Navy Cash Training
Disbursing Unit 1:
Introduction
Objectives

- Provide an overview of the Navy Cash Program
- Discuss Navy Cash shipboard internal policies, procedures, and controls
- Discuss Navy Cash cards, replenishment of Navy Cash Card stock, and managing Navy Cash Spares
- Explain the procedures pertaining to Fraudulent and Erroneous Transactions
- Provide an overview of the Password Rotation tool
- Discuss where to obtain Navy Cash Support
- Become familiar with the Navy Cash Websites
Navy Cash Program Overview
Navy Cash

- Navy Cash provides a cashless alternative for all money-based transactions on board ship
  - Reduced workload and accountability for retail operators and the Disbursing Officer
  - Improved customer service
  - Virtually eliminated cash/coins from circulation
  - Cash is maintained to meet routine cash payments or contingency operations
    » Letter of “Authority to Hold Cash at Personal Risk” is submitted
  - The same forms (i.e. DD 2657, DD 2665, DD 1081, SF 1219, OF 1017-G, etc.) are used in reporting Navy Cash transactions
Navy Cash Transition

- **New Treasury Agents**
  - Federal Reserve Bank of Boston (FRBB)
    - Designated as the new Operations Manager
    - Manage the Help Desk, Technical Support
    - Manage the Closed-Loop (Chip) Accounts
  - PNC Bank
    - Manage the Open-Loop (Strip) Accounts

- Transition took place on Aug 21, 2017
Cardholders’ Perspective

- Cardholders must keep track of their personal account so they don’t incur negative balances (i.e. NSF)

- Navy Cash is an offline system
  - Recommend Cardholders stage money to open-loop (strip) account *at least* 24 hours in advance (inport) or 72 hours (underway)
  - Encourage Cardholders to keep a portion of funds on their open-loop (strip) account (funds always available)
  - Cardholders should keep in mind that shipboard connectivity affects: PIN changes, fund transfers, etc.
Disbursing Officer Perspective

- Perform your balancing procedures on a **daily** basis
- Follow up on any irregularities immediately
- Check the status of round-trips on a regular basis
  - If pending batch is not completed within 6 hours, engage ships IT to resolve communication issues
  - Check latest batch_process_summary log file located in `F:\files\navydata\log directory`
- Become familiar with your Navy Cash system
- Know where your Navy Cash system documentation is located
Cardholder Agreement

- Complies with Federal Consumer Financial Laws and Regulations
- Defines the terms and conditions for use of the Navy Cash Card and provides information about cardholder rights, responsibilities, and liabilities
- A copy of the Cardholder Agreement must be given to all members who get a Navy Cash Card and should be posted outside Disbursing Office
  - Note: Appendix U of NC SOP and Treasury Fiscal Service Navy Cash website has copies available
  - The new Cardholder Agreement is effective August 21, 2017
Navy Cash E-Receipts

- Required by laws and regulations
  - Procedures are found in NC SOP Change 18-001 dated 8 Mar 2018

- Enables Navy Cash cardholders to opt-in to receive electronic receipts via e-mail.
  - Applies only to Electronic Fund Transfers (EFTs) initiated at Ship’s Navy Cash Kiosk, and
  - EFT transfers between cardholder’s open-loop account and bank or credit union only

- Enrollment campaign started 10 Apr 2018
  - Sample POD notes have been provided to all Disbursing Officers
Demand Deposit Account (DDA)
- Refers to cardholder’s bank or credit union

