

NAVSUP Publication 727

**Navy Cash[®] Financial System
Standard Operating Procedure**

Ready. Resourceful. Responsive!



Part 1

September 2023

Summary of Changes

This Standard Operating Procedure (SOP) is a complete re-write of the previous version dated 18 May 2020. This SOP has two parts. Part 1 includes procedures and policy content. Part 2 contains reference materials, examples, samples, guides, and additional references. Previously published SOP change content listed below were incorporated into this published version.

Record of Changes

Change Title	Date of Change	Title (Summary) of Change
NAVSUP Pub 727, Parts 1 & 2	18 May 2020	2020 Re-write <i>(incorporates SOP Changes 20-001, 20-002, 20-003)</i>
20-004	21 Aug 2020	Card Issuance Requires US Bank Account
20-005	16 Oct 2020	Procedures for Missing or Deceased Members
20-006	13 Nov 2020	Fraud-Related Navy Cash Accounts Information Requests
21-001	23 Feb 2021	Temporary Transaction Increase Authorization for Retail Spending
21-002	3 Aug 2021	Additional Procedures for Deceased Cardholders
21-003	25 Oct 2021	Navy Cash System Healthcheck Tool
Navy Cash Flash 21-001	17 Jul 2021	Automation of Navy Cash back-end reporting to the Collections Information Repository (CIR)
Navy Cash Flash 22-001	16 Nov 2022	Procedures for Handling of Residual Funds on Stored Value Cards (Navy Cash)
NAVSUP Pub 727, Parts 1 & 2	September 2023	2023 Re-write <i>(incorporates SOP Changes 20-004, 20-005, 20-006, 21-001, 21-002, 21-003, and the Navy Cash Flash)</i>

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SECTION 1 – Navy Cash Introduction

This section contains an overview of the program, stakeholder roles and responsibilities, Navy Cash equipment, the different card types, maintenance, and different versions of Navy Cash software.

SECTION 1 - NAVY CASH® INTRODUCTION

1-1. NAVY CASH OVERVIEW. Navy Cash is a joint undertaking between the Department of the Navy and the U.S. Department of the Treasury, Bureau of the Fiscal Service (Fiscal Service). Navy Cash is a cash management application. The Navy Cash card combines electronic closed-loop and open-loop accounts to reduce the need for Sailors and Marines to carry cash. The Navy Cash closed-loop account on the card provides for a cashless environment within the ship. The Mastercard® debit open-loop account on the card provides pre-paid debit access to the funds in the account at more than 23 million Mastercard® acceptance locations and more than 2 million ATMs in over 210 countries and territories worldwide. To support these transactions, Navy Cash also provides for electronic access to card holders checking and savings accounts.

On board ship, card holders can use Navy Cash Kiosks to access their accounts electronically to transfer money into their Navy Cash closed- and open-loop accounts. Navy Cash provides these electronic banking capabilities without additional charge to Sailors and Marines card holders. Sailors who elect the Split Pay Option (SPO) can also have a portion of their pay sent directly to their Navy Cash open-loop accounts each payday.

Sailors and Marines use the closed loop on their Navy Cash cards at Point-Of-Sale (POS) terminals for all their purchases in the ship's store, post office, MWR, general mess, wardroom, and other "retail" locations throughout the ship, including vending machines. This cashless environment not only improves service to customers but also reduces workload aboard ship by automating payment transactions and reducing the circulation of cash.

Off ship, Sailors and Marines can use the open loop on their Navy Cash cards to make purchase using the Navy Cash card directly. They can also obtain the cash they need during port visits from the ATMs that are available in the local area. Overseas, these local ATM transactions generally provide the best exchange rate for foreign currency. Card holders are limited to the value on their open loop account.

All personnel desiring to enroll in Navy Cash MUST provide a bank routing number and bank account number. Failure to provide this information will result in a rejection of the Navy Cash application. **NOTE:** Navy Federal Credit Union (NFCU) savings accounts should not be used.

NAVY CASH SYSTEM DEVICE AND PROCEDURE PILOTS. At times, there may be advancements in technology that allow for upgrades of Navy Cash procedures, hardware or software. During these pilots, Navy Cash Accountable Official (NCAO) may have increased responsibilities for communication with development or pilot stakeholders. On occasion, NCAOs may be requested to participate in user acceptance and testing activities.

1-1.1. ROLES AND RESPONSIBILITIES. The Navy Cash Fleet Support Groups (FSG)'s primary mission is to provide training, and assistance for Navy Cash and disbursing operations on board the ships in their areas of responsibility. The FSGs are located at the Fleet Logistics Centers (FLCs) in Norfolk, San Diego, and Yokosuka. The FSG representatives also provide support to Navy Cash system installations and upgrades, acting as the Government's on-site coordinator for the Navy Cash program. Reference Section 5A

for a list of FSG contacts.

- 1-1.1.1. GENERAL FLEET SUPPORT. Provide Navy Cash training and assistance to ships as needed; covering ~~disbursing operations~~, and fiscal issues, and general operability, maintenance, upkeep, and troubleshooting of Navy Cash equipment.
- 1-1.1.2. ON-SITE SUPPORT. Provide on-site Navy Cash, disbursing, and fiscal support as required. Assist with out-of-balance conditions and troubleshooting. Provide advice and conduct training as needed.
- 1-1.1.3. TRAINING. Provide basic and integrated training as needed on Navy Cash, disbursing, fiscal issues, and general operability, maintenance, and upkeep of Navy Cash equipment.
- 1-1.1.4. END-OF-MONTH (EOM) CLOSEOUTS. Assist ships with monthly EOM closeouts. Coordinate with the Treasury Agent settlement group to confirm 100 percent of ships have closed out each accounting period.
- 1-1.1.5. SITE VISITS. Conduct quarterly site visits to ships in areas not serviced by local representatives. Provide training and assistance to ships as needed.
- 1-1.1.6. ASSIST WITH OPEN TROUBLE CALLS. Work with ships when requested to have open trouble calls resolved as quickly as possible. Coordinate with NAVSUP and Navy Cash Technical Support (NCTS) to identify higher-priority issues and re-prioritize trouble calls as necessary. Coordinate with NCTS and field support contractor to assist ships with distance-support efforts to troubleshooting and resolve hardware, software, and communications issues.
- 1-1.1.7. CERTIFYING OFFICER. Act as Certifying Officer for collections of debts associated with negative open-loop account balances.
- 1-1.1.8. PRE-DEPLOYMENT BRIEFINGS. Provide Navy Cash pre-deployment briefings covering the unique situations specific to ships in a deployed status. Address any questions and concerns from the ships. Ensure pre-deployment service call is a part of each ship's pre-deployment checklist. Pre-deployment service calls, provided by the Navy Cash field support contractor, include shipboard verification of system hardware, software, communications, operations, documentation, spares, and ship-specific training.
- 1-1.1.9. POST-DEPLOYMENT ASSIST VISIT. Assist ships returning from deployment. Address any unresolved Navy Cash issues.
- 1-1.1.10. PROVIDE TRAINING FOR MARINE CORPS AND SUPPORT FOR MILITARY SEALIFT COMMAND (MSC). Provide training as needed for Marine Disbursing personnel embarking on Navy ships equipped with Navy Cash, including hands-on training prior to deployment, and support for MSC ships equipped with Navy

Cash.

1-1.1.11. BQC TRAINING. Provide Navy Cash EOM closeout and Fiscal training for the Supply Corps Officer Basic Qualification Course (BQC) at the Navy Supply Corps School (NSCS), Newport, RI.

1-1.1.12. REFRESHER TRAINING. Coordinate and conduct Navy Cash refresher training courses in conjunction with field support contractor at Fleet concentration areas on a regular basis.

1-1.1.13. TRAINING SUPPORT CENTERS. Provide Navy Cash training at Training Support Centers and Detachments in their areas of responsibility.

1-1.1.14. DEPOSIT-IN-TRANSIT (DIT) VARIANCES. Assist DFAS, the Treasury, and the ships in resolving variances in deposits in transit.

1-1.1.15. INSTALLATION SUPPORT. Provide support as required for new Navy Cash installations and for technical refresh and other upgrade installations for existing Navy Cash systems.

1-1.1.16. ON-SITE INSTALLATION COORDINATOR (OSIC). Coordinate with and monitor the Alteration Installation Team (AIT) contractor to ensure all steps in the AIT process are completed. All contract requirements are fulfilled and are compliant with written quality procedures. Participate in daily and weekly production and progress meetings as required.

1-1.1.17. QUALITY ASSURANCE. Maintain competency in the AIT Manager's Quality Assurance Program (AMQAP) to ensure AIT contractor compliance with technical and quality requirements for all work conducted on Navy Cash systems.

1-1.1.18. PRE-INSTALLATION SUPPORT. Provide executive-level overview briefings on Navy Cash program and pre-installation planning briefings as required. Participate in advance planning meetings as required with the AIT contractor and shipyard.

1-1.1.19. REGIONAL MAINTENANCE AND MODERNIZATION COORDINATION OFFICE (RMMCO) CHECK-IN. Participate in AIT contractor check-in through RMMCO which allows AIT contractor to perform work.

1-1.1.20. ORIENTATION AND ENROLLMENT TRAINING. For new Navy Cash installations and reinstallations, coordinate and conduct Navy Cash orientation and enrollment training in conjunction with AIT contractor. Collect and process enrollment forms prior to Navy Cash Go-Live. Coordinate with ship to generate chart of accounts to collect banking information needed to establish Navy Cash merchants prior to Go-Live on a ship.

1-1.1.21. **FUNCTIONAL TRAINING.** Coordinate functional training the week prior to Go-Live for Navy Cash operators. Participate in On-the-Job Training (OJT) after Navy Cash Go-Live to provide hands-on training, particularly for EOM closeout support.

1-1.1.22. **RMMCO CHECKOUT.** Participate in AIT contractor Out-Brief and Installation Sign Off through RMMCO.

1-1.1.23. **BARGE MOVES.** When ships need to move Navy Cash equipment to a barge during an availability, provide assistance to coordinate the requirement with the Barge Managers for ship to barge moves. Provide assistance to coordinate barge to ship moves with Navy Cash field support contractor as necessary.

1-1.1.24. **HOMEPORT CHANGES.** Assist ships preparing for homeport changes.

1-1.1.25. **DECOMMISSIONING SHIPS.** Coordinate support as required for ships decommissioning, to include the shutdown of Navy Cash operations, financial closeout, suspension of cardholder and merchant Navy Cash accounts, and removal and disposition of Navy Cash equipment.

1-1.1.26. **DISBURSING TECHNICAL ADVISORS.** Serve as Disbursing Technical Advisors to Naval Supply Systems Command (NAVSUP).

1-1.2. **NAVWAR ACQUISITION INTEGRATED LOGISTICS ONLINE**

REPOSITORY (SAILOR). Navy Cash technical system documentation can be found on SAILOR. SAILOR 2.1 is designed to deploy critical logistics, configuration, and technical documentation and provide a single location to obtain systems support information for programs of record, including Navy Cash. NCAOs should let the ship's ITs supporting Navy Cash operations know that they can find configuration and troubleshooting documents, ACAS scanning instructions, HBSS Policy Layout Guides (PLGs), and other supporting documents for the Navy Cash system on SAILOR 2.1. The link for SAILOR 2.1 is <https://sailor.navy.mil> (use DoD ID PKI certificate).

1-2. NAVY CASH SYSTEM



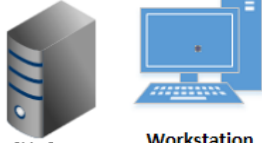





1-2.1. STANDARD OPERATING PROCEDURE (SOP) MAINTENANCE AND REVIEW PROCESS. Naval Supply Systems Command, Navy Cash Program Office (NAVSUP N4) is responsible for this SOP. This SOP is effective throughout the life of the Navy Cash Financial System or as long as the system remains installed on U.S. Navy ships. The Navy Cash Financial System SOP has been assigned NAVSUP Publication Number 727. This SOP will be reviewed at least semi-annually by the Navy Cash Program Office and FLCs and revised on an as-needed basis. Lessons learned and program changes are incorporated using Navy Cash SOP Change Notices and Navy Cash Flash on a continuing basis.

1-2.2. NAVY CASH DEPENDS ON SHIP-TO-SHORE SATELLITE COMMUNICATIONS. To keep communications demands to a minimum, Navy Cash was designed to work on a store-and-forward basis—every six hours transactions are transmitted

ashore. This store-and-forward design affects the time that Navy Cash transactions are processed, both on the ship and on the shore.

1-2.3. NAVY CASH SYSTEM DEVICE COMPONENTS. The main hardware components of the Navy Cash Financial System are two servers, SNAP storage and CISCO switches, two to five workstations, from one to five Kiosks, POS card readers at retail locations throughout the ship, and Card Access Devices (also known as Card Accepting Devices or CADs) in all vending machines. The number of Navy Cash Kiosks, POS, and CAD devices depends on ship class. A sample Navy Cash Equipment Checklist is included in Section 5D. This checklist is tailored for each ship as a part of the Navy Cash installation. The checklist provides an aid to assist in troubleshooting any equipment or software problems and should also be used to review the status of all the ship’s Navy Cash devices on a periodic basis.

Table S1 - 1. Navy Cash System Software Versions

<i>Navy Cash Version 1.4.7.1</i>	<i>Navy Cash Version 1.4.7.3</i>	<i>Navy Cash Version 1.4.7.4</i>
 <p>Ship Server Laptop or Workstation</p>	 <p>Ship Server Laptop or Workstation</p>	 <p>Ship Server Workstation</p>
 <p>Kiosk - NCR SelfServe 60</p>	 <p>Kiosk - NCR SelfServe 60 Disbo & Kiosk VeriFone MX925</p>	 <p>Disbo & Kiosk VeriFone MX925</p>
 <p>POS - IPA280</p>	 <p>POS - BlueBird MT280 CAD - Vend Bezel 8</p>	 <p>POS - BlueBird MT280 CAD - Vend Bezel 8</p>

1-2.3.1. NAVY CASH VERSION 1.4.7.1 USES THE FOLLOWING SOFTWARE.

Windows Server 2008r2; Workstations Windows 7 Enterprise x86; Disbursing App Version 4.9.1. Through a mailout program, workstations are being updated to Windows 10 Enterprise x64.

1-2.3.2. NAVY CASH VERSION 1.4.7.3 USES THE FOLLOWING SOFTWARE.

Windows Server 2008r2; Workstations Windows 7 Enterprise x86; Disbursing App Version 4.9.1. Through a mailout program, workstations are being updated to Windows 10 Enterprise x64.

1-2.3.3. NAVY CASH VERSION 1.4.7.4 USES THE FOLLOWING SOFTWARE.

Windows Server 2012r2; Workstations Windows 10 Enterprise x64; Disbursing App Version 4.9.1.

1-2.3.4. NAVY CASH VERSION 2.0 – See Part 3 for 2.0 hardware and software.

1-2.3.5. TRANSACTION DATES AND TIMES. In Navy Cash, all transaction dates and times are recorded and reported in Greenwich Mean Time (GMT) (Coordinated Universal Time (UTC)). Do not change the time or time zone on the Navy Cash server as changes may cause errors and delays in End-Of-Day (EOD) processing. These errors can only be resolved through manual intervention guided by technical support personnel ashore.

1-3. NAVY CASH SYSTEM MAINTENANCE.

1-3.1. MAINTENANCE. Preventive maintenance for the Navy Cash Financial System is covered through the Planned Maintenance System (PMS). PMS information for Navy Cash is available from the ship's Maintenance and Material Management (3-M) Coordinator. Maintenance Index Page (MIP) number 6541 series applies to Navy Cash. Cleaning of the card readers can significantly reduce the incidents of card readers failing to read the Navy Cash card. Versions 1.4.7.4 and newer do not require maintenance. Use the points of contact listed in Section 5A if you have any questions concerning maintenance.

1-3.2. NOTIFICATIONS. The Navy Cash Team distributes two types of bulletins to inform cardholders and NCAOs of planned maintenance or operations issues. These bulletins identify the specific audience, define a topic, the effective dates of impact and summarize the impacts of affected users:

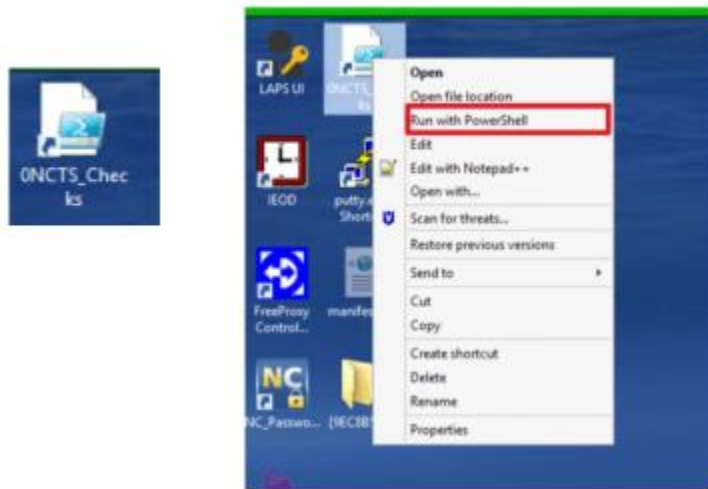
1-3.3. Planned. Outage bulletins are normally issued within 72 hours of scheduled downtime to perform infrastructure upgrades, maintenance, or security updates.

1-3.4. Unplanned. Outage bulletins are issued after the Navy Cash Customer Support team detects impacts reported from multiple ships. These Operations Impact Alert bulletins contain a described of the reported impacts, the stakeholders involved in troubleshooting and an estimated timeframe for resolution if known.

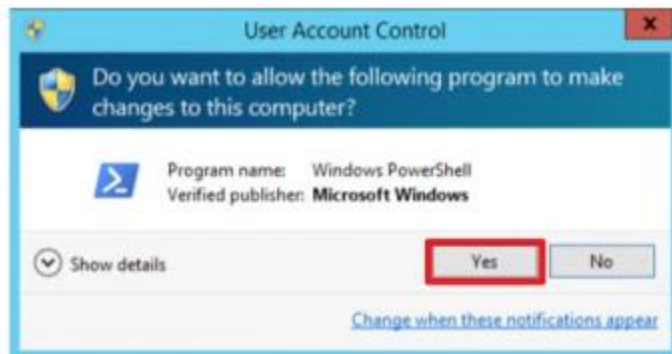
1-4. NAVY CASH SYSTEM HEALTHCHECK TOOL.

1-4.1. If your Navy Cash System appears to be offline, locate the shortcut on the server desktop titled "0NCTS_ Checks."

