





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

APPLICATION F	ORM FOR U.S. D	EPARTMENT O	F THE TREAS	URY STORE	D VAL	UE CAR	D (SVC)	PROGRAM		No. 1530-0013 DATE 09/30/2011
DIRECTIONS: Submit program. Provide bank klosk. For more Inform https://www.fiscal.trea	or credit union information about the Treas	nation if you wish to t ury SVC programs, p	ransfer funds from elease visit https://	n your bank or cre www.fiscal.treas	edit uni	on account	to your Tr	easury SVC a	occount at a	n Treasury SVC
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SECTION I - APPL										
2. RATE, RANK, TITLE 3. FIRST NAME			T	4. MIDDLE INIT	MIDDLE INITIAL 5. LAST NAME					
6. PAY GRADE	DE 7. MILITARY BRANCH OR COMPANY NAME (Confractors)			9.				OTHER'S MAIDEN NAME OR KEYWORD Required for security purposes)		
11a. MILITARY DUTY	ADDRESS (For Nav.)	/Marine Cash Includ	e assigned Divisio	on, Unit, etc.) OR	WORK	ADDRESS	(Contrac	tors)		
b. CITY					c. STATE d. :		d. ZIP C	. ZIP CODE e. Co		NTRY
12a. RESIDENCE/PEI	RMANENT ADDRESS	(Must not be militar	y duty address)							
b. CITY					c. STATE d. ZIP CC		ODE	E e		
13. WORK TELEPHONE NUMBER 14. CELL PHONE NUMBER					15. E-MAIL ADDRESS (Must not be milita				y e-mail ad	(dress)
SECTION II - APPI	ICANT BANK OR	CREDIT UNION I	NEORMATION	(Complete only if	Boking	Treasury SV	C account	to an elimble III	S hank or	credit union account
16a. BANK OR CREDIT UNION NAME				b. CITY				c. STATE		
17. ABA ROUTING NU	18. ACC	18. ACCOUNT NUMBER								
19. ACCOUNT NAME (Your name as if appears on your account)									20. ACCOUNT TYPE (X one) CHECKING SAVINGS	
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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





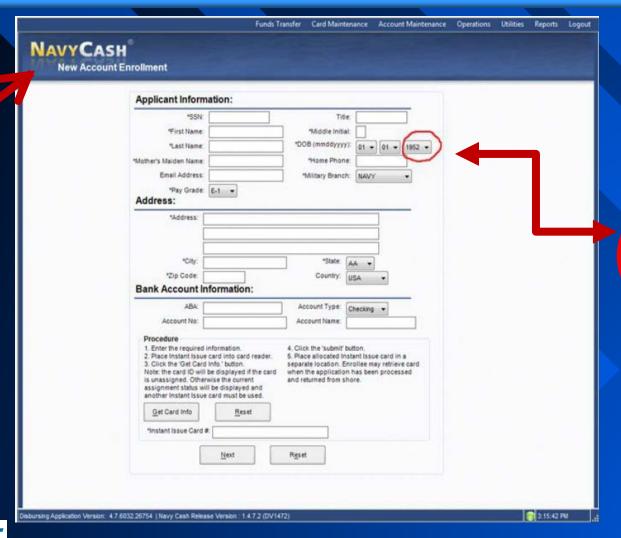
Account Enrollment (cont.)

- 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.)



