Navy Cash Training

Disbursing Unit 3: Cardholder Management
Objectives

- Demonstrate and discuss various Cardholder Account Maintenance functions
- Discuss Negative Balances and Collection Options
- Discuss how to manage Residual Funds on a Navy Cash card
- Explain Expired Navy Cash Cards and Dormant Accounts
Cardholder Account Management: Navy Cash Enrollment
Bulk Enrollment

- Bulk Enrollment procedures are used when a ship first transitions to Navy Cash

- Most of the processing takes place ashore:
  - NAVSUP FSG builds enrollment database and pre-populate
  - Members complete and sign the pre-populated Navy Cash Enrollment Forms (FS Form 2887)
    » Reviewed and completed during Orientation and Enrollment
  - NAVSUP FSG compiles final enrollment database
  - NAVSUP FSG forwards database and original Enrollment Forms to Treasury Agent for processing, imaging, and storage
Marine Enrollment

- Long-Term Deployments:
  - Marines should be enrolled prior to deployment
    » Enroll entire Marine Expeditionary Unit (MEU)
  - Enrollments is coordinated by appropriate Marine Logistics Group (MLG)
    » Follow Bulk Enrollment Procedures
  - Enrollment should be completed 4 to 6 weeks prior to embarkation
Marine Enrollment (cont.)

- **Replacement Cards**
  - Instant Issue cards are used to replace lost, stolen, or damaged cards
  - MLG and MEU
    » Responsible for providing date(s) of embarkation and number of Marines that will be embarking
  - Navy Disbursing Officer
    » Before leaving for deployment, signs out a number of Instant Issue cards to the Marine Disbursing Officer
  - Marine Disbursing Officer
    » At end of deployment, returns unused Instant Issue cards to Navy Disbursing Officer
Marine Enrollment (cont.)

- **Short-Term Deployments:**
  - Visitor Cards may be issued
    - Preferred alternative
    - Reusable
  - USMC Disbursing Officer
    - Coordinates with Navy Disbursing Officer, and
    - Provide number of Marines that will be embarking
  - Embarked USMC Personnel
    - Returned all Visitor Cards before leaving the ship
Enrollment Forms

- **FS Form 2887**
  - Critical element in the Navy Cash Program
  - A signed enrollment must be on file (electronic or manual)
  - Enforceable agreement between cardholder and Navy Cash program

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

**DEPARTMENT OF THE TREASURY**

**Navy Cash Program**

**APPLICATION REQUIREMENTS**

- Fill out the form completely.
- Sign where required.
- Provide all requested information.

**INFORMATION PROTECTED BY THE FEDERAL PRIVACY ACT**

- The information provided will be used for the purpose of enrolling the cardholder in the Navy Cash program. It will be retained by the Department of the Treasury for the duration of the cardholder's membership in the program, in accordance with the Privacy Act of 1974. The information will be shared with authorized card issuers and service providers to process transactions and provide other services to the cardholder.

**SIGNATURE**

- Cardholder's signature is required to indicate consent to the terms of the agreement.

**VERIFICATION**

- The form must be signed by the cardholder.

**DECLARATION**

- The cardholder attests to the accuracy of the information provided.

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**SAIC PROPRIETARY**
Enrollment Forms (cont.)

- Contain sensitive Personally Identifiable Information (PII)
- DISBO must establish and monitor procedures
  - Proper handling and safeguarding of PII to ensure security and confidentiality
- DISBO shall verify the ABA or Routing Number provided
  - Cancelled Check
  - Deposit Slip
  - Master Military Pay Account (MMPA) if available
By signing the FS Form 2887, 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
- **Authorize** the Government to initiate debt collection procedures for amounts that remain or become due and owing
Account Enrollment

- General Guidance
  - Use only letters and numbers in all fields
  - Middle Initial – Leave blank when the person being enrolled does not have a middle initial
  - Address – Enter *Ship’s Official Mailing Address*
  - Bank account info is not required if member does not want transfer option
    - Cardholder may sign up later in Disbursing Office

- *Note:* *Ship’s Official Mailing Address is also the Billing Address when making payments online or by phone*
Account Enrollment (cont.)

- To enroll a person in the Navy Cash program,
  - Select “Account Enrollment” in the “Account Maintenance”
  - The “New Account Enrollment” screen is displayed
  - Disbursing Officer enters the enrollment information into the on-screen enrollment form
Note: Full Date of Birth is required
Account Enrollment (cont.)

- NFCU Savings Account - not used for ACH transfers
Retention of Enrollment Forms

- The signed Electronic Enrollment Form is uploaded automatically to the document storage system ashore.

