is inventoried separately.
- h. Step 8. Click on the “Generate” button.
- i. Step 9. Click “Print” to print the sales report for that particular vending machine.
- j. Step 10. Repeat Phase 2 Steps 7 through 9 to generate a separate report for each vending machine.
- k. Step 11. Once all these reports have been generated, add the separate amounts printed in Step 9 above to determine all Vending Soda and all Vending Store Items sales for the period. These amounts should be entered into the ROM system.
- l. If ROM inventories do not balance with Navy Cash collections, any or all machines can be re-inventoried by simply restarting the inventory process at Phase 1 Step 2. When the vending machine operator inserts the Merchant Card into the CAD and presses the right-hand button on the CAD to activate the EOM function, the date and time stamp in the Navy Cash system will be reset to the new date and time.
- m. The EOM reports will be transferred to JPMorgan Chase upon completion of the third and final phase in the end-of-month sequence, the “Indicate End of Month” by the Disbursing Officer. The Vending EOM Report will appear in the Sales Officer report files. This report should be used as substantiating documentation for the DD 1149, Cash Memorandum of Sales.

Appendix B
Reserved for Future Use

Appendix C

Connecting a POS to a PC Workstation

To connect a Point-Of-Sale device (POS) running in Proxy Mode to a PC workstation (or laptop):

- a. If not already installed, install Microsoft ActiveSync 4.5 on the workstation.
- b. If not already installed, install the NavyCashProxy application on the workstation, i.e., copy the file NavyCashProxy.exe to the desktop.
- c. If not already running, run the NavyCashProxy application.
- d. Configure the NavyCashProxy Application. If not already configured, configure the NavyCashProxy application by clicking on it from the status bar in the bottom right corner of the screen. The NavyCashProxy settings screen will appear as shown below:



- (1) Set “Server Port” to the port to which the Navy Cash server will connect.
 - (2) Set “Application Port” to the port to which the Disbursing Application or ROM will connect.
 - (3) Set “Device Port” to 3999.
 - (4) If using an older Disbursing Application (1.4.6.3 or older) or the older ROM II, which use Dynamic Data Exchange (DDE), configure “DDE” information as depicted above.
 - (5) If using the newer POS device, make sure the “Serial Enabled” checkbox is NOT checked to disable the serial communications used by the older K22 device. “Serial Enabled” (serial communications) should only be checked if use of a K22 device is required.
 - (6) Click “OK” button to apply settings.
- e. Connect the POS device to the workstation with the USB cable provided – specifically, from the mini-USB client port on the POS to the USB host port on the workstation.

f. If you have not already established a “partnership” between the POS device and the workstation, ActiveSync will ask if you want to do so.

(1) Microsoft ActiveSync uses a partnership to keep information, such as contact information and emails stored on a host PC, synchronized with a mobile device.

(2) For Navy Cash, this functionality is neither required nor desired.



(3) Select “No” to use a guest partnership. By using the guest partnership, ActiveSync will not attempt to synchronize information between the POS device and the host PC. ActiveSync will prompt you to establish a partnership again the next time you connect the POS device to the PC.

(4) To prevent ActiveSync from prompting you to setup a partnership, add the following registry key to the registry of the host PC. By adding this registry key, ActiveSync will always use a guest relationship and not prompt you to setup a partnership. If you choose to not modify the registry, then skip to Step 7.

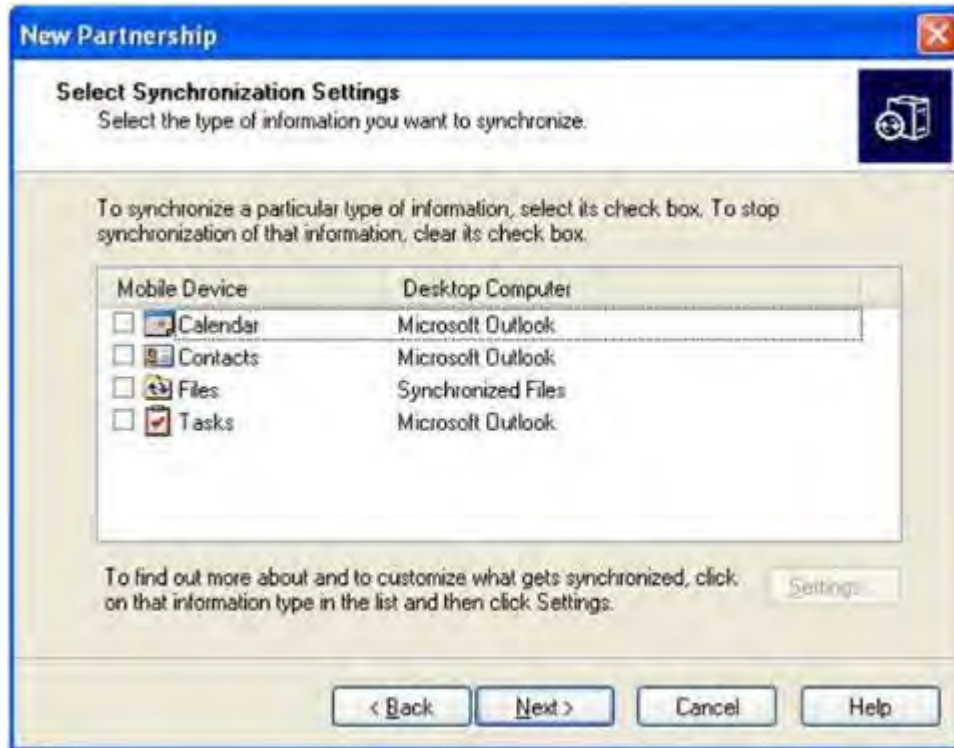
- Disconnect the POS device from the host PC.
- Click “Cancel” on the “New Partnership” setup dialog.
- Enter the following into the Windows registry:

[HKEY_LOCAL_MACHINE\SOFTWARE\Microsoft\Windows CE Services]"GuestOnly"=dword:00000001

See Microsoft Support Knowledge Base article #270136 for more information

- Reconnect the POS device to the PC. Now, every time a Windows CE device is connected to the host PC, the “New Partnership” setup dialog will not be displayed.
- Skip to Step 8.

g. Select “Yes” and click the “Next” button. The “New Partnership” “Select Synchronization Settings” dialog will prompt you to select synchronization settings. **Make sure NONE of the settings are checked**, and click the “Next” button.



h. If all network settings are correct, if the Navy Cash Proxy is running and setup correctly, if the Navy Cash server is running, and if your PC is listed in the Navy Cash server IP address list, then the POS device should be online with the server. You may now use the POS device with the Disbursing or ROM application.

i. You may restart the NavyCashProxy application and then reconnect the device to the PC if problems arise.

Appendix D

Cardholder Website — www.navycash.com

Cardholder Log In

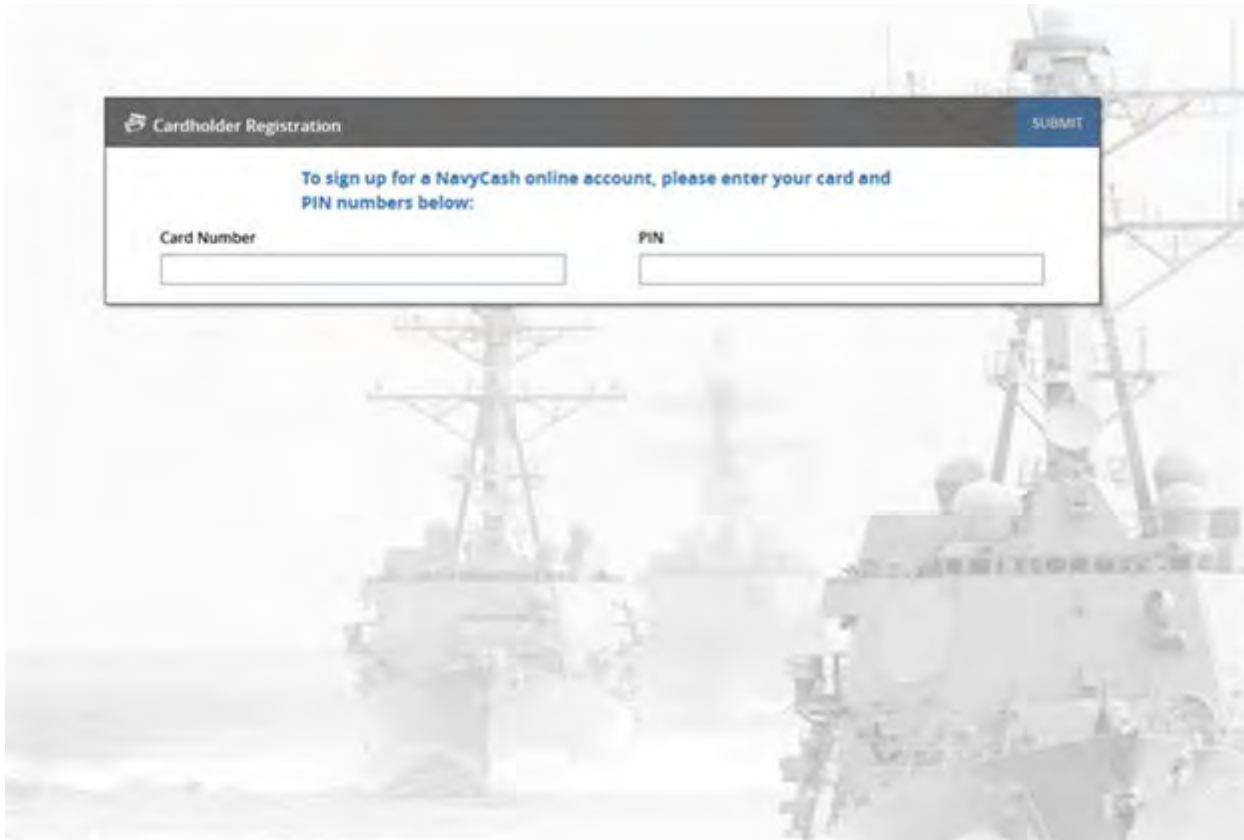
Provides Cardholder Access to Navy Cash Website

The login page prompts for a username and password.

STEP 1. The first time cardholders access the website, they must click on the “Do you need a username?” link, which will take them to the Cardholder Registration page, where they can use their 16-digit Mastercard® card number and PIN to access a page to set up a username and password. They will also be asked to set up two additional security questions.



STEP 2. Cardholder Registration. To set up a username and password, cardholders must first enter their 16-digit Mastercard® card number and PIN.



The image shows a web form for "Cardholder Registration" overlaid on a background of a fleet of ships. The form has a dark header with the title "Cardholder Registration" and a "SUBMIT" button. Below the header, there is a blue instruction: "To sign up for a NavyCash online account, please enter your card and PIN numbers below:". Underneath, there are two input fields: "Card Number" and "PIN".


Cardholder Registration SUBMIT

To sign up for a NavyCash online account, please enter your card and PIN numbers below:

Card Number

PIN

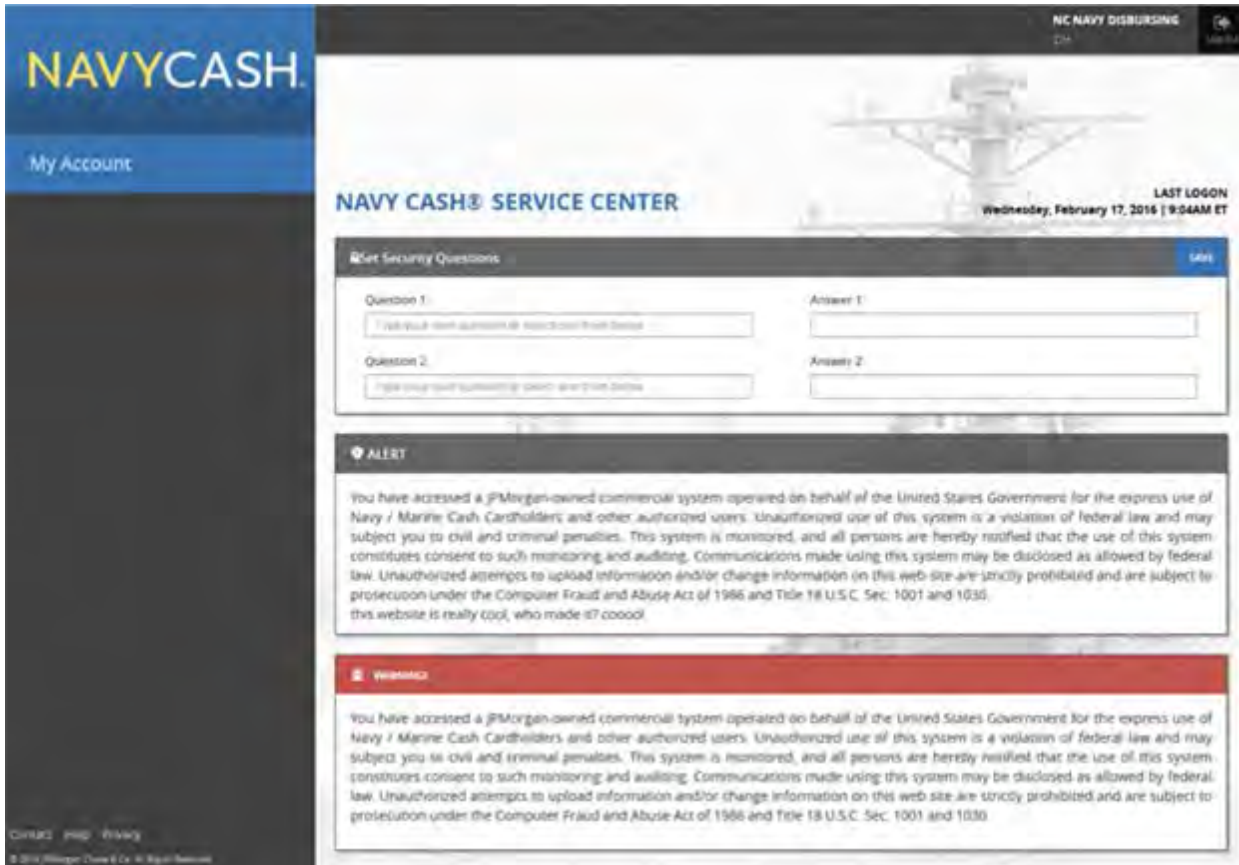
STEP 3. Set Up Username and Password. After logging in successfully with card number and PIN, cardholders must enter a username and password. The password must be at least eight and no more than 16 characters in length, with at least one uppercase character, one lowercase character, one number, and one special character. Cardholders must confirm their new password by retyping it in the box provided.



The image shows a screenshot of a web form titled "Setup Username and Password". The form is overlaid on a background image of a Navy ship. The form has a dark header bar with the title on the left and a blue "SUBMIT" button on the right. Below the header, there are three input fields: "Username:", "Password:", and "Retype Password:". Each field is represented by a rectangular text box. The background image shows the upper part of a ship's superstructure, including radar masts and antennas, against a hazy sky.

Cardholders must remember their username and password. They will be asked for these items each time they log in to the Navy Cash Cardholder Website.

STEP 4. Set Security Questions. Cardholders must then set up two additional security questions. Cardholders can select these security questions from the questions available in the drop-down lists or type their own questions. Answers are to be entered in the blocks provided. These security questions provide a second layer of authentication, and cardholders must answer these questions in the future each time they log in to the website from a new computer.



Cardholders must remember their answers to these security questions. They will be asked for these questions each time they log in to the Navy Cash Cardholder Website from a new computer.

In the Lower Left Corner of the Page:

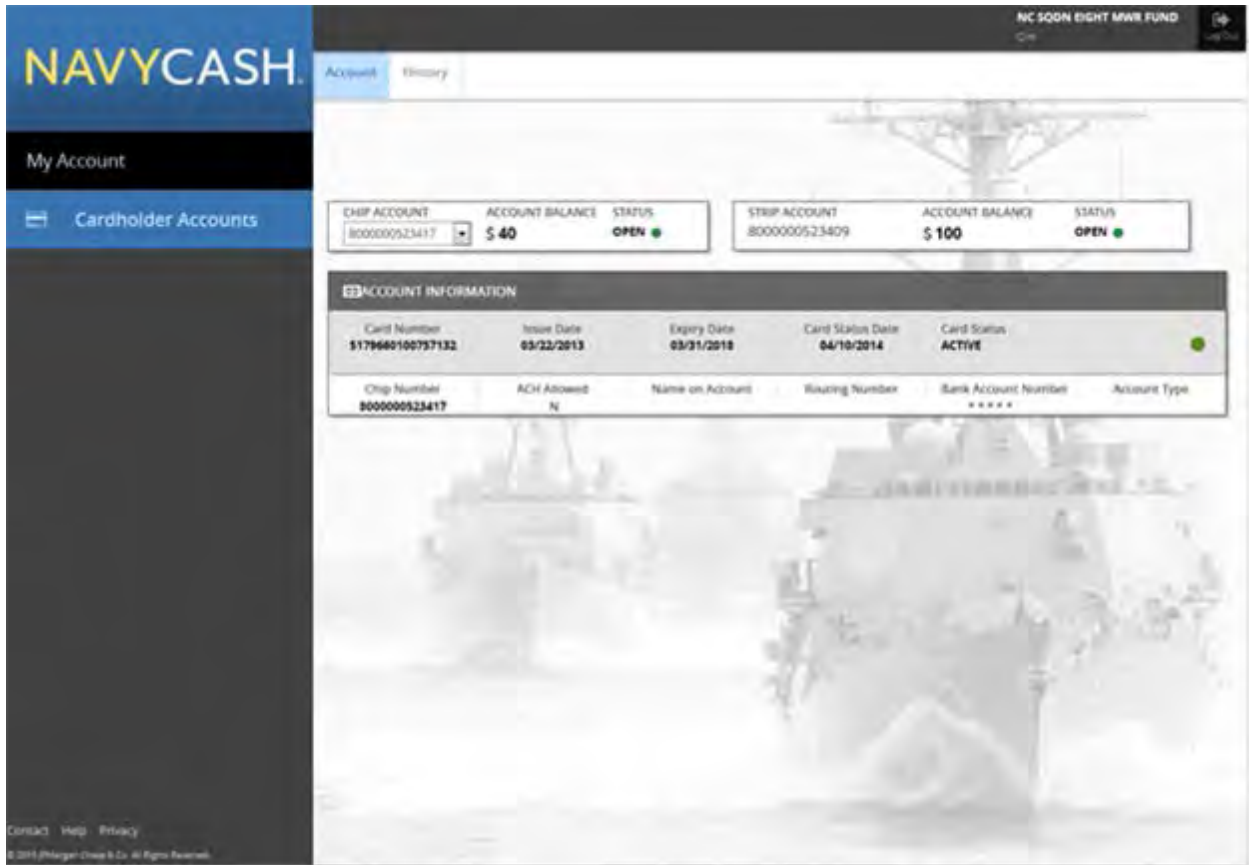
Contact. Click on “Contact” to show the contact information for Customer Support. Click on navycash@frb.org to send an email to Customer Support.

Help. Click on “Help” to show the Navy and Marine Cash Customer Service Handbook, which provides details to answer most questions on how the Navy Cash card program operates.

Privacy. Click on “Privacy” to show the Navy Cash Privacy Policy Statement, which explains what Chase and the Navy Cash program do with your personal information.

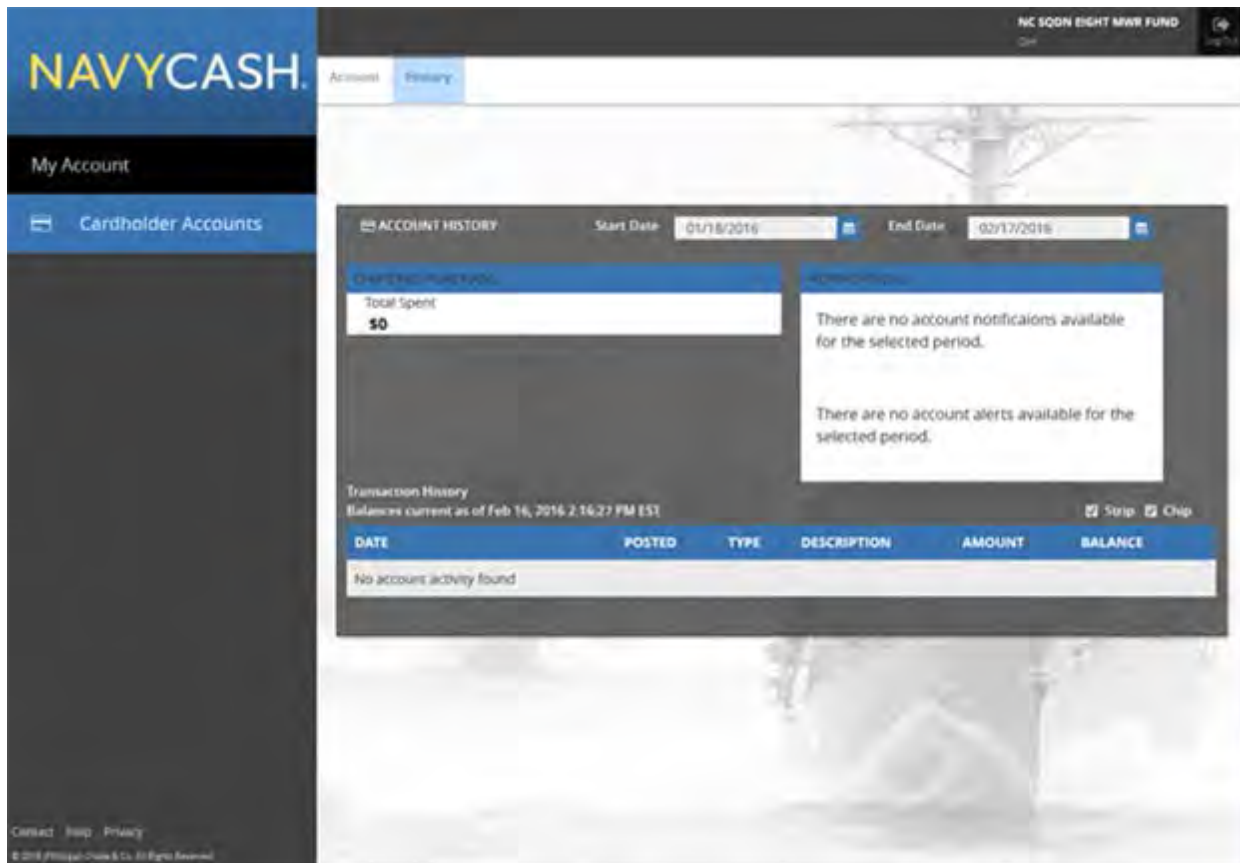
Report Card Lost or Stolen. Contact information for Customer Support includes the Customer Service number to call to report a lost or stolen card — 866 3NavyCash (362-8922).

CARDHOLDER ACCOUNTS
ACCOUNT SUMMARY



- a. The “Account” tab displays the account numbers, account balance, and status for closed- and open-loop accounts (as of the last round trip completed between ship and shore).
- b. “Account Information” displays the card number, status, issue date, and expiration date for the Navy Cash card.
- c. “Account Information” also displays the name on account, routing number, account number, account type, and ACH allowed ("Y" or "N") for the cardholder’s linked bank or credit union account.

ACCOUNT HISTORY



- The “History” tab displays the total “Chip Card Purchases” (Navy Cash closed-loop purchases) made during the period indicated by the start date and end date entered.
- “Notifications” displays any notifications or alerts posted to the account.
- “Transaction History” displays the transaction history for closed- and open-loop account(s) during the period indicated by the start date and end date entered. Transaction history is available for the current month and the past 24 months.

LOG OUT

- To prevent others from viewing their Navy Cash account information, cardholders must click on “Logout” in the upper right corner of the page to end the current session, and exit their browser when done using the Navy Cash Center website.
- For security purposes, cardholders are required to logout after every session. No one should ever leave a workstation unattended while logged in to the Navy Cash Center website.

Appendix E

Disbursing Website—www.navycash.com

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STEP 1. DISBURSING LOGIN



- a. Displayed when you enter www.navycashcenter.com, the login page provides access to the Navy Cash Service Center website.
- b. Log in using your user name and password.
- c. If you do not have a user name and password, contact the Navy Cash Central Support Unit (CSU) at navycashcenter@frb.org or 1-866-6NavyCash (662-8922).

STEP 2. SET SECURITY QUESTIONS

The screenshot shows the 'NAVYCASH' website interface. At the top left is the 'NAVYCASH' logo and a 'My Account' link. The main header reads 'NAVY CASH SERVICE CENTER'. In the top right corner, it says 'NC NAVY DISBURSING' and 'LAST LOGON Wednesday, February 17, 2016 | 9:04AM ET'. The central part of the page is a 'Set Security Questions' form with a 'LAST' button. The form contains two rows of questions and answers, each with a text input field. Below the form is an 'ALERT' box with a warning message: 'You have accessed a JPMorgan-owned commercial system operated on behalf of the United States Government for the express use of Navy / Marine Cash Cardholders and other authorized users. Unauthorized use of this system is a violation of federal law and may subject you to civil and criminal penalties. This system is monitored, and all persons are hereby notified that the use of this system constitutes consent to such monitoring and auditing. Communications made using this system may be disclosed as allowed by federal law. Unauthorized attempts to upload information and/or change information on this web site are strictly prohibited and are subject to prosecution under the Computer Fraud and Abuse Act of 1986 and Title 18 U.S.C. Sec. 1001 and 1030. this website is really cool, who made it? coool.' Below the alert is another identical warning message. At the bottom left, there are links for 'Contact', 'Help', and 'Privacy', and a copyright notice for '© 2016 JPMorgan Chase & Co. All Rights Reserved.'

a. The first time you log in to the new website, you will be asked to select two different security questions from the questions available in the drop-down lists. You may also type in your own questions. Enter your answers in the blocks provided. These security questions provide a second layer of authentication, and you must answer these questions in the future each time you log in to the new Navy Cash Service Center website.

b. The available security questions are:

'What was the name of your first elementary school?'

'In what city were you living at age 14?'

'What is your mother's maiden name?'

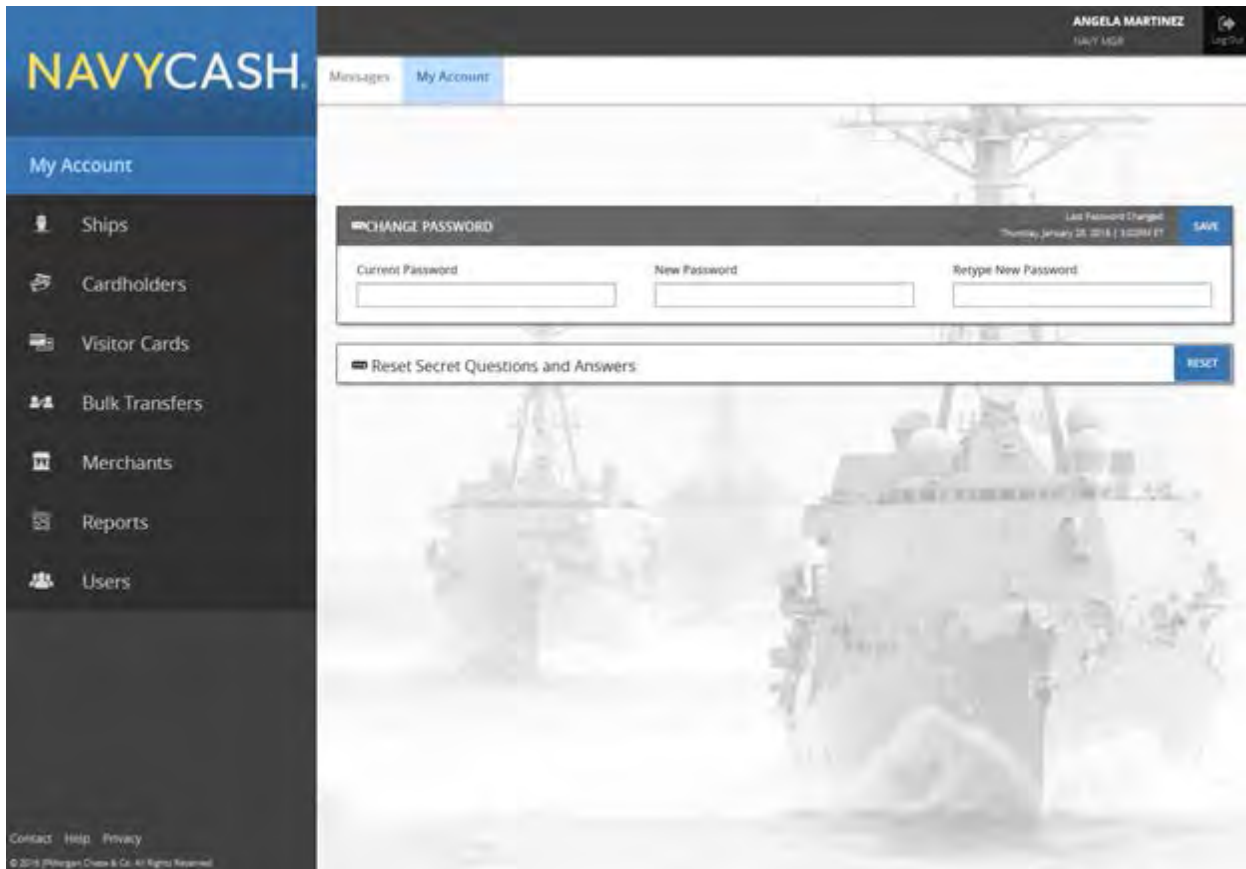
'In what city were you born?'

'In what city were you at the turn of the millennium?'

'What is your favorite color?'

c. ***Remember your answers to the security questions you select. You will be asked these questions each time you log in to the Navy Cash Service Center website.***

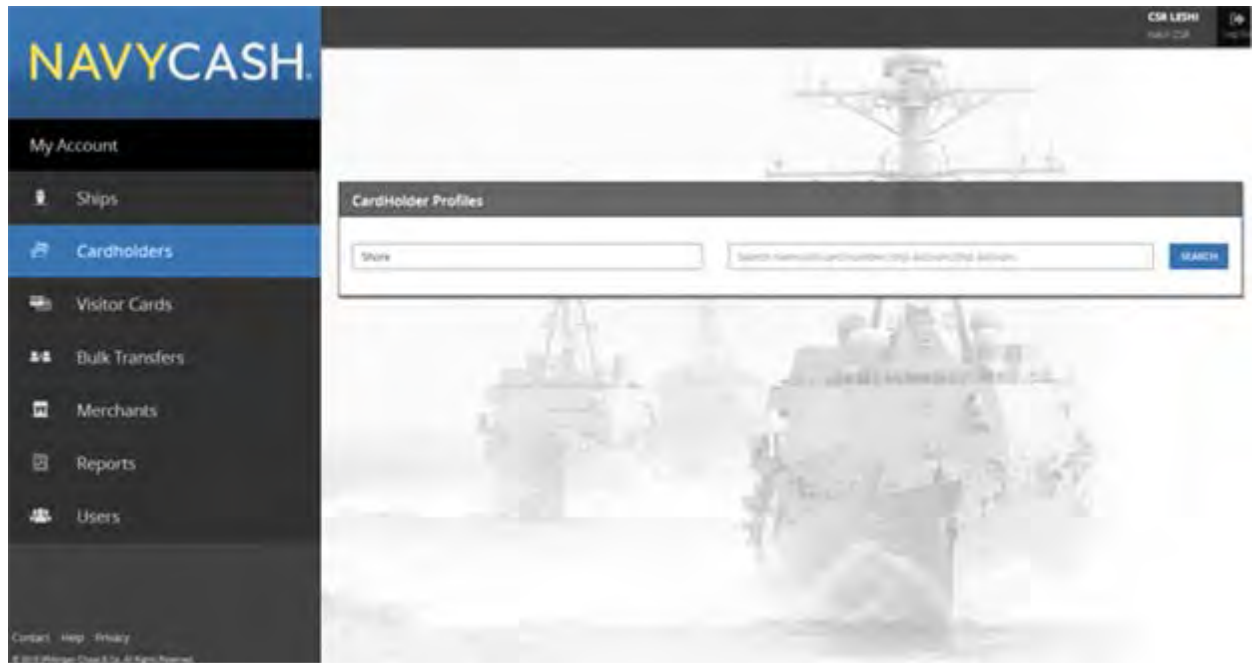
STEP 3. CHANGE PASSWORD



The screenshot displays the NAVYCASH website interface. At the top right, the user is identified as ANGELA MARTINEZ with the role NAVY MGR and a Log Out button. The main navigation bar includes 'Messages' and 'My Account'. A left-hand sidebar lists various account management options: Ships, Cardholders, Visitor Cards, Bulk Transfers, Merchants, Reports, and Users. The central content area features a 'CHANGE PASSWORD' form with three input fields: 'Current Password', 'New Password', and 'Retype New Password'. A 'SAVE' button is positioned to the right of the 'New Password' field. Below the password fields is a 'Reset Secret Questions and Answers' section with a 'RESET' button. The background of the page shows a blurred image of a large naval ship at sea.

- a. The first time you log in to the new website, you will be asked to change your password.
- b. Enter your current password.
- c. Then enter your new password. The new password must be at least eight characters in length, with at least one uppercase character, one lowercase character, one number, and one special character.
- d. Confirm your new password by retyping it in the box provided.
- e. When you have changed your password successfully, you will enter the Navy Cash Service Center website.

CARDHOLDER PROFILES



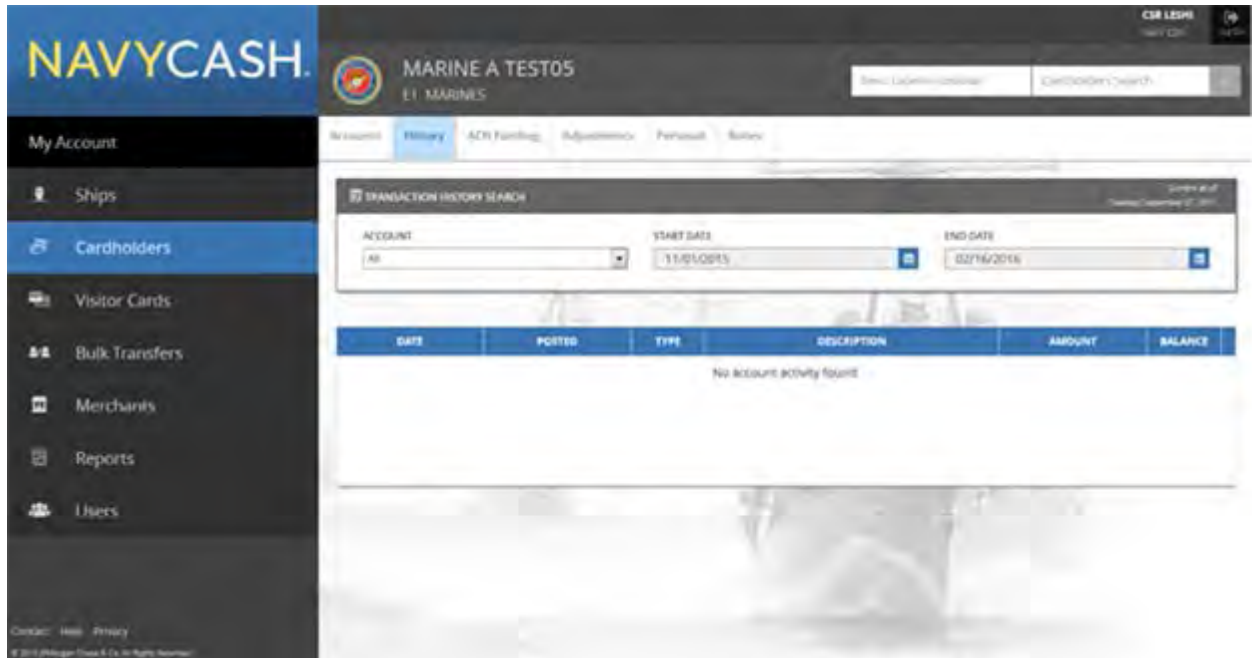
- a. The “Cardholders” page is used to manage cardholder accounts.
- b. To locate a particular cardholder profile, select the appropriate search criteria in the drop-down list: First and Last Name, Social Security Number, Card Number, or Open-Loop Account.
- c. To narrow the search criteria, select the appropriate “Location” from the drop-down list.
- d. To pull up all cardholders with the same last name, enter the last name only in the “First and Last Name” search criteria.
- e. If only one word is entered in the “First and Last Name” search criteria, the site will search by last name. At least two characters are required to search by last name.
- f. If two words are entered in the “First and Last Name” search criteria, the site will treat the first word as the first name, and the second, as the last name.
- g. To pull up all cardholder profiles assigned to a particular ship, leave the “First and Last Name” search criteria blank, and select the appropriate ship name from the “Location” drop-down list.
- h. Enter the appropriate information, and click the “Search” button.
- i. Click on a cardholder’s name to display the cardholder’s profile information.

CARDHOLDER ACCOUNTS

The screenshot shows the NAVYCASH system interface for user MARINE A TESTOS. The interface is divided into a sidebar on the left and a main content area on the right. The sidebar contains navigation options: My Account, Ships, Cardholders (highlighted), Visitor Cards, Bulk Transfers, Merchants, Reports, and Users. The main content area displays account information for a STRIP ACCOUNT and two CHIP accounts. The STRIP ACCOUNT section shows Account Balance: \$0, Limit Amount: \$0, ACH Withdrawal Limit: \$400, and Open Date: 06/05/2008. The CHIP ACCOUNTS section shows two accounts, both with Card Number: \$*****4022, Open Date: 06/12/2008, and Expiry Date: 06/31/2013. The first CHIP account has Card Status Date: 06/01/2013 and Status: CANCELLED. The second CHIP account has Card Status Date: 06/01/2013 and Status: CANCELLED. The first CHIP account also shows Chip Number: 800000447948, Account Balance: \$0, Open Date: 06/25/2010, Chip Status Date: 06/01/2013, and Status: CLOSED. The second CHIP account shows Chip Number: 800000419038, Account Balance: \$0, Open Date: 06/05/2008, Chip Status Date: 06/01/2013, and Status: CLOSED. The interface also includes a search bar at the top right and a 'SYNC' button at the top right of the main content area.

- The “Accounts” tab displays both “Strip” and “Chip” account information (Mastercard debit open-loop and Navy Cash closed-loop account information).
- Enter changes to Navy Cash ACH withdrawal or closed-loop-load limits.
- Click the “Save” button to save any changes. A “Saved Successfully” message is displayed on the page to indicate the account update was completed.
- If an “Error” message is displayed, update any fields highlighted in red.
- Only the Central Support Unit (CSU) can close or suspend a merchant account.

CARDHOLDER TRANSACTION HISTORY



- a. The “History” tab can be used to search for closed- and open-loop transaction history. The dates and duration of the “Transaction History” displayed can be controlled by entering a “Start Date” and an “End Date”. Transaction history is available for the current month and the past 24 months. If “strip” is selected, only payroll load open-loop transactions are displayed per Navy Cash privacy policy.
- b. The transaction history records displayed are shore-side records and may not include transactions performed off line, either on the ship or on the shore. Transactions from the current day will not be displayed until a roundtrip is completed between the ship and the shore.

CARDHOLDER ACH FUNDING

The screenshot displays the NAVYCASH web application interface. At the top, the user is identified as MARINE A TESTOS (E1 MARINES). The navigation menu includes 'My Account', 'Ships', 'Cardholders', 'Visitor Cards', 'Bulk Transfers', 'Merchants', 'Reports', and 'Users'. The 'ACH Funding' tab is active, showing the following sections:

- LINKED BANK ACCOUNT:** ACH Allowed: Yes; Status: ACTIVE; VDT Count: 0. Name on Account: ELECTRON ACHNL; Routing Number: 021000021; Bank Account Number: 1234****; Account Type: Checking; Banking Type: Consumer.
- ACH FUNDING/REFUND:** Includes a dropdown menu for 'To Request Funding/Refund' with 'New Requested' selected, and a 'MANAGE' button.
- ACH FUNDING HISTORY:** A table with columns: DATE, POSTED, ABA, ACCOUNT, STATUS, RETURN MESSAGE, and AMOUNT. The table shows one entry for 11/16/2015 with a posted date of 11/16/2015, ABA 021000021, account 123456789, status STUREQ, return message REF 6245751, and amount \$11.00.

a. The “ACH Funding” tab displays “Linked Bank Account” and “ACH Funding History” information.

b. The dates and duration of “ACH Funding History” displayed can be controlled by entering a “Start Date” and an “End Date”. ACH funding history is available for the current month and the past 24 months.

CARDHOLDER PERSONAL

The screenshot shows the NAVYCASH interface for a cardholder named 'CARD T TEST'. The 'Personal' tab is selected, displaying the following information:

- LOCATION:** DUMMYSHIP (021380)
- STATUS:** ACTIVE. Message: Cardholder has Not Setup an Username yet.
- PERSONAL INFORMATION:**
 - Pay Grade: ES
 - Military Branch: NAVY
 - First Name: CARD
 - Last Name: TEST
 - Birth Date (MM/DD): 08/05
 - SSN: A23456789
 - Enrollment Form Not Available

- The “Personal” tab displays a cardholder’s personal information.
- Enter changes to a cardholder’s personal information, and click the “Save” button to save any changes. A “Saved Successfully” message is displayed on the page to indicate the account update was completed.
- If an “Error” message is displayed, update any fields highlighted in red.
- The “Personal Information” section also displays the status of a cardholder’s Navy Cash enrollment form (2887).
 - “Enrollment Form Not Available” indicates the cardholder’s 2887 is not found in the document storage system ashore.
 - “Enrollment Form” indicates the cardholder signed the 2887 electronically on board ship and a copy is available in the document storage system ashore. The 2887 cannot be viewed on the website, but the Disbursing Officer can contact the CSU and request a copy.
 - “Enrollment Form In iVault (or In FileNet)” indicates the cardholder signed the 2887 manually and a scanned copy is available in either the iVault or FileNet document storage system ashore. The 2887 cannot be viewed on the website, but the Disbursing Officer can contact the CSU and request a copy.