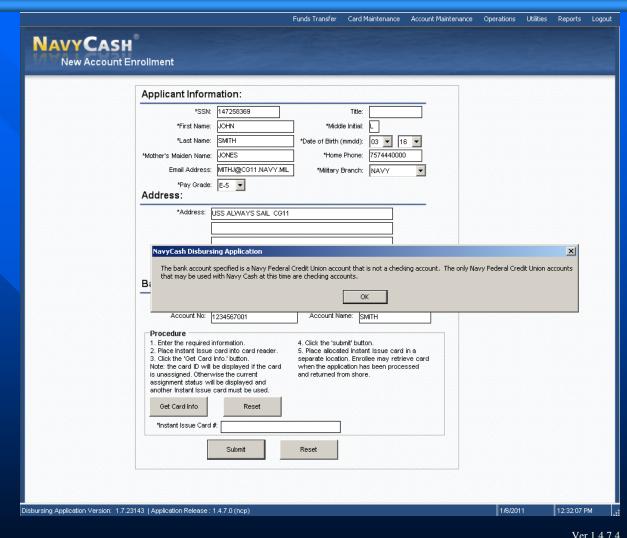
Note:
Full Date of
Birth is
required





Account Enrollment (cont.)

NFCU SavingsAccount - not usedfor 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 <u>status</u> 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 <u>no longer</u> 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





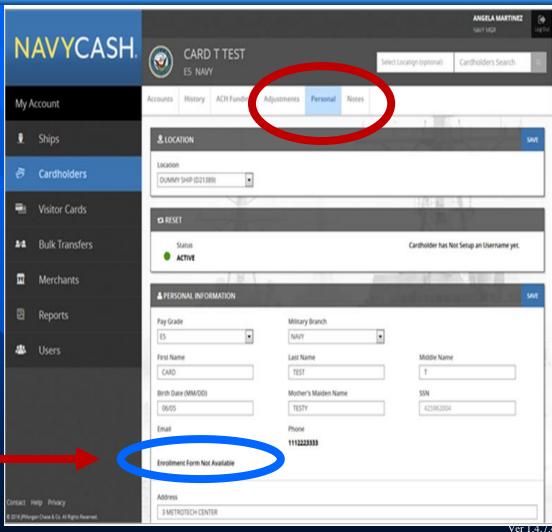
Status of Enrollment Forms (Navy Cash Website)

- Enrollment Form Not Available

- FS 2887 is NOT on file with Treasury Agent

Enrollment Form

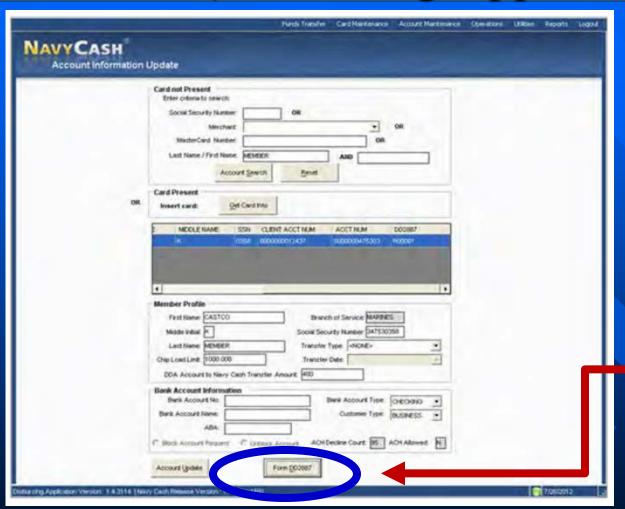
- FS 2887 is on file onboard the ship and is on file with Treasury Agent
- Enrollment form in iVault or File Net
 - FS 2887 is on file with Treasury Agent





NAVY CASH.

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

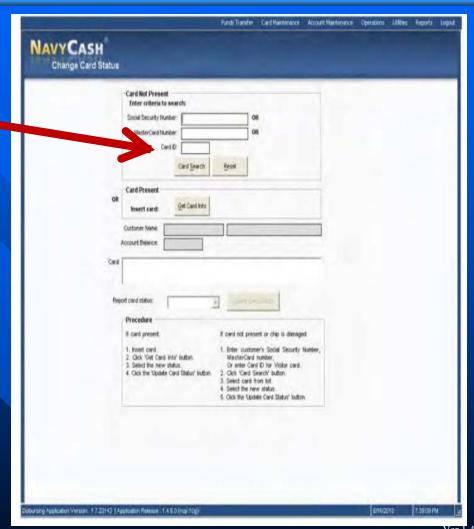




Lost/Stolen/Damaged Cards (cont.)

