



Merchant Unit 1: Merchant Account Management: Operations

Objectives

- Demonstrate how to obtain an *Operator ID* from the Disbursing Officer
- Describe the sources of power for the *iPA 280*, Point of Sale (POS) device
- Demonstrate Power On/Off procedures for the *iPA 280*



Objectives (cont)

- Describe the modes of operation for the iPA 280
- Demonstrate how to perform transactions on the iPA 280
- Explain how to perform refunds using the iPA 280



Obtaining an *Operator ID* and *Merchant Accounts*

Obtaining a New *Operator ID*

- All iPA 280 users are required to have a unique 4-digit *Operator ID* number
 - You **MUST** be *enrolled* in Navy Cash in order to receive an *Operator ID* number
- Disbursing assigns *Operator ID* number
- *Operator ID* numbers are not reusable

Adding a Merchant Account

- *Merchant* accounts are pre-set. If you need to establish or take over a *Merchant* account, see the DISBO:
 - *Merchant* name
 - bank account name, number, and RTN
 - POC name and phone number
- This allows the agent bank to set up and generate a specific merchant card for each *Merchant* account.

Merchant Card

- A Navy Cash Private merchant card works just like the instant Issue card: strip allows for shore-side purchases and chip on front can hold up to \$50,000 (DISBO must request this through CSU)

Note: Ships Store should not use their merchant card to make purchases-they should **NEVER** have funds on their chip account.

- All *Merchant to Merchant* payments should be done utilizing the K22 and should never be conducted via chip to chip transfers.

Merchant Accounts

- In Navy Cash, ‘*Merchant*’ is defined as the shipboard activity that supplies items or services to be purchased or make refunds
 - *Merchant* accounts are pre-established, must be activated by CSU
 - Three general types of *Merchants*:
 - *LOA* (Line of Accounting) Ex: Ship Store, General Mess, Vending
 - *Private* Ex: Post Office, Mess, MWR, generic accts PRIVATE ONE, etc
 - *Transient* Ex: Husbanding Agent, College, Misc, Foreign Concession
- Each uses a designated NC card to manage funds
 - Each type has different settlement options and requirements
 - Settlement option choices affect daily transfer limits,

Note: Disbursing Office can explain the specific options and limitations for your type of *Merchant* account. See NC Appen. P.

Private Merchants

- *Private* Merchants (Post Office, Messes, MWR, Assns,) can settle:
 - » To *strip*, or to bank account (if one setup)
 - » Daily (default) or weekly (8th, 15th, 22nd, 28th)

- *Generic Private Merchants (PRIVATE ONE, etc,)*
 - » Use of *numbered* names limited by ship size (e.g. > SIX large deck)
 - » Similar to Private, but used for short duration (e.g. deployment)
 - » Reusable – but not necessary to assign to same requirement each time
 - » Like all Merchants, CSU must activate, adjust defaults if desired
 - » Take account to zero when utility complete

***Note:* Check (ACH) deposits to bank account can take 48hrs to reflect in NC account**

Transient Merchants

- Includes Husbanding Agent, College Courses/Books, Foreign Concession, Miscellaneous (catch all, e.g. bake sale, etc)
 - Generally used when NC transactions must be settled with a vendor or concessionaire without delay
 - Usually only needed for a short time and are commonly settled to a different vendor each time they are used
 - *Merchant* keeps transaction log
 - Settle *daily* to DISBO *Merchant (strip)*
 - DISBO compares *shore report&Merchant log*, if match, pays vendor

**Note: See SOP for detailed
procedures**

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Merchant Accounts(cont.)

- Follow established (e.g. TYCOM) procedures for Foreign Concessionaires and Husbanding Agents (money changers) for the payment to the vendor and subsequent settlement with shore Navy Cash.
- See Disbursing office to take over management of a *Merchant* account, set PIN, etc.

iPA 280 Sources of Power

iPA 280 Sources of Power

- **Power Supply** – The iPA 280 is powered by a 6V DC/500ma power supply

To connect the power:

- Connect power supply to iPA 280 cable
- Cable is connected in receptacle at bottom of iPA 280
- Slide the strain relief cover over connector until it clicks in place
- Connect power supply to electrical outlet



iPA 280 Sources of Power (cont)

- Batteries – The iPA 280 is also powered by two installed batteries:
 - Battery Pack is good for a day (10-12 hours) of normal use
 - Imbedded battery runs the “Real Time Clock” and also to backup RAM
 - Used with *offline* (mobile) iPA 280’s – i.e., not connected to LAN



Power On/Off iPA 280

iPA 280 Power On - *Online*

- Press the green key or insert a Navy Cash card to turn on device
- iPA 280 boots up and prompts you to key in your *Operator ID*
- Enter your *Operator ID* using keypad and press the green key



iPA 280 Power On – *Online* (cont)

- iPA 280 is ready for use when your name is displayed on the bottom of the screen
- Verify the iPA 280 is correctly programmed by pressing the “function” keys (i.e. *Merchants*, *Events*, and amounts, if applicable)
- You will remain logged on the system until you have logged off; turning off the unit will not log you off
- If your log-on is denied, report to Disbursing to resolve the matter

iPA 280 Power Off - *Online*

- Press **Off/Cancel** key
- iPA 280 prompts you to confirm if log off is desired
- Select green key, iPA 280 enters log on screen and log off is complete
- Hold **OFF/Cancel** key for 6-10 seconds to turn off iPA 280



iPA 280 Power On - *Offline*

- Follow the *online* procedure to log on
- Make sure iPA 280 has fresh batteries before disconnecting from LAN drop (going *offline*)

iPA 280 Power Off - *Offline*

- You can log off at any network connection point
- Connect iPA 280 cable to connection point and wait for the icon indicating not *Online* and the icon that indicates transactions held awaiting upload icons
- Perform same steps used for *online* log off