- **Navy Cash Disbursing Website:**
  - Personal Information Section displays the status of the Enrollment Form (FS 2887)
  - Enrollment Form cannot be viewed on the website
  - A copy of Enrollment Form can be requested via CSU

- **Navy Cash Server on the Ship:**
  - Enrollment Form can be viewed or printed via the DA, Account Information Update menu
Retention of Enrollment Forms (cont.)

- Electronic enrollment forms will be retained on the Navy Cash server on the ship for 3 years.

- All enrollment forms (electronic and manual) will be retained in the document storage system ashore for 7 years past the termination of the U.S. Treasury Agent (TA) Agreement.
Retention of Enrollment Forms (cont.)

- Hardcopy enrollment forms, signed by new enrollees, are no longer required to be sent to Treasury Agent
  - *Note: Disbursing Officers are still required to investigate missing enrollment forms and forward signed enrollment forms to Treasury Financial Agent*
    - list is provided monthly via Shore Reports

- Hardcopy enrollment forms will still be produced during the bulk enrollment process
  - Digitally scanned by Treasury Agent and stored in the document storage system ashore
Status of Enrollment Forms (Disbursing Application)

Can be viewed or printed via the Disbursing Application (DA)
Cardholder Account Management:

Lost, Stolen, and Damaged Cards
Lost/Stolen/Damaged Cards

- Embossed Permanent and Instant Issue Cards
  - Cardholders must report to the Disbursing Officer immediately
  - Disbursing Officer updates card status
    » Card becomes “hotlisted” on the ship
  - Disbursing Officer issues a replacement card
    » Normally, an Instant Issue Card
Lost/Stolen/Damaged Cards (cont.)

- Visitor Cards
  - Cardholder must report to Disbursing Office immediately
  - Disbursing Officer will change card status
    » Ask cardholder for Card Sequence Number, or
    » Refer to Navy Cash Issue Log for Card Sequence Number
  - Initiate Change Card Status via the Disbursing Application
Lost/Stolen/Damaged Cards (cont.)

- Enter Visitor Card Sequence Number
- Click on Card Search
Cardholder Account Management:
Assign Replacement Cards
Assign Replacement Card

- Used to assign a replacement card for lost, stolen, or damaged cards

- **Note:** As a general rule, an Instant Issue card is used when issuing replacement cards
Assign Replacement Card (cont.)

Once new Instant Issue card has been assigned, it can be used on the ship immediately:

- Funds in open-loop account can be transferred to the closed-loop account and used in the ship immediately
- Funds in the closed-loop account will be moved to the open-loop account after a "round-trip" is completed
Assign Replacement Card (cont.)

- **Disbursing Officer guidance:**
  - shall only give out one card, either by issuing an Instant Issue card or by requesting an Embossed Permanent card
  - If there is a need to request an Embossed Permanent card, a Visitor card can be issued until the Embossed Permanent card is received on the ship
Assign Replacement Card (cont.)

- This message appears if an Embossed Permanent card was requested.
Assign Replacement Card (cont.)

- **Note:** An error message will pop up if you attempt to assign a replacement card to an account with an *ACTIVE* or *PENDACTIVE (not active)* card.
Cardholder Account Management
Account Information Update
Account Information Update

- Used to update account information
  - Member Name
  - Transfer Info
  - Bank Account Info
  - Block/Unblock ACH Access

- Print processed Enrollment Form
ACH Decline Codes

- **List of ACH decline codes (not inclusive)**
  - 95 - *Funding information not supplied*
    - Allow unblock if bank account & ABA changed.
  - 96 - *Unacceptable NFCU account supplied*
    - Allow unblock if bank account & ABA changed
  - 97 - *Technical error while processing account*
    - Allow unblock if error connected
  - 98 - *Invalid Account Number*
    - Allow unblock if bank account number changed
  - 99 - *Manually blocked*
    - Allow unblock
Updating Member or Merchant Accounts

3 ways to update:

- Account Information Update on Disbursing Application
  » Personal Information, Bank Information, Chip-load limit

- Log on to Disbursing Website
  » Change ACH transfer (withdrawal) or Chip-load limits
  » Change Linked bank account, ACH status, and NSF counts
  » Personal Information and Location

- Contact Navy Cash Central Support Unit (CSU)
  » Manually block or suspend a cardholder or merchant account
Suspending a Navy Cash Account

- DISBO shall **suspend** a Navy Cash Account when a cardholder is:
  - Transferring to another activity

- Cardholders Actions:
  - Keep their Navy Cash Card
    » **Note:** *Navy Cash Card does not expire until 5 years from date of issue*
  - Zero-out their open-loop and closed-loop accounts
  - Alternatively, move all funds from the open-loop account to the close-loop account and "cash out" the chip at the Disbursing Office
Suspending a Navy Cash Account (cont.)

