



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 (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

Enrollment Forms (cont.)

- 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

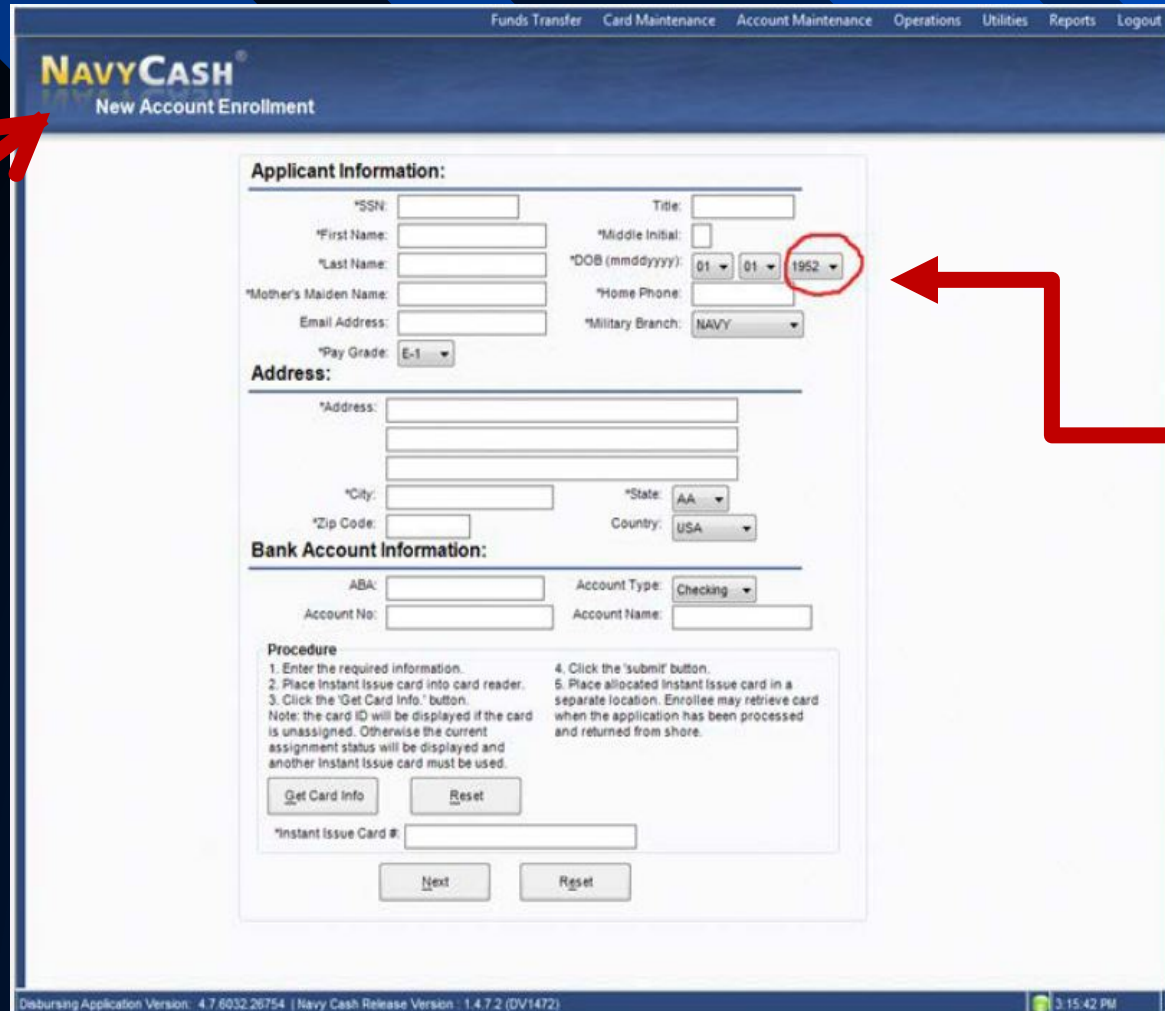
- Use only letters and numbers in all fields
- Middle Initial – Leave blank when the person being enrolled does not have a middle initial
- Address – Enter *Ship's Official Mailing Address*
- Bank account info is not required if member does not want transfer option
 - Cardholder may sign up later in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

Account Enrollment (cont.)



