

WHY IS MY NAVY CASH® OR MARINE CASH® ACCOUNT NEGATIVE?

RETURNED ACH TRANSACTION



- When you withdrew money from your bank or credit union account to put on your Navy Cash® or Marine Cash® card, the Automated Clearing House (ACH) transaction the Navy Cash and Marine Cash card program uses to request those funds

may have been returned.

- ACH transactions may be returned if there were non-sufficient funds (NSF) in your account, the account was closed, the account information was invalid, etc.

INSUFFICIENT FUNDS IN NAVY CASH OR MARINE CASH CARD (STRIP) ACCOUNT

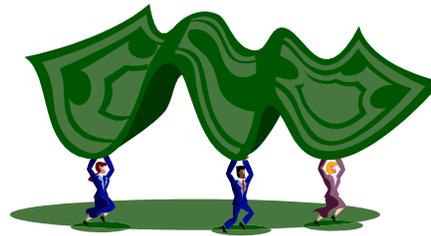
- When you used your Navy Cash or Marine Cash card ashore, the amount of the purchase or ATM withdrawal exceeded your available balance.
- The ATM withdrawal or debit card purchase may have been allowed, rather than being denied, because the financial network was not available, the merchant did not have online authorization capability, your transaction was below the merchant's floor limit, there was a merchant hold on your account, etc.

TIMING OF NAVY CASH AND MARINE CASH TRANSACTION PROCESSING

- When you used your Navy Cash or Marine Cash card ashore, either to get cash at an ATM or to purchase something at a restaurant or store, the new balance in your Navy Cash or Marine Cash (strip) account was reflected ashore immediately, but wasn't reflected on the ship until the next end-of-day processing was completed between ship and shore.
- If you got back to the ship and checked your Navy Cash or Marine Cash account balance before this processing was completed, the K80 Cashless ATM would have shown your old balance not your new balance.
- If you transferred money to your chip based on your old balance, your Navy Cash or Marine Cash account may have ended up with a negative balance once all the transactions on ship and shore were fully processed.

RECURRING PAYMENTS

- When you used your Navy Cash or Marine Cash card for a recurring payment that you pre-authorized, you forgot to add money to your Navy Cash or Marine Cash (strip) account to cover the cost of the payment.
- 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.



WHAT ARE MY RESPONSIBILITIES?

KEEP TRACK OF YOUR BANK OR CREDIT UNION BALANCE

- Requesting a transfer of money from your bank or credit union account to your Navy Cash or Marine Cash card (strip) account at the K80 Cashless ATM is just like writing a check.
- The electronic funds transfer from your account will usually occur within 24 hours, which is much faster than a check is normally processed.
- *Do not transfer money to your Navy Cash or Marine*



Cash card (strip) account at the K80 Cashless ATM unless there are sufficient funds available in your bank or credit union account.

KEEP TRACK OF YOUR NAVY CASH OR MARINE CASH BALANCE

- The Navy Cash and Marine Cash cards are pre-paid debit cards, not credit cards, so the amount of money you can spend is limited by the amount of money you load onto your card.
- You are responsible for keeping track of your Navy Cash or Marine Cash card (strip) account balance. Merchants can't tell how much money is on your card.



CLEARING NEGATIVE BALANCES

- If at any time a transfer request at the K80 on the ship or an ATM withdrawal, purchase, or other payment ashore exceeds your available balance, your Navy Cash account will end up with a negative balance.
- Your negative balance is reported next day on Daily Negative Balance and Returned Items Detail Reports.
- If you requested more than \$5 at the K80, the returned ACH transaction will be represented *automatically* up to two more times on successive pay days.
- If your Navy Cash account balance has gone negative for a reason other than NSF, if the NSF is under \$5, or if there have been two representations since the account went negative, the Disbursing Officer will notify you to come to the Disbursing Office to clear your negative balance immediately.

REFER TO YOUR NAVY CASH OR MARINE CASH ACCOUNT STATEMENT

- If you have a problem with your Navy Cash or Marine Cash card (strip) account that you don't understand, the best source for help is within your division.
- You can access the Navy Cash web site with your card number and PIN, print out a statement, and bring it to your LPO, LCPO, or Division Officer.
- They can go over your Navy Cash or Marine Cash transactions with you to try and track down the reason for the problem.
- Your division can get additional information from the disbursing office if needed.
- You may also want to work with the ship's financial advisor, if one is available.



KEEP IN MIND

FORCE POSTING

- Generally, any attempt to make a purchase or ATM withdrawal ashore for an amount greater than your available balance will be declined.
- However, a merchant or ATM can put a transaction through without prior authorization.
- If your purchase or ATM withdrawal exceeds your available balance, your Navy Cash® or Marine Cash® card (strip) account ends up with a negative balance.
- Don't forget about purchases, payments, or ATM withdrawals that have not yet cleared your Navy Cash or Marine Cash (strip) account.

MERCHANT HOLD

- It is important to know that, with any debit or credit card purchase, some merchants ashore, like hotels, restaurants, and pay-at-the-pump gas stations, may reserve more money than you actually plan to spend.
- They do this to cover variable costs, such as phone calls, tips, or a full tank of gas.
- You also need to realize that it may be 24 to 72 hours, and, in some cases, as much as seven days, before this reserve or "merchant hold" is cancelled and the funds become available again for you to spend.

TRANSACTION TIMING

- To keep demands on the ship's communications systems to a minimum, the Navy Cash and Marine Cash card program was designed to work on a store-and-forward basis — a day's worth of transactions are generally transmitted ashore once each day at the end of the business day.
- This design feature affects the time that transactions are processed, both on the ship and on the shore.
- Remember, you need to stage funds to your Navy Cash or Marine Cash (strip) account at least 24 hours in advance, so the funds will be available when you want to use your Navy Cash or Marine Cash card ashore. *Don't try to spend the money before it gets there.*
- When you use your Navy Cash or Marine Cash card ashore, the new balance in your Navy Cash or Marine Cash strip account won't be reflected on the ship until the next end-of-day processing is completed between ship and shore. Until this processing is completed, the K80 will show your old balance, not your new balance. *Don't try to spend the same money twice.*

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

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

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

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

CSC can also be reached through

Global Distance Support Center (GDSC)

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

DSN: (510) 4-2-TOUCH
(510) 428-6824
Press 6 then 2

For ATM Locations Worldwide
Visit www.mastercard.com

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

Ready. Resourceful. Responsive!



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

Navy Cash® Card Marine Cash® Card

Avoid Negative Account Balances



COMMON SENSE RULES

The details are inside

1. Navy Cash and Marine Cash cards are pre-paid debit cards — amount you can spend is limited by value loaded in your Navy Cash or Marine Cash card (strip) account.
2. Keep track of your bank/credit union balance. Do not transfer money to your Navy Cash or Marine Cash account at K80 Cashless ATM unless there are sufficient funds.
3. Transfer requests at K80 returned for NSF are represented automatically up to two more times on successive pay days.
4. Keep track of your strip balance. You are responsible for knowing your balance — merchants cannot tell you your balance.
5. Generally, any attempt at purchase or ATM withdrawal that exceeds available strip balance will be declined — however, merchant or ATM can put transaction through without prior authorization.
6. Disbursing Officer will require you to clear any negative balance not covered by automatic representation.
7. Treat your card like cash; protect your PIN.
8. Any questions, see disbursing.