Open-Loop – Strip Account

Closed-Loop – Chip Account

<table>
<thead>
<tr>
<th>EFT at Kiosk on Ship</th>
<th>Electronic Receipt Provided?</th>
</tr>
</thead>
<tbody>
<tr>
<td>DDA to Open Loop</td>
<td>Yes</td>
</tr>
<tr>
<td>DDA to Strip</td>
<td>Yes</td>
</tr>
<tr>
<td>Open Loop to DDA</td>
<td>Yes</td>
</tr>
<tr>
<td>Strip to DDA</td>
<td>Yes</td>
</tr>
<tr>
<td>Open to Closed Loop</td>
<td>No</td>
</tr>
<tr>
<td>Strip to Chip</td>
<td>No</td>
</tr>
<tr>
<td>Closed to Open Loop</td>
<td>No</td>
</tr>
<tr>
<td>Chip to Strip</td>
<td>No</td>
</tr>
<tr>
<td>DDA to Closed Loop</td>
<td>No</td>
</tr>
<tr>
<td>DDA to Chip</td>
<td>No</td>
</tr>
<tr>
<td>Closed Loop to DDA</td>
<td>No</td>
</tr>
<tr>
<td>Chip to DDA</td>
<td>No</td>
</tr>
<tr>
<td>Closed Loop to Closed Loop</td>
<td>No</td>
</tr>
<tr>
<td>Chip to Chip</td>
<td>No</td>
</tr>
</tbody>
</table>
Internal Procedures and Controls
Internal Procedures and Controls

Disbursing Officer must:

- Develop and maintain an updated Navy Cash Internal Policies, Procedures, and Controls Instruction
- Sample instruction is included in NC SOP, Appendix K
- Outlines internal management controls and specific policies and procedures for Navy Cash
- Must include provisions for proper handling and safeguarding of *Personally Identifiable Information* (PII) associated with Navy Cash operations to ensure the security and confidentiality of that information
Internal Procedures and Controls (cont.)

- **Disbursing Officer or Navy Cash Deputy:**
  - Must approve any *personal* Navy Cash transactions made by any Disbursing User
    - Add or cash out value on Navy Cash card
    - Change a PIN
  - Must *initial* the Cardholder Signature block on the Navy Cash Daily Cash Transaction Ledger to indicate the transaction was approved
At least once each quarter, the Cash Verification Team (CVT):

- Conduct a surprise verification of cash and other assets
- Verify that both closed-loop (chip) and open-loop (strip) balances of the following cards show Zero:
  - Disbursing Merchant Card
  - All Generic Private, Staff, Air Wing, and Squadron Merchant Cards that are not assigned or used
- Review the disposition of deposits, withdrawals, and transfers on Disbursing and Generic Merchant cards
Each quarter, the Cash Verification Team:

- Generates card reports for all NC Disbursing Application users to verify any unauthorized transactions made
  » Transactions should also be reviewed on the Navy Cash website
- Verify all Navy Cash card stock against the Bulk Card Log
  » This audit shall be documented as the next entry on the Bulk Card Log
- Verify the Expiration dates on the cards

CVT Navy Cash Checklist is included in the NC SOP and NC Resource CD
Internal Procedures and Controls (cont.)

- Access to the Disbursing Application
  - **Passwords** must be a minimum of 14 characters and less than 16 characters in length
    - Begins with alphabetic character
    - Should use 3 of 4 sets (i.e., upper-case, lower case, numbers, and special characters)
    - Changed every 6 months
    - Maintain a record of password changes in a locally generated log
Internal Procedures and Controls (cont.)

- Log off the *Disbursing Application* when not in use
  - Each operator must use his/her own user ID and password when operating the Navy Cash System

- Navy Cash operating system administration passwords must be *changed every 60 days*
  - Use Password Rotation Password tool on Node 1

- Completed DD Form 577s must be on file
  - Disbursing Officer/Navy Cash Accountable Officer
  - Deputy Disbursing Officer/Navy Cash Deputy
Navy Cash Cards
Navy Cash Cards

- **Embossed Permanent Navy Cash Cards**
  - Provide access to all Navy Cash capabilities
  - Embossed with the *Cardholder’s name and Master Card Number*
  - Normally issued as part of bulk enrollment
  - Issued on an exception basis

- **Instant Issue Navy Cash Cards**
  - Provide immediate access to all Navy Cash capabilities
  - Pre-embossed with “*NAVY CARDHOLDER*” *and Master Card Number*
  - Issued on the spot to new enrollees
  - Issued to replace lost, stolen, damaged, or expired cards
Navy Cash Cards (cont.)