Funds Transfer Card Maintenance Account Maintenance Operations Utilities Reports Logout

NAVY CASH
New Account Enrollment

Applicant Information:

*SSN: Title:
*First Name: *Middle Initial:
*Last Name: *DOB (mmdyyyy): 01 01 1952
*Mother's Maiden Name: *Home Phone:
Email Address: *Military Branch: NAVY
*Pay Grade: E-1

Address:

*Address:

*City: *State: AA
*Zip Code: Country: USA

Bank Account Information:

ABA: Account Type: Checking
Account No: Account Name:

Procedure

1. Enter the required information.
2. Place Instant Issue card into card reader.
3. Click the 'Get Card Info.' button.
Note: the card ID will be displayed if the card is unassigned. Otherwise the current assignment status will be displayed and another Instant Issue card must be used.

4. Click the 'submit' button.
5. Place allocated Instant Issue card in a separate location. Enrollee may retrieve card when the application has been processed and returned from shore.

Get Card Info Reset

*Instant Issue Card #:

Next Reset

Disbursing Application Version: 4.7.6032.26754 | Navy Cash Release Version: 1.4.7.2 (DV1472) 3:15:42 PM

*Note:
Full Date of
Birth is
required*

Account Enrollment (cont.)

- NFCU Savings Account - not used for ACH transfers

Funds Transfer Card Maintenance Account Maintenance Operations Utilities Reports Logout

NAVY CASH
New Account Enrollment

Applicant Information:

*SSN: 147258369 Title:
*First Name: JOHN *Middle Initial: L
*Last Name: SMITH *Date of Birth (mmdd): 03 16
*Mother's Maiden Name: JONES *Home Phone: 7574440000
Email Address: MITHJ@CG11.NAVY.MIL *Military Branch: NAVY
*Pay Grade: E-5

Address:

*Address: USS ALWAYS SAIL CG11

NavyCash Disbursing Application

The bank account specified is a Navy Federal Credit Union account that is not a checking account. The only Navy Federal Credit Union accounts that may be used with Navy Cash at this time are checking accounts.

OK

Account No: 1234567001 Account Name: SMITH

Procedure

1. Enter the required information.
2. Place Instant Issue card into card reader.
3. Click the 'Get Card Info.' button.
Note: the card ID will be displayed if the card is unassigned. Otherwise the current assignment status will be displayed and another Instant Issue card must be used.
4. Click the 'submit' button.
5. Place allocated Instant Issue card in a separate location. Enrollee may retrieve card when the application has been processed and returned from shore.

Get Card Info Reset

*Instant Issue Card #:

Submit Reset

Disbursing Application Version: 1.7.23143 | Application Release : 1.4.7.0 (ncp)

1/6/2011

12:32:07 PM

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 can not 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 (Navy Cash Website)

Enrollment Form Not Available

- FS 2887 is NOT on file with Treasury Agent

Enrollment Form

- FS 2887 is on file onboard the ship and is on file with Treasury Agent

Enrollment form in iVault or File Net

- FS 2887 is on file with Treasury Agent

The screenshot displays the NAVYCASH interface for a user named ANGELA MARTINEZ. The cardholder's name is CARD T TEST, ES NAVY. The 'Personal' tab is selected and circled in red. The 'PERSONAL INFORMATION' section contains fields for Pay Grade (ES), Military Branch (NAVY), First Name (CARD), Last Name (TEST), Middle Name (T), Birth Date (06/05), Mother's Maiden Name (TESTY), SSN (420962004), Email, and Phone (1112223333). The 'Enrollment Form Not Available' message is circled in blue. A red arrow points from the text on the left to this message. The 'Address' field shows 3 METROTECH CENTER. The footer includes 'Contact Help Privacy' and '© 2014 JPMorgan Chase & Co. All Rights Reserved.' The version number 'Ver 1.4.7.3' is visible in the bottom right corner.