**DISBO Actions:**

- On the DA, DISBO blocks Navy Cash ACH Access
- On the Disbursing Website, Suspend the cardholder’s Navy Cash Account
- Ensure any Negative Balances have been cleared
- Any remaining funds on open-loop and closed-loop accounts have been zeroed-out
- Any Split Pay Option (SPO) have been stopped 30 days prior to transfer
Closing a Navy Cash Account

- DISBO shall close Navy Cash Account when cardholder is:
  - Leaving military service
  - Cardholder no longer desires to have a Navy Cash Account
Closing a Navy Cash Account (cont.)

- **Cardholders Actions:**
  - Before going to Disbursing, cardholders should zero-out their open-loop and closed-loop accounts
    » Use the Kiosk to move funds from their open-loop and/or closed-loop accounts to their home bank
  - Alternatively, move all funds from the open-loop account to the closed-loop account and “cash out” the chip at the Disbursing Office
  - Report to disbursing and check-out
  - Turn-in Navy Cash card
  - Stop SPO
Closing a Navy Cash Account (cont.)

- **DISBO Actions:**
  - Ensures card has zero balance upon member’s check-out
  - Blocks ACH access via the Disbursing Application
  - May issue a Visitor Card until member leaves the ship
  - Reviews Negative Balance Report and clear all negative balances (via DS01)

  » *Note: If member is within 30 days of discharge and has a negative balance, DO must request a DS01 be processed to collect the debt prior to separation*

  - Stops SPO
Closing a Navy Cash Account (cont.)

- **DISBO Actions (continued):**
  - Changes card status to “Canceled” on the Disbursing Application
  - Closes the account via the Navy Cash Website
  - Notifies CSU via phone/e-mail to close account
  - Cuts up (destroy) the card in the presence of cardholder

  » *Note*: Cardholder should sign the card issue log to document destruction
Monitor Transfer Dates

- **Monitor Cardholder Transfer Dates**
  - DISBO must work closely with the Personnel Office
  - Monitor cardholders who are scheduled to transfer within the next 30, 60, and 90 days
  - DISBO updates the cardholder’s profile
    » via the Disbursing Application, *Account Information Update* menu
    » must update the Projected Transfer Dates and Transfer Type
Monitor Transfer Dates (cont.)

Transfer Type and Transfer Date
Monitor Transfer Dates (cont.)

- Advantages of updating Transfer Dates
  - Deletes the member off the Ship’s Navy Cash Roster report
  - Ensures member’s profile is transferred ashore
  - Open-loop account is suspended
    » prevents ATM withdrawals and online PIN-based or signature-based purchases ashore
  - ACH access is blocked
    » prevents access to bank or credit union from the ship
  - Value on closed-loop account can still be used on the ship
Monitor Transfer Dates (cont.)

- **Shore Report**
  - Generated when a cardholder’s transfer is within 30 days
  - Shows account balances
  - Serves as a notice to clear any negative balances before cardholders leave the ship
  - Cardholders transferred to a shore command will continue to appear on the report for 2 weeks
### Monthly Member Transfer Report

#### Report Details
- **Date:** 08/28/2016
- **Time:** 16:38:12
- **Location:** USS NEVERSAIL
- **Date:** September, 2016
- **Report Name:** OPER_TRANSFER_M

#### Transfers

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<th>FIRST NAME</th>
<th>M</th>
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<td>S</td>
<td>8901</td>
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*** End of the Report ***

S=Separation  
T=Transfer
Note Maintenance
Note Maintenance

- Enables Disbursing Office to view and add notes to a member’s profile
  - Note is a memo internal to Navy Cash stored in member’s profile
  - Log actions to clear negative balances, i.e. for auditors and chain of command
  - All notes are permanent, it follows the member

- View Disbursing Notifications
  - If checked, it displays replication conflicts
  - If unchecked, it displays all notes
Adding a Note

Note for BERGSTEIN, MAXINE A

Note Type: NEGATIVE BALANCE

Note Subject: Cash Red

Note Comments:
- Comment
- DS01 Initiated
- Funds Transfer
- SPO Incremented

[Add Note] [Cancel] [Help]
Adding A Note (cont.)