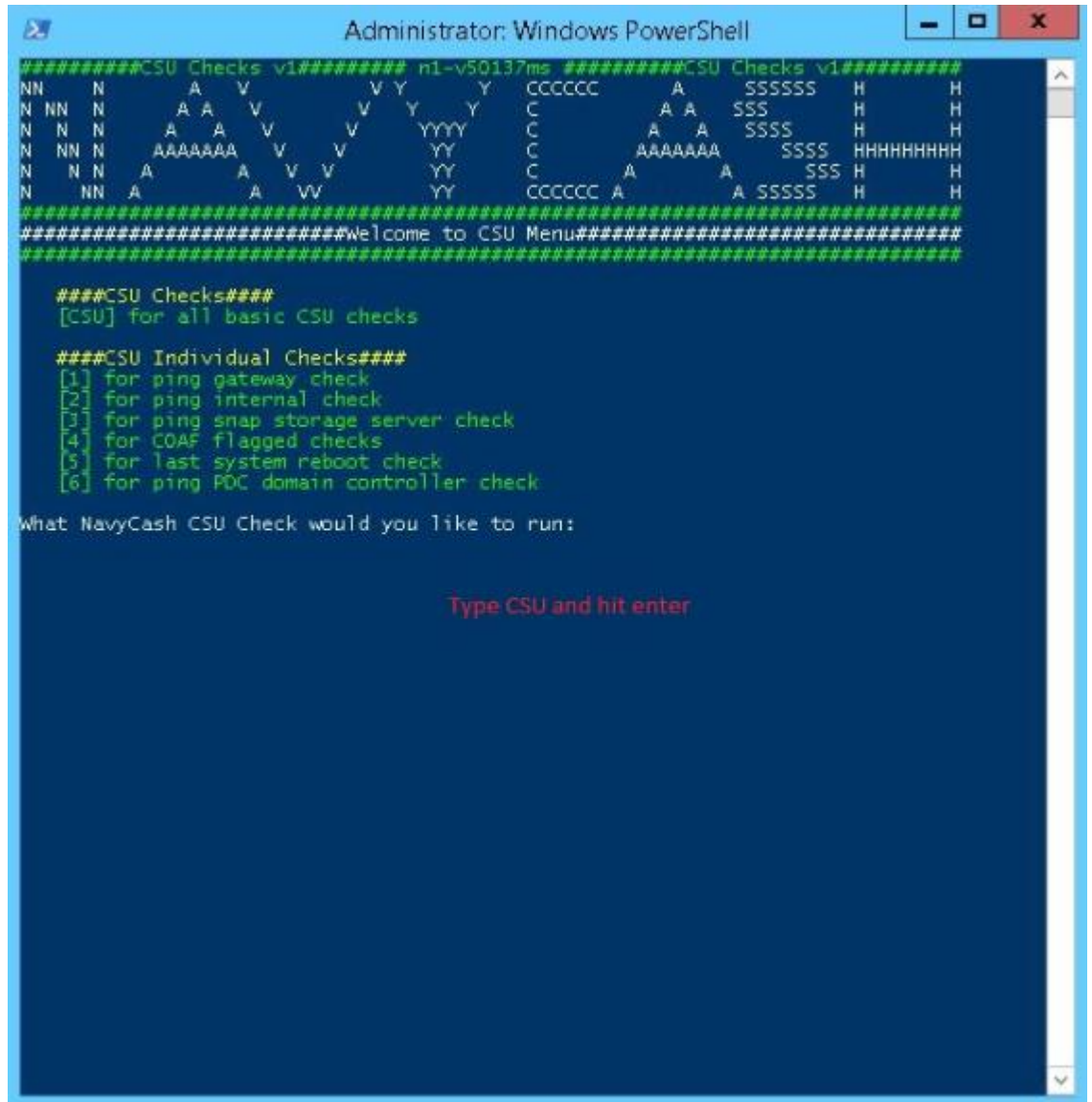
1-4.1.1. Step 1 - Right-click on the shortcut and select **“Run with PowerShell”** (see screenshots):



Step 2 – Acknowledge the User Account Control – **Click Yes**



Step 3 – A new window titled “Select Administrator: Windows PowerShell” will appear and run a script (pictured below). At the bottom of that screen, the script will prompt you for a response to the question “What NavyCash Troubleshooting Script would you like to run:” - **type CSU**



Step 4 - If the Healthcheck tool shows “FAIL” on **ANY** portion of the systems tests, please follow the suggested troubleshooting steps listed to remediate the issue. Example: If the result is “FAIL” on the “System Last Reboot Check” take the action listed below "Rebooting your system may help resolve your issue." (see screenshot example).

```

Administrator: Windows PowerShell
Gateway Ping Test:
Successfully pinged gateway: 205.75.117.1

Snap_server Test - From Host #1:
SUCCESS

Internal Ping Test - From Host #1:
SUCCESS

COAF Test:
SUCCESS

System Last Reboot Check:
FAIL

Suggested troubleshooting steps:
- It has been more than 24 hours since your last system reboot
- Rebooting your system may help resolve your issue.

Ping Primary Domain Controller Check
Success
Pinged PDC Domain Controller: n1-v50137dc.ncsvr-d.navycash.navy.mil
Press any key to close out CSU Checks.

```

After following all recommended troubleshooting steps for any system check failure, if the Healthcheck tool still shows a FAIL, please contact the CSC to open a case. Be prepared to provide the customer service representative with details about the health check results, what remediation steps you took, and the result of those steps when opening a case. This information is critical to helping the Navy Cash Technical Support (NCTS) team troubleshoot the Navy Cash system.

1-5. NAVY CASH CARDS. The Navy Cash open-loop debit Mastercard® is a prepaid debit card, not a credit card or a check card. It does not provide a line of credit or access to the pay deposited automatically in a checking account. The amount of money that can be spent is limited by the amount of money a cardholder loads onto the card. If a cardholder forgets to add money to the open-loop account, a recurring payment that exceeds the available balance will be declined, but only if the merchant tries to get authorization first. If the merchant is “force posting” the transaction without getting prior authorization, a recurring payment that exceeds the available balance will result in a negative balance. Negative balances show on reports the next day, and the NCAO must notify the cardholder to come to disbursing office to clear the negative balance.

- Navy Cash Cards without the Mastercard® logo (visitor cards)
- The card with the Mastercard® logo is used for instant issue or merchant cards.

A matrix to help identify which card should be issued to which type of cardholder is included in Section 2 – Cardholder Management.

1-5.1. CARDHOLDER CARDS. Each member of the crew is enrolled in the Navy Cash program and issued a Navy Cash card, either as part of the initial bulk enrollment prior to installation of Navy Cash on board the ship, or at the disbursing office if an individual reports to the ship after the bulk enrollment is completed. Navy Cash orientation training is provided as a part of the enrollment process. Self-enrollment is encouraged.

1-5.2. OPEN-LOOP DEBIT MASTERCARD®. The Navy Cash open-loop debit Mastercard® can be used to pay for things ordered over the phone or on a website. When the merchant asks for a billing address, the correct address is the ship’s mailing address or whatever mailing address the cardholder provided during the application process. Using the Navy Cash card for recurring payments should be discouraged to all cardholders.

1-5.3. CARDS. Personal embossed, Merchant Cards, Instant Issue Cards, and Visitor Cards all use the card stock pictured below. Cards are funded using a variety of options detailed in Section 2 - Cardholder Management. These include Split Pay Option (SPO), use of Kiosks on board the ship to conduct transfers.

Table S1 - 2. Navy Cash Card Images

<i>Personal/Instant Issue, Merchant Card</i>	<i>Visitor Card</i>
	

1-6. NAVY CASH ROLES AND RESPONSIBILITIES.

1-6.1. NAVY CASH ACCOUNTABLE OFFICIALS (APPOINTMENT VIA 577).

1-6.1.1. NAVY CASH ACCOUNTABLE OFFICIAL (NCAO). Because Navy Cash is a financial system, and the handling of public and private funds is inherent, a Department of Defense (DD) Form 577, Appointment / Termination Record— Authorized Signature, shall be signed by the Commanding Officer appointing the NCAO, or other responsible individual, as the Navy Cash Accountable Officer (NCAO). This appointment delineates what his or her accountability and responsibilities include (see the Department of Defense Financial Management Regulation (DoD FMR), Volume 5, Chapters 2 and 10). The NCAO must ensure the Navy Cash Deputy is completely trained on Navy Cash operations and able to fully cover during any absences. The Navy Cash Deputy should have the knowledge and ability to resolve any Navy Cash technical and / or financial issues that may arise. The Navy Cash Deputy can recruit the assistance of the ship’s IT personnel for technical issues as needed. Subsequent DD Form 577s from the NCAO to his or her deputy, agents, or cashiers shall also be maintained (see sample DD Form 577s in Part 2, Section 5B).

1-6.1.2. NAVY CASH DEPUTY. The NCAO must appoint a Navy Cash Deputy. If the NCAO is unavailable, e.g., attending training class, on leave or on Temporary Additional Duty (TAD), the Navy Cash Deputy must be available to perform the duties

of the NCAO, primarily to operate and manage the Navy Cash program and system on the ship. A DD Form 577 shall be signed by the NCAO to the responsible individual as the Navy Cash Deputy, delineating what his or her responsibilities include. Training for the Navy Cash Deputy is available upon request from the FSGs.

1-6.1.3. NAVY CASH ACCOUNTABLE OFFICIALS (DUTIES AND RESPONSIBILITIES GUIDED BY SECTION 4). The NCAO will retain the flexibility to receive cash and checks under certain circumstances. When collecting or disbursing cash or checks, the existing cash-based disbursing processes and procedures remain in effect.

1-6.1.3.1. **NAVY CASH ACCOUNTABLE OFFICIAL (NCAO).** On most ships equipped with Navy Cash, the NCAO is appointed. In this SOP, the term NCAO refers to the NCAO and properly authorized and appointed representatives, such as Disbursing Agents, Deputy NCAO, or Navy Cash Deputy, primarily in their roles as Navy Cash accountable officials responsible for the operation and maintenance of the Navy Cash system.

1-6.1.3.2. **NCAO RESOURCES.** Navy Cash SOPs, troubleshooting guidance, functional /system training, supporting documentation, and “how-to” maintenance videos, are available online at <https://fiscal.treasury.gov/navy-cash/>. SAIC (a Navy Cash contractor) provides three-day refresher training in Fleet concentration areas periodically. Contact the appropriate Navy Cash Fleet Support Group (FSG) at NAVSUP FLC Norfolk, San Diego, or Yokosuka for refresher training information and schedule.

1-6.2. AUTHORIZED MERCHANTS. During the initial installation of Navy Cash aboard ship, and based upon the ship’s class, a chart of accounts is used to establish the appropriate merchant accounts used to manage transactions aboard ship. Navy Cash merchants are established as part of the process of implementing Navy Cash on board the ship. The merchant uses a local financial institution checking account set up in the name of the ship’s merchant account to manage operating funds. The merchant provides the Treasury Agent with a checking account number and ABA Routing number, the account name printed on the checks (e.g., USS Neversail Merchant Fund), and whether the checking account is a business or consumer account. PNC Bank (PNC) can then transfer funds to the merchant checking account and the merchant closed-loop and open-loop accounts whenever the merchant directs a funds transfer. All transactions involving funds on Navy Cash accountable official cards shall be reported in appropriate accountability statements in accordance with applicable regulations, policies, and procedures. Merchant account management procedures are detailed in *Section 3 – Merchant Management*.

1-6.2.1. DEPOSITS.

1-6.2.1.1. **CASH TO NAVY CASH CARD.** As required, the merchant presents cash to the disbursing office for deposit. The disbursing office accepts the cash from the merchant and executes the cash deposit to the merchant’s closed-loop account via the “Funds Transfer to Chip” transaction screen.

NOTE: Cash to open-loop transactions should not be done for any merchant

1-6.2.1.2. END-OF-BUSINESS DAY PROCEDURE. The merchant should review all chip, strip and settlements via the Navy Cash website.

1-7. GENERAL MESS OPERATIONS ABOARD NAVAL SHIPS. Aboard the Navy LCS class ship, there are no retail operations. there are also no merchants other than food service. Cardholders are issued an EagleCash card and only fund these cards using the EagleCash laptop. These cards cannot be funded using cash or check.

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SECTION 2 – Cardholder Management

This section covers the enrollment process and describes how the issuance of and the creation of new accounts. Also covered is card inventory, loading of funds, management of negative balances, and support of guests and visitors.

SECTION 2 - CARDHOLDER MANAGEMENT

2-1. NAVY CASH CARDS. Navy Cash cards provide the ability to operate in both the closed-loop, offline environment aboard ship and the open-loop, online environment ashore.

2-1.1. **NAVY CASH.** The stored value on a Navy Cash card is used for purchases aboard ship. Navy Cash closed-loop can only be used on board ship, but it can be used on any ship equipped with the Navy Cash system.

2-1.2. **MASTERCARD® DEBIT.** The stored value on a Navy Cash card used for purchases off the ship. Also known as the open-loop, Mastercard® debit can only be used off the ship, but it provides access to funds in the Mastercard® debit account to pay for purchases ashore everywhere Mastercard® debit cards are accepted and to obtain local currency at any ATM ashore that carries the Mastercard®, Maestro®, or Cirrus® brand mark. All Navy Cash cards in the custody of the NCAO shall be safeguarded like blank Treasury checks prescribed in DoD FMR, Volume 5, Chapter 7.

2-1.2.1. **INSTANT ISSUE NAVY CASH CARDS.** Instant issue cards combine the Navy Cash (closed-loop) and Mastercard® debit (open-loop) capabilities and can be used both on and off the ship. Instant issue cards are embossed with NAVY CARDHOLDER and a Debit Mastercard® card number. Instant issue cards are issued on the ship to personnel newly enrolling in Navy Cash and as replacements for lost, stolen, damaged, or expiring cards. Issued on the spot, instant issue cards provide individuals access to all Navy Cash capabilities. Newly enrolled members will have access after the first successful roundtrip. For example, cardholders can transfer funds at the Cashless ATM, also known as the Navy Cash Kiosk or Kiosk, on the ship to the closed-loop or open-loop account from a U.S. financial institution account ashore and can access funds in the closed-loop account at ATMs ashore or to pay for purchases at retail locations ashore.

2-1.2.2. **VISITOR NAVY CASH CARDS.** On a limited basis, Visitor cards are closed-loop-only cards that can only be used on board ship. Visitor cards may be used to pay for purchases on any ship equipped with Navy Cash, and value can be added at the disbursing office on any Navy Cash ship. Visitor cards are reusable and must be cashed out (closed-loop balance must be zero) and turned in to the disbursing office when the visitor is done with the card, and before they leave the ship so they can be reissued to another visitor. Generally Navy Cash visitor cards will be limited to one-time visitors and foreign nationals who are not authorized a regular Navy Cash account/card.

When a ship expects a high volume of visitors or transient personnel, contact the appropriate FLC. Specific requirements will be handled on a case-by-case basis so that the ship's inventory of Navy Cash cards is not depleted.

2-1.2.3. **EMBOSSSED PERMANENT NAVY CASH CARDS.** Generally, embossed permanent navy cash cards are only issued as a part of bulk enrollment when Navy Cash is initially implemented on a ship. Embossed permanent cards also combine the closed-

and open-loop capabilities. Embossed permanent cards are embossed with the cardholder's name and a debit Mastercard® card number. Produced individually at the card manufacturing facility, they must be delivered to the individual on the ship after they are produced.

2-1.3. CARD ISSUANCE AND INVENTORY REQUIREMENTS. The Navy Cash Accountable Official is responsible for maintaining a stock of Navy Cash cards. Navy Cash cards shall be safeguarded in accordance with the procedures for blank Treasury checks prescribed in DoD FMR, Volume 5, Chapter 10. The NCAO may delegate the responsibility for custody of Navy Cash cards to a designated agent. All card actions taken must be annotated on either the Bulk Navy Cash Card Log or the Navy Cash Card Issue Log. NCAOS must ensure rotation of card stock to ensure oldest cards are issued first.

2-1.3.1. BULK NAVY CASH CARD LOG. Maintaining this log is mandatory. This card log contains the Navy Cash card numbers, date, and signature of the person to whom a working stock of Navy Cash Cards is issued. A sample log is included in Section 5B. Unused working stock shall be returned to the NCAO or designated representative at least monthly for audit. Record return of unused working stock and results of audit/inventory on Bulk Card Log. All Navy Cash cards shall be accounted for.

2-1.3.2. INITIAL INVENTORY. An initial inventory shall be completed and recorded using the Bulk Navy Cash Card Log upon receipt of all instant issue, embossed permanent, visitor Navy Cash cards, and even single cards. For bulk shipments, any open container shall be inventoried by individual count and sequential serial numbers of the cards. All damaged containers, or those bearing evidence of having been tampered with, shall be opened and inventoried.

2-1.3.3. MONTHLY INVENTORY. All Navy Cash cards shall be inventoried at least once each calendar month, and an entry shall be made in the Bulk Navy Cash Card Log to document the inventory. A detailed record of the inventory, to include total cards on hand and sequential serial numbers, by card type, shall be retained in the disbursing office, and a copy shall be given to the Cash Verification Team (CVT) as an attachment to their quarterly cash verification report. At least once during each calendar quarter, the CVT shall conduct a surprise verification of Navy Cash cards to include cards received, issued, returned, and on hand.

2-1.3.4. NAVY CASH CARD ISSUE LOG. A separate Card Issue Log shall be maintained for all Navy Cash cards issued from the disbursing office. The log contains the last four digits of the card number for instant issue and embossed permanent cards. The log also must show the entire card sequence number for visitor cards, name and last four digits of the SSN of the cardholder, issue date, signature of the recipient, date returned for visitor, instant issue, and embossed permanent Navy Cash cards, and the name and signature of the issuer. The Card Issue Log also contains columns to document destruction of a card when a card is returned or canceled. The NCAO is responsible for ensuring a cardholder signs the card issue log to document the destruction of a card. A sample log is included in Part 2, Section 5B. The Navy Cash Card Issue Log shall be

handled in accordance with the requirements for sensitive personal data and **MUST** be maintained at least five years prior to destruction.

2-1.3.5. **NAVY CARDHOLDER ISSUED CARD REPORT.** A report can be generated for instant issue cards issued through the Navy Cash Disbursing Application (NCDA) at any time by selecting the “View Reports” link; then clicking on “Navy Cardholder Issued Card Report” in the “Operations Reports” window. Fill out start and end dates for the inclusive period and click on the “Generate” button. The Navy Cardholder Issued Card Report provides a list sorted by operator ID, the last four digits of the card numbers, name, last four digits of the SSN of the cardholders, and issue dates for any cards issued during the period.

2-1.4. **CARDHOLDER AGREEMENTS – TERMS AND CONDITIONS.** The Navy Cash, and Navy Cash Visitor Card Cardholder Agreement is a key part of the Navy Cash program’s overall efforts to comply with the Federal consumer financial laws and regulations that govern many consumer financial products and services. The Cardholder Agreement lays out the terms and conditions for the use of the Navy Cash card and provides information about cardholder rights, responsibilities, and liabilities. The Cardholder Agreement is included in the envelope with every Navy Cash and Visitor card. The NCAO must ensure each cardholder is aware of and receives a copy of the Cardholder Agreement whenever new or replacement Navy Cash cards or Navy Cash visitor cards are issued at the disbursing office. A copy of the Cardholder Agreement is available on the U.S. Department of the Treasury, Bureau of the Fiscal Service (Fiscal Service), Navy Cash resource website (<https://fiscal.treasury.gov/navy-cash/resources.html#cardholder>).