Enter Visitor Card Sequence Number

Click on Card Search





Cardholder Account Management:

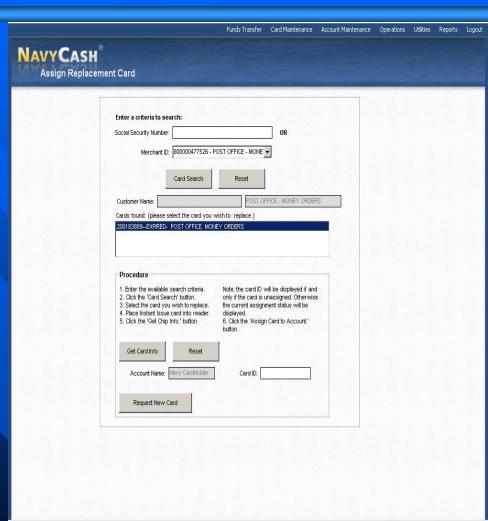
Assign Replacement Cards





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





2011 10:50:24 AM

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

- 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 <u>ship</u> immediately
 - Funds in the closed-loop account will be moved to the open-loop account after a "round-trip" is completed



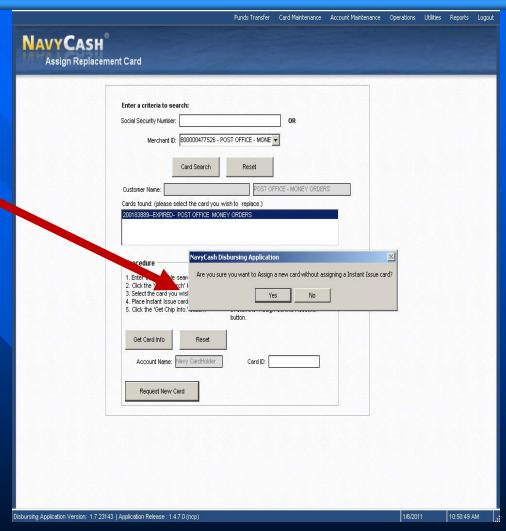


- Disbursing Officer guidance:
 - shall only give out one card, either by issuing an Instant Issue card or by requesting an Embossed Permanent card
 - If there is a need to request an Embossed Permanent card, a Visitor card can be issued until the Embossed Permanent card is received on the ship



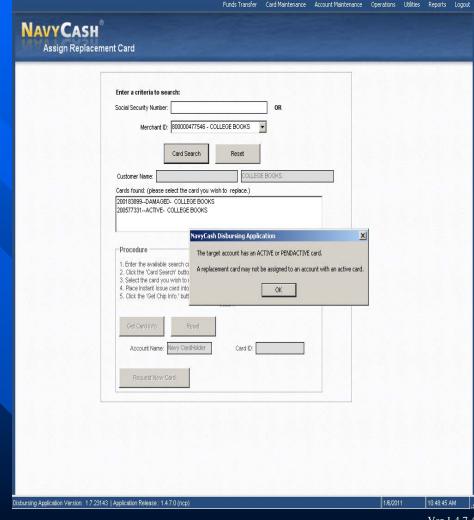


This message appears if an Embossed Permanent card was requested





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





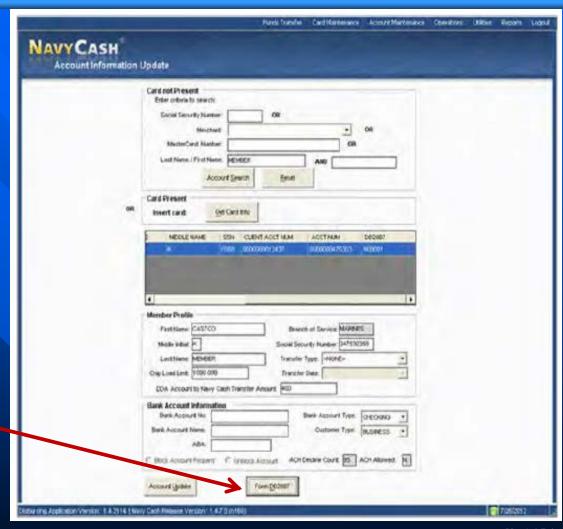
Cardholder Account Management Account Information Update