- **Comments**
  - Retained Permanently
  - Limited to 1,000 characters
  - Proofread before saving note

![Note Entry Screen](image)

**Note Entry Details:**
- **Note Type:** NEGATIVE BALANCE
- **Note Subject:** Cash Red
- **Note Comments:** 8/16/2010 -- $50 -- NSF
View Disbursing Notifications

- Check box - View Disbursing Notifications
- Start Date
  - Defaults to the last time the Operator logged on
- End Date
  - If no end date, all notes up to the current login will be displayed
  - Most recent note is listed

- **Note:** Disbursing Notification notes are retained permanently as part of the member’s profile
Replication Conflict Notes

- **Account Information Update**
  - Opens the Account Information Update screen and displays the record

- **Cancel**
  - Returns to Note Maintenance Screen

- **Help**
  - Displays options for Replication Conflict Notes
Cardholder Account Management: Negative Balances
Negative Balances

Negative Navy Cash account can occur due to:

- Non-Sufficient Funds
- Closed Personal Account
- Incorrect Bank Information:
  - Routing number
  - Account number
- Debit Card purchases or ATM withdrawals when there are no sufficient funds in open-loop account
Negative Balance Notification

- **At the Kiosk**
  - A message is displayed on the Kiosk after cardholder enters PIN
  - Prompts cardholder to report to Disbursing and clear negative balance

- **Notification in writing**
  - Include Cardholder’s Chain of Command for 2nd or 3rd occurrences
  - Once notified, cardholder shall report to DISBO within 2 working days and establish payment plan
Daily Negative Balance Report

- Reviewed Daily
- Lists all Navy Cash open-loop accounts with negative balances
  - Automatic Representment Pending
    » Details of pending representment are listed immediately below line of account data
    » DISBO does not take any collection action
    » Follow ACH representment procedures
  - No representment Pending
    » DISBO should take collection action immediately
### Daily Negative Balance Report (cont.)

**Run Date:** 01/09/2009  
**Run Time:** 14:47:33  
**Report name:** OPER_NegyNegativeBalance_D  
**Page:** 1

#### Navy Cash

- **Location:** USS SHIP  
- **As Of Date:** 01/09/2009

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**ACH REPRESENTMENT COUNT**

1. 14-JAN-09  $100.00  
2. 14-JAN-09  $40.00  
3. 14-JAN-09  $100.00  
4. 14-JAN-09  $50.00  
5. 14-JAN-09  $60.00

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**ACH REPRESENTMENT COUNT**

1. 14-JAN-09  $20.00  
2. 14-JAN-09  $5.00  

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**ACH REPRESENTMENT COUNT**

0 14-JAN-09  $20.00
Returned Items Detail Report

- Reviewed Daily
- Assists in investigating negative balances
- Provides details for returned items due to NSF
- Provides details of returned items because of incorrect bank information

- Note: DISBO should contact cardholders who appear on the report so that they can update their bank information
## Returned Items Detail Report (cont.)

Run Date: 01/07/2008  
Run Time: 06:02:57  
Report Name: CENS_Navy_Returned_Items_D  
Page# 1  

Navy Cash  
NAVY - Returned Items Detail Report  
Location: USS SHIP  
Date: 01/06/2008 08:10:10 To 01/07/2008 08:29:43  

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</table>

**Total:** $995.00
Automatic Representment

- Reduced the workload with managing and collecting negative balances

- If transaction is returned due to NSF, it will be presented two more times in successive paydays
  - No collection action is required until after the second ACH Representment is returned

- Details of the ACH Representment are listed below the account data
  - ACH Representment Count
  - Date and amount of the Representment
Automatic Representment (cont.)

- The cardholder’s access to a bank or credit union remains *blocked* until the negative balance is resolved and the balance is zero or positive.

- The ACH representment file will be created one day prior to pay day, so the receiving banks or credit unions can debit the accounts first thing on payday.

- The Disbursing Officer is directed to initiate collection after the second ACH representment (Code 2).
Automatic Representment (cont.)

- When a returned transaction is represented, the funds are not posted immediately but are held for five business days.

- To avoid the potential for multiple bounced check fees for small transactions, automatic representment will proceed only if the value of the returned transaction is $5 or more.
Collection Options

- The following options can be used to collect on negative balances:
  - Transfer funds
    » Closed-loop account to open-loop account transfer
    » Deposit Cash or Check to open-loop account
  - Split Pay Option
    » Initiate or change SPO amount
  - Immediate collection from pay
    » Submit a DD 139 to PSD via the Personnel Office
If a member has transferred or is within 30 days of Separation Navy or Marine Corps:

- Prepare a Pay Adjustment Authorization (DD 139)
- Attach a copy of Negative Balance Report
- Send DD 139 and Negative Balance Report to PSD
- PSD processes a DS01 debt collection action against member’s pay
- The Company Code for Navy Cash is D411179
Collection Options (cont.)

