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
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*
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 (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

[Image of the Navy Cash website interface with highlighted sections indicating enrollment form status]
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.
• **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
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: *Disbursing and 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

**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

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<th>FIRST NAME</th>
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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
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
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<th>Account #</th>
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*As an example, no details are listed below this account, so DISBO should immediately initiate collection action.*
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:** 06:02:47  
**Report Name:** CPER_NavyReturnedItems_D  
**Page:** 1

#### Navy Cash

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<td>R01</td>
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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
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
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 *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 $\geq 25.00$, 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

- 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

I agree to be bound by the provisions of the Navy Cash, Marine Cash, and Navy Cash Visitor Card Cardholder Agreement.

<table>
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<tr>
<th>Issue Date</th>
<th>Card Number</th>
<th>Name</th>
<th>SSN</th>
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<th>Issued By / Destroyed By</th>
<th>Return Date</th>
<th>Destruction</th>
<th>Witnessed By</th>
<th>Date</th>
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Record of Destruction

---

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
Questions