2-1.4.1. **CARD ACTIVATION FOR EMBOSSED PERMANENT CARDS.** For security reasons and to prevent fraud, all embossed permanent Navy Cash cards are delivered to the ship in a “pendactive” status and must be activated before they will work. If a cardholder comes to disbursing office to report a card that no longer works, verify that the card has been activated.

2-1.4.1.1. **DISBURSING ACTIVATES CARD IN THE NAVY CASH DISBURSING APPLICATION (NCDA).**

A. To activate a card, the NCAO selects “Change Card Status” in the “Card Maintenance” pull-down menu.

B. If the cardholder has an instant issue or embossed permanent card that is about to expire, the NCAO must first insert the card into the POS and click on the “Get Card Info” button so that card can be canceled before issuing a new instant issue card.

C. To provide quicker access to any funds remaining in the closed-loop account on the instant issue or embossed permanent card, the cardholder can

move the funds in the closed loop to the open loop using the Kiosk before coming to the disbursing office. Otherwise, the system will automatically do a closed-loop to open-loop transfer to restore the value in the closed loop when the NCAO clicks the “Update Card Status” button in the step below, and the funds won’t be available in the open-loop account until after the next round-trip completion (up to 6 hours).

D. The NCDA displays the card ID number(s) associated with the search criteria. After verifying the cardholder’s identity and ownership of the card, the NCAO selects the correct card in the “Cards Found” window, selects the “Canceled” status in the “Report Card Status” window, and clicks “Update Card Status” to initiate the change in card status.

E. The accountable official removes/cancels the card and returns it to the cardholder.

F. The NCAO then inserts the new embossed permanent Navy Cash card into the POS and clicks on the “Get Card Info” button.

G. The NCAO selects the correct card in the “Card Maintenance” pull-down, selects the “active” status in the “Change Card Status” screen, and clicks “Update Card Status” to initiate the change in card status. (see Part 2, Section 5E, Navy Cash Disbursing Application User Guide)

H. A newly issued card is active and available for use aboard ship. Funds for use off ship is available within 24 hours after issuance.

2-1.5. REPLENISHING NAVY CASH CARD STOCKS. The NCAO is responsible to ensure replacement card inventory remains at standard levels and expiration dates exceed 12-months on current card stock inventory.

2-1.5.1. SPARE NAVY CASH CARD STOCK. Navy Cash instant issue stock are identified by ship types in the table below. These standard recommendations support operational readiness and should support ship needs for up to 6 months.

2-1.5.1.1. VISITOR CARD STOCK. Visitor card stock should be managed carefully, these card types are provided to ships on an as needed basis, and orders must be approved by your Navy Cash FLC representative. Visitor cards are reusable, when issued they should be returned at the conclusion of the cardholder’s time onboard ship, any remaining balance refunded and the card then secured until needed again.

2-1.5.2. NAVY CASH CARD STOCK: MARINES. MEUs that require Navy Cash cards to issue to their cardholders for upcoming activities will place their orders with their Stored Value Card Program Management Office or their Marine Disbursing representative (Camp Pendleton, Camp Lejeune, or Camp Foster). Shipboard Navy

NCAOs manage their card inventory based on ship size but may assist with card inventory for Marine NCAOs if needed.

2-1.5.3. **REORDER POINT.** Cards will be order in quantities of 100. The Accountable Officer will place an order when instant Issue cards inventory drops near or below the reorder-point indicated in parenthesis in the table below, or when a ship is about to change status. Cards are normally shipped within two to three weeks after the order has been approved.

Table S2 - 1. Card Stock Reorder Points

Card Stock Reorder Points				
	DDG/CG/ESB	LPD/LSD/ AS/LCC/MSC	LHA/LHD/ T-AH	CVN
Instant Issue Cards (Navy Cardholder Cards)				
1. Deployment	200 (100)	300 (100)	1,000 (500)	2,000 (1,000)
2. Local Ops	100 (50)	100 (50)	500 (200)	1,000 (500)

2-1.5.4. **TO ORDER INSTANT ISSUE REPLENISHMENT STOCK.** To order replacement instant issue cards, the NCAO should send an email request to the CSC at navycashcenter@frb.org to obtain a case number. The email request should include the following information:

- Current inventory
- Number of cards requested
- **If Deployed or away from homeport for an extended period, shipping address if different from homeport (cannot use FPO Address)**
- Ships status: Please indicate #1 Deployment and #2 Local Ops

If requesting cards above established SOP inventory levels, please provide a brief justification or the special circumstances to support the increase.

2-2. MANAGEMENT OF CARDHOLDER ACCOUNTS.

2-2.1. **CREATE NEW CARDHOLDER ACCOUNT.** FS Form 2887 is required to issue a card and should be kept on file until electronic signature on the form shows in the cardholder's profile. FS Form 2887 authorizes debits and credits to your financial institution account at your request. FS Form 2887 provides your consent to immediate collection from pay (military or civilian DoD pay) of any amount that may become due and owed because of use of the SVC. If employed by a contractor or if no longer receiving military or civilian DoD pay and amounts remain or become due and owing, FS Form 2887 authorizes the government to initiate debt collection procedures. The originals of the FS Form 2887 shall be uploaded to the Navy Cash website. The FS Form 2887 may be imaged and kept on file by the Treasury Agent. The electronic image shall be considered the legal equivalent of the

original.

- On the FS Form 2887, Civilians and contractors must provide their personal bank account information, and provide their employer’s company name, address and contact information to obtain a Navy Cash Instant Issue card. On the paper enrollment form, contractors should enter the following:
 - Block 7 - Military Branch: “NAVY” or contractor company Name
 - Block 11 - Military Duty Address: (in the Disbursing App, enter “Co:” before the name of the company provided on address line 3), for example:
 - Address Line 1 – Contractor Company Street Address 1
 - Address Line 2 – Contractor Company Street Address 2
 - Address Line 3 – Co” [Contractor Company Name]
- Contractors are also required to complete an FS Form 2889. This form “U.S. Department of the Treasury Stored Value Card Contractor Agreement” obligates the cardholder’s company to restore the funds pool if their contractors incur negative balances and do not clear these balances within 10 business days of receiving notification from Fiscal Service or its Treasury Agent. FS Forms 2889 MUST be uploaded on the Navy Cash website along with the FS Form 2887.
 - Department of Defense civilians and contractors previously enrolled in Navy Cash must complete a new FS Form 2887 and provide a linked personal bank account before a new Navy Cash card will be issued.

2-2.2. SELF-ENROLLMENT. Individuals are encouraged to self-enroll in Navy Cash using the website <https://www.navycash.com>, or the mobile app. The “Enroll Here” link is located below the LOGIN button on the website listed above. NCAOs are required to verify members CAC or ID card before issuing a Navy Cash card.

2-2.3. CARDHOLDER PIN NUMBERS. Personal Identification Numbers (PINs). PIN mailers are not created and sent to the ships for instant issue or visitor cards. Instant issue and visitor cards are always handed out by the disbursing office. PIN numbers are set at card issuance. PIN mailers will continue to be sent to the ships with embossed permanent cards. Cardholders can change the PIN associated with their Navy Cash card at any time using the Navy Cash Kiosk by following the screen prompts on the Kiosk. The PIN number can also be changed at the disbursing office.

2-3. ENROLLMENT .PDF FORM 2887 UPLOAD.

This feature is only available to the Navy Disbursing or Marine Disbursing role within the Navy Cash website. A ‘Forms’ option has been added to the menu. This feature allows searches for cardholders by either SSN or first/last name. Matching cardholders will show in the results. Use the ‘Browse’ button to navigate to the .pdf Form 2887 file located on your computer. If the upload is successful, user will see a green pop-up message indicating that the upload was received. Uploaded forms are available to disbursing and the CSC immediately upon upload completion. Hard copies of FS Forms 2887 can be destroyed once the most up-to-date pdf file is successfully uploaded on the Navy cash website.

Note: To view existing forms, search for the cardholder’s profile and select the ‘Personal’ tab. Click ‘View ENROLLMENT Form in the File System.’ Uploaded forms stay with the user’s profile until replaced.

2-3.1. SHIP-ASSIGNED SAILORS AND VISITORS.

2-3.1.1. NAVY CASH CHECK-IN. The NCAO should verify whether the cardholder previously had a Navy Cash account. If a sailor previously had a Navy Cash account, the NCAO will move the profile to their ship via the Navy Cash website. Validate that all personal contact and financial institution account information is current.

If a sailor did not previously have an account, a new enrollment will be accomplished via the NCDA or Navy Cash self-enrollment.

2-3.1.2. NAVY CASH CHECK-OUT. For all cardholders separating or retiring, zero out the card, cancel the card, return to the cardholder and transfer the account to Shore Command. For those transferring and staying in the Service, have them zero out the card and transfer the account to the Shore Command

Cash Out Visitor Cards. Visitor cards are reusable. When a cardholder gets ready to leave the ship, the card should be turned in to the disbursing office, and any value remaining in the closed loop must be cashed out and returned to the cardholder immediately.

2-3.2. **MARINE ENROLLMENT.** Deploying and training units leaving Pendleton, Lejeune or Okinawa are required to ensure their Marines are enrolled in or have an active Navy Cash card prior to embarking onboard ships. Marine NCAOs can accomplish this in the following manner:

2-3.2.1. BULK ENROLLMENT. Prior to embarking on a deployment, Marines should be enrolled in Navy Cash. The Marine Logistics Groups (MLGs) – MLG 1 Camp Pendleton, MLG 2 Camp Lejeune, and MLG 3 Okinawa-are responsible for coordinating the bulk enrollment of the entire Marine Expeditionary Unit (MEU). This bulk

enrollment process, which includes training and enrolling the Marines, should be completed about four to six weeks prior to the date of embarkation to provide enough lead time to manufacture and deliver the Navy Cash cards for distribution just before or just after embarking on the ship. Bulk enrollment support can be obtained from RFF/KCI in Kansas City or from Fleet Logistics Center (FLC) Navy Cash representatives of the Marine Embarking Unit (MEU).

2-3.2.2. SELF-ENROLLMENT. Marine Corps personnel can self-enroll in the Navy Cash by navigating to <https://www.navy.cash.com>. “Need a Navy Cash Card? Enroll Here” message displays below the “LOGIN” button on the Navy Cash homepage. This option is available to all Marine personnel who have not yet registered for or have a Navy Cash card. Self-enrolling Marines can choose their local Finance Office or assigned ship as their pickup location for their new card.

Marine personnel who have the Navy Cash card should contact their Marine NCAO or the Customer Service Center (CSC) at FRBKC to move their Navy Cash profile from ashore to their assigned ship and check in at the Navy Cash kiosk upon arrival.

Marine personnel who have previously had a Navy Cash Card but no longer have it in their possession should contact their Marine NCAO for a new card or the CSC at FRBKC to activate their profile and be issued a new card either at their Finance Office or onboard the ship.

2-3.2.3. CARD REPLACEMENT INVENTORY. Marine Disbursing will provide card replacements to a ship or FLC Navy Cash representative upon request.

2-3.2.4. MARINE ONBOARDING. Marine personnel will advise their assigned ship’s NCAO of deployment/training events. Navy NCAOs and FLCs will advise the Operations Section in Kansas City of known deployment/training events as they hear of them to the general mailbox: RFF-KCIMail@usmc.mil. KC Ops will handle all NCAO/FLC inquiries and info the program manager.

Foreign Nationals accompanying Marine/MEUs during the deployment will be issued a Visitor card by the Navy NCAO afloat.

2-3.2.5. MARINES DISEMBARKING. MEU NCAOs will ensure that all Marines are transferred back to the appropriate MLG upon return from deployment. Marines without disbursing support on ship will ensure they notify the ship’s disbursing office or call CSC and open a case.

2-4. VISITORS, GUESTS, AND DEPENDENTS.

Under Navy Cash, visitors, guests, and dependents who are on the ship for only a few hours or for the day can buy things in the ship’s store, such as snacks, drinks, souvenirs, and emblematic items, or pay for meals in the General Mess or Wardroom. Cash sales should be the exception to accommodate visitors that are only going to be on the ship for a short time, e.g., less than 72

hours.

2-4.1. The Navy Cash Card should be returned to the disbursing office and the value cashed out.

If not cashed out any value remaining on a card after it has been turned in will be handed over to Treasury and cannot be recovered.

Table S2 - 2. Cards/Forms Prescribed by Guest Type

Guest	Card & Forms Required
One-Time Visitors and/or Distinguished Visitor (DV); Foreign Riders	Visitor Card
Government Contractor	Instant Issue Card (2887 & 2889)
Government Civilian	Instant Issue (2887)
Aircraft or Other Personnel on Board	Instant Issue Card (2887)

2-5. UPDATING LINKED NAVY CASH ACCOUNTS TO PERSONAL FINANCIAL INSTITUTIONS.

When a Navy Cash cardholder or merchant registers an account or makes changes to the financial institution account linked to Navy Cash, use the Navy Cash website to confirm the change has taken effect before attempting an ACH transfer request to or from the new account at a Navy Cash kiosk.

2-5.1. **TIMELINESS OF UPDATES.** Updates made within the NCDA need to be validated by the cardholder on the Navy Cash website before any ACH transactions at the Kiosk. Updates done through the Navy Cash Disbursing Website do not go into effect on board the ship until a round trip is completed between ship and shore. Updates made by calling the CSC do not go into effect on board the ship until the CSC receives the information, processes the request, and a round trip is completed between ship and shore.

2-5.2. **CARDHOLDER REQUESTS.** If Navy Cash cardholders need to update their Navy Cash account information to change financial institution account information, change last name or update an email address, follow the procedures below: Cardholders should never include their full SSN, their Mastercard® number, or their PIN.

2-5.2.1. **ACCOUNT PROFILE UPDATE REQUESTS.** Call the CSC to request account profile changes. The customer service representative will ask the caller a series of questions to verify their identity before making any updates. The following data is

required for CSC representatives to fulfill the request for changes:

- First and last name
- Date of birth
- Mother’s maiden name (or keyword)
- Last four of SSN

Cardholders will receive confirmation via email from the CSC when their accounts have been updated.

2-5.2.2. **ACCOUNT BANKING UPDATE REQUESTS.** If cardholders want to change the financial institution account information associated with their Navy Cash account, direct them to the disbursing office. Cardholder’s can present the NCAO with a cancelled check or deposit slip when requesting changes. After validating cardholder identity, the NCAO can then make changes to banking information for cardholders using the Navy Cash website.

2-5.3. **DISBURSING OFFICE REQUESTS.** Cardholders can update their account information by visiting the NCAO or their authorized representative, who may contact the CSC using the phone, email, or the Navy Cash website. The NCAO shall verify the ABA routing number and account number for new accounts. Guidelines for using the Disbursing Website are included in Part 2, Section 5F.

2-6. ISSUING CARD REPLACEMENTS.

When a card expires or will be expiring at the end of a month, a cardholder must report to the disbursing office where they will be issued an instant issue Navy Cash card upon request. Instant issue cards have every capability that embossed permanent cards have, including the Debit Mastercard®, immediate access to any funds in the closed-loop account associated with the expiring card, and the ability to access Split Pay option. Once a new instant issue card is assigned, the card will be useable on the ship immediately, and ashore after the next round trip is executed by the ship. Funds on the chip of the old card will normally post to the strip of the new card within 24-72 hours.

2-6.1. **HOT LIST FOR LOST, STOLEN OR DAMAGED CARDS.** To limit a cardholder’s loss, cardholders must report lost, stolen, or damaged cards to the NCAO or Navy Cash CSC immediately.

2-7. CLOSING A NAVY CASH CARD ACCOUNT.

If there is no linked financial institution account or the account information is not valid, funds will remain in the open-loop account. If possible, the individual cardholder should be contacted and asked to provide a financial institution account number, ABA routing number, and his or her name as it appears on the account, so the positive balance can be pushed back to that account. The NCAO shall then request the Navy Cash CSC push any funds remaining in the open-loop account back to the designated financial institution account.

As a last resort, and after every effort to identify and locate the individual cardholder and return the residual funds has been exhausted, the NCAO must cash out any value remaining on the card and do a collection for the amount using a DD 1131 in accordance with DoD FMR, Volume 5, Chapter 8, Paragraph 0806, and Chapter 10, Paragraph 100505. These funds will be credited to one of two accounts at the Treasury, Account 20X6133, Payment of Unclaimed Moneys, for amounts of \$25 and greater, and Account 17R1060, Forfeitures of Unclaimed Money and Property, for amounts of less than \$25. Cardholders retain the right to submit a claim for a refund to the U.S. Department of the Treasury, Bureau of the Fiscal Service. Any claim must include enough facts to validate the accuracy of the claim and justify the refund.

2-7.1. **RESIDUAL FUNDS ON STORED VALUE CARDS.** The Treasury Financial Manual (TFM), Vol 1, Part 6, Chapter 3000 prescribes procedures for all departments and agencies of the federal government that handles unclaimed moneys belonging to individuals, businesses, and other entities. Unclaimed moneys are moneys held for rightful owners whose whereabouts are unknown. Residuals that remain on a Navy Cash Stored Value Card (SVC) are credited to two specific Treasury accounts, Treasury Unclaimed Monies (Greater than \$25) or Navy Forfeiture (Less than \$25) accounts when a systematic return is not possible, and when the agency and Fiscal Service have attempted good faith efforts to locate and return these funds to the individual.

The majority of residuals on Navy Cash cards are primarily from visitor cards or merchant cards and very few will involve actual cardholder accounts that are linked to a home bank account. All cardholder residuals will be handled by the Navy Cash CSC.

Any residuals will be credited to one of two merchants in the Navy Cash System for credit to the Treasury, Account 20X6133, Payment of Unclaimed Moneys, for amounts of \$25 and greater, or Account 17R1060, Forfeitures of Unclaimed Money and Property, when amount is less than \$25. NCAOs and CSC will manage these funds following the guidelines outlined in this FLASH.

2-7.1.1. **ACTION:** For documentation purposes, the NCAO will initiate an email request to navycashcenter@frb.org for assistance in transferring funds from merchant or visitor cards to the ship's "Navy Disbursing" merchant card, when individual or merchants are not present. The date on the NCAO email will start the official six-year clock for claims against Navy unclaimed fund. Requests older than six years will not be approved, IAW TFM regulations.

Emails should include: Ship's name, NCAO/DO/DDO Name, amount of funds to be transferred and originating card number (if available). NCAO will send copy to, NAVSUP PMO (navsup_hq_navycash@navy.mil) and DFAS Automation Team (dfas.cleveland-oh.jfm.mbx.disbursing-automation@mail.mil) for audit purposes.

All funds that need funds to be disposed of, will be placed on the chip of the applicable card. That card will be inserted in the POS device in the Disbursing Office hooked up to Navy Cash DISBAPP. The NCAO will do the following:

1. Go the “Funds Transfer from Chip” section.
2. Select the appropriate merchant account: “Unclaimed Forfeit” when amount is < \$25 or “Unclaimed Treasury” when the amount is >= \$25.”
3. Enter the Amount and hit submit.
4. Ensure that the balance has been cleared and chip now has a zero balance.

Cardholders not attached to a ship should contact the Navy Cash helpdesk directly for claims against residual funds.

2-7.1.2. CSC ACTIONS:

- If needed, CSC will move visitor card or merchant card balances to the open-loop account for the Navy Disbursing card, as requested by the NCAO.
- CSC will also open a case for the issue and assign a case number for tracking purposes.
- Handle all cardholders not assigned to a ship.