Status of Enrollment Forms (Disbursing Application)

NAVY CASH
Account Information Update

Card not Present
Enter criteria to search:
Social Security Number: OR
Merchant: OR
MasterCard Number: OR
Last Name / First Name: MEMBER AND
Account Search Reset

OR
Card Present
Insert card:

MIDDLE NAME	SSN	CLIENT ACCT NUM	ACCT NUM	D02887
K	7058	800000012437	800000475303	800001

Member Profile
First Name: CASTCO Branch of Service: MARINES
Middle Initial: K Social Security Number: 047530258
Last Name: MEMBER Transfer Type: <NONE>
Chip Load Limit: 1000.000 Transfer Date:
DDA Account to Navy Cash Transfer Amount: 400

Bank Account Information
Bank Account No: Bank Account Type: CHECKING
Bank Account Name: Customer Type: BUSINESS
ABA:
 Block Account Request Update Amount ACH Decline Count: 95 ACH Allowed:

Account Update

Disbursing Application Version: 1.4.2514 | Navy Cash Release Version: 1.4.2514
7/26/2012

*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

The screenshot shows the NAVY CASH 'Change Card Status' interface. At the top, there are navigation links: Funds Transfer, Card Maintenance, Account Maintenance, Operations, Utilities, Reports, and Logout. The main heading is 'NAVY CASH' with the sub-heading 'Change Card Status'.

The interface is divided into two main sections: 'Card Not Present' and 'Card Present'.

Card Not Present: This section is titled 'Enter criteria to search:' and contains three input fields: 'Social Security Number', 'MasterCard Number', and 'Card ID'. There are 'OR' labels between the fields. Below the fields are two buttons: 'Card Search' and 'Reset'. A red arrow points from the 'Card Search' button in this section to the 'Card Search' button in the 'Card Present' section.

Card Present: This section is titled 'Insert card:' and contains a 'Get Card Info' button. Below this are input fields for 'Customer Name' and 'Account Balance'. There is also a 'Card' input field.

At the bottom of the 'Card Present' section, there is a 'Report card status:' dropdown menu and an 'Update Card Status' button.

Procedure: A table provides instructions for both card types:

If card present:	If card not present or chip is damaged:
1. Insert card.	1. Enter customer's Social Security Number, MasterCard number, or enter Card ID for Visitor card.
2. Click 'Get Card Info' button.	2. Click 'Card Search' button.
3. Select the new status.	3. Select card from list.
4. Click the 'Update Card Status' button.	4. Select the new status.
	5. Click the 'Update Card Status' button.

At the bottom of the page, there is a footer with the following text: 'Customering Application Version: 1.7.22143 | Application Release: 1.4.8.0 (http://ogj)' on the left, '01/10/2010' and '7:28:09 PM' on the right, and a small icon on the far right.

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

The screenshot shows the NAVY CASH web application interface for assigning a replacement card. The page title is "NAVY CASH® Assign Replacement Card". The navigation menu includes "Funds Transfer", "Card Maintenance", "Account Maintenance", "Operations", "Utilities", "Reports", and "Logout".

The main content area is titled "Enter a criteria to search:" and contains the following fields and buttons:

- Social Security Number:** A text input field.
- OR**: A radio button.
- Merchant ID:** A dropdown menu showing "80000047526 - POST OFFICE - MONE".
- Card Search** and **Reset**: Two buttons.
- Customer Name:** A text input field showing "POST OFFICE - MONEY ORDERS".
- Cards found:** A section with the instruction "(please select the card you wish to replace.)" and a table with one row: "200183889--EXPIRED- POST OFFICE, MONEY ORDERS".
- Procedure:** A section with a list of steps and a note.
 - 1. Enter the available search criteria.
 - 2. Click the 'Card Search' button.
 - 3. Select the card you wish to replace.
 - 4. Place Instant Issue card into reader.
 - 5. Click the 'Get Chip Info' button.
 - Note: the card ID will be displayed if and only if the card is unassigned. Otherwise the current assignment status will be displayed.
 - 6. Click the 'Assign Card to Account.' button.
- Get Card Info** and **Reset**: Two buttons.
- Account Name:** A text input field showing "Navy CardHolder".
- Card ID:** A text input field.
- Request New Card**: A button.

The footer of the application shows "Disbursing Application Version: 1.7.23143 | Application Release: 1.4.7.0 (hnp)", the date "1/6/2011", and the time "10:50:24 AM".

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

Funds Transfer Card Maintenance Account Maintenance Operations Utilities Reports Logout

NAVY CASH
Assign Replacement Card

Enter a criteria to search:

Social Security Number: OR

Merchant ID: 800000477526 - POST OFFICE - MONE

Card Search Reset

Customer Name: POST OFFICE - MONEY ORDERS

Cards found: (please select the card you wish to replace.)