- **Visitor Navy Cash Cards**
  - Chip-only cards
  - Used to make purchases on board Navy Cash ships only
  - Primarily issued to visitors
  - Reusable and should be cashed out and turned in to Disbursing when Visitor is done with the card
New Navy Cash Card

- As part of re-carding efforts, embossed Permanent Cards are issued starting Oct 2017

OLD NAVY CASH CARD

NEW NAVY CASH CARD
Navy Cash Accounts

- **Navy Cash (Closed-Loop) Account**
  - the stored value on a Navy Cash Card (Chip) used for purchases on a ship

- **MasterCard Debit (Open-Loop) Account**
  - the stored value on a Navy Cash Card (Strip) used for purchases off the ship
Closed-Loop Account

- **Closed-Loop Account** – previously referred to as the Chip Account
Open-Loop Account

- **Open-Loop Account** – previously referred to as the Strip Account
Replenish Navy Cash Card Stock
The standard recommendation for spare Navy Cash card stock is based on type of ship and operational readiness status – *Lasts the ship* 6-8 months

Cards must be ordered when the inventory of spare cards drops down to the *specified reorder-point numbers* – *Note: DODFMR Vol 5 and NC SOP require a monthly inventory of all Navy Cash Visitor and Instant Issue cards*

Cards must be ordered when the ship is about to *change status* (i.e., homeport/local operations to pre-deployment/pre-surge operations)
Spare Navy Cash Cards (cont.)

- When a ship expects a high volume of visitors or transient personnel, contact CSU and order cards.
- Visitors should turn-in their Visitor cards before departing the ship.
- Periodically, DO should check expiration date on back of all Visitor cards and on the front of all Instant Issue cards in inventory to ensure they are not expired or soon to expire.
Spare Navy Cash Cards (cont.)

- To order replacement cards, the Disbursing Officer sends an e-mail request to CSU, navycashcenter@frb.org to obtain a case number. E-mail includes:
  - How many cards are needed?
  - How many cards are currently in stock?
  - What is the ship’s operational readiness status, e.g. Homeport, Pre-Deployment, or Deployed?
  - Will additional personnel be embarking during deployment? If so, how many?

- Note: Normally, cards are shipped 1-2 weeks after the order is approved.
## Spare Navy Cash Cards (cont.)

<table>
<thead>
<tr>
<th></th>
<th>DDG/CG</th>
<th>LPD/LSD/AS/LCC</th>
<th>LHA/LHD</th>
<th>CVN</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INSTANT ISSUE CARDS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>NAVY CARDHOLDER cards</em></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pre-Deployment/Pre-Surge</td>
<td>150</td>
<td>200</td>
<td>1,000</td>
<td>2,000</td>
</tr>
<tr>
<td>Deployed/Surge</td>
<td>100 (50)</td>
<td>100 (50)</td>
<td>500 (200)</td>
<td>1,000 (500)</td>
</tr>
<tr>
<td>Homeport/Local Ops</td>
<td>75 (25)</td>
<td>100 (50)</td>
<td>500 (200)</td>
<td>1,000 (200)</td>
</tr>
<tr>
<td><strong>VISITOR CARDS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Reusable, closed-loop-only cards</em></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pre-Deployment/Pre-Surge</td>
<td>50</td>
<td>100</td>
<td>200</td>
<td>500</td>
</tr>
<tr>
<td>Deployed/Surge</td>
<td>50 (25)</td>
<td>100 (50)</td>
<td>200 (100)</td>
<td>500 (200)</td>
</tr>
<tr>
<td>Homeport/Local Ops</td>
<td>50 (25)</td>
<td>100 (50)</td>
<td>200 (100)</td>
<td>500 (100)</td>
</tr>
</tbody>
</table>
Fraudulent or Erroneous Transactions
Fraudulent Transactions

- Fraudulent Transaction – a transaction which a cardholder did not authorize, participate in, or benefit from.