2-7.1.3. END OF MONTH PROCESSING: After the Navy Cash EOM is indicated, the Unclaimed funds will appear on the ship’s Navy Cash EOM Summary Report.

This action will NOT be posted on the daily DD Form 2665 via DDS consolidated DSSN 8851.

NOTE: Errors can be corrected in the Navy Cash Disbursing Application prior to Navy Cash end of month. If corrections are needed for prior months, initiate an email request to CSU, NAVSUP PMO and DFAS Automated disbursing group at the emails above.

2-7.1.4. CARDHOLDER CLAIMS FOR “UNCLAIMED MONIES”:

Cardholder “unclaimed monies” requests will be directed to FRBKC/CSU for management and tracking.

NAVSUP Navy Cash PMO, Fiscal Service and FRBKC/CSU will adjudicate all claims presented against Navy Cash Unclaimed monies.

NAVSUP Navy Cash PMO will forward the requests for unclaimed monies payments with the appropriate supporting documentation to DFAS for processing.

2-8. CARD EXPIRATION AND CARD CANCELLATIONS.

When a Navy Cash card expires, the chip on the card stops functioning. The actual expiration date is the last day of the month indicated in the “Valid Thru” date embossed on the front of instant issue and embossed permanent cards and the date printed on the back of the visitor card.

For embossed permanent and instant issue cards, any funds remaining in the closed-loop account are automatically transferred to the open-loop account associated with the card.

2-8.1. EMBOSSSED PERMANENT OR INSTANT ISSUE CARDS. Cardholders whose embossed permanent or instant issue cards have expired or are expiring at the end of a month must report to disbursing where they will be issued instant issue Navy Cash cards as replacements. Instant issue cards have every capability that embossed permanent cards have, including the Debit Mastercard® open-loop account, immediate access to any funds in the open-loop account associated with the expiring card, and the ability to access the Split Pay option. Once new instant issue cards are assigned, the cards will be usable on the ship immediately, and ashore after the next round trip is completed by the ship.

2-8.2. VISITOR CARDS. Cardholders whose visitor cards have expired or are expiring must report to the disbursing office. After a visitor card expires, the chip can no longer be read on the ship, so any value remaining in the closed-loop account on the card cannot be cashed out and returned directly. NCAO will open a case to have the Navy Cash CSC push the remaining funds to the “Navy Disbursing” card.

2-8.3. EXPIRED CARDS. All expired Navy Cash cards need to be cancelled and no longer function. When visitor cards are turned in to disbursing and cashed out, the NCAO should check the expiration dates on the cards. Cards can be destroyed by cutting them up or shredding them. Document destruction of the cards using the Navy Cash Card Issue Log (see example in Part 2, Section 5B)

2-8.4. NAVY CASH CARDHOLDER DECEASED, INJURED, OR AN UNAUTHORIZED ABSENTEE. If a Navy Cash card is found in the personal effects of a cardholder who is deceased, missing, injured, or an unauthorized absentee, a designated officer, or an inventory board appointed by the Commanding Officer, should present the card to the NCAO.

2-8.4.1. IF CASUALTY ASSISTANCE CALLS OFFICER (CACO) IS ASSIGNED. Requests for sailor identification, Navy Cash Account details and corrections to linked bank account information are worked through the NCAO or FLC.

2-8.4.2. CANCEL CARD. The NCAO will cancel the card in the Navy Cash application. The Navy Cash system automatically transfers any remaining closed-loop balance to the open-loop account.

2-8.4.3. OPEN CASE WITH CSC. The NCAO opens a case with the CSC requesting any remaining funds in the cardholder’s account be pushed back to the cardholder’s linked bank account. Upon receiving the request, the CSC process requires a 24-hour wait period to ensure all pending transactions are processed before pushing the funds back to the cardholder’s account. Upon confirmation of a zero balance, the CSC closes the cardholder’s account.

2-8.4.4. IF CACO IS NOT ASSIGNED. All requests for Navy Cash Account residual funds for retired or separate sailors should be directed to CSC at (866) 362-

8922. Requestors needing funds transferred will be required to provide valid forms of identification, powers of attorney and death certificates.

2-8.4.5. IF CARD DOES NOT HAVE A LINKED BANK ACCOUNT. Contact your FLC for specific procedures.

2-9. INACTIVE ACCOUNTS.

When a card expires, if there has been no activity on the card (open and closed loop) in the last 365 days, the account is considered inactive. As a part of this process, any remaining balance is transferred to the linked financial institution account automatically, if the linked account is still valid. Additionally, the Navy Cash open-loop account is suspended and Navy Cash access to the financial institution account is blocked automatically.

2-9.1. MONTHLY AUTOMATED TRANSFER OF DORMANT PROFILES FROM SHIP TO SHORE. To assist in maintaining a current Navy Cash roster on the ship, a monthly automated process detects and transfers member profiles that have not already been transferred to the Shore Command, if there has been no activity on cardholder Navy Cash accounts (closed-loop, split pay option, or ACH transfer activity) in the past 365 days.

2-9.1.1. RESTORAL USING SHIP CHECK IN. If a cardholder attached to the ship has not used their Navy Cash card in the past year and is transferred to the Shore Command in error, they can simply do a “Ship Check In” at a Navy Cash Kiosk (Cashless ATM). Full access to Navy Cash capabilities will be restored as soon as the next round-trip processing is completed between ship and shore.

To keep the Navy Cash roster current and avoid dormant accounts, the NCAO should keep the transfer date in each cardholder’s member profile up to date. The transfer date is used to pull accounts of cardholders who have left the ship off the ship’s Navy Cash roster, transfer the accounts to the Navy Cash Shore Command, suspend the Navy Cash open-loop accounts, and block Navy Cash ACH access to bank and credit union accounts, all automatically on the date indicated. This automated process runs daily.

2-10. DESTRUCTION OF NAVY CASH CARDS.

Cardholders are responsible for destroying their own cards when no longer needed. If the disbursing office must destroy any Navy Cash cards, destruction should be documented in the Navy Cash Card Issue Log. Examples of destruction documentation needed would be cards in inventory about to expire discovered during inventory, unclaimed permanent cards or cards found/turned-in should be destroyed and documented.

2-11. DELIVERY OF CARDS.

For security reasons and to prevent fraud, embossed cards arrive on the ship in a “pendactive” status and must be activated before they will work (see para 1.5.1.1). Instant issue cards are delivered to the NCAO in an active status. If there are less than 10 cards being sent to a ship, the individual cards are sent via the U.S. Postal Service (USPS) directly to the individual

cardholders. Shipments of 10 or more cards are sent via FedEx to the NCAO for further distribution to the individual cardholders. FedEx shipments can be tracked. Navy Cash cards shipped via FedEx should arrive at Naval Supply Systems Command (NAVSUP) Fleet Logistics Center (FLC) or Defense Logistics Agency (DLA) about 10 business days after the Treasury Agent receives the enrollment data electronically. Contact the ship's local FLC representative to check on the status of card shipments.

2-12. CARDHOLDER TRANSACTIONS.

2-12.1. HOME ACCOUNT TO OPEN OR CLOSED LOOP ACCOUNT

TRANSFERS. If cardholders transfer money from their home financial institution account to their open- or closed-loop accounts at the Navy Cash Kiosk, the funds are available for use on the ship immediately. The funds will generally be available ashore within 72 hours. NCAOs may refer cardholders to the [Navy Cash Cardholder Basics tri-fold](#) prior to going ashore.

2-12.2. USE OF CLOSED-LOOP FUNDS ASHORE. Use of closed-loop funds are not available ashore.

2-12.3. PIN CHANGES. PIN changes aboard ship are effective immediately. PIN changes ashore are effective after a successful round trip (normally within 24 to 72 hours).

2-12.4. QUESTIONS OR DISPUTES ABOUT FRAUDULENT OR ERRONEOUS TRANSACTIONS. Cardholders should report fraudulent transactions as soon as they become known. A cardholder has every right to dispute an ATM withdrawal or purchase ashore if they suspect fraudulent or erroneous activity on their Mastercard® debit account.

Fraudulent Transactions: A fraudulent transaction is one in which the cardholder did not authorize, participate in, or benefit from.

Erroneous Transactions: An erroneous transaction is one in which the cardholder believes was in error and was not fraudulent, e.g., a dispute with a merchant or an ATM that does not dispense the amount of money requested.

In the event of a fraudulent transaction, a cardholder should stop using their card and immediately notify Customer Service:

Phone: 1 866 3NAVY CASH
1 866 362-8922

Website: www.navycash.com

Email: navycash@frb.org

Mailing

Address:

FRB-KC Omaha Branch

Attention: Disputes

2201 Farnam St.

Omaha, NE 68102

2-12.4.1. NOTIFICATION. In case of a question or dispute about the Mastercard® debit (open-loop) account on their Navy Cash card, cardholders should contact Navy

Cash Customer Service by phone at 1 (866) 362-8922 or email at navycash@frb.org as soon as the cardholder notices an error or has a question.

2-12.4.2. **DOCUMENTATION.** To dispute a fraudulent or erroneous transaction, a cardholder must complete a dispute form and forward the form to the Navy Cash Treasury Agent: FRB (see Part 2, Section 5B for copies of the dispute forms and more detailed procedures.)

2-12.4.3. **OPEN A CASE.** The cardholder must fill out all applicable information on the form, providing as much information as possible about the transactions in question. The preferred and most efficient transmission of the form is to scan and email it to the CSC on the same day that the fraudulent or erroneous activity was discovered. The CSC will open a case in the ticketing system and forward the case to the Treasury Agent's transactions processor. Complete and send the dispute form to the Treasury Agent's customer service facility:

2-12.4.4. **FRAUDULENT INVESTIGATION FOLLOW-UP.** The transaction processor will investigate the dispute and respond directly to the cardholder via letter or through the CSC. Depending on the disposition of the dispute case, the CSC will return the funds to the cardholder's Mastercard® debit open-loop account. Fraud cases may take up to 120 days to process.

2-12.4.5. **TO REQUEST STATUS OF DISPUTE CLAIM.** Any questions from the cardholder or NCAO about the status of the dispute case should be directed to the CSC.

2-12.5. **TRANSACTION HISTORY REPORT (RECEIPT).** Navy Cash cardholders may also access their transaction history on the Navy Cash website (<https://www.navycash.com>). Receipts for all kiosk transactions are available at the disbursing office during normal business hours.

2-12.6. **CARDHOLDER PURCHASES.**

2-12.6.1. **RECURRING PAYMENTS/WEB AND TELEPHONE PURCHASES.** Although the Navy Cash card can be used for recurring payments, it is not recommended. If a cardholder has used a Navy Cash card for a recurring payment and, for some reason, a merchant continues to submit the recurring payment after the cardholder notified them to cancel their service, the cardholder must first contact the merchant to work out the problem. If the cardholder is unable to settle the issue, they may contact CSC for help in resolving the dispute with the merchant. The Fraud/Claims Group will contact the merchant and work to halt the recurring payment and restore the funds to the Navy Cash account.

The Navy Cash open-loop debit Mastercard® can be used to pay for things ordered over the phone or from a website. Items ordered can be shipped to almost any address, but, when the merchant asks for a billing address, the correct address is the ship's mailing address because that's the billing address that's been entered in the Mastercard® data

base for the Navy Cash cards. To protect against fraudulent use of lost and stolen debit and credit cards, many merchants and their financial networks compare the billing address given by the customer against the billing address registered in the data base. These addresses may need to be the same before they will approve the transaction.

The Navy Cash open-loop debit Mastercard® is a prepaid debit card, not a credit card or a check card. It does not provide a line of credit or access to the pay deposited automatically in a checking account. Normally, the amount of money that can be spent is limited by the amount of money a cardholder loads onto the card. If a cardholder forgets to add money to the open-loop account, a recurring payment that exceeds the available balance will be declined, but only if the merchant tries to get authorization first. If the merchant is “force posting” the transaction without getting prior authorization, a recurring payment that exceeds the available balance will result in a negative balance. The negative balance will be reported the next day, and the NCAO must notify the cardholder to come to the disbursing office to clear the negative balance.

2-13. CARDHOLDER FUNDS.

2-13.1. **CARD LIMITS.** These pre-set limits may prevent accountable officials from making large purchases on the ship in a single payment. In a situation like this, the accountable official can elect to make more than one payment with the organization’s Navy Cash merchant card.

2-13.1.1. INDIVIDUAL CARDHOLDERS STANDARD CLOSED-LOOP LIMIT. No more than \$1,000 can be loaded on or debited from the Navy Cash closed loop.

2-13.1.2. INDIVIDUAL CARDHOLDERS STANDARD ACH TRANSFER LIMIT. A \$400 daily maximum limit has been pre-set on funds transfers from a financial institution account to the closed-loop and/or open-loop accounts.

2-13.2. LOADING FUNDS.

2-13.2.1. NAVY CASH KIOSK. Funds transfers can be accomplished on board ship at a Navy Cash Kiosk. Funds can be transferred between the Navy Cash closed-loop and open-loop accounts and the financial institution account that was associated with the Navy Cash accounts during enrollment.

2-13.2.2. SPLIT PAY OPTION (CHANGE OR INITIATE) ONLY AVAILABLE FOR ACTIVE DUTY NAVY PERSONNEL. Split Pay Option (SPO) is processed via the Personnel Office onboard and posted to their open-loop account the day before pay day so the funds are available on the ship on pay day. SPO funds are available for use ashore as soon as they are posted to their open-loop account. Sailors should visit the Personnel Office onboard the ship to start, stop or change split pay.

2-13.2.3. CASH-TO-CARD: Loading a card using cash should be discouraged and should be done if this method is the only option available to the cardholder.

2-14. REFUNDS.

When a cardholder desires a refund from a merchant on the ship (for example, ship's store, MWR, general mess), they must first obtain authorization from the merchants, or a designated representatives on a standard, serialized, navy cash refund chit. The cardholder will then take the refund chit to the NCAO. See sample of the refund chit in part 2, section 5b.

2-15. NEGATIVE BALANCES.

For a cardholder with a negative balance, a funds transfer directly to his or her open-loop account provides an additional option to clear the negative balance (see Part 1, para 2.2.2, Negative Navy Cash Balances). The cardholder can provide cash to the NCAO in an amount sufficient to return the open-loop account balance to zero or a positive amount.

2-15.1. REPRESENTMENT. If a cardholder's ACH transfer request at the Navy Cash Kiosk is returned for NSF and is \$5.00 or more, the ACH transaction will automatically be presented up to two more times on successive pay days. If the account still shows a negative balance, access to the cardholder's financial institution account will be blocked until the negative balance is cleared. If representment is successful, funds will be applied to the negative balance five working days after payday. Remind cardholders that sufficient funds must be available in their financial institution account to cover any representment.

With representment, the majority of returned ACH transactions and resulting negative balances will be handled automatically. However, the NCAO must continue to review the Negative Balance on a daily basis and collect on any negative balances not covered by representment. If a cardholder's open-loop account balance has gone negative for a reason other than NSF, the transaction returned for NSF is under \$5, or there have been two representments since the account went negative, the NCAO is responsible for collecting on that debt within 10 calendar days.

2-15.1.1. NOTIFICATIONS TO CARDHOLDER. NCAO will advise cardholders of negative balances.

2-15.1.2. NEGATIVE BALANCE FOR SEPARATING OR SEPARATED SERVICE MEMBERS. If a member leaves the service before settling a negative account balance, the NCAO can immediately submit a DD Form 139/DS01. If unable to collect, responsibility for debt collection belongs to DFAS and Treasury.

2-15.1.3. OTHER MILITARY CARDHOLDERS OR CIVILIANS. NCAO will move cardholder profile to an MLG or Shore Command if debt is uncollectible.

2-15.2. COLLECTION OPTIONS. The NCAO must ensure that the cardholder's access to their home financial institution account remains blocked until the negative balance is cleared. Do not unblock access until the cardholder's open-loop account balance is zero or positive.

2-15.2.1. Deposit Cash to Open-Loop Account. The NCAO can have the cardholder provide cash at the Disbursing Office and transfer the value directly to the cardholder's open-loop account. This is commonly known as a "Cash to Strip" transaction.

2-15.2.2. Closed- to Open-Loop Account Transfer. The NCAO can have the cardholder transfer any value in the closed loop on his / her Navy Cash card to the open-loop account by escorting the cardholder to the Kiosk and verifying that the funds are transferred to the open loop.

2-15.2.3. Change or Initiate Split Pay Option (SPO). The cardholder can get a form to begin split pay at the Personnel Office to change or initiate the split pay payroll amount, which is transferred directly to the cardholder's open-loop account on payday, to cover the amount of the negative balance.

2-15.2.4. Immediate Collection from Pay. The NCAO can initiate an immediate collection from pay to clear the amount of any negative balance by producing a DD 139 Pay Adjustment Authorization. The NCAO will present the DD 139 to the Personnel Officer on board, who will then have a "DS01" Format Identifier posted to in the DJMS Procedural Training Guide. The Company Code for Navy Cash is D411179. When DFAS-CL receives the information from the DMO system, the debt will be reconciled with the Treasury Agent via a collection from the cardholder's military pay account. This process can take up to 30-60 days to clear a negative balance.

2-15.2.5. Automated Controls. To prevent cardholders from abusing the system, Navy Cash automatically blocks Navy Cash access to a financial institution account when ACH transactions are returned for NSF and the open-loop account balance goes negative. With automatic representment, a single ACH transfer request returned for NSF could result in a cardholder's Navy Cash ACH access being blocked if representments are also returned for NSF. These controls do not go into place until the transactions are processed. NOTE: The cardholder could create multiple NSF transactions before these automated controls are implemented.

2-15.2.6. Manual Controls. Manual controls provide additional options to prevent abuse of the system or to discipline a cardholder who continues to have problems with negative account balances. Manual controls can be put into effect through either the Navy Cash Website (Part 2, Section F) or the NCDA (see Section 5E, paragraph 14, Account Information Update). The NCAO can reduce the daily ACH limit as needed.

2-15.3. **BLOCKING ACCESS TO FINANCIAL INSTITUTION ACCOUNTS.** The NCAO is the only individual who can unblock a cardholder's account. Cardholders may not request that access to their home financial institution accounts be blocked or unblocked.

2-15.3.1. UNCLAIMED FUNDS. Cardholders retain the right to submit a claim for a refund to the U.S. Department of the Treasury, Bureau of the Fiscal Service, all claims must be validated. NCAO should direct the cardholder to the CSC for unclaimed funds.

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SECTION 3 – Merchant Management

This section describes the different types of merchant accounts; merchant cards; merchant account creation; merchants – accountable official enrollments; and merchant account management activities.

SECTION 3 - MERCHANT MANAGEMENT

3-1. MERCHANTS. The NCAO is responsible for the merchant management requirements in this section.

3-1.1. **MERCHANT ACCOUNTS.** In Navy Cash, there are four different types of merchants in Navy Cash: 1) Private Merchants; 2) Generic Private Merchants; 3) Line of Accounting (LOA) Merchants; and 4) Transient Merchants.

A set of standard merchants has been established within Navy upon implementation of Navy Cash on each ship, specific merchants are set up based on the class of ship.