CARDHOLDER LOCATION

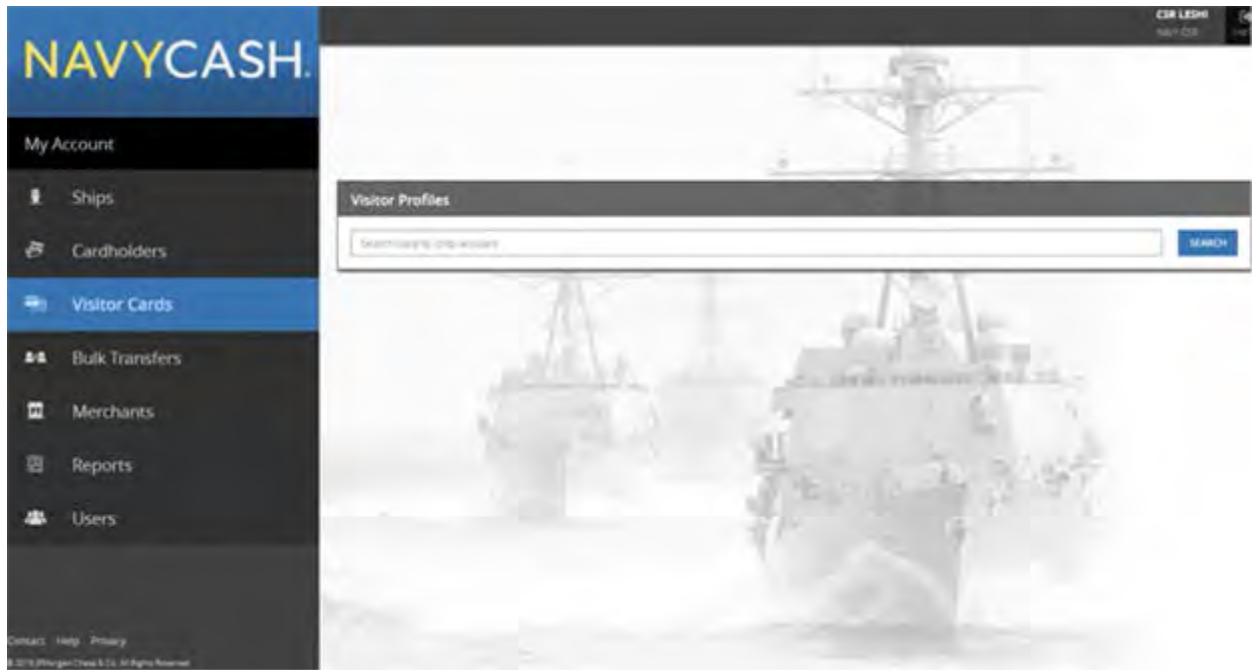
- The “Location” tab displays the current location of a cardholder’s member profile.
- To transfer a cardholder’s member profile from one Navy Cash location to a new Navy Cash location, select the appropriate new location in the “Location” drop-down list.

c. Click the “Save” button to save any changes. A “Saved Successfully” message is displayed on the page to indicate the change in location of a cardholder’s member profile was completed.

d. Transferring a cardholder's member profile from the shore command to the ship using the disbursing website automatically unblocks the cardholder’s Navy Cash ACH access to a home bank or credit union and unsuspends the Navy Cash account. *Navy Cash access to a bank or credit union account ashore will be unblocked automatically only if the ACH Decline Count (NSF Count) in the cardholder’s member profile is 0,1, or 2 (set to 90, 91, or 92 after being transferred to the Shore Command from the previous Navy Cash ship).*

e. If an “Error” message is displayed, update any fields highlighted in red.

VISITOR CARDS



- a. The “Visitor Cards” page is used to manage visitor cards.
- b. To locate a visitor card, enter the “Card ID” number, and click the “Search” button.

VISITOR CARD ACCOUNTS

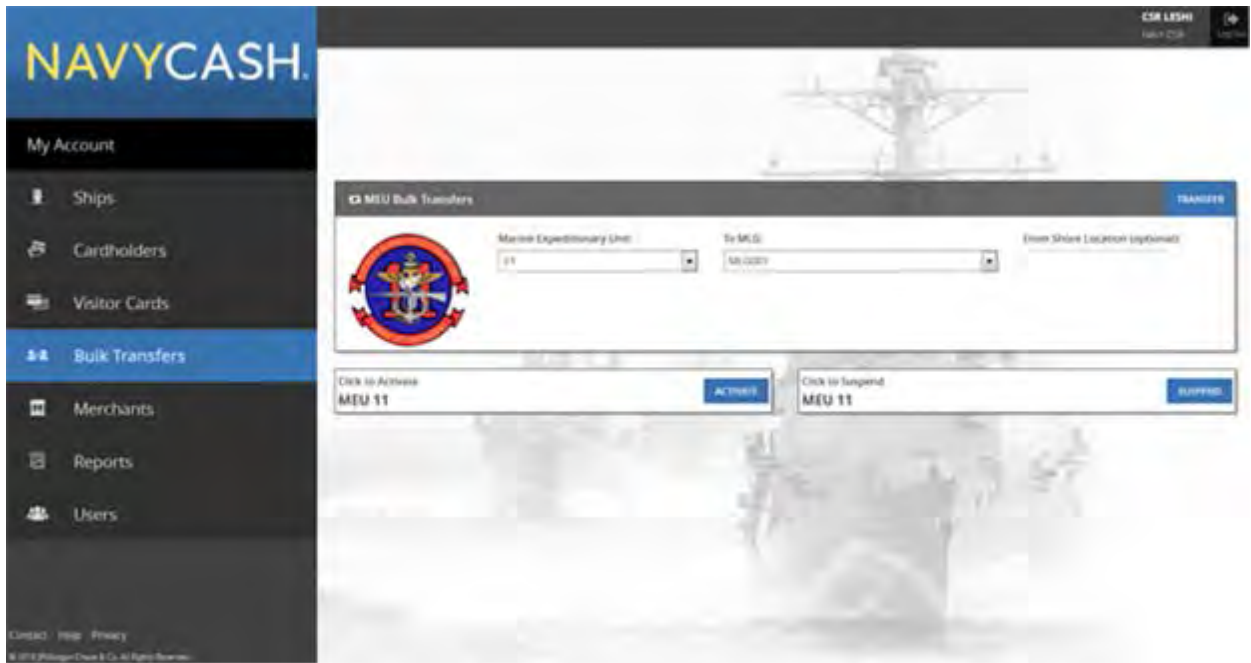


- The "Accounts" tab displays the "Chip" account summary information.
- Click the "Save" button to save any changes. A "Saved Successfully" message is displayed on the page to indicate the change was completed.
- If an "Error" message is displayed, update any fields highlighted in red.

VISITOR CARD TRANSACTION HISTORY

- The dates and duration of the "Transaction History" displayed can be controlled by entering a "Start Date" and an "End Date". Transaction history is available for the current month and the past 24 months.
- The transaction history records displayed are shore-side records and may not include transactions performed off line on the ship. Transactions from the current day will not be displayed until a roundtrip is completed between the ship and the shore.

BULK TRANSFERS SCREEN (*Marines Only*)



- a. All the Marines assigned to a Marine Expeditionary Unit (MEU) can be transferred off a ship or ships and transferred to the appropriate Marine Logistics Group (MLG) in bulk.
- b. Under the “Marine Expeditionary Unit” drop-down list, select the appropriate MEU.
- c. Based on the MEU selected, the “To MLG” box will default to the appropriate MLG to which the Marines’ member profiles are being transferred.
- d. Click the “Transfer” button to complete the bulk transfer. A “Transfer Successful” message is displayed on the page to indicate the bulk transfer was completed.
- e. Transferring Marines' member profiles from a MEU in bulk automatically suspends the accounts and blocks Navy Cash ACH access to banks and credit unions.

ACTIVATE OR SUSPEND MARINE ACCOUNTS IN BULK

- a. To activate or suspend the accounts of all the Marines assigned to a MEU in bulk without transferring their member profiles, —
- b. Under the “Marine Expeditionary Unit” drop-down list, select the appropriate MEU.
- c. Click the “Activate” or “Suspend” button as appropriate. An “Activated Successfully” or “Suspended Successfully” message is displayed on the page to indicate the bulk activation or suspension was completed.

SHIP PROFILES



- a. The “Ships” page is used to manage “Ship Profiles” information.
- b. To locate a particular ship’s profile, select the ship’s name in the drop-down list, or start typing the ship’s name beginning with “USS”.
- c. Click on the ship’s name to display the ship’s profile.

SHIP ROUNDRIPS

The screenshot displays the NAVYCASH interface for ship DEVSHIP1470 (DDG 111). The user is ANGELA MARTINEZ. The 'Roundtrips' tab is active, showing the following information:

- Roundtrip Overview:**
 - Current Roundtrip Status: **COMPLETED** (indicated by a green dot)
 - Hours Since Last Round Trip: **21**
 - Round Trip Interval (minutes): **0**
- Fleet Information:**
 - Home Port:
 - DSSN:
 - TYCOM:
 - CINC:
 - Save button:
- Roundtrip History:**

BOOTH ID	START TIME	END TIME	EOO	LEDGER	EDP	REPORTS	STATUS
AP1470_79	02/16/2016 01:31:54	02/16/2016 02:36:53	Yes	\$1108.0			●
AP1470_78	02/10/2016 06:47:23	02/16/2016 01:31:54	Yes	\$1108.0			●
AP1470_77	02/10/2016 06:12:19	02/10/2016 06:47:23	Yes	\$1108.0			●
AP1470_76	02/10/2016 05:50:24	02/10/2016 06:12:19	Yes	\$1108.0			●
AP1470_75	02/10/2016 04:55:23	02/10/2016 05:50:24	Yes	\$1108.0			●
AP1470_74	02/09/2016 04:48:57	02/10/2016 04:55:23	Yes	\$1108.0			●
AP1470_73	02/06/2016 03:30:46	02/09/2016 04:48:57	Yes	\$1108.0			●
AP1470_72	07/03/2015 12:00:07	02/06/2016 03:30:46	Yes	\$1095			●
AP1470_71	06/26/2015 12:00:07	07/03/2015 12:00:07	No	\$1095			●

- The “Roundtrips” tab displays basic “Fleet Information” and a “Roundtrip Overview” and “Roundtrip History” for each Navy Cash ship.
- Enter changes to “Fleet Information”.
- Click the “Save” button to save any changes. A “Saved Successfully” message is displayed on the page to indicate the update was completed.
- If an “Error” message is displayed, update any fields highlighted in red.

SHIP MERCHANTS

The screenshot displays the NAVYCASH system interface for a ship's account. The top navigation bar includes the NAVYCASH logo, the ship name DEVSHIP1470 (DDG 111), and the user name ANGELA MARTINEZ. The left sidebar contains navigation options: My Account, Ships, Cardholders, Visitor Cards, Bulk Transfers, Merchants, Reports, and Users. The main content area shows the 'Merchants' tab selected, displaying a summary of enrolled merchants (28) and a table of merchant details.

Enrolled Merchants				(28 Merchants)
MERCHANT NAME	TYPE	SETTLEMENT	FREQUENCY	
1ST CLASS ASSN	PVT	NC	D	
CATH RELIGIOUS SVCS	PVT	NC	D	
COLLEGE BOOKS	TRANS	NC	D	
COLLEGE COURSES	TRANS	DO	M	
CPO MESS - DUES	PVT	NC	D	
FOREIGN CONCESSIONAIRE	TRANS	DO	M	
GENERAL MESS - FOOD	LOA	MAN	M	
GENERAL MESS - SURCHARGES	LOA	MAN		
HANGAR BAY SALES	LOA	MAN	M	
HUSBANDING AGENT	TRANS	DO	M	
MISC EVENTS	TRANS	DO	D	
NAVY DISBURSING	LOA	MAN	M	
NAVY MAIL	PVT	NC	D	
OFFICIAL MAIL MANAGER	PVT	NC	D	

- The “Merchants” tab displays “Enrolled Merchants” information.
- Enter changes to “Merchants” information.
- Click the “Save” button to save any changes. A “Saved Successfully” message is displayed on the page to indicate the update was completed.
- If an “Error” message is displayed, update any fields highlighted in red.

SHIP CONTACTS

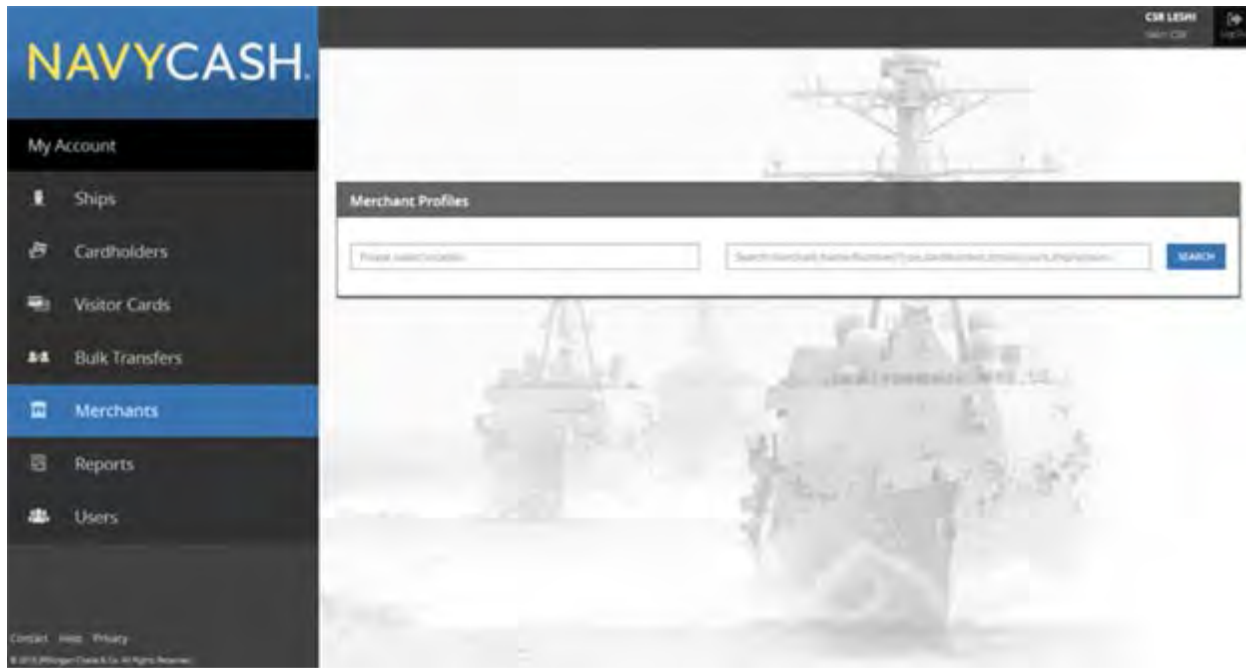
The screenshot displays the NAVYCASH interface for a ship's contacts. The top navigation bar includes the NAVYCASH logo, the ship name DEVSHIP1470 (DDG 111), and the user name ANGELA MARTINEZ. A sidebar on the left lists navigation options: My Account, Ships, Cardholders, Visitor Cards, Bulk Transfers, Merchants, Reports, and Users. The main content area is titled 'SHIPS CONTACTS' and contains three sections:

- Disbursing Office:** Includes fields for Office (DDDD), Phone (214-465-0103), and Email (NAVYcash.dnv.qa@navycash.com).
- LSR Contact:** Includes fields for Contact and Phone.
- Bulk Address:** Includes fields for Address (DEVSHIP1470 (DDG 111)), 3202 Reisman Scott Road, City (San Diego), State (CA), and Zip (92136).

Each section has a 'SAVE' button in the top right corner. The footer contains links for Contact, Help, and Privacy, and a copyright notice for 2019 Milligan-Dunn & Co., All Rights Reserved.

- The “Contacts” tab displays basic contact information for the “Disbursing Office”, LSR (Logistics Support Representative) Contact”, and “Ship Address”.
- Enter changes to “Contacts” information.
- Click the “Save” button to save any changes. A “Saved Successfully” message is displayed on the page to indicate the update was completed.
- If an “Error” message is displayed, update any fields highlighted in red.

MERCHANT PROFILES



- a. The “Merchants” page is used to manage merchant accounts.
- b. To locate a particular merchant account, select the appropriate search criteria in the drop-down list: Merchant Name, Merchant Number, Merchant TIN, Card Number, or Closed-Loop Account.
- c. To narrow the search criteria, select the appropriate “Location” from the drop-down list.
- d. Enter the appropriate information, and click the “Search” button.
- e. To pull up all merchant accounts assigned to a particular ship, leave the “Merchant Name” search criteria blank, and select the appropriate ship name from the “Location” drop-down list.
- f. Click on a merchant’s name to display the merchant’s account information.

MERCHANT ACCOUNT INFORMATION

The screenshot shows the Navy Cash interface for a merchant account. The top header includes the Navy Cash logo and the merchant name 'WARDROOM MESS - OTHER' for 'USS ANTIETAM (JPM01) PVT'. Below the header, there are tabs for 'Accounts', 'History', 'ACH Funding', 'Settlements', 'Adjustments', 'Security', and 'Alerts'. The 'Accounts' tab is active, displaying a table of merchant accounts. The table has columns for Card ID, Card Number, Issue Date, Expiry Date, Card Status Date, and Status. There are three rows of data, each representing a different merchant account. The first row shows a card with a balance of \$0 and a withdrawal limit of \$400. The second and third rows show cards with a status of 'CANCELLED' and 'CLOSED' respectively.

Card ID	Card Number	Issue Date	Expiry Date	Card Status Date	Status
CARD ID: 20001033	5*****2874	04/24/2008	04/21/2008	04/24/2010	CANCELLED
CARD ID: 20001033	800000413033		04/21/2008	04/19/2008	CLOSED
CARD ID: 20001033	5*****2874	03/22/2008	03/21/2008	04/24/2010	CANCELLED

- a. There are three different types of merchants in Navy Cash, “Private Merchants”, “Line of Accounting (LOA) Merchants”, and “Transient Merchants”. See Appendix P for a more detailed discussion of Navy Cash merchants.
- b. Private Merchants. Only private merchants, like Navy MWR, Wardroom Mess–Food, CPO Mess–Dues, Private One through Private Fifteen, and SQDN1 MWR Fund, will display the “Accounts”, “ACH Funding”, and “Settlement” tabs shown above.
- c. LOA Merchants. LOA merchants will only display the “Accounts” tab.
- d. Transient Merchants. Transient merchants will only display the “Accounts” and “Settlement” tabs.

MERCHANT ACCOUNTS

The screenshot shows the NAVYCASH interface for a merchant account. The header includes the NAVYCASH logo and the merchant name 'WARDROOM MESS - OTHER' at 'USS ANTIETAM (RMC01) PVT'. The 'Accounts' tab is active, displaying a table of account information. The first row shows a 'Strip Account' with a balance of \$0, an ACH withdrawal limit of \$400, and an expiration date of 03/18/2018. Below this, two 'Chip' accounts are listed, both with a balance of \$0 and a status of 'CLOSED'. The page also includes a sidebar with navigation options like 'Ships', 'Cardholders', and 'Merchants'.

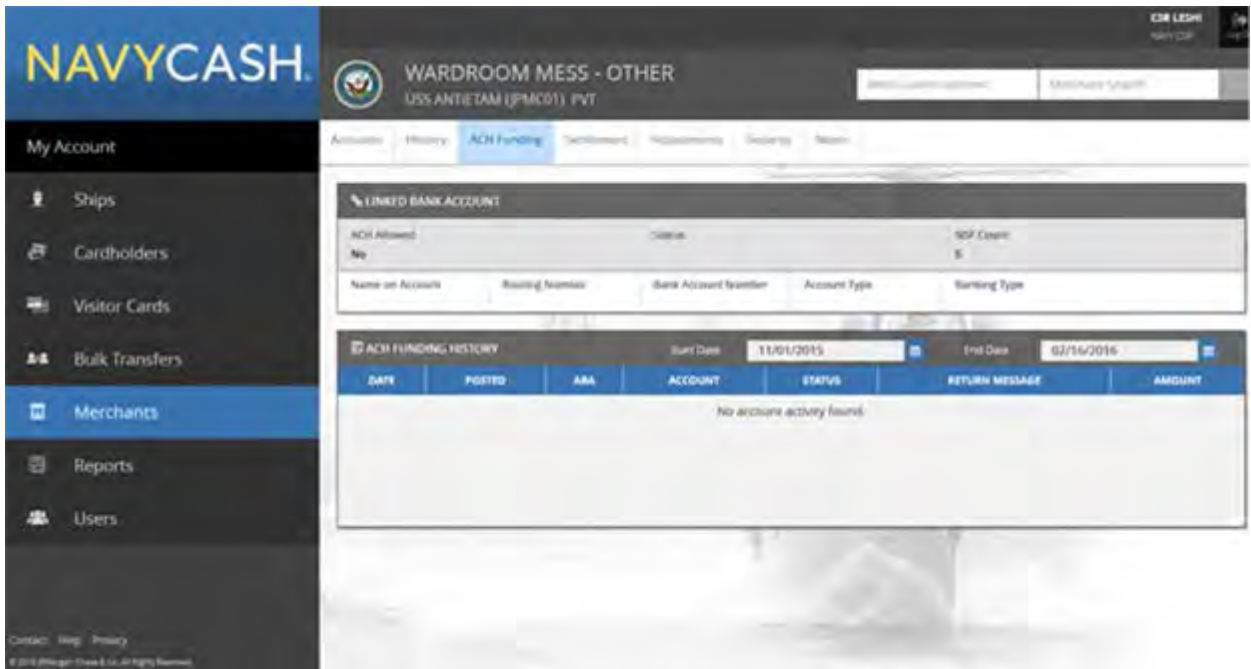
Account Type	Card Number	Issue Date	Expiry Date	Card Status Date	Status
Strip Account	3000000152008				
Strip Account	*****2874	06/24/2008	04/30/2008	06/24/2010	CANCELLED
Chip Account	8000000413023		06/30/2008	06/18/2008	CLOSED
Chip Account	*****2874	03/22/2008	03/31/2008	06/24/2010	CANCELLED
Chip Account	8000000152008		03/31/2008	06/18/2008	CLOSED

- The “Accounts” tab displays both “Strip” and “Chip” account information.
- Enter changes to Navy Cash ACH withdrawal or closed-loop-load limits.
- Click the “Save” button to save any changes. A “Saved Successfully” message is displayed on the page to indicate the account update was completed.
- If an “Error” message is displayed, update any fields highlighted in red.
- Only the Central Support Unit (CSU) can close or suspend a merchant account.

TRANSACTION HISTORY

- The dates and duration of the “Transaction History” displayed can be controlled by entering a “Start Date” and an “End Date”. Transaction history is available for the current month and the past 24 months.
- The transaction history records displayed are shore-side records and may not include transactions performed off line, either on the ship or on the shore. Transactions from the current day will not be displayed until a roundtrip is completed between the ship and the shore.

MERCHANT ACH FUNDING



a. The “ACH Funding” tab displays “Linked Bank Account” and “ACH Funding History” information.

b. The dates and duration of “ACH Funding History” displayed can be controlled by entering a “Start Date” and an “End Date”. ACH funding history is available for the current month and the past 24 months.

MERCHANT SETTLEMENT

NAVYCASH. WARDROOM MESS - OTHER
USS ANTIETAM (PM001) PVT

My Account

- Ships
- Cardholders
- Visitor Cards
- Bulk Transfers
- Merchants**
- Reports
- Users

Accounts Billing ACH Funding **Settlement** Adjustments Security News

SETTLEMENT INFORMATION SAVE

Settlement Eligible: Yes
Settlement Type: Daily Cash Settlement
Settlement Schedule: Daily

SETTLEMENT HISTORY 1 YEAR Start Date: 11/01/2015 End Date: 02/16/2016

PAY DATE	SALES	TOTAL SALES
No settlements activity found for this period.		

Contact: Help Privacy
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- The “Settlement” tab displays a merchant’s “Settlement Type” and “Settlement History” information.
- To change the “Settlement Type”, select the appropriate type in the drop-down list.
- Click the “Save” button to save any changes. A “Saved Successfully” message is displayed on the screen to indicate the account update was completed.
- If an “Error” message is displayed, update any fields highlighted in red.

REPORTS

The screenshot displays the NAVYCASH web application interface. On the left is a dark sidebar with the NAVYCASH logo and a 'My Account' menu. The 'Reports' menu item is highlighted in blue. The main content area is titled 'All Ship And Shore Reports' and contains a search form with the following fields: 'Location' (dropdown menu set to 'Shore'), 'Report Name' (dropdown menu set to 'Marine Bulk Transfers, Transfer Funds Failure report'), 'Report Timing' (dropdown menu set to 'Daily'), 'Start Date' (text input set to '02/15/2016'), and 'End Date' (text input set to '02/16/2016'). Below the form, a message states 'No reports found'. The background of the main area shows a blurred image of a ship's deck.

The “Reports” page is used to manage “Ship Reports”.

SHIP REPORTS

- a. To locate a particular ship report, select the “Report Name” in the drop-down list.
- b. Select the appropriate ship or shore location from the “Location” drop-down list.
- c. Once an appropriate “Location” has been selected, a batch ID number can be selected from the “Batch” drop-down list. Alternatively, an appropriate “Start Date” and “End Date” can be entered.
- d. Once the appropriate search criteria have been entered, click the “Search” button.
- e. “Report Name”, “Location”, and “Start Date” are required fields. If a “*Please enter all search criteria*” message is displayed, ensure an appropriate value has been entered in each required field.
- f. Click on the report name to display the report information.

CHANGE NAVY CASH SERVICE CENTER ACCOUNT INFORMATION

The screenshot shows the 'My Account' page in the Navy Cash Service Center. The page has a dark blue header with the 'NAVY CASH' logo and the user's name 'ANGELA MARTINEZ'. Below the header, there are tabs for 'Messages' and 'My Account'. The 'My Account' section is highlighted. On the left, there is a navigation menu with icons and labels for 'Ships', 'Cardholders', 'Visitor Cards', 'Bulk Transfers', 'Merchants', 'Reports', and 'Users'. The main content area is titled 'My Account' and contains two sections: 'CHANGE PASSWORD' and 'Reset Secret Questions and Answers'. The 'CHANGE PASSWORD' section has three input fields: 'Current Password', 'New Password', and 'Retype New Password'. The 'Reset Secret Questions and Answers' section has a 'RESET' button. The background of the page features a large image of a Navy ship at sea.

The “My Account” page is used to change account information.

CHANGE PASSWORD

- To change your password, enter your current password.
- Then enter your new password. The new password must be at least eight characters in length, with at least one uppercase character, one lowercase character, one number and one special character.
- Confirm your new password by retyping it in the box provided.

CHANGE SECURITY QUESTIONS

- To change one or both of your security questions, select a security question from the questions available in the drop-down lists. You may also type in your own question(s). Enter your answer in the block provided.
- The available security questions are:
 - 'What was the name of your first elementary school?'
 - 'In what city were you living at age 14?'
 - 'What is your mother's maiden name?'
 - 'In what city were you born?'
 - 'In what city were you at the turn of the millennium?'
 - 'What is your favorite color?'

c. Remember your answers to the security questions you select. You will be asked these questions each time you log in to the Navy Cash Service Center website.

LOGOUT

a. To prevent others from viewing Navy Cash account information, click on “Logout” in the upper right corner of the screen to end the current session, and exit your browser when done using the Navy Cash Center website.

b. For security purposes, you are required to logout after every session. Never leave a workstation unattended while logged in to the Navy Cash Center website.

Appendix F

Navy Cash Enrollment Forms

FS FORM 2887
APPLICATION FORM FOR U.S. DEPARTMENT OF THE TREASURY
STORED VALUE CARD (SVC) PROGRAM

FS FORM 2888
APPLICATION FORM FOR U.S. DEPARTMENT OF THE TREASURY
ACCOUNTABLE OFFICIAL STORED VALUE CARD (SVC)

APPLICATION FORM FOR U.S. DEPARTMENT OF THE TREASURY STORED VALUE CARD (SVC) PROGRAM

OMB No. 1530-0013

DIRECTIONS: Submit completed form to Disbursing or Finance Office or other authorized person coordinating enrollment for the Treasury SVC program. Provide bank or credit union information if you wish to transfer funds from your bank or credit union account to your Treasury SVC account at a Treasury SVC kiosk. For more information about the Treasury SVC programs, please visit eaglecash.gov or navycash.gov.

PRIVACY ACT STATEMENT

AUTHORITY: P.L. 104-134, Debt Collection Improvement Act 1986, as amended; 5 U.S.C. 5514; 31 U.S.C. Sections 1322 and 3720A; 37 U.S.C. Section 1007; 31 CFR 210 and 295; and E.O. 9397.

PRINCIPAL PURPOSE(S): To enroll individuals in the Treasury SVC program; to obtain authorization to initiate debit and credit entries to individual's accounts; and to facilitate collection of any delinquent amounts.

ROUTINE USE(S): The information on this form may be disclosed as generally permitted under 5 U.S.C. Section 552a(b) of the Privacy Act of 1974, as amended. It may be disclosed outside of the U.S. Department of the Treasury to its Fiscal and Financial Agents and their contractors involved in providing SVC services, or to the Department of Defense (DoD) for the purpose of administering the Treasury SVC programs. In addition, other Federal, State, or local government agencies that have identified a need to know may obtain this information for the purpose(s) as identified by the Bureau of the Fiscal Service (Fiscal Service) Routine Uses as published in the Federal Register.

DISCLOSURE: Disclosure is voluntary; however, failure to furnish requested information may significantly delay or prevent your participation in the Treasury SVC program.

BURDEN ESTIMATE STATEMENT

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The time required to complete this information collection is estimated to average 10 minutes, including the time to review instructions, search existing data sources, gather and maintain the data needed, and complete and review the collection of information. Comments concerning the accuracy of the time estimate and suggestions for reducing this burden should be directed to the U.S. Department of the Treasury, Bureau of the Fiscal Service, 401 14th Street SW, Washington DC 20227.

1. STORED VALUE CARD (SVC) PROGRAM APPLYING FOR (X as applicable)

EAGLECASH NAVY CASH/MARINE CASH OTHER (Specify)

SECTION I - APPLICANT PERSONAL INFORMATION

2. RATE, RANK, TITLE		3. FIRST NAME		4. MIDDLE INITIAL	5. LAST NAME
6. PAY GRADE	7. MILITARY BRANCH OR COMPANY NAME (Contractors)	8. FULL SSN	9. DATE OF BIRTH (MMDDYYYY)	10. MOTHER'S MAIDEN NAME OR KEYWORD (Required for security purposes)	
11a. MILITARY DUTY ADDRESS (For Navy/Marine Cash include assigned Division, Unit, etc.) OR WORK ADDRESS (Contractors)					
b. CITY		c. STATE	d. ZIP CODE	e. COUNTRY	
12a. RESIDENCE/PERMANENT ADDRESS (Must not be military duty address)					
b. CITY		c. STATE	d. ZIP CODE	e. COUNTRY	
13. WORK TELEPHONE NUMBER	14. CELL PHONE NUMBER		15. E-MAIL ADDRESS (Must not be military e-mail address)		
			<input type="checkbox"/> NONE		

SECTION II - APPLICANT BANK OR CREDIT UNION INFORMATION (Complete only if linking Treasury SVC account to an eligible U.S. bank or credit union account)

16a. BANK OR CREDIT UNION NAME		b. CITY	c. STATE	d. ZIP CODE
17. ABA ROUTING NUMBER (8-digit number)		18. ACCOUNT NUMBER		
19. ACCOUNT NAME (Your name as it appears on your account)			20. ACCOUNT TYPE (X one)	
			<input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS	

SECTION III - STATEMENTS OF UNDERSTANDING

DEBT COLLECTION/WAIVER OF PRIOR DUE PROCESS: In consideration of receiving a Treasury SVC, I hereby knowingly and voluntarily consent to the immediate collection from my U.S. Government pay (military or civilian), without prior notice or prior opportunity for a hearing or review, of any amounts that may become due and owing as a result of my use of the Treasury SVC. This means the government may deduct amounts owed from my pay as authorized by 5 U.S.C. 5514, 37 U.S.C. 1007, and other applicable laws. If I am employed by a contractor or I am no longer receiving U.S. Government military or civilian pay and amounts remain or become due or owing, I understand that the government will initiate debt collection procedures in accordance with the Federal Claims Collections Standards (31 CFR 800-904) and Chapters 29-32, Volume 5, DoD 7000-14-R, DoD Financial Management Regulation.

EXPIRED, LOST, STOLEN, OR DAMAGED CARD: When my Treasury SVC expires, any value remaining may be forwarded to my bank or credit union account specified above. If the account has been closed or if any value remaining on the Treasury SVC cannot be forwarded to the account for any other reason, I understand that the funds may be transferred to an account in the U.S. Treasury in accordance with 31 U.S.C. 1322 or elsewhere in accordance with applicable law and that I retain the right to claim such funds. If my Treasury SVC is lost, stolen, or damaged, I may be charged a fee for a replacement card.

ADDITIONAL TERMS AND CONDITIONS: By using the Treasury SVC, I agree to accept the terms and conditions for use of the Treasury SVC established by the issuer of the card. This form may be imaged and kept on file electronically by the U.S. Department of the Treasury and/or its Financial or Fiscal Agent. The electronic image shall be considered the legal equivalent of the original.

SECTION IV - AUTHORIZATION TO MAKE SVC TRANSFERS ELECTRONICALLY TO AND FROM MY BANK OR CREDIT UNION ACCOUNT

I authorize the U.S. Treasury's Financial or Fiscal Agent to initiate debit and credit entries to my bank or credit union account at the financial institution specified above in order to fulfill any requests I may make to transfer funds between my bank or credit union account and my Treasury SVC account.

21. SIGNATURE	22. DATE SIGNED (MMDDYYYY)
---------------	----------------------------

SECTION V - FOR OFFICE USE ONLY

23. ISSUED BY (Disbursing/Finance Office Name/Location)	24. CARD NUMBER (Last seven digits)
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**INSTRUCTIONS FOR COMPLETING FMS FORM 2887
APPLICATION FORM FOR U.S. DEPARTMENT OF THE TREASURY
STORED VALUE CARD (SVC) PROGRAM**

FS Form 2887 shall be used to apply for enrollment in the Navy Cash® program and issuance of a Navy Cash® card. FS Form 2887 authorizes debits and credits to your bank or credit union account at your request. FS Form 2887 provides your consent to immediate collection from pay (military or civilian DoD pay) of any amounts that may become due and owing as a result of use of the SVC. If employed by a contractor or if no longer receiving military or civilian DoD pay and amounts remain or become due and owing, FS Form 2887 authorizes the government to initiate debt collection procedures. The original of the FS Form 2887 shall be forwarded to the Treasury Agent responsible for Navy Cash in accordance with the Navy Cash Standard Operating Procedure (SOP). The FS Form 2887 may be imaged and kept on file by the Treasury Agent. The electronic image shall be considered the legal equivalent of the original. In accordance with the SOP, the Disbursing Officer shall retain a copy. All fields on the FS Form 2887 must be completed except as indicated below.

Block 1. Stored Value Card (SVC) Program Applying For. Enter an “X” in the block next to Navy Cash/Marine Cash.

Block 2. Rate, Rank, Title. Enter your rate, rank, or title using standard abbreviations as appropriate, e.g., OS2, CTT3, Cpl, GySgt, SSG, SSgt, ENS, 1LT, LCDR, Maj, MAJ, Lt Col, Mr, Mrs, Ms. The rate, rank, or title cannot contain any special characters nor is any punctuation permitted. MSC personnel should use the titles Mr, Mrs, or Ms as appropriate.

Block 3. First Name. Enter your first name. The name cannot contain any special characters nor is any punctuation permitted.

Block 4. Middle Initial. Enter your middle initial. If you do not have a middle initial, leave blank. *Use no more than one character.*

Block 5. Last Name. Enter your last name. This field can include a designation of Jr, Sr, Esq, or the Roman numerals I through X. To include that designation, enter the appropriate data after the last name. The name cannot contain any special characters nor is any punctuation permitted.

Block 6. Pay Grade. Enter your pay grade from valid abbreviations listed in left column, below.

E1–E9, W1–W5, O1–O10	Uniformed Services
GS01–GS15	Federal employees with General Schedule pay grades
SES	Senior Executive Service Personnel
EXEC	Executive Level Personnel
NF1–NF6	Federal employees with Nonappropriated Fund pay grades
OTHER	Other pay grades not defined above
CONTR	Contractor employee
CIV	Other eligible individuals

MSC personnel should use the abbreviation “OTHER” for all pay grades.

Block 7. Military Branch or Company Name. Enter the organization with which you are affiliated from the valid abbreviations listed in the left column, below:

USN	U.S. Navy
USMC	U.S. Marine Corps
USA	U.S. Army
USAF	U.S. Air Force
USCG	U.S. Coast Guard
MSC	Military Sealift Command
USPHS	U.S. Public Health Service
NOAA	National Oceanic and Atmospheric Administration
DOD	Department of Defense

Contractors should enter the name of the company for which they work.

Block 8. Full SSN. Enter your Social Security Number in the following format: 000-00-0000. *Use eleven characters.*

Block 9. Date of Birth. Used to verify your identity when you apply for a Navy Cash card and account and later when you call or email the Customer Service Center. Enter your date of birth. Provide month, day, and year in two-digit month, two-digit day, and four-digit year format (MMDDYYYY).

Block 10. Mother's Maiden Name or Keyword. Used to verify your identity if you call or email the Customer Service Center.

Block 11. Military Duty Address. Normally, personnel stationed aboard ship (including MSC personnel) should use the ship's mailing address. Personnel stationed aboard ship shall indicate their assigned division to make sorting cards mailed to ships easier. Contractors should enter the address of the company for which they work.

Block 12. Residence/Permanent Address. Enter your residence or permanent address.

Block 13. Work Telephone Number. Enter your work phone number beginning with the area code in the following format: 206 605-4253.

Block 14. Cell Telephone Phone. Enter your cell phone number beginning with the area code in the following format: 206 605-4253.

Block 15. Email Address. Enter your personal email address. Do not use your military email address. Used to verify your identity if you call or email the Customer Service Center.

Block 16. Bank or Credit Union. Enter the name, city, state, and zip code of your bank or credit union.

Figure 1, Sample Check, is provided below to help in filling out Blocks 17 through 20. If at all possible, you should bring a blank, voided check, which will be used to verify account information.

If you do not want to enroll your bank or credit union account in Navy Cash, draw an "X" from Block 16.a through Block 20 and from Block 19 through Block 16.d, and initial the "X".

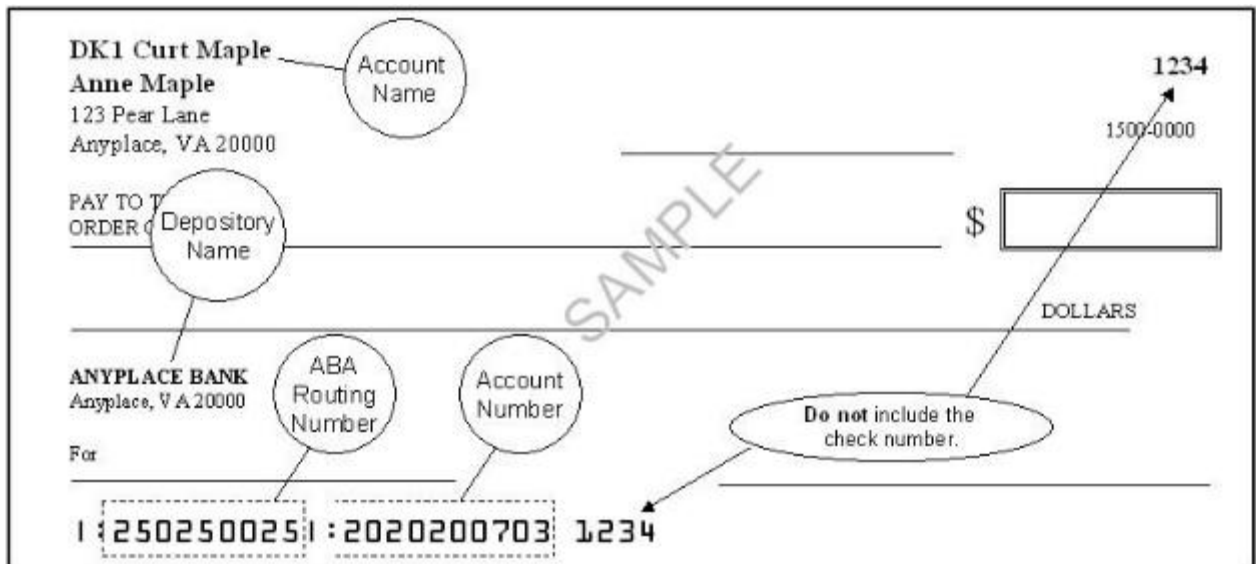


Figure 1. Sample Check

Block 17. ABA Routing Number. Enter the ABA routing number for your bank or credit union. *The routing number must be nine digits.* On the sample check above, the routing number is 250250025

Block 18. Account Number. Enter your account number. Include hyphens but omit spaces and special symbols. On the sample check above, the account number is 2020200703. Be sure not to include the check number.