- If cardholder suspects a fraudulent transaction, he/she
  - Should stop using card immediately
  - Immediately notify Disbursing Officer and Navy Cash Customer Service Center
  - Submit a Navy Cash Fraud Transaction Dispute Form
Erroneous Transaction

- **Erroneous Transaction** – a transaction which the cardholder believe was in error and was not fraudulent.

- **Examples:**
  - Dispute with a merchant
  - ATM does not dispense amount of money requested

- **In the event of an erroneous transaction,** cardholder should **notify** Navy Cash Customer Service Center immediately

- **Fill out and submit a Non-Fraud Dispute Form**
In case of suspected fraudulent transaction or erroneous transaction, **notify** Navy Cash Customer Service Center (CSC):

Phone: 1-866-3NAVYCASH  
1-866-362-8922  
Website: [www.navycash.com](http://www.navycash.com)  
E-mail: [navycash@frb.org](mailto:navycash@frb.org)
Fraud Transaction Dispute Form

To submit a claim for fraudulent transactions, a member must complete and mail or fax a Dispute Form to:

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

- **Fax: 1-617-619-8945**

Most current Dispute Form can be found in NC SOP change 18-002 dated 3 Apr 2018.
Non-Fraud Transaction Dispute Form

- To submit a claim for fraudulent transactions, a member must complete and mail or fax a Dispute Form to:
  - FRB-TCC
    Attention: Disputes
    3913 Riga Blvd
    Tampa, FL 33619
  - Fax: 1-617-619-8945

- Most current Dispute Form can be found in NC SOP change 18-002 dated 3 Apr 2018
# Cardholder Actions

<table>
<thead>
<tr>
<th>Transaction Types</th>
<th>Cardholder Actions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PROBLEMS WITH DEBIT TRANSACTIONS ON SHORE</strong></td>
<td></td>
</tr>
<tr>
<td>1. ATM withdrawal</td>
<td>• Call CSC immediately so a case can be opened 1-866-3NAVY CASH (1-866-362-8922) (also printed on back of Navy Cash card).</td>
</tr>
<tr>
<td>2. PIN-based purchase</td>
<td>• Fill out, sign, and date appropriate dispute form (available at Disbursing) and fax or mail to:</td>
</tr>
<tr>
<td>3. Signature-based purchase</td>
<td>Address: FRB-TCC</td>
</tr>
<tr>
<td></td>
<td>Attention: Disputes</td>
</tr>
<tr>
<td></td>
<td>3913 Riga Blvd</td>
</tr>
<tr>
<td></td>
<td>Tampa, FL 33619</td>
</tr>
<tr>
<td></td>
<td>Fax: 1-617-619-8945</td>
</tr>
<tr>
<td><strong>PROBLEMS WITH FUNDS TRANSFERS AT KIOSK ON SHIP</strong></td>
<td></td>
</tr>
<tr>
<td>4. Open loop to home account</td>
<td>• Call CSC immediately so a case can be opened 1-866-3NAVY CASH (1-866-362-8922).</td>
</tr>
<tr>
<td>5. Open loop to closed loop</td>
<td></td>
</tr>
<tr>
<td>6. Closed loop to open loop</td>
<td></td>
</tr>
<tr>
<td>7. Closed loop to home account</td>
<td></td>
</tr>
<tr>
<td><strong>PROBLEMS WITH CLOSED-LOOP TRANSACTIONS ON SHIP</strong></td>
<td></td>
</tr>
<tr>
<td>8. POS purchase</td>
<td>• Notify Master at Arms and Disbursing immediately.</td>
</tr>
<tr>
<td>9. Vending purchase</td>
<td>• 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.</td>
</tr>
<tr>
<td>10. Closed loop-to-closed loop transfer</td>
<td></td>
</tr>
<tr>
<td><strong>PROBLEMS WITH HOME ACCOUNT TRANSFERS AT KIOSK ON SHIP</strong></td>
<td></td>
</tr>
<tr>
<td>11. Home account to closed loop</td>
<td>• Contact bank or credit union directly to dispute any unauthorized transactions.</td>
</tr>
<tr>
<td>12. Home account to open loop</td>
<td></td>
</tr>
</tbody>
</table>
Managing Navy Cash Spares
Navy Cash Spares