200183889--EXPIRED- POST OFFICE MONEY ORDERS
--

Procedure

1. Enter the criteria to search.
2. Click the 'Card Search' button.
3. Select the card you wish to replace.
4. Place Instant Issue card
5. Click the 'Get Chip Info' button.

Get Card Info Reset

Account Name: Navy Cardholder Card ID:

Request New Card

NavyCash Disbursing Application

Are you sure you want to Assign a new card without assigning a Instant Issue card?

Yes No

Disbursing Application Version: 1.7.23143 | Application Release: 1.4.7.0 (ncp) 1/6/2011 10:50:49 AM

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

Funds Transfer Card Maintenance Account Maintenance Operations Utilities Reports Logout

NAVY CASH
Assign Replacement Card

Enter a criteria to search:

Social Security Number: OR

Merchant ID: 800000477546 - COLLEGE BOOKS

Card Search Reset

Customer Name: COLLEGE BOOKS

Cards found: (please select the card you wish to replace.)

200183899--DAMAGED- COLLEGE BOOKS
200577331--ACTIVE- COLLEGE BOOKS

NavyCash Disbursing Application

The target account has an ACTIVE or PENDACTIVE card.
A replacement card may not be assigned to an account with an active card.

OK

Procedure

1. Enter the available search criteria
2. Click the 'Card Search' button
3. Select the card you wish to replace
4. Place Instant Issue card into the card reader
5. Click the 'Get Chip Info' button

Get Card Info Reset

Account Name: Navy Cardholder Card ID:

Request New Card

Disbursing Application Version: 1.7.23143 | Application Release: 1.4.7.0 (hpc) 1/6/2011 10:48:45 AM

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

NAVY CASH
Account Information Update

Card not Present
Enter criteria to search:
Social Security Number: OR
Merchant: OR
MasterCard Number: OR
Last Name / First Name: MEMBER AND
Account Search Submit

OR
Card Present
Insert card: Get Card Info

MEMBER NAME	SSN	CLIENT ACCT NAM	ACCT NAM	DE0007
M	1998	80000001437	8000047503	N0001

Member Profile
First Name: CASTCO Branch of Service: MURKIN
Middle Initial: Social Security Number: 04710268
Last Name: MEMBER Transfer Type: NONE
Orig Limit Limit: 1000.000 Transfer Date:
COA Account to Navy Cash Transfer Amount: 000

Bank Account Information
Bank Account No: Bank Account Type: CHECKING
Bank Account Name: Customer Type: BUSINESS
ABA:
 Block Account Payments Unblock Account ACH Decline Code: 05 ACH Allowed: N

Account Update Form [60268]

Updating Application Version: 1.4.7.14 | Navy Cash-Private Version: 1.4.7.3 (1/16/11) 7/26/2012

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

The screenshot shows the NAVY CASH Account Information Update form. A red arrow points to the 'ACH Decline Code' field, which is circled in red and contains the value '95'. The form includes sections for Card not Present, Card Present, Member Profile, and Bank Account Information.

Card not Present
Enter criteria to search:
Social Security Number: OR
Merchant: OR
MasterCard Number: OR
Last Name / First Name: MEMBER: AND
Account Search

Card Present
Insert card: Get Card Info

MIDDLE NAME	SSN	CLIENT ACCT NUM	ACCT NUM	DO087
K	7056	0000001437	0000047003	R0001

Member Profile
First Name: EASTCO Branch of Service: NAVIES
Last Initial: Social Security Number: 047510351
Last Name: MEMBER Transfer Type: (NONE)
Chip Load Limit: 0.00 Transfer Date:
COA Account to Network Transfer Amount: 400

Bank Account Information
Bank Account No: Bank Account Type: CHECKING
Bank Account Name: Customer Type: BUSINESS
ABA:
 Block Account Request Unblock Account ACH Decline Code: 95 Allowed

Account Update Form 00087

Outstanding Application Version: 1.4.2014 | Navy Cash Release Version: 1.4.7.0 (01180) 7/20/2012

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 (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):

- Blocks Navy Cash ACH Access on the Disbursing Application
- 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.)