3-1.1.1. **PRIVATE MERCHANTS.** Merchants are created for shipboard organizations such as, Wardroom and MWR (see Table S3-1 below for a complete merchant list). These merchants are created with a connection to a private commercial financial institution for the purpose of supporting an organization using a Navy Cash card for financial transactions in the sale of goods.

3-1.1.1.1. **GENERIC PRIVATE.** These merchant accounts are used for short-term situations by various organizations. Generic private merchant names cannot be changed to accommodate a short-term need on a ship. For example, if the generic merchant PRIVATE ONE has been assigned to Cruise Book Sales for a particular deployment, PRIVATE ONE will appear on the POS screen and in Navy Cash reports related to Cruise Book Sales.

3-1.1.2. **LINE OF ACCOUNTING MERCHANTS.** LOA merchants, such as the General Mess, Navy Disbursing, Marine Disbursing, Retail Operations, Unclaimed Monies, and SSPN to MWR Navy Cash transactions are settled or “registered” to the appropriate lines of accounting at the end of each month through the NCAO’s monthly returns.

3-1.1.3. **TRANSIENT MERCHANTS.** Transient merchants are used when Navy Cash transactions must be settled on an as-needed basis to pay a vendor or concessionaire without delay for goods or services provided. The transient merchants are usually only needed for a short time and are commonly settled to a different vendor each time they are used. Transient merchants (identified in the table below) are designed to settle to the Disbursing Office merchant open-loop account daily and not to a financial institution account. The NCAO then provides an ex-cash-remittance check or cash to the vendor in the amount of the Navy Cash transactions collected by the vendor.

Table S3 - 1. Navy Cash Merchant List

LOA Merchants		Generic Private Merchants	
NAVY DISBURSING			
*MARINE DISBURSING		PRIVATE ONE	*PRIVATE ELEVEN
GENERAL MESS – FOOD		PRIVATE TWO	*PRIVATE TWELVE
GENERAL MESS – SURCHARGES		PRIVATE THREE	*PRIVATE THIRTEEN
SHIP STORE		PRIVATE FOUR	*PRIVATE FOURTEEN
SHIP STORE #1		PRIVATE FIVE	*PRIVATE FIFTEEN
SHIP STORE #2		*PRIVATE SIX	
SSPN to MWR		*PRIVATE SEVEN	
BEVERAGE BAR		*PRIVATE EIGHT	
HANGAR BAY SALES		*PRIVATE NINE	
VENDING STORE ITEMS		*PRIVATE TEN	
VENDING SODA			
Private Merchants		Flag, Air Wing & Squadron Merchants	
NAVY MWR	1ST CLASS ASSN	CVW CPO MESS DUES	
*MARINE MWR	2ND CLASS ASSN	CVW WARDROOM DUES	
POST OFFICE – METERED MAIL		CVW 1ST CLASS DUES	
WARDROOM MESS – FOOD		CVW MWR FUND	
WARDROOM MESS – DUES		*SQDN CPO MESS DUES (1-9)	
CPO MESS – DUES		*SQDN WARDROOM DUES (1-9)	
FLAG MESS – FOOD		*SQDN 1STCLASS DUES (1-9)	
FLAG MESS – DUES		*SQDN MWR FUND (1-9)	
Transient Merchants		<i>*Generally assigned to large-deck ships only.</i>	
FOREIGN CONCESSIONAIRE			
HUSBANDING AGENT			
COLLEGE COURSES			
COLLEGE BOOKS			
MISC EVENTS			

3-2. CURRENCY EXCHANGE ON BOARD SHIP. During port visits in foreign ports, currency exchange can be provided on board ship through the local husbanding agent, and this service can be requested as a part of the LOGREQ sent prior to a port visit. Navy Cash Point of Sale devices (POSs) will be available to the husbanding agent so that Navy Cash cardholders can use the closed-loop account on their Navy Cash cards to “purchase” currency.

3-2.1. **PREPARATION.** Before the sale of currency begins, an exchange rate that will remain in effect throughout the port visit will be agreed upon with the currency exchange vendor. Once established, the exchange rate will not be changed. The vendor will maintain a currency exchange log and record each transaction.

3-2.2. **CLOSEOUT.** Closeout Day Prior to Payment. At the end of each day the vendor will bring the POS and the currency exchange logs back to the disbursing office for verification and POS recharging.

To close out at the end of the port visit, download POS and Copy Logs. The NCAO or Deputy shall make copies of the logs.

3-2.3. **GENERATE SHIP REPORT.** Once POS is uploaded, the NCAO shall use the Navy Cash Disbursing Application (NCDA) to generate and print a Merchant Transaction Report that shows the total amount of Navy Cash transactions collected by the vendor.

3-2.4. **RECONCILE NAVY CASH REPORT AND VENDOR LOGS.**

3-2.4.1. If the Merchant Transaction Report and Currency Exchange Logs agree, pay the vendor. If they do not agree, the NCAO and the husbanding agent must reconcile the differences. Payments follow existing payment policies with DoD FRM Volume 5.

3-2.4.2. If the analysis reveals that NCAO cash (currency) was lost, misplaced, or stolen, it should be handled in accordance with Chapter 6 of DoD FMR Volume 5 and existing procedures.

3-2.4.3. The NCAO shall maintain the Merchant Transactions Reports and any reconciliation worksheets associated with currency exchange must be retained with the NCAO's returns.

3-3. MERCHANT ACCOUNTABLE OFFICIAL ENROLLMENT. As accountable officials, Navy Cash merchants must complete and sign an FS Form 2888, Application Form for U.S. Department of the Treasury Accountable Official Stored Value Card (SVC), prior to being issued a Navy Cash merchant card. A sample of FS Form 2888 is included Part 2, Section 5B. The form is also available on the Treasury Fiscal Service Navy Cash website (<https://www.navycash.com>). At turnover, the relieving merchant accountable official must complete and sign a new FS Form 2888 and set a new PIN. NCAO keeps the original FS Form 2888s and uploads a copy via the Navy Cash website, and destroys the

old hard copy of FS Form 2888.

3-3.1. ACCOUNTABLE OFFICIAL CARDS. Navy Cash merchant cards must only be issued to accountable officials who are authorized to use Navy Cash in an official capacity. Navy Cash Accountable Official cards are not for personal use. The personal funds of merchant cardholders must not be loaded onto the cards. The funds loaded onto the cards must be limited to money held by the merchant cardholders in their official capacity as accountable officials. Each merchant cardholder is responsible and accountable for all funds loaded onto her / his accountable official card and may be held pecuniary liable for the loss or misuse of such funds. All transactions involving funds on Navy Cash accountable official cards shall be reported in appropriate accountability statements in accordance with applicable regulations, policies, and procedures.

3-3.1.1. NAVY CASH MERCHANT CARDS. Merchant cards must be kept in a safe or secure container when not in use. All merchant cards not currently assigned to a Navy Cash merchant must be in the custody of the NCAO. Any merchant card in the NCAO's custody must have a zero balance and be properly accounted for.

3-3.1.1.1. NAVY CASH MERCHANT CARD PINS. The Personal Identification Numbers (PINs) for the accountable official merchant cards must be changed by the relieving accountable individual at turnover.

3-3.1.1.2. MANAGING PRIVATE MERCHANT CARDS. When the need for a private merchant is over, the account will no longer be used. A private merchant can be reused when a new requirement emerges by contacting the NCAO and providing the new account information. The PINs for the merchant cards must be changed by the new "merchant" when the cards are reissued.

3-3.1.2. CARDS TURNED IN. When a card is turned back in, the NCAO must change the linked bank / credit union account number for each merchant to all "9's" by entering the "9" digit 17 times in the "Bank Account Number" field using the Navy Cash website (preferred), ~~the NCDA~~ or by sending a request to the CSC by phone or email.

3-3.1.2.1. CASH OUT MERCHANT CARDS. The account balance (both closed loop and open loop) for all merchant cards in the custody of the NCAO and not currently in use must be zero. When a merchant card is turned in, the NCAO must verify that any value left in the closed-loop account has been cashed out and returned to the merchant prior to accepting custody of the card.

3-4. MERCHANT CARDHOLDER LIMITS – ACCOUNTABLE OFFICIALS.

The NCAO can modify the closed-loop load and debit limit, and the ACH transfer limit for merchant cardholders on board that ship through the NCDA (see Part 2, Section 5B, paragraph 5c); daily maximums are set according to ship class (See table S3-2). For any amount above the maximum limits, the NCAO must contact the CSC, and request that a merchant cardholder limit

be modified, but only up to the standard limits listed above.

3-4.1. Any updates to card limits done through the NCDA are effective immediately on board the ship and will regulate any subsequent funds transfer requests the individual or merchant cardholder attempts at the Navy Cash Kiosk. Updates done through the CSC do not go into effect on board the ship until the CSC receives the information, processes the request, and a round trip is completed between ship and shore.

3-4.1.1. CLOSED-LOOP AND ACH STANDARD TRANSFER LIMITS. The transfer limits shown below do not apply to Line of Accounting (LOA) Navy Cash merchants (Disbursing, Sales, and Food Service), who settle through the NCAO at EOM, or to the transient merchants (Foreign Concessionaire, Husbanding Agent, College Courses, College Books, Miscellaneous Events), who settle to the Navy Disbursing Office merchant open-loop account on a daily basis.

Table S3 - 2. Accountable Official Standard Card Limits

CLOSED-LOOP LIMITS	
<p>LARGE DECKS (CVNs, LHAs, LHDs)</p> <p>\$50,000</p> <p>MWR</p> <p>Wardroom Mess–Food</p> <p>Navy Disbursing Office</p> <p>\$10,000</p> <p>Rest of Accountable Officials</p>	<p>SMALL DECKS (LPDs, LSDs, LCCs, ASs, CGs, DDGs)</p> <p>\$10,000</p> <p>All Accountable Officials</p>
ACH TRANSFER LIMITS	
<p>LARGE DECKS (CVNs, LHAs, LHDs)</p> <p>\$50,000</p> <p>MWR</p> <p>Wardroom Mess–Food</p> <p>\$5,000</p> <p>Rest of Accountable Officials</p>	<p>SMALL DECKS (LPDs, LSDs, LCCs, ASs, CGs, DDGs)</p> <p>\$10,000</p> <p>MWR</p> <p>Wardroom Mess–Food</p> <p>\$2,500</p> <p>Rest of Accountable Officials</p>

3-4.1.2. MODIFYING CARD LIMITS. The NCAO can modify the closed-loop limit and the ACH transfer limit through the NCDA (see Part 2, Section 5E, paragraph 14h), or via the Navy Cash website in accordance with established limits.

3-4.1.2.1. TEMPORARY TRANSACTION INCREASE AUTHORIZATION FOR RETAIL SPENDING. Open-Loop transactions for certain Merchants are currently limited to \$25K per single transaction and/or a grand total of \$50K over a 2-day period. An override may be requested to increase the limit to \$50K per single transaction over a 48-hour period and/or a grand total of \$100K over a 2-day period with the following stipulations:

a. NCAO opens a case with FRBKC CSC. Requesting merchant must ensure the FS Form 2888 on file reflects the current accountable official is complete and signed prior to the override being approved. Overrides are granted only if the FS Form 2888 is complete and current.

NOTE: No new overrides may be granted until the 48-hour period closes. The clock starts on the first transaction, there are no exceptions.

b. FRBKC will increase the limit after receiving Fiscal Service approval, coordinate with PNC for the increase and notify the NCAO of the approved increase before resolving the case.

All requests are subject to Fleet Logistics Center (FLC) review and approval from the Navy Cash Program Management Team, NAVSUP, and Treasury (via FRB).

3-5. MERCHANT ACCOUNT MANAGEMENT.

3-5.1. **REISSUE A GENERIC PRIVATE, STAFF, AIR WING, OR SQUADRON MERCHANT.** To reissue a merchant who settles to a financial institution checking account ashore or to a Navy Cash merchant card open-loop account on the ship, the NCAO must change banking information on the Navy Cash website. When the need for a generic private merchant is over, the merchant account will no longer be used, and the merchant account can be reused when a new requirement emerges. It is critical that all the funds on the Navy Cash merchant card (if one was provided to the merchant) be removed and that the balance for both the closed- and open-loop accounts be zero when the generic merchant account is no longer needed. The Navy Cash merchant cards must be returned to Disbursing when the need for the generic merchant is over. The PINs for the merchant cards must be changed by the NCAO the next time the cards are reissued.

3-5.2. **LOA MERCHANTS.** LOA merchants are preset for each ship class. The NCAO cannot add additional merchants except vending as noted below. To add a new vending machine to an existing merchant, the NCAO simply goes to the “Vending and Ship’s Store” link in the NCDA (see Part 2, Section 5E, para 21). No transactions can occur at the new vending machine until the CAD terminal ID number is associated with the machine in the NCDA.

3-5.3. **CONFIRM LINKED ACCOUNT.** The NCAO must ensure newly assigned private and generic private, staff, air wing, or squadron merchants use the “ACH Funding” screen on the Navy Cash website (<https://www.navycash.com>) to confirm that the “Linked Bank Account” information associated with their Navy Cash merchant card reflects the correct financial institution information. This account information screen is also where the merchant can verify account information prior to requesting any transfers at the Navy Cash Kiosk to or from their open- or closed-loop account and financial institution account.

3-5.4. **POINT OF SALE CONFIGURATION.** The Navy Cash Point of Sale device (POS) is the card reader and keypad device used to register sales transactions in Navy Cash. A POS is configured for each merchant during Navy Cash installation. See Part 2, Section 5D for details on POS operations.

3-5.5. **MERCHANT SETTLEMENTS.** All merchants settle daily except LOA and Postal merchants. Postal accounts settle on a weekly basis. LOA accounts settle monthly.

3-5.5.1. SETTLE ONLY TO OPEN-LOOP ACCOUNT. To simplify the reconciliation and settlement process, these merchants by default settle only to the merchant's open-loop account.

3-5.5.2. OPTION TO SETTLE TO FINANCIAL INSTITUTION OR OPEN-LOOP ACCOUNT. A mess treasurer may choose to settle Navy Cash transactions to the mess financial institution account or to the mess merchant open-loop account. Funds may be transferred among the mess merchant Navy Cash card closed-loop and open-loop accounts and the financial institution checking account.

3-5.5.3. MERCHANT SETTLEMENT REPORTS. Merchant settlement reports list all Navy Cash deposits made to the specified bank or credit checking account or merchant open-loop account and can be used to assist in reconciling the account. These shore reports are generated automatically at the completion of each EOD round trip and placed into a shore reports directory by date (see Part 2, Section 5B for an example).

3-6. MERCHANT TRANSACTIONS.

3-6.1. **TIMING OF SETTLEMENT TRANSACTIONS.** All merchants must understand that funds settled to financial institution accounts ashore are not immediately available for expenditure. Navy Cash transactions are sent to the Treasury Agent daily, but deposits are not made immediately. Automated Clearance House (ACH) transactions are only processed Sunday through Friday at 10:00 PM Eastern Time (8:00 PM on Sunday) by the Federal Reserve System. Transactions will generally be posted to financial institution accounts within 48 hours, and funds are normally available the next business day after the transactions are posted. Funds settled to non-general mess merchant open-loop accounts are available approximately 24-72 hours after the transactions are downloaded.

3-7. MERCHANT OPERATIONS MANAGEMENT.

3-7.1. **GENERAL MESS.** The general mess is established as a Navy Cash merchant during installation. Two merchants are set up for the general mess and configured on the POS device: General Mess–Food to record standard meal prices and General Mess–Surcharges to record meal surcharges. General Mess and General Mess Surcharge End of Month totals showing on the NAVSUP 1359 must match the Navy Cash End of Month

Summary Report. This is the requirement of the Food Service Officer and not the NCAO. The exception would be any cash or check transactions outside of Navy Cash reference *NAVSUP Publication 486, Volume 1, Food Service Management – General Messes*.

*Note: **Mess Merchants Aboard LCS Ships use EagleCash** (a separate Treasury Stored Value Card program like Navy Cash) to support mess operations.*

3-7.1.1. **POS CONFIGURATION.** A POS device will be configured for each mess, the POS can be configured to operate online or offline in the portable mode. When the Afloat Wardroom Mess operates with two Navy Cash merchant accounts, “Food” and “Dues”, to maintain the separation of funds described above, the mess treasurer will be able to indicate “Food” and/or “Dues” as appropriate by selecting the appropriate merchants from the Merchant Selection screen during the process of entering purchase transactions. See Section 5D for instructions on operating the POS.

3-7.1.2. **SALE OF MEALS.** When meal sales transactions are being collected, the cashier will be able to indicate General Mess–Food and General Mess–Surcharges as appropriate by selecting the merchants from the Merchant Selection screen during the process of entering purchase transactions. A meal sale with surcharge is entered as two separate amounts on the POS. See Section 5D of this SOP for detailed operating instructions for the POS.

3-7.1.2.1. **WITH NAVY CASH CARD.**

- A.** The FSO has the option to have visitors pay for meals in advance or as-they-go or upon departure from the ship.
- B.** The visitor, guest, or dependent can use their Navy Cash card to purchase meal(s) from the general mess.
- C.** The visitor reports to the FSO/cashier to purchase the meal.
- D.** The FSO keys in the meal price and the surcharge (if applicable) as two separate amounts.
- E.** The POS deducts the total amount from the visitor’s Navy Cash card and records the transaction for download to the Navy Cash system. The Navy Cash reports will also record the collection, as if a cash collection had occurred, and the sales proceeds for the day were deposited in disbursing. General Mess Food and General Mess Surcharges will each be reported separately.

3-7.1.2.2. **WITH LARGE GROUPS.** For large groups of visitors, guests, and dependents it may not be feasible to issue instant issue or visitor Navy Cash cards, for example, a dependent’s cruise or tiger cruise on board an aircraft carrier. For these special events the Commanding Officer (CO) may assign a “cruise coordinator” to plan for the accounting for and payment of meals consumed from the general mess by the guests.

3-7.1.2.3. **MEMBERS OF THE WARDROOM THAT SUBSIST FROM THE GENERAL MESS.** Shipboard messes may include the Wardroom, CO, or Unit

Commander (Flag), depending on the size of the ship. If the monthly mess invoice is \$10,000 or less (\$50,000 or less for the wardroom mess treasurer on CVNs, LHAs, and LHDs), the mess treasurer can pay the FSO with the Officer's mess Navy Cash card. If greater than the authorized limit, the wardroom can make multiple payments.

3-7.1.3. PAYMENT OF MESS EXPENSES.

3-7.1.3.1. **ABOARD SHIP:** Aboard ship, the treasurer makes purchases with the private mess merchant Navy Cash card closed loop feature in the same manner that individual crewmembers purchase items on the ship.

3-7.1.3.2. **ASHORE:** Ashore, the treasurer uses the private mess merchant Navy Cash card debit function (open-loop account) to make purchases in the same manner as any debit card procedure.

3-7.1.4. HANDLING OF OFFICIAL REPRESENTATION FUNDS (ORF). In situations where the ship sponsors a special event, such as a reception during a port visit, the private mess may receive ORF under a special Line of Accounting (LOA) to reimburse the mess for expenses incurred for hosting the special event. Navy Cash does not affect the existing ORF handling procedure but provides an option to the treasurer. The treasurer can then use the Navy Cash card to pay some or all the special event expenses. Please contact the FSG at the supported FLC as needed.