- Selected spares are available on board the ship to replace failed equipments:
  - The second node on the server is an onboard spare for the first node
  - Spare NCR Cashless ATM is also an onboard working spare
  - Spare MT 280s and CADs are provided during initial outfitting
  - Navy Cash Laptop is the Spare for the Navy Cash workstation
  - Spare SAM Chips and Secure Digital (SD) cards are also provided during initial outfitting or Tech Refresh
Inventoried twice a year

Accounted for in the same manner as other repair parts

Inventory control ensures correct inventory level is maintained at all times

- Failure to maintain inventory control can result in missing items during turnover of key personnel

Transfer custody of Navy Cash Equipment and Spares during Disbursing Officer turnover

- A separate relieving letter is required
Custody of Navy Cash Spares

- **SPARE POSs**
  - The Disbursing Officer is responsible
  - POSs checked out for periodic functions should be signed out on locally generated and maintained custody log
  - POSs that have transactions and have not been downloaded to the Navy Cash Server should be kept in the safe

- **SPARE CADs**
  - The Sales Officer is responsible
  - CADs that have transactions and have not been downloaded to the Navy Cash Server should be kept in the safe
Password Rotation Tool
SysAdmin Password Changes

- **Local Administrator Accounts**
  - Password changed every 60 days
  - Directed by Navy Cyber Forces
    » Communication Task Order 13-15
    » To comply with Navy Cybersecurity (CS) and Information Assurance (IA) requirements

- **Navy Cash Administrator Accounts**
  - Password Rotation Tool
    » Used to generate and change all NC Administrative passwords automatically
Password Rotation Tool

- SysAdmin Passwords
  - *use the Password Rotation tool on Node 1*
  - changed every **60 days**
  - changed *immediately* upon relief, transfer, separation, or discharge of Navy Cash Accountable Officer or Deputy
  - changed whenever passwords are provided to Navy Cash Technical personnel during *on-site visits or remote-access sessions*
Password Rotation Tool - New

**NAVYCASH**

**STEP 1**
Click on "Get Current Status" to get current Password Rotation status for - AP1470

**STEP 2**
If Password Rotation is due or if Password Rotation required then click on "Rotate Password" button.

**STEP 3**
Record and SAVE the New Passwords in a secure location.

**SHIP**
AP1470

**PASSWORD ROTATION STATUS**

<table>
<thead>
<tr>
<th></th>
<th>get Current Status</th>
<th>rotate Password</th>
</tr>
</thead>
<tbody>
<tr>
<td>Phone Spelling</td>
<td>NC:1234**#AhJ@*</td>
<td>NC:05670q:xnOW</td>
</tr>
<tr>
<td>Upper case: November</td>
<td>Upper case: Charlie</td>
<td>Upper case: Charlie</td>
</tr>
<tr>
<td>Upper case: December</td>
<td>Exclamation Point</td>
<td>Exclamation Point</td>
</tr>
<tr>
<td>One</td>
<td>Two</td>
<td>Three</td>
</tr>
<tr>
<td>Four</td>
<td>Asterisk</td>
<td>Asterisk</td>
</tr>
<tr>
<td>Pound Sign</td>
<td>Upper case: Alpha</td>
<td>Lower case: alfa</td>
</tr>
<tr>
<td>Upper case: Juliet</td>
<td>At Symbol</td>
<td>asterisk</td>
</tr>
</tbody>
</table>

**PROCESSING STATUS**
Success.
Copying Log to Drop Box is started... Please wait...
Copying Log to Drop Box is completed.