NAVY CASH
Account Information Update

Card not Present
Enter criteria to search:
Social Security Number: OR
Merchant: OR
MasterCard Number: OR
Last Name / First Name: MEMBER AND
Account Search Email

OR
Card Present
Insert card:

MEMBER NAME	SSN	CLIENT ACCT NAM	ACCTNAM	DEBIT
W	1988 3000007343		0000000000	100001

Member Profile
First Name: CASTCO Branch of Service: MARINES
Middle Initial: Social Security Number: 04170059
Last Name: MEMBER Transfer Type: -NONE-
Chip Load Limit: 1000.000 Transfer Date:
DDA Account to Navy Cash Transfer Amount: 100

Bank Account Information
Bank Account No: Bank Account Type: CHECKING
Bank Account Name: Customer Type: BUSINESS
ABA:
 Block Account Present Special Account ACH Debit Code: 25 ACH Allowed: N

Account Update Form 002087

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

Date: 08/28/2016
Time: 16:38:12

Report Name: OPER_TRANSFER_M
Page: 1

Navy Cash
Monthly Member Transfer Report
Location: USS NEVERSAIL
Date: September, 2016

TRANS DATE	TYP	LAST NAME	FIRST NAME	M	SSN	CHIP BAL	STRIP BAL
09/30/2016	T	JONES	SAM	D	1234	\$6.35	<\$11.13>
09/30/2016	T	GODWIN	ERIC	P	5678	\$10.90	\$85.00
09/30/2016	T	SMITH	CINDY	A	9012	\$25.30	\$90.00
09/30/2016	T	ROBERTS	THOMAS	B	3456	\$11.75	<\$2.13>
09/30/2016	T	MACDONALD	BILLY	C	7890	\$55.10	\$105.00
09/30/2016	T	GITTINGS	MARIE	E	4567	\$11.15	<\$235.13>
09/30/2016	T	PETTY	SANDRA	S	8901	\$9.95	\$35.00

*** 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

Funds Transfer Card Maintenance Account Maintenance Operations Utilities Reports Logout

NAVY CASH
Note Maintenance

Card Not Present
 View Disbursing Notifications

Enter criteria for individual Note search:

Social Security Number:

MasterCard Number: OR

Last Name / First Name: AND

OR

Card Present
Insert Card:

List of Members matching Search Criteria

List of Notes for Highlighted Member

Disbursing Application Version: 1.7.23143 | Application Release: 1.4.6.0 (ncp.10g) 8/16/2010 7:52:15 PM

Adding a Note

Add Note

Note for BERGSTEIN, MAXINE A

Note Type: NEGATIVE BALANCE

Note Subject:

Note Comments:
Comment
DS01 Initiated
Funds Transfer
SPO Incremented

Adding A Note (cont.)

■ Comments

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

Add Note

Note for BERGSTEIN, MAXINE A

Note Type: NEGATIVE BALANCE

Note Subject: Cash Red

Note Comments: 8/16/2010 -- \$50 -- NSF

Add Note Cancel Help

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*

NAVY CASH®
Note Maintenance

Funds Transfer Card Maintenance Account Maintenance Operations Utilities Reports Logout

Card not Present

View Disbursing Notifications

Enter criteria for Disbursing Note search:

Disbursing Note Start Date: 01/06/2005 09:29:18

Disbursing Note End Date: 01/06/2011 11:08:58

Search Reset

OR

Card Present

Insert Card: Get Card Info

List of Members matching Search Criteria

No members found matching search criteria.

List of Notes for Highlighted Member

View Note Add Note Help

Disbursing Application Version: 1.7.23143 | Application Release: 1.4.7.0 (hpc)

1/6/2011

11:08:37 AM

Ver 1.4.7.3

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

View Note

Note for FREEMAN, MARCIA I

Note Date: 4/12/2006 8:27:31 PM

Note Type: REPLICATION CONFLICT

Note Subject: REPLICATION CONFLICT

Note Comments: Date Detected:<0412006 20:27:31>Batch Id<DL3800_322>Record Type:<12>Ship Record<src_acct_name: FREEMAN MARCIA>Shore Record<src_acct_name: FREEMAN MARCIA>

Account Information Update Cancel Help

Cardholder Account Management: Negative Balances

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 : 14:47:35
 Report name: OPER_NavyNegativeBalance_D
 Page # : 1