Operation

Modes

- It is Disbursing's responsibility to provide a properly programmed iPA 280. You must verify the device upon receiving it (i.e, logon and check *func* keys).
- iPA 280 will be set to **Normal* mode and used either:
 - *Online* (i.e. Post Office, Wardroom)
 - » iPA 280 plugged into the ship's LAN drop
 - *Offline* (i.e. MWR, Foreign Vendor)
 - » Battery powered
 - » Power supply

****Normal* means not connected to a cash register**

iPA 280 Transactions

Post Office

- Use *Online* and *Normal* mode
- LS logs on iPA 280 to start sales
- Customer inserts NC card and enters PIN
- LS selects appropriate merchant function key (money order, stamps or metered mail) and enters amount
- Customer presses ‘confirm’ key
- LS hands back NC card



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MWR/Chaplain

- Small Ships: iPA 280 usually *offline* and *Normal* mode
- If MWR has an office, iPA 280 may be *online*
- Disbursing programs the iPA 280 for correct merchant functions before issue
 - If there is an *Event*, Disbursing must program the iPA 280 for that particular *Event*
- User signs out iPA 280 on locally generated and maintained custody log

MWR/Chaplain (cont)

- Operator logs on iPA 280 at start of business using 4-digit *Operator ID*
- Customer inserts NC card into iPA 280, enters PIN
- Operator keys in/selects the *Event* code/function key (if programmed) and presses green key
- Operator enters sales total and presses green key
- Customer approves the sale by pressing ‘confirm’ key. The money is taken off the chip immediately

MWR/Chaplain (cont)

- Operator uploads iPA 280 data before logging off
 - iPA 280 may be uploaded at any Navy Cash LAN drop
- Disbursing provides MWR/Chaplain with reports:
 - Merchant Transactions Report (Disbursing App Report)
and/or
 - Daily/Monthly Trans Detail Report (Shore Report)

FSO - General Mess

- Operator logs on iPA 280 at the start of business
- Customer inserts NC card into iPA 280, enters PIN
- Operator presses correct function key before entering sales total into iPA 280.
 - Separate function keys for food and surcharges
- Customer presses ‘confirm’ key to approve sale
- Operator hands NC card back to customer
- Operator logs off at close of business

Private Messes - CPO/Wardroom

- Funds collected using NC are not immediately available for use
- Treasurer records the NC collection in *Record of Collection* IAW existing procedure, noting “NC” in parenthesis in the Purpose field of entry

CPO/Wardroom Daily

- Operator logs on iPA 280 at start of business
- Customer inserts NC card into iPA 280, enters PIN
- Operator presses correct function key before entering sales total into iPA 280
 - Separate function keys for food and dues
- Customer presses ‘confirm’ key to approve sale
- Operator hands NC card back to customer
- Operator uploads iPA 280 data before logging off system

CPO/Wardroom Payments

- Disbursing is no longer involved with deposits from the *Mess merchant* to FSO
- If necessary, WardO must transfer funds at K80 from bank to *Merchant* card chip for balance of payment for Wardroom food (\$5000 daily limit)
- WardO makes payment to FSO directly using General Mess iPA 280 in Food Service Office
- If Mess bill is more than \$50,000.00 then multiple payments will be required

Foreign/Other Vendors

- Disbursing issues a iPA 280 with a generic account setup:
 - Foreign Concessionaire
 - Husbanding Agent
- Disbursing is responsible for training vendors on using the iPA 280
- Use a designated LAN drop to log on/off and upload transactions into NC system

Foreign/Other Vendors Daily (cont)

- Start of business day/port visit:
 - Replace iPA 280 batteries (3 AA)
 - Disbursing logs on vendor using generic Operator ID (i.e. user one, user two)
 - Vendor signs for iPA 280
- Sales:
 - Customer inserts NC card into iPA 280 and enters PIN
 - Vendor enters sales total into iPA 280
 - Customer presses ‘confirm’ key to approve
 - Vendor hands NC card back to customer

Foreign/Other Vendors Daily (cont)

- End of business day/port visit:
 - Designated person uploads iPA 280 data before logging off vendor
 - Disbursing prints *Merchant Transactions Report* for vendor
 - Foreign vendor determines percentage with Sales Officer (NEX/Ship's Store/Merchant's share)
 - Disbursing should settle with vendor at COB
 - Vendor signs for check on Disbursing check issue listing

Refunds

Performing Refunds

■ For individual refund:

- Customer obtains authorization for refund on standard, serialized Refund Chit from Mess treasurer, MWR Officer, etc.
- *Merchant* records refund in the *Refund Chit Log*
- Customer presents chit to Disbursing
- Disbursing performs refund from Disbursing App (add value to customer's chip account) and returns chit to *Merchant*
- *Merchant* verifies chits against NC reports and *Refund Chit Log* at end of the month

Performing Refunds

- For an Event (Bulk) refund:
 - The *Event* is canceled and notification sent to Disbursing office
 - Disbursing performs refund from Disbursing App (add value to customer's STRIP account)
 - *Merchant* verifies chits against NC reports and *Refund Chit Log* at end of the month
 - Visitor cards will be refunded individually

Questions