When first entering or updating a cardholder's bank or credit union account, the Disbursing Officer must verify the ABA routing number and account number, either by referring to the cardholder's Direct Deposit account in the Master Military Pay Account (MMPA) or to the micro line (MICR) at the bottom of the cardholder's personal check or deposit slip.

Block 19. Account Name. Enter your name *as it appears on your account or check*, not the name of the bank or credit union (depository name), which is entered in Block 18 above.

Block 20. Account Type. Enter an "X" in the block next to the account type, either a savings account or a checking account.

Block 21. Signature. To apply for enrollment in Navy Cash and issuance of a Navy Cash card, you must sign in this block. Your signature authorizes debits and credits to your bank or credit union account at your request using Automated Clearing House (ACH) transactions and consents to immediate collection from pay for the face value or resulting negative Navy Cash balance due the U.S. Treasury funds pool as a result of your use of the Navy Cash card.

Block 22. Date Signed (YYYYMMDD). Enter the date you sign the FS Form 2887 in four-digit year, three-alpha-character month, and two-digit day format (MMDDYYYY), e.g., 06242017.

APPLICATION FORM FOR U.S. DEPARTMENT OF THE TREASURY ACCOUNTABLE OFFICIAL STORED VALUE CARD (SVC)				OMB No. 1530-0020	
DIRECTIONS: Submit completed form to Disbursing or Finance Office. Provide bank or credit union information if you are authorized to transfer funds from an agency bank or credit union account to your Accountable Official Treasury Stored Value Card (SVC) account at a Treasury SVC kiosk.					
ACCOUNTABLE OFFICIAL PERSONAL INFORMATION					
1. RATE, RANK, TITLE		2. FIRST NAME		3. MIDDLE INITIAL	4. LAST NAME
5. PAY GRADE	6. MILITARY BRANCH OR COMPANY NAME		7. FULL SSN	8. DATE OF BIRTH (MMDDYYYY)	9. MOTHER'S MAIDEN NAME OR KEYWORD (Required for security purposes)
10a. MILITARY DUTY ADDRESS (For Navy/Marine Cash include assigned Division, Unit, etc.) OR WORK ADDRESS (Contractors)					
b. CITY			c. STATE	d. ZIP CODE	e. COUNTRY
11a. RESIDENCE/PERMANENT ADDRESS (Must not be military duty address)					
b. CITY			c. STATE	d. ZIP CODE	e. COUNTRY
12. WORK TELEPHONE NUMBER		13. CELL PHONE NUMBER		14. E-MAIL ADDRESS <input type="checkbox"/> NONE	
ACCOUNTABLE OFFICIAL BANK OR CREDIT UNION INFORMATION					
15a. BANK OR CREDIT UNION NAME			b. CITY		c. STATE
16. ABA ROUTING NUMBER (9-digit number)			17. ACCOUNT NUMBER		
18. ACCOUNT NAME (Name as it appears on your account)				19. ACCOUNT TYPE (X one) <input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS	
<p>ACCOUNTABLE OFFICIAL LIABILITY: I acknowledge that I am the Accountable Official for all funds placed on this card and may be held pecuniarily liable for the loss or misuse of such funds. I may be relieved of such liability only under the procedures detailed in DoD FMR Volume 5, Chapter 1.</p> <p>EXPIRED, LOST, STOLEN, OR DAMAGED CARD: When the Accountable Official Treasury SVC card expires, any value remaining may be forwarded to the bank or credit union account specified above. If the account has been closed or if any value remaining on the Treasury SVC cannot be forwarded to the account for any other reason, I understand that the funds may be transferred to an account in the U.S. Treasury in accordance with 31 U.S.C. 1322 or elsewhere in accordance with applicable law. The agency listed in Item 18 retains the right to claim such funds. If my Accountable Official Treasury SVC is lost, stolen, or damaged, I may be charged a fee for a replacement card.</p> <p>ADDITIONAL TERMS AND CONDITIONS: By using the Accountable Official Treasury SVC, I agree to accept the terms and conditions for use of the Accountable Official Treasury SVC established by the issuer of the card. This form may be imaged and kept on file electronically by the U.S. Department of the Treasury and/or its Financial or Fiscal Agent, and an electronic image shall be considered the legal equivalent of the original. I represent and warrant that the agency listed in Item 18 has authorized me to obtain this Accountable Official Treasury SVC, to link it to the bank or credit union account listed above, and to hold, collect, and disburse funds that are in the account and on this Accountable Official Treasury SVC. I agree to return the Accountable Official Treasury SVC when I no longer hold the position as accountable office for the funds and/or Accountable Officer SVC account.</p>					
<p>PRIVACY ACT STATEMENT AUTHORITY: E.O. 9397, 31 CFR 210, and 31 U.S.C. 7701. PRINCIPAL PURPOSES: To enroll individuals acting in the capacity of Accountable Officials in the Treasury SVC program; to obtain authorization to initiate debit and credit entries to bank and credit union accounts; and to facilitate collection of any delinquent amounts. ROUTINE USES: The information on this form may be disclosed as generally permitted under 5 U.S.C. Section 552a(b) of the Privacy Act of 1974, as amended. It may be disclosed outside the U.S. Department of the Treasury to its Fiscal and Financial Agents and their contractors involved in providing SVC services or to the Department of Defense (DoD) for the purpose of administering the Treasury SVC programs. In addition, other Federal, State, or local government agencies that have identified a need to know may obtain this information for the purpose(s) identified by the Bureau of the Fiscal Service (Fiscal Service) Routine Uses as published in the Federal Register. Aggregate data about transactions captured both on and off the installation or ship, whether through the card's electronic purse or magnetic strip, may be used to generate summary level reports. DISCLOSURE: Disclosure is voluntary; however, failure to furnish requested information may prevent you from participating in the Treasury SVC programs. Your SSN is being requested to verify your identity and to facilitate the collection of any amounts that may become due and owing to the government as a result of your use of the Treasury SVC. If you do not provide your SSN, we cannot process your application for an SVC.</p>					
<p>BURDEN ESTIMATE STATEMENT According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The time required to complete this information collection is estimated to average 10 minutes, including the time to review instructions, search existing data sources, gather and maintain the data needed, and complete and review the collection of information. Comments concerning the accuracy of the time estimate and suggestions for reducing this burden should be directed to the U.S. Department of the Treasury, Bureau of the Fiscal Service, 401 14th Street SW, Washington DC 20227.</p>					
<p>AUTHORIZATION TO MAKE TREASURY SVC TRANSFERS ELECTRONICALLY TO AND FROM BANK OR CREDIT UNION ACCOUNT I authorize the U.S. Treasury's Fiscal or Financial Agent to initiate debit and credit entries to the bank or credit union account at the financial institution specified above in order to fulfill any requests I may make to transfer funds between the bank or credit union account and this Treasury SVC account.</p>					
20. POSITION TO WHICH APPOINTED					
21. SIGNATURE				22. DATE SIGNED (MMDDYYYY)	
23. SIGNATURE OF COMMANDING OFFICER (may attach copy of Accountable Official's appointment letter signed by CO in lieu of CO's signature)				24. DATE SIGNED (MMDDYYYY)	
FOR OFFICE USE ONLY					
25. ISSUED BY (Disbursing/Finance Office Name/Location)				26. CARD NUMBER (Last seven digits)	

Appendix G

Sample Navy Cash Equipment Checklist

Priority 0

Item	Location	Works	
Server	Communications Center	Yes	No
Client	Disbursing Laptop	Yes	No
Client	Disbursing Desktop	Yes	No
Client	Troop Disbursing Office	Yes	No

Priority 1

Item	Location	Works	
Kiosk	Disbursing PWAY	Yes	No
Kiosk	Troop Training - Gym - Left	Yes	No
Kiosk	Troop Training - Gym - Right	Yes	No
Kiosk	Ship Store #1 - Across from	Yes	No
Kiosk	PWAY 1-46-02-L - Officer's Country	Yes	No
POS	Ship's Store #1 - Nearest to door	Yes	No
POS	Ship's Store #1 -	Yes	No
POS	Ship's Store #2 - Nearest to door	Yes	No
POS	Ship's Store #2 -	Yes	No

Priority 2

Item	Location	Works	
POS	Food Service Office	Yes	No
POS	Galley Office	Yes	No
POS	MWR	Yes	No
POS	CPO Mess	Yes	No
POS	Wardroom Mess Treasurer's Office	Yes	No
POS	Post Office #9	Yes	No
POS	Post Office #10	Yes	No
POS	Post Office #11	Yes	No

Priority 3

Item	Location	Works	
CAD	Hangar Bay - Soda - #7	Yes	No
CAD	Hangar Bay - Soda - #8	Yes	No
CAD	Hangar Bay - Soda - #9	Yes	No
CAD	Disbursing Office PWAY - Soda - #6	Yes	No
CAD	Vending Room - Soda - #4	Yes	No
CAD	Vending Room - Soda - #3	Yes	No
CAD	Vending Room - Soda - #2	Yes	No
CAD	Vending Room - Soda - #1	Yes	No
CAD	Vending Room - Candy - #A	Yes	No
CAD	Vending Room - Candy - #B	Yes	No
CAD	Troop Training - Candy - #C	Yes	No
CAD	PWAY 1-41-02-L (near FSO) - Soda - #5	Yes	No
CAD	Laundry Room Lobby - Soap	Yes	No

CONDUCTED BY: _____

DATE ____/____/____

Appendix H

Basic Bulk Enrollment Procedures

1. **BACKGROUND.** The Navy Cash system replaces bills and coins for personal financial transactions on board ship and provides Sailors and Marines 24/7 off-line access to funds in bank and credit union accounts ashore. Before implementing Navy Cash on a ship for the first time, crewmembers newly enrolling in Navy Cash must provide personal information on special enrollment forms to establish Navy Cash accounts and receive Navy Cash cards. Crewmembers already enrolled in Navy Cash can use their existing Navy Cash card or be issued a replacement card if their card has expired or was lost or destroyed. The bank or credit union account information provided enables the transfer of funds to and from the closed- and open-loop accounts on the Navy Cash card. The process of enrolling crewmembers in bulk prior to system startup can be somewhat cumbersome and time consuming, especially for a large ship with thousands of crewmembers. A comprehensive enrollment procedure must be coordinated with the ship about 10 to 12 weeks prior to system implementation to ensure the enrollment process is orderly and accurate and minimizes the impact on the ship's routine and crew.

2. GENERAL

- a. Enrollment in Navy Cash is highly recommended for all crewmembers.
- b. Providing bank or credit union information is optional when enrolling in Navy Cash. An individual can elect not to provide bank or credit union account information but can still be issued a Navy Cash Mastercard debit card with an associated open-loop account. Individuals who choose this option will still be able to fund their open-loop accounts by electing the Split Pay Option (SPO). Each payday, the amount of their split pay payroll will be forwarded either by DFAS Cleveland for the Navy or by the Marine Disbursing Officer for the Marine Corps to the Treasury Agent who will plus up their open-loop accounts.
- c. Crewmembers fill out Navy Cash enrollment forms provided through the Disbursing Office and acknowledge, by their signature, the policy for collection from pay of any negative open-loop account balance resulting from transactions that are dishonored and returned by their bank or credit union for Non-Sufficient Funds (NSF), closed accounts, inaccurate account information, or any other return reason.
- d. Individuals whose check cashing privileges aboard ship have been suspended can be enrolled with access to their home bank or credit union accounts blocked until the ship decides to restore their privileges. Procedures for unblocking access are found in Chapter 8, Disbursing, paragraph 8.8.2. The Supply Officer or Disbursing Officer will provide a list of any individuals in this category to the Treasury Agent during the bulk enrollment process.
- e. The information entered on the enrollment forms will be transferred into the Navy Cash system database ashore to establish each new enrollee's account. The signed Navy Cash enrollment forms will be imaged and stored electronically by the Treasury Agent for Navy Cash.
- f. A special enrollment team will be set up by the Navy Cash program office to conduct the enrollment process. About 30 days before issuing the Navy Cash cards and starting up the Navy Cash system, crewmembers will be required to attend a Navy Cash orientation and enrollment meeting.

3. PRE-ENROLLMENT PROCEDURES

- a. Hold a pre-enrollment meeting on the ship to coordinate orientation and enrollment particulars and tailor the entire process to individual ship requirements. The meeting should include representatives from ship's company (primarily Supply Department and a Navy Cash Tiger Team made up of Division Pay Liaison Representatives (PLRs) or other departmental training personnel), the Type Commander, NAVSUP, the Fleet Support Group, and the Treasury Agent.
- b. Determine dates and times to conduct enrollment and orientation training.
- c. Determine what classrooms or other designated spaces will be used to conduct the orientation training and enrollment.
- d. Determine the number of instructors, data entry clerks, laptop computers, tables, chairs, training aids, etc. necessary to facilitate a quick and accurate enrollment process.
- e. Organize crewmembers into logical groups to facilitate the orientation and enrollment process. Group size should be 100 people or less (size is dependent on facilities available), and it is recommended that the groups be planned along department, division, or work center lines.
- f. Develop an enrollment schedule and assign groups to a specific time and place.
- g. Distribute the enrollment schedule to the crewmembers.
- h. Build database of enrollment information for all members of the crew and pre-populate the database with as much information as possible (NAVSUP action).
- i. About two weeks prior to the ship's scheduled orientation and enrollment sessions, provide training to the ship's Navy Cash Tiger Team and Disbursing Office so they can answer questions about Navy Cash and the enrollment process.
- j. At the same time, provide material that can be distributed to the crew that provides basic information about Navy Cash, to include proposed POD notes, Frequently Asked Questions (FAQs), CCTV infomercials, brochures, posters, and bulletins.
- k. Print and distribute pre-populated enrollment forms and instructions to each crewmember a few days prior to the ship's scheduled orientation and enrollment sessions. This step provides an opportunity for crewmembers to verify pre-populated information; correct information as necessary; fill in any additional information required, e.g., mother's maiden name; and acquire information that an individual may not remember, e.g., bank ABA routing number and bank account number.

4. ORIENTATION TRAINING AND ENROLLMENT PROCEDURES

- a. Prior to their scheduled orientation training and enrollment session, crewmembers verify enrollment information, make pen and ink changes to correct any incorrect items, and fill out any incomplete items. Questions about the enrollment form can be addressed to the ship's Navy Cash Tiger Team or Disbursing Office or can wait until the orientation training and enrollment sessions are conducted.
- b. If at all possible, crewmembers should bring a cancelled check or deposit slip from the bank or credit union account that they want to associate with Navy Cash so that the ABA routing number and account number can be verified by the enrollment team.
- c. Enrollment team reports to the ship and, assisted by ship's Navy Cash Tiger Team, sets up tables, computer, and learning aids in the classroom or other designated space(s) to prepare for the orientation training and enrollment process.

d. For each enrollment group, the enrollment team conducts Navy Cash orientation training. The prepared training material takes about 30 minutes to cover and is followed by a question and answer period, which normally takes about 30 minutes as well. This step provides an additional opportunity for crewmembers to receive standard information about the Navy Cash program and to ask questions after the training materials are presented about the enrollment process and how the Navy Cash system works.

e. For each enrollment group, the enrollment team clerks assist individual crewmembers to fill out the enrollment forms as needed.

f. Each crewmember completes an enrollment form and gives the completed form to an enrollment clerk.

(1) Enrollment clerk immediately verifies that the enrollment form is complete and accurate. Any inaccurate or incomplete item will be resolved immediately. If a cancelled check or deposit slip is provided by the crewmember, the enrollment clerk will verify the ABA routing number and the account number and staple the cancelled check or deposit slip to the signed enrollment form.

SAMPLE CHECK

DK1 Curt Maple
Anne Maple
123 Pear Lane
Anyplace, VA 20000

Account Name

PAY TO THE ORDER OF Depository Name

\$ 1500.0000
1234
DOLLARS

ANYPLACE BANK
Anyplace, VA 20000

ABA Routing Number: 250250025
Account Number: 2020200703

For

1234

Do not include the check number.

SAMPLE

(2) After the enrollment information on the form is verified, the crewmember signs the enrollment form, and the enrollment clerk immediately enters any additional or corrected enrollment data into the Navy Cash enrollment database.

(3) Crewmembers authorize, by their signature, debits and credits to their bank or credit union accounts at their request using Automated Clearing House (ACH) transactions, e.g., when requesting a transfer of funds at the Navy Cash Kiosk.

(4) Crewmembers acknowledge, by their signature, the policy for collection from pay of any negative open-loop account balance resulting from transactions that are dishonored and returned by their bank or credit union for Non-Sufficient Funds (NSF), closed accounts, inaccurate account information, or any other return reason. This completes the enrollment process for the crewmember.

(5) The enrollment clerks keep the completed and signed enrollment forms. A copy of the enrollment form will be retained on file by the Disbursing Office, and the original will be sent to the Treasury Agent.

5. POST-ENROLLMENT PROCEDURES

a. The enrollment team compiles the final enrollment database for the ship and generates a data file that includes the required header and trailer information in accordance with agreed upon procedures.

b. The enrollment team forwards the enrollment data file to the Treasury Agent. The enrollment team will also forward the original copies of the enrollment forms to the Treasury Agent to be imaged and stored.

c. The Treasury Agent processes the enrollment data file and initiates the Navy Cash card issuance process.

Appendix I

Disputing Fraudulent or Erroneous Transactions

1. Navy Cash cardholders have every right to dispute transactions on the Mastercard® debit (open-loop) account on their Navy Cash card that they believe are fraudulent or in error.

a. Fraudulent Transactions. A fraudulent transaction is one which you did not authorize, participate in, or benefit from.

b. Erroneous Transactions. An erroneous transaction is one which you believe was in error and was not fraudulent, e.g., a dispute with a merchant or an ATM that does not dispense the amount of money requested.

2. In the event of a suspected fraudulent transaction with a Navy Cash card, cardholders should stop using their card and immediately notify the Customer Service Center (CSC). In the event of an erroneous transaction, cardholders should notify the CSC.

Phone: 1 866 3NAVY CASH
1 866 362-8922

Website: www.navycash.com

Email: navycash@frb.org

Fax: 813 533-5711

1. To dispute a fraudulent or erroneous transaction, an individual must fill out, sign, and date a dispute form. There are two separate dispute forms, the Fraud Transaction Dispute Form and the Non-Fraud Transaction Dispute Form. The Disbursing Officer can provide a cardholder the appropriate form. Copies of the two dispute forms are attached.

2. The cardholder must fill out all applicable information on the form, providing as much information as possible about the transactions in question.

3. Once completed, the appropriate form must be faxed or mailed to the Treasury Agent's customer service facility in Tampa, Florida.

Address: FRB-TCC
Attention: Disputes
3913 Riga Blvd
Tampa, FL 33619

Fax: 813 533-5711

4. If at all possible, the form should be sent to the CSC on the same day that the fraudulent or erroneous use of the Navy Cash card was reported. The CSC will open a case in the ticketing system and forward the case to the Treasury Agent's transactions processor.

5. The transaction processor will investigate the dispute and respond directly to the cardholder via letter or through the CSC. Depending on the disposition of the dispute case, the CSC will return the funds to the cardholder's Mastercard debit open-loop account.

6. Any questions from the cardholder or Disbursing Officer about the status of the dispute case should be directed to the CSC or CSU as appropriate.

Navy Cash Fraud Transaction Dispute Form

Instructions for filing a dispute:

Please note: This form is only to be used to dispute transactions that you believe are **fraudulent**. A fraudulent transaction is one which you did not authorize, participate in, or benefit from.) If you are disputing transactions that you do not consider to be fraudulent (disputes with a merchant or an ATM), please use the Non-Fraud Transaction Dispute Form.

1. To submit a dispute using this form, please complete all fields below and all fields in the Transaction Claims section for each disputed transaction. Any missing information will cause a delay in processing your dispute.
2. The form can be completed by:
 - Filling it out online and then printing it
 - Printing it and filling it out by hand
3. You may send your completed form by one of two ways:
 - Fax it to 813-533-5711
 - Mail it to:
FRB-TCC
Attention: Disputes
3913 Riga Blvd
Tampa, FL 33619

Cardholder Information

* Today's date (mm/dd/yyyy)

* Cardholder name

* Card number * Cardholder phone number

* Address1

* Address 2

* City * State * Zip

I certify that I did not use and that I did not authorize anyone else to use my card for the disputed transactions identified below. I also certify that I did not receive any value or benefit in connection with the disputed transactions. I have made available all information and suspicions I have about the disputed transactions, including any information regarding the identity of the person who wrongfully used my card for the disputed transactions.

I authorize you to share the information below with law enforcement, banking regulators, and other third parties in connection with any investigation of the disputed transactions, including any criminal investigation. I agree to cooperate in any such investigation and in the prosecution of any person believed to be responsible for fraudulently using my card.

I certify that the information in this Fraud Transaction Dispute Form is true and correct.

Cardholder signature _____ Date _____

I am initiating a claim for the following reason. Select one:

- The card was lost The card was not received
 The card was stolen The card was compromised – the card was in my possession when the unauthorized transactions took place

Transaction Claims

Please fill out the amount, date, and name of the merchant for each transaction on which you are claiming fraud.

Claim 1	Amount \$ <input type="text"/>	Date (mm/dd/yyyy) <input type="text"/>	Merchant <input type="text"/>
Claim 2	Amount \$ <input type="text"/>	Date (mm/dd/yyyy) <input type="text"/>	Merchant <input type="text"/>
Claim 3	Amount \$ <input type="text"/>	Date (mm/dd/yyyy) <input type="text"/>	Merchant <input type="text"/>
Claim 4	Amount \$ <input type="text"/>	Date (mm/dd/yyyy) <input type="text"/>	Merchant <input type="text"/>
Claim 5	Amount \$ <input type="text"/>	Date (mm/dd/yyyy) <input type="text"/>	Merchant <input type="text"/>
Claim 6	Amount \$ <input type="text"/>	Date (mm/dd/yyyy) <input type="text"/>	Merchant <input type="text"/>
Claim 7	Amount \$ <input type="text"/>	Date (mm/dd/yyyy) <input type="text"/>	Merchant <input type="text"/>
Claim 8	Amount \$ <input type="text"/>	Date (mm/dd/yyyy) <input type="text"/>	Merchant <input type="text"/>
Claim 9	Amount \$ <input type="text"/>	Date (mm/dd/yyyy) <input type="text"/>	Merchant <input type="text"/>
Claim 10	Amount \$ <input type="text"/>	Date (mm/dd/yyyy) <input type="text"/>	Merchant <input type="text"/>
Claim 11	Amount \$ <input type="text"/>	Date (mm/dd/yyyy) <input type="text"/>	Merchant <input type="text"/>
Claim 12	Amount \$ <input type="text"/>	Date (mm/dd/yyyy) <input type="text"/>	Merchant <input type="text"/>
Claim 13	Amount \$ <input type="text"/>	Date (mm/dd/yyyy) <input type="text"/>	Merchant <input type="text"/>
Claim 14	Amount \$ <input type="text"/>	Date (mm/dd/yyyy) <input type="text"/>	Merchant <input type="text"/>
Claim 15	Amount \$ <input type="text"/>	Date (mm/dd/yyyy) <input type="text"/>	Merchant <input type="text"/>

Navy Cash Non-Fraud Transaction Dispute Form

Instructions for filing a dispute:

Please note: This form is only to be used to dispute transactions that you believe are in error and are **not fraudulent**. (A fraudulent transaction is one which you did not authorize, participate in, or benefit from.) If you are disputing transactions that you believe are fraudulent, please use the Fraud Transaction Dispute Form.

1. To submit a dispute using this form, please complete all fields below and all fields in the appropriate dispute section. Any missing information will cause a delay in processing your dispute.
2. The form can be completed by:
 - Filling it out online and then printing it
 - Printing it and filling it out by hand
3. You may send your completed form by one of two ways:
 - Fax it to 813-633-5711
 - Mail it to:
 - FRB-TCC
 - Attention: Disputes
 - 3913 Riga Blvd
 - Tampa, FL 33619

Cardholder Information

* Cardholder name <input style="width: 90%;" type="text"/>	* Today's date (mm/dd/yyyy) <input style="width: 90%;" type="text"/>	
* Card number <input style="width: 90%;" type="text"/>	* Cardholder phone number <input style="width: 90%;" type="text"/>	
* Address 1 <input style="width: 98%;" type="text"/>		
Address 2 <input style="width: 98%;" type="text"/>		
* City <input style="width: 40%;" type="text"/>	* State <input style="width: 10%;" type="text"/>	* Zip <input style="width: 15%;" type="text"/>
* Transaction date <input style="width: 15%;" type="text"/>	* Merchant name <input style="width: 80%;" type="text"/>	
* Transaction amount \$ <input style="width: 15%;" type="text"/>	* Dispute amount \$ <input style="width: 15%;" type="text"/>	
Cardholder signature _____		Date _____

Dispute Types

Click the dispute type link that most closely matches your dispute. Please answer all questions in the selected dispute type section and provide your card number at the top of the page. Required fields are marked with an asterisk (*). Include any supporting documents so we can process in a timely manner.

Attach a separate sheet or letter if you need more room to explain. If none of the following dispute types accurately reflect your dispute, please write a separate letter and include all of the information listed above.

[I do not recognize this transaction](#)

[Cancellation dispute](#)

[Returned merchandise dispute](#)

[I paid for these goods or services by other means](#)

[Non receipt of goods or services](#)

[A credit transaction posted as a debit in error](#)

[Incorrect transaction amount](#)

[I was charged two or more times for the same transaction](#)

[I did not receive cash from an ATM withdrawal attempt, but was charged as if I did receive it](#)

[Quality of goods or services, defective merchandise or not as described](#)

[ATM/Inad error](#)

I do not recognize this transaction **Note:** Use this if you need additional information to identify the transaction. Do not use this reason if the transaction is fraudulent. [\[Go back to list of dispute types\]](#)

I need more information to help me identify this transaction

This is the end of this section. [Go back to the instructions to send your form.](#)

Cancellation dispute [\[Go back to list of dispute types\]](#)

* Were you advised of any cancellation policy? Yes No

If you selected Yes, please explain

* Date of cancellation Person you spoke with

* Cancellation number

* Reason for the cancellation

* Describe your attempt to resolve with the merchant

This is the end of this section. [Go back to the instructions to send your form.](#)

Returned merchandise dispute [\[Go back to list of dispute types\]](#)

* Date returned Date merchandise received by merchant

If you returned the merchandise, specify the Return Merchandise Authorization number (RMA):

* Shipping company name Tracking number

* Reason for return

* Describe your attempt to resolve with the merchant

If you have a credit slip or voucher or a refund acknowledgement that has not posted, please provide the following

Date of credit slip Invoice or receipt number of the credit

* Did the merchant refuse to accept the returned merchandise or provide a return authorization? Select one.

- Merchant refused to provide return authorization
- Merchant refused to accept returned merchandise
- Merchant informed me not to return the merchandise

* Describe your attempt to resolve with the merchant

This is the end of this section. [Go back to the instructions to send your form.](#)

I paid for these goods or services by other means. [[Go back to list of dispute types](#)]

* Select one of the following:

- Check Cash Other bank card Other

* Describe your attempt to resolve with the merchant.

Note: If you select this reason, you must supply a copy of proof of other means of payment. Proof can include another bank card statement, copy of the front and back of a canceled check, or a cash receipt.

This is the end of this section. [Go back to the instructions to send your form.](#)

Non-receipt of goods or services. [[Go back to list of dispute types](#)]

* Select one: Merchandise not received Service not received

* Describe in detail what service or merchandise was ordered.

* The date you expected delivery or services.

* Was the merchant unwilling or unable to provide service? Yes No

If you selected Yes, please explain.

* Describe your attempt to resolve with the merchant.

* What was the merchant response? If no merchant response, please explain.

This is the end of this section. [Go back to the instructions to send your form.](#)

A credit transaction posted as a debit in error. [[Go back to list of dispute types](#)]

* A credit for \$ was posted to my account as a debit.

Note: You must supply a copy of the credit receipt received from the merchant.

* Describe your attempt to resolve with the merchant.

This is the end of this section. [Go back to the instructions to send your form.](#)

Incorrect transaction amount. [[Go back to list of dispute types](#)]

* The amount of the transaction posted for \$ but should have posted for \$

Note: If available, please supply a copy of your receipt.

* Describe your attempt to resolve with the merchant.

This is the end of this section. [Go back to the instructions to send your form.](#)

I was charged two or more times for the same transaction [\[Go back to list of dispute types\]](#)

* Date of first charge * Date of second charge

Date of third charge Date of fourth charge

* Describe your attempt to resolve with the merchant:

This is the end of this section. [Go back to the instructions to send your form.](#)

I did not receive cash from an ATM withdrawal attempt but was charged as if I did receive it

[\[Go back to list of dispute types\]](#)

Transaction reference number

* Select one of the following:

- made a single attempt and did not receive cash
- made multiple attempts and only received cash on one of those attempts
- Other

This is the end of this section. [Go back to the instructions to send your form.](#)

Quality of services or goods, defective merchandise, or not as described [\[Go back to list of dispute types\]](#)

* Select one of the following:

- Merchandise was defective or not as described
- Service was defective or not as described

* Describe the difference between what was ordered and what was received, or supply copy of written purchase order. What was defective, misrepresented, or why is the purchase unsuitable for your needs?

* Date you received merchandise or service Date merchandise returned

Date received by the merchant

If returned, specify the Return Merchandise Authorization number (RMA)

* Shipping company Tracking number

Note: If you have a credit slip or voucher or a refund acknowledgement that has not posted, please provide

* Date service cancelled * How was service cancelled?

* Did the merchant refuse to accept the returned merchandise or provide a return authorization? Select one.

- Merchant refused to provide return authorization
- Merchant refused to accept returned merchandise
- Merchant informed me not to return the merchandise

* Describe your attempt to resolve with the merchant:

This is the end of this section. [Go back to the instructions to send your form.](#)

ATM load error [\[Go back to list of dispute types\]](#)

* Cash not returned by the ATM or merchant during the load attempt \$

* Did you attempt to deposit checks Yes No

If you selected Yes, what was the total amount of the checks? \$

* Amount of cash that was loaded on the card \$ Amount in dispute \$

* Do you have a receipt? Yes No Terminal number (located on receipt)

* Location or address of load attempt (located on receipt). If no receipt, provide approximate location:

Error message indicated on the receipt (if applicable):

Transaction reference number:

This is the end of this section. [Go back to the instructions to send your form.](#)

Appendix J

Checklist for Recurring Navy Cash Tasks

Checklist for Recurring Navy Cash Tasks

Task	SOP ¹	Daily	Weekly	Monthly	As Required
Opening Business Each Day					
Log On. Log on to Navy Cash Application.	8.4.1	X			
Check EOD. Use Navy Cash Application to check status of previous End Of Day (EOD Report); and check F:\ directory files to verify status of ship-to-shore process and FTP/SFTP process .	8.4.20 and 3.1.1.3 3.1.1.4	X			
Verify Shore Reports. Verify ROM, Post Office, and other merchant daily returns with end-of-day reports from shore. Print and distribute copies as needed.	8.4.21	X			
Open Daily Cash Transaction Ledger. Maintain ledger for cash transactions in Disbursing Office.	8.4.10	X			X
Check Negative Balances. Review Returned Items Detail and Negative Balance Reports. If no representations pending, use options available to collect on that debt.	8.4.21 8.8.1	X			
Closing Business Each Day					
Verify Backups. Daily backups are CRITICAL. Backups (system and database) run automatically at 0400 GMT. Check backup logs, which can be found at V:\logs.	3.1	X			
Close Daily Cash Transaction Ledger. Close out ledger for cash transactions in Disbursing Office.	8.4.10	X			X
OTCnet — Close Out Batch. Close out OTCnet Check Conversion batch at end of day.	OTCnet SOP	X			X
DD 2657 and DD 2665. Maintain Daily Statements of Accountability.	8.10	X			
Initiate EOD. Ensure Indicate End Of Day (IEOD) function on Navy Cash Application initiated each day. ²	8.4.20	X			
Verify Server Reports. Review end-of-day merchant reports from server. Print/distribute copies as needed.	8.4.22	X			
Log Off. Log off of Navy Cash Application.	8.4.2	X			

¹ References are to Navy Cash SOP Version 1.15v2 and Sys Admin Guide Version 1.0.4.1.

² Automatic EOD initiates IEOD function at a preset time each day and is now mandatory (SOP 8.4.20.c). There are times when manual EOD takes precedence over automatic EOD, e.g., at EOM or when appropriate to meet operational requirements.

Task	SOP ³	Daily	Weekly	Monthly	As Required
Other Recurring Tasks					
Review Unmatched Chip-to-Chip. Review Automated Chip-to-Chip Corrections Report on daily basis and restore value to visitor cards listed on report.	8.4.9	X			
Unused Card Stock. Return unused working stock for audit and inventory. Record return and results of audit/inventory on Bulk Navy Cash Card Log.	8.3.1		X		X
Review Personnel Transfers. Review pending transfers/ discharges with Personnel. Settle Navy Cash accounts. Issue visitor cards as needed 30 days prior to departure.	8.4.20		X		
Reboot Server. Reboot each node of server to reset to default operational parameters and minimize memory use. This is an automated task that runs every Saturday.	3.1.2.1		X		
EOM Closeout. Initiate EOM closeout and reporting for Vending, Ship's Store, ⁴ Disbursing, Food Service, and Marine Disbursing (if embarked). (Start process at least five working days prior to the 27th of the month. ⁵)	8.4.25.b 8.9			X	X ⁶
Safe Bank Transaction. Conduct Safe Bank Transaction.	8.4.23			X	X ⁵
EOM Summary Report. Successful processing of EOD round trip ashore sends EOM shore reports. Use EOM Summary Report to report Disbursing, Sales, and Food Service numbers. Post Navy Cash numbers on 2657 for day, including 1149 and 1359.	8.9			X	X ⁵
SF 1219. Prepare and submit Disbursing Officer's Statement of Accountability on time at end of month.	8.9			X	X ⁵
Operator IDs. Review list of configured operators to verify operators who have been relieved, transferred, separated, or discharged have been deleted.	8.4.24			X	X
Website IDs. Log in to OTCnet and Navy Cash websites monthly to keep accounts active.	8.14.3 OTCnet SOP			X	
PMS. Perform preventive maintenance in accordance with schedule. MIP 6541/080-14 applies to Navy Cash.	See 3M Coordinator				X
Bulk Card Log. Maintain Bulk Navy Cash Card Log. ⁷	8.3.1			X	X
Card Issue Log. Maintain Navy Cash Card Issue Log.	8.3.1				X
Card Working Stock. Issue card working stock.	8.3.1				X
Quarterly Cash Verification. Audits Navy Cash funds/ card stock), balances for disbursing and generic private merchant cards, and disposition of funds. Retain copy of CVT report and all enclosures on file for inspection.	8.11 8.15.13	Conducted Quarterly			

³ References are to Navy Cash SOP Version 1.15v2 and Sys Admin Guide Version 1.0.4.1.

⁴ See guidance in SOP section 8.4.25.b and Appendix A regarding EOM for vending and Ship's Store. Done individually for each vending machine having a Navy Cash CAD and for the Ship's Store.

⁵ To make certain 1219 is submitted on time, Navy Cash must be closed out prior to 2100Z on the 27th of each month or, if the 27th falls on a weekend or holiday, on the business day prior.

⁶ Normally conducted monthly and at turnover of Disbursing/Sales Officer.

⁷ All Navy Cash cards held by DISBO shall be inventoried every 30 days and a note entered in the Bulk Card Log.

Appendix K

Internal Procedures and Controls:

Sample Instruction

NEVERSAIL INST 7220.1

USS NEVERSAIL (DDG XX) INSTRUCTION 7220.1

Subj: NAVY CASH INTERNAL POLICY, PROCEDURES, AND CONTROLS

- Ref: (a) Department of Defense Financial Management Regulation (DoD FMR), Volume 5, particularly Chapter 10
- (b) Organizational Forces Supply Procedures, NAVSUP PUB 485, Volume I, Chapter 10, Navy Disbursing Operations
- (c) Navy Cash Financial System Standard Operating Procedure, NAVSUP PUB 727, particularly Chapters 1, 2, and 8 and Appendixes

1. **PURPOSE.** To promulgate internal policies, procedures, and controls for effective management and administration of Navy Cash operations on board NEVERSAIL.

2. **ACCOUNTABILITY AND RESPONSIBILITY.** Navy Cash is a financial system, and the handling of public funds follows standard financial management regulations and procedures in accordance with references (a) and (b).

a. **DD Form 577.** A Department of Defense (DD) Form 577, Appointment/Termination Record—Authorized Signature, shall be signed by the Commanding Officer appointing the Disbursing Officer or other accountable official as the Navy Cash Accountable Officer, and delineating what his or her accountability and responsibilities include. Subsequent DD Form 577s from the Navy Cash Accountable Officer to his or her deputy shall also be maintained. The Navy Cash Accountable Officer must appoint a Navy Cash Deputy. Detailed operating procedures for Navy Cash are included in reference (c). Sample DD Form 577s are included at paragraphs 8.15.1 and 8.15.2 of reference (c).

b. **FS Form 2888.** In addition, the Navy Cash Accountable Officer must complete and sign the Fiscal Service (FS) Form 2888, Application Form for U.S. Department of the Treasury Accountable Official Stored Value Card (SVC).

c. If a Navy Cash Accountable Officer is also appointed as a Disbursing Officer, Deputy Disbursing Officer, or Disbursing Agent, and the responsibilities of the Navy Cash program are covered by that appointment, then an additional DD Form 577 is not required (see reference (a), Chapters 2 and 10).

3. **PERSONALLY IDENTIFIABLE INFORMATION.** The Disbursing Officer must monitor procedures for the proper handling and safeguarding of the Personally Identifiable Information (PII) associated with both Disbursing and Navy Cash operations to ensure the security and confidentiality of that information.

4. NAVY CASH CARDS

a. **Instant Issue Navy Cash Cards.** Instant issue cards are embossed with NAVY CARDHOLDER and a Mastercard® card number. Instant issue cards are issued to personnel newly

enrolling in Navy Cash and as replacements for lost, stolen, damaged, or expired cards. Issued on the spot, instant issue cards provide individuals immediate access to Navy Cash capabilities. For example, cardholders can transfer funds at the Navy Cash Kiosk on the ship to the Navy Cash closed-loop or Mastercard debit open-loop account from bank or credit union accounts ashore and, within 72 hours, can access funds in the open-loop account at ATMs ashore or to pay for purchases at retail locations ashore.

b. Embossed Permanent Navy Cash Cards. Embossed permanent cards are embossed with the cardholder's name and a Mastercard® card number. Produced individually at the card manufacturing facility, they must be delivered to the individual on the ship after they are produced. Generally, embossed permanent Navy Cash cards are only issued to new enrollees as a part of bulk enrollment when Navy Cash is initially implemented on a ship. Cardholders whose embossed permanent (or instant issue) cards have expired or are expiring at the end of a month must report to Disbursing where they will be issued instant issue Navy Cash cards as replacements. Embossed permanent cards are only issued on an exception basis.

c. Visitor Navy Cash Cards. Visitor cards are closed-loop-only cards that can only be used on board Navy Cash ships. Visitor cards are reusable and should be cashed out and turned in to Disbursing when the visitor is done with the card, so they can be reissued to another visitor.

(1) Even if a visitor card is turned in after a visitor has left the ship, the Disbursing Officer must make every effort to identify the individual cardholder and return any remaining funds. If the cardholder cannot be identified, the Disbursing Officer must cash out any residual funds remaining on the card and do a collection for the amount using a DD 1131 in accordance with reference (a), paragraph 0802, and paragraph 100505 (see also paragraph 8.4.5.d of reference (c)).

(2) Once any value that was remaining on a card has been credited to either of the Treasury accounts, 20X6133 or 17R1060, the Disbursing Officer cannot recover the funds. Individuals can, however, submit a claim for a refund. Any claim must include enough facts to validate the accuracy of the claim and justify the refund.

d. Collect and Destroy Expired or Expiring Cards. Any expired Navy Cash cards or Navy Cash cards expiring in 90 days must be destroyed. When visitor cards are turned in to Disbursing and cashed out, the Disbursing Officer, after verifying the closed-loop account balance is zero, should check the expiration dates on the cards. Cards can be destroyed by cutting them up (focus on cutting the chip in half at a minimum) or shredding them. Document destruction of the cards using the Navy Cash Card Issue Log.

5. NAVY CASH CARD LIMITS

a. Individual Cardholders

(1) Standard Closed-Loop Limit. No more than \$1,000 can be loaded on or debited from the closed loop.

(2) Standard ACH Transfer Limit. A \$400 daily maximum limit has been pre-set on funds transfers from a bank or credit union account to the closed- and/or open-loop accounts.

b. Merchant Cardholders — Accountable Officials

(1) Standard Closed-Loop Limit. No more than the following maximum amounts can be loaded on or debited from the closed loop.

(a) On CVNs, LHAs, and LHDs. \$50,000 for Disbursing Officers, MWR Officers, and Wardroom Mess Officers, and \$10,000 for all other Accountable Officials.

(b) On All Other Ships. \$10,000 for all Accountable Officials.

(2) Standard Transfer Limits Between the Closed and Open Loop. The following maximum limits have been pre-set on transfers between the closed- and open-loop accounts.

(a) On CVNs, LHAs, and LHDs. \$50,000 for MWR Officers and Wardroom Mess Treasurers, and \$5,000 for all other Accountable Officials.

(b) On All Other Ships. \$10,000 for MWR Officers and Wardroom Mess Treasurers, and \$2,500 for all other Accountable Officials.

(3) Standard ACH Transfer Limit. For merchants who settle to bank or credit union accounts, a \$5,000 daily maximum limit has been pre-set on funds transfers from a bank or credit union account to the closed- and/or open-loop accounts.