Account Information Update

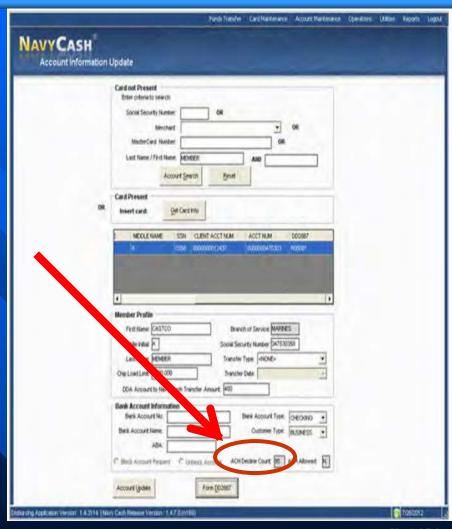
- Used to update account information
 - Member Name
 - Transfer Info
 - Bank Account Info
 - Block/Unblock ACHAccess
- Print processedEnrollment Form





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 <u>suspend</u> 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):
 - 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





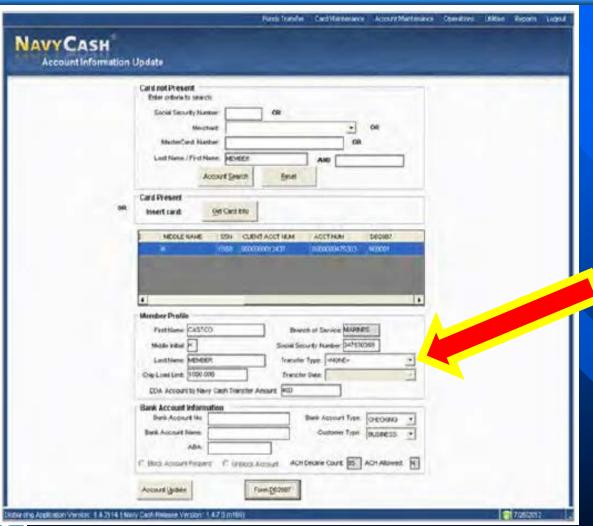
Monitor Transfer Dates

- 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 Report Name: OPER_TRANSFER_M

Time: 16:38:12 Page: 1

Navy Cash

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

TRANS DATE	TYP	LAST NAME	FIRST NAME	М	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	В	3456	\$11.75	<\$2.13>
09/30/2016	T	MACDONALD	BILLY	С	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





