

RESETTING YOUR PIN

- When you receive your Navy Cash® or Marine Cash® card, you will receive an initial PIN in separate envelope.
- If you want, you can change the PIN at a K80 Cashless ATM on the ship. Follow instructions on screen.
- If you forget your PIN, report to disbursing with your card to reset your PIN.
- If you change or reset your PIN, the new PIN will be effective on ship immediately and on shore after the next end-of-day processing is completed between ship and shore. In the interim, use old PIN ashore.

USING YOUR CARD ON THE SHIP

- Each retail location has a K22 Point-Of-Sale (POS) device. Each vending machine has a Card Access Device (CAD).
- Feed card into card slot face up and chip end first until card *gently* clicks into place. Follow instructions on screen.
- Remember, do not remove your card until the transaction is completed.



CHECKING YOUR BALANCE

- You can check your remaining chip balance at card readers before you start a purchase transaction.
- At purchase, exact amount of transaction is deducted from funds loaded on chip.
- Card readers display new balance as purchase is completed.
- You can check both chip and strip balances at K80 Cashless ATM. Select “Balance” option presented on screen.



RELOADING YOUR CARD

- Navy Cash and Marine Cash cards are reloadable.
- You can sign up for split pay. Split pay will be posted to your strip account each pay day.
- You can transfer money to and from your bank or credit union account and your chip and strip account at K80 Cashless ATMs.
- You can add value to the chip by presenting cash or a personal check at the disbursing office.
- You can transfer money from someone else’s chip to your chip (chip-to-chip transfer).

CHIP-TO-CHIP TRANSFER

- To transfer money from someone else’s chip to your chip, go to a K80 Cashless ATM on the ship.
- First, insert the card to be debited and enter PIN. Select “Chip-to-Chip” transfer option and follow instructions presented on screen. Funds are removed from card and placed into escrow account, and originating card is ejected from ATM.
- Second, insert the card to be credited and enter PIN.
- Receiving card must be inserted and authenticated with the PIN (more time can be requested if needed).
- If the process is interrupted before transfer completed (e.g., a power failure at the K80 or time expires), owner of debited card can go to disbursing to return value of incomplete transfer to his/her card.



SECURITY

The value on your card is protected in three ways:

- If a card is lost or stolen, the PIN prevents an unauthorized person from using the card.
- After card is reported lost or stolen to disbursing or Navy Cash and Marine Cash card Customer Service Center, card is *hotlisted*, which prevents an unauthorized person from using the card even if the PIN is known.
- At vending machines where a PIN is not required, purchases are limited to a total of \$25 before the PIN must be entered to reset the counter in the chip.
- If your card is lost or stolen, the maximum you can lose on the chip is \$25. To limit loss, report lost or stolen card to disbursing immediately. Remaining value will be restored, and a new card issued.



- Sign your card in area indicated on the back. Merchants ashore are not supposed to accept card for purchases if you have not signed it. Your signature helps to protect you from someone else using your card.
- If an unauthorized transaction occurs on your chip, report to disbursing immediately. If an unauthorized transaction occurs on your home account, call your bank or credit union. If an unauthorized MasterCard or ATM transaction occurs, call the CSC (*see number on back*).

USING YOUR CARD ASHORE

- Navy Cash and Marine Cash cards are pre-paid debit cards — the amount you can spend is limited by the value loaded in your strip account.
- You are responsible for knowing your strip balance — merchants cannot tell you your balance.
- Generally, an attempt at purchase or ATM withdrawal that exceeds the available balance will be declined — however, a merchant or ATM can put transaction through without prior authorization.
- The Disbursing Officer will require you to clear any negative balance that results in your strip account.
- If your card unexpectedly stops working ashore, report the circumstances to disbursing so they can notify CSC.

PROTECTING YOUR PIN



- For your protection, memorize your PIN and keep it confidential.
- Never give your PIN to anyone. Don’t write your PIN on your card or in your address book. Avoid carrying your PIN with you in your wallet or purse.
- Failure to protect your PIN or voluntarily disclosing your PIN will exclude you from consumer protections.
- If you forget your PIN, report to disbursing office with your card to reset your PIN.
- When creating your PIN, don’t use consecutive numbers or part of your SSN, birth date, or address.

UNBLOCKING YOUR CARD

- If your card is blocked because the PIN was entered incorrectly three times or more, go to disbursing to unblock the card.