(4) These pre-set limits may prevent Accountable Officials from making large purchases on the ship in a single payment. In a situation like this, the Accountable Official can elect to make more than one payment with the organization's Navy Cash merchant card or simply pay by check.

c. Modifying Navy Cash Card Limits

(1) Individual Cardholders. The Disbursing Officer can modify the closed-loop load and debit and ACH transfer limits for individual cardholders who are "checked in" on that ship through the Disbursing Application. For individual cardholders, the maximum closed-loop load and debit limit is \$1,000, and the maximum ACH transfer amount is \$400 per day.

(2) Accountable Official Merchant Cardholders. The Disbursing Officer can modify the closed-loop load and debit and ACH transfer limits for merchant cardholders on board that ship through the Disbursing Application, but only up to a maximum of \$1,000 for the closed-loop account and a maximum of \$400 per day for ACH transfers. For any amount above these maximum limits, the Disbursing Officer must contact the CSU and request that a merchant cardholder limit be modified, but only up to the standard limits listed above.

(3) Any updates to card limits done through the Disbursing Application are effective immediately on the ship and will regulate any subsequent funds transfer requests the individual or merchant cardholder attempts at the Kiosk. Updates done through the CSU do not go into effect on the ship until the CSU receives the information, processes the request, and a round trip is completed between ship and shore. The Disbursing Officer cannot change the closed-loop load and debit limit or ACH transfer limit using the Navy Cash Disbursing Website.

6. CUSTODY OF NAVY CASH CARDS

a. The Disbursing Officer is responsible for maintaining the stock of Navy Cash instant issue and visitor cards. Navy Cash cards shall be safeguarded in accordance with the procedures for blank Treasury checks prescribed in Chapter 7, of reference (a).

b. The Disbursing Officer may delegate the responsibility for custody of Navy Cash cards to a representative designated in writing.

c. A Bulk Navy Cash Card Log shall be maintained for each type of card, which contains the Navy Cash card number, name, date, and signature of the person to whom a working stock of Navy Cash Cards is issued. Unused working stock shall be returned to the Disbursing Officer or designated representative at least once each week for audit and inventory.

d. All Navy Cash cards shall be inventoried at least once each month, and an entry shall be made in the Bulk Navy Cash Card Log to document the inventory. A detailed record of the

inventory, to include total cards on hand and sequential serial numbers, by card type, shall be retained in the disbursing office, and a copy shall be given to the quarterly cash verification team as an attachment to their quarterly verification report.

e. A separate Navy Cash Card Issue Log shall be maintained, which contains the last four digits of the card number, name and last four digits of the Social Security Number (SSN) of the card owner, issue date, signature of the recipient, date returned for visitor Navy Cash cards, and the name and signature of the issuer in accordance with reference (a) paragraph 100502. The Navy Cash Card Issue Log also contains columns to document destruction of a card.

f. Replacement cards and cards for newly enrolled personnel shall be issued as described in references (a) and (c).

7. CUSTODY OF SPARE POINT-OF-SALE DEVICES.

In accordance with reference (c), the Disbursing Officer will be responsible for control of all spare Point-of-Sale (POS) devices held in ready reserve, and the Sales Officer, for all spare vending machine Card Access Devices (*also known as Card Accepting Devices*) (CADs). When a POS or CAD has transactions that have been recorded (stored) but have not yet been downloaded to the server, it should be kept in a safe, e.g., the Disbursing Officer's safe. *NOTE: CAD and POS devices that have stored transactions should be downloaded to the server as soon as possible.* Spare POSs and CADs that do not have transactions stored on them should be kept either in a safe or in a secure storeroom or space on the ship that is locked when not occupied and has limited access, e.g., the Disbursing Office or Sales Office. For the Navy Cash Kiosk, one of the installed Kiosks is considered an "online" spare, that is, if one Kiosk fails, at least one other Kiosk is immediately available to support Navy Cash transactions.

8. RULES OF BEHAVIOR FOR USERS OF NAVY CASH SYSTEM

The Disbursing Officer must ensure every Navy Cash operator assigned an Operator ID has signed the Navy Cash Rules of Behavior. By their signature, individuals indicate they have read, understand, and agree to abide by these rules of behavior.

9. ACCESS CONTROL FOR NAVY CASH DISBURSING APPLICATION

a. The Disbursing Officer controls access to the various functions within the Disbursing Application. Individual operators are assigned to one of six "User Groups" based on roles and responsibilities. These user groups represent six levels of access rights. The access rights within each user group cannot be modified or tailored for an individual operator.

b. In order for an individual to change his/her password, the Disbursing Officer must first verify the individual's identity. Once this is established, the individual can then enter a new password into the system.

c. Each individual operator must log off when they are through working on the system. The next operator can then log on the system by entering his or her own user ID and password. Each operator must use his or her own user ID and password when operating the Navy Cash system.

d. As a matter of policy, any Disbursing Application user who wants to perform any personal Navy Cash transactions in the disbursing office, e.g., to add or cash out value or change a PIN, should contact the Disbursing Officer or Deputy.

e. Each calendar quarter, the Cash Verification Team (CVT) will generate card reports for all Navy Cash Disbursing Application users (see reference (c), paragraph 8.4.14, Card Report) to verify that no unauthorized deposits or other unauthorized transactions were made to

their accounts since the last quarterly cash verification. Transactions should also be reviewed on the Navy Cash website.

10. ENROLLMENT IN NAVY CASH

a. **Individuals.** To open a Navy Cash account, an individual must enroll in the Navy Cash program. To enroll, individual cardholders who use Navy Cash for personal use must complete and sign an FS Form 2887, Application Form for U.S. Department of the Treasury Stored Value Card (SVC) Program, either electronically or manually (hard copy).

b. **Accountable Officials.** Navy Cash merchant cardholders who use Navy Cash as accountable officials in an official capacity must complete and sign an FS Form 2888 manually (hard copy).

c. The Disbursing Officer shall verify the ABA or routing number and the account number recorded on the form. In order to help verify account information, the individual should, if possible, bring in a cancelled check or deposit slip from the bank or credit union account they want to associate with Navy Cash.

d. **Importance of Enrollment Forms.** Enrollment forms are a critical element in the Navy Cash program. A signed enrollment form must be on file for every Navy Cash cardholder. By signing the enrollment form, cardholders acknowledge the program's Privacy Act statement, authorize debits and credits to their bank and credit union account, consent to immediate collection from pay for any negative balances that may result from use of the Navy Cash card, and authorize the Government to initiate debt collection procedures for amounts that remain or become due and owing. The signed enrollment form is the enforceable agreement between the cardholder and the Navy Cash program.

e. **Electronic Enrollment.** Generally, new individual enrollees sign enrollment forms electronically, and the forms are uploaded automatically to the document storage system ashore.

(1) Once the round trip is completed between ship and shore, the 2887 will be available on the Navy Cash server on that ship, and the Navy Cash Disbursing website will indicate that a copy of the individual cardholder's 2887 is available in the document storage system ashore. The 2887 cannot be viewed on the website, but the Disbursing Officer can contact the CSU and request a copy if needed.

(2) For individual cardholders who appear on the monthly missing 2887 report and were enrolled manually on a ship before electronic enrollment was available, the Disbursing Officer must follow the steps below. If a copy of the cardholder's signed 2887 is not available in the file of hardcopy enrollment forms maintained on board the ship for reference, the cardholder must fill out and sign a new, hardcopy enrollment form (2887). Electronic enrollment is only available for a new individual enrollee's initial enrollment. Navy Cash merchant cardholders must also fill out and sign a hardcopy, accountable official enrollment form (2888). Failure to complete the form will result in revocation of the Navy Cash card.

f. **Forward Manual Enrollment Forms to Treasury Agent.** Hardcopy enrollment forms, signed by the individual, must be sent to the Treasury Agent at least once every 30 days. Enrollment forms for individual cardholders (2887s) and merchant cardholders (2888s) must be sent in separate packages. Enrollment forms contain sensitive personal information and must be sent via traceable means, e.g., FedEx, UPS, registered mail. Do not send enrollment forms via fax, digital sender, or email.

(1) Double-pack all forms, with the Treasury Agent address below on each envelope/package, to protect against possible damage during the shipping and handling process.

FRB-TCC
Attention: CSU Supervisor
3913 Riga Blvd
Tampa, FL 33619
(866) 662-8922

(2) Send an email notification to the Treasury Agent Scanning Center at navycashcenter@frb.org for each package of enrollment forms sent. Include the following information in the email: date package was sent, number of enrollment forms in package, carrier name (e.g., FedEx, UPS, registered mail, etc.), tracking information, and the ship's name and Point Of Contact (POC) on the ship (phone number and email address). A sample memorandum is included at paragraph 8.15.27 of reference (c). To report all of the required information, fill out the memorandum, and send it as an attachment to the email notification. Include a copy of the memorandum in the package with the enrollment forms. *Finally, retain a copy of each email and memorandum sent on file for inspection.*

g. Retention. Electronic enrollment form will be retained on the Navy Cash server on the ship for three years. Copies of any hardcopy enrollment forms shall be maintained on board ship for reference for three years from the date of signature. Enrollment forms can be purged three years from the date of signature, unless the individual is still on the ship. Enrollment forms contain sensitive personal information and must be kept in the safe.

11. CLOSING OR SUSPENDING A NAVY CASH ACCOUNT

a. Transfer Funds from Card. When cardholders are leaving the Navy, transferring to activities that do not have Navy Cash, or no longer want a Navy Cash card, they should move all funds on the closed and open loop back to their home bank or credit union account using the Navy Cash Kiosk. Alternatively, they may move all the funds on the open loop to the closed loop at the Kiosk and cash out the closed loop at the disbursing office.

b. Close Account. Cardholders leaving military service or who no long want a Navy Cash card are required to close their Navy Cash account and turn in their Navy Cash card. After verifying that the Navy Cash card is empty (closed and open loop), the Disbursing Officer will block Navy Cash ACH access to their home bank or credit union, change the card status to "canceled", close the account using the Navy Cash Disbursing website, and cut up (destroy) the card in the presence of the cardholder. The cardholder should sign the card issue log to document destruction of the card.

c. Suspend Account. Cardholders transferring to another activity should keep their Navy Cash card. After verifying that the Navy Cash card is empty (closed and open loop), the Disbursing Officer will block Navy Cash ACH access to their bank or credit union and suspend their Navy Cash account using the Navy Cash Disbursing website. Cardholders should then retain their Navy Cash card until reporting to a Navy Cash equipped ship. Once on board a new ship, cardholders must first complete a "Ship Check In" at a Navy Cash Kiosk, and the ship must complete the round-trip processing between ship and shore. In the interim, cardholders must also report to disbursing who will request via phone or email that the CSU re-activate their Navy Cash account. Since end-of-day processing is normally completed each six hours, full access to Navy Cash capabilities should be available the next day.

d. The disbursing office will work closely with the personnel office to keep track of members who will be leaving the ship within 30 days.

(1) The Disbursing Officer will review the Negative Balance Report on a daily basis and ensure any negative balances for cardholders within 30 days of transfer or terminal leave/discharge are resolved in a timely manner. The Disbursing Officer will ensure that a cardholder's access to his or her home bank or credit union account is blocked until any negative open-loop account balance is cleared.

(2) The Disbursing Officer will make a judgment whether or not a negative balance condition is likely on a cardholder's Mastercard debit open-loop account, e.g., from an NSF or other returned transaction, taking into account pending transactions that have not yet been processed by the Navy Cash system. To prevent an unrecoverable debt from being posted to Navy Cash, the Disbursing Officer should evaluate the need to suspend the member's Navy Cash account or cancel the member's instant issue or embossed permanent Navy Cash card and close the member's Navy Cash account some time prior to his or her actual departure date. If necessary, the Disbursing Officer can issue a "closed-loop-only" visitor card for use on the ship until the member leaves the ship.

(3) If a member is within the final 30 days of being discharged from the Navy and has a negative balance, the Disbursing Officer's only option is to have a "DS01" indebtedness, Company Code D411179, posted to the member's military pay account prior to the member's separation date by submitting a DD 139 to the Personnel Office on board the ship.

(4) The Disbursing Officer continues to be responsible for stopping a member's SPO at least 30 days before they leave the ship. This is accomplished by having the sailor submit a locally generated SPO form to the ship's Personnel Officer.

e. Recover Cards. The Disbursing Officer must recover embossed permanent and instant issue Navy Cash cards from individuals who are closing their Navy Cash accounts and cancel and destroy, e.g., cut up or shred, the cards in the presence of the cardholders. The Disbursing Officer should ensure cardholders sign the card issue log to document the destruction of the cards. The Disbursing Officer must also close the account using the Navy Cash Disbursing website. Visitor cards must also be recovered from anyone leaving the ship, so they can be reissued to another visitor. Technical representatives and other personnel from both government and industry who make repeated trips to ships can retain their Visitor Navy Cash cards for subsequent visits to other ships.

12. NEGATIVE MASTERCARD DEBIT OPEN-LOOP ACCOUNT BALANCES

a. The amount of any negative balance in an open-loop account represents a debt to the U.S. Treasury funds pool. Even though the amount of that debt is not part of his or her accountability, the Disbursing Officer is responsible for collecting on that debt.

b. A negative Mastercard debit open-loop account balance can occur:

(1) When ACH transactions are returned from an individual's home bank or credit union account. Reasons for returned transactions include: nonsufficient funds (NSF), closed account, invalid account information, etc.

(2) As a result of debit card purchases or ATM withdrawals ashore when there are not sufficient funds in a cardholder's open-loop account. Possible causes include merchant holds, merchant without online authorization capability, transaction below merchant floor limit, network unavailable, etc.

(3) When cardholders use their Navy Cash open-loop debit feature ashore, either to get cash at an ATM or to purchase something at a restaurant or store, the new balance in their open-loop account will be reflected ashore immediately, but will not be reflected on the ship

until the next round-trip processing is completed between ship and shore. If they get back to the ship and check their open-loop account balance before this processing is completed, the Navy Cash Kiosk will show their old balance not their new balance. If they transfer money to their closed loop based on their old balance, their open-loop account will end up with a negative balance once all their transactions ashore and on the ship are fully processed.

c. Automatic Representation. With automatic representation, if a cardholder's ACH transfer request at the Navy Cash Kiosk is returned for NSF and the value of the returned transaction is \$5 or more, the ACH transaction will automatically be represented up to two more times on successive pay days. With automatic representation, the majority of returned ACH transactions and resulting negative balances will be handled automatically.

d. Disbursing Officer Action

(1) Review Reports Daily. Review Negative Balance Report and Returned Items Detail Report on a daily basis and take the necessary actions.

(a) Daily Negative Balance Report. Lists all Navy Cash Mastercard debit open-loop accounts with negative balances.

((1)) Automatic Representation Pending. If someone's account is negative because of an ACH transfer request returned for NSF and covered by automatic representation, the details of the pending representation are listed on the report immediately below the line of account data. The Disbursing Officer does not need to take any collection action (but can if the cardholder desires) on negative accounts for which details are listed, because representation actions are pending.

- If the ACH REPRESENTMENT COUNT = 0, the ACH request is scheduled to be represented for the first time on the date.
- If the ACH REPRESENTMENT COUNT = 1, either the ACH request was represented on the date and is in the five-day waiting period, or the ACH request is scheduled to be represented for the second time on the date.
- If the ACH REPRESENTMENT COUNT = 2, the ACH request was represented a second time on the date and is in the five-day waiting period.

((2)) No Representation Pending. If the second automatic representation fails, no details are listed on the report below the account, because no further representations are pending. If someone's account is negative because of Navy Cash card transactions not covered by automatic representation, no details are listed on the report below the account. *The Disbursing Officer should initiate collection action immediately on all negative accounts for which no details are listed, because no representations are pending.*

((3)) Funds Held for Five Days. When a returned ACH transfer request is represented, the funds are not posted immediately but are held for five business days to ensure the cardholder cannot use the funds until it is reasonably certain the represented transaction will not be denied and returned as well. The cardholder's negative balance will continue to appear on the Daily Negative Balance Report until the five-day waiting period is over.

(b) Returned Items Detail Report. Assists in investigating negative balances. Provides details for transactions that were processed and returned for NSF or that were not processed and were returned because of invalid account information. Cardholders who appear on the report because of invalid account information should be contacted, so they can update their bank or credit union account information.

(2) Notify Cardholder. Immediately notify via email (include the cardholder's chain of command for second and third occurrences) any cardholder whose negative open-loop account appears on the report with no representment details. Once notified, cardholder shall report to the Disbursing Officer within two working days to establish how the cardholder's Navy Cash balance will be restored to \$0 or greater.

(3) Disciplinary Action. Recommend any disciplinary action considered necessary through the cardholder's chain of command within five working days of receipt of the pertinent Negative Balance Report.

(4) Collect on Negative Balance. For each negative balance listed on the Daily Negative Balance Report with no representment details, if no response is received from the cardholder within 10 working days after the date of receipt of the pertinent negative balance report, the Disbursing Office will produce a DD 139 and present it to the Personnel Officer on the ship, who will apply a pay checkage (DS01) to the cardholder's pay account. The Company Code for Navy Cash is D411179.

(a) Cardholder Disputes Transaction. If a cardholder reports he/she has submitted a claim to dispute the transaction as unauthorized and does not want to make a payment to clear the negative balance until he/she has heard from the Treasury Agent bank about the results of the claim, the Disbursing Officer must contact the CSU and ask them to confirm whether or not the cardholder has a dispute in process.

(b) Delay Collecting on Negative Balance. If the cardholder does have a dispute in process, resolving the dispute can take 30 or more days. The Disbursing Officer may delay collecting on the negative balance **for up to 45 days**. If, after 45 days, the cardholder's Mastercard debit (strip) account is still negative, the Disbursing Officer must contact the CSU again to confirm the dispute is still pending.

((1)) If the claim has been processed and approved, the negative balance should clear shortly and drop off the negative balance report.

((2)) If the claim has been denied, the cardholder must be notified to report to Disbursing to clear the negative balance. If the dispute is still in process, the Disbursing Officer may delay collecting on the negative balance **for an additional 15 days**, and then must repeat the process.

((3)) The Disbursing Officer must let the cardholder know that Navy Cash access to his or her home bank or credit union account will remain blocked until the negative balance is cleared. The Disbursing Officer must not unblock access until the cardholder's Mastercard debit (strip) account balance is zero or positive.

(c) Document Response Received from CSU. The Disbursing auditors from the Field Examination Group (FEG) look at the collection of negative account balances during an audit and report on the number of delinquent accounts that have negative balances that are more than 10 days old. To document the reason for delay in collecting on a negative balance for a cardholder disputing a transaction, retain a copy of the e-mails exchanged with the CSU indicating that a dispute is pending on file for inspection (if contacting the CSU by phone, request an e-mail response from them for retention).

(5) Collection Options. There are several options available to collect on the amount of a negative account balance. The Disbursing Officer must ensure that a cardholder's Navy Cash ACH access remains blocked until the negative balance is cleared.

(a) Deposit Cash to Closed-Loop Account. Disbursing Officer can have the cardholder provide cash at the disbursing office and transfer the value directly to the cardholder's open-loop account.

Closed- to Open-Loop Account Transfer. The Disbursing Officer can have the cardholder transfer any value on the closed to the open loop by escorting the cardholder to the Navy Cash Kiosk and verifying that the cardholder moves the funds.

Change or Initiate Split Pay Option (SPO). The Disbursing Officer can ask the member to change or initiate SPO, which is transferred directly to the member's open-loop account on pay day, to cover the amount of the negative balance.

Immediate Collection from Pay. The Disbursing Officer can initiate an immediate collection from pay to clear the amount of any negative Navy Cash balance. The Disbursing Officer may have an indebtedness posted to the cardholder's military pay account by submitting a DD 139 to the Personnel Office on board the ship. The Company Code for Navy Cash is D411179. When DFAS-CL receives the information from the system, the debt will be reconciled with the Treasury Agent via a collection from the cardholder's military pay account. This option is also appropriate for cardholders who have left the ship but are still in the service.

Within Final 30 Days of Being Discharged. If a cardholder is within the final 30 days of being discharged from the Navy and has a negative balance, the Disbursing Officer's only option is to have a "DS01" indebtedness posted to the cardholder's military pay account prior to the cardholder's separation date by submitting a DD 139 to the Personnel Office on board the ship.

Out-of-Service Debt. Even if a member leaves the service before settling a negative account balance, the DFAS Directorate of Debt and Claims Management and the U.S. Department of the Treasury, Bureau of the Fiscal Service (Fiscal Service), are responsible for collecting delinquent debts owed the government by former military members. Debt collection procedures for the Government are detailed in Book 31 of the Code of Federal Regulations, Chapter 9, Parts 900-904. A debt notice will be sent through the United States Postal Service using the mailing address provided by the Master Military Pay Account. If the Postal Service returns the debt notice as undeliverable, an attempt will be made to obtain a current mailing address through the commercial credit bureau network and various other government databases. Whether or not a current mailing address is found, DFAS and Treasury are required by law to continue with the debt collection process. Thus, even if they cannot contact the former member, the debt must be reported to commercial credit bureaus as a "collection account", and the former member's Federal income tax refund will be offset by the Department of the Treasury for payment towards the debt. They are also required by law to report the delinquent account to private collection agencies through the Department of the Treasury.

13. FUNDS TRANSFER

A member can plus up the electronic value on his/her Navy Cash card with a check, cash, or refund at the Disbursing Office. Checks and cash received in exchange for electronic credit on the Navy Cash card will be treated as public funds and maintained in the Disbursing Officer's safe. Checks that are exchanged for electronic credit on the Navy Cash card will be treated the same as cash within the Navy Cash system. All transactions will be recorded automatically on the Navy Cash server and added to the daily reports. In accordance with reference (c), all transactions will be manually recorded on the Daily Cash Transaction Ledger, which will be kept in the safe.

14. REFUNDS

a. When a crewmember is due a refund from a merchant, e.g., Ship's Store or MWR, they must first obtain authorization, e.g., from the Sales Officer or MWR Officer, or a designated representative, on a standard, serialized, Navy Cash refund chit. In addition, the approving merchant will record the refund on the Refund Chit Log. The crewmember will then take the refund chit to the Disbursing Office and present it to the Disbursing Officer or Deputy.

b. The Disbursing Officer will retain one copy of all approved chits and the end of month reports summarizing all refunds. The original chits will be returned to the approving merchants for verification against the serialized logs.

15. FUNDS TRANSFER FROM CHIP

a. A member can convert the electronic value on his/her Navy Cash closed loop to cash at the Disbursing Office. Transactions will be recorded automatically on the Navy Cash server and added to the daily reports. In addition, transactions will be recorded manually on the Daily Cash Transaction Ledger and kept in the safe.

b. When a member no longer requires a visitor card (e.g., checking off ship, leaving Navy service, etc.) the card shall be turned in to the Disbursing Office, and the value on the closed loop shall be returned to the member. The return date shall be entered on the Card Issue Log and the card shall be returned to the visitor card spare stock for re-issue.

c. The Navy Cash Disbursing Application is designed to handle electronic value transfers from the closed loop on a customer's Navy Cash card to the various Navy Cash accounts held by retail merchants on the ship, e.g., Wardroom, Chiefs Mess, Ship's Store. Because these transactions represent electronic transfer of value, they are handled completely within the Navy Cash application and do not affect the Disbursing Officer's accountability or other responsibilities for funds. Similarly, transferring value at the Navy Cash Kiosks, e.g., from the closed loop on the Navy Cash card to the open loop, are handled within the Navy Cash application and do not affect the Disbursing Officer's accountability.

16. INDICATE END-OF-DAY

a. Completing the Indicate End-Of-Day (IEOD) function starts automatic system backups and begins a "round-trip" process that runs the batch file, connects through the ship's communications systems to the Navy Cash shore facility, transfers all ship transactions to shore, generates and retrieves shore reports, retrieves updates from shore, and updates account data on ship and shore. The "Indicate End of Day" function ends all business transactions for that particular day, and the Navy Cash system begins recording all subsequent transactions for the next business day.

b. Automatic EOD initiates the IEOD function automatically at a preset time. Originally developed to complete an EOD if no one from the Disbursing Office would be on duty at the end of the business day, e.g., on the weekend, Automatic EOD is now mandatory. Automatic EOD ensures Navy Cash is closed out each business day and makes tracking down any problems like reconciliation and settlement much simpler.

c. In setting up automatic EOD, the Disbursing Officer or Deputy must coordinate with Navy Cash merchants on the ship to determine the time to set for automatic EOD. The time selected should normally be after all merchants have closed out their operations for the day, in order to ensure all the transactions for the business day appear on the shore reports for that business day. For example, automated EOD should be set up at a preset time after the dinner meal, so that any Food Service sales receipts for the day are reported in that day's reports. If

transactions occur during EOD processing, some transactions may be posted to the next day's business and the next day's shore reports, and merchants need to be aware of this possibility.

d. There will be times when a manual EOD is still required. For example, if a particular EOD will also be the EOM close-out, the Disbursing Officer must initiate the IEOD function manually in order to check the "Indicate End of Month" block and send the EOM indicators to the Navy Cash back end ashore and close out Navy Cash business for the month.

17. REPORTS

a. The Disbursing Officer and other responsible individuals, e.g., Sales Officer, MWR Officer, Chief's Mess Treasurer, etc., will compare the daily reports with reports from other existing systems to verify accuracy. Navy Cash generated reports state the collections that have been recorded to any particular activity. Therefore, the reports serve the same function to an accountable officer as a signed page in the NS 470 or a deposit ticket.

b. Transaction reports will be generated for all enrolled merchants as requested.

18. SAFE BANK TRANSACTIONS.

a. The "Safe Bank Transaction" functionality enables the Disbursing Officer to make adjustments to the cash amount reported by the Disbursing Applications (i.e., the Navy Cash system on the ship) in the Disbursing Audit Summary Report (DASR).

b. This functionality is used primarily during the "End-of-Month" process to reset the DASR back to a zero balance. In addition, this functionality can be used to make adjustments to the DASR when the cash amount reported in the DASR does not agree with the cash amount recorded in the Daily Cash Transaction Ledger, the amount shown on line 6.9 of the Daily Statement of Accountability (DD 2657), or the amount of Navy Cash cash on hand.

c. When an actual out-of-balance condition cannot be resolved, this adjustment procedure can be used, but only as a temporary fix to continue with the "End-of-Day" process. The Disbursing Officer must go back and complete all required actions for an out-of-balance condition, as stated in Chapter 6 of reference (a), to report any overage or underage. Contact the NAVSUP FLC Fleet Support Group (FSG) points of contact for any assistance needed in clearing the discrepancy..

19. NETWORK OPERATIONS CENTER (NOC) SELECTION, NAVY CASH ROUND TRIPS, AND COMMUNICATIONS TROUBLESHOOTING

a. Navy Cash is designed to exchange data with its shore component through multiple paths. To ensure maximum throughput, the Navy Cash server on the ship *automatically* switches among these paths, so that, if any one path is inoperable for any reason, data files will continue to flow without action on the part of the Disbursing Officer. Nonetheless, it is not uncommon for ships to experience temporary communication outages while they are underway.

b. Communications Troubleshooting. The Disbursing Officer should check the status of round trips on a regular basis. If a pending batch is not completed within six hours, engage a ship's IT and, together with the IT, go through the troubleshooting steps in the Communications Troubleshooting Guide included at Appendix S of reference (b).

(1) Navy Cash Access Control List (ACL) statements must match the statements provided in the troubleshooting guide. In addition, verify that *all* NOC selections (paths) are responding to the FTP test instructions in the troubleshooting guide. If one of the NOCs times out or the connection closes at the remote host when performing the test, the IT should contact

the NOC to find out why that IP is not connecting. A successful connection is indicated when the FTP test returns a prompt for a user name and password for that IP address.

(2) To monitor the round-trip process, log on to the Navy Cash server and check the most current batch_process_summary.log file located in the Q:\files\navydata\log directory. If the batch is continuing to fail at Step 7 or Step 11, check the batch_process_details.log for timed-out or decrypt errors. If these errors exist, the ship's IT should open a COMSPOT with the UARNOC or PRNOC, i.e., per the IP address the Disbursing Application is displaying at the top of the "NOC Selection" screen, along with the NOC the ship may currently be termed with due to location. Look for Navy Cash traffic, and see if there are errors or TCP resets causing the file to terminate transmission.

(3) Once completed, the Navy Cash alteration or ship change became part of the ship's configuration. The network switches or drops installed to enable Navy Cash servers, workstations, laptops, and devices to connect to the Navy Cash VLAN on the ship's network became part of the ship's network configuration, which is owned, operated, and maintained by the ship's ITs. The primary responsibilities of the ship's ITs in supporting Navy Cash operations are network and communications issues. Navy Cash servers, workstations, laptops, and devices are owned, operated, and maintained by the Navy Cash Manager (Disbursing Officer) and the Navy Cash Deputy.

(4) The key to resolving communications issues is to work with the ship's ITs. SPAWAR Systems Center Atlantic sent a NAVCYBERFOR, NAVSUP, PEO C4I, and SSC ATLANTIC coordinated message reiterating the responsibility of the ship's ITs for supporting Navy Cash (SPAWARSYSCEN ATLANTIC CHARLESTON SC 231102Z Feb 16). Ships whose ITs are engaged get communications issues and problems resolved more quickly, which ultimately affects customer service to the crew. The ITs are aware of LAN issues on the ship or fleet advisories sent by the NOCs. If the NOCs state there are no issues and no errors transmitting Navy Cash files, the Disbursing Officer should then contact the CSU via email at navycashcenter@frb.org. The CSU will assign a case number and engage the Navy Cash Technical Support team for further troubleshooting.

20. PROCESS SPLIT PAY FILE

a. To authorize the Split Pay Option (SPO), the member must sign a locally generated form, and an HM series FID must be generated. All SPO payroll functions are accomplished between DFAS Cleveland and the Treasury Agent. The SPO payroll dollars appear on the pay message, but no action is required by the ship.

b. Enrolling in Navy Cash and signing up for SPO are two separate actions. Signing up for SPO does not automatically enroll an individual in Navy Cash; conversely, enrolling in Navy Cash does not automatically sign an individual up for SPO. To prevent SPO payroll payments from being rejected, the Disbursing Officer must ensure that individuals are enrolled in Navy Cash and their Navy Cash accounts are open before they sign up for SPO and that the name on the SPO enrollment form matches the name on the Navy Cash enrollment form.

c. Should the Treasury Agent reject SPO payroll payments, e.g., for individuals that do not have Navy Cash accounts, the funds will be returned to DFAS Cleveland to be credited back to the individuals' Master Military Pay Accounts (MMPAs). After every payday, the Disbursing Officer should review the rejected SPO payments report the Treasury Agent sends to the ship. The Disbursing Officer should then monitor the MMPA to see when the SPO payroll amounts have been credited back to these individuals' accounts.

d. In the event of a communications interruption around payday, the Disbursing Officer has the option to run a provisional SPO payroll on the ship. Cardholders who are enrolled in SPO can be given a “provisional credit” in the amount of their SPO payroll amounts. The Navy Cash system on the ship keeps the previous SPO payroll amounts as a part of each cardholder’s customer profile information and provides the Disbursing Officer the ability to update the SPO payroll amounts. Even when the Navy Cash system cannot communicate with the shore side, DFAS Cleveland will still send the actual Navy split pay file to the Navy Cash back end ashore for processing. When communications are restored, the Navy Cash system synchronizes the open-loop accounts between ship and shore. The provisional split pay files will be sent from ship to shore as a part of the normal end-of-day processing, and the Navy Cash system will reconcile open-loop accounts on the ship so they reflect the correct balances.

21. VENDORS

a. Money Exchange by Vendors in a Foreign Port

(1) When a ship pulls into a port, the Disbursing Officer will issue the vendors portable POS devices, each set to one of the transient merchants (i.e., Husbanding Agent, Foreign Concessionaire, College Courses, College Books, and Miscellaneous Events) and using a separate operator ID number for each operator. The vendor will use the POS to record all Navy Cash transactions and collect value from the cardholders’ Navy Cash cards in exchange for foreign currency. The vendor will also maintain a currency exchange log and record each transaction. The Disbursing Officer will provide the vendor a sufficient number of copies of the log.

(2) At the end of each day or at the end of the port visit, the vendor will bring the POS and the currency exchange logs back to the Disbursing Office. The Disbursing Officer or Deputy will download the information contained on the POS to the Navy Cash server. Once the reports generated by the Navy Cash system and the vendor’s currency exchange logs are reconciled, the Disbursing Officer will cut an exchange for cash remittance check to the vendor for the amount of the money exchanged (for more detailed procedures see paragraph 8.5.2 reference (c)).

b. Concessionaire Sales by Vendors in a Foreign Port

(1) The Sales Officer will check out hand-held battery-operated POS devices for each vendor, using a separate operator ID for each operator. The vendor will be responsible for this device and use it to record all Navy Cash transactions and collect value from the cardholders’ Navy Cash cards. The vendor will also maintain concessionaire number control logs and SS-141 forms and record each transaction. The Disbursing Officer will provide the vendor a sufficient number of copies of the log.

(2) At the end of each day or at the end of the port visit, each vendor will bring the POS and all appropriate paperwork back to the Sales Office. The Sales Officer will download the POS sales information to the Navy Cash server. Once the reports generated by the Navy Cash system and the vendor’s SS-141s and control logs are reconciled, the Disbursing Officer will cut an exchange for cash remittance check to the vendor for the amount due the vendor (for more detailed procedures see SOP paragraph 8.5.3).

22. NAVY CASH QUARTERLY CASH VERIFICATION

a. All funds collected, disbursed, or maintained by the Disbursing Officer, Deputies, and Agents are to be considered public funds. Therefore, responsible individuals will be required to show auditable proof for the disposition of those funds. Any accountable items, to include cash,

checks, blank card stock, and the like, will be verified in the same manner as prescribed within the DoD FMR, Volume 5, Appendix A, Quarterly Verification of Cash and Other Assets.

b. The cash verification board will use the Daily Cash Transaction Ledger as well as the Disbursing Transactions Detail Report to substantiate all funds being held on line 6.9 of the DD 2657.

c. All Navy Cash funds collected and reported as deposits on the SF 1219 can be substantiated by the End Of Month reports generated by the Navy Cash System. For example, the Disbursing Officer reports a \$10,000 deposit on line 4.2 of the SF 1219 for the Ship's Store. There should be a corresponding End Of Month report showing \$10,000 in electronic collections for the same month.

d. The CVT shall verify that the Daily Cash Transaction Ledger(s) and Disbursing Transactions Detail Report (sorted by operator) are retained with each DD 2657 and that the Monthly Transaction Summary Report (shore report summarizing merchant figures for month), EOM Summary Report, SF 215s/5515s, and complete DD 2657 packages for each day of month are retained as part of monthly financial returns with each SF 1219 at EOM.

e. The CVT shall verify all Navy Cash card stock by count against the Bulk Card Log, and an entry shall be made in the Bulk Navy Cash Card Log to document the audit. The CVT shall also check the expiration dates on the cards. The Disbursing Officer shall collect and destroy any cards that have expired or will soon expire.

f. The CVT shall verify that the account balances for the Navy disbursing office merchant card and all generic private merchant cards not currently assigned to and in use by a Navy Cash merchant are zero (both closed and open loop) and review the disposition of deposits, withdrawals, or transfers made with the disbursing office merchant card and those generic private merchant cards since the last quarterly cash verification (see reference (c), paragraph 8.11, Navy Cash Quarterly Cash Verification Team).

g. Card Reports. The CVT will generate card reports for all Navy Cash Disbursing Application users (see reference (c), paragraph 8.4.14, Card Report). The card reports will be used to verify that no unauthorized deposits or other unauthorized transactions were made to their accounts since the last quarterly cash verification. Transactions should also be reviewed on the Navy Cash website.

CO's Signature

Distribution

Reason for Negative Balance	Guidelines ¹ for Negative Navy/Marine Cash Open-Loop Account Balances		
	First Occurrence	Second Occurrence	Third Occurrence
Returns from Home Account Requests ²	<p>System <i>temporarily</i> blocks access to DDA until negative balance is corrected.³ Disbursing has discretion to unblock access</p> <p>Options:</p> <ul style="list-style-type: none"> • Counseling from DISBO on managing Navy Cash accounts more effectively • Disbursing has discretion to reduce daily max limit down from \$400 for 30 days⁴. • If willful negligence or fraud suspected, Non-Judicial Punishment (NJP) or court-martial under Article 92 of Uniform Code of Military Justice (UCMJ) 	<p>System <i>temporarily</i> blocks access to DDA until negative balance is corrected.³ Disbursing has discretion to unblock access</p> <p>Options:</p> <ul style="list-style-type: none"> • Counseling from DISBO on managing Navy Cash accounts more effectively • Notify member of second occurrence via member's chain of command • Disbursing has discretion to reduce daily max limit from previous limit for 60 days • Block access to DDA for 30 days • If willful negligence or fraud suspected, NJP or court-martial under Article 92 of UCMJ 	<p>System <i>permanently</i> blocks access to DDA.³ Disbursing has discretion to unblock access</p> <p>Options:</p> <ul style="list-style-type: none"> • Notify member of third occurrence via member's chain of command • Block (suspend) Navy Cash accounts indefinitely • Confiscate Navy Cash card; provide visitor card funded only via cash or SPO • If willful negligence or fraud suspected, NJP or court-martial under Article 92 of UCMJ
ATM and Point-of-Sale Purchases Ashore ⁵	<p>Options:</p> <ul style="list-style-type: none"> • Counseling from DISBO on managing Navy Cash account more effectively • If willful negligence or fraud suspected, NJP or court-martial under Article 92 of UCMJ 	<p>Options:</p> <ul style="list-style-type: none"> • Counseling from DISBO on managing Navy Cash accounts more effectively • Notify member of second occurrence via member's chain of command • Block (suspend) Navy Cash account 30 days • If willful negligence or fraud suspected, NJP or court-martial under Article 92 of UCMJ 	<p>Options:</p> <ul style="list-style-type: none"> • Notify member of third occurrence via member's chain of command • Block (suspend) Navy Cash account 60 days • Confiscate Navy Cash card; provide visitor card funded only via cash or SPO • If willful negligence or fraud suspected, NJP or court-martial under Article 92 of UCMJ

¹ Several options are presented for each reason a open-loop account balance might go negative. Actual action taken is at discretion of cardholder's chain of command. Guidelines are based on the number of times a cardholder's account has gone negative and are listed in order of severity, from least severe to most severe.

² ACH transactions returned from cardholder's DDA account, i.e., home bank or credit union, resulting in a negative balance. Reasons for returned transactions include: nonsufficient funds (NSF) in cardholder's account, closed account, invalid account information, etc.

³ ACH access automatically blocked when ACH return received and open-loop account goes negative. If NSF and balance restored to \$0 or greater, block is removed in first two instances of NSF returns. ACH block remains in place on receipt of third NSF return. If non-NSF return received, ACH access remains blocked until banking info updated.

⁴ For first occurrence, reduction based on graduated access limits determined by rate/rank: E1-E2 \$50, E3-E4 \$75, E5-E6 \$100, E7 and above \$200. For second occurrence: E1-E2 \$10, E3-E4 \$25, E5-E6 \$50, E7 and above \$100. For third occurrence, access to DDA blocked indefinitely.

⁵ Debit card purchases or ATM withdrawals ashore that cause the open-loop account to go negative. Possible causes include merchant holds, merchant without online authorization capability, transaction below merchant floor limit, network unavailable, etc.

Appendix L

Guidelines for Negative Account Balances

1. The table at the end of this appendix provides guidelines for taking action in the case of a cardholder whose Navy Cash open-loop account balance is negative. The guidelines are based on the number of times a cardholder's account has gone negative and are listed in order of severity, from least severe to most severe. These guidelines are offered as suggestions only; the actual action taken is at the discretion of the cardholder's chain of command.

2. Disbursing Officer's Responsibilities. When a cardholder's open-loop account balance is negative, the Disbursing Officer is responsible for dealing with the negative balance in accordance with the procedures delineated in paragraph 8.8 of this SOP. The amount of any negative open-loop account balance represents a debt to the U.S. Treasury's Navy Cash funds pool, and the Disbursing Officer is responsible for collecting on that Government debt, even though the amount of that debt is not part of the Disbursing Officer's accountability.

3. How Negative Balances Occur

a. When requests to transfer funds at a Navy Cash Kiosk are dishonored and returned from cardholders' home bank or credit union accounts. Reasons for returned transactions include: nonsufficient funds (NSF), closed account, invalid account information, etc.

b. As a result of debit card purchases or ATM withdrawals ashore when there are not sufficient funds in cardholders' open-loop accounts. Possible causes include merchant holds, merchant without online authorization capability, transaction below merchant floor limit, network unavailable, etc.

c. When cardholders use their Navy Cash debit feature ashore, the new balance in their Navy Cash open-loop accounts will be reflected ashore immediately, but won't be reflected on the ship until the next round-trip processing is completed between ship and shore. If, when they get back to the ship, they transfer money to their closed-loop accounts based on their old balances, their open-loop accounts will end up with negative balances once all their transactions are fully processed.

4. Managing Negative Balances

a. Navy Cash System Checks. The Navy Cash system automatically blocks Navy Cash access to a cardholder's bank or credit union account when an Automated Clearing House (ACH) transaction return is received and the cardholder's open-loop account goes negative. If the reason for dishonoring and returning the ACH transfer request is NSF, once the open-loop account balance is restored to \$0 or greater, the ACH block is automatically removed in the first two instances of NSF returns. The ACH block will not be removed automatically on receipt of the third NSF return, and the cardholder must request that the Disbursing Officer initiate action to reinstate access. If an ACH return is received for a reason other than NSF, ACH access remains blocked until an individual's banking information is updated. The Disbursing Officer should work with the cardholder to update any invalid bank or credit union account information, so Navy Cash ACH access can be unblocked.

b. Automatic Representation. Managing and collecting on negative open-loop account balances represented a sizeable workload for Disbursing. Navy Cash implemented automatic representation to reduce that workload.