Note: Refer to SECNAV's Financial Management Services publications for any questions related to ORF funds.

3-7.1.5. GENERAL MESS REFUNDS. These refunds shall be conducted like any other refund process within navy cash.

3-8. POST OFFICE. The ship's post office is established as a Navy Cash merchant. The post office uses the Post Office–Metered Mail Navy Cash merchant. The Treasury Agents, the Federal Reserve Bank (FRB) and PNC, and the NAVSUP Postal Policy Division will work with the United States Postal Service (USPS) Postal Financial Officer to set up the appropriate bank account number for the settlement account for postal transactions. NAVSUP Postal Division will provide Navy Cash Team with appropriate SFA numbers for each ship. Navy Cash Refunds for the Post Office merchants should never be processed. Refunds must be requested directly from the USPS.

NOTES:

1. Navy Cash does not affect non-monetary postal procedures, which will continue to have their full force and effect. Nor does it eliminate the need for maintaining existing money-handling procedures for contingency operations in the unlikely event that Navy Cash experiences a catastrophic failure and no longer functions.

2. *The term Postal Officer used throughout this SOP refers to the Postal Officer and individuals that have been properly authorized and appointed as his/her agents.*

3-9. RETAIL OPERATIONS. Retail operations End of Month totals showing on the DD Form 1149 must match the Navy Cash End of Month Summary Report. This is the responsibility of the Sales Officer and not the NCAO. The exception would be any cash or check transactions outside of Navy Cash.

NOTE: The purpose of this SOP is to provide guidance for use of Navy Cash for purchases in the ship's store and vending machines. It is provided as an addendum to existing policy and procedures outlined in NAVSUP P485.

3-9.1. **SALE OF MERCHANDISE.** See Part 2, Section 5D for conducting sales using the Point of Sale (POS) device.

3-9.2. **VENDING SODA AND VENDING STORE SALES.** See Part 2, Section 5D CAD Operations, for Vending Maintenance and Sales End of Month Procedures.

3-9.3. **DISTRIBUTION OF SHIP STORE PROFITS TO MWR.** The Navy Cash system has the capability to allow NCAOs the ability to transfer Ship's Store profits to MWR and eliminate the use of cash or checks.

3-9.3.1. REFUND PROCEDURES (TO COMPLETE PAYMENT TO THE MWR TREASURER):

3-9.3.1.1. Upon receipt of signed voucher by the Commanding Officer, the NCAO will complete the payment.

3-9.3.1.2. MWR Treasurer will report to NCAO with the Navy MWR Merchant card.

3-9.3.1.3. MWR Treasurer will sign the SF1034 as follows:

Payee: Name of MWR Treasurer
Per: Receipted signature
Title: Treasurer

3-9.3.1.4. Access funds transfer, individual refund, miscellaneous refund, insert amount, select "SSPN transfer to MWR" **NOT MWR MERCHANT** from list of Merchants.

3-9.3.1.5. Process refund to the MWR Merchant card. No partial refund is authorized. Exact total as shown on SF1034 must be refunded.

*** Process may include more than one load based on limit. Treasurer will visit KIOSK to clear purse to allow additional refunds until total is refunded ***

3-9.3.1.6. Confirm refund by verifying Merchant Sales Summary Report (MSSR). This completes payment to MWR Treasurer.

3-9.3.1.7. Return completed SF1034 to the Sales Officer.

3-9.4. **EOM CLOSEOUT FOR RETAIL OPERATIONS.**

Prior to initiating an EOM inventory and closeout each month, the Sales Officer and NCAO will coordinate specific start and end dates when Sales and Navy Cash activities will be closed out. It is common practice, especially on larger ships, to specify different EOM closing dates for different vending machines. To assist in closing out each month, the Navy Cash application allows different EOM closing dates to be specified for each vending machine.

3-9.5. **NAVY CASH CIR COLLECTIONS.**

Navy Cash CIR collections will be automated on the back end to CIR. Navy Cash collections and disbursements for General Mess, General Mess-Surcharges, Retail Operations, and Ship Store Profit Navy to MWR Transfers that are recorded and reported by the Navy Cash system, will no longer need to be posted on the ship's DD Form 2665 or entered into DDS. Special rules/procedures apply for the DDG 1000 class ships. The preparation of the collection voucher (DD Form 1131), public voucher (SF Form 1034), and Voucher Control Log (DD Form 2659) are covered in the BQC Course at the Navy Supply Corp School (NSCS). Assistance can be provided from the TYCOM/FLC.

3-9.5.1. NCM/DISBURSING OPERATIONS:

3-9.5.1.1. The Navy Cash Manager (NCM-NCAO) is responsible for coordinating EOM for all Navy Cash operations. Each month, the NCM-NCAO, Sales Officer (SALESO), Food Service Officer (FSO), and Marine NCM-NCAO should coordinate to establish a closeout date and time for the month.

3-9.5.1.2. Once available the Navy Cash EOM Summary Report will be provided to Marine Disbursing, Food Service, and Retail Operations Divisions. The NCM-NCAO will no longer provide Food Service a printed copy of the monthly SF215 (deposit ticket).

3-9.5.1.3. The NCM-NCAO will no longer post the Navy Cash Deposit Tickets/Debit Vouchers and Collection Vouchers or Public Vouchers for Food Service, Retail Operations, or SSPN to MWR on the DD Form 2665, DDS. The exception is for daily DD Form 1131s for cash/check or credit card sales.

3-9.5.1.4. The NCM-NCAO will still post the Navy Cash Disbursing transactions (cash to chip, chip to cash, and cash to strip) on the DD Form 2665, DDS.

3-9.5.1.5. The NCM-NCAO no longer includes the Deposit Tickets/Debit Vouchers and Collections Vouchers for Food Service, Retail Operations, and SSPN to MWR Transfers in with the Disbursing Office Returns and Retains. The exception is for daily DD Form 1131s for cash/check or credit card sales.

3-9.5.1.6. Cash/checks deposited with Disbursing from Food Service or Retail Operations must have a corresponding DD Form 1131 with each deposit and will be posted daily on the DD Form 2665, DDS. The same rules apply to the NEXCOM Credit card transactions. NCM-NCAO will assign the CV numbers to DD Form 1131 from cash/check collections. A signed copy will be provided to FSO and SALESO.

3-9.5.1.7. The NAVSUP Form 1359, DD Form 1149, DD Form 1131, and SF Form 1034 will only be signed by the NCM-NCAO if they are reported on NCM-NCAO Statement of Accountability and match the cash/checks/SF215s for credit card sales turned into Disbursing. Incorrect vouchers must be returned for correction.

3-9.5.2. FOOD SERVICE OPERATIONS

3-9.5.2.1. FSO must verify that all Navy Cash devices have been downloaded before Navy Cash EOM.

3-9.5.2.2. In advance of indicating EOM, the FSO must request a copy of the merchant sales summary report showing General Mess Food and Surcharge and validate all transactions.

3-9.5.2.3. The NCM-NCAO will provide the Navy Cash EOM Summary Report to the FSO once available. In lieu of the Deposit Ticket (SF215), the Navy Cash EOM Summary Report will contain this information under “Voucher Description.” The Voucher # represents the SF215 and will be recorded in the NAVSUP 470.

3-9.5.2.4. The Navy Cash EOM Summary Report will not be changed to match the NAVSUP Form 1359 from FSM.

3-9.5.2.5. The FSO will maintain a DD Form 2659 (Voucher Control Log) and will enter in a new voucher number and total for each month. The Food Service collection voucher number will be assigned using the MM/YR (1021- OCT 2021) format. If two NAVSUP Form 1359s are used in one month, an “A” and “B” will be added to the end of the voucher numbers. See sample below.

3-9.5.2.6. The FSO will go into FSM and enter the total amount collected via the Navy Cash EOM Summary Report for both General Mess Food and General Mess Surcharge on the NAVSUP Form 1359. Any Navy Cash transactions downloaded after Navy Cash EOM is completed will be entered in the current month as

“Undeposited Sales”.

3-9.5.2.7. If cash/~~checks~~ are turned into Disbursing with no Navy Cash transactions for the month, the FSO will provide the NCM-NCAO the DD Form 1131 matching the total amount of cash turned into Disbursing. NCM-NCAO will assign a CV# to the DD Form 1131, sign and return a copy.

3-9.5.2.8. NCAO will no longer sign the NAVSUP Form 1359 Certifying cash collected as it will not be reported on the Statement of Accountability.

3-9.5.2.9. If checks are received by the FSO for general mess payments, the FSO will prepare a DD Form 1131 and the original check and DD Form 1131 will be mailed to DFAS Cleveland.

3-9.5.3. RETAIL OPERATIONS

3-9.5.3.1. The SALESO should verify that all Navy Cash devices have been downloaded before Navy Cash EOM.

3-9.5.3.2. The NCM-NCAO will provide the Navy Cash EOM Summary Report to the SALESO once available. The Navy Cash EOM Summary Report will not be changed to match the DD Form 1149 from ROM.

3-9.5.3.3. The SALESO will maintain a DD Form 2659 (Voucher Control Log) and will enter in a new voucher number and total for each month. The Retail Operations collection voucher number will be assigned using the MM/YR (1021 for OCT 2021) format. See sample below.

3-9.5.3.4. The SALESO will go into ROM and enter the total amount collected via the Navy Cash EOM Summary Report for Retail Operations on the DD Form 1149. Any Navy Cash transactions downloaded after Navy Cash EOM is completed will be entered in the next month's DD Form 1149.

3-9.5.3.5. If cash/~~check~~ is deposited with Disbursing, it must have a corresponding daily DD Form 1131. NCM-NCAO will assign a CV# to the DD Form 1131, sign and return a copy.

3-9.5.3.6. NCAO will no longer sign the DD Form 1149 certifying cash collected as it will not be reported on the Statement of Accountability.

3-9.5.3.7. If checks are received by the SALESO for retail operations, the SALESO will prepare a DD Form 1131 and the original check and DD Form 1131 will be mailed to DFAS Cleveland.

3-9.5.4. SSPN TO MWR TRANSFERS

3-9.5.4.1. The SF Form 1034 transfer from SSPN to MWR will be processed as normal. Once approved by the Commanding Officer the SF Form 1034 will be given to the NCAO.

3-9.5.4.2. The NCM-NCAO will process refund using the SSPN to MWR merchant with the Navy MWR card in the Navy Cash POS device in Disbursing.

3-9.5.4.3. The SALESO will enter a Public Voucher number in the DD Form 2659 (Voucher Control Log). The Retail Operations public voucher number will be assigned using the MM/YR (1021 for OCT 2021) format. The NCM will give the completed SF Form 1034 to the SALESO.

3-9.5.4.4. NCM-NCAO will continue to record all Cash and NEXCOM Card Acquiring Service collections and disbursements in the onboard Disbursing System (DDS) once the solution is implemented. This still includes all Cash-to-Chip and Chip-to-Cash transactions associated with the loading and unloading of the Navy Cash Cards.

3-10. TRANSIENT MERCHANTS (VENDORS ACTIVATING MISCELLANEOUS EVENTS).

The following provides basic procedures for vendors using the Miscellaneous Events transient merchant to collect payments on board ship.

Navy Cash transactions must be settled on an as-needed basis to pay a vendor for goods or services provided, transient merchants are ordinarily only needed for a short time and are commonly settled to a different vendor each time they are used. Within Navy Cash, the standard transient merchants are: Husbanding Agent, Foreign Concessionaire, College Courses, College Books, and Miscellaneous Events. Transient merchants are included in the merchants set up for every Navy Cash ship. Examples are Family Readiness Group bake sale or the Navy Marine Corps Relief Society (NMCRS) annual active-duty fund drive.

The standard Navy Cash transient merchant names cannot be changed to accommodate a short-term need on a ship. For example, if the generic merchant MISC EVENTS has been assigned to the NMCRS annual fund drive, MISC EVENTS will appear on the POS screen and in Navy Cash reports related to the NMCRS fund drive.

TRANSACTION LOG. The vendor is required to maintain a separate log and record each transaction. IF a POS is lost or destroyed before the payment transaction data stored in the POS is downloaded to the server, Navy Cash Technical Support (NCTS) personnel may be able to reconstruct the payment transactions using the documented transactions recorded in the log or from copies of sales receipts.

3-10.1. CLOSEOUT DAY PRIOR TO PAYMENT. At the end of the business day or at the end of the event, the vendor must bring the POS device and the transaction logs back to

the disbursing office for, download, closeout and payment. The vendor must close out at the end of the business day prior to the day that payment is desired. Navy Cash payment transactions collected by transient merchants are settled to the Disbursing Office merchant open-loop account, normally within 24 to 72 hours, but the amount is not actually transferred to the account, or the new balance reflected until an Indicate End of Day (IEOD) function and subsequent round trip between the ship and shore are completed.

3-10.1.1. **DOWNLOAD POS.** The NCAO will ensure all POS transactions are downloaded in a timely manner.

3-10.1.2. **GENERATE SHIP REPORT.** As soon as the transaction information on the POS is uploaded to the server on the ship, the NCAO will use the NCDA to generate and print a Merchant Sales Summary Report that shows the total amount of Navy Cash transactions collected by the Miscellaneous Events merchant.

3-10.2. **RECONCILE NAVY CASH REPORT AND VENDOR LOGS.**

3-10.2.1. If the Merchant Sales Summary Report generated by the Navy Cash system and the vendor's transaction logs agree, the NCAO is ready to pay the vendor for the Navy Cash transactions collected by the merchant. If they do not agree, the NCAO and the vendor must reconcile the differences. If needed, NCAO will make copies of logs. To simplify settlement and payment, this reconciliation should be completed before initiating the IEOD function.

3-10.2.2. For either a shortage or overage out of balance condition, the NCAO shall use the NCDA to generate a Merchant Transactions Report for the period covered by the logs presented by the vendor and using the merchant and operator ID number that was assigned to the POS used by the vendor.

SECTION 4 – Disbursing Operations

This section covers the establishment of the Navy Cash Program, setting up Internal Procedures, equipment custodial responsibilities, managing Navy Cash accounts and transactions, handling negative balances, audits, fraud and risk, as well as recurring NCAO tasks.

SECTION 4 - DISBURSING OPERATIONS

4-1. ESTABLISHING THE NAVY CASH PROGRAM.

4-1.1. **NAVY CASH ACCOUNTABLE OFFICER (NCAO) APPOINTMENTS.** On most ships equipped with Navy Cash, the Deputy Disbursing Officer is appointed as the NCAO.

4-1.1.1. **DD FORM 577.** A Department of Defense (DD) Form 577, Appointment / Termination Record—Authorized Signature, shall be signed by the Commanding Officer appointing the NCAO, or other responsible individuals, as the NCAO. The form delineates what his or her accountability and responsibilities include (see the Department of Defense Financial Management Regulation (DoD FMR), Volume 5, Chapters 2 and 10). Subsequent DD Form 577s from the NCAO to their deputy, agents, or cashiers shall also be maintained (see sample DD Form 577s in Part 2, Section 5B).

4-1.1.2. **NAVY CASH DEPUTY.** The NCAO must appoint a Navy Cash Deputy. If the NCAO is not available, e.g., attending training class or on leave or Temporary Additional Duty (TAD), the Navy Cash Deputy must be available to perform the duties of the NCAO, primarily to operate and manage the Navy Cash program and system on the ship. A DD Form 577 shall be signed by the NOCA to the responsible individual as the Navy Cash Deputy, delineating what his or her responsibilities include.

4-1.1.2.1. The NCAO must ensure the Navy Cash Deputy is properly trained on Navy Cash operations and able to fully cover during any absences. The Navy Cash Deputy should have the knowledge and ability to resolve any Navy Cash technical and / or financial issues that may arise. The Navy Cash Deputy can recruit the assistance of the ship's IT personnel for technical issues as needed.

4-1.1.2.2. Additional training for the Navy Cash Deputy is also available on request from the FLC.

4-1.2. **INTERNAL PROCEDURES AND CONTROLS.** To facilitate effective management and administration of Navy Cash operations, each ship should develop a ship's instruction that provides a framework for associated duties and responsibilities and lays out internal management controls and specific policies and procedures for Navy Cash. A sample instruction is included in Part 2, Section 5B.

4-1.3. **NAVY CASH DISBURSING APPLICATION (NCDA).** See Part 2, Section 5F.

4-2. **MANAGEMENT OF THE NAVY CASH SYSTEM.**

4-2.1. **EQUIPMENT CUSTODIAL RESPONSIBILITIES.**

4-2.1.1. **NAVY CASH CARD STOCK.** The NCAO is responsible for maintaining a stock of Navy Cash cards. Navy Cash cards shall be stored like blank US Treasury check stock. Storage and security requirements for blank US Treasury check stock are described in DoD FMR Chapter 7. The NCAO may delegate the responsibility for custody of Navy Cash cards to a designated representative.

4-2.1.2. **NAVY CASH SYSTEMS MOVES.** Ships undergoing availabilities in shipyards often use barges as temporary office, messing, and berthing spaces. To relocate Navy Cash equipment from the ship to the barge, the ship will be responsible for all labor, equipment moves, set up, and bringing the system up operationally. This includes both physical equipment and electrical/communications systems availability and operation. When the ship relocates the equipment using ship's force, the ship will be responsible for any damages to Navy Cash equipment sustained during the move. Please contact CSC to open a case to track the barge move. Reference Part 2, Section 5H for the Barge Move Guide and Navy Cash diagram.

4-2.1.3. **CUSTODY OF SPARE EQUIPMENT.**

4-2.1.3.1. **SPARE POSs.** The NCAO is responsible for control of all spare POSs. POSs checked out for these periodic functions should be signed out on a locally generated and maintained custody log. When a POS has been used in the offline mode and transactions have been recorded (stored) but have not yet been downloaded to the Navy Cash server, it should be kept in a safe or in a secure storeroom or space on the ship that is locked when not occupied and has limited access. Spare POSs not being held in reserve for periodic functions (and without transactions store on them) should be maintained as stock items in a secure storeroom.

4-2.1.3.2. **SPARE CADs.** The Sales Officer is responsible for all spare Card Accepting Devices (CADs). When a CAD has been removed from a vending machine, and still has transactions recorded (stored) on it that have not yet been downloaded to the Navy Cash server, it should be kept in a secure location (see Part 2, Section 5D for procedures for recovering transactions from the SD card backup in a CAD). CADs that do not have transactions stored on them should be kept in a safe or in a secure storeroom or space on the ship that is locked when not occupied and has limited access. In general, CADs should be maintained as stock items in a secure storeroom.

4-2.1.3.3. **INVENTORY CONTROL.** Failure to maintain inventory control over Navy Cash items can result in missing items, especially during turnover of key personnel. Inventory of Navy Cash equipment must be completed twice

annually and upon turnover of the NCAO.

4-2.1.3.4. **CUSTODY OF NAVY CASH CARD CARDSTOCK.** The CVT shall verify all blank Navy Cash card stock by count against the Bulk Card Log, and the audit shall be documented as the next entry in the Bulk Card Log. The NCAO shall collect and destroy any cards that have expired or will soon expire.