WHEN YOU LEAVE THE SHIP

- *If you are transferring PCS*, we recommend you keep your card and account. You should transfer all funds from both chip and strip and go to disbursing to suspend your Navy Cash or Marine Cash card account. When you get to a new ship, complete a “Ship Check In” at a K80 and report to disbursing to reactivate your account.
- *If you are being discharged or decide not to keep your card*, you must transfer all funds from both chip and strip and report to disbursing to close your Navy Cash or Marine Cash card account and turn in your card. Disbursing will verify that chip and strip are empty and destroy the card in your presence.

NAVY CASH® AND MARINE CASH® CARDS

- The Navy Cash® and Marine Cash® card is a debit card.
- • The *chip* (electronic purse) replaces bills and coins for purchases on the ship — the result, an essentially cashless environment aboard ship.
- Cards can be used on the ship at any vending machine or retail location, e.g., ship's store, post office, MWR, Wardroom, Chief's Mess, etc.
- The *strip* (branded debit feature) provides access off the ship to funds in the Navy Cash or Marine Cash card account to obtain local currency at ATMs or to pay for purchases at merchants, restaurants, gas stations, etc.
- Cards can be used off the ship at over 23 million locations and over 1 million ATMs worldwide.
- Protect your card. If card is lost, stolen, or damaged, you may be charged a fee for a replacement card.

ENROLLING IN NAVY CASH AND MARINE CASH CARD PROGRAMS

- Enroll in Navy Cash and Marine Cash card programs by filling out and signing enrollment form at disbursing.
- When you enroll, you have the option to provide bank or credit union account information — you can then transfer money to and from your bank or credit union at K80 Cashless ATMs on the ship.
- Be sure there are sufficient funds available in your bank or credit union account when you request a transfer at a K80 Cashless ATM.
- If there are insufficient funds, the transaction will “bounce”. Your bank/credit union may charge a bounced-check fee. Navy Cash will represent the transaction *automatically* up to two more times on succeeding pay days. Disbursing will require you to make good on any negative balance not covered by automatic representment.
- If you elect not to provide account information, you can still be issued a Navy Cash or Marine Cash card — you can fund your card by electing split pay (strip) or by exchanging cash or check at disbursing (chip).
- Your Navy Cash card will be provided on the spot. This “instant issue” card is immediately usable on the ship and will be usable ashore as soon as the next round trip is completed between ship and shore and the database ashore is updated. You will use this “instant issue” card until the card expires or you leave the service.

NAVY CASH® AND MARINE CASH® CARD PROGRAM CUSTOMER SERVICE CENTER (CSC)

Commercial: 1 (866) 3NAVYCASH
1 (866) 362-8922

Web Site: www.navycash.com
e-mail: navycash@ezpaymt.com

FAX: 1 (866) CHASE01
1 (866) 242-7301

CSC can also be reached through

Global Distance Support Center (GDSC)

Commercial: 1 (877) 4-1-TOUCH
1 (877) 418-6824

DSN: (510) 4-2-TOUCH
(510) 428-6824

Press 6 then 2

For ATM Locations Worldwide
Visit www.mastercard.com

For the Navy Cash Website
Visit www.fms.treas.gov/navycash

Navy Cash® Card Program Office
Naval Supply Systems Command
Navy Family Support Mechanicsburg
Disbursing Division, SUP NFS 56
(717) 605-7579
DSN: 430-7579

Ready. Resourceful. Responsive!



*Navy Cash® and Marine Cash®
are registered service marks of
the U.S. Department of the Treasury
Financial Management Service*

Navy Cash® Card Marine Cash® Card

User Guide



TEN BASIC STEPS

The details are inside

1. Enroll in the Navy Cash or Marine Cash card program at the disbursing office — your “instant issue” card will be provided on the spot.
2. Change your PIN if you want.
3. Load value to chip and/or strip at K80 Cashless ATMs. Consider split pay option.
4. If you lose your card, report to disbursing to get the remaining value restored and a new card issued.
5. Treat your card like cash, and protect your PIN.
6. Use your card.
7. Check your balance.
8. Reload your card at K80.
9. If transferring PCS or being discharged, transfer all funds from strip and chip and report to disbursing before you leave ship for last time.
10. Any questions, see disbursing.