(1) ACH Transfer Requests Returned for NSF. If a cardholder's request at the Navy Cash Kiosk to transfer funds from a bank or credit union account is returned for NSF, the ACH transaction will automatically be presented up to two more times on successive pay days.

(2) Automatic Representation Process

(a) Pay day is on the 1st and 15th of each month. If the 1st or 15th falls on a weekend or holiday, pay day is the duty day preceding the weekend or holiday. The Navy Cash system ashore will create an ACH representation file one day prior to pay day, so the receiving banks or credit unions can debit the accounts first thing on pay day. For example, if the 15th falls on a Monday and is a holiday, the ACH representation file will be created on the 11th, and the accounts will be debited on pay day on the 12th.

(b) If the first representation is also returned for NSF, the ACH transfer request will be represented automatically a second time on the following pay day.

(c) Navy Cash automatically blocks Navy Cash access to a bank or credit union account when ACH transfer requests are returned for NSF or any other reason and the open-loop account balance goes negative. For the first or second return for NSF, the block is temporary, until the account balance returns to zero or a positive amount. For the third return, the block is "permanent", and the Disbursing Officer must decide whether or not to unblock access, once the open-loop account balance returns to zero or a positive amount.

(d) With automatic representation, a single ACH transfer request returned for NSF could result in a cardholder's Navy Cash ACH access being blocked "permanently" if both representations are also returned for NSF.

(3) Specific Characteristics of Automatic Representation

(a) Funds Held for Five Days. When a returned transaction is represented, the funds will not be posted immediately but will be held for five business days to ensure the cardholder does not use those funds until it is reasonably certain the represented transaction will not be returned for NSF as well.

(b) Returned Transactions of \$5 or More. To avoid the potential for multiple bounced check fees for very small transactions, automatic ACH representation will proceed only if the value of the returned transaction is \$5 or more. With Navy Cash, some cardholders transfer as little as 50 cents from their bank or credit union accounts. In some cases, even these small transactions are returned for NSF, and banks and credit unions may charge a bounced check fee. There is a risk that automatic representations for these very small ACH transactions would also be returned for NSF and additional bounced check fees. The amount of \$5 was selected to balance the requirement to protect the individual cardholder with the requirement to reduce Disbursing workload. The Navy Cash program will review this floor limit annually.

(4) Limitations of Automatic Representation

(c) At Implementation. Automatic representation only works with ACH transactions that are processed after it is implemented on the ship. Negative open-loop account balances incurred before automatic representation was implemented will not be processed by automatic representation.

(d) Only ACH Transfer Requests Over \$5 Returned for NSF. With the Navy Cash implementation of automatic representment, only an ACH transfer request of \$5 or more that is returned for NSF will be represented.

(e) Other ACH Transfer Requests Returned. ACH transactions will also be returned if the bank or credit union account has been closed, the account information is invalid, the account is not authorized for ACH transactions, etc. ACH transactions returned for reasons other than NSF will not be processed by automatic representment. If a transaction is returned for invalid account information, Navy Cash automatically blocks Navy Cash access to the bank or credit union account. The Disbursing Officer should work with the cardholder to update any invalid bank or credit union account information, so Navy Cash ACH access can be unblocked.

(f) Insufficient Funds in Open-Loop Account. When a cardholder uses a Navy Cash card ashore, the amount of the purchase or ATM withdrawal may have exceeded the available balance. However, the ATM withdrawal or debit card purchase may have been allowed, rather than being denied, because the financial network was not available, the merchant did not have online authorization capability, the transaction was below the merchant's floor limit, there was a merchant hold on the account, etc.

(g) Timing of Navy Cash Transaction Processing. When a cardholder uses a Navy Cash card ashore, either to get cash at an ATM or to purchase something at a store, the new balance in the open-loop account is reflected ashore immediately, but isn't reflected on the ship until the next end-of-day processing is completed between ship and shore. If the cardholder got back to the ship and checked the open-loop account balance before this processing was completed, the K80 would have shown the old balance not the new balance. If the cardholder transferred money to the closed loop based on the old balance, the open-loop account may have ended up with a negative balance once all the transactions ashore and on the ship were fully processed.

(h) Recurring Payment. When a cardholder uses a Navy Cash cards for a recurring payment they pre-authorized, they may have forgotten to add money to their open-loop account to cover the cost of the payment. A recurring payment that exceeds the available balance will be declined, but only if the merchant tries to get authorization first. If the merchant is "force posting" the transaction without getting prior authorization, a recurring payment that exceeds the available balance will result in a negative balance.

5. Collecting on Negative Balances

c. With automatic representment, the majority of returned ACH transactions and resulting negative balances will be handled automatically. However, if a cardholder's account balance has gone negative for a reason other than NSF, if the NSF is under \$5, or if the two automatic representments failed, the Disbursing Officer is still responsible for collecting on the amount of the debt owed the U.S. Treasury's Navy Cash funds pool.

d. Review Negative Balance and Returned Items Detail Reports Daily. Report Lists all Navy Cash open-loop accounts with negative balances and indicates if an account is negative due to an ACH transfer request returned for NSF. It also indicates if the negative balance is covered by automatic representment and if the NSF is from the initial ACH transfer request or either of the two representments.

(1) Automatic Representment Pending. If an account is negative because of an ACH transfer request returned for NSF and covered by automatic representment, the details of

the pending representment are listed on the report immediately below the line of account data. The Disbursing Officer should not take any collection action on negative accounts for which details are listed, because representment actions are pending.

- If the ACH REPRESENTMENT COUNT = 0, the ACH request is scheduled to be represented for the first time on the date.
- If the ACH REPRESENTMENT COUNT = 1, either the ACH request was represented on the date and is in the five-day waiting period, or the ACH request is scheduled to be represented for the second time on the date.
- If the ACH REPRESENTMENT COUNT = 2, the ACH request was represented a second time on the date and is in the five-day waiting period.

(2) No Representment Pending. If the second automatic representment fails, no details are listed on the report below the account, because no further representments are pending. If someone's account is negative because of Navy Cash card transactions not covered by automatic representment, no details are listed on the report below the account. The Disbursing Officer should initiate collection action immediately on all negative accounts for which no details are listed, because no representments are pending.

(3) Funds Held for Five Days. When a returned ACH transfer request is represented, the funds are not posted immediately but are held for five business days to ensure the cardholder cannot use the funds until it is reasonably certain the represented transaction will not be denied and returned as well. The cardholder's negative balance will continue to appear on the Daily Negative Balance Report until the five-day waiting period is over.

(4) Returned Items Detail Report. Assists in investigating negative balances. Provides details for transactions that were processed and returned for NSF or that were not processed and were returned because of invalid account information. Cardholders who appear on the report because of invalid account information should be contacted, so they can update their bank or credit union account information.

e. Notify Cardholder. Immediately notify via email (include the cardholder's chain of command for second and third occurrences) any cardholder whose negative open-loop account appears on the report with no representment details. Once notified, cardholder shall report to the Disbursing Officer within two working days to establish how the cardholder's Navy Cash balance will be restored to \$0 or greater.

f. Collect on Negative Balance. For each negative balance listed on the report with no representment details, collect the amount of the negative balance within 10 working days after the date of receipt of the pertinent negative balance report. The options available for collecting on the amount of a negative balance as detailed in paragraph 8.8.1.e of this SOP. Apply a pay checkage (DS01) the cardholder's pay account if no response is received from the cardholder within the prescribed period. The Company Code for Navy Cash is D411179.

g. Disciplinary Action. Recommend any disciplinary action considered necessary through the cardholder's chain of command within five working days of receipt of the pertinent Negative Balance Report, particularly if willful negligence or fraud is suspected.

h. The Disbursing Officer must ensure the cardholder's Navy Cash access to a bank or credit union account ashore remains blocked until the negative balance is resolved and the balance is zero or positive.

i. If a cardholder has had three ACH transactions returned for NSF resulting in negative balances, the Disbursing Officer must decide whether or not to unblock Navy Cash access to the bank or credit union account ashore, once the open-loop account balance has returned to zero or a positive amount.

6. Command Policy. The Commanding Officer is responsible for establishing a Navy Cash policy for the command that identifies such things as the limits on the number of negative balances, disciplinary repercussions, e.g., reducing the daily limits for transfers from bank or credit union accounts, associated with Non Sufficient Funds (NSF) or other returned transactions and negative open-loop account balances, and the suspension of a cardholder's card for misuse. The guidelines in the following table should assist in putting together that policy.

Reason for Negative Balance	Guidelines ¹ for Negative Navy/Marine Cash Open-Loop Account Balances		
	First Occurrence	Second Occurrence	Third Occurrence
Returns from Home Account Requests ²	<p>System <i>temporarily</i> blocks access to DDA until negative balance is corrected.³ Disbursing has discretion to unblock access</p> <p>Options:</p> <ul style="list-style-type: none"> • Counseling from DISBO on managing Navy Cash accounts more effectively • Disbursing has discretion to reduce daily max limit down from \$400 for 30 days⁴. • If willful negligence or fraud suspected, Non-Judicial Punishment (NJP) or court-martial under Article 92 of Uniform Code of Military Justice (UCMJ) 	<p>System <i>temporarily</i> blocks access to DDA until negative balance is corrected.³ Disbursing has discretion to unblock access</p> <p>Options:</p> <ul style="list-style-type: none"> • Counseling from DISBO on managing Navy Cash accounts more effectively • Notify member of second occurrence via member's chain of command • Disbursing has discretion to reduce daily max limit from previous limit for 60 days • Block access to DDA for 30 days • If willful negligence or fraud suspected, NJP or court-martial under Article 92 of UCMJ 	<p>System <i>permanently</i> blocks access to DDA.³ Disbursing has discretion to unblock access</p> <p>Options:</p> <ul style="list-style-type: none"> • Notify member of third occurrence via member's chain of command • Block (suspend) Navy Cash account indefinitely • Confiscate Navy Cash card; provide visitor card funded only via cash or SPO • If willful negligence or fraud suspected, NJP or court-martial under Article 92 of UCMJ
ATM and Point-of-Sale Purchases Ashore ⁵	<p>Options:</p> <ul style="list-style-type: none"> • Counseling from DISBO on managing Navy Cash accounts more effectively • If willful negligence or fraud suspected, NJP or court-martial under Article 92 of UCMJ 	<p>Options:</p> <ul style="list-style-type: none"> • Counseling from DISBO on managing Navy Cash accounts more effectively • Notify member of second occurrence via member's chain of command • Block (suspend) Navy Cash account 30 days • If willful negligence or fraud suspected, NJP or court-martial under Article 92 of UCMJ 	<p>Options:</p> <ul style="list-style-type: none"> • Notify member of third occurrence via member's chain of command • Block (suspend) Navy Cash account 60 days • Confiscate Navy Cash card; provide visitor card funded only via cash or SPO • If willful negligence or fraud suspected, NJP or court-martial under Article 92 of UCMJ

¹ Several options are presented for each reason a Navy Cash account balance might go negative. Actual action taken is at discretion of cardholder's chain of command. Guidelines are based on the number of times a cardholder's account has gone negative and are listed in order of severity, from least severe to most severe.

² ACH transactions returned from cardholder's home bank or credit union account resulting in a negative balance. Reasons for returned transactions include: nonsufficient funds (NSF), closed account, invalid account information, etc.

³ ACH access automatically blocked when ACH return received and open-loop account goes negative. If NSF and balance restored to \$0 or greater, block is removed in first two instances of NSF returns. ACH block remains in place on receipt of third NSF return. If non-NSF return received, ACH access remains blocked until banking info updated.

⁴ For first occurrence, reduction could be based on graduated access limits determined by rate/rank: E1-E2 \$50, E3-E4 \$75, E5-E6 \$100, E7 and above \$200. For second occurrence: E1-E2 \$10, E3-E4 \$25, E5-E6 \$50, E7 and above \$100. For third occurrence, access to DDA could be blocked indefinitely.

⁵ Debit card purchases or ATM withdrawals ashore that cause the open-loop account to go negative. Possible causes include merchant holds, merchant without online authorization capability, transaction below merchant floor limit, network unavailable, etc.

Appendix M
Reserved for Future Use

Appendix N

Processing Official Mail

1. On Navy Cash ships, the ship's Official Mail Manager (OMM) is set up as a Navy Cash merchant. When the ship is away from homeport and is processing official mail through the ship's post office, use of the OMM Navy Cash merchant card is mandatory in paying for postage and postal services when processing official mail. The responsibilities of the OMM are identified in DoD Instruction 4525.08, DoD Official Mail Management. Additional procedural guidance and responsibilities for the OMM are detailed in DoD 4525.8M, DoD Official Mail Manual, and OPNAV instruction 5218.7C, Navy Official Mail Management Instruction.

a. In Navy Cash, OFFICIAL MAIL MANAGER is a private merchant. The OMM Navy Cash merchant card is forwarded to the ship automatically. Unlike other private merchants, the OMM merchant does not handle sales receipts and is not settling to a bank or credit union account or to the open-loop account. The OMM merchant card will only be used to deposit the funds provided for official mail and to pay for official mail postage and postal services. Either the closed- or the open-loop account can be used to deposit the entire amount of the funds provided for the anticipated cost of the postage and postal services (see paragraph 3 below).

b. If the amount of the funds provided is equal to or less than the \$10,000 load and debit limit of the Navy Cash closed loop (chip) on the OMM merchant card, the entire amount should be loaded to the closed-loop account. If the amount is greater than the \$10,000 limit on the closed loop, the entire amount should be loaded to the open-loop account; funds can then be transferred to the closed-loop account as needed at the Navy Cash Kiosk to pay for official mail postage and postal services.

2. Navy Cash Responsibilities of the Official Mail Manager

a. The OMM is responsible for the security of the Navy Cash merchant card issued for processing official mail. As an accountable official, the OMM must complete and sign an FS Form 2888, Application Form for U.S. Department of the Treasury Accountable Official Stored Value Card (SVC), prior to being issued the OMM Navy Cash merchant card. A sample form is included at Appendix F, Navy Cash Enrollment Forms. The form is also available on the Treasury Fiscal Service Navy Cash website (navycash.gov). When first issued the card, the OMM shall change the PIN for the card. When not in use, the OMM merchant card shall be secured in a locked container or in a locked room, accessible only to the person having custody of the card. At no time will the Postal Petty Officer (PPO) or anyone else assigned Post Office duties be accountable for or in receipt of the OMM merchant card.

b. The OMM will maintain a signature receipt record (logbook) for the OMM merchant card if it is transferred for any use on a sub-custody basis. Normally, only the OMM, Administrative Officer, or Disbursing Officer should have custody of the card. The OMM will require all persons having sub-custody of or using the OMM card to maintain a daily record reflecting:

- (1) Cash value of the OMM card upon receipt or at the beginning of the day.
- (2) Number of official mail pieces mailed.
- (3) Total postage and postal services purchased.

(4) Cash value of the OMM card at the end of the day.

(5) Receipts for all postage and postal services purchased at the post office. A card report (see paragraph 8.4.14) can be generated using the Disbursing Application to document postage and postal services purchased in lieu of “receipts”, which are no longer available in the ship’s Post Office. The Navy Cash Cardholder Website provides access to a detailed transaction history of all closed- and open-loop transactions on the OMM Navy Cash merchant card for the current month and the last 24 months.

3. Funds Control and Accounting Procedures

a. Pre Deployment. Prior to deployment, or when appropriate, the OMM will coordinate with the Regional Navy Mail Center (RNMC), or other appropriate Navy mail facility, to prepare a Standard Form (SF) 1034, Public Voucher for Purchases and Services Other Than Personal. The SF 1034 will include the accounting data and funds for the anticipated cost of the postage and postal services required for official mail during the deployment.

b. The Disbursing Officer will process the SF 1034 and load the value on the OMM Navy Cash merchant card. There is no need to cut a Treasury check if the OMM is only going to give the cash back to the Disbursing Officer to load the funds on the Navy Cash card.

c. If the OMM requested a Treasury check, the Disbursing Officer shall prepare the check for the entire amount of the SF 1034 made payable to the OMM. The OMM will cash the Treasury check with the Disbursing Officer and load the funds in the open-loop account of the Navy Cash OMM merchant card in accordance with paragraph 8.4.8, Deposit Cash to Strip. The entire amount of the Treasury check must be loaded on the open loop; partial payments are not authorized.

d. If the OMM did not request issuance of a Treasury check, the Disbursing Officer shall cash out the entire amount of the SF 1034, ensure the OMM signs for the cash on the SF 1034, and load the funds on the open loop of the OMM merchant card. Again, the entire amount of the SF 1034 must be loaded on the card; partial payments are not authorized.

e. The Disbursing Officer shall record the transfer of the payment to the OMM merchant card as a cash transaction on the Daily Cash Transaction Ledger in accordance with paragraph 8.4.10. Although the transfer is essentially a cash-to-open-loop transaction, the OMM shall sign the Daily Cash Transaction Ledger for the amount of value received, and the Disbursing Officer shall record the SF 1034 voucher number on the Daily Cash Transaction Ledger.

(1) The Disbursing Officer will post the amount of the SF 1034 as an increase to line 4.1A and a decrease to line 6.2A.

(2) The Disbursing Officer will then post the amount of the payment transferred to the OMM Navy Cash merchant card as an increase to line 6.2A and a decrease to line 6.9.

f. The Disbursing Officer shall provide a copy of the processed SF 1034 to the OMM. The OMM shall retain a copy of the processed SF 1034 on file and shall forward a copy of the processed SF 1034 to the ship’s RNMC representative.

g. The OMM can transfer funds from the open to the closed loop as needed at the Navy Cash Kiosk and then take the OMM merchant card to the post office to pay for purchases of postage and postal services for official mail.

h. If a question arises about the record of transactions for the OMM merchant card, the OMM can go to the Navy Cash Cardholder Website (www.NavyCash.com) and log on to the website. To log in to the website, the OMM will need a user name and password (see Appendix D). Once logged on, the OMM can view the OMM account information under Transaction History, which lists both closed- and open-loop transactions, including all loads and purchases, and can print a statement for the current month and the last six months.

i. Post Deployment. After the deployment, or when appropriate, any value remaining on the OMM merchant card should be cashed out, so the funds can be credited back to the appropriate Line Of Accounting (LOA).

(1) The OMM shall first move any funds remaining in the open-loop account to the closed-loop account using the Navy Cash Kiosk and then report to the disbursing office to cash out the closed loop. The OMM shall bring the OMM merchant card, a copy of the original SF 1034, the signature receipt record (logbook) for the OMM merchant card, and copies of each of the monthly log sheets required by the RNMC.

(2) The Disbursing Officer shall verify that the open-loop account balance is zero, cash out any value remaining in the closed-loop account, and do a collection for the amount using a Cash Collection Voucher (DD 1131) to the appropriate LOA (use the original SF 1034 to verify the LOA). A sample DD 1131 is attached below.

(3) Record the closed-loop-to-cash transaction on the Daily Cash Transaction Ledger in accordance with paragraphs 8.4.5 and 8.4.10. The OMM shall sign the Daily Cash Transaction Ledger for the amount of the closed-loop-to-cash transaction, and the Disbursing Officer shall record the DD 1131 voucher number on the Daily Cash Transaction Ledger.

(4) After the normal closed-loop-to-cash transaction is processed, the amount of the DD 1131 shall be posted on the DD 2657 as an increase to line 6.9 (other) and line 4.1B (collections). The Disbursing Officer shall forward a copy of the DD 1131 and the SF 1034 to the ship's RNMC representative (and to the ship's OPTAR custodian if appropriate).

(5) The OMM Navy Cash merchant card can then be returned to the Disbursing Officer for retention until the next deployment as appropriate.

CASH COLLECTION VOUCHER		1. DISBURSING OFFICE COLLECTION VOUCHER NUMBER ASSIGN LOCAL CV NUMBER		
		2. RECEIVING OFFICE COLLECTION VOUCHER NUMBER		
3. RECEIVING OFFICE				
a. ACTIVITY (Name and Location) (Include ZIP Code)				
b. RECEIVED AND FORWARDED BY (Printed Name, Title and Signature)			d. DATE (YYYYMMDD)	
c. TELEPHONE NUMBER (Include Area Code): COMMERCIAL: _____ DSN: _____				
4. DISBURSING OFFICE				
a. ACTIVITY (Name and Location) (Include ZIP Code)				
USS DUARTE (DD 901) FPO AP 96653-5000				
b. DISBURSING OFFICER (Printed Name, Title and Signature) W B ELLIS, ENS, SC, USN			d. DISBURSING STATION SYMBOL NUMBER	
c. TELEPHONE NUMBER (Include Area Code): COMMERCIAL: _____ DSN: _____			e. DATE (YYYYMMDD)	
5. PERIOD: a. FROM: _____ b. TO: _____				
6. DATE RECEIVED	7. NAME OF REMITTER DESCRIPTION OF REMITTANCE	8. DETAILED DESCRIPTION OF PURPOSE FOR WHICH COLLECTIONS WERE RECEIVED	9. AMOUNT	10. ACCOUNTING CLASSIFICATION
	Official Mail Manager	Collection to refund unused funds on Official Mail Manager card. Ref: Navy Cash SOP, Appendix N	\$1000.00	USE APPROPRIATE LINE OF ACCOUNTING APPLICABLE TO THE FUNCTIONAL AREA
11. TOTAL			1,000.00	

DD FORM 1131, DEC 2003

PREVIOUS EDITION IS OBSOLETE.

Reset

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Appendix O

Barge Support

1. Ships undergoing availabilities in shipyards often use barges as temporary office, messing, and berthing spaces. To accommodate Navy Cash ships when required, selected barges have been equipped with the basic infrastructure of serial and LAN drops and equipment racks/foundations needed to support limited Navy Cash operations. The Navy Cash equipment itself, such as the server, workstations, Navy Cash Kiosk and router, and Point of Sale (POS) devices, would be relocated from the ship to the barge. As an example, the table below lays out the typical configuration for YRBM(L) size barges.

Barge Configuration – YRBM(L)

Serial/ LAN Drops	To Support
3	Vending Machines
2	Server
1	Disbursing Workstation
1	Sales Office
1	Download Box
2	Ship’s Store
1	Post Office
1	K80 and Router
1	Post Office

2. Coordinate with Barge Managers. If it becomes necessary to move Navy Cash to the barge, this requirement must be communicated to the Barge Managers along with the ship’s other requirements. Given enough lead time, Barge Managers can match Navy Cash ships to Navy Cash barges.

3. Relocate Navy Cash Equipment. To relocate Navy Cash equipment from the ship to the barge, the ship can request assistance from L-3 Communications. The ship will work directly with L-3 Communications to arrange these services and will be responsible for all costs associated with the relocation. If the ship decides to relocate the equipment using ship’s force, the ship will be responsible for any damages to Navy Cash equipment sustained during the move.

a. There are basically three options for relocating the equipment, and two of these necessitate a purchase order (contract) between the ship and L-3 Communications before any work commences.

(1) Option 1 allows the support contractor to perform all of the work necessary to move Navy Cash equipment from the ship to the barge or to return that equipment from the barge to the ship, including the configuration and restoration of the Navy Cash system.

(2) Option 2 allows ship's force to move the equipment necessary to move Navy Cash operations to the barge or to return the equipment to the ship. After ship's force moved the equipment, L-3 Communications would restore the configuration and operation of the Navy Cash system.

(3) Option 3 allows ship's force to perform all of the work necessary to move the Navy Cash equipment from the ship to the barge or from the barge to the ship without any assistance from L-3 Communications. However, any work to restore operations related to the movement of equipment that would necessitate a visit from L-3 Communications would incur a cost.

b. Request a Case Number. Each time there is a request for barge support that would involve work performed by L-3 Communications, the ship should contact the Central Support Unit (CSU) (see paragraph 8.14.1) so that a case number can be generated for tracking purposes. The ship must then generate a purchase order for any work to be performed by L-3 Communications.

4. Ensure Navy Cash is Fully Operational. The ship must ensure that the Navy Cash system is fully operational prior to the relocation. Any hardware, software, communications, or operational issues should be reported to the Customer Service Center (see paragraph 8.14.1). It will be much easier to resolve any issues before the equipment has been moved to the barge.

5. Vending Machines. To operate with Navy Cash, any vending machines on the barge must be compatible with Navy Cash. If soda vending machines are to be installed on the barge, the Coke and Pepsi distributors need to be aware of the requirement to install "MDB compliant" machines that will be operating with Navy Cash. To accommodate shipyard, SIMA, or other short-term guests during the availability, the ship can set up selected "cash only" vending machines and/or vending machines that take both coins and Navy Cash by turning on the coin acceptor (see paragraph 1.7, Visitors, Guests, and Dependents). If the Navy Cash server must be relocated from the ship to the barge, the vending machines on the ship may have to be turned off or revert to accepting cash by replacing the CAD with a dollar bill validator and/or turning on the coin acceptor during the availability (see paragraph 7.7.3, CAD Failure). Any cash collected will be handled in accordance with existing procedures.

6. Barge Checklist. The checklist below has been developed to lay out the ship's responsibilities in working with L-3 Communications to relocate Navy Cash equipment to the barge.

7. Move Back to Ship. At some point near the end of the availability, the Navy Cash equipment that was moved to the barge will need to be moved back to the ship. Again, the ship must work directly with L-3 Communications to arrange these services and will be responsible for all costs associated with the relocation. With some straightforward substitutions, the Barge Checklist can be used to support the move from the barge to the ship as well.

CHECKLIST FOR MOVING NAVY CASH TO A BARGE

SHIP: _____

BARGE: _____

NAVY CASH MOVE ABOARD DATE: _____

L-3 COMMUNICATIONS ENGINEER: _____

Item	Responsible Shipboard POC	Task ¹	I-3 Initials
Network Connectivity			
1		Ensure the Local Area Network (LAN) on the barge is up and connectivity is established between all servers and workstations on the barge.	
2		Ensure that the barge can communicate to shore and that web browsing is fully functional.	
3		If the barge has a router and the ship's router isn't moving to the barge, ensure that the password to the router is available, so that the router can be checked/ configured with the outbound ACL for Navy Cash if necessary. If the activity that controls/maintains the router will not divulge the password, we will then need a contact to call who can be available quickly.	
Physical Access			
4		Ensure access to all necessary spaces <i>on the ship</i> for Navy Cash components that are intended to be moved to the barge.	
5		Ensure access to all necessary spaces <i>on the barge</i> .	
6		Ensure that Navy Cash vending machines are in place on the barge and the vending machine operator is available to allow access into the machines.	
7		Ensure that network drops for Navy Cash equipments have not been used for other equipments.	
Power			
8		Ensure power is currently supplied to the barge.	
9		Ensure that power outlets for Navy Cash equipments have not been used for other equipments.	

¹ Any item not completed prior to the scheduled move aboard may incur additional costs to the ship.

Appendix P

Navy Cash Merchants

Navy Cash merchants are set up for each retail location on the ship as a part of the initial implementation process. Navy Cash essentially eliminates the circulation of bills and coins on the ship. Transactions are processed electronically in the Ship's Store, Post Office, Wardroom, Chief's Mess, at vending machines, etc. Reports at the end of each day record receipts from sales for the day. Funds are settled electronically on a daily, weekly, or monthly basis.

1. Private Merchants

a. Option to Settle to Checking or Open Loop Account. Generally, private merchants have the option to settle either to the bank or credit union checking accounts specified when their Navy Cash merchant accounts are established at implementation or to the open-loop account on the Navy Cash merchant card. A Navy Cash merchant account can also be established without a corresponding checking account. In that case, funds are settled only to the open-loop account. Generally, if most of a merchant's payments are made by check, it is probably better to settle to a bank or credit union account; if most of a merchant's payments are made with the Navy Cash card, it is probably better to settle to the open-loop account. Money can always be transferred among the Navy Cash closed- and open-loop accounts and the bank or credit union checking account, if one was specified.

b. Option to Settle Daily or Weekly. Private merchants also have the option to settle on either a daily or a weekly basis. By default, private merchants are initially set up to settle on a daily basis. For merchants who elect to settle on a weekly basis, deposits are initiated on the 8th, 15th, 22nd, and 28th of each month. The deposit on the 8th of the month includes any transactions that posted on the 29th, 30th, and 31st of the previous month. This slight delay in actual deposits is minor compared to the delay experienced when checks had to be mailed to a bank or credit union ashore for deposit to the merchant's checking account.

c. Settlement Timing and Availability of Funds. Navy Cash funds settled to a checking account ashore *are not immediately available* for expenditure. Navy Cash transactions are sent ashore daily as a part of the End-Of-Day (EOD) process, but deposits are not made immediately. Automated Clearance House (ACH) transactions, which Navy Cash uses, are only processed Sunday through Friday at 10:00 PM Eastern Time (8:00 PM on Sunday) by the Federal Reserve System. Transactions will generally be posted to bank or credit union accounts within 48 hours, and funds are normally available the next business day after the transactions are posted. Funds settled to open-loop accounts are available as soon as the end-of-day round trip is completed between ship and shore. Merchant settlement reports listing all Navy Cash deposits made are generated ashore on a daily basis for all merchants and sent to the ship at the completion of the EOD process.

2. Line of Accounting (LOA) Merchants

a. For merchants who settle to LOAs, receipts from sales are sent ashore as a part of the EOD process and held in the appropriate merchant accounts within Navy Cash until the end of the month. Summary and detail reports can be generated on the ship as needed or retrieved from the shore reports directory when the EOD process is completed showing the name of the merchant account, the number of transactions, and the dollar value.

b. Monthly Settlement. For some LOA merchants, such as the General Mess and Ship's Store, Navy Cash transactions are settled or "registered" to the appropriate lines of accounting at the end of each month through the Disbursing Officer's monthly returns. Navy Cash receipts from sales, refunds, and other collections and debits for the month are reported in the Food Service Officer's Monthly General Mess Operating Statement (NS 1359), the Sales Officer's Cash Memorandum of Sales (DD 1149), and the Disbursing Officer's Statement of Accountability (SF 1219). Based on the Sales Officer's and Food Service Officer's reports, the accumulated end-of-month Navy Cash transactions are recorded on the appropriate lines of the Disbursing Officer's SF 1219, and the Disbursing Officer prepares Deposit Tickets (SF 215's) and Debit Vouchers (SF 5515's) in the appropriate amounts. Based on the SF 215's and 5515's, the Treasury Agent enters the funds into the CIR system. When the Disbursing Officer submits his monthly returns, DFAS uses the SF 1219 to register the funds to the appropriate LOAs. Each month, the Food Service Officer, Sales Officer, and Disbursing Officer must coordinate their monthly reporting responsibilities to make certain that the Disbursing Officer's monthly returns are prepared and submitted on time, so that the funds are credited to the appropriate LOAs on a timely basis.

3. Transient Merchants

a. Transient merchants are generally used when Navy Cash transactions must be settled on an as needed basis to pay a vendor or concessionaire without delay for services or goods provided. The transient merchants are usually only needed for a short time and are commonly settled to a different vendor each time they are used.

b. Within Navy Cash, the standard transient merchants are: Husbanding Agent, Foreign Concessionaire, College Courses, College Books, and Miscellaneous Events. While the other transient merchants were set up for fairly specific purposes, "Miscellaneous Events" was established to handle fund-raising and other events, like a Navy Wives' bake sale or a Chief's Mess special function.

c. Transient merchants are designed to settle to the disbursing office merchant open-loop account on a daily basis and not to a bank or credit union account. The Disbursing Officer then provides an ex-cash-remittance check or cash to the vendor in the amount of the Navy Cash transactions collected by the vendor. Transaction logs maintained by the merchant can be compared with Navy Cash shore reports. If the log and report agree, the Disbursing Officer can cut an ex-cash-remittance check to the merchant or vendor in the appropriate amount. If the log and report do not agree, the differences must be reconciled before the Disbursing Officer cuts the ex-cash-remittance check. Detailed procedures are included at paragraph 8.5 of this SOP.

4. Setting Up a Point of Sale (POS) Device. To enable a merchant to record Navy Cash sales transactions, the Disbursing Officer simply sets up one or more POSs for the appropriate merchant and assigns operator IDs to each POS. Event processing can also be established to collect and report on sales transactions to an additional level of detail. The POS must be online to the Navy Cash server to access the ship's current merchant list, select the appropriate merchant, select an appropriate event if desired, and log on an operator. If it is to be operated in the offline mode, the POS can be taken to one of the available Navy Cash "download boxes" or serial ports to select a merchant and log on an operator. When plugged in at the end of the business day or at the end of the event, the POS automatically uploads sales receipt information to the Navy Cash server for processing at the next end of day. Navy Cash reports of sales receipts can be generated on the ship on an as needed basis.

5. Navy Cash Standard Merchant Listing

a. A set of standard merchants has been established within Navy Cash (see the Navy Cash Merchant Listing at enclosure (1)). Not all merchants are set up for each ship, however. As a part of the process of implementing Navy Cash on each ship, specific merchants are set up based on the size of the ship and the requirements stated by the ship at the time. For example, many ships do not need a Flag Mess or First Class Association merchant (see the sample set of merchant accounts at enclosure (2)). Should a need arise at a later date, a standard merchant that was not set up initially can be activated at any time by sending a request to the CSU.

b. Standard merchant names cannot be changed to accommodate a short-term need on a ship. For example, if the generic merchant PRIVATE ONE has been assigned to Cruise Book Sales for a particular deployment, PRIVATE ONE will appear on the POS screen and in Navy Cash reports related to Cruise Book Sales. Individual ships are responsible for managing any cross references required between standard merchant names and actual merchants assigned.

c. For the carriers, air wing and squadron merchant accounts can be used as needed while the air wing is embarked. When the air wing leaves the ship, the merchant accounts will no longer be used, and the merchant accounts can then be reused when a new air wing embarks. Individual ships are responsible for managing the cross references between the standard air wing and squadron merchant names and the actual air wing and squadrons assigned. For example, the standard name from the merchant listing SQDN1 CPO MESS DUES could be assigned to VFA 14 for one deployment and to VFA 94 for the next (see the sample set of air wing and squadron merchant accounts at enclosure (4)). It is critical that all the funds on Navy Cash merchant cards be moved from the closed- and open-loop accounts back to the home bank or credit union accounts using the Navy Cash Kiosk before the air wing and squadrons leave the ship. The Navy Cash merchant cards must also be returned to the Disbursing Office before the air wing and squadrons leave the ship. The PINs for the merchant cards must be changed by the new air wing and squadron representatives the next time the cards are issued.

6. Activate a Private Merchant. To activate a merchant who settles to a bank or credit union checking account ashore or to an open-loop account on the ship, the Disbursing Officer must contact the CSU. In the request to activate the merchant, the Disbursing Officer must include the information needed to enroll the merchant, to include the bank or credit union name, routing number, and account number for the checking account. The request should also indicate whether the merchant wants to settle on a daily or weekly basis to the checking account specified or to the open-loop account. By default, private merchants are initially set up to settle on a daily basis. If the merchant elects to establish a Navy Cash merchant account without a corresponding checking account, the request should so indicate. In that case, funds would be transferred only to the open-loop account. Once the merchant is enrolled ashore, the new account information will be updated on the ship when the next end-of-day round trip is completed between ship and shore. At the same time, the ship's current merchant list will be updated with the new merchant, if necessary. The merchant's Navy Cash merchant card will be forwarded to the ship automatically.

7. Activate Generic Private, Staff, Air Wing, or Squadron Merchant

a. Recognizing the named merchants established within Navy Cash will not cover every situation, a set of Generic Private, Staff, Air Wing, and Squadron merchants has also been established. Generic merchants can be used to activate a merchant not specifically named in the Navy Cash merchant listing, such as Family Support Group or Cruise Book Sales. These generic merchants are included in the merchants set up for each and every Navy Cash ship. Individual ships are responsible for managing the cross references between the standard generic merchant

names and the actual merchants assigned (see enclosure (3)). For example, Cruise Book Sales could be assigned the standard name from the merchant listing PRIVATE TWO one deployment and PRIVATE FIVE the next.

b. Generic Private, Staff, Air Wing, and Squadron merchants are set up to settle only to the merchant's open-loop account on a daily basis. If a ship wants to link a bank or credit union account to a generic merchant, they can update the account through either the Navy Cash Disbursing Application (see paragraph 8.4.18, Account Information Update) or the ACH Funding tab on the Cardholders screen on the Navy Cash disbursing website (see paragraph 8.14.1 and Appendix E), or by sending a request to the CSU by phone or email (see paragraph 8.14.2). However, the merchant sales receipts will continue to settle to the open-loop account. If the ship wants to change the settlement schedule (Option to Settle Daily or Weekly) for any merchant, they must send the request to the CSU. Any updates done through the Navy Cash application are effective immediately on board the ship and will regulate any subsequent transactions at the Navy Cash Kiosk. Updates done through the Navy Cash disbursing website do not go into effect on board the ship until a round trip is completed between ship and shore. Updates done through the CSU do not go into effect on board the ship until the CSU receives the information, processes the request, and a round trip is completed between ship and shore.

c. When the need for a generic merchant is over, the merchant account will no longer be used, and the merchant account can be reused when a new requirement emerges. Again, it is critical that all the funds on the Navy Cash merchant card (if one was provided to the merchant) be removed and that the balance for both the closed- and open-loop accounts be zero when the generic merchant account is no longer needed. The funds can be pushed from the closed and open loops back to the home bank or credit union account using the Navy Cash Kiosk. Alternatively, the funds can be moved from the closed to the open loop using the Kiosk, and the closed loop can then be cashed out at the Disbursing Office. The Navy Cash merchant cards must be returned to Disbursing when the need for the generic merchant is over. The PINs for the merchant cards must be changed by the Accountable Official the next time the cards are issued.

8. Confirm Linked Account. The Disbursing Officer must ensure newly assigned merchants use the Account Information screen on the Navy Cash Cardholder Website (www.navycash.com) to confirm that the Linked Bank Account information associated with their Navy Cash merchant card has been updated to reflect the correct bank or credit union account prior to requesting any transfers at the Navy Cash Kiosk to or from their closed- or open-loop account and bank or credit union account.

9. Activate an LOA Merchant. To activate a merchant who settles to a line of accounting, e.g., a second ship's store when only one ship's store was set up during implementation, the Disbursing Officer must contact the CSU to indicate which merchant to enroll. Once the merchant is enrolled, the new account information will be updated on the ship when the next end-of-day round trip is completed between ship and shore. At the same time, the ship's current merchant list will be updated with the new merchant, if necessary. The merchant's Navy Cash merchant card will be forwarded to the ship automatically. To add a new vending machine to an existing merchant, the Disbursing Officer simply goes to the "Vending and Ship's Store" link in the Navy Cash application. No transactions can occur at the new vending machine until the CAD terminal ID number is associated with the machine in the Navy Cash application.

10. New Equipment. It is the responsibility of the ship to install any new equipment, e.g., a new vending machine or an additional ship's store, and to pull the cabling from the nearest Navy Cash router to the new equipment. The Navy Cash depot and field support contractor can advise

the ship on the nearest available router. The ship can contract directly with the Navy Cash depot and field support contractor to pull cable, hook up the equipment, and/or come on board after the installation is complete to set up the new equipment in the Navy Cash system configuration. Any costs associated with this effort, including travel, will be borne by the ship.

Navy Cash Merchant Listing

LOA Merchants

NAVY DISBURSING
MARINE DISBURSING
GENERAL MESS – FOOD
GENERAL MESS – SURCHARGES
SHIP STORE
SHIP STORE #1
SHIP STORE #2
BEVERAGE BAR
HANGAR BAY SALES
VENDING STORE ITEMS
VENDING SODA

Private Merchants

NAVY MWR
MARINE MWR
POST OFFICE – STAMPS
POST OFFICE – MONEY ORDERS
POST OFFICE – METERED MAIL
VENDING STAMPS
WARDROOM MESS – FOOD
WARDROOM MESS – DUES
CPO MESS – FOOD
CPO MESS – DUES
FLAG MESS – FOOD
FLAG MESS – DUES
1ST CLASS ASSN
2ND CLASS ASSN
OFFICIAL MAIL MANAGER
TAXI MERCHANT *(to be used only for taxi services set up to support the ship's crew)*
DUTY FUND
PROT RELIGIOUS SERVICES
ORTH RELIGIOUS SERVICES
CATH RELIGIOUS SERVICES

Transient Merchants

FOREIGN CONCESSIONAIRE
HUSBANDING AGENT
COLLEGE COURSES
COLLEGE BOOKS
MISC EVENTS

Generic Private Merchants

PRIVATE SIX through FIFTEEN generally assigned to large-deck ships only.

PRIVATE ONE	PRIVATE NINE
PRIVATE TWO	PRIVATE TEN
PRIVATE THREE	PRIVATE ELEVEN
PRIVATE FOUR	PRIVATE TWELVE
PRIVATE FIVE	PRIVATE THIRTEEN
PRIVATE SIX	PRIVATE FOURTEEN
PRIVATE SEVEN	PRIVATE FIFTEEN
PRIVATE EIGHT	

Flag, Air Wing, and Squadron Merchants

Sample listing.