Log File Path:
C:\Projects\C#rotate-password\LDAP_PWD_RESET\LDAP_PWD_RESET\bin\Debug\log\LDAP_PWD_RESET_131053272535676218\log

**ONLY FOR WINDOWS 2003 SERVER**

| update Schedule Tasks | update both Nodes |

SAIC PROPRIETARY

Redefining Ingenuity
Password Rotation Tool - Old
Navy Cash Support
Navy Cash Support

- Navy Cash Customer Service Call Center (CSC)
  - Responsible for answering Navy Cash Cardholder questions
    » Phone: **1-866-3NAVYCASH (1-866-362-8922)**
    » Website: **www.navycash.com**
    » E-mail: **navycash@frb.org**
    » Fax: **(617) 619-8945**

- Navy Cash Central Support Unit (CSU)
  - Responsible for answering disbursing office and merchant questions
    » Phone: **1-866-6NAVYCASH (1-866-662-8922)**
    » Website: **www.navycashcenter.com**
    » E-mail: **navycashcenter@frb.org**
    » Fax: **(617) 619-8945**
Navy Cash Support

- **Navy Cash Fleet Support Groups**
  - Provides technical support, advice, and assistance for disbursing operations in general and for Navy Cash operations and fiscal procedures in particular
    - NAVSUP Fleet Logistic Center (FLC) San Diego
    - NAVSUP Fleet Logistic Center (FLC) Norfolk
    - NAVSUP Fleet Logistic Center (FLC) Yokosuka

- **Navy Cash Depot**
  - Located in Norfolk and San Diego
  - Provides on-site technical assistance to the fleet
  - Maintains replacement spares
Navy Cash Service Calls

- Pre- and post-deployment Service Calls are provided to ensure the overall health of your Navy Cash system
  - Verification of System Hardware
  - Software updates, communications, operations, documentation, spares, and training
  - Should be part of your pre and post deployment checklist
  - Service Call procedures including scheduling are provided in the Navy Cash SOP, Appendix Q
Alterations and Upgrades

- Navy Cash alterations and hardware upgrades
  - Carried out by SAIC
  - Upon completion, alteration becomes part of the ship’s configuration
- Barge Support/Moves
  - May be completed by Ship or SAIC
  - Procedures are found in NC SOP, Appendix O
Navy Cash Websites
Navy Cash Websites

- Navy Cash Cardholder Website
  - [www.navycash.com](http://www.navycash.com)

- Navy Cash Disbursing Website
  - [www.navycash.com](http://www.navycash.com)

- Treasury Navy Cash Website
  - [www.navycash.gov](http://www.navycash.gov)
Navy Cash Cardholder Website

- Developed to help cardholders and merchants manage their Navy Cash accounts
- Help Screen provides answers to most questions
- Provides Summary Account Information
  - Account Balances on closed-loop (Chip) and open-loop (Strip) Accounts
  - Linked Bank Account or Credit Union
- Shows detailed transaction history for current month plus 24 months
Navy Cash Cardholder Website

For first time users:

- Click on “Do you need a username?”
Navy Cash Cardholder Website (cont.)
Navy Cash Disbursing Website

- Enables DOs to review and update Navy Cash cardholder and merchant information
- Shows cardholder transaction history for current month plus 24 months
- Allows Disbursing Officer to:
  - Update cardholder location
  - Review all cardholders and merchants assigned to ship
  - Review Round-Trip history, Update Ship’s contact information, and Ship and Shore Reports
Navy Cash Disbursing Website (cont.)
Navy Cash Disbursing Website (cont.)
Treasury Navy Cash Website

- Good source of information on Navy Cash
- Provides overview of Navy Cash program
  - Provides answers to most questions about how Navy Cash works
  - Updates and Newsletters
  - Functional training materials
  - Videos on selected maintenance procedures
  - Navy Cash SOPs and SOP Change Notices
  - Navy Cash Bulletins and Flashes
Treasury Navy Cash Website (cont.)

Navy Cash
A program of the Bureau of the Fiscal Service

NAVY CASH MENU
- Home
- Resources
  - Resources
  - Maintenance
  - Procedures
- Updates and Newsletters
- Training
- Photo Gallery
- Contact Us

Tip: To get back to the Fiscal Service home page, click or tap the logo in the upper left corner.

RELATED LINKS
- FAQs
- OTC Net
- NAVSUP
- My Navy Portal