

CARDHOLDER SECURITY

- Take precautions to safeguard your card and PIN at all times.
- Report lost or stolen cards to disbursing or Navy Cash and EagleCash®2.0 Customer Service Center immediately. The card will be cancelled, and a new card will be issued with remaining available balances applied.
- To create a Personal Identification Number (PIN), do not use consecutive numbers, any part of your Social Security Number (SSN), birthdate, or address. Random numbers are best.
- Memorize your PIN. Do not write your PIN on your card. Do not carry your PIN near or with your card. When necessary, report to disbursing with your card to reset the PIN.
- Do not share your PIN: If you do you've authorized that person to use your card.
- At vending machines, you are limited to \$25 in PIN-less transactions before you must enter your card and PIN at a kiosk to reset the \$25 PIN-less counter on your card.

KNOW YOUR BALANCE

- Cardholders are responsible to **Know Their Balance**. Navy Cash and EagleCash®2.0 cards are pre-paid cards with two purses, Closed Loop and Open Loop. The amount of money available for you to spend in each purse is limited by the amount of funds loaded to that ePurse.
- The electronic funds transfer (EFT) from your home bank account to your Navy Cash card and EagleCash®2.0 card typically occurs within 24 hours.
- Do not transfer funds to your Navy Cash card and EagleCash®2.0 accounts at the Navy Cash or EagleCash®2.0 kiosk unless you are certain that sufficient funds are available in your bank account to cover the funds transfer.
- Transfers made from a home bank account with insufficient funds may result in banking fees according to your home bank's policy.
- It is discouraged that you use the Navy Cash card or EagleCash®2.0 card for one-time Peer-to-Peer (P2P) payments or reoccurring charges such as subscription fees, monthly payments, monthly bills, etc.
- When conducting a P2P cash transfer (i.e. Paypal, Venmo, Cash App), monitor your balance to ensure the fund transfer from your card is debited. Any delay in posting on a later date will result in an immediate deduction from your card balance.

SPLIT PAY OPTION

- Active-duty cardholders may elect to transfer a portion of their military pay to their Navy Cash card and EagleCash®2.0 card through the Split Pay Option (SPO) provided by DFAS.
- Recurring loads on the Navy Cash card and EagleCash®2.0 may help you avoid negative balances.
- Start and stop payments based on your needs.
- SPO enrollment forms should be filled out with the Personnel Office (or PS) onboard the ship. They will take the appropriate action to start, stop, or change SPO. Cardholders need to be verified as being enrolled in Navy Cash/EagleCash®2.0 before starting SPO.
- Split Pay Option's terms, conditions and limitations will apply.

CLEARING NEGATIVE BALANCES

- A transaction may be dishonored when sufficient funds are not available.
- You will be liable for and must immediately correct any negative balance on your Card.
- If you maintain a negative balance on your Card for more than 10 days, the amount of your negative balance will be deemed a debt owed by you to Treasury.
- The Disbursing Officer may collect any debt owed.
- If you are no longer serving as part of a ship command and have been transferred to a shore command, the Disbursing Officer or Defense Finance and Accounting Service (DFAS) may initiate a garnishment of wages or a miscellaneous pay checkage (pay deduction) to collect the debt owed.
- If you leave the service before you settle any negative balance on your card, the Treasury may initiate proceedings to recover the debt owed.
- If a Bank Transfer is returned for insufficient funds, you authorize the SVC program to resubmit the Bank Transfer to your Linked Account up to two consecutive paydays.
- If you have a negative balance in either your Open Loop Account or Closed Loop Account, subsequent credits to that account will reduce the amount of the negative balance.

WWW.NAVYCASH.COM

- A comprehensive solution for managing your EagleCash®2.0 / Navy Cash Open Loop and Closed Loop accounts can be found at www.navycash.com. This website provides a centralized location for cardholders to view both your Closed Loop and Open Loop balances and transaction history. In viewing both the Open Loop and Closed Loop transactions in one platform, cardholders will be more equipped to better manage their personal finances.
- Cardholders looking to access their EagleCash®2.0 / Navy Cash Open Loop and Closed Loop accounts via www.navycash.com need to register for an ID.me account. ID.me provides an extra layer of security for cardholders by implementing multi-factor authentication (MFA).

NAVY CASH CARD IN FOREIGN PORTS

- Using the Navy Cash card's Mastercard® debit account (Open Loop) in Outside the Continental United States (OCOUS) locations is an easy way to withdraw cash or conduct transactions.
- Foreign merchants only have access to the Open Loop portion for your Navy Cash card when presented. They do not have your personal bank account information thereby reducing, but not eliminating, the opportunity for fraud, identify theft, and limits liability to just the funds on your Navy Cash Mastercard® debit account (Open Loop).
- The Navy Cash card and EagleCash®2.0 card do not charge fees; however, check with the merchant or ATM to determine what fees they may apply.