4-2.1.3.5. **RESPONSIBILITIES FOR FAILED EQUIPMENT.** Report failed equipment to CSC. When directed to return failed equipment to the Navy Cash depot (CADs and POSs with stuck transactions are sent to SAIC to include the SD card & SAM chip), retain the email from the CSC with the traceable tracking number and date shipped. A copy of the email with the case number assigned by the CSC and the equipment serial number should be included with all Navy Cash equipment returns.

*SHIPPING ADDRESS AND CERTIFIED
MAILING ADDRESS NAVY CASH DEPOT*

SAIC

ATTN: Navy Cash Depot

7580 Metropolitan Drive, Suite 207

San Diego, CA 92108

Phone: (619) 881-5408 (*Shipment related issues only*)

4-2.1.3.6. **MAILING OR SHIPPING EQUIPMENT WITH BATTERIES
CONTAINED IN THE EQUIPMENT.**

A. **Hazardous Materials Regulations.** Batteries must be disposed of locally via shipboard HAZMAT procedures and must never be mailed or shipped.

B. **Ingenico iPA280:** The Ingenico POS (*on ships with release v1.4.7.1*) uses a rechargeable lithium-ion battery to provide power when used in the portable mode. In preparing an IPA 280 for mailing or shipping, the rechargeable lithium-ion battery must be removed from the device. The iPA280 also contains a backup battery (button cell) to prevent data loss during exchange of the rechargeable battery. This backup battery (button cell) is imbedded in the device on the motherboard and cannot be removed.

C. **Bluebird MT280:** The Bluebird POS (*on ships with release v1.4.7.3/1.4.7.4*) uses a rechargeable lithium-ion battery to provide power when used in the portable mode. In preparing a Bluebird for mailing or shipping, the rechargeable lithium-ion battery must be removed from the device. The Bluebird also contains a backup battery (button cell) to prevent data loss during exchange of the rechargeable battery. This backup battery (button cell) is not user replaceable.

D. **Verifone MX925:** This device does not contain an internal lithium-ion battery.

E. **Packaging POSs for Shipment.** Packages prepared for shipment (by USPS, UPS, FedEx, etc.) are likely to travel by air for at least one flight segment and must be treated as air shipments. Do not ship batteries with POSs to SAIC.

4-3. **MANAGEMENT OF NAVY CASH ACCOUNTS.**

4-3.1. **NAVY CASH ACCOUNT ENROLLMENTS.**

4-3.1.1. **NEW ENROLLMENTS.** Prospective cardholders can enroll in Navy Cash via self-enrollment on <http://www.navycash.com> or at the disbursing office on the ship (a sample Navy Cash enrollment form is included in, Part 2, Section 5B). Personnel newly enrolling in Navy Cash are normally issued an instant issue Navy Cash card.

4-3.2. **NAVY CASH NEGATIVE BALANCES.**

The amount of any negative open-loop account balance represents a debt to the U.S. Treasury's Navy Cash funds pool. The NCAO is responsible for collecting on that Government debt.

4-3.2.1. **NCAO'S RESPONSIBILITIES.** When a cardholder's open-loop account balance is negative, the NCAO is responsible for management of negative balance collections in accordance with the ship's internal procedures and this SOP.

4-3.2.2. **HOW NEGATIVE BALANCES OCCUR.**

A. A negative balance occurs when cardholder requests to transfer funds at a Navy Cash Kiosk are rejected from cardholders' financial institution. *ACH Codes for Returned Transactions* can be found in Part 2, Section 5C.

B. Transaction timing issues can result in negative balances on debit card purchases or ATM withdrawals ashore when there are not sufficient funds in cardholders' open-loop accounts at the time of reconciliation. Possible causes include merchant holds, merchant without online authorization capability, shipboard Navy Cash kiosk transactions, network unavailable, etc.

C. When cardholders use their Navy Cash debit feature ashore, the new balance in their Navy Cash open-loop accounts will be reflected ashore immediately but will not be reflected on the ship until the next round-trip processing is completed between ship and shore. Round trips normally occur every six hours.

4-3.3. NAVY CASH ACH BLOCKS.

The Navy Cash system automatically blocks Navy Cash access to a cardholder's financial institution account when an Automated Clearing House (ACH) transaction return is received, and the cardholder's open-loop account goes negative. If the reason for ACH rejection is NSF, once the negative balance is cleared, the ACH block removal must be actioned by the NCAO. The NCAO should work with the cardholder to update any invalid financial institution account information, so Navy Cash ACH access can be unblocked.

4-3.3.1. **REPRESENTMENT.** This is a method for collections of negative balances.

A. **ACH Transfer Requests Returned for NSF.** If a cardholder's request at the Navy Cash Kiosk to transfer funds from a financial institution account is returned for NSF, the ACH transaction will automatically be represented up to two more times on successive military paydays.

B. **Representation Process.** Military payday is on the 1st and 15th of each month. The Navy Cash system ashore will create an ACH representation file one day prior to payday, so the receiving banks or credit unions can debit the accounts first thing on payday.

C. **Specific Characteristics of Representation.**

1. **Funds Held for Five Business Days.** When a returned transaction is represented, the funds will not be posted immediately, but will be held for five business days to ensure the cardholder does not use those funds until it is certain the represented transaction will not be returned for NSF as well.

4-3.3.2. **COLLECTING ON NEGATIVE BALANCES.** It is the NCAO's responsibility for management of negative balances. With automatic representation, the majority of returned ACH transactions and resulting negative balances will be handled automatically. If representation fails for two paydays (30 days), the following are alternative options for collections by the NCAO:

Table S4 - 1. Negative Balance Collection Options

Navy	Marines
Kiosk transfer (closed to open loop)	Kiosk transfer (closed to open loop)
Collection of cash at disbursing office	Collection of cash at disbursing office
Split Pay	Not Applicable
DD Form 139 (Navy Company Code: D411179)	Marine equivalent

4-3.3.3. **NEGATIVE BALANCE REPORT.** Review and manage the negative balance report daily. Cardholders with negative balances greater than 10 days without representation will result in an audit discrepancy by the CVT and FEG team, and a report

filed with CO and TYCOM.

A. **Representment Pending.** If within 48 hours of payday, the NCAO should not take any collection action on negative accounts because representment actions are pending.

1. **If the ACH REPRESENTMENT COUNT = 0**, the ACH request is scheduled to be represented for the first time on the date.
2. **If the ACH REPRESENTMENT COUNT = 1**, either the ACH request was represented on the date and is in the five-day waiting period, or the ACH request is scheduled to be represented for the second time on the date.
3. **If the ACH REPRESENTMENT COUNT = 2**, the ACH request was represented a second time on the date and is in the five-day waiting period.

B. **Navy Cash Website.** Assists in researching causes of negative balances via the ACH tab on the cardholder's profile.

4-3.3.4. **NOTIFY CARDHOLDER.** Immediately notify cardholder and their chain of command. Once notified, cardholder shall report immediately to the NCAO to resolve the negative balance.

4-3.3.5. **DISCIPLINARY ACTION.** The NCAO should notify the commanding officer if willful negligence or fraud is suspected.

4-3.3.6. **BLOCK CONDITION DURATION.** The NCAO must ensure the cardholder's Navy Cash access to a financial institution account ashore remains blocked until the negative balance is resolved, and the balance is zero or positive.

4-3.3.7. **COMMAND POLICY.** The Commanding Officer is responsible for establishing a Navy Cash internal procedures for the command to include policy on negative balance collections and disciplinary actions. Refer to the sample provided in Section 5B.

Table S4 - 2. Guidelines for Negative Navy Cash Open-Loop Account Balances

Reason for Negative Balance	Guidelines for Negative Navy Cash Open-Loop Account Balances		
	First Occurrence	Second Occurrence	Third Occurrence
Rejected Financial Institution Transaction Requests	<p>System <i>temporarily</i> blocks access to ACH until negative balance is corrected. NCAO has discretion to unblock access</p> <p>Options:</p> <ul style="list-style-type: none"> • Counseling from NCAO on managing Navy Cash accounts more effectively and recommend SPO • NCAO has discretion to reduce daily max limit down from \$400 for 30 days. • If willful negligence or fraud suspected, Non-Judicial Punishment (NJP) or court-martial under Article 92 of Uniform Code of Military Justice (UCMJ) 	<p>System <i>temporarily</i> blocks access to ACH until negative balance is corrected. NCAO has discretion to unblock access</p> <p>Options:</p> <ul style="list-style-type: none"> • Counseling from NCAO on managing Navy Cash accounts more effectively and recommend SPO • Notify member of second occurrence via member's chain of command • NCAO has discretion to reduce daily max limit from previous limit for 60 days • If willful negligence or fraud suspected, NJP or court-martial under Article 92 of UCMJ 	<p>System <i>permanently</i> blocks access to ACH NCAO has discretion to unblock access</p> <p>Options:</p> <ul style="list-style-type: none"> • Notify member of third occurrence via member's chain of command • Block (suspend) Navy Cash account indefinitely • Suspend ACH from Navy Cash card, recommend start SPO • If willful negligence or fraud suspected, NJP or court-martial under Article 92 of UCMJ
ATM and Point-of-Sale Purchases Ashore	<p>Options:</p> <ul style="list-style-type: none"> • Counseling from NCAO on managing Navy Cash accounts more effectively and recommend SPO • If willful negligence or fraud suspected, NJP or court-martial under Article 92 of UCMJ 	<p>Options:</p> <ul style="list-style-type: none"> • Counseling from NCAO on managing Navy Cash accounts more effectively and recommend SPO • Notify member of second occurrence via member's chain of command • If willful negligence or fraud suspected, NJP or court-martial under Article 92 of UCMJ 	<p>Options:</p> <ul style="list-style-type: none"> • Notify member of third occurrence via member's chain of command • Block (suspend) Navy Cash account 60 days • Suspend ACH from Navy Cash card, recommend start SPO • If willful negligence or fraud suspected, NJP or court-martial under Article 92 of UCMJ

4-3.3.8. **BLOCKING AND UNBLOCKING ACCESS TO HOME ACCOUNTS.** An authorized NCAO or Deputy can block or unblock a cardholder's ACH access to their home financial institution account through either the NCDA or the Navy Cash disbursing website.

When a Navy Cash cardholder's ACH access privileges are blocked, the account information is updated as follows on the Navy Cash disbursing website:

- A. The "ACH Allowed" flag is set to "N".
- B. The "ACH Decline Count" is set to "99".
- C. The "99" code indicates that the ACH privileges on the account were deliberately blocked by either a Customer Service Representative (CSR) or authorized disbursing personnel. Even if the account balance returns to \$0 or greater, the blockage is not removed.
- D. This "99" account blockage can only be removed by authorized disbursing personnel or by the CSR at the request of authorized disbursing personnel.

When an ACH transaction is returned with a code other than R01/R09/NSF, the account is automatically blocked, and account information is updated as follows on the website:

1. The "ACH Allowed" flag is set to "N".
2. The "ACH Decline Count" is set to "98".
 - a. Note that the "98" indicates that the ACH privileges were blocked automatically due to an ACH return other than NSF.
 - b. This "98" account blockage can only be removed by authorized disbursing personnel or by the CSR at the request of authorized disbursing personnel. The request should include new or updated home financial institution account information that has been validated by the disbursing office so that any errors in the account information on file can be corrected.

Table S4 - 2. Summary of ACH Decline Counts

0,1,2,3	Number of returns for NSF	Allow unblock
90,91, 92,93	Blocked on transfer Previous value 0,1,2,3	Allow unblock
95	No linked account information provided during enrollment	Allow unblock if financial institution account and ABA numbers updated
96	Unacceptable NFCU account provided	Allow unblock if account number updated
97	Technical error processing account	Allow unblock if error corrected
98	Return other than NSF, e.g., invalid account number	Allow unblock if financial institution account and ABA numbers updated
99	Manually blocked by disbursing	Allow unblock

Blocking access only prevents Navy Cash access to bank and credit union accounts from the ship. Suspending an account only prevents online ATM withdrawals and online PIN-based and signature-based purchases ashore. The individual can still use the value in the closed-loop account for purchases on the ship.

4-3.3.9. COURT ORDERS AND LEVIES AND SUBPOENAS ON NAVY CASH ACCOUNTS. On occasion, the Treasury Agent for Navy Cash, receives Court Orders and Levies (COAL) and Subpoenas on accounts with deposits in the bank. Subpoenas are court orders to provide specific information about customer accounts and transactions against accounts. COAL are specific instructions received from the courts for search and investigative requirements about accounts and for holds, debits, and credits on accounts. The Treasury Agent must carry out these directives based on the specific instructions received from the courts. The Navy Cash backend ashore now has automated capabilities to respond to instructions received from the courts.

Any hold, debit, or credit action that results from COAL instructions will always be applied to the open-loop account. The value in the closed-loop account is not affected by this process and can still be used for purchases on the ship.

A. If a hold is placed on an open-loop account that does not have sufficient funds to cover the hold, the available balance on the account will go negative, and the closed-loop load limit will be set to zero. As a result, all transfers to the closed loop, including ACH transfers, funds transfers to load cash at disbursing office, closed-loop-to-closed-loop transfers, and open-to-closed-loop transfers, are blocked. When the open-loop account is replenished up to or beyond the amount of the negative balance, the closed-loop load limit will be reset to the limit set prior to the hold, and funds can again be transferred to the closed-loop account.

B. Any negative balance resulting from a hold will not be reflected on the Navy Cash Daily Negative Balance Report, since the report only reflects negative balances on the account's "ledger balance", while holds are applied to the account's current available balance.

The round-trip process will reflect any holds on an account in the available balance returned to the ship. Debit and/or credit transactions are processed and posted to Navy Cash accounts daily in accordance with instructions provided. Any hold, debit, or credit action is logged and reported on the Navy Cash Cardholder Website (<https://www.navycash.com>). To log in to the website, cardholders need a username and password. The first-time cardholders access the website, they use their 16-digit Mastercard® card number and PIN. They are then asked to set up a username and password and set up answers to two security questions. A detailed transaction history is available to review all closed- and open-loop transactions for the current month and the last six months.

If Navy Cash cardholders have questions about a hold, debit, or credit on their account that resulted from COAL instructions, NCAOs should direct them to call the Cardholder Customer Service Center (CSC) at (866) 362-8922.

4-3.4. NAVY CASH ACCOUNT SETTLEMENT.

4-3.4.1. MISCELLANEOUS PAYMENTS TO NAVY CASH CARD. The disbursing office will follow existing procedures to pay laundry claims, travel reimbursements, or other miscellaneous payments. The value can be added to the cardholder's or merchant's Navy Cash card following the "Funds Transfer to Closed-loop" procedures in Part 2, Section 5E, paragraph 2.1. (*For other miscellaneous payments see Section 3, of this SOP and Chapter 8, Part D, paragraph 8300, of the Ship's Store Afloat Manual (P-487) for additional details.*)

4-3.4.2. COLLECTIONS FROM PORTABLE POINT OF SALE (POS) DEVICES. When a LAN drop is not accessible, the NCAO will issue the merchant a hand-held battery-operated POS point of sale device in accordance with Part 2 of this SOP. If the POS is expected to be used remotely for an extended period, the NCAO should use the docking station to maintain POS charge. The merchant will be accountable for this device and use it to collect value from the cardholders' Navy Cash cards. The user will be required to sign out the POS on a locally generated and maintained custody log. Since a portable POS stores the value of sales transactions, it should be protected like a cash box. The merchant is required to maintain a separate log and record each transaction.

A. At the end of each business day, the merchant will upload the information from the POS to the Navy Cash server by simply plugging the POS into any Navy Cash LAN drop. The information will be uploaded automatically. Part

2, Section 5E contains more detailed procedures.

B. At the end of the current business day, the Navy Cash server will generate a report showing the name of the merchant account to which the money will be settled, the number of transactions, and total dollar value.

C. NCAO and responsible individual must compare report to the merchant's transaction log to verify that the amounts reported by the Navy Cash server are correct.

D. When the daily files are sent ashore as a part of the end-of-day process, the Treasury Agent will settle the appropriate amount of money from the funds pool to the appropriate account.

4-3.5. **RECONCILIATION.**

4-3.5.1. **DIFFERENCE IN EOM SUMMARY REPORT AND MONTHLY TRANSACTION DETAIL REPORTS.** Differences in the Navy Cash totals reported in the EOM Summary Report from shore and the Monthly Transaction Detail Reports from shore for Navy Disbursing, Sales, Food Service, or Marine Disbursing, the NCAO must be reported. Report these discrepancies by sending an email to the appropriate Fleet Support Group (FSG) at the NAVSUP Fleet Logistics Center (FLC) in Norfolk, San Diego, or Yokosuka to alert them and request assistance as needed in resolving them. Because the SF 215 Deposit Ticket data, and SF 5515 Debit Voucher data for the month for Navy Disbursing, Sales, Food Service, and Marine Disbursing (*when embarked*), were automatically sent ashore when EOM indicators were received and processed, the EOM Summary Report must be used to report Navy Cash numbers for the month. Any difference must be resolved, and necessary adjustments must be made in the next month's business.

4-3.5.2. **DIFFERENCE IN NAVY CASH EOM SUMMARY REPORT AND ROM OR FSM REPORTS.** Differences in the Navy Cash totals reported in the EOM Summary Report from shore and the totals reported in the Disbursing Activity, ROM, or FSM, the basic business rule is the Navy Cash figures reported in the EOM Summary Report are always correct. The NCAO, Sales Officer, Food Service Officer, and Marine NCAO (*when embarked*) must use the Navy Cash EOM Summary Report to report their Navy Cash numbers for the month. The out-of-balance condition must be researched. Report these discrepancies by sending an email to the appropriate Fleet Support Group (FSG) at the NAVSUP Fleet Logistics Center (FLC) in Norfolk, San Diego, or Yokosuka to alert them and request assistance as needed in resolving them. If needed, the RS and CS personnel should contact the Fleet Assist Team (FAT), Navy Food Management Team (NFMT), and/or Afloat Training Group (ATG) for assistance in getting ROM and FSM updated to show the correct Navy Cash EOM totals.

Section 5B, End-Of-Month Procedures Worksheet includes basic guidelines for reconciliation and determining the cause of any out-of-balance condition. Any differences must be resolved, and any necessary adjustment must be made in the next month's business.

Shore Reports Available on Navy Cash Disbursing Website. If there are any problems downloading the EOM Summary Report, or any other shore reports, one option is to download the report using Navy Cash Disbursing Website (<https://www.navycash.com> – see Part 2, Section 5F).

4-3.6. NAVY CASH QUARTERLY CASH VERIFICATION AUDIT.

All funds collected, disbursed, or maintained by the NCAO, Deputies, and Agents are considered public funds. Therefore, responsible individuals will be required to show auditable proof for the disposition of those funds. Any accountable items, to include cash, checks, Navy Cash card stock, and the like, will be verified in the same manner as prescribed within the DoD FMR Volume 5 Appendix A.

The Cash Verification Team (CVT) shall use the Navy Cash Transaction Ledger as well as the NCAO's Disbursing Accountability Reports, to include the Disbursing Transaction Detail Report, to substantiate all funds. A sample Cash Verification Team Navy Cash Checklist is included in Part 2, Section 5B. For ships with DDS, substantiate funds posted on line 31 of the DD Form 2665, and contact TYCOM if there are any questions.