- **Disciplinary Action**
  - If willful negligence or fraud is suspected on a negative balance
    » Disbursing Officer may recommend disciplinary action via the individual’s chain of command
      - Accomplished *within 5 working days* of receiving Negative Balance report

- **Negative balances (without representation pending)** must be resolved *within 10 working days*
Cardholder Account Management:

Residual Funds
Residual Funds

- On all Navy Cash Cards
  - Remaining value must be cashed out and returned to cardholder immediately

- Notes:
  - DO must ensure that the “card balance is zero” on any Navy Cash Card (including Merchant Cards) that has been turned-in to Disbursing
  - When a Navy Cash Card expires, the Chip on the card no longer functions
Residual Funds - Visitor Cards

- If cardholder has left the ship and can be identified, DISBO shall cash out the card, and
  - Cut an \textit{Ex-cash check} for the remaining value on card and mail check to cardholder, or
  - Process a \textit{Cash Collection Voucher (DD 1131)} and forward copy to PSD Afloat. Request PSD to credit cardholder’s pay account

  » \textit{Note: This does not apply to a Civilian Cardholder}

- Make appropriate DD 2657 entries
Residual Funds - Visitor Cards (cont.)

- If cardholder has left the ship and cannot be identified, DISBO shall cash out the card, and
  - Prepare a Cash Collection Voucher (DD 1131) for the remaining value on card
    - If amount is $25.00, credit funds to US Treasury Receipts Account 20X6133 (Payment of Unclaimed Monies)
    - If amount is < $25.00, credit funds to US Treasury Receipts Account 17R1060 (Forfeitures of Unclaimed Money and Property)
  - Make appropriate DD 2657 entries
Restoring Value – Visitor Cards

- Lost, Stolen, or Damaged Visitor Cards
  - Change status of “old” card
  - Move Funds to Disbursing Office Open-Loop Account
    » Provide CSU with Sequence Number
    » CSU debits the chip and credits the Disbursing Office Merchant Open-Loop Account
    » Using the Kiosk, Disbursing Officer moves funds from open-loop to close-loop
    » Transfer funds to cardholder
Cardholder Account Management:

Expired Cards and Dormant Accounts
Navy Cash Card Expiration

- Navy Cash cards are good for 5 years from the initial date of issue

- Instant Issue and Embossed Permanent Cards
  - Funds remaining on the closed-loop account are transferred *automatically* to the open-loop account
  - The actual expiration date is the last day of the month in the “Valid Thru” date
Navy Cash Card Expiration (cont.)

- Navy Cash Visitor Cards
  - Expiration date is printed on the back of the card
  - The chip can no longer be read on the ship
  - Any remaining value cannot be returned directly to the cardholder
    » Note: Make sure customers understand these

- Merchant Cards
  - Replacement cards are created and sent to ship automatically to replace expiring cards
Navy Cash Card Expiration (cont.)

- Collect and Destroy Expired or Expiring Cards
  - Destroy any expired cards or cards that are expiring in 90 days
  - Cards are destroyed by cutting them up (i.e., cut the chip in half at a minimum) or by shredding
  - Document destruction using the Card Issue log
Navy Cash Card Issue Log

**Record of Destruction**

<table>
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<tr>
<th>Issue Date</th>
<th>Card Number</th>
<th>Name</th>
<th>SSN ¹</th>
<th>Signature</th>
<th>Issued By / Destroyed By</th>
<th>Return Date</th>
<th>Destruction Witnessed By</th>
<th>Date</th>
</tr>
</thead>
</table>

¹ Note: Enter last four digits of SSN. Enter last four digits of card number for instant issue/embossed cards and entire card sequence number for visitor cards.
Inactive/Dormant Account

- A Navy Cash account with *no activity* (chip or strip) for 180 days after the expiration date of Navy Cash card
  - i.e. No Chip, SPO, or ACH transfer activity
- Monthly *automated transfer* of Inactive Account Profiles from Ship to Shore
- After 365 days of no activity
  - Funds in the open-loop account will be pushed to the linked home account automatically
- If member was transferred ashore in error:
  - Member can do a “Ship Check-in” at the Kiosk
DISBURSING UNIT 3 REVIEW

1. Can you issue a permanent card and an instant issue card to a cardholder at the same time?

2. How can you print an electronic copy of a service member’s enrollment form?

3. What are the 3 ways you can update a member or merchant account?

4. Explain what an automatic representment means?

5. What is the minimum amount that can be processed for automatic representment?

6. How long are enrollment forms retained in the ship’s server?

7. Give 3 reasons how a Navy Cash account can have a negative balance?