ACTIONS DURING TRANSFERS OR SEPARATIONS

- **Transferring afloat:** Take your Navy Cash card or EagleCash®2.0 card and check in at the Navy Cash kiosk once onboard your new ship.
- **Transferring ashore:** While transferring ashore it is recommended to transfer all funds from the Closed Loop card to the Open Loop, then send to your personal bank account using the kiosk, then do a proper checkout with the Disbursing office to suspend your card to prevent possible fraud.
- **Discharged:** Transfer all funds from the Closed Loop card to the Open Loop then send them to your personal bank account using the kiosk. Do a proper checkout with the Disbursing office. Verify accounts are clear then destroy your card. You may also call Navy Cash customer service to have funds returned to you.

MERCHANT HOLD

- Navy Cash Open Loop Mastercard® is a pre-paid debit card, not a credit card or a check card.
- When you initiate a transaction with your Open Loop Account, a merchant may request a preauthorization for that transaction.
- When a preauthorization is provided to a merchant, a hold is placed on funds on your Open Loop Account in the amount the merchant is requesting.
- Once the final amount of the transaction is submitted by the merchant, your Open Loop Account will be debited for that amount.
- Certain types of merchants, such as restaurants, gas stations, car rental agencies, hotels, cruise lines, beauty and barber shops, health and beauty spas, and taxis/limousines, generally obtain a pre-authorization to charge your Open Loop Account for an amount that may exceed the actual amount of your final purchase.
- If the amount of the authorization exceeds the funds remaining in your Open Loop Account, your transaction may not be honored, even though the funds remaining on your Card are sufficient to cover the actual amount of your purchase.
- The amount of the authorization will be deducted from your available value until the completion of the purchase or transaction, or the expiration of the time period set for authorizations.

CARDHOLDER FEES

- See the Navy Cash and EagleCash®2.0 Cardholder Agreement for more information regarding fees.
- Navy Cash and EagleCash®2.0 cardholders have surcharge-free access to approximately 60,000 in-network ATMs.
- “In-network” refers to PNC Bank and Partner ATMs, including Allpoint® network ATMs. PNC and Partner ATM locations can be found at www.pnc.com/locator. Partner ATMs may be limited to cash withdrawal functionality.
- “Out-of-network” refers to non-PNC Bank and non-Partner ATMs. You may be charged a fee by the ATM owner/operator for use of the ATM even if you do not complete a transaction.
- Check your balance before leaving the ship. Balance inquiries conducted at out-of-network ATMs may result in a fee.
- For full details, please review the Navy Cash and EagleCash®2.0 Cardholder Agreement for Terms and Conditions. In case of a discrepancy between this User Guide and the Terms and Conditions, the Terms and Conditions will control.



NAVY CASH® & EAGLE CASH® 2.0 CUSTOMER SERVICE CENTER

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

Web Site: www.navycash.com

e-mail: navycash@frb.org

For Worldwide ATM Locations visit:

- www.pnc.com
- www.allpointnetwork.com
- <https://www.visa.com/locator/atm>
- www.mastercard.com

Cardholder Benefits Include:

- Surcharge-free ATM access at PNC Bank and Partner ATM locations
- Zero liability for unauthorized transactions¹
- No International currency conversion fees or foreign transaction fees are assessed



¹ Limitations apply. Notify Navy Cash Customer Service immediately of any unauthorized use. For specific time restrictions, limitations and other details regarding unauthorized use, see your cardholder agreement.

Navy Cash® is a registered service mark of Bureau of the Fiscal Service the U.S. Department of the Treasury.

PNC Bank is a registered mark of The PNC Financial Services Group, Inc. ("PNC").

All other trademarks are the property of their respective owners.

©2025 The PNC Financial Services Group, Inc. All rights reserved. PNC Bank, National Association. Member FDIC.

NAVY CASH® & EagleCash® 2.0

User Guide Quick Hits

PROGRAM GUIDANCE & TIPS

Additional Details Inside

- EagleCash® 2.0 is the next generation of Navy Cash
- Refer to the Navy Cash and EagleCash® 2.0 Cardholder Agreement for Terms and Conditions.
- Navy Cash and EagleCash® 2.0 cards are finite prepaid cards. The amount you can spend is limited to the value loaded to your Navy Cash and EagleCash® 2.0 card Closed Loop and Open Loop accounts.
- Know your balance. You are responsible for knowing your balance.
- Treat your card like cash. Protect your PIN.
- Check both your Closed Loop and Open Loop account balances and transaction history at www.navycash.com.



NAVY CASH® CARD PROGRAM OFFICE
NAVAL SUPPLY SYSTEMS COMMAND