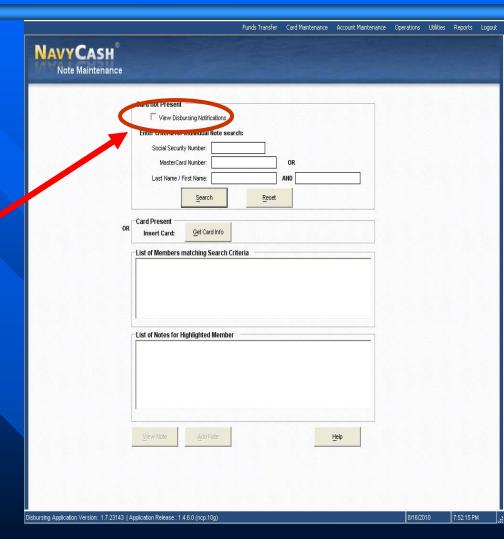
Note Maintenance





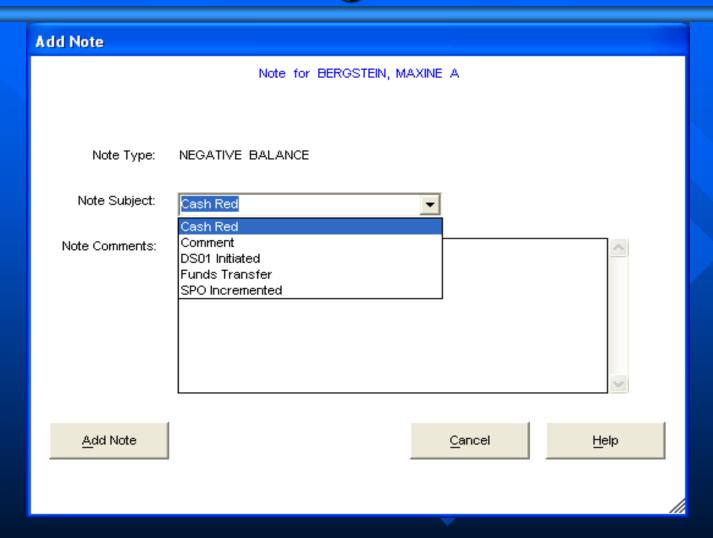
Note Maintenance

- 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





Adding a Note

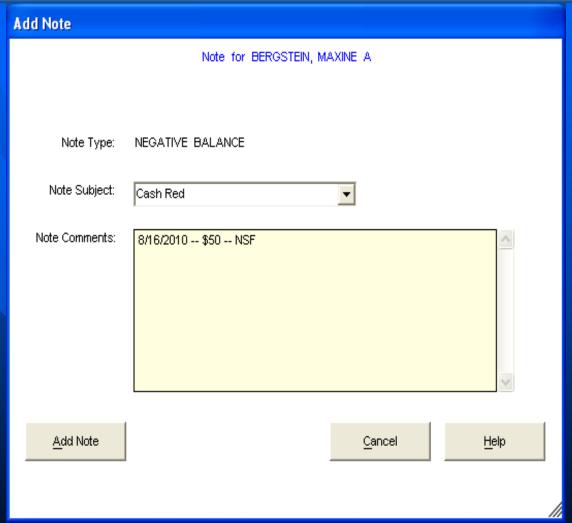




Adding A Note (cont.)

Comments

- RetainedPermanently
- Limited to 1,000 characters
- Proofread before saving note

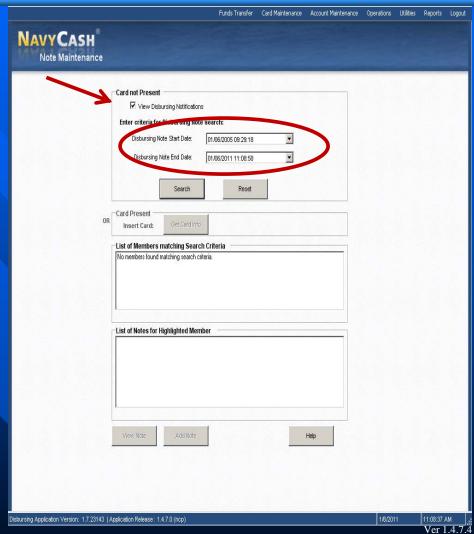






View Disbursing Notifications

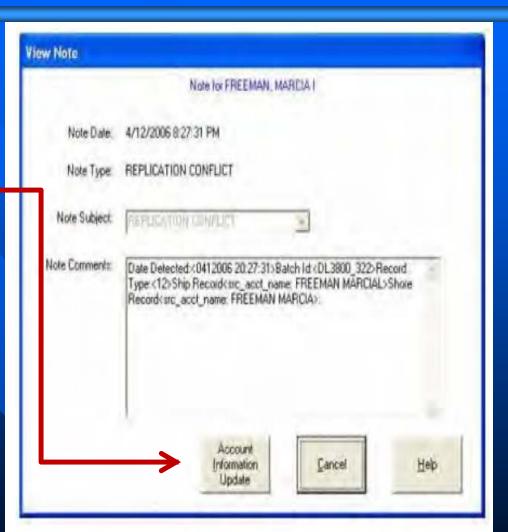
- Check box ViewDisbursing Notifications
- Start Date
 - Defaults to the last time the Operator logged on
- End Date
 - If no end date, all notes up to the current login will be displayed
 - Most recent note is listed
- Note: Disbursing Notification notes are retained permanently as part of the member's profile