4-3.6.1. REQUIRED NAVY CASH ACCOUNTABILITY DOCUMENTATION.

The CVT shall verify that the Daily Cash Transaction Ledger(s) and Disbursing Transactions Detail Report (*sorted by operator*) are retained with each DD Form 2665, EOM Summary Report, and complete DD Form 2665 packages for each day of month are retained as part of monthly financial returns. For ships with DDS, substantiate funds on the DD Form 2665/DD Form 1081, and contact TYCOM if there are any questions.

4-3.6.2. DISPOSITION OF FUNDS ON SELECTED NAVY CASH MERCHANT CARDS.

4-3.6.2.1. NAVY DISBURSING MERCHANT CARD. The CVT shall confirm that the Navy Disbursing merchant card balance is zero (both closed and open loop) and review the disposition of deposits, withdrawals, or transfers made with the Navy Disbursing merchant card since the last quarterly cash verification using the Navy Cash website <https://www.navycash.com>. If needed, the NCAO may contact the Navy Cash CSC or the Navy Cash FSGs for assistance.

A. See Part 2, Section 5E for details on the use of the Disbursing Office merchant open- and closed-loop accounts; Correcting Unmatched Chip-to-Chip Transactions; Restoring Value on Lost, Stolen, or Damaged Visitor Cards; and Transient Merchants.

B. Generic Private, Staff, Air Wing, Squadron Merchant Navy Cash Cards. The CVT shall verify that all generic merchant cards not currently assigned to, and in use by a Navy Cash merchant, are in the custody of the NCAO. NCAO must confirm that the account balance for the generic merchant cards in custody is zero (both closed- and open-loop); and review the disposition of deposits, withdrawals, or transfers made with those generic merchant cards since the last quarterly cash verification.

1. Generic private, staff, air wing, squadron merchant Navy Cash cards are used to activate a merchant not specifically named in the Navy Cash merchant listing. There are fifteen generic private merchants within Navy Cash, PRIVATE ONE through PRIVATE FIFTEEN. PRIVATE SIX through PRIVATE FIFTEEN are generally assigned to large-deck ships only.

2. **Generate and Print Transaction Histories.** The CVT shall go to the Navy Cash Cardholder Website (www.navycash.com) and generate and print the “Transaction History” information for each of the selected Navy Cash merchant cards (Disbursing Office and Generic Private, Staff, Air Wing, and Squadron Merchants) to cover the period from the date and time of the last quarterly cash verification to the present date and time. To log in to the website, merchants need a username and password. The first time merchants access the website, they use their 16-digit Mastercard® card number and PIN. They are then asked to set up a username and password and set up answers to two security questions. The CVT shall obtain the Transaction History information for each of the selected Navy Cash merchant cards in turn, i.e., the Disbursing Office merchant card and the generic merchant cards in custody.

3. **Confirm Closed- and Open-Loop Balance is Zero.** The Transaction History lists both closed- and open-loop transactions. Any balance other than zero in the closed- and/or open-loop account in any of the selected Navy Cash merchant cards (Disbursing Office and Generic Private, Staff, Air Wing, and Squadron Merchants) shall be noted in the CVT report sent to the Commanding Officer, and this same discrepancy shall again be reviewed during the next quarter’s cash verification.

4. **Review Disposition of Funds.** The CVT shall review the Transaction History to ensure any remaining balances other than zero in the selected Navy Cash merchant cards closed- and/or open-loop accounts (Disbursing Office and Generic Private, Staff, Air Wing, and Squadron Merchants) agree with the transactions in the respective Transaction History reports. The CVT shall also review the Transaction History to verify that no unauthorized deposits, withdrawals, or transfers were made using the NCAO merchant Navy Cash card closed- and open-loop accounts or the generic merchant card closed- and open-loop accounts since the last quarterly cash

verification.

5. **Include Transaction Histories in CVT Report.** The CVT shall include a copy of the Transaction History reports for the Disbursing Office merchant card and each of the generic merchant cards reviewed as an enclosure to the CVT report sent to the Commanding Officer.

4-3.6.3. **NAVY CASH DISBURSING APPLICATION (NCDA) USERS.** The CVT shall generate card reports for the Navy Cash cards of all NCDA users (see Part 2, Section 5E, paragraph 10, Card Report). The card reports will be used to verify that no unauthorized deposits were made to their closed-loop accounts since the last quarterly cash verification. To generate a Card Report, select “Card Report” in the “Card Maintenance” pull-down menu, insert the cardholder’s card into the POS, click the “Get Chip Info” button, select start and end dates for the report, and click on the generate button. This will produce a report on the screen which displays a breakdown of all transactions that have occurred on the closed loop. If a hardcopy printout is required, click on the Print button and a paper report will be generated.

4-3.6.3.1. **RETAIN COPY OF NAVY CASH CVT CHECKLIST.** The NCAO shall retain a copy of the completed Navy Cash CVT checklist in accordance with TYCOM requirements.

4-3.7. **GUIDELINES FOR FRAUD.**

4-3.7.1. A Navy Cash cardholder, either an individual or a merchant, who suspects there has been unauthorized activity on their Navy Cash card open or closed-loop account, should stop using the card and report the incident to the Disbursing Office and/or the Navy Cash Customer Service Center (CSC) (1-866-3NAVY CASH (1-866-362-8922)). Specific guidelines for reporting and handling problems with suspected fraudulent activity depend on the type of transaction involved. Information about cardholder rights, responsibilities, and liabilities can be found in the *Navy Cash Card and Navy Cash Visitor Card [Cardholder Agreement](#)*.

If the NCAO or cardholder elects to notify the CSC via email, they must restrict the Personally Identifiable Information (PII) they provide in the email. They should simply state either that they believe the card has been lost or stolen or that someone has transferred, or may transfer, money from the account without permission.

Dispute Form. To dispute a fraudulent or erroneous transaction, an individual must fill out, sign, and date a dispute form. There are two separate dispute forms, the Fraud Transaction Dispute Form and the Non-Fraud Transaction Dispute Form. The NCAO can provide a cardholder the appropriate form. The form must be emailed to FRBKC CSC. Copies of the two dispute forms are included in Section 5B. For fraud investigations, processing may take up to 90 days.

Cardholders should include only the name, email address, and last four digits of the SSN to help the CSC in identifying the correct Navy Cash cardholder account and in

responding to their email. They should also “cc” the NCAO on the email they send to the CSC. A cardholder’s full SSN, MASTERCARD® number, or PIN should never be included in an email to the CSC.

For closed-loop-to-closed-loop fraud, cardholders should notify FRBKC CSC, the NCAO, and the ship’s Master at Arms immediately. Any loss of funds would need to be pursued via Navy investigative and judicial processes. The Commanding Officer (CO) may appoint an investigating officer / board to conduct a formal investigation or request a criminal investigation if one is warranted.

Phone: 1 866 3NAVY CASH
 1 866 362-8922
 Website: www.navycash.com
 Email: navycash@frb.org

Table S4 - 4. Navy Cash transactions are grouped into four categories: Debit transactions on shore, funds transfers at the Navy Cash Kiosk, closed-loop transactions, and home financial institution account transfers. The actions a cardholder should take for suspected fraudulent activity with each category of transactions are discussed in turn.

Table S4 - 3. Summary of Navy Cash Transactions

DEBIT TRANSACTIONS ON SHORE	FUNDS TRANSFERS AT KIOSK
1. ATM withdrawal – PIN required 2. PIN-based purchase – PIN required 3. Signature-based purchase – PIN not required	4. Open loop to home account – PIN required 5. Open to closed loop – PIN required 6. Closed to open loop – PIN required 7. Closed loop to home account – PIN required
CLOSED-LOOP TRANSACTIONS	HOME ACCOUNT TRANSFERS
8. POS purchase – PIN required 9. Vending purchase – PIN not required 10. Closed-loop-to-closed-loop transfer – PIN required	11. Home account to closed loop – PIN required 12. Home account to open loop – PIN required

A. **Funds Transfers at the Kiosk on the Ship.** Funds transfer requests at the kiosk from the open-loop or closed loop account to a home financial institution account require a PIN.

B. **Closed-Loop Account Transactions on the Ship.** The closed-loop on the Navy Cash card replaces cash for purchases on the ship. Funds in the closed-loop account are considered cash. Any loss of funds is similar to the

loss of cash and may not be recoverable.

- C. **Home Account Transfers at the Kiosk on the Ship.** Funds transfer requests at the kiosk from the home financial institution account to the closed or the open loop are debited from the cardholder’s financial institution account.

Table S4 - 4. Summary of Cardholder Actions

TRANSACTION TYPES	CARDHOLDER ACTIONS
DEBIT TRANSACTION ON SHORE	
1. ATM withdrawal 2. PIN-based purchase 3. Signature-based purchase	Call CSC immediately so a case can be opened 1-866-3NAVY CASH (1-866-362-8922) <i>(also printed on back of Navy Cash card).</i> Fill out, sign, and date appropriate dispute form <i>(available at Disbursing)</i> and mail to: Address: FRB-KC Omaha Branch Attention: Disputes 2201 Farnam Omaha, NE 68102
FUNDS TRANSFERS AT KIOSK ON SHIP	
4. Open loop to home account 5. Open loop to closed loop 6. Closed loop to open loop 7. Closed loop to home account	Call CSC immediately so a case can be opened 1-866-3NAVY CASH (1-866-362-8922).
CLOSED-LOOP TRANSACTIONS ON SHIP	
8. POS purchase 9. Vending purchase 10. Closed loop-to-closed loop transfer	Notify Master at Arms and Disbursing immediately. Funds in closed-loop account are considered cash and may not be recoverable if lost, so disputes must be pursued via Navy investigative/judicial processes.
HOME ACCOUNT TRANSFERS AT KIOSK ON SHIP	
11. Home account to closed loop 12. Home account to open loop	Contact financial institution directly to dispute any unauthorized transactions.

Safeguard Navy Cash Card and PIN. Remember, a cardholder is responsible for all debits they authorize using the card. Therefore, a cardholder must take precautions to always safeguard the card and PIN. A cardholder must not give his/her card or PIN, or make the card or PIN available, to any other person. If a cardholder permits other persons to use his/her card, the

cardholder is responsible for any transactions they authorize from the cardholder's closed-loop or open-loop account.

4-3.7.2. **DISBURSING OFFICE.** If unauthorized activity on a Navy Cash card or account is suspected in the disbursing office, the guidelines described above for cardholders for debit transactions on shore, funds transfers at the kiosk, closed-loop transactions, and home financial institution account transfers apply.

4-3.7.3. Article 0814, U.S. Navy Regulations (1990), requires COs to recommend or convene an investigation under the provisions of the Manual of the Judge Advocate General (JAGMAN) into the circumstances of all losses or excesses of public funds or property in the custody of persons under their command, unless properly excused by higher authority.

In accordance with the JAGMAN, section 0249, Loss or Excess of Government Funds or Property, a consultation with an appropriate assist team and a prompt audit to verify the existence and amount of a loss of funds should normally precede the decision to convene a JAGMAN investigation. Criminal law enforcement investigations are required if there is any indication that the loss of funds was caused by fraud, embezzlement, theft, or other criminal act. In accordance with section 0201 of the JAGMAN, any such investigation should be coordinated with the Naval Criminal Investigative Service (NCIS).

4-3.7.4. **RESTITUTION.** A court martial has no power to adjudge civil remedies. For example, a court martial may not adjudge the payment of damages, collect private debts, order the return of property, or order a criminal forfeiture of seized property.

4-3.7.4.1. When the U.S. Government, e.g., the Treasury's Navy Cash funds pool (see paragraph 2.a), has suffered any loss of money through unlawful acts, e.g., larceny, fraud, etc., for which persons, other than accountable officers as defined in DoD FMR Volume 5, Chapter 2, section 0203, have been convicted by court-martial or competent authority has determined that the loss occurred through fraud, forgery, or other unlawful acts, the amount of such loss constitutes an indebtedness to the U.S. Government. That indebtedness will be set off against the final pay and allowances due such persons at the time of dismissal, discharge, or release from active duty, if necessary, without the member's consent, to make the Treasury's Navy Cash funds pool whole. Immediate recovery action against current pay may be instituted without the member's consent if such recovery is authorized by statute (see DoD FMR Volume 7A, Chapter 50) or on the basis of a voluntary offer from the member, i.e., with the member's consent, to make restitution of all or part of any indebtedness to the Government to make the Treasury's Navy Cash funds pool whole. The voluntary offer constitutes assumption of pecuniary responsibility for the loss and, as such, is sufficient to authorize checkage of current pay. (See JAGMAN, section 0167, Setoff of Indebtedness of a Person Against Pay.)

4-3.7.4.2. For accountable individuals, the ideal method for resolving a loss of funds is recovery from the beneficiary of the loss, e.g., recovery of missing cash from the finder. In cases where the accountable individual is denied relief of liability,

collection from the accountable individual (see DoD FMR Volume 7A, Chapter 50) to make the Treasury's Navy Cash funds pool whole. When losses cannot be recovered (including those instances where relief of liability has been denied and recoupment cannot be made from the accountable individual) or relief of liability is granted to the accountable individual, appropriated funds shall be made available to remove the deficiency from the NCAO's Statement of Accountability, i.e., the Navy shall identify the appropriation and funding necessary to resolve the loss (see DoD FMR Volume 5, Chapter 6) and to make the Treasury's Navy Cash funds pool whole.

4-3.7.4.3. When an individual cardholder has suffered any loss of money, Article 139, Uniform Code of Military Justice (UCMJ), can be a valuable tool for COs (see JAGMAN, Chapter IV, Article 139 Claims—Redress of Damage to Property). Article 139 provides an opportunity to force the wrongdoer to compensate victims for property damage or destruction. A wrongful taking is essentially theft. Claims for property that was taken through larceny, forgery, embezzlement, misappropriation, fraud, or similar theft offenses are normally payable. Command emphasis is required to ensure these investigations are completed quickly. Article 139 claims operate independently of any criminal action and should not be delayed pending the outcome of adverse criminal or administrative initiatives. The claim must be submitted to the CO within 90 days of the incident. However, the CO can extend this time period if there is good reason for the delay. In addition, since respondents are often pending separation, it is crucial that Article 139 claims be filed and processed as quickly as possible to ensure valid claims are paid before the respondent is separated and no longer subject to military pay withholding (see DoD FMR Volume 7A, Chapter 50). Once the offender is no longer receiving military pay, the claimant may have no effective remedy for his loss.

4-3.7.5. REQUESTS FOR CARDHOLDER INFORMATION.

4-3.7.5.1. **NAVY CASH ACCOUNT STATEMENTS.** Individual Navy Cash cardholders do not need to submit a written request to obtain their own account information. Cardholder can access their account information on the Navy Cash Cardholder Website at any time (www.navycash.com). To log in to the website, cardholders need a username and password. The first-time cardholders access the website, they use their 16-digit Mastercard® card number and PIN. They are then asked to set up a username and password and set up answers to two security questions. Once a cardholder has logged in to the website, they can view account information, list both ship and shore transactions, and print an account statement for the current month and the last six months.

4-3.7.5.2. **REQUESTED BY CARDHOLDER OR INDIVIDUAL WITH A CURRENT POWER OF ATTORNEY.** If a Navy Cash cardholder, or an individual who provides the Treasury Agent with an appropriate and current power of attorney form, submits a request for account information, transaction history, or any PII concerning her/his own Navy Cash account, the Treasury Agent may provide such information. This information may NOT be provided to anyone other than the

cardholder, or an individual who provides the Treasury Agent with an appropriate and current power of attorney form, without prior written approval from the U.S. Treasury. To authorize disclosure of account information, transaction history, or any PII concerning a cardholder's own Navy Cash account information (e.g., to a military or civilian law enforcement agency) the cardholder, or an individual who provides a current power of attorney form, must fill out, sign, and date an FS Form 5752, Authorization to Disclose Information Related to Stored Value Account.

4-3.7.5.3. REQUESTED BY OTHER THAN CARDHOLDER WITHOUT A SUBPOENA.

A. If someone other than the Navy Cash cardholder submits a request for account information, transaction history, or any PII concerning Navy Cash accounts, e.g., Chain of Command, Legal Officer, designated Investigating Officer, NAVSUP, NCIS investigators, other state, or police agencies; the Treasury Agent nor the NCAO is authorized to provide such information. This information may not be provided to anyone other than the cardholder without prior written approval from the U.S. Treasury. Provide the requestor with the standard "Fraud-related Requests for Navy Cash Account or Cardholder Information" memorandum (See Part 2, Section 5B). When approval is received, the Treasury Agent will provide such information to the U.S. Treasury or an approved agent of the Treasury for further distribution.

B. The U.S. Treasury may grant release of account information, transaction history, or other PII concerning Navy Cash accounts to DoD law enforcement agencies for a civil or criminal law enforcement activity under the following conditions. When the activity is authorized by law and is requested in writing by the head of the agency specifying the particular information desired and the law enforcement activity for which the information is sought.

C. In a single exception to this procedure, the U.S. Treasury has granted approval for the Treasury Agents to provide account information, transaction history, or PII to a NCAO who is acting as an agent of the U.S. Treasury in collecting and clearing negative balances. This approval has been granted under exemption (b)(1) of the Privacy Act, and that information can be provided routinely without written approval from the U.S. Treasury.

4-3.7.5.4. REQUESTED BY A SUBPOENA. If account information, transaction history, or any PII concerning a Navy Cash account is requested by a valid subpoena, such information may only be provided after the Treasury Agent receives confirmation of the validity of the subpoena from internal legal counsel. Upon confirmation of the validity of the subpoena, The Treasury Agent will notify the U.S. Treasury of the information requested in the subpoena.

4-3.7.6. DISPUTING FRAUDULENT OR ERRONEOUS TRANSACTIONS. See Section 2, para 3.7 for guidance on disputing fraudulent or erroneous transactions.

4-3.8. CARDHOLDERS PENDING TRANSFER OR DISCHARGE

4-3.8.1. Before Navy Cash cardholders leave the ship, the NCAO must ensure any negative account balances have been cleared. Any remaining funds in Navy Cash closed-loop and Mastercard® debit open-loop accounts have been zeroed out. Any Split Pay Option (SPO) has been stopped at least 30 days prior. Accounts will be moved to Shore Command. Cancel and destroy any cards turned in/found after cardholder leaves the ship.

4-3.8.1.1. Cardholder PCS Transfers: No action required.

4-3.8.1.2. Cardholder Retires or Separates: Card will be cancelled. Disbursing does not keep the card.

4-3.8.2. Monitor Cardholder Transfer Dates. To track cardholders who will be leaving the ship, the NCAO must work closely with the personnel office, e.g., refer to the Prospective Losses Report, and to Part 2, Section 5E, para 12c(1)(a)), to monitor individuals who are scheduled to transfer within the next 30, 60, and 90 days.

4-3.9. RECURRING NCAO TASKS.

See Part 2, Section 5B for the Checklist for Recurring Navy Cash Tasks. This checklist covers daily, weekly, and monthly tasks with references to specific procedures within this SOP and other guides or instructions.