Navy Cash
 Daily Negative Balance Report - NAVYCASH
 Location: USS SHIP

As Of Date: 01/08/2009

Account # Name	SSN	Acct Status	Neg Bal Date	Balance	Note	Date	Note	Text
800001041XXXX HOMESTEAD, ANTHONY S		XXXX OPEN	06-JAN-09	-\$10.00				
800001041XXXX THOMAS JR, HAROLD D		XXXX OPEN	25-DEC-08	-\$47.65				
800000217XXXX WAKEN, JAMES A		XXXX OPEN	07-JAN-09	-\$15.00				
ACH REPRESENTMENT COUNT		NEXT REPRESENTMENT DATE		AMOUNT				
0		14-JAN-09		\$15.00				
800000935XXXX WRIGHT, JONATHAN R		XXXX OPEN	20-NOV-08	-\$103.45				
800001017XXXX SEANELA JEAN Q		XXXX OPEN	06-JAN-09	-\$515.06				
ACH REPRESENTMENT COUNT		NEXT REPRESENTMENT DATE		AMOUNT				
1		14-JAN-09		\$100.00				
1		14-JAN-09		\$40.00				
1		14-JAN-09		\$100.00				
1		14-JAN-09		\$50.00				
1		14-JAN-09		\$100.00				
1		14-JAN-09		\$50.00				
1		14-JAN-09		\$65.00				
800001040XXXX MORTON, DONNIE S		XXXX OPEN	20-NOV-08	-\$23.00				
800001041XXXX MOUNTAINS JR, JOHNIE M		XXXX OPEN	23-DEC-08	-\$3.00				
800001041XXXX BERGESTROM, JOHN R		XXXX OPEN	04-JAN-09	-\$29.95				
ACH REPRESENTMENT COUNT		NEXT REPRESENTMENT DATE		AMOUNT				
1		14-JAN-09		\$25.00				
1		14-JAN-09		\$5.00				
800001041XXXX STACKS, ERIC Q		XXXX OPEN	09-JAN-09	-\$22.60				
ACH REPRESENTMENT COUNT		NEXT REPRESENTMENT DATE		AMOUNT				
0		14-JAN-09		\$20.00				

As an example, no details are listed below this account, so DISBO should immediately initiate collection action.

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:01/07/2009
 Run Time: 06:02:57
 Report Name:OPER_NavyReturnedItems_D
 Page# 1

Navy Cash
 NAVY - Returned Items Detail Report
 Location: USS SHIP
 Date: 01/06/2009 03:10:10 To 01/07/2009 05:29:43