Replication Conflict Notes

- Account Information Update
 - Opens the Account
 Information Update screen and
 displays the record
- Cancel
 - Returns to Note MaintenanceScreen
- 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 : 14:47:35

Report name: OPER_NavyNegativeBalance_D

Dago # : 1

Navy Cash

Daily Negative Balance Report - NAVYCASH

		Daily Neg	gative Balance Rep Location: USS S		
	_				As Of Date: 01/08/2009
Account # Name	Acct SSN Status	Neg Bal Date	Balance Note D	ate 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	As an example, no details are listed	
800000217XXXX WAKEN, JAMES A	XXXX OPEN	07-JAN-09	-\$15.00	below this account, so DISBO should immediately initiate collection action.	
ACH REPRESENTMENT COUNT 0	NEXT REPRESENTM 14-JAN-09	ENT DATE	AMOUNT \$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 1 1 1 1 1 1 1 1 1 1 800001040XXXX MORTON, DONNIE S 800001041XXXX MOUNTAINS JR, JOHNIE M 800001041XXXX BERGESTROM, JOHN R	NEXT REPRESENTM 14-JAN-09 14-JAN-09 14-JAN-09 14-JAN-09 14-JAN-09 14-JAN-09 XXXX OPEN XXXX OPEN	20-NOV-08 23-DEC-08 04-JAN-09	AMOUNT \$100.00 \$40.00 \$100.00 \$50.00 \$100.00 \$50.00 \$50.00 \$65.00 -\$23.00 -\$3.00		
ACH REPRESENTMENT COUNT 1	NEXT REPRESENTM		AMOUNT \$25.00		
1	14-JAN-09		\$5.00		
800001041XXXX STACKS,ERIC Q	XXXX OPEN	09-JAN-09	-\$22.60		
ACH REPRESENTMENT COUNT 0	NEXT REPRESENTM 14-JAN-09	ENT DATE	AMOUNT \$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:01/07/2009 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		Date of Request	Date of Return	Bank ABA	Bank A/C #	Return Reason Code	Return Explanation
800000273XXXX	OPEN	JAMES D SARTEN	XXXX		01-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXXX 445	R01	Insufficient Funds
800000273XXXX	OPEN	SANDRA S MUSLIN	XXXX	\$25.00	01-JAN-09	06-JAN-09	XXXXX4974	XXXXXXXXXXXXX6935	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	XXXXXXXXXXXXXX3706	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	XXXXXXXXXXXXXX3854	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		\$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	XXXXXXXXXXXX4160	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						



Ver 1.4.7.4

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 Represenment 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 <u>blocked</u> 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.
 <u>days</u>





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 <u>Ex-cash check</u> for the remaining value on card and mail check to cardholder, or
 - Process a <u>Cash Collection Voucher (DD 1131)</u>
 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 <u>can not</u> 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
 - Wing 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

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.

Issue Card			-au 1	_	Issued By /	Return Date	Destruction	
Date	Number	Name	SSN ¹ Signature Destroyed B	Issued By / Destroyed By	Witnessed By		Date	
				<u> </u>				
	1,							
				-				6

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.



Ver 1.4.7.4

Record of

Destruction

Inactive/Dormant Account

- A Navy Cash account with <u>no activity</u> (chip or strip) for 180 days after the expiration date of Navy Cash card
 - » i.e. No Chip, SPO, or ACH transfer activity
- Monthly <u>automated transfer</u> 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