CVW CPO MESS DUES
CVW WARDROOM DUES
CVW 1ST CLASS DUES
CVW MWR FUND
SQDN1 CPO MESS DUES
SQDN1 WARDROOM DUES
SQDN1 1STCLASS DUES
SQDN1 MWR FUND

**NAVY CASH POINTS OF CONTACT AND BANK AND CREDIT UNION ACCOUNTS — PART 1
USS NEVERSAIL**

MERCHANT	PYMT FREQ ¹	POINTS OF CONTACT			NAME ON ACCOUNT	ABA NUMBER	ACCOUNT NUMBER	CUST TYPE ²	ACCT TYPE ³	LOA ⁴
		NAME	PHONE	EMAIL ADDRESS						
SHIP STORE	Monthly				N/A	N/A	N/A	N/A	N/A	Y
VENDING STORE ITEMS	Monthly				N/A	N/A	N/A	N/A	N/A	Y
VENDING SODA	Monthly				N/A	N/A	N/A	N/A	N/A	Y
HANGAR BAY SALES	Monthly				N/A	N/A	N/A	N/A	N/A	Y
GENERAL MESS FOOD	Monthly				N/A	N/A	N/A	N/A	N/A	Y
GENERAL MESS SURCHARGES	Monthly				N/A	N/A	N/A	N/A	N/A	Y
NAVY MWR	Daily									N
MARINE MWR	Daily									N
CPO MESS FOOD	Daily									N
CPO MESS DUES	Daily									N
1ST CLASS ASSN	Daily									N
WARDROOM MESS FOOD	Daily									N
WARDROOM MESS DUES	Daily									N
OFFICIAL MAIL MANAGER	N/A				N/A	N/A	N/A	N/A	N/A	N
TAXI MERCHANT ⁵	Daily									N
POST OFFICE STAMPS	Daily				USPS PFO	123456789	123456789 xxxx			N
POST OFFICE MONEY ORDERS	Daily				USPS PFO	123456789	123456789 xxxx			N
POST OFFICE METERED MAIL	Daily				USPS PFO	123456789	123456789 xxxx			N
VENDING STAMPS	Daily				USPS PFO	123456789	123456789 xxxx			N
FOREIGN CONCESSIONAIRE	Daily				N/A	N/A	N/A	N/A	N/A	N
HUSBANDING AGENT	Daily				N/A	N/A	N/A	N/A	N/A	N
COLLEGE COURSES	Daily				N/A	N/A	N/A	N/A	N/A	N
COLLEGE BOOKS	Daily				N/A	N/A	N/A	N/A	N/A	N
MISCELLANEOUS EVENTS	Daily				N/A	N/A	N/A	N/A	N/A	N

¹ PYMT FREQ = Payment Frequency = Daily, Weekly, or Monthly. Weekly payments are initiated on the 8th, 15th, 22nd, and 28th of the month.

² CUST TYPE = Customer Type = Commercial or Individual = "C" or "I"

³ ACCT TYPE = Account Type = Savings or Checking = "S" or "C"

⁴ LOA = Line of Accounting

⁵ TAXI MERCHANT to be used only for taxi services set up to support the ship's crew.

NAVY CASH POINTS OF CONTACT AND BANK AND CREDIT UNION ACCOUNTS — PART 2

USS NEVERSAIL

MERCHANT	PYMT FREQ ¹	POINTS OF CONTACT			NAME ON ACCOUNT	ABA NUMBER	ACCOUNT NUMBER	CUST TYPE ²	ACCT TYPE ³	LOA ⁴	MERCHANT LISTING STANDARD NAME ⁵
		NAME	PHONE	EMAIL ADDRESS							
	Daily						C	C	N	PRIVATE ONE	
	Daily						C	C	N	PRIVATE TWO	
	Daily						C	C	N	PRIVATE THREE	
	Daily						C	C	N	PRIVATE FOUR	
	Daily						C	C	N	PRIVATE FIVE	
	Daily						C	C	N	PRIVATE SIX	
	Daily						C	C	N	PRIVATE SEVEN	
	Daily						C	C	N	PRIVATE EIGHT	
	Daily						C	C	N	PRIVATE NINE	
	Daily						C	C	N	PRIVATE TEN	

¹ PYMT FREQ = Payment Frequency = Daily, Weekly, or Monthly. Weekly payments are initiated on the 8th, 15th, 22nd, and 28th of the month.

² CUST TYPE = Customer Type = Commercial or Individual = "C" or "I"

³ ACCT TYPE = Account Type = Savings or Checking = "S" or "C"

⁴ LOA = Line of Accounting

⁵ MERCHANT LISTING STANDARD NAME = As it appears on POS screen from ship's current merchant list. PRIVATE SIX through TEN generally assigned to large-deck ships only.

**NAVY CASH POINTS OF CONTACT AND BANK AND CREDIT UNION ACCOUNTS — PART 3
USS NEVERSAIL**

MERCHANT	PYMT FREQ ¹	POINTS OF CONTACT			NAME ON ACCOUNT	ABA NUMBER	ACCOUNT NUMBER	CUST TYPE ²	ACCT TYPE ³	LOA ⁴	MERCHANT LISTING STANDARD NAME
		NAME	PHONE	EMAIL ADDRESS							
Staff CPO Mess Dues	Daily							C	C	N	STAFF CPO MESS DUES
Staff Wardroom Dues	Daily							C	C	N	STAFF WARDROOM DUES
Staff 1st Class Dues	Daily							C	C	N	STAFF 1STCLASS DUES
Staff MWR Fund	Daily							C	C	N	STAFF MWR FUND
CVW CPO Mess Dues	Daily							C	C	N	CVW CPO MESS DUES
CVW Wardroom Dues	Daily							C	C	N	CVW WARDROOM DUES
CVW 1st Class Dues	Daily							C	C	N	CVW 1STCLASS DUES
CVW MWR Fund	Daily							C	C	N	CVW MWR FUND
VFA XXX CPO Mess Dues	Daily							C	C	N	SQDN0 CPO MESS DUES
VFA XXX Wardroom Dues	Daily							C	C	N	SQDN0 WARDROOM DUES
VFA XXX 1st Class Dues	Daily							C	C	N	SQDN0 1STCLASS DUES
VFA XXX MWR Fund	Daily							C	C	N	SQDN0 MWR FUND
VFA XXX CPO Mess Dues	Daily							C	C	N	SQDN1 CPO MESS DUES
VFA XXX Wardroom Dues	Daily							C	C	N	SQDN1 WARDROOM DUES
VFA XXX 1st Class Dues	Daily							C	C	N	SQDN1 1STCLASS DUES
VFA XXX MWR Fund	Daily							C	C	N	SQDN1 MWR FUND
VFA XXX CPO Mess Dues	Daily							C	C	N	SQDN2 CPO MESS DUES
VFA XXX Wardroom Dues	Daily							C	C	N	SQDN2 WARDROOM DUES
VFA XXX 1st Class Dues	Daily							C	C	N	SQDN2 1STCLASS DUES
VFA XXX MWR Fund	Daily							C	C	N	SQDN2 MWR FUND
VF XXX CPO Mess Dues	Daily							C	C	N	SQDN3 CPO MESS DUES
VF XXX Wardroom Dues	Daily							C	C	N	SQDN3 WARDROOM DUES
VF XXX 1st Class Dues	Daily							C	C	N	SQDN3 1STCLASS DUES
VF XXX MWR Fund	Daily							C	C	N	SQDN3 MWR FUND

MERCHANT	PYMT FREQ ¹	POINTS OF CONTACT			NAME ON ACCOUNT	ABA NUMBER	ACCOUNT NUMBER	CUST TYPE ²	ACCT TYPE ³	LOA ⁴	MERCHANT LISTING STANDARD NAME ⁵
		NAME	PHONE	EMAIL ADDRESS							
VS XXX CPO Mess Dues	Daily						C	C	N	SQDN4 CPO MESS DUES	
VS XXX Wardroom Dues	Daily						C	C	N	SQDN4 WARDROOM DUES	
VS XXX 1st Class Dues	Daily						C	C	N	SQDN4 1STCLASS DUES	
VS XXX MWR Fund	Daily						C	C	N	SQDN4 MWR FUND	
VAQ XXX CPO Mess Dues	Daily						C	C	N	SQDN5 CPO MESS DUES	
VAQ XXX Wardroom Dues	Daily						C	C	N	SQDN5 WARDROOM DUES	
VAQ XXX 1st Class Dues	Daily						C	C	N	SQDN5 1STCLASS DUES	
VAQ XXX MWR Fund	Daily						C	C	N	SQDN5 MWR FUND	
VAW XXX CPO Mess Dues	Daily						C	C	N	SQDN6 CPO MESS DUES	
VAW XXX Wardroom Dues	Daily						C	C	N	SQDN6 WARDROOM DUES	
VAW XXX 1st Class Dues	Daily						C	C	N	SQDN6 1STCLASS DUES	
VAW XXX MWR Fund	Daily						C	C	N	SQDN6 MWR FUND	
HS XXX CPO Mess Dues	Daily						C	C	N	SQDN7 CPO MESS DUES	
HS XXX Wardroom Dues	Daily						C	C	N	SQDN7 WARDROOM DUES	
HS XXX 1st Class Dues	Daily						C	C	N	SQDN7 1STCLASS DUES	
HS XXX MWR Fund	Daily						C	C	N	SQDN7 MWR FUND	
XX XXX CPO Mess Dues	Daily						C	C	N	SQDN8 CPO MESS DUES	
XX XXX Wardroom Dues	Daily						C	C	N	SQDN8 WARDROOM DUES	
XX XXX 1st Class Dues	Daily						C	C	N	SQDN8 1STCLASS DUES	
XX XXX MWR Fund	Daily						C	C	N	SQDN8 MWR FUND	

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² CUST TYPE = Customer Type = Commercial or Individual = "C" or "I" ³ ACCT TYPE = Account Type = Savings or Checking = "S" or "C"

⁴ LOA = Line of Accounting

⁵ MERCHANT LISTING STANDARD NAME = As it appears on POS screen from ship's current merchant list.

Appendix Q

Pre- and Post-Deployment Grooms

1. Navy Cash Groom. Field support personnel from L-3 Communications are available to conduct operations and maintenance assessments and grooms of Navy Cash systems both before and after overseas deployments. These pre- and post-deployment grooms include shipboard verification of system hardware, software, communications, operations, documentation, spares, and training. To assist in identifying issues before they become problems, every effort should be made to take advantage of this opportunity, especially before extended overseas deployments. A Navy Cash groom should be a part of your pre- and post-deployment checklist.

2. During a groom the following actions are performed:

- a. Replenish Navy Cash spares inventory.
- b. Test all Navy Cash equipment and devices.
- c. Conduct On-the-Job Training (OJT) as required.
- d. Replace failed or defective equipment.
- e. Update system software as required.

3. Contact the Central Support Unit (CSU). To request pre- and post-deployment grooms, contact the Navy Cash CSU directly. The CSU will assign a case number for tracking purposes and forward the request to L-3 Communications. L-3 Communications will coordinate with the ship to schedule, prepare for, and complete the groom.

CSU Phone: 1.866.6NAVYCASH
1.866.662.8922

Email: navcashcenter@frb.org

4. Schedule the Groom. To provide sufficient time to resolve any issues or problems that may be identified, pre-deployment grooms should be requested about 60 to 90 days before deployment, with a goal of scheduling the groom itself about 30 days prior to deployment. Post-deployment grooms should be scheduled as soon as stand down is completed.

5. Ship Responsibilities. A groom will normally take about three days to complete. The ship should expect two representatives from L3 Communications to come to the ship to conduct all of the required tasks. During the groom, the ship must be ready to provide access to all Navy Cash equipment, including all vending machines and POS's, as well as all spare equipment and devices. Navy Cash "key players" among the PSs, SHs, PCs, CSs, ITs, and ETs should be present if at all possible to receive OJT in their individual responsibilities for managing and maintaining Navy Cash operations. The groom provides an excellent opportunity to get answers to any Navy Cash questions the ship may have.

6. Pre- and Post-Deployment Groom Checklist. The information in the checklist below will assist the ship and L-3 Communications prepare for the groom. The ship should complete the checklist and provide the information to L-3 Communications as soon as possible after coordinating the actual dates for the groom.

Pre- and Post-Deployment Groom Checklist

POSSs and CADs		
How many POSSs (including spares) do you have?		
How many of that number are spares?		
Do all POSSs (including spares) have SAM chips?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
How many CADs (including spares) do you have?		
How many of that number are spares?		
Do all CADs (including spares) have SAM chips?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
How many spare SAMs (not in spare CADs/POSSs) do you have?		
How many card reader cleaning cards do you have in stock?		
Support for Daily Server Backups		
How many backup tapes (including spares) do you have?		
Do you have a backup tape drive cleaning tape?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Navy Cash Cards		
How many instant issue cards do you have in stock?		
How many visitor cards do you have in stock?		
How many card ledgers (small booklet for tracking transactions to give out with Navy Cash card) do you have in stock?		
How many plastic card holders do you have in stock?		
How many anti-static card protectors do you have in stock?		
System Maintenance		
Do you have a complete set of PMS cards for your Navy Cash system? Maintenance Index Page (MIP) 6541/080–14 refers.	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you have any damaged or malfunctioning Navy Cash equipment? If so, please provide details.	Yes <input type="checkbox"/>	No <input type="checkbox"/>

System Administration		
What version of the Navy Cash SOP do you have?		
Do you have a copy of the Navy Cash Maintenance CD?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you have a copy of the Navy Cash EOM CD?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Please list any Navy Cash discrepancies noted on the last audit, if applicable.		
Who has custody of Shiva cards (for access to Navy Cash disbursing website)?		
When was the last time each Shiva card holder logged on to the Navy Cash disbursing website?		
MPCC		
What version of the MPCC SOP do you have?		
Have you completed the MPCC OTC conversion?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Is your log on to the Elvis/CIRA website current (refer to the MPCC SOP)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
When was the last time each MPCC user logged on to the Elvis/CIRA website (refer to the MPCC SOP)?		
Preparing for Groom		
Will there be any Engineering Drills which will involve securing of ship's power during the time period for your groom?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Please provide location of ship at scheduled time for groom (shipyard, dry dock, pierside).		
Please provide rank/rate, name, phone and fax number of ship's Security Manager (for visit request and access to the ship).		

Appendix R

End-Of-Month Procedures Worksheet

1. The Navy Cash EOM Procedures Worksheet consolidates the procedures for the various steps and phases of the EOM process for disbursing, sales, and food service.

NAVY CASH® END-OF-MONTH (EOM) PROCEDURES WORKSHEET

GENERAL

1. Navy Cash must be closed out prior to 2100Z on the 27th of each month (*if the 27th falls on a weekend or holiday, close out the business day prior*).
2. The Disbursing Officer (DISBO) is responsible for coordinating EOM for all Navy Cash operations, including collections that must be registered to a Line of Accounting (LOA) thru the SF 1219 Statement of Accountability, e.g., the sale of meals in the General Mess, the sale of merchandise in the Ship's Store and vending machines, and Marine disbursing operations (*if a Marine Disbursing Officer is embarked*).
3. Each month, the DISBO, Sales Officer, Food Service Officer, and Marine DISBO should coordinate to establish a closeout date and time for the month.
4. The DISBO's 1219 must be prepared and submitted on time at the end of each month, i.e., NLT 1000 EDST on the first calendar day of the following month or, if it falls on a weekend or holiday, on the last business day of the month.
5. An early start in S-2, S-3, and S-4 ensures that the DISBO's monthly returns (1219) are submitted on time.
6. EOM process generally begins in the Sales Division as much as five days before 27th of the month to accommodate the inventory of all vending machines.
7. *In Navy Cash, all dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)).*

CLOSE OUT VENDING MACHINES Phase 1 — At Vending Machines

- **Start on or about 22nd of the month**

DISBURSING

SALES

FOOD SERVICE

<ol style="list-style-type: none"> 1. At same time that the Sales Division begins to close out the vending machines, Disbursing should begin to pull together the Navy Cash figures needed to meet their own reporting responsibilities. 2. Marine Disbursing should also begin to pull together the Navy Cash figures needed to meet their reporting requirements. 	<ol style="list-style-type: none"> 1. At each vending machine, verify that the off-line queue in the CAD is empty. To ensure all transactions are included in the current month, the queue should be empty, i.e., "0". 2. When ready, insert appropriate merchant card into vending machine CAD, i.e., Vending Soda for soda machines and Vending Store Items for all others. A message will be displayed on the CAD indicating processing is taking place while the card is authenticated/checked against the negative card list. 3. If card is valid, the CAD will display a message indicating date/time of the last EOM on Line 1 and the Terminal ID on Line 2. If this is initial EOM, CAD will display message, "EOM Not Done Yet." 	<ol style="list-style-type: none"> 1. At same time that the Sales Division begins to close out the vending machines, Food Service should begin to pull together the Navy Cash figures needed to meet their own reporting responsibilities.
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	<p>4. When ready to activate EOM, press the right-hand hidden button on CAD. CAD will display message “End of Month Activated”, and an EOM indicator for that vending machine is sent to the Navy Cash server.</p> <p>5. An EOM indicator is sent every time the button is pressed; however, to help prevent unnecessary EOM indicator, the CAD will not send another EOM message for 15 seconds.</p> <p>6. Once EOM messages have been sent to Navy Cash server, CAD displays the new EOM date and time. Remove the Merchant Card. The “Welcome Screen” will display on the CAD.</p> <p>7. The inventory team should perform the physical inventory for each vending machine immediately after removing merchant card.</p> <p>8. Once the machine(s) have been inventoried and closed out, they can be turned back on for business. New sales will be included in next month’s sales.</p>	
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**CLOSE OUT VENDING AND
SHIP’S STORE MERCHANTS
Phase 2 — At Navy Cash Application**

o **Complete** prior to 2100Z on 25th of the month

<u>DISBURSING</u>	<u>SALES</u>	<u>FOOD SERVICE</u>
	<p>1. When inventory is completed for all vending machines, click on the Vending and Ship’s Store link in the Navy Cash application menu.</p> <p>2. <u>For Vending</u>: Click on the “+” for each vending merchant (parent) to display all vending machines, e.g., Vending Soda and Vending Store Items.</p>	

- a. Green traffic signal at machine means machine has been closed out.
 - b. Yellow traffic sign at machine means machine must be closed out before continuing.
3. For Vending and Ship's Store: Highlight each vending and Ship's Store merchant (parent) in turn, check Indicate End of Period for Vending Merchant block, pull down correct month and year, and click Indicate EOP.
4. Same process must be completed for all merchants (parents), e.g., Vending Soda, Vending Store Items, Ship's Store #1, Ship's Store #2, etc.
5. EOM indicators for each vending machine and for Ship's Store are sent to the Navy Cash back-end when the next Indicate End of Day (IEOD) is done.
6. Click on the "+" for each vending merchant (parent) to display all vending machines.
- a. Yellow traffic sign at parent means all machines have been closed out.
 - b. Red warning sign at parent means machines must be closed out before continuing.
 - c. Green traffic signal at parent means machines and parent have been closed out.
7. Record date/time stamps displayed just to right of each machine. Use Print Screen function or record manually. Retain for use in current and following month's EOM. *Monthly Transaction Detail Reports received from shore after successful EOD roundtrip*

	<p><i>document date/time stamps for Ship's Store, Vending Soda, and Vending Store Items.</i></p> <p>8. Exit the Vending and Ship's Store menu.</p> <p>9. Under Operations menu, click on View Reports link. Under Application Reports, click on Merchant Sales Summary Report.</p> <p>10. For each machine, fill in Start Date from last month's screen print and End Date from this month's screen print, click on Generate and click Print to print sales report for that particular machine.</p> <p>11. When completed for all machines, add separate amounts to determine vending sales for month and enter into ROM to verify sales match inventory.</p> <p>12. If vending inventories do not balance with Navy Cash collections, any or all machines can be re-inventoried by simply restarting inventory process at Phase 1 Step 2. Date/time stamp in Navy Cash system will be reset to new date/time.</p> <p>13. Prepare preliminary memorandum cash sales invoice (DD 1149) using ROM in accordance with existing procedures.</p>	
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**DISBURSING
EOM CLOSE-OUT
Phase 3 — At Navy Cash Application**

o **Complete** prior to 2100Z on 26th of the month

<u>DISBURSING</u>	<u>SALES</u>	<u>FOOD SERVICE</u>
1. At end of day, after vending and Ship's Store merchants have closed out, click on Indicate End of		

Day (IEOD) link in Navy Cash Application.

2. If all vending and Ship's store merchants (parents) have been closed out, Indicate End of Month field is no longer grayed out.

3. Close out Navy Cash Daily Cash Transaction Ledger. Total on line 6.9 of the Daily Statement of Accountability (DD 2657) should match total balance on Disbursing Accountability Summary Report (DASR).

a. At the end of each day, if there is a discrepancy between the DASR and line 6.9 of 2657, do not click "Submit" to complete IEOD.

b. Count Navy Cash Cash.
Count Navy Cash cash to see if total agrees with line 6.9 of 2657 and Daily Cash Transaction Ledger. *Navy Cash cash should be counted each and every day.*

(1) If cash amount is greater than amount shown on line 6.9 and the ledger, then increase line 6.9 and correct ledger. Disbursing Transaction Detail Report will show all transaction details.

(2) If cash amount is less than amount shown on line 6.9 and the ledger, then decrease 6.9 and correct ledger. Check Disbursing Transaction Detail Report for other operator/agent activity that has not been received by DISBO.

c. If cash balance shown on DASR is less than or greater than

what is shown on line 6.9 of the DD 2657, go to View Reports function to generate Disbursing Transaction Detail Report for period to compare to Daily Cash Transaction Ledger. *Basic business rule is Navy Cash numbers reported in Transaction Detail Reports are correct.*

d. Compare Disbursing Transaction Detail Report and Daily Cash Transaction Ledger.

(1) If Disbursing Transaction Detail Report and Daily Cash Transaction Ledger agree, then go to Safe Bank Transactions function. Select Transaction Type and enter amount of cash needed to adjust the system value. “Transaction Type” drop down menu lists “Deposit to Bank”, which subtracts designated amount from DISBO account to balance the total if DASR amount is positive, and “Deposit to Safe”, which adds designated amount from DISBO account to balance the total if DASR amount is negative. Click the “Submit” button to adjust the system value.

(2) If Disbursing Transaction Detail Report and Daily Cash Transaction Ledger agree and actual Navy Cash cash is greater than or less than the amount shown on the reports, then follow the procedures in Chapter 6 of DoD FMR Volume 5 to report an overage or underage.

Use EOM Reconciliation Record (sample form included at end of appendix) to assist in documenting steps taken to troubleshoot/resolve any issues/discrepancies.

e. **Contact FSG.** Contact the NAVSUP FLC Fleet Support Group (FSG) for any assistance needed in clearing any discrepancies.

f. After making any needed corrections, complete the IEOD.

4. Click on Indicate End of Month block, pull down the correct month and year, click Submit, and verify the EOM number (line 6.9 of 2657) to complete the IEOD.

5. Completing Disbursing EOM Close-Out at IEOD (Phase 3) sends EOM indicators for Disbursing, Food Service, Marine Disbursing to Navy Cash back-end ashore. *EOM indicators for vending machines and Ship's Store are sent to Navy Cash back-end at the first IEOD completed after closing out the vending and Ship's Store merchants (parents) at the Navy Cash Application (Phase 2 above).*

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**CLOSING OUT
ALL LINE-OF-ACCOUNTING
MERCHANTS
Disbursing, Sales, and Food Service**

o **Complete** prior to 2100Z on 27th of the month

<u>DISBURSING</u>	<u>SALES</u>	<u>FOOD SERVICE</u>
1. Reset DASR to zero using Safe Bank Transaction function.	1. Successful processing of EOD round trip sends EOM shore reports and EOM Summary Report to the ship.	1. Successful processing of EOD round trip sends EOM shore reports and EOM Summary Report to the ship.

<p>a. Deposit to Bank if DASR is positive.</p> <p>b. Deposit to Safe if DASR is negative.</p> <p>2. A new DASR should be run to verify an ending balance of zero.</p> <p>3. Successful processing of EOD round trip ashore sends EOM shore reports and EOM Summary Report to the ship. Navy Cash End of Month Summary Report contains <i>shore totals for Navy Disbursing, Sales, Food Service, and Marine Disbursing (if Marine DISBO is embarked); deposit ticket numbers, dates, amounts; and debit voucher numbers, dates, amounts.</i></p> <p>4. Compare the EOM Summary Report and the Disbursing Monthly Transaction Detail Report. Totals from each report should match.</p> <p>5. Disbursing will use EOM Summary Report numbers to report the Navy Cash Disbursing numbers and prepare debit voucher (SF 5515) or deposit ticket (SF 215) as appropriate.</p> <p>6. Disbursing will use EOM Summary Report numbers to verify Navy Cash Sales numbers on 1149 and prepare 215.</p> <p>7. Disbursing will use EOM Summary Report numbers to verify Navy Cash Food Service numbers on 1359 and prepare 215.</p> <p>8. Post final Navy Cash numbers on 2657 for day. 1149 and 1359 totals entered on line 4.1E; totals</p>	<p>2. Compare EOM Summary Report to Ship's Store, Vending Soda, Vending Store Items, and Hangar Bay Sales Monthly Transaction Detail Reports. Totals from each report should match.</p> <p>3. Sales will use the EOM Summary Report numbers in Ship's Store, Vending Soda, Vending Store Items, and Hangar Bay Sales to enter Navy Cash numbers into ROM for the 1149.</p> <p>4. Prepare the memorandum cash sales invoice (DD 1149) using ROM in accordance with existing procedures.</p> <p>5. Submit 1149 to DISBO. DISBO will prepare deposit ticket based on 1149 and EOM Summary Report numbers to register the funds to the Navy Working Capital Fund (NWCF) LOA.</p> <p>6. If the Navy Cash collections reported in the EOM Summary Report from shore and the Navy Cash sales reported initially in ROM do not balance (equal), an error condition exists that must be investigated and corrected by reconciling to the Navy Cash figures. See <i>Reconciling Disbursing, ROM, and FSM to Navy Cash: Disbursing, Sales, and Food Service</i> below.</p>	<p>2. Compare EOM Summary Report and General Mess Food and General Mess Surcharges Monthly Transaction Detail Reports. Totals from each report should match.</p> <p>3. Food Service will use EOM Summary Report numbers for General Mess Food and General Mess Surcharges to prepare Navy Cash numbers for the 1359.</p> <p>4. Prepare the Monthly General Mess Operating Statement (NS 1359) in accordance with existing procedures.</p> <p>5. When Navy Cash is used to collect meal sales and surcharges, the Navy Cash totals are combined with cash (currency) collected, if any. In other words, for reporting purposes, treat Navy Cash collections as if they were actual cash collections.</p> <p>6. Report the combined cash and Navy Cash totals on the appropriate lines in the cash statement and accounting classification sections of the 1359 in accordance with existing procedure.</p> <p>7. Submit 1359 to DISBO. DISBO will prepare deposit ticket based on the 1359 and the EOM Summary Report numbers to register the funds to Subsistence In Kind (SIK) and surcharge (O&MN) LOAs as appropriate.</p> <p>8. If the Navy Cash collections reported in the EOM Summary Report from shore and the Navy Cash sales reported on the 1544s, 1046s, and 1149s, do not balance (equal), an error condition exists that must be investigated and corrected by reconciling to the Navy Cash figures. See <i>Reconciling Disbursing, ROM, and FSM To Navy Cash: Disbursing, Sales, and Food Service</i> below.</p>
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<p>for 5515s/215s prepared above are entered on line 4.2A.</p> <p>9. Ensure line 6.9 Month-to-Date column is “zero” on DD 2657 for day on which Navy Cash is closed out for the month and for each subsequent day until the actual end of the month. After Navy Cash close out, any Navy Cash business on the remaining days of the month is reported in the next month.</p> <p>10. Update Schedule of Deposit Activity (SODA) with all Navy Cash 5515s and 215s.</p> <p>11. Ensure SODA, 215s, 5515s, and EOM spreadsheet Deposit Activity all have same amounts.</p>		
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**PROCESSING SF 1219
DISBURSING OFFICER MONTHLY
RETURNS**
Disbursing, Sales, and Food Service

o **Submit** *not later than 1000 EDST on 1st calendar day of month*

<u>DISBURSING</u>	<u>SALES</u>	<u>FOOD SERVICE</u>
<p>1. At actual end of month, close out SF 1219. Send via Navy message and email to DFAS Cleveland NLT 1000 EDST on first calendar day of following month (include EOM Summary Report).</p> <p>2. DFAS Cleveland uses CIR to verify Navy Cash 5515s and 215s entered by Treasury Agent and reported in 1219 and reconciles accounts.</p> <p>3. DFAS Cleveland reports monthly on status of Monthly Returns (1219s) — timeliness of</p>	<p>1. DFAS Cleveland uses CIR to register Navy Cash funds collected for Ship’s Store and vending operations to Navy Working Capital Fund (NWCF) LOA.</p>	<p>1. DFAS Cleveland uses CIR to register Navy Cash funds collected for General Mess to appropriate SIK and surcharges (O&MN) LOAs.</p>

reporting and any out-of-balance conditions.		
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**RECONCILING DISBURSING, ROM,
AND FSM TO NAVY CASH
Disbursing, Sales, and Food Service**

- o **Start** on or about 28th of the month

1. Reconciliation is the process of confirming that Navy Cash collections balance with Navy Cash sales (transactions) and, if they don't balance, determining what caused the out-of-balance condition. The DISBO, Sales Officer, and FSO must reconcile daily.
2. At the completion of the EOM process, the DISBO, Sales Officer, and FSO must reconcile the Navy Cash numbers reported on the 1219, 1149, or 1359 at EOM to the Navy Cash numbers carried in the Disbursing Activity, ROM, or FSM.
3. The basic business rule is that the Navy Cash figures reported in the EOM spreadsheet and Monthly Transaction Detail Reports are always correct.
4. **Any adjustments necessary must be completed within 30 days and reported in next month's 1149 or 1359 and posted on next month's 2657/1219.**

**DAILY
RECONCILIATION
Disbursing, Sales, and Food Service**

- o **Reconcile** daily

<u>DISBURSING</u>	<u>SALES</u>	<u>FOOD SERVICE</u>
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<ol style="list-style-type: none"> 1. To simplify reconciliation at EOM, reconcile collections and transactions at the end of each day. 2. At the end of each day when initiating IEOD link in Navy Cash Application, total on line 6.9 of 2657 should match total balance on DASR. If there is a discrepancy between totals, use reconciliation procedures in the <i>Disbursing EOM Close-Out: Phase 3 — At Navy Cash Application</i> section above. 	<ol style="list-style-type: none"> 1. To simplify reconciliation at EOM, reconcile collections and sales at the end of each day. 2. To reconcile each day, the Sales Officer or designated assistant should compare the ROM daily transaction report (sales) and the Merchant Sales by Operator Detail Report (collections). Totals from each report should match. 	<ol style="list-style-type: none"> 1. To simplify reconciliation at EOM, reconcile collections and sales at the end of each day. 2. To reconcile each day, the FSO compares recorded sales and surcharges (cash meals and bulk food) totals for the day from DD 1544s, NS 1046s, and DD 1149s, less any refunds, to Navy Cash collection totals shown on General Mess Food and General Mess Surcharges Daily Transaction Detail Reports plus any checks or cash (currency) collected. A reconciliation worksheet is provided to assist the FSO in the reconciliation process.
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3. If daily sales (transactions) and collections are equal (balance), the reconciliation is successful and complete.
4. If total sales (transactions) and total collections do not balance, an error condition exists that must be investigated and corrected.
5. After compensating properly for unliquidated refunds, there are two primary out of balance conditions that can occur. It is possible, however, to experience combinations of these two basic error conditions, and this must be considered when conducting the investigation.
 - a. **Shortage.** The total sales (transactions) amount is greater than the total collected; sales (transactions) are overstated or an amount collected is understated. This condition is caused when a sale (transaction) is recorded but nothing was collected or the amount collected was less than the amount of the sale (transaction). If cash (currency) is involved, it is possible that a cashier made change incorrectly during the transaction or that money was miscounted, misplaced, lost, or stolen.

b. Overage. The total sales amount is less than the total collected; sales are understated or an amount collected is overstated. This condition is caused when an amount was collected but a sale was never recorded or was recorded at an amount less than the amount collected. If cash (currency) is involved, it is possible that the cashier made change incorrectly or that the money was miscounted. As an example on the Navy Cash side, if the Wardroom Treasurer pays a portion of the General Mess Food bill in the Disbursing Office using the Chip to Merchant Account function and does not notify the FSO of the payment, the amount collected would be reflected in the General Mess Food Daily Transaction Detail Report but would not be recorded in the Food Service daily sales records.

<u>DISBURSING</u>	<u>SALES</u>	<u>FOOD SERVICE</u>
<p>c. See reconciliation procedures in the <i>Disbursing EOM Close-Out: Phase 3 — At Navy Cash Application</i> section above.</p>	<p>c. The basic Ship’s Store Business Rule is that Disbursing (Navy Cash) is always correct. ROM will always have to match what Disbursing reports.</p> <p>(1) <u>Unknown Differences</u>. Navy Cash shows a figure (collections) greater than ROM (sales).</p> <p>(a) Navy Cash captured a sale that ROM did not. This error can occur when ROM and Navy Cash are not communicating well, the operator does a “control alt delete” action, and the transaction in ROM is lost.</p> <p>(b) <u>Effect on Operation</u>. ROM does not know inventory was sold. At the end of the accounting period, an inventory shortage (something sold but in effect not rung up) and a cash overage will exist. These will balance out with zero net effect on the operation.</p> <p>(a) <u>Correction</u>. For total sales on that particular day, Sales Officer will have to make EOD collections in ROM match Navy Cash MSO summary report.</p>	<p>c. For either out of balance condition, the FSO should compare the General Mess Food and General Mess Surcharges Daily Transaction Detail Reports, which list every Navy Cash transaction performed that day, and the food service daily sales records (1544, 1046, and 1149) to determine, through the process of elimination, which transactions are missing or were recorded at incorrect amounts.</p>

d. If the investigation reveals that an insufficient amount (or nothing) was collected from a particular member for a particular sale (transaction), contact the member to request payment of the difference in Navy Cash or currency, as appropriate.

c. If the investigation reveals that too much money was collected from a particular member for a particular sale (transaction) or that the member was charged for a sale (transaction) that did not actually occur, refund the difference to the member in Navy Cash or currency, as appropriate.

- d. If the investigation reveals that a sale (transaction) was erroneously recorded (didn't actually occur or was recorded at an incorrect amount), reverse or adjust the sale (transaction) in the appropriate sales (transaction) record.
- e. If the investigation reveals that cash (currency) was lost, misplaced or stolen, corrective action taken will be in accordance with existing procedures (outside the scope of Navy Cash).
5. **Unliquidated Refunds.** Unliquidated refunds require special consideration during daily reconciliation because the day a refund chit is liquidated (cashed) can be different than the day the refund chit was issued, perhaps several days or weeks later. Consequently, refunds not liquidated on the day they were issued must be considered in the day-to-day reconciliation process until they are finally liquidated and reported in the Daily Transaction Detail Report. To minimize efforts associated with unliquidated refunds, the SOP requires refunds be liquidated within 2 working days.
- a. If a refund was issued and liquidated during the day of reconciliation, neither recorded sales nor cash collections require any adjustment. Given that no other balance affecting error condition exists, recorded sales (1544, 1046, 1149) and cash collections shown on Daily Transaction Detail Report will be in balance.
- b. If a refund was issued but not liquidated during the day of reconciliation, recorded sales will be understated compared to cash collections shown on the Daily Transaction Detail Report. In this case, the FSO must add the amount of the unliquidated refund to recorded sales to balance sales with collections.
- c. If a refund was liquidated during day of reconciliation but more than one day after original day of issuance, daily sales total will be overstated compared to cash collections shown on Daily Transaction Detail Report. In this case, FSO must subtract amount of refund from recorded sales to balance sales with collections.
- d. If no refunds were issued or liquidated on the day of reconciliation, the daily sales total should balance with cash collections shown on the Daily Transaction Detail Report, provided that no other balance affecting error condition exists.
6. Maintain daily reports and reconciliation worksheets for 30 days or until the monthly reconciliation is completed. The Navy Cash EOM Reconciliation Record (a sample form is included at the end of this appendix) can be used to assist in documenting the steps taken to troubleshoot and resolve any issues/ discrepancies.

**MONTHLY
RECONCILIATION**
Disbursing, Sales, and Food Service

o **Start** on or about
28th of the month

<u>DISBURSING</u>	<u>SALES</u>	<u>FOOD SERVICE</u>
<p>1. To reconcile Navy Cash transactions for the month, DISBO must add the daily transactions recorded throughout the month on 2657s to calculate total transactions for the month.</p> <p>2. See reconciliation procedures in the Disbursing EOM Close-Out: Phase 3 — At Navy Cash Application section above. Navy Cash EOM Reconciliation Record (sample form included at the end of</p>	<p>1. To reconcile sales reported by ROM and collections reported by Navy Cash for month, Sales Officer to do following.</p> <p>a. Verify monthly Navy Cash receipts were posted in ROM back office computer correctly for Ship's Store and each type of vending machine, e.g., vending soda and vending store item. If figures were posted incorrectly, modify figures in</p>	<p>1. To reconcile cash collections and sales for the month, FSO must add the daily sales recorded throughout the month on 1544s, 1046s, and 1149s, less refunds, to calculate total sales for the month.</p> <p>2. The FSO compares the calculated monthly sales total to the monthly Navy Cash collections reported in the Monthly Transaction Detail Reports plus any cash or checks (currency) accepted during the month.</p> <p>3. If monthly cash collections and sales don't balance (equal), an error condition exists that must be investigated and corrected. The process of investigation and correction is the same as that described in Daily reconciliation above.</p>

<p>this appendix) can be used to assist in documenting the steps taken to troubleshoot and resolve any issues /discrepancies.</p>	<p>ROM following procedures outlined in ROM User's Guide.</p> <p>b. Print out ROM Over/Short Report from ROM back office and Ship's Store Monthly Transaction Detail Report from shore reports folders and compare totals with ROM daily transaction reports to research and resolve discrepancies.</p> <p>c. If difference is unresolved, a signed letter/report by the Sales and Disbursing Officer will be filed in the RK, CO2/CO3/CO4 file. Navy Cash EOM Reconciliation Record (sample form included at end of this appendix) can be used to assist in documenting the steps taken to troubleshoot and resolve any issues/discrepancies.</p>	<p>4. The FSO will maintain monthly reports and reconciliation worksheets on file for 12 months. When a month's activity is reconciled, the daily reports for that month can be discarded. Navy Cash EOM Reconciliation Record (sample form included at the end of this appendix) can be used to assist in documenting the steps taken to troubleshoot and resolve any issues/discrepancies.</p>
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USS _____

GENERAL MESS DAILY RECONCILIATION WORKSHEET

DATE: _____

SALES		COLLECTIONS	
DD 1149/NS 1282			Cash
NS 1046			Checks
DD 1544			Navy Cash (from Merchant Sales Summary Report)
TOTAL SALES			TOTAL COLLECTIONS
ADJUSTMENTS TO SALES		ADJUSTMENTS TO COLLECTIONS	
Plus refunds issued today but not liquidated today			Less amount of currency overage—exclusive of Navy Cash funds
Less refunds issued before today but liquidated today			Plus amount of currency shortage—lost, misplaced or stolen—exclusive of Navy Cash funds
Less erroneously overstated sales amounts			Plus erroneously understated Navy Cash collections
Plus erroneously understated sales amounts			Less erroneously overstated Navy Cash collections
ADJUSTED TOTAL			ADJUSTED TOTAL

USS _____

PRIVATE MESS DAILY/MONTHLY RECONCILIATION WORKSHEET

DATE: _____

RECORDED		ACTUAL	
Recorded Collections for Day/Month (Total of 'NC' Entries in Record of Collections)			Navy Cash Collected for Day/Month (Daily/Monthly Merchant Sales Summary Report)
Less Refunds <u>Liquidated</u> for Day/Month (Total Of 'NC' Refund Entries in Record of Expenditures Liquidated on/in Day/Month)			
TOTAL RECORDED COLLECTIONS			TOTAL ACTUAL COLLECTIONS
ADJUSTMENTS TO RECORDED COLLECTIONS		ADJUSTMENTS TO ACTUAL COLLECTIONS	
ADJUSTED TOTAL			ADJUSTED TOTAL

NAVY CASH EOM RECONCILIATION RECORD

1. Basic business rule is that Navy Cash numbers reported in the EOM Summary Report are always correct.
2. Use this form to document reconciliation of the Navy Cash numbers reported in EOM Summary Report or Monthly Transaction Detail Reports and on your 1219, 1149, or 1359 to the Navy Cash numbers carried in Disbursing activity, ROM, or FSM.
3. If there is a discrepancy, any adjustments necessary must be reported within 30 days in the next month's 1219, 1149, or 1359.
4. Retain this form on file with your monthly retained returns or monthly reports to document problem resolution. Forms may be reviewed by assist teams, Type Commanders, etc. to develop lessons learned to improve EOM procedures.

SHIP NAME	EOM MONTH AND YEAR	DIVISION (e.g., S-2, S-3, S-4)
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NAME OF FISCAL CLERK/RECORDS KEEPER	RANK/RATE	PHONE	E-MAIL ADDRESS
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NAME OF DISBURSING/SALES/FOOD SERVICE OFFICER	RANK/RATE	PHONE	E-MAIL ADDRESS
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DESCRIBE NATURE OF ISSUE/DISCREPANCY: Include any error messages or error codes if possible. Attach any ROM, FSM, or Navy Cash printouts, screen prints, or ship or shore reports as needed. Describe any suspected hardware, software, communications, or operational problems.

<i>If Navy Cash system problem is suspected, include the case number you obtained from the Navy Cash Central Support Unit when you reported the trouble call.</i>	CASE NUMBER
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DESCRIBE STEPS TAKEN TO RECONCILE AND RESOLVE ISSUE/DISCREPANCY: Include references you used in troubleshooting the problem, e.g., SOP, ship or shore reports, ROM or FSM reports, system log files. Attach any reports, log file printouts, or screen prints as needed.