Account #	Status	Name	SSN	Amount	Date of Request	Date of Return	Bank ABA	Bank A/C #	Return Reason Code	Return Explanation
800000273XXXX	OPEN	JAMES D SARTEN	XXXX	\$50.00	01-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXX2445	R01	Insufficient Funds
800000273XXXX	OPEN	SANDRA S MUSLIN	XXXX	\$25.00	01-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXX6935	R01	Insufficient Funds
800000275XXXX	OPEN	SAMSON D SARCOSERE	XXXX	\$40.00	02-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX1708	R01	Insufficient Funds
800000282XXXX	OPEN	DAVID L HAYES	XXXX	\$80.00	02-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX3706	R01	Insufficient Funds
800000282XXXX	OPEN	JOHN Q PUBLIC	XXXX	\$5.00	02-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX1702	R01	Insufficient Funds
800000282XXXX	OPEN	KATHLEEN R CLARK	XXXX	\$10.00	02-JAN-09	06-JAN-09	XXXXX0653	XXXXXXXXXXXXX3854	R01	Insufficient Funds
800000282XXXX	OPEN	KATHLEEN R CLARK	XXXX	\$3.00	03-JAN-09	06-JAN-09	XXXXX0653	XXXXXXXXXXXXX3854	R01	Insufficient Funds
800001041XXXX	OPEN	ANTHONY S HOMESTEAD	XXXX	\$10.00	04-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX6374	R03	No Account/Unable to Locate
800000447XXXX	OPEN	SIMON B SHEPARD	XXXX	\$5.00	02-JAN-09	06-JAN-09	XXXXX4269	XXXXXXXXXXXXX4414	R01	Insufficient Funds
800000447XXXX	OPEN	SIMON B SHEPARD	XXXX	\$5.00	03-JAN-09	06-JAN-09	XXXXX4269	XXXXXXXXXXXXX4414	R01	Insufficient Funds
800000447XXXX	OPEN	JONATHAN D MURPHY	XXXX	\$50.00	01-JAN-09	06-JAN-09	XXXXX4269	XXXXXXXXXXXXX9001	R01	Insufficient Funds
800000447XXXX	OPEN	JONATHAN D MURPHY	XXXX	\$95.00	02-JAN-09	06-JAN-09	XXXXX4269	XXXXXXXXXXXXX9001	R01	Insufficient Funds
800000447XXXX	OPEN	ALEXANDER E KOEHLER	XXXX	\$1.00	02-JAN-09	06-JAN-09	XXXXX6432	XXXXXXXXXXXXX0900	R22	Invalid Individual ID Number
800001017XXXX	OPEN	JEAN Q SEANELA	XXXX	\$100.00	02-JAN-09	06-JAN-09	XXXXX6432	XXXXXXXXXXXXX0900	R01	Insufficient Funds
800001017XXXX	OPEN	JEAN Q SEANELA	XXXX	\$40.00	02-JAN-09	06-JAN-09	XXXXX6432	XXXXXXXXXXXXX0900	R01	Insufficient Funds
800001017XXXX	OPEN	JEAN Q SEANELA	XXXX	\$100.00	02-JAN-09	06-JAN-09	XXXXX6432	XXXXXXXXXXXXX0900	R01	Insufficient Funds
800001017XXXX	OPEN	JEAN Q SEANELA	XXXX	\$50.00	03-JAN-09	06-JAN-09	XXXXX6432	XXXXXXXXXXXXX0900	R01	Insufficient Funds
800001017XXXX	OPEN	JEAN Q SEANELA	XXXX	\$100.00	03-JAN-09	06-JAN-09	XXXXX6432	XXXXXXXXXXXXX0900	R01	Insufficient Funds
800001017XXXX	OPEN	JEAN Q SEANELA	XXXX	\$50.00	03-JAN-09	06-JAN-09	XXXXX6432	XXXXXXXXXXXXX0900	R01	Insufficient Funds
800001017XXXX	OPEN	JEAN Q SEANELA	XXXX	\$65.00	03-JAN-09	06-JAN-09	XXXXX6432	XXXXXXXXXXXXX0900	R01	Insufficient Funds
800000447XXXX	OPEN	PATRICK R SAMPSON	XXXX	\$50.00	03-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX1050	R01	Insufficient Funds
800000447XXXX	OPEN	PATRICK R SAMPSON	XXXX	\$50.00	03-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX1050	R01	Insufficient Funds
800000447XXXX	OPEN	JESSICA D CASTRO	XXXX	\$50.00	03-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX6812	R04	Invalid Account Number
800000495XXXX	OPEN	JAMES J SERRIFF	XXXX	\$5.00	02-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX3790	R01	Insufficient Funds
800000495XXXX	OPEN	JAMES J SERRIFF	XXXX	\$5.00	03-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX3790	R01	Insufficient Funds
800000497XXXX	OPEN	ROBERT F WOODHOUSE	XXXX	\$2.00	02-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX3707	R01	Insufficient Funds
800000497XXXX	OPEN	ROBERT F WOODHOUSE	XXXX	\$2.00	02-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX3707	R01	Insufficient Funds
800000522XXXX	OPEN	WALTER P ALDRIDGE	XXXX	\$20.00	04-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX2366	R02	Account Closed
800000524XXXX	OPEN	JASON J MACKENZIE	XXXX	\$2.00	02-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX4160	R01	Insufficient Funds
800000524XXXX	OPEN	JASON J MACKENZIE	XXXX	\$3.00	03-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX4160	R01	Insufficient Funds
800000537XXXX	OPEN	SALLY W JOHNSON	XXXX	\$20.00	02-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX4554	R01	Insufficient Funds
800000537XXXX	OPEN	SALLY W JOHNSON	XXXX	\$12.00	02-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX4554	R01	Insufficient Funds
800000537XXXX	OPEN	SALLY W JOHNSON	XXXX	\$10.00	03-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX4554	R01	Insufficient Funds
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

Collection Options (cont.)

- 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 representment 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 Ex-cash check for the remaining value on card and mail check to cardholder, or
 - Process a Cash Collection Voucher (DD 1131) and forward copy to PSD Afloat. Request PSD to credit cardholder's pay account
 - » *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 can not 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 \geq **\$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 (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

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

Questions