Appendix S

Communications Troubleshooting Guide

The DISBO should check the status of round trips regularly (see paragraph 8.4.29, Network Operations Center (NOC) Selection, and paragraph 8.4.20, Indicate End of Day, which explains manual EOD, automatic EOD, and automatic interim round trips). If a pending batch is not completed within six hours, the DISBO should engage a ship's IT and, together with the IT, go through the troubleshooting steps below for either Navy Cash version 1.4.6.x, or 1.4.7.x.

Navy Cash Version 1.4.6.x

STEP 1: When first noticing a possible communications problem, report the problem to the ship's ITs and verify with them that there are no ship communications issues or recent network changes that could possibly be the cause of the problem. If communications tests are not successful, the ship's ITs may decide to issue a COMSPOT with the terminating NOC to find out if there are any current issues or ship advisories. The ITs will need to provide the IPs of both Nodes 1 and 2. Points of contact for each NOC are at the end of this guide. The ITs should also verify that an IP Rights Request was submitted for both Nodes 1 and 2 prior to getting underway.

STEP 2: Request assistance from a ship's IT to make sure the ACLs are correct as follows:

A. Verify that the router ACL settings include the following entries for Navy Cash:

```
access-list 110 permit tcp host [NavyCash-Node1-IP] any eq 20
access-list 110 permit tcp host [NavyCash-Node2-IP] any eq 20
access-list 110 permit tcp host [NavyCash-Node1-IP] any eq 21
access-list 110 permit tcp host [NavyCash-Node2-IP] any eq 21
access-list 110 permit tcp host [NavyCash-Node1-IP] any eq 80
access-list 110 permit tcp host [NavyCash-Node2-IP] any eq 80
access-list 110 permit tcp host [NavyCash-Node1-IP] any eq 443
access-list 110 permit tcp host [NavyCash-Node2-IP] any eq 443
access-list 110 permit tcp host [NavyCash-Node1-IP] any gt 1023
access-list 110 permit tcp host [NavyCash-Node2-IP] any gt 1023
```

NOTE: When applying these statements, be sure that they are not placed below any "deny" statements. Also, be sure to replace the [bracketed-text] on each line with the External IP Address of the respective server node. Finally, be sure to commit all changes to NVRAM ("write memory"); otherwise, all changes will be lost when the router is rebooted and/or loses power.

B. Verify ship's router settings, and email them to Navy Cash Technical Support (NCTS) group at navycashcenter@frb.org.

C. If the ACLs are correct and the round trip is still pending, then proceed to STEP 3.

STEP 3: Verify that "Task Scheduler" and "Cluster Services" are running properly on the Navy Cash server.

Log on to the Active Node (Node 1 or Node 2)

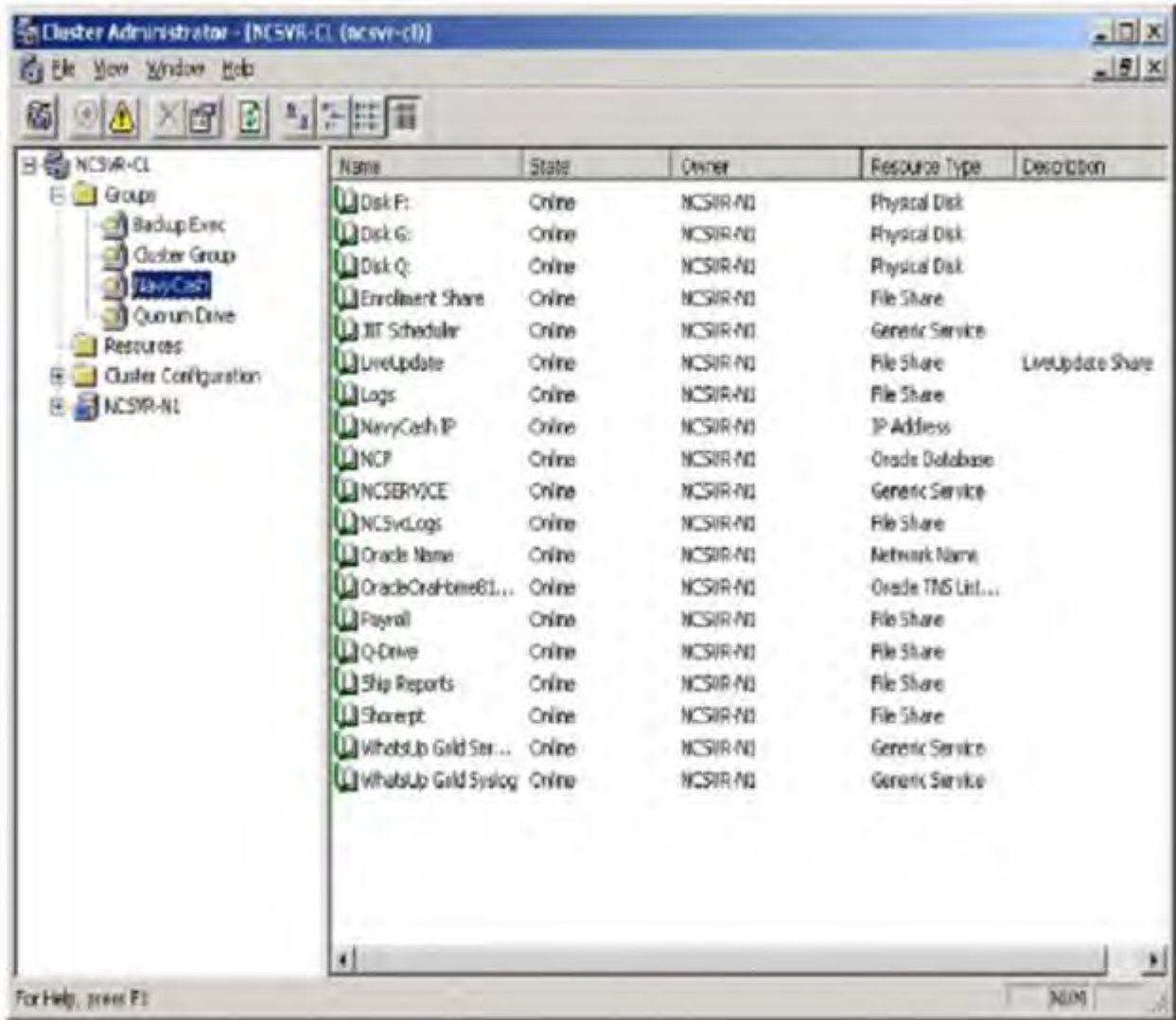
A. Verify that all Cluster Services are running on one server node (Node 1 or Node 2).

1. Start -> Programs -> Cluster Administrator.

2. Verify that all your Groups and Resources directories are in the control of the same Owner (NCSVR-N1 or NCSVR-N2). If there are some resources owned by Node 1 and others owned by Node 2, you will experience communication issues. You will also need to move on to the next step of these instructions.

3. To move Groups or Resources folders to Node 1 or Node 2, right click on the folder/directory and select "Move Group" or "Move Resource". This will take a few moments to process.

4. Once all Groups and Resources are owned by, or in the control of, the same Node, wait and see if your batches resume processing.

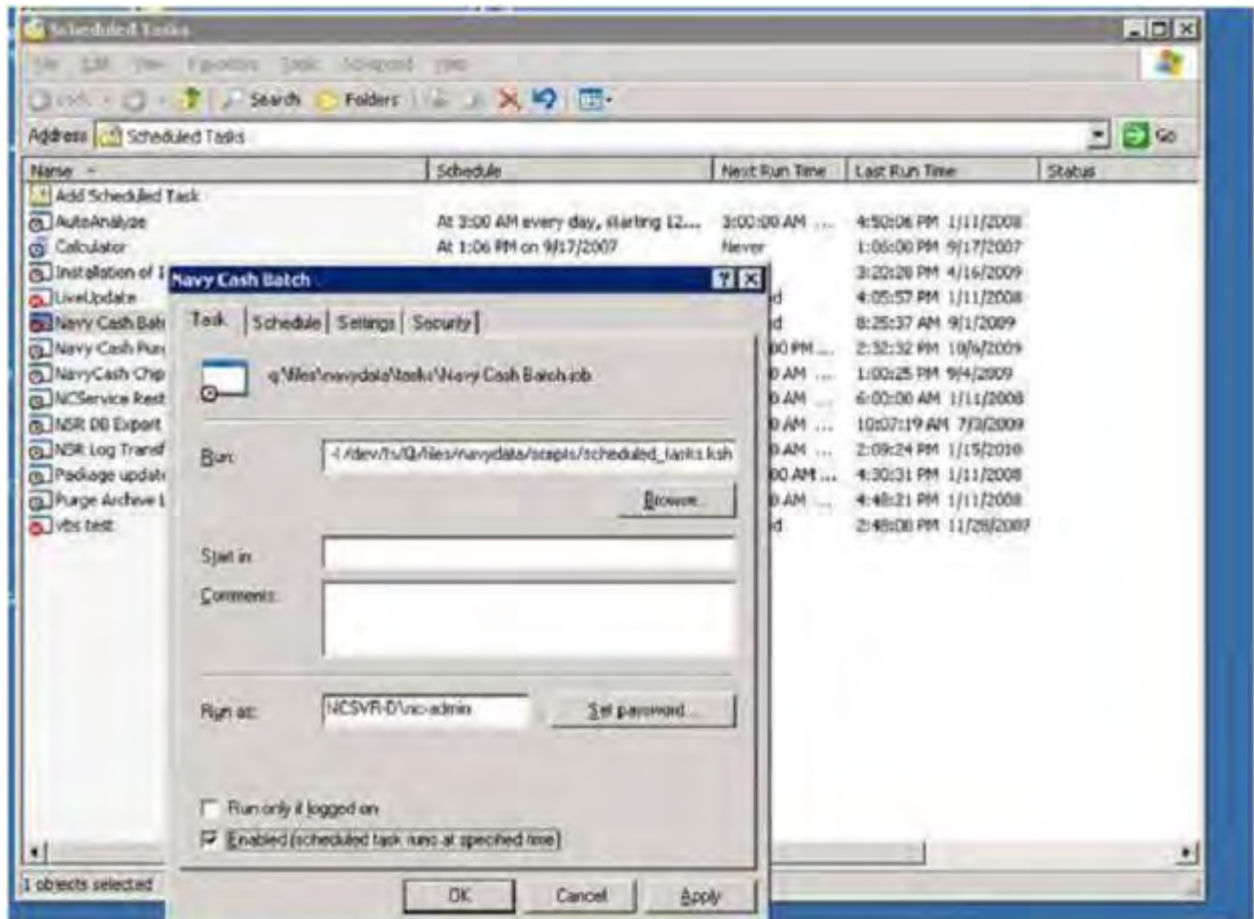


B. Verify that all Cluster Services are Online.

1. Start -> Programs -> Cluster Administrator
2. Verify that the Status of all your Groups and Resources directories show "Online".
3. If there are services offline, report the issue to the Navy Cash Central Support Unit (CSU) at navycashcenter@frb.org for assignment of a case number.

C. Verify that your Task Scheduler and Tasks are Active on both server nodes.

1. Start -> Settings -> Control Panel -> Scheduled Tasks.
2. Verify each of the tasks, especially the Navy Cash Batch task, is set to Run (Enabled).
3. Just double click a Task.
4. Select Enable as shown in the screenshot below.
5. Click Apply then OK



If all of STEP 3 A, B, and C above are verified to be correct, move on to STEP 4.

STEP 4: Test the NOCs. Log on to the active node, Node 1 or Node 2.

Verify access off the ship and access to the FTP servers

1. Log on to Node 1.
2. Click START --> RUN
3. Type CMD in box, hit enter (Command Prompt Window will open)
4. In Command Prompt Window
5. Type FTP (contact your FLC Rep for PRNOC IP Address) (hit ENTER and provide results)
6. Type FTP (contact your FLC Rep for UARNOC IP Address) (hit ENTER and provide results)
7. Type FTP (contact your FLC Rep for PRNOC DR IP Address) (hit ENTER and provide results)
8. Type FTP (contact your FLC Rep for UARNOC DR IP Address) (hit ENTER and provide results)
9. Close window.

The IP addresses that prompt for a user name indicate a successful connection; those that do not prompt for a user name are unsuccessful. If one or more NOCs do not prompt for a user name, email the IPs experiencing problems to tacnet@navy.mil/tacnet@navy.smil.mil (SPAWAR San Diego) to report the problems, and issue a COMSPOT with the NOC.

STEP 5: Change the NOC as instructed below, to one of the NOCs from STEP 4 that prompted for a user name the most quickly.

1. In the Disbursing Application, under the “Utility Functions” menu, click on the “NOC Selection” function.
2. Verify the “Current NOC Selection” IP address.
3. From the "Change NOC Selection" dropdown box, select another NOC IP address. (If there are no other selections, contact the Navy Cash CSU. There should be four NOC options.)
4. Click on the Submit button.
5. Click on OK button.
6. Click on OK button again.
7. Log out of the Disbursing Application.

Notify NCTS at navycashcenter@frb.org of the previous NOC selection and what was selected as the new NOC. Wait one hour for round-trip processing to complete.

If, after one hour, the round trip is still making no progress, then proceed to STEP 6

STEP 6: Run the Checkcomm test on the active cluster node, and email the results to the CSU for assignment of a case number and to the NCTS.

1. Log on to the active node of the Navy Cash server cluster
2. From the email sent from NCTS, copy the attached files, ftp_test.txt and checkcomm146.txt.
3. Copy the files to the Q:\ directory using Windows Explorer (Start -> My Computer -> Q:).
4. Rename the file to checkcomm146.ksh
5. Rename the file to ftp_test.ksh
6. Select Start -> Programs -> Subsystem for UNIX-based Applications -> Korn Shell.
7. At the Korn Shell prompt, type the following commands:

```
cd /dev/fs/Q
./checkcomm146.ksh
```
8. Wait 10 minutes for the command to finish, go to E:\ncsetup\logs\[today's date] folder, and copy and return all the logs contained therein to the CSU at navycashcenter@frb.org.

Navy Cash Version 1.4.7.x

STEP 1: When first noticing a possible communications problem, report the problem to the ship's ITs and verify with them that there are no ship communications issues or recent network changes that could possibly be the cause of the problem. If communications tests are not successful, the ship's ITs may decide to issue a COMSPOT with the terminating NOC to find out if there are any current issues or ship advisories. The ITs will need to provide the IPs of both Nodes 1 and 2. Points of contact for each NOC are at the end of this guide. The ITs should also verify that an IP Rights Request was submitted for both Nodes 1 and 2 prior to getting underway.

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A. Verify that the router ACL settings include the following entries for Navy Cash:

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access-list 110 permit tcp host [NavyCash-Node2-IP] any eq 21
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access-list 110 permit tcp host [NavyCash-Node2-IP] any eq 80
access-list 110 permit tcp host [NavyCash-Node1-IP] any eq 443
access-list 110 permit tcp host [NavyCash-Node2-IP] any eq 443
access-list 110 permit tcp host [NavyCash-Node1-IP] any gt 1023
access-list 110 permit tcp host [NavyCash-Node2-IP] any gt 1023
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NOTE: When applying these statements, be sure that they are not placed below any "deny" statements. Also, be sure to replace the [bracketed-text] on each line with the External IP Address of the respective server node. Finally, be sure to commit all changes to NVRAM ("write memory"); otherwise, all changes will be lost when the router is rebooted and/or loses power.

B. Verify ship's router settings, and email them to Navy Cash Technical Support (NCTS) group at navycashcenter@frb.org.

C. If the ACLs are correct and the round trip is still pending, then proceed to STEP 3.

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Log on to the Active Node (Node 1 or Node 2)

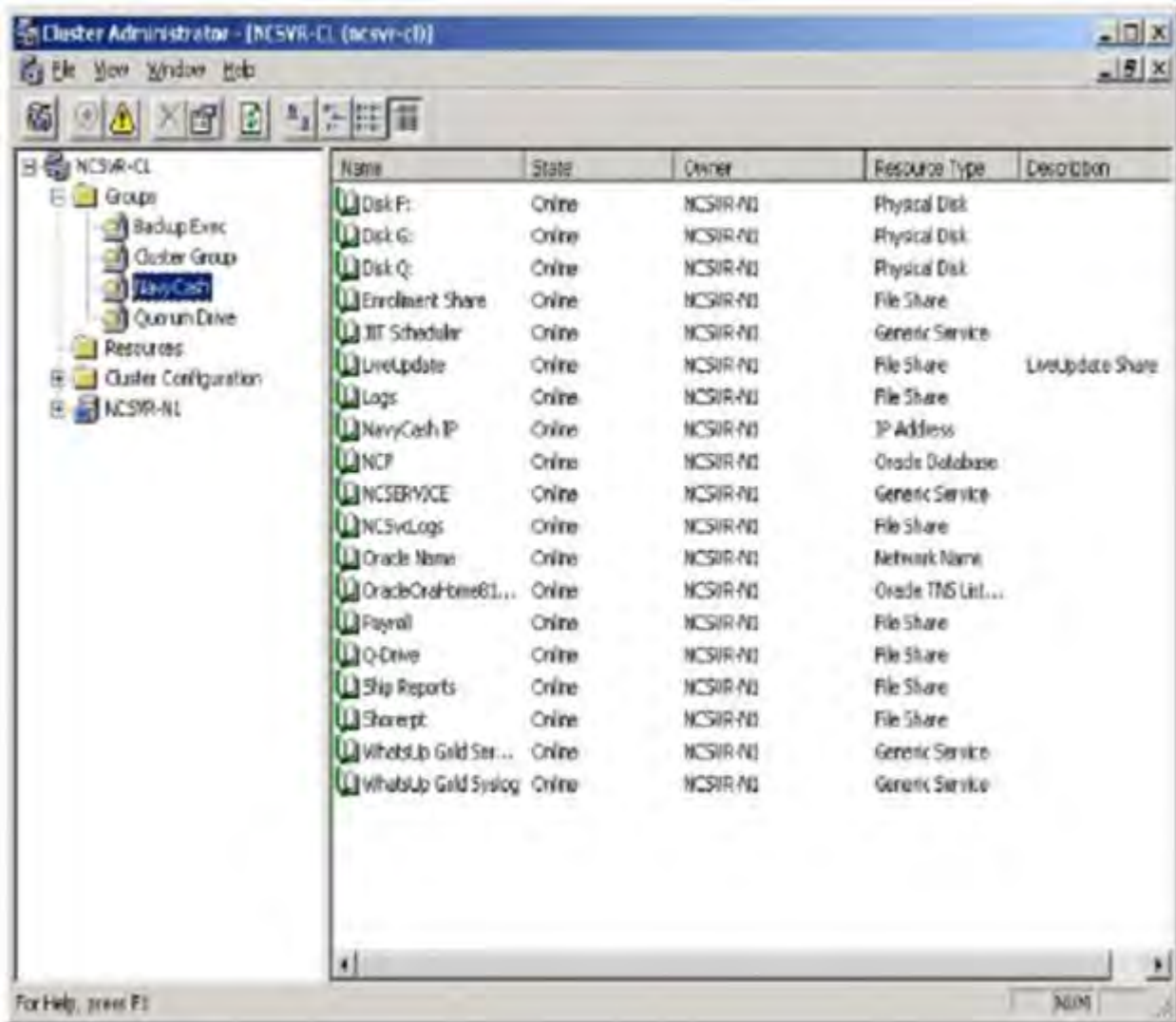
A. Verify that all Cluster Services are running on one server node (Node 1 or Node 2).

1. Start -> Programs -> Cluster Administrator.

2. Verify that all your Groups and Resources directories are in the control of the same Owner (NCSVN-N1 or NCSVN-N2). If there are some resources owned by Node 1 and others owned by Node 2, you will experience communication issues. You will also need to move on to the next step of these instructions.

3. To move Groups or Resources folders to Node 1 or Node 2, right click on the folder/directory and select "Move Group" or "Move Resource". This will take a few moments to process.

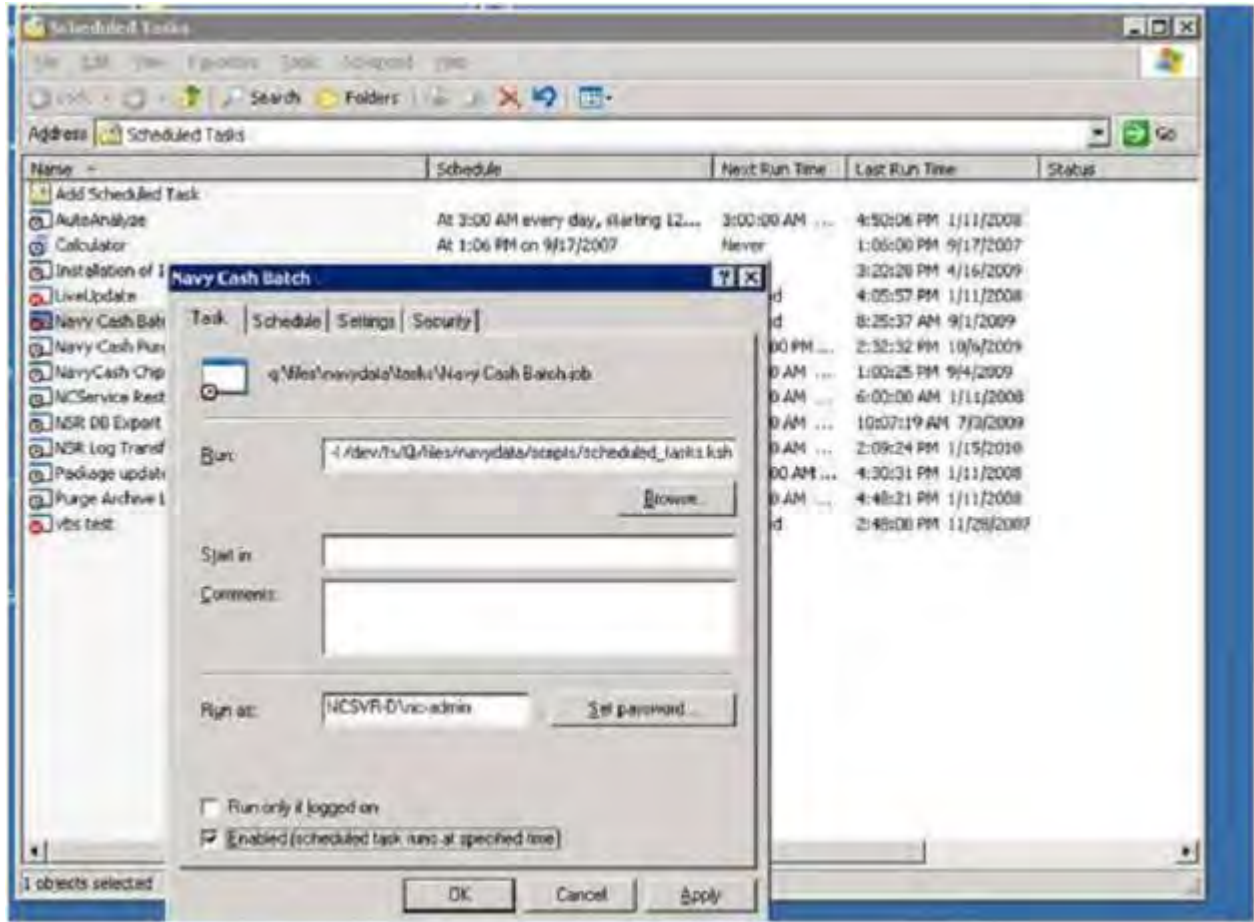
4. Once all Groups and Resources are owned by, or in the control of, the same Node, wait and see if your batches resume processing.



B. Verify that all Cluster Services are Online.

1. Start -> Programs -> Cluster Administrator
2. Verify that the Status of all your Groups and Resources directories show “Online”.
3. If there are services offline, report the issue to the Navy Cash Central Support Unit (CSU) at navycashcenter@frb.org for assignment of a case number.

- C. Verify that your Task Scheduler and Tasks are Active on both server nodes.
1. Start -> Settings -> Control Panel -> Scheduled Tasks.
 2. Verify each of the tasks, especially the Navy Cash Batch task, is set to Run (Enabled).
 3. Just double click a Task.
 4. Select Enable as shown in the screenshot below.
 5. Click Apply then OK



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5. Type FTP (contact your FLC Rep for PRNOC IP Address) (hit ENTER and provide results)
6. Type FTP (contact your FLC Rep for UARNOC IP Address) (hit ENTER and provide results)
7. Type FTP (contact your FLC Rep for PRNOCDR IP Address) (hit ENTER and provide results)
8. Type FTP (contact your FLC Rep for UARNOCDR IP Address) (hit ENTER and provide results)
9. Close window.

The IP addresses that prompt for a user name indicate a successful connection; those that do not prompt for a user name are unsuccessful. If one or more NOCs do not prompt for a user name, email the IPs experiencing problems to tacnet@navy.mil/tacnet@navy.smil.mil (SPAWAR San Diego) to report the problems, and issue a COMSPOT with the NOC.

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1. In the Disbursing Application, under the “Utility Functions” menu, click on the “NOC Selection” function.
2. Verify the “Current NOC Selection” IP address.
3. From the "Change NOC Selection" dropdown box, select another NOC IP address. (If there are no other selections, contact the Navy Cash CSU. There should be four NOC options.)
4. Click on the Submit button.
5. Click on OK button.
6. Click on OK button again.
7. Log out of the Disbursing Application.

Notify NCTS at navycashcenter@frb.org of the previous NOC selection and what was selected as the new NOC. Wait one hour for round-trip processing to complete.

If, after one hour, the round trip is still making no progress, then proceed to STEP 6

STEP 6: Run the Checkcomm test on the active cluster node, and email the results to the CSU for assignment of a case number and to the NCTS.

1. Log on to the active node of the Navy Cash server cluster
2. From the email sent from NCTS, copy the attached files, ftp_test.txt and checkcomm146.txt.
3. Copy the files to the Q:\ directory using Windows Explorer (Start -> My Computer -> Q:).
4. Rename the file to checkcomm146.ksh
5. Rename the file to ftp_test.ksh
6. Select Start -> Programs -> Subsystem for UNIX-based Applications -> Korn Shell.
7. At the Korn Shell prompt, type the following commands:

```
cd /dev/fs/Q
./checkcomm146.ksh
```
8. Wait 10 minutes for the command to finish, go to E:\ncsetup\logs\[today's date] folder, and copy and return all the logs contained therein to the CSU at navycashcenter@frb.org.

COMMUNICATIONS AND NETWORK OPERATIONS CENTER POINTS OF CONTACT

NOTE: Please be sure your ITs keep the following POC information to report NOC/communications problems and issue a COMSPOT if needed.

For Technical Support, contact:

GCCS-M/ISNS-IT21 LAN/NTCSS/NALCOMIS/JMCIS/JMCIS98/TIDS/TBMCS/WECAN

Help Desk Manager: 800-838-1816 (Option 2)

CONUS ISNS Helpdesk: DSN: 588-5665

Email (unclas): jmcishlp@spawar.navy.mil

Shore support:

PRNOC: 808-653-5301/1000

DSN: 453-8360/0523

prnoc@fleet.navy.mil/smil

fset@fleet.navy.mil

PACSW: 619-545-4357

sdbanhelpdesk@cnrsw.navy.mil

PACNW: 360-476-9090

helpdesk@pacnw.navy.mil

JRNOC: 243-3883/5233

helpdesk@cnrfe.navy.mil/smil

PH RITSC: 808-473-4357

helpdesk@cpf.navy.mil

IORNOC Bahrain: DSN: 318-439-3407//3408/3415

iornoc@pop1.iornavy.mil/smil

UARNOC: 757-836-5004

121@pop1.uar.navy.mil/smil

DSN: 836-5004

ECRNOC DSN: 314-626-6020/3880/3881

noceng@ecr.navy.mil/smil

Spawarc4ihelpdesk@navy.mil

tacnet@navy.mil/tacnet@navy.smil.mil (SPAWAR San Diego) 619-524-3717

Please notify NCTS of any case numbers, ticket numbers, or COMSPOT opened with communications technical support or the NOCs, so they can monitor for round trips.

Appendix T

Guidelines for Fraud Risks and Liabilities

1. Cardholders. A Navy Cash cardholder, either an individual or a merchant, who suspects there has been unauthorized activity on their Navy Cash card or account, should stop using the card and report the incident to the Disbursing Office and/or the Navy Cash Customer Service Center (CSC) (1-866-3NAVY CASH (1-866-362-8922)). Specific guidelines for reporting and handling problems with suspected fraudulent activity depend on the type of transaction involved. Information about cardholder rights, responsibilities, and liabilities can be found in the *Navy Cash Card and Navy Cash Visitor Card Cardholder Agreement* at Appendix U.

Table T-1 groups problems with Navy Cash transactions in four categories: debit transactions on shore, funds transfers at the Navy Cash Kiosk, closed-loop transactions, and home bank or credit union account transfers. The actions a cardholder should take for suspected fraudulent activity with each category of transactions are discussed in turn. Table T-2 summarizes these cardholder actions.

PROBLEMS WITH DEBIT TRANSACTIONS ON SHORE	PROBLEMS WITH FUNDS TRANSFERS AT KIOSK
1. ATM withdrawal – PIN required 2. PIN-based purchase – PIN required 3. Signature-based purchase – PIN not required	4. Open loop to home account – PIN required 5. Open to closed loop – PIN required 6. Closed to open loop – PIN required 7. Closed loop to home account – PIN required
PROBLEMS WITH CLOSED-LOOP TRANSACTIONS	PROBLEMS WITH HOME ACCOUNT TRANSFERS
8. POS purchase – PIN required 9. Vending purchase – PIN not required 10. Closed-loop-to-closed-loop transfer – PIN required	11. Home account to closed loop – PIN required 12. Home account to open loop – PIN required

Table T-1. Summary of Navy Cash Transactions

a. Cardholder Actions

(1) Problems with Debit Transactions on Shore. Withdrawals at Automated Teller Machines (ATMs) ashore and both PIN-based and signature-base purchases at stores, restaurants, gas stations, and other retail locations ashore are transacted as Mastercard® debit transactions from the Mastercard debit open-loop account.

(a) Actions. A cardholder who suspects someone made, or may make, an unauthorized ATM withdrawal or a PIN-based or signature-based purchase ashore using their Navy Cash card open-loop account without permission must notify the Treasury Agent AT ONCE, either by requesting their Disbursing Office contact the CSC immediately or by calling the CSC directly. The CSC will open a case in the ticketing system and forward the case to the Treasury Agent’s transactions processor. Similarly, a cardholder who believes their Navy Cash card has been lost or stolen must notify the Treasury Agent AT ONCE, either by requesting their Disbursing Office contact the CSC immediately or by calling the CSC directly so they can assign

a case tracking number. In both cases, a telephone call is the preferred way to notify the CSC, but email notification is also acceptable.

If the Disbursing Office or cardholder elects to notify the CSC via email, they must restrict the Personally Identifiable Information (PII) they provide in the email. They should simply state either that they believe the card has been lost or stolen or that someone has transferred, or may transfer, money from the account without permission. They should include only the name, email address, and last four digits of the SSN to help the CSC in identifying the correct Navy Cash cardholder account and in responding to their email. They should also “cc” the Disbursing Officer on the email they send to the CSC. A cardholder’s full SSN, Mastercard number, or PIN should never be included in an email to the CSC.

Phone: 1 866 3NAVY CASH (*also printed on the back of the Navy Cash card*)
1 (866) 362-8922

email: navycash@frb.org

Fax: 1 (813) 533-5711

(b) Dispute Form. To dispute a fraudulent or erroneous transaction, an individual must fill out, sign, and date a dispute form. There are two separate dispute forms, the Fraud Transaction Dispute Form and the Non-Fraud Transaction Dispute Form. The Disbursing Officer can provide a cardholder the appropriate form. The form must then be faxed or mailed to Treasury Agent’s customer service facility in Tampa, Florida. Copies of the two dispute forms are included at Appendix I.

Address: FRB-TCC
Attention: Disputes
3913 Riga Blvd
Tampa, FL 33619

Fax: 1 (813) 533-5711

(2) Problems with Funds Transfers at the Kiosk on the Ship. Funds transfer requests at the kiosk from the open-loop account to a home bank or credit union account or to the closed-loop account on the Navy Cash card or from the closed loop to the open loop or from the closed loop to a home bank or credit union account also involve the Navy Cash card open-loop or closed-loop accounts and require a PIN.

(a) Actions. A cardholder who suspects someone transferred, or may transfer, money from his/her Navy Cash card open-loop or closed-loop accounts without permission must notify the Customer Service Center (CSC) AT ONCE, either by requesting their Disbursing Office contact the CSC immediately or by calling the CSC directly so they can assign a open a case in the ticketing system. A telephone call is the preferred way to notify the CSC, but email notification is also acceptable (see paragraph 1.a.(1) above).

(3) Problems with Closed-Loop Account Transactions on the Ship. The closed loop on the Navy Cash card replaces cash for purchases on the ship. Funds in the closed-loop account are considered cash. Any loss of funds is similar to the loss of cash and may not be recoverable.

(a) Actions. A cardholder who suspects fraudulent activity on closed-loop purchases or closed-loop-to-closed-loop transfers should notify the Disbursing Office and the ship’s Master at Arms immediately. Any loss of funds would need to be pursued via Navy investigative and judicial processes. The Commanding Officer (CO) may appoint an investigating officer/board to conduct a formal investigation or request a criminal investigation if one is warranted. If it becomes necessary to request account information, transaction history,

or any Personally Identifiable Information (PII) concerning a cardholder's Navy Cash account to support a formal or criminal investigation, refer to the guidance below in paragraph 4, Requests for Cardholder Information.

(4) Home Account Transfers at the Kiosk on the Ship. Funds transfer requests at the kiosk from the home bank or credit union account to the closed or the open loop are debited from the cardholder's bank or credit union account.

(a) Actions. Cardholders who suspect fraudulent activity on home account transfer requests should notify Disbursing and contact their bank or credit union directly to dispute any unauthorized transactions. For all calls received by the CSC from the cardholder or by the Navy Cash Central Support Unit (CSU) from Disbursing regarding disputes for these types of transactions, the caller will be referred to the individual cardholder's bank or credit union for resolution.

Transaction Types	Cardholder Actions
PROBLEMS WITH DEBIT TRANSACTIONS ON SHORE	
<ol style="list-style-type: none"> 1. ATM withdrawal 2. PIN-based purchase 3. Signature-based purchase 	<ul style="list-style-type: none"> • Call CSC immediately so a case can be opened 1-866-3NAVY CASH (1-866-362-8922) <i>(also printed on back of Navy Cash card)</i>. • Fill out, sign, and date appropriate dispute form <i>(available at Disbursing)</i> and fax or mail to: Address: FRB-TCC Attention: Disputes 3913 Riga Blvd Tampa, FL 33619 Fax: 1-813-533-5711
PROBLEMS WITH FUNDS TRANSFERS AT KIOSK ON SHIP	
<ol style="list-style-type: none"> 4. Open loop to home account 5. Open loop to closed loop 6. Closed loop to open loop 7. Closed loop to home account 	<ul style="list-style-type: none"> • Call CSC immediately so a case can be opened 1-866-3NAVY CASH (1-866-362-8922).
PROBLEMS WITH CLOSED-LOOP TRANSACTIONS ON SHIP	
<ol style="list-style-type: none"> 8. POS purchase 9. Vending purchase 10. Closed loop-to-closed loop transfer 	<ul style="list-style-type: none"> • Notify Master at Arms and Disbursing immediately. • Funds in closed-loop account are considered cash and may not be recoverable if lost, so disputes must be pursued via Navy investigative/judicial processes.
PROBLEMS WITH HOME ACCOUNT TRANSFERS AT KIOSK ON SHIP	
<ol style="list-style-type: none"> 11. Home account to closed loop 12. Home account to open loop 	<ul style="list-style-type: none"> • Contact bank or credit union directly to dispute any unauthorized transactions.

Table T-2. Summary of Cardholder Actions

b. Safeguard Navy Cash Card and PIN. Remember, a cardholder is responsible for all debits they authorize using the card. Therefore, a cardholder must take precautions to safeguard the card and PIN at all times. A cardholder must not give his/her card or PIN, or make the card or PIN available, to any other person. If a cardholder permits other persons to use his/her card, the cardholder is responsible for any transactions they authorize from the cardholder's closed-loop or open-loop account.

2. Lost or Damaged POS or CAD

a. The Point Of Sale (POS) and Card Access Device (CAD) are used to process closed-loop purchase transactions at retail locations and vending machines on the ship. Any loss of funds is similar to the loss of cash and may not be recoverable if lost. In each instance of loss of funds due to a damaged or lost device, the liability will be determined on a case basis by the Fiscal Service and NAVSUP.

b. Merchant Actions. The POS and CAD devices can be used to store the value of sales transactions and should be protected like a cash box, particularly when the POS is operated in the off-line mode. When being transported off the ship or over water, these devices should be carried in a waterproof container equipped with a flotation device (see paragraph 8.7, Collections from Portable Point of Sale Devices). In the unlikely event that a POS is lost, damaged, or destroyed before the sales transaction data recorded in it are downloaded to the server, the CSU may be able to reconstruct the sales transactions from copies of the electronic records or manual logs of sales receipts kept by each merchant in accordance with this SOP.

(1) The Navy Cash closed-loop balance is essentially maintained in two places, physically on the chip and electronically in the database ashore. If sales transactions are not captured on the Navy Cash server on the ship, e.g., the POS is lost overboard before the transactions are downloaded to the server, then no transactions can be posted to the shore database, and the Navy Cash database ashore has no way of knowing the value to transfer to that particular merchant's account or the correct closed-loop balances on cardholders' cards. The balance on the closed loop on the card (the correct value) will be different from the closed-loop balance that is maintained in the shore database.

(2) The information required to reconstruct the sales transactions would need to be provided by whoever collected the transactions. It could come from the ROM reports, if it was the Ship's Store POS that was lost or damaged, or from a sales receipts log or copies of receipts given to customers, e.g., in the Wardroom, Chiefs Mess, or MWR. The amounts that were deducted from cardholders' cards and the customers' names or card numbers would be provided to the CSU. The CSU would then adjust each cardholder's closed-loop balance in the shore database. This should synchronize the closed-loop balance on the shore with the closed-loop balance on the cardholders' Navy Cash cards and enable the payment to the merchant account. The accuracy will only be as good as the information provided to the CSU.

3. Disbursing Office. If unauthorized activity on a Navy Cash card or account is suspected in the Disbursing Office, the guidelines described above for cardholders for debit transactions on shore, funds transfers at the kiosk, closed-loop transactions, and home bank or credit union account transfers apply.

a. However, Navy Cash also involves public money. Under Federal Law, 31 U.S.C. 3302, public money must be held either in the Treasury, by a Treasury-designated Financial Agent, or by a disbursing official. The Navy Cash funds pool holds a pool of funds that backs the electronic stored value that has been issued. The money in this pool falls into one of two categories. The first represents stored value which has been received by the Navy through the Ship's Store, vending machines, other retail operations, and Food Service. These funds constitute

receipts of the United States. The second represents stored value which “belongs” to individual Sailors. This money, while belonging to the Sailors, is under the control of the Government. Both categories of funds are public money.

b. Article 0814, U.S. Navy Regulations (1990), requires COs to recommend or convene an investigation under the provisions of the Manual of the Judge Advocate General (JAGMAN) into the circumstances of all losses or excesses of public funds or property in the custody of persons under their command, unless properly excused by higher authority.

c. According to the Department of Defense Financial Management Regulation (DoD FMR), Volume 5, Chapter 6, Irregularities in Disbursing Officer Accounts, any loss of funds where there is evidence of fraud within the Disbursing Office is considered a major loss, regardless of dollar amount. Any major loss requires a written report from the Disbursing Officer to the CO within 24 hours, who must in turn submit a written report through the chain of command within 24 hours via email or by mail to the Relief of Liability Section, Disbursing/Debt Management Policy Division, Defense Finance and Accounting Service Indianapolis (DFAS-NPD/IN). The CO must appoint an investigating officer/board to conduct a formal investigation (the type of loss determines the type of investigation required) and request a criminal investigation if one is warranted. Responsibilities and procedures are detailed in DoD FMR Volume 5, Chapter 6.

d. In accordance with the JAGMAN, section 0249, Loss or Excess of Government Funds or Property, a consultation with an appropriate assist team and a prompt audit to verify the existence and amount of a loss of funds should normally precede the decision to convene a JAGMAN investigation. Criminal law enforcement investigations are required if there is any indication that the loss of funds was caused by fraud, embezzlement, theft, or other criminal act. In accordance with section 0201 of the JAGMAN, any such investigation should be coordinated with the Naval Criminal Investigative Service (NCIS).

4. Restitution. A court martial has no power to adjudge civil remedies. For example, a court martial may not adjudge the payment of damages, collect private debts, order the return of property, or order a criminal forfeiture of seized property.

a. When the U.S. Government, e.g., the Treasury’s Navy Cash funds pool (see paragraph 2.a), has suffered any loss of money through unlawful acts, e.g., larceny, fraud, etc., for which persons, other than accountable officers as defined in DoD FMR Volume 5, Chapter 2, section 0203, have been convicted by court-martial or competent authority has determined that the loss occurred through fraud, forgery, or other unlawful acts, the amount of such loss constitutes an indebtedness to the U.S. Government. That indebtedness will be set off against the final pay and allowances due such persons at the time of dismissal, discharge, or release from active duty, if necessary without the member’s consent, to make the Treasury’s Navy Cash funds pool whole. Immediate recovery action against current pay may be instituted without the member’s consent if such recovery is authorized by statute (see DoD FMR Volume 7A, Chapter 50) or on the basis of a voluntary offer from the member, i.e., with the member’s consent, to make restitution of all or part of any indebtedness to the Government to make the Treasury’s Navy Cash funds pool whole. The voluntary offer constitutes assumption of pecuniary responsibility for the loss and, as such, is sufficient to authorize checkage of current pay. (See JAGMAN, section 0167, Setoff of Indebtedness of a Person Against Pay.)

b. For accountable individuals, the ideal method for resolving a loss of funds is recovery from the beneficiary of the loss, e.g., recovery of missing cash from the finder, or, in cases where the accountable individual is denied relief of liability, collection from the accountable individual (see DoD FMR Volume 7A, Chapter 50) to make the Treasury’s Navy Cash funds pool whole.

When losses cannot be recovered (including those instances where relief of liability has been denied and recoupment cannot be made from the accountable individual) or relief of liability is granted to the accountable individual, appropriated funds shall be made available to remove the deficiency from the Disbursing Officer's Statement of Accountability, SF 1219, i.e., the Navy shall identify the appropriation and funding necessary to resolve the loss (see DoD FMR Volume 5, Chapter 6) and to make the Treasury's Navy Cash funds pool whole.

c. When an individual cardholder has suffered any loss of money, Article 139, Uniform Code of Military Justice (UCMJ), can be a valuable tool for COs (see JAGMAN, Chapter IV, Article 139 Claims—Redress of Damage to Property). Article 139 provides an opportunity to force the wrongdoer to compensate victims for property damage or destruction. A wrongful taking is essentially theft. Claims for property that was taken through larceny, forgery, embezzlement, misappropriation, fraud, or similar theft offenses are normally payable. Command emphasis is required to ensure these investigations are completed quickly. Article 139 claims operate independently of any criminal action, and should not be delayed pending the outcome of adverse criminal or administrative initiatives. The claim must be submitted to the CO within 90 days of the incident. However, the CO can extend this time period if there is good reason for the delay. In addition, since respondents are often pending separation, it is crucial that Article 139 claims be filed and processed as quickly as possible to ensure valid claims are paid before the respondent is separated and no longer subject to military pay withholding (see DoD FMR Volume 7A, Chapter 50). Once the offender is no longer receiving military pay, the claimant may have no effective remedy for his loss.

5. Requests for Cardholder Information.

a. Navy Cash Account Statements. Individual Navy Cash cardholders do not need to submit a written request to obtain their own account information. Cardholder can access their account information on the Navy Cash Cardholder Website at any time (www.navycash.com). To log in to the website, cardholders need a username and password. The first time cardholders access the website, they use their 16-digit Mastercard® card number and PIN. They are then asked to set up a username and password and set up answers to two security questions. Once a cardholder has logged in to the website, they can view account information, list both ship and shore transactions, and print an account statement for the current month and the last six months.

b. Requested by Cardholder or Individual with a Current Power of Attorney. If a Navy Cash cardholder, or an individual who provides the Treasury Agent with an appropriate and current power of attorney form, submits a request for account information, transaction history, or any PII concerning her/his own Navy Cash account, the Treasury Agent may provide such information. This information may NOT be provided to anyone other than the cardholder, or an individual who provides the Treasury Agent with an appropriate and current power of attorney form, without prior written approval from the U.S. Treasury. To authorize disclosure of account information, transaction history, or any PII concerning his/her own Navy Cash account information, e.g., to a military or civilian law enforcement agency, a cardholder, or an individual who provides a current power of attorney form, must fill out, sign, and date an FS Form 5752, Authorization to Disclose Information Related to Stored Value Account (see enclosure (1)).

c. Requested by Other Than Cardholder Without a Subpoena.

(1) If someone other than the Navy Cash cardholder submits a request for account information, transaction history, or any PII concerning Navy Cash accounts, e.g. NAVSUP, NCIS investigators, other state or police agencies, the Treasury Agent may NOT provide such information. This information may NOT be provided to anyone other than the cardholder without prior written approval from the U.S. Treasury. When approval is received, the Treasury Agent

will provide such information to the U.S. Treasury or an approved agent of the Treasury for further distribution.

(2) The U.S. Treasury may grant release of account information, transaction history, or other PII concerning Navy Cash accounts to DoD law enforcement agencies for a civil or criminal law enforcement activity, if the activity is authorized by law and if requested in writing by the head of the agency specifying the particular information desired and the law enforcement activity for which the information is sought.

(3) In a single exception to this procedure, the U.S. Treasury has granted approval for the Treasury Agents to provide account information, transaction history, or PII to a Disbursing Officer who is acting as an agent of the U.S. Treasury in collecting and clearing negative balances. This approval has been granted under exemption (b)(1) of the Privacy Act, and that information can be provided routinely without written approval from the U.S. Treasury.

d. Requested by a Subpoena. If account information, transaction history, or any PII concerning a Navy Cash account is requested by a valid subpoena, such information may only be provided after the Treasury Agent receives confirmation of the validity of the subpoena from internal legal counsel. Upon confirmation of the validity of the subpoena, The Treasury Agent will notify the U.S. Treasury of the information requested in the subpoena.

FOR OFFICE USE ONLY:

Cardholder Name

Cardholder No.

FS FORM 5752
Department of the Treasury
Bureau of the Fiscal Service

OMB No. 1530-0013

AUTHORIZATION TO DISCLOSE INFORMATION RELATED TO STORED VALUE ACCOUNT

IMPORTANT: You should be aware that the making of any false, fictitious, or fraudulent claim or statement to the United States is a crime that is punishable by fine and/or imprisonment.

PRINT IN INK OR TYPE ALL INFORMATION

1. AUTHORITY

- A. I, _____ (the "Cardholder"), authorize the U.S. Department of the Treasury, Bureau of the Fiscal Service ("Fiscal Service") and the U.S. Department of Defense ("DoD") and Fiscal Service's and DoD's subordinate departments or agencies, along with their employees, agents, and contractors (the "Disclosing Parties") to disclose any and all information related to my EagleCash, Navy Cash, Marine Cash, or EZpay Stored Value Card account(s) ("SVC Account") to the following:
- Military and civilian law enforcement agencies and prosecutors
- Other _____
- B. Information related to my SVC Account includes, but is not limited to, my Stored Value Card number and associated account number; my name, addresses, and other contact information; my social security number, other identifying numbers and types of identification, date of birth, and other demographic information about me; information about bank account(s), including routing and account numbers, which I have linked to my SVC Account or from which I have transferred funds to or from my SVC Account; my balance and transaction history, including the amount, date, time, tracking numbers, location, merchants, and payees; website usage; and other information associated with my SVC Account.
- C. The Disclosing Parties are not required to give me notice of disclosures made under this authorization.
- D. A photocopy, facsimile, or electronic copy of this signed authorization shall have the same force and effect as the original.

2. TERM AND DURABILITY

This authorization to disclose information is valid for one year from the date indicated below, unless it is revoked sooner by sending written notice by e-mail to svc@fiscal.treasury.gov. Revocation will be effective as of the date the notice is received and processed by the Fiscal Service.

3. SIGNATURE

I certify I am the Cardholder or am legally authorized to sign on behalf of the Cardholder.

Sign Here: _____

Signature of Cardholder or Legal Representative

Date

Print Name of Cardholder or Legal Representative

E-Mail Address (Optional)

NOTICE UNDER PRIVACY ACT AND PAPERWORK REDUCTION ACT

AUTHORITY: 5 U.S.C. 552a; 31 CFR 210; and E.O. 9397.

PRINCIPAL PURPOSE(S): To obtain authorization to disclose information considered private under Treasury regulations and Privacy Act.

ROUTINE USE(S): The information on this form may be disclosed as generally permitted under 5 U.S.C. Section 552a(b) of the Privacy Act of 1974, as amended. It may be disclosed outside of the U.S. Department of the Treasury to its Fiscal and Financial Agents and their contractors involved in providing SVC services or to the Department of Defense (DoD) for the purpose of administering the Treasury SVC programs. In addition, other Federal, State, or local government agencies that have identified a need to know may obtain this information for the purpose(s) as identified by the Bureau of the Fiscal Service (Fiscal Service) Routine Uses as published in the Federal Register.

DISCLOSURE: Furnishing the information is voluntary; however, failure to furnish requested information may significantly delay or prevent disclosure of the information you have requested.

We estimate it will take about 1 minute to complete this form. However, you are not required to provide the information requested unless a valid OMB control number is displayed on the form. Any comments or suggestions regarding this form should be sent to the U.S. Department of the Treasury, Bureau of the Fiscal Service, 401 14th Street SW, Washington DC 20227.

FS Form 5752

Appendix U

Cardholder Agreements

NAVY CASH® CARD and NAVY CASH® VISITOR CARD CARDHOLDER AGREEMENTS

Effective August 21, 2017

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Navy Cash Card Terms and Conditions

This Agreement governs the issuance and use of your Card. By obtaining or using a Card, you agree to the terms and conditions set forth in this Agreement, which is subject to amendment from time to time in accordance with applicable law. Further, you agree that this Agreement is binding on your successors, representatives and assigns.

Definitions

“Agreement” means these Navy Cash Card Terms and Conditions.

“Bank Transfer” means a funds transfer via ACH to/from a Linked Account to/from the Card.

“ATM” means an automated teller machine.

“Business Days” are Monday through Friday, excluding federal holidays.

“Card” means the Navy Cash Card issued to you by PNC, and includes both the Open Loop Account and Closed Loop Account.

“Closed Loop Account” means the portion of your Card that may be used to make transactions on ship using the chip embedded in the Card.

“DFAS” means Defense Finance and Accounting Services.

“Disbursing Office” or “Disbursing Officer” means the Disbursing Office or Disbursing Officer on-ship.

“Electronic Funds Transfer” means any Bank Transfer, or a transfer to/from your Open Loop Account to/from your Closed Loop Account.

“Foreign Transactions” are Open Loop Account transactions completed outside of the United States using your Card.

“FRBB” refers to the Federal Reserve Bank of Boston, a fiscal agent of the United States for

the purpose of servicing the Closed Loop Account on the Card.

“Linked Account” means a bank or credit union account linked to your Card for purposes of Bank Transfers.

“Navy Cash Kiosk” means the Navy Cash self-service terminals on Navy ships and at U.S. military bases.

“Navy Plan of the Day” means the periodic news and announcement source for the Navy.

“Open Loop Account” means the portion of your Card that may be used to make debit transactions off-ship using the magstripe on the back of the Card.

“PIN” means a four (4) digit personal identification number assigned to you or selected by you for identification purposes in connection with the use of your Card.

“PNC” refers to PNC Bank, National Association, a national banking association and a financial agent of the United States for the purposes of issuing the Card.

“POS” means a point-of-sale terminal used to make purchases of goods and services.

“Treasury” refers to the United States Department of the Treasury.

“You” and **“your”** refer to the person in whose name a Card is issued

1. Your Navy Cash Card

Using Your Card

You will be solely and completely responsible for the possession, use and control of the Card. You must surrender the Card to the Disbursing Office or Navy Cash Customer Service immediately upon request.

You may use your Card as follows:

	Closed Loop	Open Loop
Make purchases from the ship's store, vending machines, U.S Post Office, Morale, Welfare & Recreation (MWR) programs, or any other eligible retail location aboard the ship	Yes	No
Pay for goods and services ashore at any merchant displaying the MasterCard® logo, including online purchases ¹²	No	Yes
Obtain cash at the Disbursing Office	Yes	No
Load Card with value at the Disbursing Office	Yes	Yes
Check Open Loop Account value or obtain cash in local currency at an ATM ashore worldwide that displays the PNC®, MasterCard®, AFFN®, Allpoint®, Cirrus® or Pulse® logos ¹²	No	Yes
Automatically load value from your military pay (requires participation in the Department of Defense's Split Pay Option program ¹³)	No	Yes
Check the value on your Card at a Navy Cash Kiosk	Yes	Yes
Move money between your Closed Loop Account and Open Loop Account using a Navy Cash Kiosk	Yes	Yes
Transfer money to, or receive money from, the Closed Loop Account of another Navy Cash cardholder or Visitor Card cardholder using a Navy Cash Kiosk	Yes	No
Request to transfer money electronically from your bank or credit union account to your Card at a Navy Cash Kiosk	Yes	Yes
Request to transfer money electronically from your Card to your bank or credit union accounts at a Navy Cash Kiosk	Yes	Yes
Change your PIN at a Navy Cash Kiosk	Yes	Yes
Complete a "Ship Check In" when you report aboard for duty at a Navy Cash Kiosk	Yes	Yes

¹² Please note that some ATMs and POS terminals may not accept the magstripe on your Card for transactions.

¹³ The Split Pay Option is not associated with Navy Cash and is a program operated by DFAS. Contact DFAS or the Disbursing Office for more details.

A. Limitations on Transactions

All transactions are limited to the amount of money available on your Card.

Certain limits exist on the amount that may be withdrawn from ATMs or charged to your Card for purchases each day.

You may load no more than \$400 on to your Card each day through a Bank Transfer.

The following limits apply to the Open Loop Account that is accessed by your Card:

- ATM daily limit - \$1,000
- POS daily limit - \$5,000
- Cash load daily limit - \$1,000

The following limits apply to the Closed Loop Account that is accessed by your Card:

- POS daily limit – \$1,000
- Cash load daily limit - \$ 1,000

In certain situations (such as on-ship vending purchases), you may use your Closed Loop Account without a PIN to conduct up to \$25 worth of transactions before a PIN-based transaction is required.

You cannot use your Closed Loop Account for ATM transactions.

You may call Navy Cash Customer Service at 1-866-3NAVYCASH (1-866-362-8922) if you need additional information about your limits.

During any interruption of an electronic funds transfer service, there may be additional limitations on the dollar amount and frequency of transactions. There also may be additional limitations on the types, frequency, timing and amount of transactions, without notice, for security purposes.

Please note that if you use your Card at an ATM or other terminal that is not owned by PNC, operators of those ATMs or terminals may

impose limitations on the amount, number or frequency of transactions you may make with your Card.

You may transfer funds from your Open Loop Account to your Closed Loop Account up to the maximum value of your Closed Loop Account. Also, you may transfer up to the entire value of your Closed Loop Account to your Open Loop Account up to the maximum value of your Open Loop Account.

B. Split Pay Option

If you are an active duty Navy sailor or a Marine, you may choose to receive a portion of your pay on your Card through the DFAS Split Pay Option. If you choose to receive your wages via the Split Pay Option, you must enroll in the Split Pay Option separately. You will not be automatically enrolled in the Split Pay Option by obtaining and using this Card, and you may choose to receive your wages via direct deposit. If you choose to enroll in the Split Pay Option, you will be subject to the Split Pay Option's terms, conditions and limitations. Contact DFAS or the Disbursing Office for more information on the Split Pay Option.

C. FDIC Insurance

The value on your Card is insured by the Federal Deposit Insurance Corporation (FDIC) to the maximum amount permitted by law.

D. Negative Balances

Except as otherwise provided in this Agreement, when there are sufficient funds available on your Card, transactions initiated or authorized by you will be honored. A transaction may be dishonored when insufficient funds are available.

PNC and FRBB reserve the right to charge your Card for all transactions you initiate or authorize, even though a negative balance may be created, although PNC and FRBB have no

obligation to do so. You will be liable for and must immediately correct any negative balance on your Card.

If you maintain a negative balance on your Card for more than 10 days, the amount of your negative balance will be deemed a debt owed by you to Treasury.

The Disbursing Officer may collect any debt owed. If you are no longer serving as part of a ship command and have been transferred to a shore command, the Disbursing Officer or DFAS may initiate a garnishment of wages or a miscellaneous pay checkage (pay deduction) to collect the debt owed. If you leave the service before you settle any negative balance on your Card, the Treasury may initiate proceedings to recover the debt owed.

If a Bank Transfer is returned for insufficient funds, you authorize PNC and FRBB to resubmit the Bank Transfer to your Linked Account.

If you have a negative balance in either your Open Loop Account or Closed Loop Account, subsequent credits to that account will be reduced by the amount of the negative balance.

E. Authorizations and Special Purchases With Your Open Loop Account

When you initiate a transaction with your Open Loop Account, a merchant may request a pre-authorization for that transaction. When a pre-authorization is provided to a merchant, a hold is placed on funds on your Open Loop Account in the amount the merchant is requesting. Once the final amount of the transaction is submitted by the merchant, your Open Loop Account will be debited for that amount.

Certain types of merchants, such as restaurants, gas stations, car rental agencies, hotels, cruise lines, beauty and barber shops, health and beauty spas, and taxis/limousines, generally obtain a pre-authorization to charge your Open

Loop Account for an amount that may exceed the actual amount of your final purchase.

If the amount of the authorization exceeds the funds remaining in your Open Loop Account, your transaction may not be honored, even though the funds remaining on your Card are sufficient to cover the actual amount of your purchase. The amount of the authorization will be deducted from your available value until the completion of the purchase or transaction, or the expiration of the time period set for authorizations.

F. Deposit/Load Restrictions

All deposits, loads and transfers to your Card are subject to review for compliance with applicable law, including without limitation to Office of Foreign Assets Control (OFAC) compliance. This may result in delays in posting items to your Card or refusal to accept deposits or perform transfers. PNC, Treasury, and FRBB will have no obligation to provide you with notice of any non-payment, dishonor or protest regarding any items credited or debited to your Card.

G. Foreign Currency Transactions

All debits to your Card will be posted in U.S. dollars.

All Closed Loop Account transactions will be conducted in U.S. dollars.

Open Loop Account transactions made in a foreign currency are converted to U.S. dollar amounts by MasterCard, using the then current currency conversion procedure and rate. Currently, the currency conversion procedure and rate is either a wholesale market rate or a government-mandated rate in effect the day before the transaction processing date.

H. Expiration; Refund

Unless otherwise cancelled in accordance with the terms of this Agreement, your Card is valid until the expiration date that appears on your Card. Unless you are no longer eligible for a Card, upon expiration you may obtain a new Card. Contact the Disbursing Office or Navy Cash Customer Service to obtain a new Card.

If you are not eligible for a new Card or if you cancel your Card, and any funds remain on your Card, contact Navy Cash Customer Service at 1-866-3NAVYCASH (1-866-362-8922) or email navycash@frb.org for a refund of the remaining funds, less any outstanding transactions. If you have a Linked Account, a transaction may be initiated to refund any remaining funds on your Card to the Linked Account.

I. Cancellation; Termination

Your Card may be cancelled or electronic access to your Card terminated with or without cause and without prior notice to you. You shall remain responsible for charges that arise before or after termination.

2. Fees and Interest

Please refer to the List of All Fees for information about fees for the Open Loop Account. There are no fees for the Closed-Loop Account. Funds on your Card will not earn interest.

3. In Case of Errors or Questions about Your Transactions

A. Open Loop Account Transactions and Electronic Funds Transfers

Call Navy Cash Customer Service at 1-866-3NAVYCASH (1-866-362-8922), email navycash@frb.org, or write to Navy Cash Card Customer Service Unit, 3913 Riga Blvd., Tampa, FL 33619 as soon as you can, if you think an

error has occurred on your Open Loop Account or with regard to an Electronic Funds Transfer. PNC allows you to report an error until 120 days after the transaction allegedly in error was debited or credited to your Card. You may obtain an electronic history of your Card transactions at any time at www.navycash.com, and you may request a written history of your Open Loop Account transactions at any time by contacting PNC (through Navy Cash Customer Service). You will need to tell PNC:

- Your name and Card number
- Why you believe there is an error, and the dollar amount involved.
- Approximately when the error took place.

If you tell PNC orally, PNC may require that you send your complaint or question in writing within 10 Business Days.

PNC will determine whether an error occurred within 10 Business Days after PNC hears from you and will correct any error promptly. If PNC needs more time, however, PNC may take up to 45 calendar days to investigate your complaint or question. If PNC decides to do this, PNC will credit your Card within 10 Business Days for the amount you think is in error, so that you will have the money during the time it takes PNC to complete its investigation. If PNC asks you to put your complaint or question in writing and PNC does not receive it within 10 Business Days, PNC may not credit your Card.

For errors involving new Cards, POS transactions or Foreign Transactions, PNC may take up to 90 calendar days to investigate your complaint or question. For new Cards, PNC may take up to 20 Business Days to credit your Card for the amount you think is in error.

PNC will tell you the results within 3 Business Days after completing its investigation. If PNC decides that there was no error, PNC will send you a written explanation.

You may ask for copies of the documents that PNC used in its investigation.

If you need more information about PNC's error-resolution procedures, call Navy Cash Customer Service at 1-866-3NAVYCASH (1-866-362-8922) or visit www.navycash.com.

**B. Closed Loop Account Transactions
(Excluding Electronic Funds Transfers)**

If you believe an error has occurred on your Closed Loop Account for any transaction except an Electronic Funds Transfer, tell the Disbursing Officer or Navy Cash Customer Service as soon as possible. You are responsible for all Closed Loop Account purchases and withdrawals that are authorized using your Card.

4. Safeguarding Your Card

You agree that you will maintain the security of your Card at all times, keep it in a safe place, and not give your Card, or make it available, to any other person. If you permit other persons to use your Card, you are responsible for any transactions they authorize with your Card.

Take precautions to safeguard your Card and PIN at all times. Do not write your PIN on your Card or keep your PIN in the same place as your Card. If you share your PIN with another person, you have authorized that person to use your Card.

5. Your Liability in Case of Loss, Theft, or Unauthorized Transactions

Tell PNC (through Navy Cash Customer Service) AT ONCE if you believe your Card or PIN has been lost or stolen, or if you believe a transaction has been, or will be, made without your permission. Telephoning is the best way of keeping your possible losses to a minimum. Also, if your transaction history (provided to you online or through the mail) shows transfers that you did not make, tell us at once.

If you believe your Card or PIN has been lost or stolen or that someone has transferred or may transfer funds from your Card without your permission, contact Navy Cash Customer Service by calling 1-866-3NAVYCASH (1-866-362-8922), emailing navycash@frb.org, or writing to Navy Cash Card Customer Service Unit, 3913 Riga Blvd., Tampa, FL 33619. In addition, contact the Disbursing Office.

A. Open Loop Account Transactions and Electronic Funds Transfers

You will not be liable for any unauthorized use of the Open Loop Account or unauthorized Electronic Funds Transfers if you notify PNC, through Navy Cash Customer Service, of the loss, theft or unauthorized use of your Card within 120 calendar days from the time the transaction is debited or credited to your Card. If you do not notify PNC (through Navy Cash Customer Service) within 120 calendar days, you may not get any money back you lost after 120 calendar days if PNC can prove that PNC could have stopped someone from making that transaction had you contacted PNC (through Navy Cash Customer Service) in time.

If a good reason (such as a long trip or a hospital stay) kept you from telling us, we will extend the time periods.

**B. Closed Loop Account Transactions
(Excluding Electronic Funds Transfers)**

Except as described in Section 5(A) of this Agreement, because the value of your Closed Loop Account is reflected on and accessed through the chip on your Card, funds in your Closed Loop Account are treated like cash and may not be recoverable if lost. You are responsible for all Closed Loop Account purchases and withdrawals that are authorized using your Card.

6. Stop Payments on Recurring Payments/Transfers

You understand and agree that you only have the right to stop payment on recurring preauthorized payments/transfers (and not any other types of transactions) made with your Open Loop Account.

If you have recurring payments/transfers from your Open Loop Account at least once every 60 days, you can stop those payments. In order to stop those payments, you must contact Navy Cash Customer Service at 1-866-3NAVYCASH (1-866-362-8922) or email at navycash@frb.org at least 3 Business Days before the payment/transfer is scheduled to be made. You will need to provide the following:

- Your name
- Card number
- Name of the person or company to whom the payment is scheduled to be made
- Amount of the payment/transfer you wish to stop

If you call, you may also be required to put your request in writing and provide it to Navy Cash Customer Service within 14 days after you call.

If the recurring payments/transfers from your Card will vary in amount, the person you are going to pay will tell you 10 days before each payment/transfer how much the payment/transfer will be and when it will be made. Or, you may tell the person you are going to pay to send you a notice only when the amount would fall out of the limits you have set.

If you order a stop payment of a recurring payment/transfer at least 3 Business Days or more before it is scheduled to occur, and the payment/transfer is not stopped, PNC will be liable for your losses or damages.

7. Receipts

Generally you will receive or have the option to receive a receipt at the time you enter into a transaction with your Open Loop Account using an ATM or POS terminal, and at the time you conduct an Electronic Funds Transfer at a Navy Cash Kiosk, to the extent required by applicable law. Receipts may not be provided for some transactions, including Foreign Transactions, transactions with your Closed Loop Account that are not Electronic Funds Transfers, and transactions that are \$15 or less.

8. Remaining Card Value and Transaction History

You may obtain information about the amount of money you have remaining on your Card by calling 1-866-3NAVYCASH (1-866-362-8922). This information, along with a 12-month history of Card transactions, is also available online at www.navycash.com.

You also have the right to obtain at least 24 months of written history of transactions on your Open Loop Account by calling 1-866-3NAVYCASH (1-866-362-8922), or by writing us at navycash@frb.com or Navy Cash Card Customer Service Unit, 3913 Riga Blvd., Tampa, FL 33619. You will not be charged a fee for this information.

You may obtain information on the remaining value of your Open Loop Account or Closed Loop Account:

- At a Navy Cash Kiosk
- From the Disbursing Office
- From Navy Cash Customer Service
- At www.navycash.com

You also may obtain information on the remaining value of your Open Loop Account at an ATM ashore.

Card transaction history may be limited to the transactions received since the ship's last communication to shore.

Navy Cash Customer Service accepts relay calls from hearing impaired cardholders.

9. Failure to Make Transfers

If PNC does not complete an Electronic Funds Transfer to or from your Card on time or in the correct amount in accordance with the terms of this Agreement, PNC will be liable for your direct losses and damages. However, PNC will not be liable in the following circumstances:

- If, through no fault of PNC, you do not have enough money on your Card to make the Electronic Funds Transfer
- If the ATM where you are conducting the transaction does not have enough cash
- If the ATM, terminal or system was not working properly and you knew about the problem when you started the Electronic Funds Transfer
- If circumstances beyond PNC's control (such as fire or flood) prevent the transfer, despite reasonable precautions that PNC has taken
- If PNC has reason to suspect that the transaction is unauthorized, or PNC has placed restrictions on the use of the Card for security reasons
- If the funds in your Card are frozen (for example, because of a court order) and PNC is not legally permitted to complete the transaction
- If you have failed to use your Card, the ATM or other electronic device in accordance with PNC's instructions

There may be other instances, either stated in this Agreement or other applicable account or electronic transfer service agreements PNC has with you, in which PNC will not be liable for its

failure to complete an Electronic Funds Transfer on time or in the correct amount.

10. Disclosure of Card Information

Information may be disclosed to affiliates or to third parties about your Card or any transaction on your Card in the following circumstances:

- Where it is necessary for completing transactions or to resolve disputes arising from Card transactions
- In order to verify the existence and condition of your Card for a third party, such as a merchant
- In accordance with your written instructions
- In order to comply with applicable law, court orders or subpoenas
- In accordance with the Privacy Act of 1974, as amended
- To protect or enforce PNC, FRBB or Treasury's legal rights
- If PNC, FRBB or Treasury otherwise deem appropriate, to the extent permitted by law

11. Your Duties and Liabilities

You agree to regularly review your Card value and transaction history (for your Open Loop Account and Closed Loop Account) to discover any unauthorized transactions or errors, and you agree to notify Navy Cash Customer Service of any unauthorized transactions in accordance with Section 5 of this Agreement.

12. Other Legal Terms

A. Governing Law

As this Agreement relates to you and PNC, it will be governed by applicable federal law and regulation, Federal Reserve Bank rules and Operating Circulars, local clearinghouse rules, and Automated Clearing House Rules, and where not in conflict with federal law, the laws of the State of Delaware, without regard to conflict of law principles.

As this Agreement relates to you and Treasury and FRBB, it will be governed by applicable federal law and regulation, Federal Reserve Bank rules and Operating Circulars, local clearinghouse rules, and Automated Clearing House Rules. Nothing in this Agreement shall be construed to recognize any state law as governing law as this Agreement relates to you and Treasury and FRBB.

B. Holds on Your Card

PNC, FRBB and Treasury may freeze or place a hold on your Card in order to investigate any dispute or claim. PNC, FRBB and Treasury will not be liable for any dishonor of a transaction that results.

C. Legal Process

Should any legal process or legal notice be received instructing us to restrict your Card use, withhold, seize or turnover funds on your Card, or otherwise affect your Card, you acknowledge and agree that PNC, FRBB and Treasury may comply with such legal process or legal notice. In complying with any legal process or legal notice, you acknowledge and agree that PNC, FRBB and Treasury may limit or suspend access to your Card, refuse to permit withdrawals or transfer from or loads to your Card, and take any other action PNC, FRBB and Treasury deem appropriate or legally required in PNC, FRBB or Treasury's discretion, without regard to the ownership or original source of the funds on your Card. PNC, FRBB and Treasury will not contest any legal process or legal notice on your behalf.

D. Changes to this Agreement

The terms of this Agreement, including any fees and/or features of the Card, may be changed from time to time and for any reason, except as prohibited by applicable law. If required by applicable law, you will be notified of changes.

E. Notices

Notices from you will be effective upon receipt by Navy Cash Customer Service and reasonable time to process. Unless otherwise noted, all notices and amendments to this Agreement will be posted via Navy Plan of the Day notes, through the Navy Cash website (www.navycash.com), through the e-mail address you provide to us, or through other available means.

F. Waiver

Failure by PNC, FRBB, or Treasury to exercise any rights under this Agreement shall not be deemed a waiver of any of these rights.

G. Non-Transferable

Any rights in your Card are not transferable except in accordance with applicable law.

H. Severability

In the event that one or more provisions of this Agreement shall for any reason be held invalid or illegal, such holding will not affect the enforceability of any other provision.

I. Force Majeure and Availability

PNC, FRBB and Treasury will have no liability for any delays or failure of performance caused in whole or in part by fire, labor disputes, power failures, acts or omissions of civil authorities, civil disturbances, computer malfunction, or any causes beyond our control. **Neither PNC, FRBB nor Treasury represents or warrants that the value on your Card will always be accessible or accepted as payment.**

J. Limitation of Liability

You agree that in performing the duties imposed under this Agreement in no event will PNC, FRBB and Treasury be liable for any consequential, indirect or special damages.

K. Call Recording; Consent of Service Calls

By providing telephone number(s) to PNC, FRBB or Treasury at any time, you authorize PNC, PNC's affiliates, FRBB, Treasury and any designees to contact you regarding this Card at such numbers using any means, including but - not limited to placing calls using an automated

dialing system to cell, VoIP or other wireless phone number, or by sending prerecorded messages or text messages, even if charges may be incurred for the calls or text messages; and you consent that any phone call with us may be monitored or recorded by us.

Navy Cash Visitor Card Terms and Conditions

This Agreement governs the issuance and use of your Visitor Card. By obtaining or using a Visitor Card, you agree to the terms and conditions set forth in this Agreement, which is subject to amendment from time to time in accordance with applicable law. Further, you agree that this Agreement is binding on your successors, representatives and assigns.

Definitions

“Agreement” means these Navy Cash Visitor Card Terms and Conditions.

“Business Days” are Monday through Friday, excluding federal holidays.

“Closed Loop Account” means the portion of your Visitor Card or of a Navy Cash Card that may be used to make transactions on ship using the chip embedded in the Visitor Card or Navy Cash Card.

“Disbursing Office” or “Disbursing Officer” means the Disbursing Office or Disbursing Officer on-ship.

“FRBB” refers to Federal Reserve Bank of Boston, a fiscal agent of the United States for the purpose of servicing the Visitor Card.

“Navy Cash Kiosk” means the Navy Cash self-service terminals on Navy ships and at U.S. military bases.

“PNC” refers to PNC Bank, National Association, a national banking association and a financial agent of the United States for the purposes of issuing and operating the Visitor Card.

“Visitor Card” means the Navy Cash Visitor Card issued to you by PNC, and includes a Closed Loop Account.

“Treasury” refers to the United States Department of the Treasury.

“You” and “your” refer to the person to whom a Visitor Card is provided.

1. Your Navy Cash Visitor Card

A. Using Your Visitor Card

You will be solely and completely responsible for the possession, use and control of the Visitor Card. You must surrender the Card to the Disbursing Officer immediately upon request.

You may use your Visitor Card in the following ways:

- Pay for purchases or services on-ship, such as from the ship’s store, vending machines, U.S. Post Office, and Morale, Welfare &

Recreation programs, programs, or any other eligible retail location on ship

- Load Visitor Card with value at the Disbursing Office
- Obtain cash at the Disbursing Office
- Transfer money to, or receive money from, the Closed Loop Account of another Navy Cash cardholder or Navy Cash Visitor Card cardholder at a Navy Cash Kiosk

B. Limitations on Transactions

All transactions are limited to the amount of money available on your Visitor Card.

Except as otherwise provided in this Agreement, when there are sufficient funds available on your Visitor Card, transactions initiated or authorized by you will be honored. A transaction will be dishonored if your Visitor Card has insufficient funds available.

C. FDIC Insurance

The balance on your Visitor Card is insured by the Federal Deposit Insurance Corporation (FDIC) to the maximum amount permitted by law.

D. Deposit/Load Restrictions

The maximum daily deposit/load limit is \$1,000.

PNC, FRBB and Treasury reserve the right to accept or reject any request to load value to your Visitor Card at our sole discretion.

All deposits, loads and transfers to your Visitor Card are subject to review for compliance with applicable law, including without limitation to the Office of Foreign Asset Control (OFAC) compliance. This may result in delays in posting items to your Visitor Card or refusal to accept deposits or perform transfers. PNC, FRBB and Treasury will have no obligation to provide you with notice of any non-payment, dishonor or protest regarding any items credited or debited to your Visitor Card.

E. Expiration; Refund

Unless otherwise cancelled in accordance with the terms of this Agreement, your Visitor Card is valid until the expiration date that appears on your Visitor Card. Your Visitor Card will be deactivated after you leave the ship on which the card was provided to you.

To receive any value that remains on your Visitor Card, you must return your card to the Disbursing Office before you leave the ship on which the card was provided to you.

F. Cancellation; Termination

Your Visitor Card may be cancelled or electronic access to your Visitor Card terminated with or without cause and without prior notice to you. You shall remain responsible for authorized charges that arise before or after termination.

2. Adding Funds to Your Visitor Card

You may add funds to your Visitor Card in the following ways:

- Deposit cash or checks through the Disbursing Office
- Receive value from another Closed Loop Account

3. Navy Cash Kiosks

You may use your Visitor Card at a Navy Cash Kiosk to perform the following:

- Change your PIN
- Check the value of your Visitor Card
- Transfer value between your Visitor Card and another Visitor Card or the Closed Loop Account of a Navy Cash Card

4. Fees and Interest

There are no fees for your Visitor Card. Funds on your Visitor Card will not earn interest.

5. Lost or Stolen Visitor Card

If you believe your Visitor Card or PIN has been lost or stolen or that someone has transferred or may transfer funds from your Visitor Card without your permission, contact the Disbursing Office.

Because the value of your Visitor Card is reflected on and accessed through the chip on your Card, funds in your Visitor Card are treated like cash and may not be recoverable if lost.

6. Stop Payments

Since all purchase transactions made using the Visitor Card are immediately deducted from the value of the Visitor Card, you do not have the right to stop payment on these transactions.

7. In Case of Errors or Questions About Your Transactions

If you believe an error has occurred on your Visitor Card for any transactions, tell the Disbursing Office as soon as possible. You are responsible for all purchases and withdrawals that are authorized using your Visitor Card.

8. Card Value

You may obtain information on the value on your Visitor Card:

- At a Navy Cash Kiosk
- From the Disbursing Office

9. Disclosure of Card Information

Information may be disclosed to affiliates or to third parties about your Visitor Card or any transaction on your Visitor Card in the following circumstances:

- Where it is necessary for completing transactions or to resolve disputes arising from Visitor Card transactions
- In order to verify the existence and condition of your Visitor Card for a third party, such as a merchant
- In accordance with your written instructions
- In order to comply with applicable law, court orders or subpoenas
- In accordance with the Privacy Act of 1974, as amended
- To protect or enforce PNC, FRBB or Treasury's legal rights
- If PNC, FRBB or Treasury otherwise deem appropriate, to the extent permitted by law

10. Your Duties and Liabilities

You agree to regularly review your Visitor Card value to discover any unauthorized transactions or errors, and you agree to notify the Disbursing Office of any unauthorized transactions or errors as soon as possible.

11. Other Legal Terms

A. Governing Law

As this Agreement relates to you and PNC, it will be governed by applicable federal law and regulation, Federal Reserve Bank rules and Operating Circulars, local clearinghouse rules, and Automated Clearing House Rules, and where not in conflict with federal law, the laws of the State of Delaware, without regard to conflict of law principles.

As this Agreement relates to you and Treasury and FRBB, it will be governed by applicable federal law and regulation, Federal Reserve Bank rules and Operating Circulars, local clearinghouse rules, and Automated Clearing House Rules. Nothing in this Agreement shall be construed to recognize any state law as governing law as this Agreement relates to you and Treasury and FRBB.

B. Holds on Your Card

PNC, FRBB and Treasury may freeze or place a hold on your Visitor Card without setting off in order to investigate any dispute or claim. PNC, FRBB, and Treasury will not be liable for any dishonor of a transaction that results.

C. Legal Process

Should any legal process or legal notice be received instructing us to restrict your Visitor Card use, withhold, seize or turnover funds on your Visitor Card, or otherwise affect your Visitor Card, you acknowledge and agree that PNC, FRBB and Treasury may comply with such legal process or legal notice. In complying with

any legal process or legal notice, you acknowledge and agree that PNC and Treasury may limit or suspend access to your Visitor Card, refuse to permit withdrawals or transfer from or loads to your Visitor Card, and take any other action PNC, FRBB, and Treasury deem appropriate or legally required in PNC or Treasury's discretion, without regard to the ownership or original source of the funds on your Visitor Card. PNC and Treasury will not contest any legal process or legal notice on your behalf.

D. Changes to this Agreement

The terms of this Agreement, including any fees and/or features of the Visitor Card, may be changed from time to time and for any reason, except as prohibited by applicable law.

E. Notices

Notices from you will be effective upon receipt by the Disbursing Office and reasonable time to process. Unless otherwise noted, all notices and amendments to this Agreement will be posted via the Navy Plan of the Day notes, through the Navy Cash website (www.navycash.com), or through other available means.

F. Waiver

Failure by PNC, FRBB or Treasury to exercise any rights under this Agreement shall not be deemed a waiver of any of these rights.

G. Non-Transferable

Any rights in your Visitor Card are not transferable except in accordance with applicable law.

H. Severability

In the event that one or more provisions of this Agreement shall for any reason be held invalid or illegal, such holding will not affect the enforceability of any other provision.

I. Force Majeure and Availability

PNC, FRBB and Treasury will have no liability for any delays or failure of performance caused in whole or in part by fire, labor disputes, power failures, acts or omissions of civil authorities, civil disturbances, computer malfunction, or any causes beyond our control. **Neither PNC, FRBB nor Treasury represents or warrants that the value on your Card will always be accessible or accepted as payment.**

J. Limitation of Liability

You agree that in performing the duties imposed under this Agreement in no event will PNC, FRBB or Treasury be liable for any consequential, indirect or special damages.

K. Call Recording; Consent of Service Calls

If you provide telephone number(s) to PNC, FRBB or Treasury at any time, you authorize PNC, PNC's affiliates, FRBB, Treasury and any designees to contact you regarding this Visitor Card at such numbers using any means, including but not limited to placing calls using an automated dialing system to cell, VoIP or other wireless phone number, or by sending prerecorded messages or text messages, even if charges may be incurred for the calls or text messages; and you consent that any phone call with us may be monitored or recorded by us.

List of All Fees for Navy Cash® Card (Open Loop Account only)

Refer to the Navy Cash Card Terms and Conditions for information regarding the Closed Loop Account of a Navy Cash Card. Refer to Navy Cash Visitor Card Terms and Conditions for information regarding a Navy Cash Visitor Card.

All fees	Amount	Details
Get cash (in the U.S. or international locations)		
ATM withdrawal (in-network)	\$0	“In-network” refers to PNC Bank ATMs and ATMs that are part of the Allpoint network. Locations can be found at www.pnc.com and www.allpointnetwork.com .
ATM withdrawal (out-of-network)	\$0	“Out-of-network” refers to all ATMs that are not PNC Bank ATMs or part of the Allpoint network. You may be charged a fee by the ATM operator, even if you do not complete a transaction.
Information (in the U.S. or international locations)		
ATM balance inquiry (in-network)	\$0	“In-network” refers to the PNC Bank ATMs and ATMs that are part of the Allpoint network. Locations can be found at www.pnc.com and www.allpointnetwork.com .
ATM balance inquiry (out-of-network)	\$0	“Out-of-network” refers to all ATMs that are not PNC Bank ATMs or part of the Allpoint network. You may be charged a fee by the ATM operator.

Your funds are eligible for FDIC insurance. Your funds will be held at or transferred to PNC Bank, an FDIC-insured institution. Once there, your funds are insured up to \$250,000 by the FDIC in the event PNC Bank fails.

No overdraft/credit feature.

Contact PNC Bank by calling 1-866-3NAVYCASH (1-866-362-8922), by mail at Navy Cash Card Customer Service Unit, 3913 Riga Blvd., Tampa, FL 33619, or visit www.navycash.com.

For general information about prepaid accounts, visit cfpb.gov/prepaid.

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1-855-411-2372 or visit cfpb.gov/complaint.

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